



Life

A Promise

Nayan Bhowmick

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“My young friends, you are soldiers in the battle of freedom- freedom from want, fear ignorance, frustration and helplessness.....By dint of hard work for the country, rendered in a spirit of selfless service may you march ahead with hope and courage..... Remember in this dynamic world you must go forward or else you will left behind.....” Dr Bidhan Chandra Roy.

National Doctors Day is acknowledged to solemnize the legacy of the divine beings on Earth. India regards Doctors Day on 1st July to honour the former West Bengal Chief Minister, Dr Bidhan Chandra Roy, the legendary physician. He was born on July 1st, 1882 and died on the unaltered date in 1962, aged 80 years.

Alongside I bring my heartfelt gratitude to all the Doctors for their relentless service to human well-being and protection. In this connection I would like to intimate here, one of the prominent qualities of Dr Bidhan Chandra Roy that the world at large must receive. Dr, Roy sailed for England in 1909 intending to enrol himself at St. Bartholomew's Hospital for higher education. The Dean was reluctant to enrol a student from Asia, rejected Dr. B.C. Roy's application. Dr. Roy did not regret, persistently he submitted his application until finally the Dean after 30 admission prayers agreed to receive Dr. Roy into the College. Dr Bidhan Chandra Roy was the remarkable star precious student who completed both M.R.C.P. and F.R.C.S. degree within a very short span of only two years and three months.

Aforementioned is the glaring illustration of constant persuasion accompanied by strong determination and self confidence.

Today is the National Doctors Day, let us lay hold of a collective oath to go after this pronounced quality of a legendary personality on Earth Dr. Bidhan Chandra Roy.

I set my heart on, the bid all the doctors a Happy Doctors Day. May the days be wonderful like you nurture the lives of others. Sincere thanks to you Doctors. You are an incarnation of God to us.

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Bharat Ratna
Dr. Bidhan Ch. Roy

HAPPY
DOCTOR'S
DAY



Stress among students and coping strategy



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Stress, which is defined as an individual's response to pressure is experienced in adolescent stage in everyday life when they perceive situation which cannot be managed by them. In modern society, stress has become a part and parcel of life.

Adolescence is a stage where transition occurs from childhood towards the adulthood. Adolescence can be generally defined as the period of life when a child develops into an adult generally seen during 12 to 19 years. In an education system adolescents receive education in junior and senior high schools. During this phase of development they face rapid physical and mental changes due to which they can sometimes feel incompatible with the changes around their physical and social environment. Adding to this are academic factors which causes further problems. These children face various stressors and which in turn lead to stress when they are not able to cope up with these stressors. Examination system is an integral part of education and examination stress among students has always been a matter of psychological distress sometimes leading to nervousness. As a consequence of stress and demands to perform well in examination the students are not able to enjoy their academic life and it becomes joyless and burden for them. Stress may be considered as any physical, chemical or emotional factor that causes bodily or mental unrest and that may be a factor in disease causation. Physical and chemical factors that can cause stress include trauma, infections, toxins, illnesses and injuries of any sort. Emotional causes of stress and tension are numerous and varied. If not taken proper care, sometimes the pressure gets transformed into anxiety leading to nervousness. Anxiety and nervousness together lead to depression. Depression may be temporary or may last for long. It has been found in various studies that severely depressed school children are more prone to suicide attempts. So the students should enhance their stress management abilities so as to live a healthy life.

Some of the common reasons of stress can be problems with the parents, siblings, problems in the school, problems with the studies, teachers, classmates, etc. Academic pressure by the parents as well as the children are themselves tensed about their career and future, when they fail to cope up with the situation or fail to satisfy their needs resulting into stress and depression. Adolescents are the

future of a nation and it is imperative for the teachers and parents to understand the factors which might be stressful to adolescents and find out ways to help them to cope up with such situation.

Symptoms of Chronic Stress

Stress is an everyday occurrence and not all stress is bad. A mild degree of stress and strain can sometimes be beneficial. For example, feeling mildly stressed when carrying out a project or assignment often compels us to do a good job, focus better and work energetically. When the stress in our lives overwhelms our ability to cope up for a prolonged period, we fall into the realm of chronic stress, which can lead to a variety of physical, mental and emotional symptoms.

Most common symptoms of chronic stress are:

Headache

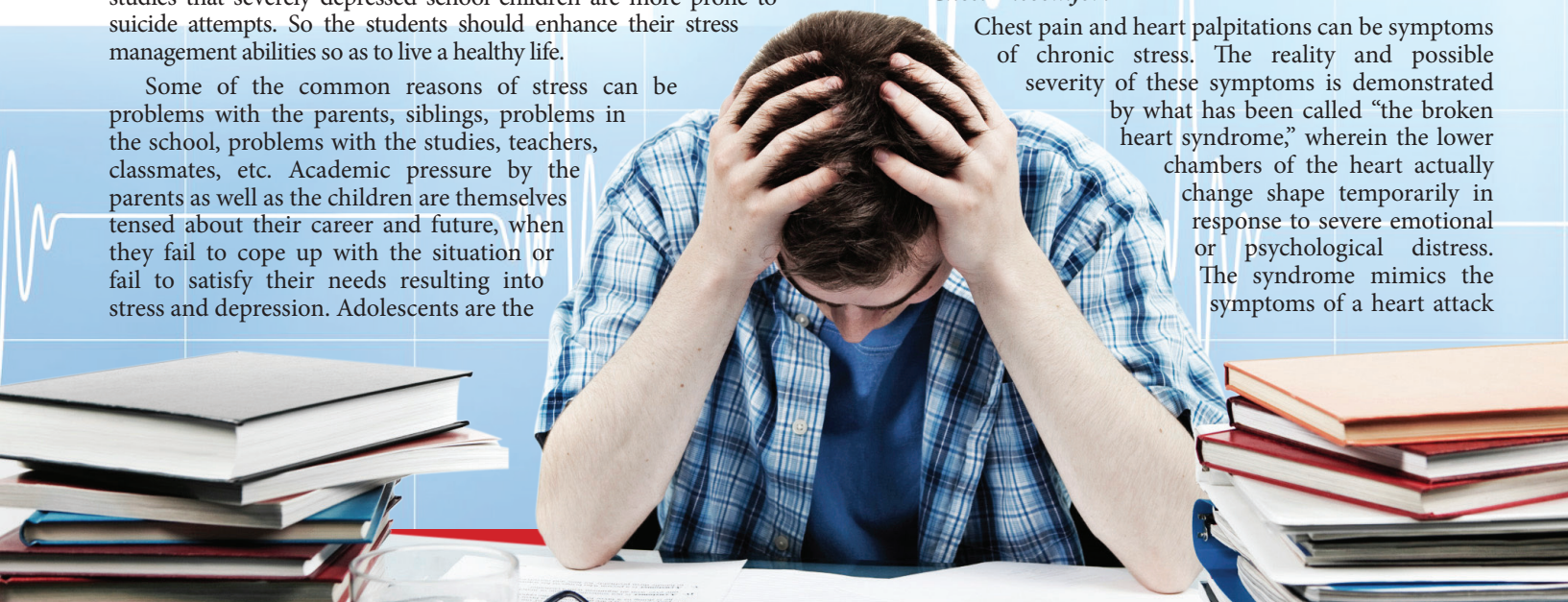
Headache is a common symptom of chronic stress. The link between stress and headache is so well established that there is an established name for it: tension-type headache. "Tension-type headache is the most common and most socioeconomically costly headache." In addition to its role in tension-type headaches, stress has also been implicated as a trigger for migraine in people who are predisposed to that condition.

Abdominal Distress

It has been established that psychological stress is a major factor in both irritable bowel syndrome and functional gastrointestinal disorders. Chronic stress has been linked to a variety of abdominal distress symptoms, including stomach upset, abdominal pain, overeating and loss of appetite.

Chest Discomfort

Chest pain and heart palpitations can be symptoms of chronic stress. The reality and possible severity of these symptoms is demonstrated by what has been called "the broken heart syndrome," wherein the lower chambers of the heart actually change shape temporarily in response to severe emotional or psychological distress. The syndrome mimics the symptoms of a heart attack





or sometimes cardiac arrest.

Anxiety

Anxiety is another common symptom of chronic stress. It may be accompanied by closely related symptoms such as restlessness, irritability, anger, forgetfulness and inattention.

Sleep Disturbance

Chronic stress has been associated with sleep disturbances, which can take a variety of forms. Difficulty in falling asleep, disturbed sleep, awakening during the night and early awakening are possible symptoms of chronic stress.

What Are the Causes of Exam Stress?

Any examination is a trying time for an examinee. Students preparing for exams often feel under pressure. The pressure may result in feelings of anxiety or nervousness, and this exam stress can interfere with the individual's daily life. Following are the three main causes of Exam stress.

External Pressure

Many students feel pressured because of expectations of family members or teachers. They want to do their best work so that they do not let anyone down with their performance. This pressure to do well can heighten exam stress. Also, if a student is working toward a scholarship or particular academic goal, performing well on a test will be of paramount importance. Students may perceive themselves to be in competition with others, and the competition may heighten their anxiety levels.

Internal Pressure

The pressure to perform well and succeed does not just have to come from a student's family; instead, the student may apply the pressure to himself. If the student wants to be the very best, a poor performance on a test may be a great fear. If the student spends too much time thinking about how difficult the exam is and worrying about the outcome of the test, this negative approach increases exam stress.

Lack of Preparation

When students do not feel that they have properly covered the material, feelings of nervousness and anxiety will sweep over them as they walk into the exam room. Students should study well in advance of the test and not wait until the last moment to prepare for an exam. Rushed, last-minute studying will increase anxiety. Students who do not sleep properly before an exam may also experience higher stress levels.

Exam Stress Symptoms

Students who have exam anxiety/stress often report the following symptoms:

- Memory blocks or "blanking out" on things that they have studied;
- Fear of failing before the exam is even written;
- Physical symptoms such as restlessness, rapid heart rate, shortness of breath, sweating, etc.;
- Lower reading comprehension;
- Poor attention and inability to concentrate; and
- Aggressive behaviour

The key for dealing effectively with exam stress is to work on what one has control over (how you study, what you study, etc.) and not to worry about what one cannot control (kinds of questions, how other students perform, etc.)

How to deal with exam stress?

It can be managed easily by following a plan of helpful suggestions. There are basically four main areas which can contribute to cause pre examination stress or anxiety. The first one is lifestyle Issues, which includes inadequate rest, poor nutrition and lack of efficient planning of the available time. If a student does not schedule the available time, he/she will not be able to cover the syllabus content at time resulting in stress. Even if he/she completes reading of full content and no time is left for revision, he/she may get confuse of one content with other resulting in a situation where the student feel as if he knows nothing or forgotten everything. So distributing the limited time by prioritizing their commitments can help in coping up with the stress.

The second important thing to avoid stress before examination is to have few necessary information like examination dates, venue of examination, course content to be covered, paper required to sit in examination before in hand. Lack of any above mentioned information can cause stress before and during examination.

Many students follow style of studying which lead to stress such as trying to memorize the content of textbooks, last minute preparation that is all night studying before exams, inefficient and inconsistent content coverage, not making revision notes.

Some important tips for students to combat exam stress

The key to handling exam stress is to understand the process, avoid worry and be confident in your abilities.

- If you're relaxed, the conscious and subconscious parts of your mind interact better, reducing the risk that you will freeze up or make a mistake
- Spend time with people who have a positive effect. Avoid stressful People. Stress is contagious. During exams, resist the urge to have a study session with your super-tense friends.
- Avoid negative thoughts, such as 'Everyone else seems better organized, while I'm struggling.'

Sleep Well

- A regular seven hours of sleep is a minimum requirement for the body to function well.
- Stop working an hour before bedtime.
- You will find it helpful to do some muscular relaxation, which is particularly effective in relieving stress.

What to eat

- Food rich in vitamins and proteins, such as green leafy vegetables and fresh fruits, are a must.
- Eat healthily and regularly; your brain will benefit from 'super foods' such as berries, bananas, nuts and broccoli. 'Super foods' can boost your concentration, energy and mood
- The nutrients will help your brain stay sharp. Avoid food with high fat content.
- Do not drink too much coffee, tea or fizzy drinks. Caffeine reduces the clarity of your thinking.

Practice Relaxation Techniques

- Practice deep breathing or meditation to relax. They help reduce stress. Alternately, take a brisk walk in fresh air. These activities will boost your energy, clear your mind and help reduce any feelings of stress
- You believe in God, so pray before you start studying. Prayer can help you increase confidence level and reduce your stress as well.

Think positively, and keep things in perspective



Having a positive attitude can be a very effective tool to combat stress. Even when dealing with very stressful situations, approaching things from a positive perspective can be a good way to minimize the effect this has on the student.

Use your support group

Students should not be afraid to discuss their problems with those in their network. This network extends far beyond their group of acquaintances at school. Other options might be their family and friends, the counsellors at their school, and any other person with whom they have developed a particular bond. Keeping problems within themselves only makes stress worse.

Parents Support

- A student who is under stress needs to know that they have the support of their family. It is important that others should be sensitive to the extra strain they will be under. Allowing them the space and time to study. Parents should take care of regular meals, appropriate opportunities for relaxation. It is also the duty and responsibility of the parents to offer positive feedback and demonstrate their confidence in them.
- Parents should stop nagging about their studies all the time. Complaining about the wards weakness, criticizing & putting them down, comparing them with other children, abusing or punishing them, pressurizing or pushing them, focusing on marks/percentage/grades should be avoided. Rather parents should have an open communication with their children, listen attentively without interrupting them, understand their fears & concern and appreciate, acknowledge and motivate them.

School Policies and School Curriculum to handle stress related problems

- Appointment of a School Counsellor;
- Counselling sessions for Students/Parents/Faculty;
- Training of Faculty in dealing with emotional issues;
- Developing the EQ of Faculty– quality training by experts in the field;
- Creating awareness among the staff;
- Train the Faculty to be student-friendly / Empathetic disposition;
- Have frequent parent-teacher interaction / meetings;
- Getting resource persons from outside to address the student population;
- Reduce the Home Work and other Project works or at least set reasonable deadlines;
- Set short syllabus for exams;
- Give frequent feedbacks to students and take parents into confidence; and
- More subject choices.

Few simple things that teachers can do to help students self regulate in their classrooms

- **Monitor the Physical Surroundings**
Avoid confusion, including too much visual stimulation in the form of bright colours. It is great to have some decoration but classroom should not look too congested.
- **Allow for Movement**
Movement of the students in the classroom may be allowed. Instead of allotting a fixed place for a particular student the teacher may allot different sitting arrangements at least once in a week.

• Reduce Extraneous Noise

Too much of noise distracts attention of the students. While selecting the school location it should be kept in mind.

• Reduce workload

The urge to complete syllabus may not put too much burden on the school kids. Burden of homework and other project work should be reduced.

• Make Your Students Aware of Their Mindset

Teachers should be aware of how the children are feeling, and if teachers are aware of how they (and their classroom environment) are affecting students, classroom management techniques may be changed to enhance student learning.

Some helpful tips when writing an exam

- Do any initial preparation the teacher allows for (i.e. outlining different topics);
- Read over the entire question-paper first;
- Quickly budget for the amount of time you'll be able to spend on each question;
- Number questions exactly to match the question numbers;
- Outline your answer to the question before you begin writing;
- Pay attention to key words that indicate what you are being asked to do;
- Start with an intro and end with a conclusion for each question;
- Answer questions directly – don't beat around the bush; and
- Leave time at the end to check for spelling mistakes, grammar mistakes, clarity of ideas etc.

Conclusion

Stress is a regular occurrence of our normal daily life. It is a challenge we all face. Learning about its cognitive, emotional, physical and behavioural symptoms – such as the inability to concentrate, rapid heartbeat, nausea, a sense of loneliness, short-temper, eating too much or not enough – will make it easier for students to recognise the signs in themselves. In fact, everyone who is likely to appear in examination gets scared even if he/she is a person of strong nerves. Despite a lot of preparation for examination our youngsters come under the grip of examination stress and fall into severe physical, mental and psychosis disorders that unfortunately sometimes lead them to take even an extreme step of ending life. If not taken proper care, sometimes the pressure gets transformed into anxiety leading to nervousness. Stress becomes unmanageable when students are not able to cope with undesirable situations and they believe that the challenge is impossible to complete. The solution is to adapt to the situation and try to overcome the stress. A bad stress can be changed to good stress when it motivates the students and keep them energized to do best work.

Stress among students can be minimised by making study pattern easy, interactive classroom sessions, less expectations from grades, minimize conflicts with friends, not to compare with other students. Breathing exercises and meditation along with co curricular activities should be encouraged to cope with stress and depression. Students should be provided a psychological, social and academic counselling in order to decrease stress. Teachers may not be able to solve every problem, but they can help students to be resilient, face and harness stress rather than let it overwhelm them. It is desirable that Teachers, parents, and school administration should work together to reduce the level of stress and enhance their coping strategy which in turn will promote a healthy lifestyle. □



WEALTH THAT GROWS AND LASTS FOREVER

PRINCIPLE NO: 6

“FINANCIAL PYRAMID” - “PROTECTION-THE FOUNDATION”
continued from the previous issue

Leaders motivate and support their team to better the best that they can possibly reach.

This is what we expect from any leader, be it a prime minister, chief minister, CEO of a company or the captain of a team. Primarily two 1) to motivate and 2) to support. The same is true of a family head also. As a leader of the family, he/she is expected to motivate his team and also to support them.

Leaders provide all the resources that it takes their teams to realise their ambitions.

Net Worth analysis will show how much prepared a person or how effectively he can perform the role of a leader of his family.

We are on the topic of Financial pyramid. The first stage in Financial pyramid is protection. Protection means protecting the earning capacity of the person. Since earning money by using one's body, mind and time is the major source of income for many of the humans, we need to protect ourselves from the risks that can reduce or stop the earning capacity by affecting any one of these three resources. So we identified that we need adequate Life insurance, critical illness insurance and disability insurance to fill up this stage of the pyramid. Then the question arises what is “adequate”?

We have seen working methods to estimate capital protection, Capital need analysis, Human life value to decide on the insurance cover that a person will require. Yet another useful method is “Networth analysis”. As the name indicates it is arrived by drawing a balance sheet and finding the difference between the assets and the liabilities.

We will recapitulate what we had seen in the last issue:

We saw 5 Elements of Finance, Then then my P&L Account:

PROFIT & LOSS A/C	₹
ANNUAL SALARY + DISTRIBUTED PROFITS	120L
ANNUAL EXPENSES AND TAXES	96L
NET PROFITS	24L

Then the Balance sheet:

LIABILITIES	₹L	ASSETS	₹L	Type
EDUCATION	50	RETIREMENT FUND	40	i
MARRIAGE	50	EQUITIES	70	i
SETTLING DOWN	100	PROPERTY	50	pa
EMERGENCY	10	SUNDRY ASSETS	20	pa
LOANS	25	DEBT INSTRUMENTS	15	i
SPOUSE PENSION	100	CASH/BANK	5	c
TOTAL	335		200	
NET WORTH			-135	



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So we understood that the only way in which we can balance this balance sheet is by buying a life insurance cover of ₹1,35,00,000

As we look into the classification of assets PA- Personal assets, I - Investment assets and C- Cash and equivalent assets.

Now let us look at some ratios:

First one is the Family solvency ratio:

As much as companies regularly study their solvency ratio and always endeavour to maintain high levels, families also need to study their solvency ratio and try to maintain 100% + .

Companies many times have multiple backings. For example the hundreds of thousands of shareholders, sister concerns and associate companies. In case a company is undergoing a bad patch, all these interested parties are likely to help save the company, for they have interest in this company and also they have the financial capacity to help.

But look at a family, do they enjoy so much of backing?

Unfortunately the answer is “NO”. Even though the families may be having patrons, it is still unlikely that they have the financial capacity to pull out a family out off the difficulty. Even if they volunteer to, the families still might find it embarrassing to accept such help.

How to we estimate the family solvency ratio?

In the balance sheet of the family:

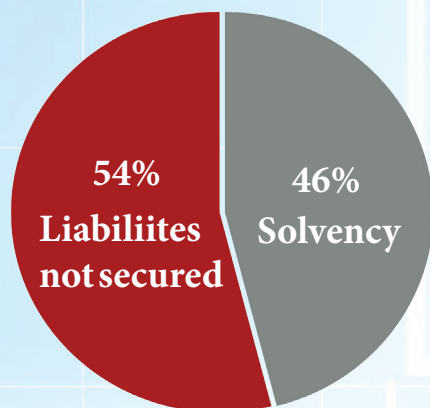
Sum total of the investment assets, cash and the Net Profit of the previous year as a ratio to their liabilities is FSR.

Look at the above example:

	₹L
Retirement fund	40
Equities	70
Debt instruments	15
Cash	5
Net profits	24
Sum total of these	154

Whereas the liability is 335 so the FSR for this family will be $154/335 = 46\%$ This is a very low level of solvency. That indicates that if the person happens to die now, the family's assets can only fulfil 46% of their liabilities.

There is a question about net profits as to why net profits has been added here while arriving at the ratio? It is only added because we are considering that we may not be doing this calculation exactly at the end of a financial year. It is likely that this year also the person



might generate that much net profits, and that amount might be available to buy assets now.

Now another important criteria to be considered here is that if this person does not cover the balance liabilities with a life insurance cover, then how long should the family expect him to

keep earning till the liabilities can be taken care of? That is called as **“Wane period”**

This is estimated by the negative of net worth/ Net profits *365

In this case under discussion it could be like this $(185/24)*365 = 2798$ days.

This is too long a period for the family to hope for recovery. Wane period refers to the waxing and the waning period of the moon.

Net Worth analysis will show how much prepared a person or how effectively he can perform the role of a leader of his family.

The solution to the whole predicament is Life insurance cover of ₹1,35,00,000

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This is what we expect from any leader, be it a prime minister, chief minister, CEO of a company or the captain of a team. Primarily two 1) to motivate and 2) to support. The same is true of a family head also. As a leader of the family, he/she is expected to motivate his team and also to support them.

Leaders provide all the resources that it takes their teams to realise their ambitions.

Net Worth analysis will show how much prepared a person or how effectively he can perform the role of a leader of his family. □

Conversation with the Meghalaya Topper 2018



Rishav Das

Rank 1st

HSSLC Science - 2018

Meghalaya Board Of School Education

1) Congratulation on your Success in Board Examination (Class XII Science). What is the secret of your power performance?

Many thanks. There is not special secret to whatever I was able to achieve, I am sure. However, I can most definitely attribute this to my interest in the subjects and my curiosity to learn and perceive them.

2) Please tell us in detail about your preparation strategy for Physics, Chemistry and Mathematics separately.

All three subjects have one thing in common, which is the need to understand them deeply. All I strove for was to achieve a stronger conception of all the three subjects.

3) What is your next step and your future plan?

I wish to pursue Engineering in Computer Science. I dream that someday, I will be able to improve living standards and impact the society positively by dint of my work.

4) Whom do you give the credit for your achievement?

There are several people to whom I owe my deepest gratitude. Most importantly, they are my parents and my teachers at St. Edmund's School and St. Anthony's Higher Secondary School. They have guided me throughout and have been instrumental in showing me the right way to pursue my studies.

5) What helped you to achieve this feat?

I feel that my interest in learning and understanding the subjects culminated in a good result. The willingness to appreciate and perceive the subjects, and also to relate to their applications was what propelled me towards putting greater effort in studies.

6) Did you expect to top the Meghalaya Board, Class XII (Science) Examination?

I hoped that I would get a position in the merit list. I could not assume that I would be obtaining the first rank in the board examinations.

7) What's your opinion in co-curricular activities? Do they hold a prime position for exceptional academic results?

As both a student and a teenager, I feel that extra-curricular activities are as essential to complete



development of a person, as academics. One must involve oneself in such activities, if one wishes to succeed. Even the brightest of academicians are often found to have some productive hobbies pertaining to music or sports. In my opinion, extra-curricular activities have a vital role to play in the holistic education of an individual.

8) What methods did you adopt to get 120 marks in JEE mains?

Having had very less time in my hands, I choose to look through the questions of the previous years' examinations to have a basic idea about answering them.

9) Did you go for coaching classes or to coaching centres?

I went for coaching for a brief period of time, although I found self-study far more helpful in that regard.

10) What strategies do you have to offer to the other children preparing for Class XII and also JEE aspirants?

I would suggest having a clear concept in all of the science subjects, and also having lots of practice with numerical and conceptual questions. JEE aspirants, in my opinion, should eliminate every little doubt by answering questions, or seeking help from teachers.

11) Did you ever feel disappointed with studies? Do you turn to any recreational activity before appearing for the exam?

There were times when the magnitude of workload seemed ominous. But it was only a matter of time and persistence to develop a firm grip on the subjects.

I consider music my greatest hobby, among others. I am a hawaiian guitarist and I derive great satisfaction from playing the instrument.

12) You have topped the Board Exam, what have been the important factors that led to the success?

My grandparents, parents, teachers, elders, friends and family have in their own ways, contributed immensely to my result.

13) Do you feel a student should shoulder up social responsibilities?

It is the duty of every citizen to carry out certain social responsibilities. Being citizens besides students, each of us have obligations towards the society, and even as educated individuals, we must find a way to aid and assist the society, in order to augment it.

14) Would you share your preparation strategy for the exam?

I always chose to sit for study only as long as it kept me interested. I abstained from spending hours on end in study, and always took breaks in between. I made sure that I enjoyed myself whilst studying, making sure at the same time that I did not miss out on the fundamentals of each chapter, appreciating what it had to offer. I would suggest the students appearing their examinations in the ensuing years to always give their best at all subjects and to enjoy the fruits of their efforts without any remorse. Being motivated is the key to a good performance, and the moral should be kept high at all cost. Only then will a student be able to appreciate his efforts, and further his goals. □

LOA- Level of Acceptance

Within the bounds of my school and college days I was looking forward to, high standard marks in examinations. In the course of every new session I happened to dream at this point in time me, myself and I must accomplish one step ahead in my class.



Subsequently in my professional sphere I make a start of every financial year in conjunction with enormous presupposition, this and that star year I should do a bit of sensational miracle. Yet at the culmination of each session, be it in my student life or at the close of each financial year I landed with an average production and outcome.

Why and wherefore is it so? As claimed by my understanding the reasoning is very straightforward. Into and out of my thought process, I lay down or prescribe to my subconscious mind is the chief dominating factor. This is nothing at all, but across my line of thinking the words I administer to my subconscious mind shapes and construct my action. Simply by heeding to the words we use, we can brief how truly committed we are to achieve a confirmed results. The words we use to stand in for substitutes the way we frame the thoughts in our mind. If we observe and pay attention to the most Charismatic and influential leaders like Martin Luther King, Bill Clinton we shall notice that they consistently use the word 'Must' in their speeches rather than the words 'Should' or 'Could'.

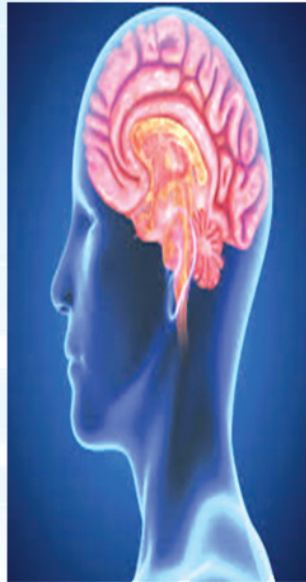
The utterances we manoeuvre on ourselves will communicate how we constitute something in our mind. While we put to use words like 'should', 'could' or 'wish' we scarcely come in for a perception of conviction or urgency. These words do not pressurize us into immediate and adequate actions. Often we end up being abrupt and impulsive. It's important to understand that career success does not come to those who 'WISH' for it, it comes to those when we 'WORK' for it. We must never miss out an opportunity where we must have taken action because those opportunities, say risks could put us on the top of the world.

One predominant feature I realize that "it is not what we expect, but what we are willing to ACCEPT in life that matters."

Without reservations we all come in for dreams we desire to acquire in our lives. These dreams enter from people who enliven us. May it happen that these dreams are as a consequence to our needs, surroundings or circumstances. Perhaps we dream for making 10 lakhs a month, owing a luxury car and living in a mansion. At the same time based on my contention. I also have a "Level of Acceptance".

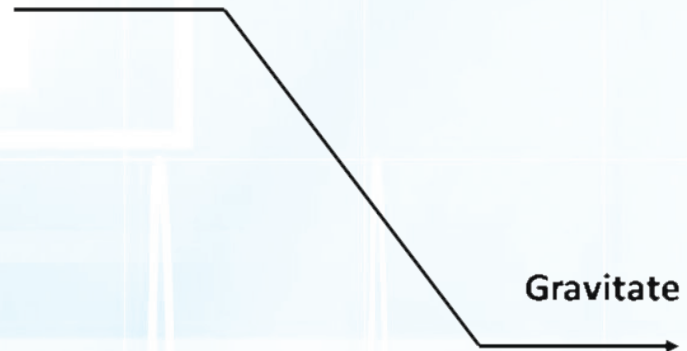


WISH



MUST

Level of Expectation
i.e Rs 10,00,000.00



Level of Acceptance
i.e Rs 1,00,000.00

Hither “Level of Acceptance’ means that notwithstanding I may aspire to earn 10 lakhs a month, score 95% in my class, I am readily given to accept Rs 1 Lakh a month or score 75% in my class. Despite the fact that i would love to be at an ideal weight of 65Kg, I am of a mind to live life at 75kgs.

Our self image and self assurance is what governs our level of expectation and ‘Level of Acceptance’ in life. We always receive what we are willing to accept for the reason that at this level we mostly tend to gravitate towards. I must set a goal to earn Rs 10 lakh a month but if I am willing to accept Rs 1 lakh earnings, then 1 lakh is what shall be in my possession. Why? Because 1 lakh Level of Acceptance is what I make a “must” for myself.

You and I will not allow our own selves to earn less the level of what we consider is our minimum. This is our ‘tolerance level’. The moment we realise we are leading to go lower than our acceptance level, our mind hits panic mode and we execute whatever it takes to rise above that. Again, when we are committed to do whatever it takes, we shall necessarily achieve our dream.

Individuals or to say the one who makes Rs 10 lakh a month do so with the view of the fact, that herewith is their level of acceptance. That is what they presume to be their stature. They will not accept anything smaller. They will on no occasion accept Rs 1,50,000 or even 5,00,000 a month. They will do whatever it takes to acquire the level they believe they have a claim on.

I must set upright my altitude of acknowledgment i.e. ‘Level of Acceptance’. Lest I make rise my acceptance level, I will never undertake what is mandatory to achieve my goals. If I aspire to assemble more money, achieve quality ranking, I am subjected to raise my standards of what I am inclined to accept.

Research has manifested that people commonly earn or score 10% more or less of the 10 people they mingle throughout mostly with. The people whom we spent most our time will define the standards we appraise ourselves with.

In order of priority to elevate the quality of our results, setting objectives or goals is not enough. Objectives or goals gives us an orientation to aim for, but independently they are not sufficient of a ‘Must’ for us to reach the journey’s end. We have to raise our standards of what we are willing to accept. And the way to raise our standards is to get ‘dissatisfied’ and ‘inspired’. I must inculcate the merits of a human being ahead of me. I have found that to get ‘dissatisfied’ and to adhere to what I am and who I have always been. The best possible method is to read about or blend around with people who are a lot better than me, people who have lot higher standards than me in thoughts and actions.

“We will need people in our lives who raise our standards, reminds us of our essential purpose and challenge us to become the best version of ourselves.” According to Matthew Kelly a speaker, author and business consultant wrote in his book, “The Rhythm of life: Living Everyday with Passion and Purpose.” □

“ One predominant feature I realize that “it is not what we expect, but what we are willing to ACCEPT in life that matters.” ”