

# Publishing Information

## Title

### Poverty Line

Poverty can be eliminated!

- ⇒ ***Poverty in not natural***
- ⇒ ***Poor remain poor because of their inability to Learning & Thinking***
- ⇒ **Poverty is not due to lack of wealth but it is due to denial of access to money.**
- ⇒ **Wealth of the nation is cornered by a few elite, the sinners, lacking in Spiritual knowledge**
- ⇒

**All** that poor need to know to shed their poverty is

**Learning &Thinking.**

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Poverty can be eliminated

## **Introduction**

### **Poor**

**Only the poor look for employment.**

**Education, Education loans, job reservations and subsidy**

**are no solution to poverty.**

It is the **poor** (and the **Middle class**, who live bordering poverty) who waste their precious time and scant resources in education system in order to **win a job**.

For rich and super rich, education a **decoration**.

Modern **Education systems** has no ingredient called knowledge to impart to its students. So, not all the educated in not knowledgeable. If there are a few, it is not due to education.

This book shows that the **poverty** is caused by a few.

This also explains who and how poverty is created and sustained.

**education system** has drifted from its original course of imparting **Thinking skills** and **Learning practices**. Learning & Thinking abilities make one Knowledgeable. A knowledgeable person won't become poor.

If the thinking enabled elite realize that wealth belong to God and it cannot

## **Chapter 1**

### **Is the education redundant in India?**

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Read the free ebook, titled, **Knowledge. Go, get it** to know more about the why Education do not benefit the common man.

What people believe is that:

the education gives knowledge.

Educated freed from poverty,

Leaders mislead

Most of the **elite** — especially the **rich** and **super rich** who run large corporate houses have poor academic back ground. Where as, the vast majority of those who have **higher education** and including **research** titles are **neither rich** nor **super rich**.

This difference between the poor and rich is the difference in their **learning & Thinking** skills.

The poor should realize that education is not designed that enabling every one getting an white collar jobs.

Not all those who hold degrees are successful in their job hunt.

No society has so many **white-collar jobs** that Indian poor, seeking employment.

*The following survey raises a doubt if the conventional education comes in the way of prosperous life of poor people.*

### **A survey**

(Received through **Whatsapp**. Author unknown)

What is required for a prosperous and healthy life is **Knowledge** through **Learning & Thinking**.

The academies have lost its **direction** and **way** to **Knowledge**, long long ago!

The following **interview** should open the eyes of the job seekers.

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### **STORY 1**

#### **Education & Prosperity!**

**CHICKPET, a part of Bangalore, is known the business hub**

**of Bangalore City with more than 1000 shops in the locality.**

This place is always crowded as people throng to buy clothes, furniture, toys etc. at a wholesale price.

A gentleman had been there as part of his **Educational Research** to talk to few shop keepers to understand how they do business and what education has to do to them with regards to their business.

During his interaction with many shop keepers in Chickpet, he found that, most of them were from Rajasthan. One more interesting thing that he found was that most of them were in their teenage.

Out of all, meeting a young 10th dropout who runs a clothes shop was very interesting. His name was **Bramhadev** from Rajasthan.

Sharing a few discussions here.

As he went into the crowded shop as a customer, he greeted me with a great smile calling "Anna banni, en bekithu". (Meaning: Brother, what do you want)

(The conversation was in Kannada, that has been translated it below)

**GM:** I wanted to check for some nice shirt and pant piece.

**Bramhadev:** Tell me sir, what is the range you are looking at?

**GM :** You first show me all the clothes, let me choose out of those.

**Bramhadev:** Sure sir and started showing me all his collections.

(Meanwhile during the selection time, I thought of asking him few

questions, which was my only intention)

**GM: How did you learn Kannada?**

**Bramhadev:** Sir, obviously by talking to people.

**GM: But, your Kannada is very fluent!**

**Bramhadev:** Sir, initially, I found it difficult, but, when I continued speaking to customers, I learnt it on the fly. Now, I speak better than Bangalore Kanndigas.

**GM: Superb. When did you start this business?**

**Bramhadev:** It's almost 10 years now. I started it when I failed in my 10th. My uncle got me into this business.

**GM: How many languages can you speak?**

**Brahmadev:** I can speak, Hindi, English, Kannada, Marathi, Tamil, Telugu & Malayalam.

**GM: Oh my God ! How did you learn so many**

**Brahmadev:** I told you sir, Customers taught me.

**GM: Sorry to ask you, but still out of curiosity, I just wanted to know what would be your monthly turnover?**

**Brahmadev:** Ummmm, it depends on the festival season. Normally, the turnover would be around 8 - 9 lakhs per month, and during festivals it will shoot up to 15 lakhs. Profit up to Rs. 4 lakh per month.

**GM: What? Oh my God! That's a super number! Great man!**

**Brahmadev:** What great sir? In Chickpet, this is very less. Others make double than what I do.

**GM:** Didn't you feel like completing your education by studying further?

**Brahmadev:** Sir, to be honest, none of our family members completed education. To complete my education it might take another 5 - 6 years which I feel is a big waste of time and money. I invested both in my business. Today, I will challenge none of the educated person with 10 years experience will earn as much as I do. What do you say sir?

**GM:** Hmmm....Yes. True. But still education would have helped you grow more than what you are earning today.

**Brahmadev:** Seriously No sir. Education would give us fear and make us feel that, one has to work under someone to earn their livelihood. Education does not teach us to live independently. I also have many friends who studied along with me and completed graduation. None are into business. Almost all are working in some private firm.

**GM:** Hmmm....So you don't regret completing education?

**Bramhadev:** Definitely No sir. I am very happy. (In between our conversation, another customer had purchased around 20 pairs of shirt and pant, and few sarees. Without using a calculator Bramhadev calculated the total cost of the purchase and told the customer the total cost including 10% discount in just 15 - 20 seconds).

**GM:** Boss, you don't even use calculator?

**Bramhadev:** Sir, educated people need calculator and mobile phones to calculate. Not me.

**GM:** Started smiling and put my head down (because I was using calculator to calculate the cost of my purchase).

**Bramhadev:** I continuously practiced calculating. I am doing this since 10 years and I have become perfect. I am sure, I will never err in my calculation.

After this, GM made a purchase and the next whole day, he was thinking about their conversation again and again. He would like to infer what he learnt.

1. Without higher education, Bramhadev is not jobless. Whereas our today's graduates with distinction are still in search of a job.

2. Without higher education, Bramhadev has good communication skills. But, today's corporate world complains about our graduates for having no communication skills.

3. Without higher education, Bramhadev earns in lakhs, where as our current generation graduates complains of not having enough salary to pay their EMIs.

4. Without higher education, Bramhadev's mathematical mind works faster than today's graduates who has cleared different levels of mathematics papers with high scores. Today's graduates needs Mobile Phones to perform simple calculation.

5. Without higher education, Bramhadev has no fear of losing his job, but today's graduate employees are always fear of getting fired from company they are working in.

Now, the question in mind is, **Does education is incapacitate the students?**

## **There are millions of opportunities as a self employed. Why to run behind the non-existent jobs?**

Poor job seekers are unaware that there are millions of avenues to become and lead a comfortable life through self-employment.

Most school goers and their poor parents believe that they go the school **learn** and with that they will **earn** a living through **employment** that would lead to a bright future.

Why employment is not preferred ? The employee should be able to use their knowledge (Skills/knowledge) and earn some money and the employer then, gives a small part of it as a salary.

*If those having learning ability would know that :*

- (1) Most leaders mislead the people that education will lead to jobs and also that education would enhance their socio economic status. Instead, most poor has become poorer after education.
- (2) There are **fewer** opportunities in employment than the poor job seekers.
- (3) Most educated **do not get** meaningful employment.
- (4) Many graduate Engineers from famed institutions find low paid jobs in the billing counters in super markets / Malls. BE with MBA compete for a job as clerks in Banks. Some others are selling finance products for a commission. One finds Post graduates in science as sales persons.
- (5) Still worse is that majority of youngsters who completed higher education remain unemployed. As per **2011** Census **11.3 Crore** Professionally qualified (Graduates and Post

Graduates) are job seekers. Today it would be nearly double. This will increase with time.

- (6) There is a never ending changes in the technology that render most jobs **redundant**. So the number of employment opportunities decreases year after year.
- (7) Only those who run education institutions and related services like transport, school book publishing, shoe sale benefit and not the students.

So the **learning**, especially the one delivered through the current education system, cannot lead every educated, not only to their dream **employment** but also to, any other meaningful **self employment**.

**Employment is not a passport to prosperity**

## **Story 2**

**A real life story!**

**Bombay Meri jaan....It was my regular train journey home from work. I boarded the 18:50 pm Local train from Churchgate. When the train was about to leave Marine Lines, a samosa vendor with an empty basket got on and took the seat next to me.**

**As the compartment was sparsely occupied and my destination was still far away, I got into a conversation with him.**

**Me: "Seems like you've sold all your samosas today."**

Vendor (smiling): "Yes. By God's grace, full sales today."

Me: "I really feel sorry for you people. Don't you get tired doing

This tiresome job the whole day?"

Vendor: "What to do, sir? Only by selling samosas like this every day do

We get a commission of 75 paise for each samosa that we sell."

Me: "Oh, is that so? How many samosas do you sell on an average each day?"

Vendor: "On peak days, we sell 4,000 to 5,000 samosas per day. On an average, we sell about 3,000 samosas a day."

I was speechless.....for a few seconds. The guy says he sells 3,000 samosas a day; at 75 paise each, he makes about 2,000 rupees daily, or 60,000 rupees a month. That's Rs. 60,000 a month. OMG. I intensified my questioning and this time it was not for time pass.

Me: "Do you make the samosas yourself?"

Vendor: "No Sir. we gets the samosas through a samosa manufacturer and we just sell them. After selling we give

him the money. And he gives us 75 paise for each samosa that we sell."

I was unable to speak a single word more but the vendor continued... "But one thing...most of our earnings are spent on living expenses. Only with the remaining money are we able to take care of other business."

Me: "Other business? What is that?"

Vendor: "It is a land business. In 2007 I bought 1.5 acres in Palghar for 10 lakh rupees and I sold it a few months back for 60 lakhs. Now I have bought land in Umroli for 20 lakh rupees."

Me: "What did you do with the remaining amount?"

Vendor: "Of the remaining amount, I have set aside 20 lakhs for my daughter's wedding.

I have deposited the other 20 lakhs in the bank."

Me: "How much schooling have you had?"

Vendor: "I studied up to third standard; I stopped my studies when I was in the 4th standard.

But I know how to read and write. Sir, there are many people like yourself, Who dress well, wear a tie, wear

shoes, Speak English fluently and work in air-conditioned rooms. But I don't think you guys earn as much as we do wearing dirty clothes and selling samosas.”

At this point, what could I reply. After all, I was talking to a Millionaire! The train chugged into Khar station and the samosa vendor got up from his seat.

## Conclusion

1. The poor should not spend the barrowed money or their own scant resources in Education looking for a job.
2. Education system do not deliver knowledge. What is delivered is the Information that is insufficient to earn a living
3. Technology growth reduce employment opportunities year after year.
4. No leader has a solution for unemployment problem. The thinking disabled poor only believes the unbelievable
5. The best way to solve several problems, including unemployment and poverty in the society is to adopt a **two tier economy**. (This will be discussed in one of the following chapters). Alternately, read the ebook **Anatomy of Economy**.

## Chapter 2

### Who created poverty?

Poverty is **not natural**.

Poverty is not created by one person but a small group of people called the elite.

Every society has enough resources and wealth for their citizen to live in comfort. But yet many countries have very large population of poor.

In poor countries like India **Poverty** is created and sustained by **denying access to Money to** the majority of the people. Those

who produce wealth are allowed to have too little and those who produce **no tangible** products and services corner the nation's wealth.

The root for poverty in India can be traced to:

- (1) In the distance past, India was ruled by invaders. They cornered the nation's wealth with the help of Elite from the same soil but owed their allegiance to **alien rulers**. Both shared the wealth that was cornered by alien rulers.
- (2) The wealth was created using the natural resources of this country and wages to the citizen. But the wealth was shared with Elite alone and bulk of it was **siphoned-off** by the **rulers** to their own country .

### **Who controls ?**

Every country in the world a small population control both the Government and the Money. It is true of India also.

This can be learnt from the internet hosted news items that:

1. UK announced that India has become the **third largest source of FDI** for them .
2. India is the fourth largest investor in USA.
3. The industrialist invest in large properties in other countries with wealth **siphoned** out of India.
4. A promoter of a medium sizes software company bought properties in **42 countries**.

The wealth generated move out of the country in more ways both legally and illegally.

Even when money comes in (through round tripping in Havala route) the provision is made to take the wealth out of the

country.

The **Stock markets** like institutions, **P Note** types of instruments and **Hawala Trading** like practices, help the free movement of wealth from India.

### **The most important among the reasons for poverty**

(3) One of the important responsibility of the democratic Government is to **distribute the nation's wealth equitably across the citizen. Economic theories suggest an 80:20 Formula**

This is because, every citizen contribute to creating wealth. But, when it comes to wealth distribution, Common man, the 80% of the population have to depend on labour and wages only.

With changes in technology, there are lesser employment avenues and more people are unemployed.

is the continuation of the practice that was followed by invaders that (1) **Wealth** share for **Elite** and **Wages** for common man is the major contributor to poverty.

How can we know that?

Year after year the gap between Rich and poor increasing.

### **Europe has less poverty**

One would find that those countries that colonised other societies have less poor among their citizen than their colonies.

Because they governments shared the wealth through the **80:20 formula** where as the citizen of the **colonies** were eligible for **wages** only. But the rulers of most countries that were colonies, continue the economic policies that were followed by

aggressors.

### **Broken Promise**

It can be said that India won the **freedom** from British after a long struggle. Many sacrificed their lives.

Leaders exhorted the poor citizen to sacrifice and fight for freedom. But, post freedom, the wealth of the nation continued to be shared between the **elite** in the society. The common man continues to drift more and more towards poverty.

It is interesting to note that such an even of betrayal is not new and has a **parallel** to an episode in the distant past and found in many **Puranas** and the epic **Mahabharatha**.

### **Churning the Ocean of Milk**

**(Demigods & demons churning Ocean of Milk for extracting Amrit)!**

The puranas as described as a **celestial** event follows. This has several parallels to earthly events.

The **Demigods** realised that they cannot churn the **ocean of milk** to obtain **Amrit (Nectar)** by their efforts alone. They needed the **demons** to join their effort to succeed. They promised a share of the Amrit. After the Amrit was found they did not want to share it with them as promised.

**Amrit** was finally consumed by **demigods** only.

It is not clear what was the intention of the author in telling this story but most political leaders who run the countries have taken a lesson from it.

The lesson is that you can **make a deal** and the promise can be **Broken** after the job is done.

In any society there are two groups of people.

(1) **Rich** and **powerful** called **elite** comparable to **Demigods** and

(2) the **poor** and **Powerless** known as **Common man** comparable to **demons** in the celestial world.

While in celestial world the issue was **Amrit (Nectar)**.

### **Leaders Promised Prosperity**

Bulk of the Indians are and were **poor** from over 1000 years. During the last two hundred years, the poor in India has become poorer than ever before.

Poverty, corruption and very low Knowledge levels (**lack-of ability to Learn & Think**) are interconnected.

### **Leaders - Elite - Prospered**

During the independence struggle, the leaders exhorted the poor, the common man, to take part in Independence struggle.

They promised that, after independence, every one of them will live like **kings!**

There were the **Elites** standing by **British**. when common man **fought** for **freedom**.

But, alas, after Independence the **fruits of freedom** were shared between **Leaders & Elite**. Nothing changed on ground, for the poor. The common man had to depend of **Cooly** or **Wages!**

The poor continues to became poorer year after year.

On the average, every citizen is creating a wealth equivalent to **Rs 100,000** per year.

(An economic report in internet quantifies as how the nation's wealth gets distributed among Indian citizen: There are **84 billionaires in India**, and the own a wealth of **\$248 billion**, collectively.

**It** can be seen from various economic reports the fact that a mere **56 people in India** own **wealth** as much as what **70% of common man** own today. This gap is widening year after year.

(This Accounts for one twelfth of India's wealth)

(4) Ideally there should not be any poverty. Because it is the poor who generates the wealth in any country. (In India, on the average, each **person generates** a wealth of **Rs 100,000**.)

(5) Every one (Except **the men-of-knowledge**) keep chasing money. Some use legal and illegal ways to get money. (Note: **Not** that all the legal ways are **fair and just**).

Everyone is successful in grabbing money to different extents. It is like a **Marathon run. Several people run but** Very few reach their goal.

Most people drop-off along the way at various points.

Marathon is a matter of Physical endurance. With **marathon chasing money**, success in money hunt is a matter of Mind, governed by **learning** abilities and **thinking** skills.

(Read the e-book titled, **Knowledge. Go, get it**).

### **One more reason that not many are aware of:**

(An economic report in internet quantifies as how the nation's wealth gets distributed among Indian citizen: There are **84 billionaires in India**, and they own a wealth of **\$248 billion**, collectively.

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How is that possible?

### **The RBI Annual Report**

Reading the annual report of Reserve Bank of India, we would know that **Rs 80,000 Lakh Crore** of money is lent to various sectors of Economy, including Agriculture Industry and common man through the financial system, the banks.

Theoretically, it is the reserve bank that control that huge money.

Practically a **minister of state** in finance ministry appoints some of the directors on the board of banks. Those who follow the news

on corruption would remember how a family auditor of a minister was made a director in the bank and he in turn showered favours ( liberal and Low interest loan) to family members of the minister.

There is no punishment to loss made by wrong decisions. So the bank funds flow to big and powerful in the society and become NPA.

Several lakh Crores of public money lent to corporate families written off Every year / periodically.

### **How this money is spent by RBI /Government**

The **GDP** which is nearly ten times the annual budget of the ets into the Banks. Who all have the access to the money

(A) In the past six decades **common man** is charged **huge interest** on bank barrowing and any default in payment and interest in time, the mortgaged wealth will be confiscated auctioned and banks realized their loan amount.

(B) Rs 66000 Crores money lent to **farmers** have been waived in sixty

most funds with Industry, running to several lakhs of Crores are periodically written off as **NPA** by various banks.

**The Dividend that Government of India received recently is for the Rs 80,000 Lakh Crore is a mere Rs 10,000 Crores.**

If the industry mainly run by some **400 families** enjoys the **entire nation's wealth.**

How much **interest** paid by them?

**Even, an average 1% interest were received from them,** it will be a mind boggling Rs **800 Lakh Crores.** One year interest

income will be the tax income of 40 years.

This explains the poor-rich gap, Poverty among common man.

## Chapter 3

# All about Learning

The **learning** is a non-stop process from **cradle** to **grave**.

Through learning one could gather the **raw material** called (**Information**) for preparing **knowledge** .

Knowledge determines one's success in life time. Also one's social and economic status in the society. Knowledge is required to acquiring **possessions** and attaining **positions** in the society.

If one is afraid of becoming poor, then one should practice learning and acquire learning skills.

The **information** that is are required to build our own **knowledge** that is flowing all around us. The information spreads through word of mouth, print media, TV channel. There are books and scriptures written by **men-of-Knowledge** like sages, saints, Sufis zen masters that every one has an access to have power packed **knowledge**.

**Linguistic skills** add to the ability to learning through written spoken information sources.

Languages (Linguistic skills) are **tools** to learning. If someone apply their learning skills in their living places, shedding the poverty that is chasing them is easy.

**Pre-processing** of information.

Mind has two distinct memory spaces where our information and knowledge can be stored for future use.

Every one of us, has at birth, a small amount of memory. This is **volatile** too. This is also known as **conscious mind/memory**. This memory space can hold very limited information. So it is necessary to remove the unwanted and irrelevant information from being memorized.

Many information that we come across are repeated. Some are irrelevant to our lives. These need to be **filtered** out through the pre-processing.

## **Knowledge**

Knowledge is extracted from information as honey is extracted from flowers.

Information contains knowledge.

Or we can say that information in its raw form is less useful to us. So the information needs to be converted into **knowledge**, that is readily **deployable**.

The information is **refinement** using various thinking processes to derive the knowledge. The processes are known as **thinking**.

This is treated in detail with short stories as example in the free ebook titled: **Knowledge. Go, get it.**

**Thinking** is a set of **processes** that converts the raw information from the learning into the final product called **Knowledge**. We can roughly say that we are in an environment where everyone is trying to snatch the belonging to other by all crooked ways.

Knowledge that is not sent to **subconscious memory** will be lost

over a long period of time. Knowledge stored in subconscious memory a.k.a internalized, becomes **wisdom**. This is **fast to retrieve** and apply and **hardly lost**.

## **Need for knowledge**

I want to live a simple life, say that of a clerk. I love fun. I spend my time in entertainments.

I do not want to become a leader or a scientist. I do not want to own a car of my own, Do not aspire for a luxurious life either. Because I do not want to **strain my mind**.

I hate learning. Reading induces sleep. Thinking makes me tired.

### **Why do I need knowledge?**

There are many who feel so, because learning is not natural to humans.

Every individual is gifted with a limited ability to learn and think. In a normal situation, there is no additional effort to learn, required.

But we are in an **extraordinary** world.

The spiritualists would tell you that we are in **material world**. Not many are **spiritual**. Spiritualists have fear of becoming poor. Where as others live under a constant fear of becoming poor. So every one is looking around for vulnerable to **grab** their wealth and feel safe with accumulated wealth.

We are all **vulnerable to** exploitation. Educated people are also equally **vulnerable** like uneducated. Every one of us are vulnerable in different ways. More the **knowledge**, we become less **vulnerable**. That is the necessity to acquire.

### **Knowledge as fast food**

A large amount of knowledge is available in the literature, left behind by the **men-of-knowledge** who lived among our ancestors. All we need to do is to **read and internalize** them. This is the simplest and easiest way to knowledge.

Otherwise, we need to gather information and generate fresh knowledge to deal with changing needs of the life.

Every one of us is losing our possessions or position to some one else, more knowledgeable than us. That leave us poorer.

We become poor in every **transaction**.

The **knowledge** and its **timely** deployment of knowledge can prevent disaster both material and non-material transactions.

Everyone justifies gaining unduly more from others.

In recent times, the **rich-poor gap** is widening fast. The numbers are given else where in this book. (**some 56 citizen own the** wealth that is equivalent to **what is owned by 70% citizen** of India). This indicates the richest gain more than their due from the poor.

Unless one would be prepared to live life of a **recluse**, acquiring only the **knowledge**, becoming poor is **unavoidable**.

## Chapter 4

### Every one is creating poverty

Individuals, groups of individuals and organisation work hard, all the time, to take away the money as much money they could from those **interacting** with them.

Governments at various level keeps **the tax rate** increasing year after year. People have no way to question what they get in return. Taxing is the right of those whom we elected. There is no prescribed limit.

Transporters keep increasing the **fare** every year. That is because they can charge we have no escape. We experience that during the **festival season** when more people need to travel, **facility to travel** is not increased instead the **fare** is increased

abruptly.

**Traders** and **manufacturers** have a free run in charging their clients. The price of most Industrial goods, pharma companies **fleece** as much as they **please**.

**Corporate hospitals** are happy with customers with **health insurance**. Suggest surgery to any disease.

Insurance is a product. Insurance companies have maximum consumer complaints, Google for "Insurance Litigations". The companies invariably try to find a reason not to deliver insured amount to its clients.

Life Insurance Corporation has a worth exceeding **15 Lakh Crores**. Insurance product is bought by people with fear of death. The fear is exploited. **Inflation** is a boon to insurance companies.

Those ignorant of **economic basics** are victims of insurance.

**Insurance** companies promise a lot but have **wild** conditions in **Small print**. The number denial of claims are huge and consumer courts are full with insurance clients.

Those who have not **understood the impact of inflation** becomes victims of insurance companies. Become poor faster.

In high inflation economies, buying power of money reduces fast every year. Insurance companies offer Crores of return after 20 years for investment in tens of thousand. Such schemes attract the middle class who are **victimized**.

**Your doctors may be contributing to you poverty:**

There are three categories of medicines. **Generic, branded** and **patented**.

All the three categories have same **effects** and **side** effects . But they but priced differently.

The Doctors prescribing these medicines get the **huge cut** from the **pharmacists**.

The crooked among doctors prescribe the **patented medicine** which costs the highest instead of the **generic** which is the **lowest**.

*(Only the West Bengal Govt ordered physicians working in state run hospitals to prescribe only generic medicine. This angered pharmacists who stage a huge public protests against government, recently).*

The **knowledgeable citizen**:

1. is aware of existence of the three categories of drugs and their price difference.
2. knows to use **google** and internet.
3. He can find the name of the **generic medicine**, buy and use it instead of the expensive **patented medicine**.

### **Here goes a real life story**

(The event described in this story took place in a Big city in Andhra Pradesh, some twenty years ago).

It was a fairly large colony of independent houses. The residents, by and large, belonged to a couple of prosperous districts of that state.

People of these districts are known for hard work, risk-taking and god fearing.

A close friend and colleague, wanted to share a good news with me. Reached my table in the first hour of the day. The good news was that a shop without any board or publicity is started in the colony where he lives.

I replied my friend don't worry, within six months he would vacate it. If the intention of the promoter was mere business, he would start with a fanfare. He would have a short term goal. Accomplish and vanish.

Otherwise he would put up a large sign board and big publicity. But, my friend was not convinced. But continued. He has a scheme! "You choose a product. Pay half of it in three instalment. At the end of three months the product would be yours".

Well, the shop may run for nine months if not six months. My friend became restless. He demanded to know how I came to that conclusion. I replied him, "in the first three months the sale would be for small products". The shop would buy and keep the product in his show case. Seeing that, a lot of people would come from outside the city. One day he will leave the shop with goods and vanish into thin air, not to be traced .

My friend replied that it was not possible. He added that they opted for refrigerator. The shopkeeper already bought and kept it in the shop with a placard mentioning the name of the person who has ordered for it and the address etc.

First day of the fourth month, my friend invited me to join the celebrations on the eve of delivery of promised goods at half price. I took the opportunity to talk to the shop keeper. He wore very expensive cloth and a few gold chains to demonstrate his affluence and that invariably won the trust of the people.

It was not very difficult to deduce that he never went to school. I enquired how he managed to sell goods at half the price? He said, it was his business secret.

Then, in a low voice, murmured, they financed smuggling activities. I asked him, what if I informed cops about your smuggling activities.

He said with confidence that it is taken care of by political bosses and that he had nothing to fear. My friend got his refrigerator, at half the market price. We had a fine evening celebrating the windfall gain with sweets and samosa.

I warned my friend that he should be content and not venture into investment any more. Also I asked him not to

inform his friends and relatives in his native place about the great deal. He promised, he would keep quite.

All his neighbour who got their dream goods at half prize went crazy and informed friends and relatives in their native towns and villages. They broke their fix-deposit, sold their gold and camped in the colony for weeks. Soon the scheme was extended to gold and silver besides white goods.

Guests returned to their native. The shop keeper filled his shop with white goods with tags of owner.

A long list of people and their investment for Gold, decorated the shop. Those who lived in the colony made visiting the shop and witnessing the growth of their wealth as their pass time.

The booking continued and goods were delivered in the next three months, when the number of new bookings came down gradually. Suddenly some day, the shop was not opened. People waited for a couple of days with a hope the owner might be unwell and come back some day soon. There was no news of the shop keepers returning to the shop.

Now the people from the colony shifted their attendance to Police station nearby.

My friend thanked me for my advise not to indulge in further

transactions with the shop keeper.

The unlettered two villagers, who started the great scheme made a couple of Crores of rupees effortlessly in just seven months.

The victims are educated wage earners.

The education did not give knowledge to students. Both educated and uneducated are equally **vulnerable** for exploitation in any society.

## Chapter 5

### People waiting to make you poor

Let us examine some of the transactions that makes us **poor** but we are not **conscious** of it. The list is long and never ending.

**1. MRP Label:** There are several instances when we are over charged for **a product** several times the targeted price. We are made to believe that the **price tag** is sacrosanct. We pay the price with our ignorance on the product and value.

A friend went to an electronics store and bought Bluetooth

speaker for **Rs 700** where as the price tag read **Rs 1900**.

In shops when they declare annual sale of, say readymade dress and shoes, often a new price tag with a higher price replaces the normal one.

We can conclude that Poor is some one who gains from others less and lose to others more.

**2.** The **wheat flour** made by **Corporate** and **MNC** are sold in the market. While large stores sell at MRP , the same is available at **nearly 30% less** at the local **Marwari grocery** shop. Thus most products are heavily priced. There are many such products over priced.

**3.** Some Corporate run supermarkets in Bangalore label vegetable prices to mislead the customer. While majority of items bear price per kilo gram some mention price per half Kilogram. Many are mislead to believe the cost to be the price for one kilogram.

There are people who profit by insurance by faking accidents, often with the connivance of the officials.

**5.** Many builders take large sums as **maintenance deposit (unsecured)** returnable after three years. Manage to **bribe** management committee officials and manage to retain it for several years.

Chapter 6

## **Money**

To shelve poverty that relentlessly follow them, poor should know all about money.

Everyone wants **money**. Very few gets it easily. For many it is a hard and long chase. Some **steal** other's money in various ways and that is the easiest way to money. Some takes **bribe** to do their job. There are several **loopholes** in law, the long judicial processes, corrupt officials practices that is favourable to fraudsters enable a person to dispossess other's of their earning and still escape from law.

**Example:** Some legal battles that is common in India:

A company bought a land to start a software company. The neighbour initiated a case without any document or proof of trespassing into their land.

One of the lawyer suggested the director of the company to come to negotiation. (for what, Why??). The litigants wanted to grab a part of the land.

After some six months and several hearing the case was dismissed for the reason both parties did not provide the proof!!! The company owners provided all the required documents.

The judge should not have accepted the case without valid proof of a case. Thus the court acted as a **weapon of Extraction**.

The essence is, some one files a false litigation without any proof for his complaint and it takes six months to dismiss the case.

If there is penalty to false complaint, including jail term, how many would dare misuse the courts for gains?

**Even after 65 years, the legal system is not brought at par with developed world. The reason could be that most of the political leaders at every level, have a criminal background.**

When the **loop-holes** are plugged, perjury applied, most courts in India will be redundant.

The good people among the lawyers tell you that such false litigations are common. Here the legal system is used as a weapon of extraction.

There are several cases of One forges a document, occupy other's property and enjoys for several years. The original owner seeks to legal forum.

Finally the court dismisses the case after a few years.

The culprit appeals and another four five years pass and enjoys the possession of other's wealth.

Finally, when the court pass the judgement there is no penalty or punishment to the culprit. (One has spend a fortune and initiate another fresh case for another decade) . Thus the criminals and legal profession also thrive leaving the honest citizen suffer.

### **More about Money**

**Money** normally represent a real **product or a real service**.

But a few own too **huge wealth** through **Pseudo** products The money received without delivering any tangible **product** that is

useful to any one in the society.

**Rich** and **super rich** produce **Pseudo products**.

Stocks. Mutual funds , debentures, insurance and in general, financial products are **all pseudo products**.

Everyone born into this world desires to **live long** and lead a **comfortable life**. That calls for various **products** and **services** to consume, throughout their lifetime.

The people seek to invest their earnings as a savings for future money needs. The **pseudo financial products** are invented to make the **thinking disabled** middle class, poorer.

Those who invest in who exchange money for **pseudo products** for higher returns. Most speculative products leave the majority **poor**.

- ◆ While this products are heavily advertised it accompanies a warning that the returns on investment depends on market conditions.
- ◆ There is no **intrinsic value** for the products. There are a few financial institutions who change the prices of these products in a planned way like any other **gambling**.

## **Chapter 7**

### **ECONOMICS THAT ONE SHOULD KNOW**

Economics is a simple subject that everyone should understand its basics. When one understand through text books to articles on economics one might think that this is where the planning and execution to create poverty starts in any society.

Unfortunately we do not apply our mind.

The Economy is all about Product & People

(People = Producers + Consumers. If there is no product there would be no people and vice versa).

But the economic theories have nothing about people or their wellbeing. It talks mostly about profits maximizing.

The only relevant discussion about people—the common man—is Wealth distribution, the 80:20 Formula. That leaders of countries like India choose to ignore.

Let us understand the absolute minimum basics to understand how the economic theories, the Finance wizkids help create poverty.

## **Product & services**

People need products for survival. Products were exchanged between different producers. That is called trading and was known as Barter system of trading.

Our ancestors used the **barter system** of trading.

Which meant exchange your products and services with others in your society.

Prosperity of any citizen depended only on how much of real products made by a person.

Today the rich and super rich are those who produce **pseudo products**.

Barter system posed the difficulty to seller to find the right buyer to exchange their products. Then the Money that was invented eased the exchange of goods.

That time in the history there were neither **pseudo money** nor **super rich**.

The **crooked** in the society started misusing a great idea of money to exchange products found ways of becoming Rich and Super rich without producing any useful product or service, back to the society. If this is not **stealing**, it is day-light **robbery**.

Many became rich, some by printing and minting the **money**, some others fake judicial stamp papers, a few others faking ownership documents to become rich.

According to economic surveys, highest portion of world's money today is "**stock market capitalisation**", the **pseudo money**. It is not the gold or any other asset.

The life revolves around **Products & Services**. Besides pseudo products some product types made one richer than the others.

**What are they?**

**There are four types.**

1. Primary Product
2. Primary Services
3. Secondary Product
4. Secondary Services

**Primary Products are:**

Farm Products like Rice wheat cereals pulses vegetable and fruits are **nature's gift**. Successful production of the estimated produce can fail due to pests rodents and other life forms.

Successful Production of primary products **depend on nature** and often a **victim of nature's fury**. Examples: Flood, Famine, unseasonal rains and delayed monsoon.

Their job is the riskiest. They get very little compensation for their efforts. They continue to remain poor for generations.

Some of them can be consumed without any processing. Most others need processing. **Wheat** is powdered before it can be used at home to convert it into bread or Roti as food.

Primary products take **several months** to an year to produce.

## **2. Primary services:**

There are millions of services that we need in our life. The people who deliver are of very wide range of capabilities.

Some calls for skills, some needs both knowledge and skills, some calls for knowledge alone. There are also some physical services that do not call for skill or any domain knowledge.

Theatre Artists who entertain with very rare skills. There are artisans like carpenters, smiths, painters, electrical technicians, service technicians for various gadgets, lawyers, teachers, clerks, managers, musicians, barbers, packers, cooks. Drivers, cleaners are a few among them.

Important and most ancient among services is **Selling!**

They take the products from producers to **consumers**.

This is a **primary service**. Unlike the primary producers the sellers have a small **storage facility**.

(There are a several large **Secondary Service** providers as sellers, who **legally** and **illegally** run very large storage facility all over the where the **farm products** are preserved. Though it

is a licensed activity, what they really doing is **hoarding, an illegal** profiteering activity).

### **3. Secondary products**

**Farmers** and **common man** produce a very large number of primary products rice, wheat, cotton, mining metal ore, coal, various minerals. vegetables and pulses. The poor fishermen risk their lives to sailing into high seas and gather seafood. To convert them into consumable form, many of them need to go through several processes with the help of machinery.

The traders are always plush with money. Because their job is not as taxing as the primary producers. They dictate both buying and selling price. Their risk in their business is insignificant. When becomes a trader, he flourishes and grows his wealth.

Someone with wealth can have access to nation's wealth through the financial institutions called **Banks**.

Those who produce secondary products are plush with money exploiting the weakness of the common man which include the producer and consumer.

Banks advance huge loans to the producers of Secondary products at very low interest rates.

### **4. Secondary services**

Secondary **services** are more profitable like **secondary products**.

With every passing year several new Secondary services crop up. Secondary **service providers** use tools and money connecting the primary service providers and end users.

One may notice that the service aggregator make more money

than the **service provider** who is really own the car, pay the driver. The price is increased a few times depending on the demand.

Rich people by themselves cannot earn their wealth, using their own knowledge and skills.. But they have a huge money at their disposal and the knowledge to **earn** using the **skills and efforts** of others.

How to understand this:

There are **Cab aggregators in** big cities in most countries, called **OLA** and **UBER**.

The taxies are owned by some one, driven by some one else. With a computer software the aggregators connect the customer who seeks to connect to a **taxi driver**. They earn the huge money for merely connecting a customer and service provider.

The taxi driver, the **primary service** provider, will never become rich. At best he will earn his living. The **secondary service provider** charges the cab driver nearly 50% of what he gets in a trip. The customer is charged further large sums with (more demand) with lesser cabs available.

The secondary service provider will grow **richer** year after year but not the cab driver.

## **PSUEDO PRODUCTS**

The **Elite**, on the other hand, produce **Pseudo products** ( Example: Mutual funds, Stocks and insurance) that is redundant and produced effortlessly.

The invention of **money** and several **pseudo financial products** are the **important two factors** among the few important reasons for poverty.

## Conclusions 01

1. **People** who produce only the **Primary Products & Services** are invariably poor. Ours was a large agro- economy. Millions of our citizen are small and marginal farmers.
2. The poor economic background of primary producers, is exploited by **secondary sellers** plush with funds. In countries like India where majority are poor, both primary **products** and **services** are delivered by poor. The secondary sellers manipulate the procurement prices making the farmers to sell the produce at a distress price.
3. It can be stated the primary **producers** are poor because they were poor during thousand years of rule by **aliens**.
4. The alien rulers treated common man as animals, paid wages enough to survive, malnourished starved most time.
5. Most poor in every society were poor for generations. It can be said, because they were poor for several gener ations and they lacked **capital** and depended on their physical labour. Farming was the only option left to them.
6. Those malnourished suffer deficiency in **Learning** and **thinking** abilities. Such human being are **vulnerable for exploitation**.
7. Because the **poor are vulnerable**, a small population in the same society, the **elite**, exploited them and cornered the nation's wealth though **dubious financial system** and **practices**.

## Chapter 8

# Farmers in distress

### Compare farmers in other countries

In every other country **farming** is a profitable activity.

In developed societies, every citizen, irrespective of what they produce receive compensation for their contribution adequately.

The citizen, therefore, **live in comforts** that one desire.

**Suicide** by farmers, in several thousands in number, due to loan burden (caused by failed crops or failed monsoon) are common in India.

The problem is acute among the small and marginal farmers.

There are **rich farmers** who own large tracts of land and wield political power in all parts of the country. They are the ones who get funding from Government schemes and farm loans.

1. The small and marginal farmers are impoverished and largely depend on greedy money lenders who charge mind boggling interest rates.
2. The insensitive traders exploit the poor financial situation of farmers and buy the produce at beaten down prices.

### **Why Indian farmers are poor?**

Poverty has a long history traced from alien rulers and **present economic policies** of various governments **added to it**.

Presently, there are a few very serious issues.

Invariably they work with borrowed funds that too at **mind boggling** interest rates from local **money lenders**.

- They are too poor for farm inputs from their own funds.
- Since they do not own sufficiently large properties financial institutions do not fund them.
- The **profit margins** are too low that they won't be left with funds for the next season.

The poor farmers don't have access to **storage** so that the produce and sell at the right price. Any delay in return the borrowed funds to money lenders leads to higher interest pay out. This predicament of small farmers are exploited by secondary **producers, traders** and Corporate Super market and Hyper Market Chains to buy the **produce** from farmers at beaten down prices.

## **Rich and super rich among farmers**

There is a class of **producers** of **Products** who are **rich** and **super rich** in the society.

There are a few rich farmers who are into **mechanised farming**. and **traders** merely procure from farmers at distress price, store, convert into secondary products and make **several times profits** over the procurement price.

For them, farming is no different from an Engineering industry.

Such farmers own vast tracts of land. Use less man power and deploy more machinery for farming. In addition to liberal funds from bank at very low interest rates. This income from farming helps them save tax.

They can afford to create large storages so that they can wait for right price and at the right time to get maximum price.

Their strength is their wealth. It is said that *"It is not the people who make money, but it is the money who brings in more money"*.

- A. Financial institutions fund them generously, at a **reasonable / low interest** rates. Their already strong money muscle is further reinforced.
- B. The low interest fund enable them to buy the **primary products** from the distressed **Primary producers** at beaten down prices, store them and convert into secondary products.
- C. Use fewer manpower and technology and machinery process a large quantity of Secondary Products— such as the Wheat flour, Rava, rice products, Biscuits, noodles fruit juices, to name a few. Even the **primary products** become **secondary** when packed and sold. They are sold at **higher prices**. Typically the secondary

producer profit 200 times the cost of procuring the same from primary producers.

## **The last words**

### **Poverty unemployment and unrest among citizen.**

These can be mitigated with a combination of efforts.

#### **A. Make Farming Profitable:**

This does not call for great theories like **Quantum Mechanics**. Creating and running **storage facilities** in villages to store farm produce so that **distress selling** by farmers are **prevented**. This would counter the mafia operating all over the country who is largely responsible for the **Farmer's plight**.

#### **B. Create Secondary Product centres.**

Involve farming community in villages, and deploy state of art machinery to develop and market secondary products.

This is the only way that the Farmer can get a better price (for any finished products). This way a competition is created to MNC by village industry. This will benefit both the producer and consumer alike. Why do we need MNC and large corporates sell wheat flour?.

**C. Creating a farmer's service kendra to market** that could be run by **unemployed educated youth** from villages who ensure right price for **primary** and **secondary** products produced by farmers.

**D. Restoration of Traditional Economy:** Having removed the traditional economy with controlled economy, is a planned ploy of invaders to harm Indian interests.

Continuation of controlled economy to international business, in every sector of economy is a **sin** continued by our own leaders. Switch to **two tier economy** where large part of the country do not seek Government to provide jobs. Block entry of foreign products except in high tech and defence sectors.

These steps can benefit the poor but is expected to create a **storm** and opposed tooth and nail by **political leaders** acting as agents of corporate firms and **MNC companies** operating from this soil.

In the name of achieving an **economic super power status**, the successive governments in India indulges in policies and practices which are harmful to **citizen**.

Wealth of the nation is thrown open to a small band of corporate families which siphon off to other economies. They are **Spiritually** immature not knowing the truth that:

“All the wealth in the world belong to **God**. One should not indulge in it too much. Use only that which is absolutely needed. **Rig Veda**”.

Let the leaders of every hue remember. No one takes the wealth at death, along with them.

### **Two solutions!**

There are two ways to solve the poverty, unemployment and potential threat to peace in the society.

(1) **Go forward** in the current pace and direction of Economy and await a **mass movement** by the hungry and educated unemployed people.

(2) Set the **direction reverse** with the **2 tier**-economy and have a peaceful nation.

I welcome comments from readers.

**N.Natarajan**

## **Chapter 9**

**How to earn money** legally and easily

Answer: **Run** over the **runners**.

**Money** or the **wealth** in general **is never** static, unlike any tree building or rock are.

It is **dynamic** and always on the **move!**, it is like a wind. To catch and hold the **wind**, one should run faster than the wind.

How do **rich** and **super rich** remain and grow richer?

The answer is, **Run** over the **Runners!**

How to do that?

Anyone **hungry** or **in dire need** would run for food and basic needs. They get too little for all their efforts. The poor are always in the **metaphorical** run. They run for mere existence.

The **rich** has huge resources and has no need to fight both **hunger** and **other** survival **needs**. There is no need for rich to **run** the way the poor run.

So the **rich** and **super rich**, metaphorically run - over - the heads of running poor. That is, they exploit the efforts of the poor to own their riches.

There are the others who are not in the **metaphorical run** who are generally known as **men-of-knowledge**. They are variously called **Sages, saints, Sufis** and **zen masters**. Neither they care hunger and has a need for anything that can be bought with money.

So essentially, those who run are the **poor**.

The elite knew that if they are not in the **run**, the wealth they

hold will **leak-away**. By design, the money cannot stay in a place. So the rich need to move but found a way to move and yet not run.

This they accomplish by running over the crowd that is eternally on the run.

### **See though your mind's eyes!**

Imagine a scenario when Elite are running on the head of poor people who are on the run.

In this scenario, when the **poor** (runners) are on the run, elite need to **just stay** on the top of the running masses. Still they moves without any efforts.

In situations when the **elite** run, they move far ahead of the runners who are already on the run!

### **Are the rich and Super rich, the sinners?**

Most of the rich and super rich corner so much of national wealth that do not and cannot use the money that they gather using all their overt and covert methods during their entire life time.

Some say that they save for their **off-springs**.

Those who have basics of **spiritual knowledge** from eastern scriptures like vedas and Upanishads would know that the all the wealth belong to God. Anyone meddling with it beyond what is absolutely necessary will be punished.

The thought that "my son" , my daughter, my wife is a wrong idea (I and Mine) induced by **Maya**. **All that is induced by Maya is falsehood.**

## **The truth**

Every soul is in an eternal journey. To making the lives on an eternal run Maya created twin falsehood. **I** and **Mine**.

Neither we belong to any one not any others belong to us. The friends relatives enemies are all **transient**. Every one around us appear to have some relevance to our lives but in reality it is **not true**.

If it possible that our children could have been a **detractor** in an earlier birth. Certainly they were not your children in the next several birth.

### **What one does, as rich?**

Rich and super rich Commit the sin of **blocking** the poor of their basic living needs. Neither the rich can use the wealth meaningfully to enhance their own lives now allow other who need use it.

They corner the nation's wealth through legal and illegal means Many stash away the nation's wealth belong to their fellow citizen to alien countries.

Those who have **spiritually** inclined understand what they do is a sin and will desist from committing such sins.

## **Chapter 10**

### **How do one become & remain rich?**

In an ideal society earning meant working with **knowledge** and **skills** to produce **products** and **services** to meet the needs and comforts of fellow citizen.

Some services won't need a great skill or knowledge some others need varying degrees of skills knowledge and physical effort.

The **poorest** produce **Real Products** and **Real Services** that are both **necessary** and **useful** to society.

The **rich**, on the other hand, produces **Pseudo Products**

The **Poor** also produces **Primary products** and **Primary Services** , while the **rich** produce **secondary products** and **Secondary services only**.

How the people become **rich** and **super rich** ?

(1) Producing Secondary Products

Using machineries and power they convert the primary products into secondary products.

Buy cotton from farmers and make textiles .

Buy wheat and rice and make wheat flour, noodles, biscuits and

other food products.

Buy corn from farmer and make corn flakes.

coal from miners and run power plants.

These are mass produced with machines and are not risky like production primary products. Profit margins are nearly 200% and more

## (2) Producing pseudo products

The poor do not even know what are pseudo products and how they are made. People who are rich and super rich produce and profit by **Pseudo products**,

To Produce Pseudo Products and make it a part of nation's finance system **two skills:**

**Skill 1:** Creating a product that are not **really a product** worthy of consumption

(2) **Packaging** such a product that which is **not real** and **Promote** it as a products of **great value** through publicity is the next. This is included as a financial product in the Financial system. Then this is sold to **lessor citizen** with negligible **learning & Thinking skills!**

There are several **Pseudo Products** : Stocks, Mutual funds, Insurance, Gambling, **sports-as-entertainment** are a few to mention.

You will read below one of the popular **Pseudo products**.

An example of **becoming rich** using the above technique.

(A) Sports are played and build health. Watching it, is incidental. They are physical activity that keeps body and mind fit.

- (B) A popular pseudo product is sports as entertainment. **Retired sports** persons are collected, with a lot of media hype created and run by **elite** in the society. This sports have with ingredients that are not natural to original sporting events.
- (C) This is a service product with **gambling** as one of the special features.
- (D) Where there is **gambling** there is **Crime**. Internet pages have several interesting articles on Crime and gambling.

### (3) Institutions of Exploitation

There are institutions created to exploit the **learning & thinking disabled** masses in many countries. They dealing in **pseudo products**. These help the rich and super rich.

Trading in currency

Stocks & derivative trading

Commodity trading

They produce pseudo wealth and helps the rich and super rich of the country siphoned off to other economies.

### (4) Riding on the runners.

We will briefly discuss about a phenomenon "**Running on Runners**" that make one rich.

Metaphorically we are all in an eternal **run**. The **pace** and **direction** of the run are not the same for everyone. Every one runs with a goal or objective in their mind.

Majority of the **poor runs** for their **mere survival**. If they stop

their run, they might die. Middle class run to ensure the present and secure the **future economic security**.

Rich and Super rich merely need to stand atop the running poor, They would be rich.

The **elite - rich** and **super rich** need not run like the common man. It can be said that they **ride over the running** common man. They only need to ensure that the poor and middle class **run, non-stop**.

They remain rich when they merely ride on the runner. They become market leaders, superrich when **they** run on the **runners**.

### **What makes them rich?**

The absence of **Spiritual thoughts** make **learning** and **thinking** enable the rich and super rich commit the sin of depriving the **lesser mortals** of the due share of their wealth.

Spiritual knowledge tell them that we came into this wrld empty handed and leave without anything in hand. But, in the processes of becoming rich they commit enormous sins.

If at all they die as a **rich person**.

Any one can **ride** on the **running poor** only as long as the poor remain **learning & thinking** disabled.

No phenomenon can be permanent. Some day poor will acquire learning & thinking skills. Then run of the **Rich and super rich** on runners would stop. This will be the start of ushering in **prosperity** to the poor.

## More on **learning & thinking**

Those with **no** to **very less** learning & thinking skills, live poor and being exploited.

Those with different (higher) levels of knowledge exploit the poor and amass the wealth due.

Not all the people with higher levels of **learning & Thinking** capabilities exploit the lessor one and become rich.

There is a miniscule population, in every society, whose knowledge crosses a certain threshold of learning and thinking skills, they neither seek wealth nor exploit the lesser mortals. They are spiritually elevated people.

When one crosses a certain threshold, he turns **spiritual**. Spiritually elevated **do not** exploit the poor. But help the poor in escaping poverty. They are called **Seers, sages Sufis, Zen masters and saints**. They help the common man in the society from being exploited by giving them knowledge through lectures and scriptures.

Not all who claim themselves are spiritual. Some rogue elements among exploiters make the vulnerable in the garb of Spiritual people too.

Unfortunately, even to distinguish the **Spiritual people** from **Rogue elements** in the society one needs basic learning & thinking skills. Those who fall short of this become poor and suffer.

## What make some people rich?

Not many are away how some people who were poor became rich. Let us get through some of the articles in Internet pages.

The following article provides some information about India's rich and poor.

**<http://timesofindia.indiatimes.com/business/india-business/indias-rising-income-inequality-richest-1-own-58-of-total-wealth/articleshow/56586277.cms>**

### Why not the poor follow "what rich do"?

If poor follow the rich, then the society will **perish** in no time!

The rich is not capable of producing either primary products or services, essential for the survival of the society. If they produce, they would become poor.

1. Rich are capable of producing only **Secondary Products** (Example wheat flour, biscuits, Semiya, fruit juices, pickles, ice creams food products). If someone from Rich produce **primary products** like rice and wheat, fruits and vegetables they would turn poor.
2. Production of **Secondary products** need huge investment in Electrical power technology machinery and fewer skilled people. Poor do not have sufficient access to any of them.
3. **Primary products**, in sharp contrast, calls of hard physical work and involves risks from the vagaries of nature. Also that the primary products has long time to produce gives very low profit margins. Secondary products are quick to produce with huge profit margins negligible risk.

4. **The Elites produce Pseudo wealth:** The crooks in modern societies have invented several ways of producing **Pseudo money** and enriched themselves. This is a major reason for poverty among common man is very huge.

Such products and services offered by elite are redundant. They are non-essential for sustenance of any society. If poor emulate elite, the society will die out of starvation.

Close your eyes and imagine, a situation where **every elite vanish** into another country for a year or more ? Can anything go wrong in that society. Nothing.

Imagine the opposite. What if, all **common man** including **middle income class** vanish for a few months, the elite consisting of **Leaders, Rich** and **Super rich** stays back!

They would crumble and perish.

### **Riches businessmen and industrialist, appear :**

Not paying back the loans

Not paying an interest and capital borrowed from Banks.

Most such loans are written-off and called non-performing assets,

RBI lends Banks and banks lends its clients. The RBI has the funds (monetising GDP) that is being lent to various clients to the extent.

As of last financial year, **Rs 80,000 Lakh Crores** are is given mostly to **Large business and industrial houses** of if it collects even 2% interest, the RBI and Central Govt should receive annually

**Poor and middle class— identified as Common man .**

Have very limited access.

Pay their capital and interests religiously.

The loan recovery process, is not applied to large barrowers

### **Secondary producers:**

- (a) buy from the original producers the primary products at a **beaten down price**. They misuse the ignorance of common man and lack-of financial support for farming activities.
- (b) The products are hoarded in large storages /cold-storages with the approval of the government, to sell at many fold prices to consumers.
- (c) They create artificial **demand-supply gap** and Use **Commodity market** swing prices in their favour.
- (d) Then they package the hoarded primary products and sell in the market at **huge prices**.
- (e) Make very huge profits.
- (f) They import these essential commodities at very low prices (Example: Pulses from Africa is imported at about Rs 30 to Rs 40 and spend about 15 paise per kilogram, as shipping cost) and sell at Rs 200 to Rs250 to consumers in India.
- (g) They are behind every **pseudo financial products** such as **MF** and **Insurance**, in connivance with other **elites** who runs the **national affairs**.

These are harmful to the entire nation and an effective tool to corner the entire nation's worth and siphon-off to other economic destinations.

## Conclusion

Poverty of our citizen is nearly 250 year old, if not 1000 years of alien rule.

Moguls destroyed our Knowledge centers, brutalized people who refused to change their religion stole our wealth and many But, it appears they did not change the economic structure from Traditional one to controlled, that which British invaders did.

Poverty started then.

The independence was a great moment when the public would share the century long fight for self-rule. Sadly the benefit freedom did not percolate to common man. Indians replace British rulers. Elite remain elite. The common man remain poor as was under alien rule.

What stop the poor in India in having their share of nation's wealth is their ability to learn & think.

Till the poor learn & think, the poor would continue to hear promises from leaders and live like cattle. Live on wages for the work that the cattle get.

It is possible some among the elite might turn spiritual and understand the futile exercise of stealing the wealth of common man siphon it to other economies only to die as a **rich-sinner**.

Then the citizen would receive the equitable portion of the nation's wealth and lead the life of their contemporaries in developed world.

Time would tell, what would happen first.

Author



cation, the poor was told, that poor would get both **social economic progress**.

The elites, the rich and cronies of leaders opened thousands of Education institutions and prospered. The poor lost their land and have become poorer!

Having taken the advise of various hues of leaders seriously Crores of poor qualified in various professional courses at a great cost. This only made the poor, poorer.

### **Leaders Promise jobs**

The truth is that the governments are run by **Leaders** who have neither **skills** or **knowledge** that are required for an employment for a decent pay. Even if they did, will that fetch them the wealth they amass as a political functionary? Doubtful.

This being a truth, it is really a wonder how the voting public believed that their leaders would solve unemployment problems.

The problem is with Defective education system that does not impart **Learning practices** and **Thinking skills**.

## **Education targets middle class clerical jobs!**

Rich seem to find comfort in larger section of the society remaining **poor**.

Leaders are most benefitted with more poor in their society.

Education doesnot always leads to prosperity. More specifically the education system is information-delivery mechanism in the current "information Driven world"

Not many leaders in most societies, especially ex-colonies, have Educational qualifications which will fetch them assets owned by them and their family members.. The partial disclosure of their assets (Only self) during nomination before elections will reveal the truth.

## **Educated unemployed should bear in mind.**

It is foolish to believe that any leader will organize jobs for its citizen in any country.

In any society number of jobs keeps diminishing year after year with in advent of new technologies.

Job reservations does not provide jobs to every one.

By and large, those who benefit from job reservations are leaders and their touts.

Don't look for **employment** instead become **self-employed**.

Look for Self-Employment as a **producer** of Products & Services to the fellow citizen.

You will read a few stories and most of them are real-life stories.

One would discover, how nice it to be self-employed.

## **There is wealth in every country to Cater to the needs of every life**

But the nation's wealth vanish both legally and illegally into **richer countries**, the way it travelled during **colonial times**.

In the past it was the **invaders** who caused poverty. Now, we have our own **leaders** with **Fox-dominant-Minded leaders** to blame.

If the unemployed seeks to live a happy healthy life remove leaders from your mind. Shed your **cattle-dominant Mind** from your **mind-set**.

**How do One do it? Download the following free ebook that explain all about the human mind, the reason for poverty, slavery and human misery. Some solutions to mitigate human misery.**

## Chapter

# **Stop your search!**

Put a frog into a vessel fill with water and start heating the water.

As the temperature of the water begins to rise, the frog adjust its body temperature accordingly.

The frog keeps adjusting its body temperature with the increasing temperature of the water. Just when the water is about to reach boiling point, the frog cannot adjust anymore. At this point the frog decides to jump out.

The frog tries to jump but it is unable to do so because it has lost all its strength in adjusting with the rising water temperature.

Very soon the frog dies.

What killed the frog?

Think about it!

I know many of us will say the boiling water. But the truth about

what killed the frog was its own inability to decide when to jump out.

We all need to adjust with people & situations, but we need to be sure when we need to adjust & when we need to move on. There are times when we need to face the situation and take appropriate actions.

If we allow people to exploit us

physically, emotionally, financially, spiritually or mentally they will continue to do so.

Let us decide when to jump!

Let's jump while we still have the strength.

## Chapter

# Manyways to cross the poverty line

**There can be statistics, Economic theories, historic reasons and explanations that might help to understand the problem and its depth. It is no use unless they lead to changing the society in a way, poverty is minimized.**

The following two topics discussed below, will prove that humans are not any superior to Animals.

Humans though pretend to be superior to animals are no different from **Animals**. Man is deceptive unlike animals. Man, while looking alike has different animal minds.

## **Human Mind**

If only the people looked the way their mind worked, they would be as depicted in the picture here.

After reading the book titled Mind of Man, an Animal farm, the reader might be convinced that the mind of every human is that of an animal. Some are predators, many others are like cattle.

The difference between the **victims** and its **Victimizer** lies in their minds. Not in their sizes or features. For example, the Elephants are large and strong but are said to fear for **ants**. The small ants can enter the trunk of an elephant and create a hell for them.

Let us go back to a little more than two centuries (1757) into the Indian History, **Robert Clive** of the British army fought the ruler Bengal.

The battle was between Siraj ud-Daulah, the last independent Nawab of Bengal, and the British East India Company.

British won the then ruler hands down.

The retreating **British army** of mere 500 soldiers faced angry citizen, **seething** with anger, numbering in **Lakhs** assembled on either side of the road.

While the army feared decimation at the hands of lakhs of citizen, nothing really happened.

(The anger meant nothing more than a desperation to the marching army.

If only the citizen picked-up stones and sticks and descended on the marching army, India would not have been under British rule).

Here victims and victimizer are humans but yet did not have the **same mind**.

Bulk of the people in any society never **learn** what to do when they are exasperated, injured, enslaved or injustice meted-out to them. They cannot **Think** of what to do to prevent or escape from such a situation. They cannot act cohesively and collectively. Now, we will turn our attention to the events in the animal kingdom.

### **Animal Kingdom.**

Next, an example from Animal Kingdom.

A lion or a Tiger, start its hunt. Hundreds or even Thousands of Deer, bison, run for their lives. As they run, one of them stray away from its herd. The animal separated from the rest become tired quickly and a victim..

It is not that the predator is any stronger than the herd of animals it chases for food. They never **Learn** living as a herd gives them safety. But never learn beyond that.

Watching various TV Program on Animals educate us it is not the inability of the these **herbivores** collectively enough equipped to fight back their predators. is their lack of experience in winning a fight with predators.

The documentary shows instances of predators losing a fight with their victims.

The lessons that the victims did not **learn** is, If only they attacked the predators, they will surely win over them. They need not have to **run for their lives**.

The advantage of the chasing **predator** is its tremendous energy. It can chase its victim for a longer time. The weakness of the

victims is their **fear**.

**Predators** have witnessed more successes and almost no failures in their life time. They have learnt so they can think to chase and hunt down their victims.

The victims, just the opposite, Even though some have won sometime not every one Learnt so they cannot think of victory over their victimizer.

The major casualty was the masses whose ability to **Learn & Think** was the **casualty**. *Poverty and slavery leaves people the twin debilities The lack of interest and ability in **learning** and **thinking**.*

They leave the society of very large number of people with No learning and thinking ability to very low ability.

### **Then it is a chain.**

The life is not just binary. A victim and a predator. It is a chain.

Those with ***slightly higher Learning & thinking*** abilities exploit and enslave people with lesser abilities than themselves.,

More the disability become more the poor in the society.

In other words, the poor are enslaved and exploited by those who have higher levels of ***Learning and thinking skills***.

The masses should **wake-up to the reality**.

Every (poor) job seeker should realize that that No Government can provide them the jobs. If the leaders are saying so, they are merely lying.

**Reservation in Jobs:** Leaders successfully fooled the poor (who

are thinking disabled) to believe a few jobs reserved for section of the society (will benefit, a caste, Religion).

Indian leaders .

### **Not leaders and not Bureaucrats**

The fun is, none in any Government has leaders, of any party that exit or that existed, who could produce jobs that people look for!

The truth remains that, if the **leaders** were able to create the dream jobs, they would never have come to seek political offices..

The story remains the same with **Bureaucrats**.

Why then the leaders talk of providing jobs?

The leaders knew well that people would forget this unemployment issue and take-up that which is new.

One might ask, if this is true, "**who else can do that**"?

That is what we will discuss in the following pages.



## **MOST IMPORTANT**

**There is always dearth of people who live by Value systems.**

**One may not be highly skilled!**

**May not have several degrees!**

**If that person is known not to talk lies!**

**Honest in his dealings!**

**He has a high demand for employment.**

**The two books:**

**My Dear Son Book 1**

**My Dear Son Part II**

**Contain stories that would help reader, appreciate and follow value based living.**

If the parents load the minds of their children, with the virtues of living by Value system, that would be the greatest wealth they

given their children.

Japanese people has their reputation for honesty can be understood by tourists from India to .Japan..

They do not take anything with them that do not belong to them.

It will be tough to teach value system as a lesson. But the trick will be done by stories that carry the Moral into young minds.

We normally hear or read stories when people profited by evil thoughts and evil acts. No one tells his story of failure when acted with evil mind and falsehood.

Even if one doesnot have great skills, if one live by value system, he can have a cool and comfortable career.

[OBJ]

# Chapter

**What we need is a decent life and the material required for a healthy and happy living.**

## **1. Why youngsters seek employment?**

Every youth who gets into the education system only to secure an **Ideal Employment** so that life is led smoothly. Many self-employed and entrepreneurs earn more, have greater freedom and in no situation will opt for a cozy job.

***What are the features of ideal jobs, one seeks to get?***

***A. Typically a job in a Government department or, terms of employment that most young people aspire to get hold of:***

*Most of the Government employees is paid salaries to attend office.*

*Additionally, the employees are Paid by public (as a bribe) an incentive to do the work as he is required to perform.*

*Most employees need not attend their work place in the prescribed time.*

*Get paid salary and health care, even after their retirement.*

It is possible that the emoluments are Lesser than corporate houses and multinational companies but the job security scores very high.

One can absent from work place for festivals, personal or family work.

Health reasons.

Maternity and paternity leaves

Holiday travel at government expense.

Education expense for children.

The list is endless..

Such employment gives the individual High levels of authority with zero responsibility..

zero accountability

Near zero deliverable.

## **2. What is the problem in government giving employment to every one?**

Government, in order to meet such an employment to all its citizen have to generate very large sums from others who are not

employed with government.

If more wealth flows into our country than leaving us,, that too in billions of dollars every month, it is possible.

### **3. Those who did not care to understand Basics of Economics will become poor.**

**Question 1 :** *If government is not responsible who then will give employment?*

**Answer:** *The Natural Economy.*

**Question 2 :** What is special with **Natural economy?**

Invaders like British crushed the natural economy and controlled the economy to the disadvantage of the colonies created by them so as to benefit their own society.

**Why should citizen know about Economic theories?**

**Knowledge, on everything** is a must for a peaceful existence. One without knowledge is vulnerable to exploitation by others around.

Every society has several layers of people with each layer with a higher levels of (**wrong**) knowledge than others. Those in the lowest layer are the poorest. Those at the top are rich and powerful.

### **4. Economic theories & Money are not Nuclear Scinces**

[OBJ]

Economics is a simple subject. The experts who wrote the books have made it complicated than it is. Evolved in countries that plundered resource rich socieites

It is a work on **mindless greed**. It is a love story where hero **dies** in scene .even before the story began.

Economics is about **(1) Production** of Goods and services that People need for a comfortable life **(2) Distribution** of goods and services so produced to reach the needy consumers (Producers and distributors included)

**(3) People who** produce, distribute and consume.

In reality, when there is no people, there is no need for a product or services. producer or distributor. So the Most important factor in Economic theories is People.

When technology advances, the impact is on **People** who **produce** and **distribute**. No one economist appear to have worked on solution to human survival in tough situations.. The whole theory is centered about **profit maximizing**. That is the reason I see Economics as a tool of **greedy investors**.

Said in a different way, Economic theories are largely about, **"Some investor investing some money and hire producers and distributors. How much profit can be made and how to maximize it"**.

One should learn basics of **economic theories** and all about money. Also be aware of what their government is doing with their **money** in any society, World over the majority of the **common man** are being exploited and left to live poor.

Those with The countries that were once colonised / ruled by other nations have produced massive amount of **Learning & Thinking disabled citizen** and greedy & heartless **elites**.

There is no reason for poverty in any country, including in India, The country with poverty is invariably lead by leaders who are

**spirituality non-elevated** people occupying top positions in the governance of that country.

Poverty is inter-twined with theories based on falsehood and dubious practices. in every society.

It is necessary that every citizen understand very basics. The willy-nilly among leaders syphon off the wealth to other economic destinations and push their own people into poverty and sufferings.

[OBJ]

I have written two books with stories and pictures to explain economics. The subject Economics is made to look complex and scary. In fact it is truly simple.

The third book is getting ready. That will reveal the world how the political and business leaders ceate poverty and earn **sin** for themselves.

Those who did not **care to Learn** (understand) and **Think** will become poor

## **1. What do the job seeker looks for?**

[OBJ]

1. Assured monthly income sufficient to lead a life of comfort / luxury..
2. Preference to place of work, time of work, choice of work.
3. Paid holidays - emergency, long and short

4. Fault tolerant employer. (No punishment for non-performance, negligence, ignorance).
5. Substantial Post retirement income, including health care.
6. Uniform allowance, transport allowance, shift allowance
7. Salary advance, festival advance,
8. Free / subsidized lunch coffee / tea.

The list is endless. So, we will end it here.

## **2. Why am I not getting my dream job?**

Why only some people get a job of their choice?

Why some are uncomfortable in **their chosen job?**

### **Three requirements are there for successful Job hunt. (Also in performing the job: are:**

(1) The **communication abilities, Presentation skills and subject knowledge or skills** desired for the job..

In India this is delivered in professional education (as an **add-on**) at the end of the academic career. That is the tragedy. That is, too little and too late.

Effective communication is a great tool for every stage of life. As a child, student employee employer.

There are a few among us who are good in communication due to reasons not traceable to education system.

### **Subject knowledge and skills.**

The education systems started on a wrong note. The early

educators conceived **ROTE based Learning** as a tool or methodology to impart knowledge. This meant, reading / listening and remembering them for ever.

This is no doubt is a basic step to learn and acquire skills and knowledge.

The humans, have very limited memory. Various persons have different extent of abilities to remember.

Learning is a slight complex process. One need to know some information and convert them to experience in the invisible **Real World**.

There are a few who are quick to find a well paid job but very soon find themselves unfit for the role played. They do not enjoy the job they choose.

Such individuals do not really understand what the job calls for

and assess their suitability (emotional, Physical) suitability for a given job..

Also many of them suffer from **attitude problems** in the work place with customers, colleagues and management.

There are many others who could be most suitable for the job but unable to convince the potential employer because they fail in the communication, presentation

To sum it up, for successful employment, the requirements are (A) **communication abilities**, (B) **presentation skills** (C) subject **knowledge or skills** and a (D) **positive** attitude.

In many enterprises engaged in service delivery the preference is given to attitude over **skills**.

More often than not, many employees with higher skill levels are unpopular in the work place.

By nature or training, every one has a certain commonly agreed behaviour in the interest of both Employer and Employee.

### **Know yourself and find the job best suited for you.**

1. Some seeks **fulfilment** or **job satisfaction** in their assignment. In their personal life, they are invariably honey for a living.appy married guys.
2. A few are **achievers**. They earn more than others. They could be unpopular among colleagues and others in the society, because they look down upon them as mere **insects**.
3. **Clock punchers**. Neither they achieve a planned career growth nor derive saisfaction from their work. Their needs are merely the Salary or wages.
4. **Risk taker** are very few, daring and go where is huge money.
5. **Japanese**, (during the days of **Total Quality Management** was much talked about), were described as Company people. Such individuals do not switch their employer for their personal career growth and prosperity. They cling to the same company and move up in the career ladder.

### **What are the characteristics of a good employee?**

- 1. Communicator:** Employers love to hire employees who have the ability to communicate well and express themselves clearly. both in writing or speaking.
- 2. Self-Motivated:** A good employee never hesitates to taking responsibility or a more responsible position. Ready to work

beyond the **call of duty** in order to meet **goals** or to **solve problems**, even if the job description does not include.

**3. Hard worker:** There is no substitute to hard work, when required. Modern Managers expect their juniors to work **smartly** rather than **hard work**.

**4. Adaptable:** Everything around us is changing continuously. Employees who know how to adjust themselves to these changes are happy always.

**5. Learner:** Ideal employees should not need periodic training. Steep changes and uniformity of understanding the changes some times addressed by in-house training,

**6. Team Player (Helping others) :** Many enterprises need team-play among various sections of employees. Majorly individual performers on the role is a disaster in such a situation.

**7. Life by value system :** One can get millions of graduate and post graduate qualified professionals to choose from. But too few (a) who always talk the truth. (b) integrity in dealing in every life situation (3) Free of greed and jealousy.

**8. Stealing Credit:** A good employee will not only truthfully let the right co-worker have her/his credit but also share her own accolades with his team.

**9 Discipline and punctuality:** Every boss loves a punctual, disciplined and conscientious employee. Time is money.

**10. Avoid gossip:** The person should always remember that he came to the office to work and to make a career. Do not spread office gossip or rumours.

Respect the privacy of the co workers.

# Part 2

Quote

**confucious,**

“Everything has its beauty but not everyone sees it.”

“Never impose on others what you would not choose for yourself.”

“Ignorance is the night of the mind, but a night without moon and star.”

“Real knowledge is to know the extent of one’s ignorance.”

“It does not matter how slowly you go so long as you do not stop.”

“I hear and I forget. I see and I remember. I do and I understand.”

“Our greatest glory is not in never falling, but in getting up every time we do.”

“Wheresoever you go, go with all your heart.”

“What the superior man seeks is in himself; what the small man seeks is in others.”

“He who learns but does not think, is lost. He who thinks but does not learn is in great danger.”

“They must often change who would be constant in happiness or wisdom.”

“Choose a job you love and you will never have to work a day in your life.”

“I am not one who was born in the possession of knowledge; I am one who is fond of antiquity, and earnest in seeking it there.”

“He that would perfect his work must first sharpen his tools.”

“If a man takes no thought about what is distant, he will find

sorrow near at hand.”

“There is the love of knowing without the love of learning; the beclouding here leads to dissipation of mind.”

“Learning without thought is labor lost; thought without learning is perilous.”

“If you look into your own heart, and you find nothing wrong there, what is there to worry about? What is there to fear?”

“Recompense injury with justice, and recompense kindness with kindness.”

“By three methods we may learn wisdom: first, by reflection which is noblest; second, by imitation, which is the easiest; and third, by experience, which is the bitterest.”

“The cautious seldom err.”

“To know what you know and what you do not know, that is true knowledge.”

“A man who has committed a mistake and doesn’t correct it is committing another mistake.”

“The superior man cannot be known in little matters, but he may be entrusted with great concerns. The small man may not be entrusted with great concerns, but he may be known in little matters.”

“In a country well governed poverty is something to be ashamed of. In a country badly governed wealth is something to be ashamed of.”

“The superior man is modest in his speech, but exceeds in his actions.”

“He who wishes to secure the good of others has already secured

his own.”

“Things that are done, it is needless to speak about...things that are past, it is needless to blame.”

“It is man that makes truth great, not truth that makes man great.”

“Virtue is not left to stand alone. He who practices it will have neighbors.”

“The will to win, the desire to succeed, the urge to reach your full potential... these are the keys that will unlock the door to personal excellence.”

“What you do not want done to yourself, do not do to others.”

“To see the right and not to do it is cowardice.”

“Forget injuries, never forget kindnesses.”

“When you know a thing, to hold that you know it; and when you do not know a thing, to allow that you do not know it this is knowledge.”

“Wisdom, compassion, and courage are the three universally recognized moral qualities of men.”

“Better a diamond with a flaw than a pebble without.”

“The superior man understands what is right; the inferior man understands what will sell.”

“With coarse rice to eat, with water to drink, and my bended arm for a pillow I have still joy in the midst of these things. Riches and honors acquired by unrighteousness are to me as a floating cloud.”

“You don’t love someone for their looks, or their clothes, or for

their fancy car, but because they sing a song only you can hear.”

“Without an acquaintance with the rules of propriety, it is impossible for the character to be established.”

“The first woman was created from the rib of a man. She was not made from his head to top him nor from his feet to be trampled on by him, but out of his side to be equal to him.”

“To go beyond is as wrong as to fall short.”

“The essence of knowledge is, having it, to apply it; not having it, to confess your ignorance.”

“When you have faults, do not fear to abandon them.”

“When it is obvious that the goals cannot be reached, don’t adjust the goals, adjust the action steps.”

“An oppressive government is more to be feared than a tiger.”

“The strength of a nation derives from the integrity of the home.”

“Wherever you go, go with all your heart.”

“Success depends upon previous preparation, and without such preparation there is sure to be failure.”

“Silence is a true friend who never betrays.”

“It is easy to hate and it is difficult to love. This is how the whole scheme of things works. All good things are difficult to achieve; and bad things are very easy to get.”

“To practice five things under all circumstances constitutes perfect virtue; these five are gravity, generosity of soul, sincerity, earnestness, and kindness.”

“You cannot open a book without learning something.”

“When prosperity comes, do not use all of it.”

“People with virtue must speak out; People who speak are not all virtuous.”

“Questions are the creative acts of intelligence”

“Man who stand on hill with mouth open will wait long time for roast duck to drop in.”

“Learning without thought is labor lost; thought without learning is perilous.”

“When we see men of a contrary character, we should turn inwards and examine ourselves.”

“To see and listen to the wicked is already the beginning of wickedness.”

“If you don't know how to live, why wonder about death?”

“Worry not that no one knows of you; seek to be worth knowing.”

“Can there be a love which does not make demands on its object?”

“Don't be concerned others not appreciating you. Be concerned about your not appreciating others.”

“The gentleman understands righteousness, the petty man understands interest.”

“When anger rises, think of the consequences.”

“Life is really simple, but we insist on making it complicated.”

“When music and courtesy are better understood and appreciated, there will be no war.”

“If I am walking with two other men, each of them will serve as my teacher. I will pick out the good points of the one and

imitate them, and the bad points of the other and correct them in myself.”















