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Email : nayanbhowmicklic@gmail.com

Website : nayanbhowmick.com

**C**ontrary to the past pandemics, the Covid-19 hit the maximum-economy, highly populous and hyper-connected world. In the great lockdown epoch, the accelerating trend of working-from-home, schooling-from-home and socialising-from-home are redefining the fundamental nature of survival, especially the nature of three-E's – employment, education and engagement.

On May 12 the Prime Minister, in an address to the nation, said the corona virus crisis should be seen as an opportunity, laying emphasis on domestic products and “economic-self-reliance”, an Atmanirbhar Bharat through Atmanirbhar Bharat Abhiyan.

The Great Depression in 1929 triggered global attention towards John Maynard Keynes and instigated a transformation in the state's role in managing the economy based on the “Keynesian Economics”, which to a larger extent pulled the world market from the economic recession. While in the Covid-19 world, no Keynes has yet emerged, but a globally acclaimed Indian political philosopher has established ingenious guiding principles, for immediate survival, which many political and policy leaders overlooked for past several years. In 1909, Mahatma Gandhi authored “Hind Swaraj” enunciated that a village should become self-sufficient and realise basic needs to attain contentment and true freedom.

Tomorrow is the birth Anniversary of this Great leader, father of Nation, Mahatma Gandhiji. Humanity is the soul principle of Gandhian economic development philosophy. Gandhiji's idea about development is the complete development of body, mind and soul. Basic objectives of Gandhian Scheme of holistic development are (1) human development (including moral development) for capability expansion, (2) development in a balanced way through moral and intellectual labour, (3) development with social justice, rights and freedom, (4) attainment of self sufficiency and self reliance through rural development (5) reduction of poverty through generation of additional income and employment.

The Prime Minister's announcement on May 12 about Atmanirbhar is similar to the Gandhian philosophy of 'attainment of self sufficiency and self reliance'.

Now it is my turn, our responsibility to give extra hours to our respective work station, increase our productivity and generate employment and income for the development of masses. Our responsibility is to make our nation 'self reliant India'. And it is possible, we can.

**Don't feel well?**  
**Stay Home When You Are Sick**

Tell your mom, dad, or caregiver before you come to school. Tell your teacher or an adult if you become sick at school

**Other symptoms include:**  
 fever, runny nose, diarrhea, feeling nauseous or vomiting, feeling tired, headache, and poor appetite



*Nayan Bhowmick*

**Nayan Bhowmick**  
**Development Officer**  
**Senior Business Associates**  
**L.I.C. of India, Shillong Branch**

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# WHY ENGAGE A PROFESSIONAL TO GUIDE US IN MANAGING OUR PERSONAL FINANCE



**Gopinath Radhakrishnan**  
Gopast Centre For Learning Pvt. Ltd.  
Former MD/CEO at LIC Lanka  
[gopinathr@go-past.com](mailto:gopinathr@go-past.com)



A prospect asked an agent/advisor, “Why would I need your services? I think I know most of what you are going to talk about. Even if I want more information I can as well browse through some websites and get it. As it is, I have been doing well financially, all the decision I have taken so far have prove correct, both in the personal front and in my business also. I don’t see any gain in engaging your services.”

The agent patiently answered his question by drawing a table of the difference between using a professional to guide/assist and using personal knowledge and time to manage their personal finance as a common man to the science of financial management.

The remaining portion of this article is designed as if the client is talking to his soulmate, about the benefits of engaging the professional, after listening to the presentation made by the agent/advisor. We have for the sake of the story taken the client to be a builder. But this dialogue is true for any other occupation as well.

My dear, I was thinking should I get some professional to guide us in managing our finance, or should we do it by myself. Then I met this agent, who explained to me di fference between using professional help and doing it by myself. Let me explain the 5 major di fferences:

The first difference is that a professional would have gained academic knowledge, as a common man I would be having lots of information. But i must appreciate that information is not knowledge. Apart from the prescribed qualification for obtaining and continuing the licence to practice, the professional undergoes hours, days, weeks, months and years of training. While in my domain area, if i were to be a builder then in the area of civil construction i would be knowledgeable, but if i were to decide on matters related to finance i must avail the benefit of the knowledge of the professional in that domain area.

I might still have gained information about financial instruments through media, or my friends over a co ffee table discussions but i must appreciate that can not be equal to what a professional would be knowing about the same instruments. Moreover i may have information about the few items that i got to search for are of those which fell on my ears are by chance appeared in my sight. Whereas a professional would be knowing more about the same instruments and also about other instruments plus he would also know the relative advantages and the disadvantages of the products under discussion from the universe of the financial markets.

A professional advisor in the financial market, is trained not just in selling techniques. He is trained in the legal aspects like law of agreements, Contracts, di fferences between Caveatemptor and Uberima Fede contracts, Acts related to successions like nominations, assignments, wills and special acts like MWP acts, Limitations of appeals, Jurisdictions of the authorities of appeal. He trained in aspects of psychology, so as to understand the clients’ real needs di fferentiated from the superficial wants that are dominating his mind and inducing his buying behaviour.



The second difference is that the professional will use tools to make the estimates, while as a common man i will be guessing or using thumb-rules to approximate the calculations.

For example when child appear to be dull and tired, i put my palms on her forehead and tell her that she is having fever. Whereas a doctor might use a thermometer to find out what is the exact temperature. Based on my guess that she is having fever, i might use my common sense and buy a Crocin tablet for her, while the doctor based on his inference from the readings of the diagnostic tools might put her on an antibiotic.

A financial professional uses various ratios, charts, calculations and projections. For example i as a common man feel that 5,00,000 insurance cover should be enough for me. The advisor will be using tools like A/H ratios to decide the risk zone of my family, then further tools like Capital Needs analysis, Human Life Value calculations, Even draw my personal balance sheet to find the gap in my net worth and suggest the cover i will be requiring.

I might even feel that after my retirement, me being a very simple person, enough for me to make a provision of 25,000 per month. Whereas the professional advisor might use tools like Expenses Provision Method, Replacement Ratio method to advise me how much to provide for those golden days. FV estimates simple, FV estimates inflation considered. NPV estimates, PMT calculations, Risk adjusted returns, Standard deviation on volatile instruments. Sortino Ratios, Trynor Ratios, Sharpe ratios etc. This is just a sample list of tools and estimates an advisor will be using. I as a builder might be using tools related to my domain area while dealing with my clients, but i may not (most of the cases) be equipped with above tools.

When estimates are made using tools, i can feel safe and secure. If it is just a guesswork then i am not sure about the results, or even feel insecure progressing towards such targeted amounts.

The third difference ( A major one) is that he is living by serving me (client), while i am living by serving in my domain area. So, to the extent i can use him, i will be able to better serve in my domain area. Since this is his livelihood, he will be trying to give his best to the profession, as much as i am doing in my profession/occupation. He has developed the infrastructure to provide the services. He will be well connected with the relevant authorities both within and outside his organisation to provide the best to his clients. If I have to develop that infra or connections it may be too costly for me and might be impossible also. Even the few minutes or hours it might take me to get myself served with the products i can buy from him, if i am able to give to my domain area, i would be much more benefitted. Since this is his profession, the passion with he does this is to my advantage. For him this job is his mission. For me my personal investments are one another important aspect of my life amongst the few more aspects of my business and life.

The fourth difference is that he would have met thousands of prospects like me or unlike me. Richer than me, not so richer than me. Senior to me, junior to me. Risk takers, risk averse people. People with similar needs, people with different needs. All this experience in advising them and designing solutions for them and in handling situations that i would not have experienced in my financial life will be a great advantage to me. I have only one financial life experience whereas he has so many. This experience gives the intuition of foreseeing the future that may not be visible to me with my single experience. He would have handled film stars, politicians, businessmen, women, children, young, old, employees, organisations, Government departments. This experience would have ingrained in him, as much as my experience in my domain area has helped my clients with surprising (to them) solutions.

The fifth difference is that when handling my own finance my emotions can overshadow my rationality. Because of that i can make mistakes, my ego will not permit me to admit it. As it is told people loose money in the market not because of the market behaviour, but because of their behaviour in the market. Most of such people are as educated, knowledgeable and experienced like me, but when emotions dominate, usually people become irrational. Whereas as a professional he will play by rules of the game. He can easily de-link emotions from the processes and keep the progress on the track. His guidance will be governed by the principles governing the financial science. He will be system oriented and procedures anchored. Whereas my behaviour will be influenced by my emotions, situations and constraints.

PROFESSIONAL	WE (THE COMMON MEN)
ACADEMIC KNOWLEDGE	LOTS OF INFORMATION
TOOLS	THUMB RULE
LIVING BY SERVING US	LIVE BY OUR CORE AREA
UNIVERSAL EXPERIENCE	ONE CASE EXPERIENCE
DE-LINKS EMOTIONS	EMOTIONAL

After understanding all the five big differences between me handling my finance and availing professional guidance in doing that, I am fully convinced that i must happily engage his services. I am also aware of the gains that i am likely reap by allowing him to guide me. So my initial opinion that finance is just a common sense matter, and it might take hardly few minutes to take the decisions, and i may save the professional charges involved is now completely changed. I am now aware that some portion of financial management is common sense matter but a bigger part of that is a science. I might be able to take decisions in minutes, but it could turn out to be impulsive rather than based on data and facts. I don't have to save the professional charges, for I gain a lot by investing that on an expert as much as i am engaging the best talents in my own company to assist me in running it profitably.



# Only A Fighter Wins

**Adrita Chakravorty**

Class: XII  
Army Public School, Shillong



**W**hat is life if not a battlefield with new challenges on the front each day? Each day is a battle and each day we prepare ourselves for a new fight. We are all in the midst of a battlefield just with different enemies to fight. Our enemies are not the same but our goal is nothing but victory. Today we fight for food, tomorrow for shelter, a day later we fight for something else; our battlefields change but not the battle. The victories of these battles are hardly recognized and history books do not record these victories and how could they? After all so many people fight so many battles everyday and if one could stop and look around, one would notice that we are all in the middle of nothing but an endless rat race. Some emerge victorious in this race, some lose and try harder to win next time.

In spite of so many people competing, there is only one winner. The winner is none other than the person who fights till the very end. Many a times, people put in as much efforts as possible but still fail to produce any effective results mainly due to the reason that they lack the attitude to fight till the very end. Life often throws us at unexpected ends and it may seem to us that we would fail to win this battle but if we try and muster the courage to fight back, nothing can stop us from winning. Great personalities are what they are today because they successfully fought back their weaknesses and turned the tables, making their weaknesses their strengths. Success and victory comes at a cost and the cost being an endless and courageous fight. If we do not dare to fight, we can never dream to win. Win comes to those who are ready to fight for it and who can go to any extent to retain their win, so it is always considered that only the best one wins. When we say best, we often think that that person must have some extraordinary talents and skills which makes him the best, but, on the contrary, that person too is just an ordinary person like us, but the only thing which makes him stand out is his courage to fight and his ability to channelize his skills in the right way.

Even successful persons has encountered failures and most people have achieved their success after years of mind numbing toil. Victory does not come ornamented on a silver tray. Victory would never walk up to us, rather we need to walk up to our win. Albert Einstein, a world renowned physicist, was rendered retarded by his teachers and parents but he proved to be a genius

the world shall never forget. His walk from being considered retarded to being awarded the Nobel Prize in Physics and being recognized as a genius must not have been a day's work nor would it have been an easy struggle. Had Albert Einstein given up and not fought the battle of his life, maybe the world would be unaware of the existence of a person named, Albert Einstein. His win is an example not unknown to any of us and his win just exemplifies the fact that only a fighter wins. We all need to fight our battles to emerge victorious. History has witnessed the turning of many lost battles into a splendid win because the army never gave up and fought till the very last moment with the hope that their efforts would consequently culminate into a win. Even though we consider winning as more important, what actually counts is the fact that we do not give up and fight courageously because in the end, our efforts will never go in vain and prepare us for greater battles of life. What is a failure today, would be the stepping stone of success tomorrow. If we fight our battles courageously and sincerely, even in our defeat will be a greater victory because we will be excelling in our battle of life.

We live in a world where we believe in the survival of the fittest and here if we give in to our weakness, we will be thrown out of the race and cannot stand out from the crowd. To be extraordinary, we must have the extraordinary courage to keep on fighting until we achieve our aim. No one would make way for our win except we, ourselves and to ensure that we win, we must move forward courageously without fearing what awaits us. Our fight does not end with our win but begins with our win as retaining our win is a bigger challenge than ensuring our win. Many successful empires have collapsed due to the lack of ability to retain their win and our condition would be no different if we do not keep up our spirits of continuing our fight and retaining our win to the very last. Not only soldiers and policemen are the fighters but each one of us is a fighter, fighting different battles. Thus, it must be kept in mind that not all battles are fought with a sword and gun but with consistent efforts and painstaking hard-work and sincerity. No battle is small and each battle must be fought not because we crave for recognition but because each one of us is a fighter and we can win any battle, if we do not give up.

*To be extraordinary, we must have the extraordinary courage to keep on fighting until we achieve our aim. No one would make way for our win except we, ourselves and to ensure that we win, we must move forward courageously without fearing what awaits us.*





# The Paradox of Women's Position In Society



**Dr. Mahua Bhattacharjee**  
Asst. Professor, Dept of History  
Assam University

One day, towards the end of his rather miserable life, Oedipus the old blind hero of the Greek tragedy sensed the presence of the Sphinx. He asked her why things had turned out so badly for him. "Well," the Sphinx explained, "your answer to the riddle was only partially correct." "Wait a minute," said Oedipus. "You asked me, "What walks on four legs in the morning, two at noon and three in the evening?" "I answered Man, who crawls on four legs in the morning, walks upright as an adult but upon reaching old age must use a cane. That's a perfectly good answer." "Well, said the Sphinx, "what about women?" "Come on" said Oedipus, "When you say man, of course that implies Women too. Everyone knows that". The Sphinx smiled and replied, "That's what you think."

Like Oedipus, our collective social psyche has been dominated by assumptions of male superiority as a social constant, a universal fact of psychological and biological life. These andro-centric assumptions also mean that women's role in socio economic production in the past as well as in the contemporary context is invariably considered supportive and secondary.

Myths don't die easily and persist in fact, against evidence and in contradiction to the rules of logic. It is therefore hardly surprising then that the experiences of one half of the human population has been sought to be subsumed under the general heading of "mankind."

According to the United Nations Organization, women

do two thirds of the world's work. In exchange, they receive 10% of all income and own a mere 1% of the world's means of production. Since by implication men perform one third of the world's work and are rewarded with 90% of the means of production, this is perhaps the most damning vindication of the argument about the secondary status of women in society.

The extent of women's contribution to agriculture for instance, is highlighted by a micro study conducted in the Himalayan region which found that on an one acre farm a pair of bullock worked for 1064hrs, a man for 1200 hours and women for 3485 hours in a year. Another study in Andhra Pradesh found that the work day of a woman agricultural labour during the agricultural season lasts for 15 hours with an hour 's rest in between. Her male counterpart works for 7-8 hours with 4 hours rest in between. This deep seated gender bias against female labour is even more starkly revealed by the fact that in many sectors of the economy, especially in the unorganized sector, the concept of labour itself continues to be expressed in a gender biased terminology i.e "man days".

However it is perhaps in the household that a women's labour gets most certainly camouflaged. The house wife is usually thought of as outside the economy. Given that the market is generally considered to be the core focus of economic activity, the statistical concept of being at work is defined as a subset in terms of engagement in work, "for pay or profit". Housewives then clearly do not work. Mothers taking care of children, cooking, cleaning, are not working since no money changes hands. For a long time there was a chapter in introductory economics which stated that the gross national product or GNP decreases when a man married his housekeeper. The decrease occurs because, although the household activities of the house-keeper turned wife are unchanged or possibly increased- the wife is not paid a wage and so, as her work is not for the market, it is not considered economically significant.

The underestimations of women's work in contemporary society reflects the complex exploitative and inequitable social system in which we live.

As we enter onto the auspicious month of October, where the Hindus welcome the mother in the form of Goddess Durga, another patriarchal practice (albeit packaged in a more benign form) comes out in sharp focus. This takes the form of attributing the feminine form of sacrifice, commitment, beauty, humility, compromise etc. These attributes of love, care, compromise and sacrifice expected of all "good" women firstly robs her of asserting her position in life as a human being. A human being with her frailties and strengths.

Simone De bevoir, a French Feminist writer had said that one is not born a woman, one becomes one through the process of socialisation. This 17th century statement resonates even now as little girls and boys are socialized by the family, school and socio- religious system into adopting traits and habits that are exclusive to either of the two genders. Any deviation from these roles associated with feminine and masculine is of course frowned upon by the family and society at large.

The enthusiasm that is associated with the arrival of the Mother Goddess, worshipped of course, by male priests does not make any difference to the mortal woman in her either role or status. The echo of the drumbeats first booms over loudspeakers and then recedes but women remain as vulnerable to domestic violence, exploitation within the family, farm,



factory, office in fact, anywhere within the private or the public space as they were before the Goddesses came down to earth.

A simple contention of humanists is to relieve women of the psychological burden of her 'Labour of love'. Housework, child bearing and rearing and related duties are as pleasant or unpleasant for women as they might be for men. Women's lives are different than men's, hence they experience life in different shades than men do. The least we can do this season before welcoming the Goddesses into our homes and lives is to understand that women have never strived for the status of a Goddess, especially in a country, where basic human rights are denied to women...like John Bernard Shaw said," to her

belongs the first piece of grief...to her belongs the last piece of bread," attributing patience and sacrifice to the female alone is a convenient way to sidetrack the unique strengths, weakness and vulnerabilities that are a part of a woman and woman's experience alone. Once this uniqueness is acknowledged and accepted, perhaps we can start the move towards a more equitable society based on respect for the section which holds up half the sky and then, while it seems utopian even in 2020, maybe a more just world for women will emerge from the horizon.

# dedicated to all women, who are looking at the horizon with tired but hopeful eyes.

# AN INSPIRING STORY AND ITS LESSONS

The common people who were far removed from political aims and aspirations greeted the new Diwan with enthusiasm. Their joy reflected, as it were, the dawn of a new era. This was evident, in an eye-arresting manner, in the Mysore Representative Assembly when Sir Mokshagundam Visvesvaraya took over as the Diwan of Mysore on 10 November, 1912. One of the representatives stood up and said, "Swami, we know you from your childhood days.....thanks to your birth, the Chickaballapur town has attained fulfilment for existing in the world."

**Nayan Bhowmick**

Sir Mokshagundam Visvesvaraya (MV) born on 15 September, 1860, in Muddenahalli near Chickaballapur, not too far from today's Bangalore International Airport went on to become India's most prolific civil engineer, dam builder, economist, statesman and can be counted among the last century's foremost nation-builders. While we preserve his memory by celebrating his birthday as Engineer's Day, it would be a tad unfair to box him into just that limiting category.

Sir MV received India's highest honour, the Bharat Ratna, in 1955. He was conferred Knight hood, Commander of the British Indian Empire by King George V for his contributions



to the public good. His birthday is celebrated as Engineer's Day not only in India but also in Sri Lanka and Tanzania in his memory. He was the Chief Engineer of north-west suburb of Mysore City and also served as one of the chief engineers of the flood protection system for the city of Hyderabad.

Sir M. Visvesvaraya completed his early education in Chickaballapur, then he came to Bangalore for higher education. He joined the Central College. But his pocket was empty and he had no roof over his head. A family from Coorg in South India was looking for a tutor for their children. Sir MV, himself a student, became the tutor. He lived with them and also earned a few rupees.

The poverty-stricken lad did exceptionally well in the BA Examination in 1881. He got some help from the Government of Mysore and joined the Science College in Poona to study Engineering. In 1883 he secured the First rank in L.C.E. and F.C.E. engineering (similar to the B.E. Examination of today).

I was studying repeatedly the inspiring life story of such a great statesman and I was trying to find out what motivated, guided and inspired these great personalities to become legends.

Sir Radhakrishnan Gopinath has rightly mentioned that

“Great people are not those who have been endowed with special talents: but are people who keep using whatever they have to its fullest available capacity.”

God has created all of us as equals. But the basic difference between legends like Sir M. Visvesvaraya and the majority of us is the level of utilisation of our blessed brain and talent. Personalities who have become famous and successful in their chosen fields made proper use of whatever talents they had; they honed their skills, fought against adverse situations and therefore excelled in their chosen field.

If we study the lives of great personalities like Sir MV, we will find that they followed four steps which helped them to reach their goals.

#### 1) Definition of purpose

Successful people maintain a very defined and clear cut purpose. They know where they want to reach and what for.

Sir M. Visvasvaraya's parents could not afford the fees to admit him to school in his childhood. There is a parable about Sir MV. During his early school days due to financial problem he could not get admission in school. But everyday he took notes in his slate while standing outside the school during class hours. In those days classes were done in open air. One day the headmaster of the school saw that a small child was taking notes standing outside the school wall. The Headmaster asked the boy why he was outside the school compound and why he was not attending the class. The little boy answered that he was not a student of the school. After hearing about Sir MV's poor condition and his inability to pay school fees,

the kind headmaster admitted the little boy to the school as a free student.

And today 15 Universities of the world are running in his name. At the age of ten he had a dream to become Civil Engineer. He had a dream to become such an Engineer who would construct big dams and would be engaged with big projects.

These people had defined their purpose in life. Purpose may not be a single one; we may have multiple purposes also. Generally we never visualise where we want to see ourselves after ten years. This lack of long term purpose is the reason why we are not as successful as the legends.

#### 2) Gathering knowledge

Once these people decide their purpose, they start gathering knowledge from all available resources. This is a key step to success because knowledge makes us powerful and equips us with strength and confidence. These people knew that learning can never stop and that anyone can teach us something or the other.

Similarly, this is applicable to us also. If we can learn from experienced people, from elders regarding our work, our profession we can enhance our contribution. We can consult books, research papers and if we take training on the subject we deal with, we can increase our capability and expertise.

#### 3) Planning

The third very important things that the great people are strictly follow that is “they plan how to do.” They plan what tasks to do and what to ignore. They draw a plan, a roadmap to reach their destination of life.

#### 4) They stick to the plan

The fourth step is very important that is, following the plan. Many of us possess big and ambitious goals in life. But many times we fail because we may not have a defined purpose. Even if we have a defined purpose, lack of training and learning prevents us from achieving success. Sometimes we have a clear cut purpose but even after vigorous training, we cannot touch the level that we intend to achieve. That is either because we don't draw the roadmap or because we work randomly and get distracted from our goal and our journey gets derailed.

I am definite we can touch the level that great people have achieved. All we have to do is follow the four points discussed above.

We are ready to do marvellous works in our life. Our Creator has expectations from us. Our society has expectations from us. We are ready to make them proud. Our whole hearted contributions will make our nation THE BEST. Let us take the pledge:

“Today is the greatest day, for every single action taken today can shape up whole of the future.” - Sir Gopinath.



# Only A Fighter Wins

**Nathaniel Saiborne**  
**B.Tech (Marine Engineering ) (1st year)**  
**Institute: Indian Maritime University, Chennai**



“Life’s battles don’t always go to the stronger or faster man. But sooner or later the man who wins is the man who thinks he can.” This beautiful quote by Bruce Lee is an example of what a fighter, with the right mindset, can achieve. Who is a fighter? A fighter is not only a person who fights, a fighter is a person who dares, dares to defy the odds and he who dares wins.

A fighter can come from any corner of the world. In a real sense, everyone is a fighter, fighting battles that we don’t know about, especially during these difficult times, where we are fighting a battle against an invisible opponent the Covid 19 virus everyone becomes a fighter, and they come from different walks of life. A fighter does not necessarily win, a fighter knows that sometimes you win, sometimes you learn. In our history, there have been many fighters that have fought long, uphill battles against our oppressors and have made sacrifices for and harder is our freedom. Even in the animal kingdom, the animal that can fight longer considered a suitable mate. The most important characteristic of a fighter is his hope and determination. Without hope, how does a man stand back up when he has been knocked down by life? It is hope which gives a man the motivation to fight in what he believes in. When the whole world is against a fighter, they know that no matter what the odds, they will continue to fight for the pure intention of making a change. A fighter is ready to face challenges and obstacles that may come in between him and his goals, that’s what makes a fighter memorable.

Even if a fighter win or lose, the only thing that matters is that the world remembers the contributions, struggles, and the beliefs of the fighter that is sure to be inspiring to future generations. Success only knocks on the doors of fighters because they are determined to reach their goals. But the path to success is not an easy one. It is those difficulties and setbacks that make the victory even more fruitful and more memorable. If you are not willing to risk the usual, you will have to settle for the ordinary.

B u t there are always two sides to a coin. A fighter can be either good or bad depending on their own set of motivations. A bad fighter will use his/her anger or hatred to motivate himself. A bad fighter does not know how to handle the pressure and eventually leads to him losing the fight. A good fighter however knows how to remain calm, to handle the pressure, which ultimately, leads to victory.

Fighting is not always a necessity, and an honest fighter knows what decisions he/she has to make to achieve success and that they have to chase and strive against what seems impossible over and over again.

For a true fighter giving up is not an option, and when you feel like you’ve reached your limit, it’s only the beginning, that’s when it’s time to dig deep, to find the courage to push some more, because if you’ve got the drive, the discipline, and the resolve to do what it takes to make yourself great, then the rewards are endless. In the end it’s the fighter who strive and endure till the end no matter what comes their way will ultimately come up successful and a winner.