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#### About The Book

Book is for people retiring from service/profession or already retired for preparing their life after retirement. Retirement is arguably the biggest transition one ever had in one's life. There are few critical milestones in life and retirement from service / profession is one such critical milestone. Suddenly one is required to adapt new lifestyle with 8 to 10 extra hours. Also one loses the perks and position and company of colleagues. If one is not prepared to adapt to this change, if one does not remain physically active and mentally engaged, it leads to frustration and depression and quality of life deteriorates. Alternatively, if one is prepared and clear about life ahead, it is a great opportunity to bring improvement in quality of life due to following reasons:

1. One can be free from Stress associated with service/professional life.
2. One can fulfill his/ her passion / hobby which are compromised due to professional pressure.
3. One can regain / recover health damaged due to stress of professional life.
4. Many times one could not observe work life balance in professional life and it adversely impacts relationships. Post retirement, One can repair / nurture relationships.
5. One can share his/ her experience and wisdom gained over the years in making positive difference to others and makes our society/ world better. One can leave positive legacy.

**If I have to convey this in numbers, one can take quality of life to 90 to 95 % by adopting right lifestyle and healthy habits post retirement.**

**Life can blossom post retirement.**



Blossoming Post Retirement

Kamlesh Patel



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# **Blossoming your life Post Retirement**

**Golden Period of life  
Preparing for Life Post-retirement  
Live longer, Live Better**



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Preparing for Life Post-retirement  
Live longer, Live Better**

“There is a whole new kind of life ahead,  
full of experiences just waiting to happen.  
Some call it “retirement.” I call it bliss.”

**–Betty Sullivan**

“I believe the second half of one’s life is meant  
to be better than the first half. The first half is finding  
out how you do it. And the second half is enjoying it.”

**–Frances Lear**

**Kamlesh Patel**

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## Foreword

It gives me great pleasure and immense respect to receive a wonderful book titled “Blossoming Post Retirement” authored by Shri Kamlesh Patel sir who truly made the Learning & Development vertical in Bank of Baroda very vibrant with many awards and accolades during his leadership to the Apex Academy as Principal. I am one among the lucky lots to work under his stewardship and learned to make the working place the most preferred for co-workers and to imbibe the culture of spreading happiness to make the Branch, Region, Zone and Corporate Centre as Happy Centre. He is one who titled the superannuation training program “Life Begins at 60” and this all is the reflections in this wonderful book authored by him for readers that retirement must be a welcome step into new life to untapped opportunities that await us in our second inning. He made all successful attempts to convince that gone are the days when retirement was seen as a time for rest and relaxation, or worse, a withdrawal from the bustling rhythm of life. Today, retirement represents a fresh chapter filled with endless possibilities, where individuals can harness their experiences, talents, and passions to shape a truly fulfilling and purpose-driven existence.

This book serves as a beacon of hope, reminding us that retirement is not an end but rather a beginning—an invitation to explore, grow, and discover new facets of ourselves. Like a bud waiting to blossom into a beautiful flower, the author demonstrated how embracing change and embracing one can lead us to the most profound moments of happiness and personal fulfillment.

So, let us embark on this transformative voyage together—side by side with the inspiring individuals within these pages—as we redefine the meaning of retirement and strive to ensure that our golden years are not just a chapter of winding down, but an extraordinary blossoming of our true selves.

Kamlesh sir once again my sincere thanks for sharing the draft of the book.

Dr. Ram Jass Yadav  
Executive Director  
Punjab & Sind Bank  
New Delhi

## Preamble/ Prologue

Retirement is the biggest transition one ever had in one's life.

There are few critical milestones in life and retirement from service/ profession is one such critical milestone. Suddenly one is required to adopt a new lifestyle with 8 to 10 extra hours. Also one loses the perks and position and company of colleagues. If one is not prepared to adapt to this change, if one does not remain physically active and mentally engaged, it leads to frustration and depression and quality of life deteriorates. Alternatively, if one is prepared and clear about life ahead, it is a great opportunity to bring improvement in quality of life due to the following reasons:

1. One can be free from Stress associated with service/professional life.
2. One can fulfill his/ her passion/hobby which is compromised due to professional pressure.
3. One can regain/recover health damage due to the stress of professional life.
4. Many times one could not observe work-life balance in professional life and it adversely impacts relationships. Post-retirement, One can repair / nurture relationships.
5. One can share his/ her experience and wisdom gained over the years in making a positive difference to others and making our society/ world better. One can leave a positive legacy.

If I have to convey this in numbers, one can take the quality of life to 90 to 95 % by adopting the right lifestyle and healthy habits post-retirement. Life can blossom post-retirement.

Also, there are some misconceptions about growing older like one cannot do certain activities in older age, one cannot look younger, one cannot live a longer qualitative life, etc. The book challenges all these mindsets by providing inspiring examples.

I used to take sessions on this subject titled “Life begins at 60” in the Bank of Baroda for more than 10 years. Employees due for retirement were invited to attend this program with their spouses. The program is intended to facilitate employees to adapt to changes after retirement. The impact of the program was great. Later one friend Mr. Ashok Karia encouraged me to write this book.

The book focuses on some critical areas one should focus on post-retirement like recovery and maintenance of physical health, strengthening emotional health, nurturing relationships, Continuous intellectual simulations (to avoid old age diseases like Alzheimer’s and dementia), endeavoring to pursue hobbies and passion with a firm belief that it is never too late to pursue your dreams, creating five-star experiences to enhance happiness quotient, blossoming spiritually to go to the next level of happiness, managing wealth and money postretirement and finally contributing and making positive difference to society/leaving legacy.

This book will facilitate professionals due for retirement or already retired

1. To adapt to the big change
2. Adopt healthy lifestyle
3. Take this opportunity to take your quality of life to the next level.
4. Live Longer and better

Kamlesh Patel  
Former General Manager (HRM) and  
Chief Learning Officer, Bank of Baroda

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## Chapter 1

**Reflect-What do you want in life  
Post-retirement?  
What are your new dreams?**



- ❖ **Do not add years to life, add life to years**
- ❖ **Do not go through life, GROW with life**

# **Chapter 1**

## **Reflect**

### **What do you want in life post-retirement? What are your new dreams?**

Congratulations on your retirement. Feel proud of your accomplishments in professional life.

Congratulations also as you are now entering “The Golden Period of your life.” Why the golden period? See, during your student life, you had the stress of studying. Then in professional life, you had the stress of chasing your goals and getting fame/success/money. You had to shift to places thereby losing your roots. All these may result in

- a) Compromising your health
- b) Neglecting your relationships and work-life balance
- c) Sacrificing your hobbies and passions for lack of time

Now you have the opportunity to correct all these aberrations impacting the quality of your life and hence your golden period of life starts NOW. Research from Age Wave and Merrill Lynch found that, of all periods in our life, we are happiest and most content between the ages of 65 and 74.

However, this being a critical change in your life, you should reflect on some profound questions.

Begin with an end in mind “- this excellent habit is mentioned in Stephen R. Covey’s world-famous book “The -7- Habits of Highly Effective People “. So what do you want in life post-retirement? Or if you want to go still deeper, reflect on what 10 things should happen in your life so that at the end of the journey, you can say “I enjoyed my life “and people say,” Well played”?

Another reflection required is “Should one work post-retirement?”

Why do we need this reflection? It will give you clarity about life ahead. Life is between “Birth” and “Death” - between “B” and “D”. What comes between “B” and “D”? “C” - Choices we make every day. These choices decide the quality of our life. Our reflection will make our choices better.

**Let us reflect on whether one should opt to continue to work post-retirement if a suitable offer is received.**

Everyone can have their own choice on this aspect. But I want to share a couple of thoughts to enable you to choose wisely.

What are the pros and cons of Professional life? Due to our job or profession, we get a set routine of 10 to 12 hours. We get friends in the form of colleagues. Our neurons get exercise from professional challenges. These are positive sides of professional life. However, we are so engrossed in professional life that we do not give adequate attention to our health and relationships. We do not find adequate time for our passion and hobby. Professional life gives a lot of stress.

Considering all the above aspects, one should not accept any full-time assignment post-retirement. However one can do assignments like consultation, part-time assignments, any assignment with NGO, freelance trainer, etc. To summarize, take some light assignments and ensure to relax and enjoy post-retired life.

Let us now reflect on what you want from the rest of your life post-retirement.

Most people will have common aspirations about post retired

Life and everyone wants

1. Joy/happiness
2. Peace

3. Contentment/ fulfillment
4. Good health
5. Vibrant relationships
6. Follow their passion and habits
7. Contribute to society

**But there could be three surprise additions to the above list.**

1. One can look younger and reverse one's biological age by adopting the right lifestyle.
2. One can live longer and quality life
3. One can have the next level of happiness- bliss.

**Let me elaborate on these -3- bonuses.**

1. Reversing biological age- age can be understood in two ways - chronological and biological. Chronological age is linked to a number of completed years and obviously cannot be reversed. But biological age is derived based on various physical parameters such as the percentage of fat and muscles in the body, our body temperature, our seeing and hearing capacity, blood pressure, cholesterol level, blood sugar level, etc. Research says that one can reduce one's biological age by 25 to 30 years.
2. One can live longer and also quality life. How much longer? What is the potential? Well, research with very conservative estimates says the human potential is to live up to 130 years if one adopts the right lifestyle and healthy habits. If you do not believe this, it is already happening in a few parts of the world known as "Blue Zones ". The average age of people staying in these zones is above the world average and the number of centenarians and Super centenarians (above 110) are high. Men residing in these areas can do swimming, gardening, driving, etc even when they cross 100. Their doctors do surgery even after crossing 100. Their women can sit on the floor and stand up 35 to 40 times during the day. They hardly suffer from a heart attack, BP, diabetes, Alzheimer, etc. They live long and quality lives. Their lifestyle and good habits are incorporated in this book.

3. One can move to a higher level of happiness- bliss by adopting spirituality and inner cleanliness and inner beautification.

### **Your new dreams list**

Based on the above discussion/reflection, your new dreams list should be as under:

1. I want to be the healthiest person on this earth.
2. I want very vibrant and energetic relationships.
3. I want to be the happiest/most joyful/contented person on this earth. (According to Sri Sri Ravishankar, Spiritual Master, only and only goal of life should be contentment. All our pains are arising from a lack of contentment. The more we move inward, the more we meditate, the more we do Sadhna, the more we observe silence, the more we give from the heart; we will start feeling more and more contentment.)
4. I want adequate money for the rest of my life.
5. I want to contribute to Society /world for making it better using my experience and wisdom.

Then there could be optional additions to the above list depending on your unfulfilled dreams/passions/hobbies. While reflecting on this, have mindsets that it is never too late to pursue your dreams. In subsequent chapters, I will elaborate and quote inspiring examples of people doing amazing things in their 60, 70s, 80s, 90s, and even after 100 years. So your optional dreams list can be:

1. I want to travel to different parts of the world.
2. I want to write a great book or write poems.
3. I want to learn to play musical instruments.
4. I want to be a good singer or dancer.
5. I want to learn gardening/cooking/new language/Photography
6. I want to go mountaineering /trekking as frequently as possible.
7. I want to go for a Pan-India road trip on a Royal Enfield bike.
8. I want to run a full or half marathon.

9. I want to Climb Mount Everest.
10. I want to Travel to the North Pole.
11. I want to Learn Scuba diving or sky diving.

Welcome to the golden period of life. To make it one of the best periods of life, one is required to bring a few positive changes in one's lifestyle. Let us explore those changes in subsequent chapters.

### **Key Takeaways**

1. You can reduce your biological age by 25 to 30 years by adopting a healthy lifestyle.
2. Human potential is to live up to -130- years if one adopts healthy habits. It is already happening in Blue zones.
3. Prepare your new dream list. Keep recovery of health, nurturing relationships, and contributing to society as a top priority followed by your passion-related dreams.

## Chapter 2

### Recover and maintain Physical health

**“Taking care of your body is an investment where the return is priceless.”**

*“An early morning walk is a blessing for the whole day.”*

**–Henry David Thoreau**

*“Those who think they have not the time for bodily exercise will sooner or later have to find time for illness.”*

**–Edward Stanley**

*“When it comes to eating right and exercising there is no “I will start tomorrow”. Tomorrow is a disease.”*

**–V.L. Allineare**

## **Chapter 2**

### **Recover and maintain Physical health**

**“Taking care of your body is an investment where the return is priceless.”**

#### **Health is Wealth.**

One of the most adverse side effects of our professional life is “excess stress” which damages our health to a great extent. Hence the first goal of post-retired life should be to recover and regain our health. Nothing is more important than health (both physical and emotional) in our life. It should be our top priority.

We need a lot of discipline and ownership to take care of our health. We must take 100 % responsibility for our health.

Health no longer means a body without physical disease. Mental or emotional health is as important as physical health.

#### **Why health is important?**

1. If we are not healthy, we will not enjoy life. Remember Rakesh Jhunjhunwala? He was a master in investing wealth in India but neglected his health and ultimately could not enjoy his huge wealth.
2. If we fell sick frequently, it will also impact our finance. It is said whole life you run after wealth at the cost of health and in the later part of life, you have to spend your wealth to regain your health.

I think each of us knows about good health habits and their importance in post-retirement. What many of us lack is the discipline and consistency

to follow it. It is time to make this non-negotiable. When we go off track, just jump back.

Discipline and willpower are like muscles. The more we use it, the more we strengthen it. Are you giving 100% to health? If not now, when?

### **Prevention is better than cure**

Due to the stress of Professional life, many of us are suffering from hypertension, diabetes, arthritis, heart disease, and elevated cholesterol just to name a few. One of the major items of our monthly budget is expenses for medicines. One of the major sufferings of life comes from illness. Even though average life expectancy has increased significantly in recent times, quality of life has taken a major hit.

Little awareness about certain aspects of health can help us both prevent and to some extent even reverse present diseases.

Unfortunately in schools and colleges, these vital aspects are not taught to us. To that extent, even doctors are taught more about curing and very less about prevention and nutritional medicine. Many of us are not aware of the body's natural healing power. We are not aware of the root causes of many of the above diseases. We are not aware of the anti-aging strategy. What I propose to share is based on reading authentic literature based on deep research on the subject. Are you willing to learn about your health? Do you believe prevention is better than cure? We will have a holistic and preventive approach to our health.

Stress and toxins are major enemies of our health. We need to optimize our natural defense system to counter these two enemies. If we ensure to take adequate nutrients, we all can have vibrant health.

### **Let us be proactive about our health**

Our body has the power of self-healing and self-regulating and all we need to do is to facilitate this process.

The magic pill for health transformation is choosing the right lifestyle. Simple inexpensive lifestyle changes can bring about powerful changes in one's health.

You cannot be healthy and overweight. Being overweight is a chronic disease, not just a cosmetic problem. Numerous studies have proven that overweight people suffer from higher rates of cancer, heart disease, high blood pressure, diabetes, high cholesterol, and triglycerides, breathing disorders sleep disorders, asthma, kidney stones, premature aging, etc. How to find out if you are fit or fat?

Body fat can be measured in several ways, with each body fat assessment method having pros and cons. The most talked about method is measuring BMI. Body mass index (BMI) is a measure of body fat based on height and weight that applies to adult men and women. The formula for BMI is as under.

$\text{BMI} = \text{Person's weight in kilograms} \div \text{the square of height in meters}$ . A high BMI indicates high body fatness.

If your BMI is:

- below 18.5 – you're in the underweight range
- between 18.5 and 24.9 – you're in the healthy weight range
- between 25 and 29.9 – you're in the overweight range
- between 30 and 39.9 – you're in the obese range

Research indicates BMI method has certain limitations. There is another interesting ratio to measure our health and excess weight- our Waist-to-hip ratio. According to the World Health Organization (WHO), a moderate Waist-to-hip ratio is:

0.9 Or less in men

0.85 Or less for women

In both men and women, a Waist-to-hip (WHR) ratio of 1.0 or higher increases the risk of heart disease and other conditions that are linked to having overweight.

### How to measure it?

1. Stand up straight and breathe out. Use a tape measure to check the distance around the smallest part of your waist, just above your belly button. This is your waist circumference.
2. Then measure the distance around the largest part of your hips — the widest part of your buttocks. This is your hip circumference.
3. Calculate your WHR by dividing your waist circumference by your hip circumference.

Then there is another simple method - our waist circumference. To correctly measure waist circumference: Stand and place a tape measure around your middle, just above your hipbones. Make sure the tape is horizontal around the waist. Keep the tape snug around the waist, but not compressing the skin. Measure your waist just after you breathe out. Men should have a waist circumference of 40 inches or less. Women should have a waist circumference of 35 inches or less.

So go ahead and measure your waist-hip ratio and waist circumference. Measure all the above ratios to get an overall health picture of your health.

### **What is your Health Score?** **(Wellness or fitness score)**

When we go to the doctor, the first step is a diagnosis of what is wrong with our health. But nature has given us an amazing body which also gives us signals to prevent health issues. Prevention is always better than cure. So which are these signals? Find out your health score by responding following questions. Rate yourself on a scale of 1 to 10. If your reply is on the positive side, give a high score and vice versa.

1. Are you feeling energetic throughout the day or feel tired frequently?
2. Do you get 7 to 8 hours of quality sleep and feel energetic when you get up?

3. Do you have ideal fat and muscle percentage? ( There are weighing machines that give you your fat and muscle percentage based on your body weight and height - though not very accurate, it will give some indication )
4. Do you able to let go of unpleasant things/events/feelings easily?
5. Do you have timely excretion of waste every day?
6. Do your body mass index (BMI) in the normal range?
7. Do you fall sick often or have regular pain?
8. Do you experience positive thoughts/ emotions most of the time during the day?
9. How is your digestion?
10. Do you look older than your age?

If your score is above 80, you are healthy. If it is 60 to 80, with little effort, you can achieve a healthy score. If it is less than 60, immediate correction is required by changing your lifestyle. Good news is that whatever your score, you can improve it by adopting the right lifestyle. Please note that this is not a very accurate measurement but you just get a broad idea about your wellness.

### **What should be our vision/goals for health and fitness?**

1. To reduce fat and increase muscle weight.
2. To have a strong powerful immune system, all organs work well.
3. To reverse biological age.
4. To look great, strong and flexible, feel amazing, and very fit body.
5. To feel more alive.
6. Fewer illnesses, clear arteries, fewer disabilities, long quality life, glowing skin and face, fewer wrinkles, reversing existing diseases.

### **What should be our strategy to achieve the above vision?**

#### **Movement is medicine**

**Go for a morning walk before your breakfast**

### **Walking leads to a longer life.**

Walking is a great way to improve or maintain your overall health. Just 30 minutes walk every day can increase cardiovascular fitness, strengthen bones, reduce excess body fat, and boost muscle power and endurance. It can also reduce your risk of developing conditions such as heart disease, type 2 diabetes, osteoporosis, and some cancers.

If possible, prefer the morning time when you also get some sunlight along with a morning walk. Also if you can walk in the park or near any natural surroundings, it will have the additional advantage of having fresh air. Always wear comfortable shoes for walking.

### **Exercise /Yoga – The most powerful tool for health**

Morning walking alone is not adequate for our physical fitness. Our body has more than 250 joints. Each joint requires movement to remain effective. Hence apart from a morning walk, we must also spend some time doing exercises or simple yoga Asanas.

The golden rule of the body is “move it or lose it.” Lack of physical activity is a significant contributor to all diseases, especially overweight. Regular exercise is necessary for the body’s metabolism (the total of all chemical reactions in the body) so that it burns more fat.

Research supports the importance of exercise in relationship to improved cardiovascular fitness, insulin sensitivity, glycemic control of type 2 diabetes, blood pressure, and depression.

Dr. William Evans and Irwin Rosenberg from Tufts University have documented the powerful effects exercise had on improving muscle mass, strength, aerobic capacity, bone density, and many other key biological markers of aging. One of the most effective ways to raise our good cholesterol is through exercise. Studies have shown that men sixty to seventy years old can increase their muscle strength by 100 to over 200 percent after just 12 weeks of training. A complete fitness program includes exercises to enhance flexibility, strength, and endurance. Yoga

asanas cover all these three aspects. One must warm up before exercise and cool down activities at the end of the exercise. Exercise regularly increases the flow of oxygen into our lungs and enhances the circulation of blood and thus provides opportunities for our various physiological systems to work at their peak.

Apart from Morning exercise and yoga asana, one must also remain active during the day also. Do not sit for longer hours. After every hour, stand up and give some movement to your body.

**Sitting for long hours is new cancer.  
Sit less, move more**

“Just getting up from the Chair/sofa and “moving” allows us to live longer and healthier by around 20% compared to those who don’t move.”

How to remain physically active during the day?

1. Apart from Walking and light exercise or yoga, Move more, sit less. Avoid prolonged sitting. Stand up after every 30 to 40 minutes and either stretch or walk a few steps.
2. Park your vehicle away from your destination so that you require walking a few steps.
3. Keep your mobile a little away so that whenever you get a call or require doing a call, you require some movement. Walk around while on the phone.
4. If you are staying in a multi-story building, use the elevator for a few floors and for a few floors, you go by stairs.

Make a conscious choice to remain physically active and you will get a lot of health benefits apart from looking younger than your actual age.

**Make your spine strong and flexible**

You are as young as your spine is flexible. Do you experience back or neck pain regularly? Wrong postures and excess use of gadgets like mobile are causing this pain. A healthy spine is critical to avoid this.

The core of the body is the skeleton, and the core of the skeleton is the spine. The spine is made up of a series of irregular-sized bones called vertebrae, totaling 33 vertebrae.

The importance of spinal health is that it has a direct effect on our overall health and wellness; it is the cornerstone of our ability to move, sleep, and work properly. Everyday activities and movements, such as sitting up straight, leaning over, picking up things, walking, turning, and shifting our body, can become difficult or painful without a healthy spine.

Taking care of your spine — that is, your back and neck — now will help you lower the chances of experiencing back pain later. Here are simple yet important adjustments to make for spine health:

**Lift right.** It's very easy to twist the wrong way and damage your spine if you don't use the proper form when lifting an object. Here's how to lift correctly. Stand as close to the object as you can, and use your legs and knees rather than your back or upper body to pull up the item. It will help if you bend your knees so your arms are at the same height as the item. Keep your head down and back straight. If the item is heavy, don't try to lift it yourself — get help.

Choose a chair that provides lower back support, or place a pillow or rolled-up towel behind your back. Your knees should be at 90 degrees (at about the same level as your hips) and your feet should rest comfortably on the floor.

Mobile is the biggest cause of neck pain. Raise the phone. Move the phone (and other devices) up closer to eye level so the head does not have to be tilted forward. Never cradle your phone between your ear and shoulder.

## **Check Your Posture**

Do you catch yourself slouching when you're at work or sitting on the sofa at home? Ensure the right posture while sitting, standing, or walking.

There are videos of various exercises and correct postures on YouTube for a healthy spine. Sri Sri Tattva of Art of Living regularly conducts 2 days program at very nominal fees where exercises are taught along with correct postures to take care of your spine. Do not ignore this most critical part of the body.

**One surprising thing you should do every day**  
**Every day sit on the ground/ floor for a few minutes**

Believe it or not, the simple act of sitting on the ground can help you live longer and stronger. July 2014 research in the “European Journal of Preventive Cardiology found that the ability to get up from the floor is a significant predictor of longevity in people ages 51 to 80. How well you can move from standing to sitting on the ground and vice versa is a reflection of your overall health and fitness. It is not expected to shun the chair for every activity. But spending some time on the floor each day can benefit your health in the following way:

1. Better Balance, stability, and coordination - This is especially important as you get older because it helps reduce your risk for falls and resulting fractures.
2. Greater mobility. Moving into a floor-seated position engages the muscles surrounding multiple joints and body parts such as the shoulder, elbows, wrists, hips, knees, and feet.
3. A strong core and legs.
4. Healthier posture.

**Precautions**

1. Avoid slouching. When your back is in a curved position, it can put extra strain on your spinal discs and vertebrae. Sit straight.
2. Sit on a small pillow or towel. This can ease any tailbone discomfort. Plus it can also place your pelvis in better alignment with your spine.
3. Move your legs. Any position can become a problem when you hang out in it too long.

Those who have knee problems should do this in consultation with their doctor.

## **Deep breathing**

### **Adequate oxygen**

Our first act after taking birth was to take a breath. Our last act would be exhaling breath. As long as breath is there, life is there. Daily we take around one to 2 kg of food and around 2 to 3 liters of liquid including water but we take 10,000 liters of air every day. Thus 90 % of our nutrition comes from the air. Research indicates that due to our poor lifestyle, we hardly use 30 % of our lung capacity. If we want to understand the seriousness of this, imagine you are driving four-wheelers where each tire has only 30 % air. Just now observe your breath. Are you breathing to your full capacity? Are you breathing from your chest and belly? Your answer will mostly be no and you will notice that you are breathing from your chest. The correct way to belly breathe: Sit with your back erect. Put your hand on your belly. Now take a deep breath. As you slowly inhale, your belly and hand should rise. As you slowly exhale, your belly and hand should fall back down. Think of your stomach as a balloon that inflates and deflates with your breath. Do this every day at least for 10 to 15 minutes along with other pranayama.

Deep breathing has an impact on digestion. The more you eat, the deeper should be your breath. When you take enough vitamin “O”, fat is broken down and your intestines absorb all the nutrition from the food you eat. When you breathe correctly while you eat, your body fills up much quicker and you end up eating less than you normally would. So practice this: before you eat anything, sit with your back erect. Take three deep breaths from your belly. Inhale comfortably and make sure you exhale slowly and long each time. Between every bite, take one deep breath. End your meal with three breaths.

Deep breathing also facilitates improving our emotional health. Whenever you are angry or anxious, just take a few deep breaths and your anger and anxiety will disappear. It is a proven fact that when our

breaths are short, the tendency to lose temper is more. The more stressed you get, the more deeply you should breathe.

Even the inflammation and pain are soothed when oxygen hits the cell. Deep breathing also helps your hair grow strong and your skin glow.

Thus there are many benefits of deep breathing. It is one of the best tools for health transformation.

### **Lifestyle based on Ayurveda Powerful Early Morning Rituals**

Do you believe in Ayurveda? Ayurveda has evolved in India from the time of the Vedas, a few thousand years back. Ayurveda means Veda of ayus, knowledge of life longevity and well-being. These ancient practices are equally relevant now. The way we have spoiled our lifestyle, we need it more in the present time to restore our health, maintain our body rhythms, get revitalized, look younger, become more resilient, and reconnect with heart and soul.

The beauty of Ayurveda is that it adopts natural approaches to health and wellness. Ayurveda suggests that we surrender to the awesome powers of nature that inherently rules us. Our body is made up of five elements and so is nature which also contains five elements. These five elements are earth, air, water, fire, and space. From these five elements, the body gets three natures or doshas - 1. Vatta (air + space) 2. Pitta (fire + water) and 3. Kapha (earth +water). Ayurveda focuses on whole-body healing and states that a person's dosha or nature determines their personality and health. These doshas are believed to be responsible for a person's physiological, mental, and emotional health. Every person is said to have a unique ratio of each dosha, usually with one standing out more than the others. A person's unique ratio of vata, kapha, and pitta is said to define their Ayurvedic constitution, a blueprint to achieve optimal health.

Ayurveda recommends early waking up, preferably in Brahma Muhurta. The Brahma Muhurta means moments of Brahma, the energy of the creator. The ancient proverb says," Early to bed and early to rise makes

us healthy, wealthy, and wise.” This early hour of the day is the most fresh and pure time of the day and provides the cleanest oxygen.

Once you wake up, spend a few minutes feeling love and compassion for the entire universe and a feeling of gratitude for having received one more day to live. Rub your palms together and gently massage your face. Repeat this sequence for your head, arms hands, and legs with long, smooth strokes. After massaging the whole body ,touch the Mother Earth. There are two reasons - one out of gratitude, and the second this bending compresses the abdomen and helps to move the old contents of the intestines down and out, a movement called apana vayu, to ready for excretion.

Upon rising, take one or two glasses of luke warm water. You can add lime and/or honey to it. Ideally, water should be stored overnight in a copper container. It is believed it helps to strengthen our muscles and clean our intestines. Take one banana or a few soaked almonds.

Use the next 60 to 90 minutes in doing yoga, pranayama, chanting mantras, walking in nature, and meditation. The magic of early morning should not be missed.

### **Be a nutritious warrior- Art of Eating**

Food is the foundation of the body. Our body is made of million cells. All malfunctions of cells are on account of only two reasons -nutrient deficiency and toxicity. Deficiency means cells lack something that they need to perform.

Cells that are malfunctioning because of a vitamin C deficiency exhibit different symptoms than those malfunctioning of Zinc deficiency and so on.

Toxicity means that cells are poisoned by something that inhibits the proper function of the cell. Again cells malfunctioning of lead toxicity exhibit different symptoms from those malfunctioning because of mercury toxicity. Various combinations of deficiencies and toxicities produce different symptoms. Modern medicine focuses on treating

symptoms and not the root causes which are only two as discussed above that is a deficiency of nutrients and excess toxicity.

Humans can live long and healthy lives if we do two things right: provide our cells with all the nutrients that are needed to protect our cells from toxins. To the extent that we can accomplish these two tasks well, we can significantly extend the length and quantity of our lives.

So now you know the importance of choosing the right food? Our food choice decides whether we will build strong cells or weak ones. It is that simple. The choice is yours to make. Are you going to maintain your body or let it fall apart? Let us see what we should eat and what we should minimize/avoid.

1. Eat a balanced diet. A balanced diet consists of fruits, vegetables, nuts, seeds, lentils/ legumes/ pulses, curd/ buttermilk, and whole grains. Ideally, half of the food you consume in a day should be raw (salad, fruit, smoothies, soaked nuts, sprouts, seeds) and half should be cooked. Also, add fermented food and a lot of fiber to your daily intake. Try to eat your dinner as early as possible. (Around 7 to 8 pm). Add virgin coconut oil to your daily intake as it is a fast fat burner. Eat a variety of food to get all the required nutrients.
2. Add a lot of greens in daily intake like curry leaves, Coriander, mint, and in winter Spinach(Palak), Fenugreek (methi ), Mustard (Sarso), etc
3. Replace refined oil with cold-pressed oil.
4. Reduce intake of white sugar, Salt, processed foods, sweets, processed / refined oils, trans fat, breakfast cereals ( as they are loaded with sugar) bread, biscuits/ cookies, cake, other bakery items, and food which are prepared from maida (refined wheat flour), milk, soya bean, chocolates, noodles sauce, Ice-cream, fried and proceeded items like pizza, samosa etc, potato chips, cold beverages, bottled juices. The less you eat these items, the better for your health.
5. Keeping acidity low and alkaline high in the body can reverse the aging process. For this, drink 2 to 4 green drinks (Juice of green

vegetables) a day and increase taking raw food and sprouted pulses. Limit acidic foods and drink as much as possible.

6. Take one spoonful of cow ghee every day.

### **Eat Super. Be Super.**

#### **Some extraordinary nutrients rich food in our diet**

Remember Pareto principle? The Pareto principle states that for many outcomes, roughly 80% of consequences come from 20% of causes. Other names for this principle are the 80/20 rule or the law of the vital few. For improving health and reducing weight also, 20 % of foods that are rich in antioxidants, vitamins, and minerals play a great role. A list of such food with a brief idea about their nutrients is as under:

#### **Superfood 1-Wheatgrass Juice**

Wheatgrass juice is regarded as a super potent health food with amazing benefits. Wheatgrass is an excellent source of many different vitamins and minerals.

It provides over 100 nutrients, especially high in vitamins A, C, and E, as well as iron, magnesium, calcium, and amino acids. It is one of the best sources of chlorophyll. It is a natural blood purifier. Wheatgrass has antioxidant, antibacterial, and anti-inflammatory properties. Health benefits of wheatgrass juice include:

1. Reduction of cholesterol
2. Enhances the function of the immune system.
3. Killing cancer cells
4. Blood sugar regulation
5. Promote Weight loss-Drinking wheatgrass can boost your metabolism and aid in weight loss
6. Eliminates toxins from the body
7. Wheatgrass has high levels of enzymes that aid in digestion
8. Wheatgrass has anti-inflammatory properties which help in curing arthritis

## How to take it?

It is usually consumed as a fresh juice. If you can grow wheatgrass at home, you can use a juicer to make your wheatgrass juice. Alternatively, you can purchase wheatgrass powder from Amazon or health stores.

## Best time to consume wheatgrass:

Take wheatgrass Juice in the morning on an empty stomach. If you cannot take it in the morning, you can take it any other time on an empty stomach. The recommended daily intake for maintaining optimum health is approximately 30 ml. If you are using powder, take 3 to 5 grams every day with water.

## **Superfood 2 - Overnight Soaked almonds (5) and walnuts. (2 half pieces) - Take this for breakfast or before your workout.**

Almonds are rich in valuable nutrients for your body, like magnesium, vitamin E, and dietary fiber.

### Major health benefits of almonds

1. Lower Cholesterol
2. Lower Blood pressure
3. Stronger Bones-Almonds have calcium and phosphorus, which improve bone health
4. Better Sugar Control
5. Better Gut Health

### Major health benefits of walnuts

1. Rich in antioxidants
2. Super plant source of Omega 3
3. Promotes healthy gut
4. Reduce chances of cancer

### Why nuts should be soaked before eating?

Essential nutrients like iron, protein, calcium, and zinc are better absorbed by the body when you soak the nuts. The water removes the phytic acid present in acids which cause indigestion. So, soaking nuts helps in digesting them properly and reaping the benefits of these nutrients.

### **Superfood 3- Seeds mixture**

The mixture of watermelon seeds, flax seeds, chia seeds, pumpkin seeds, muskmelon seeds, and sunflower seeds. Such a mixture is available in the market. They are loaded with antioxidants, omega-3, zinc, fiber, calcium, and protein. They are good for Weight loss, a healthy heart, and boosting our immunity. Take one/ two spoon seeds mixture during snack time.

### **Superfood 4-Ice apple /Tadgola/ Nungu**

Ice apple also known as tadgola and also as Nungu offers incredible health benefits. It is a summer fruit. It is a natural coolant and can help combat dehydration naturally.

It is a low-calorie fruit rich in calcium and phytonutrients and contains fiber, protein, vitamins C, A, E, K, B7, and iron.

This fruit is packed with a significant amount of sodium and potassium minerals that help maintain the balance of electrolytes and fluid in the body. Therefore, ice apple is the best fruit to eat in the summer as it prevents dehydration and fatigue in summer.

Ice apple acts as an excellent natural remedy for stomach aches and digestive issues. It helps to relieve the constipation problem and promotes bowel movements. Ice apples also help reduce acidity and stomach ulcer problems. It also promotes liver health.

Its fruit texture is similar to lychee and when comes to its taste, it is similar to tender coconut. It is usually found in the southern part of India and it is considered as best summer fruit.

Ice apple is a fruit famous for its ability to help with weight management, especially if you're trying to lose weight. The presence of water in the fruit helps the body sustain the feeling of fullness and helps to avoid overeating.

Though less known, this fruit is an excellent choice in summer.

So hydrate yourself this summer with ice apples!

### **Super Food 5-Chia seeds**

Chia seeds are rich in polyunsaturated fat (Omega-3 Fatty Acids), fiber, protein, calcium, phosphorus, magnesium, manganese, zinc, and some more vitamins.

The fiber and protein in chia seeds may benefit those trying to lose weight.

Chia seeds are loaded with antioxidants that help in reducing the pace of aging. It makes your hair and skin look healthy. According to some, these seeds are a fountain of youth. It also helps in reducing the risk of cancer cells striking your body.

There are only a few sources of omega-3 fatty acids, and chia seeds are one of them. It helps in improving sleep, reduces depression, and there is a lesser risk of heart disease.

Chia seeds have several nutrients that are vital for bone health, including magnesium and phosphorus, and calcium.

The dosage recommendation is 20 grams or about 1.5 tablespoons of chia seeds twice per day.

Chia seeds are versatile and can be used in many recipes. They can be eaten raw, soaked in juice, or added to oatmeal, pudding, smoothies, etc. You can also sprinkle them on top of cereal, yogurt, fruit dishes, vegetables, or rice dishes.

Do add these nutritious seeds to your daily diet.

### **Super food 6-Noni Kokum Drink**

Noni is a lumpy, mango-sized fruit that is yellow. Noni juice has numerous potential benefits, including boosting endurance, relieving pain, supporting your immune system, curing constipation, infections, pain, and arthritis, reducing cellular damage caused by tobacco smoke, and aiding heart health in smokers.

Noni juice provides a great source of vitamin C, biotin, and folate-vitamin B. The juice is packed with potent antioxidants and provides several health benefits.

However, Noni juice is not taken in isolation due to its bitter taste and is always blended with other juices. One best combination is to add it in Kokum juice.

Kokum Sharbat (Kokum Juice) is a refreshing beverage taken during summer to beat the scorching heat outside. Drinking Kokum juice helps to expel heat, reduce acidity and relieve sunstroke. Kokum juice also helps manage blood sugar levels by increasing insulin secretion due to its anti-diabetic and antioxidant properties. Kokum helps in weight loss by reducing the production of fatty acids as well as increasing the secretion of a hormone (serotonin) that suppresses appetite.

Noni-Kokum blended juice provides multiple health benefits apart from refreshing you in summer. The same is available on Amazon and other health stores. In case you do not like this combination, Kokum juice alone is also one of the best natural drinks you can have in summer to prevent dehydration and the chances of a heat stroke. This is because one of the key health benefits of kokum is its ability to cool down your entire system. Enjoy the bright red Kokum Sarbat.

### **Superfood 7 - Buttermilk - Nectar (Amrut) Drink**

In summer, the major issue we face is dehydration. We instinctively reach for a chilled bottle of cola but it is full of sugar and not worth it. Instead,

we should take buttermilk. A glass of buttermilk is good for health and is so refreshing with no additives. Buttermilk is a good source of calcium, protein, and other nutrients. Buttermilk contains live cultures and hence also is a source of probiotics, which are beneficial for the gut. Limited research also suggests buttermilk might promote heart health. It reduces bad cholesterol.

Buttermilk balances the levels of electrolytes and fluids in the body with its combination of curd, salt, and water. Thus, a glass of buttermilk refuels you on summer days when you are feeling dehydrated and tired.

While cold sodas only give momentary respite as we drink the cool liquid, buttermilk cools the body from within. The cooling properties of buttermilk can effectively bring down the temperature of the body.

People usually refrain from consuming dairy products if they are aiming for weight loss. Buttermilk, however, contains all the nutrients milk has without the fat. One glass of buttermilk will leave you satiated for a long time. This makes buttermilk a great drink if your goal is to reduce your calorie intake.

Use a wooden churner instead of an electric as otherwise heat produced from an electric churner kills good bacteria from buttermilk. Alternatively, if you want to use an electric churner, add a few cubes of ice to balance the heat.

If you want to burn your fat, follow this recipe:

Take an equal quantity of flaxseeds, cumin seeds, and fenugreek seeds and grind them into a fine powder. Taking 1 tsp of this mixture and adding it to your buttermilk for a few weeks every day will help burn fat and lower cholesterol.

According to Ayurveda, buttermilk is good even in winter.

What Nectar (Amrit) is for God, buttermilk is for human beings. Enjoy it every day.

### **Superfood 8 -Sattu (prepared by roasting chana/ gram)**

Sattu also called the “poor man’s protein” (because of its high consumption by laborers) is gaining popularity as India’s superfood. Sattu is made with roasted chana; it is enriched with protein, fiber, and other essential nutrients.

From paratha to laddoo - we can make different types of dishes with sattu - sattu juice being the most popular one. (Sweet or salty). According to doctors, this drink protects the body against sunstroke. Made with sattu, onion, lemon juice, black salt, cumin powder, chaat masala, and water this drink has a tangy and spicy taste. For making the sweet version, take a glass of milk, add two tablespoons of sattu powder, one teaspoon of sugar or jaggery, and mix well. A perfect breakfast food or mid-day meal, sattu is light, wholesome and helps give a healthy start to the day as also keeps you full for longer and hydrated. You can also make parathas, upma, or even porridge with it.

#### **Benefits of Having Sattu**

1. Works as a body coolant
2. Improves appetite
3. Improves digestion and bowel movement
4. Detoxifies your intestine walls of any oily residue
5. Supports weight loss
6. Helps boost energy
7. Good for diabetics
8. Great for people with high blood pressure
9. Source of vegetarian protein
10. Regulates blood sugar

Though Sattu is readily available in the market, you can also easily make it at home. All you need to do is to roast the gram (chana). Allow it to cool, and then finely grind the roasted chana with the help of a grinder. Your homemade sattu is ready to use. You may or may not remove the husk.

Enjoy this super nutritious food in summer.

## **Superfood 9 -Barley (Jav)**

### **Barley water -Best summer drink**

Barley is rich in vitamin B-complex, iron, calcium, magnesium, manganese, selenium, zinc, copper, protein, amino acids, dietary fiber, beta-glucans, and various antioxidants. Barley water helps flush out all the toxins from your body, boosts immunity, and improves overall health. To make your barley water, you have to boil some barley in water, strain the water to remove barley grains, and add sugar or lemon as per your taste. You can also add ginger and honey. Hulled Barley is better than Pearl Barley. Both are available on Amazon. Even ready barely water is available on Amazon and other online stores.

Barley is high in fiber, especially beta-glucan, which may reduce cholesterol and blood sugar levels. It also aids weight loss and improves digestion. Drinking barley water is an excellent natural remedy for urinary tract infections (UTIs). It helps cleanse the kidneys and helps treat issues such as cystitis, kidney stones, and high creatinine levels.

Enjoy chilled barley water with lemon -the best summer drink to get lots of health benefits.

## **Superfood 10 -Quinoa**

Quinoa is a gluten-free seed that can make a great substitute for rice and other grains. Quinoa is rich in both fiber and protein, contains a much higher amount of other nutrients, and has a similar fluffy texture to rice. A cup of quinoa contains twice more protein and about 5 g more fiber than white rice. Quinoa contains fewer calories and carbohydrates than white rice.

It is such a wonderful superfood that the United Nations declared 2013 the “International Year of Quinoa.”

Quinoa is one of the few plant proteins that are a complete protein. This means it contains all of the essential amino acids we need. One cup of Quinoa contains 2.5 grams of soluble fiber. It has 20-hydroxyecdysone, a

compound known to help with weight control. And the vitamin B in quinoa reduces homocysteine levels (an inflammatory hormone) in the body. Quinoa contains important minerals like calcium, iron, and phosphorus.

### How to Eat Quinoa?

Quinoa is very versatile and easy to prepare. You can cook it just like rice, with two parts liquid to one part quinoa. A possible company (Bengaluru-India) is providing a quinoa Dosa pack that can be cooked at home.

Thus quinoa is packed with vitamins and minerals and contains more protein, fiber, and healthy fats than other grains. Adding quinoa to your diet is a great way to increase your daily intake of important vitamins, minerals, protein, and fiber.

### **Superfood 11 - Millets**

During the period of our forefathers, millets were a regular part of our diet. But in recent times, our major intake is wheat and rice. Looking at the multiple health benefits of millet, it is time to include them in our day-to-day diet regularly and not occasionally. Millets are highly digestible and full of vitamins and minerals. Its high fiber content and low glycemic index make it a great choice for all. Eight varieties make up the family of millets. Out of the eight millets, few are known to be “heating” and few “cooling” in their nature and accordingly depending on the season, we should choose the right millet. Thus we should eat finger millet (Ragi) foxtail millet (Kangni), Pearl Millet (Bajra) etc during winter and little millet (Kutki) and proso millet (Barre) during summer. Ragi (finger millet) is a staple in South India and Maharashtra. To reduce its heating effects, a small quantity of ragi is mixed with lots of coconuts, which is known to be cooling, so that one can consume ragi during summer also. Sprouting the grains also reduces the heating effect. Bajra roti and Bajra raab are consumed in harsh cold winters in Rajasthan and other northern parts of India. Based on the season and climate you live in, choose the millets and try traditional recipes and ways to incorporate this ancient superfood into your diet.

## **Superfood 12 - Turmeric -The golden spice**

Turmeric is known as a golden spice and is full of nutrition and health benefits. Turmeric's main active component is curcumin. Curcumin has anti-inflammatory and antioxidant properties and is helpful in the following ways:

1. The anti-inflammatory property of turmeric helps in treating arthritis
2. Aids in digestion
3. Has healing properties
4. Helps liver detox
5. Improves heart health
6. Prevent Alzheimer's and cancer.
7. Curcumin boosts levels of the brain hormone BDNF which increases the growth of new neurons and helps in fighting various degenerative processes in the brain.

Ayurveda also strongly recommends a daily intake of turmeric. Ayurveda uses turmeric as a remedy for countless benefits for more than 4000 years. It is coined as the most powerful spice of all. Start taking turmeric every day and see what happens to your body.

Apart from using in food preparation, it can be taken with warm milk or water. There are supplements available containing curcumin, the main component of turmeric.

## **Super food 13 - Moringa**

Moringa is a plant that is often called the drumstick tree. Moringa has been used for centuries due to its medicinal properties and health benefits. It has antifungal, antiviral, antidepressant, and anti-inflammatory properties. Moringa leaves contain a variety of proteins, vitamins, and minerals.

The benefits of moringa include:

1. Making bones healthier. Moringa contains calcium and phosphorous, which help keep bones healthy and strong. Along with its anti-inflammatory properties, moringa extract also help to treat conditions such as arthritis and may also heal damaged bones.
2. Moringa lowers cholesterol levels potentially reducing the risk of heart disease.
3. It also protects the liver against damage due to its antioxidant and anti-inflammatory properties.
4. It is also good for diabetics as it helps lower blood sugar levels.
5. Drinking Moringa juice helps to manage blood pressure by acting as a diuretic.
6. Improves digestion because it contains a lot of fiber.
7. An easy solution for iron deficiency anemia as it is an excellent source of iron.
8. This superfood is also a great source of protein.

Moringa powder is easy to find online and in healthy grocery stores. It can be taken with water or can be sprinkled on our salads or can be added in and vegetables. Drum sticks are used in preparing soups and sambhar.

Care: Pregnant women or nursing mothers should consult doctors before using Moringa powder.

Experts say there is no maximum “dosage” for people using moringa as a supplement.

### **Super food 14 Chyavanpras**

Why you should eat chayavanprash?

Do you ever wonder why some people get cold or become sick all the time and others never get a cold and stay healthy and strong? We normally link this to immunity. Ayurveda goes one step further and talks about Ojas which have an impact on immunity.

“It is Ojas which keeps all living beings nourished and refreshed. There can be no life without Ojas.”—Charaka Samhita.

Ojas is a Sanskrit term that can be translated as “vigor” or “essence of vitality.” It not only gives tissues strength and endurance, but it protects the health and vitality of cells, thereby influencing all bodily functions and physiological processes.

In a nutshell, Ojas are the vital energy that rules our immunity, strength, and happiness—three things we want to have in abundance.

The results of depleted Ojas are low energy, fatigue, disease, disappearance of the glowing radiance from the eyes and face.

According to Ayurveda, Ojas, and immunity are intricately linked to the concept of rejuvenation. In our stressed-out, overly busy modern world, we often don’t give ourselves ample time for rest, nourishment, and self-care. The practice of rejuvenation is all about slowing the aging process, boosting our immunity, and bringing our body, mind, and spirit back into a state of harmonious balance.

### How to Build Ojas?

One way to build healthy Ojas is to nourish the body with healthy, prana-rich foods, and to pay mindful attention to Agni, our digestive fire. Ayurveda’s list of the highest Ojas-building foods includes dates, almonds, ghee, and raw cow’s milk. Local, fresh organic vegetables and whole grains are Ojas-building, too.

One of the easiest and most delicious ways to support Ojas is by adding Chyavanprash to your diet. Chyavanprash is based on a traditional Ayurvedic formula that has been used for millennia to strengthen and rejuvenate the body, support the proper function of the immune system, and provide the essential building blocks of Ojas. Also, abhyanga massage can help to increase the production of Ojas, whilst the yogic practice of pratyahara (sense withdrawal) helps to maintain Ojas once levels are high.

So in winter do take chyavanprash daily to boost your Ojas.

## Superfood 15 Green Smoothies

During winter, add a green smoothie to your daily diet.

Green leafy vegetables are available in winter. It is the best time to add green smoothies to your daily intake. These greens are a rich source of vitamins and minerals and are most nutritious when consumed raw like in a smoothie. Green smoothies are also packed with fiber, which **lowers cholesterol and glucose levels, keeps you feeling fuller for longer, and regulates your body's cleansing processes**. It's also easy to customize a green smoothie to your taste.

What are the best greens to put in a smoothie?

**Spinach (Palak) is one of the best options since it has a mild taste.**

**Cucumber:** Thanks to its high water content, cucumber makes for very hydrating and refreshing smoothies

One can add lettuce, paan, mint (pudina), Basil (tulsi), coriander (kothmir), celery, etc. Apart from the above greens, add lime, water, salt, ginger, and pepper to prepare a green smoothie.

The best time to drink a green smoothie is morning either during breakfast or at around 11 am.

So enjoy green smoothies during winter and get lots of nutrients.

### **Why fiber is a weight loss hero?**

Fiber is a weight loss hero. Unlike other nutrients such as protein or fat, fiber is not absorbed in the body but improves gastrointestinal function to achieve weight loss. They help in weight loss because they are rich in nutrients but low in calories. There are two types of fiber - soluble and insoluble. Foods like sprouts, flaxseeds, oranges, beans, and oats have a higher proportion of soluble fiber. Food like leafy greens, fruit skins, and nuts has insoluble fiber. Think of chia seeds that expand in water. The same thing happens to soluble fiber in the stomach and

hence we feel full for a longer time and hence help in reducing our food intake. Insoluble fiber does not dissolve in water; instead, it remains intact and adds bulk to the GI tract, speeding up transit time and in turn promoting regularity.

Thus overall fiber helps in gut/bowel health. It also has a role in our metabolism. So eat both soluble and insoluble fiber to achieve weight loss. What's more, soluble fiber may help fight belly fat.

So ensure taking adequate fiber in your daily diet. An app like Healthyfyme will provide you with a percentage of fiber you are consuming every day so that you can take corrective action.

### **Digestion –How you eat matters**

If you count your bites, you can reduce your weight.

Normally we listen “You are what you eat.” However, Ayurveda says “You are what you digest.” In Ayurveda, healthy digestion is the foundation of lasting wellness.

Digestive Agni is called jatharagni-the name comes from the Sanskrit jathara meaning “abdomen” and Agni meaning “fire”.

When our digestive ability, or Agni, is strong, we build healthy tissues, eliminate waste products efficiently, and produce a subtle essence called Ojas (an element needed for longevity). Ojas is a Sanskrit word that means strength and can be defined as the innermost vital essence. According to Ayurveda, Ojas is the basis for clarity of perception, physical strength, and immunity.

Weak digestive fire produces metabolic waste, which, unless eliminated promptly from the body system, can turn into toxins (Ama). If you want to be healthy, it is important to take care of your digestive fire (Agni) to improve the performance of the digestive system.

## **How to improve the performance of the digestive system?**

Follow the Cycle of the Sun. The power of jatharagni corresponds to the movement of the sun. It increases until noon when the sun is at its peak and then it gradually decreased. Therefore, jatharagni is strongest during the middle of the day. Lunch should be the main meal of the day when food can be easily digested and absorbed. Breakfast and dinner should be light.

### **Natural Supplements to Keep the Fire Strong**

As you process towards old age, jatharagni tends to weaken and it is then called mandagni. To support the digestive fire during this age:

- ✓ Heavy food should be eaten in moderation. Eat more light food like soups, steamed vegetables, fresh fruits, and juices.
- ✓ Practice pranayama and yoga
- ✓ Go for morning and evening walks
- ✓ Avoid taking very cold water
- ✓ Take Agni Kindler- You can kindle your digestive fire by adding some heat in the form of pungent foods like ginger before meals. One can add lime and salt to it.

Digestion is very important and is the foundation for good health. Diarrhea, constipation, acid reflux, irritable bowel syndrome, and any other digestive imbalance are a result of a weakened and imbalanced Agni or digestive fire. When the digestive fire is imbalanced, this gives rise to disease. One of the most effective ways to balance the doshas and improve digestion is to eat according to the six tastes.

Ensure that you consume each of the six tastes, sweet, sour, salty, pungent, bitter, and astringent at every meal. However, be sure to favor the tastes that balance your doshas.

What you eat is important, but how you eat is also just as important.

Apart from choosing nutritious food, it is also important how we eat. Unless food is properly digested, we will not get desired results. The basic steps of good digestion are as follows:

1. First, eat the right combination of foods because certain foods digest better than others. For example, fruit is easy to digest and passes through the digestive system quickly. Hence it should be eaten alone and not with any other food. Taking sugary drinks and desserts with meals is also not good for easy digestion. Ayurveda says bad food combinations or viruddha ahara may lead to disturbance of Agni, poor digestion, ama accumulation, vitiation of dhatus, and channel obstruction. This does not allow you to gain adequate nourishment.
2. Chew your food well to assist in the digestive process.
3. One should have the right emotions while cooking and eating. Negative emotions impact food energy and even if food is nutritious, we will not get desired benefits. Practice food prayer before each meal will ensure you have the right emotions while eating. Do prayer/positive affirmations strongly before eating as well as before drinking water/juices.
4. Follow the Japanese concept “Hara hachi bu “meaning **“Eat until you’re 80% full.”** It is endorsed in Ayurveda too. The idea is to avoid overeating. Interestingly, those who follow this practice have one of the lowest rates of illness from heart disease, cancer, and stroke, and a fairly long life expectancy.
5. Eat with your full attention on the meal. Avoid watching television, being mobile, reading, or engaging in heavy conversations. Light conversations are fine, but keep attention on the meal. Do not rush through the meal, eat too slowly.
6. Avoid eating for the sake of eating. Ensure you are indeed hungry before eating.
7. Lunch should be the main meal as midday is when the digestive fire is strongest. Breakfast and dinner should be lighter meals.
8. When possible, favor organic, fresh, and wholesome foods.
9. Eat your meals and snacks at regular times of the day every day of the week including weekends. Your digestive system loves routine and stability.

10. Once you have eaten, takes a few minutes to relax, which will allow the digestive system to begin its work. Do not get up immediately after eating.

When the digestive system is compromised, so are all the other systems within the body. Taking these simple, yet powerful steps can help increase your energy and improve your health.

### **Drink what you eat and eat what you drink**

There is an old saying, “Drink what you eat and eat what you drink.” Solid food should be chewed thoroughly enough so that it becomes liquid before you swallow it; liquid foods such as juice and soup should be chewed so that enzymes in our saliva have time to work on them. Nutrition starts in our minds and our mouths. Eat your food with the intent to nourish your body rather than merely fill the void in your stomach. The purpose of chewing is to assist the digestive process by grinding your food into small particles and coating them thoroughly with the digestive enzymes in our saliva.

If you want good nutrition to support good health, you must not only eat nutritious food including more raw food but you also need to chew it well.

### **Coping with the Impact of Seasons**

#### **Ritucharya**

#### **Change in lifestyle and eating habits to counter the impact of each season**

Rituacharya is the ancient Ayurvedic practice and is comprised of two words, “Ritu” which means season, and “charya” which means Regimen or discipline. Ritucharya consists of a lifestyle and Ayurvedic diet routine to cope with the bodily and mental impacts caused by seasonal changes as recommended by Ayurveda.

## **Care during winter**

The intensity of cold increases during extreme winter.

Due to this dryness increases depleting the body's reserve and natural oil.

For this, Ayurveda advises daily head and body oil massages and then sitting in the midday heat of the sun. It recommends soups, ghee, hot beverages with jaggery, rice flour, milk products, and sesame oil, all rich food with plenty of inherent fats and oil to replenish the body.

Ayurveda then cautions that kapha that has increased and accumulated during extreme winter will begin to liquefy as we approach uttrayana and the early spring season. This will weaken the digestive fire in the body and promote many Kapha diseases. To counter this, Ayurveda recommends light diets with warm watery soups and full engagement in sports and exercises. Sleep during day time is discouraged. Also, sweet, heavy, oily, sour, and salty food is discouraged.

## **Care during summer**

The body feels more and more dried/ drained, with the constant heat of grisma/ summer. This weakens kapha and strengthens Vata and movement. The lubrication of joints will be drier. Therefore one should avoid strenuous exercise during day time. Also one should stay away from direct contact with the sun. One should also avoid salty, sour, acidic, pungent, and spicy food. Ayurveda recommends eating sweet fruits, light and oily preparations, salads, buttermilk, light soups, mango juice, lentils, rice, fruit juices, lots of water, milk, curd, etc. It also recommends cooling food such as cucumbers, melons, apples, grapes, most green vegetables, old rice, rock sugar, and light milk preparations. It advocates daily baths in cool water and walking in the moonlight.

## **Care during Monsoon**

During this season, the sky is cloudy and rains happen. The atmosphere is full of humidity and moisture. It also brings life to bacteria, fungi, and

viruses, making us victims of infections via mosquitoes, contaminated water, and air. The presence of water in the form of vapor in clouds leads to reduced Agni, digestive fire in the body, hence all the 3 doshas get vitiated or imbalanced in this season.

It is the time of lowest immunity, lowest vitality due to low digestive power. To counter this try to avoid foods that can be hard and heavy on the digestive system. Prepare your diet around foods that are salty, sour, and buttery in flavor. For example, have honey, wheat, rice, barley, veggie soups, and herbal tea. One should take boiled water during this season.

Ritucharya enables us to build our physical strength and mental capability to battle ailments that may happen due to seasonal changes. In addition to that, it balances all three doshas our body and keeps us fit and healthy throughout the year.

### **Toxins-Regular detoxification**

Earlier we discussed that there are only two reasons for any disease- 1) lack of required nutrients and 2) Excess toxins in the body.

In a typical human body, we accumulate toxins daily due to the mechanism of the digestion process. We eat food that gets digested, and then the nutrients go to every cell in our body through the minute microscopic channels in our Body so that the body can function properly. During this process, certain toxins will be produced as residue and it has to be eliminated through Urine, Faeces, and Sweat. This happens every day for our whole life. Because of the fast-paced life with so much Junk foods, fast foods, and a Sedentary lifestyle, we create more Toxins in our Body and those toxins will block the Nourishment which is going to all our Organs and cells thereby reducing its functioning and also will create Many diseases.

It's like if you do not Service your Car with an Oil change, Replacing Air filters, Engine oil Filters, Greasing the Parts, Complete wash, etc, the car

will not perform and it will get stuck someday. In the same way, if you do not Detox and cleanse your body of Accumulated Toxins, your body will lose its efficiency slowly and stop functioning one day. Cleansing programs are servicing our Bodies for better Functioning and more importantly, preventing many serious diseases. So how to do it?

One day a week or month focus more on taking a liquid and light diet like fruits, and vegetables in the form of Juices or soup, Khichdi, Curd Rice, buttermilk, etc. Avoid taking fried/processed food, Roti, milk, sugar, sweets, Ice-cream, bread, biscuits, etc. Start the day with one or two glasses of warm water. Further, take Trifla Churna or Two Trifla tablets once a week before sleeping with warm water. The whole objective of this detoxification is to reduce the load on the digestive system and facilitate proper cleaning/ removing toxins from the body.

Simple techniques of detoxification include:

1. Eating more antioxidant-rich foods like fresh fruits, vegetables, grains, nuts, and Beans
2. Eat antioxidant-rich spices like ginger, coriander, mint, fennel, and garlic
3. Take antioxidant vitamins- A, C and E
4. Eliminate tobacco, excessive alcohol
5. Exercise
6. Reduce your stress - meditate
7. Drink adequate water
8. At least one day in the week observe sugar detox - no sugar during the day.

### **Should we take dietary supplements? (Vitamin/ mineral tablets)**

Should we take dietary supplements (vitamin/mineral tablets) like D3, B12, calcium, or multivitamin tablets? Our body requires various nutrients and howsoever nutritious food we eat, we do not get all the required vitamins and minerals. Now even if one Vitamin or Mineral is

missing, it may lead to disease. For example, if the body does not get adequate zinc, it may lead to prostate problems.

The most popular nutrient supplements are multivitamins, calcium, and vitamins B, C and D. Calcium supports bone health, and vitamin D helps the body absorb calcium. Vitamins C and E are antioxidants—molecules that prevent cell damage and help maintain health.

Vitamin B12 keeps nerve and blood cells healthy. Vitamin B12 mostly comes from meat, fish, and dairy foods, so vegans are required to take supplements.

One should invariably go for D3 and B 12 tests every six months as these are very vital vitamins for the body. And if reports indicate a deficiency, one must take supplements as prescribed by their physician.

Similarly one should undergo a Bone Marrow Density test (BMD) every five years to find out the strength of the bone and if required after the test, supplements should be taken.

Taking multivitamin tablets twice or thrice a week will ensure the body is not deprived of the required nutrients.

However, we must remember that supplements cannot replace the nutrient power of a healthy diet. Our first focus should be on a healthy diet and for whatever gap remains, we can go for supplements.

### **Correct your vitamin D3 level**

One vitamin which has a major impact on our health is vitamin D3. It impacts our bone health and also plays a great role in improving our immunity. It also acts as an effective regulator of cell growth and prevention of cancer. Clinical studies show that vitamin D deficiency is associated with four of the most common cancers: breast, prostate, colon, and skin.

The major source of this vitamin is light sun rays. But due to our poor lifestyle, we do not take adequate light sunlight. The following depletes vitamin D3 in our body:

1. Aerated drinks - Coca-Cola, Thumps Up, etc.
2. Smoking
3. Laxatives, diuretics, Cholesterol medication
4. Stress
5. Junk food
6. Lack of exercise
7. Lack of calcium

One must get vitamin D3 levels checked every six months. If it is low, take supplements as per the doctor's advice. Try to ensure that your d3 level gets closer to the highest range of your lab test.

Good sources of vitamin D are mushrooms, sprouts, fish, egg yolk, low-fat dairy, etc. But the best source is exposure to light Sun rays for 10 to 15 minutes every day. Hence this vitamin is called "Sunshine Vitamin".

### **Prebiotics and Probiotics**

For a healthy life, our gut should be healthy. You will be surprised to know that trillions of bacteria are in our gut. 85 % of these bacteria should be good. These bacteria help in various important functions like healthy digestion, absorption of nutrients, and increasing immunity. How to maintain a healthy balance of bacteria in our gut? The solution is taking adequate prebiotics and probiotics.

Prebiotics are fibers that aren't digestible by your body but can help good bacteria grow in your gut. Since your body doesn't digest these plant fibers, they travel to your lower digestive tract to be a food source for the healthy bacteria in your gut. We get prebiotics from vegetables, fruits, and whole grains.

Homemade Curd, buttermilk, Kadhi (basan), pickle, fermented food like idli, Dosha, Khaman/dhokla, and appam; apple cider vinegar, kanji, etc

are good sources of probiotics. Once a year, one can take a supplement capsule for 15 days or one month.

### **Are you suffering from acidity or gas?**

Earlier we discussed the importance of chewing food in the mouth. After leaving the mouth, the chewed enzyme-coated food moves to the stomach and triggers the release of hydrochloric acid and other digestive chemicals that further break down the food before it moves into the small intestine. Adequate hydrochloric acid is critical in the digestive process.

People often think too much acid causes indigestion whereas in most cases, lack of adequate acid is a real problem. As a result, the food does not digest properly and remains in the stomach for a long time whereupon the food rots and becomes acidic. Rotting food, not excessive digestive acids, causes an acid-burning feeling. Also drinking water while eating accelerates the problem as it dilutes our digestive fire/ juices.

The best remedies are:

1. Pay attention to proper chewing.
2. Taking a small quantity of crushed ginger before you start your meal.
3. Avoiding overeating.
4. Avoiding carbonated beverages.
5. Limit intake of caffeinated beverages.

### **Sleep - the magic pill for health**

Sleep is to our body like charging phones. Many Important processes happen during sleep like the repair work of cells, control of metabolism, body temperature maintenance, etc. Sleep powers the mind, restores the body, and fortifies virtually every system in the body. But how much sleep do we need to get these benefits?

National Sleep Foundation guidelines advise that healthy adults need between 7 and 9 hours of sleep per night. Babies, young children, and

teens need even more sleep to enable their growth and development. People over 65 should also get 7 to 8 hours per night. However more than the number of hours, quality of sleep is more critical.

Quality of sleep is more important than quantity of sleep. Sometimes we sleep for more than 8 hours and still feel tired while waking up and some days we only get 5 to 6 hours of sleep but feel fresh and energetic in the morning. Why does this happen? A calm mind is one of the prerequisites to go deeper into sleep. A couple of deep breath helps to calm the mind. Do not use a mobile or I pad or watch TV before one hour of sleep. Exposure to bright artificial light can disrupt the process of release of the hormone melatonin, making it hard to fall asleep. Deep breathing, progressive muscle relaxation (alternately tensing and releasing muscles) or meditation before sleep facilitates quality sleep. You can do low-stimulation activities like reading, playing musical instruments, etc. during the last half an hour.

### **Best Time to Sleep**

Keeping in view the functioning of our biological clock, it is recommended to sleep latest by 10 or 10.30 so that the body gets adequate time for recovery work. (Maximum recovery work as per the biological clock of the body happens between 10 pm to 2 am).

Recommendations of Ayurveda about sleep.

1. **Hard Bed:** Ayurveda recommends a hard bed vs. a soft/ Cushy mattress. Physiologically, this is because the muscles and bones maintain their strength and solidity as a result of resistance. When the body sleeps on a soft mattress for 6 to 8 hours each night, one-third of one's life, the bones do not get enough resistance.
2. Ayurveda also recommends that normally you should avoid taking water before sleep unless you are very thirsty. It advises keeping a minimum 2 hours gap between dinner and sleep.

Sleep deficiency is linked to many chronic health problems, including heart disease, kidney disease, high blood pressure, diabetes, stroke, obesity, and depression. Quality Sleep is super important for overall health and well-being.

How to have quality sleep?

1. Be active during the day. Keep mind and body active during the day.
2. Eat 2 to 3 hours before going to bed.
3. Stop watching TV or mobile for half an hour before going to sleep.
4. Get some fresh air before going to bed.
5. Wash your feet with cold water before going to sleep.
6. Take a few deep breaths.

Those who have major problems in getting adequate sleep like insomnia should do Bhramri Pranayama for 5 minutes before going to sleep.

### **Ayurveda on multiple health benefits of Massage**

Ayurveda strongly recommends the practice of body massage keeping in view the various health benefits arising from it. A good oil massage releases the accumulated stress and toxins from the body, leaving you feeling energized and rejuvenated. Maharshi Charak said that oil massage nourishes skin, removes gastric issues, improves blood circulation, strengthens muscles, promotes longevity, etc. The most popular massage in Ayurveda is Abhayanga. Before SPAs became popular, the art of massaging self with oil, also known as Abhyanga, was practiced extensively by people.

How to do it?

Abhayanga is a massage that's done with warm oil. The oil is applied on the entire body, from the scalp to the soles of your feet. The oil is the central component of this practice. Abhyanga is typically performed by a massage therapist. But it's also possible to do an abhyanga self-massage in the comfort of your own home. Unlike other body massage

techniques, the focus here remains on the skin instead of going deep into the muscles. You can simply massage suitable oil gently into your skin, by yourself. The pressure remains light and soothing.

### Which Body Massage Oil Is The Best For You?

Good massage oil will not only untangle the knots, muscles, and tissues in your body but also relax your body by melting away all of your stress. Here are some of the best body massage oils recommended by Ayurveda.

1. Sweet Almond Oil Massage for a Deeply Nourished Skin
2. Coconut Oil Massage for a Youthful Glowing Skin
3. Castor Oil Massage for Pain Relief
4. Sesame Oil Massage for Detoxing and Repairing the Skin

Apart from this many other oils including essential oils can be used for massage.

Massage has the following positive health impacts:

- the oil is used to nourish the skin, which improves its overall appearance like
  - Increase skin blood flow
  - Reduce the appearance of wrinkles
  - Improve skin smoothness and softness
- Reduce muscle stiffness.
- Our lymphatic system removes our body's waste. Massage improves its performance.
- Improve vision
- Increase energy and alertness
- Increase physical strength
- Delay age-related changes
- Improves quality of sleep

To summarise, massage is an ancient practice. It promotes wellness stress relief and healthy skin. Do adopt this practice. If it is not possible to do it daily, at least do it during Sundays/Holidays.

## **Annual Health Check Up**

Regarding health, prevention is always better than cure. One must therefore go for a medical checkup of the whole body once a year. This should include:

1. Hemogram or Complete Blood count (CBC) covering Hemoglobin, W.B.C., Platelets, etc.
2. Kidney Profile- covering detection of urea, creatinine, and Uric acid levels to identify kidney diseases
3. Liver Profile covering Serum proteins, S.G.P.T.,S.G.O.T.,G.G.T. to detect liver diseases
4. Lipid Profile covering Total Cholesterol, Triglycerides, H.D.L., L.D.L., to detect heart diseases that happen due to the accumulation of fat in blood vessels
5. Other Cardio Tests like ECG,2D Echo, TMT ( Tread Mill Test)
6. Digital Chest X-ray
7. Thyroid
8. Diabetes Profile covering Fasting and post-lunch sugar tests, HBA1C to detect diabetes
9. Skeletal Profile covering calcium and Phosphorous levels in the blood to identify diseases related to bone ( Once in five years, one should also undergo a BMD test- Bone marrow density for bone health and osteoporosis)
10. PSA for men
11. Digital mammography and Pap Smear for women
12. Vitamin D3 and B12 This test should be done twice a year as both these vitamins are very vital for health every six months as both tests are very vital for health.
13. Dental Checkup
14. Eye Checkup

### **Key Takeaways**

1. Taking care of your body is an investment where the return is priceless. Walking leads to a longer life. Walk daily for 25 to 30 minutes.
2. Walking alone is not adequate. Also, do 25 to 30 minutes of light exercise/yoga.
3. Movement is medicine. Move more, sit less.
4. You are as young as your spine is flexible. Make your spine strong and flexible.
5. Daily 15 to 20 minutes of Pranayama/deep breathing improves your immune system, digestion, and your emotional health.
6. You are what you eat. Eat Super, Be Super. At least 90 % of your daily food should be healthy. Eat more vegetables, fruits, whole grains, pulses, nuts and seeds.
7. Chew more. If you count your bites, you can reduce your weight.
8. Complete your dinner by 7 or 7.30 pm.
9. Take supplements like D3, Calcium, B12, and multivitamins (after consulting your doctor) as these will help a lot in old age.
10. Ensure you sleep by 10 pm as maximum repairing happens in the body between 10 pm to 2 am. Also, ensure quality sleep by taking a few deep breaths before sleeping and remaining away from gadgets after 9 or 9.30 pm.
11. Ensure regular annual health check-ups. Prevention is always better than cure.

## Chapter 3

### Inner Purification and Beautification-Strengthen your Emotional Immunity



*“The energy that shapes the world springs from emotions.”*

**–George Orwell**

*“In the small matters, trust the mind.  
In the large ones, trust the heart.”*

**–Sigmund Freud**

## **Chapter 3**

### **Inner Beautification- Strengthen your Emotional Immunity**

Mental and Emotional health is the most ignored aspect of people's life. Striving for Physical health is meaningless if we ignore our emotional health.

#### **Emotional Challenges Post Retirement**

1. Losing position/status is a big change and many people could not adapt to this critical change resulting in depression/frustration.
2. In the absence of professional challenges, missing the company of colleagues and lack of mental engagement may lead to feeling low or feeling empty.
3. Even after retirement, one will continue to get challenges and problems in life, Sometimes small, sometimes overwhelming.
4. In a few cases, the loss of salary and the economic conditions after retirement also impacts emotions.

Hence one must endeavor to enhance internal strength/ emotional immunity post-retirement.

#### **What is emotional fitness?**

Following are a few indicators of robust emotional fitness.

1. If you reflect confidence in every situation that you can do anything and you are powerful enough to face any challenge.
2. You are smiling frequently.
3. Even when situations do not happen or people may not behave as per your expectation, you do not lose control of your mind.
4. You can take criticism keeping your inner peace intact.

5. You display tolerance for differences.
6. You are Fearless and courageous.

### **Emotional immunity depends on the quality of our thoughts**

Our emotional immunity depends on the quality of our thoughts. Our thoughts are energy and the entire universe is energy. Our thoughts impact our health, our relationships, and our work and it also impacts the overall consciousness of the universe.

The biggest difference between humans and animals is human's ability to think. We outsmarted every species on Earth with the power of thinking.

“What you think, you become. What you feel, you attract. What you imagine, you create.” — Buddha

We get around 50,000 to 70,000 thoughts daily. How do we ensure that these thoughts are positive and constructive? How do we ensure that we become possibility thinkers? I share the following ideas.

**Garbage in, Garbage out. Positive in, Positive out.** : That means what we take inside comes out. If we watch or read too much negative media, our outflow will also be negative. If we spend more time in the company of negative and toxic people, the impact will be such. When you walk with trash, you end up smelling the same. Stay away from them. You're the average of the 5 people you spend the most time with. Eliminate all things and people in your surroundings or routine that brings useless thoughts into your mind. If you can't eliminate, learn to adjust by training your mind to give low priority to such things or people. Surround yourself with positive and smart people who can remain positive and challenge your thinking at the same time.

As B. K. Shivani beautifully explains, our thoughts create our reality. Our life is a manifestation of our thoughts.

When the quality of thoughts is high, our emotional immunity is high. How can we find out if our emotional immunity is high or low? When

our emotional immunity is high, we feel both our body and mind very relaxed. When our emotional immunity is low, we feel anxiety. Is it possible to change our status of emotional immunity? The answer is yes. We must do it. Otherwise, it impacts our health, our relationships, and so on. Further, our emotional immunity is impacting the vibrations of the universe and if our immunity is low, vibrations of the universe will also go down. So improving our emotional immunity is one way of contributing to the universe.

When you feel low, just focus on your breath. Feel grateful that you are still alive. This small act will improve your emotional immunity. Feel calm.

When we get up, our first thought should be of gratitude to God for getting one more day, gratitude to our body, mind, family, nature, healthy food, quality sleep etc. If possible, spend some time writing a gratitude journal.

Then we should practice affirmations. Affirmations are pure high-energy thoughts that we want to become reality. For example,

- ❖ I am fearless.
- ❖ I am powerful.
- ❖ I am peaceful.
- ❖ My thoughts are of peace and purity.
- ❖ I am a pure soul.
- ❖ My body is perfect and healthy and will always be healthy. I have a very long qualitative life.
- ❖ My family is safe and healthy and will remain self and healthy.
- ❖ I have loving relationships.
- ❖ My planet is protected by God.

See that each affiliation is in the present tense. We want it to become a reality.

We should repeat these affirmations every hour. We should also say it before taking any food or water as it will make our food like Prasad

and water like Amrut. Even while cooking if we can play high-energy bhajans or songs and keep our emotions positive, food will become Prasad.

In all we should say these affirmations 20 to 25 times during the day.

Let us contribute to the universe by practicing affirmations and gratitude. Let us make this planet peaceful, pure, loving, safe, and of high vibrations energy.

### **High Values vs. Low Values**

What kind of human being do you want to be? That will depend on the values you practice daily. Higher values propel and elevate us toward happiness, fulfillment, and meaning. Lower values demote us towards anxiety, depression, and suffering.

So which are high values? Let us refer Bhagwad Gita as per which following high values:

Gratitude, purity of mind, Fearlessness, service and charity, acceptance, kindness, humility, integrity, compassion towards all human beings, continuous learning, austerity, straightforwardness, non-violence, truthfulness, absence of anger, restraint from fault finding.

Lower values are greed, anger, ego, illusion, and envy.

### **Bring the magic of gratitude into your life**

#### **Practice Gratitude daily - a major key to happiness**

”Gratitude is the healthiest of all human emotions. The more you express gratitude for what you have, the more likely you will have even more to express gratitude for.” Zig Ziglar

“No matter who you are, where you are, no matter what your current circumstances, the magic of gratitude will change your entire life.” Rhonda Byrne

Miracles can take place in all areas of life including health, wealth, relationships, career, etc. if one starts practicing gratitude. If you practice gratitude a little, your life will change a little. If you practice gratitude a lot every day, your life will change dramatically and in ways that you can hardly imagine.

### **So what is the magic formula to practice gratitude?**

#### **Count your blessings**

Gratitude is feeling. So the more we deliberately think and feel and say the magic word “Thank You”, the more abundance we receive.

The truer and deeper the feeling, the more sincerely grateful you are, the faster your life will change.

Either in the morning or before sleep spend some time reflecting on good things in your life in all critical areas like relationships, finance, and experiences in life and career and feel gratitude about these blessings. Also, reflect on one of the best things that happened during the day. If you want to go one step further, start writing a gratitude journal every day.

Examples:

“I am grateful for...”

- Beautiful home/car/Smartphone/beautiful clothes
- beautiful weather/sunrise/sunset
- morning coffee/tea
- the ability to stay home to care for my family
- Healthy home-cooked food I am getting
- fresh air to breathe
- fresh water to drink
- a healthy body to get me through the day
- A comfortable bed to sleep in
- The joy of seeing my children every day
- a spouse who I love and adore
- Parents who always love me and support me

- furniture and appliances that serve a purpose in my home
- money to pay for everything we need
- Skills that I've learned that help me
- holidays/vacations which recharged me and my family
- Inspiring books to read
- The internet to keep in touch with all and also for learning
- Wonderful friends
- Movie — I watch which inspired me or entertained me
- Song — which I listen to and become joyful

Oprah Winfrey, a famous TV personality and author says “I started out giving thanks for small things, and the more thankful I became, the more my bounty increased. That is because what you focus on expands. So when you focus on goodness in your life, you create more of it. Opportunities, relationships, and even money flowed my way when I learned to be grateful no matter what happened in my life.”

There is one real-life incident narrated in the book “Getting Back to Happy”. One middle-aged lady wrote in her gratitude journal, “At present, I am hospitalized and waiting for surgery of my two breasts due to malignancy. But I have a strange feeling that I am the luckiest one.” Why? She wrote in the next Para, “So far I have not faced any major health issue in last 58 years. I lived a very healthy life so far. There is a pediatric ward near my ward. I am seeing a lot of young children suffering from critical illness. Many of them are suffering huge pain. I therefore have a feeling of gratitude that so far God was kind to me and given me healthy 58 years.”

This real-life incident is an inspiration for many when life is tough. Instead of being overwhelmed with challenges, if we shift our focus and try to find out something positive and then be grateful for that, the quality of our life will change. Always count your blessings. We normally take positive things in our life for granted. Are you still healthy? Did you get your lunch and dinner today? Do you have a house? Are your loved ones around/with you? There are simple but so many positive things in our life which we do not acknowledge. Practice this week. Whenever you

face some adverse situation or failure, try to find out something positive and be grateful for it. When you regularly practice this, the quality of your will go to the next level.

## **Practicing Acceptance**

### **Uketamo- Japanese Philosophy**

“Grant me the serenity to accept the things I cannot change, courage to change the things I can, and Wisdom to know the difference.” Reinhold Niebuhr

Will you accept the imperfect flow of life or you will fight it? Will you find peace in the present situation (good or bad) and the present moment? The Sooner you Accept the good and bad things that life throws at you, the lighter you will feel. You will come out of suffering.

There is a Japanese philosophy that is encapsulated in the term “Uketamo” which means “I humbly accept with an open heart.” Did you suffer an accident? Accept. You had a breakup? Accept. When you resist the flow and fight it, you may grow weaker, feel more pain and you suffer more. On the other hand, if you relax and go with the flow, accepting the things you cannot change, you will be able to stay calm, strong, and steady. This is the essence of Uketamo.

What is acceptance of self? You are not required to do what you cannot do. You are not required to be what you cannot.

This is acceptance of self.

What is acceptance of others?

The way you are not perfect, others are also not perfect. Most of the time people will not behave as per your desire. The situation will not happen as per your expectations. Learn to adapt to this uncertainty. This is acceptance of others and situations.

When someone speaks unpleasant words, do not create conflict in your mind. Accept that it is others' perceptions and others' perceptions need not be true. Learn to be at peace with it. Acceptance is not endorsing his point of view but being at peace with others 'points of view. You dislike someone's unpleasant words because you have a map of how others should behave and you are addicted to that expectation. If others' behavior does not fit into your expectations, you start disliking it.

Let us learn to practice acceptance at all levels. Believe that nothing is perfect in this world. You are not here to change others. Even you are not perfect. One of the Buddha's beautiful teaching is "Tathata" which means total acceptance. Accepting people and situations as they are and then doing your best. Learn not to fight with life but flow with life. The moment you flow with life, inner lightness will envelop you. When you do not accept; you will feel hurt, disturbed, and discontented. Acceptance is key to transforming your life. When there is love, acceptance becomes easy. What is fear? Non acceptance of uncertainty. If we accept that uncertainty, it becomes Adventure. What is envy? Non acceptance of good in others. If we accept that good, It becomes Inspiration. What is Anger? Non acceptance of things that are beyond our control. If we accept, It becomes Tolerance. What is hatred? Non acceptance of a person as he is. If we accept a person unconditionally, it becomes Love. So practice "Acceptance". Accept people and situations as they are and then give your best. See what magic happens in life.

### **Love is the Khusboo of life.**

If someone asks you, "What is the most important thing in your life?" What will be your answer? Health, happiness, relationship, money, or your profession? Well, whatever your choice is, the list is incomplete without one thing - Love.

Love is our deepest emotion. Life becomes richer once love grows in our life. Osho says, "As your love grows, your life becomes a moment-

to-moment dance. A joy. A celebration.” Love heals. Love renews. Love conquers all fears. Love makes you young. Scientific studies have provided indisputable pieces of evidence that the experience of love has profound life-supporting effects on our physiology.

Love is a much broader, far-reaching, and more inclusive concept. A sweet look from the child is also an act of love. “Single or coupled, I’ve always treated Feb. 14 as a celebration of all kinds of love, not purely romantic. Love for me, my parents, and my friends.” Lisa Bonors

The definition of love in Buddhism is: wanting others to be happy.

Love includes caring, accepting, supporting, empathy, compassion, and being sensitive to each one on this planet, not only human beings but to all creations of nature. We need to develop a great sense of belonging to the world. This sensitivity will create new friendships for us. Friendships with all human beings, trees, birds, animals, mountains, oceans, and stars. Life becomes richer as love grows, and friendliness grows.

“Try this, the food that you eat, the air that you breathe, the water that you drink, the earth that you walk upon, just approach it all lovingly. Just see how your life changes. Everything about you will change dramatically including your health situation.”-Sadguru

Love is in abundance. You can give it to as many as you can. True love is about giving, not expecting. As Dalai Lama says, unconditional love is divine love.

Love is acceptance of the person as he/she is. Love is even loving imperfections. Love is the absence of judgments.

To love unconditionally others, first, you have to be in a zone of peace within yourself. Accept yourself, your past, your strengths, your weaknesses, your achievements, your failures, your blunders, your actions, and your inactions with complete equanimity.

Love is an energy, which exists inside us. We believe that the energy of love will come from the outside and will fill us inside. However, the truth is it always goes from the inside out and reaches out to the other and brings benefit to the other. It does not come from the outside in.

Follow this affirmation,” My life is full of love. I radiate the fragrance of love I give out love and it returns to me multiplied.”

There is the spiritual dimension. Living spiritual life means seeking out love in every situation and loving every living being on this earth. Each morning when you awaken, ask yourself, “How can I feel more love today? How can I express more love today in every interaction?

So keep radiating or giving love. When we give love, we experience it ourselves first and that’s what we want - an experience of love.

May we all be blessed to spread our magic of love today and every day.

Life-एक प्यार का नगमा है. (Life is a love song).

### **Live in the mode of surrender**

Many times life does not go as per our wishes or plan. People do not behave and situations do not happen as per our expectations. Resisting such situations and people always creates stress adversely affecting our physical and emotional health.

In such situations, if we start believing that there is God’s hand in every situation and everything happens as per some large plan, we may remain calm and stable. Let us not impose our plan on God’s plan.

It does not mean any efforts or actions are required on our part. We must focus on our efforts and actions but surrender the desire for expected results.

The following prayer reflects the intention and practice of surrender.

Dear Divine,

I am grateful for everything as it is in my life. Only you know what's best for me. So always keep me as per your will. Whatever I do, wherever I go, whoever I will be, may it all be as per your wish and not mine. I can only see what I can see but you know and see beyond. So give me strength and courage to follow the path that you decide for me and trust in your divine plans and always keep me under your lotus feet."

If we live in the mode of surrender, we can experience blissful life.

### **Facing stand-down moments**

We all face problems/challenges in life. Sometimes small, sometimes bigger. How can we sustain during such a period? By believing that every problem/ challenge has an expiry date. Nothing in this world is permanent. When war was going on between America and Vietnam, America destroyed many Vietnam villages by bombarding them. At that time, Buddhist monk Til Nar Han along with other monks joined rehabilitation efforts. They reconstructed one village near the ashram after one year of hard work. Unfortunately, that village was again destroyed by American bombarding. Again monks inspired villagers and they rehabilitated the village within 6 months. The third time village was destroyed by American bombarding. Now villagers got frustrated. Monk told them, "I do not know when war will end but I know that everything is impermanent. All we should reflect on is How we can accelerate this impermanence? The only answer is to keep taking action. We cannot sit idle and wait for the problem to end. We can keep complaining or we can continue our actions. The best choice is to continue our actions. Believe "This too shall pass."

### **Look at the brighter side of the situation and people**

Every people and situation has two sides - one brighter / optimistic and another negative/pessimistic. We have a choice of where to focus our

energy. Let us learn this through one example. Rishabh Pant, famous Indian Cricketer, met with an accident recently. He is going through surgery and pain. There are questions as to whether he will be able to play cricket again. He is in one of the lowest phases of life. How can he look at the brighter side of this situation? One could be at least he survived. If he has to practice acceptance, he has to accept the situation as resisting it will not reduce his pain and suffering. What could be third? Reflect. Whatever happens, happens for good. In the short run, we may not understand. But the divine takes care in the long term.

Meanwhile let us take one more example: One woman was detected cancer at the age of 55. When she was going out of the hospital after knowing her diagnosis, she saw a children's ward where many children were suffering from terminal illnesses. Suddenly she realized God was kind to her and that she had 54 years of life without such a disease.

Life is all about the choices we make. Our choices decide the quality of life. Nick Vujicic is an Australian who was born with tetra-amelia syndrome, a rare disorder characterized by the absence of arms and legs. In the initial period of life, he was in pain as he was focusing on what he was lacking. Then he decided to focus on what he had- a powerful mind - and once he chose this new outlook, his life changed and now he is a motivational speaker and author enjoying his life fully.

### **Building resilience**

We all face challenges/ problems in life, sometimes small, sometimes very overwhelming. Many times we get bogged down. How can we be resilient? Replace “Why this is happening to me” with “What is this trying to teach me” and your mindset will change.

Alternatively, you can adopt the following options :

1. Believe you are more powerful than any problem or challenge. Already in life's journey so far, you overcame so many challenges. Just look back and reflect on your life.

2. Everything in this world is temporary. Every problem/challenge has an expiry date. Just be patient and keep going with the flow and keep doing your best. "This too shall pass."
3. Believe "Whatever happens, happens for good. Many times, in the short term, we do not realize this. But God's plans are always good for us in the long term.

Adopt any approach which suits you and you will be able to go through challenges without much pain.

होना है जो होना है, इस बात से डरना क्या,  
मरना है हम एक दिन, हर रोज़ यूँ मरना क्या  
मरने से भी पहले तू, डर डर के ना मर जाना  
ऐ मेरे दिल नादा, तू गम से ना घबराना

(Whatever is going to happen will happen, why to be afraid?  
One day we have to die, why to die everyday ?  
Do not die out of fear before actual death  
My Sweet heart, do not fear suffering )

**Aham Brahmasmi ( I am part of divine)**

**Realize you are enough**

**Never compare with others**

**You do not require validation**

"Aham Brahmasmi"- believing in our potential and also realizing we are enough / adequate.

"Whatever the mind can conceive and believe, it can achieve" Napoleon Hill

Whenever we feel low or unhappy, we forget that some divine power is there to take care of us. Soham - mein Bhi wohi divine power ka part hu- I am also part of that divine power. Once we start believing this, our confidence level will go very high.

One of the real sources of stress in our life is the insecurity of not being enough. This leads to a lack of self-confidence. We Constantly compare ourselves with others. As there is always someone more successful, more interesting, healthier, better connected, or seemingly happier, we feel less about ourselves.

Sri Sri Ravishankar says,” No matter whether people look at the plant or not, it continues to grow. Right? Wake up! Don’t crave attention, approval, and appreciation from others.

Know that you are self-radiating. You are full. You are complete. Relax. Kick the begging bowl. Repose in the self. Things will come to you. Nothing is lacking in your life.”

Each of us is a microcosm of the universe. Our essence is the same as the rest of our existence. But our limited mind is unable to relate this. The individual soul is the same as the soul of the universe. And it is whole, complete, and enough. You are the creation of God and God’s creation cannot be incomplete. So always believe “I am powerful.”

### **Do you reflect?**

As much as we need exercise for our physical health, we need regular reflective practice for our mental and emotional well-being. We must find out “me” time and reflect on how our life is going, whether are we on the right track, what is the pattern of our thoughts and beliefs, do we become angry quite often, whether are we enjoying our relationships and life, and so on.

Building our reflective capacity strengthens our emotional equilibrium. We are then less easily affected by the daily ups and downs of life. We also become more thoughtful and less reactive in our responses.

Asking questions is an art one need to develop for being reflective. Am I losing my cool in family or professional conversations? Am I constantly judging others? Why I cannot be less judgmental and more loving? Am

I more critical of myself? Do I always blame myself or others? Do I always compare?

“What” questions are also very useful in reflections. What thoughts and feelings do I have when I face problems or challenges? What is holding me back? What beliefs are we having? Empowering or limiting? What kind of person I want to be? What steps are required to become that kind of person? Such questions make us more self-aware and move us forward.

In relationships also, “what” kind of questions help. Instead of giving sermons to children, we should facilitate their reflection by asking suitable questions. For example, ask introverted children- “What do you feel when you try to talk or avoid others? If a child is unorganized, ask him or her -“What would be the benefits of being organized and the disadvantages of being unorganized? How to start being more organized?

Professor Raj Raghunathan in his much-acclaimed BAMBA Model of Happiness talks of two kinds of happiness - one which we experience and one which comes from reflection. Happiness coming from reflection is more lasting.

So practice reflecting by asking the right questions. It will give more clarity to your life and will ensure that you are on the right side of life.

### **Withdraw From Arguments -Respect Others’ Perspectives**

Differences of opinions arise in everyday interactions, as the sanskaras and perspectives we all carry differ. At such times if we are egoistic to prove our point and criticize the other person, the discussion turns into an argument. But if we choose to emotionally withdraw, remain stable and then speak, the dialogue moves towards harmony despite our differences. What is your threshold for calm interactions during a verbal exchange, when you disagree with someone? Does your temperament flare and you argue to prove your point? Also, do lengthy arguments feel worthwhile? Being heard is important. But healthy discussions need us

to pause, process the situation, create a response, and then speak. We also need to listen to their opinion without internally concluding they are wrong. There's more power in being humble than to argue. Humility keeps our emotions in check. Otherwise, it becomes a power game of *us* being right rather than *our opinion* being right. Arguments arise out of ego and block productive communication. Each one is right from their perspective - this line is to be underlined in our minds. It helps us radiate respect, put our point across calmly, and accept differences with stability.

Throughout the day, living with people, working with them, or coming into interaction even with strangers, take care of your mind. If there are differences of opinions, put across your opinion with stability. Detach from your perspective and see theirs. If you are still not comfortable with their opinion, accept your differences with dignity for yourself and respect for them. Understand that they speak as per their Sanskars and their perspectives, you speak as per yours. Neither of you is wrong, both are different. Use this knowledge to internally withdraw from the unhealthy energies of the scene like how a tortoise gets into its shell. Don't let it break into an argument or conflict. Don't allow your ego to argue and prove yourself right and don't deplete happiness and health by arguing. Radiate vibrations of respect and acceptance to the other person and heal their disturbed mind with your vibrations. Re-establish harmony and delete the incident from your mind. Don't let it create any emotional wound. Do this every time with everyone.

### **We live in our mind**

Martina Navratilova was once asked, "How do you maintain your focus, physique, and sharp game even at the age of 43?" She gave a humble reply, "The ball doesn't know how old I am." You need to stop yourself from stopping yourself.

Every game in life is played on a 6-inch ground – the space between your two ears. We don't live in bungalows, duplexes, or flats.

We live in our mind which is an unlimited area. Life is great when things are sorted and uncluttered there.

Keeping the mind messy with negative emotions and irritations over small insignificant matters ruins this real home.

The key factor to performing well in life is the ability to control the quality of your internal dialogues. Today just watch your internal dialogues. Awareness itself will bring transformation.

## **Conquering mind**

True growth requires conquering our minds.

There is an interesting story on this. An elder tells his grandson, “Every choice in life is a battle between two wolves inside us. One represents anger, envy, greed, fear, lies, insecurity, and ego. The other represents peace, love, compassion, kindness, and positivity. They are competing for supremacy.”

“Which wolf wins ?” the grandson asks.

“The one you feed”, the elder replies.

“But how do we feed them ?”

“By what we read and hear. By who we spend time with. By what we do with our time. By where we focus our energy and attention.”

Hence spend more time with inspiring people, people who uplift your energy. Also careful when you use social media or TV and do not spend more time on negative stories/news.

## **Rediscovering Bachpan-childhood Bachpan after Pachpan**

One more powerful approach to blossoming our life- rediscovering our childhood.

If you recollect your childhood, you were more joyful. You had neither regrets about the past nor any worry for the future. You were living 100 % in the present. You were not bothered about what you possessed and whether it was enough for you. There is purity in every child. Further, children live a very authentic life. As a child, you were free to live life to the fullest. Even if something would upset you, it would last only for a few minutes. As a child, you would sleep deeply and wake up fresh and energetic.

So where did we go wrong? We forget to live in the present. Our mind keeps running between the past and the future. We developed some wrong beliefs like happiness is outside. We became part of a rat race compromising areas like health and relationships. In every act, we need the approval of others and hence we never live an authentic life. Life becomes full of stress which impacts the quality of sleep. Joy is completely missing.

How to regain it? Dada Vaswani explains this beautifully, “To be childlike is to renounce criticism; rejoice in life; share all we have with everyone and to love and laugh. We need to become children again, friendly and loving towards all, not critical, never fearful.”

Learn to live in Present. Learn to let go. Learn authentic life. You do not need approval of others. Learn to accept People and situations as they are. Learn to feel contented. Learn to relax.

ये दौलत भी ले लो, ये शोहरत भी ले लो  
भले छीन लो मुझसे मेरी जवानी  
मगर मुझको लौटा दो बचपन का सावन  
वो कागज़ की कश्ती, वो बारिश का पानी

**(Take my wealth, take my fame, take my youth, but return me my childhood, that rainy season that boat made from paper)**

**Life is all about choices we make**

Life is between “B” (Birth) and “D” (Death). Between “B” and “D” comes “C”-Choice. The quality of our life is the quality of our choices. Let me share one beautiful story which I read somewhere to understand this.

## “TWO CHOICES”

Anand is a manager of a restaurant. He is always in a good mood. When someone would ask him how he was doing, he would always reply, “Fantastic”.

Many of the waiters at his restaurant used to quit their jobs when Anand changed jobs so that they could follow him around from restaurant to restaurant. Why? Because Anand was a natural motivator.

If an employee was having a bad day, Anand was always there, telling the employee how to look on the positive side of the situation.

Seeing this style made me curious, so one day I went up to Anand and asked him, “I don’t get it! No one can be a positive person all the time. How do you do it?”

Anand replied, “Each morning I wake up and say to myself, I have two choices today.

I can choose to be in a good mood or I can choose to be in a bad mood. I always choose to be in a good mood.

Each time something bad happens, I can choose to be a victim or I can choose to learn from it. I always choose to learn from it.

Every time someone comes to me complaining, I can choose to accept their complaining or I can point out the positive side of life. I always choose the positive side of life.”

“But it’s not always that easy,” I protested.

“Yes, it is,” Anand said.

“Life is all about choices.

You choose how you react to situations. You choose how people will affect your mood.

You choose to be in a good mood or a bad mood. It's your choice how you live your life."

Several years later, I heard that Anand did something that you are never expected to do in a restaurant business. He left the back door of his restaurant open. And he was robbed by three armed men. They forced Anand to open the safe box. While Anand was trying to open it, his hand, shaking from nervousness, slipped off the combination. The robbers panicked and shot him. Luckily, Anand was found quickly and rushed to the hospital. After 18 hours of surgery and weeks of intensive care, Anand was released from the hospital with fragments of the bullets still in his body!

I saw Anand about six months after the accident. When I asked him how he was, he replied, "Fantastic! Want to see my scars?" I declined to see his wounds but did ask him what was going through his mind as the robbery took place.

"The first thing that went through my mind was that I should have locked the back door," Anand replied.

"Then after they shot me, as I lay on the floor, I remembered that I had two choices: I could choose to live or I could choose to die. I chose to live."

"Weren't you scared?" I asked.

Anand continued, "The paramedics were great. They kept telling me that I was going to be fine. But when they wheeled me into the emergency room and I saw the expressions on the faces of the doctors and nurses, I got really scared.

In their eyes, I read 'He's a dead man.' And I knew I needed to take action."

"What did you do?" I asked.

"Well, there was a big nurse shouting questions at me," said Anand. "She asked me if I was allergic to anything. 'Yes,' I replied.

The doctors and nurses stopped working as they waited for my reply. I took a deep breath and yelled, 'Bullets!'

Over their laughter, I told them, 'I'm choosing to live. Please operate on me as if I'm alive, and not dead.'

Anand lived thanks to the skill of his doctors, but also because of his amazing attitude.

I learned from him that:

The only thing that is truly yours- that no one can control or take from you- is your attitude. So if you can take care of that, everything in life becomes much easier.

Make the right choices.

Enjoy every situation of life by looking at the brighter side & stay blessed forever.

### **Last thoughts before you go to sleep**

Do you want to wake up with good energy? Then be careful about your last thoughts before you go to sleep. Reflect on a feel-good moment from your day. Something that made you feel proud, something you did to help someone else. Calming thoughts before going to sleep creates a wonderful impact.

You can use affirmation-“ 'I have done my best today and now deserve to rest'”.

You could try positive reading before bed. Take a minute for a gratitude practice. Reflect on good things that happened during the day and feel grateful for them. Some deep breathing before going to sleep also helps. Whatever you decide on, happy thoughts before bed are a powerful way to clear your brain of negativity, drift off to sleep calmly, and enjoy a wonderful night's rest.

Wishing all of you robust emotional fitness.

### **Key Takeaways**

1. Our emotional health depends on the quality of our thoughts. Daily we get 50,000 to 70,000 thoughts.
2. Garbage in, Garbage out. Positive in, Positive out. Avoid reading or listening to negative discussions, and avoid the company of negative people. Spend more time with inspiring people.
3. Bring the magic of gratitude into your life. Daily start the morning by writing a gratitude journal and before sleep, again reflect on good things that happened during the day in critical areas of life like health, relationships, money, experiences, etc, and feel bliss.
4. Learn to accept people and situations as they are and look into the positive side of people and situations.
5. Practice unconditional love for every living being.
6. Live in the mode of surrender. Do your best in any task/situation and surrender the outcome to the divine.
7. Continue to remain well-dressed and properly groomed. When you are well-maintained on the outside, it seeps in, making you feel proud and strong. Be proud, both inside and out.
8. Don't stress over the little things.
9. Every problem and situation has an expiry date. There is nothing permanent in this world except soul/energy. So when you feel overwhelmed with a situation/challenge, believe you are more powerful or this too shall pass.
10. Withdraw from arguments. Respect others' perspectives.
11. Drop three C of emotional cancer-complaining, criticizing, and comparing.
12. Ensure your last thoughts before going to sleep are positive so that you get quality sleep.

## Chapter 4

### Continuous Intellectual Simulations



*“Anyone who stops learning is old, whether at twenty or eighty.”*

**—HENRY FORD**

- ❖ **Along with a Youthful body, one needs an active mind**
- ❖ **Brain needs a lot of stimulation to remain in shape**
- ❖ **Lack of mental exercise results in deterioration of Neurons and neural connections**

## **Chapter 4**

### **Continuous Intellectual Simulations**

#### **Sharpen your intellectual Health**

Our brain consists of millions of neurons. These neurons need exercise. During professional life, our challenges provide exercise to neurons. But after retirement, if we reduce mental activities, we may suffer diseases like Alzheimer, dementia, etc. Hence we must provide exercise to our neurons.

Find activities you enjoy, that challenge your brain, and do them regularly. This could be puzzles or crosswords, but there are also many other activities you could do.

Anything that engages your mind, processes information, and develops your thinking skills is good for the brain and reduces your risk. For example:

- doing ‘brainteasers’, such as puzzles, crosswords, or quizzes
- Learn cooking, music, arts, crafts, technology, gardening, or a new language.
- playing a musical instrument or singing
- volunteering for social work
- playing card games, chess, or board games
- reading books (Purchase Kindle if you are comfortable with digital reading)
- creative writing or keeping a diary
- Learning a new language.
- Dealing with new situations
- Be willing to try New Technologies

If you use a Smartphone or tablet (for example an iPod) you might enjoy apps that can provide mental stimulation. These include puzzle, memory, or board game apps.

Learning is what keeps the mind young. Any lasting change of mood, outlook, or behavior requires learning. About a third of our attributes are innate in our DNA, while the other two-thirds are acquired through learning. Learning is the superpower of superpowers. Learning is essential to our existence. Just like food nourishes our bodies, learning nourishes our minds.

Our ability to expand our minds and strive for lifelong learning is critical to our success. By dedicating ourselves to learning, we can get ahead in every aspect of our life. Learning facilitates change and innovation. Our quality of decisions also improves if we are updated. All it takes is a commitment.

Learning is beneficial emotionally, financially, physically, and socially. An educated public improves society as a whole. The greatest power of all lies inside the mind, and with everything that we learn we strengthen the mind, thus strengthening our power.

Learning rewires the brain. Continuous learning gives exercise to neurons (the brain is made up of billions of **nerve cells**, called **neurons**) **and we can minimize the chances of Alzheimer's and dementia in older age.**

### Key Takeaways

1. Our brain consists of millions of neurons. These neurons need exercise.
2. In the absence of such exercise, we may suffer from Alzheimer, dementia, etc in old age.
3. Find activities you enjoy that challenge your brain, and do them regularly.
4. New research shows the brain can function well — and even excel — in old age. The secret? Keep learning.
5. Continuous Learning is what keeps the mind young.

## Chapter 5

### Nurture and heal your Relationships



*“The good life is built with good relationships.”*

**–Harvard Research**

*“The best and most beautiful things in this world cannot be seen or even heard, but must be felt with the heart.”*

**–Helen Keller**

*“A life’s worth, the end isn’t measured in hours or money.  
It’s measured by the amount of love exchanged along the way.*

**–Douglas C. Means**

*“Love cures people - both the ones who give it and the ones who receive it.*

**–Karl Menninger**

## Chapter 5

### Nurture and heal your Relationships

After health, relationships are the strongest asset in life. Harvard had done the longest research on relationships spanning 80 years. One of the biggest findings of that research is those people who had good relationships were the happiest people. The study also found that good friends are more important to happiness than money or success.

Before retirement, our biggest complaint is lack of time or quality time with family. Due to the challenges of professional life, we do not pay adequate attention to our relationships. So after retirement, we must heal and nurture our relationships.

Let us see some further outcomes of Harvard's research on relationships:

- ❖ An 80-year-long Harvard study has found good friends are more important to happiness than money or success.
- ❖ The study - which is one of the longest on adult life - first started tracking 268 Harvard students during the Great Depression in 1938.
- ❖ Eight decades later, researchers have revealed how happy we are in our relationships has a strong influence on happiness, and as a result, on our overall health. The original participants in the eight-decade-long study included President John F Kennedy. Researchers studied the health and broader lives of the participants, including things like how successful their careers and marriages turned out to be.
- ❖ They found good friends protected people from mental and physical decline and gave a better idea of how long someone's life will be than their social class, IQ, or genes. When it comes to friends, it's not about the number of friends you have, but "it's the quality of your close relationships that matters.

- ❖ People who are more isolated than they want to be from others are less happy, their health declines earlier in midlife, their brain functioning declines sooner and they live shorter lives than people who are not lonely.
- ❖ Researchers found that the quality of people's relationships at 50 was a better predictor of physical health than their cholesterol levels.
- ❖ The people who were the most satisfied in their relationships at age 50 were the healthiest at age 80', said Dr Waldinger discussing the research in a TED talk.
- ❖ Good relationships don't just protect our bodies; they protect our brains,' he said.
- ❖ And those good relationships, they don't have to be smooth all the time. Some of our octogenarian couples could bicker with each other day in and day out, but as long as they felt that they could count on the other when the going got tough, those arguments didn't take a toll on their memories.'
- ❖ Close relationships are far more important than money and fame and will keep people happy into their old age, researchers revealed.
- ❖ Those with happy marriages in their 80s suffered less when they experienced physical pain whereas those in unhappy marriages got more emotional and felt pain more.
- ❖ Researchers also found women who were more attached to their partners were less likely to feel depressed.
- ❖ Good, warm, and close relationships can buffer us from some of the slings and arrows of getting old.

### **How do you assess the strength of a relationship?**

Is it by how the other person speaks to you, how you respond, or how long you have been together? Brahma Kumaris explains this beautifully. "The simplest way to assess is to take stock of your thinking patterns for each other. Our thoughts determine how we bond. Thinking right towards people is more important than speaking or behaving right. If we hold pain or anger about them in our thoughts and speak sweet words,

conflicting energies radiate and weaken our connection. If we don't pay attention, we judge or blame people unaware, and radiate negative energy. This is why we fail to develop good relationships with some of them despite external efforts to be nice. When we learn to focus on people's goodness and think purely for them, we don't need to worry about our words or behaviors with them – they will automatically be right. Remind yourself - I have perfect relationships. My every thought for people is a blessing for them. Program your mind to create strong relationships based on pure and respectful thoughts for people. Let your purity flow into all your relationships. When your interactions are based on thoughts of love and care, then your powers of tolerance, adjustment, and compassion increase”

### **Drop Expectations**

“When you stop expecting people to be perfect, you can like them for who they are. “-Donald Miller

“I'm not in this world to live up to your expectations and you're not in this world to live up to mine.” ~Bruce Lee

For nurturing our relationships, one key factor is dropping our expectations. Expectations mean we expect people to behave as per our wish and we expect events/situations to happen as per our wish which will not happen most of the time. You can't control the way people think, feel, or react. Similarly, you cannot control events/ situations.

The best way is to drop expectations. Knowing events will not always go as planned and people will not always meet your needs is the key to happiness.

Stop expecting other people to act exactly as you would like them to—it's a game you're guaranteed to lose. Instead, try being open to any reactions from others.

Embrace the world without expectations and remain happy for a longer time.

## Practicing Unconditional Love

What is the most important thing in your life? Success, money, your profession, or love? If love is not your answer, you need to reflect on corrections in your life. Love is the Khusboo of life. To love abundantly is to live abundantly. To love forever is to live forever. Living is loving. Let us first seek love and everything else will be added. Fall in love with love. We all have a great need to be loved. Our ultimate search in life is for pure love/devotion/Bhakti. Life has come from love and love sustains life. Even if you become the most successful in your life, it would be worth nothing if you had no love in your heart. In love, there is no room for fear.

Love is a broad concept and apart from romantic love includes Compassion, Humility, Kindness, Generosity, etc. Love is Seeing God in person next to you. In love, you feel one. The reason for unhappiness is we believe separate. The solution is to believe we all are one. Be of a pure heart. Every moment consciously practices love. See beauty and divinity in every living being. Ensure your mind is devoid of hate, craving, and aversion. Spread love. Ensure that your every act is full of love.

Being firm and tough is also love but your firmness should be coming out of caring not from anger or frustration.

Look at the flower. Irrespective of who comes by, flowers give fragrance. Come from the context that you are a flower showering joy and love to everyone.

ज़िंदगी और कुछ भी नहीं  
तेरी मेरी कहानी है  
एक प्यार का नगमा है

(Life is nothing but story of you and me, song of love)

## **There is nothing wrong with you Love self before you love others**

Do you love yourself? Do you feel confident? Is your self-esteem high? Do you take care of yourself? Do you feel abundance?

If you insist on making one resolution- it must be to accept yourself for who you are; not to feel bad about what you are not ( like you are not stylish or not enough rich or not extrovert or not smart or not thin ). That way you will enjoy life more.

The only wrong thing is that you think something is wrong with you. It isn't about thinking positively, it is about seeing yourself accurately, through a lens of unconditional love and acceptance of the authentic you. You have to feel your cup is full. You can't fill another cup if you are carrying half cup. Only when your cup is brimming with self-love can you fill other cups with love. Make yourself a priority. It is not selfish to think about yourself. Keep affirming that I am overflowing with love, joy, peace, and enthusiasm. Love yourself unconditionally and accept yourself as you are.

When we travel in the air, the air hostess always announces on board, in case of cabin pressure, please put on your oxygen mask first and then assist your children or other passengers. Help yourself first so that you can help others, which will save everyone's life.

Start accepting your strength and flaws. Start loving yourself. So that you can love others.

## **Drop Arrogance**

Let me share an interesting episode from Mahabharata which provides one great insight:

While the Battle of Kurukshetra was at its peak, Arjuna and Karna were fighting each other. It was a battle to witness, a flurry of arrows was being exchanged, and even Gods were witnessing this epic battle between the 2 warriors.

Arjuna would shoot his arrows and the impact of these arrows would be so much that Karna's chariot would go back by 25-30 feet. People who witnessed this were amazed by the skills of Arjuna.

Karna was no less. When he shot arrows, Arjuna's chariot would also shake and go back by 3-4 feet.

More than everyone, Krishna would applaud Karna every time his arrow hit Arjuna's chariot. But not once did He applaud Arjuna's skills!

At the end of the day, Arjuna asked Krishna: "Oh Lord, I have shot so many arrows at Karna's chariot, it was being displaced like a feather in the wind, but not once did you appreciate me. Rather, you would appreciate his skill despite his arrows just displacing my chariot a little".

Krishna smiled and replied, "Oh, Arjuna, remember, your chariot is protected by Hanuman at the top on your flag, Me as your charioteer in the front, and by Sheshnag at its wheels, yet the whole chariot would still sway and displace whenever the valiant Karna hit us with his arrows".

"But Karna's chariot is not protected by any such force, he is on his own, yet he fights valiantly".

It is said that after the battle of Kurukshetra was over, Krishna refused to get off the chariot till Arjuna got down. Once Krishna alighted from the chariot, it caught fire and turned to dust.

Krishna said, "Oh Arjuna, your chariot was destroyed by Karna a long time ago; it is I who was still protecting it."

"Never in your life have the arrogance to say that you have achieved big heights. If you have achieved something, it is the divine will, it is the divine intervention that has always protected you, cleared your path, and given you the right opportunities at the right time"!

Though simple but a strong reminder to all of us. Drop arrogance.

## **Strong Social life and some good Friends**

A lot of research is carried out about the lifestyle of people living in blue zones where the average life is much higher compared to the global average age and it is found that they all have a strong social life and some good friends. So do not avoid friends/social life post-retirement. Harvard Research also says those who had great friends/social life are the happiest people in the world. Great friendships are worth investing in. Take the time to connect with friends and nurture these great relationships. It takes time and effort therefore chose friends carefully and ensure you are spending time with wonderful people who you mutually adore and enjoy being with.

## **Power of forgiving**

“I believe forgiveness is the best form of love in any relationship. It takes a strong person to say they’re sorry and an even stronger person to forgive.” Yolanda Hadid

No individual is perfect. In the process, we get hurt by others and we also hurt others. As a result, We all hold grudges, big and small. Forgiveness is vital to our emotional health and spiritual survival. Forgiveness is a way of disposal of unwanted hurts and humiliations.

Whoever does not forgive does not have peace in the soul. Hurt is a poison that intoxicates and kills. Forgiveness transforms anger and hurt into healing and peace.

Harvard researcher and physician George Vaillant describes forgiveness as one of the eight positive emotions that keep us connected with our deepest selves and with others. As per said research, developing stronger positive emotions supports us in leading healthier, happier, and more connected lives.

Nelson Mandela is an icon of forgiveness. Imprisoned for 27 years for his objection to Apartheid, and tortured for many of those years, when

he was finally released from prison in 1990, he called not for revenge, but for forgiveness and reconciliation. Mandela said that “As I walked out the door toward the gate that would lead to my freedom, I knew if I didn’t leave my bitterness and hatred behind, I’d still be in prison.” He further said “Forgiveness liberates the soul, it removes fear. That’s why it’s such a powerful weapon.”

Mandela showed the world and his countrymen -- black, white, rich, and poor -- that revenge is not the answer to years of injustice. Who among us, in coming out of prison after 27 years, would have had the generosity to turn away from settling scores? Who among us would have refused to avenge ourselves on those who had treated us with such cruelty?

If a man tortured and imprisoned for nearly three decades could practice forgiveness, what lessons might we take from him on how to respond to acts of hurt in our ordinary lives?

So here is the practice: close your eyes and visualize the person who wronged you or who you wronged. Ask for forgiveness and then forgive them.

Every time you do this you will experience heat and vibration right under your heart, near your stomach and it will feel like a Knot has been untied every time you forgive. These knots cause blockages of energy flow and breath.

The more knots you untie the more freedom you will experience.

Forgive everyone for everything.

These knots are not needed. Let the energy flow easily through you!

### **Golden Rules for blossoming relationships**

1. **Unconditional love:** Love is the Khusboo of life. Love everyone around you irrespective of their response. Vouch that till my last breath, I will love everyone. I have now no grievance with

anyone in this world. I have eradicated all hurt and have become empty from hurt but filled my heart with love. I am cleaning myself. No more complaints. Just pure love for everyone. True love is about giving, not expecting.

2. **Zero Expectations:** The golden rule for healthy relationships is that one should have zero expectations and operate from what one can give rather than what one will get in this relationship.
3. **Acceptance:** Another golden rule of relationships is Vitamin A- acceptance- to accept people as they are. No one is perfect in this world. Focus on positive aspects. Start loving imperfections. I am not perfect. You are not perfect. Others are not perfect. Let us learn to focus on the brighter side of others with the belief that each one has some good quality, unique quality.
4. **If you want the best, you have to become the best.** If you want a good spouse, you have to become a good spouse. If you want a good friend, you have to become a good friend. What we give will come back- if we appreciate, love, and respect- we will get that back- if I give criticism, disrespect, that is what I get back.
5. **Care and Support:** Take care and support your spouse. Small caring acts strengthen all relationships.
6. Relationships need empathy, caring, compassion, respect, trust, reliability, and kindness. Trust is the foundation of relationships. Respect your parents. Spend some quality time with them. Invest time and energy for your friends.
7. **As a parent, give roots and wings to your children:** Allow them to fly, but ensure they adhere to values. Be a role model for them. Instead of success, tell them the value of becoming a good human being.
8. **The family that eats together stays together.** Do you know so much happens at the dinner table that we are not aware of consciously? The dinner table is never just a piece of furniture. It is at the dinner table where we learn our parent's values, where we practice how to listen to others. It is also a place to learn about our family history. You often get a chance to appreciate - "dal made by my wife is unbeatable." "No one cooks rajma like my grandma" and so on. Taste of food and the love that one feels

while sharing enhances our bonding. The villain of this is mobile and TV. Strictly follow family rules that no TV or mobile during lunch or dinner. Another family rule should be no discussion about work at the dinner table. Follow the rule of food prayer before start eating.

9. You don't have to win every argument. Agree to disagree.
10. Practice forgiveness.
11. **Find the best in everybody.** Find the best in everybody, no matter how you have to wait for them to show it. "You might have to wait a long time, sometimes years, but People will show you their good side. Just keep waiting no matter how long it takes. No one is all evil. Everybody has a good side. Just keep waiting, it will come out.

### **Key Takeaways**

1. After health, relationships are the strongest asset in life.
2. One of the biggest findings of Harvard research on Relationships is those people who had good relationships were the happiest people.
3. The study also found that good friends are more important to happiness than money or success.
4. Practice acceptance. Accept the imperfections of your spouse and others. Focus on their positive side.
5. Drop expectations.
6. When in some relationships you experience stress, start thinking about good qualities about that person and magic will happen in a few days.
7. Practice unconditional love in relationships.
8. Forgive everyone for everything. Forgive yourself too.
9. Drop arrogance.
10. Practice empathy, compassion, care, support, and appreciation.
11. Do not become too critical and judgmental.
12. More friends = longer time on earth. Invest time and energy in your friends and social life.
13. Always choose the language that uplifts you and others
14. Respect the younger generation and their opinions. They may not have the same ideals as you, but they are the future and will take the world in their direction. Give advice, not criticism, and try to remind them that yesterday's wisdom still applies today.
15. Nurture values and character in your grandchildren. Making them good human beings will be your biggest contribution.
16. Take at least one meal together with your family. The family that eats together stays together.

## Chapter 6

**Age is just a number  
Do not hesitate to pursue your unfulfilled  
dreams/hobbies/passion**



*“Age is just a number, and your talent will never fail you. It has no expiry date.”*

**–Madhuri Dixit**

*“Age is an issue of mind over matter. If you don't mind, it doesn't matter.”*

**–Mark Twain**

*“Age is no barrier. It's a limitation you put on your mind.”*

**–Jackie Joyner-Kersey**

## Chapter 6

### **Age is just a number It is never too late to pursue your unfulfilled dreams/hobbies/passion**

**You are never too old to do something amazing.**

**Age is only a number; you are always younger than your biggest dream.**

Due to professional life demands and compulsions, many of us could not pursue our dreams/hobbies/passions. For example, singing, playing musical instruments, gardening, dancing, mountaineering, trekking, etc. After retirement, our mindset is it is too late. We believe ourselves too old to pursue some of our hobbies and dream. It is never too late. Age is only a number; you are always younger than your biggest dream.

“A man is not old until regrets take the place of dreams.-John Barrymore. There are some inspiring people in their twilight years that make sure they live their dreams each day.

“Today age is just a number,” says Dr Aashish Contractor, preventive cardiologist with Asian Heart Institute in Bandra-Kurla Complex who trained many of these New Age oldies for the marathon.

The World Health Organisation’s World Health Day this year focused on the need to promote active aging. WHO said efforts should be made to promote the participation of older people. “Some of the stereotypes will change as older people start to live lives that vary from previous norms.

Already older people make major contributions in fields as diverse as business, the arts, and public service. This is likely to become much more widespread as populations age,” said WHO policymakers.

Dr. Contrator said the key is to stay active. “It is important to have something to look forward to.”

## Young at heart

An older person who actively walks can cut down his\her risk for heart attacks, diabetes, osteoporosis, high blood pressure, high cholesterol, colon cancer, and more. Eating right keeps the bones and muscles strong and helps a good night’s sleep. It’s important to have a task or hobby that keeps one mentally busy.

Age may affect the body, but not the mind. And it is the mind that challenges the body to keep moving on. What keeps the mind going? The realization that you live only once, being unafraid of uncertainties, and a desire to explore the diversity of the universe.

Here are Stories of Amazing Accomplishments by People in their 60s, 70s, 80s, 90s, and 100s: They are connecting with what they love and doing amazing things without any hesitation in their advanced age.

1. Dilip (61) and Pooja Chauhan (57): This Indore couple never fancied the quiet life post-retirement. So they traded the conventional for a pan-India road trip on a Royal Enfield bike. They covered cover 5,500 kilometers in 150 days from Leh to Agra. “We lost no time after my retirement early last year. We were so keen to head out and see the world around us. Our primary motto behind this journey is to tell young people that **life continues after retirement**,” Dilip said to a daily publication.
2. At 60, playwright and essayist George Bernard Shaw finished writing “Heartbreak House,” regarded by many as his masterpiece.
3. A 66, Lata Kare surprised everyone at the Baramati Marathon. To run your first marathon at 66 is surprising but to be faster than your much younger opponents is nothing short of a miracle.
4. At 71, Katsusuke Yanagisawa, a retired Japanese schoolteacher, became the oldest person to climb Mt. Everest.

5. At 75, cancer survivor Barbara Hillary became one of the oldest people, and the first black woman, to reach the North Pole.
6. At 81, Amitabh Bachchan, a famous Indian Actor, still has no signs of aging and is doing his work with the same spirit and zest.
7. At 81, Waheeda Rehman Turns Wildlife Photographer Proving It's never too late to Chase Dreams. Later, she held an exhibition for pictures from her safari to wildlife reserves across India, Tanzania, Namibia, and Kenya. In India, people have a habit of attaching an age tag. 'Why does she need to do all these things at this age?' they'll ask. That mentality needs to change. If you have passion and an open mind, you can learn anything you want to do. There should be no age bar for passions!" And as one grows old, it's all the more important "to have a pastime", she says. "Do it with love. It need not be expensive. My sister, who is 87, is fond of embroidery." Waheeda also revealed that she is planning on taking up scuba diving next!
8. At 82, Kishor Rao over the last two decades has helped bring peace and solace to over 20,000 cancer patients in their final days at the Bangalore Hospice Trust called Karunasharaya. Having opted for early retirement, Rao has made it his life's mission to work for terminally ill cancer patients. When asked how he deals with loss daily, he said, "The fact that they all go with dignity and with immense peace is what I derive my strength from."
9. At 85, Geraldine Watson did her first skydive.
10. At 87, Reena Verma still climbs the two flights of stairs to her second-floor apartment in Pune. At the age of 75, she decided to trek the Nathula Pass. She often says, "I am a fighter. I do not give up, and am almost always ready to take on whatever comes my way." An active participant in various walkathons, she has also won three so far.
11. At 95, V.Nanammal, do extremely difficult yoga poses with ease. With her talent, she has proved that age is just a number. She started practicing yoga when she was just 14 and has continued to pursue ancient art to date. This Coimbatore-based super grandmother says she teaches yoga to over 100 kids and hasn't faced any health problems to date — all thanks to yoga.

12. At 101, Fauza Singh ran the London Marathon and completed it in 7 hours and 49 minutes. Now he runs for fun! In 2011 (the year which also marked his 100th birthday), he attempted and accomplished eight world age-group records in one day at the special Ontario Masters Association Fauja Singh Invitational Meet, held at Birchmount Stadium in Toronto, Ontario Canada.
13. At 101, Man Kaur, an Indian track-and-field **athlete** participated in games, held in Auckland, New Zealand. She completed the 100-meter sprint in 74 seconds. She holds world records in the Over-100 year's old categories for a variety of events. In 2019 she competed in Poland winning four events in her category - shot put, 60m sprint, 200m, and the javelin. She completed the 60m race in 36 seconds. At 103, she won gold in the 200-meter dash at 3:01.61 and shot put at 2.21 m at the December 2019 Asian Masters Championship in Malaysia. On 8 March (International Women's Day) 2020, she was handed the **Nari Shakti Puraskar** Award. The award was presented at Rastrapati Bhavan the Presidential Palace India in **New Delhi** by the President of India with the Prime Minister of India, Narendra Modi, in attendance. She was nicknamed the "Miracle from Chandigarh."
14. At 126, Shivanand Baba of Varanasi, who is awarded Padma Shri recently, stands strong enough to perform Yoga for hours. He is India's oldest man.

If you want to lead a positive life, forget your age. Only remember that every moment that passes won't come again. Dare to believe that you are capable of, and make your precious lifetime awesomely the best.

### **Key Takeaways**

1. Age is just a number. You are never too old to do something amazing.
2. There are inspiring people all around the world who have accomplished amazing things in the 60s, 70s, 80s, 90s, and even after 100 years.
3. Age may affect the body, but not the mind. And it is the mind that challenges the body to keep moving on.
4. Forget your age, pursue your dreams.

## Chapter 7

### Enhance your Happiness Quotient



\*गुफ्तगू\*

उसने कहा- बेवजह ही  
खुश हो क्यों?

मैंने कहा- हर वक्त  
दुखी भी क्यों रहूँ !

उसने कहा- जीवन में  
बहुत गम हैं,

मैंने कहा -गौर से देख,  
खुशियाँ भी कहाँ कम हैं।

उसने तंज़ किया -

ज्यादा हँस मत,

नज़र लग जाएगी,

मेरा ठहाका बोला-

चिकनी हूँ,

फिसल जाएगी।

उसने कहा- नहीं होता

क्या तनाव कभी ?

जवाब दिया- मैंने ऐसा

तो कहा नहीं!

उसकी हैरानी बोली-

फिर भी यह हँसी?

मैंने कहा-डाल ली आदत

हर घड़ी मुसकुराने की!

## Chapter 7

### **Enhance your Happiness Quotient Creating and feeling five-star experiences The art of finding joy in little things**

**Happiness is the ultimate purpose of life.**

“Life is uncertain. Eat dessert first.”

Ernestine Ulmer

We tend to anticipate the big events of life for joy; holidays, promotions, birthdays, marriage anniversaries, etc. But if we look for small joys, we do not have to wait for such occasion but we can experience joy every day.

What is life? There cannot be any standard reply to this question and it will differ from person to person based on one's perception. One perception which I want to share is Life is experience. Every moment, every second, we pass through some experience. Some experiences create happiness and some experiences create pain in us. Some experiences give you more kick than others. It creates “AHA” moments for you. Our role is to identify which experiences are five-star experiences for us- that is which are creating maximum happiness in us. This list may differ from person to person.

Do you know what triggers maximum joy in you? Which are five-star experiences for you? Find out which are your five-star experiences that gives you more kick.

1. Sipping hot Masala tea in the morning or coffee in the afternoon.
2. Watching sunrise or sunset
3. Watching flowers blossoming
4. Feeling cool air during morning walk

5. Taking warm or cold shower bath - singing while taking a shower
6. Consuming home-made popcorn as you watch a cricket match
7. Reading your favourite book
8. Playing with children
9. Practicing gratitude and contentment
10. The thrill of experiencing something new
11. Watching movies or web series
12. Spending time in natural surroundings
13. Deep meditation
14. Travelling
15. Playing your favourite musical instrument
16. Some relaxed time with family or friends
17. Capturing beautiful photographs
18. Warm hugs (Jadu ki Jappi)
19. Cooking your favourite dish
20. Gardening
21. Joy of giving - making a positive difference in someone's life
22. Spending Time with your beloved pets
23. Bursting into song or dance
25. Long car drive in the rainy season
26. Eating delicious food

Find out your triggers and then multiply such five-star experiences daily to multiply your joy. Life is not a race to win but a journey to enjoy.

We spend our maximum time at home. What is your imagination about your dream home? Are you looking for bliss at home? Are you looking for tranquillity in your home? Are you looking for fun and laughter at home? Home of warmth and simplicity? A home that is comfortable, organized, and peaceful? Home with lots of natural light and space to connect with nature? A home that is a reflection of your values-Peace, order, joy, love, and empathy? A home that is the abode of happiness, peace, and tranquillity? Make one improvement in your home every week. Create a wonderful, soothing environment by using your creativity. This is a place where you spend more than 1/3rd of your life. It must give you positive vibrations.

Such unhurried experiences at regular intervals may present the perfect recipe for a serene and happy life. All the above is romancing with life. It is keeping your all senses alive. Happiness is a state of mind. These small experiences bring big happiness in life. You can give these gifts to yourself. However, as you grow, your happiness too matures. Happiness manifests more within. Rather than a loud laugh or grin, it is more a smile that begins in the soul and then invades to eyes. However, the core thought which does not change is we are responsible for our state of happiness. Happiness comes from within. We can choose to be happy most of the time. A happy person is not without problems; but one who has learned to deal with them better.

Slow down and savour the experiences. Do not rush through life. Ensure that you enjoy the journey.

### **Adopting best practices from different parts of the world to add/multiply joy in our life**

If we want to add a new and different perspective to our life and thereby add joy and beauty to our life, we can do it by adopting practices from different traditions from all over the world. Let me share a few such practices :

1. Sobremesa (Spanish: “upon the table”) is the Spanish tradition of relaxing at the table after a heavy meal - time spent after a meal, hanging out with family or friends, chatting, and enjoying each other’s company. It begins after dessert is served, and typically lasts between half an hour and an hour. Not rushing back to mobile or TV immediately after taking meal.
2. Friluftsliv –Practice in Norway-the concept that being outside is good for human beings’ minds and spirits. It is a term in Norway that is used often to describe a way of life that is spent exploring and appreciating nature and also includes sleeping outside, hiking, taking photographs or meditating, playing, or dancing outside.

3. Shinrin yoku is a Japanese term that means “forest bathing” though a pretty similar idea to that in Norway. The idea is that spending time in the forest and natural areas are good preventative medicine since it lowers stress, which causes some of our most intractable health issues.
4. Hygge is Denmark practice - Loosely translated as “togetherness,” and “coziness.” Some examples: a cloudy winter Sunday morning at the farmhouse, on a rainy day, hands clasped around hot mugs of tea, long walks on the beach, reading under a tree, sitting in a chair surrounded by close friends and a hot cup of tea, while soft music plays in the background, etc.

In India, too, many people are following the above practices. Though these are very simple practices, it brings a lot of joy in life.

### **Transformative Travel**

There is a beautiful concept of going for transformative travel. The transformative travel trend refers to travel that changes you, positive, long-term impacts on your life. Transformative travel focuses on the self-reflection and self-discovery aspects of travel, and how you can incorporate the growth you’ve experienced on your trip into your day-to-day life back at home. It’s the combination of inspiration for your outer journey and tools for your inner journey. It takes experiential travel (authentic, local, culture-centric, off-the-beaten-path experiences) to another level by incorporating yoga, wellness, meditation in the forest, diving, cycling, mountaineering, trekking, and other adventures. Ultimately it’s about being more than just a viewer, more than just a tourist. It’s travelling slowly and mindfully, opening yourself up to experiences that will profoundly change you. You can have life-changing “ah-ha” moments. It’s no secret that travel is a powerful personal development tool. The problem is there are a lot of people who see travel as a purely consumerist experience; something you buy as a reward for hard work, or to show off on social media, or as an escape from life. When you approach travel that way, it still has its benefits, but there’s a good chance you’re not going to come back with a whole new perspective on life.

There is a beautiful Movie “Eat, Pray, Love” on this subject starring Julia Roberts. The lead character Gilbert in the story had everything a modern woman is supposed to dream of having – a husband, a house, a successful career – yet like so many others, she found herself lost, confused, and searching for what she wanted in life. Newly divorced and at a crossroads, Gilbert steps out of her comfort zone, risking everything to change her life, embarking on a journey around the world that becomes a quest for self-discovery. In her travels, she discovers the true pleasure of nourishment by eating in Italy, the power of spirituality in India, and, finally and unexpectedly, the inner peace and balance of true love in Indonesia. Do watch this movie.

So when you plan your next trip, ensure that it becomes a transformational trip.

### **Learning from Matthieu –The world’s happiest man**

Matthieu Ricard, 69, is a Tibetan Buddhist monk originally from France who has been called “the world’s happiest man.” That’s because he participated in a 12-year brain study on meditation and compassion led by a neuroscientist from the University of Wisconsin, Richard Davidson.

Davidson hooked up Ricard’s head to 256 sensors and found that when Ricard was meditating on compassion, his mind was unusually light.

Ricard — who says he sometimes meditates for entire days without getting bored — admits he’s a generally happy person. Here’s his advice for how to be happy.

1. Stop thinking ‘me, me, me’. The reason is that thinking about you and how to make things better for yourself all the time, is exhausting, stressful, and ultimately leads to unhappiness.
2. Be benevolent. If you want to be happy, Ricard says you should strive to be “benevolent,” which will not only make you feel better, but it will also make others like you better.
3. Start training your mind like you’d train to run a marathon. Ricard believes everyone can have a lighter mind because

there's a potential for goodness in every human being. But, like a marathon runner who needs to train before he or she can run 26.2 miles, people who want to be happier need to train their minds. Ricard's preferred way of training is meditation. With mental training, we can always bring our level of happiness to a different level," Ricard explains. "It's like running. If I train, I might run a marathon. I might not become an Olympic champion, but there is a huge difference between training and not training. So why should that not apply to the mind? There is a view that benevolence, attention, emotional balance, and resilience are skills that can be trained. So if you put them all together, you could say that happiness is a skill that can be trained." Ok, so how does one train their mind to be happier?

Just spend 15 continuous minutes a day thinking happy thoughts.

Start by thinking happy thoughts for 10 to 15 minutes per day, Ricard says. Typically when we experience feelings of happiness and love, it's fleeting, and then something else happens, and we move on to the next thought. But Ricard says instead; concentrate on not letting your mind get distracted and keep focused on the positive emotions for the next time. And if you do that training every day, even just two weeks later you can feel positive mental results. And if you practice that for 50 years like Ricard has you can become happiness pro too.

That's backed up by neuroscientists, by the way. Davidson found from his study that even 20 minutes of daily meditation can make people much happier overall.

Here are some more perspectives on happiness:

- ✓ Feeling grateful for what we have received in life, feeling contented for what we got, and accepting what we are lacking will lead us to happiness.
- ✓ Celebrating life's journey which is full of ups and down
- ✓ Without regretting the past and worrying about the future, enjoying the present moment

### **Key Takeaways**

1. Life is not a race to win but a journey to enjoy.
2. Find out which five-star experiences that give you more kick and multiply it daily.
3. Music, walking in Nature, playing with children, and reading good books normally triggers happiness in everyone.
4. A home is a place where you spend more than 1/3rd of your life. Create a wonderful, soothing environment by using your creativity.
5. Go for transformative travel.
6. Be Benevolent.
7. Practice Gratitude.

## Chapter 8

### Blossoming Spiritually Move from Happiness to Bliss



*“Your treasure house is within; it contains all you’ll ever need.”*

**—Hui-Hai**

## Chapter 8

### **Blossoming Spiritually Move from Happiness to Bliss**

Blossoming of life is not possible without pursuing spirituality. India has the treasure of Spiritual scriptures in the form of Vedas, Upanishads, Gita, Astavakra Gita, Patanjali Yoga Sutra, Shiv Sutra, Narad Bhakti Sutra, Yoga Vashishta, etc.

#### **Is spirituality running away from life?**

There are many misconceptions about spirituality. It is assumed that for all of us who are caught in the web of responsibilities, spirituality is difficult to pursue. These are all misconceptions, misunderstandings and ignorance which keep many of us away from one of the most powerful tools to enrich the quality of our life.

Spirituality is not some disability that you cannot do something or you are required to sacrifice something. It is empowerment- you can do things in a much better way.

Spirituality is not giving up anything but finding out what truly matters the most and what brings lasting fulfillment, joy, love, and peace.

Spirituality equipped us to live life to the fullest and blossoming us even when we continue to discharge our responsibilities and makes us more resilient to face the challenges and problems of life. Spirituality facilitates riding over the pains and pleasures of this world. Spirituality teaches us that happiness is beyond our external senses.

In Gita, the Supreme Lord said:” Parth (Arjun), one who engages on the spiritual path does not go to destruction either in this world or the next world. My son, one who strives for the righteous path is never overcome by evil and never comes to grief. (Gita 6.40)

If one wants bliss in life, one needs to pursue spirituality. Spirituality is an inward journey. We are fortunate to have rich resources covering ancient wisdom to follow the spiritual path. Welcome to the world of empowerment, internal strength, purity, joy, and bliss.

### **What is spirituality?**

There are different perspectives on spirituality. I am sharing a few which I found most relevant. The simple meaning of Spirituality is something related to the soul. A spiritual person is operating from spirit/ soul interacting with others with the consciousness that I am a soul having qualities of love, peace, and purity.

This insight provides clarity on one of the profound questions- Who am I? Am I body or mind? Am I the role that I play? (Father, mother, son, daughter, friend, boss, etc). The answer is no. I am a soul - a conscious actor who plays different roles. This is my body but I am not my body. This is my mind but I am not mind. I am that experiencer who experiences life through the five senses.

Once you are on the spiritual path, you interact with others not from your role but from your soul and also have a divine vision of treating every living being as equal.

Let us take one example to understand this. Suppose you are visiting some hospital to consult. First, you will meet the watchman/security guard. Then probably a nurse or compounder and finally a doctor. Are you interacting with them based on their role or treating them as souls like you? Are your thoughts and behavior the same with each one? In most cases, we will give more respect to doctors and less to others. Our focus is on their role. We forget that behind roles each one of them is a soul like you.

Awareness that I am not the various roles I am playing - father, mother, son, daughter, friend, boss, etc., I am also not body or mind but I am a soul having qualities of purity, peace, love, and bliss will help in creating pure thoughts.

This one shift itself will bring major changes in life. Every living being deserves our love, compassion, and respect.

So the first step for walking on the spiritual path is dropping all your identities - your roles. You are an actor (soul with pure qualities) playing different roles. Is this shift required for a few minutes or a few hours? This awareness is required 24\*7. Initially, it will require regular reminders to self but within a few days, it will start happening automatically.

The second perspective about spirituality is going beyond experiences coming out of the five senses. Experiences coming from the five senses have limitations. For example, you like Gulab Jamun. You eat one, two, three; a stage will come when you will no more relish it. However, soul experiences will give you limitless joy.

The third perspective is Spirituality is an inward journey to know more about self/soul and also explore some profound questions like

1. Who am I?
2. What is the purpose of life?
3. Why there is so much suffering and pain? How can I come out of it?
4. What is enlightenment?
5. What happens after death?
6. What is moksha/ liberation?

The result of spirituality is life radiating the light of inner joy.”

### **Develop Equanimity**

One requirement for walking on the spiritual path is to “Develop equanimity.” Conquer your mind. Conquer your senses. Remain undisturbed and unaffected in all circumstances.

In Gita, it is said,” The one who has conquered one’s mind, the super soul is already reached, for he has attained tranquility. To such a man

happiness and distress, heat and cold, honor and dishonor are all the same “(6.7)

Amidst the difficulties and challenges of the outer world, being able to maintain peace, harmony, positivity, and purity in your inner world will reflect your mastery of living.

This does not mean we are not affected at all. It is just that the threshold at which we experience emotional hijack goes up. Building equanimity requires deepening our emotional self-awareness. We need to learn what makes us happy, sad, insecure, and excited, how frequently we move from one emotional state to another, and what triggers these shifts.

Ordinarily, we are on autopilot mode where certain triggers produce a predictable reaction within us time after time. Our internal stability decides the quality of our life. Drop likes and dislikes. Drop arrogance. Remain stable while facing Success or failure, appreciation or criticism, facing small or bigger challenges believing that we are more powerful than any Challenge.

To flourish, amidst all of the challenges, inner empowerment is essential. Inner empowerment is about our capacity to maintain inner stability and inner smile no matter what is happening. When we have inner power we choose our responses rather than reacting.

In life, one moment you are up, the next moment you may feel down. When unpleasant feelings come, be like a rock. Let them come. How long will they stay? Difficult times came for Ram, Jesus, and even Buddha. Some roughness will come in life. Handle it. Smile through it. It is there for our growth.

### **Understanding consciousness**

#### **The most powerful truth mentioned in our scriptures**

We are not body or mind or various roles which we play. We are soul-consciousness/life force having qualities of purity, love, peace, and bliss.

By nature, the body is ever-changing (new cells keep replacing old cells) but the soul is eternal. Our soul does not perish, does not diminish, and is deathless. We are consciousness/energy and the entire universe is also consciousness/energy.

Like the thermodynamics principle which says energy can never be destroyed nor can be created the same way, our consciousness is also never destroyed. What our scriptures said about consciousness thousands of years ago is now concurred by quantum physics and other modern science and they are going deeper in this aspect. Should we not be proud of our scriptures?

In Yog Vasishtha, Rishi Vasishtha explained knowledge of existence saying the whole universe is made up of singular consciousness and the five elements- Earth, Water, Fire, Air, and Space are just different manifestations, different forms of consciousness.

Shri Krishna says in Gita that “Never was there a time when I did not exist, nor you, nor in future shall any of us cease to be.” This means we keep coming back to earth in different bodies and hence one should not be disturbed by the death of loved ones.

Consciousness is the single ultimate reality from which all creatures got appeared and are to disappear in the same absolute thing. Consciousness is primary and indivisible. Consciousness is not split between people or living beings -it always remains one. Our scriptures say that God is not some person but supreme consciousness.

When you truly understand that seven billion people on this earth are connected through consciousness/energy, then being inclusive, compassionate and kind comes to you effortlessly. You start seeing yourself in everyone and everyone in yourself. Is this not again a great and powerful shift?

There is a beautiful Nirvana Shatakam written by Sri Adi Shankaracharya which reflects this learning.

“Chidanand Rupah Shivoham, Shivoham: I am pure consciousness and bliss, the eternal Shiva.

I am not mind, intellect, ego, or the reflections of my inner self. I am not the five senses. I am beyond that. I am not the ether, nor the earth, nor the fire, nor the wind (i.e. the five elements). I am indeed, that eternal knowing and bliss, Shiva, love and pure consciousness.”

### **Inner Radiance for achieving ageless beauty**

We all like to look handsome/ beautiful. We all like magnetic personalities. We normally take the help of makeup/ external products to look good. But if we want the radiant bright lovely look, we first need inner radiance. According to the Yajur Ved, “Attractiveness and magnetism of your personality is the result of your inner radiance.”

So how can we achieve inner radiance? For that, we have to eradicate internal toxins like hatred, repressed anger, jealousy, grudges, fear, worry, stress, ill will towards others, and guilt/ regrets. These internal toxins not only damage our physical and emotional health but also accelerate our aging process.

So replace hate with love and compassion, selfishness with generosity and magnanimity, greed with contentment, grudges, and revenge with heartfelt forgiveness, and complaining with gratitude. Once inner radiance is achieved, it automatically leads to outer radiance and glow and ageless beauty.

Meditation is the surest path to achieving inner radiance. Pranayama also facilitates. The purity of thoughts accelerates the process. Cultivating your heart with love and compassion for every living being will give you an undying smile and radiant glowing beauty.

### **Cultivate flexibility**

Flexibility is the willingness to let go. Surveys of people who lived 100 years or more indicate that this quality played a great role compared

to all other factors in living longer. Flexibility requires letting go of our attachment to specific outcomes. We learned in Gita “Karmanyev Adhikaraste, Ma faleshu Kadachana.” This means a man should perform his duty without considering the result of his righteous action. We cannot control the outcome and the rigidity of attaching to the result will bring frustration. The way we should not attach to results, we should also not attach to positions, fame, status, power, material things, relationships, etc. Every attachment is accompanied by fear of loss, fear of losing control, and fear of losing approval. We must let go of this fear to reverse aging. The next focus should be on forgiving self and others. Forgiveness is the essence of letting go.

## **Law of Karma**

“As you sow, so shall you reap.”

The law of Karma is the law of cause and effect by which each individual creates his destiny through his/ her thoughts, words, and deeds. The law of Karma is natural law. Good thoughts, deeds, and words, may lead to beneficial effects, while bad thoughts, deeds, and words, may lead to harmful effects. Simply, everything we do creates either positive or negative consequences. It is said our past karma is responsible for what we go through in life. While we cannot do much about the past, we can ensure henceforth our karmas are in tune with natural laws.

Gita says “As the heat of a fire reduces wood to ashes, the fire of knowledge burns to ashes all karma.”

So what should be our action points once we learn the law of karma?

1. I will use wisdom to take any action in life. My awareness about my action, thoughts, and intention should increase manifold, and keep ensuring that they are pure.
2. I will accept the situation as an outcome of past actions, be last moment, last day, last year, or last birth, but I am responsible for

every situation in my life. And then I will take the next steps to improve future situations.

3. Keep doing Prayers, Meditation, and Satsang which are good practices to enhance our strength to face Prarabdh Karma.

## **Grace and Gratitude**

To bring God's grace into our lives, we need to awaken the attitude of taking only what we need and more focus on giving back to society. We must reduce our desires and increase our responsibilities.

When you have this feeling in your heart that you have always received more than what you asked for or more than what you deserved, then deep gratitude arises in you.

When we feel that whatever we have achieved or whatever is good in our life is due to blessings of the divine, that feeling of gratitude brings more grace and grace brings more gratitude. We need to be thankful for the infinite gifts we already have. Oxygen for instance was never taken seriously by us till during the pandemic we faced the shortage. Gratitude bestows tremendous happiness.

Sri Sri Ravishankar says, "Gratitude in our life seems to disappear even faster. We seem to forget how much we have grown, how much we have received. The mind seeks more and more. And in every wanting of more and more, it forgets the past very easily."

It is said in the Bhagavad Gita, 'Yadrccha-labha-santusto Dvandvatito Vimatsarah. ' Whatever is coming to you, you should have some level of contentment, and with contentment comes gratitude. If you are discontent, how can you be grateful?

There will always be surprises, uncertainty, difficult people, loss, and failure. With a reserve of grace and gratitude, we'll get through the hard stuff and come out stronger on the other side.

## **Practicing Detachment**

When we track our fears back to their source, most of us find that they are closely related to attachment - our need to own and control people and things. The solution is detachment.

One profound spiritual practice is that of detachment. There are various other references in the Bhagwad Gita, Vedas, and Upanishads as well as in Buddhism, Christianity, Islam, and other faiths on the importance of detachment to attain peace and happiness in life.

A question may arise about how total detachment would be practical when there are duties to perform and responsibilities to hold. Are we supposed to surrender our material possessions? Are we supposed to drop our desires? It is like fighting against human nature.

Well, one does not require doing any of the above. Detachment means giving up the notion of mental ownership. Detachment means surrendering every thought deed and behavior to God. Surrender does not mean giving everything that belongs to one. Surrender means giving up the notion of ownership. Real surrender means mentally distancing oneself from what one owns.

The Bhagavad Gita, which is surely the basic text on the practice of detachment, is wonderfully explicit on this point. Krishna tells Arjuna that acting with detachment means doing the right thing for its own sake because it needs to be done, without worrying about success or failure.

Another perspective about detachment is to learn to let go. Letting go is the way to detachment. Detachment is about having freedom. It is beautifully described in the following lines, “Letting go is gaining freedom. Once we let go of trying to control everything, life seems to flow with greater ease. It resembles a branch drifting down a meandering river. It doesn’t try to stop or force the current into an unrealistic upstream reversal of flow. It just lets go and enjoys the ride. Letting it take it where it will.”

Detachment is not about shunning away from the responsibilities and duties that come with our birth and withdrawing from the world. It is about seeing and experiencing things as they truly are, without clinging on to anything – neither good nor bad, neither action nor inaction, neither desires nor desirelessness, neither emotions nor motionlessness – but seeing everything as wonderful, without gauging through our mental perceptions and judgments.

This Buddhist philosophy makes perfect sense, “Renunciation [or detachment] is not getting rid of the things of this world, but accepting that they pass away.” Detachment is absolute freedom from compulsive emotional entanglements and focusing on our higher purpose, doing the right thing that is meaningful, and cultivating the ability to focus fully on whatever we do and letting it go completely once we are out of it. Realize that, it is our desire that holds us back and earthbound and it is the same desire that gives us the power for us to fly to the higher space, to be our true self – the Atman, the pure happiness – and shine like a star we truly are.

Another way to get detached is getting attached to something higher - maybe Divine or nation or larger community or some higher purpose of contributing to Society.

Krishna is synonymous with non-attachment. Born in Mathura, and raised in Vrindavan, he lived the later part of his life in Dwarka. He was unattached to places and people. He simply gave love and served everyone who came in contact with him. Attachment destroys the joy in life. Life minus attachment is a celebration.

## **Enlightenment**

Once you are on the spiritual path, you will come across the word enlightenment frequently. So what is the biggest knowledge which we can learn? It is understanding “Enlightenment”.

Many times we read that so and so spiritual Guru (Buddha, Osho, Sri Sri Ravishankar, Sadguru, and so on) is enlightened. Most of the stories

of such Gurus state that he or they went in silence for many days and then one fine moment they got enlightenment. I always had a curiosity as to what these Gurus must be knowing or experiencing after such enlightenment. Well, I will have to wait till I got enlightenment but till such time I dare to predict. These predictions are after listening to these Gurus and also from wisdom from our spiritual texts. And my understanding goes as under :

Enlightenment is simply knowing and realizing your true nature which is purity, love, bliss, and joy. Enlightenment is knowing that you are not body or mind or roles played by you but pure consciousness. Enlightenment is simply your natural state of felt oneness with being. It is a state of connectedness with the divine which is part of you. Buddha gave a very simple definition of enlightenment as” the end of suffering .”

Why do we suffer in life? What is the cause of our suffering and pain? Circumstances? Our destiny? No. Our misunderstanding is that the external world is the source of our suffering. The nature of our soul is “Sat- Chit- Anand”. Sat - truth, Chit - Consciousness, Anand - Bliss. Thus our true nature is purity, bliss, and love.

Each human being carries a seed of enlightenment. However, few could realize it. Why? One needs to be free from the enslavement of the mind. The mind leads us to identify with roles. It creates labels, judgments, and the illusion of separateness and all these blocks lead us to conflicts, suffering, and pain. We forget that underneath the level of separate physical form, we are part of one united consciousness.

To realize our true nature, we require deep harmony, and calmness inside us. Our inner being creates our outer reality. Meditation leads to this deep harmony and calmness and takes us beyond the mind to experience its’ true nature.

So if we want to realize enlightenment, we must conquer our minds. At present, we are not using mind. Mind is using us. We even do not know that we are slaves of our minds. So how to become free from the grip

of the mind? The biggest tool is of course meditation. Let me also share some other ideas. Just be an observer. The moment you start watching the thinker, a higher level of consciousness becomes activated. You then begin to realize that there is a vast realm of intelligence beyond thought. Thought is only a tiny aspect of that intelligence. We also realize that all the things that truly matter- joy, bliss, beauty, creativity, love, inner peace - arise from beyond the mind. You begin to awaken.

So we all have the power to become enlightened and in the process free from suffering and feeling joy, bliss, love, and inner peace. We all can have an undying smile by conquering our minds and bringing radical inner transformation

## **Mastering Mind**

Earlier I shared my perspective about enlightenment. I also shared that the biggest hurdle in our achieving enlightenment is our mind.

Our mind can make us or it can break us. The mind is the most overused and underutilized part of our experience. It plays a role in everything we do in life. And yet we never spend our time understanding it. It is responsible for our most creative and genius insights as well as our biggest mistakes and failures. If in our entire life, if we master only one skill- mastering our mind - the quality of our life will jump to a great extent.

Whenever we want a proper solution, the first step is properly understanding the problem. It is like the role of a doctor who first diagnosis and then prescribed.

So what are some problems with our minds? One is - its tendency to remain in the past or future and not in the present. Because the mind keeps running between the past and future and not remaining in the present, we keep making mistakes, doing half-hearted jobs, and getting mediocre results in every area of life. The second problem is mind creates labels, judgments, likes, dislikes, and all our actions are based on this.

So how to control and achieve mastery over the mind?

One powerful technique is the pranayama/breathing technique. Breathing techniques are one of the easiest ways to manage the mind and quickly bring it back to a peaceful state. Mind is like a kite and breath is like the string. Without the string, the kite will fly all over the place, depending on where the wind blows, but with the string, you can control where it goes, how far, and how high. By becoming aware of the breath and consciously changing the way you breathe, you can change or reverse modulations of the mind.

## **Meditation**

Another powerful technique for purity of mind is Meditation- the most powerful tool.

“Meditation is seeing GOD in yourself; Love is seeing GOD in the person next to you. Knowledge is seeing GOD everywhere.” Sri Sri Ravishankar

The tools/ practices which facilitate the spiritual journey include Meditation, Sadhna, Satsang, Service, and practicing Silence. However, the major tool is meditation. It is the main dish. Others are only supplements.

Meditation is retiring from the external world and going inward. Meditation is an inward journey of deep rest.

There are several techniques to do meditation. Each spiritual path focuses on different techniques. So we will not focus on processes or techniques. Our focus is what the outcome of meditation is.

Meditation allows the mind to experience its true nature which is bliss consciousness. Meditation soothes our nervous system and we can experience a deeper state of rest than sleep. When your Mind is calm, tranquil, and relaxed, you will feel internal coolness and bliss. When you are cool, the whole universe appears cool. Once the nervous system is

freed of stress, you begin to experience real joy. You are more relaxed and self-awareness happens more frequently. You bring to experience a higher state of consciousness in day-to-day life. And this happens naturally and effortlessly, without drugs or alcohol. The world will look completely new, vibrant, and crystal clear.

Sri Sri Ravishankar conveys to keep in mind three golden rules while doing meditation:

1. During 15 or 20 minutes of meditation, I should not expect anything.
2. I do nothing. I should not make any effort during these 15 or 20 minutes.
3. I am nothing. Put all your ego aside.

Meditation at its core is a blossoming of our spirit. In meditation, the body is rested, the senses are calmed and the mind is quieted. Meditation is the most important tool to get multiple benefits - your stress is decreased, your intuitive power is enhanced, you realize your pure nature, and are ultimately able to connect with a superpower. No form of negativity can coexist with meditation. With regular practice, even deep-rooted negativity starts getting diluted and gradually disappears.

Health, happiness, and beauty / radiant face are restored.

So if meditation is not part of your daily routine, add it. If you argue that you have no time, understand that meditation will create more time for you, because once you get deeper rest, your efficiency effectiveness and creativity will increase.

### **Power of Silence**

#### **Silence calms your heart and soul**

“Listen to the silence. It has so much to say.” Rumi

Silence is another powerful practice in spirituality. It is a balm that heals the wounds of the heart and soul. There is a profound power in stillness.

Silence is not about only speech but about thought and action too. When you practice it, blessed tranquility will be bestowed on you. Science says that our brain has to struggle with a huge amount of stress daily and even a short duration of silence can heal it.

Erring Kagge, who is from Norway, had trekked to the North and South poles, scaled Mt Everest, and sailed the Atlantic twice. In his book, he describes his experience as under;

“To walk to the South Pole in total silence for 50 days and nights under the midnight sun with no contact with the outside world taught me a great lesson about silence. The more silent I became, the more I heard. Silence helps in seeing the world more clearly, rediscovering self, and loving your life. The basic state of our mind is one of chaos and that is one reason we need silence. Everyone can discover silence within themselves. It is there all the time, even when we are surrounded by constant noise.

Silence is about rediscovering, through pausing. In mechanical life, we forgot to pause. We are living through the noises of gadgets. All creativity requires some stillness.

Learn silence. Once a week, sit in silence for a few minutes. Stop talking, not only on the outside, stop the inner talk too. Drop and dissolve all the outer and inner chaos within and around you. Just sit, doing nothing.

Osho says,” Start communicating through silence. Holding the hand of your friend, sit silently. Just looking at the moon, feel the moon, and both feel it silently. And see, a communion happens - not only communication but communion. Your hearts start beating in the same rhythm. You start feeling the same space. You start feeling the same joy. You start overlapping each other’s being. That is communion. You have said without saying anything, and there will be no misunderstanding.”

May we all be blessed to understand and connect with the power of silence.

## **Bhakti/ Devotion - The highest level of Love**

In the Bhagavad Gita Krishna comforts and advises his troubled disciple Arjuna by telling him about three paths. Each, he says, is a kind of yoga—a way to live in the world and at the same time maintain inner peace. They are the path of action, the path of devotion, and the path of knowledge.

Our ultimate search is for true love. The highest level of love is Bhakti / devotion. Therefore no system of Yoga is complete without the inclusion of bhakti (devotion).

Bhakti yoga path is synonymous with a life of service, prayer, and meditation—a life devoted to God. Ultimately, this path is about uplifting human hearts. On the path of bhakti yoga, spirits are healed through love.

Bhakti is adopting the qualities of God and surrendering all our happiness and pain to God. When one walks on the path of Bhakti/ devotion, every act comes out of love. One becomes full of love. No desire No attachment - devotion remains in every moment. God is full of masti. Bhakti is also full masti.

Why one should aspire to Bhakti?

We should aspire to Bhakti as it will help us in feeling contentment and fulfillment. We will not be afraid of death. We will come out of restlessness. We will not find anyone stranger. Every moment of life will become full of love. If you do not contend, how you will love others?

Faith and devotion - if your faith goes down devotion helps to restore it. How can we achieve Bhakti or devotion?

By Surrendering to God. By dropping all our desires. By dropping our ego. When we doubt our doubts. When we respect others. When we believe that we are full of love. When we believe that we are part of God and that God is inside us. When we see God as father or mother

or lover or friend. When we feel grateful. When we do not worry about tomorrow.

If we want to walk on a path of devotion/ Bhakti, the Focus of our every action should be full of love.

God says you are very priya to me. ( I like /love you). We will say I have no expectations. I will be happy in whatever status you keep me.

No action is required for Bhakti. Just believe God belongs to us and we belong to him.

Feel love while doing prayer or pooja. Do not make it mechanical. Devotion can only be experienced, it cannot be described. It always increases, never reduces.

One quality of devotees is calmness. Surrender. Detached. Khali HO Jao. ( Be empty) Once you become empty, you become peaceful. A devotee has no regrets. If the devotee loses money or business reputation, still he is not worried. Yes, he does planning but no worries. He is not bothered if someone says something insulting or put allegations because the devotee has surrendered to God. A devotee is not different from God.

The Gopies of Vrindavan and Meerabai are examples of devotees who display this form of pure bhakti. Surrender to God, drop your ego, drop your expectations and your life will blossom.

### **Power of Prayer**

Prayer is our love towards God and the offering of our hearts. Prayer is communication with God. Prayer is a spiritual union with God. Talking with God develops a deeper relationship with Him. Prayer is love. Prayer is gratitude. Prayer is thankfulness.

Sometimes we pray to come out from difficult situations and sometimes we pray to get the light on our deep desires. Prayer helps us to recharge our batteries.

All over the world, down the ages, religions were centered on prayers and worship. Prayer is one of the most ancient expressions of religion.

True prayer is not asking for something but just conveying our gratitude. “Dear God, I am so grateful and blessed. You have given me so much in abundance” – to express this feeling.

Osho beautifully explains this: “So the first thing that I can say about prayer is a feeling of immense gratitude, thankfulness. You are here, in this beautiful world, with these trees and rivers, mountains and stars. In this tremendous beauty you are pulsating, you are alive. This opportunity you have not earned. It is a gift. Prayer is thankfulness for this gift of life. Just to breathe is such a joy, just to open your eyes and see the greenery. Just to listen to the chirping of the birds, or the sound of running water, or the silence of the night and the velvety darkness. Or the dawn and the sun rising... we have not earned it! It has been given to us, and we have not even thanked.”

One of my favorite prayers is written by Kundanika Kapadia, a renowned Gujarati Author. The original prayer written by her is in Gujarati but the translation goes like this :

“Oh God,

Teach me how to live beautifully, when circumstances are complex.

Teach me how not to lose happiness & laughter, when everything is being adverse.

Teach me how to keep calm, when circumstances are encouraging anger.

Teach me how to keep working patiently, when the task seems very difficult.

Teach me how to grasp only needed things, when there is a rain of harsh defame and backbiting.

Teach me how to become impartial, in-between temptations, praise & flattery.

Teach me how to wait for your mercy with calmness & peace; when I'm surrounded with difficulties, when faith becomes unstable, and when my mind gets filled with disappointments....”

This prayer simply provides calmness and peace for life. It helps us to get internal strength to fight any kind of situation in life. This prayer also describes becoming and behaving neutrally in both – easy & difficult days of life. But most importantly, this prayer portrays the level of Trust we need to keep in God.

### **Moving inward**

#### **Antarmukhi Sada Sukhi**

Spirituality is a journey of moving from everything good outside ( ego) to everything good inside. When the mind goes more and more outside, it gets caught up in problems and confusion. What attracts the mind outside? It is prosperity, wealth, success, and beauty. Even if we get it, it satisfies only temporarily. When we desire more and more, we join the rat race which creates stress. However real wealth is within. When we turn inward, we can access real happiness and pleasure.

As Sri Sri Ravishankar says,” Although the richest of the rich may be smiling outwardly, peep into their minds and we will not find any cheerfulness or contentment. Without satisfaction and contentment, what is the use of such a life? It is nothing but worry, worry, and to die with worries. What kind of life is that?”

Wealth and prosperity should bring peace, fulfillment, and contentment. Being wealthy should not bring arrogance, hostility, jealousy, disgust, or boredom.

When we turn inward, we get peace and bliss. When our mind becomes calm, our thoughts are pure and strong. When the mind becomes calm, it becomes sharper. You can face any situation. But when the mind is disturbed, we can achieve nothing. Meditation facilitates such an inward journey.

Meditation facilitates the cleaning of the mind and makes it calm and restful. Focusing on our breath facilitates such an inward journey. It leads to a cheerful state of mind. We become like children where happiness outflows from their bodies. Children always send vibrations full of joy. Wherever a child comes from, any part of the world, joy overflows from each cell of their body. A child's mind is innocent and calm. The soul should be filled with happiness. The body should radiate happiness. And that happiness is not limited to us but spreads to all who come near us. Our vibrations impact them.

So take out some time from your busy life and move inward. Use every opportunity for this. For example, if you are traveling and stop at a traffic signal, use that one minute to focus on your breath. You are waiting for the lift, use that one minute to focus on your breath. Do meditation daily for 20 minutes. The more you turn inward, you will find bliss, joy, contentment, and fulfillment. And those are goals for living extraordinary Life.

### **Understanding our personality through Sattava, Rajas, and Tamas**

For personal development, management, and leadership, a lot of psychometric instruments are used to understand one's personality.

Spirituality also offers a very powerful tool to understand our personality. As per various spiritual texts, there are three gunas- sattva, Rajas, and Tamas present in our body. These three gunas influence our thoughts, behavioral patterns, etc. The whole creation is made of these three gunas. The interplay of these gunas defines the character/ nature, our energy, and consciousness and determines the progress of life.

Maitrayania Upanishad is one of the earliest texts making an explicit reference to the Hindu trinity of Brahma, Vishnu, and Shiva and linking them to their Guna – as creator/activity, preserver/purity, and destroyer/recycler respectively.

These three gunas are also mentioned in the 14th and 18th chapters of the Bhagwad Gita. How to know which quality is predominant in a

person at a particular time? According to the Bhagwad Gita, when sattva is predominant, the human body radiates the illumination of knowledge. When Rajas are predominant, greed, worldliness, and a penchant for selfish activities arise. With the increase of tamas, one can see the flourishing of darkness, inactivity, recklessness, and delusion.

Sadguru says that all the qualities of the world have been identified as three basic gunas, tamas, rajas, and sattva. Inertia is called tamas. The activity is called rajas. Transcendence is called sattva. There is no physical entity without all these three dimensions. It is just a question of to what extent you mix these things.

When the tamasic guna dominates, it creates more dullness, sleep, and lethargy in us. It is the quality of imbalance, disorder, chaos, anxiety, impurity, destruction, delusion, negativity, dullness or inactivity, apathy, inertia or lethargy, violence, viciousness, and ignorance.

When the rajasic guna dominates, our mind is restless and full of desires. It is the quality of passion, activity, confusion, self-centeredness, egoism, individualization, drivenness, movement, and dynamism.

When the mind is dominated by Sattva Guna, it is very alert, sharp, joyful, and enthusiastic. It is the quality of balance, harmony, goodness, purity, universalism, holism, constructive, creativity, positivity, and peacefulness.

According to Samkya School, no one and nothing is either purely Sattvik or purely Rajasik or purely Tamasik. One's nature and behavior constitute a complex interplay of all of all three gunas, in varying degrees. In some, the conduct is Rajasik with significant influence of Sattvik guna; in some, it is Rajasik with significant influence of Tamasik guna, and so on.

The practical applications of the gunas

A good understanding of the gunas can help you make wise decisions and remain on the right side of life.

How to balance these three Gunas?

Tamas happens due to indigestion, overheating, and oversleeping. It also happens due to more stress and worry.

How to balance Tamas? Do pranayama. When you feel tamas is high, eat fruits and khichdi for 2 to 3 days. Bring change in attitude and avoid the company of negative or toxic people.

Rajas happen due to excess sweets and chocolates. How to Balance Rajas? Avoid sweets, Mirch Masala, Spicy and fried food. Do more exercise and jogging.

During Sattava, you are in pure energy. You feel enthusiasm. When we eat wholesome food, more fruits, more vegetables, practice yoga, do meditation regularly, and avoid negativity in our environment, we remain more in the Sattva state.

Extraordinary Life requires we remain more in Sattva Guna. The awareness and conscious manipulation of the three gunas is a powerful way to reduce stress, increase inner peace and lead one toward enlightenment. Awareness of the gunas tells us whether we are genuinely moving forward in life (sattva), running in place (rajas), or losing our way (tamas).

## **Yoga - The Science of Soul**

Yoga has its roots in developing an understanding of human consciousness and it's potential.

The actual Sanskrit word is “Yog” which means “union.” It refers to the union of the individual consciousness with the divine consciousness.

Bhagwad Gita- book of wisdom is predominantly a book for the growth of self through many paths, mainly \*Sankhya (ज्ञान), Karma (कर्म), Bhakti (devotion भक्ति) and Ashtanga (8 limbs अष्टांग) yog.

All these paths lead to achieving total and permanent freedom from the possibility of suffering and the realization of ever-increasing joy and peace. Yoga is the science of inner beauty. Yoga teaches us the way of holistic living.

Patanjali, an early “scientist of the soul” explains yoga as a means to achieve higher states of consciousness. It gives deep insights into the eight limbs and the powerful relationship that exists between body and mind.

Let us revisit four beautiful thoughts of Gurudev Sri Sri Ravishankar on yoga.

“Yoga is like a vast ocean. You can just go for a breeze, or you can go with an oil rig and drill for oil ... yoga offers many things to different people at many different levels—whatever they aspire for: union with the cosmic consciousness, physical health, mental clarity, emotional stability, spiritual ecstasy—all this is part of yoga.”

“Like a flower bud, human life has the potential to blossom fully. Blossoming of human potential to fullness is yoga.”

“Any baby in the world, from the age of three months to the age of three years, does all the yoga postures. The breathing, the way they sleep, the way they smile, everything is yoga. A baby is a yoga teacher, a yogi. That is how a baby is stress-free, there is happiness - it smiles 400 times in a day.”

“If you claim that you are a Yogi, then you should have an undying smile on your face. I would say, that is the sign of a Yogi. Yoga makes your emotions softer and more peaceful, and you blossom in your emotions. It brings freedom to your expression and your thought patterns. These are the real signs of Yoga. It is not just to do with the flexibility of the body. Of course, that too is a part of Yoga. The body becomes flexible, and the mind grows in faith and conviction. If all this happens, know that it is the gift of Yoga, and consider yourself as a Yogi.” Sri Sri Ravishankar

“योगः चित्त-वृत्ति निरोधः” Yoga is not only asanas . Apart from physical fitness, it is the stilling of the mind until it rests in a state of total and utter tranquility so that one experiences life as it is: as Reality. Stay calm. When we are joyful, our immune system will function much better than when we are anxious or depressed.

Daily yogic practices such as asanas, pranayama, and meditation will enable our bodies to withstand the ravages of the virus better.

Let us continue to blossom our life through the consistent practice of yoga.

### **Decoding Vedas and Upanishads** **The mother of all scriptures**

Each country has some unique thing compared to others for which they can feel proud. India's unique thing is the Vedas and Upanishads which are written thousands of years before and are still very relevant now. Our country has spiritual treasures for which we should feel proud. Many things written in our scriptures are now endorsed by Modern science.

The word “Veda” is Sanskrit meaning “Knowledge”. It covers knowledge of a whole range of creation and how to experience it in consciousness. Vedas were organized by some ancient seers/ Rishies and passed down orally for thousands of years. The significance of these Sanskrit scriptures is not only in their content but also in the vibrational quality they produce when chanted.

There are four Vedas:

1. Rig Veda
2. Sama Veda
3. Yajur Veda and
4. Atharva Veda

Vedas have four parts covering prayers/ mantras, rituals, upasna/ devotion, and the last part of philosophy or knowledge encompassing all aspects of

life in the form of various Upanishads. Vedanta means the end of Veda but the actual meaning is the conclusion of Veda or final teachings. Collectively Upanishads are known as Vedanta which is the end/ summary part of Vedas. In all, there are more than 200 Upanishads but 11 are considered main. Adi Shankaracharya selected them for writing commentary and hence they are considered the main Upanishads. The meaning of the Upanishad is knowledge from sitting near Guru which removes our sufferings. By and large, Upanishads are in the form of dialogues between teacher/ Guru and student. Our Rishi has written Upanishad in a very precise form and each word selected by them conveys deeper meaning. By and large, Gita is also a collection of teachings of the Upanishads.

There are also four Upavedas (following the Vedas) :

1. Ayur-veda (medicine)
2. Gandharva-Veda (music and dance)
3. Dhanur-Veda (warfare)
4. Shilpa-veda (architecture)

Learning the Vedas flawlessly was considered to be a great feat. Every Brahmin boy had the duty to learn at least one Veda by heart. When they learned more than that, they usually changed their names to reflect it! The name Dwivedi meant someone who had mastered two of the four Vedas (Dwi= Two), the name Trivedi could be adopted by a person who had flawless retention of three Vedas, while Chaturvedis were families who had an ancestor who had completed mastery over all four of the Vedas.

UNESCO has designated the tradition of the Vedic chant a “Masterpiece of the Oral and Intangible Heritage of Humanity.”

Vedas have stood the test of time and are a respected source of wisdom not only for Hindus but for mankind in general.

Knowledge of scriptures is an invitation to step into the world of self-discovery. They are the purest fuel .

Be proud of our spiritual scriptures.

## **Four Mahavakyas of Upanishads (Great Utterances)**

One powerful insight provided by Upanishads is reflected in the following four maha vakyas ( most important messages /great utterances).

1. Aham Brahmasmi-I am Brahma. I am Divine.
2. Tat Tvam Asi –You are that ( Divine)
3. Prjnananam Brahma –Bramha is Consciousness
4. Ayam Atma Brahma-The self-atma- is Brahma

These are the four MahaVakya (Great Sentences) that reveal the nature of Atma ( self ) and Brahma. ( the Divine). They approach Brahma from a different perspective, focusing on the non-differentiation of Atma and Brahma.

According to several commentaries by Shankaracharya and several thinkers and spiritual leaders, the essence of all Upanishads is the same and all the Mahaavaakyas essentially say the same in a concise form.

Brahma is that which is Absolute, fills all space, is complete in itself, to which there is no second, and which is continuously present in everything, from the creator down to the lowest of matter. It, being everywhere, is also in every individual.

All four mahavakyas convey the same meaning: I am also part of that divine power. Every individual soul is a treasure of Extraordinary powers. Very few people are aware and trust of their inner abilities. Once we start believing this,

1. Our confidence is lifted
2. We get faith that nothing can harm us
3. In the process, our full potential will come out

Gita says your capabilities are much more than your limitations.

Whenever we feel low or unhappy, we forget that some divine power is there to take care of us.

If we can have the realization that we are one with / part of Brahman (Divine energy), our confidence level will go up. We will face the challenges of life powerfully. If the energy which created this universe is part of you, why you should have any fear? What more power do you want?

### **Some profound insights from Shiv Sutra**

What is the goal or objectives of Shiv Sutra? Sri Sri Ravishankar beautifully explains this, “A kite needs a string to fly through the sky. Similarly, the Shiv sutras offer a thread to uplift our minds and consciousness and let it soar to new heights. The Shiva sutras describe the goal of life as Life radiating the light of inner joy.

Following are some profound insights from Shiva Sutra:

1. Life is made up of 80 % positivity and only 20 % negativity, the part that causes pain. Yet we make this 20 % into 2000 %. Again Sri Sri gives a beautiful example - Suppose someone approaches you and gives you 10 compliments and one insult. What will you remember? The default nature of the mind is to cling to negative.

2. Udhamo Bhairavah - When you put 100 % effort into any work or activity, you will experience completeness. Life is experience and one desire we all cherish is to experience completeness. How to achieve it? There is a beautiful sutra in Shiv Sutra -“ Udyamo Bhairava.” “Udyamo” means efforts . “Bhairava” means fullness. When we put in full effort, then we can experience completeness. It suggests that whatever we do, we should put 100 % effort into it. If we are eating, our 100 % focus should be on eating and enjoying it. If we are walking, our 100 % focus should be on every step. If you are playing a game, put your 100 %. If you are singing bhajans it should come from every cell of the body. When we put 100 %, our worry disappears. We automatically remain in the present. When we completely apply our energy, fully using actions, speech, and mind, we become full. We become contented. Until we find fullness, we cannot have peace, comfort, and good sleep. At every

stage of life, if something is missing, then boredom uneasiness, and discontentment set in.

3. 70 % of problems in our life start because of our imaginations- our thoughts - our perceptions.

4. Enthusiasm is a quality we all should Endeavour to imbibe. Children are filled with enthusiasm. It overflows from every cell of their body. However, as we grow, our enthusiasm decreases. The more we connect with ourselves, the more we turn inward, enthusiasm will come back. Recently someone asked me, "How are you ?" The normal reply is "Fine." or "Ok". But if you are filled with enthusiasm, your reply should reflect that - say I am joyful, filled with love, contented, and cherishing every moment of my life. Everything is happening in my mind. We can create what we want and can drop what we do not want.

5. "Vismayo yoga Bhumika". It means wonder is the basis and foundation for Yoga.

The sense of wonder is the ability to be present in the world and touched by that world. It's about feeling awe. Wonder involves important elements of surprise and curiosity, both of which are forms of interest.

Children always wonder. Since birth, it is nature. When a child sees a leaf, it asks, "Why it is green?" "No sooner than you reply, he asks, "Why the sky is blue?" "When you have no sense of wonder and see a leaf, you say "This is just a leaf. What is there in it to appreciate?" Likewise you feel why would anyone look at a flower? You will start to wonder only when you see things with a fresh vision. With wonder, yoga begins. The world offers so much variety that leads us to wonder. Live life with wonder. Our capacity to wonder fades as we grow older or when we think that we know everything.

Osho says, "Many people have lost the capacity to wonder. They have lost the capacity to be surprised. You go on seeing millions of wonders every day but you are not surprised at all. Your eyes are so full of dust

and knowledge that you don't see anything. A seed is sprouting, and you don't see any wonder. A new leaf coming out of the tree, and you don't see any wonder. A bird singing and nothing happens inside you. A peacock dances and nothing dances inside you. A white cloud floats in the sky, and you remain untouched."

Sri Sri Ravishankar says," Wonder exists where love has been awakened. Wonder is part of love. When a baby is born, the parents and elders are so delighted. The baby's every action arouses wonder in them because it is mixed with love. When the mind starts to wonder, it becomes quiet and peaceful and one gets established in the happiness of the self. When your hunger for knowledge is kindled, you will automatically enter into the wonder. Knowledge ignites the capacity to wonder and love fills your life with wonder. Throughout our lives, we are looking only for something interesting and that comes with having wonder in each moment. Leave everything else. Simply through wonder, the mind will settle into yoga."

Wonder needs a poetic heart, a loving heart. Approach reality more poetically – don't be too much of a scientist, don't be too much of a rationalist. Don't think that you know; nothing is known – ignorance is absolute, ignorance is ultimate. Once you understand that nothing is known, and ignorance is ultimate, you will again be full of those beautiful eyes you had when you were a small child.

Unlock the inherent childlike innocence hidden by the maturity that comes with age. Bachpan after patch pan. ( after 55 again become childlike).

Follow this wisdom given in "Shiv Sutra" and Ignite the inner joy.

## **Gita**

Bhagwad Gita is the most powerful life-transforming scripture. It provides the perfect formula for living a balanced and perfect life. The wisdom provided by Gita makes you powerful from the inside so that you can face the challenges of life without losing your peace and calmness.

Problems are inevitable in life. Life is a roller coaster. Gita provides the right approach to facing problems and challenges.

Giving 100% in whatever we do without attachment to the result, making ourselves more pure and clean and full of love, seeing divinity in all, and being ready to receive the grace of the divine and contribute to making this world a better place is the formula of a perfect life.

### **Treasure of Buddha's famous teachings.**

1. A generous heart, a kind speech, and a life of service and compassion are the things that renew humanity.
2. Health is the greatest gift, contentment is the greatest wealth and faithfulness is the best relationship.
3. A disciplined mind is the key to success. According to his teaching, a pure mind attracts joy.
4. Buddha always preached to be thankful for the little things in life. From the roof over your head to the meal you can enjoy, you should be grateful for everything.
5. Happiness does not depend on what you have or who you are. It solely relies on what you think.
6. Mind your intention. If your intentions are good toward anything you do then independent karma will give you the right result. On the other side, if your intentions are bad and you are doing good or bad deeds it will result in negative only.
7. The secret of health for both mind and body is not to mourn for the past, worry about the future, or anticipate troubles, but to live in the present moment wisely and earnestly.
8. Every situation in life is temporary. So when life is good, make sure you enjoy and receive it fully. And when life is not so good, remember it will not last forever and better days are on the way.

### **Key Takeaways**

1. Blossoming of life is not possible without pursuing spirituality.
2. Spirituality is not some disability that you cannot do something or you are required to sacrifice something. It is empowerment- you can do things in a much better way.
3. Spirituality equipped us to live life to the fullest and blossoming us.
4. Amidst the difficulties and challenges of the outer world, being able to maintain peace, harmony, positivity, and purity in your inner world will reflect your mastery of living.
5. We are not body or mind or various roles which we play. We are soul- consciousness/life force having qualities of purity, love, peace, and bliss.

## Chapter 9

### Smart Wealth Management post retirement Investment and Financial Fitness



*“People who don’t respect money don’t have any.”*

**–J. Paul Getty**

## Chapter 9

### **Smart Wealth Management post-retirement Investment and Financial Fitness**

If you adopt the right lifestyle and healthy habits post-retirement, your chances of living post-retirement are around 40 to 50 years depending on the consistency of your healthy habits. Hence your financial planning post-retirement should cover this aspect.

“People who don’t respect money don’t have any- J. Paul Getty

Is talking about money bad? Many of us carry the belief that money is evil. Is it so? The answer is no. Why? Because money gives us the freedom to do what we want. We all need adequate money to live a decent life. It is ok to be wealthy by creating values for others rather than cheating. Becoming wealthy is not a bad thing. We can become generous and charitable. We can create value for others. Money earned ethically comes home with blessings, as it comes home after giving peace and happiness to others. When we create value for others, there is nothing wrong with earning money for the value created by us.

What we require to keep in mind is that Money is not just visible currency. It also carries the invisible energy of how they earned it – which includes our intentions, thoughts, beliefs, behaviors, principles, and ethics. If this energy is pure and positive, we bring home not just money but also the energies of peace, happiness, and love. When such money with its pure energy is used to fulfill our family’s needs and comforts, everyone’s well-being is assured. Food, comforts, savings, and everything that you buy from your pure money vibrate at a high frequency. The blessings from that money bring you health, happiness, harmony, and success.

Money gives us freedom for more choices. It facilitates experiencing life to the fullest. One should save a minimum of 20 %. One should start

investing from an early age with a long-term horizon. Do reflect on the following questions.

### **Spiritual Aspect of Wealth Management**

Money flows to people who respect it. Money explains who you are. If you are kind-hearted, it will make you more kind.

“Earn with integrity and spend with Compassion.” Radhanath Swami

### **Golden Rules for Investment**

There are three golden rules for investment.

- ✓ Do not invest where you are not fully conversant with.
- ✓ Smart wealth management requires that we do not keep all eggs in one basket.
- ✓ Albert Einstein famously said that compound interest is the most powerful force in the universe. He said, “Compound interest is the 8th wonder of the world. He who understands it earns it; he who doesn’t pays it.”

Also, keep the aspect of inflation in mind. If you need Rs.50,000 a month today for your monthly expenses, you will need almost Rs. 1 lac a month after 10 years, Rs.1.3 lac per month after 15 years, and Rs.1.8 lac a month after 20 years. (These are approximate calculations based on average inflation rise)

Ensure you keep this aspect in focus while taking your investment decisions. Review your investments once a quarter.

### **The broad distribution of your investment**

Following should be the broad distribution of your investment post-retirement. Post-retirement one should not take too much risk in investment. Distribution is suggested keeping that aspect in mind.

1. Around 40 to 50 % of your investment in Bank FD
2. Around 20 to 30 % of your investment in mutual funds
3. Around 20 % of your investment in Government special schemes for senior citizens like Senior Citizens Savings Scheme and Pradhan Mantri Vay Vandan Yozna and/or any post office schemes and/or RBI Bonds
4. 10% of your investment in Gold/Gold Bonds
5. Avoid investments in equity and Real Estate unless you have expertise as they are very risky. Even if you have expertise, do not go beyond 10 or 20 % of your total investments.

This is only a suggestion and depending on circumstances, requirements, and your risk-taking capacity, you may decide allocation.

### **Key Takeaways**

1. Your financial planning post-retirement should cover a 40 to 50 years span. Golden Rule of Investment. All eggs should not be placed in one basket.
2. After retirement, you should avoid or minimize risky investments like equity and real estate.

## Chapter 10

### What will be your Legacy? Make Positive difference



*“When you love people and have the desire to make a profound, positive impact upon the world, then will you have accomplished the meaning to live.”*

**–Sasha Azevedo**

*“Be Kind whenever possible. It is always possible.”*

**–Dalai Lama**

## **Chapter 10**

### **What will be your Legacy? Make Positive difference**

“This is the true joy in life; to be used for a purpose recognized by you as a mighty one—I believe that my life belongs to the whole community and as long as I live, it is my privilege to do for it whatever I can. I want to be thoroughly used up when I die, for the harder I work, the more I live. I rejoice in life for its own sake. Life is not a brief candle to me, it is a sort of splendid torch which I have got hold of for the moment and I want to make it burn as brightly as possible before handing it to future generations.” - George Bernard Shaw

During professional life, we used to get kicked off our professional achievements. After retirement also, if we simply keep engaged in routine activities, we may feel a void or emptiness at some point in time.

What we require is to focus on others. Making a Positive difference in the life of others. It's about taking care of others and contributing to your community or society as a whole.

When we see our purpose as larger than ourselves, we no longer need to pursue happiness. It comes naturally, even in the face of temporary setbacks and discomforts. So one of the focus post-retirement should be to contribute to society.

#### **Moving from success to significance**

Our whole life we run after success. The problem with success is- it is motivated by external factors. We want to prove to others that we are good. We are better than others. We run after our goals mindlessly. We become part of the competition. People measure success by wealth, recognition, power, and status. External factors and pressures lead to stress.

Therefore happiness coming out of success is temporary and costly. We get it at the cost of our physical health, our emotional health, our relationships, and above all our authentic living.

Over time, success has less meaning, and accomplishment has less meaning if it is just about accumulating more and more. It is the wrong mindset that says if I get more stuff, I will be happier. Further even being successful, we do not find life fulfilling.

At some stage in life, at least in the second half, we should change our focus from success to significance. So what do we mean by significance?

### **What is the difference between success and significance?**

Success is getting desired results, winning, getting more money, more fame, and more recognition.

Significance means we do something which makes this society and the world a better place. We use our skills, our expertise, our experience, and our wisdom in areas we are passionate about, making some positive difference. Significance means using our talent and time to serve others. Significance requires internal motivation – so no stress. We are doing it not to prove anything about us. We are doing it for lasting happiness. The truth is our greatest joy comes from serving others.

In significance, the focus is on giving back to society. Giving back, and helping out can make us feel needed and valued and that boosts our self-esteem. It also helps us to see the world from another angle.

Success Is Great. But Significance Is Lasting. When we redeploy the strengths, experience, and influence we have gained through the years into an area that we are passionate about, it creates something much more meaningful and lasting.

What's the opposite of accumulating wealth? It's generosity—of our time, talent, and touch (reaching out to support others).

What's the opposite of recognition? It's service. And what's the opposite of power and status? It's loving relationships.

To summarise

Success= becoming part of a race and competition- running after goals and targets-working in an area where we are not passionate about-for getting wealth, recognition, power, and status.

Focus- Proving that I am better than others.

Outcome-temporary happiness at the high cost of health, relationship

Significance= using our talent, experience, and wisdom we have gained through the years in an area that we are passionate about, in serving others, making positive difference-focus generosity, service, and loving relationships

Outcome- lasting happiness, and fulfillment.

Remember life is all about the choices we make. Choose significance at least in the second half of your life.

## **Power of Service**

True happiness in life comes from selfless service, making a positive difference in the life of others. We should be more generous. As Sri Sri Ravishankar says, "Seva is an expression of inner Love."

One important aspect of service is doing it at the right time and to the right person. Service, making a positive difference or impact on others always increases our spiritual power. Our battery ( mental power) gets fully charged when we serve others. However one must ensure the following aspects to achieve this power.

1. Mindset while doing service should be calm. We should not do service with irritation or anger but feeling love towards others.

Consider you are the only instrument/trustee on behalf of God for doing this act.

2. Do it with humility and without any ego. Do it without any expectation. Do it with the right intention.

To be a giver is to experience constant happiness.

We often do things for the sake of others, even though it is difficult. And if this gift is not recognized or appreciated, or appreciated we tend to get upset. However, we will experience the greatest happiness if we give without expecting anything in return.

When we give with a pure heart, we will experience happiness and make those around us happy too.

Service is a very broad concept and not only physical or giving money. It also includes -

- giving wishes or blessings to others
- counseling others
- giving a smile or comfort words
- giving time
- giving Gyan/Knowledge
- Inspiring others to meditate or exercise or yoga
- Keeping the environment at home and workplace positive
- Going the extra mile beyond our duty is also service

When we give comfort to others, we get blessings which makes our responsibilities lighter. We do not get tired.

Retirement has given us golden opportunity to serve others . Do not miss it.

Service is true prayer . Service gives us mental and emotional wellness. It helps in building loving and powerful world .  
Our best investment - Random act of kindness

“Be kind wherever possible . It is always possible .” Dalai Lama

### **An act of kindness can turn someone's day around**

Of all the investments we made in life, the one which keeps coming back in manifold is that of kindness ,caring and helping act. Kindness is something we do from our heart. Kindness is extending ourself in a way that uplifts another human being. There is magical healing power in kindness that impacts both giver and receiver . The value of inclusiveness is foundation for this. It is important to show appreciation and care. Do not miss any chance to help or support any one including your spouse, children, other family members, friends and even to strangers. It may be providing support to someone who is sick, volunteering at community event, helping some senior citizen or blind person to cross the road, holding door for someone, solving some one's problem, giving an honest compliment, just giving smile, showing respect for others, using appropriate language and so on. If you have opportunity to make someone happy, do it.

Practicing Kindness has many benefits including increased happiness and a healthy heart. It slows down the aging process and improves relationships and connections, which indirectly boosts our health. Acts of kindness can release hormones that contribute to our mood and overall wellbeing. The practice is so effective it's being formally incorporated into some types of psychotherapy. Most research on the science behind why kindness makes us feel better have concluded that it stimulates release of happy hormones like oxytocin and dopamine.

We all seek path of happiness . Practicing kindness will lead us to path of happiness . Do at least one act of kindness every day. Let us make this world better place .

### **Key Takeaways**

1. Contribute to society using your wisdom and expertise.
2. Donate your organs.
3. True happiness in life comes from selfless service, making positive difference in life of others.
4. Daily do one act of kindness.
5. Retirement has given us golden opportunity to serve others . Do not miss this opportunity

## Summary of Action Points

1. **Invest morning -1- hour** in the walk, light exercise, yoga, and Pranayama. Get in the best shape of your life- remain physically and mentally active. Move more, sit less. Remember, movement is medicine.
2. **Eat well.** Your ratio of healthy vs. Unhealthy food should be 90:10. Enjoy eating. Do prayer before eating. Chew well. If you count your bites, you can reduce your weight.
3. **Complete your dinner by 7 or 7.30 pm. Sleep by 10 pm to 10.30 pm.**
4. This will ensure the body gets adequate recovery time.
5. Ensure your last thoughts before sleep are positive thoughts to ensure quality sleep. Avoid the use of gadgets at least half an hour before sleep.
6. **Take supplements like D3, Calcium, Pre/Probiotics, vitamin B12, and multivitamins after consulting your doctor.** These are vital supplements,
7. Go for a regular **annual health check-up.**
8. **Practice gratitude** by writing a gratitude journal daily. Count your blessings. Do not take anything for granted. Be grateful for even small things. This will bring magic into your life.
9. **Accept people and situations as they are. See the brighter side of people and situations.**
10. **Drop expectations.**
11. **Appreciate more. Smile more. Laugh more.**
12. **Practice unconditional love.** Vouch that till my last breath, I will love everyone. I have no grievance with anyone in this world. I have eradicated all hurt and have become empty from hurt but filled my heart with love. I am cleaning myself. No more complaints. Just pure love for everyone. True love is about giving, not expecting.
13. **Avoid the three C of emotional cancer- Comparing, Criticizing, and Complaining.**
14. **Withdraw From Arguments ... Respect Others' Perspectives.**
15. Grow your **friend base.** Keep in touch with friends.

16. **Daily do one act of kindness.**
17. Keep learning new things. **Keep up with technology.**
18. Identify activities **that give you maximum happiness** and multiply these activities daily. **Prepare your daily schedule** including these activities along with time for walking, exercise, pranayama reading, and listening to music.
19. Be one with nature. Daily spend some time in nature.
20. **Travel** more.
21. **Adopt any spiritual path. Practice mediation once or twice daily.**
22. Ensure **your investments** are in order and periodically review it.

## Epilogue

We started this book by articulating our top 5 dreams. Begin with an end in mind. At the end of this life journey, what should happen so that you will be able to say that I enjoyed living my life?

As said earlier, such reflection will give a lot of clarity and the right direction and we will not waste our energy in petty issues. We will also be able to live life by design and not by default.

Let me share a few thoughts. ( You can have your reflection ).

I will able to say I enjoyed my life

1. If by and large I maintain good health. ( by regular yoga, pranayama, walking, nutritious food, quality sleep, etc)
2. If I am constantly able to nurture my relationships. ( by practicing acceptance, empathy, care, support, and unconditional love)
3. If I continue to excel in mind mastery ( qualitative thoughts, empowering beliefs, resilience during challenges in life )
4. If I could make a positive difference in at least 50 people before my journey ends.
5. If I Keep creating five-star experiences through music, fun, humor, movies, nature, travel, playing with children, etc
6. If I can convert stress into bliss ( outcome of the spiritual path)
7. If I continue to learn through the rest of my life and keep expanding my wisdom so that I can make better choices in life.
8. If I can spend most of my life with mindfulness - living every moment with full awareness in the present moment. This requires my giving 100 % in any task I do, big or small.
9. If I continue to have adequate money and a reasonably good home. ( money has a limited but definitely, some role in life so that we can maintain reasonably good living standards)

10. If I continue to practice gratitude, forgiveness, unconditional love, compassion, empathy, and other powerful positive emotions during this journey.

### **Are you afraid of death?**

Our biggest fear in life is that of death. One role model who deals with this issue profoundly and courageously is Ms. Indu Jain, former Chairperson of Times of India who died on 13th May 2021. She prepared letter years before her death to prepare her friends for her departure asking that death can be celebrated.

Some excerpts from that letter :

Priya Atmavar

“The art of dying must be an extension of the art of living. I have been privileged to have lived a life of comfort but it is the unvalued joys that have been the most rewarding. Every facet of my life has shone with contentment and indeed, tranquility brought on by a sense of accomplishment. I have never had to yearn for anything. The only lack has been that of unhappiness.

Of course, like all mortal beings, there have been several occasions and reasons for feeling dissatisfied.

But on each such occasion, I asked myself, “Is there any need to punish oneself with unhappiness?” The answer had always swiftly banished such negative thoughts.

This is why I am certain that as with the sojourn, the departure from life too will be amidst the surround sound of pleasure and more so, excitement.

All these years, I have been restless for new experiences. Now as for an adventure traveler, the last frontier beckons, demanding to be experienced.

Of this, I am certain; the never before destination, the great unknown will not disappoint. Everyone has talked of mystery: us par na jane Kya hoga, us par jaroor kuch naya hoga. (What will be there on that side? There must be something new on that side)I can't wait to explore it.

Having said all this, I want to go aaram se. (In a relaxed way) Tell death, very swiftly, of course, to wait a bit while I adjust my pillow just so and snuggle into my quilt for the right degree of warmth. I am not worried about settling matters of this world. My friends are being prepared for my departure. Those close to me, who know me, do not need these consolatory noises. They know that I will embrace death with the same uninhibited celebration with which I have hugged life. Sometimes, I have a quiet laugh when thinking of those who will mourn for me. Poor things. They are the ones in need of a comforting pat because they don't know what a lot of fun I intend to have out there.

If there is a last wish, it is this. No one needs to ask, "Where is Indu?" "Because wherever there is laughter they will find me there. The body's soulless shell can be cremated in whichever way is deemed fit. Then I will fly, flirting with the fire, land, water, air, and space in a long-awaited meeting mating Milan ." Always be in you.

Vineet Jain, chairman of Times Internet and Managing Director of BCCL, on her mother's demise said, "My mother Indu Jain believed that death is not something to be mourned but a soul changing clothes to start a new journey of exploration. She taught me to live on my terms & in a state of constant bliss.

Indu Jain once said, "Living in the present means not having regrets for the past, nor worrying about the future. Life is what is now. I was born a seeker. I was inquisitive to explore. I don't see a choice between 'being happy' and 'having a purpose'. The alternatives that seem different may just turn out to be the same. Life is an incredible adventure, and you should give it your best." She certainly did. She was detached, yet loving and kind. Her enthusiasm for life defied her age.

Salute to a Role model who leads an extraordinary life.

## **What do people say when you die?**

Do not get upset over a topic or its content as there is a deeper purpose in choosing it.

What do you want people including your family members to say when you die? I share the crazy but powerful idea of writing your imaginary obituary today. Once you do this and keep this in mind, all your thoughts, beliefs, actions, and behavior will be in sync for living an extraordinary life. Let me give you one example, read it, Reflect and modify it as per your beliefs and expectations.

Example:

A Message from ..... Family

Obituary: Shri .....

With a heavy heart, we wish to inform you that Shri ..... passed away on ..... He took his last breath in his home, physically and virtually surrounded by his closest family members and loved ones. We all could observe contentment and bliss on his face.

He was born on ..... at ..... After completing his post-graduation, he joined ..... as a ..... in .....and after an illustrious career of 40 years, he retired in ..... as ..... He was passionate about his work. Throughout this time, he experienced numerous ups and down but never abandoned his values of honesty, integrity, hard work, and compassion. He kept his self-esteem very high throughout his professional journey. He was loved and respected by his colleagues, many of whom became his lifelong friends. He continued to mentor young professionals post his retirement.

His passions went beyond his work. He was passionate about traveling and had perfected the art of taking his family to beautiful and far-flung places on a shoestring budget. He was also passionate about food, reading, writing, gardening, photography, and music and believed that he had a voice that qualified him to be more than a bathroom singer. He was a fitness-crazy and regular yoga practitioner.

However, nothing brought him more joy than being with his family. He was a devoted son to his parents, a caring brother to his two sisters, a loving husband to his wife, and a doting father to his sons and daughters. No task was small enough and no spending was big enough when it was about taking care of his family. But his greatest gift to his family was his time. He always found time to have meals with his family, he always found time to listen to and guide his family, he always found time to have fun with his family and most importantly he always found time to express his unconditional and limitless love for his family. Most men are often unable to say “I love you” to the people they love. He was not one of them!

He nurtured his friendship till his last breath.

He was a man who found joy and humor in small things. He never equated material wealth with happiness and always believed that true happiness resides not in spending a lifetime chasing superficial goals but rather in creating joyful and blissful experiences in life. His life motto was to see beauty in everything and goodness in everyone around.

Like every human being, he too faced challenges in life but even in the face of his biggest adversities, he remained graceful and resilient. He trusted everyone and never spoke ill of anyone. And his kindness was only surpassed by his inherent belief that there is an innate goodness in every human being.

In the later part of his life, he became a spiritual seeker and explore various spiritual paths and spiritual texts and was very regular in doing sadhana and meditation. His belief about success modified as he walked on a spiritual path and he used to say that success at the end of life should be measured on the following two aspects :

1. How much love you have given?
2. How much wisdom you have gained?

He emphasized sign of success is nothing but an undying smile.

He did not change the world in the proverbial sense but he certainly made it a better place for the people whose life he touched. He believed in leaving the world a better place and that's exactly what he did. He believed in giving, sharing, contributing, and adding value to others.

His life was full of joy, love, courage, compassion, contribution, and contentment. His ever-smiling face, words of wisdom, and memories he created will forever be etched in the hearts of his family, loved ones, and friends.

Om Shanti”.

Hope you have some inspiration from the above obituary. Howsoever difficult you may find it, do write your imaginary obituary today and keep it as a guide for living the rest of your life. I am confident that your life will blossom once you do this.

### **How your life will be measured when you die? ( Divine's Performance review of your life )**

All professionals are used to year-end evaluation of performance. How Divine will measure performance and quality of our life at the end of the journey? By how much wealth have we acquired? By what designation we could get to post a series of promotions? By our possession of two or three or four bedroom flat? By our possession of Maruti or Honda City or Mercedes-Benz? The answer is no. Stop measuring who you are by what you accomplish in your life and by what you acquired. Based on various Spiritual Guru's talks, I believe the divine will measure our life performance based on the following parameters:

1. How much love did we share? Start with self. The more loving you are with yourself, the more loving you can be with everyone around you.
2. How much positive difference did you make in the life of others?
3. How much time have you lived in present moments instead of regretting the past or worrying about the future?

4. How much wisdom have you acquired? ( life is between B and D-birth and death. C comes between B and D- C indicates choices we made in life. More wisdom, better choices )
5. Is your happiness unconditional? ( Normally we link our happiness to something outside - if we get something more or if some event happens as per our expectation and there are chances those things may not happen as per our expectations. )
6. How many people in your life are happy because of your presence in their life?

### **Golden rules for life after retirement**

1. Keep your expectations zero in relationships. If you get some care, support, or any other positive stroke in any relationship, treat it as a bonus and be happy about it. But keep your expectations zero. Do not complain in relationships. Always operate from what I can give in relationships rather than what I will get.
2. Do not worry too much about money. Try to live better life compare to what you lived in the past. This is your right.
3. Vouch that till my last breath, I will love everyone. I have now no grievance with anyone in this world. I have eradicated all hurt and have become empty from hurt but filled my heart with love. I am cleaning myself. No more complaints. Just pure love for everyone.
4. Remain physically and mentally active. Do not be lazy. Invest in movement of the body including walking, light exercise or yoga, pranayama, sound sleep, and nutritious food. Investment in health should be non-negotiable. We must nurture discipline and willpower to ensure that we do not ignore or take this lightly.
5. Pursue some spiritual path. If we want to move from happiness to bliss, we must bring spiritual practices and spiritual wisdom into our life. It will take the quality of life to the next level. Spend 20 minutes for meditation.
6. Make some positive contribution to society, making this world a better place. Make a positive difference in the life of others. Life's greatest joy comes from serving others. Service is a broad

concept and includes sharing money, food, time, attention, ideas, wishes, blessings, and kindness. Each day does something good. If nothing, at least give smiles to others. “Try to be a rainbow in someone’s cloud.”– Maya Angelou

7. Leading a life full of joy, courage, compassion, sharing, caring, kindness, and service. Despite the ups and downs of life, commit to maintaining equanimity and purity.
8. Seeing beauty in everything and goodness in everyone around.
9. Feel high self-esteem and confidence.
10. Forgive yourself and others for all your past hurts.
11. Feel gratitude, contentment, and fulfillment for all positive things in life. Spend five minutes before sleeping and reflect on positive developments during the day. At the dinner table, each member should share one good thing that happened during the day, howsoever small it may be.
12. Identify what inspires you /what activity gives you joy/happiness and invoke it regularly.

### **Daily Development Audit**

Only learning does not bring change/transformation in life. One is required to take action to bring transformation. I give you one tool for this DDA-Daily **Development Audit**. Every day, find out some accountability partner, mostly your spouse, and find out how many healthy habits mentioned in Annexure I you could pursue. Follow this practice for two months and see you implement at least 80 % of your daily habits. After two months, these habits will become part of your life and you need not be required to take any conscious action.

### **A new approach to living life post-retirement**

Steve Job, famous CEO of Apple ( He died when cancer reoccurred ) once said,” When I was 17, I read a quote that went something like: “If you live each day as if it was your last, someday you’ll most certainly be right.” It made an impression on me, and since then, for the past 33 years, 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. Remembering that I will be dead soon is the most important tool I have ever encountered to help me make the big choices in life.”

If you approach every day like it’s your last, you will be grateful for the next day. You will know that you are lucky to be alive, and have been given another chance to experience all that life has to offer.

You won’t take your time for granted and would only pay attention to the things that are most important to you.

Seneca, a Roman philosopher who lived 2000 years ago argues, and does so brilliantly, that life isn’t really short. The problem is how we waste so much of our lives on things that don’t matter: wondering what others think, getting caught up in gossip, and the non-essential. Here is his famous quote, “Let us prepare our minds as if we’d come to the very end of life. Let us postpone nothing. Let us balance life’s books each day. ... The one who puts the finishing touches on their life each day is never short of time.”

Don’t be afraid of death; be afraid of an unlived life. As the actress and scriptwriter Mae West said, “You only live once, but if you do it right, once is enough.”

When you were born, you cried while the world rejoiced. Live your life in such a way that when you die, the world cries while you rejoice.

Spend your time getting more wisdom, preserving your health, adding value to others, loving your family and every living being, and bringing more smiles to others. Make the world a better place to live in.

Embrace the golden years and while enjoying this period, contribute to society. Let us all together create a divine society.

## **Annexure I**

### **Healthy Habits/Lifestyle**

1. I will complete my dinner by 7 pm or will not take grains after 7 pm.
2. I will sleep by 10 pm. Will take deep breaths before sleep. Will recollect a few good things that happened during the day and convey gratitude to the universe.
3. I will wake up with a smile on my face, feeling grateful and blissful, will say affirmations, and start my day by drinking one/two glasses of plain water followed by green juice. Will give strokes to each part of the body.
4. Next hour I will spend -20- minutes walking, -20- minutes of light exercise or yoga, and -20- minute's pranayama. During this, I will spend some time in nature and will get sunlight and fresh air.
5. I will start eating by doing an eating prayer. My eating during the day will include fruits (2 to 3 times), vegetables, Grains, Pulses, almonds, walnuts, curd, peanuts, Seeds, etc. For the First 3 bites, I will close my eyes, chew, and feel blessed and joy in every part of my body.
6. I will reduce sugar, maida, packaged and processed items, and fast food.
7. I will take required supplements like Calcium, D3, B12, and Multi-Vitamins. (In consultation with my Doctor)
8. I will keep my body adequately hydrated.
9. I will ensure regular annual health check-ups.
10. I will ensure "ZERO" negative thinking during the day. Will avoid toxic companies and toxic media.
11. I will ensure "ZERO" complaints during the day. Will never regret about past or worry about the future.
12. I will do meditation for 15 to 20 minutes during the day.
13. I will accept the imperfections of my spouse and others.
14. I will appreciate/give heartfelt compliments to my spouse and children at least once during the day or/and will support them if any need arises.

15. During the day we will have at least one meal together with all family members. At the Dinner Table, each family member should share -1- positive development of the day,
16. I will find the best in everyone and love every human being and living being unconditionally.
17. I will spend 30 minutes learning something new every day either by reading a book or by listening to some talk on YouTube.
18. I will make responsible choices with money while spending or investing. I will review my investments every quarter.
19. I will listen to music for at least half an hour. Or will create any five-star experiences like walking in nature, playing with children, playing sports, going for long drives, quality time with family/friends, reading books, etc.
20. I will do one caring act/act with compassion/act of kindness every day.

## Annexure II

### Model Daily activity Chart post retirement

| Activity                                                       | Duration                                     |
|----------------------------------------------------------------|----------------------------------------------|
| Sleep                                                          | -7- (Preferably 10 pm to 5 am)               |
| Morning Walk                                                   | -30- minutes                                 |
| Exercise/Yoga                                                  | -30- minutes                                 |
| Pranayama                                                      | -20- minutes                                 |
| Meditation                                                     | -20- minutes morning<br>-20- minutes evening |
| Newspapers                                                     | -30- minutes                                 |
| Entertainment (TV, movie, Sports, Mobile, Social media etc)    | -3- hours                                    |
| Spend time in nature                                           | -30- minutes                                 |
| Prayer/Puja/Reciting /Listening Mantras/Gratitude/Affirmations | -1- hour                                     |
| Breakfast Lunch/Dinner                                         | 20 Minutes- 20 Minutes<br>-20 Minutes        |
| Routine Activities                                             | 3 hours                                      |
| Afternoon nap/Yog Nindra                                       | -1- hour                                     |
| Listening Music/ Satsang                                       | -1- hour                                     |
| Connecting with Family/friends                                 | -2- hours                                    |
| Reading/Learning/Spiritual Activities                          | -2- hours                                    |
| Total                                                          | -24- hours                                   |

