



Life

A Promise

Nayan Bhowmick

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Dear Readers

To begin with I yearn for you a year that is filled with the aroma of flowers, illuminated with all the lights of the world and you be positioned with all the smiles of the planet. HAPPY NEW YEAR.

Accompanied by all your good wishes and blessings I publish my first quarterly Magazine "Life -A Promise". I honestly hope for your best wishes to make this journey a meaningful endeavor.

Now as I looked over my twenty-five years long journey with the Mammoth Organisation LIC, I have acquired a brief knowledge of finance. My attachment as a learner with the internationally acclaimed learning and training centre GO-PAST, Chennai for the last 4 years and Life Insurance Study Circle, Kolkata for more than 10 consecutive years are larger than life phenomenon to me. These sensations of light, emanating from without, are at the bottom of many of our dreams, it has bestowed on me the bravery to set forth this voyage. My heartfelt gratitude to Sir Radhakrishnan Gopinath, Sir Ayon Bhattacharjee and Ruchira Gupta for their profuse support and valued contribution for my modest effort.

I must convey my heartiest thanks to all my team members, clients, my well wishers, my colleagues to reinforce me in this humble effort of publishing a miniature magazine.

Nayan Bhowmick
Development Officer
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The Goodness in Us – Ensure it! Protect it!

Prof. Ayon Bhattacharjee

Registrar, National Institute of Technology, Meghalaya

Each of us is endowed with a capacity to be immensely good. In fact, the history of the world, all the stories that we hear from our childhood and most of the movies that we watch are just stories of battles between the good and the bad. If we look genuinely at life, goodness is inherent and intrinsic. If we think that a human body is a hardware run by a software called conscience, then that conscience is programmed to be pure, truthful, honest – the characteristics that we use to define goodness. A child never tells a lie. He is always honest; he says whatever he wants to say without caring for any reaction. For him a fact is a fact, just a pure fact. It does not need to be veiled or packaged. Still we teach virtues and morals to our children. Do we actually do that? Alternatively, do we teach our children to be circumspect and cagey? A young child never tells a lie because he does not know what a lie is. He just knows that he can communicate and he communicates what he sees. When we ask him whether he has told a lie, we actually teach him that there are alternatives to truth. In the same way, he learns about all the negative habits such as cheating or dishonesty when he or she is questioned on the same. It is a contradiction that we try to teach virtues and morals to a young child who is otherwise ignorant about vices and immoralities. The child, with his pure mind readily takes up the morals and we, as parents and teachers inspire the child to be good, to be virtuous and to have good moral values. At the same time we wilfully ignore the fact that the child is observant. To him we appear as split personalities. One side of us is the good one, the Dr. Jekyll in us who tries to help others, tries to be truthful, tries to be honest and emanates virtues. The other side of us reflects the hideous Mr. Hyde who tries to make excuses, tell lies and exemplifies a few dishonest acts. Many of the lies told are harmless ones, lies told to explain situations that can otherwise not be avoided. Sometimes situations and persons are manipulated and favours are received in the form of cash, kind or conveniences. The observant child is confused with the two personalities, whereas the parents assume that the child is learning only the goodness. As a common man on the street, we dream of an ideal society- a society that is free of crimes, vices and corruption. As soon as the circumstance changes, we indulge in unwarranted activities since we want some work to be done even if some prerequisites may be missing.

We should understand that our character and the goodness that is within us is the result of years of guidance, practice and self-control. The effort to build up this goodness is a shared effort of many persons who influence our life in their respective ways- our parents, teachers, leaders (religious, community and political) and the ambience that we are brought up in. At the same time we also need to realize a hard truth that the entire effort that has been used to create this goodness over years and decades can be destroyed

in minutes and seconds. We need to be careful because a life built on principles of honesty is ruined in a momentary lapse that may be more circumstantial than intentional. Before such a situation arises, we need to be vigilant. Therefore, ensuring our goodness and protecting it becomes as important as being good. At this point, a thought of The Buddha can be invoked, “*To enjoy good health, to bring true happiness to one’s family, bring peace to all, one must first discipline and control one’s own mind. If a man can control his mind he can find the way to get Enlightenment, and all wisdom and virtue will naturally come to him.*” Reading these lines carefully we see that The Buddha stressed on discipline and control. Discipline and control are needed not only to ensure that we lead a good life, but also to safe guard the goodness that exist in each one of us. We insure our life against adversities, we insure our vehicles and we also insure our properties. At the same time we ignore or do not even realise that we need to insure the goodness that exists in us. A look at history or even some contemporary events will show that dishonest and fraudulent people are very careful whereas the honest people are extremely careless, to the extent that honest people take their honesty for granted, and expect that the opposite side reflect honesty by some default. This myth of an honest ambience makes him vulnerable to falling prey to misdemeanours that are fabricated. Examples of honest people being framed are in abundance. An honest person is always easy to be cheated compared to a dishonest one. A simple act of monetary help to a needy person can be taken advantage off by someone with a malicious intent. Many acts of charity end up in not reaching to the rightful people. The harsh reality of this world today is that the goodness in you is more vulnerable than you, and it needs to be protected. We are taught to trust people and believe in them, but before trusting we need to analyse people and situations. To put it in words, it is a great virtue to trust people but one should not be trusting all people in all situations. Constraints on trust are necessitated even more in a digital world where it is believed that the six degrees of separation has already reduced to four. Another virtue of virtuous persons is their reluctance to utter the word ‘no.’ However, it is imperative in the world today to take a stand and learn to say no. These small changes will make us enjoy life to the fullest in a converging world. So analyse, evaluate and control and then make wise decisions that let you be the good person that you are. Quoting Oscar Wilde, “*I choose my friends for their good looks, my acquaintances for their good characters, and my enemies for their intellects. A man cannot be too careful in the choice of his enemies.*” □





A++I+UDE



Gopinath Radhakrishnan
Gopast Centre For Learning Pvt. Ltd.
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We the human beings are the choicest creations of God. He had millions of options while creating us. He could have sent us a virus, bacteria, bird, animal, insect and so on. But he chose to send us into this Earth as human beings. Imagine how much of hopes he must have had while doing so. What great expectations He must have had while sending us here as human beings. One thing is for sure, if he wanted ordinary beings, then He would not have endowed us with all these great powers. Certainly He has wanted us to become great people and lift the World around us. Through our efforts to scale the heights, we will become role models, that every other person in the radius of our reach, will also strive to grow.

To grow to those heights in our lives, He has endowed us with powers which are very unique to human beings. A super power in that armor is OUR POWER TO CHOOSE. Human beings can choose, animals can not. Animals have preconditioned minds. If a cat is sitting and a rat passes by, the reaction is certain. It will pounce instantly. It is conditioned that way. In a forest we have Deers and we also have Lions. The deers have strong, sharp and beautiful horns, and they also have springy legs. If they hear a lion coming close by, what will they use? horns? or legs?

Invariably, legs. There can not be any other reaction. Have you ever heard of a Deer standing up to the lion and challenging it, it with its horns instead of fleeing away with its legs? No, Never. But you would have heard of human beings doing exactly that.

David stands up to Goliath. The whole village runs, scared of that giant, but David challenges him. The villagers say, that Goliath is so big, that he can not be hit. David says that Goliath is so big, that he can not be missed while hitting. He hits. Human beings can choose and this is the super power that makes us a superior being.

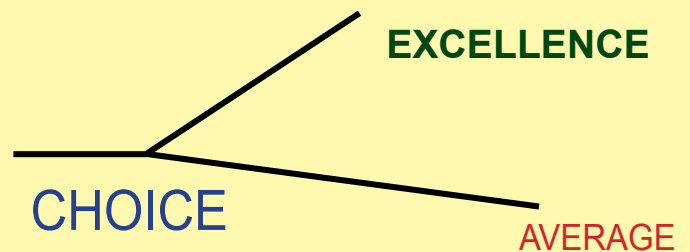
Once upon a time there was a king. One day as he was hunting in the forest, he came across a poor farmer. The farmer had nothing to eat and was starving. The king took pity on him and took him to the town and gifted him a few acres of sandalwood forest. The farmer accepted the gift with lot of gratitude and thanked the king profusely. After about six months, the king passed by the farmers place, he stopped to find out how the farmer was doing.

He saw a person, who was in rags and he had stains all over his dress, and he was carrying a black coloured sack on his back. The king stopped him to enquire about the farmer, and that man

replied he is that farmer who accepted the sandalwood forest from the king. So the King asked, "Then why are you like this? what happened to all the sandalwood?". The farmer replied, "Oh, mighty King, I burnt all those sandalwood trees and made them into coal and i am now selling coal. With your kindness, now I am able to have full three times meals every day."

The power to choose is the super power God has given us. We need to make the correct choice. Many human beings on Earth are like that farmer. We got riches from God, but exchanged it for daily comforts.

Quite often in our lives we will come across cross roads. The road divides into two paths. One path will take us towards "EXCELLENCE", while the other path will lead us towards an "AVERAGE" life. At that cross road, we need to choose, which path to take? In exercising the choice, God will not help us. The choice is ours only.



How is this choice decided? At the crossroads why do few choose the path of excellence and why do others choose average?

The choice is decided by the attitude. If the attitude is positive, then the natural choice will be excellence and if the attitude is negative, the automatic choice is average. The positive attitude will recognise opportunities, the negative attitude will be blind to opportunities and make us hypersensitive to the problems embedded in such instances.

Is Attitude passed on to us through our genes? meaning is it hereditary? or is it built by the way we have been grown up?

I feel these two reasons can have very little effect in the process of our mind forming attitude. But i know for sure that Attitude can be manufactured. We can manufacture our attitude. How is that?

Let me explain this step by step:

What is attitude? Attitude is a combination of our beliefs. Like for instance, beliefs like that I am not good at this, not good



at that, i can not sing, i can dance but, i can speak with individuals, but not with groups, i am terrified about public speaking and so on.

Belief is the out come of repeated thoughts. When the same thought is repeated it gets hardened into a belief. When i look at a goal and i think once, that “I Can’t” and then when i repeat the thought often, “I Can’t, “I Can’t, “I Can’t, “I Can’t, “I Can’t it becomes a belief that i can not.

In the same style the opposite is also true, When i look at a goal and i think once, that “I Can” and then when i repeat the thought often, “I Can, “I Can, “I Can, “I Can, “I Can it becomes a belief that i can.

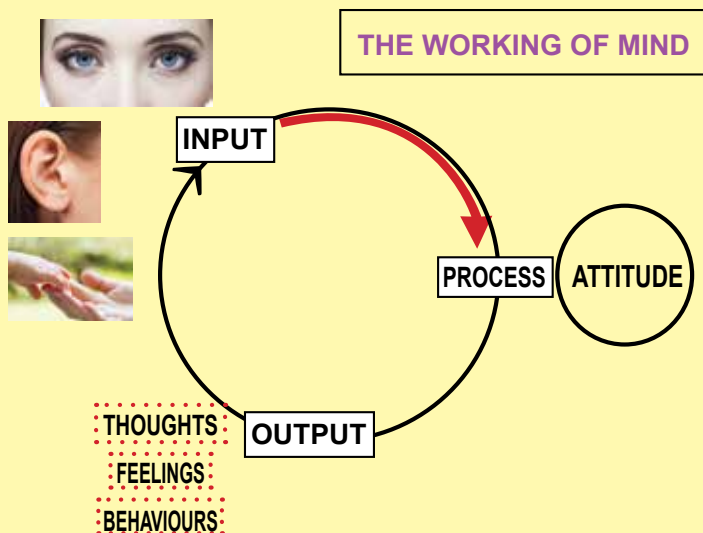
Thoughts are produced in our mind. Like a factory running three shifts, our mind keeps producing thoughts.

All 24hrs, this factory keeps producing thoughts. For any factory if there is a finished product, then there has to be a raw material also. So if our mind factory is producing thoughts, then what is the raw material for this factory?

“Information” is the raw material. Our mind through the 5 senses keeps gathering information and sends into the factory and the mind churns out the thoughts. If we need quality finished product, then we must use quality raw material. Using a third class raw material, to manufacture a first class product is very difficult.

So if we keep feeding positive information, then getting out positive thoughts from this factory called mind is natural, and if we are going to pump in negative informations, then getting positive thoughts is almost impossible. **We must be positive material**, we must hear to positive verses. We must shun negative materials. We must select to remain in good company. Friends influence a lot. If the friends circle is of positive people, they feed in lot of positive information. If we get into bad company, then we will be exposed to lot of negative information.

Information as raw material enters the mind, mind produces



thoughts, when repeated thoughts become beliefs, beliefs form a combination to become attitude. So if we make ourselves to receive positive information, then we can naturally produce positive

thoughts, thoughts become beliefs and thereby a positive attitude. Positive attitude makes a natural choice of EXCELLENCE.

While we have five senses through which we feed information, there is yet another input method also, a very powerful method as such, that is “IMAGINATION”. The imagination of our mind by itself becomes another input to our mind. Meaning that by repeatedly imagining positive outcomes, we input positive information, which kindles positive thoughts, that goes to form positive beliefs in combination they become positive attitude.

Our mind does not differentiate between imagined information and real information. That is why you will find people watching a movie become so emotional. So we can ourselves shape our attitude by repeatedly imagining great events. This is the outcome of big dreams. But then for imagination to be really effective three conditions need to be satisfied:

- 1) Specific
- 2) Intensity
- 3) Repeated

Vague dreams, imaginations do not have much effect. Hazy, out of focus can mean very little information. The outcome imagined should be specific to really bring about desired change. The intensity of the imagination is also very vital. A distance, not connected superficial imagination does not stir up positive thoughts. The more we are involved emotionally in the imagination the better. The same has to be repeatedly viewed. The more frequently the view is generated, the deeper the thoughts generated.

This aspect is very commonly known as Visualisation. The power of visualisation is amply demonstrated in the character of Ekalayva. One day early in the morning just before dawn, Guru Dronacharya went out for his morning rituals, when he heard the swish of arrows being shot. The power of the shoot was amazing. The arrows pierced through the targets making a mockery of the trees set as targets. Dronacharya was instantly pleased thinking that it is his favourite sishya Arjun practising. When he got close to the archer, he saw that he was not Arjun but an unknown person. He enquired him as to who he is and who is guru is, the one who taught him so well. Ekalayva says his name his Ekalayva and his Guru is Dronacharya. Amused, Drona asks has he ever seen Drona, Ekalyva says that he is not blessed that much, then Drona asked as to how he learnt archery from Drona, if he has never seen him. Ekalayva says he repeatedly visualised Dronacharya coaching him in Archery became proficient in that art. This is the power of imagination.

WHAT WE ARE NOW IS OUR CHOICE, WHAT WE WILL BE FIVE YEARS FROM NOW IS ALSO OUR CHOICE. WITH POSITIVE ATTITUDE THE NATURAL CHOICE IS EXCELLENCE. WE ARE BORN TO ACHIEVE EXCELLENCE LET US THEREFORE

MANUFACTURE A++I+UDE



Protection is the foundation

What is the best investment? Is a question often asked by my eager customers. This is my experience in my tenure of more than two decades as a Development Officer working with the NO.1 Financial Institute, LIC of India. Barring the question I have assimilated that there is nothing called as the best investment, it is in the mix, and there is no standard mix. Now, as we proceed towards investment, we should necessarily abide by some scientific strategies and also some basic principles of investment. The truth is Investment is a Science. These principles and strategies is applicable irrespective of age, gender and places around the world. In this connection I would like to discuss on an important aspect of the main principle of Wealth Management and that is Financial Pyramid. Given that we want our Wealth should grow and keep going ,we have to adopt this vital principle of Finance,

Unparalleled wonder of the world is the pyramid in Egypt additionally it is the most stable structure built throughout the ages, it cannot be toppled even in an extreme situation. The four surface side of an asset are 1) The financial pyramid structure, 2) the three nature of assets, 3) the financial priorities and 4) the three dimensions of assets. In this issue, I shall discuss about a core area of the whole Financial Pyramid structure that is PROTECTION.

Generally while constructing our own house or any building we tend to make the foundation very strong and well protected. Likewise the foundation of our Wealth also needs to be solid, stress free and well protected. In Financial Pyramid Principle, PROTECTION refers to the financial products that offer protection of income .These financial products protects our earning capacity. Life Insurance, Critical Illness Insurance and Disability Insurance are the Products which can protect our income and earning capacity. With this matter in question I want to highlight how critical Illness Insurance can protect our income.

Through Critical Illness Insurance we are purchasing productive time. The Great author, coach Sir Sanjay R Tolani writes in his book "Time is money ,If you have time, you will create the money, but if you do not have time, who creates the money for you and your family."

Amazingly the biggest challengers of our life are disability, death, critical illness and living too long. Doctor Marius Barnard, the father of Critical Illness Insurance wrote in his book ' Defining Moments' that "Having worked as a medical doctor for thirty years, I had now identified the need for an insurance product that would provide immediate financial assistance to patients on the diagnosis of life threatening disease rather than on death or disability. The most common diseases requiring such financial support were heart attack, cancer and stroke, as

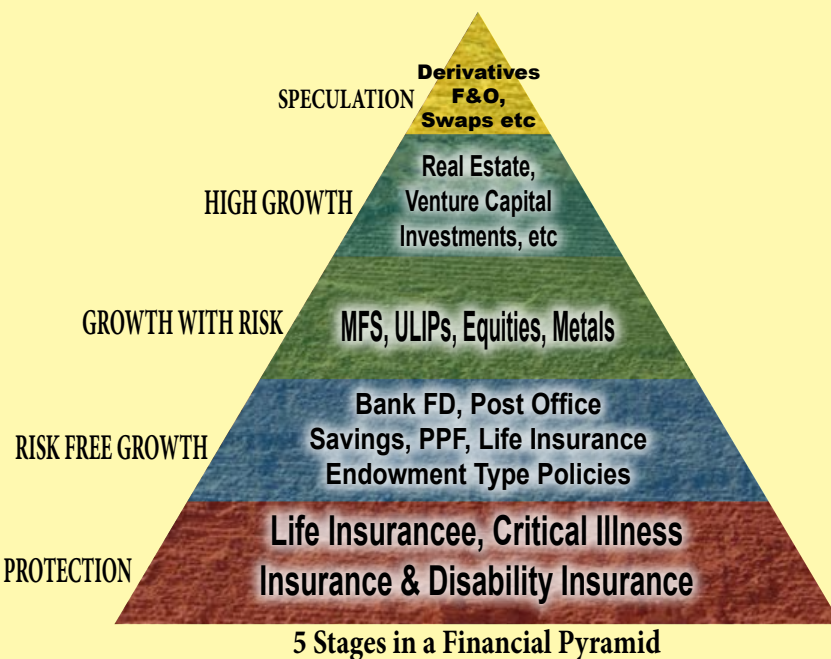


approximately 80 percent of people will be diagnosed with one of these conditions during their lifetimes."

Attributable to the developed medical science the average life span of people have increased, and so also the medical expenses owing to Critical Illness, but if financial help is meagre and is at risk, it can have devastating effects on their future. World Health Organisation opines that health consists of three parts, that is Physical Health, Social Health and our Financial Health.

Health is comprehended as a resource for everyday life and the basic deep capital of health are income, shelter and food. Everyday we rise from bed and work to earn money. Did we ever question ourselves Why do we rise from bed? The answer is we do carry on with our normal practice only because we are healthy and we take it for granted. We tend to forget that without a sound health there is a threat to those resources of everyday life. A major traumatic Illness leads to special problem and compels us to change our priorities. Critical Illness Insurance guards the gap between life before and life after the detection of a dreaded disease.

Statistics shows that in India the rate of growing Cancer is alarming, on the other hand 75 out of 100 people surviving heart attack are destined to become disable in their life. Right at this moment it might sound hazardous but depression just cannot lead us to fight back and come out of any tough situation. Whenever a serious illness is detected it is to be tackled rightly...it isn't the end of the world, it is quite likely that we have a long life ahead.





The Told Mystery



Ruchira Gupta
B.A. 4th Semester
St. Edmund's College, Shillong

The Pilgrims started to look out for it,
Though the search would land up in futile,
None but One knew;
It was something, but a slip of a dope,
Forelone lanes gave way to the probe -
Together they started to unfold the mystery.

Fear was the first to reach
Enclosing the envelope
Trembling and dithering came the Nervous.
But 'It' said, "I visit when you stay quiet."
Transient despondent is the master of dispersion
All strived to find the fruit,
The probe was eventually answered;
Courage and Patience held hands
And walked Together :
To unveil the Told Mystery.

Protection is the foundation

Sometimes after being sick our circumstances become painful if we are unable to get back to our normal life. The situation is deplorable if we cannot tackle the financial aspects I.e. expenses to be incurred on treatment as well as family responsibilities and well being too. The question is, are we prepared to shoulder our responsibilities easily or it shall turn out to be a burden? Obviously the first option should be ours as we all want to live a fruitful and respectful life. But how? What is the methodology or modus operandi? The greatest gift I can give my family is primarily the roots of responsibility to be strengthened by me making my life meaningful secondly the wings of Independence.

High Priority information is that Cancer & all other diseases are curable. The major component that stand in need is money. Something that should not be overlooked is that we have got to protect our income & our future earning capacity.


With critical illness insurance as it is the only source to improve our physical & emotional health.

To be struck down with sickness is not cheap & cheerful. Yet if we pay the premium that is the cost of insurance, it will gave the solution. "A penny saved is a penny earned." – Benjamin Franklin

The keynote is
Money = Solution = Life

Introducing New Plan

Have you made your child 'FUTURE READY'?



LIC's Jeevan TARUN


Money Back Policy for Children
Plan No : 834 • UIN No: 512N299V01

LIC's Jeevan Tarun Plan. Securing the future of your child.

SURVIVAL BENEFITS <small>Each of 5 years from age 20 to 24</small>		MATURITY BENEFIT <small>At age 25 years</small>
Opt 1	No Survival Benefit	100 % of Sum Assured
Opt 2	5 % of Sum Assured	75 % of Sum Assured
Opt 3	10 % of Sum Assured	50 % of Sum Assured
Opt 4	15 % of Sum Assured	25 % of Sum Assured

SALIENT FEATURES

- Minimum Basic Sum Assured : ₹75,000
- Maximum Basic Sum Assured : No Limit
- Minimum Age at entry for Life Assured : 90 days (Completed)
- Maximum Age at entry for Life Assured : 12 yrs (Completed)
- Policy Term : (25 - age at entry) years
- Premium Paying Term : (20 - age at entry) years
- Option of Premium Waiver Benefit



Contact your Agent/Branch or visit our website www.licindia.in or SMS YOUR CITY NAME to 56767474

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