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“The way of peace is the way of truth. Truthfulness is even more important than peacefulness.”

-Mahatma Gandhi

The Gandhian philosophy that is of specific relevance in the modern era is that of the Seven Deadly Sins. On October 22, 1925, Mahatma Gandhi listed the seven deadly sins in his weekly newspaper, “Young India”. These sins are as follows:

1. **Wealth without Work:** This refers to claiming rewards without putting in the effort. This sin formed the basis of all the “get rich quick” pyramid organizations that led to many fraudulent schemes. The greed of the few is harming the rights of the many, leading to greater disparities between different economic and social classes. It has become one of the major causes of structural violence.
2. **Pleasure without Conscience:** Finding joy in life is something that drives most actions in society. However, causing harm to other people or the environment in our search for happiness or joy only leads to long-term suffering. When those with power indulge in their wants without consideration of those without power, the consequences are faced by the future generations for a long time.
3. **Knowledge without Character:** It is much more important to develop values in children and young adults than to simply make them knowledgeable. After all, the pen is mightier than the sword, and with great power come great responsibility. We are living in the Information Era, and as such knowledge is immensely powerful. Therefore, it is important to inculcate values that guide people to use their knowledge responsibly for the greater good.
4. **Commerce without Morality:** Business and trade that is built and developed without morality neglects the needs of the society in favour of the needs of the individual, and as such, does more harm than good. One only needs to read the newspapers to find examples of immoral transactions and how they have affected not just the parties involved, but also the general public. The business transactions that are built on win-win negotiations for all parties involved are the ones that generate profit for the society.
5. **Science without Humanity:** In an era when innovations and new discoveries are encouraged on a global scale, it is important to emphasize that these innovations should benefit the people. One consequence of this sin is the nuclear warfare and testing that has become a concern for the entire world. Furthermore, science that promotes exploitation of natural resources has also led to devastation of ecosystems around the world; global warming being just one of the major consequences.
6. **Religion without Sacrifice:** When we practice religion without the sacrifice of our own pride and prejudice, it is impossible to serve God or society. In order to be religious or spiritual in any capacity, we must make some sacrifices. These sacrifices often come in the form of choices and decisions we make about how we live our life.
7. **Politics without Principle:** The principles of a person are their values and belief systems that guide their behaviour on a daily basis. Politicians are the leaders of society. They are chosen by the people as representatives of their state. Therefore, a politician without principles is a representative of a society without principles. This leads to chaos, destruction, lawlessness, and finally the downfall of the society.

It is important to notice here that Gandhiji did not propagate traditionalism, and he did not argue against progress and development, nor did he condemn seeking joy, happiness or pleasure. He simply pointed out that the conscience and humane values of society must not be forgotten in one's journey towards growth and development.

2nd October, is the birth anniversary of the “Man with multiple agendas”. On Gandhi Jayanti, let us pay our tribute to the messiah of non-violence, and take leadership in creating better society so that India as a country can become the best.

My best wishes to all the readers.

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# ESSENTIALS MUST BE INSULATED FROM RISK



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Stephen Covey a renowned author says, “People are busy climbing ladders. Wait for a minute and see if the ladder is leaning on the right wall.” For example in a corporate world, there is a competition on who gets promoted or elevated. Colleagues work at breakneck speed to impress upon their bosses, clients and investors about how sincere and competent they are. And when they finally climb the ladder and reach to the top, they feel that this is not what they really wanted to end up with. Broken families, Bruised relationships, Big cars, Big houses, Big work cabins, Big teams but feeling lonely up there.

Almost a similar scene exists in the investment world also. People want to become richer, and make it happen fast. When they hear about somebody else making big money from an investment opportunity, they would like to copy paste the same into their life. They read news and start following trends, throwing away philosophies to the wind.

There is almost a compulsion felt nowadays to take such decisions. The reason is that people earn well from their professions, but to image match with their richer counterparts in the society they spend like them. Savings ratios come down, leaving the only option of earning more through investment returns. We must also understand in this situation, if we have to earn more returns on our investments, much more than the treasury rates, then we will have to understand minimum 3 possible scenarios can emerge:

- 1) We may beat the treasury returns and end up with more money
- 2) We may end up with a diminished capital
- 3) We might have saved the capital but earned less returns than the treasury yield.

Let us not now debate on the probability rates between the above 3 possibilities. Let us for now learn that we should understand all the 3 scenarios are possible. But one question that arise again and again is: How are 2nd and 3rd scenarios possible, when historically that class of asset has given more returns than the treasury rates?

This happens because of the behaviour of two parties involved in this transaction. The first party is the investor and the second party is the market (Asset class).

Investors behaviour is influenced by aspects like

- 1) Media news/ analysis/predictions
- 2) Investors limited knowledge of the scientific aspects like ratios, risk management,
- 3) Changes in the personal/family life, planned/unplanned
- 4) Emotions that obscure rationality

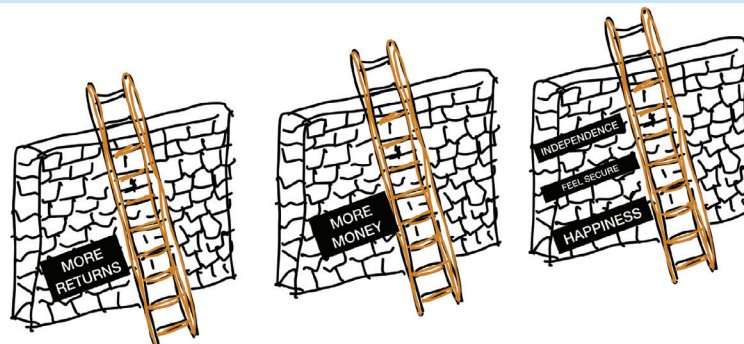
Nobody can buy a stock unless someone is selling it. This includes not just the individuals but also fund managers as well. When someone is selling his stocks at a price, there is another person who buys it. Both of them have almost the same knowledge or information about the stock. One feels that this price is the best to sell and the other feels it the best to buy. Both of them feel that the current price will change, one feels it will go down and the other feels it will go up. Then tell me who is correct and who is wrong?

Many individual investors lose consistently by trading, an achievement that a dart-throwing chimp could not match. The first demonstration of this startling conclusion was put forward by Terry Odean, a former student of mine who is now a finance professor at the University of California, Berkeley.

Mutual funds are run by highly experienced and hard-working professionals who buy and sell stocks to achieve the best possible results for their clients. Nevertheless, the evidence from more than 50 years of research is conclusive: for a large majority of fund managers, the selection of stocks is more like rolling dice than like playing poker. At least two out of every three mutual funds underperform the overall market in any given year.

(Exctrated from “The hazards of confidence by Daniel Kahneman”)

Let us go back to Mr Covey’s question. On which wall your ladder is leaning?





When we ask our investors what do they expect on their investments? The normal reply is, “Good returns” Meaning ROI

Why would you need “Good returns”?

The normal reply is, “So that I can have more money”

Now I give them the choice between the above two “Good returns” and “Having more money” which is more important to you. After much pondering the answer is “Having more money” But the answer doesn't come so easily because people feel good returns alone can give more money and the worst is that people also believe that more returns will result in more money always.

Now comes the next question, “Why do you want more money at the end of the period?”

The normal reply is so that i can use that money and be happy, feel secure, have independence.

Now the choice between 1) More returns, 2) More money and 3) Be happy, feel secure or enjoy independence. People mostly select the 3rd one that is be happy, feel secure and have independence.

Let us now consider where a 30 year old person Mr Citizen planning to invest money with a purpose of funding his Son's overseas education which is likely to commence 20 years from now. He calls an investment advisor and asks for high yielding investments, which are safe. The advisor says investing in equities is a good choice. Even though it is risky, it is still safe. Because in the long term equities never fail an investor. It may go up and down and in the end it is always up. Mr Citizen agrees and starts investing in equities.

Let us say the fund he was advised mirrors Sensex. To understand the impact of the statement of the advisor that it may go up and down we will have to fall back on scientific measurements. In statistics we have in our school days studies Standard Deviation.

Look at the following table:

year	sensex	variation
1997	3658.98	
1998	3055.41	
1999	5005.82	0.6383
2000	3972.12	-0.2065
2001	3262.33	-0.1787
2002	3377.28	0.0352
2003	5838.96	0.7289
2004	6602.69	0.1308
2005	9397.93	0.4233
2006	13786.91	0.4670
2007	20286.99	0.4715
2008	9647.31	-0.5245
2009	17464.81	0.8103
2010	20509.09	0.1743
2011	15454.92	-0.2464
2012	19426.71	0.2570
2013	21170.68	0.0898
2014	27499.42	0.2989
2015	27643.88	0.0053
2016	25671	-0.0714
2017	26595.45	0.0360
2018	33000	0.2408
		34.50%

This shows that Sensex in the last 21 years has moved up and down with a standard deviation of 34.50%. In simple terms the movement deviated away from a non-risk path to the extent of 34.5%. Now let us look at what Mr Citizen achieved in this bargain.

year	sensex	variation	amount invested	units allotted
1997	3658.98			
1998	3055.41			
1999	5005.82	0.6383	-12,00,000	-239.72
2000	3972.12	-0.2065	-1,00,000	-25.18
2001	3262.33	-0.1787	0	0.00
2002	3377.28	0.0352	-8,00,000	-236.88
2003	5838.96	0.7289	-10,00,000	-171.26
2004	6602.69	0.1308	-8,00,000	-121.16
2005	9397.93	0.4233	50,00,000	532.03
2006	13786.91	0.4670	-15,00,000	-108.80
2007	20286.99	0.4715	-50,000	-2.46
2008	9647.31	-0.5245	-12,00,000	-124.39
2009	17464.81	0.8103	-1,00,000	-5.73
2010	20509.09	0.1743	25,00,000	121.90
2011	15454.92	-0.2464	-1,50,000	-9.71
2012	19426.71	0.2570	-24,00,000	-123.54
2013	21170.68	0.0898	-62,00,000	-292.86
2014	27499.42	0.2989	-3,00,000	-10.91
2015	27643.88	0.0053	-74,00,000	-267.69
2016	25671	-0.0714	-36,00,000	-140.24
2017	26595.45	0.0360	-12,00,000	-45.12
2018	33000	0.2408	-60,00,000	-181.82
		34.50%	4,79,66,351.67	-1453.53
		IRR	10.96%	

YR	REGULAR
1	-1200000
2	-1200000
3	-1200000
4	-1200000
5	-1200000
6	-1200000
7	-1200000
8	-1200000
9	-1200000
10	-1200000
11	-1200000
12	-1200000
13	-1200000
14	-1200000
15	-1200000
16	-1200000
17	-1200000
18	-1200000
19	-1200000
20	-1200000
	48000000
IRR	6.22%

He has scored on the “More returns” aspect (10.96% compared to 6.22%) based on the case studied in the last issue. Please see the insert. But is he left with more money? No.

Let us now answer the question of would he have been happy traveling this volatile curve? that too given the background that the objective of this investment was to fund a not negotiable goal of son's overseas education. Since Std Deviation only is an average, researchers have developed one more tool to understand the scenario more that is called MAR. In the whole period of volatility what was the maximum draw down. 52.45% in 2008. If the yield is adjusted by this figure it gives the MAR.

If in India Mr Citizen could have earned a Risk Free Return of 7% the extra that he had achieved in the above example is 3.96% divided by the Std Dev is equal to 0.11%. That means for every unit of risk he took, he gained a meagre 0.11% return.

The comparative volatility of an investment is measured by  $\beta$ . Sensex represents  $\beta=1$ . So if  $\beta=1$  has a std deviation of 34.50% then please estimate what would be the Std Deviation of a MF that shows  $\beta=1.4$ . It should exhibit a Std Deviation of 48.3%. How can you ever presume that a person who is funding a very important goal will stay calm when he sees is investment deviate from the mean to the extent of 48.3%

Therefore we must understand that the funding for our essential goals should be devoid of risk.

We will be continuing our discussion on this topic of how emotions obscure rationality in the coming issues. □





What is social development?

Social development refers to the process by which a child learns to interact with others around them. As they develop and perceive their own individuality within their community, they also gain skills to communicate with other people and process their actions. Social development most often refers to how a child develops friendships and other relationships, as well how a child handles conflict with peers.

Why is social development so important?

Social development can actually impact many of the other forms of development a child experiences. A child's ability to interact in a healthy way with the people around her can impact everything from learning new words as a toddler, to being able to resist peer pressure as a high school student, to successfully navigating the challenges of adulthood. Healthy social development can help your child:

- Develop language skills- An ability to interact with other children allows for more opportunities to practice and learn speech and language skills. This is a positive cycle, because as communication skills improve, a child is better able to relate to and react to the people around him.
- Build self esteem- Other children provide a child with some of her most exciting and fun experiences. A healthy circle of friends reinforces a child's comfort level with her own individuality.
- Strengthen learning skills- In addition to the impact social development can have on general communication skills. Many researchers believe that having healthy relationships with peers (from preschool on up) allows for adjustment to different school settings and challenges.
- Establish positive attitude- A positive attitude ultimately leads to better relationships with others and higher levels of self confidence.

Social development in a student's Life

By this age, the stage has been set in the earliest years (mostly by parental and other family interactions) for a child to branch out. As preschool begins your child can By 5 and older, a child's social development begins to reach new levels. This is a point in time when most children will spend more hours in a day with other children than with their parents. It is normal for them to Thrive on friendships, Want to please friends, as well as be more like their friends, Begin to recognize power in relationships, as well as the larger community, As early as 10, children may begin to reject parents' opinion of friends and certain behaviors—this is a normal step, but can be especially frustrating for parents.

How can a parent make their children socially developed?



Studies show that everyday experiences with parents are fundamental to a child's developing social skill-set. Parents provide a child with their very first opportunities to develop a relationship, communicate and interact. As a parent, you also model for your child every day how to interact with the people around you.

- Explore independently.
- Express affection openly, though not always accurately—there can still be much frustration for your child as language development is still happening.
- Still show some stranger anxiety.
- Perfect the temper tantrum—it can be stressful, but tantrums are a normal part of child development.
- Learn how to soothe themselves and be aware of their emotions.
- Express fear or anxiety before an upcoming event (such as a doctor visit).
- Allow children the opportunity to discuss social conflicts and problem-solve their reactions/actions.
- Allow older children to work out everyday problems on their own.
- Keep the lines of communication open—as a parent, you want to make yourself available to listen and support your child in non-judgmental ways.
- Demonstrate your own love through words and physical affection—which is a great way to begin teaching a child how to express other emotions as well.
- Help your child express their emotions by talking through what they are feeling.
- Continue to provide play dates and opportunities to interact with other children.

Your child's social development is a complex issue that is constantly changing. But the good news is that parents can have a big impact on how it progresses. By modeling healthy relationships and staying connected with your child, you can help them relate to the people around them in positive, beneficial ways. By encouraging them to engage with other children and adults, you're setting them up to enjoy the benefits of social health—from good self esteem to strong communication skills to the ability to trust and connect with those around them. □



**Souradeep Das**

**XII Science**

**St. Anthony's Higher Secondary School**



The following write up by **Siddhartha Bhattacharjee** is the 2<sup>nd</sup> prize winning entry of the National Letter Writing Competition conducted by India Post in 2018 {under 18 category} The theme of the competition was "Letter to My Motherland." Siddhartha was a student of class 8, St. Edmund's school at that time.

Dear Mother India,

Salutations to you, O great Motherland! You must be surprised to receive such a long letter from me, that too for the first time. Believe me, Mother, these last few years I have been thinking about you, but did not have vocabulary enough to pen down my thoughts. Today, I have picked up the courage to tell you what goes in my mind. I hope you will hear me out.

When anyone asks me where I am from, I reply with pride 'India'- that is the name of my motherland.

You are the place, the land where I was born and nourished,

where my father's father and his father, as well as my mother's mother's mother have lived.; where people; the genius, the great, the legendary, the amazing, the inspiring, all were born; where there are one of the highest mountains, hottest deserts, biggest cities; where many kinds of people, Hindus, Buddhists, Christians, Muslims, Sikhs, Jains; where Bengalis, Kashmiris, Gujratis, Goans, Khasi flourish differently, but at the same time similarly, with harmony and the same cheerful, loyal smile towards your flag, the Indian tricolor.

You are truly amazing and there is no other word for it. Now a home to over 1.4 billion people, you have also been birth place of many greats: Noble laureates, such as Rabindranath Tagore and C.V. Raman, great sportsmen like P.T Usha and Sachin Tendulkar, amazing scientists like Homi Bhava, inspiring kings who crafted huge empires, such as Ashoka, musicians with the power to charm, far-sighted industrialists like J. N. Tata, philosophers whose ideas were ahead of their times, soldiers who fought for our independence, astronomers who looked at the night sky and found answers, dare devils who did much more than climb the highest peaks and among many others, too many, in fact, to name them all.

You are the place that helped all of them become famous. You are a mosaic of different colours-all contributing to a unique whole. And yet, if there is beauty, there are also people who try to rip this beauty apart.

Everyday, O mother, I see or hear about bad people. People engaged in heinous crimes, in corruption, in scams and frauds, in deeds of wickedness and cruelty and other horrors. Not just these, I have seen people spitting on you, throwing garbage on you, vandalizing your monuments and also thieving. And then I ask myself, O mother: why? why? Why do they do it, and what do they gain by doing so? When such deeds are committed, the nation is always at a loss and yet every day, people continue to do such things.

Perhaps they are not patriotic or loyal enough? Maybe, they do not care? Perhaps they are selfish to the extent that they put themselves above you? The greed for money and power drives them, and not the development of the nation.

Until some years ago mother, you and I and all the people of this

land, were under a foreign rule, foreign tongue, foreign people. For almost two hundred years, you had to endure it. Many people fought for your freedom; some with guns and swords, others with strategic tactics, some with intentions of peace, while others with social reforms. In one way, or the other, all the people fought for you.

Then, one fine day, the battle was won, we were free and together marched along the course of democracy, liberty and development.

Today again, the time has come to fight- to fight not a foreign power but demons within the country, that raise their heads in order to weaken the nation. I ask myself, what can be done? More specifically, what can I do? My biological mother tells me, that if I am good and loyal and do my bit for you I am helping in nation building. I realize, mother, that I am just a student of class VIII, a small boy, and doubt if anything I do will make a difference.

I am told by elders that whatever little I do will bring about some changes. Under my mother's guidance, I have started helping out two students in my neighborhood with their studies and other school work. They are in class V and I try to teach them whatever little I know- Their parents cannot afford to pay for private tuitions which they need badly, as they cannot cope up with the school. I have also made a plan to start a library. I have a huge collection of books and if I can lend them to others, it will not only encourage the reading habit, but, my books which have been gathering dust, will also have brand new hands to turn their pages. Reading about all the good things will surely inspire young minds to actively do something valuable for the country. My mother says that it will have a domino effect, and it will become a movement. If people read they will understand that only peace can bring about progress. We cannot be happy if our neighbor suffers.

I also try not to waste your resources, O mother! I switch off lights when not needed, I close overflowing taps, don't throw food. My parents have taken me to many parts of India and I have seen how small children scour dustbins for food. But my question is, if I don't waste food how does it remove the hunger of others? When I am big enough I plan to start something so that extra food from restaurants and household can be distributed to the needy. The other day I saw a programme on television where someone had started a campaign like this. Can I not do something similar? Is it possible? Will my insignificant ways make a little difference? Will things change? I am positive they will.

Mother, I have written to you a very long letter. I don't know if I have been able to make myself understood. But here again, I am confident because even if I don't find appropriate words to express myself, my other mother manages to understand. You, my, motherland, I am sure, will be able to make sense of my thoughts. My dream is to see you become the best place in the world (for me you already are). Guide me, O mother, so that I can fulfill my dream.



Bless me, O great Motherland !  
Your loving son,  
Siddhartha. ☐

*If Israelis revived Hebrew  
than why can't we Indians  
revive our sanskrit  
language.*

India is know for it's culture and diversity. In india mainly 122 languages are spoken, from which 23 languages are India's official languages. Total 1600 languages are spoken in India. but the problem is that India has world's oldest language- SANSKRIT for which people's interest is decreasing.

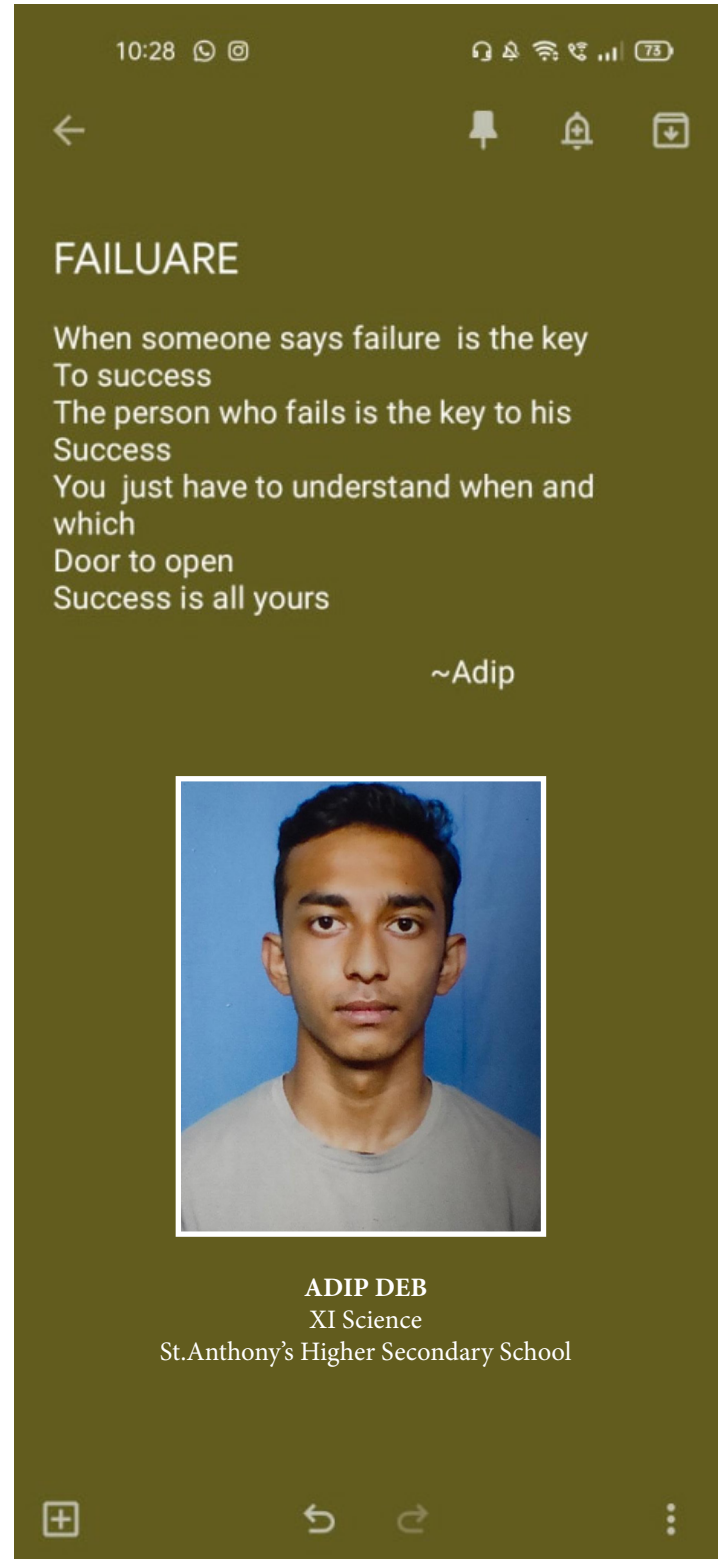
From schools to universities SANSKRIT has almost vanished. Now sanskrit is limited till only literature, decoding ancient SANSKRIT manuscripts and religious books of Hinduism. But it's not impossible that we can't revive SANSKRIT. Just like all the Jews revived HEBREW langauge why can't we Indians revive SANSKRIT. You need to know that from 2nd to 19th century Hebrew was limited till religious books of Jews only. Ben Yehuda was the one who got the first idea to revive Hebrew. So it's high time we should awake and stand to revive SANSKRIT language. Otherwise our future generations will not know what is SANSKRIT LANGUAGE if the Jews could do then why we Indians cannot.



**Sudarshan Dasgupta.**

Class: IX

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## Debraj Nag

(Commerce Stream) from Laban Bengalee Boys' Hr. Secondary School, scored 94.4% & ranked 1st in HSSLC Examination this year in Meghalaya Board (MBOSE)



## Congratulations

Mr. Debraj Nag

We are all proud of you

**A proud girl...**

Don't go out;  
It's half passed  
nine.  
I am a girl...  
And is it a  
crime??

Numerous  
societal  
barriers...  
With questions of  
different rhymes;  
I am a girl...  
And is it a  
crime??

You know I bleed;  
But why do you  
mock at me  
everytime?  
I am a girl...  
And is it a crime??

What if I stain? Do  
you know how much  
it pains?  
Stop joking at this;  
it's high time..  
I am a girl...  
And is it a crime??

Depressed, broken,  
stressed from  
inside..  
Constantly uttering  
the words "I'm fine!";  
I am a girl...  
And is it a crime??

Face harassment,  
get molested.  
Still don't utter a  
word and don't  
exceed your line!  
I am a girl...  
And is it a crime??

Any crime that  
occurs with me..  
No one is blamed  
and the fault is  
mine!!  
I am a girl...  
And is it a crime??

Do not do this, do  
not that!  
It's all society's  
order.. your choices  
are not prime...  
I am a girl...  
And is it a crime??

Shut your mouth  
and follow what  
society says..  
Abiding by our  
rules.. is the  
petition which  
you've signed...  
I am a girl...  
And is it a crime??

I'm also a human..  
Please leave me free  
and let me fly like a  
wind chime..  
I am a girl...  
And it isn't a crime...

~M.Mishra...



Name:- Manjalee Mishra

Father's name:- Manabendra Mishra

Mother's name:- Indira Mishra

Qualification:- Metric pass



# Sell Yourself

I recall the famous poem “Abou Ben Adhem”, many of us might have read in school text books.

Abou Ben Adhem

Awoke one night from a deep dream of peace,  
 And saw, within the moonlight in his room,  
 Making it rich, and like a Lily in bloom,  
 An angel writing in a book of gold:-  
 Exceeding peace had made Ben Adhem bold,  
 And to the presence in the room he said,  
 “What Writest thou?” - The vision rais'd its head,  
 And with a look made of all sweet accord,  
 Answered, “The names of those who love the lord,”  
 “And is mine one?” said Abou. “Nay, not so,”  
 Replied the Angel. Abou spoke more low,  
 But cheerly still: and said, “I pray thee then,  
 “Write me as one that loves his fellow-men.”  
 The Angel wrote, and vanish'd. The next night  
 It came again with a great wakening light,  
 And show'd the names whom love of God had blessed,  
 And lo! Ben Adhem's name led all the rest.

While we may or may not agree about whether God loves those who love their fellow-men, we need harbour no doubt that the fellow-men we love are bound to love us in return.

The words “Sell yourself” may unfortunately give some wrong impression to some of us. These words may give a wrong meaning. For e.g. we may think it means compromising with one's conscience or doing those things one should be ashamed of doing. Therefore,

I would like to advocate here that the phrase is being used in the specific sense of making oneself acceptable, welcome and conducting oneself in such a manner so that others like to associate with, listen to us and find us to be trustworthy. “Selling” ourselves does not mean selling our souls. It only means packaging ourselves in such a way that we are able to make ourselves likeable.

Selling ourselves is equally true in every profession though it is generally common to the profession of marketing. As a politician, as a teacher, as an army general, as parents, this sense of being acceptable is equally true and relevant. The basic and fundamental essence of every profession is, serving humanity.

What can we do to develop our capacity to like others and to be liked by them in return? Benjamin Franklin, a genius of the 18th century, had said that the secret lies in finding out something good rather something bad in everyone we meet. Granted that nobody is faultless, it is equally true that nobody is bereft of some good point, something likeable. It is necessary to develop an eye for noticing the plus point rather than the negative one. This tough job is necessary for all those who are leaders of society or organisations, managers of institutions, or marketing professionals like us. We can lead others in an “inspiring mode”. And this is possible when we are empathetic to others. Stephen R. Covey mentioned in his book “Everyday Greatness”-

“Empathy involves understanding of another's heart, mind and spirit – including their motives, backgrounds and feelings. The more empathy we have for others, the more we come to appreciate and reverence who they are. For to touch the inner feelings and soul of another human being is to walk on holy ground.”

As marketing professionals, as team leaders, we were taught by our guru to follow the cardinal principle of marketing. “What is good for my customer, is good for me. What is not good for my customers is not my predominant concern.” This principle is applicable not only in marketing but in every sphere of our lives. If we want to follow this principle, we have to love people, we have to be empathetic. We can increase our acceptability to the masses and our ideas, our teachings, our recommendations will be followed by many people. This is the idea called “Sell yourself”.

A famous writer cum salesman once said “Behave with everyone you meet as if this their last day on earth.” We cannot serve God. We can serve humanity. We can inspire others by serving them at the highest level.

Is it possible?

Let us try. □



Nayan Bhowmick