Where humour meets life lessons -Papa CJ

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SELFIENOMICS

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AIB, TVF, The Logical Indian, Humans of Bombay, and Pretentious Movie Reviews are just a handful of many social media pages that entertain and inspire young people. They primarily use Twitter, Facebook and Youtube as platforms to connect with their audiences. It's about damn time Internet philosophy and humour made its way into Indian books.

'There are two types of books - those that make you dream, and those that make you think' @BrianAldiss #1

#Selfienomics belongs to the second category.

According to me — and of course I'm biased — #Selfienomics is a 'must-read' for young adults. But that's not enough to make people actually read it. Though the self-help genre is booming, young people (who would benefit from it most) avoid reading such books since they find them boring and preachy (#HolierThanThou #Gyaan). Even self-proclaimed 'voracious' readers, prefer to read more 'fun' books. Ask them if they've read classics such as 7 Habits of Highly Effective People, Man's Search for Meaning or How to Win Friends and Influence People and the answer will probably be no.

So I decided to make it a 'mast-read' – combining fun with philosophy.

The focus of the book is self-improvement. But it's not about being perfect. I'm not a perfectionist, I'm a perceptionist — I want to change the way people perceive various aspects of their life. I hope to create a knowledge revolution in India by improving and organizing people's thought processes.

While I was at high school, I used to think 'anonymous' was some really wise guy — after all he'd said so many great things. My vocabulary isn't incredibly impressive, but I see it as an advantage. Most people's writing style is more complex than it needs to be. When they speak they say 'many', when they write they use 'plethora'; 'amazing' becomes 'surreal'; and 'remembering' becomes 'reminiscing'. I write in the same language I speak in. I believe that simple words have the deepest meaning. You will definitely spend more time with the thoughts associated with the words in the book rather than with a dictionary (though you may need Urban Dictionary from time to time).

In order to make the most of the book, you shouldn't read it in one go. In fact, don't read more than one chapter at a time. After reading a chapter, stop and reflect on what you just read. Try to implement whatever changes you find relevant to yourself, and then move on to the next chapter. I hope that you challenge, debate, and question your own beliefs and reach out to Google to learn more about the topics I've covered. If you disagree with me, regardless of who's right, you'll learn something worthwhile. If you don't disagree with anything, then maybe you're just really...life savvy.

P.S. The higher your Bollywood IQ, the more you'll relate to my sense of humour and understand the #hashtags — but it's not necessary for you to enjoy the book. You can find detailed citations at the end of the book anyway.

My details are in the author bio part of this book but if you really want to get to know me, the following list will be helpful-

Random things that annoy me -

People who use 'bro' too often

People who grunt and scream 'ugghhhh' when they lift weights at the gym

People who stand up as soon as the plane lands

People who use both armrests at the cinema or on a flight

Chairs without back support

When the bathroom light switch is outside the bathroom

When people use their mouth to open chips packets

When reality shows play the Kal Ho Na Ho 'Heartbeat' music when someone is getting eliminated

When friends borrow money and don't pay you back

-) When people who missed your call message saying 'You called?' instead of actually calling back
-) When close friends wish me on my birthday via Facebook
-) Making group plans over text messages
-) When my Captcha doesn't match
-) Extra polite people ('horribly good' people)
-) When people force you to take shots at parties
-) Parties that are too cool to play Bollywood music
-) People who clap when they laugh
-) People who eat pizzas with a knife and fork
-) Raisins in samosas, pineapple in pizzas
-) Taking favours from people I dislike

Random things I enjoy-

Nana Patekar's thug life videos

Neighbour's unprotected Wi-Fi

Sampling different ice cream flavours at ice-cream parlours

Damn, I'm a pretty negative person.

1 The Theory of Relativity

#Life

In a world obsessed with #Selfies, where people are supposed to be self-centric, it's paradoxical that people rarely reflect, introspect, and focus on the development of themselves.

Original version of a #Selfie: Taking a photo of yourself rather than having someone else take it for you. You try out various filters and select the one that makes you look your best.

#Selfienomics version of a #Selfie: Reflecting on different aspects of your life and taking the initiative to improve so that you can be the best version of yourself.

Most of what we do is instilled in us right from when we were really young. We change a bit by looking at society and blend into it. We rarely think about why everyone behaves the way they do. When we read a books at school, we are told what the book means by our teachers. How often do we form our own opinions and interpretations? When do we stop and really think about everything that goes on around us?

I personally have a tendency to over-think and have random conversations with myself in the shower. I become excessively philosophical and question myself constantly to understand the meaning of the biggest things in life — relationships, money, health, and the like. I didn't want all these thoughts and these dialogues with myself to go down the drain…so I wrote this book.

On one occasion, I found myself asking the mother of all questions — what's the meaning of life? I literally looked it up in the dictionary (well figuratively... I Googled 'life' after the shower...who still uses a dictionary?)

Some of the definitions of life that I found on the Internet were very literal, such as 'the period of time when a person is alive' and 'the experience of being

alive'. Others were subjective such as 'life is the sum of the choices we make' or 'life is like a box of chocolates (it doesn't last too long for fat people)'. Since each of our lives is so different, any one definition would be inaccurate and incomplete to explain what life really means. Everyone has their own definition which we should aim to figure out in our time here.

In August 2014, I was 22 years old and I started my first full-time job. Just like any other fresh grad, I was chasing money. It felt great to make money for the first time in my life and I strived to make more and more of it — but I was lucky to realize earlier than most people that even money is not enough. Then I started chasing happiness and thought that the only reason to live was to be happy. In the last few decades, everyone seems to have been in the pursuit of either money or happiness. #PursuitOfHappyness #TheWolfOfWallStreet

For a 22-year-old, my life seemed perfect: a Wall Street job, a great social life, no significant worries. Was this happiness? I began to think that if this is what it means to be happy then happiness is quite overrated. Was it meant to be this empty and this fleeting — one moment you're happy; the next moment you're not (#KabhiKhushiKabhiGham). I discovered that in order to be truly happy, happiness has to come with meaning — a sense of fulfillment in which you see yourself moving forward.

My destination is still happiness but the path I'm taking to reach it is fulfillment. We start off with finding meaning in happiness, and with time we start finding happiness in meaning. (That is so deep, I can see Adele rolling in it.)

I wrote my own definition of life. According to me, **life is a balance** between making others happy and keeping yourself happy.

If you are neither happy yourself nor making others happy, you should consider re-prioritizing life immediately. In my view, everyone's life is some sort of variation of the above definition. For someone who is very community-service driven, such as Mother Teresa, life is all about finding joy in making others happy. Others who are more driven by their own desires might be following Katharine Hepburn's motto 'If you always do what interests you, at least one person is pleased.'

For the most part, it is unsustainable to do just one part of the definition. Try to make just yourself happy, and it'll soon lose its charm. Try to make everyone else happy and you won't be able to do it for long if you aren't happy yourself. Happy people are always consciously or subconsciously doing both.

All this talk about happiness is meaningless without learning *how* to be happy.

Most of us think that being a responsible citizen means just being a law-abiding citizen. That is in fact the very minimum that we must do — the minimum that we end up doing. In the summer of 2015, 2300 poor labourers in India died because of a heat wave. In the meantime some of my friends posted on Facebook, 'Winter has come! New Game of Thrones episode is out!' It's not wrong to post about TV shows while people are dying due to the scorching heat, but let us remind ourselves how privileged each one of us is.

'Once poverty is gone, we'll need to build museums to display its horrors to future generations. They'll wonder why poverty continued so long in human society – how a few people could live in luxury while billions dwelt in misery, deprivation and despair.' @MuhammadYunus #1

The rich can never fully understand what privilege is. I have read books and watched documentaries on poverty. I have even stayed in remote villages and visited slums. I have seen poverty closely. But I have never felt poor. Every time I was at these villages and slums, I knew it was temporary. I knew it was voluntary. I knew I could always escape it and return to my luxuries. I knew it was not the same.

All of us feel bad and we have our heart in the right place, but we don't take any sort of responsibility because there's just way too much suffering. We feel the help we would provide would be insignificant in the grand scheme of things. Maybe if there was a little less poverty and hunger, we would have done something about it, as we would see the difference we are making but as of now we feel it's out of control. **When something is too big, it loses its significance.**

'The death of one man is a tragedy, the death of millions is a statistic.' @JosephStalin #2

When we have too much to do, we end up doing nothing but when we have just a few things to do, we do them. Suppose we were only one poor person away from a poverty-free world. You being kindhearted and fortunate enough to have money to spare, would probably help that person. Now that there are billions who are poor, instead of helping more people, you help no one because you think it would be inconsequential. But why? At least help one person — because to that person you are making a world of difference. #Cliché #TrueThough

'I am only one, but I am one. I cannot do everything, but I can do something. And I will not let what I cannot do interfere with what I can do.' @EdwardEverettHale #3

You want to be happy? Do yourself a favour — help those who are not used to being helped. Be selfish. You're not doing it just for them, but for yourself.

Our ability to help people is the greatest privilege we have.

Along with helping those who aren't used to being helped, give recognition to those who are helping others. I've heard of some people who used to volunteer at non-profits to boost their chances to get into grad school. To me that's better than meaning well and doing nothing. Regardless of whether someone has a selfish or a selfless motive, you should appreciate any kind act so that they are even more motivated to take more responsibility. Even the most selfless people need recognition. I enjoy volunteering at an NGO, but hey — a Nobel Peace Prize would definitely help keep me motivated. Passion along with social recognition can do wonders. If you look at the bigger picture, it doesn't matter what their motive is, what matters is that people in need are being helped in the process.

When you start looking at the bigger picture, you may notice that everything is relative — happiness, money, greatness, and even success (success is relative; the more the success, the more the number of relatives #ChanduKeChachaIsAlsoMyChacha). There are two types of relativity. #TheoryOfRelativity

Negative relative scale, which is feeling negative looking at how you are doing worse off relative to others. The grass is greener on the other side. 'I'm the poorest among my friends circle.' #FML #Jealous

'I scored 100 hundreds; I have been awarded a Bharat Ratna, and I am the first person ever to score a double-century in an ODI. So what? Sharmaji ka beta scored 264 in an ODI and has won the IPL 3 times.' @Sachin

Positive relative scale, which is feeling positive by focusing on how you are doing better than others. 'I'm richer than 75% of the people in the world. I have a lot of even richer friends who I can potentially take favours from. The richer the friend, the better the networking opportunity.' What is jealousy for networking opportunity for another. one person, can be a (#FriendsWithBenefits) There is a patch of grass that is greener on the other side, but there is also a patch of grass, which is greener on your side. Well, go ahead and find that patch.

'You have a car, a bank balance, and a bungalow. So what, bro? I use the positive

relative scale. 'Mere paas maa hai.' @RahulGandhi

I won't go as far as Rahul Gandhi who had once said that poverty is a state of mind, but affluence is definitely a state of mind. You are rich. Feel rich. Your life could be better, but it could also be a whole lot worse. Most people don't have any grass at all. The amount of stress and worry you go through to make your life *slightly* better doesn't really help. I'm not suggesting that you stop striving for more. Being grateful is *not* an excuse to be unambitious. Nor should it be confused with arrogance. Those who are arrogant are satisfied with what they've achieved while those who are grateful are satisfied with what they have, but not necessarily with what they've achieved. **Being grateful is giving recognition to the things and people we value in life.**

Negative to Positive

Most of us follow the negative relative scale. We compare what we have to those who have more than us, and feel sad about ourselves. In school we receive marks on a scale ranging from 0 to Sharmaji ka Beta. We have the Forbes 100 richest people in the world list but we don't have lists for the 100 poorest people in the world. We try to keep up with the Joneses, while the Joneses are busy keeping up with the Kardashians. #TooMuchIsNeverEnough

Life is hard no matter how rich a person is, but it's crazy that so many privileged people believe that they have horrible luck. I'm like 'Bro, you're living the dream of the majority of the world. **You've already won the lottery of life.'** There are trillions of living beings in the world, what are the odds of you being born as a human? There are 7 billion humans, what are the odds of being born as a *privileged* human? 'There are people praying for the things you take for granted.' Stop cribbing. #LotteryOfLife #BigPicture #NegativeToPositive

If you want to gain perspective on life, look at two things - space and history. Look at the sky on a clear night and think about how vast the Universe is. There are more stars in the Universe than grains of sand on all of Earth's beaches. Look at history. Billions of people have kept coming and going. People have fought meaningless wars to conquer land to satisfy their ego. After looking at space and history, you'll realize how pointless it is to worry.

Your company paid you a lower year-end bonus than you had expected. So? You dropped your iPhone, and the screen cracked. So? An autowallah scratched your car. So? When you're on your deathbed (hopefully at least 60-70 years from now) and you look back, you will be happy that you didn't waste your energy getting stressed about these things. You're here for a limited amount of time. Have fun. Do something meaningful. But most importantly, chill out.

'Don't take life too seriously, no one gets out alive anyway'. @Anonymous

When we look at things keeping the bigger picture in mind, we start appreciating the little things and we stop getting worried about trivial things at the same time.

So... should we always use the positive scale?

I'll give you the typical consultant answer. 'It depends.'

There are a few people who even apply the negative relative scale *positively* by using jealousy as a source of motivation to work harder to improve their position. There are also people who use the positive relative scale *negatively* by getting too complacent. The scale we should use depends on several factors and varies on a case-by-case basis. For the most part, the best strategy is to *move from negative relative scale to positive relative scale* and *from the relative scales* to an absolute scale.

What is an absolute scale? An *absolute scale* is basically not needing to compare something to anything else. 'I have 10 lakhs and it's a lot. I honestly don't care whether your grass is greener or my grass is greener. I'm too busy working on my own grass.'

(Disclaimer: Since everything is relative, nothing is absolute in its true sense; and an absolute scale is also relative to our own needs, preferences, and prices.) #TheThirdScale

Relative to Absolute

In college, we used to have group assignments in which there would be teams of four or five people. Each member of the team would get the same grade, regardless of the effort they put in individually. Everyone wanted the team to get the best grade, but wanted to contribute just a little more than the worst one. As long as someone else was contributing lesser, they felt they were not the problem. Even though they would not be taking up sufficient responsibility, they would be satisfied with their performance.

Most of the times, when we take responsibility in society, we follow the same practice.

All of us want India to be developed and have the best facilities. But when it comes to responsibilities, we don't do much and continue complaining about the country. So if you give back only 10% of your potential to society, you would feel content (positive) and justify it by looking at someone giving back 5% of his potential (by using the positive relative scale negatively).

I call this phenomenon the 'Second-worst survivor condition' because this sort of mentality is for those whose goal is to survive. You can use this strategy

to do well in reality shows for example. In shows like *Roadies, Survivor* and *BiggBoss*, if you are second worst in each round, you will actually end up winning the show. It would also work well, if you were with a group of people running away from a lion. You just need to be faster than the slowest runner, in order to 'survive' the lion chase. When your aim in life is to survive, you can be content being the second worst. But when your aim in life is to excel, then take up more responsibility.

That said if everyone were trying to be the second worst it would work perfectly well. Everyone would put in at least some effort to prevent himself or herself from being the very worst. However, what works for reality TV doesn't translate here to reality. In actual society, there are always some people gladly accepting the worst position, so it's not that hard to be the second worst. #UnhealthyCompetition #SurvivalOfTheSecondWorst

If we are to compare ourselves to anything, it should be to our own potential. Comparing ourselves to our potential will make us work towards our goals and help us be the 'best version of ourselves'. **Don't strive to be the second worst. Don't even strive to be the best. Give your best and strive to be excellent.**

By understanding the two relative scales and the absolute scale, we can learn how we look at the world currently *and how we should be looking at it.* 'If you change the way you look at things, the things you look at change.' @WayneDyer #4

#DialoguesAndDiscussions

I know most people skip these kinds of sections of books. Even I used to always avoid reading them, but only after I started writing this book did I realize that these parts are the most useful. I highly recommend that you read and practice the suggestions and questions I have raised below (as much as possible).

Though compassion is a positive trait, no one can or should be too compassionate. We're only able to function because we're capable of turning our hearts to stone and closing our eyes to the injustice around us. A little heartlessness is necessary to not go completely insane. ('And anytime you feel the pain, Hey Jude, refrain; don't carry the world upon your shoulders.' @TheBeatles #5 #NaNaNaNaNaNa).

Some may say, instead of watching a movie at the theater, we could use the money to feed a few kids. Yes we could, but this way of thinking isn't sustainable. Don't forget, life is a balance between keeping yourself happy and

making others happy.

Write down seven positive things about the previous day. Every day. Set a particular time when you can do this. This is the best form of meditation. When I started writing down seven positive things about the previous day, I started paying attention to the small things that made me happy. The days I felt like I did not do enough to make myself happy, I would take a more proactive approach and make myself happy. I would initiate conversations with strangers, take the stairs instead of the elevator, and drink more water just to have something constructive to write the next day. #6

Ask yourself, 'Are you really happy or are you just comfortable?' A lot of times we are chasing a comfortable rather than a happy life. This sort of comfortable life may provide you with a lot of discomfort when you look back at your life in your last days. What would need to change in order to make you happy?

Additional Observation

The movie PK annoyed many Hindu fanatics. Funnily, they weren't upset about what the movie said about Hinduism. They had a problem that the movie did not criticize other religions equally. They don't mind losing, as long as others are losing with them. All of them use the negative relative scale.

If they interpreted it using the positive relative scale, then their thought process would be like 'Hmm so the movie PK mainly criticized Hinduism. Since Hindus react to criticism better than other religions, the makers of PK aren't scared of showing the flaws of Hinduism. Receiving criticism is a positive sign for Hindus and proves that Hinduism is a tolerant religion.'

The best would again be the absolute scale. 'Ok, PK highlighted these aspects about our religion. Was PK right about the flaws? How can we improve as a whole?'

Progress Before Perfection

#Goals

In order to understand what we really want from life, we must understand the difference between 'means' and 'end'. Way too many people confuse the two terms, and don't know the difference between what they think they want and what they actually want. They equate a successful career with a happy life, when in fact the two are very different.

The end is your ultimate goal — the destination. The means is the *way* to get to that ultimate goal — like a path or vehicle. Inherently, we tend to think of the path and sometimes just aimlessly linger on the path, forgetting what our destination is.

I asked one of my friends what his *end goals* are.

He replied, 'I want to do my MBA from IIM Bangalore'

'Why?'

'So that I can get a platform to get an Investment Banking job when I graduate'

'But why?'

'So that I can live in a big house, play golf, drink expensive wine, travel the world and do what Dan Bilzerian does!'

In his case, education ('An IIM Degree') and money ('Investment Banking job') were means to the end that was living a 'luxurious life.'

First, try to understand what you want from life. Then, you focus on choosing a career that aligns with what you want. Ultimately, you should pick a job that fits that career. First life, then career, then job. **Don't let your job decide what kind of life you're going to lead.** Those who focus solely on their job often find themselves 'climbing the ladder of success leaning against the wrong wall.' Maybe, what you want from life *is* your career. Like becoming a

world-class fashion designer or filmmaker. But even then, you're keeping your life's ambition in mind first. #FirstLifeThenCareerThenJob #TopDownMethod

Some would say that the President of the United States has the best job in the world. But a lot of others wouldn't want to deal with that kind of stress and would prefer a simple, quiet life with their family. What kind of a lifestyle do you prefer? Would you prefer a relaxing, low-stress life? Or, would you mind sacrificing that in order to make a lot of money or have a great deal of power? Would you rather be stationary or travelling between different places?

You're probably thinking, 'Bro, I can't decide what to wear, how do I decide what I want from life?' It's fine bro, we are all just winging life — no one has it all figured out. We don't have to know it all, but we must take an active rather than a passive approach towards life to make the most of it. The uncertainties of the future make those who take a passive approach to life settle for a mediocre present. In the 21st century, 'going with the flow' seems to be the mantra that everyone is moving towards. Those who go with the flow (#DeadFish) let destiny take its own course, with the hope and belief that 'whatever will happen, will happen for the best.' Yes, we can be positive and see the best in everything, but whatever happens does NOT happen for the best. 'Going with the flow' is actually just an excuse used by lazy people to avoid taking a proactive stance.

Even though everyone must set their own goals, we need some guidance not only on how to achieve our goals, but also on what our goals should be. Our goals are generally a reflection of our responsibilities. Broadly speaking, we have three responsibilities in life (in order):

Responsibility towards our own self Responsibility towards our family Responsibility towards society

Ideally, our end goals should be a balance of all three responsibilities. Most people end up ignoring the first and the third responsibility. Ask yourself 'What are your personal goals?'

What did you think? If you thought about buying jewelry for your wife on your anniversary or saving money for your child's education then read the question again. I asked you 'What are your personal goals AKA what do you want to do for your OWN SELF.'

I hate these blurred lines between personal goals, family goals and society related goals. Don't take the easy way out saying 'My personal goal is to make my family happy. I'm happy as long as they are happy.' Take responsibility for your own happiness.

What are your interests and hobbies? 'I want to make sure I play piano and golf regularly. I also want to maintain a healthy lifestyle.' Now that's what I'm talking about! If you were to make a list of your end goals, it would be incomplete without these personal goals.

How much responsibility parents want to take towards their children is the parent's personal choice. However, I feel desi parents take too much responsibility in parenting (maybe when I become a parent, even I'll become emotional and irrational and do the same).

Desi parents forget themselves after having children. They neglect self-care and divert all the care to their children. This harms not only the parents but the children as well, as they become overly dependent on their parents. The airplane advice we get from flight attendants is applicable outside of airplanes too; just as parents are instructed to first put the oxygen mask on themselves prior to helping their kids with theirs, they should attend to their needs first before those of their children. The better parents take care of themselves, the better they will be able to take care of their kids.

Indian parents are experts at emotional blackmail. Their mentality is like 'Oh I cut my arms off for you. Can you not even cut your finger off for me?' No, I won't cut my finger off for you. If you cannot deal with the pain, then you shouldn't have cut your arms off in the first place.

When you do too much for your child, you feel burnt out and don't have time for yourself. You also may start building expectations that they will go to the same extent for you when you need it in the future, and potentially become disappointed later on when they don't do that. (#Baghban) Many parents try to live their dreams through their children. They apply pressure on their children to try to fulfill what they were not able to fulfill. In some cases it can be a positive like when parents who did not go to college, do whatever it takes to send their children to college. But for the most part, these expectations only lead to strained relationships when the children don't like what they're being pushed towards like when parents who had a dream of becoming an engineer or a doctor (and were unable to do so), force their children to take it up. *Don't make your child dream your dream*. *Let everyone dream his or her own dream*.

'Apni ambitions ka wajan apne bachcho ke nazuk kandhon pe daalna...it's worse than child labour' @TaareZameenPar #1

From my interaction with people in their 20s and 30s, I have learnt that most young people are waiting to first fulfill their family goals, and only then would they consider acting on their society-related goals. Due to the excessive responsibility towards family, India has one of the worst philanthropy rates in the world (#2). Young Indians feel that their 20s and 30s is the age to secure their

future, and their 40s and 50s is the age to give back since they would have *enough* money by then. If you're not ready to give back now, you'll never be ready to give back later since you'll never feel like you have 'enough.'

Form a habit to contribute in small ways in your 20s and 30s, and as your income goes up in your 40s and 50s and responsibility towards your family goes down, you can increase your contribution to the society.

Once you identify what your personal, family, and society-related end goals are the next step is to align your career path to them. The work that we do can be broadly classified in to three categories. Take a look at the categories below and see which one your occupation falls into.

Category 1 — Means to an end

The people in Category 1 may have very little to no interest in the work that they do but they do it for the money ('fake enthusiasm for a paycheck'). They may not hate their work, but they aren't passionate about it.

Someone whose work is a means to an end could be heard saying this 'I can't wait for the weekend', 'I don't enjoy my work, but I enjoy the life that it allows me'

Nearly everyone in the world belong to Category 1.

Category 2 — Means as well as an end

People in Category 2 are the few lucky ones whose career is something they really like. This sort of work is sometimes fun to do and almost always fulfilling. This is something that you wouldn't mind doing for some amount of time every week even if you weren't paid to do it. You just do it for more hours to make a career out of it because you need the money.

For example, a photographer may like to take photos for 5 - 6 hours a week anyway. But in order to make it a career, he/she now spends 40+ hours a week doing it. This does get tedious and at times may even be annoying, but overall the work aligns with his/her interests.

Examples of people in Category 2 are generally sportsmen, photographers, entrepreneurs, actors, and social workers. Sometimes people doing regular corporate/desk jobs are also in this category, though they typically belong to category 1.

Category 3 – An end itself

These people work purely for the fulfillment it provides them. They don't need the money their work provides them. The work they do is generally a hobby and they do it out of interest in the particular field. In some cases, they also do it to pass time so that they don't get bored. They could if they wanted to stop working, and it would barely affect their income.

This may be stereotyping, but an example of people in Category 3 is rich ladies whose husbands provide the income while they keep themselves busy following one of their hobbies. 'Main Pilot hoon... Main apne pati ka paisa udati hoon' @AIB #3 #NoOffenseIntended

Moving from one category to another

Once you have identified which category your work belongs to, determine whether you need to and if you can afford to change your career path or not.

Whenever I'm at a casino, I bet an amount equivalent to the 'entertainment value' gambling provides me. So, even if I lose the bet the amount I lose would be worth the thrill I got from betting that amount. #Win-Win #AjabSaRiskHai

If you're trying to move to Category 2, then have look at your risk-taking capacity and whether it would be worth the risk even if your risk does not give you a monetary return. How much is it worth losing in case your risk does not pay off?

You don't necessarily have to be an entrepreneur to be in Category 2. Being an entrepreneur has become the new 'in thing'. Everyone wants to start a company. I'll admit, it's a great fad and I hope it lasts a long time. But with the rise of entrepreneurship, there has been a fall in respect for regular nine to five jobs. A regular job doesn't always mean a lack of adventure. Yes, entrepreneurs chase their dream and innovate, but you can still be living your dream by working for someone else, as long as your dream aligns with the people you work with.

But then again, for the most part people who are doing traditional jobs belong to Category 1. A few decades ago Bob Marley said 'Truth is everyone is going to hurt you. You just gotta find the ones worth suffering for.' This can be applied to Category 1 jobs too. If you're doing Category 1 jobs, you're spending 40+ hours every single week doing something you are not passionate about. Since you are sacrificing so much of your life for the job, ensure that it is worth it. If you can't find a job that makes you happy, find something to be happy

about in your job.

There's nothing wrong with doing a Category 1 job as long as you also take part in those activities that you associate with your end goals during non-work hours. For these people, 'worklife' balance can also be termed as 'means-end' balance. While you focus on making a living during your work hours, focus on living in your non-work hours. Some people in Category 1 make the mistake of following the work-dinner-TV-sleep routine. They need to change the way they manage their nonwork hours and spend their time working towards their end goals.

My job in the finance industry was in Category 1, whereas my work as an author of #Selfienomics would fall somewhere in between Category 2 and Category 3. This is what I'm passionate about — I would spend most of my free time writing my book when I was in Finance. My strategy is to try my best to move to Category 2 while I'm young. If nothing works out, then I may have to get back to the finance industry since standard of living is important too!

Converting Dreams Into A Vision

Ever since we were young, we've always been encouraged to dream BIG (#ChaandTaareTodLao #BasItnaSaKhwabHai). We have been led to believe that dreams motivate us to work hard. Dreams drive us to do great things, right?

Studies have shown otherwise. In reality, dreams make us lazy. A research study conducted by Gabrielle Oettingen shows that when we dream, a part of us starts believing it's already materialized, and we stop trying to actually do things to achieve the dream.

'There's nothing wrong with a bit of positive daydreaming if it makes you feel good, so long as you don't expect anything more than feeling good...Why face the hardships of the bumpy road to achieving these things in real life, if you can float away on dreams.' @OliverBurkemann #4

You ask young adults what their dreams are, and they'll tell you the coolest stuff ('open a restaurant', 'start a big shot startup'). But when you ask them how they plan to realize their dream, they generally don't even have the slightest idea. Their dreams are not visions or goals; they are mere wishes and hopes. **Dreams have significance only if we convert our dreams into long-term visions.** 'While dreams are passive, visions are active. Dreamers take foolish gambles, visionaries take calculated risks.' @TheRawness.com #DreamsOnFire #5

'It does not do well to dwell on dreams and forget to live, remember that.'

@JKRowling #Dumbledore #6

Ideally, we should dream at night, visualize and carry out the actions in the day.

It's easy to use these fancy sentences, but obviously much harder to implement them. I used to keep daydreaming in order to escape reality. I've become careful now, and I'm trying to reduce the amount I daydream. I've been trying to motivate myself by saying 'children dream, adults visualize.' But it's not been working well because who wants to grow up? #DilTohBachaHaiJi

#Initiative

An average mind can think of a brilliant idea. But it takes a brilliant mind to execute one.

I believe that all of us have had great ideas at several points in our lives. But we rarely act on these great ideas. There are so many so many choices available — which one should we make? #KyaKareKyaNaKare #YehKaisiMuskhilHai

What if we make a bad decision and are blamed for it later? One of the primary reasons our goals don't materialize is because of indecision. **Ironically, we like having the freedom to choose but we want others to make decisions for us.** We think we hate being told what to do but that is often exactly what we want.

How often have you been on a date, when you were hoping your partner decides everything?

Where do you want to go? 'Anywhere' (occasionally the reply is 'anywhere nice.')

What do you want to eat? 'Anything.'

(If I ever open a restaurant, I'm going to name it 'Anywhere', and have 'Anything' as one of the dishes.)

We won't always have others to make our decisions for us and there will be a time when we will have to overcome our indecisiveness in order to succeed. 'Indecision is also a decision' and it is pretty much always the worst decision we can make. The decision we make to remain confused and not be proactive about our goals will cost us a lot when we look back and realize that all our goals are still unfulfilled.

The first and hardest step is to just take the initiative to get started. When people want to start anything, they generally take the advice of their close friends and family who provide them with 'constructive criticism' and show them the flaws in their plans ('that's a great idea BUT you should be careful about blah blah'). They may say something that can potentially help you

plan better, but too much criticism early on can be very demotivating.

If you are hesitating when starting, don't think of what can go wrong but rather think of what could go right. When I know I really want to do something, I don't ask people for their advice, because I know I'm going to go ahead with it regardless of what they say. You will always feel like you need to know a lot more before you can start. You want everything to be perfect. But **perfection slows you down.** Since there is no limit to how much we can plan, a lot of us get stuck in the planning stage. After a point, planning is synonymous with procrastinating and is just an excuse to avoid actual action. #DontOverplan #PlanningIsProcrastinationAfterAPoint #ProgressBeforePerfection

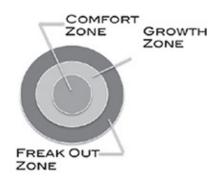
So when I first decided that I would write a book, I spent my entire time planning out what I would name the book, how I would design the cover and how I would market it. Though these tasks are extremely important, they were irrelevant at that stage. It is almost like someone who wants to become the next Maria Sharapova, and instead of practicing their tennis, the person practices modelling and shrieking (#BadAnalogy). I was procrastinating and was trying to avoid getting into the core of the work, which was the actual writing part.

Even though I had planned what to write, I only understood what the obstacles were once I actually started writing. Looking back now, I realize how different the book turned out from what I had in mind when I first started writing it. You don't need to know every step of the process to begin, just focus on the first couple of steps and take it from there. As long as you make the decision to start, you will realize that one thing leads to another and smaller successes lead to bigger successes.

'Making a decision was only the beginning of things. When someone makes a decision, he is really diving into a strong current that will carry him to places he had never dreamed of when he first made the decision' @PaulCoelho #TheAlchemist #Year1988 #7

#Motivation

What mindset do people have when they sign up for an annual gym membership? 'I want to lose 15 kilos. I want a six pack. I want to be as fit as John Abraham/Priyanka Chopra.' They go to the gym five days a week for a month, bench press 200 pounds and do extensive cardio. But what happens after? They burn out. They can't handle it anymore. They lose their motivation faster than they lose weight.



Stage I (Present)

Refer to Stage 1 in the figure above. When people decide to begin something, they are initially extremely excited and motivated about it. They give themselves extraordinary challenges and try to make drastic change (#FreakOutZone). Since they are completely unfamiliar with their surroundings, they become overwhelmed, lose their confidence, and return to their comfort zone.

Don't do everything you cannot do. Aim to make small changes by spending the majority of your time in the #GrowthZone. Each of these smaller goals should push the limit by only a little bit, so that you do not feel overwhelmed at any point. Completing these small goals reduces the burden and boosts our confidence, giving you a sense of accomplishment at every step. Nothing is more motivating than success. Avoid the freak-out zone as well as the comfort zone. The growth and comfort zone are negatively correlated. The only way to grow as a person is by moving out of your comfort zone.

You can find a comfortable environment anywhere. Every year, there are a bunch of Indians students who go to the US and UK for 'exposure.' And then you see that their entire friend-group comprises just desis. People are inherently hesitant to try out different things and meet people whose viewpoints oppose their own which would eventually provide them with memories and broaden their outlook.

We want to improve, but we don't like to change. Every time the layout on Facebook changes, people post statuses opposing the change as it makes them uneasy. After a few days, when they get used to it, they generally start liking it. If Facebook hadn't forced the change upon us, we would still be very happy using the 2007 layout. It is natural to want to stay in an environment in which you feel safe and at ease. The initial motivation to want to change our environment does not last.

'People often say motivation doesn't last. Well, neither does bathing - that's

why we recommend it daily.' @ZigZiglor #8

The number of demotivating things happening around us is usually higher than the amount of motivating things. Therefore, we sometimes have to proactively search for motivation. Nowadays, I am constantly trying to find motivation, and I often find it in many places where I wouldn't before.

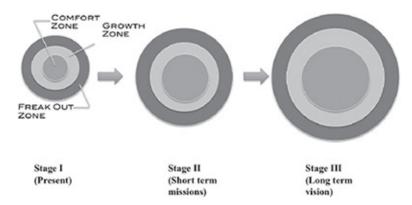
When I began writing this book, I changed my email password to '#Iamanauthor.' Each time I typed my password, it made me feel more determined to go ahead and continue with the book. This especially helped me when I accidentally deleted two chapters of my book from my laptop. I started freaking out and actually contemplated giving up on it altogether. I was extremely frustrated, but the simple action of typing in the password '#Iamanauthor' pushed me to rewrite the two chapters — and in doing so I learned new things about the topic, which improved the quality of the chapters. #FindInnovativeWaysToMotivateYourself

(Before '#Iamanauthor', I set my password as 'Ihopetobeanauthor' and it said password too weak #JK. I've changed my password since, so please don't try to hack my account.)

The greater our vision, the more accountability and regular motivation we need. We can't reach our long-term vision overnight (there's a reason they call it long-term). We should break down our long-term vision into short-term missions and hold ourselves accountable for each of them. *If we do not have checkpoints to keep reminding us that we are going in the right direction, then we probably aren't going in the right one.* #YuhiChalaChalRahi

A 'small' bad experience is better than a familiar, decent experience. Leave your comfort zone behind — try out different cuisines, train for a half-marathon, choose a roommate in college who has completely opposite habits from you, and watch an old movie even if you know that you will find it boring. These are things that fall under 'second-degree happiness' — the sort of stuff which may suck in the moment, but will bring you happiness later on. Life is like an *experiment* in which the immediate result is not always positive. #SecondDegreeHappiness

Of course, there is a limit to this which is why I said 'small' bad experience. If I were to decide which area to buy a house in, I wouldn't want to take chances in living in a not-so-great-area just for the new experience of it!



Once you spend time outside your comfort zone, you'll see yourself getting comfortable with the uncomfortable making you reach Stage II. The size of your Stage II comfort zone is bigger than the size of the Stage I comfort zone. Regardless of how big your comfort zone is, you'll always have a growth and freak-out zone. The potential to learn and grow is limitless. When you're in Stage II, you aim for Stage III and so on.

#GivingUp

For the past few years I have seen many social media posts that highlight that Modi was a chaiwallah, SRK used to sleep on the railway platform, Dhirubhai Ambani was a petrol pump attendant, and Akshay Kumar was a cook in Thailand. Some of these stories are true, a few are exaggerated, and the rest are completely false. But why are these stories there on social media?

.... Because struggle sells.

People love to hear stories about others going from rags to riches, from periods of struggle to a lifetime of success. In fact, even Neetu Singh tried her level best to jump on the bandwagon and once told the media that her struggling son Ranbir Kapoor used to travel economy class before he became a star (#HowSad).

These stories of struggles and failures are meant to inspire us. And they do. People do often get inspired when they read about a 'rickshaw driver's son topping IIT', and a 'spider climbing the web on its 8th try'. But another byproduct of these stories is that failure is being taken very lightly. Failure has almost become the norm.

I remember telling my friend, 'Man I'm so frustrated. My book just got rejected by a publisher.' She replied, 'Don't worry, 28 publishers rejected even someone like JK Rowling.'

That's the message we are getting every day. Type 'failure' on Google, and there will be thousands of articles by motivational gurus who state that, 'You just need to do what you're passionate about, work hard, stay positive and everything will fall into place. Never give up!' **Failure has become the new 'in-thing'—the more you fail, the cooler your success story will become.** Up until a few years ago, only Ekta Kapoor used to call herself a serial entrepreneur. Now every third person on LinkedIn proudly calls himself a serial entrepreneur — boasting about how many start-ups he has busted.

So we have adopted a failure-driven mindset and have started thinking 'It's okay, everyone fails in the beginning. If I keep failing, then I will become successful eventually.'

Instead we should have a success-driven mindset, 'What can I do differently to stop failing? How can I improve my business model so that investors will be willing to fund my start-up? How can I enhance my resume so that I can get more job interviews? How can I change my strategy in approaching publishers so that they accept my book proposal?'

Perseverance and hard work are overrated. People like Dhirubhai Ambani did not become successful just because they failed multiple times. They became successful because they learnt from their failures and changed when necessary. It is not failure but learning from failure that leads people to success.

Everyone knows the importance of perseverance and hard work. What is just as important is to understand when NOT to put in too much effort when you're getting nothing from it. #PictureAbhiBaakiNAHIHaiMereDost #GharJaoAurDoosraPictureDekho

Just the way you can regret giving up on your dreams, you can also regret chasing your dreams and not taking a more realistic path.

Maybe if you keep digging, you'll find gold. But maybe you're digging at the completely wrong spot and you need to find somewhere else to dig. Or maybe there is no gold at all, and even a lifetime of digging won't yield a thing.

Learn to give up. Accept defeat and say '*Humse Na ho Payega*.' After giving up, reprioritize and make something else your goal. The best part about failure is all the skills you learned in the process and the strength you gain from failing to move forward. #WhatDoesntKillYouMakesYouStronger

Try to identify if the skills you learnt in this goal are transferable skills. Can the skills you acquired be applied to some other related task?

You may have mapped out a certain route to get to your destination. You may even be going in the right direction. But suddenly in the middle of the journey you see the road is closed for construction. So you make a detour and take the next road. This new road may increase your travel duration. But you will still

reach your destination if you keep moving forward; more importantly when you look out of the window you will see things you would not have seen had you followed the original route. In some cases all the roads leading to the destination will be closed and you will have to pick a different destination altogether. These new experiences could just end up defining you as a person and help you see your route and destination in a totally different light.

When you aren't able to fulfill any of your own dreams, you're likely to do one of two things — you could either try to stop other people from fulfilling their dreams out of jealousy, or help other people realize their dreams because you understand the importance of dreams. Be the second type of person. Your life will be very fulfilling and satisfying if you see this as an opportunity to coach someone else in getting to where they wanted to be.

If you aren't able to fulfill your own dreams, make it your dream to fulfill the dreams of others.

#DialoguesAndDiscussions

Of the three main responsibilities (oneself, family, society) that we have, is there any one that you spend too much of your time/energy on? What small step can you take this week to do something for your own self?

When someone asks you what your goals are, what do you reply? Literally, every college student whom I've asked has just told me about what job they want. How boring, bro!

Make a bucket list of your goals. Categorize them. Have a separate section for an experience bucket list (skydiving, scuba diving), moral bucket list (volunteering at an NGO, supporting a poor child's education), family bucket list (taking parents on a vacation), finance bucket list (paying the down payment of a house by the time I turn 35), career bucket list (have a job I love by the time I turn 40), hobby bucket list, relationship bucket list vaghera vaghera.

If you do not categorize your bucket list, then your goals will be limited to your career and your bucket list will be limited to the usual 'skydiving, travel to different countries....'

College is the ideal ground for you to strongly test your comfort zone and increase the size of your comfort zone circle. Spend time with people you don't share much in common with. Take part in activities that scare you or inconvenience you a little. If you aren't willing to step out of your comfort

zone, you'll never find out what you're capable of. Many times people have no idea what they want to do after college. This is often because they haven't really explored their interests and experimented with their passions. They came with a one-track mindset of getting a high GPA, maybe they were successful with that, but did that really take them anywhere?

In case you have no idea what you want to do, start with *what you don't want to do*. Many people have to-do lists (#BucketLists). Make a not-to-do list #F*CKItList (things you don't give a f*ck about.) The most useful thing some students at IIT learn is that they don't want to do engineering. What did I learn after doing a job for few months? That I cannot do a job all my life. Now I know I have to start something of my own.

Find innovative ways to motivate yourself. To begin with, maybe change your password or start noticing the lyrics of your favourite songs, and see if you can find motivation in them. Most music artists have uplifting lyrics—right from @ Baadshah (Wakhra Swag) to @DJBravo(Champion).

"Log kya kahenge"—these three words have killed more dreams than anything in this world.

Do whatever you want. People are jerks and are going to judge you anyway.' The more you worry about what others think, the less you will achieve and the more regrets you'll have.

If you choose to do something and it doesn't go well, it's a *mistake*. But if you didn't do it at all, it would be a *regret*. We regret what we don't do more than we regret our mistakes. We 'just' have to make sure that the grass is greener on our side by trying to choose the 'least regret' path. Our goal should be to **minimize regrets, not minimize mistakes.**

I Need Likes

I went to a fancy party with my friends a few weeks ago. Of course, I wanted to show the world how big of a party animal I was (I know I'm '2 kewl'). The next afternoon (mornings are for hangovers), my friend Sneha and I both posted similar pictures from the party. While I received only 1 like and 1 comment (abbey! kahaan party kar raha hai?), Sneha got 72 likes and 12 comments (Aww Bae!!! where are you partying?)

I was furious and I deleted the pictures I'd uploaded.

I didn't bring up the above incident to cry about how much harder it is for guys to get 'likes' on social media. I brought it up since it made me realize how any sort of approval helps us boost our confidence and self-esteem. If even Facebook likes can play a role in motivating or demotivating us, imagine the difference a few words of appreciation can make in our day-to-day lives. When you see anyone trying hard, then recognize his or her efforts and appreciate it. And start liking my pictures on Facebook!

3 The F word

#Freedom

The world is far from being perfect. Every generation has fought for certain rights making the world slowly move towards the better. Freedom of speech — that is the freedom to be who you really are and to express your opinions — is the most important of all freedoms. Though freedom of speech may exist in the law from a few centuries ago, its widespread appeal and use began only in the 20th century. People were challenging orthodoxies and conventions and were questioning differences, which have now led to an increase in the empowerment of women and the social acceptability of gay people.

Sadly, our current generation has taken a U-turn and has gone back a few centuries. It no longer cherishes and fights for freedom of speech but instead wants the 'right to be comfortable' (@BrendanONeill #1). What is freedom of speech without the freedom to criticize and disagree? **Freedom of speech has become the freedom to tell people what they want to hear.** Due to our desire to feel comfortable all the time there has been a rise of political correctness (#PC), which is limiting our speech in order to avoid offending anyone. Though its purpose may be positive, it has taken an extreme form that is dangerous to society.

The extreme form of #PC has made people wear a mask and there has become a big difference between what people feel and what they express. It makes us increasingly afraid to express discontentment at what we dislike for the fear of getting sued or coming across as offensive. Society has become so non-confrontational that everyone in a room may feel the same way, but still no one will dare to express it.

Some things that are inconveniently true have become a sensitive

subject, and due to #PC we are afraid to bring it up and fight against it. As a result, some elements of #PC are slowing down positive change.

I have a strange intolerance to cold. Living in New York makes it worse. It's not like in India where we say it's winter when Kejriwal starts wearing his muffler (#CoughCough), and it's summer when those 'Chubti jalti garmi ka mausam aaya' ads play on TV. Once when I was at work, my colleague Jon, who loves the winter, told me excitedly, 'Winter is coming.' I told him 'You know nothing Jon — about how much I hate the snow.' He then replied, 'You need to gain some pounds to protect you from the winter.'

But when Jon feels warm in the office, it would be considered inappropriate for me to tell him 'Hey you need to lose some weight to get ready for the summer! Summer is coming.' I have absolutely no problem when Jon asks me to gain weight — I actually appreciate his concern — but why cannot I do the same to him?

Political correctness has become so extreme that we can't call overweight people overweight anymore, we have to call them 'horizontally challenged.' Soon we will also call short people 'vertically challenged' and mad people, 'Kya tum mantally challenged ho my bwoy?'

While being underweight may be more socially desirable than being overweight, it can be equally stressful. Discriminating against skinny people is as wrong as discriminating against overweight people.

Excessive #PC has given birth to reverse discrimination. The groups that used to be previously dominant are now being discriminated against in the name of equality.

IIM Calcutta is amongst India's most selective business schools. You need a 99+ percentile score to even get an interview. That means, if you are at 98.5%, you still don't make the cut.

But guess what happens if you are a female candidate? BAM! You get an extra 3 points!

It doesn't matter if you are Ambani's daughter competing against a poor guy studying under the street lamps; as long as you are a female, you will get a major push towards admission.

Is that not unfair? Is that not sexism? Oh wait no, that's reverse sexism which is equally wrong. We fight fire with water not with fire; and we should fight discrimination with equality and not with discrimination.

While the intended purpose of the rule is to promote equality, all it does is promote discrimination against men by providing an automatic advantage to women. Reservation FOR women is also an ANTI-women policy. Yes, 10 extra women might get into the school per year, but what IIM C does not realize is that

the rule implies that women are not as capable as men to compete on a level playing field. And this just harms the credibility of all the great work feminists are doing in establishing men and women as equal.

We ignore the important role the 'other side' can play to improve the situation. Instead of ignoring them, we must involve thin/skinny people to discuss obesity, men to discuss feminism and members of the majority community to discuss problems of the minority community without the fear of having their statements being interpreted as sexist, racist, or elitist in case they do not agree with the #PC viewpoint or are occasionally wrong. #HeForShe

I encourage everyone to be politically incorrect (which is sometimes factually correct). Let us learn how to talk about, learn, appreciate (and criticize when necessary) each other's differences, rather than completely avoiding then. When we receive this sort of criticism, we see things from a new perspective that can help us improve and move beyond our bubble.

However, not all criticism is constructive and very often criticism is unnecessary and excessive. Desi Aunties don't know how to mind their own business and are experts at unnecessary criticism ('They hate us because they an'us' @TheInterview #AuntySeptic #2). Excessive criticism can get very demotivating and can crush our confidence. That's why as important as it is to speak out freely, it is also important to not point out every little mistake. Aim for an open discussion — which encourages criticism as well as allows mistakes.

In case you are at the receiving end of criticism, don't let it affect your confidence; stop being over-sensitive. You remember what Abhishek Bachchan had said in the movie Guru #3 'Jab log tumhare khilaaf kehne lage, samajh lo tarraki kar rahe ho.' The above quote is of course a gross generalization and there are a lot of people who are receiving criticism and at the same time not progressing. But like any other generalization, it is true for the most part. #HatersGonnaHate

Why are we getting increasingly uncomfortable in making generalizations? A generalization is a statement that is true in many cases. #PC people focus on the few cases that don't apply to completely distort the image. The best example would be the media that often goes on to 'generalize exceptions' which leads to a one-sided image of the world.

Knowingly or unknowingly, even the most #PC people stereotype on a regular basis. Imagine an India vs New Zealand cricket game is going on. You are attending a lecture in your college. You want to know the score. Would your first instinct be to ask the girl wearing hot pink or the guy wearing a sports jersey? You would go to the guy (unless you're trying to get to know the girl).

There is a slight chance you may have made the wrong judgment and the girl

knew the score and the guy didn't. Does that make you sexist? According to #PC logic it is stereotyping and it is immoral.

'Ideally, you would get to know everyone individually but that's not possible. We resort to stereotypes because it's the next best thing available. Stereotyping is an efficient way to categorize crowds of people.' @CampusTimes #4

Although stereotypes should ideally be avoided altogether, they are justifiable if they hold true in most cases or have positive consequences. A positive stereotype is experienced by students at elite schools. Someone going to Harvard is likely to do better not only because of being smarter or having more resources but also because the student would try to fit into the Harvard stereotype. The Harvard stereotype is that students at Harvard are special and exceptional, which motivates the not-so-exceptional students to do exceptional things (#GreatnessIsContagious).

A negative stereotype would be labeling every Delhi guy either as a rapist or a rich dude who says, '*Tu jaanta nahi mera baap kaun hai!*' A negative stereotype is not only unfair but also dangerous as we have a tendency to conform to stereotypes by acting according to what people expect from us. Even if majority of a group of people are involved in doing something wrong and the stereotype associated with them is justified, on a micro-level every individual must be given the opportunity to break away from the stereotype.

'The danger of a single story is that it creates stereotypes. The problem with stereotypes is not that they are untrue but that they are incomplete. They make one story the only story.' @ ChimamandaAdichie #5

This may sound like a #PC statement, but I use the positive relative scale, which leaves no room for discrimination on the basis of race, gender, and religion. These differences are too small if you look at the bigger picture. It's crazy how similar the 7 billion humans are to one another in comparison to the trillions of other living beings. Once we use the positive relative scale, we will celebrate the similarities and appreciate the tiny differences rather than fight over them. Our differences start to seem important because they make us unique yet insignificant, as they don't put anyone in a superior or inferior position.

'Better sexy and racy than sexist and racist' @Stephen Fry #6

The rest of the book deals with a few topics that are considered controversial. I'm going to use generalizations, be politically incorrect when necessary, and will try to avoid sugarcoating the material. I may not be right all the time, but I believe that open discussions lead to solutions.

In Yemen a woman is not considered a 'full person before the court'. In Vatican City and Saudi Arabia, women are still not allowed to vote. Moreover, in Saudi Arabia a woman is not allowed to leave the house without a male guardian, try on clothes while shopping, enter a cemetery or buy a Barbie. 9 out of 10 rape victims in the USA are women (#AkeliLadkiEkKhuliTijoriKiTarahHotiHai). Only 12% of Indian women use sanitary pads, the rest use old fabric, grass, newspapers, and sand. Not only India but also the entire world should be ashamed of the way it treats periods. We need to start talking about menstruation openly ('menstruation jokes are not funny. Period'). Yes, I am a #Feminist. #7

But why does feminism get so much hate nowadays? Time magazine included feminism in a poll of the words that deserve to get banned in 2015.

One of the reasons is that feminism is often misinterpreted as a woman versus man movement—when it is actually a woman equals man movement. The opposite of feminism is not masculism. Everyone who is a feminist, is also a masculist. **The opposite of feminism is sexism.** If you are not a feminist, you are sexist.

Men should recognize that while feminism maybe a woman centric movement, it can benefit both men as well women. Even though women are 3 times more likely to have suicidal thoughts, men die 4 times more than women due to suicide (@AngryHarry #8). Researchers have said that the primary reason for the weird statistic is that while women who cry are considered normal, men who express sorrow are considered weak (#MardKoDardNahiHota). If men and women were treated equally, and it was acceptable for men to express the so-called 'girly' emotions, then the incidents of suicide amongst men would reduce considerably.

Another reason why feminism receives hate is because the media often highlights the voice of the extreme feminists. The extreme feminists complain about the unfair benefits received by men, instead of complaining about the unfair benefits received by both men as well as women.

'Certain extreme feminists look at a guy's life like it's a buffet, like you could just start picking out stuff. All they want is the good stuff of being a guy without the bad stuff. Equal wages? We'll take some of that. Pay for the diamond? You can keep that, I don't like that. This is nice. That's yucky. That's icky.' @BillBurr #StandUpComedy #9

Whenever I go on dates, I somehow bring up that I'm a feminist, and I believe in *equal pay* — the right to equally pay on dates. This is a great first date strategy...and last date strategy too. #TohLutGayeHumTeriMohabbatMein #AndThatsNOTHowIMetYourMother #Bitchari

Jokes aside — if you look at the big picture, it does not matter whether a few

feminists are excessive, what matters is that women's rights issues are finally getting centre stage in debates. Of course, the movement is still far from achieving its goal of equality and has barely breached villages and backward areas but at least people are now talking about women's rights — and that's great.

Most of the articles, newsletters and videos I've read and watched on feminism simply state that men and women deserve equal rights. What we often don't hear about is HOW women and men can get equal rights. No, regardless of what Rahul Gandhi said in his interview with Arnab, he won't go and empower women. We need to first openly acknowledge the problems, and then discuss the solutions to the problems.

Pick up your phone, and look at all the apps you have on it. Now, Google the founders of these apps. I bet more than 90% of them are founded by guys. Where are the women entrepreneurs? Why has literally every start-up that made it big such as Facebook, Flipkart, Amazon, Tinder and even Pinterest (which has a larger female base) been founded by a guy? Why are women entrepreneurs to a large extent limited to the food and fashion industry? Why are women only 13% of the Wikipedia contributors? (@NYTimes #10) Why are such few of the world's top chess players women?

Whenever there are any statistics showing that men have been more successful than women in any particular field, the immediate reaction of people is to blame it on the (lack of) opportunities that women get. But even when men and women receive the same resources to excel, women succeed less. When was the last time you heard of a woman from IIM, Harvard, SMU (not referring to Sikkim Manipal University) and universities of that kind starting a Facebook or a Snapchat?

The problem is not always discrimination. More often the problem is the differential treatment of genders. Parents and society play the biggest role in how children shape up as they encourage gender stereotypes. Gender stereotype explains the career choices men and women make, the consistent difference in the way they feel about things (for example, women enjoying romantic movies more than action movies), and their very role in the society.

Right from day 1, we are not treated as individuals; we are treated as boys and girls. For a girl, the nurseries are decorated pink, while for boys the nurseries are blue. Try and remember the toys that you played with while growing up. Chances are that if you're a girl you grew up playing with dolls, whereas boys played with cars (#HotWheels). Look at your photo albums from your first birthday party. Even though you probably had no idea what was going on back then, your gender would determine the theme of your birthday party. As

the children grow up, parents also encourage their girls to do more of the housework such as cooking and cleaning while the boys are asked to indulge in outdoorsy activities.

Do parents love their daughters less than they love their sons? (This was supposed to be a rhetorical question but I'm going to answer it anyway.) NO! They do not think pink is inferior to blue or that dolls are inferior to toy cars. They treat them on the basis of how they've seen other females being brought up and treated.

Society reinforces these stereotypes in every sphere of our lives — the most popular Indian cleaning commercial of all time, 'Washing Powder Nirma' obviously has female characters Jaya, Rekha, Hema and Sushma drooling over detergents, while a product marketing bravery and courage like Thums Up would have a Salman or an Akshay Kumar. Parents and society directly and indirectly teach girls to be 'girly' and boys to be 'masculine'.

Through these age-old expectations that we lay down for children from a young age, we continue the vicious cycle of gender stereotyping – children grow up conforming to stereotypes to the point where stereotypes become a reality.

Urban parents often treat their children *equally*, *yet differently*. Only when parents treat their children *equally as well as identically* will the genders get their fair place in the society. I propose parents implement **gender-neutral parenting** which in the long run will reduce a lot of the differences between men and women.

"What makes you want to do what you want to do?' You might come to realize that our very wants and desires have been....induced! Yet, we object to anyone speaking about them because we see our indulging in them as some expression of our ...freedom!' @AmosWilson #11

Freedom of choice should not overpower freedom of speech. You can choose what you want, but I can also choose to oppose what you choose. Freedom of choice has become the freedom to choose the wrong thing. #MyChoice

On what basis do you make choices and decisions?

At first you may feel our choices are dependent on logic and morals. But go deeper. #ThatsWhatSheSaid

When you go deeper, you may realize that our **choices** are based on our **perception – the way we think.**

Our perception is in fact largely dependent on **social acceptability** — what society considers worthy of accepting.

We justify anything and everything we do especially if there are enough people doing the same. We get used to the common and think it's normal. What is common is not necessarily normal. Conversely, what is uncommon is not necessarily abnormal.

Non-vegetarians across the world tend to get confused between the common and the normal. Most of them know killing animals isn't the best thing to do — but since enough people are doing it, it becomes a way of life and they start justifying the wrong instead of questioning it ('how else will we get protein', 'the animals are ethically slaughtered', 'humans are on top of the food chain', 'chicken biryani is very tasty yaar').

My friend once told me that he ate meat because if humans stopped eating meat, there would be too many animals on Earth and it would harm the environment (#WTF). I told him, 'I appreciate that you eat chicken biryani everyday to maintain ecological balance. That is extremely kind of you. But bro, by that logic Osama was a big environmentalist. After all, he did his bit to keep the population in control.'

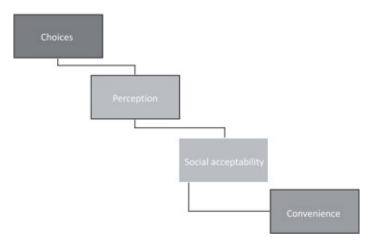
Since it is socially acceptable to eat pigs, cows, chicken, and fish, people eat them. But the same people would find it disgusting and unethical to eat dogs since it is socially unacceptable to eat dogs (#SurvivalOfTheCutest). Why do you become a liberal animal activist if you try to save dogs but a narrow-minded fanatic if you try to save other animals?

This leads us to the question — if our perception is dependent on social acceptability, then what is social acceptability dependent on? Is it really based on logic or morals?

We would feel guilty if we ran over 'the chicken crossing the road' but why not for the chicken that we eat and/or throw out in the garbage? We may not kill an animal, but we don't mind being the cause of it getting killed. We may not hire a prostitute, but we don't mind watching porn. We may not exploit a 9-year old child at a factory, but we don't mind buying clothes made by a 9-year old child (#Nike). We wouldn't steal money from the poor, but we can illegally save tax that may go to the poor. We wouldn't steal CDs, but we download songs and movies. (I'm not trying to be #HolierThanThou, I do some of them too). Where is the logic behind any of this?

Society accepts or rejects choices not because of logic but due to convenience. We are a convenience driven society.

WHAT WE BASE OUR CHOICES ON



So suppose you were to tell a non-vegetarian that according to studies, it is environmentally unsustainable to eat meat. Logically what does one do? You verify the authenticity of those studies, and if they are true, you reduce or stop eating meat.

But then again, we are a convenience-based society. We will conveniently say that people have been eating meat for thousands of years so it is normal to eat meat.

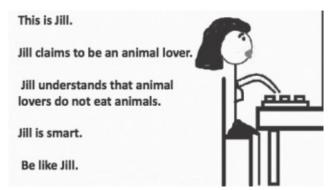
There are 2 parts to any choice:

Intention

Action

A logical choice is one in which the intention and actions are aligned. We tend to focus on our intentions, but turn blind to indirect outcomes (which are really not that indirect). Unfortunately, there is a big difference between intent and impact.

'What's on the inside matters only because of what it makes you do.' @Anonymous



The thought isn't always all that counts. Positive intentions have no meaning, if they result in more harm than good. There are so many 'animal lovers' who own pets. No doubt, these people have good intentions, and they put in a lot of effort behind caring for their pets. But are the intentions aligned with the actions and the outcomes? Do people who buy pets from pet stores help the animal community overall or harm it?

The pet stores selectively breed/surgically alter the animals to suit the human demand, and 'put to death' the excess animals that they have in their store (generally they choose the not-so-cute ones because there is less of a demand).

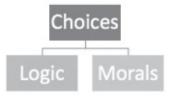
'When you like a flower, you just pluck it. But when you love a flower, you water it daily.' @Buddha #12

If you love animals and want them to thrive, then buying and owning a pet (the word 'own' for a living being is degrading enough) is an extremely illogical choice. Instead of buying from pet stores, 'animal lovers' should adopt these animals from animal shelters and invest their time and money to improve the quality of animal shelters.

How long will we justify the negative impact based on our positive intent? How long will we value convenience over logic and morals? How long will we choose to not take direct responsibility and conveniently ignore the so-called indirect outcomes?

The purpose of this section is not (just) to promote animal rights — it is much larger than that. The purpose is to start rethinking the way we think.

WHAT SHOULD WE BASE OUR CHOICES ON



Our choices are not determined by right or wrong, logical or illogical but by whether or not it is a socially acceptable choice.

For our choices to improve, we have to improve our perception. To improve our perception, society needs to start accepting or rejecting things based on logic and morals rather than convenience.

We cannot let convenience be the primary factor to drive our choices.

- P.S. Dogs are apparently man's best friends. Diamonds are supposedly a girl's best friend. We really need to make new friends. #Cows #Pigs #Chicken
- P.P.S. I believe in human rights before animal rights. There are a bunch of people who would take injured dogs/cats they find on the road to vets and even bear the medical expense. I wish they would do the same for injured homeless people who cannot afford medication.
 - P.P.P.S. When I wrote the book for the first time, I ended the chapter with the

above human rights example. After reading the book again, I understood the 'negative relative scale' concept better and I realized how wrong I was in various parts of the chapter. I could have edited the chapter to correct it but I decided against doing so — because I want other people who think the way I did earlier to realize how they are wrong.

The world is filled with several problems that must be fought against. What are the biggest of these problems? Hunger? Illiteracy? Environmental damage? Poverty?

Meanwhile, there are scientists who are trying to figure out whether whole-wheat bread is healthier than white bread or not. Should these scientists be persecuted for not trying to find a solution for hungry children dying instead? Clearly there are much more important issues in the world than the nutritional facts of whole-wheat bread (#FirstWorldProblems).

'There are hungry children dying' should not be used as a reason to ridicule everyone trying to make a positive change. **Everyone should fight the battle that they consider worth fighting, even if another battle is more important.** Someone fighting against child abuse, should not be blamed for not fighting against adult abuse. Someone fighting for the rights of the LGBT community should not be blamed for not fighting for the rights of straight people. (I was about to make a gay joke, butt f*ck it...I won't. Let me be straight, I'm really happy that gay people are finally being given their due rights in various parts of the world.)

It is fine if a woman is fighting exclusively against the inequality faced by women. She should acknowledge that men have their problems but need not focus her energy on it. Likewise, if someone takes a dog/cat to the vet, I should praise the person for doing an 'absolutely' positive act, rather than using the negative relative scale and say that they could have instead helped humans. #ItsNotACompetition

People tend to be more passionate about the issues they themselves face or see other people around them facing. Our aim should be to make people aware of global issues that they aren't facing currently but let them fight against whatever issue that they are passionate about. When someone is fighting for a positive change, we should help them increase the impact of their work, rather than ask them to fight for another cause.

I've mentioned in several places in this chapter that criticism is great. But at the same we should be also careful not to stigmatize mistakes. Say for example, a guy says ten things about women's rights but is wrong one of the times; if you then brand him as 'sexist' because of that, he will be afraid to say the remaining nine things too, which prevents open discussions. When you discuss realistic solutions to controversial topics, you are bound to be occasionally wrong. It is better to be wrong occasionally than to remain silent permanently.

We tend to focus on the symptoms rather the problem, since the symptoms are more easily visible. Fighting against the symptom of any problem is a short-term fix — the problem still remains. While it is also necessary to fight against the symptoms in certain cases; in the long run, it is essential to treat the problem itself. For the past few years, a lot of people are fighting against gender disparity in wages. That is a symptom of the problem. The problem itself is gender stereotypes. In what ways do you engage in stereotyping currently? How can you reduce it? Parents can do a great deal by treating their child as a child rather than a boy or a girl. I'll be honest with you, even something as seemingly harmless as 'man-up' and 'Maa da laadla bigad gaya' eventually creates differences. No one cares about Sharmaji ki Beti (#SorryAnushka). When we start taking Sharmaji's beti as seriously as we take Sharmaji ka beta, Sharmaji's beti will start taking herself more seriously. #GenderNeutralParenting

In addition to the regular struggles that women have to face, Indian women face another obstacle — moving to the husband's house after marriage. This move is much costlier than you may think. When women move to a different area or city after marriage, they have to leave their current job. Since companies want to hire long-term employees, they don't favour unmarried women. With the rise of nuclear families, this obstacle is reducing, but it will take generations before we can overcome this tradition. Let us begin to fight against it.

Everything has shades of positive and negative in it. When things get too shady, we should draw the line and end those practices in which negatives outweigh the positives. If we discuss food habits, then non-vegetarianism is the worst. Even if you think it is ethical to kill animals for food, it is not environmentally sustainable. Non-vegetarians lead to more destruction of plants than even vegetarians do. Picture this — 7 football fields worth of forestland is bulldozed every 60 seconds to create more room for farmed animals and the crops that feed them. @TheVeganRabbit #13. More than 6 month's worth of shower water goes into producing 1 kg of beef.

@TheTreeHugger #14

Vegetarianism is the second-worst. I've noticed that vegetarians often have a false sense of moral supremacy. It seems as if they are against eating meat but not against animal slaughter. If you ask them why they consume leather products or drink milk, their reply will prove how they value convenience over logic and morals. Not too many people know that the milk industry is almost as cruel as the meat industry. The cows in the dairy industry are genetically manipulated, drugged and slaughtered at less than half their expected age. @PETA #15 #HolyCow #GaiPeCharcha #Cowspiracy #ThatEscowlatedQuickly Since male calves don't provide milk, they are almost always killed right at birth.

Veganism (abstaining from the use of all animal-products including dairy products and honey) is the third-worst which is also currently the best. They are all bad. Even veganism leads to the death of small wild animals when plant food is harvested. So what should you do? You can't obviously starve. Mahatma Gandhi's motto was 'Ahimsa', which translates to 'non-violence.' It is too idealistic because even eating plants leads death. #PeopleForEthicalTreatmentOfPlants Every minute, we kill thousands of tiny microbes. The realistic way would be to practice 'minimum violence' which is aiming to cause the least possible pain. Plants don't have a nervous system and feel less pain than animals. Don't necessarily go vegan. Just start eating more vegan. Take your time. You can consider making the change over 7 years. This year, you can start with Meatless Mondays. The next year you can add Tofu Tuesdays and then Whole-wheat Wednesdays...Gluten-free 'Guruvaars', Falafel Fridays, Salad Saturdays.... #CheDinVeganIn #KHNH

Random Interesting Fact

I am a non-vegetarian (#SurpriseSurprise). I eat meat once a week (#SushiSundays #HafteMeinChaarRavivaarHoneChahiye). But my family is vegetarian. My mom disapproves of me being a non-vegetarian. I told her that 'I have convinced 3 people to stop eating meat while you haven't convinced anyone. So mathematically speaking, I still save more animals than you.' (#Excuse) Like most of the world, I also make some decisions based on convenience rather than logic and morals. I consider myself to be a mentor, not a role model — who you take advice from but don't necessarily idolize.

Everyone loves giving advice. What I find peculiar is that we rarely apply

the advice we ask others to apply. **The best advice I can give is to apply your own advice.** You may need guidance but mostly you know what is right for you. Fill the gap between what you know and what you do. *As you try to solve the problems of your neighbourhood, don't forget that your house is a part of it.*

I believe I have given some useful advice in this book. Most of it I actually follow myself; some of it I try to do; but there are a few things that I haven't even tried to do yet. My personal goal is to apply my own advice from the book.

4

Experiences > Possessions

#Money

Go read any self-help book or watch a motivational speaker talk about money. What do they say? They almost always claim that money is evil blah blah you don't need money to be happy. #KyuPaisePeTuMartiHai

The unfortunate truth is you do need money to be happy. Money can buy more than just a lavish lifestyle. Money can change public opinion. 50 Shades of Grey is only romantic because the guy is a billionaire. If he lived in a slum, it would be an episode of Crime Patrol. Money can also buy freedom and peace of mind. If I had more money in my bank, I would have had the freedom to leave my Category 1 job a long time ago and wouldn't have had to worry about getting fired every Monday morning. The few times it's not able to buy happiness, it can rent it. Go sky-diving and you'll know what I'm talking about. Honestly, I'd rather 'cry in a Mercedes than on a bicycle.'

'When I was young I thought that money was the most important thing in life; now that I am old I know that it is.' @ OscarWilde #1 #SabseBadaRupaiya I think most of us understand the importance of money. The two biggest issues that people struggle with are:

How can I make more money?

How do I make the most out of my money?

To answer that, first ask yourself what is money? Think about it.

Money is a medium of exchange you get in return for the value the world 'thinks' it's getting from you. In short, money is perceived value. **If you want to make more money, then find ways to provide more value to others.** #ValueForMoney

At the same time, don't let your net worth influence your self-worth. Our

value system and priorities are pretty effed up. Baba Ramdev's net worth is more than 1000 crores (#Patanjali) while IIT grads struggle to find jobs paying a lakh a month. The easiest way to get rich in India is to become a godman.

One of the oldest definitions of money is 'Money is what money does.' I first came across this definition in high school, thinking it was vague and amusing. Now that I've learnt the means-end concept, I believe understanding this definition of money can help us better manage our money and even our priorities. Let's say you make Rs 60,000 a month all your life, and your friend makes Rs.100,000 a month all his life. If you have lived equally happy and fulfilling lives, then both of you are equally rich since your money brings the same total utility to you as his money brings to him.

Money does not matter. It's what money can buy that matters. To get maximum utility from our money, first we must treat our money as means rather than our end goal, and then start using it towards our end goals. *The way you spend your money plays a big role in determining the way you spend your life.* Are you maximizing the utility of the money you have? What does your money do for you? How can you be happier with the same amount of money you have today?

'Broadly speaking, it is held that getting money is good and spending money is bad. Seeing that they are two sides of one transaction, this is absurd; one might as well maintain that keys are good, but keyholes are bad. The individual, in our society, works for profit; but the social purpose of his work lies in the consumption of what he produces. We think too much of production and too little of consumption.' @BertrandRussell #Year1932 #2

Since I am a double major in Finance and Awesomeness from NYU Stern (and also a CFA drop out), I have analyzed many spending and budgeting strategies. The most powerful and simplest according to me is the '50-20-30 rule of thumb' that I learnt from a financial expert (and CFA), Manisha Thakor. #HealthySpending #3

The 50-30-20 rule aims to make you maximize what is left after you pay your taxes. The 50-30-20 rule is more of a starting point that can give your spending a direction. It divides your income into 3 different buckets.

The first bucket comprises your needs/fixed costs. 50% of your take home pay (after tax pay), should go towards your *needs*. The bucket is filled up by housing, food, transportation, basic clothes and insurance. Assuming Mallya makes a monthly salary of Rs.75,000 (#SorryMallya), and he pays 20% tax. His take home pay is Rs.60,000 (80% of Rs.75,000) and he must spend approximately Rs.30,000 (50% of Rs.60,000) in this bucket.

The second bucket comprises your wants/lifestyle choices. 30% of your take

home pay should go towards your *wants*. This bucket is filled up by the various things such as going out for dinner, a gym membership, vacations, and this book (#Obvs). So Mallya would spend Rs.18,000 (30% of Rs.60,000) towards this bucket.

The third bucket comprises of your *savings/financial goals*. 20% of your take home pay should go towards this bucket. It consists of 3 main sub-categories that are emergencies, short term financial goals (such as weddings, online courses) and thirdly retirement. So Mallya would save about Rs.12,000 (20% out of Rs.60,000) every month (if only Mallya followed this).

50-30-20 is just a guide-line and you can be off the numbers, and still be doing well financially. Where you stay impacts how much you allocate to needs and wants. The people who stay in big cities have to reduce their wants so that they can afford their needs. If you live in a city like Mumbai, you probably have to spend more on your rent and food which leaves you with lesser to spend on your lifestyle expenses. #Needy

Everyone prioritizes their needs and wants differently. Generally the higher the income, the lesser percentage of your income you 'need' to spend on your needs. Most people intuitively think that wants are a problem, but what actually troubles people are the needs. We tend to over-spend on the needs *since it's easier to justify spending for a need rather than a want.* We are converting our wants into needs. Staying in a house is a need; Staying in a 4 bedroom house is a want. We stay in houses that are bigger than we can afford, we attend expensive colleges without realizing that the tassel may not be worth the hassle. As a result, we struggle to pay for our housing and education loans (#GameOfLoans) and we have barely any money left to spend on our wants.

Our wants mainly consist of small expenses. Though most of us are aware how small expenses must also be given some thought, we don't realize the impact they can make. Yahoo Finance tried to calculate how much financial impact a cup of Starbucks coffee everyday would make. 'So if you bought a Rs.120 latte every day, it would cost you Rs.43,800 a year. If you start accounting for missed investments at 9% per year after 30 years, you drank away Rs.71 lakhs (including investment returns). Over 40 years, the Starbucks habit could reduce your retirement nest egg by an astounding Rs.1.90 crores. Instead if you had Ramu Kaka ki chai at Rs.30 a cup, you save about Rs.1.45 crores at retirement 40 years from now.' #4 #Depresso #EkGaramChaiKiPyaliHo #Chaivinist

Isn't that scary? (I read another article that a pet dog costs more than Rs.15 lakhs over a lifetime). For the next few days, I became a big miser but eventually went back to my old ways. I didn't include the above paragraph to discourage

you from having coffee at Starbucks. Instead I want you to understand that some of the expenses that you may consider trivial might not really be so. You probably won't see the difference compounding makes over the first 3-4 years, but after that, you'll begin to see how small money becomes huge money.

Just the way small expenses add up, small savings add up too. That is why it is important to not only save money, but also invest it somewhere. Even if you don't make the 20% mark, and your savings are very low, never let your money stay idle. When it comes to most things in life, and especially money, if you're not moving forward you're going backward (#Inflation). **Regardless of how small the amount of money you have, your aim should always be to be an owner** (aka invest in stocks). With Rs.500, you can call yourself an owner of ITC. With Rs.1500, you become the owner of ITC and Reliance (how cool is that?!).

There's a popular finance theory that you can use to guide you. You must invest 'Your Age' in bonds and the rest in stocks. So 19 year-old Shahid Afridi would invest 19% in bonds (low-risk loan on which you earn interest) and 81% in stocks (relatively higher risk ownership). Afridi can give 'Forever 21' a run for their money.

As we get older, we tend to become more risk-averse; so every birthday, we can consider moving 1% of our total money from stocks to bonds. This is just the rule of thumb and is not applicable for people like Baa from Kyunki *Saas Bhi Kabhi Bahu Thi* (I know there have been too many of rules of thumb, since you're not Hrithik Roshan, you can give it #TheMiddleFinger if you want).

But how do you know which stocks to invest in? Not everyone is a Finance major like me (and even Finance majors generally have no clue). The finance industry has intentionally confused people by using big words. Once people feel ignorant about money, they give their money to so called 'experts' who apparently understand these big words. These 'experts' charge 1% of the investment, a 'small' share of the profits and tons of hidden charges that we overlook since we do not read the terms and conditions. Tony Robbins (#5), an actual expert, read the terms and conditions, calculated these fees, and stated that if you add all the hidden fees, it comes to more than 3% of the invested amount.

Before you invest your money, find out how many wealth managers are actually giving more returns than the market. There's a bunch of different numbers there on the Internet and all of them say the same thing: The stock market beats wealth managers more than 90% of the time. Why would anyone pay a person to give them poor returns? The simplest and most effective strategy has always been to *buy the index stock* (small portion of all the biggest companies of the world). It requires no prior knowledge, and has given great

returns in the long-term in spite of the bubbles and crashes.

Savings Formula version 1.0

Savings = Income - Expense

This is the formula that we traditionally use ('I save as much as I can'). As you can imagine, the problem with using this formula is that we overspend and don't give saving its due importance.

Savings Formula version 2.0

Expense = Income - Savings

Rather than save whatever is left after spending, spend whatever is left after saving. In fact, some people like Robbins believe that we must treat our savings as a tax and as we receive our paycheck, we must transfer our savings into a savings or investment account. Once we've set aside our desired amount to save, we can spend from whatever is remaining. I know a lot of people (like me) are not able to save 20%. I think it's fine as long as we make a conscious effort to move towards that number.

On the first day of my first job in August 2014, I was told by a senior that I must start saving for retirement from that day itself (#ChillOutBhai). Every financial expert in the world probably asks us to start saving immediately, and start saving more than we already are. As important as it is to learn how to manage money, it is more important to learn how to make more money. People have a tendency to get obsessed with savings in their mid-twenties. They think that they are thinking long term (15 to 30 years) but they are actually thinking medium term (next 5 years). They focus on saving for their wedding, or for the down payment for the house they wish to buy. They live far off from work to reduce rent, compromise on food and sometimes even have multiple part-time jobs to save more. This leaves them with little or no time for themselves. (Myth 1: It's never too early to be obsessed with savings; Myth 2: People who start saving a lot early are far-sighted.)

Especially for young and unmarried people, it is more important to focus on earnings rather than savings. What people do in their 20s and early 30s is what shapes the rest of their life. By their mid-30s, people have tried a couple of jobs. Chances are they stick (or get stuck) to the same industry with a salary that increases bit by bit every year for the rest of their life. In the short to medium term, sticking to the same company, may give you the best returns (promotions and bonuses). But if your salary itself is low, as much as you try, your savings will be low.

People in their 20s should rather think long term and use their time on skill-

building activities that can make them get into a potentially more lucrative industry for the rest of their lives. The time and money used can be viewed as investment rather than an expense. Along with skill building, it's also a great time to review your career path and figure out your priorities (#EndGoals).

The problem with getting obsessed with savings early is that it becomes very hard to sacrifice a small amount of savings in the short run, for a much bigger saving in the future. Whichever version of the formula you use, the most important component is income. When we are young, we must focus on income and getting into the right industries. As we get older and have less scope to increase our income, we can increase our focus on saving. (Although I must say that our generation has improved a lot in this aspect; we constantly search for something better. The previous generations longed for job security and often spent their entire life in the same job.)

I realized after just 2 months into my first job that I was saving more than many of my friends in certain areas without even making any effort to save. After some reflection on why this was happening, I came up with the conclusion that we can save more by valuing things differently rather than compromising on standard of living. I saved a decent amount by not valuing conspicuous consumption at all. I know, I know, I had said that I would use only simple words, let me explain what conspicuous consumption means. It is basically the type of consumption that is done with the intention of displaying your wealth to others. A great example of this is spending on branded clothes in order to impress others. If avoiding Starbucks coffee could save us such a significant amount in a lifetime, imagine the amount I will save by avoiding spending on branded clothes (according to a rough estimate, I save about 2% of my annual salary by not indulging in this expense). What's even better is that I am not compromising in any way. Buying branded clothes in order to show off the make provides me with 0 (if not negative) utility. It's like a free way to save.

Another place where I'm going to save about 3 months' worth of my salary (apparently there is a 3-month-rule) is on a diamond ring (I bet some of you must be thinking 'gosh, this guy is cheap!' or 'I pity the girl who will be marrying him'). Why do we buy diamond rings? Some people consider diamond rings an investment. For diamond rings to be a good investment, it would have to at minimum have a resale price higher than the purchase price (and beat inflation). Have you ever sold a diamond ring? You probably haven't (neither have I). People tend to sell diamond rings in case of emergencies (and

occasionally after a divorce). Since I don't have any experience in selling diamond rings, I looked at the statistics and then came across an amazing post on Priceonomics about diamonds which I've used as inspiration for this topic.

While gold and silver can be traded in stock markets, diamond rings cannot. In fact, diamond rings have very low liquidity. During an emergency when you need funds quickly, diamond rings do a really bad job since it takes a lot of time to find someone to buy your used ring. Interestingly, even after you find someone to buy it, the price you get is extremely low. Diamond rings are supposed to lose 50% of their value the moment you leave the jeweller.

Now you may say, 'I didn't buy the diamond ring in order to make money out of it. I bought it because it is a 'symbol of love'. Since you believe that it's a symbol of love you might consider asking how it became a symbol of love. Or rather who made it so. It became a symbol of love because the De Beers Group (which had a monopoly over the diamond industry until a few years ago) made us believe it. The tradition of giving diamonds as engagement rings is actually the most successful marketing campaign in history. Unlike what most people believe, giving diamond rings at weddings does not have any ancient tradition ('A diamond is forever'), and it was only after 1930s when De Beers conducted several really successful marketing campaigns did this become common culture. Since then, diamonds are deliberately kept scarce to keep the price high. African exploited and abused for negligible wages displaced, (#BloodDiamond #Suffe-ring). Diamonds are NOT a symbol of love (or commitment or self-worth). They are instead perhaps a symbol of violence, exploitation and wealth. When we put a price tag on love we must ask ourselves if we're trying to substitute love with money.

'These people were so hungry for love that they were accepting substitutes. They were embracing material things and expecting a sort of hug back. But it never works. You can't substitute material things for love or for a sense of comradeship... money is not a substitute for tenderness.' @MitchAlbom #6

'Diamonds are not actually scarce, make a terrible investment, and are purely valuable as a status symbol. Diamonds, to put it delicately, are bullsh*t' @RohinDhar #DontShineOnYouCrazyDiamond #7

Spending on a symbol of wealth is like the arms race. If country X increases it's spending on weapons, then its rival countries have to also increase their spending on weapons to keep up. This will lead to country X to again increase their spending and the cycle goes on. Similarly, if I buy something worth Rs.100,000 to show my wealth, then it forces Sharmaji ka beta to out-spend me to show his wealth. This will make me spend more the next time, and the cycle will go on. Just like in the arms race, both countries are losing financially; both

Sharmaji ka beta and I are losing the more we spend on symbols of wealth. Any symbol of wealth is judged purely on a relative scale, so if I spend Rs.100,000 and Sharmaji's beta spends Rs.150,000 the effect is the same if I spend Rs.1000 and Sharmaji's beta spends Rs.1500. By doing the latter, I save Rs.99,000 (100,000-1000) and Sharmaji's beta saves Rs.1,48,500 (150,000-1500). Imagine the amount of money we can save collectively if we decide to reduce the zeros from our expense on symbolic spending.

As I'm asking you to stop symbolic spending (spending on something that is symbolic of wealth, love, and success), I want to assure you that I do understand the power of symbolism. The day Swachh Bharat Abhiyan was launched, Narendra Modi cleaned the streets for one minute. The one minute probably did not directly make India significantly cleaner and was done solely for the purpose of the media (#JaiShriCam). But it helped in empowering millions of street cleaners. It gave the message to Indians that no one is too big or too small to clean the roads and was symbolic of equality. It was the power of symbolism that helped Indians become aware about a crucial issue. Another example of symbolic gesture is the exchange of cards. While anyone with money can buy a diamond, only a loving partner can express his love by a personalized card. Why not make personalized cards a symbol of love? Maybe De Beers does not see enough money in that? **Substitute symbolic spending with symbolic gestures.**

When we make any decision (whether it involves money or not), we generally use the 'opportunity cost' theory even if we have not heard of the term before. Opportunity cost is the value of the next best thing you give up whenever you make a decision. You made the right decision only if the utility of what you chose is more than the opportunity cost. For example, the opportunity cost of your wife is your ex-girlfriend who wanted to marry you. So you made the right choice if the utility of your wife is greater than the utility your ex-girlfriend would provide had she been your wife.

Recently (May 2015), someone bought a painting for \$179 million dollars. So if we apply opportunity cost, it means that the person who bought the painting made a good decision if he could not have used the \$179 million dollars for anything else that would provide him with more utility. I don't understand art, but I understand when people are being stupid (but then again someone who has \$179 million dollars can afford to be stupid). Banksy, a famous street artist whose paintings have sold for millions of dollars, once anonymously sold his paintings in central park for \$60 and on another occasion sold a painting titled 'I can't believe you morons actually buy this shit'. The point of this entire discussion is not to stop buying art worth \$179 million dollars (or maybe it is) but instead to start questioning your consumption so that you make better use of

your money.

Most of us assume that since a physical object like a car will last longer, it will make us happier for a longer time than a one-off experience like a music concert or a vacation, right? Wrong! Jay Cassano aptly explains this in 'The science of why you spend your money on experience, not things.' (#8) Initially, our happiness for both of those purchases is about the same. But over time, we adapt to those materialistic purchases of a car or jewelry and our happiness from them goes down. Experiences, on the other hand, become an ingrained part of us and our happiness from it keeps going up over time. Moreover, we tend to not compare experiences as they are personal, whereas we use a negative relative scale for physical objects. #Experiences>Possessions

A lot of us forget that money and time are scarce. Every time you spend your money or time on anything, you are potentially not spending it elsewhere else. You have to decide what the best alternative is. When you purchase anything, you can ask yourself, 'Is this the best utility of my money, can I not get more utility by spending it elsewhere? How much satisfaction will I get 3 years after buying this car/dress/bag? Is the utility of my decision actually more than the opportunity cost?'

Similar to opportunity cost, there is another term called 'Net Present Value' (#NPV) that is extremely useful when making any sort of decision. It is probably the first thing every Finance student is taught, though its applications go beyond finance. An overly simplified definition of NPV would be to look at the future potential in current terms. In financial terms, it is the sum of the present values of incoming and outgoing cash flows over a period of time.

Imagine you like your friend but believe that you're #friendzoned, so you are confused about whether to ask her out or not (that's what girls do, #friendzone the nice guys, go after the others, and then complain all guys are cheaters #stereotyping). #SnapeAndLily

What are the negatives? The stress and nervousness associated with asking her out. If you ask her out and she says no, it may become really awkward for both of you ('I never thought of you in that way' or 'you're like my brother' #FamilyZoneOuchh). It may potentially even end your friendship, and if she's in the same circle of friends as you, well...you'll be the next hot topic of conversation.

What are the positives? A few months of dating? Maybe a few years of dating? Maybe marriage? Maybe finding your true love or realizing that she's

not the one for you (even moving on is a positive). #RahulAndAnjali #JaaneTuYaJaaneNa #EverySingleBollywoodMovieEver

In this particular case, the Net Present Value, which is the sum of the negatives and positives in today's terms, would be more than 0 (Positives > Negatives). So, it would be best to face the stress and nervousness, and go ahead and ask her out. Getting past the awkwardness has the potential to change your lineage forever. #CongratulationsRonWeasleyYouMadeIt

A more Finance-related example would be in relation to taxes. So imagine there is a tax that you could avoid by hiding your income which would lead you to saving Rs.10,000 at the end of every year. Let's assume the interest rate is 5% per year, that is you can invest the Rs.10,000 as soon as you get it, and get 5% return on it. Now imagine that you're not able to evade this tax in the seventh year and you get caught resulting in a penalty of Rs.80,000. Did you make a profit or a loss by evading the tax?

Using an NPV calculator I found online (Google NPV calculator, and you'll get one easily), it tells me that you will be losing Rs.6100. So it is a bad decision, and you should instead pay your tax.

Interest rate 5%

Time period	Money Saved (Rs.)
Year 1	10,000
Year 2	10,000
Year 3	10,000
Year 4	10,000
Year 5	10,000
Year 6	10,000
Year 7	-80,000
NPV	-6100

Interest rate 10%

Time period	Money Saved (Rs.)
Year 1	10,000

Year 2	10,000
Year 3	10,000
Year 4	10,000
Year 5	10,000
Year 6	10,000
Year 7	-80,000
NPV	2500

However, if you could invest the Rs.10,000 for a 10% return, rather than just a 5% return, then you would be making Rs.2,500 even if you got caught seven years from now. So it would make financial sense to evade taxes.

Jayalalithaa was convicted for illegally amassing Rs.66.65 crores in 1998. She was fined Rs.100 crore in 2014. In 16 years, Rs. 66.65 crores would have become Rs. 306 crores with 10% interest, and Rs. 145 crores with 5% interest. So even after paying the Rs.100 crore fine, Jayalalithaa would have made a huge profit on the fraud. Instead she decided to borrow Salman Khan's 'get out of jail free card' and was later acquitted of her charges.

My opinion is that it does not make sense to evade taxes. Ignoring the moral responsibility of paying taxes, it is not worth evading them even for your own self. In most cases, you will end up losing in the long run. In the few cases that you do end up making a profit even in the long run, the amount you save will probably not be worth the stress that you have to undertake. As my high school headmaster used to say to deter us from cheating, 'You need to get lucky all the time, I need to get lucky only once.' #DontTaxYourself #PayYourTaxes #NoLagaanMaaf #NoChintaOnlyMoney

As seen from the above examples, NPV can be used in a variety of situations (from #FriendZone to tax evasion). It is only as accurate as the assumptions you make. Just like opportunity cost, and the 50-30-20 rule, it will lead you to the right answer rather than giving you the answer itself. In order to make such a system accurate, financial experts can also add various components to the equation: probability of getting caught by the government, probability of getting away by giving a bribe to the government official, probability of Kejriwal doing a dharna, probability of interest rates going up, and other uncertain factors.

Random online comment that I found funny – 'At first the public used to say, '100 days are over...when will Modi bring back black money from abroad?'

Now the public asks, 'When will our NRI PM come back from abroad?' #JaiShriScam #KyaHuaTeraWada #UdtaModi

Imagine that you bought a Rs.4,000 ticket for a Yo Yo Honey Singh concert. After a few days, you bought a Rs.2,000 ticket for a Arijit Singh concert that you know for sure is going to be better than the Honey Singh one. Soon after you find out that both the concerts are taking place on the same day and are non-refundable and nontransferable. Assuming everything else to be equal which concert would you go to?

Researchers Hal Arkes and Catherine Blumer (#9) asked this question (I modified a few insignificant details) to a group of participants in a study. Over half the people chose the Rs.4,000 Honey Singh concert. Even though we cannot get the money back, the loss from not going to Honey Singh concert would seem greater than the loss from not going to Arijit Singh concert. This leads to us making an irrational choice. In economics, this is called the sunk cost fallacy. 'The more we invest into something (time, money, and emotions), the harder it becomes to leave it even if going ahead with it has no point to it.'

We fall prey to the sunk cost fallacy in a variety of situations in our everyday lives. You read a book, halfway through you realize you're gaining nothing from the book, and you're sure you won't gain anything else from the next half, but you still finish it. Hopefully you won't stop reading the rest of #Selfienomics because of this (#EkAadhiPadhiNovel). There are people who know that they are not in the right relationship. Instead of looking at the time and emotions spent as sunk cost, they carry on because they've already invested so much in it.

The classic example of sunk cost is that of Yuvraj Singh and all the IPL teams he has been a part of. Every year he gets bought for 10-15 crores. He doesn't perform well during the IPL, but the team doesn't drop him because they've spent so much money on him already. #YusufPathanSayThanksForNotBringingYouUp #OhWait

'In order to beat the sunk cost fallacy, write out a pros and cons list. If the only pro of continuing to do something is to feel better about the emotional investment you've made, clearly you should go in the other direction.' @MichaelDavidson #10

Understanding and beating sunk cost would help us make better decisions in relationships, finance, poker, and life. You cannot change the past; you can only change the way you think about the past. It doesn't matter where you were, what matters is what you took from it, and where you're going.

#DialoguesAndDiscussions

'Some people are so poor, all they have is money.' Who are the people you know who have more money than you but are less happy? Why is your money doing more for you than their money is doing for them?

Who are the people you know who have less money than you but seem happier? What are they doing differently? Every once in a while (maybe 6 months), ask yourself, 'What am I earning for?'

All of us spend some amount of money on things we do not value at all. Try to identify these items, and reduce/eliminate spending on them. For me, these items comprised branded clothes, and diamonds; for you, it may be something else. What are you spending on that is not giving you happiness?

Indians typically spend about 6 months to 2 years of their family income on a wedding. The Indian wedding industry is valued at Rs.100,000 crore (@RetailFranchiseIndia #11). I'm pretty sure Rs.50,000 crore out of that must be spent on random relatives and friends who are there just to #KPK (Khao Piyo Khisko). Most people are smart enough to know such expenditure is wasteful but still foolish enough to give in to societal conventions. Is it necessary to spend such a high amount in order to have a beautiful, memorable wedding? Wouldn't you rather go on a 6-month honeymoon instead of spending on people you barely know?

Are you trying to save too much too early? Rather than focusing on saving, you should use your energy into trying to get into a more lucrative industry. You can control your savings, but you cannot control your income after a certain age.

What percentage of your total savings is lying idle? Even if you don't have much saved up, try and invest it. Once you decide to invest the savings, you'll have to make a call on whether you want to let a money manager handle your money or whether you want to do it yourself. Just keep in mind that there a lot of hidden costs involved with money managers and their success rate is lower than what they make it seem.

Diamond Drama

You don't believe in diamonds. You even managed to convince your girlfriend

that diamonds are bullsh*t. But her dad is a conservative guy and values diamonds. You ask him for his daughter's hand in marriage and say, 'Yeh haath mujhe dede Thakur. I'm fed up of using my own hand. (#Handsome)' But he refuses. He is adamant that you give his daughter a diamond ring. What do you do?

You buy her the diamond ring. You can't expect everyone to behave rationally immediately. It may take a few decades to drive more sense into people. Be patient.

Stressed Spelled Backwards

#Health

Going to the gym helps us improve two things mainly — appearance and fitness.

Myth 1: Fitness and Health are the same. Health is not the number of push-ups you can do, the number of packs you have in your abs or your 56-inch chest. Fitness is a means, while health is the end.

Pick any men's health magazine. They make it seem like Salman Khan and Hrithik Roshan are what healthy people must look like. Any women's health magazine (which is probably read more by men) is just a slightly less extreme version of Playboy. The article, 'The Pornographication of Fitness Must Stop' describes it very nicely: 'When every image displayed in fitness magazines has become one suggesting women are dressed and posed for the bedroom and not the gym, one might wonder exactly where the future of fitness is going.' @ToscaReno #1

I don't want to discourage you from going to the gym. It's a great step towards good health (even I'm gonna go to the gym once I'm done with this section). But stop focusing *solely* on gymming. **You cannot be healthy without being fit, but you can be fit and still not be healthy.** Fitness is just one component of health. There are several other components, some of which are even more important than fitness that you may not be paying attention to. Health is the food you put into your body. Health is how energetic you feel. Health is how happy you are with yourself. Health is feeling physically and emotionally safe.

Speaking of which... not a lot of people talk about safety when they talk about health. The size of your biceps, body fat ratio, BMI will not matter if you are negligent with your safety. I get quite confused when I see people buying

expensive protective cases for their iPhones while at the same time not wearing helmets while biking or seatbelts while driving. #YouDumbBro? **Without safety, there is no health.**

Broadly, there are two types of health — physical health and mental health. As you may have guessed, while people focus on their physical health, they are either unaware of the impact of mental health or they intentionally ignore it.

Look at the sports or movie industry. Most of these athletes and movie stars are very fit and have great physiques, but every now and then, we hear few of them suffering from depression or other mental illnesses. Have you ever noticed people suddenly aging quicker when they are going through a rough patch? Their face starts wrinkling, their hair may turn white or they may start balding itself. I've met people who are healthy in spite of never going to the gym but I've never met anyone healthy who is constantly stressed.

I am a Certified Health Coach from the world's largest nutrition school, the Institute for Integrative Nutrition (#IIN- Not to be confused with those annoying IIN commercials that come on TV. What a terrible idea sirji). The school has increased my overall awareness about health, and I plan to broaden your viewpoint on health too. The best (and cheesiest) thing I learnt in the school is the importance of Vitamin L (Vitamin Love) in our lives. People who give and receive love daily are likely to be healthy. In addition to the gym, start indulging yourself — go to spas, get into a positive relationship, donate to charities. The happier we are, the more we want to take care of ourselves ('dhyaan ab apna zyaada rakhta hoon... kuch to hua hai, kuch ho gaya hai'). 'If there is one vitamin, I would recommend daily, it would be Vitamin L.' @IIN #2

But fortunately or unfortunately, we do need other vitamins too, almost all of which you should be getting from your food. What decisions do you make every time you're in the process of deciding what to eat?

Most health organizations, nutritionists and dieticians take a theoretical approach to food and want you to count the calories and nutrients in the food. But it is not our first instinct to think of food in that way. I wanted to capture the realistic factors that people consider when they make a food choice so I made my own food-wheel.

#Selfienomics Food-Wheel



Our first instinct when we decide what food to eat is to think of its taste, price, health impacts, and convenience. While the 4 factors are interrelated, the degree of each varies on an individual basis and even changes for a single individual depending on the time of day, hunger level, mood, location and with whom he/she is eating.

1. Price

Until last year when I was in college, price played the biggest role in my food choices. My friends and I used to join student groups and go for their meetings just for the free food served there (nothing tastes better than free food). Now that I have a job, the price factor affects me less than before but still is always on my mind.

It's unfortunate because all the food that's good for you is priced significantly higher than processed food. Take a trip to grocery store and you'll know what I'm talking about. Organic food is always more expensive. Similarly, you can find restaurants selling burgers for less than Rs.100, but salads will be priced much higher (salads are also less filling than burgers so you get hungry quicker which makes it relatively even more expensive). The high price of health food is making the healthy choice the hard choice.

As I'm getting more conscious about health, my willingness to pay for healthy food is increasing. What we need to do is **start looking at money spent on health food as a second insurance premium.** Just the way you may spend some amount every month on medical and life insurance, you should increase your budget for food. 70% of our immune system is in our digestive system. Yet, how often do you hear doctors prescribing healthy food to you, rather than prescribing medicines? When you're willing to spend on the health industry, why not on the food industry? After all, they are the same.

'People are fed by the food industry which pays no attention to health... and are treated by the health industry which pays no attention to food.'

@WendellBerry #3

As much as possible, price should not be the reason why you avoid eating healthy food. #BecauseYou'reWorthIt

2. Convenience

Out of the 4 factors in the #Selfienomics food-wheel, convenience is probably the least thought of but the most crucial component when we make food decisions. How often have you eaten something only because it was the most convenient thing to make or buy (#Maggi)? Do you go to the same restaurant again and again because it is right by your house/office? I take convenience to a whole new level. I avoid eating at Subway only because the food is messy since the ingredients in the sandwich keeps falling; and I used to eat pasta 5 times a week since that was the only thing I knew how to cook.

Stephen Covey's words can also be a source of inspiration in overcoming a convenient but bad decision. He said, 'the way you say 'NO' to things is by having a bigger YES burning inside'. If you have a 'burning desire' to be healthy, then say NO to the convenient and unhealthy options. Look at the NPV of your action. The NPV of choosing an unhealthy product just because of convenience is almost always less than 0.

3. Health

What we eat at home is bought from grocery stores, which are filled with 'low-fat', 'diet', and 'fat-free' versions of everything. So why are we becoming increasingly obese and unhealthy?

Myth 2: Low-fat is better than regular. Low-fat and fat-free are marketing gimmicks more than anything else. There is so much misinformation that even 'health-conscious' Indians are falling for. Every morning, people start their day with desserts disguised in the form of cereals (#CerealKillers). Our lunch which is usually ghar ka khaana, comprises more oil than Saudi Arabia (#DontTryThisAtHome). We have sugarcoated, 'fat-free' biscuits as an evening snack. Fat-free tends to be taste-free, and therefore food manufacturers add sugar to make it palatable. Since sugar is a carbohydrate and not a fat, it passes the cut-off for low fat. But fat-free is not trouble free. Food manufacturers add low calorie artificial sweeteners that slow down our digestive system and create a host of other problems (#ShakeThatBiscuitHabitOffBaby). When even low fat products are typically unhealthy, how can we make more informed food choices?

We can start by reading nutrition labels. In spite of training to become a health coach, I have difficulty reading them. I can only imagine how daunting it must be for the average consumer who braves reading one. Food manufacturers intentionally make food labels vague and complex to confuse the customer — but it doesn't have to be THAT complicated.

Take this granola bar I found in the grocery store for example. 100% natural oats, yogurt, naturally flavored, sounds pretty healthy right? Well let's investigate further. Here are some tips that'll come in handy whenever you're trying to gauge the nutritional benefits of a seemingly healthy snack (#4).



Ingredients: Granola (whole grain oats, sugar, canola oil, fructose, salt, baking soda), Corn Syrup, Sugar, Rice Flour, Whole Grain Wheat, Honey, Palm Kernel Oil, Dextrose, Maltodextrin, Canola Oil, Soy Lecithin, Yogurt Powder (nonfat milk, whey protein concentrate, cultures), Calcium Carbonate, Nonfat Dry Milk, Strawberry Powder, Barley Malt Extract, Salt, Natural Flavor, Mixed Tocopherols Added to Retain Freshness.



Serving Size

You can think of the serving size as the amount you would eat in one sitting. Often, especially for unhealthier products like chips, manufacturers provide nutrition facts for an unrealistically small amount. When I was in New York, I remember seeing the nutrition label of Doritos (which is like a South Mumbai version of Lays). The nutrition label of Doritos refers to 11 chips to make it seem like they are low in calories. I bet you you're not eating just 11 of them and stopping there. In this case though, I must say they have been very fair to consumers by listing the serving size as one bar.

Calories

Calories are most the obsessed-over aspect of nutrition, and the least meaningful. Trick question: Is 300 calories of brownies the same as 300 calories of broccoli? Numerically yes. Effect wise, however...well hopefully you're smart enough to figure that out. Calories are just a number — where they come from or the *quality* of food is what matters. So for simplicity's sake, don't bother making sense out of this.

Type of Fat

While serving sizes will give you a sense of how much you're eating, numbers alone won't tell you the whole story. So skip over the total fat amount and look at the *type* of fat underneath. The ones to watch out for are saturated fat and trans-fats (they could have called these bad fats, but that would be too easy for us consumers). The good fats are the UNsaturated fats (monounsaturated and polyunsaturated), which are present in nuts, avocados, and olive oil.

Here we see that the saturated fat is 2 grams, which implies the other 2 grams come from unsaturated fat. Ideally, the bar would have more unsaturated than saturated fat, but it isn't terrible.

Sugar

It's not very intuitive to judge how big of an amount 14 grams of sugar is for a bar. It sounds like quite a bit — but to confirm that, we'll have to look at a couple of things together, in what we call the 'carb quality test.'

Carb Quality

Super quick science lesson: Anytime we eat something our blood sugar goes up. Your body then releases insulin to bring your blood sugar back to normal. But too much insulin floating around can cause you to store excess fat. So we want to pick something high in fiber to slow down the sugar spike and keep your insulin (and appetite) in check.

Carb quality can be assessed by taking the 'total carbohydrates' and divide it by the 'dietary fiber.' If this ratio is 10 or less, you've made a pretty good choice. Our granola bar's ratio is 26/1...far higher than 10. So it fails the carb quality test.

Ingredients

This is THE absolute most important part of the label. If I were in charge of food labels, I would definitely put this part at the top. What's inside your food matters more than the ratios.

Quite a long list of things on these bars, no? I never really gave any thought to how the ingredients are listed. It isn't random. The order of the ingredients is in descending order by weight — the ingredient that weighs the most comes first, and the one that weighs the least comes in the end. This is pretty scary considering that sugar comes up pretty early in the list. And then there are some preservatives and 'natural flavor,' which actually means it's not completely natural and can come from concentrate.

A common ingredient found in majority of the packaged products is high-fructose corn syrup (HFCS). It is used because it is both sweeter than sugar and works as a preservative. This granola bar saves itself a little bit by not having this culprit — but it has 'fructose' and 'corn syrup' listed separately. #Hmmm

See? Your job is 'simple.' Just eliminate saturated fats, trans-fats, high fructose corn syrups, and natural flavors. Once you do that, you'll realize you have nothing left to eat (#LOL #JK). But seriously though, if analyzing nutrition labels is THAT overwhelming for you, the simplest thing to keep in mind is that **the longer the ingredient list, the worse the product. Try your best to stick to products that have 5 ingredients or less.** If the product has any ingredients with words that you haven't heard of before or you can't pronounce — malodextrin, dextrose, tocopherols like we see above (like what *is* that?) — don't buy it.

Verdict

Probably best to not put these granola bars in our shopping bag. The lengthy ingredient list is the first red flag. The protein content (2 grams) is too low to justify the high carb/fiber ratio.

And if you want to avoid this entire hassle, listen to your *Dadiji* and buy foods without nutrition labels (vegetables, fruits...)! After all, they're the best ones — and no I don't mean alcohol. The alcoholic beverage industry probably lobbies for labels to not be on bottles. Otherwise, I'm pretty sure the calorie and sugar content are enough to convert alcoholics into teetotalers.

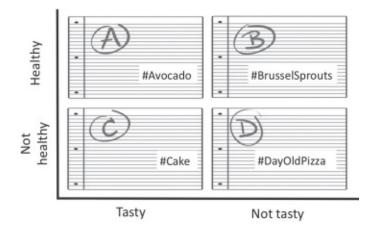
4. Taste #NomNom #LoveAtFirstTaste

As children, taste is the only factor behind our food decisions. As we grow older, we become more health conscious, and the taste factor tends to grow weaker but remains a significant component behind our food choices.

'Everyone thinks a woman's dream is to find the perfect man. No!! It's to eat everything tasty without getting fat.' @ FarahKhan #5

A lot of us think that health and taste are inversely correlated — healthy is not tasty, and tasty is not healthy. But it's actually much more complicated than that.

Health-Taste Grading



#GradeD - Neither tasty nor healthy #NaKhaungaNaKhaneDunga Just the way you spend some of your money on products which don't provide you any utility, you may be eating foods that are neither healthy nor tasty. We do it all the time and the main reason behind this is convenience. We are inherently lazy and sometimes we eat whatever satisfies our hunger rather than what satisfies our taste buds or our body.

Myth 3: Overeat because hungry people are dying. We go to restaurants, order food, and feel exceedingly full before we can finish it. But instead of stopping there, we eat the entire thing. Why? Because our mom told us 'log ko khane ko nahi milta' and we don't want to 'waste' food. The reality is that if you eat the food, you won't stop a hungry child from dying. All it will do is harm your body because of overeating. Wasting food is better than overeating. The food you're stuffing yourself with when you're full is a sunk cost. If you want to reduce your guilt, you can get your food packed and eat it later or give to someone hungry. But there is absolutely no reason to overeat. I'll call it *the full-stop rule* to make it easier for you to remember. When you're full, stop eating.

Another time we eat #GradeD food items is when we go to our relatives' place and they keep forcing us to eat saying 'Beta, kitna dubla ho gaye ho' or at parties where we are forced to take shots. Anything that belongs to #GradeD should be completely avoided. They provide no purpose, at all. Example of food in #GradeD is a 'Day-old pizza' which tastes bad now (sorry I was trying to make a list of things that start with a D that are neither healthy nor tasty...and I could only think one other thing, but that shall not be mentioned here).

#GradeC - Tasty but not healthy #Limit

'You are what you eat. So don't be fast, cheap, easy or fake.' *But you can occasionally be cheesy.* #TuCheeseBadiHaiMast

If I had to list my 5 favourite food items, all of them would be in #GradeC. We eat to live, but we also live to eat. So if a particular type of food makes us happy, then it makes sense to eat it (*Terms and conditions apply). *Baad mein na kehna kuch bhi pehle hi de doon warning*.

Contrary to what a lot of dieticians seem to push for, we don't *have* to eat healthy 100% of the time in order to be healthy. A lot of people fail to maintain diets as they spend time in the 'freak-out zone' which makes them crave unhealthy food even more. And if they fail to maintain their diet, they start blaming their willpower and convince themselves that health food isn't for them. That's why it's important to make slow changes rather than jumping into a regime at once.

'Giving up smoking is the easiest thing in the world. I know because I've done it thousands of times.' @MarkTwain #6 #FirstSmokeWillsThenWillPowerThenWillsAgain

The people with the strongest willpower not only stop doing something but also stop wanting to do it. If you don't stop wanting it, then chances are you'll either go back to it or you'll start to substitute it for something as bad. This is why you have to find out what the underlying causes of your cravings are (#GradeC foods).

Once you start working out the reason behind your cravings, you'll find that your mood really affects the food you consume. If you're in a stressful relationship, have an unfulfilling career, or you have exams going on, chances are you'll take your anger and tension out on a pack of cigarettes or a tub of ice cream ('desserts is stressed spelled backwards'). But when you're happier, you don't need ice cream or the cigarettes (#KhushiyonKeKhatirMeraSuttaChinGaya). This is why a low stress, happier life is a key to not only good mental health but also good physical health.

When we do end up giving into cravings, we should relish the experience. If

you eat your favourite food while watching TV, then you divert your sense organs to sight and hearing rather than smell and taste; as a result you don't entirely enjoy the food. We have a tendency to gobble up rather than chew tasty food which makes it harder for the stomach to digest the food. In simple terms, think of the work your stomach has to do every time it has to break down the food you eat. The more you chew, the easier you make it for your stomach. Try this next time — put down the fork or spoon after every bite, and pick it up again only after you've swallowed the entire mouthful. This will make you more conscious of each bite, relish its taste, and even reduce the amount you consume as it slows down the process of eating. @IIN

#GradeB - Healthy but not tasty #Increase

About 2500 years ago, Hippocrates said 'let food be your medicine.' The problem is that medicine isn't tasty, and very often neither is health food.

How did you find the taste of alcohol, sushi or dark chocolate when you had it for the first time? Did you seem to find it different after you increased your exposure to it? It was an acquired taste. Similarly, you may have tried foods that are considered healthy but were put off by their blandness. Try them a few more times and you may develop a taste for them, the way you did for alcohol and sushi. **Our tastebuds are adaptable.**

'If they can't be with the food they love, they learn to love the food they're with. Once your taste buds have passed through rehab, they will tend to favour foods that are better for you'@ DavidKatz #7

The best way to increase the amount of #GradeB foods is to **make the healthy choice, the convenient choice. Conversely, make the unhealthy choice the inconvenient choice.** I don't find walnuts tasty, but I keep some on my work desk. Every time I feel like munching on something, I eat them rather than a #GradeC snack like oreos (#YOLO - You Obviously Love Oreos). But seriously, if you know you tend to binge on oreos, or bhujia, then why would you keep it close to you? Make it inconvenient for yourself.

#GradeA - Both Healthy as well as tasty #EatMore

I am extremely fond of strawberries and I eat a lot of them. Some people will think that the advantage of eating strawberries are the nutrients you gain from them. The second 'hidden' advantage that not everyone thinks of is that it will leave less room in my stomach to eat #GradeC and #GradeD foods. #OpportunityCost

It is easier to add items to your diet and integrate them into your life than it is to take items out (@IIN). What are the food items that belong in #GradeA for you?

Avocados? Apples? Onions? Coconuts? If you have an apple a day, have two instead. If you like onions, then have some more (and use mouthwash after).

You'll also want to have your #GradeA foods earlier in the day. If you have a lot of water in the morning, chances are you won't crave soda later in the day since your stomach will be relatively filled up with water.

If only everything could fall under #GradeA, and be cheap and convenient, we would be a healthier world. But since it doesn't, we need to consciously put in some effort to make better food choices. If we occasionally look at the food we eat and think, 'Ok, this is a #GradeC food, I'm going to control myself. Or this is a #GradeA, I'm going to eat more of it', then we will see ourselves improving our eating habits.

We can survive a month or two without food, a few weeks without water, a few days without sleep, and a few seconds without air. Assessing these areas of health in addition to food can result in an even more profound change in well-being.

'Ideally, we should all sleep early and wake up early, but I know dawn ko pakadna mushkil hii nahi na mumkin hai.' With all of us trying to be superheroes with jobs, work, families; and distractions like Laptops, cell phones, and other tech gadgets, we are compromising on our sleep and becoming increasingly insomniac. Lack of sleep not only reduces our immunity and memory but also makes us extremely hungry the next day ('I don't care if it's 4am, I don't consider it 'tomorrow' until I wake up'). So if you're generally eating healthy and can't lose those last 3 kilos...try getting more sleep and see how that goes. You can try upping your melatonin game (a hormone that induces sleep) by eating more bananas, oats, and almonds or better yet just put your laptops and phones away to make more time for sleep!

The human body is made of 60% water and our brain, blood and heart comprise of more than 75% water. Dehydration is the linked with many illnesses and just by improving our intake of water we can get rid of dozens of problems. Most people think that they should drink 8 glasses of water a day. That is actually the minimum. The amount of water we should consume varies on a lot of factors. You may need more water because of a different body type or on a hot summer day, or if you're playing a sport. So how do you increase the amount of water you drink? Once again, just make drinking water more convenient for yourself. Instead of walking all the way to the kitchen to have water, have a water bottle in places where you spend the majority of your time. You can have a

bottle at your work desk, in your car (#DrinkingAndDriving) and by your bed. There are also water apps that you can download on your phone that count and remind you to drink water.

Similar to dehydration, air pollution is linked with breathing problems, and heart diseases (#HoldYourBreath). Cities with higher pollution have 15-20% higher mortality rates than cleaner cities (@WorldHealthOrganization). For cities filled with polluting factories, it may seem like there is no point of staying outdoors. But even then, spend more time outdoors rather than locked up in our rooms. According to United States Environmental Protection Agency, indoor pollutant levels is 2-5 times and occasionally even more than 100 times that of outside pollutant levels. Certain types of cardio exercises, swimming and meditation also improve our lung capacity. We take 20,000 breaths everyday; make sure you're doing it right. Corny quote I found online – 'Life is not about how many breaths you take, it's about how many moments take your breath away.' As long as it's not poor air quality that's taking your breath away. #LoveIsInTheAir

It's very easy to get lost in all the details of this chapter. I would suggest to focus on one thing at a time. You may also consider re-reading this chapter at a later time.

#DialoguesAndDiscussions

Thank your stomach for all the garbage you've eaten in your life. When you look back at the stuff your stomach has processed, I'm sure you must be impressed with your stomach. #Gratitude

You can be skinny and still have a high percentage of body fat. You can be overweight and malnourished at the same time. And you can have the ideal weight and undergo depression. Exercise not to manage your weight but to manage your health. Ask yourself, are you trying to be healthy or are you just trying to physically attractive? In what ways can you take better care of your mental health?

Which of the 4 factors (price, convenience, taste and health) of the #Selfienomics food-wheel do you base the majority of your food decisions on? Can/should you change? And if so, how?

The last few decades have seen a #cray change in the food industry. The food that our parents and grandparents grew up with was totally different from what

we eat now. Pretty much everything that we eat is processed and that's why it has never been more important to read the food labels to make better food choices.

The next time you're at the grocery store, don't get lured into buying the low-fat/diet versions of products blindly. Instead read the nutrient labels and follow the 5-ingredient rule. See how this changes what you put into your shopping cart after practicing this a few times.

Once we understand that our choices are largely driven by convenience, we can use convenience to our advantage. **Make the healthy choice, the convenient choice; and the unhealthy choice the inconvenient one.** If you tend to binge on bhujia, chips and other 'naashta' items, then don't keep them in the house. You can use this for unhealthy habits as a whole rather than just food. Since I want to reduce the amount of time I spend on Facebook, I deleted its app from my phone. Now I have to log in from the browser which takes a few seconds extra. Just thinking about opening the browser and typing my username and password makes me lazy, so I have actually reduced the number of times I go on Facebook every day.

The most important part of parenting is done before a child is born. Try and think of the month you were born in. If you were born in the summer, you were conceived in the winter, and your mother had more winter foods while she was pregnant. If you were born in the winter, your mother had more summer foods. The food that your mother ate becomes a part of you. The best thing parents can do for their child is be healthy at the time of conceiving and during pregnancy. Parents give us a set of genes that are with us for the rest of our life. The way genes work is that good looking people tend to have good looking kids, strong people tend to have strong kids, and healthy people have healthy kids. Along with giving us lot of positives, parents often also pass on heart diseases, balding patterns, and diabetes in the form of genes.

Though you may not be able to change your genes, you can reverse the expression of your genes by eating healthier and being fit. You don't necessarily have to look like your parents (#ShraddhaKapoor). Random funny Internet comment 'Problem isn't obesity runs in family, problems is no one runs in the family.' Don't be like Inzamam. Be like Kejriwal instead (#Bhagoda). Start running.

Make your own health rules

Be innovative. We Indians are pretty innovative when we make rules ('One tip one hand is out' 'I'll give you a missed call when I'm about to reach')

I made a rule for myself that I would eat unhealthy food only if it is extremely tasty. I stopped wasting my unhealthy meals for average or even above average tasting food. You can extend this rule to help you reduce your consumption of meat. Why will you let an animal die if you don't even like the meat? You can start with eating meat only if it is very tasty.

Another rule I try to follow is to eat BEFORE I'm hungry. As a result I eat more frequently and in smaller portions. Some may think eating frequently may lead to overeating, but it actually has the opposite effect. When you leave too long of a gap between meals, then *paune baara baje*, you feel like having ice cream. I try to have breakfast, brunch, lunch, linner, dinner and sometimes even sinner (just making up a word for food between dinner and sleep). Other examples of health rules can be:

eating healthy when you eat alone since we tend to eat unhealthy food when we are with friends

keeping the phone away from your bed while sleeping to reduce the exposure to radiation.

The latest fad among health conscious people is 'detox' — getting rid of toxins from the body. Some of my friends try to go without alcohol for a few weeks, or till their birthdays. Instead, they go on cold pressed juice diets. When you go on any such diet, try to maintain a ratio of 3 veggies per 1 fruit since the sugar from fruit, although natural, does add up. Take the same concept forward and make rules for other things too. No using the phone for 3 days? No sugar for a week? No logging on to Facebook for 2 weeks? No porn for a month? (I'm sure it won't be 'hard' for you to follow this one)

Sitting is the new smoking

I can't write an entire chapter about health, without talking about the health issue that I personally deal with. Posture! Since I spend a large part of my time sitting on a desk writing on my laptop, my lower back often hurts and I have a tendency to slouch. I am suffering from an acute case of 'author write this'. Most of the people who are working desk jobs need to be extremely careful of their posture. Since we spend the entire day at the computer, we hunch forward. By keeping our head up high, and our shoulders back, we can strengthen our muscles and automatically look more confident and appealing. We can consider doing lower back and shoulder exercises at the gym or go for short 10-minute walks during

our work hours to improve our posture. 'Sitting is more dangerous than smoking, kills more people than HIV. We are sitting ourselves to death.' @DrJamesLevine #SittingIsTheNewSmoking #WatchOutBro #8

Second-Degree Happiness

#Time

Aadmi tabhi bada banta hai...Jab bade log usse milne ka intezaar kare' @OnceUponATimeInMumbaai #1

Indians are never on time. When we say we will reach at 7:30pm; we aim to reach by 8pm; and we actually reach at 8:30pm (and if you're a *Delhiite*, you'll reach at 9:30pm). And then we blame it on traffic. #FashionablyLate

We say the wrong time, knowing well that we won't even try to make it then. Have a look at Maggi '2 minute' noodles. They know that no one (well, except maybe Rajanikanth) has dared to make Maggi in 2 minutes, yet they advertise it like that.

Even though we have so much experience in being stuck in traffic, we still can't estimate the amount of time traffic takes. The problem is not (just) traffic; we can't even make the ek chalis ki last local on time (#KyaHuaJoLareeChooti). We are the problem. We don't value others' time... and most importantly, we don't value our own time. Since we don't value our own time, we don't ever seem to have time.

'Don't say you don't have enough time. You have exactly the same number of hours per day that were given to Helen Keller, Mother Teresa, Leonardo Da Vinci, Thomas Jefferson, and Albert Einstein.' @H.JacksonBrownJr. #2

If we want to spend our time doing things that are important, we have to first ask ourselves what is important for us. If you don't know even know what is important for you, then on what basis will you prioritize your time?

Ask yourself 'What really matters to me? What are my end goals?' Think of your responsibilities to yourself, to your family, to the society.

I have made below a brief list that can be a sort of a template for you to follow on a weekly basis. What matters to me? Health, Family, Hobbies, Friends,

Career, Service...

Health	Go to the gym three times, visit the doctor for an annual checkup, try out meditating	
Family	Help Mom make a Facebook account (and later regret it), play a board game with family	
Hobbies	Read <i>Selfienomics</i> for personal growth, play the piano on Sunday, watch a movie that I've wanted to watch for a long time	
Friends	Initiate convo on Facebook with childhood friend Dudley to get back in touch #HP	
Career	Prepare week agenda, have lunch with any one person who I don't know well at work, register for an online class to learn new skills, search for better opportunities	
Service	Write a blog on time management	

'The key is not to prioritize what's on your schedule, but to schedule your priorities.... A lot of us try to make schedules, timetables, and to-do-lists but rarely do we end up following them. When we don't follow these lists, we think the reason is because we aren't disciplined enough. The problem isn't discipline; the problem is that we don't value our priorities enough.' @StephenCovey #3

All the excuses we have about time-management — being busy, traffic, indiscipline, stems from the fact that we don't value our priorities enough.

If you notice, none of the actions listed above are necessary to do. Your week would be just fine if you didn't go to the gym, or build relationships at work. But if you spend time on them every week, you will start seeing benefits in a few months.

As these activities do not result in any immediate benefit and are not timesensitive, they need more initiative and a deeper desire to accomplish them. But since we don't value our priorities enough, we usually come up with excuses to avoid them.

We not only pretend to be busy in front of others, but we also trick ourselves into believing we are busy. Many people are misled into believing that being busy is equal to being successful. When in-fact, being busy is a sign of poor time management.

We have a habit of using the phrase, 'I don't have enough time' — 'I don't have enough time to sleep for 8 hours', 'I don't have enough time to make new friends', 'I don't have enough time to exercise', 'I don't have enough time to look for new career opportunities'.

I came across an interesting time management technique by @AdamDachis (#4). Instead of saying 'I don't have time', try saying 'it's not a priority.' Once you start saying, 'It's not a priority' instead of 'I don't have enough time for it', you will see yourself making different choices.

When a friend asked, 'Did you go to the gym last week?' I replied, 'Fitness is not my priority.... I've broken up with my gym, we were just not working out.' The moment I said it, I realized that even though fitness mattered to me, I wasn't taking out time for it. Just by changing the language I used, I started going to the gym more often.

I took this same concept forward and started doing it with money too. So now I say, 'I'm not going to buy a gold class ticket to watch a movie, because it's not my priority,' instead of 'I can't afford to buy a gold class ticket.' I do have more than Rs.600 in my bank so I can afford to buy a gold class ticket, but I choose not to do it. Using this 'priority test' has helped me budget my time and money better and figure out what my priorities are.

'The purpose of time management and getting more done in less time is to enable you to spend more face time with the people you care about and doing the things that give you the greatest amount of joy in life.' @BrianTracy #5

Between the ages of 17-30, we make the mistake of spending most of our time based on what will look good on our CV/ resume. We even go to the extent of deciding our extra-curricular activities and interests according to our resume (I used to be actively involved in the Finance Club in college to impress recruiters even though I actually hated finance #WTF).

In his paper, 'In Praise of Idleness' (#Year 1932 #10), Bertrand Russell wrote 'The modern man thinks that everything ought to be done for the sake of something else, and never for its own sake.' Though the definition of 'modern man' has changed from 1932, what has not changed is that we don't do things just for the joy of doing them, but rather seek some tangible benefit. Even after the age of 30, most of our time is spent juggling our job and our family, and again we neglect our leisure time.

What is the purpose of leisure time? Some would say entertainment. In that case, if someone spends a large part of his or her free time getting entertained by reading about Rakhi Sawant, is it wrong? How much uncontrolled leisure time is justified? At what point does leisure time become the same as time wasted? ('Time isn't wasted when you're getting wasted' #LOL). Assuming we live for

another 40-50 years, we have only 2000-2500 weekends. Are we making the most of the weekends? **How can we maximize our leisure time?**

We can split our leisure time into 3 parts: doing nothing, pastimes, and hobbies.

It's perfectly fine to *choose to do nothing*. *Make the most of most of the days*. If you try to make the most of all your days, then you won't even make the most of some of your days. Doing nothing once in a while is relaxing, refreshing, increases our efficiency and also helps us gain perspective. 'You don't become a murderer, just because you kill time' (@LilWayne #6).

But sadly, a lot of us think we 'have nothing to do' when we are actually *choosing to do nothing.*

I don't understand how anyone who has access to Internet can have nothing to do. Recently, the Internet has become flooded with (#Buzzfeed) lists saying '10 places to visit before you die', '25 books to read before you turn 25', '15 movies that you must watch in 2017'. If you enjoy reading these lists, then try to complete any one of these lists. Since there are clearly so many things to do, and such limited time, it is funny how we actually spend time reading these lists, rather doing any of what the lists ask us to do. In addition to Buzzfeed, we spend hours on social networking websites. We use 'connecting with people' as an excuse for mindless entertainment (#FacebookBinging). The time we spend connecting with people is very little but we instead use it to read nonsense because of the catchy titles (#ClickBait #WhatHappenedNextWillSurpriseYou). I'll have to admit these articles and videos are very entertaining occasionally. I have a man-crush on Kanan Gill from 'Pretentious Movie Reviews' (#Bromance #WatchOutKantaben). If someone is enjoying his free time by being on Facebook, you may ask 'Toh phir problem kya hai?'

Problem yeh hai kii free time comes at a cost, the opportunity cost of time. The opportunity cost is the activity you could instead use your time for. When you spend too much of your time reading ClickBait articles and watching baby/puppy videos, remind yourself of the opportunity cost of time. Ask yourself, 'Is the utility I get from spending time on social media greater than the utility I would get from spending time on my hobbies?'

Since I decided to spend time towards my hobbies, it made me question what *are* my hobbies? I realized that I had no hobbies, and I only had pastimes. Whenever I was free, I would just do 'time pass' — by keeping myself entertained within my comfort zone (#LeastResistanceWay).

I have now figured that to maximize leisure time we have to convert our worthy pastimes into hobbies and reduce the amount of time we spend on our unworthy pastimes. The way to convert worthy pastimes into hobbies is by

doing things outside our comfort zone. These fall under 'second-degree happiness' — the sort of stuff which maybe annoying in the moment, but creates a positive memory.

Many teenagers and young adults are desperate to find the right person. You can instead *be* the right person by making use of your leisure time. Interesting and happy people have hobbies while boring and dull people have only pastimes. The difference between having pastimes and having hobbies is the same difference between leading and unfulfilling and a fulfilling life. Be passionate about your passions. So if you love eating food, maybe you can start rating and writing reviews for restaurants in your locality. If you love cooking food (become my roommate), you can use Google to learn new recipes of cuisines from all over the world or write your own recipe and share it with the world. #GetInvolved #ConvertWorthyPastimesIntoHobbies

One of my pastimes was watching movies and TV shows. Whenever I wanted to take a break, I would keep watching the rerun of Andaz Apna Apna (#TejaVu) or 'Friends' (#WeWereOnABreak). I would watch the latest movies playing in the theatre (#FastAndFuriousSeries #DhoomSeries), and occasionally watch the movies that play on Sony Max (#Sooryavansham #TarzanTheWonderCar #TheyNeedNewMovies). Can this even be called a hobby? Was I being passionate about my passion?

I decided to convert this pastime into a hobby by watching the 250 highest rated movies ever made. It took me three years (nearly 2 movies a week), but it was so worth it. These movies ranged from 'boring' silent movies of the 1920s to the mainstream movies of today. Watching such diverse movies pushed me out of my comfort zone — my tastes developed and ultimately it became a life-changing experience. #SecondDegreeHappiness

I have been able to experience what has fascinated, inspired and entertained four generations. Movies have made me travel, not only to different places but also to different time periods. I have learnt that if I want to gain knowledge about history, I should not solely rely on what is written ABOUT the past, but rely on material made IN the past. I have learnt about different cultures by watching films made in different languages (foreign films have also been a cheap substitute for my desire to travel). I have got to see life from various perspectives; experienced the bloodshed in wars and watched the meaning of love change over the years. (This paragraph may seem dramatic and flowery but yes movies have had a dramatic effect on me). #ThisIsEducation

Productivity is usually associated with efficiency at work, but for me **productivity has always been about maximizing free time.** If productivity is a measure of OUTPUT over INPUT (where output is what you gain from it, and

input is the money, time and effort you put in) then the hours I have spent watching *Rang De Basanti*, *Swades*, *Satya*, *It's a Wonderful Life*, *American History X* and *Mr. Smith Goes to Washington* have been among the most productive hours of my life. It's not about the 2-hour experience of watching the movie, but the joy the memory provides (I hope that you count the time you are spending reading this book as productive).

Another pastime where I used to spend even more than 10 hours per week was sports. Just like the rest of India, cricket is a religion in my home (Sachin is God, and Sreesanth is Asaram Bapu). I remember fondly, the NatWest final in which Kaif and Yuvraj were chasing a 300+ score. My grandmom had watched Lagaan recently, and when the score was 146-5, she started chanting 'O *paalan hare*.' Believe it or not, it was actually working, and we were on the road to victory. I had watched K3G recently, and I told my grandmom, 'India ka koi bharosa nahi, aakhri minute pe kuch bhi ho sakta hai.' Even though I normally don't believe in superstition, I didn't change my seat until we hit the winning runs.

We are a cricket crazy nation. Watching sports (mainly cricket) forms a big part of the leisure time for majority of Indian men. Not only do we frequently watch the games, we also spend innumerable hours reading about it and arguing with our friends over our favourite players (Dhoni is just lucky yaar, Dada was the better captain).

But what is so special about watching sports? If someone watches EPL or cricket or tennis for 10 hours a week and then posts about it on Facebook ('Glory Glory Man Utd! Comeback kings'), it is considered normal. But if someone would watch Indian Idol or Roadies or Bigg Boss for 10 hours a week, and post statuses on Facebook ('Bani you rock, comeback queen'), you would consider it lame. What makes sports so different from a prolonged version of a reality game show? Is it not just an 'interactive soap opera'? Why is there so much honour attached with watching sports?

Watching a game for a few hours a week can be justified as entertainment. But spending entire weekends (and very often weekdays discussing/debating/watching sports is an addiction — a sort of obsession that is preventing us from living our life to our potential. When I look back, while I was constantly discovering new things in movies, sports was very repetitive. The same thing kept happening over and over again with just enough variation to keep me interested. Besides a few iconic matches, I can barely differentiate one game from the other. Watching sports did not provide me with fulfillment so I decided to end my obsession with it (#SportsDetox). Whether you want to continue your obsession or not is for you to contemplate. @Greg #11

Not every pastime needs to become a hobby. Convert your worthy pastimes into hobbies. Let your unworthy pastimes, remain as pastimes and just reduce the amount of time you spend on them. I clearly didn't see the point of making 'watching sports' a hobby. Just the way I cut down on watching chick flicks and focused on watching highly rated movies, I cut down on watching meaningless games and started watching very selective games. I try to make it a part of socializing and watch the games bonding with friends over the game. I avoid reading articles by sports journalists who make everything seem larger than life deceiving millions into believing it's more important than it actually is ('immaculate precision of a pristine Sachin Tendulkar straight-drive changing the course of cricket history forever').

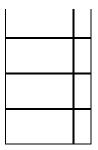
The above examples about sports and movies are my personal observations and choices. I realize everyone has different preferences. I'm not suggesting that movies are better than sports. I'm not even suggesting that you stop watching sports. All I'm asking you to do is rethink its importance and manage the time you spend watching it. Don't live your life *only* for momentary pleasures and entertainment. Every game that you give your heart and soul into is less important than you think it is.

'Too much undisciplined leisure time in which a person continually takes the course of least resistance gradually wastes a life. It ensures that a person's capacities stay dormant, and that talents remain undeveloped, that the mind and spirit becomes lethargic and that the heart is unfulfilled. Where is the security, the guidance, the wisdom, and the power? At the low end of the continuum, in the pleasure of a fleeting moment.' @StephenCovey

#DialoguesAndDiscussions

Write down what matters to you on the left side. On the right side, write down what you will do next week for it. If it helps you, then make it a habit to make a list like this every week. Make sure to categorize your to-do list. If you don't categorize your to-do list, you will continually neglect key aspects of your life.

Health	
Family	



Make a list of your pastimes and hobbies. What ways can you convert the worthy pastimes into hobbies? What are the ways you can reduce the amount of time you spend on your unworthy pastimes?

Pastimes	Hours/ week	Hobbies	Hours/ week

We believe that we are dealing with extraordinary hardships, and even though we like to portray an image that we are strong people, we love sympathy (if no one gives us sympathy, we give ourselves sympathy). If someone tells you, 'Hey your life is so easy', how would you react? Instead of feeling happy, you would get pissed and defensive. But why? An easier life is better than a harder life. Similarly, it is better to have free time rather than being busy. If at all you are busy, it should be only for something that really matters to you. Are you one of those many people who are misled into believing that being busy is equal to being successful? What ways can you try to free up and increase the amount of leisure time you have?

What do you do between dinner and sleep? The few hours we get between dinner and sleep are usually our leisure time. This is a perfect time for any indoor hobbies such as reading books, watching movies, or maybe something like having conversations with your family. A lot of people in college and high school totally waste this time by staying online and sleeping at 2-3am on a regular basis. If you don't do anything fulfilling between dinner and sleep, you need to change something.

Every time you choose to spend your time on something, you are choosing to not spend it elsewhere. By reducing the time you spend on Facebook, watching mindless movies and playing stupid games, you increase the time for more important events. India is already changing for the better in this aspect. Previously, the role model for the youth used to be Sachin, now it is Modi and Kejriwal. The youth has started to spend time discussing politics in addition to sports and Bollywood.

Think of a day as 16 hours instead of 24 hours. Set aside 8 hours for sleep. This may improve your sleep habits. More importantly, you will start valuing every hour more. So if you commute for 2 hours every day, then you've basically spent 12.5% (2/16) of your life just commuting. Realizing this may help you make different life choices such as paying extra to live closer to work or take more initiative to do something productive during your commute.

How time flies

I was looking through some of my old pictures with my school friends when I realized how so much had changed since then. I became really upset. Back then, I needed music to dance. Now I need music and alcohol to dance. Back then, I was comfortable talking to strangers. Now I get socially awkward, and I need alcohol again. And I'm not even an alcoholic. I'm a social drinker... who socializes a bit too often.

What has changed so much that I need alcohol to do the same things I used to enjoy sober? Have I become boring or is it just one of those growing up things? Growing up really sucks. #GiveMeSomeSunshine #GiveMeSomeRain #GiveMeAnotherChanceIWantToGrowUpOnceAgain #EndRant

7 The Wingman Theory

#Relationships

If you want to travel fast, travel alone, if you want to travel far, travel together.' @N'gmbaiPeople #AfricanProverb #1

Everyone wants to travel far, but the problem is that everyone wants to get there fast as well. The only way we can do that is by learning how to travel together as well as travel alone. The self-made man theory is a myth. There is no one who is 100% self-made. There are always contributions and sacrifices made by other people that deserve credit. At the same time, regardless of how many people we have to support us, we have to prove ourselves individually too.

The first person you need to get into a relationship with is yourself. #MasturDating

You may have spent 9 months inside your mother, and you may spend the rest of your life with your spouse, but you're going to spend every second of your life with yourself.

It's sad/funny/crazy how people are so uncomfortable being alone. So many of us always need people by us all the time, and whenever we are alone for even a little while, we start getting depressed or lonely.

'You cannot be lonely if you like the person you're alone with.' @WayneDyer #2

I think the above quote is a bit too extreme, but still has a great message. **According to me, you don't have to be a loner to be happy alone.** You can be a socialite and have tons of friends who you value and enjoy spending time with, and at the same time love to be by yourself.

How many of us have taken a vacation by ourselves? Or had a meal at a sit down restaurant alone? Or watched a movie alone in theatres? Some people think only creeps watch a movie alone in the theatre. Be comfortable being that

creep. Be comfortable being alone.

'Be that king of the jungle, who knows how to walk alone. Not because he has to (strong people find comfort in their own company) but because he enjoys doing it. There is no reason why you should feel even slightly stupid if you do not like what others pretend to love.' @AkashGautam #3

In the 21st century, most people understand how important networking is. We know that we need other people to thrive and succeed. But we don't have any sort of plan or strategy for it. The most common approach used by those who value networking is to make connections with as many people as possible when they need them. There are two main problems with this:

Firstly, a successful network strategy doesn't focus on knowing a lot of people, but on knowing the right people.

Secondly, networking is all about building a relationship *before* you need it.

Has there ever been a time, when someone who's fallen out of touch with you, or who you're not really friends with, suddenly messages you, 'Hey what's going on?' Whenever this happens, you immediately start thinking, 'she must need something for sure.' And soon enough, after 5 minutes of small talk (hey long time, when are we meeting?), she asks for whatever favour she wanted to ask you. You may either choose to not help the person or you choose to help her reluctantly (because you're a nice person who doesn't know how to say no). Either way, you will not go out of your way or help the person wholeheartedly. This is why you have to build relationships beforehand so that the person helping you doesn't feel used and you don't feel awkward reaching out.

When I was in first year of college, I noticed that most people became best friends with their roommates or with those sitting around them in class. Even at my workplace, both in New York and in India, people would primarily become friends with coworkers whose desks were nearby. People have a tendency to build a network around those who are located the closest (#CultureOfConvenience).

Instead of just building your network with those around you, build a plan. People who are good at networking are not just lucky to meet the right people at the right place at the right time; they actively make an effort to find the right places, and are prepared for any unforeseen opportunities.

A couple of years ago when I was interning at a Consulting Firm, my influential boss was about to go to Harvard for a 3 month Executive MBA course. He gave me a list of the names of all the students who were going to

attend the course and asked me to write down 2 pages on each person (#StalkingInternship). It was an easy job since most of the people attending the program were accomplished enough to have information available from a Google search itself. But occasionally I had to stalk them on LinkedIn or Facebook. Even though the above sounds creepy (and you're right, it was creepy), it was a really smart idea as it helped him spend his 3 months effectively rather than aimlessly. He knew exactly whom he wanted to build a relationship with, and did not focus his energy on trying to build a network with anyone and everyone. More importantly, when he met these people, he already knew enough about them to know what to talk about. A brief idea about their tastes and preferences made it easier for him to develop a bond with them in a short period of time. #DoYourHomework #StalkingCanBeGood #SocialCapital

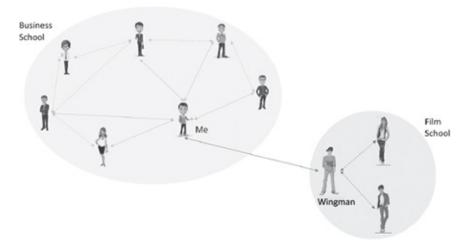
Since most people don't necessarily have the opportunity to attend networking sessions, or go to Harvard, we have to maximize our networking potential in our day-to-day life. You don't need to always be at the right place at the right time, you just need to know the right people who will be at the right place at the right time for you. Just the way managers delegate responsibility to their employees, we should delegate our networking job to others instead of doing it all by ourselves.

India may have more than 1 billion people but everyone in our social circle seems to know each other. In order to diversify and expand our social network we need wingmen — individuals who help you meet new groups of people.

It's not necessary for wingmen to always get you in touch with new people – they can also connect you to information or places that are not easily accessible otherwise. For my family, our talkative massagewala Danny is our wingman since he provides us with gossip as he travels to houses of our friends and (#GossipGirlIsAGuv relatives our locality to give massages in #MenLoveGossip). When I was in college, I could enter the library after hours, because of the relationship I shared with security guards (#Nerd). I also had easier access into certain nightclubs because I knew the bouncers (#WorkHardPartyHarder). (Harry Potter Fans: Snape is definitely the best wingman I've ever come across since he connected two different worlds together.)

Especially for an introvert like me (#INTP), a wingman holds additional importance in connecting me with different groups. For the first half of my college, I had many friends, but my network was highly clustered as almost all of them were in the same specialization (Finance) as me. I had only one wingman — my friend in film school, who connected me with some people outside my business school friends. After some introspection, I realized that I

was making the same mistake of making friends just based on who was around me all the time.

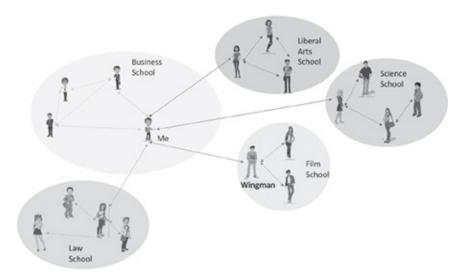


So I joined a sports club in college and met people from diverse backgrounds. As you can see from the diagram below, even though the total number of primary friends I had was almost the same, I had a much larger network. My extrovert friends were like my wingmen connecting me to people all over the university. Both introverts and extroverts can rapidly expand their network simply by having a set of diverse wingmen.

LinkedIn informally uses the wingman model showing us how many 'connections' we have. 1st level connections are those people who you know on a first hand basis. 2nd level connections are the friends of your friends and 3rd level connections are the friends of the friends of your friends (and so on). Ideally, all your friends would be wingmen, and all their friends would be wingmen too. But realistically, just aim to have majority wingmen in your 1st level connections. #DontStickWithYourClique

'Become friends with people who aren't your age. Hang out with people whose first language isn't the same as yours. Get to know someone who doesn't come from your social class. This is how you see the world. This is how you grow.'@Anonymous #DiverseNetwork #GrowAsAPerson

As you can see in the diagram above, I cut down some of my friends in my business school since I thought it was a waste of time, as I was not gaining anything emotionally or otherwise. It was relatively easy to remove them from my network since they were not my wingmen. #YehDostiHumNahiTodenge #OopsSorryILied #DudeVorce #RishtoKeBhiRoopBadalteHai



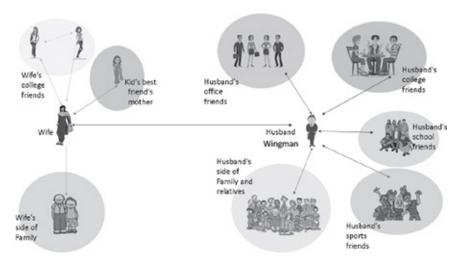
Had they been my wingmen, I would not be able to let go of them as I would be losing out on my network of friends. Many times a situation arises in which we dislike the wingman, but like the network of friends that we gain from the wingman. We have to be very careful in this situation — if the dislike is publically reciprocated, it may make us lose out on the friends we made through the wingman. This is why even though it is very important to have wingmen, it is equally important to not be too dependent on any one wingman.

In love with a wingman

In college, I saw a large number of couples that made the mistake of making their girlfriends/boyfriends their primary wingman. Every time a couple would breakup, it would create a rift in the group leading to a breakup of the group itself.

While it is possible to break up, and still maintain the friends you made through your ex, it becomes much harder to do the same after a divorce. In India, many women are not only financially dependent, but also socially dependent on their husbands. They lose touch with some of their extended family and most of their friends they used to have before marriage. The majority of their contacts are relatives of the husband or the husband's friend's wives. **Their husband acts as their primary wingman.** Their network diagram looks somewhat like below:

Such a large amount of dependency may lead to marital abuse as it is makes it harder for a woman to file for a divorce. In case of a divorce, while the man will continue to be friends with most of his friends, the woman will have only a couple of people to fall back on making her *socially bankrupt*.



Married women have to make a conscious effort to not let go of their friends so that they don't become dependent on their husband's network. In case their network is dependent on the husband, women should try and form a strong enough bond with the husband's network such that a potential divorce may not lead to them losing out on too many friends.

Relationships and Love

Till a few centuries ago since life expectancy was lower, people were married only for about 30 years on average. Now with increased life expectancy, marriages can last for more than 50 years. As a result, marriages require even more understanding, patience and love.

'Marriage is too long and too forever to think that the love you have on your wedding day is the only kind of love you'll experience. At the highest point, both spouses will feel that they love the other more. And the lowest, neither will be the other's biggest fan.' @KittyConner #4 #ShaadiKeSideEffects

In order to make things work out in the long-term, I recommend partners taking 'cheat days.' Don't be scandalized, it's not what you think! Traditionally, a cheat day is a day set aside (generally ranging between once a week to once a month) by people who are maintaining diets. On these days, they eat what they want without any guilt. Nutritionists are increasingly recommending cheat days, as it helps people follow diets for longer periods of time — instead of becoming frustrated by them and abandoning them to their cravings. Just the way you can have a healthy diet by including cheat days, you can have healthy relationships by having cheat days in your relationship. Partners always try to think of 'us' and

'we' and forget the 'I' and 'me.' They keep compromising and sacrificing for each other. Even though they often enjoy making sacrifices for their partner, small things can add up and lead to sizable frustrations.

Every once in a while, partners should take a day off for themselves. Maybe your partner doesn't like action movies, watching sports, eating Chinese food or hanging around with your buddies. You don't mind sacrificing some of them to make him/her happy but you would like to do them occasionally. Take a cheat day. This is the day when you spend doing all of those things without any guilt. This will help you clear your mind, reduce unnecessary fights, and increase satisfaction in your relationship. It will also help reduce the amount you're dependent on your partner. I've seen some people who don't enjoy small things such as movies or going out for dinner without the presence of their partners. The goal is always to be interdependent, not over dependent or independent. #5

It is possible to do cheat days wrong too. If you feel you need a cheat day too frequently, then you probably need to reevaluate your relationship. Just the way frequent cheat days can spoil your diet, it can spoil your relationship too. #KitKatBreakKabhiKabhiBantaHai #RelationshipCheatDay #WithinLimits

The love between partners is harder to assess than the bond shared by a family. While there are a lot of subjective factors when it comes to relationship between partners, the relationship of a family in most cases can be assessed by looking at the way they interact at the dining table. Take a few minutes to reflect on the most meaningful or fun conversation you've had at the dining table with the family in the last few months. #DiningTableTest

If you can't really think of anything, then probably the bond in your family isn't too tight (or you have a poor memory). First, does your family eat dinner together at the dining table? A lot of times people go to their own rooms watch TV and have dinner. The children miss out on a real emotional connection to their families and they treat their homes like hotels. In a slightly better situation, families watch TV together in the living room. If you don't have dinner together or watch TV while having dinner, then you're missing out on a brilliant opportunity to have great conversations with your family since dinner time is the one time when most of the family is at home and relatively free.

If the family does have dinner together (without watching TV), then examine the quality of the conversations that take place. The most typical conversation that takes place is about petty family issues, meaningless quarrels with relatives and future tensions. Since families are so preoccupied with these ongoing worries they don't always take out time to discuss positive things. A lot of relatively happier families are those in which parents talk to the kids about what they did at school; people talk about their hobbies, they plan out events like weddings, poke fun at each other and generally have a laugh.

A family with an even stronger bond would in addition to the above positive conversations take out time to have debates and discuss international, national and maybe local matters. They challenge and question each other's opinion, which may occasionally lead to heated arguments and small fights — but in the long run results in the family members opening up with one another and cherishing each discussion. If you feel your family doesn't bond too well, focus on the quality of conversation taking place at the dining table and put in an effort towards trying to improve it. Once you improve dining table conversation, you may suddenly see other aspects of the family falling into place. The dinner table is truly the heart of the home.

#DialoguesAndDiscussions

List down the wingmen in your life who typically connect you to new people? Analyze your relationship with them as they play a vital role in giving you access to those people with different skills and expertise than you. Is your network over dependent on any one wingman?

Have diverse wingmen. I used college majors to categorize friends in the example from the chapter. This is just one of the many ways you could do it. For example, you could categorize your friends according to cities. So if you're a girl who lives in Delhi, the majority of your friends will probably be in Delhi. The one friend you have in Mumbai is your wingman. She is an asset since you can stay at her place and meet new people through her when you go there.

Whenever I go to a house party or for dinner with friends, I try to make a point of talking the most with the person I know the least. This really helps me broaden my network.

As far as possible, don't let networking be the only reason you become friends with someone. With time people lose connections and networks weaken, and then people realize that the time they spent networking turned out to be a waste.

At work, our boss is usually our most important wingman. Just like we

need to manage any other major wingman, we need to manage our boss carefully. Leverage your boss's network and make crucial contacts with seniors and people in different departments.

Assuming you work 40-hour weeks, you spend approximately 2080 hours working in a year (unless you're from West Bengal in which case it would be about 1800 hours #Bandhs). How well do you know your peers? As the organizational structure in companies is getting flatter, the importance of horizontal relationships is increasing. Managing horizontal relationships is harder than managing your boss or subordinates, because the roles are not as clearly defined as a boss-subordinate relation. When you make two people equal, there are bound to be conflicts. Try and build relationships with your peers. The best way to get to know people is by meeting them in different environments and seeing different shades of each other. Meet them outside your office. Go play sports with them, visit bars with them, or go for a miniretreat to Kasol.

Out of the 3 scales: Negative relative scale, positive relative scale, and absolute scale, which scale do you use when you think about relationships? Comparisons kill relationships. It's very easy to ruin your relationship when you're having fights with your partner by looking at people around you who seem to be in happy relationships. It's also easy to settle in an average relationship by looking at those friends who are doing even worse than you. 'He may not make me feel special anymore, but at least he doesn't cheat on me like Hillary's boyfriend'. Love is not supposed to be comparative. It's ironic because love is too relative for the relative scale to be used. For anything that involves this much emotion, we should try to use an absolute scale. 7. You love chocolates, you love your friends, your love your parents, you are *in love* with your girlfriend/boyfriend. There's a difference. The single most important relationship lesson for people in their 20s is to seek clarity between love and being *in love*.

P roposal to all couples: Make it a habit to tell your partner, 'I'm in love with you' rather than 'I love you.' It's a bit too corny for some people but I think it can potentially improve your relationship health. #ABCDEFGHI #JKLM #NOPQRSTUV(DABLU)X #YZ #ImInLoveWithYou

One step ahead on birthdays

Do a few people in your network take up most of your time? It is possible to

have 1000 friends on Facebook, but still have a poor network. #Unsubscribe and #Unfriend those who are adding no value. *Kyunki har ek friend zaroori nahi hota hai*.

Besides your three to four closest friends, manage the amount of time you spend on your tertiary friends. In the first few months of your friendship, you can see the person frequently to build a bond. But after that, reduce daily contact and maintain your bond.

Out of the last seven years of your life, how many days can you remember? The chances of remembering what you did on your birthday, even if you did something low-key, are much higher than any other day. Birthdays are the days we tend to reflect on the most, and it's often well-documented with pictures. Regardless of how frequently you meet them, *go an extra step* for people on their birthdays. Make your friends feel important. The table below may seem stupid, but I'm going to include it anyway because it's very easy to implement and useful.

Birthday Plan

How you would have wished the person	How you should instead wish the person		
Would not wish at all	Wish on Facebook Wall		
Facebook wall	Wish on Facebook private message or text		
Private message or text	Call the person		
Call the person	Meet the person		
Meet the person	Meet the person and give a gift		
Meet and give a gift	You decide this since it will be personal		

8 Swipe Right

#PersonalBranding

Istudied Finance at the Stern School of Business, which is supposed to be among the best in the world for the subject. I took several classes on valuation and investments. Some of these classes were about how to make the best investments by balancing portfolios between stocks and bonds.

What I did *not* learn in these classes was that best investment I can make early in my career is to invest in my personal brand.

The first step to improve your personal brand is to be aware that you have a personal brand. So what is your personal brand? Essentially, it's what people say about you when you leave the room.

There exists a chicken and egg problem today in relation to jobs and experience. You need a job to get experience, and you need experience to get a job. I'm pretty sure everyone must have faced this problem at some point early on in their career. How do you get experience without having any experience?

Don't let lack of experience deter you from pursuing your interest. No one is born with experience. While experience may often be irrelevant and specific to an industry, your personal brand is relevant across all sectors. When your personal brand is of an individual who is honest and gives his or her best, opportunities are sure to open up. Focus on building your #PersonalBrand and experience will follow.

Start thinking of yourself as a product. There are millions of products available, but you can buy only some of them. Would you want to buy yourself?

The world is your customer. Your job is to sell at the highest price you can. In order to do so, you have to be your manager, your research and development team, and most importantly, your *salesman*.

First, you carry out the product analysis. Get to know yourself. What are

your strengths and weaknesses? What are your end goals? What would you want to be known for?

After product analysis, you focus on product development. Once you reconnect and get to know yourself, invest in building skills that can reduce your weaknesses, and further boost your strengths.

'Annual self-analysis is an essential in the effective marketing of personal services, as is annual inventory in merchandising. Moreover, the yearly analysis should disclose a DECREASE IN FAULTS, and an increase IN VIRTUES.' @NapoleonHill #Year1937 #1

Even after product development, there will continue to be some weaknesses. As your own marketing and sales department, your job is to downplay weaknesses and exaggerate strengths.

Some people believe marketing is evil. Yes, marketing has a lot of evil sides to it. Marketing is the reason why we may drink Red Bull instead of meditating to increase our concentration, and why we think Complan makes us taller. But marketing is also the reason why the ALS Ice Bucket challenge raised over \$100 million for research. Don't hesitate to market yourself. Be the salesman of the year. #RocketSingh

Until recently, only celebrities focused on personal branding but now a lot more people have become mindful of it. A term close to personal branding that has been used over the years is reputation. Personal branding is about how you actively manage and sell your reputation. What people think of you is to a great extent in your control. What shapes the opinions of the people around us? What leads them to say what they say about us when we leave the room? What constitutes our personal brand?

The primary factor that determines our personal brand is the way we communicate. We don't communicate just to convey or express something, we communicate to CONNECT with others. How do we make sure we are connecting and the listener is receiving what we are sending? (#BlueDoubleTickMarks #WhatsApp) How do we improve the way we communicate with others?

For starters, you set a positive first impression (#PehliNazarMeinKaisaJadooKarDiya). In this online world, the first meeting may not actually be the first impression. When we meet people for the first time, we know something about them beforehand through LinkedIn, Facebook or Google. We already have a preconceived impression of them in our head. **The**

first meeting is just a test of the 'first-impression' of the person we have in our head.

As a result, there are two things we need to keep in mind. First, if we already know a little bit about the person, we can drive the conversation towards the person's passions and interests (people love to talk about themselves). Second, we have to be aware of our own online brand. Not sure what your online brand is? Google yourself. What do the search results show? For the people whose name resembles a celebrity, everything about the celebrity must be coming up (apparently when Sunny Deol Googles his first name, he can only see pornographic pictures). For the rest of the people (including me), it's their Facebook page (thankfully, Orkut has closed down otherwise all my embarrassing posts from when I was 14 years old would come up in which I typed lyk dis).

Be conscious of your online personal brand and take control of it. You can improve what shows up when you Google yourself by leaving Amazon book reviews. This is especially useful if you want to seem intellectual. #LeaveAPositiveReviewForSelfienomics #ThankYou #ComeAgain

Online personal branding is still at a very early stage. I predict that, by 2022, the 400 million users who have a LinkedIn account today will have a personal website; and a few years after that, everyone who has a Facebook account today will catch up with it.

The traditional way of setting a strong first impression was to smile warmly, give a firm handshake, and keep an upright posture while meeting someone new. While the very first impression is no doubt important, I feel its importance is exaggerated. You can give your best smile, and a strong handshake. But that does not make a person respect you, that does not make a person like you, and it definitely does not make a person find you interesting.

Instead of focusing on setting a strong first impression, we should focus on setting a strong **first-opinion**. We form a first opinion on the basis of how people behave in the first 3-4 meetings.

Impressions change. Opinions stick. Humans tend to be very biased in nature. Once they form an opinion, they try their best to convince themselves that they are right.

The journey between the first impression and first opinion is very crucial. *Most of us behave according to how people expect us to behave.* When you set a high standard, you feel like you have to meet that standard and you continue reinforcing the first opinion. It takes a LOT to change THAT opinion.

Plan a first opinion strategy. Most people have 2 objectives when they meet anyone —

they want to be liked and they want to be perceived as interesting. My first opinion strategy revolves around the above two.

I have a target of '1 compliment' for the first time I meet someone. This is an easy way to get liked immediately. Everyone likes receiving compliments and hearing it from a stranger is flattering. But don't exceed 1 compliment because people in India get uncomfortable receiving compliments (especially if it's coming from a guy). 'Being polite is so rare these days that it is often confused with flirting.' Also, in case your name is 'Rahul', please don't add 'Naam toh suna hoga' when you're introducing yourself. Don't ask me why — just don't. Next time you meet someone, find an opportunity to say 'Your tie looks really nice', 'Great watch' or 'Hey I like your shoes. Where did you get them?'. By starting your relationship with a positive comment, you create a platform for a positive relationship to follow.

The most common question we are all asked the first time we meet someone is 'What do you do?/Kya *karte ho beta*?' What is your reply to this question? Say it aloud. If you're like majority of the world, you must've answered the question 'What do you do *for a living*?'

But is that really all you do? You do a whole lot of things. You charge your phone. You use WhatsApp. You sing in the shower. You eat food. You charge your phone again (#IphoneUser).

The answer to what do you do is what are you passionate about (#Hobbies). 'I'm passionate about dancing,' or 'I take pictures of beautiful things that we take for granted' or 'I'm passionate about writing...I write blogs....'

If you have no option but to talk about your work, don't tell them your job title or an overly technical description of your work. Make it more interesting and relatable. Use this strategy — 'I am the *insert appropriate celebrity* of *insert department you work at* who does *insert job function in simpler wordings*'

So instead of 'I'm a manager at a boutique investment bank where I blah blah', you can say, 'I am the MS Dhoni of an investment bank where I have to deal with high-pressure situations and my job function is to keep calm and get the best out of my talented employees.' If you're a consultant, you could say, 'I'm the Farhan Akhtar of a Management Consulting firm; I have a versatile role that keeps changing regularly blah blah'

Use whichever celebrity you relate to but be careful. I trust you enough not say something like, 'I'm the Shakti Kapoor of HR, or I'm the KRK of my start-up (#RahulYadav)' #2

While schools and colleges have started to teach 'public speaking' and how to give presentations, no one really teaches us how to make good conversation. Since we aren't trained, we just say whatever is on our mind to make small talk (#Nonversations). Small talk is for awkward elevator or washroom conversations at your work, not for conversations that you have with your good friends.

When you look back at your life, you won't remember the small talk. Instead, you're going to cherish those conversations in which you discussed each other's point of view on religion, politics, taste in movies and music, ambitions and interests.

Step 1: Have a viewpoint. This is how you become interesting and knowledgeable.

Step 2: Discuss each other's viewpoints. This is how you connect with people. Not with 'Hey, what's up? Nothing much you tell me. It's so hot nowadays yaar' type convos.

'You want to have deep conversations in which people open up to you about their passions, fears, and insecurities.' **The more you open up to others, the more comfortable they'll be in opening up to you.** Be the first one to open up, because more often than not, we are waiting for a cue from the other person. If you are an introvert, then consider *selectively opening up*. What are the personal topics that you are comfortable conversing about? Maybe you're comfortable talking about your financial situation but you want to avoid talking about your past relationships. Then open up about your personal finances to your friend. This will make it easier for your friend to open up about anything personal he wants to share. In this manner, you can connect on deeper levels and at the same time protect each other's privacy.

When your friend starts opening up to you, he may start talking to you about his problems. We think that the best reply is to give suggestions to fix the problem or to give the most interesting reply. But it is more important to be 'interested than to be interesting.' The most helpful response is to actively listen to what the person is saying through words and body language. **Don't give suggestions and feedback every time someone is telling you about a problem they're facing.** Most of the times, people don't need advice; they just need someone non-judgmental to hear them out and let them get it off their chest.

'We're having to learn that even if you have a good response, it can sometimes be best to just listen' @BrandonStanton #HumansOfNewYork #BestFacebookPage #3

Once you begin to actively listen, you will naturally acquire a sense of asking the right questions. Questions control the flow and direction of conversations. Rather than giving advice to someone directly, ask him the right

questions that will make him figure out the answer to the problem himself.

A great way to build a conversation is to **convert closed ended-questions to open-ended questions** (basically you want the person to talk rather than answering with a yes or no).

So instead of 'Kya aapke toothpaste mein namak hai?' you can say 'Aapke toothpaste mein namak kyun nahi hai?'

Hypothetical questions are a great icebreaker when you're getting to know someone. Try asking, 'If a movie was to be made on your life, what genre would it be? Who would you choose as the actor and director and why?' Or you could ask, 'If you were to be trapped in a TV show for a month, which one would it be?' Or maybe, 'Who would you ideally have in your Bigg Boss house?' My answer to this is Salman Khan, Vivek Oberoi (#DoubleTrouble), Arnab Goswami, Dawood Ibrahim, Kejriwal (to add even more drama), Tanmay Bhatt (to add some humour #ChottaRajanLookalike), Raghuram Rajan (to add some (#PatelQuota), intellect #BadaRajan), Hardik Patel Emma (#FeministQuota) and Alok Nath (to keep everyone's sanskaar in check). Lalit Modi would be my Bigg Boss host 'on humanitarian grounds.' Questions like this may sound stupid, but they get people to open up. Occasionally, you can ask an intellectual question such as 'How can the world collectively resolve the financial crisis in Europe? It's all Greek to me.'

The most common topics that Indians discuss are travel, cricket, politics, Bollywood (and their neighbours). Prepare some stories from your own life built around these topics. Make yourself the hero in these stories — in which you overcome an embarrassing or risky situation. Don't be boring; don't hesitate to exaggerate and make your stories fun. I used to look at Narendra Modi to learn how to exaggerate and make stories dramatic. 'Mitron, main na khaunga na khane dunga.' Modi is like Vidya Balan from Kahaani — he just never delivers. #Vyapam #Kidding

But in all seriousness, we need to learn from Modi. He is an expert at branding. He has helped reposition our country among the NRI community globally. While most of our other role models like Dravid and Sachin are excessively humble, Modi knows when to praise himself. This is a very important skill to learn. We Indians try to be humble but instead we suppress ourselves. This self-deprecating nature is very harmful for our personal brand as it makes others also suppress us. When you do something positive, take credit for it.

'I think the time has come for you to shed some of your humility. It is just as false to not blow your horn as it is to blow your horn too loudly.' @AllAboutEve #Year1950 #4

Remember what you spoke about in your previous discussions. Remembering what people have told you in the past, it makes them feel like you value what they say. I have to say, I take this to a whole new level. I meet my close friends frequently, but I meet the remaining friends only about once every two months. I have a separate file for each of them on the notepad on my phone. After I meet any of them, I write down two or three small points about what they said. When I met my friend Aamir, I wrote: 'Enjoys watching Delhi Belly type movies; has a dog-called Shah Rukh.' Right before meeting my friends the next time, I read the notepad to remember what we had spoken the last time. When I ask them about the small things we had spoken about two months ago, they usually get very impressed. 'Hey how's your dog Shah Rukh doing? I'm surprised you found AIB roast vulgar since you loved Delhi Belly.' An investment of just two minutes leads to better conversations and meaningful relationships. #CreepyButEffective

Even though months may go by between you seeing certain friends, when you do meet them, do it properly. Don't make it seem like you're in a rush. Maybe you can get coffee, drinks, or dessert after dinner. **Always end on a positive note.** This applies to more than just conversations. When you leave your job, or when you break up with a partner, you never know when you may need to come back. A more significant (and less *matlabi*) reason is that in later years you want to remember the times you spent at a job, or with your ex positively with as few regrets as possible. #DostiBanniRahe

Let us #Tbt for a bit. We used to roam around naked when we were cavemen. We started using animal skin for protection against the climate and abrasions from rocks, wood and other sharp objects. As we evolved socially, we got used to wearing clothes and nakedness became unacceptable. Since acquiring animal skin obviously required hunting, clothes eventually became a status symbol for a caveman's hunting skills. Today, clothing showcases fashion and individuality, which also constitutes our personal brand.

What we wear influences how people perceive us. In her book 'Mind what you wear', Professor Karen Pine (#5) shows how clothes boost or lower our self-esteem. In fact, she conducted a study on some students and asked them to wear a Superman T-shirt. Not only did they feel more confident but also started feeling physically stronger. ('Why is Superman's shirt so tight? Because he wears size 'S' #LOL')

Every day we spend 15-20 minutes (taking a conservative number) dressing

up. When we go to parties or somewhere nice, it's usually much longer. It is widely believed 'practice makes perfect'. We have tons of practice when it comes to dressing up. Now that we've done it so many times we must be close to perfection, right? How many of us can confidently say that we dress up well? No one has taught us how to dress well. When we were kids, our parents used to decide what we are to wear, and then suddenly, we are supposed to magically learn how to dress well by looking at everyone around us (they have as little idea as we do!). Fashion Tip: If you want, learn how to do dress well, look at gay people. They've probably spent more time in the closet than you have. #NoOffense #JustaJoke

Sometimes when we want to dress well, we gravitate towards branded items. Brands are supposed to serve the purpose of signifying quality. What brands and logos have instead started signifying is status (that's why fake imitation products is such a huge industry, because we value status more than quality). If you buy brands just for the quality, you're fine. But if you buy it for the status appeal, then you may need a paradigm-shift.

All luxury fashion brands thrive on our inferiority complex (remember negative relative scale?). Since we always want to try and stay 'up to the mark' and 'fit in' to society, we buy brands. 'We all want to be extraordinary, and we all just want to fit in. Unfortunately, extraordinary people rarely fit in' (@SebastienYoung #6). Instead of buying branded clothes to fit in, focus on the fit of your clothes and being fit yourself. When we feel ugly, less worthy or simply put INFERIOR, we buy these brands to make us feel like we are now worthy enough to a part of whatever society we belong. Dr. Amos Wilson, the great African American psychologist, showed that African Americans are a big market for high-end brands as they buy them to overcompensate in a society that has made them believe that they are inferior.

When you look at a girl today carrying a Chanel handbag wearing Gucci sunglasses and a Prada watch, you may think that she has a great fashion sense. That is because we have started equating money with fashion. What you should instead do is feel sorry for her. Here is a girl who is under-confident, and could not resist society's pressure to conform (and is an advertisement hoarding for all the brands she's wearing). 'Your clothes shouldn't be such that they show off the brand of your clothes but rather they must show YOU off.' You don't want to become advertising signboards for these fashion companies—you want to be advertising yourself.

Every time we buy something for its status appeal rather than its style or quality, we should question ourselves 'Am I inferior? Is my personality so weak, that I need this bag or shoe to compensate for it? Am I buying it because it looks good or just because it is expensive?' When Steve Jobs gave presentations to launch his products, he always wore black turtlenecks. He did not want people to focus on his clothes, but he wanted the focus to be on what he was saying and on his product. If you're wearing expensive clothes to impress people, then you need to reprioritize whom you're trying to impress. Are you really trying to impress someone who gets impressed by you carrying a Rs.25,000 bag (-wati)? impress-worthy. impress Don't those who try to are not #ThatDontImpressMeMuch #DoucheBagwati

'People are really funny. They spend money that they don't have to buy things they don't need in order to impress people they don't like.' @Anonymous

If you're concerned about your status symbol, remember that in the long run people know you for the money you have, and not the money you spend. In the short run, spending money to show that you have money works. But eventually spending money just leaves you with less money to show off. If you're hellbent on spending to show your wealth, then buying a Rs. 25,000 bag is a very poor strategy. You should rather donate to some charity (even if you don't care about the charity) and publicize your donation. Your personal brand will then comprise of rich, *generous*, and boastful rather than rich, *materialistic* and boastful or in my opinion rich and *inferior*. #BeingHuman

We buy a lot of average clothes because we think of clothes as disposable items. **The moment you stop growing, your clothes will last you for a long period of time.** When we buy clothes as adults we need to be careful of what we buy. Clothes are actually not disposable items. There is no reason (#BlackFriday #BigBillionDay) to buy anything that makes you look average. Buy a few quality products rather than a lot of 'junk clothes' that you don't look good in.

In his book, 'Simplify', Joshua Becker (#7) introduced a term called 'rational minimalism'. 'Minimalism is intentional promotion of what we most value and removal of anything that distracts us from it.' Minimalism is becoming increasingly stylish since plain and simple clothes have started to stand out. As our lives get more complex, simplicity becomes refreshing and soothing and humans start to crave it. When everything is highlighted, what is not highlighted stands out. When everything is bold or italic, the regular stands out. **Being conventional is unconventional these days.** This is just a suggestion, just find your own style whether it's conventional or hipster. 'In a world full of trends, you can just choose to remain a classic' (@Iman #8).

In India we dress up shabbily, not because we don't have good clothes, but because we don't wear them. **The more expensive the clothes, the less we wear them.** So many people have their wardrobes filled with clothes, yet they are always complaining that they don't know what wear. I get very confused... you

have so many great clothes, are you saving them for your funeral? I'm not asking you to wear a suit every day, but make an effort to look good on a regular basis rather than just at parties. Don't be afraid of wearing your good clothes more often even if it occasionally leads to stains. #DaagAcheHai #OOTD #SuitUp

Another reason why we don't dress up to our potential is that **our clothes don't look as appealing as when we first bought them.** We can decrease this by reducing online-shopping. There is a small chance (I'm being conservative again) that the clothes may look different on you than they do on the models online. Even if the website is offering you free return, don't get lured because chances are you will be too lazy to return it. Paying less for something that doesn't fit well isn't a good deal. Go make the trip to the mall. Spend some extra time in buying and trying on the clothes. It will help you save a great deal of time later on when you're deciding what to wear. (Side comment: If you've ever been shopping with a woman, you must've noticed how she will try out 10 things, and then buy the first thing she tried #Stereotyping).

Most of us also don't have a specific budget for clothes. Since we become more rational when we measure something, we can start by keeping an annual budget. This will make us put more thought into each purchase we make. Spending more doesn't mean dressing up better. Spending strategically makes you dress up better.

Don't neglect dressing up, and don't dress shabbily. By dressing up smartly, you show that you value the person you're meeting and take the company you work at seriously. It is a sign that you consider them 'impress-worthy.'

Personal branding is also determined by what brands are associated with you. I'm not talking about wearing Gucci and Prada but about graduating from Harvard, opening up a successful company or getting a prestigious award. People will look at someone who's studied at Harvard differently from the way they look at someone who's studied at an average university. Similarly, people will look at someone who's studied at an average university differently from the way someone who hasn't studied at any university at all. One of the by-products of having credentials is that it increases your credibility. **Credibility holds every other aspect of personal branding together.** If people don't think you're credible, your conversations, online brand, or clothes will not be taken seriously.

What do you think people say when you leave the room? What do you want people to say? What would you like to be known for? What would be your ideal personal brand?

Each one of us is a great 'product', and you want to market yourself to realize your potential. When you take a selfie, you don't always put up the picture on Instagram without any filters (#NoFilter). You apply the correct filters to make the picture look even better. The way you crop out whatever is unnecessary, you have to crop out your weaknesses to make yourself seem more appealing. Enhance your strengths, the way you enhance your features in the picture. Market yourself.

Google yourself. Look up yourself on Facebook, Twitter, LinkedIn by an external account. What first image must people be getting by looking at your online profile? How can you improve your online brand? Frequent excessively opinionated posts can get very annoying.

Personal branding is all about what people perceive of you and how people judge you. The way you present yourself on social media is crucial to not only the way you want your career to go, but also how you want your friends to view you (especially the ones you don't see often).

Dying is the fastest way to gain positive credibility. Regardless of how much people may bitch about you, the moment you die, they will only find positives in you.

The second-fastest (and probably most realistic) way to gain positive credibility is to make people feel important.

Start taking short creepy notes after meeting someone. In case your facial recognition capability is as bad as Anushka Sharma from *Rab Ne Bana De Jodi*, then try and associate the person's face with a resembling animal or celebrity to make it easier for you to remember. And start using the person's name occasionally in conversations to make your conversations more personal and intimate.

Send a courtesy email once in 6 months to your ex-bosses and few professors. You may need recommendations or any sort of advice from them in the future. (It will take only 2 hours a year) #KeepInTouch

Credential Vs Credibility

Towards the end of the chapter, I wrote that having credentials leads to credibility. While that is true, don't chase a credential, just to have a degree to

put on your resume. Do it only if it actually makes you learn some valuable skills worthy of the time and money you will spend on it.

Last year, I got accepted into IIM-Bangalore. I could have drastically improved my personal brand by going there but I turned down the offer. I thought to myself, 'the only people who reject IIM-Bangalore are those who get into IIM-Ahmedabad. But I did not get accepted into IIM-Ahmedabad. Did I make the right choice?' After some introspection and research into IIMs as a whole, I was confident that I made the right decision.

Since India has hundreds of thousands of smart students and IIMs are relatively the best in India, they are extremely hard to get into. But on an absolute scale, they are not excellent; they are just slightly better than 'decent.' Are IIMs so popular because of the quality of education they provide or because of the quality of students who attend because of a lack of supply of great universities in India? #RhetoricalQuestion

My biggest problem with IIMs is that they are neither futuristic nor innovative. Their aim is to take in the students with the highest marks and then get those students an above average job. That's it. Only those who receive a 99 percentile+ score, get an interview call (excluding quota students).

The people who chase credentials like the IIM brand, are chasing success, not knowledge. As Aamir Khan said in 3 *Idiots*, '*Kamyab nahi kabil hone ke liye padho, kamyabi jhak maarke picche ayegi*.'

P.S. IIM-Ahmedabad, you have the world's best web developers in your university. Give someone an internship to make your application process online. It is a shame that India's best MBA program does not offer the option of online applications.

9

Hum Hai Naye, Andaaz Kyun Ho Purana?

#Religion

Since religion is very personal and means different things to different people, I don't think one piece of advice or just one opinion will work for everyone. I have divided this chapter into three sections in order to make it personal, #RSSpectful, and meaningful.

If you believe in God, read Section A only. For those who are confused and consider themselves to be agnostics, read Sections A and B only. Those who are atheists, read Sections A, B, and C.

For those people who are willing to kill for religion, you should skip this entire chapter and instead read your holy books and interpret them correctly. Every religion intends to promote peace. Since you say that God is so powerful, definitely God is capable of protecting himself/herself and does not need mere mortals to fight to protect him or her.

'Do you know what you're fighting for? That it's not worth dying for?' @GreenDay #1

'He who kills a soul will be as if he had killed all humankind; and he who saves a life will be as if he had saved the lives of all humankind.' @TheQuran #2

Section A – Written for everyone

All believers ask yourself 'Is religion a means or an end? Is religion a guiding tool, or is it all you live for?'

Making religion an end goal brings on a lot of problems. We leave too many things for God to take care of. Some of us don't help the poor and the helpless as much as we can, as we feel God will ultimately reward them for their actions in heaven. Don't wait for their death to miraculously make everything perfect.

'Bhagwan ke bharose mat baithiye, kya pata bhagwan humare bharose baitha ho!' @Manjhi #3

Even if God gives them justice after-life, strive to provide each person with justice in this life itself. It is not enough to tell people, 'don't you worry child, see heaven's got a plan for you' (@SwedishHouseMafia #4). Do not conveniently shirk your responsibilities in the name of God.

Religion should be a means while humanity should be the end. What this means is that religion is a *way of life* rather than the sole purpose of life. The teachings in the holy books about love, gratitude, brotherhood, and peace should guide us in the way we live our daily life.

A lot of us are God-fearing rather than God loving. This makes us resort to trying to please God by hook or by crook. We become sycophants and chant prayers that indirectly say *God tussi great ho* and shower other him/her with praise. We also try to bribe our way into heaven by spending money buying flowers, candles, and jewelry for God. Does God want money? Does God want a set of sycophants who keep chanting his/her name?

There is a Hindu teaching *Manav Seva Madhav Seva* which translates to **Service to Humanity is Service to God.** There are similar sayings in every major religion. Instead of spending our time, money and energy in trying to make God happy, we should spend it on improving the livelihoods of the underprivileged. Doing so will result in God potentially becoming much happier with us. I hope God judges us for our value as a human being rather than our belief, prayers and sycophancy. **A kind act is worth more than a thousand prayers.**

'When I do good, I feel good. When I do bad, I feel bad. That's my religion.' @AbrahamLincoln #5

Just wonder if you were to start a religion what principles would you want your disciples to follow? This will make you realize what values you stand for. Integrate your value system with the principles of your existing religion. Would you have sacrificing pigs, goats, and cows as a part of your religion? Would you

have spilling milk on the ground as a way to reach God? Would you force Alok Nath to remove his slippers even before playing temple run? #RamaRamaKyaHaiYehDrama?

Religious teachings were way ahead of their time. But since soooo much time has passed since they were written, certain customs may need reformation. #HumHaiNayeAndaazKyunHoPurana?

As we follow the core principles of love, tolerance, and peace, we must learn when to reject unnecessary customs. If I were to start my own religion, I would have schools and hospitals built rather than religious places. (God is everywhere, why don't we find him/her within us?) I would promote acts instead of prayers. I would advocate for charity rather than customs. (I would also say things clearly in my holy book rather than leave room for misinterpretation confusing billions of people).

'There is no need for temples, no need for complicated philosophies. My brain and my heart are my temples; my philosophy is kindness.' @DalaiLama #6

#DialoguesAndDiscussions

Can you think of a time when you shifted your responsibility to God? Going forward, how can you take a more active role in resolving social issues?

What are the core values you believe in? How can you integrate your values with the religion? What could you do to avoid blindly following everything in your religion? If you truly want God to be the happiest, then reject unnecessary customs. The opportunity cost of any money and time you spend on customs is using the same time and money to help a poor, illiterate child. 'Morality is doing what is right, regardless of what you are told. Religion is doing what you are told, regardless of what is right.'@Anonymous

Section B - For agnostics and atheists only

Inspired by Shaheed Bhagat Singh's letter 'Why I am an atheist' written in 1930. For a minute, imagine you are God. You have all the power in the world. What would you do when you see a poor child starving to death for no fault of his own?

'Is God willing to prevent evil, but not able?

Then he is not omnipotent.

Is he able, but not willing?

Then he is malevolent.

Is he both able and willing?

Then Whence cometh evil?

Is he neither able nor willing?

Then why call him God?'

@Epicurus #Philosopher #341BC-270BC #7

According to the above statement by Epicurus, there are only two possibilities, either there is no God, or God is evil. It would be too harsh to say that God is evil.

When I was younger, I was confused. How can a 12-year-old be right, and the entire world (including my religious family) be wrong? I later realized that everyone cannot be right. The majority of the world has to be wrong. There are approximately 2 billion people believing in Christianity and 1.5 billion in Islam, 1 billion Hindus, and several people belonging to other religions. Though most of the times these religions say the same thing, on some occasions they contradict each other. Some religions believe in reincarnation, others believe in life after death or heaven and hell. Some religions believe that everyone must be treated equally while other religions believe in a caste system, which divides people into superior and inferior categories. If even one thing is wrong about a religion, it makes one doubt the whole religion since God cannot be wrong. Since religions contradict one another in some way or the other, it again leaves only two possibilities: either only one religion is correct, while the other religions are wrong or all religions are wrong.

We believe in something because we are brainwashed early on in our lives by our parents, society and government. We never question what we are told. When I first went to America, I was surprised to find its National motto to be 'In God we trust.' Shouldn't it be 'In America, we trust' or 'In Freedom, we trust?' Why is society trying to brainwash us rather than educate us? Most of the people are content living in their own bubble created by parents and society. Few people

dare to question religion, but *even if it is done with the intention of understanding the religion better*, it is considered a taboo (blasphemy is speech that has been outlawed to prevent religion from losing arguments @ God). Freedom of religion always manages to come in the way of freedom *from* religion.

Religion is like marriage. Sadly, most of us are forcefully married into a religion right at birth (#InfantBaptism #ChildMarriage) and only few people have the liberty of divorcing the religion during their life. Like marriage, there should be a minimum age for religion. Just the way we choose whether or not marry, and whom to marry, we should decide whether or not we want to be a part of religion, and if so which religion we want to be a part of after being educated in school and college about it.

Philosophers are people who have a deeper understanding of the world than the majority. They actively question the important aspects of life. Is it a coincidence that in the largest survey of philosophers in the world, 72% associated themselves as atheists, while only 14% considered themselves as theists and the rest being unsure (@PhilPaperSurveys #8)? This is a massive difference when you compare it to the world's population that comprises more than 80% of the people belonging to religions (@PewForum #9).

The believers have no problem admitting that they are imperfect. But, they say that their God and religion is perfect. If they know that they are imperfect, how can they be so sure that God is perfect? The confidence with which believers talk about the existence of God without having any proof, basing their entire belief on what they were taught by their parents baffles me (#Chutzpah). Religion is after all just a belief. None of us are born with beliefs. **Everyone is born an atheist.** If you think I'm wrong, then 'Dikhao thappa kahaan hai?' How can people believe religion is the most important part of their life without seriously questioning it for even few hours?

'He who decides a case without hearing the other side, even if he decides justly, cannot be considered just.' @Seneca #RomanPhilosopher #1stCenturyAD #10

Once you do start questioning religion, the answers will not always be very clear. Religion claims to have answers to every question. You may wonder where the earth came from. How did it all begin? People belonging to several religions say that God created the world. To all of these people I want to ask then who created God? You may wonder what happens after death? What is the purpose of life? To be honest, I don't know.

'If you don't know, why can't you say you don't know instead of believing in God?' @ClarenceDarrow #Year1930 #11

Science has progressed immensely and is constantly explaining mysteries of the past, but there are still many questions that have not been solved yet. With time, science will hopefully answer many unanswered questions — but even if it is not able to do so let us not try to explain the inexplicable. #KyuChaltiHaiPavan #KyunJhumeHaiGagan #NaTumJaanoNaHum #JaaneKyaHogaRamaRe

In addition to the above questions, I want you to ask a few more questions. Where was God during the holocaust? Where was God when Gandhi was killed? Where was God when 130+ children got brutally murdered in Pakistan? Where was God during 26/11? There are two types of disasters — man-made and natural disasters. Since God made man, why don't we blame God for man-made disasters? Maybe God did not cause these disasters, but since God is so powerful, he/she could have definitely stopped them? Why did God choose not to stop them? Every day several newborn babies die immediately after they are born. What wrong did these babies do? On what basis will God decide whether they will go to heaven or hell? Where was God during the last great tsunami? Why do we resort to euphemism and not call natural disasters, 'God-made disasters?' When a human kills one person, he/she is a murderer. But when God kills 200,000+ people in a tsunami, no one calls God a mass murderer? If life exists in outer space, do aliens pray? And if they do, do they pray to the same Gods as us? Why go as far as aliens, do animals go to heaven or hell? Why can't women be popes or pundits? Since God teaches us forgiveness, why did he get so mad over an apple? (#AdamAndEve) If God forbids homosexuality, then why did he make some people gay? (#AdamAndSteve) Since God created all beings, why did he create certain species that go extinct? If God wants infant males to be circumcised, why didn't he just make them circumcised rather than make babies go through extreme pain? After asking all these questions, I want you to ask yourself one last question, 'Is man God-made or is God manmade?' #IfGodWhyEvil

'Religion is the outcome of human weakness or the limitation of human knowledge.' @BhagatSingh #FreedomFighter #Revolutionary #Year1931 #13

'So what do you believe in? I believe in many things. I believe in the potential of humanity, in the power of reason, in the comfort of love, and in the value of truth.' @RichardCarrier #14

Is asking questions, even if done for the purpose of understanding religion, considered a taboo in your religion? Why do you think so? Have you ever found a satisfactory answer to why God allows so much evil in the world in spite of being all-knowing, all-powerful, and fair? Global warming may have melted the iceberg that struck Titanic, but karma is not the answer to everything. If you were God, would you allow someone to starve to death when you had the power to stop it?

As a child, how did society try to brainwash you into believing something? When you have a child, would you force him/her to believe in something that you've been asked to believe by your parents?

Section C – For Atheists only

For the last few years, I have been trying to convince my Grandma who is extremely religious to become an atheist. On many occasions, I have been able to show her the flaws in her belief. How did that change her? She became even more religious and started praying more frequently and for longer hours.

80% of the world believes in religion. Most atheists try to argue with people believing in religion and even if the atheists are correct, it just makes the believers more religious. They have too many emotions attached to religion. **You just cannot out-reason passion.**

'Sometimes people don't want to hear the truth because they don't want their illusions destroyed.' @FriedrickNietzsche #15

'It's easier to fool people than to convince them that they have been fooled.' @MarkTwain #16

I asked one of my atheist friends, how do you think we can stop starvation? He said, 'If the money spent on religion was spent on food for the poor, there would be no starvation.' Then I asked him, how could we prevent illiteracy? He gave the same reply, 'If the money spent on temples and mosques was used to educate the illiterate, there would be no illiterate.' A lot of atheists believe that religion is the root cause of all evil. For them, whatever be the problem, removing religion can solve it.

Yes, a part of the money and time spent towards religion can be spent much more wisely, but it would be ignorant to just blame religion for everything. Splurging on sources of entertainment like posh nightclubs, luxury dining, sport events, and movies is also something that can be controlled, just as much spending on religious practices can be. There is a shortage of resources in the world. There may be wars going on amongst religions and countries but there will always be conflicts until we collectively take responsibility for one another across religions and beyond boundaries.

Religion is not the root cause of all evil. In fact, just like #Selfienomics is a self-help book, religious books are the first set of self-help books that have guided people for centuries.

Religion has had sort of a 'placebo effect' on the world. Since people think they are accountable to God, they are more aware of their conscience.

'Religion is what keeps the poor from murdering the rich.' @ NapoleonBonaparte #17

Jeffrey Dahmer, an infamous serial killer (#18) and atheist who was sentenced to 900 years in prison once said, 'If a person doesn't think that there is

a God to be accountable to, then what's the point of trying to modify your behavior to keep it within acceptable ranges?' If people did not fear God, or consider themselves to be accountable to God, all 'hell' could have broken loose.

The world is filled with poor and helpless people. But you know what is worse than being helpless? Being hopeless. The primary purpose of religion is to prevent the helpless from becoming hopeless. Just imagine what kind of a life Rakhee would lead in Karan Arjun if there were no religion in the world. That poor woman spent 20 years helplessly praying that her dead children would return. 'Mere Karan Arjun aayenge.' How would she have survived without religion?

'I also know how important it is in life not necessarily to *be* strong but to *feel* strong' @IntoTheWild #19

Religion gives hope to the poor who don't have too much to hold onto in life besides hope. It is no coincidence that religion is more prominent in poor countries. After all, people living in richer countries don't need as much false hope. **Sometimes false hope is better than no hope.** (#FelixFelicis) Believing that the world is ultimately fair and that good will eventually win over the evil provides the poor and weak with hope. Suicide is not just death but also the death of all hope, and without religion a lot of people would have no hope. In fact, there are studies that indicate that suicide rate is higher among atheists than among believers.

A few months ago, I attended a health conference. One of the doctors said 'I once had a 70-year-old patient who had been taking a harmful sleeping pill for the last 40 years of his life. Even though the drug had many harmful side effects, I did not ask him to stop taking it. When someone has been on a drug for a long time, the worst thing you can do is take it away immediately.'

It all started making sense. I realized the mistake I was making in relation to my Grandma. I put her in her freak-out zone. Religion was a very important aspect of her life, like a drug that she was dependent on to feel strong, to feel like she belongs to a group, to explain the world and to provide her with hope. Taking away the drug from someone who is dependent on it will only lead to the worse issues. You have to phase it out, and reduce it slowly. **The world is not ready to have no religion.** It is still a bit too early. Maybe in a few generations, faith in government and humanity will provide the hope religion provides today but until that day the world needs religion.

'Sirf hungama khada karna mera maksat nahi, meri koshish hai ki surat badal jaye' (@DushyantKumar #20). As an atheist, your aim is to create sustainable positive change. Not to create unnecessary chaos by opposing everyone who believes in God. Change, even if it is for the better, should not

be rushed. Changing the way someone thinks is an evolutionary process not a revolutionary process.

How should you deal with hardcore believers? For now, you aim at reformation. Many religions already do advocate serving the community. You tell the believers to focus on charity rather than customs and how serving humans makes God happier — because the best way to teach someone is in the language they understand. #SectionA

How do you deal with agnostics? You aim at removal of religion. You ask the right questions, and let them answer it themselves. Don't answer it for them. Only if they figure it out themselves will it stay with them, otherwise whenever they feel weak, they will take support of religion by praying or becoming superstitious. #SectionB

For the most part, **this period of time should be focused on reformation of religion rather than removal of religion.** Most people who believe in religion today have no problem in accepting that Roman and Greek gods were not real. It's a matter of a few centuries that the same will happen to their religions.

'We are all atheists about most of the Gods that humanity has ever believed in. Some of us just go one God further.' @RichardDawkins #21

#DialoguesAndDiscussions

As a believer, if you say you have a dream to make a pilgrimage to certain countries, the government will sponsor your trip. But if I say Harry Potter is my god, will the government sponsor my trip to Harry Potter World in Orlando?

It is hard to be an atheist in India. Indian atheists tend to be a frustrated lot since they are forced into believing something that they consider stupid. They usually can't stop thinking about how the world could be free from starvation and major diseases if only religious institutions were charged property and entertainment tax. Cars run on fuel, IPL runs on corruption and India runs on religion. Religion has a widespread influence in every aspect of our lives.

But things are getting better. From my experience of talking to people (of course a tiny percentage of India #Stereotyping), I've learnt that many Indian men are becoming atheists. Women are still uncomfortable calling themselves atheists since they are used to letting external factors control their life. They usually say, 'I'm not religious but I'm spiritual — I believe in a higher power.' That is just the first step towards atheism.

As India is increasingly growing irreligious, don't force others to *not* believe in religion, the way you were forced into believing in it. Different religious groups will immediately take what you say negatively since they consider you an outsider trying to attack their religion. You have to treat every person according to where they have come from, rather than where you want them to go.

Random Interesting Fact

When I was 12 years old, I wrote 3 poems titled 'The Untold Secret.' Since my family was (and still is) extremely religious, I did not have guts to tell the world what my secret was. I was a closet atheist whose dream was to spread atheism all over the world. Only later on, as my thoughts matured, I realized how necessary religion is. How else do you convince a poor or weak person to be positive about his/her life? #CleaningUpMyCloset

10 India Aaj Kal

#India

Saare jahaan se acha...Hindustan hamara hamara...' What a beautiful song! Every time I listen to it, it fills me with happiness and nostalgia. I remember proudly singing it on Independence Day in middle school. I have just one problem with the song. It is just not true.

On an absolute scale, we are an amazing country in spite of all its flaws (#IncredibleIndia). But the song uses a relative scale. It claims that we are better than every country in the world. Sadly, east or west, India is not the best. Are we the best at development? Are we the best at maintaining peace? Are we the best at being happy? Tell me, what are we the best at?

Koi bhi desh perfect nahi hota but some countries are less perfect than others. India is one of them. At the same time, I believe that India has the potential to become the greatest country in the world. In this chapter, I will be sharing my thoughts and random observations on the opportunities and challenges that India has to deal with to become the greatest country in the world.

#Technology

I am confident that the next 30-40 years belongs to India. India in 2016 is like Dhoni after he has faced 30 balls. You must've noticed that Dhoni plays extremely slowly in the beginning. But once he is 'set', his scoring rate rapidly increases in the remaining balls. It took 70 years for India to stabilize. We have a lot of balls. A bit too many. We can finally start hitting like Dhoni.

You remember those crazy environmentalists who for a few years before

2012 kept trying to make everyone believe that 'the world is coming to an end.' In some ways, I am similar to those crazy environmentalists as I am a big proponent that technology will completely take over the world. Some may say that it's not really that crazy, since technology has already taken over the world. I believe that technology (specifically the Internet) is not the present but the future. The reason I say this is that the changes that Internet is going to bring will be so large, that the current changes will seem nothing in comparison to it. It has been less than 20 years since the Internet has become a mainstream tool for the public, and it is already a part of every aspect of our lives.

'In 2015, Uber the world's largest taxi company owns no vehicles, Facebook, the world's most popular media owner, creates no content, Alibaba, the most valuable retailer, has no inventory and Airbnb, the world's largest accommodation provider, owns no real estate.' @TomGoodwin #1

India has rapidly changed with technology. Katrina has been dubsmashing since 2003. India saw driverless cars way before Google claimed to invent it (#Sallu). Zomato, Flipkart, and housing.com have become the new *roti*, *kapda aur makaan*. Before technology, we used to say '*likh ke lele*.' Now we have started saying saying '*Screenshot lele*.' Till a few years ago we used to do prank calls, 'Hello *Devi Prasad Ghar par* hai?'(#HeraPheri) Now that everyone has cell phones, prank calls have become obsolete.

Until very recently, whenever anyone used to post a solo picture on Facebook in Indian attire, his friends used to comment, 'Bhai tu Shaadi.com pe lagade.' Now the comments are like 'Bro, put it in on Tinder.' We are also losing our innocence. DTF used to always mean Dhokla, Thepla, and Fafda. Now it has changed to…you know what I mean yaa (#SK).

Just for a moment imagine what the Internet can potentially do in the next few decades. I don't think anyone can accurately predict what the changes are going to be like but I'm going to try anyway because it's fun.

Colleges will be taking place online and will make money out of advertisements rather than tuition fees. 'This class is brought to you by Manikchand. *Unche log. Unchi Pasand*. Very classy. The lunch break is brought to you by Harpic because we like to keep you in shape by destroying your appetite.' People will be travelling to space for their vacations. Virtual reality will change everything beginning with the porn industry. We could use 3D printers to make raw meat, and we wouldn't have to kill animals anymore. Traffic will drastically reduce as working from home becomes easier and easier. We will also be able to 'find' our spectacles by using 'Control -F'.

My friend Uday showed me a study by a Google search anthropologist Dan Russell who said '90% of the American Internet population does not know how to use Control F to find a word in a document.' (#2) When I read the results from the above study I was like '90% people don't know how to use Control-F! WHAT THE F — Control Uday Control, this figure is for America, Indians are much better at Tech.'

The world is for the most part technologically illiterate. **India's biggest asset** is its large technologically literate middle class population. With the improvement in the quality of video conferencing, and availability of cheap labour, India is already the back office of the world. As technology advances further, we will become the front office of the world too.

The Nostradamus in me predicts that by 2035, technology will be advanced enough that working from home can become a permanent solution and there will be almost no need for offices in developed countries.

The reasons to hire someone from a developed country are reducing day by day. In fact, in the one year I worked at a bank in New York, I witnessed structural changes leading to massive lay-offs in the US and increase in employment in India. India's technologically savvy, English-speaking middle class will take over the jobs of the world as technology advances further.

#Population #Women

How many siblings do your grandparents have? 7? 8? Enough to form a cricket team? With substitutes?

When a woman spends 6-7 years of her life pregnant, you cannot expect her to focus on her career and compete with men. #AnushkaInSultan

How many siblings do you have? Probably less than 3. In addition, technology has made work less physical and more flexible helping women work even when pregnant.

We usually associate birth-control methods with a way to reduce population growth. **Start thinking of birth control as a way of empowering women.** Technology and birth control, not diamonds, should be a woman's best friends. Women have been marginalized for thousands of years. Because of technology and birth control, women finally have a real shot at equality. This is a *golden-period* for women.

There is still a lot of ignorance and taboo associated with condoms. Even though PK learnt the language from a prostitute, he didn't know what a condom is. For a nation, that considers population control and woman's empowerment amongst its top 5 issues, sexual protection isn't given the focus it deserves. Even

before the *Swachch Bharat Abhiyan*, we need a '*Condom Istemaal Karo Abhiyan*.' Modi should nominate 9 celebrities and ask them to tweet after using a condom. Even though villagers don't check twitter, it can be a step in reducing the taboo connected with it. #PehleIstemalKarePhirVishwasKare

Along the same lines, there needs to be a 'GoldenPeriod Abhiyan.' Only 12% of women use sanitary pads. The rest use old fabric, grass, newspapers, and sand. This is more because of customs rather than costs and results in 70% of reproductive diseases being caused due to poor menstrual hygiene. Village girls consistently drop out of schools when they reach the menstruation age out of shame and lack of accessibility of sanitary equipment. (@BBC #pagexx).

During the rule of NDA in the early 2000s, Sushma Swaraj, the Health and Information Minister, limited the advertisement of condoms and sanitary napkins. It is no coincidence that India's largest sanitary napkin brand is called 'Whisper'.

If I were a politician, I would allocate a large chunk of the budget to provide low-cost reproductive hygiene material and create awareness to getting rid of the stigma surrounding it.

#Education

I was one of the proud Indians attending Modi's talk in MSG (not talking about Maggi or Gurmeet Ram Rahim Singh) during his visit to USA (#ModisonSquareGarden). One of the key points he made during his speech was his 3D vision for India — demand, demography and demographic dividend. I want to focus on Demographic Dividend, which by definition is having a large percentage of people in the working-age group.

Just having a large percentage of people in the working-age group does NOT translate into having a large percentage of people *working*. If these young people are not employable, it will make the 3D model – Disaster, Disaster and Disaster.

The Indian government needs to control its obsession with IIT and IIMs. IITs and IIMs take in less than 20,000 students a year, while India has almost 25,00,000 students enrolled in higher education itself (@PavanSrinath #3). The Indian government should instead focus on increasing the number of and accessibility to public schools and more importantly, on improving the quality of education in existing schools and universities.

'The time should come when you have to make a choice between what is right, and what is easy' @JKRowling #4

Yes, there are times when choosing the harder option is the right thing to do. **But sometimes we have to also make a choice between what is hard and what is useful.** We Indians equate 'hard' with 'useful.' Recently, model Milind Soman completed the 'ironman' triathlon, which includes a 3.8 km swim, 180 km cycle ride, and 42 km run. Social media went berserk and hailed him as a 'hero' who is 'India's pride.'

If instead of the triathlon, he ran a half-marathon (21 km) and helped 1 child get educated for 1 year, barely anyone would notice it. Why? Because running a triathlon is a much harder thing to do. Hard is not better. Better is better (#Duh).

This mentality of valuing 'hard' rather than 'useful' is reflected in our day-to-day choices. This also explains why Indians are obsessed with buying diamonds, fasting, and IIMs. It is great to push ourselves to our limits, but there is a line that we frequently cross. We have become obsessed with checking items off our bucket lists by giving ourselves unnecessary challenges—doing one hard thing after the other, without stopping to think whether there is any benefit except an ego boost. Since useful is a very subjective term, we have to figure out for ourselves to see—what is uselessly hard and what is umm…usefully hard? If we spend our entire time and money doing things for exclusivity, then we just become unexclusively stupid.

'There are two kinds of pain. The sort of pain that takes you forward, and useless pain. The sort of pain that's only suffering. I have no patience for useless things.' @HouseOfCards #OpeningScene #5

Education has 2 main purposes 1) life skills 2) competitive advantage. The Indian education system does a poor job in both and for the most part promotes the hard rather than the useful. Things I never learned in high school: how to do taxes, how to write a resume/cover letter, how to apply for home loans, what happened in India after 1947; but hey I can tell you all about complex integration functions. Yes, these things make our brain more agile but what's the point of mental agility if we cannot apply what we learn in school to our life.

You know there is something seriously wrong going on, when you can confidently say that you learnt more about politics from watching *House of Cards* than from all the politics (#Civics) courses you took in school. #EducatedButIlliterate

Thousands of years of Indian history have been reduced to 3-4 individuals (Gandhi, Akbar, Shah Jahan...). Geography is all about memorizing the tricky capitals of countries (#Australia #Canada). Since the material we learn is so specific, it promotes 'mugging up' rather than understanding. In nearly all my school classes, I used to cram the night before the exam (or the day of the exam) and manage to do quite decently. But within 4-5 hours of taking the exam, I

forgot everything I learnt. **I believe that the process is the product.** I retained so little of what I studied because the process of learning was entirely messed up. #BoardOfEducation

In school, a lot of my teachers asked us to read the newspapers daily. One of them even went on to say, 'All this education is a waste if you don't read the newspaper and keep up with the current events that are happening all over the world.'

If it is so important to keep up with the current events and world news then why can't there be a class on it? At the very least, every student in primary and middle school should have professors explaining and discussing with them what's on the newspaper on that day/previous day.

Moreover, the education system is also very shortsighted and focuses on *what* to think rather than rather than *how* to think. According to our education system, a student's competitive advantage is the amount of information he/she knows. This is why it is training us to be information hoarders.

'Till a couple of decades before, information was an asset. The more you knew, the smarter you were. With the rise of Google, everyone has access to all the information in the world — and that too for free. Competing with Google is a losing proposition.' Michael Ellsberg #6

The people who start their school this year (2016) will retire in 2072 and will die by approximately 2092. If we don't learn *how to think*, we will find ourselves being functionally illiterate in a few decades. Your competitive advantage is NOT information but your ability to process new information and convert it into knowledge. **Your competitive advantage is your thought process.**

(This is why most of this book focused on *how* to think rather than *what* to think. I included frameworks to help you think {Absolute and relative scale, The Wingman theory, Grade A to D foods, Category 1 to 3 jobs, Comfort zone} rather than tell you specifically what to think.)

#Law

What one change do you think will benefit India the most?

I bet the majority of people must have given answers revolving around population decline, increase in education and woman's empowerment.

In my view, it is the improvement of the justice system of India. We have a legal system in India, but not a justice system. So many *beti bachao*, *bacha padhao andolans* have been introduced, but the benefit gets lost in bureaucracy

and corruption.

We are all aware that the justice system needs improvement but there's not enough dialogue going on about possible solutions. While there are hundreds of start-ups and NGOs trying to provide education to the underprivileged, there are very few organizations that address the legal hassle that the common man has to face.

The difference between a backward and a developed country is its justice system. While India is filled with sewers, western countries are filled with 'suers' (no Hindi pun intended) — they sue every time they face injustice (or if they want to make a quick buck). As a nation, we should aim to have a justice system such that an ordinary individual feels strong enough to face legal barriers alone. #KanjiBhai

The government should invest a large part of their education budget towards building more law schools and improving the quality of the existing law schools. India already has enough people who are *B.A pass*; what we need more of are *Jolly LLBs*.

With the rise in the number of lawyers, there should be an increase in the number of courts to provide quicker justice. While we take seconds, courts take years to judge anyone. *Taarikh pe taarikh milti hai, lekin insaaf nahi milta hai.* This has made 'the media' the new supreme court (#AapKiAdalat #Presstitution). They provide their biased opinion and judgment on cases resulting in a loss of credibility of the media. The involvement of the media, and massive delays of the court make the accused 'guilty until proven innocent' (#Talwars #ShineyAhuja). To restore faith in judiciary (and even the media), speedy justice is a must.

Additional lawyers should also be employed to simplify and update the existing laws (some laws written in the 1800s are still being used!). While the rich can afford CAs, the middle class get crushed due to the complexity of laws which hinders the growth of small companies.

Technology is a big part of every industry but it is still barely utilized by those protecting law and order. Our government needs to use technology as a tool to reform the judiciary. How hard is it to hire legal experts to provide explanations to common legal queries and FAQs on YouTube? Why can't the government rapidly expand the e-court model to expedite cases that have been stuck for years?

A few summers ago, I was driving home and took a wrong turn. The cops confiscated my license. I had to go to the police *thana* four times for 4-5 hours each time to finally get my license back. Since this was during my summer vacation, I could afford the time to make these trips but those with jobs have no

option but to pay a bribe. If I could just pay the fine online then I would not be forced to deal with the unnecessary harassment. The simplification and digitalization of laws is the best way to reduce extortionist corruption.

From the implementation of educational schemes to the reduction of crime and corruption, to promoting the growth of small companies — **improving the justice system is a single point solution that will help solve literally every problem that India is facing.**

#Indiawaale

What would happen if I said anything negative about Mahatma Gandhi, Rahul Dravid, AR Rahman, APJ Kalam, Lata Mangeshkar, or Sachin Tendulkar? I cite them as these are the Indian legends with the least percentage of haters.

People would lose their minds. They will call me 'anti-national' and will start saying, 'First achieve something yourself, then talk'... 'You are just trying to be cool.'

'You go against popular feelings; you criticize a hero, a great man who is generally believed to be above criticism. What happens? No one will answer your arguments in a rational way; rather you will be considered vainglorious. Its reason is mental insipidity. Merciless criticism and independent thinking are the two necessary traits of revolutionary thinking.

As Mahatmaji is great, he is above criticism; as he has risen above, all that he says in the field of politics, religion, and ethics is right. Whether you agree or not, it is binding upon you to take it as truth. This is not constructive thinking. We do not take a leap forward; we go many steps back.' @BhagatSingh #Year1931 #7

Gandhiji had said, 'Hate the sin. Not the sinner.' Similarly I believe, 'Love the virtue. Not the virtuous.' People start off by loving the virtue, but end up loving the virtuous. With time, they continue loving the virtuous *even if it no longer has the same virtue*.

The problem with loving a political party, sports team or celebrity is that it makes us very biased. We become blind to the other side of the picture and start defending our stance rather than defending what's right.

In comparison to the rest of the world, Indians have a much larger tendency to get obsessed and become 'fans' of parties, teams and individuals. Our nation is divided into Modi Bhakts and Aaptards (#SorryCongress). This is why elections are also fought on the appeal of individuals rather than on the actions

of the parties (#PaanchSaalKejriwal #AbkiBaarModiSarkar).

When the petrol price goes up in India, all the Aaptards say it is Modi's fault. But when the petrol price drops, they say it is because of global crude price effects.

Similarly, when Modi says 'BJP *meri maa hai*', Modi bhakts praise his devotion, but had Kejriwal used similar words for AAP, they would call it drama. #MainKaroonTohSalaCharacterDheelaHai

This sort of obsession and bias is taken to a whole new level by sports fans. These people may cheat on their wives or their diet, but never on their sports team. Their girlfriend may change every month, but the love for their sports team won't change. No diehard fan is single ever. They are fully committed to their sports team, and they are in the steadiest of the relationships possible (one-sided in most cases though).

This unconditional love defies all logic, and the love for the team continues even if the team no longer represents what they used to. The first opinion is everything in sports. Based on the first two months of people watching a sport, they become diehard fans.

Once they form an opinion and start identifying with a team, they try their best to convince themselves that they are right about their choice. #Fanatics #Die-Hard Fans #ConfirmationBias

When Nokia stopped making good phones, you stopped buying their phones (I miss playing Snake). Now when Liverpool has stopped playing well, why do you still continue your obsession with the team?

If for all these years I passionately supported the Liverpool soccer team, but somehow now I realized that I was supporting the wrong team, and that I should actually be supporting Manchester United, can I make that switch? The moment I do it people will label me as #disloyal #traitor #fickle #hypocrite.

The reason we have developed this overly loyal nature is because loyalty has been glorified for centuries ('ek baar jo maine commitment kar di, fir main apni aap ki bhi nahi sunta' #Bhaiology). People hold you in a higher regard if you stick to supporting either one of the two teams. But if you switch between them depending on which one you think is currently better, you supposedly have a 'weak opinion.' It is fashionable to hold a strong opinion. We've been made to believe that a strong opinion is one that doesn't change.

'The illiterate of the 21st century will not be those who cannot read and write but those who cannot learn, unlearn, and relearn.' @AlvinToffler #8

As you discover new things, your opinions change. **A flexible opinion is the strongest opinion.** If I write a book on the same topics 10 years later, and my point of view doesn't change at all, it just proves that I haven't been learning.

The Ex-President of Institute for the Future, Bob Johansen asks his employees to have 'strong opinions, weakly held.' (#9) According to him, weak opinions are problematic as people aren't inspired to put forth the energy to test them but it is as important to not be too attached to what you believe, because it may undermine our ability to 'see' and hear' evidence that clashes with it. As soon as we realize that our strong opinion is wrong, we must change it even if we are labelled as a hypocrite. *Changing one's opinion according to the situation is dynamism, not fickle-mindedness or hypocrisy.* Integrity is the highest form of loyalty.

'Integrity is a higher value than loyalty. Or better put, integrity is the highest form of loyalty. Integrity means being integrated or centered on principles — not on people, organizations or even family'. @StephenCovey #Year1989 #10

We have created an environment in which everyone is supposed to have an unconditional relationship with their opinions—an environment that prevents our thoughts from evolving and changing for the better. **Let us break up with our opinion.** Let us not be loyal for the sake of being loyal. Let us not stick to our beliefs, but rather stick to our values. Let us create an environment that encourages change! #DepersonalizeOpinion

Don't support AAP, BJP (or Congress), but rather support India. Nothing is black and white. Every party has good and bad politicians. Moreover, every good politician has bad, and every bad politician has good in him. **Find the good in the bad, and the bad in the good.** If you can't find 5 positives about the party you didn't vote for, and 5 negatives about the one you voted for then you are either ignorant or biased. Your desire to improve your country should be stronger than love for your party and the hatred for any other party. #Kejriwal+Modi>KejriwalvsModi

'We have reduced our politics to black and white today: either for or against, nothing in between. 'Fifty Shades of Grey' could never be the title of a book about Indian politics.' @ShashiTharoor #11

The only time Bhakts and Aaptards unite is when a foreigner criticizes India. We treat India like our younger sibling — we continuously ridicule India and say stuff like 'Yeh desh ka kuch nahi ho sakta' but the moment an outsider criticizes India, we get highly sensitive.

During Obama's visit to India in 2015, he said that Indians should be more tolerant of other religions. Instead of accepting our weakness, all the pseudo intellectuals on social media started taking out faults in USA and said, 'First Obama should focus on the USA, then comment on India.' We have a tendency to make an excuse to not fix our own problems, by finding a problem with the person who is giving us advice. Unfortunately, two wrongs do not make a right.

#ThreeLeftsMakeARight #TwoWrightsMakeAPlane

A smoking parent has the right to tell his child not to smoke. Roger Federer does not tell his coach that 'I will listen to you only if you play better tennis than me.' Even though you don't know how to bowl, act, or give a TV interview, you make fun of Ashish Nehra, Tushar Kapoor and Rahul Gandhi.

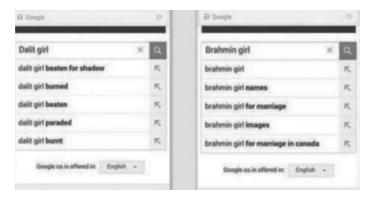
Similarly, Obama has the right to give suggestions to India. You don't necessarily have to be better than someone to give advice. The best advice is in fact given by those with the most problems. Leaders do not disregard the advice that lesser successful or less credible people give them.

How long will we continue running away from our problems? **The first step to improving on our weaknesses is accepting them.** Yes, Indians are extremely intolerant of diverse views. Yes, we are extremely racist.

I remember in my college, there were a group of Indians from Mumbai (#MumbaiIndians) who used to refer to black people as 'Andheri East and Andheri West' depending on whether the black person was on their right or left. They also used to sing *Aankhein khuli ho ya ho band* when they saw any Chinese guy.

In our country itself, we discriminate based on every single difference we have. People who are fair and lovely make fun of those who are dark and handsome (#BuriNazarWaaleTeraMuhKaala #WTF); Upper caste Hindus fight with lower caste Hindus, South Mumbai people are too cool for anyone living above Phoenix mall. People in the North-East are casually referred to as 'Chinkis.' Sardar jokes have become boring, but we still occasionally receive Santa-Banta jokes on WhatsApp. And of course, Hindus and Muslims don't consider each other to be equals. We need to stop treating Indians Muslims as Pakistanis...and Pakistanis as terrorists. My best friend in college was a Pakistani (#ImSickular). I used to always tell him, I love Pakistan — especially its contribution in music. After all, without Pakistan, we wouldn't have Atif Aslam, Rahat Fateh Ali Khan and songs.pk.

Of course, there is no racism in India (image taken from Google).



We may pretend that we celebrate diversity, but we actually don't. We prefer to be with those who share the same beliefs, same caste, and same (or more) wealth. We respect age, gender and qualifications associated with an individual rather than the personality and character of the individual. 'Respect me — I'm older than you' 'Respect me — I'm a woman' 'Respect me — I've done my MBA.' As a male in his 20s who doesn't have an MBA, I feel my opinion would be heard only if I were a founder of a big shot tech-start up.

I consider myself an educated liberal Indian but at the same time, I find many people of this category very strange. The stereotypical autobiography of a liberal Indian— 'Hi I have spent the majority of my life in India, but I have an American accent (#PC). When I'm in India, I throw garbage on the roads but when I'm abroad I follow all the rules. I think IPL is for the masses and EPL is classy. Whenever a Salman Khan movie breaks a box-office record, I make fun of the Indian audience and then I go to watch the movie. I blame the media and government for every problem but don't take any responsibility.' If Bhagat Singh were alive today, he would be extremely disappointed looking at the educated liberal Indians. It has been 70 years since Simon went back (#SimonGoBack), but we are still a *ghulam* of everything western. #ColonialHangover

I completely support Narendra Modi's take on this issue. He recently said, 'India needs to modernize, not westernize.' There are many great things to learn from the West, but it shouldn't come at the cost of being ashamed of being Indian. At nightclubs, they first play EDM, then hip-hop, then mainstream Bollywood, and then *ghati* Bollywood. We need to be drunk to accept that we enjoy Bollywood music. Even though in our hearts we are Indian, we prefer to get our jootas from Japan, chashmas from Dubai and politicians from Italy. 'Make in India' can succeed only when we stop obsessing over other countries take pride consuming from India. **#SwadeshiMovement** and in #MakeIndiaThenMakeInIndia

Right before AAP won 67 seats in the Delhi elections, I met Kejriwal during his trip to New York. During an event hosted for him, some NRI asked him, 'Why should I come to India? There is so much pollution, corruption vaghera vaghera in India.' Kejriwal replied, 'When your mother is unwell, you don't leave your mother, you take extra care of her. India is your Motherland.' As soon as educated Indians get an opportunity abroad, they leave India for better pay. I don't blame them because the standard of living is much higher abroad. But educated Indians abroad as well as in India by and large neglect their responsibility towards society. They forget that they have to be at the forefront of bringing development to those who have not enjoyed the same privilege as them.

There is an abundance of problems in India. Each of these problems is an

opportunity as well as a responsibility for us to fix. For the most part our responsibility to society has become limited to Facebook posts. Sadly, our likes and shares are not helping feed anyone nor are they curing any disease. I find it hilarious and sad at the same time that so many people still send those annoying forwards about children suffering, with messages like '1 like=1 prayer', '1 like=10 rupees donated' (I wonder if these people think that doctors are waiting in the operations theatre with their Facebook pages open telling their patient, 'No sorry, I cannot do your operation. You are still 10 likes short').

Recently I saw a group of people posting rude comments on a YouTube video in which a villager said he didn't want his daughter to wear skirts. In another video, a villager who wanted dowry was being slammed on social media. You don't make positive change by passing hate comments, shouting slogans, and shunning those who are 'narrower' minded than you. In spite of being educated and exposed to various cultures, you may be uncomfortable with your daughter wearing bikinis. You will definitely not be fine with your daughter being topless on a beach. In many cultures, it is socially acceptable to do that. Despite coming from one of the most affluent 'forward-thinking' families in India, Salman Khan 'gifts' a 3.5 crore Rolls Royce and a 16 crore flat for the wedding of his sister.

Cultural and economic differences shape our thought process. You have to treat people according to where they've come from, not where you want them to go. **First understand rather than judge. Then fight against the root causes.** What is the root cause of a villager asking for dowry? Why is the villager not comfortable if his daughter wears skirts? How can we fight these root causes?

The problem isn't Facebook activism; the problem is that we limit our activism to just Facebook (#Slacktivist). When we post anything on Facebook, we feel like we've done our part. It is great to spread awareness (even if it is on Facebook), but are we just spreading awareness among those who are already aware? Online activism must be combined with real life activism in which we work to change the ground reality.

#DialoguesAndDiscussions

India's partition was a liquidation of the British done in a hurry — gone horribly wrong. Different areas were distributed like an IPL auction chaired by the British. India and Pakistan are 'pretty much' the same. We are like Hrithik (#Friends #Federer), while Pakistan is like Harman (#HIMYM #Arbaaz). I

find it crazy how Indians have completely forgotten the harm done by the British, but at the same time bear a grudge against Pakistan (not implying that we must bear a grudge against the British).

I'm not asking you to fly Air India, but make a conscious effort to consume more of Indian products (and no, Bata is not an Indian company. That is just an example of great market adaptation). By consuming Indian, we can do a great service to the Indian manufacturing sector.

Indians are the most biased people in the world. Seriously, sometimes I feel that we can give Rameez Raja a run for his money in bias. One useful strategy to reduce this bias is to 'like and follow' all the major political parties on Social Media. In this manner, we can get the positive news of all the parties, which may reduce our obsession for any one party and help us develop a holistic viewpoint. I follow AAP, BJP, Congress, RSS, and TMC on Facebook to get their side of their story. 'There are three sides to every story — their side, your side and the truth.'

Along the same lines, we need to stop being obsessed with individuals, teams and parties. No doubt Sachin is the biggest match-winner of Indian cricket (after Kohli), but why should we treat him like God? Just because Manchester United was winning when you started watching football in the 2000s, why do you make them one of the most important parts of your life?

I saw some Indians on social media make a big deal out of politicians receiving high salaries, and travelling business class. But if a top corporate was doing the same, they would have no problem. The salary of 500 to 1000 politicians is insignificant if you look at the big picture. The people with the largest influence should receive the highest salaries. In fact, according to me the salary for politicians should increase even further. Just the way in which Sachin and Kohli would probably not risk match-fixing because they are already so wealthy, politicians should also legally make enough money that their desire to indulge in corruption reduces. While there will be innumerable corrupt politicians who would continue stealing regardless of how high their salaries are, it would at least motivate brilliant students from the top institutions to enter politics. Currently the sharpest minds usually avoid getting into politics, because they know that the only way to make a competitive earning as a politician is through corruption.

I believe wonders can happen when national and financial incentives align. I'm a big advocate for *corporatization of politics* — political internships, review systems, performance based bonuses, and quarterly deadlines.

Our country is currently run by activists and politicians. For the long term success of our nation, it needs to also be run by corporates and social

entrepreneurs.

Our education system shuns creativity. It encourages everyone to become a bookworm thinking the same thoughts as the person next to them. There is no space for mistakes, no room for thinking out of the box. Right from when we were in primary school, we were hit by a wooden ruler whenever we questioned the norms. This is probably why even though Indians are so comfortable breaking rules, we are still hesitant to question norms.

We have the smartest IT brains in the world, yet we haven't been able to create a single Facebook, Google or WhatsApp. If India wants to breed innovators, the education system has to be such that it allows students to think differently. #TeachersTakeNote

Education and curiosity

Till a few years ago, parents and teachers were the most significant contributors to a child's education. With the rise of the Internet, there has been a drop in the influence of parents and teachers.

Using online time productively is now the most significant form of education. I realized this only when I started my job in New York a few months ago. Nearly every website that could somehow fall into the 'entertainment' category was blocked at my workplace (YouTube, every social networking website, 9gag, and even Gmail). Interestingly, since the IT department was located in India, they blocked Cricinfo but they were probably unaware of American football and baseball websites and left those running.

Whenever I found any free time at work, the only websites left for me to go on were 'intelligent' websites with inspiring articles about philosophy and psychology. I began to spend more time on Quora, Ted-Ed, Wikipedia and even started using Google more often. For the first 22 years of my life, I rarely ever questioned 'why' and just went with the flow. Now, I've become intellectually curious which is probably the best skill I've developed and I try to understand why things are the way they are. Why do we use QWERTY keyboards instead of just regular ABC keyboards? Why am I right-handed and not lefthanded? What percentage of animals is gay? Do plants and animals dream when they sleep? Why does the death penalty cost more to the government than life imprisonment? If there is global warming, why are winters getting colder? Was SRK on an escalator when he sang 'Main thehra raha zameen chalne lagi?' #SochaHai #SochaNahiTohSochoAbhi

Patriotic Global Citizen

As individuals, we have a need for belonging in a group. If you just get a group of people, and say 'Half of you are in the green team, the other half on the blue team', some of them will just on that information alone feel a sense of belonging to their team. This need to belong in a community has been exploited for centuries by kings who wanted their people to be loyal to them. This was especially useful during times of war, when the rulers wanted their people to fight so-called 'enemies'. Kingdoms turned into countries, but not much has changed otherwise. Successful propaganda by the government coupled with our need to belong has made 'patriotism' a societal norm.

'Patriotism is nothing but loyalty to real estate, real estate that has been conquered 800 different times by 800 different regimes with 800 different cultures. But each time it's just the best.' @ GregoryHouse #12

With the rise in technology, these boundaries are breaking. People are exposed to other places— and cultural differences and variations in identity are blurring. The concept of nations itself is slowly becoming obsolete. A few centuries from today, people will mock us at the way we divide each other based on country (and religion). Let us aim to be good citizens of the world, which will automatically make us good citizens of India. **Let us aim to be patriotic global citizens.** I am legally an Indian, culturally an Indian, but logically a global citizen.

My thoughts are way ahead of me. I was the community service chair in my university in New York, where I was in charge of holding charity events for 350 people. We planted beach grass to prevent soil erosion and served food to the homeless at soup kitchens. I thought to myself that since the USA already has enough resources, I should be helping people in poorer countries. I went to Nepal after the devastating earthquake, and helped reconstruct damaged houses and built teaching and learning centers. This was the best experience of my life. But, this was still not enough. I wanted to help people back home. I returned to India, and I now assist in providing education to the children of domestic help (euphemism for servants). Helping an Indian for some irrational reason, provides me with a greater satisfaction than helping an American or a Nepali. Patriotism and nationalism has been ingrained in me. #13

11 Death and all his Friends

#Death

'I have looked in the mirror every morning and asked myself: 'If today were the last day of my life, would I want to do what I am about to do today?' And whenever the answer has been 'No' for too many days in a row, I know I need to change something.' @ SteveJobs #Legend #1

Regardless of how many times we have heard the clichéd dialogues, 'make the most of your time', 'take control of your life'— we fail to change. We get stuck in our habits, and don't take any initiative to improve our lives. We spend the majority of our lives just waiting — waiting for our examinations to get over, waiting for Friday, waiting to get a girlfriend, waiting for the girlfriend after getting one, waiting for a child, waiting for the child to get married, waiting for our mortgages to clear off, waiting to retire. We have a false belief that *ache din aane waale hai*. Intehaa ho gayi...intezaar ki (we are often called the impatient generation, and I think it's a good thing). The key to happiness is *to stop waiting for happiness*. Find ways and reasons to be happy, today. #LegenWaitForItDary #StopWaitingStartLiving

'We fall into the trap believing that this day does not matter much given all the days that lie ahead of us. But life is nothing more than a series of great-well-lived days...See your day as your life...Every day counts and contributes to the end result...This day is all you own. Invest it wisely. Your life is not a dress rehearsal.' @RobinSharma #2

'Life is a marathon...not a sprint.' Some people burn themselves out early, while there are also others who conserve all their energy for the last kilometer when they are already too behind to catch up. The winners know how to pace themselves. They don't necessarily run at an even speed all the time—sometimes they slow down to catch their breath, and at other times they speed up. This is

exactly what is happening in the world today. There are some who take YOLO a bit too seriously, overspend their resources and in about a decade's time end up regretting it, while there are others who keep waiting and eventually become too old to enjoy their resources. Pace yourself. Assume you live for 80 years, you have lived only $1/4^{th}$, $1/3^{rd}$ or 1/2 your life. Break down your life into a shorter periods of time and spend each year doing something you are passionate about that will keep you fulfilled when you look back. 'If the finish line feels too far away, don't look at it. Just look down at your feet and take your next best step.'

A life spent waiting will be full of regrets and unfulfilled dreams. Years from now when you're about to die, you want to look back at your life with minimum regrets. The first step to reducing your regrets is to embrace death.

'Everyone knows they're going to die, but nobody believes it. If we did, we would do things differently' @MitchAlbom #3

We take life insurance, and don't spend everything we earn to ensure that those who we love — live a comfortable life after our own death. We could be doing a much better job just by overcoming our discomfort to bring up the topic of death. How often do we ask aging parents and grandparents, 'Papa, can you tell me how I will manage the paper work involved with the property we own after you die?', 'How will I manage the family business once you are no longer there?' Instead of waiting to talk about a will on the deathbed, we should encourage open discussions about it to clarify any doubts over it to help family members manage the assets. Where there is a will, there is a way. Where there is no will, there are greedy relatives trying to screw you over (#Mseal).It's both funny and sad that when even criminals facing the death penalty get an 'aakhri khwaish', normal people who die don't—just because we're afraid to talk about death. Why don't we start asking aging people what their last few wishes are?

Think of your family members, relatives, and close friends who have passed away recently. Don't you wish you had told them how much their presence meant to you? I came across an interesting concept called 'living funeral' in the book 'Tuesdays with Morrie' by Mitch Albom (#3). As a loved one is nearing death, we should hold a ceremony in which family and friends gather to genuinely tell the person about his/her contribution to their life. When we can mourn their death, why can't we celebrate their life when they are alive? (#ModernDayAntimSanskar) Only awkwardness lies between something that can forever be a source of satisfaction or pain to you. #LivingFuneral #OneLessRegret

I don't believe in heaven and hell, but I believe that death isn't an end to it all. Some things continue to live on after death. What remains present is your

contribution to society. Whether people give credit to it or not, they will feel your contribution. What also remain present are all the memories that your loved ones will cherish. Make use of each day because today's little moments become tomorrow's precious memories. **Moments become memories and memories become life. Life is just one gigantic memory.**

#DialoguesAndDiscussions

When we can spend hours lamenting Paul Walker's untimely death (#RIP) and debating passionately about why Sachin deserves a Bharat Ratna, why do we fail to appreciate people who influence our daily lives? Who are the people who you interact with almost daily, and are happy to have in your life? This list is hopefully not limited to just your family, and may include your security guard, driverji, colleagues, friends, and relatives.

How can you express to each of them that you are grateful to have them in your life? Thank one different person every week. If possible write a small paragraph on a piece of paper. Anything written on paper is given higher value these days. It'll make you feel really happy once you do it. (This is especially hard for bro-type friends. The only way guys know how to express love is by insulting each other.)

Similarly, while we feel comfortable telling our girlfriend/ boyfriend 'I love you,' we get embarrassed telling our parents and other family members that we love them. Embarrassment and guilt are like cousins. Don't feel guilty to do the right thing.

Even if they know you love them, sometimes you should just say it (it's the thought that counts? But the expression of the thought is also occasionally cherished).

Are you going to remember today even five days from now? Create memories. Life is just one gigantic memory. And remember, a 'small' bad memory is better than a regular decent memory.

When you look back at your life, it may be filled with 'Exes' and 'Whys.' By resolving bitter memories from the past, you can eliminate the bitterness from the memory. Apologize and forgive. There is no benefit to bearing a grudge against someone. Let it go.

I sometimes feel some people are waiting for Amrish Puri to say, 'Jaa *Simran jee lee apni zindagi*.' Well, Amrish Puri isn't coming. Go tell yourself 'Jaa *insert your own name* jee lo apni zindagi.' Don't wait to live your life. Live

your life. Give yourself permission to be happy. Form a habit to say to yourself every morning, 'I am in charge of how I feel. Happiness is a choice. Today I choose to be happy.' #4

Go back to the Steve Job's quote that I started the chapter with. I have taken his concept forward in my own way, and every morning I rate the previous day out of 10 in my diary. I do not allow myself to fall below a 6.5/10 for too many days in a row. I consciously make it a point to make my days count and most of my days range between 8 to 10.

End Note

I never planned to write a book exclusively for desis. But we Indians like to *desify* everything. If *The Da Vinci Code* was written by a Punjabi, I bet he would name it *Vinci da Code*. At first, I wrote an Americanized book which was for people of all countries. But while writing it I realized that I would instinctively think of Rahul Gandhi before Donald Trump, Bollywood before Hollywood and cricket before basketball. I knew I could connect better with an Indian audience rather than a global audience and I got frustrated that I couldn't use any Indian references. So I rewrote the entire book in a 'desi style.'

I believe in equality for the genders, and for people of all sexual preferences. I come from a very religious family and the last thing I would want to do is offend anyone for his/her beliefs. IITs are amazing and IIMs are also improving.

After watching Swades, the NRI community didn't return to India. After watching PK, people didn't stop praying and after watching Zindagi Na Milegi Dobara, people did not start living their life to the fullest. I am well aware that this book will not magically make everyone experts at life. The purpose of the book is to open up a dialogue about the things that affect our daily lives that we may not normally think about. I believe that thoughts lead to opinions, opinions lead to discussions, discussions lead to solutions, and solutions lead to progress. It all begins with a thought. #5

Gtg ttyl

K. Thanks. Bye

Tussi jaa rahe ho? Tussi na jao

Acknowledgements

It took about three months to write a first draft – and more than two years to publish the book. I feel my entire (not very long) life has been a preparation for it. When you write about a topic, you're bound to do some research on it. I read books, watched movies, had conversations with diverse people to learn more about the topics I was writing on. I've been influenced by many of these sources and I want to try my best to give credit to all of them. Some of the one-liners were inspired by memes from the internet or Whatsapp forwards without any source indication.

They say behind every successful man, there is a woman. There are four woman behind this book, so it had better be successful. I want to appreciate all their contributions.

- I'm not sure if I can ever express how grateful I am to Samvida for guiding me in this writing journey. At the very least I want to thank you for Skyping with me tirelessly for hours helping me organise my thoughts, and making the nutrition label guideline. You really have a way with words which you should explore.
- I want to thank my over-dramatic, filmy K3G-type mom who was as usual very supportive of every decision I made, however ridiculous it may have been.
- Some people complain that my book is too Bollywoodish. Of course, it has to be. After all, the Kapurs and the Khans have been involved in it. Mita Kapur, thank you so much for believing in an unconventional book like *Selfienomics*.
- Faiza Khan, I've already been so lucky to have your support on this.

In addition I want to thank my brother Pranav. And I want to thank Bhagat Singh for writing his inspiriting letter which was the spark that got me to write this book. Some others who have been very helpful are: Sejal, Anjali, Dave, Gordon, Vishesh, Shachi, Sumika, Yogesh, Urvi, Shaivlini, Danya, Kabi, Shahrukh, Stephen Covey, Mitch Albom, Viktor Frankl, Varun R, Sreela Aunty, Aditi, Himanjali, Tom Rumore, Ayush, Anshej, Dhruv S, Dad, my grandfather and grandmom, Mannsi and IIN.

1. Theory of Relativity

- #1 @MuhammadYunus Yunus, Muhammad, Creating a World Without Poverty: Social Business and the Future of Capitalism
- #2 @JosephStalin Joseph Stalin
- #3 @EdwardEverettHale Edward Everett Hale
- #4 @WayneDyer Wayne Dyer
- #5 @TheBeatles -The Beatles, Hey Jude
- "Write 7 positive things about the previous day' was promoted by Julia Cameron. She calls it 'morning pages'. When I started writing down 7 positive things, I didn't even know who Julia Cameron was. I did it because my friend suggested me to do it. But I want to give Julia Cameron credit anyway for promoting such an amazing campaign.

2. Progress before Perfection

- #1 @TaareZameenPar Taare Zameen Par. Directed by Aamir Khan. Starring: Darsheel Safary, Aamir Khan. 2007.
- #2 @BBC 'Indian Philanthropy's Changing Face BBC News.' BBC News. Web.
- #3 @AIB From the 'Honest Indian Weddings' Part 1 video. Of course, I modified it to suit my needs. The video is probably the funniest I've seen on YouTube. Great job.
- #4 @OliverBurkemann Oliver Burkemann and Gabrielle Oettingen. 'How to Be Fitter, Happier and More Successful: Stop Dreaming and Start Getting Real | Oliver Burkeman NDTV Food.' Food.ndtv.com. Web.
- #5 @TheRawness.com 'Dreams vs. Visions.' The Rawness. Web.
- #6 @JKRowling Rowling, J. K. Harry Potter. London: Bloomsbury, 2007. Print.
- #7 @PaulCoelho Coelho, Paulo. The Alchemist. San Francisco: Harper San Francisco, 1993. Print.
- #8 @ZigZiglor Ziglor, Zig

3. The F Word

- #1 @BrendanONeill 'Free Speech Is so Last Century. Today's Students Want the 'right to Be Comfortable' The Spectator. N.p., 19 Nov. 2014. Web.
- #2 @TheInterview The Interview (Movie) 2014
- #3 Guru. Directed by Mani Ratnam.
- #4 @CampusTimes 'Stereotyping Sometimes Has Its Benefits | Campus Times.' Stereotyping Sometimes Has Its Benefits | Campus Times. N.p., n.d. Web.
- #5 @ChimamandaAdichie 'The Danger of a Single Story.' Chimamanda Ngozi Adichie:. N.p., n.d. Web.
- #6 @StephenFry Fry, Stephen
- #7 In Yemen a woman is not considered a 'full person before the court'. In Vatican City and Saudi Arabia, women are still not allowed to vote. Moreover, in Saudi Arabia a woman is not allowed to leave the house without a male guardian, try on clothes while shopping, enter a cemetery or buy a Barbie.'7 Ridiculous Restrictions on Women's Rights around the World.' Washington Post. The Washington Post, n.d. Web
 - 9 out of 10 rape victims in USA are women . U.S. Department of Justice: Bureau of Justice Statistics. Sex Offenses and Offenders. 1997. (This is an outdated stat, but I'm sure women are still the majority victims of rape.)
 - Only 12% of Indian women use sanitary pads, the rest use old fabrics, grass, newspapers, and sand. 'No Menstrual Hygiene For Indian Women Holds Economy Back.' Bloomberg.com. Bloomberg, n.d.
- #8 @AngryHarry The website AngryHarry.com has insane amount of material promoting Men's rights. While I don't agree with a lot of the things he says, it's an interesting website where I have taken some of the 'masculism' related points.
 - Even though women are 3 times more likely to have suicidal thoughts, men die 4 times more than women due to suicide 'Suicide Risks, Statistics, Prevention, Facts, Myths MedicineNet.'
- #9 @BillBurr Burr, Bill
- #10 @NYtimes 'Define Gender Gap? Look Up Wikipedia's Contributor List.'

Nytimes.

- #11 @AmosWilson Wilson, Amos
- #12 @Buddha Buddha
- #13 @VeganRabbit People For the Ethical Treatment of Plants: 4 Reasons Why the 'Plant Sentience' Argument Doesn't Work.' VeganRabbit. N.p., 18 March 2013. Web.
- #14 @TheTreeHugger Markham, Derek. 'How Many Showers Would You Skip to Help the Beef Industry?' Tree Hugger.
- #15 @PETA 'Five Misconceptions About Milk and the Dairy Industry.' PETA Five Misconceptions About Milk and the Dairy Industry Comments. N.p., n.d.

4. Experiences > Possessions

- #1 @OscarWilde Wilde, Oscar
- #2 @BertlandRussell 'In Praise of Idleness By Bertrand Russell.' In Praise of Idleness By Bertrand Russell. N.p., n.d.
- #3 I first came across the 50-30-20 rule of thumb during a lecture by Manisha Thakor at IIN. Upon doing further research into the concept, I found out that it is a popular concept that is floating around the Internet but I wanted to give credit to Thakor regardless.
- #4 'What Your Starbucks Habit Really Costs You.' Yahoo Finance. Web. I multiplied 1\$ by 30 to get rupees keeping India's purchasing power in mind.
- #5 Robbins, Tony. I came across a YouTube video of his interview in which he was promoting his book. He made a lot of sense and I was influenced by his speech. His advice to start treating savings as a tax is something I'm trying to follow in my own life.
- #6 @MitchAlbom Albom, Mitch. *Tuesdays with Morrie: An Old Man, a Young Man, and Life's Greatest Lesson*. New York: Doubleday, 1997. Print.
- #7 @RohinDhar- 'Diamonds Are Bullshit.' Priceonomics. N.p., n.d. Web. Amazing article, I recommend everyone to read it.
- #8 'The Science Of Why You Should Spend Your Money On Experiences,

- Not Things.' Co.Exist. N.p., 30 March 2015. Web.
- #9 Arkes, Hal, and Catherine Blumer. The Psychology of Sunk Cost (n.d.): n. pag. Web. Though the example I wrote looks nothing like the example they used about 'ski trips to Michigan', I got the basic idea from there.
- #10 @MichaelDavidson 'How the Sunk Cost Fallacy Makes You Act Stupid.' Lifehack RSS. N.p., n.d. Web.
- #11 @RetailFranchiseIndia 'The Flourishing Indian Wedding Industry.' Retail Franchise India. Sahiba Sachdev, n.d. Web.

5. Stressed Spelled Backwards

- #1 @ToscaReno Reno, Tosca 'The Pornographication of Fitness Needs to Stop.' The Huffington Post. N.p., n.d. Web.
- #2 Institute for Integrative Nutrition This course was instrumental in broadening my viewpoint about health. I would like to thank Joshua Rosenthal, Andrea beaman, David Katz, Frank Lipman, Michael Ellsberg and many others. Various topics like Vitamin L, cravings, 5 ingredient rule, Wendell berry's quote were inspired from the course.
- #3 @WendellBerry Berry, Wendell
- #4 @NatureValley Valley, Nature. I tried to do an honest critique of the nature valley product to better inform the customers what they are consuming. No permission or authorization was taken from Nature Valley to do the same.
- #5 @FarahKhan Khan, Farah
- #6 @MarkTwain Twain, Mark
- #7 @DavidKatz Katz, David
- #8 @DrJamesLevine Dr. Levine, James Times, The Active. 'Sitting Is the New Smoking: Ways a Sedentary Lifestyle Is Killing You.' The Huffington Post. TheHuffingtonPost.com, n.d. Web. 14 July 2015.

6. Second-degree Happiness

#1 @OnceUponATimeInMumbaai - Once Upon a Time in Mumbaai. Directed by Milan Luthria

- #2 @H.JacksonBrownJr Brown, H. Jackson Jr.
- #3 Covey, Stephen R. The Seven Habits of Highly Effective People: Restoring the Character Ethic. New York: Fireside Book, 1990. Print.
 - I was inspired by Stephen Covey's Quadrant 2 time management strategy. 7 Habits of Highly Effective People is a must read book. It helped improve my life and I'm sure it'll help you too.
- #4 @AdamDachis Life Hack 'Instead of Saying 'I Don't Have Time,' Say 'It's Not a Priority' Lifehacker. N.p., n.d. Web.
- #5 @BrianTracy Tracy, Brian. Eat That Frog. Offenbach: GABAL, 2002. Print.
- #6 @LilWayne Jr, Dwayne Michael Carter from the Song 'Bedrock.' Never dreamed I would write a self-help book in which I would quote Lil Wayne.
- #7 'In Praise of Idleness By Bertrand Russell.' In Praise of Idleness By Bertrand Russell. N.p., n.d. Web.
- #8 @Greg 'Professional Sports: The Opiate of the Masses Club Thrifty.' Club Thrifty. N.p., 17 Oct. 2012. The phrase 'interactive soap opera' was taken from here. I was inspired by his post when I wrote the material in relation to sports.

7. The Wingman Theory

This chapter is inspired by the Harvard Business research article called 'How to build a network' by Brian Uzzi and Shannon Dunlap which was taught to me by Professor Kabi. Professor Kabi taught me a broker network model that inspired the wingman theory.

- #1 @N'gmbaiPeople As far as I know, this quote is taken from an African tribe.
- #2 @WayneDyer Dyer, Wayne.
- #3 @AkashGautam '10 Ways of Screwing Your Life between 20s & 30s.' AkashGautam. N.p., 28 Nov. 2014. Web. The savings formula that I used in Finance chapter was also in his blog, though he didn't come up with it.
- #4 @KittyConner Conner, Kitty
- #5 The goal is always to be interdependent, not over-dependent or

independent. This line is inspired by Covey's book 'The 7 Habits of Highly Effective People'

8. Swipe Right

- #1 @NapoleanHill Hill, Napoleon, and Arthur R. Pell. Think and Grow Rich: The Landmark Bestseller--now Revised and Updated for the 21st Century. New York: Jeremy P. Tarcher/Penguin, 2005. Print.
 - Hill is supposed to be the first person who talk about personal branding, self-positioning. I loved the second half of his book 'Think and Grow Rich.' It's a great read and you should read it too especially if you want to learn more about personal branding.
- #2 Dave Gordon is the person who introduced me to personal branding in his talk at my company. I've attended only 3 of his talks, but I don't think I would have a chapter on personal branding had it not been for him. The definition of personal branding, how to create first impressions, how to make great conversations, how to answer, 'what do you do' and several other aspects of this chapter were taught to me by him.
- #3 @BrandonStanton Stanton, Brandon from Humans of New York.
- #4 @JosephMankiewicz, Manckiewicz, Joseph, the director and screenwriter for 'All about Eve.' I came across this movie when I was following the IMDB top 250 list.
- #5 @KarenPine, Pine, Karen 'Mind What You Wear —The Psychology of Fashion'
- #6 @SebastienYoung Young, Sebastien
- #7 Becker, Joshua. Quote from the E-book 'Simplify'.
- #8 @Iman Iman

9. Hum Hai Naye Andaaz Kyun Ho Purana?

- #1 @GreenDay From the song, '21 guns' by Green Day
- #2 @TheQuran Irving, Thomas Ballantine., Khurshid Ahmad, and M. M. Ahsan. The Qur'ān: Basic Teachings: An Anthology of Selected Passages from the Quran, Translated into Contemporary English with an

- Introduction to the Message of the Quran. Markfield, Leicester, U.K.: Islamic Foundation, 1992. Print.
- #3 @Manjhi Manjhi, Directed by Ketan Mehta. Found this quote on the movie trailer.
- #4 @SwedishHouseMafia From the song 'don't you worry child' by Swedish House Mafia.
- #5 @AbrahamLincoln Lincoln, Abraham
- #6 @DalaiLama Dalai Lama
- #7 @Epicurus Greek Philosopher Epicurus
- #8 @PhilPaperSurveys 'The PhilPapers Surveys.' The PhilPapers Surveys. N.p., n.d. Web.
- #9 @PewForum '7 Key Changes in the Global Religious Landscape.' Pew Research Center RSS. N.p., 02 Apr. 2015.
- #10 @Seneca Seneca, Roman Philosopher
- #11 @ClarenceDarrow- 'Krass and Darrow Debate on 'is Religion Necessary?'.' Jewish Telegraphic Agency. N.p., 18 November 1930.
- #12 @BhagatSingh Singh, Bhagat 'Why I Am an Atheist.' Why I Am an Atheist. N.p., n.d. Web.
- #13 @RichardCarrier 'What Is Atheism Really All About? (1996).' What Is Atheism Really All About? N.p., n.d. We
- #14 @FriedrickNietzsche Nietsche, Friedrick
- #15 @MarkTwain Twain, Mark
- #16 @NapoleonBonaparte Bonaparte, Napoleon
- #17 '10 People Who Give Atheism a Bad Name Listverse.' Listverse. N.p., 04 June 2010. Web.
- #18 @IntoTheWild Into the Wild, 2007. McCandless, Christopher I came across this movie on the IMDB top 250 list too.
- #19 @DushyantKumar Kumar, Dushyant. Ho gayee hai peer parvat.
- #20 @RichardDawkins Dawkins, Richard

10. India Aaj Kal

- #1 @TomGoodwin Goodwin, Tom.
- #2 Madrigal, Alexis C. 'Crazy: 90 Percent of People Don't Know How to Use CTRL+F.' The Atlantic. Atlantic Media Company, 18 August 2011. Web.
- #3 @PavanSrinath Srinath, Pavan 'Opinion: India Needs to Stop Obsessing Over IITs.' NDTV.com. N.p., n.d. Web.
- #4 @JKRowling Rowling, J. K. Harry Potter and the Goblet of Fire. New York: Scholastic, 2000. Print.
- #5 @HouseOfCards House Of Cards. Beau Willimon. I modified the quote a bit without changing the original meaning by too much.
- #6 With the rise of Google, everyone has access to all the information in the world and that too for free. The knowledge of information has suddenly become meaningless. Instead what matters now is if your information is *knowledge*.
 - This paragraph was inspired by Michael Ellsberg's lecture at IIN.
 - The people who start their school this year (2016) will retire in 2072 and will die by approximately 2092. This phrase was inspired by Sir Ken Robinson's Ted talk 'Do schools Kill Creativity?'
- #7 @BhagatSingh Singh, Bhagat 'Why I Am an Atheist.' Why I Am an Atheist. N.p., n.d. Web.
- #8 @AlvinToffler Toffler, Alvin
- #9 'Bob Sutton.' 'Bob Sutton' N.p., n.d. Web. I came across a small blog post with the great message that promoted 'strong opinions, but weakly held'
- #10 @StephenCovey Covey, Stephen R. The Seven Habits of Highly Effective People: Restoring the Character Ethic. New York: Fireside Book, 1990. Print.
- #11 @ShashiTharoor Tharoor, Shashi. Sidenote The British DOES owe us reparations.
- #12 @GregoryHouse House, Gregory. TV show 'House' created by David Shore
- #13 Inspired by the answers of Quora Users Bala Senthil Kumar, Vivek Nagaranjan, Soma Bhatta, Marcus Geduld.

11. Life is a Memory

- #1 @SteveJobs Jobs, Steve.
- #2 @RobinSharma Sharma, Robin S. Who Will Cry When You Die?: Life Lessons from the Monk Who Sold His Ferrari. Carlsbad, CA: Hay House, 2002. Print.
- #3 @MitchAlbom Albom, Mitch. Tuesdays with Morrie: An Old Man, a Young Man, and Life's Greatest Lesson. New York: Doubleday, 1997. Print.
- Ware, Bronnie. The Top Five Regrets of the Dying: A Life Transformed by the Dearly Departing. Carlsbad, CA: Hay House, 2012. Print. I haven't read the book, I found an article online which briefly summarizes this book. The regrets part of the death chapter was inspired by the article. The citations for the online article is: Rosen, Katerina. 'The Top 5 Regrets Of The Dying.' The Huffington Post. TheHuffingtonPost.com, n.d. Web.
- #5 @StephenCovey Covey, Stephen R. The Seven Habits of Highly Effective People: Restoring the Character Ethic. New York: Fireside Book, 1990. Print. The following line was inspired by one of Covey's line in his book opinions lead to discussions; discussions lead to solutions, and solutions lead to progress. It all begins with a thought.