

Bridges to My Past

lessons not taught in college



SUGALCHAND JAIN

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*I dedicate this book, which embodies the quintessence
of my life experiences, to the cherished memory of my
beloved wife Chandra Bai, with whom I was blessed to
share five decades of fulfilling, blissful family life.*



*I also dedicate this book to the memory of my esteemed
business partner, loyal friend, and noble soul,
Sri G. N. Damani, whose trust and camaraderie have
been invaluable to me.*



Foreword

The author, Sri Sugachand, draws upon years of experience from his personal life and professional endeavors.

I find him open, often transparent to a fault. He has recorded events in his journey through life. He recalls the happenings, his feelings, lessons learnt, without any hyperbole nor any glossing over or sanitation of actions unmindful of others opinions and ‘with malice towards none’. This takes courage, self-confidence and a desire to be of service towards others.

The book takes the reader through events as they actually happened, couched in his own inimitable language which draws a portrait of the man himself. Hopefully, the readers will be made aware of the way they themselves interact with the world and of the ways in which they are affected by the actions of others. I am sure this book will entertain and instruct and hopefully assist readers navigate through circumstances in life.

It is my pleasure to write the foreword for this book authored by my friend.

K. Nandakishore, IAS (retd)



A Door That is Always Open

Beyond all his remarkable achievements, what truly sets Sri Sugachandji apart is his rare ability to connect — with a genuine and thoughtful presence. Every time I meet him, our conversations never stay limited to work. Once we've discussed the task at hand, we continue talking, and he opens up a wide world of thoughts on life, success, values and human nature. Each time, I come away feeling inspired.

I've turned to him for guidance on both personal and professional matters, and found in him not just skill and knowledge, but a natural wisdom — a steady calm that puts one at ease. The way he shares is special — he doesn't lecture; he tells real stories. And through those stories, one begins to see their own path a little more clearly.

With a quiet generosity, Sri Sugachandji has often said that anyone seeking guidance — whether in matters of work, life or personal growth — is welcome to call his office and schedule a meeting. It is rare to find someone of his standing who remains so approachable, so willing to share his time and reflections with such sincerity. For those who feel drawn to learn from a lifetime of experience, the door is always open — ready to welcome them in.

Dr. Pratibha Jain
Author & Translator, Chennai



Preface — My Journey

The coronavirus pandemic brought the world to a standstill. Offices shut down, work ceased, and life slowed to a routine of eating and sleeping. They say an idle mind is the devil’s workshop, and with little to occupy me, my thoughts began wandering. Old memories started resurfacing, knocking on the doors of my mind.

During a phone conversation, a friend suggested, “Why not pen down your thoughts—your experiences and memories?” Inspired by this idea, I began writing about my childhood, school days, college life, business experiences, family moments and societal involvements. Another friend encouraged me to share these reflections on WhatsApp and Facebook. So, I ventured into social media, joining Facebook and Instagram.

As I delved into my journey, I found myself revisiting the past eight decades of life—each memory a teacher. Family and friends who read my posts urged me to compile these stories into a book. They believed it could serve as a guide for future generations, offering solutions to challenges, insights for growth and advice on nurturing relationships—be it within the family or with business associates, clients and friends.

One key message I want to share is: never judge or distrust someone based solely on their financial status. Moreover, don’t let preconceived notions or hearsay cloud your judgment. Always seek the truth for yourself before forming an opinion.

My journey continues. Every day, I look forward to learning something new, whether it's from the people I meet or the quiet moments of reflection that unfold before me. It feels as though I am just beginning to understand the depth of what life has yet to teach me. I am grateful for the teachers I've had and remain open to those who will guide me. The newness of every moment keeps my spirit alive and eager.

Wishing you all the very best!

N. Sugalchand Jain
March 2025



Acknowledgments

I am deeply grateful to my family for their unwavering support and encouragement through all my endeavors.

- my sons, Prasanchand Jain and Vinodh Kumar;
- my daughter, Kiran; my son-in-law, Dilip Sankla;
- my daughters-in-law, Nirmala and Kala;
- my grandchildren, Pramod, Pratik, Payal, Palak, Vikas, Arihant and Darshan;
- my grandsons-in-law, Rishab and Devansh;
- my granddaughters-in-law, Shraddha, Meghna, Pooja and Shrithika;
- my great-grandchildren, Sharav, Yuviir, Anvi, Yedant and Saavir.

I owe my journey to my parents, extended family, my in-laws, friends, and business associates, who stood by me, cheered me on, and made my ventures possible.

I dedicate this book to my better half—Smt Chandrabai—who walked alongside me for over 53 years and has now embarked on her next journey. Her unwavering support remains my guiding light. I feel her presence every step of the way.

A special thanks to the editorial team: my granddaughter Neha Surana, Sri Nandakishore, Dr Pratibha Jain, Ankush Jain and Nidhi Jha for reviewing and refining my social media posts and shaping them into this book.

Sincere appreciation to Mrs. Samta Lakhani and Mrs. R. Geetha from the Sugai Group for their invaluable assistance and coordination.

To everyone who has touched my life in these 81 years—thank you. Your kindness and encouragement have been my pillars of support.

N. Sugai Chand Jain
March 2025



About the Author

Sri N. Sugachand Jain, born on 23rd July 1944 in Siyat, near Sojat Road (District Pali), Rajasthan, is a distinguished industrialist, educationist and philanthropist based in Chennai. The son of Sri I. Nathmal Jain, he has spent his life deeply rooted in the values of service, compassion and excellence. He began to actively participate in philanthropy in 1974, at the tender age of 30.

An alumnus of Madras University with a Master's degree in Psychology, he was later conferred honorary degree of Ph.D. (Honoris Causa) by Jain Vishva Bharati Institute (Deemed University), Ladnun, Rajasthan, in recognition of his outstanding contributions to society.

He serves as **Chairman Emeritus of the Sugal & Damani Group** and continues to mentor the Sugal Group in its diverse ventures.

AWARDS AND HONOURS

In recognition of his remarkable contributions, Sri Sugachand Jain has been the recipient of several prestigious awards, including:

1. Rajasthan Shri Award (Rajasthani Association, Tamil Nadu, 1995)
2. Award for the Sake of Honour (Rotary Club of Madras Southwest)
3. Seva Ratna Award (The Centenarian Trust)
4. Manav Mitra Award (Bharat Sevashram Sangha)
5. Jain Ratna Award (Bhagwan Mahavir 2600th Janm Kalyanak Mahotsav Samiti, Mumbai)

6. Rajasthan Ratna Award (Rajasthani Association, Tamil Nadu, 2017)
7. Marwar Ratna Samman (Mehrangarh Museum Trust, Mehrangarh Fort, Jodhpur, 2022)

ASSOCIATION WITH NGOS

Over the decades, Sri Sugalchand Jain has been actively involved with numerous organisations across the fields of education, healthcare, community service, and animal welfare.

Animal Welfare

1. People for Animals Chennai Charitable Trust, Chennai, Tamil Nadu
2. FIAPO, Delhi
3. Blue Cross of India, Chennai, Tamil Nadu

Education

4. Jainsindia Trust, Chennai, Tamil Nadu
5. Vidhya Jyothi Trust, Chennai, Tamil Nadu
6. Avvai Home, Chennai, Tamil Nadu
7. Bharatiya Vidya Bhavan, Chennai Kendra, Tamil Nadu
8. Tamilnadu Educational & Medical Trust, Chennai, Tamil Nadu
9. Bhagwan Mahaveer Educational Trust, Chennai, Tamil Nadu
10. Dakshin Bharat Hindi Prachar Sabha, Chennai, Tamil Nadu
11. Ganadipathy Tulsi's Jain Engineering College, Vellore, Tamil Nadu
12. Punjab Association, Chennai, Tamil Nadu
13. Rajasthani Jain Samaj, Chennai, Tamil Nadu
14. Rajasthani Educational Foundation Tamil Nadu, Chennai
15. S.S. Jain Educational Society, Chennai, Tamil Nadu
16. Singhvi Foundation, Mumbai, Maharashtra

Community & Social Service

17. Bhagwan Mahaveer Foundation, Chennai, Tamil Nadu
18. Singhvi Charitable Trust, Chennai, Tamil Nadu
19. Empathy Foundation, Mumbai, Maharashtra
20. Tamilnadu Jain Sangh Trust, Chennai, Tamil Nadu
21. Mylapore Academy, Chennai, Tamil Nadu
22. Platinum Bhavanjali Foundation, Chennai
23. Rajasthani Association, Chennai, Tamil Nadu
24. Sardar Vallabhbhai Patel Memorial Trust, Chennai, Tamil Nadu
25. Tamilnadu Discharge Prisoner's Aid Society, Chennai, Tamil Nadu
26. Triplicane Academy, Chennai, Tamil Nadu
27. Veerayatan, Rajgir, Bihar
28. Vardhman Shikshan Sangh, Beawar, Rajasthan
29. Bharatiya Jain Sangathana, Pune, Maharashtra

Health

30. Indian Red Cross Society, Chennai, Tamil Nadu
31. Sankara Nethralaya, Chennai, Tamil Nadu
32. Sri Jain Medical Relief Society, Chennai, Tamil Nadu
33. Cancer Institute (WIA), Adyar, Chennai, Tamil Nadu
34. Child Trust Hospital, Chennai, Tamil Nadu
35. Mediciti Hospital & College, Hyderabad, A.P.
36. St. John's Association, Chennai, Tamil Nadu
37. Voluntary Health Services, Chennai, Tamil Nadu

Sri Sugarchand Jain's life stands as a testament to vision, integrity, and dedicated service across multiple fields. His work continues to inspire countless individuals and institutions across India.



*“Do not accumulate more than you need;
if fortune favors you with abundance,
plough it back into society. This will lighten
your journey and clear the path to peace
and contentment.”*

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❖ 1 ❖

PANDEMIC: STAY CALM IN A STORM

The COVID-19 pandemic was a time of great uncertainty, yet it also became a period of deep reflection for me. It was during this time that I decided to write down my memories and experiences—especially those that resurfaced from my childhood, when another epidemic had profoundly impacted my life.

When I was around seven years old, I was infected with smallpox, which was an epidemic at the time. Soon after, my siblings also became infected, one after the other. Although I had been vaccinated, I still contracted smallpox. Even now, the vaccination scars are visible on my shoulders.

Back then, I was quarantined in a room with no sunlight, with only a fan. No one was allowed to enter my room except my mother. She used to sit and feed me while others stayed outside the room. A small two-litre container filled with cow urine and neem leaves was kept outside my room. My mother would sanitize her hands and feet with that before entering. No medication was given. Instead, I was provided with coconut water, citrus fruits, and fresh juices, along with regular food; no hot or warm items, only cool ones.

During the COVID pandemic in 2019, it's the same 14-day quarantine, but with more drinks—turmeric and garam masala drinks, citrus fruits—foods and drinks aimed at boosting immunity. Additional supplements like Vitamin C and Zinc tablets are now recommended. Back then, there were no testing kits. Finally, the pox vaccine arrived, and we rarely see smallpox cases any more.

In Rajasthan, smallpox was never just seen as a disease but as a visitation or the anger of Sheetala Maata, the Goddess associated with cold and chillness. To appease Sheetala Maata, the infected person consumed only cooling items like tender coconut water and a drink called *thandai* made with almonds, raisins, cloves and black pepper. The person was quarantined for 14 days, during which they followed strict dietary customs to aid recovery and seek divine blessings.

Even today, Rajasthanis worship Sheetala Maata and eat only cold items for a day each year, which generally falls during the seventh day of *Chaitra Krishna Paksha* in February or March. In Chennai, women go to the Amman temple to worship. In Rajasthan, women visit the Sheetala Maata temple in groups and sing devotional songs in praise of the Goddess.

Presently, with the Corona pandemic, some liken it to be a visitation of Corona Maata. It is believed that she is unhappy with the human race. To pacify her, we have been advised to quarantine ourselves and consume only warm and nutritious foods, along with warm water. Even those who were not infected followed these practices as a sign of respect, hoping that the virus would not enter their homes.

Throughout history, humanity has faced many storms, and each time, resilience has led us forward. Smallpox was once a feared epidemic, yet today, it is nearly forgotten. Similarly, COVID-19, too, shall pass. The best course of action is to stay calm, follow guidelines, and trust that everything will return to normal in time.

❖ 2 ❖

AVOID PRETENSIONS

My mind rewinds to 73 years back, when I was just 8 years old, studying in the third grade. I experienced the effects of '*mithya abhiman*', meaning false pride, at a young age. I was attending Jain Hindi Primary School in Sowcarpet and commuting by electric tram or bus. I received 5 annas per day: four annas for the ticket and one anna for pocket expenses, though sometimes I had no pocket money at all.

I had a peer group who received much more and flaunted their wealth. Caught up in this, I started pretending that my family was very wealthy and told my friends exaggerated stories about our riches. To match them, I began cutting costs by alighting at Central Station and walking to school to save one anna. But that wasn't enough. I started stealing from home occasionally and when caught, I was beaten by my father. He would tally the cash daily and, even if there was a paisa difference, he would stay up late into the night trying to find out where it went.

Whenever our regular teacher was absent, a substitute would take over the class. One such teacher, whose name I do not remember, used to tell stories. One story that had a significant impact on me was about a farmer who sent his son to a prestigious city school. Most students at the school came from affluent families and had generous pocket money, but the farmer's son had only a limited amount. Despite this, he pretended to be the son of a wealthy farmer with hundreds of acres of land. He spoke highly of himself and began spending lavishly.

For a while, his father managed to meet his demands, thinking that this was necessary for city life. But when the father was unable to send

more money, the boy started stealing from his friends' rooms. One day, he was caught red-handed and handcuffed by the police. His fellow students mocked him. This story became a turning point in my life.

I realized that pretending to be something or someone I am not, is futile. I decided to live authentically and stopped imitating others. To this day, I remain true to myself and avoid copying others. Stories can have a profound impact on one's life, especially those heard in childhood.

❖ 3 ❖

REVAMP THE EDUCATION SYSTEM

In 1952, while visiting our native place in Rajasthan for a series of weddings, we ended up staying for over four months. At that time, I was studying in the third standard. After my uncle's marriage, my father enrolled me in the local village school, known as a Thinnai Pallikudam in Tamil Nadu. I attended this village school for approximately three and a half months.

Village schools like these provided practical education tailored to daily life needs. These were not regular schools; they had mixed-age students. They taught practical skills like compound interest calculation, and quick commodity pricing.

The curriculum included:

- Basic Literacy and Numeracy: Alphabets, word construction, multiplication tables up to 40, and fractions such as $\frac{1}{4}$, $\frac{1}{2}$, $\frac{3}{4}$, $1\frac{1}{4}$, $1\frac{1}{2}$, $2\frac{1}{2}$, $3\frac{1}{2}$, $4\frac{1}{2}$, and $6\frac{1}{4}$.
- Practical Mathematics: Addition, subtraction, multiplication, division, interest calculation, weight measures, and purchase calculations to avoid overpayment.
- Life Skills: Morals and ethics in family, business and daily life.
- Moral Stories: Short stories imparting moral lessons.

One teacher managed a class of 50 to 100 students. The tuition fee was adjusted based on the financial status of the students. As we were non-resident Rajasthanis and living there for a short period, the fee

was on the higher side. My father was charged ₹5 per month for my education, which would be equivalent to ₹5000 today, reflecting the high purchasing power of the rupee at that time. The life skills education lasted 3 to 4 years, depending on the student's grasping ability. The skills I learned during those four months are still relevant and useful even today, and my grandchildren often seek my help with calculations for their projects.

Unfortunately, modern education often lacks the inclusion of ethics, morals and etiquette. Instead, students are sometimes encouraged to manipulate or emotionally blackmail their parents and others. There is a pressing need for education that incorporates moral values. In the past, moral teachings were integral to schooling, but they have largely been removed from the syllabus. This shift raises the question: Are morals, ethics and etiquette considered irrelevant?

Today's education system focuses on preparing students for the job market rather than for a value-based life. Schools no longer emphasize values and many teachers seem disconnected from these principles. As a result, unethical behavior such as corruption, cheating, stealing and backstabbing has become common.

Educationists must reassess our basic education system. I wonder whether the current education policy has been developed with thorough consideration and consultation with all stakeholders!

❖ 4 ❖

THE VICIOUS TRAP OF GAMBLING

In the 1950s, when I was studying in the third standard, my maternal uncle's marriage took place in Rajasthan. He took me with him. I stayed in my maternal uncle's village, enjoying the events, rituals and ceremonies. With no other work to do, I learned to play cards. At the age of eight, I picked up several card games. Losing and winning are common in card games, but this childhood experience taught me not to bet or gamble. In gambling, you are always a loser, even if it seems like you're gaining. Later, friends also advised me against gambling.

As a result, I never gambled in my life, whether it was card games, stock market investments, commodity trading, horse racing etc. I had friends who gambled and lost, but they could not persuade me to join them. Surprisingly, they also advised me not to get involved in those areas at all.

Once, a client who owed a significant sum to our company did not turn up and we could not locate him at his house or shop. A mutual friend informed me that he was visiting the Madras Race Course every Saturday and Sunday. So, I went to the race course and managed to find him. Upon seeing me, his first reaction was, "Sir, why have you come? This is no place for someone like you. It is my misfortune that I am addicted to this." He then promised to come and settle our dues.

What I want to emphasize is that you should not be attracted to or fall prey to the desire for easy money through gambling. It is a trap, like a fly caught in a spider's web—you will only end up as a loser. Easy money entices and traps you, gambling intoxicates the mind and it robs you of your judgment and hard-earned money as well.

❖ 5 ❖

THE MYTH OF BLACK MAGIC

I hail from a small village in Rajasthan. The population was less than 1,000 when I was born, and now it's around 4,000. At that time, we heard about black magic. When someone died of a heart attack at a young age, it was often attributed to ghosts, witches and demons. After dusk, people wouldn't go beyond the village boundaries. In an emergency, they would walk on a path that someone else had already walked, known as a narrow footpath (*pagdandi*). For treatment of ailments, people visited some mantraist (*mantravadi*) to chase away the demons and ghosts believed to be residing inside the body and mind.

In our village, there was a woman known as “daayan” (demoness). The entire village's womenfolk feared her and showed her respect out of fear. It was believed that she could harm anyone by casting an evil eye. If a child fell ill, she would invariably be blamed. Some people, to show respect, would invite her to their homes for cleansing the “drishti dosha”, meaning a ritual to remove the evil eye. After her demise, no one in the village was like her. So, where did the black magic and ghosts, witches and demons go?

When I was around 10 years old, I experienced acute stomach pain. The pain was time-bound: it occurred precisely at noon and around midnight, lasting for a few hours before subsiding. My grandma took me to a local *mantravadi* who recited mantras, but there was no relief. My father was at a loss about what to do. Eventually, he took me to my maternal grandfather, who was knowledgeable in mantras and Ayurvedic medicine. He treated me with Ayurvedic herbs and I was fine within three days. This experience taught me not to believe in superstitions and black magic.

❖ 6 ❖

THE IRRELEVANCE OF VASTU

In the mid-1980s, a bank property valuer visited my home to assess the property, which was to be provided as collateral for bank guarantees related to lottery ticket supplies. After inspecting the property, he mentioned a vastu defect in the floor and questioned whether I had faced any problems since moving in. I replied that I hadn't; in fact, my business and profits had doubled after moving into the house.

He claimed that the *vastu dosha* was preventing even greater success, suggesting that my growth should have been tenfold rather than just doubling. I thanked him for his advice, offered him coffee, and asked him to complete the property valuation before leaving.

I recall a relative in Bangalore who, after facing business challenges, was convinced that his house had vastu dosha. He paid a significant amount to correct it, but his situation did not improve, and he eventually went bankrupt. Similarly, two other relatives in Chennai remodeled their homes based on vastu advice, but their financial issues persisted and they ended up in deeper trouble due to the costs incurred.

Before 1985, I had never heard of vastu shastra. Construction activities were carried out based on practical needs, ensuring good airflow, light and a comfortable living environment. In 2006, when we built a new house in Kilpauk, I focused on cross ventilation and light more than on aesthetics.

One family lived peacefully in their home for 70 years, with prosperity and contentment. However, after a vastu shastri advised them to make changes, they spent a great deal of money and effort to correct what was

supposedly wrong, only to find that nothing substantial changed. The modifications made the house impractical, eventually leading them to the point where they had to demolish and rebuild.

My suggestion is to be cautious when receiving vastu advice. Apply your own judgment and the wisdom of your elders before making changes. If you are experiencing financial difficulties, avoid blaming vastu or other external factors. Instead, rely on common sense, ethical practices and self-reflection.

In recent years, *vastu shastris* and astrologers have become more prevalent, with many people consulting them for various aspects of their lives, including the placement of cash boxes in shops and the design of houses. Reflecting on my own experience, I have seen various orientations for cash boxes and office setups over the decades, and none have directly impacted prosperity.

I don't consult pandits or *vastu shastris* for dates or directions. I believe that every moment is opportune for starting a journey, and that success is determined by action and good practices, not by adhering to vastu or astrological advice.

If you're facing financial difficulties, avoid seeking out astrologers or vastu experts. Instead, introspect and consult a trusted friend who can provide unbiased advice.

❖ 7 ❖

VALUE-BASED EDUCATION

As I look back on my childhood, I recall my primary education in Chennai, which began at Corporation School, Triplicane, followed by Balagandharva Patasalai, Triplicane, and Jain Hindi Primary School, now known as Badalchand Sayarchand Chordia School and AG Jain Higher Secondary School in, Sowcarpet. I also had brief stints at my village school in Siyat.

During that time, moral education and the art of living were integral parts of the educational system.

In Chennai, we were taught each Tamil alphabet with associated moral values. We were taught the importance of learning to donate. However, today, I find that such values are no longer part of the curriculum. Schools now teach “A for Apple”, a trend supported by many parents.

I am puzzled as to why the government removed these moral teachings from the curriculum and why educationists and the public did not raise objections.

Similarly, at the village school in Rajasthan, moral lessons were a key part of our education. Each evening, we recited moral teachings, such as:

- “*Jo chaho sukh jeev ko, taj do baata chaar: chori, chugli, jamani aur paraayi naar,*” meaning, “If you desire wellbeing for yourself, refrain from four things: theft, slander, standing surety, and coveting the spouse of another.”

- “*Bheekh maangna hai to beedi peena seekh lo,*” meaning, “If you want to learn begging, learn to smoke beedis.”

Governments should consider integrating ancient teachings with modern methods to address the chaos created by abandoning these values. Maintaining these traditional teachings could help foster a more ethical and harmonious society.

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CULTIVATING THE HABIT OF READING

From my school days, I cultivated a reading habit. I used to buy books and, by tenth grade, I became eligible to be a member of the Connemara Public Library on the recommendation of the then Headmaster, Sri Sundaresan of Shree A.G. Jain High School. Every Sunday, I would visit the Connemara Public Library at Egmore. After my library visit, I would enjoy an espresso coffee at Hotel Ashoka, which was priced at 50 paise.

At that time, the purchasing power of the rupee was significant. One rupee could buy 50 milligrams of gold, which today costs ₹350. Today, coffee at Hotel Ashoka costs ₹50. That 50 paise in my pocket felt like a princely sum. I would save for a week from my pocket money to gather that amount.

After leaving college post-PUC, I joined the business and my reading habit diminished, limited to newspapers and magazines.

After a lapse of about 50 years, I developed a reading habit again. I began reading books written by Upadhyaya Amar Muniji, the founder of Veerayatan. I had the idea of translating his books into English so that millions of readers could benefit from his thought-provoking writings.

I came into contact with Mrs. Jency Samuel, a writer, and Dr. Pratibha Jain, an author. The first book translated was “Bliss,” a translation of *Aparigraha Darshan*. Dr. Pratibha Jain translated the text from Hindi to English, and Mrs. Jency Samuel edited it. The appreciation we received from readers encouraged me to have the following books translated:

- Aparigraha Darshan (2007) – Bliss
- Nij Anand (2009) – Equanimity Vol. I & Samayik Sutra Vol. II (2012)
- Adarsh Kanya (2014) – Ideal Girl
- Ahimsa Darshan (2016) – The Distilled Essence of Non-Violence
- Satya Darshan (2017) – The Nuances of Truth
- Amar Vani (2018) – Thus Spoke
- Brahmacharya Darshan (2021) – Chastity: From Lust to Love

And a few more publications, including *Meri Bhavna*, translated from Hindi to English and Tamil.

So, friends, a small seed of reading habit led me to translate the noble thoughts of Upadhyaya Amar Muniji and make them accessible to many more readers. I never imagined or dreamed that one day I would be prosperous enough to invest in these publications. I feel privileged that destiny chose me for publishing these philosophical books. I am grateful for this opportunity. So, when opportunity knocks on your door, don't complain about the noise—be alert, open the door, and grab it.

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IMPORTANCE OF FAMILY SUPPORT

Success is never a solo journey—it is built on the unwavering support of those who stand by you.

In 1973, as I embarked on my independent career, I faced a daunting challenge. I needed money to fulfill a commitment, but I had no idea where to turn. Borrowing was an art I had never learned from my father, and the burden of financial uncertainty weighed heavily on me.

I had commitments to fulfill and I was worried. Seeing my worried face, my wife, Smt. Chandrabai asked me what the problem was. After some persistence, I told her that I had a commitment to honor but was facing a financial shortfall and would only receive my collections in a week.

She immediately stepped forward and gave me her gold jewellery, which I pledged at a nationalized bank to meet my commitment. She also helped me secure a loan from my in-laws. Despite this, she never mentioned or demanded the return of her jewellery. I repaid all the loans, and after two years, I redeemed the jewellery. Her wholehearted cooperation, trust and support helped us grow. Without my family's support, I would not have achieved the growth I did.

Until we had surplus money, she meticulously planned our family expenditures, not spending a single paisa unnecessarily.

Success is not just about ambition or effort—it flourishes when it is nurtured by faith, sacrifice, and the quiet strength of family.

MOTHER: THE EPITOME OF LOVE

Years ago, I visited a friend at 3 p.m. He was about 75 years old, and his mother was around 95. My friend was sitting on a mat, sipping water. He said, “Sugal, after lunch, I took a nap, and my mother woke me up, saying, “You slept immediately after lunch, so you may be thirsty. Drink some water and then go back to sleep.” This moment revealed the essence of being a mother—a person who understands the needs and joys of her loved ones.

When I look back on my life, I see the faces of three pious women who were mothers to me in the truest sense. They understood my every need and emotion. They offered comfort without asking for anything in good times. You may be wondering, who were they?

1st lady: My biological mother, Smt. Jadavbai, who gave me life. She nurtured and cared for me for 10 years. She was kind and merciful but God called her back too soon. Wherever she is, I believe she is still watching over me.

2nd lady: My stepmother, Smt. Futribai. There are many stories about stepmothers and the harsh treatment they give to stepchildren, but I was fortunate. She was an exemplary person who nurtured me and my other brothers and sisters as if we were her own children. She understood our thirst, hunger and pain without us needing to say a word. She looked after me for nine years and, in 1963, entrusted me to my spouse, Smt. Chandrabai, yet not stopping to offer me her loving support.

3rd lady: My dear wife, Smt. Chandrabai. She cared for me like a mother and nourished our family with her love and attention. She understood

my every need before I even uttered it. If I didn't share my worries, she would find a way to make me open up and take all the necessary steps to relieve my pain. She was by my side for more than 53 years.

The love and care from these three women are unforgettable. Because of their care, I am not afflicted with diabetes, high blood pressure, or any other chronic disease. I am thankful to them and God.

My mother and wife have departed for their heavenly abode, but my stepmother continues to shower me with her love and affection. So, my friends, it is not only the biological mother who understands your thirst, hunger and pain—there are others as well. Please respect them too.

I'd like to share one incident. We were returning from Bengaluru by car, and midway, we stopped for tea. My brother brought tea for me, but as he handed it over, the very hot tea spilled on me. Seeing my pain and predicament, a lady in a nearby van spontaneously took her Bisleri water bottle and poured water on my hand. At that moment, I saw my mother's face in her and thanked her. Anyone who understands your pain without needing words is a mother. I bow to all the mothers on this earth.

ALWAYS STEP OUT WITH BLESSINGS

Growing up, my mother always insisted that we must never leave home without informing the elders. Before any journey, she would apply a *tilak* on my forehead, a ritual that was both a blessing and a silent prayer for protection. To her, it was a way of ensuring I remained connected with her love and the family's good wishes, irrespective of the distance.

I never thought much of it at the time, but one particular journey made me realize just how important this simple act of staying in touch could be.

On 14th August 1991, my partner Ramesh Damani and I traveled to Kolkata and then to Manipur. On 16th August 1991, we booked tickets from Kolkata to Imphal. Mr. R.N.D. had asked me to book the noon flight from Kolkata to Imphal. However, due to an error, the ticket was booked for a flight departing at 7 a.m. from Kolkata. When we reached Kolkata the day before departure, I checked the ticket and discovered it was for the morning flight, which required us to wake up early and reach the airport. My partner wondered why I had booked the morning flight instead of the noon one. We took the morning flight to Imphal and landed safely.

Around 5 p.m, while we were in the market, we learned that the noon flight had met with an accident, and tragically, all the passengers had lost their lives. There were no cell phones at that time, and the news was broadcast on TV only in the evening around 8 p.m. So, we called our respective homes and spoke with our family members but did not mention the accident.

Once the news of the accident was broadcast, our homes received many phone calls inquiring about our whereabouts, as friends knew we were traveling frequently. When our family members informed them that they had spoken with us around 6 p.m., friends and relatives felt relieved. If we had not informed our family at 6 p.m., they too might have become anxious.

Thus, we learned the importance of staying in touch with family when you are away. Another lesson we learned is that “*Takdeer me jo likha hai, wahi hoga,*” meaning what is written in destiny will happen. Nobody can change destiny. Why and how our flight timings were changed remains unclear, but we felt relieved and thanked God for saving us from disaster.

Looking back, I realize that this simple act was beyond just tradition. It was about the invisible thread that binds families together. Destiny may have its own plans, but keeping our loved ones informed ensures that no matter what happens, they are never left in the dark.

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THE EPIDEMIC OF DIVORCE

Divorce has become increasingly common in today's society, often stemming from parental interference, financial stress, and relationship dynamics. While some cases can be resolved through reconciliation and understanding, others lead to permanent separation.

I have encountered three cases seeking divorce, of which two were resolved and divorce was averted. While they are now living together, I am not sure about the quality of their lives.

Case 1: The couple had five daughters and were living in Mumbai. Initially, things were going well, but business losses and interference from the woman's parents created trouble. The woman moved to Chennai with the children and enrolled them in schools with the help of relatives. After some reconciliation, she returned to Mumbai.

A few years later, her father visited Mumbai and trouble resurfaced. She came back to Chennai again. After more reconciliation, she rejoined her husband. However, after a few more years, she came back to Chennai with the children, wanting a divorce. There was considerable upheaval and legal action, but no character assassination. Limited support from other family members led them to reconcile once more. They are now living together.

Their eldest daughter has completed her engineering degree and another daughter has completed her medical studies. During this period, the girl's parents passed away. This case illustrates that without parental interference, many divorces could be averted.

Case 2: In this case, the girl filed for divorce and the case was pending in court. They approached me for counseling. The entire dowry was returned to the girl's parents and the boy agreed to take back his wife and child without any dowry or conditions. There was no character assassination involved. The girl returned to her in-laws' house with the child and later had another child.

The primary issue in this case was the interference of the boy's mother and sisters. Over time, this interference decreased and the couple remained together.

Case 3: This case involved adultery, which could not be resolved, leading to divorce. The boy remarried, but the girl is yet to find a new partner.

Family problems do arise, but they can often be resolved by elders. However, issues related to character and parental possessiveness are much harder to address.

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STRENGTHENING THE BOND

In 2013, we celebrated the Silver Jubilee of Sugal & Damani in Mumbai. We recognized the need for clarity and alignment on our vision and values, as well as the roles and responsibilities of family members and senior executives. It was also evident that we needed to establish structures like a Group Council and a Group Business Board to address both the human and business aspects effectively.

To address these issues and create a framework for continued alignment in the coming decades, we sought expert advice. After considering several experts, we invited Mr. Anil Sainani, a Delhi-based Family Counsellor, to guide us. This marked the beginning of our journey to create a family constitution.

During the first Sugal & Damani family get-together held at Aamby Valley in November 2013, Mr. Anil Sainani participated, leading a brainstorming session with all attendees and providing tips for strengthening the family and partnership bonds. He engaged with all our partners and executives to draft a family constitution, which serves as a foundational document detailing the core values, vision and mission of the family business.

He further recommended that a family council meeting should include all family members, their children, married daughters, spouses and children. The partners accepted his suggestion.

Subsequently, we held family get-togethers in the following locations:

- November 2013 – Aamby Valley (Maharashtra)

- November 2014 – Lavasa (Maharashtra)
- December 2015 – Muscat
- December 2016 – Singapore
- December 2017 – Bahrain

Typically, the attendance at family council meetings is nearly 100%, with around 80 members, including children, participating. These meetings have entertainment and socializing but also talks from eminent speakers. In December 2017, Dr. Radhakrishnan spoke about Chanakya and family bonding in business families.

Family council get-togethers have not been held in recent years due to various reasons. However, there is a strong desire to resume them. Chairman Sri Praveenbhai Chheda and Family Council Chairman Sri R N Damani are receiving numerous requests to plan a meeting as soon as possible.

These family council meetings have brought the Sugal & Damani families closer together. Family members now connect personally, participate in social events, exchange views, and discuss business and societal service. The involvement of female family members in CSR activities has significantly increased. The impact of these gatherings is visible and strongly felt by the founders.

A successful, long-term partnership is vital for achieving sustained success, and these family gatherings play a key role in fostering that partnership.

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A DRASTIC SHIFT IN THE SOCIAL FABRIC

In the last 75 years, we have witnessed and experienced a transformation in the social fabric of our society. These rapid advancements in new technologies, incredible new inventions and discoveries have influenced our attitudes, perceptions, value systems and expectations, and transformed our behavior.

These influences are most felt and visible in our social and familial interactions—our attire, culinary habits, and social mores such as marriages and parenthood.

In the 1950s, early marriages and large families were common, with girls and boys marrying much before they turned 18. Today, youngsters are choosing to marry in their late 20s and even 30s, and are hesitant to have children immediately. This has led to increased reliance on IVF, surrogacy, and egg freezing when they decide to become parents.

In the 1960s, the government promoted smaller families, but many still preferred larger ones. Over generations, the age of marriage and parenthood has steadily increased, with a noticeable trend towards smaller families or no children at all.

In the 1960s, the government gave the family planning slogan “We two, ours two” and swayed the minds of people to aspire for very small families. Young people embraced matrimonial bliss in their teens, but later this trend continued into adulthood. Parenthood, which was once common at 20, is now more typical at 30. At this rate, it may be postponed further by another 5 years, or perhaps never happen at all.

The structure of family life has also shifted dramatically. Extended families once lived together, sharing common spaces, but now families prefer to live separately in larger homes. When I was young, it was quite common to see large families living under one roof, sharing restrooms and sleeping spaces happily. Nuclear families were rare and often discouraged. Material abundance has replaced the scarcity of the past, leading to increased waste and a more individualistic lifestyle.

Population growth has slowed, money is more plentiful, but natural resources are dwindling. The wealth accumulated by this generation may ultimately be left to strangers, as fewer people are around to inherit it.

It's high time to encourage young people to change their mindset about delaying marriage and parenthood, and embrace starting families without unnecessary postponement. We must foster a positive and supportive environment for their growth and add meaning to their lives.

MAINTAINING FAMILY TIES

Don't underestimate your siblings. This story takes me back to a real event from 50 years ago involving three brothers. They were in the pawnbroking business. Due to bank limits, pawnbrokers used to repledge gold ornaments to secure funds. One of the brothers was head cashier at the bank, while his two siblings were provision merchants in Triplicane, Chennai. I knew them and was aware that the head cashier was their brother.

The head cashier had purchased a house and needed some funds. I suggested that he get the money from his brothers, who were financially well-off. He replied that they would not lend him any money as they were not on good terms.

One day, I met one of his brothers and casually mentioned the head cashier's recent property purchase and his need for financial help. The brother responded without taking offense but explained:

“Sugal, he is the eldest brother in our family. He was brilliant and graduated, whereas we two brothers couldn't even finish seventh grade. He got a job in the bank, and after getting married, he distanced himself from us.

We, on the other hand, started with a meagre salary of ₹10 per month in a provision shop, working 12 hours a day, facing countless abuses and sometimes beatings. But we learned a lot from those experiences, which has helped us immensely. After working for a few years, we opened our own provision shop, which has been successful. By God's grace, we are well-off.

The elder brother, who was earning ₹100 per month, left us because we were uneducated and couldn't secure decent jobs. Now, he tells everyone that even though we have money, we do not help him, without mentioning the full story."

Who is right or wrong in this situation is hard to judge. But I believe that family should always stand together.

BE AWARE OF THE LAWS

In 1965, the Gold Control Act was promulgated, restricting the supply, distribution, use, possession and business of gold, including raw gold, jewelry and utensils. This led to an increase in smuggling.

One of our distant relatives got involved in this business. On his request, I allowed him to keep his gold in our house, not fully understanding the implications due to my inexperience. My father, Sri Nathmalji was away in Rajasthan for a social function. When he returned, he noticed the gold bars and observed the activities of our relative. He questioned me and I informed him that the bars were being kept for safety and that we had no interest in them. Since he sought my help, I felt obligated to assist him.

My father advised me that this was against the law and instructed me to stop it immediately. He emphasized that we should never engage in illegal activities. Subsequently, I informed the relative that he should not use our premises for any wrongdoing. A week later, a customs raid was conducted and our premises were inspected. Thanks to my father's wisdom and foresight, and our adherence to the law, we avoided serious consequences for my initial ignorance.

The wisdom, foresight and virtues imparted by my father saved us from wrongdoing. Therefore, my advice to youngsters is to seek the guidance of parents or guardians after education. Their advice will aid in your development, protect you from problems, and prove that prevention is better than cure.

FAMILY ALWAYS COMES FIRST

Today, 15 May 2024, marks International Family Day, a time to cherish and celebrate the bonds we share with our loved ones. Let's embrace this opportunity with our families, indulging in shared meals, outings, games and moments of joy. We may have our disagreements and occasional squabbles, but let us remember that unity is our strength.

Our Indian culture has always given utmost priority to family and its members in each of our thoughts and actions. Family is paramount. However, of late, there is pressure on joint families because of Western influences.

Since the United Nations has earmarked May 15 as International Family Day, on this special occasion, let's make a commitment to prioritize togetherness. Let's promise to confront our differences with understanding and empathy, ensuring that no ill feelings linger in our hearts. Though our opinions may diverge, let our hearts remain united in love and harmony. Regardless of distance, let's make an effort to stay connected, exchanging greetings and maintaining communication.

To all my friends, relatives, acquaintances, colleagues and past colleagues, I extend my warmest wishes. May the Divine shower blessings upon all families, granting them peace, good health and a tranquil atmosphere for the years to come.

Remember, "A family that prays together, stays together." Consider joining in prayer, even from different corners of the globe, via video conferencing. At Sugul & Damani, we've embraced this practice since the onset of the pandemic.

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MAINTAINING BALANCE

A troubling question arises in my mind: Have I given enough time to my family and children? Reflecting on my marriage in 1963, I recall how the customs and practices differed from those of today. There were no cinemas or outings, and we struggled to make money. With no bank balance or capital, we operated on borrowed funds, paying interest at an annual compounding rate. Consequently, we had no time for leisure; all seven days were workdays. We adhered to the principle of saving every rupee and spending only on essentials.

We didn't compromise on the quality of living, but we did cut back on other expenses. This continued until 1972, when I separated professionally from my father and established my own business on February 8, 1973—a one-man show.

Again, there was no time. I attended my children's school only two or three times during their 14 years of education. My sons managed to join college on their own. My wife would often say, "You only know how to make money. You don't know if there is ration at home or anything about the children's schoolwork."

Despite my limited involvement, my children grew up well on their own. I have missed out on the pleasure of watching the children grow and blossom from close quarters. They have earned a good reputation and respect in society. My son-in-law and daughter are also successful in their own businesses. Today, many parents worry excessively about their children's future from a young age. They strive to admit their children to prestigious schools beyond their financial capacity, often

leading to lifelong struggles. I marvel at how my children, without my active involvement, reached their current status. I didn't enroll them in expensive schools or assist them with their studies, nor did I attend PTA meetings or school events.

While it is evident that parental involvement in education has become more necessary, there is no need to overextend oneself financially. Putting undue pressure on parents and students to enrol in high-fee schools can lead to stress and debt, detracting from the pleasures of life. Maintaining balance is crucial.

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FULFILL RESPONSIBILITIES ON TIME

In my observation of very affluent families, I have seen siblings fighting among themselves for sharing wealth after the father's demise and make a public spectacle of themselves. Who is responsible for this? Is it the siblings themselves, the parents, or the upbringing?

In my view, it is usually the parents who are at fault. We see a few elderly people who do not delegate work to their offspring, instead continuing to work and keeping everything to themselves until their last breath. As a result, their children lose vision, creativity, learning skills, and become lazy. No one is immortal in this world, and one day, they will leave it. When that happens, the entire assets, business and family responsibilities fall on the children. In some cases, it falls on just one child.

The single successor, after receiving all the wealth and power, may not know what to do or how to handle it. Initially, they might start spending lavishly on things they could not buy due to parental restrictions. They feel as if the chains holding them have suddenly been released. They struggle to plan financially and manage the business, becoming clueless and directionless. Recklessly, they lose their parents' hard-earned wealth in no time. I have come across many families in this situation.

This happens because they don't want the world to know what they have. It brings in insecurity from the perspective that if they give up wealth and power, who will recognize them?

Some also feel that one of their children may be less capable and might lose their wealth.

For all of these reasons, they cling to control and power, fearing the loss of wealth and respect. As a result, the risk-taking capacity and innovative nature of the children diminish.

If the parents do not make a will or plan the distribution of their wealth, then after their death, family love is replaced by acrimony, animosity and litigation.

My suggestion to elderly people who have reached retirement age and fulfilled their social obligations, such as their children's education and marriages, is to detach themselves from wealth and power by partitioning it. They should retain adequate wealth for their own future peaceful life while creating a will to prevent conflicts among the children and to avoid disintegration of the family.

CORRUPTION: THE ENEMY OF ENTREPRENEURS

On 21.06.20, I posted a question on my Facebook, “Can India boycott Chinese goods?” I received many comments, with the majority saying “Yes”, provided corruption is eliminated. Once India becomes corruption-free, no one can beat us.

For example, to start an industry, you need land. Once you buy the land and register it, the village chairman must sign for the mutation, without which the patta cannot be transferred. Then, you need the village head’s No Objection Certificate on the plan. After all this, when you start the industry, you have to keep the chairman on good terms, or you risk closure at any time. Because of such corrupt pinpricks, many talented youths do not come forward to start businesses. Instead of becoming entrepreneurs, they become employees.

For the progress of the country and to motivate youth to stand on their own feet, non-law-abiding individuals need to be punished within a reasonable time. If someone delays or deviates, they should be held accountable and punished. Currently, it takes nearly 20 years for a civil suit to reach a final resolution, and even longer for a criminal case. Hence, people are reluctant to start any ventures - such issues generate lack of trust and people instead wait for employment opportunities, causing the unemployment list to grow.

THE ABUSE OF POWER

In 2020, news appeared in the media about an incident in Sathankulam, Thoothukudi District, Tamil Nadu. Cops arrested a father and son and tortured them in custody. They were later sent to judicial custody, fell ill, and died in the hospital. The government ordered a CBI inquiry and the cops have been suspended.

This news reminded me of an experience in Chennai. It was around 1963, after I had completed my college education in 1962, with lessons on the Constitution and citizen rights. We were in the pawnbroking business, and one day, a police inspector in Mufti, accompanied by two others, came to our shop and claimed that we had purchased stolen property that he wanted to seize. Based on what I had learnt in school, I asked him for his ID since he was in mufti. The officer became annoyed and forcibly took me to the police station, and locked me up.

This situation vividly demonstrated how theoretical knowledge can clash with practical realities. My father came to the police station with proof of our property. Even then, the officer refused to release me until a princely sum of ₹100 was paid. He only let me out the next day, explaining to my father that releasing me at midnight would lead to misunderstandings about his reputation.

The next day, I was released on a personal bond, and although the officer filed a case against me under sections 380/411 of the IPC, I was acquitted, and the seized property was returned. However, I had to endure humiliation and torture. This incident highlights that police torture is not new in our country.

Few have the courage to speak out, and complaints against police officers often do not see the light of day. As both prosecutor and investigating agency, they can manipulate cases, keep them pending, and harass the innocent for their gain.

The number of atrocities have increased year by year, and rarely does a case come to light. The Human Rights Commission has also struggled to reduce custodial torture. The Sathankulam case would not have come to light if not for the media uproar. However, the outcome—punishment for the erring police officials—is uncertain, and it may take decades to reach a judgment. The delay in delivering justice is the root cause of many problems. I do not understand why our rulers fail to see that preventing delays is a simple solution to this issue and a way to establish the rule of law.

NEVER TAKE ANYTHING FOR GRANTED

In the 1960s, we were pawnbrokers and repledged pledged gold ornaments with the bank. We had a cash credit account based on the repledge of these gold ornaments, so our transactions were handled on a day-to-day basis. Interest calculations were done manually with the aid of Kapoor's Interest Calculator, a handbook for interest calculations.

One day, I borrowed this book from Connemara Public Library and used it to calculate interest for our banking transactions. I discovered that the bank had made an error and debited an extra amount from our account. I brought this to the attention of the bank manager. Initially, he was reluctant to acknowledge the mistake, but after reviewing my detailed calculations, he credited the extra amount back to our account.

I then purchased the book and recalculated interest for the entire back period, resulting in additional credits where mistakes had occurred. I also performed similar calculations for two or three other pawnbrokers, who benefited from the corrections as well.

This experience taught me that even large institutions can make mistakes. Therefore, it's crucial to always recheck entries and not take things for granted.

AUTHORITIES ARE ARGUMENT-PROOF

In 1970, while sitting in my pawnbroker shop, a labor and weights inspector visited. We employed only one laborer, so there was no case against us. However, the inspector insisted on stamping our weighing balance and tools. I argued that the current stamp was still valid and had a month left before it expired.

My argument led him to seize the weighing balance and tools, rejecting some tools due to discrepancies in weight, while stamping the balance and other tools. The staff at the weights and measures office later advised me that arguing with him was unwise, as he had the authority to cause significant loss and embarrassment.

In 1964, I had a similar encounter with a police inspector. When I requested to see his ID, he detained me for 14 hours. This experience taught me a valuable lesson: never argue with government officials, even if you are right.

Since then, I have avoided confrontations with officials. Instead, I have maintained a respectful and cooperative approach. This strategy has proven successful in my business dealings. I have interacted with state officials of various ranks, from Secretary to Attender, and have consistently found them appreciative of my respectful approach.

DECISIONS IN REAL-WORLD SITUATIONS

It was sometime in the 60s that I loaned ₹50 to a customer. We were pawnbrokers and typically provided loans against pledged goods. In this case, it was an exception. The borrower completed his engineering degree and left for the U.S.

After a year or so, he returned to visit his parents and came to our shop to meet his grandfather, who was with us. I demanded the amount due. He offered to pay the principal but I insisted on the amount with interest. He said he would pay the interest on his next trip, probably after a year.

That day never came, and I lost both the principal and the interest. I should have accepted whatever he offered and then discussed the balance. If I had accepted the principal amount at that time, it would have appreciated to more than ₹25,000 today. Hence, it's better to accept whatever comes.

One of my very learned and intellectual friends loaned a substantial amount. The borrower paid interest for a while and then stopped. One day, the borrower brought only the principal amount to return and said he would provide the interest later. My friend refused to accept the principal alone and insisted on receiving the full payment with interest. His wife advised him to accept whatever had been offered, but he did not heed her advice. In the end, he could not recover even a single penny.

When he mentioned this to me, my first reaction was that he should

have accepted whatever came. Unfortunately, it was too late. Even after several years, he could not recover any money.

Therefore, when you give a loan and don't receive the full amount as per the mutual understanding, it's better to accept whatever is offered when it comes. This way, you may not lose the entire amount, and sometimes you might receive the interest later. Also, never neglect the advice of your spouse.

THE UNJUST SYSTEM

I joined my father's business in 1961. We were pawnbrokers and had a comfortable living. However, I was not happy with that. Even though we were available to our customers 24/7 and charged reasonable interest, the law of the land was against pawnbrokers. The Pawnbroker Act allowed simple interest at 6.25% per annum, whereas banks were offering higher interest for deposits and charging higher interest rates for loan amounts. This created a misconception.

Pawnbrokers were charging up to 18% interest on gold loans and up to 24% on silver and diamonds. The lawmakers did not conduct any thorough study but, seeking public applause, created room for corruption.

The law enforcement agencies knew well that this was a draconian law, so they took monthly bribes and turned a blind eye. The media and politicians, to gain public sympathy and to cover their inefficiencies, labeled pawnbrokers as "blood suckers." This undeserved negative image of pawnbrokers was created. The term "blood sucker" did not sit well with me, and I began exploring other businesses. I was successful in diversifying.

However, when I look at the present-day scenario, nothing has changed. The Pawnbroker Act provides for around 15% simple interest, whereas NBFCs charge 24% to 36%. Nationalized banks and other scheduled banks charge around 36% for credit card holders under the guise of late and default payments. Thus, the mighty banks and NBFCs are allowed to exploit the common man, pushing him into a miserable debt-ridden life.

If a level playing field were created for small pawnbrokers, they could offer loans at much cheaper rates, which would negatively impact the business of these giants. However, this would benefit the common man and small businesses. I do not understand why our politicians and bureaucrats allow these giant banks and NBFCs to exploit the common man while preventing local pawnbrokers from providing help at reasonable interest rates.

I recently read in a newspaper that some companies lend money at rates of 100% or more by offering 12% for the first month and 36% to 100% annually for the rest of the period. I also saw a report in a leading Hindi daily stating that banks charge somewhere between 36% and 48% on credit cards under the guise of defaults. Once someone becomes a debtor with these institutions, there is often no escape from becoming a lifetime debtor. The heavy burden of debt crushes the spirit of individuals and families, often leading to suicide.

That's why, nowadays, our children do not want to become pawnbrokers; they have shifted to other businesses or professions. Double standards of the financial regimes and unfair labelling of pawnbrokers have driven away our youngsters from the pawnbroking business to avoid the stigma attached to the micro finance business.

MISDEEDS COME BACK TO HAUNT

In 1965, I submitted a short tender for supplying straw to the Corporation of Madras's conservancy department. At that time, the city's garbage was collected by bullock carts, and the Corporation bought cattle feed and straw for these animals. I was acting as an agent for Shaw Wallace Company, which submitted the tender. My role was to secure the tender, supply the products and collect payments.

Being new and inexperienced, I submitted a quotation 5% below the rate offered by the existing contractor, assuming they were making at least a 10% profit. The existing contractor was confident that no one would quote a rate lower than theirs. Thus, we won the contract for one month.

However, I was shocked to discover that the market price of straw was 30% to 40% higher than our tender rate. Further investigation revealed that the previous rate had been manipulated by a collusion between Corporation officials and the contractor. The material supplied was only 50% of the order, but the bill was for 100%, with the 20% margin shared between the officials and the contractor.

Faced with this dilemma, we could either supply the full quantity at a loss or engage in unethical practices ourselves. My father was opposed to short supplying, arguing that it would be morally wrong, especially since we were also supporting cow shelters. We decided to minimize our loss while completing the contract, but the experience was harrowing.

During this period, I tragically lost my 10-month-old child to diarrhoea. My father and I came to believe that this loss might have been a

consequence of our involvement in unethical practices. We realized that cheating, even against those without a voice, could have serious repercussions.

From this experience, we vowed never to engage in unethical business. We learned that unethical practices could rob you not only of financial gain but also of peace of mind and humanity. True profit and satisfaction come from honest and ethical endeavors. Remember, in Nature's ledger, one bad deed can outweigh a hundred good ones. Therefore, my advice to the younger generation is to avoid unethical practices, as Karma will extract its price.

THE IMPORTANCE OF FAIR TRADE

The lesson I learned from a goldsmith after receiving filthy abuse from him occurred sometime in 1969, when the Gold Control Act was in effect. It was an offense to possess even 50 grams of solid gold. Consequently, I decided to sell bullion. The goldsmiths in my area demanded gold at the same prevalent market price in Sowcarpet to make a profit. The business continued for a few months.

One day, a goldsmith came and informed me that the bullion was adulterated because I had added silver. Initially, I tried to pacify him, but the truth was undeniable, and I admitted that 1% silver had been added. After my confession, he gave me a severe reprimand, using filthy, unparliamentary language. Since I was at fault, I chose not to respond and remained silent, and he eventually left.

After that, I reflected on the situation and, from that moment, decided to stop the bullion business. I realized it was not viable and resolved to never cheat anyone for the sake of making money. Consequently, new ideas began to emerge in my mind for future business ventures.

THE CUSTOMER IS ALWAYS RIGHT

I ventured into the wholesale lottery distribution business in 1970. Customers from various locations would place orders, and we dispatched the parcels via airlines, night buses, or by post, as courier services were not available at that time. Occasionally, customers reported receiving fewer tickets than the quantity listed on the invoice. My policy was clear: we would accept these claims and issue a credit without hesitation. Over time, I found that most customers were indeed right in their claims.

Of course, some cheaters tried to exploit this policy, but their deceit was eventually uncovered. This approach built significant goodwill and trust, as our commitment was to ensure that once a customer, always a customer.

In Bhopal, a customer once reported a shortage of 1,000 tickets worth ₹20,000. My supervisor, who had personally supervised the packing, argued that there could be no mistake. Hearing the commotion, I intervened and instructed him to address the reported shortage. This decision satisfied the customer. A few hours later, my supervisor discovered the missing bundle in a corner of the godown and apologized for the oversight. I instructed him to offer a formal apology to the customer. This incident, starting with an argument and concluding with resolution, strengthened our business relationship.

The takeaway from this experience is encapsulated in the mantra: “The customer is always right.” Trust among customers, staff and oneself is essential to good business relationships and long-term success.

DON'T SUCCUMB TO EXTORTION

There are certain incidents that reveal our core inner strength. One such moment occurred in Madhya Pradesh in 1992. Our lottery business had exceeded expectations, taking off within just two months. Being new to Bhopal and its business environment, we were working long hours—12 to 13 per day—to keep up with the growing demand.

One evening, around 9:45 pm, as we were closing the office, two individuals arrived in a car, wanting to discuss business. Their demeanor was uncivil, so I decided not to engage with them. I refused their request, which annoyed them. One of them introduced himself as a journalist, and the other as a famous history-sheeter against whom two murder cases were ongoing. They attempted to intimidate me with their presence, but I remained unfazed. I replied that if needed, a third case would be on him, not on me. They were taken aback by my response.

I firmly and politely informed them that I only meet with scheduled appointments and do not entertain unannounced visitors. This enraged them further, but they eventually left. Despite their attempts to contact me through various means, I remained uninterested. They even reached out to our local advertising agent, who warned me about their reputation, urging me to meet them once.

I agreed to meet them, but only on my terms. I asked them to come to my hotel, Hotel Residency, where I would meet them in the lobby. Upon arrival, we all went to my hotel room. After some preliminary discussion, they proposed that we manipulate the lottery draws in exchange for a price. I firmly refused and ended any potential dealings with them. They then threatened to influence government officials

against us. I made it clear that if they succeeded in doing so, I would not hesitate to wind up and leave Bhopal.

The meeting ended on a sour note. The journalist began to malign us in his newspaper, but I did not let it bother me. My partner, Mr. R. N. Damani, and my son, Prasan, arrived in Bhopal. We stood firm and continued the lottery operations until the government halted them by executive order.

The lesson I learned from this experience is that maintaining composure in the face of threats prevents others from harming you. As a Rajasthani proverb goes, “*Ek ghar to daakan bhi taale,*” meaning even a witch skips one house. Eventually, both the history-sheeter and the journalist stayed away from us.

Even when disgruntled groups protested with slogans in front of our office, we remained unperturbed. We served sweets, snacks and tea to the protesters, understanding that even negative publicity is still publicity. This experience provided me with valuable lessons that proved useful throughout the next 30 years of my journey.

PERILS OF FALSE PRESTIGE

In 1993 we learnt an important lesson. After three years of exceptional performances, one of our companies invited investments through a public issue and 25% of the paid-up capital was offered to the public. The issue was oversubscribed 25 times and the shares were actively traded in the market. It was a boom period, with many public issues coming into the market at that time.

During this period, some merchant bankers, share brokers and promoter cartels manipulated share prices, causing them to be quoted much higher than their actual worth. The share of our company, with a book value of ₹10, slowly rose and was quoted in the market between ₹80 and ₹110.

At that time, the Sugal & Damani group was on a pilgrimage in Madhya Pradesh, Kolkata, and Sammet Shikarji in Bihar (now in Jharkhand). We became aware of the rising share prices but were unsure what to do. Being new to listing and share pricing, we were initially passive.

After about a month, the market fell abruptly. One of our partners suggested that we should not allow the share prices to fall, as it might reflect poorly on our company. I felt that since the rise in share prices was due to manipulation and our company's book value was ₹10, there was no need to interfere or buy back shares at inflated prices just to maintain false prestige.

This manipulation by some unknown persons led many to believe we were involved and caused substantial losses for many share players.

The greed that drove these manipulations ultimately led to a market bubble burst, destroying fortunes and collapsing companies. From this experience, I learned that doing business honestly and avoiding false prestige is crucial. Greed and the desire to impress others often lead to the loss of both peace and wealth.

DON'T FEAR BLACKMAILERS

We have been in the lottery business for the past 55 years, with lotteries organized by State Governments. The tickets are printed under state supervision and are checked before being issued for sale. Occasionally, a printing error may result in duplicate numbers on different tickets. The wrapper of each ticket book clearly states that if a defective ticket is found, it must be exchanged with the seller or the government by surrendering the defective ticket.

Once, in Chennai, two individuals came to me with two tickets bearing the same number. They accused us of fraud and demanded compensation, threatening to report us to the police. I showed them the clause on the ticket book wrapper, offering to replace their tickets. They refused and continued threatening that if the first prize number turned out to be the same, they would take legal action. I explained that the authenticity of both tickets would be verified by a forensic lab, and if both were genuine, the government would pay the first prize on both tickets. Despite their threats, I calmly told them to proceed with their plan. They eventually left and nothing came of their threats.

A similar incident occurred in Bhopal in 1992, where individuals attempted to blackmail us by threatening to tarnish our company's reputation in the newspapers. We did not give in. Eventually, one of the group members, who had travelled 300 km by taxi, pleaded for some assistance. I gave him ₹500 and they left without further issues. After that, no one else attempted to blackmail us. The lesson is clear: If you are in the right, do not be intimidated by blackmailers. Stand your ground and handle the situation with integrity.

DON'T MISREPRESENT IN NEGOTIATIONS

It is said that “God helps those who help themselves.” This proved true in my life. In 1973, after starting on my own following my separation from my father, I approached a shop owner to rent a shop from him for the lottery business. The owner, who ran a provision shop, demanded 36 months’ rent as advance. I explained my situation honestly—that I had just separated from my father and needed to start fresh. I expressed that paying 36 months’ rent as advance would leave me with insufficient funds to operate my business.

To my surprise, the shop owner agreed to accept just eleven months’ rent as advance, given my financial condition and youth. I became his tenant for almost 15 years and he practically prayed for my success and prosperity. He was a stranger, neither related to me nor from my community, but a local to the area.

This experience affirmed the proverb, “God helps those who help themselves.” In negotiations, honesty and a human approach can be more effective than deceit or manipulation. There was no bargaining or negotiation—just a sincere request and understanding from a young entrepreneur.

TRUST YOUR GUT FEELING

In 1992, we expanded our lottery business and I relocated to Bhopal. It was very promising even though we were new to Bhopal. All the employees were unfamiliar to us. We did not know their background, nor did they come through any recommendations. We had a policy of trusting the employees and never allowed suspicion or doubt to dwell in our minds until concrete evidence surfaced. Whenever we suspected someone of cheating, we investigated thoroughly and even if the misappropriation was as little as ₹1, we took immediate action.

One day while closing the cash in Bhopal, there was a shortage of ₹10,000. Three boys were handling the cash. All of them were local and young. It was their first employment. They searched, rechecked and counted repeatedly, but they could not reconcile the cash. They reported the issue to me. I rechecked the entire transaction, but there was no change in the result. Each of them started suspecting the other. They individually came to me, expressing their suspicions and blaming one another. Based on their behavior, body language and facial expressions, I did not suspect any of them. My gut feeling was that they were not culprits but had mistakenly collected ₹10,000 less from someone. It was not misappropriation but negligence.

The next day, I allowed the same boys to handle and go about their normal tasks. Since mistrust was floating among them, they felt uneasy. They informed me of this, but I told them I did not suspect anyone. The following day, the Godrej table drawer they used got stuck. We called the Godrej service team. When the drawers were emptied, the service team found a ten-thousand-rupee bundle at the bottom of the

drawer. That day's account tallied without this bundle; it was in excess. Everyone was happy, but for the three boys, it was a mystery. They came and questioned me about why I did not suspect any of them.

The incident created trust among all the staff members and they proved themselves to be trustworthy. In the lottery business, everything is cash and can be easily encashed. The prize-winning tickets up to ₹1,000 made up 10% of the total tickets sold. Due to the large volume of tickets, human error always occurs. The agent provides their account with prize tickets, unsold tickets, and cash or cheque for the balance. During my year in Bhopal, I did not find a single instance of misappropriation, theft, or cheating.

Never judge a person by their position or financial status. Before accusing anybody, think twice. Put yourself in their shoes before blaming or accusing.

TRUST, VERIFY AND ACT

In 1984, due to the imposition of sales tax in Tamil Nadu, we moved our lottery business to Bangalore. About 25 employees from Chennai were also relocated. In the payment receipt section, nearly 20 boys were working. Four boys in the payment receipt and checking section formed a cartel. In accounting, if agents reported an excess or shortage of prize tickets, we would credit or debit their accounts accordingly.

These four boys developed a habit of pocketing the excess tickets. This went unnoticed because there was no apparent loss to the company, and the sender was unaware of the surplus. The Supervisor was an obstacle for them. As he was the first to arrive and the last to leave, and was honest, they wanted him removed so that the next in command, who was in their cartel, could be elevated.

They came up with a plan. They circulated a prize-winning ticket of ₹1,000 twice. They informed the sender that the excess ticket had been encashed again and was shown as not received in the sender's account. The agent reported to my cousin, in charge, that he received a debit note for ₹1,000 and later received the same ticket from another source. The agent accused the Supervisor of misappropriation.

After some enquiries my cousin concluded that the Supervisor was at fault. He informed me and since I was in Chennai, I instructed him to send the Supervisor back immediately. When the Supervisor arrived, I spoke to him and felt he was innocent. I instructed him to return to Bangalore on the same night mail train. I told my cousin to reinstate him. My cousin was annoyed, stating that he knew the facts and believed the

Supervisor was guilty. I insisted that the Supervisor be reinstated with full charge and I would address the issue upon my arrival on Monday.

In the meantime, the cheaters stole a bundle of one hundred tickets from an agent's parcel. They went to Pondicherry from Bangalore to encash them. The Pondicherry agent recognized one and asked if he was working with "Sugal." The thief had no choice but to admit after being scolded . He confessed everything and the names of the cartel members. We recovered some money from their bank accounts but could not identify the owners. The four boys were dismissed. The Supervisor remained with us until we ceased business in Bangalore and stayed in touch until his last breath.

Therefore, do not rely solely on words. Listen, analyze and you will find the answer. Trust should be upheld at all levels—employer, employee and customer. Trust, but always verify.

AVOID GIVING BRIBES

In 1987, we set up shop in Tirupati, Andhra Pradesh. We needed to send prize-winning tickets to Chennai for verification and onward payment to various State Governments. I visited Tirupati once a week.

One day, a staff member from Tirupati was traveling to Chennai with prize-winning tickets when a police constable at the Tirupati railway station stopped him and took him to the railway police station. When I arrived in Tirupati, I saw my staff member with the police and followed them to the station. After waiting for a few minutes, the inspector arrived and examined the baggage. My staff member had all the necessary documents for the goods. My presence helped resolve the issue immediately and after that, no one stopped our staff.

The lesson is that whenever you carry commercial cargo, keep relevant documents with you and do not be shy or try to evade authorities. Be confident and provide the clarifications. Avoiding authorities or running away will only create more problems.

Similarly, when we transported prize-winning tickets from Bangalore to Chennai for checking, we often faced harassment from the railway police. The staff would bribe the police to avoid missing the train. Eventually, I instructed them to stop greasing palms and not to worry if they missed the train. If that happened, we would escalate the issue to higher authorities for a permanent solution. After implementing this approach, we faced no further harassment. The lesson is to stand your ground and not bribe officials. Once you resort to bribery, the harassment tends to increase.

DON'T GIVE UP

Mrs. Indira Gandhi was assassinated on October 31, 1984, leading the nation into a standstill until November 3, 1984. During the period from November 1 to November 5, 1984, lottery sales were halted. Some state governments accepted the return of unsold stock, but one state refused to do so. Despite my cousin's efforts and those of other lottery agents, the state official was uncooperative. This situation posed a significant loss for us and others involved.

My cousin asked what could be done since the official was not accepting the unsold tickets. I decided to handle it on my own. I called the official and explained that this situation was unprecedented and selling the tickets had become impossible due to the national standstill. Despite my explanation, the official remained unyielding.

I lost my temper and remarked sarcastically, "Mrs. Gandhi did not inform us in advance that she would be assassinated; had we known, we wouldn't have purchased the tickets. But by causing us this loss, you're not going to win any awards from the Government." Within moments, the official agreed to accept the unsold tickets, preventing a significant loss.

The lesson learned is that in genuine cases, do not stop trying until you achieve a resolution.

HONOR PRINCIPLES, SEE RESULTS

I was appointed as a stockist for the Uttar Pradesh State Lottery in 1975. After my appointment, the Director of Lotteries and Special Secretary of Finance for the UP Government visited Chennai. He stayed at a guest house of a company and invited me for dinner. He ordered both vegetarian and non-vegetarian meals. Being a strict vegetarian, as a principle, I do not eat at places where both types of meals are served due to concerns about cross-contamination. I politely declined the invitation.

The next day, I invited him for lunch, but he refused, saying that I had dishonored him and would not accept my invitation. He commented that he had many Jain friends who ate in mixed places, and some even consumed non-vegetarian food, implying that I was outdated in my beliefs. I chose to ignore his comments.

A few months later, he visited Chennai again and stayed in another corporate guest house. When I arrived to meet him, I asked the cook whether omelets were available. The cook reacted angrily, saying it was a pure vegetarian guest house. I clarified that I meant a vegetarian omelet and the cook calmed down.

The Director then invited me for breakfast, stating that it was a pure vegetarian guest house and asking me to join him. I accepted, and later, he had lunch with me at my home. We became good friends and he appreciated my adherence to my principles. He informed the lottery office that they could send me any amount of lottery tickets without advance payment or a bank guarantee.

In 1975-76, he sent me goods worth over ₹10-15 lakhs against my bank guarantee of just ₹15,000. This significantly boosted my presence and credibility in the market. Subsequently, other states also appointed me as a stockist.

The lesson here is that sticking to your principles can lead to appreciation and long-term benefits.

DILIGENCE SUCCEEDS

In 1991, the Madhya Pradesh Government invited tenders for organizing state lotteries. We participated in the tender process and were the second-highest bidder regarding the net revenue offered to the State Government. Although we offered a minimum guaranteed amount that was ₹10 lakhs less than the highest bidder, we proposed additional royalty payments to the State if our turnover exceeded the guaranteed amount. This was our master stroke, as we were aware that business would do very well.

The State officials initially did not grasp this point and recommended the highest bidder to the Government. We sought to clarify our position but struggled to make the officials understand. We then met with the Finance Minister and explained that although our guaranteed amount was lower, our proposal would potentially provide the State with greater revenue if sales increased. The Finance Minister appreciated our explanation and awarded the tender to us.

The highest bidder subsequently filed a complaint with the Lokayukta of Madhya Pradesh, but by the time the notice arrived three months later, lottery sales had surged, significantly increasing the State's revenue. In his reply, the Finance Secretary remarked that the Finance Minister's decision to award the tender to Sugal & Damani demonstrated astute financial acumen. Had the first bidder been awarded the tender, the State could have faced complications.

This experience underscores the importance of being vigilant when quoting tenders or signing business deals. One should always consider

the interests of the other party and present your case with clear, factual evidence to decision-makers. This approach can help you secure a favorable outcome.

The 1991 tender that we eventually secured was far from over in terms of challenges. We had to invest extensively in marketing and yet forces beyond our control derailed our efforts, albeit temporarily.

The Madhya Pradesh Government signed an agreement appointing Sugai & Damani as the sole selling agents for four lotteries for a period of three years. During this time, we invested significantly in marketing, publicity and setting up organizational structures within the state.

Our marketing efforts proved successful and our lotteries gained substantial popularity. However, the success of the lotteries was not well received by certain politicians and business lobbyists. The increase in lottery sales led to a decrease in liquor sales, which prompted the liquor lobby to work hard to have the lotteries banned. They convinced the state to impose a ban on lotteries just a few days before the demolition of the Babri Masjid. This period saw widespread law and order problems in Bhopal and the surrounding areas. At the time, a high-level police officer remarked that if lotteries had been operational, the law and order situation might not have escalated to such extremes.

Many of the lottery retailers, including poor individuals, physically handicapped people, and unemployed youth (often labeled as history sheeters), relied on selling lotteries for a respectable livelihood. Despite our three-year agreement, there was no valid reason for the ban. Therefore, we challenged the ban in the Jabalpur High Court in 1992. The case eventually reached the Supreme Court, where a constitutional bench issued a landmark judgment that laid the foundation for lottery regulations in India.

This experience underscored that government agreements and MOUs cannot always be relied upon. The government, with its extensive powers, can nullify agreements or MOUs with a single order. One must remain vigilant about the future of such agreements and maintain good relations with officials to safeguard interests.

THE MISTAKEN RAID: A TEST OF COMPOSURE

Around 1994-95, my partner received a call from shopkeepers near our office reporting a police raid at our office early in the morning. The police were waiting at the doorstep for the owners to arrive. At that time, we were involved in the lottery business in Bengaluru, and prize-winning tickets were sent to Chennai for verification and submission to the State Government.

We were puzzled and uncertain about what to do. I reached out to a senior police officer who was a family friend and explained the situation. He advised us that if we had no contraband or illegal activities, we should open the office as planned. He assured us that if the police harassed us without cause, he would intervene.

We followed his advice, opening the office as planned. Although the police did not allow the staff to enter and conducted a thorough search, they found nothing incriminating and eventually left. Later, we learned that the police had mistakenly raided our office instead of a nearby one involved in illegal activities. By the time they realized their error, it was too late.

From this experience, I learnt not to panic when we are confident in our integrity.

DON'T FEAR GOVERNMENT SUMMONS

In 1994, we were preparing to open our new office in Karol Bagh, New Delhi. At that time, the Delhi Crime Branch received complaints about unauthorized and fake lotteries being sold in the city. Allegations included non-payment of prize winnings, manipulation of draws and fraudulent claims of large prizes. As a result, several lottery organizers were arrested for investigation.

Our company received a notice in the name of my partner, summoning him to appear before the investigating officer. This created a tense atmosphere, with the fear that the police might disrupt our opening function. Despite the mounting tension, the function proceeded smoothly. A police officer visited but did not enter our premises; instead, he made inquiries with one of our senior executives at a nearby hotel. He left instructions for my partner to appear before the senior police officer with the relevant documents.

I insisted on accompanying my partner, despite his concerns that my presence might lead to additional complications. I told him that I wanted to be present so that I could reduce his tension and give him moral support, and that together we will face the consequences, whatever it may be.

At the Crime Branch office, the officer was surprised to see both of us arriving. Most lottery organizers had been avoiding their summons, but here we were, presenting ourselves willingly. We explained the lottery organization process, detailing the distinction between State-organized and State-authorized lotteries. We clarified that only State-organized

lotteries were being sold in Delhi due to restrictions on State-authorized lotteries, and assured him that there were no fake tickets in the market.

We presented all relevant documents and explained the entire system of operating State lotteries, including the draw process and prize payments. The officer was convinced and allowed us to leave. Subsequently, we learned that cases against several other lottery organizers were dropped.

My advice is to face problems head-on rather than avoiding them. If you are in the right, there is no reason to run away. Trust in yourself and remember that escaping the law is not easy if you have committed a crime.

THE DECLINE OF ENTREPRENEURSHIP

My father, Sri I. Nathmal, arrived in Chennai in the 1940s with borrowed train fare from a friend. He secured a job in Madurantakam, earning an annual salary of ₹500 plus food and clothing, working 14 hours a day. His duties extended beyond shop work to include various domestic tasks, including caring for milking animals. After six months, he saved ₹250, then moved to Chengalpet with similar conditions, where he saved ₹500 for the year.

Determined to establish himself independently, he rented a small shop in Triplicane for ₹2 per month and a house for ₹10 per month. He invested the remaining money in silver ornaments. His initial goal was modest—to earn ₹50 per month—and he achieved this within a few months. As his business grew, he upgraded to a larger shop and, in 1949, moved to a house-cum-shop with a monthly rent of ₹40. From there, he continued to prosper, supporting my five brothers, three sisters, and providing substantial funds to help start their independent careers.

However, I notice a shift in the current generation's approach. Today, many young people, after completing their education, prefer seeking jobs with salaries ranging from ₹15,000 to ₹50,000 rather than pursuing entrepreneurial ventures or professions they have trained for. I once offered entrepreneurship advice on my Facebook page, but few responded. The desire for job security often overshadows the potential of entrepreneurship, which offers greater opportunities for growth and independence.

This shift reflects a growing reluctance to embrace entrepreneurship.

Many young people are inclined towards job-seeking rather than job-creating. Despite the government's support for startups and the availability of seed capital, enthusiasm for entrepreneurship seems to be waning.

There is a need to reignite the entrepreneurial spirit among the youth. Business opportunities are vast and unbounded in private enterprise, and success is achievable with the right mindset. The inclination towards job creation rather than job seeking must be encouraged, as entrepreneurship offers unlimited potential for expansion and success.

BE EMPLOYER RATHER THAN EMPLOYEE

Seventy years ago in Chennai and Tamil Nadu, the Marwari community was at the forefront of the jewellery and microfinance businesses. We were prominent pawnbrokers, financiers and jewellers. Community leaders even owned banks, such as Agurchand Manmull Bank, Sethiya Bank, Bijraj Bank and Galada Bank. In the jewellery sector, notable names included Surajmal's, Veezumsee, Chotabhai, and Bapalal & Co. However, today, only Khazana remains well-known and the banks we once had are no longer in existence.

The community that was synonymous with pawnbroking and financing has seen a shift. New companies from other communities have emerged in the jewellery business, and NBFCs have taken over pawnbroking. This change has come as our younger generations, with their higher educational qualifications, sought different paths. Pharmaceutical companies are among the few new ventures, but overall, there are fewer entrepreneurs today compared to before.

Many educated youths have joined the service sector or moved abroad. This shift from being job providers to job seekers marks a significant change from our entrepreneurial heritage. Our forefathers built empires under adverse conditions with limited formal education. Today, with the advantage of better education, we should be capable of creating our own businesses and industrial empires.

We need to maintain the mindset of being entrepreneurs and job providers. This mindset should guide our youth to restore our presence and prominence in the business world, just as we had in the early 80s.

ENTREPRENEURSHIP: THE BRIGHT FUTURE

Whenever discussions take place among the business community, they speak of competition and dwindling profits. In the coronavirus era, most businesses suffered, but a few, like hospitals, pharma companies, pharmaceutical distributors, pharmacists, drug manufacturers, and manufacturers of surgical gloves, masks and PPE made a lot of money, beyond their imaginations. Everyone tried their best and utilized the opportunities to make money. A ₹3 mask sold for ₹25, and a ₹200 PPE was sold for ₹600.

This reminded me of a cloth market in Pali, Rajasthan. There, the shop owners were not sure until the purchaser had taken delivery. Even after confirming, the purchaser would buy from another shop if available at a lower rate. They used to do business at par and their profit came from the packing material. There was no credit, only cash. If any purchaser kept a balance, they had to pay interest on the balance from day one. We cannot see this type of competition anywhere in India today.

But nowadays, in my view, there is no competition in business anywhere in the world. There is a shortage of entrepreneurs worldwide. Just look around you—have you seen any shop closing due to unviability? New shops, 99 out of 100, succeed. Whereas in the employment market, depending upon the salary and security of the job, there are always a minimum of 1:10 applications. That means 9 people fail and 1 succeeds, giving a success rate of 10 percent. In some cases like civil services and medical services, the success rate is 1:1,000 meaning one applicant succeeds for every 1,000 applications.

So, where is the competition—in business or in service? Even I am what I am today not because of joining any service, but because of becoming an entrepreneur. An entrepreneur has to shed ego and use common sense to develop. I invite the youth of today, irrespective of their educational qualifications, to become entrepreneurs for a bright, secure financial future.

EDUCATION POLICY FOR ENTREPRENEURS

When I wrote a post on facebook about the recent changes in the education policy, I received a good number of comments, with many in favor and a few suggesting that I should first read the entire policy. Before considering this suggestion, my thoughts went back to the 1950s when Sri C. Rajagopalachari was the Chief Minister of Madras State. He introduced the National Education Policy (NEP) that required students to attend school in the morning or afternoon and spend the remaining time helping in their family's business. The idea was that by the time they completed their studies, they would be self-employed, using the professional knowledge they had acquired to add value to their trade.

I started working in my father's shop at the age of 10. When I dropped out of PUC, I immediately joined my father's business and applied modern ideas to improve it. This approach meant that I did not need to seek employment elsewhere. Although Sri C. Rajagopalachari's policy was innovative and well-intentioned, it faced opposition claiming it would disadvantage the underprivileged by depriving them of their rights and education, and prevent social upward mobility.

I recall an instance from 1974 when the owner of a salon asked me to employ his son, who had completed his SSLC. The salon was doing well and he employed three people himself. I told him that if I were to hire his son, he would have to perform all the tasks, such as sweeping, cleaning and making petty purchases, for which he would be paid ₹70 per month, while he, as the owner of his shop, paid his employees ₹90 to ₹100.

I advised him that education should not prevent his son from working in the family business. In fact, it could inspire him to introduce additional services and increase profits. Fortunately, he took my advice and encouraged his son to join the family business. After 3-4 years, both the father and son returned to thank me for the advice. They had expanded their services and were making good money, with a larger workforce.

In my view, frequent changes in education policy are unhelpful. The education system should not perpetuate unemployment. Instead, it should foster entrepreneurship and create employers rather than employees. Youngsters should be educated to become job providers, not just job seekers.

ACCEPT HOSPITALITY

In the 90s, my partner Mr. G.N. Damani and I used to meet high-level government officials, politicians and other business professionals. Often, we were offered coffee, tea, or small snacks as a courtesy. Initially, we would thank them and decline, preferring to keep our meetings brief. However, we soon realized that by not staying for the refreshments, we were missing an opportunity to build rapport.

We decided to start accepting the hospitality offered. By doing so, we not only had more time to discuss our matters but also allowed the officials to talk about themselves and their achievements. This extended interaction helped establish a stronger connection and ensured that our faces were remembered. Over time, this approach fostered a more personal relationship, and we would often greet each other warmly in subsequent meetings.

Therefore, my advice to young professionals is never to refuse such hospitality. Accepting it can significantly strengthen relationships and friendships, creating a lasting impression and facilitating better communication.

PRE-PARTNERSHIP HOMEWORK

I entered into a partnership with a relatively unknown individual. After four years, he demanded a large sum of money, which I declined. He then began engaging in malpractices, which I discovered and warned him about. Instead of addressing the issues, he resorted to blackmail. This occurred around 2005. He threatened me, stating that if he pursued legal action, I would lose my goodwill and reputation. He also warned that if I entered the premises, he would have me thrown out.

I listened to his threats and replied, “Please consider your reputation. Don’t worry about mine.”

Ultimately, we fought the legal battle and secured our rights in the business. He was removed from his position.

The lesson from this experience is clear: Before entering into a partnership, thoroughly vet not only the business but also the partner. Investigate their credentials in the community, market and local area. Ensure that all terms are clearly discussed and agreed upon. Don’t be swayed merely by potential profits or future prospects. Proper due diligence can save you from significant energy, money and time spent dealing with potential conflicts.

THE ENTREPRENEUR'S KEY TRAITS

In 1989, my son's friend Hemanth came to me with his grandfather and proposed a money-lending business, requesting that I take him on as a partner. Hemanth was only 22 years old and lacked business experience. We accepted the proposal and partnered with one of my cousins, Sri Suresh, who was also young but energetic, receptive to ideas and dedicated.

After studying the situation, we started the money lending business, providing loans based on promissory notes. However, after a few months, we realized the risks associated with recovery and the slow pace of the legal system. Civil suits took years to be settled.

Therefore, we decided to wind up the money lending business and shifted to two-wheeler finance in 1990. The business grew rapidly and we had about 3,000 vehicles in our portfolio. At that time, we were a leading player in two-wheeler finance.

In 1995, banks and other financial institutions entered the two-wheeler finance market without fully understanding the business. They began offering loans indiscriminately. Unable to compete with these institutions, we eventually closed the business.

A few years later, banks faced issues with collecting EMIs, as the follow-up and collection expenses exceeded the amounts to be recovered. Consequently, they too moved away from two-wheeler finance. While banks and financial institutions were dealing with public money and did not suffer personal losses, we were losing our funds.

Therefore, we transitioned to two-wheeler sales, dealing with both new and old vehicles.

In 1996, we started a money changer division within the company. Initially, we obtained a foreign currency accepting license and, after a year, became a full-fledged money changer. None of the partners had prior experience, but we were dedicated and had the right aptitude to learn the business. As a result, it grew slowly but steadily.

In 2003, we saw a news item about foreign coins accumulating in temples, with devasthanams unsure of how to handle them. They floated a tender and we decided to participate and were successful in securing the tenders. Occasionally, we found gold coins among the lot, which we promptly returned to the authorities. This earned us their trust and helped streamline the tender process.

The challenge then was how to dispose of these coins. We sorted the coins by country and denomination and approached travelers and travel agents to explain the benefits of carrying a few coins of their destination country. The benefits included avoiding the need to approach a money changer upon arrival, hassle-free use of trolleys at the airport, and sometimes enjoying coffee without searching for currency exchange. Additionally, the coins were available at a discount of 10 to 30%, resulting in savings.

Initially, travelers were hesitant to take the coins due to their weight and the shyness of using them abroad. However, after 2005, I consistently carried a minimum of 100 coins because of the savings and convenience it provided.

We exited the company in 2015, but the next generation continued the business and is now thriving, pioneering the collection of coins from

nearly 150 temples in Tamil Nadu and Kerala.

From this experience, I learnt that age is not a barrier to entrepreneurship, nor is a lack of specific trade knowledge. The two young men with a money-lending background ventured into two-wheeler finance, sales, and later into money changing. To succeed in any business, you need aptitude, common sense and dedication. Success is at your doorstep.

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SEEK FAVORS SPARINGLY

In business or profession, you naturally build friendships with various government and private officials. It's important to maintain these relationships, but be cautious not to use them for minor issues. Frequent reliance on such connections may jeopardize the friendship, and when you genuinely need assistance, they might not be able to help.

Everyone, regardless of their position, has limited influence. No one has unlimited sway. Therefore, if you know an influential person, preserve that influence and use it sparingly, only for serious emergencies. Matters that can be resolved at lower levels are generally easier, more economical and free of complications.

DESTINY CHANGES YOUR PATH

In 1990, a friend of mine who worked at an advertising agency approached me for support with his new venture. He had been a dedicated employee there for many years and we had assumed he was a partner in the firm. However, he revealed that although he was related to the proprietors, he was an employee and had requested a salary increase that was denied. This led him to resign and start his own advertising agency.

Given his sincerity and the quality of his work, we, as lottery agents and distributors, decided to support his new business by choosing his firm for our advertising needs.

A significant turning point came when he received a printing order from an opposition political party. Although he printed the posters according to legal standards, the ruling party, rather than taking action against the party that commissioned the posters, filed a complaint against him. As a result, he was arrested and sent to judicial remand.

After being released on bail, he came to see me. I advised him not to be discouraged or depressed by the situation, as such challenges are part of professional life. I suggested he take some time to rest, visit friends and relatives to avoid further gossip, and then meet with the political party leader. I recommended that he show his face and briefly inform the leader of his bail status without making any further comments.

Following my advice, he met with the political party leader and left the meeting. Before he could even leave the building, the party's Secretary approached him and offered a significant printing order.

This opportunity proved to be a turning point for him, helping him stabilize his business.

In a few years, the political party came to power and he was empanelled for government advertisements. His company eventually became one of the leading advertising agencies and he achieved significant success. This experience showed that destiny has its own way of changing your path.

DON'T SAY 'NO' AT FIRST SIGHT

One of my friends joined hands with a builder to work on a real estate project. They found a property and began negotiations, but they discovered that a public limited company had a guest house as a tenant on the property. Evicting a tenant within a reasonable time frame can be difficult, so they considered dropping the proposal.

Before making a final decision, I suggested to the builder, “Why don’t you go and take actual measurements to see if the project can proceed without any hindrance from the tenant? If the project can be taken up without the tenanted property, then go ahead with it. The tenanted property can be utilized when it becomes available.”

They took the measurements on-site and concluded that the multi-storey building could be constructed without needing the tenanted property. When the property becomes available, it could be used as a parking space since they would still get the Floor Space Index (FSI) for that property.

The property was negotiated and the project was successfully completed. The partnership had a strong start and they have since completed several projects together.

Therefore, dropping a project at first sight should be avoided. Instead, conducting an on-site study and analysis can lead to success. They have been working together for the last 20 years or more. The mantra is: don’t say no at first sight—analyze before saying no.

ALERTNESS IN BUSINESS

In business, you must always stay alert to market dynamics. In 1980, I visited my village, Siyat, in Rajasthan with my family and stayed for a month. This allowed me to visit different places and meet people from various businesses.

During a trip to Jodhpur to seek the darshan of a Jain Saint, I met a businessman dealing in ghee. As is common when two businessmen meet, we begin discussing business. He explained that he was a wholesale dealer of ghee, sourcing it from Aavin in Tamil Nadu and from Andhra Pradesh.

He mentioned that when the market is down, he prefers to buy from Andhra Pradesh because Aavin's prices are set by its board meetings, which can cause delays in decisions. When the market is depressed, Aavin accumulates large stocks due to the indecision of its board. When Aavin finally decides to reduce prices, the market demand often rebounds, causing prices to rise again. Consequently, he negotiates with Aavin for the reduced price, resulting in a loss for Aavin and a profit for the quick-responding merchant.

This experience reinforced the lesson that in business, one must keep their eyes and ears open at all times. Business people don't typically fail due to competition but rather due to their lethargy. Therefore, always remain vigilant in business.

THE ROLE OF BANKS

In 1970, we opened an account with Punjab National Bank. The Manager at that time was cooperative and our business grew. However, when a new Manager took over, he became envious of our turnover and started to hinder our progress. His lack of cooperation forced us to shift our account to Indian Bank. The Manager at the new bank was highly supportive, appreciating our account, our business, and me as a young entrepreneur.

In 1973, we relocated our business. A new branch of Bank of Baroda opened near our new location. We informed Indian Bank that the proximity of the Bank of Baroda would be more convenient for us. Without hesitation, the Branch Manager of Indian Bank signed my account form as an introducer. The Branch Manager at Bank of Baroda was surprised and commented that while it is unusual to sign account opening forms of their clients for other banks, Indian Bank's Manager had lost a good client for the benefit of the client.

I explained that he was genuinely concerned about the client's welfare. If the client is healthy and prosperous, the bank will automatically benefit. We still remember his generosity, after 50 years.

At the Bank of Baroda, we received excellent encouragement, cooperation and motivation, which helped our business grow rapidly. Our account involved deposits and bank guarantees, which were essential for our role as lottery distributors.

The cooperation from the Bank of Baroda's Thiruvateeswaranpet Branch was invaluable. They assisted us at every step, providing bank

guarantees with minimal cash margins.

Our business expanded significantly. Without their support, we would not have experienced such rapid growth. In 1998, we celebrated the Silver Jubilee of the Sugal Lottery Agency. We invited Mr. Ramaswamy, the retired Manager from the Bank of Baroda, to honor him and the bank for their support. He was so touched by our invitation and the celebration that he traveled from Coimbatore to Chennai to participate in the function.

In 1988, Sugal & Damani was established. Due to our positive experience with the Bank of Baroda, we opened our account with them. In 1992, when we successfully tendered for the Madhya Pradesh Government Lottery, we required a bank guarantee of several crores. Bank of Baroda assisted us by issuing the bank guarantee at a very low margin of 30%. The then Manager, Mr. Hariharan, worked tirelessly to secure the sanction.

Without their support and cooperation, we would not have been able to sign the agreement with the State Government of Madhya Pradesh. The cooperation from Bank of Baroda's branches in Chennai and Bhopal was exceptional and cannot be fully described in words. Thus, for growth, the goodwill, cooperation and good-heartedness of bankers are crucial.

THE WORLD IS FULL OF OPPORTUNITIES

There is a well-known proverb: “Don’t give bread to man; teach him how to bake.” This highlights the importance of equipping individuals with the skills to sustain themselves, rather than merely providing temporary relief. This raises a question about how effectively our educational system addresses this need.

Food, clothing and shelter are fundamental necessities of life. Without them, life becomes unbearably challenging. However, does our education system effectively prepare students with the skills needed to secure these basics?

Many young graduates find themselves relying on their parents for support while they search for jobs. Securing employment often takes time, and even when a job is obtained, it may be insecure, with the threat of layoffs looming.

Recently, a middle-aged gentleman approached me seeking a job. He had a B.Com degree and had completed only one year of an MBA. He expressed frustration that his lack of an MBA was hindering his job search. I explained that job opportunities are not determined by degrees alone but by the results, one can deliver. To earn ₹500 per day, one does not necessarily need a degree; what is crucial is the mindset to become self-reliant.

I shared an anecdote to illustrate this point. A middle-aged woman, who had lost her husband and was left with three children, faced immense challenges. Completely uneducated, she had only a thumb impression instead of a signature. After the mourning period, she was left to figure

out how to provide for her family.

One day, a neighbor borrowed some idlis from her. The neighbor returned later, praised the idlis and paid her a small amount. Though initially hesitant, she accepted the payment and realized that she could use her cooking skills to support her family. She began selling homemade idlis, vadai, pongal, chutney and sambar hygienically. Her business grew and she became well-known as “Idlicaramma”. With her earnings, she educated her children and conducted their weddings to her heart’s content.

This story illustrates that with creativity and determination, one can achieve a dignified living without relying on formal credentials. Our education system should focus on teaching young people practical skills and encouraging entrepreneurial spirit, enabling them to start earning from day one after completing their studies.

There are countless opportunities in the world where one can live decently and with dignity. By combining formal education with practical skills and self-reliance, we can better prepare our youth for a fulfilling and independent life.

THE KIND EMPLOYER

A friend of mine in Chennai was in the engineering business and had a practice of regularly sharing his profits at the end of the year among his staff and institutions working for the underprivileged. Every 15th or 16th of March, after estimating the profits, he would donate a portion to various institutions and another portion as bonuses to his employees.

In some years, when the business was doing well, the bonuses could amount to more than 10 to 12 months' salary. However, there was a year when the business faced difficulties and there were no profits, resulting in no bonuses being declared. A few employees reacted poorly and demanded bonuses despite the lack of profits.

This response deeply saddened him and he subsequently decided to give bonuses based on specified norms rather than the previous practice. Despite this, he continued his charitable contributions. Employees should appreciate the employer's goodwill and, in times of hardship, cooperate with management to overcome difficulties.

PRACTICAL BUSINESS LESSONS

I used to visit Aurangabad in Maharashtra during my childhood holidays. My uncle owned a provision and dry fruit shop in a busy market. Various types of dry fruits were kept in bottles. Whenever a customer visited, the sales boy would show them samples. While showing the samples, he would also put some pieces of dry fruits in his mouth.

I mentioned to my uncle that the staff were eating the costly dry fruits. My uncle explained that he had allowed them to eat in the shop but not in the godown. He said that newcomers, out of curiosity, might eat them, but over time they become less interested due to frequent exposure. He further mentioned that the cost of consumed dry fruits is not significant compared to the benefits. The sales boys felt proud and marketed the goods more vigorously.

To succeed in retail business, it is essential to give your staff some freedom and trust them fully.

SOCIAL ENTERPRISE

You may be surprised to see the caption and wonder, “What is a social enterprise?” A social enterprise is an institution established for the welfare of society by its members. The person who takes the lead and connects people is known as a social entrepreneur.

Establishing social enterprises is a very challenging task. However, one can gain recognition, fame, appreciation, accolades, awards and respect at all levels of society. These enterprises can focus on social services, education, healthcare, animal welfare, child and women’s care, senior citizens’ homes, rural development, and more. So, I request the youth to come forward and become a social entrepreneur, and lead a satisfying and meaningful life.

Although it is a challenging task, there is not much competition in this field. A person who is sincere about work, compassionate, empathetic and possesses good marketing skills can be a great candidate for this service. It does not require significant finance but does demand simplicity, sympathy, empathy, honesty and awareness at every step.

A JOB FOR GENERATIONS

Whenever businessmen meet, their conversations often revolve around competition: no margins, low sales, a dull season, or a market with no money. They compare current performances with previous years, lamenting that those were better times.

Friends, I have been in business for the past 70 years, trying my hand at various ventures: manufacturing gold jewellery, bullion trading, selling second-hand gold, silver and diamond jewellery, easy savings schemes, lathe industry, pawnbroking, lotteries, government supply contracts, publication, working as a LIC agent, automobile financing, partnering in finance companies, travel and tourism, pre-owned two-wheeler marketing, and money changing.

While I faced losses in the lathe industry for manufacturing survey instruments, most of my ventures were successful. Some I handed over to partners, and others I closed for better opportunities.

Therefore, friends, after completing your studies, resolve to stand on your own. Be self-employed in business, industry, or any profession—whether as a doctor, advocate, chartered accountant, or engineer. If you join employment, do so to learn, not to remain an employee for life.

If you have a family business, join it, learn its intricacies and then either expand it or venture into something new. To succeed in business, you don't need vast sums of money or advanced degrees. What matters is your attitude and approach. So, take the plunge and be your own boss.

Contrary to belief, there is no shortage of business opportunities. However, competition in employment is fierce. For a job offering ₹3 lakh per year, one candidate may be selected out of 10, and for ₹5 lakh or more, the competition intensifies. In civil services, only one candidate out of 1,000 may secure the position.

In business, you can pass it on to your children. In service, however, your children must start from scratch, qualifying and competing like everyone else.

The government's mantra today is Start-up. They provide significant encouragement, including financial support, to entrepreneurs. Hence, aim to be self-employed, providing jobs rather than being an employee counting limited earnings every 30th of the month. When you work for yourself in business, then sky is the limit.

CREATE YOUR OWN ENTERPRISE

Let me tell you a story of Ravi and Sharav. They were close friends since childhood, having studied together in the same school and college. While Ravi's father worked for a company, Sharav's father ran his own business.

Upon completing their studies, both received job offers. Ravi's father, already employed in a company, advised his son to accept the offer. On the other hand, Sharav's father encouraged him to decline the job offer. Sharav was upset and questioned his father. He had worked hard to earn a good rank and be selected by a multinational company. If he wasn't going to pursue that opportunity, he felt all his efforts and the time spent studying would go to waste. He argued that his father could have simply encouraged him to join the family business four years ago, rather than pushing him to get good grades.

Sharav's father calmly explained that he had sent him to college to gain knowledge, not just for the job offer. He also pointed out that the salary Sharav would receive in the multinational company would not even match what he is already paying his employees. Ultimately, Sharav chose to follow his father's advice and joined the family business.

Ravi joined the multinational company but was transferred frequently, and they lost touch. Twenty-five years later, Ravi returned to his hometown. While walking through a park, he bumped into Sharav. Surprised, they exchanged pleasantries. Ravi proudly shared that he had been promoted to the post of manager with a salary package of ₹30 lakhs per year, complete with accommodation, a car, air travel

and five-star accommodations for his work trips. He then remarked, “I hope you’re still running your father’s business and living the same life—opening in the morning, closing in the evening. You’ve made the biggest mistake of your life by not joining a multinational company. You were a genius and could have achieved far more than I have.” Ravi continued speaking negatively, without pausing for a response.

Finally, it was Sharav’s turn to speak. He replied, “Yes, I am continuing with my father’s business. But I’ve taken it to new heights by blending my father’s experience with the knowledge I gained during my college years. I now pay more than a crore in personal income tax each year. My son has completed his education at a foreign university and has joined the business. I plan to retire soon and hand over the reins to him. What about your son?”

Ravi’s expression changed. He explained that his son had completed his studies with a good rank and was still looking for a job. Ravi felt disheartened realizing that while Sharav had seamlessly transitioned his son into the family business, he had been unable to secure a similar future for his own son. In business, each generation need not reinvent the wheel to succeed. However, in service, every generation has to work hard to secure a position.

So, dear students, study well, gain knowledge and consider building your own business instead of working for others. In business, there’s no competition, while service jobs are highly competitive. Business doesn’t require large capital—just the right mindset.

For lucrative jobs with salaries above a lakh, the competition is in the ratio of 1:500. For top civil services, it’s 1:1000. But in business, the success rate is 99.99%. Thus, aspire to be an entrepreneur. Strive to be an employer rather than an employee. Be a job provider, not job seeker.

TRUST AND TRANSPARENCY

In 2013, we celebrated the Silver Jubilee of Sugal & Damani in Mumbai. The central question before the founding members of the group was always, “How to ensure that the partnership between the founders could be nurtured, strengthened and carried forward by the second and third generations over the coming decades?”

We invited all the individuals who had supported us in various ways, contributing to our journey and the success of the partnership. We honored them at the event. On this occasion, we released two coffee table books: Cede-Concede (One rupee is equal to 99 paisa) and Stay Together.

The books depicted the journey of Sugal & Damani from its origins in a pawn shop and cycle shop to becoming a state lottery organizer and then diversifying into various businesses such as diamonds, tourism, real estate development, software development, share and commodity broking, and finance.

Initially, the Group operated without formal rules or regulations governing internal relationships. However, the founders recognized the need to implement formal guidelines to facilitate further growth and maintain our unity.

The 25 years of togetherness have now extended to 36 years. The second and third generations are venturing into different parts of the business world.

The first-generation partners include Sugalchand and Sri G.N. Damani,

ably supported by Sri R.N. Damani and Sri P.B. Chheda. The later entrant was Sri Kishore Ajmera. The second generation is led by Sri Prasanchand, Sri Vinodh Kumar, Sri Nitesh Damani, Sri Mitul Damani and Sri Rajen Chheda. The third generation is led by Sri Pramod and Sri Pratik.

The group is also supported by Sri Kamlesh Vijay, Sri Naresh Mangal, Sri Pradeep Lunkad, Sri Bhavin Doshi and many others who have been with the company for the last 30 years. We are proud and happy that Sugul & Damani has completed more than 36 years of journey together. The journey has been largely smooth, with only minor hiccups. We at Sugul & Damani have confidence and mutual trust and avoid creating unnecessary issues.

Any issues that do arise are resolved through mutual discussions. The secret to the longevity of our fruitful partnership is our total openness and transparency in all our actions. Additionally, the strong bonding among the families of the partners is crucial. We are grateful to the Almighty and our well-wishers for their blessings, cooperation and support, without which we would not be where we are today.

SUPPORT OF PROFESSIONALS

For success in business, one needs to have a strong network of professionals, including advocates, chartered accountants and doctors. We are fortunate to have such noble individuals, many of whom have seen their second generation join the profession.

Among the chartered accountants, I would like to mention Sri P.M. Choradia & Co., who have supported us for over 60 years. Sri Prakashmalji Choradia, known as P.M. Choradia, has been succeeded by his son, Sri Kamal Choradia.

Sri N.K. Surana and Sri S.L. Gadhiya have also been associated with us for more than 30 years. Now, S.L. Gadhiya's nephew, Pradeep Gadhiya, continues the association. Similarly, in the field of law, the firm of M/s. Aiyar and Dolia, originally led by the late Mr. B.R. Dolia, and now his son Sri Jayesh Dolia, has been with us for over 25 years. We are associated with Mr. B.V. Desai in Delhi, Mr. Ashwani Chopra in Chandigarh, and Zariwalla in Mumbai, who have provided legal support for over 25 years.

To be successful in business, good health is essential. Chennai doctors like the late Dr. N.S. Murali and now his son Dr. Sandeep Murali, as well as the late Dr. C.V. Krishnaswami and Dr. Ranuka in Delhi, have looked after our health for more than 35 years. Dr. Anil Kanojia from Mumbai has been taking care of Mr. G.N. Damani's health daily for more than 6 years and continues to serve as the family doctor for our families in Mumbai.

We are blessed to have the services of these eminent professionals

continuously. Because of their good-hearted, timely advice and guidance, our businesses have grown leaps and bounds.

The success of a partnership depends not only on hard work but also on having excellent advisors and associates. Without their wise counsel and guidance, our growth would not have been possible.

ASSESS VALUES BEFORE PARTNERING

Friends, it is often said that partnerships end on a bad note. However, I have entered into partnerships with many people, both within and outside my community. By and large, these partnerships have ended smoothly and some are still ongoing.

For instance, one of my Jain friends met a South Indian Railway Engineer, an Iyer, on a train to Bangalore. They struck up a conversation, which led to a partnership for real estate development. This civil engineer took a sabbatical from the Railways and eventually resigned. The partnership flourished for over two decades, and both parties' offspring joined the business.

One day, the Jain partner expressed his intention to end the partnership. The Iyer agreed, stating that since the Jain had invited him into the business, he should be the one to decide on its termination. The Iyer requested that the assets and liabilities be valued and that he be given his share. They managed a satisfactory separation. When I asked the engineer if he was content with his share, he replied, "If I had continued with the Railways, I would have saved one lakh and received a pension. Instead, I received more than ten times my savings, plus interest on deposits as a pension. So, I am fully satisfied and believe the partition was fair."

In another case, a Jain and an Iyer worked together in an automobile shop. The Jain joined to learn the business and later intended to start his venture. The Iyer was an employee with no plans to run a business. After a year, Jain resigned from the shop and invited Iyer to join him

as a partner. Seeing the attractive offer, Iyer resigned and accepted the partnership.

Over five decades have passed since then. They remain good partners and have built a strong, family-like bond. Both have now retired and their children have taken over the business. I recently visited them at Mr. Jain's house and they were happy and appreciative of each other. The Iyer and Jain are like brothers.

What I want to convey is that when forming a partnership, focus on the values and ethics of the person, rather than their caste, community or religion. The incidents I've shared demonstrate that partnering with people of strong ethical values can lead to successful and harmonious business relationships.

CAREER CROSSROADS

Graduation marks a significant milestone in our lives as it is the start of the transition from student life to being a professional. With so many options and possibilities ahead, it is natural to feel uncertain about which direction to take. Broadly, there are two options:

- To pursue further studies
- To seek employment

For those who wish to pursue further studies, please choose a course that genuinely interests you. Don't succumb to peer pressure or blindly follow your friends. Think carefully before enrolling. Consider how further studies will add value to your career and help you earn a living. Remember, whatever qualifications you acquire, if they do not generate sufficient income, you may not gain respect—either at home or outside.

For those of you who want to join the workforce, gain experience by learning on the job. After a few months or years of service, consider starting something on your own. No business is too big or too small—it all depends on how you approach it.

While planning your career, consider government jobs. Unlike other jobs where you constantly need to prove yourself to avoid being laid off, government jobs offer stability. However, always strive to have something of your own to lead a comfortable life.

Let me share a secret with you: There is no real competition in business and self-employed professions. This is a myth created by others to discourage many from venturing out. If everyone became self-employed,

who would work for them? So, please strive to be self-reliant. Another myth is that business requires a lot of investment. Most of today's big business houses started with very little, or no, investment—only with a strong desire to succeed.

Plan accordingly. If you need any guidance, feel free to message me.

HOW LIMITING LEADS TO ABUNDANCE

In 1980, I embraced the vow of limiting possessions (*parigraha parimaan vrata*) from Muni (now Acharya) Sri Rajyesvijayji of the Mandir Margi sect. The seed of this decision was planted as I observed the serene and contented life of my maternal uncle, Sri Kewalchandji Sancheti, who had undertaken this vow. It was not an external push but a quiet awakening within—a self-motivated inner calling that drew me toward this path.

This vow involves fixing a ceiling on net assets. I thought I had put a very high limit, but I managed to reach that limit in 1982. Therefore, I truly believe in the law of attraction and abundance. I now faced the dilemma of what to do next, as my financial needs were fulfilled according to my aspirations.

Fortunately, I had the opportunity to meet Jain Muni Sri Sumermalji Swami with my family—myself, my wife, and our three children. After some discussion, he asked if I needed any guidance or had any questions about spirituality and life. This conversation led me to speak candidly with him.

I told him that I had vowed not to increase my wealth beyond a certain limit, which I had now reached. I was uncertain about what to do next. After a moment of reflection, he advised that while you do not have the aura of becoming a saint or renouncing worldly things, if you were to close your business and stay at home, you would likely face unnecessary domestic strain within three days. He said that since your children are in school, it is your responsibility to support them until

they complete their education and enter the mainstream. If you close the business now, you would have to start from scratch. Therefore, he suggested continuing the business, operating ethically and honestly, and donating some earnings to society after thoroughly examining the needs of the recipient institutions.

I consulted my auditor, Sri P. M. Choradia, who advised me to support institutions already serving society. His first recommendation was to donate to the Cancer Institute in Adyar. I recall contacting Dr. Shanta in 1982 to arrange a visit. After touring the institute, I was impressed by the service provided to the less fortunate. When she asked what I wanted to do, I mentioned that I intended to donate ₹1 lakh. She suggested increasing the donation to five lakhs, with the Oncology Block nearing completion, and offered to name the building as per my choice. I agreed to donate the amount over two years. To my surprise, Dr. Shanta readily accepted and requested a name for the block. It was named after my mother as “Jadavbai Nathmal Singhvi Oncology Block” before the full donation was completed, which was a significant motivation for me.

I want to emphasize that when you give to a good cause, your income often increases automatically. With divine blessings, I managed to complete the promised donation within six months. I was honored to be a guest at the inauguration of the building and sat on the dais next to the then Health Minister of India, Sri Shankaranand. It was a thrilling moment for me, my family, and our community in Triplicane. The motivation and blessings from Dr. Shanta and Dr. Krishnamurthy fostered a deep emotional attachment to the institute.

To encourage me further, Dr. Krishnamurthy invited me to join the Governing Body of the institute in 1986. I initially questioned what I could contribute as a businessman rather than a medical professional. He assured me that I would only be needed twice a year for Governing

Body meetings. Since then, I have been a member of the institute's Governing Body. This experience has reinforced my belief that you receive more than you give.

One of my elder brothers used to say a Hindi proverb, "*Vyaapar mein duguna, khet mein sau guna, daan dene se anant guna*," meaning money multiplies double in finance, a hundredfold in farming, and infinitely when given in charity. If you grow one seed, you get back a hundred—but it multiplies infinitely when used for social causes. This is the mantra of my growth.

BLISS OF MODEST LIVING

Our Hon'ble Prime Minister, Sri Narendra Modi, has urged us to strive for becoming "*atma nirbhar*", meaning self-reliant. We should not depend on anyone but work towards being self-sufficient.

This reminded me of the life and attitude of my wife's maternal uncle, Sri Roopchandji Solanki, who lived in a small village in Rajasthan. Even in his old age, he never depended on anyone. He led a modest life with his wife, as they had no children. They lived in a small house of about 400 square feet, had one cow, an acre of land, and a few hundred rupees in cash.

He lived his entire life without any tension, enjoying good health and a sound mind, performing all the chores himself. The cow provides milk, ghee, butter and buttermilk. During the day, he would spin on a Gandhi charkha to produce thread for their clothing needs. The one-acre farm supplied their food through the barter system, by trading vegetables and fruits with neighbours. They never faced any problems or unhappiness. He remained self-reliant until his last breath, living a full life of about 75-80 years, which is more than the current average lifespan.

Therefore, if you shed greed and unnecessary desires, you will be happy throughout your life with self-sufficiency, becoming truly *atma nirbhar*.

A MINOR INCIDENT HAUNTS

There is a lingering regret that stays with me. After taking a vow in 1980 not to have assets beyond a certain limit, I later indulged in tax planning. Although I had committed not to accumulate assets beyond this limit, I started donating any extra wealth to various charitable institutions from 1983 onwards. However, I also engaged in tax planning, which led to an income tax inspection in 1985.

Looking back, I wonder why I engaged in tax planning. I could have avoided it, paid the full amount to the department, and donated more directly to charitable institutions. What difference would it have made for me? This often leads to regret.

Another memory that haunts me is from 1954 when I was in my village in Rajasthan. We used to play cards, and a village boy gave me a pack of cards. I couldn't return the pack to him because some of the cards were damaged by younger children. To avoid his scolding, I left for Chennai without returning the cards. I still feel guilty about this memory, as I didn't know the boy's name or his family. I don't know how to set it right as he might have passed away or moved elsewhere. This memory continues to trouble me. I am haunted by such incidents, even if they are small. How can I seek redemption for these?

AVOID COSTLY ORNAMENTS

In the seventies, eighties and nineties, I traveled extensively to cities like Delhi, Lucknow, Bangalore, Bhopal, Hyderabad, Cochin and Coimbatore. Once, I read in the newspaper that a person in Delhi was robbed of his purse, wristwatch and diamond ring and was killed near a five-star hotel around 9 pm while walking after dinner.

After reading the news, I decided to stop wearing rings and carrying large amounts of cash. According to Jain philosophy, “*Kaya ne koi dar koni, maya ne dar hain*,” meaning, “There is no fear for the body, only for material wealth.” Following this, I completely stopped wearing any material on my body except a watch.

Thus, avoid burdening yourself with material possessions that might attract snatchers and robbers, risking your safety. In my fifty years of extensive travel, I have fortunately never experienced such an incident.

One time, a friend visited me and, during our conversation, showed me his wrist, noting that his watch was worth a million rupees. He then asked what watch I was wearing. Mine was worth only a few hundred rupees. I told him that both watches give the same time and that I frequently change my watch, often gifting the old ones. Changing watches does not cost me any extra money, as I buy them with the interest I earn from the difference in valuation.

If you can achieve the desired results with minimal investment, why invest heavily and risk losing money, peace of mind, and inviting thieves? Expensive ornaments attract thieves, just as sweets attract flies.

A SHARE FOR THE TEMPLE

Today, on 4.7.2020, in the Times of India under the column “Vidura’s Wisdom,” the Bhagwat Puran says that one-sixth of the wealth gained by a person must be donated to the less fortunate. This quotation made me go back 60 years. At that time, there was a rich tradition in Tamil Nadu that whenever a family wealth partition took place, a share was kept for the temple. As the partitioned share was given, the temple share too was transferred to the temple and registered. This is why we see temple properties all over.

In those days, temples were centers of education, and *prasadam* (sacred food) was given to everyone who visited, with no discrimination. It was somewhat like the langar in a gurudwara. But over time, both the good virtues disappeared. People have lost trust in the *dharmakartas*, i.e., the trustees. In the last 50 years, I have not heard of any family partition where a share was given to the temple or charity.

Should we not, as a society, emulate good traditions from our past and once again practice the age-old virtues of helping our economically poor brothers and sisters without looking down on them?

THE FIRST STEP IN THE JOURNEY OF SERVICE

I began my career in 1973, starting a lottery business with a small setup in Triplicane near the Post Office. With the blessings of the Almighty and the good wishes of friends and relatives, I had a promising start.

After some time, a strong desire to contribute to the welfare of the needy in the society began to take shape within me. This desire stayed with me, urging me to consider how to serve the community meaningfully. After consulting with my family, I established the Singhvi Charitable Trust in 1974 as a beginning in this direction.

Our first initiative was recognizing toppers among Corporation School students appearing in X and XII public exams. To ensure gender representation, we implemented a rule where if the first rank holder was a boy, the second rank would automatically be awarded to a girl, and vice versa. Invariably, the first rankers were mostly female students. Without this provision, I believe no boys would have received awards.

Once, while giving away awards, the then Finance Minister Sri V.R. Nedunchezian humorously remarked that we might soon need to create reservations for boys to ensure they don't miss out on opportunities. Although the awards were discontinued after a few years due to official apathy, the Singhvi Charitable Trust continued providing grants and support to individuals and institutions.

The Trust has organized numerous eye camps in Rajasthan and Chennai, benefiting 588,450 patients. To date, we have provided dental

treatment to about 93,031 patients and conducted 6,004 eye camps, provided 350,597 pairs of spectacles, and referred 78,946 patients for eye surgery to institutions such as Ramachandra Medical College and Hospital Porur, Government Eye Hospital Egmore, Sankara Nethralaya Nungambakkam, and Bhagwan Mahaveer Eye Hospital Royapuram, where surgeries were performed free of charge.

The Trust has built and donated four classrooms to the Corporation School in Triplicane, Chennai, where I studied, and one school building in my native village of Siyat, Rajasthan.

In the 1980s, the Trust donated two blocks to the Cancer Institute: the Jadavbai Nathmal Singhvi Oncology Block and the Bhagwan Adinath Complex. In 2011, we donated the Jayamal Jain Block to the Bhagwan Mahaveer Vishranthi Graha complex.

In 2017, we donated a 50,000 sq. ft. palliative care center, Mahaveer Ashray, located on 5 acres of land near Sriperumbudur, to the Cancer Institute, Adyar. The Singhvi Charitable Trust also supports Jinendra Jeevdaya Kendra (People for Animals, Chennai), a shelter dedicated to rescued animals.

In 1974, we established the Singhvi Charitable Trust with just ₹1,000. At that time, we could not have imagined that the Trust would be blessed with the privilege of serving so many people. Looking back, we are grateful and amazed that God has empowered us to assist those in need. We feel deeply satisfied knowing God has entrusted us to fulfill His wishes.

In 2024, the Singhvi Charitable Trust celebrated its Golden Jubilee year of service to society. What began with a small step has become a long and eventful journey, with several crores spent on social activities.

The Trust donates over Rupees One Crore annually to various charitable causes, including animal welfare and educational institutions, serving the needy and economically weaker sections of society.

The proverb, “A journey of a thousand miles begins with a single step,” has proven true for us and anyone embarking on a new journey.

Every journey should begin with confidence, zeal and dedication, leaving no room for doubt. Therefore, do not hesitate to take the first step toward any noble cause or personal goal.

PARTNERSHIP IN PHILANTHROPY

My thoughts go back to 1988 when I started a partnership with two friends whom I admired for their honesty and ethical values. I cannot help but reflect on how partnerships typically have an average lifespan of around 15 years before they dissolve.

However, in our case, three partners from different regions, speaking different dialects and languages but sharing a common religion, joined forces and created a long-standing and successful partnership that continues to this day.

The common link for us was philanthropy. The three founding partners—Mr. G.N. Damani, Mr. Praveen Bhai and I—shared a vision of giving back to society. In 1993, just five years after our partnership began, we established the Sugul & Damani Charitable Trust. The Trust organized donation melas where we invited institutions working for the upliftment of the underprivileged, honored them, and gave donations. Although the Trust was eventually closed due to business stagnation, our commitment to supporting needy NGOs did not wane.

I recall a business trip to Bihar, where we visited the Mahaveer Cancer Hospital in Patna. We were deeply moved by their work. I told Mr. G.N. Damani that I wanted to donate ₹2 lakhs and he immediately suggested we increase it to ₹5 lakhs.

On another occasion, I intended to donate ₹25 lakhs to Veerayatan, Kutch, for a project on land donated by our partner, Sri Praveen Bhai Chheda. Mr. G.N. Damani proposed that we contribute ₹50 lakhs from the company instead. Even when our businesses were not performing

well, our desire to support society remained strong. These are just a few examples of our philanthropic efforts.

After our business recovered, we established the Empathy Foundation. The Foundation has constructed more than 300 school buildings, which have been handed over to Panchayat and Zilla Parishad authorities. When we started, we did not anticipate achieving such a scale of impact. Additionally, the partners individually contributed over 100 crores through other trusts they established. However, Mr. G.N. Damani is no longer with us, as God called him to continue his good work elsewhere.

It is said that hands that serve are holier than lips that pray. There is also a Hindi proverb: “*Chidiyaan chonch bhar le gayi, nadi na ghatiyo neer,*” meaning a river does not diminish because a bird takes a sip of water. Similarly, wealth does not decrease by giving. This has proven true in our case. A partnership forged in the philosophy of philanthropy, bound by mutual respect, guided by common sense and traditional values, and characterized by contentment, will endure for generations and continue to benefit those in need.

THE COMPASSIONATE CANCER INSTITUTE

Dr. S. Krishnamurthy, s/o Dr. Muthulakshmi Reddy, shared with me the dream of the founders of the Cancer Institute - Dr. Muthulakshmi Reddy, Dr. S. Krishnamurthy and Dr. V. Shanta envisioned a system where any patient coming to the Institute would be treated first, with the payment options addressed afterward. The proposed payment options were:

1. Cash
2. Debit/Credit Card
3. Insurance
4. Any family member who can pay
5. Payment in installments
6. Loan
7. Determining how much the patient can pay
8. Writing off the entire balance bill

Unfortunately, this dream could not be fully realized due to various financial and other constraints.

However, one significant practice Dr. Krishnamurthy introduced which continues to this day is that if a patient passes away in the hospital, the relatives are advised to take the deceased's physical remains and return the next day to settle the bill. Invariably, people return and settle the account.

This compassionate gesture is unique and not commonly seen in other hospitals nationwide. In contrast, some hospitals require payment before releasing the body of the deceased. Implementing a similar approach elsewhere could alleviate some stress for grieving relatives, allowing them to settle the bill the following day.

I am always in awe of these visionaries who not only provide excellent healthcare but also keep humanity and empathy at the forefront of their administration of such a huge medical facility.

APATHY OF INSTITUTIONAL MEMBERS

When we hear the word “legacy” or “inheritance,” we often think of properties and other riches our ancestors left behind. However, the equally important wealth they leave behind is in the form of charitable trusts and not-for-profit institutions.

Our parents and forefathers established numerous institutions in Chennai and Tamil Nadu, nurturing them throughout their lives and making significant donations to benefit society.

As many of these founders have passed away, we must now ensure that these institutions continue to fulfill their original purpose and serve the community effectively.

Just as we safeguard the wealth inherited from our parents, we must also protect these institutions, which are integral to our legacy. They have grown like banyan trees and have the potential to make substantial contributions to society.

Despite having ample reserves, some office bearers are reluctant to serve. Instead, they seek personal gain, and there are unfortunate instances of fund misappropriation as well.

Every member must actively oversee these institutions, ensuring they are managed properly and adhere to government regulations and their own Memorandum of Association (MoA). Benefits should be delivered to the community as intended by the founders.

Vigilance is essential to prevent misuse and ensure that the institutions

remain true to their original vision.

Members must also voice their opinions and not remain silent in the face of wrongdoing. The silence of the majority can be more damaging than the actions of a few misdirected individuals. All members must be proactive, attentive, and ready to address any discrepancies to safeguard the integrity and purpose of these institutions.

After all, it is our collective legacy!

VIP BILLS FOR VIP PATIENTS

In all these years of building a business and our outreach at various levels, we have had the opportunity to meet and work with some greats in their respective fields. However, some people and instances stand apart by miles. I am reminded of one such instance.

It may have been in the 80s when I had the opportunity to share the dais with one of the legends of the Jain community. This individual, a first-generation immigrant to Chennai (Madras then), had built a vast business empire. Unfortunately, he developed cancer and sought treatment abroad before traveling to Mumbai. He needed to receive injections at regular intervals, and when he was unable to visit Mumbai, he chose to get treated at the Chennai Cancer Institute.

He visited the Cancer Institute with a relative and had a priority appointment. Dr. Shanta examined him. The legendary person mentioned to me that the charges at the Institute were so high that traveling to Mumbai by air and getting treated there would have been less expensive. The costs at the Institute were exorbitant.

While discussing this with Dr. Shanta, I shared the patient's grievance. She politely explained, "Mr. Jain, he is a high-net-worth individual. He can afford treatment anywhere in the world, which he did. He chose to come to our institute out of personal preference. Since he is a VIP, he expected VIP treatment and received VIP treatment and a VIP bill."

I was taken aback. It was remarkable how Dr. Shanta had detailed knowledge about the patient's health and understood the nuances of his expectations and the institute's billing.

This experience demonstrated the depth of understanding and the level of care the Cancer Institute provided in terms of medical treatment and managing patient affairs.

GOOD DEEDS NEED PUBLICITY TOO

As an ardent reader, I have been a fan of writers who summarize years' worth of experiences in one sentence. One such quote that has stuck with me is, "Don't just leave a will; leave someone with vision. It lasts longer." It beautifully summarizes our constant involvement with eye camps, surgeries and eye donation awareness campaigns.

In the eighties, I was honored to be invited by Dr. S.S. Badrinath to join the Board of Sankara Nethralaya. The institution was committed to providing free treatment to at least 15% of its patients. However, many impoverished individuals hesitated to visit Sankara Nethralaya, fearing it was not intended for them due to its esteemed reputation and the high quality of its services.

During a board meeting, we discussed ways to increase Sankara Nethralaya's outreach to the underprivileged. I volunteered to help spread the word about the hospital's noble intention to serve all, including the economically less privileged. To this end, I organized my staff, who traveled by electric train from Tambaram in the south and Thiruvallur in the north, to distribute leaflets in trains and economically weaker section (EWS) colonies.

Initially, people were skeptical about the free services offered by Sankara Nethralaya. The leaflet distributors reassured them that those with income below a certain level would be well taken care of. This effort successfully increased the flow of impoverished patients to the hospital. Today, Sankara Nethralaya provides free treatment to around 25% of its patients.

In the eighties, the waiting period for appointments at Sankara Nethralaya was over 60 days. Sundays were reserved to accommodate these patients who could not afford treatment otherwise, ensuring their surgeries were performed by the following Sunday. Some paying patients also joined the free line on Sundays and chose to contribute donations, thus supporting the institution while receiving care.

This experience underscored the importance of creating awareness and building trust among the general public to ensure that even those needing free services can benefit from such noble initiatives.

**BHARAT RATNA:
SRI C. SUBRAMANIAM**

Our charitable outreaches have always given us multiple opportunities to interact, learn and work with individuals and institutions with whom we would have no way of communicating otherwise. One such gem we had the opportunity to work with was Bharat Ratna Sri C. Subramaniam.

In 1986, I had the privilege of meeting him at his residence. By then, he had retired from active politics and dedicated his time to various charitable hospitals and educational institutions. He was the President of Voluntary Health Services (VHS), a Governing Council member of the Cancer Institute (WIA) in Adyar, Chairman of Bharatiya Vidya Bhawan, and later President of the All India Bharatiya Vidya Bhawan.

I informed the Director of Bharatiya Vidya Bhawan, Sri Parameswaran, of my intention to donate a sum to the Bhawan for their educational activities. He suggested that I meet with Sri C. Subramaniam to discuss my donation. I was thrilled to have the opportunity to meet such an esteemed elder statesman, freedom fighter, Gandhian and former Union Minister known as the Mahatma Gandhi of South India.

When I met him, I remember vividly, he was seated on a wooden chair wearing a half-sleeve khadi *baniyan* (vest). I was deeply impressed by his simple living and the warm hospitality he extended to me. This was my first experience meeting such a distinguished personality in his own home with such graciousness.

I conveyed my intention to donate to the Bhawan and he advised me

to present my donation at the Foundation Stone-laying ceremony of the Bhawan's School instead, which would be attended by the Hon'ble Chief Minister of Tamil Nadu, Sri M. G. Ramachandran, and the Hon'ble President of India, Sri Giani Zail Singh. His suggestion inspired me. I had the privilege and proud moment of presenting my cheque to the Hon'ble President in the presence of the Chief Minister of Tamil Nadu.

Our first meeting with Sri C. Subramaniam was fruitful, leading to frequent interactions. He invited me to join the Governing Council of VHS and the Cancer Institute, placing a great deal of trust in me. When Bharatiya Vidya Bhawan needed to organize a lottery for their Hyderabad Kendra, he asked me to take up the distributorship, adhering to the rules and regulations set by the Hyderabad Kendra.

I continued to meet him frequently, even at the airport, where he would carry his suitcase and stand in check-in queues, only bypassing them if a traffic officer intervened. His simplicity was remarkable.

In 1994, I established the Bhagwan Mahaveer Foundation to honor individuals and institutions serving the community selflessly. I requested him to be the Chairman of the Foundation and the Chairman of the Selection Jury. He graciously accepted and provided us with invaluable guidance. He meticulously reviewed every document brought to his attention, making corrections where necessary. His dedication and involvement were truly inspiring.

SIMPLICITY: THE TRUE GRACE

By the mid-90s, we had worked on multiple projects and got various high-profile individuals on board as jury and chairmen. Therefore, we decided to ensure that we went all out to ensure they were comfortable. However, a few individuals, like Sri M.N. Venkatachaliah, left me in awe with their thoughtfulness and humbleness.

The instance is in 1995 when I was the Managing Trustee of the Bhagwan Mahaveer Foundation, with Sri C. Subramaniam serving as Chairman. In 1997, Sri C. Subramaniam invited Sri Justice M. N. Venkatachaliah, former Chief Justice of India, to join the Selection Jury for the Foundation. At that time, Justice Venkatachaliah was the Chairman of the Human Rights Commission, Government of India.

The Jury meeting was scheduled to be held in Chennai. The Bhagwan Mahaveer Foundation office arranged business-class flight tickets and 5-star hotel accommodations for Justice Venkatachaliah. To my surprise, his secretary contacted me and said that Justice Venkatachaliah preferred not to have the charitable trust spend so lavishly. He suggested changing the flight tickets to economy class and arranging a budget hotel stay.

We were taken aback by this response, as we had not anticipated such a request. His gesture taught us a profound lesson in simple living and high values. Despite his high stature, he was very cautious about the use of charitable funds and exemplified extraordinary simplicity and concern for administrative expenses.

For the past 27 years, he has guided the Bhagwan Mahaveer Foundation,

presiding over all Jury Meetings to select the awardees. His austerity measures have been adopted by all jury members, who are all highly placed and well-known personalities.

It is truly a mark of a leader when their approach and thought processes are so inspiring that everyone around them naturally starts following them, too. We have been fortunate to be associated with such legends in our journey of giving.

MAHAVEER AWARDS

In the late 1990s, while reading about the Magsaysay Award and Nobel Prize in the newspaper, I wondered why India didn't have a similar award. After discussing this with my family and friends, we learned about a private-sector award offering a cash component of ₹2 lakhs and a citation. This discussion led to the birth of the Mahaveer Awards.

To bring this idea to fruition, I approached the highly regarded statesman, freedom fighter and former Union Minister Sri C. Subramaniam, with a proposal to establish an award in the name of Bhagwan Mahaveer. The award was to have a cash component of ₹5 lakhs and recognize individuals or institutions engaged in selfless service to society in the fields of vegetarianism and non-violence, education, health and social upliftment of deprived communities.

Sri C. Subramaniam agreed to guide us and accepted the role of Chairman of the Foundation. He helped form a distinguished Jury Committee that included Justice Sri Venkataramiah, Former Chief Justice of India; Sri K. Parasaran, Former Attorney General of India; Sri M. V. Arunachalam, an Industrialist; Dr. Ushaben Mehta, a Freedom Fighter; and Sri Mafatlal Mehta, Industrialist. We called for nominations through media advertisements.

We received over 200 nominations and selecting one from this pool of "diamonds" proved challenging. On August 19, 1995, the Jury Committee unanimously selected Veerayatan, Bihar, a socio-religious organization, for the first Mahaveer Award.

Sri C. Subramaniam invited Sri K. R. Narayanan, the then Vice

President of India, to present the award. On November 8, 1995, the first Mahaveer Award was presented at a glittering function attended by about 500 people. Sri N. K. Firodia, then President of Veerayatan, received the award.

The journey began with the registration of the Trust on April 22, 1994, and culminated with the first award presentation on November 8, 1995.

The Bhagwan Mahaveer Foundation has honored 96 awardees from 24 States and 2 Union territories, to date. We currently give four awards in the fields of i. Non-violence and Vegetarianism, ii. Education, iii. Medicine, and iv. Community & Social Service, each with a cash component of ₹10 lakhs, a memento and a citation. The awards are presented by eminent personalities such as the President of India, Vice President of India, Governors, Chief Ministers and Union Ministers.

We express our sincere gratitude to the noble institutions and individuals selflessly working for the betterment of society.

This journey confirms that taking the first step with faith, trust and confidence can lead to significant progress. The Bhagwan Mahaveer Foundation has become a conduit for delivering the Almighty's wishes and appreciation to those serving society selflessly.

The small banyan seed we planted has grown and we pray that it will continue to flourish into a large banyan tree, providing shelter and encouragement to many individuals and institutions dedicated to selfless service.

SERVICE TO HUMANITY IS SERVICE TO GOD

Hanumanji is also known as Mahaveer in many states, including Bihar, India. A grand temple dedicated to Hanumanji is located in front of Patna railway station. Thousands of devotees visit the temple daily for darshan, offering money in the donation box.

Dr. Kishore Kunal, a retired IPS officer, was invited to serve as a temple trustee. He proposed using the money offered by the devotees for humanitarian purposes. After consulting with the other Trustees, he devised a plan to effectively use the donations.

It was unanimously decided to allocate the money received from temple donations and offerings to charitable activities. After covering the temple's maintenance, pooja and other expenses, the remaining funds were used to establish hospitals, provide scholarships to economically disadvantaged students, and provide free medical treatment for the poor and underprivileged.

As a result, the following hospitals were established in Patna using the funds from the temple:

1. Mahaveer Cancer Institute
2. Mahaveer Netralaya
3. Mahaveer Vatsalya
4. Mahaveer Arogya Sansthan
5. Mahaveer Heart Hospital

Recently, Raghav Arogya Mandir (R.A.M) has been established in Ayodhya with the support of their trust.

These important social institutions use temple donations to serve the community. Outstation pilgrims in Sitamarhi and Ayodhya now receive free food and all cancer patients under 18 receive free treatment.

If other temples across India also reinvest their funds into serving humanity, no one would be deprived of education or medical treatment due to financial constraints. Therefore, I humbly request all temple trustees to avoid accumulating and hoarding wealth. Instead, let us reflect and decide how to use these resources to benefit society.

In recognition of his dedication and contribution to society, Dr. Kishore Kunal was honored with the Bhagwan Mahaveer Award in 2011. The award was presented to him at Rashtrapati Bhavan, Delhi, with the blessings of then-Hon'ble President Smt. Pratibha Patil. The award included a certificate of appreciation, a statue of Bhagwan Mahaveer as a memento, and a cash prize of ₹5 lakh. His service has been recognized by the Government of India and he was awarded the Padma Shri (posthumously) in 2025.

MEANINGFUL POST-RETIREMENT

When we think of a post-retirement life, we think of comforts and care, as far as our imagination can stretch. There is no harm in such thoughts, in my opinion, if it is combined with the act (or rather a habit) of giving. Let me tell you about a hero who, post-retirement from the Indian Administrative Services (IAS), changed millions of lives in an exemplary manner.

I met Sri D.R. Mehta, IAS (retd.), at the Bhagwan Mahaveer Viklang Sahayata Samiti in Jaipur. He dedicates his post-retirement years to this organization, which provides calipers, artificial limbs and other aids to physically handicapped individuals. Sri Mehta is helping these individuals lead dignified lives by enabling them to perform routine tasks and participate in various activities.

Many people are even able to support themselves through their professions, thanks to the calipers and artificial limbs, which allow them to cycle, climb trees, dance, and join marathons.

In 1999, Bhagwan Mahaveer Foundation honored the Bhagwan Mahaveer Viklang Sahayata Samiti with the Mahaveer Award for their outstanding contributions to social service.

Sri D.R. Mehta, along with a group of like-minded doctors, technicians, industrialists and businessmen, founded the Bhagwan Mahaveer Viklang Sahayata Samiti to rehabilitate individuals who lost their limbs in accidents. The Samiti decided that all services and calipers would be free.

During discussions, some members suggested charging at least 10%, amounting to about ₹500. However, Sri D.R. Mehta argued that individuals who lose a limb would not have the means to pay and charging them could cause further suffering.

He highlighted that less than 5% of people losing limbs come from affluent backgrounds, while 95% are from economically weaker sections. Therefore, the Samiti provides its services entirely free of charge.

Initially, they could install 500 limbs annually, but now they help patients with around one lakh limbs annually because of modern technology. What used to take 4 to 5 days to make and train now takes only 4 to 5 hours, enabling the disabled to walk almost immediately. To date, they have attached over two million limbs and calipers. The annual expenditure is approximately ₹35 crores and donors contribute wholeheartedly due to the impact of their work.

Although collecting funds was challenging in the early days, Sri D.R. Mehta notes that it is no longer a significant issue. They have conducted camps in many parts of the world, including neighboring countries, where the services are free, with sponsors and philanthropists covering the costs.

Sri D.R. Mehta believes that funding is not a problem when there is genuine dedication and a team that leads with honesty and sincerity.

POSITIVE IMPACT OF A TV PROGRAM

In 1997, Mrs. Maneka Gandhi hosted a program on Doordarshan during prime time called “Head & Tails.” I watched the program for a few days and was deeply moved by the issues of animal cruelty highlighted.

During a business trip to Delhi, I called Mrs. Maneka Gandhi to express my eagerness to meet her and commend her for the awakening program on cruelty to animals. Following her appointment, I met her at her residence. She informed me that she would be in Chennai after two days and requested me to arrange a meeting with a few animal lovers and philanthropists from the Jain community and others.

Since I was in Delhi for a program, I informed my partner, Sri G N Damani, and my son, Vinodh, to make arrangements for the meeting with Mrs. Maneka Gandhi. They organized a meeting at Hotel Ashoka, where about 50 like-minded people attended. Together, they pledged to donate around one lakh rupees to PFA. It was also decided to start the PFA Chennai chapter, and I was asked to execute the project.

Thereafter, a Trust was formed, and People for Animals Chennai Charitable Trust was registered on 10.11.1998 with the following eminent persons as Founder Trustees:

1. Sri Bhawarlalji Gothi
2. Dr. Chinnikrishna
3. Sri T. Ravindar
4. Sri Sethu Vaidhyanathan

5. Sri S. Sridhar

6. Sri N. Sugachand Jain

The Trustees met and decided to start an animal shelter home. The Singhvi Charitable Trust came forward and gave 3.3 acres of land near Red Hills on a 30-year lease, and thus the shelter started functioning.

The shelter at Red Hills was home to around 900 animals, including cows, buffaloes, oxen, horses rescued from the police and racecourse, goats, pigs, dogs, cats, rabbits, birds, ponies, donkeys and camels.

As time passed, the area around the shelter became densely populated, and the neighborhood residents objected to the presence of the animal shelter. Hence, it was decided to move the shelter to a more spacious location away from the city, considering the welfare of the animals. Shrishti Agro Foundations came forward and provided around 18 acres of land in Uthukottai on a long lease to the PFA.

A spacious, comfortable shelter was constructed in a vacant location, surrounded by trees and ponds. All the animals from Red Hills have been moved to this bigger and better place. A TV program, “Head & Tails,” which I watched 25 years ago, made all the difference!

Today, the shelter is home to 900 animals and it hopes to accommodate 9,000 more in the coming days.

Besides this, PFA Chennai has been responsible for stopping the 72-year-old practice of electrocuting street dogs in our city and implementing national policies that prevent the use of animals in research and medical education.

Of course, these milestones in animal welfare were achieved with the blessings and constant support of Mrs. Maneka Gandhi at every turn.

Because of these local and national policies, millions of animal lives have been saved. Hence, sometimes a very small act brings big results. We can all join and help PFA by contributing monetary and physical volunteer help. A good number of schemes are available and donations will be suitably acknowledged by honoring the donors.

UNSUNG HERO: SRI DHANRAJ BAID

We have been addressing, acknowledging and honoring multiple great personalities with whom we have had the privilege of working on our journey of serving humanity. I would like to recall a legend, an unsung and unknown personality who made the welfare of society his high priority in life.

All that he accumulated by his hard work, he bequeathed it for the benefit of society at large and Jains in particular. This noble soul was Sri Dhanraj ji Baid.

He was a humble soul who toiled ceaselessly in a shop in Sowcarpet and earned all his wealth. Sri Dhanraj Baid founded Dhanraj Charities and purchased land measuring 12.5 grounds in Mahalingapuram, Chennai, a prime locality. As informed to me by Sri C. L. Mehta and Sri Ratanchandji Savansukha, Sri Dhanraj Baid requested Sri Ratanchand Savansukha to utilize his estate, movable and immovable, for the welfare of the community.

To fulfill his Will, Ratanchand Savansukha, along with Sundarlal Nahata, Sughanmal Srisrimal, Sri C. L. Mehta and Dayachand Savansukha, formed the TEAM Trust—Tamilnadu Educational and Medical Trust. Sri Ratanchandji Savansukha transferred the amount belonging to Sri Dhanrajji Baid, approximately ₹10 lakhs, including the piece of land, to TEAM Trust.

Dhanraj Baid Jain College was established in Mahalingapuram and later shifted to the 25-acre land purchased by the Trust in Thoraipakkam on Mahabalipuram Road. Sri Ratanchand Savansukha, who had all of

Sri Dhanraj Baid's assets, honestly and honorably handed them over to the TEAM Trust.

Sri Dhanraj Baid, a lone person toiled day and night honestly and ethically, making money for the welfare of society, and equally, Sri Ratanchand fulfilled his Will. Thus, the Dhanraj Baid College was born in 1972. Sri C. L. Mehta, an influential and eminent person in society, pursued this goal with missionary zeal. He and four others raised donations from the Jain community and a few other community friends. The building was constructed and the college was established.

The Tamil Nadu Educational and Medical Trust was registered in 1972 with C. Ratanchand Savansukha as the Founder Trustee and the other four as Promoter Trustees. These Trust deed said that these trustees will hold office for life, while co-opted Trustees will serve fixed terms of 5 years, as stipulated in the Trust Deed.

In 1973, a Rectification Deed replaced the term 'private' with 'public,' reflecting the Trustees' desire to involve more people, bring fresh energy and ensure the Trust's vibrancy.

IRON MAN'S MEMORIAL

It is common practice in our country to name roads and areas after prominent personalities. These roads often have statues of the said personalities, who are often freedom fighters and other leaders. Curiously, one such road named after an Indian legend did not have his statue. Let me tell you how it came to notice and how it got executed.

In 2003, I was the Chairman of the Sardar Vallabhbhai Patel Memorial Trust in Chennai, Tamil Nadu. Sri C.S. Veeraraghavan was the Secretary of the Trust. He was a social activist connected to many social institutions in Chennai. In connection with social activities, he often met the then-governor of Tamil Nadu, Sri Rama Mohan Rao.

The Governor told him that while there are statues of all the national leaders in Chennai, there is no statue of Sardar Vallabhbhai Patel. The road at Raj Bhawan is named Sardar Vallabhbhai Patel Road, but there is no memorial statue for him.

Sri Veeraraghavan informed the Governor that I was the Chairman of the Trust. His Excellency expressed a desire to meet me. I met with him and said, “Sir, if you obtain permission from the Government of Tamil Nadu, we will handle the rest of the work, including raising funds, sculpting the statue, and its installation and unveiling.” It took a long time to get permission from the Government.

Sugal & Damani sponsored the statue and other friends made donations. The Government of Gujarat also came forward with a contribution to the installation. The statue was unveiled by His Excellency Surjit Singh Barnala, in the presence of Sri Rama Mohan Rao, the former Governor

of Tamil Nadu, on 5th June 2006, opposite the entrance of Raj Bhawan.

It was a proud moment for Sugul & Damani to be part of remembering and honoring the Iron Man of India, a freedom fighter and true patriot. As mentioned earlier, Sugul & Damani take immense pleasure and pride in seizing opportunities when they arise. We feel proud of ourselves for being a significant part of paying respectful homage to Sardar Patel.

A GOLDEN MOMENT TO SALUTE BAPU

Mahatma Gandhi established the Dakshina Bharat Hindi Prachar Sabha in 1918 as part of the freedom movement. The idea was to promote Hindi in southern states and have a unified voice against the British.

As part of its centenary celebration, the Sabha wanted to install a statue of Mahatma Gandhi. Mr. Deenabhandu, IAS (retired), the Administrator and Special Officer, contacted us about sponsoring the statue.

I discussed this with the other partners of Sugai & Damani - Sri Praveenbhai Chheda (Chairman), Sri Ramesh Damani (Co-Chairman), Sri Kishor Ajmera, Sri Prasanchand Jain (Director), and other Directors. They all enthusiastically agreed to sponsor a monumental statue of the Father of our Nation.

A grand statue of Mahatma Gandhi was subsequently installed on the premises of Dakshina Bharat Hindi Prachar Sabha, T. Nagar, Chennai. The statue was unveiled by the Hon'ble President of India, Sri Ramnath Kovind, on February 21, 2019. The event was a grand occasion.

We at Sugai & Damani feel privileged and proud to have been part of this monumental opportunity and to pay our respects and homage to the Father of the Nation. I encourage readers to visit the Dakshina Bharat Hindi Prachar Sabha to see the statue of Mahatma Gandhi and the rich cultural wealth within its premises.

COMMUNITY SERVICES

In 2005, M/s. Sugal & Damani established the Empathy Foundation, a Charitable Trust that addresses socially important issues in the states where we operate. Initially, we focused on organizing eye camps for the needy and economically disadvantaged. However, recognizing the pressing need in other areas, we held a day-long brainstorming session and decided to expand our focus.

In Maharashtra, particularly in remote areas, we identified a critical need for improved school infrastructure. Despite the presence of schools managed by Panchayats, District Administration, and State Governments, many suffered from inadequate facilities. Many people from remote rural areas were migrating to larger towns and cities for better educational opportunities, and a lack of basic facilities like toilets discouraged parents from sending their wards to schools and teachers from working in these schools.

The Directors and Board of Sugal & Damani decided to address this problem professionally. Sri Shanthilal Chheda, Jt. Managing Trustee, led the committee. Based on their recommendations, we adopted a professional organizational structure for the Empathy Foundation and appointed Sri Hasmukh Shah as the first CEO.

The committee visited remote areas and decided that the Empathy Foundation should focus on improving school infrastructure in these regions. In 2006, we constructed and handed over our first school building to the authorities in Markenya Nagar, Solapur. Since then, Empathy Foundation has constructed school buildings and toilets in

more than 300 schools across Maharashtra in the following districts:

- | | |
|---------------|-------------------------|
| 1. Raigad | 9. Osmanabad |
| 2. Ratnagiri | 10. Mumbai |
| 3. Sindhudurg | 11. Thane (Navi Mumbai) |
| 4. Kolhapur | 12. Palghar |
| 5. Pune | 13. Solapur |
| 6. Ahmednagar | 14. Jalgaon |
| 7. Amravati | 15. Satara |
| 8. Beed | 16. Sangli |

Our impact studies revealed that student enrollment in these schools increased by over 50% and, in some cases, by more than 100%. There was also a significant improvement in both student and teacher attendance.

The Foundation has constructed and handed over 300 school buildings, with 6 more under construction to date. During severe floods, the schools built by the Empathy Foundation withstood the intensity of disasters and provided shelter to those who lost their homes. This exemplifies the quality and resilience of our construction.

Currently, Sri M. R. Sundareswaran is the CEO, overseeing the Foundation's activities. Our social initiatives have positively impacted the lives of approximately 44,703 children and 1,344 teachers and have reduced the migration of families seeking better educational opportunities for their children.

Additionally, our health care activities through free health and eye camps have served 832,608 patients in Maharashtra and 73,779 in

Delhi, distributing 562,295 spectacles in Maharashtra and 14,240 in Delhi, and performing surgeries for 12,271 patients in Maharashtra and 179 in Delhi, all free of charge.

The Foundation also digs wells, provides solar lights and constructs check dams. These efforts reflect Sugal & Damani's commitment to sharing and caring for the community. The involvement of our families, particularly female members, fosters a greater sense of satisfaction and ensures that the culture of caring continues among the younger generations of our group.

Reflecting on our journey, we are amazed by how far the Empathy Foundation has come. We did not foresee such empowerment and impact, and we attribute our success to divine support and guidance in our mission to serve the community.

TRUE EMPATHY

Natural disasters have claimed the lives of thousands and disrupted the lives of millions more across the world. However, a true leader can be recognized in these desperate situations. Thinking on their feet and making decisions that change the face of an entire community.

A few years ago, Malin village in Ambegaon, Pune District, was devastated by one such natural disaster - a massive avalanche caused by heavy rains. The disaster resulted in the tragic loss of 182 lives, including children. Amidst this destruction, the Zilla Parishad School in Malin, built by our Empathy Foundation under the personal supervision of Shanthi Bhai, stood resiliently and withstood the avalanche.

The state government coordinated the relief efforts from the school's premises. The situation garnered extensive coverage from national and international media, with many officials and ministers, including Sri Sharad Pawar, praising our efforts. Not content with merely providing initial relief, our member Shanthi Bhai was determined to engage robustly in Malin's rehabilitation.

In collaboration with district officials, we constructed 72 houses, providing the villagers with permanent residences and a secure roof over their heads. This rehabilitation effort is often cited as a model of effective and compassionate rebuilding, and national and international media have studied it. Shanthi Bhai meticulously planned and oversaw every aspect of this project, serving as an unwavering source of encouragement and the chief patron.

Our financial commitment to this project approached ₹4 crores. Beyond

constructing the houses, Shanthi Bhai ensured each household received all necessary utensils, cooking gas and other essentials.

Mr. Saurabh Rao, the then Collector, remarked that Shanthi Bhai's involvement, energy and single-minded devotion were key factors in the success of this rehabilitation effort. Shanthi Bhai's remarkable achievements earned him the title of 'Gram Mitra' (friend of the village), with the community holding him in high regard for his dedicated service to people with low incomes.

DON'T BUILD CASTLES WITH BORROWINGS

While it may seem that all charitable pursuits are extremely successful and flowery, a few have gone in the opposite direction for various reasons. It has been significant learning that financial planning in a not-for-profit organization is as important as it is for any business. It may be slightly more important as these organizations are built with other people's money for those less fortunate.

Let us explore an example that saddens me even today. In the latter half of the 1980s, I had the privilege of meeting a dedicated senior doctor who was the Managing Trustee of a private charitable children's hospital focused on providing care for children and neonates. I joined the Trust Board in 1987. The Trust managed a 50-bed hospital in Chennai that served children from various socio-economic backgrounds, including the poor and lower-middle classes.

Due to a shortage of space and increasing demand for services, the Trustees decided to construct a larger building to accommodate the growing number of patients. Although they had a plan and started the construction, financial planning was inadequate. Some funds were available, but the majority needed to be raised through donations from philanthropists.

Tragically, the driving force behind the Trust passed away, and no one else stepped up to take on the fundraising responsibility despite the Trustees being prominent figures in Chennai. Unable to raise the necessary funds, they opted for an institutional loan to complete the project. Unfortunately, the income generated was insufficient to cover

even the interest, let alone repay the principal. The loan burden became unsustainable.

The office bearers decided to transfer the Trust to an entity capable of clearing the loan and managing the institution according to its original purpose. They approached various societies and corporate entities, but most were not aligned with the Trust's goal of serving the poorer sections of society. Eventually, a viable entity took over, cleared the loan, and assumed management. However, the original mission of providing free care to at least 25% of patients was not maintained.

The key lesson I learnt was not to build charitable institutions on borrowed funds. Doing so risks losing the entire asset base and undermines the noble objectives of the institution. I observed similar outcomes in Hyderabad, where a medical college built on borrowed funds had to close shortly after opening, and another institution transitioned to a corporate entity.

Currently, I am part of a Trust in Chennai dedicated to education, which is also struggling under the weight of borrowed funds. This situation reflects the broader issue: charitable institutions should avoid financing their work with loans. Such institutions often compromise their original goals or are taken over by profit-oriented entities.

We must remember that sustainable charitable work cannot be executed with just good intentions alone. It requires careful financial planning and avoiding the pitfalls of borrowing, ensuring our efforts remain true to their noble purposes.

HIJACKING OF SOCIETAL INSTITUTIONS

Mergers and acquisitions take place in corporate companies. Lately, a new trend has emerged: the acquisition and hijacking of societal institutions that were set up before and after Independence. Until the 1980s, these institutions have been doing yeoman service to society. They are now under threat of acquisition by unscrupulous individuals.

The modus operandi of these HNIs is as follows: they first study the institution, its work, assets, and the goodwill it has in the community. Then, they start donating and try to win the confidence of the office bearers. They plan a long-term strategy and slowly take control of the institution. They ensure that only their chosen individuals enter the management, gradually diluting the institution's original purpose.

We cannot predict what will happen to these institutions in the coming decades. They may be wound up, merged, or turned into family institutions. All of this is happening due to the apathy of society's members.

The core purpose of these institutions is to spread knowledge, give financial assistance, healthcare and resources to people who are less fortunate. Therefore, it becomes our collective responsibility that these institutions should not be hijacked and become the property of a few individuals, families, or a single corporate entity.

I humbly remind the members of all the societies formed by our elders to dedicate some time to ensuring that these institutions survive and continue beyond their golden and diamond jubilee celebrations, serving society with the objectives for which they were founded.

BE AN ACTIVE MEMBER

By virtue of my contributions to various NGOs (Non-Governmental Organizations) registered under the Societies Act, the Trust Act, and incorporated under the Companies Act, I have been invited to be a member of the General Body, Executive Committee. As an office bearer, I thought I should share my experiences of being on multiple committees of this nature.

There are two types of institutions promoted by various founders: The first type is “Social Entrepreneurship.” These institutions are promoted by single individuals who connect with various people for funding and take their goals and vision forward.

In these institutions, the promoter chooses their team and advances their objectives. They institutionalize their practices and draw a salary from the institution, not based on their calibre or market rates but according to the institution’s paying capacity. Typically, they earn less than they could as independent professionals. They work to help the needy in society.

In this category of institutions, donors and supporters of the cause are invited to be members of the society. Though these donors may hold official positions, they usually do not engage in governance and unquestioningly support the promoter.

These institutions grow large, like banyan trees. However, promoters often do not create a second line of leadership. Professionals are put in charge once the promoters are no longer in the picture due to the passage of time.

These professionals aim to work the same way as the promoters, but the boards are often reluctant to accept them, as their credentials as managers have not been tested. This leads to clashes between the professional executives and the board, causing the institution to decline.

The second type of NGO is started by a few like-minded people who provide guidance and oversee the work. They are not involved in the day-to-day operations, leading to slower progress. Over time, these institutions may no longer serve the original dreams of the founders. In some cases, unscrupulous individuals take control, siphoning off the NGO's funds.

Institutions that started 50 years ago are now facing similar problems. Even though we have stringent laws for dealing with cheaters, very few are punished. If a case does reach a logical conclusion, it often happens too late—either the criminal dies or becomes too old to serve as an example.

It is often heartbreaking to see a noble endeavor gradually develop faults and friction, driven by petty whims and egos, and eventually crumble, unable to fulfill its original aim of serving society.

Hence, my suggestion from all these years of initiation, administration, and observation is that when someone participates in an NGO, they should ensure that, in addition to their monetary contributions, they also allocate quality time to the NGO. This will allow them to see how their contributions are used and ensure that the public's assets are retained intact.

USEFUL INSTRUMENT OF GOD

Looking back at how far I have come, I feel extremely happy and satisfied that I have received more than I ever dreamt of.

I started my career independently in 1973. My initial dream was to earn ₹1,000 per month to make ends meet. However, early in my life, I took the vow of *parigraha parimaan vrata* – i.e. I took a *sankalp* to put a ceiling on the wealth that I desire to accumulate. This core principle of my faith gave purpose and meaning to my life.

As I reflect, I see how kind and merciful God has been to me. He gave me the strength and opportunity to be a part of more than 35 NGOs in the field of animal welfare, education, community and social service, and health.

Chennai has been my home for many decades, and from our family office at Siyat House on Poonamallee High Road, I have been privileged to be part of various initiatives across education, health care, and social service.

Education has been a lifelong passion. I have the honor of serving as Chairman of Avvai Home in Chennai and as an Executive Member of the S.S. Jain Educational Society. As the Managing Trustee of Ganadipathy Tulsi's Jain Engineering College, Vellore, and Founder of Vidya Jyothi Trust, I have been fortunate to see the growth of schools and colleges that seek to make a difference — including three schools, an engineering college, and an arts and science college at Jadan in Rajasthan.

associated with the Cancer Institute, Adyar, as Chairman and Governing Body Member; served as an Executive Member of the Jain Medical Relief Society. I continue to be a Board Member of Sankara Nethralaya, one of India's finest institutions in ophthalmology.

Beyond education and health, my commitment to social service has led me to establish and support several charitable initiatives. I am grateful to be a Founder Trustee of organizations like People for Animals, Singhvi Charitable Trust, Bhagwan Mahaveer Foundation, and Jains India Trust. I also have the opportunity to serve as a Trustee of the Sardar Vallabhbhai Patel Memorial Trust.

I owe much of my success in life to an unusual combination of favorable circumstances. All of this has been possible by the blessings of the Almighty and the unwavering support of countless friends and relatives. The more you give, the more blessings you receive. This brings joy to the entire family, along with good health and prosperity.

I feel privileged to share that my two sons, Prasan and Vinodh, along with their sons, Pramod and Pratik, have joined in helping the community with full dedication. I believe we are all instruments of God to serve society.

CALMNESS: RESULT OF INTEGRITY

In 1985, the Income Tax Investigation Department conducted inspections at my offices and residence in Chennai and Bangalore. While I was having breakfast around 8 a.m, ten officials arrived at my residence. They waited at the entrance until I finished my meal and then presented their search warrant. Immediately, they began gathering papers and searching for movable assets like gold and silver.

During the inspection, one gentleman, the PA to the Assistant Director of Investigation, who was to type my statement, said, “Mr. Jain, don’t get tense. Prosperity has come to your doors knocking.” He continued, “Wherever we have raided, those families which did not panic have prospered. My advice is to remain calm and respond to the best of your knowledge.”

His words proved true. We have prospered a hundred-fold economically and socially since 1985. Today, the whole family is doing well. We have learnt not to get stressed or overly worried, which only leads to stress-related issues like high blood pressure.

The officials, expecting to find cash and incriminating documents, found nothing but donation receipts. I was summoned to the investigation circle and went with my chartered accountant, Mr. P. M. Choradia. While we waited to see the Assistant Investigation Officer, the office staff became aware of our presence. They were surprised that the thorough search had yielded only donation receipts rather than the anticipated cash, fixed deposits and other documents.

At that time, I had a donation commitment of approximately ₹20 lakhs.

I was anxious about fulfilling this commitment and approached my bank for a temporary overdraft of ₹ 10 lakhs. When I explained that the income tax raid might delay my accounts, the Assistant General Manager was surprised but agreed to sanction the loan. My straightforward approach impressed the bank officials, allowing me to meet my commitment and sleep comfortably.

My income tax case was resolved peacefully within the time frame, and our sales and income increased. Although the words of the PA were prophetic, the real key to our success was the self-confidence and self-esteem that come from conducting business with integrity, empathy and ethics.

BEYOND SUPERSTITIONS

I remember a few more insights from the Income Tax incident. After the inspection party left, my children, Prasan and Vinod, aged 18 and 15 years respectively, asked me if I was tense. I told them I had been tense only while the officials were around. They wanted to know how I managed to stay calm. I explained that since I had undertaken the vow of limiting possessions (*parigraha parimana vrata*), any excess wealth beyond a certain limit would be given away. I had to donate it anyway, as finding institutions was part of the vow. Hence, there was no real reason to be stressed.

A few days later, some people suggested that the IT department inspection were due to living in a house numbered 170. In 1985, we had moved into this house, which had the postal number 170, considered by many as inauspicious numerologically because 8 is viewed as unlucky. They attributed our business problems to this number. I responded by explaining that the imposition of sales tax on lotteries by the Tamil Nadu Government, which led to our office relocation to Bangalore on 28.01.1984, was not related to the house number. Sales tax was applied to the entire lottery trade, and income tax raids were common among lottery organizers. Hence, the house number 170 was not responsible for our issues.

In fact, after the sales tax imposition, we shifted our entire office and staff to Bangalore and started operations from hotel rooms on 1.2.1984. Our business grew significantly as a result.

We have never placed importance on numbers when buying property

or vehicles. We have not paid any premium for car numbers, telephone numbers, or property numbers. Even my children are indifferent to numbers. For any inauguration, such as moving into a new house, opening an office, or starting new ventures, we do not consult any pandit or astrologer. Until my maternal aunt was alive, she provided the dates. After her passing, my wife and now my daughters-in-law provide the dates. My sons follow the same practice. We believe that numbers do not shape outcomes.

LITIGATION: A BURDEN ON SOCIETY

I have been in business since the age of 15. We were pawnbrokers and money lenders. Consequently, to recover money from defaulters, we had to file civil suits. In that context, I came across advocate Sri U. C. Gopalan. He was true to his profession and honest to the core. In the Small Causes Court and City Civil Court, his words were taken as true, and orders were passed accordingly.

In those days, litigation cases were completed in a relatively short time. However, nowadays, such cases are often prolonged. We realized that it is not worth going to court for money recovery. Hence, we seldom get into litigation or go to court unless it is unavoidable. Even after going to court, we are always ready for mutual settlement, even if it means a loss of money for us. This is a practice we follow.

In 1970, the Government of Tamil Nadu banned lotteries. As this was crucial for our livelihood, we had to pursue a writ appeal. I had the good fortune of meeting Sri B. R. Dolia, who provided appropriate and honest advice. Since then, their company has handled our legal cases. They generally advise avoiding litigation. I am pleased to say that we do not have any court cases pending in any court.

Hence, friends, I suggest always choosing an advocate who prefers to avoid litigation. There is a Tamil proverb: “Instead of going to court, fall at the feet of the respondent and settle the matter.”

THE ART OF CONFLICT RESOLUTION

I recently read in the newspaper that a criminal case from 37 years ago was finalized in a Magistrate Court. Some individuals were convicted, some acquitted, and some had passed away. This news transported me back to 1963. At that time, the cook who prepared food for my wedding filed a civil case against us. Before the hearing began, the judge called both parties to discuss the case. He understood the issues and resolved the matter within a year through a compromise. Both parties were satisfied; there was no winner or loser.

In 1964, I faced a false criminal case under Sections 380/411 of the IPC. This case was resolved in my favor within two years.

In another matter in 1964, the landlord filed an eviction petition against us for vacating the premises where we had both our business and residence. Despite the court case, our relationship with the landlord remained cordial. My father and the landlord would travel to court together in the same auto and have coffee after the hearings. The judge noticed this and, during the hearing, remarked on the amicable nature of our relationship. He questioned why we were fighting and encouraged us to resolve the issue amicably. He facilitated a compromise and we vacated the premises as agreed. Even after 50 years, the landlord's children and we remain friends. Such instances are rare today; justice often takes decades to achieve.

In one case which we filed in 2005 to evict a tenant, it took four years to reach the first level of resolution. We won the case, and eviction was ordered, but the other party appealed. The appeal has been pending for

the past 20 years, and the matter was settled much later. The delay in the legal system has given rise to illegal activities and job opportunities for thugs, undermining the legal process.

In today's world, avoiding litigation is not just about saving time and money—it is about preserving relationships, reducing stress, and ensuring justice is served in a meaningful way. The essence of any legal dispute should be resolution, not prolonged battles that drain resources and embitter lives. Courts should be the last resort, not the first step. When possible, open communication, mediation, and mutual understanding can lead to faster and more satisfying outcomes. A legal victory after decades of struggle is often hollow; true success lies in resolving conflicts efficiently, fairly, and with dignity.

DON'T BUCKLE UNDER PRESSURE

The government called for tenders for toll collection at Vaniyambadi. A friend of mine approached me to bid for the contract, and we decided to join hands and submit our bid. The bidding process had two stages: a technical bid (qualifying bid), which included certain conditions that bidders needed to meet, and a financial bid, where bidders were required to quote their highest offer. We submitted our bid, but the officials from the Highways Department rejected our technical bid, disqualifying us from the bidding process.

With no other option, we decided to challenge the decision and filed a writ petition in the Madras High Court. A day before the hearing, the opposing side's advocate contacted our lawyer and informed him that a high-level politician was interested in the contract. He requested that we withdraw our petition. Our lawyer briefed me on the situation and asked for instructions. I inquired about the merit of our case, and he assured me that we had a strong case.

I instructed him to proceed, and we won the case. Our financial bid was then opened, and we were declared the highest bidder and the successful contractor. The Highways Department officials, who were initially biased and planned to favor another party, were forced to proceed with us. We completed the contract successfully for the year, but soon after, the government withdrew that policy.

This experience taught us a valuable lesson: not to be pressured into withdrawing from a battle simply because of threats or external pressure. Standing firm in the face of adversity can lead to success.

GREED BLINDS

One of my close relatives fell into a trap in 1975-76. A cheater approached him and offered gold at 70% of the prevailing market rate. My relative took cash ₹5 lakhs with him. The total gold deal was for ₹5.5 lakhs. For the balance of ₹50,000, he gave a promissory note. Once the cash and promissory note were handed over, they asked him to wait for the gold.

At that time, the Gold Control Order was in effect, and nobody could keep solid gold. After half an hour, someone came running, shouting that customs department officials were coming, and urged them to disperse immediately and meet again after a week.

After that, they avoided him. Months later, my relative mentioned this to me, describing the cheaters as living in a posh area with expensive imported cars but evading him and not delivering the promised gold. After hearing the full story, I told him that he had been cheated and advised him to lodge a complaint and move on.

I explained that if someone can bring gold from Dubai and sell it in Sowcarpet, where it is traded with a margin of 0.25% to 1%, why would they offer him a 30% margin? It's as simple as that. His greed blinded him to logic and reason. He was cheated.

He became vengeful, filed the complaint, followed it up, and spent a lot of money. By following up, he lost his peace and his business. Finally, after the fraudster was arrested, he stopped pursuing the case. Nothing happened to the cheater. The case dragged on for many years, and the cheater was acquitted after 20 years.

So, please be careful. If someone offers you something at a much cheaper price, ask yourself why they are offering it at that rate. It might be stolen property, inferior quality, or there may be some hidden aspect you cannot discern. Simply do not fall prey to fraudsters. They thrive on others' greed.

Nowadays, we still see in newspapers that people get cheated, and in most cases, it is due to greed. So, the lesson is: don't be greedy, as greed clouds your reasoning capacity.

UNETHICAL PRACTICES NOT A STIGMA ANYMORE

My memory goes to the stories I heard from an elderly person, Rajagopal Iyer. He worked in our pawn shop as a clerk, but we had the relationship of a family elder. We all used to call him *Thatha* (grandfather). He used to tell us a lot of stories and true incidents from his experiences.

Paying a fine in court or *panchayats* was once a social stigma. A *Jamindar* (landlord) was fined 2 annas (12 and a half paisa) by a magistrate court. The *Jamindar* committed suicide. When I recall these stories, I feel that in modern India, getting punished and paying a penalty has become a status symbol. It is no longer considered a stigma.

In modern India, the implementation of law is a mockery. Nobody fears the law; delay in justice delivery being one of the major reasons. Criminals get off scot-free and plan serious crimes because they know very well that the law of the land cannot punish them, and at the same time, society will grant them status. The great saint Tulsidasji said, “*Samarth ko dosh nahin Gosaiee*,” meaning might is always right.

I wonder why all the governments or judiciary are so reluctant to adhere to this important issue; is it due to skeletons in the cupboard? If only this were rectified, there would be no crime, and the public would be at peace, leaving politicians with nothing to do.

Now, it is time for the citizens to awaken. If not, our coming generation will suffer and will not allow us to be at peace. Let us start a citizen’s movement for quick justice and ensure the guilty are punished in time.

PERILS OF LEGAL DELAYS

There is no trust between citizens and government departments, or between banking agencies and the business community, or even among citizens themselves.

Why has trust eroded? To shield a few criminals, politicians, bureaucrats and big business houses, no actions are taken. When action is reluctantly initiated due to public outcry, it takes decades for civil and criminal cases to reach conclusion. As a result, trust is lost. Successive governments since independence have been either unable or unwilling to punish the guilty, but surely punished law-abiding citizens by making more and more stringent laws. This has given discretionary power to unscrupulous enforcers, who extort and harass law-abiding citizens.

Social conscience and fear of violating rules and laws have been eroded over the last 70 years. I recall a fire in a school kitchen in Tamil Nadu, which was on the terrace. It claimed the lives of many young children. It took nearly two decades for the criminal case to be completed, and I believe no finality has been reached yet. Quick processes and prompt punishment are necessary. We know that justice delayed is justice denied. Existing laws and rules are sufficient; only the will to implement them impartially is missing. This gap will further alienate citizens from the government.

SOME UNSCRUPULOUS LABOUR LEADERS

During the pandemic, we were confined to our homes due to the lockdown, but the mind could not be confined; it wanders here and there. Sometimes, it drifts back to childhood and then immediately rushes to the present moment. After independence, during the 1950s and 60s, almost all industries had labor unions, often led by politicians. These leaders were always trying to create a rift between management and the laborers, and they were successful due to the attitude of some employers and employees.

The laborers, having a limited understanding, were drawn to the sweet words of the union leaders. They were swayed by fancy slogans that painted the owners as bloodsuckers and portrayed the leaders as their friends and well-wishers. The leaders provoked the workers to raise unreasonable demands. For the sake of peace and to keep the industry running, the owners often gave in to these demands. This emboldened the union leaders to make more and more demands, leading to extortion and blackmail under the guise of negotiation.

Some managements did not succumb to these pressures, which resulted in the closure of industrial units. There are many instances in our country with regard to companies hiring over 10,000 employees which were shut down. Many other industries also closed due to the actions of these greedy “well-wishers” of labor.

Now, I see that many companies outsource their regular staff requirement and employ only skilled workers. Even hospitals and government

institutions outsource non-skilled labor. Companies or employers spend ₹100 on a laborer, but the laborer receives only ₹50 to ₹60, with the rest going to the outsourcing company.

This is the “favor” that labor leaders have done for the laborers as their supposed “friends and well-wishers.” In contrast, China, a communist country, does not have labor leaders but has well-defined labor laws with no ambiguity or fancy interpretations. No one exploits others and mischief-makers cannot play their tricks. As a result, over the last 35 years, China has become the world’s No. 1 supplier. They have created a situation where no nation can run its industries without Chinese goods. China became the top supplier because there are no middlemen between the employer and employee. In India, however, past labor leaders and now outsourcing companies are suppressing the benefits meant for the laborers.

Our nation should reflect on and debate this issue: Are our own laws harming us?

THE EROSION OF TRUST

Of late, the government has sanctioned a good many packages for MSME to encourage and motivate our youths to become entrepreneurs, to become employers, and to provide employment instead of being job seekers. The thrust on entrepreneurship takes me back to my childhood days.

It is well known that the Rajasthanis, especially the *baniya* community of Rajasthan, are good entrepreneurs. When things became difficult, they willingly ventured out of their comfort zone, went to new places to make a new beginning, and succeeded. They had trust, strong relationships and deep bonds with one another. When a Rajasthani baniya left Rajasthan after completing his business studies, he was seen off at the railway station by neighbors and close relatives. They wished him good luck and prayed for his success. Everyone who came to see him off would give ₹ 1 or ₹ 2, or even 8 annas for his traveling expenses. At the destination, he was received by relatives and neighbors who provided boarding and lodging until he settled down.

The newcomers would first join some jobs and learn the nuances of the business. They were paid a salary and had to work 24x7 to learn the business. Some would set up their own shops within a few months. The locals would help them in setting up the businesses. There was mutual trust and help, and a sincere attempt to make them succeed.

Financial assistance for doing business was forthcoming, and introductions to financiers and wholesale dealers were readily provided. This had been going on for many decades, spreading to all parts of India

and present-day Pakistan.

In those days, two types of interest were charged for any borrowings, depending on the goodwill of the person.

1. Deposits (financial assistance) without signatures carried an interest of 6 percent per annum.
2. Deposits with signatures had an interest rate of 8-9 percent per annum.

The goodwill of the person and their word carried weight, and they had to return the deposit on demand. No time was asked for or given. The second type of depositor could ask for their money and expect payment within a day or two. Everyone was expected to settle the interest once a year at the time of Deepavali. In case of non-settlement, they would lose their reputation and the interest would be compounded. This system worked well and everyone was in a win-win situation.

But in the last 30 years, trust has slowly eroded and now no one lends to anyone. The money is lying idle with some while there is demand in the market. This means there is no circulation of money and it is stagnant. The person with money does not get any return, and the person needing money has to pay double interest, sometimes not getting monetary help at all, leading to business losses. At one time, the Rajasthanis were running a parallel banking business and competing with banks.

This deterioration has taken place due to two reasons:

1. The fear and shame of a bad name in society are gone. Defaulters feel no shame when they are known to be keeping others' money and often consider themselves clever.

2. The existing legal system does not support lenders when borrowers don't honor their commitments. The legal process takes decades.

If our government expedites civil case settlements in courts within a year or earlier, there will be plenty of liquidity available. Investment in gold and other unproductive assets will decrease. Many new startups will emerge without government and banking support.

I wish the government would strengthen the legal system. The weakness of the legal system has allowed cheats to flourish while good, law-abiding people do not get support and have to face long, drawn-out, costly cases. Therefore, if we want to kick-start our economy and encourage new ideas and ventures to succeed, we should fast-track our legal resolution in civil and criminal matters, quicken permission to do business, erase outdated rules, and show more trust and belief in our entrepreneurs.

THE MIRAGE OF INFLATION

Historically, before independence, metal coins—made of copper, silver and gold—served as currency. Over time, paper currency have replaced these metal coins, leading to changes in how we perceive value and inflation.

It may seem that inflation has led to higher prices for goods and services, but a closer examination reveals a different picture. The key point is that the purchasing power of metal currency has increased, and the prices of commodities and services have decreased in relative terms.

For instance, in 1960, both a Standard or Fiat car and one kilogram of gold were priced at approximately ₹10,000. Today, while the cost of an equivalent car is around ₹5 lakhs, the price of one kilogram of gold is about ₹80 lakhs. Thus, you could buy 10 cars with the value of one kilogram of gold today.

Similarly, in 1993, a flight from Chennai to Delhi cost ₹6,250. With that amount, you could buy 30 grams of gold, which today costs about ₹2,16,000. Yet, the cost of the flight ticket is now less than ₹6,000, or even lower with advance purchase.

In the 1960s, a train ticket from Chennai to Delhi cost ₹25, which equated to 2.5 grams of gold. Today, although gold prices have risen to ₹80,000 per 10 grams, the cost of a second-class train ticket is around ₹1,500. This indicates that the cost of services has decreased over the past 60 years.

Similarly, the cost of groceries and other commodities has also declined, thanks to increased production efficiency and reduced manual wages. For example, in the 1950s, a clerk in a pawnshop earned ₹50, which was equivalent to 10 grams of gold—today valued at ₹80,000. Nowadays, average wages range between ₹10,000 and ₹15,000, reflecting a reduced purchasing power of the rupee but also a decrease in the relative cost of living.

THE ADVANTAGES OF PRIVATIZATION

There is a proverb in Hindi: “*Jis desh ka raja vyapari, us desh ki praja bhikari.*” This means that in a nation where the king is a merchant, his subjects become beggars. On 25.2.2021, it was reported in the Times of India that the Prime Minister set a target of ₹2.5 lakh crores for monetizing government assets so that public money could be used to benefit the poor.

After independence, in order to have full control, consecutive politicians have nationalized every business. All these businesses faced rough weather, and in turn, the subjects had to bear the burden in the form of heavy taxation. Gradually, various sectors like banks, aviation, trains, buses, waterways, communication, broadcasting, textile mills, education, mining, automobile, and so on were nationalized.

This trend continued until 1992. Then, one by one, denationalization started. As a result, the transport sector is much cheaper than it was in the 90s. I am a regular air traveler. Before the entry of private airlines, when there was a government monopoly, the cost of a Chennai-Delhi ticket in economy class was ₹6,250. But now it is available for much less than that. Even a common citizen with a monthly income of around ₹25,000 to ₹30,000 can travel by air.

Similarly, the waiting period for a phone was years. Now it is available on call and the cost is negligible. It was much costlier before nationalization. I was spending ₹1,500 to ₹2,000 per month. Now, with internet data, it is ₹150 to ₹200 for 28 days. Like this, many ventures of the State and Central Government did not do any good for the nation.

Instead of benefiting the workers, some labor “leaders” have harmed their interests. Labor currently receives only 50% of the amount spent by employers due to the outsourcing of employees.

Now there is talk of railway denationalization. In my view, it should be undertaken to provide quality, efficient and economical service to society. The nation will benefit from this.

Thus, the mantra should be: Governments should govern, provide security, and ensure the safety of citizens. The vacancies in government departments such as the judiciary, schools and administrative offices lead to a backlog everywhere and cause inconvenience to the general public.

THOSE WERE THE DAYS

In the 70s, obtaining a telephone connection was not easy. The waiting list for general category connections was 5 to 7 years, while the “Own Your Telephone” (OYT) scheme offered a connection in about 4 weeks. The charges were around ₹2,500, which is equivalent to approximately ₹15 lakhs today in terms of gold value and it was non-refundable. We opted for the OYT scheme.

The service provided by the telephone department was excellent. Any complaint about non-functioning was addressed within a few hours on the same day. On one occasion, I had a recurring issue with connectivity. Despite the lineman’s efforts, the problem persisted. I decided to write a letter to the then General Manager of Telephones detailing the issue. To my surprise, a large team with all the necessary equipment arrived and resolved the problem promptly. After that, I experienced no major issues.

Can such prompt and effective service be expected nowadays? Complaints and grievances often seem to fall on deaf ears. When will we see a return to an administration where the public is respected and their issues addressed with similar efficiency?

JUSTICE DELAYED IS JUSTICE DENIED

I recall a horrifying experience from 1964 when a false case was foisted on me under Sections 380 and 411 of the IPC. I was jailed but released the next day on bail. The charge sheet was filed within a month and the trial was completed within nine months, resulting in my acquittal. However, the goods seized from me were not returned immediately. I filed an appeal, which was resolved within a year, and I finally got back the seized goods.

In contrast, today's justice system is plagued by delays. Obtaining bail can take a month or more, charge sheets may take years, and trials can stretch over several years, sometimes even decades. By the time a case concludes, the accused might no longer be in the scene, leaving no resolution. The delay in justice delivery has become advantageous to professional criminals and politicians who remain in power.

Criminals continue to flout the law and harass the public, demonstrating that "justice delayed is justice denied." In a separate rent control case, I experienced a resolution in less than a year in the past. Today, such cases can take two decades or more.

During the 60s and 70s, civil and criminal cases were adjudicated in a reasonable timeframe. Over time, deterioration set in, with illegal adjudication (Kattai Panchayat) becoming more prevalent. Now, it takes at least 10 years for cases to be resolved at the lower levels of the judiciary and a minimum of 20 years to reach finality, leading to anarchy and law and order issues. Citizens would feel relieved if delays and the backlog in the judicial system were addressed effectively.

FAIR AND SWIFT JUDGEMENT

In 1969, I entered the lottery business when the Chief Minister of Tamil Nadu, Sri C.N. Annadurai, introduced the Tamil Nadu raffle ticket. Each ticket had a face value of ₹1 and offered a first prize of ₹1 lakh. Tickets were sold one month in advance, and due to high demand, people often bought them as soon as they were issued. However, many people misplaced their tickets, which led to issues when claiming prizes.

According to the conditions printed on the back of the ticket, claims had to be made within 28 days of the result's publication to the Director. If the claim was made between 28 and 90 days, it had to be presented to the Secretary of Finance with reasons for the delay. Claims were not entertained after 90 days. As a result, significant amounts of money belonging to many winners were forfeited to the State Government.

One notable case involved a winner in Andhra Pradesh who won ₹1,000 but misplaced his ticket. Six months after the draw, he found the ticket and discovered it had won a prize. He filed a claim, which was rejected at both levels due to the late submission. The winner then filed a writ petition in the High Court of Madras, seeking an order for the State Government to honor the claim. Justice Ramprasad Rao, who heard the case, suggested that the State Government compromise and honor the claim. When the State declined, Justice Rao ordered the State to honor the claim, stating that the late claim had not caused any loss to the State. He emphasized that the rules of the State Government could not override natural justice.

I wonder if such a ruling could happen today. The entire case was heard

and decided within a year, and the State's appeal was rejected at the admission stage. In contrast, today it might take decades for a judgment, and even longer for an appeal. The delay in justice has led to the rise of informal adjudication methods, like Kattaipanchayat, where people resort to cheating each other due to lack of trust in the legal system. As a result, mutual trust has deteriorated, and people prefer to keep their assets idle rather than share and create win-win situations.

In my view, the root cause of many societal problems in our country is the delay in delivering justice. I urge all enlightened citizens to appeal to the Prime Minister and the Chief Justice of India to facilitate the delivery of justice within a reasonable time frame, ideally within one year at every stage. This would greatly relieve the masses and prevent the proliferation of professional litigants, criminals and defaulters who contribute to law and order issues and financial problems.

VIOLENCE IS NEVER THE ANSWER

I was in Secunderabad for a discussion on organizing a lottery for a medical institution. A lottery distributor from Chennai came to meet me at the hotel. He arrived and started abusing another distributor from Chennai, telling me to inform him that if he crossed his path, he would break his legs.

I calmly listened and did not respond to his abusive language. However, I told him in plain terms, “Look, you will hire someone to break his legs, and at the same time, the other person may also hire someone to break your legs because both of you hate each other. In business, there will be competition, and you have to take it in a sportsmanlike spirit, instead of trying to hurt the competitor.”

I further said, “Just imagine if the hired people arrive at the same place and harm both of you. As a result, both of you would lose your lives, and then how would you compete with each other? The third person will end up reaping the benefits.”

It clicked, and both of them sorted out their differences and went on with their business without harming each other. Violence is never a solution.

EFFECTIVE SOLUTIONS

We purchased a property in Kilpauk sometime in 1990. The property was vacant, and we kept it under lock and key. One day, a neighbor called me and mentioned that some antisocial elements were coming at night and creating a nuisance. As a result, I had to arrange for 24-hour security, which meant engaging at least two guards.

An idea struck me: why not pay some money to the next-door guard and ask him to keep an eye on our property? This worked out well. For the next-door guard, it was extra income with minimal effort, as he just had to watch over the property. We ended up saving 75% of what we would have spent on dedicated security. Sometimes, simple ideas can be very effective.

We applied the same concept in Bangalore, where we had a two-acre plot on the highway. I advised my Bangalore partner to adopt a similar method for safeguarding the property. Since there was no next-door guard, my partner approached the person living directly opposite the land. He offered to pay the person to keep an eye on the plot, and the resident agreed.

Once, when I visited the property, I was standing near the gate, trying to figure out how to enter. Within a minute, the resident from the opposite house came over and inquired why I was touching the gate. I introduced myself, and after a brief conversation, he was satisfied and brought the key to show me the place.

Sometimes, simple ideas not only save money but also provide security.

DON'T HIDE THE PROBLEM

Forty years ago in Tiruvallur, a tragic event occurred. The thieves killed a person who was sleeping on the terrace. When the victim didn't come down by 8 a.m., a family member went to the terrace, found him bleeding, and unaware that he was dead, cleaned the blood and rushed him to the hospital. Unfortunately, the hospital declared him dead on arrival and informed the police. The police sent the body for a post-mortem and registered a murder case against unidentified individuals.

The police began their investigation, questioning family members, relatives, and neighbors, but they had no leads. Faced with no progress, the police began to harass the family, pressuring them to accept guilt for a crime they did not commit. The harassment became unbearable for the family. So, the villagers held a meeting and approached the DGP with a united representation. The DGP intervened and halted the harassment.

Months later, the actual culprits were apprehended for another crime. During their interrogation, they confessed to the murder in Tiruvellore. They had gone to the terrace to commit a burglary, and when the occupant woke up, they killed him to avoid being identified. Ironically, they had committed the burglary in the neighboring house, not the victim's house. The neighbor did not report the burglary out of fear of police harassment related to the murder. Had they filed the complaint, the mystery might have been solved earlier, and the family of the deceased would not have suffered such torment.

This case highlights the power of unity and courage in facing problems. When we stand together, relief follows, as seen when the DGP intervened.

INDUSTRY GETS SICK, NOT THE INDUSTRIALISTS

My memories take me back 25 years. Near Chennai, a big chunk of land belonging to a sick educational institute was on sale. It was under court receiver.

The court receiver told me, “Mr. Jain, if there is a genuine buyer for starting an educational institution, I will get it for a reasonable price.”

I mentioned this to one of my friends who was an industrialist. He said, “If I have ₹10 crores as cash, I will put in a ₹200 crore project and take back my amount.”

I was shocked; how would it happen? I asked him for details. Since I was a trader and did not have the knowledge of raising finance from banks, I was taken aback.

He explained, “*Jain Sahib*, first I will form a company and subscribe my ₹10 crores as share capital. I will go for a public issue of ₹40 crores. Thus, my company’s equity will be ₹50 crores. I will put up an industrial plant for ₹200 crores and raise ₹150 crores from the bank. While constructing, I will over invoice my capital expenditure and withdraw my investment. Once my plant is in operation, if it succeeds, I will make money. If the project fails, I will abandon it. Now it is the bank’s headache to recover. I have already got my money plus a handsome profit back.”

He further narrated that if one withdraws his invested money alone, he is known as a decent and honest industrialist. He said some people

withdraw to the extent of 20-25% of the project.

That is how industry becomes sick, but the industrialist is healthy. Systems are designed to help people and build the nation, but often they are twisted by the stakeholders for narrow gains and, sadly, long-term loss for all, paving the way for foreign invaders.

GREED: ENABLING THE CHEATER

“Labhio re gaon me thugh bhooka nahin mare.” This proverb in Rajasthani language says, “In greedy people’s village, cheaters will not starve.”

It reminds me of a few years ago when a person approached a well-known institution in Chennai and Hyderabad, claiming that he could arrange a donation of ₹500 crores to ₹1,000 crores, provided they were registered as a charitable trust under the Societies Act or the Trust Act and had an 80G exemption certificate.

He said the funds would be transferred through legal means. The society would retain 50%, and the remaining 50% would be distributed to the institutions they refer to. The office bearers presumed it was a win-win situation and that they would get money for the development of society.

When I heard about the offer in one of the meetings, I was surprised that someone would donate such a large amount to an unknown institution. I told the office bearers that it seemed fishy that he was ready to do this just for an 80G-certified society. But the vision of the office bearers was blurred due to their greed and lack of common sense. They did not heed my warning and spent money on hospitality and formalities for the person. He stayed in touch with them until they were exhausted from entertaining him. No money ever came.

The office bearers lost the money they had spent, as the institution could not bear such expenses. So be careful; if someone promises a windfall, even if it seems genuine, check twice. Many gullible individuals have been cheated due to their greed. So never be greedy.

In the past week, two well-known people approached me, informing me that some foreign donor wanted to donate a very sizable amount. The only requirement was a trust with an 80G certification. They indicated that they needed only a 10% cutback for themselves and 20% for the societies they named. I cautioned my friends not to fall into such traps and lose their hard-earned money.

The incident reinforced the truth of the saying: “Cheaters will never starve as long as greed exists.” What was most striking was that those seeking shortcuts were already successful businessmen, bureaucrats, and professionals. When even the accomplished fall prey to such temptations, it is a reminder that integrity is a choice—one that must be made consciously, no matter how high one rises.

PRUDENT UTILISATION OF RESOURCES

I entered active business with my father in 1961, after failing in PUC. In 1962, my sister got married, and in 1963, I got married in July. After the marriage, as part of regular business practice, we reviewed our balance sheet and found that our capital was almost nil. We were operating on borrowed capital, paying 12% to 15% interest per annum.

We discussed and assessed the assets we had. We had no immovable assets except for an ancestral house in Rajasthan, which could not be sold due to sentimental reasons. We then looked at our movable assets, which included gold. We had more than 2 kgs of gold, belonging to my mother and wife; half of it was from their mothers' homes, received on various occasions such as marriage, *mayara*, childbirth, etc., and the other half was purchased by my father for the womenfolk.

We decided to liquidate some of the gold to infuse cash into the business. We first convinced ourselves that, to do business smoothly and progress, we had no option but to sell 1.25 kgs of jewelry, which could fetch ₹10,000 to ₹15,000. We then convinced both ladies, who were supportive and agreed. We promised that once our finances improved, we would replace the jewelry. The cash from the sale provided us with an annual income of around ₹1,500 and improved our financial standing. As the business progressed, by 1970, we had excess cash and decided to remake the jewelry we sold in 1963.

We calculated the interest earned on the sold jewelry and found it to be more than the replacement cost. We replaced the entire jewelry with the interest earned, with the principal amount effectively being profit.

The jewelry was returned to its owners. With the business capital in 1963, recovery and progress were faster. Similarly, in 1987, when my daughter got married, we spent a considerable amount on the wedding. I had no liquid cash balance at the time, so I decided to sell excess silver and gold articles.

Do not hesitate to sell gold and silver when in need. It is always possible to buy it back later when business improves. My mantra is not to buy assets unless you have extra liquid cash and not to take loans to acquire assets.

MAKE YOUR MONEY WORK FOR YOU

In 1970, after entering the lottery business, we found ourselves with surplus funds and no time for the pawnbroker business. Keeping money at home wasn't productive, as it earned negligible interest. At that time, the prevailing thought was that "money kept at home diminishes, whereas money put to use grows."

There was also a common belief that financial dealings with relatives and friends could strain relationships. We were caught between these two views. A relative suggested an alternative approach: park the surplus amount with friends and relatives rather than with traditional financiers. His advice was to diversify the investments by not keeping all your "bread in one basket."

He explained that financiers offered only 9% interest per annum, and the process of depositing and withdrawing money was cumbersome. On the other hand, friends and relatives could offer up to 12% interest per annum and would come to your place for transactions, saving time and effort. Even if some individuals failed to repay, the extra 3% interest would compensate for the potential loss.

We decided to follow his advice and entrusted our surplus funds to known friends and relatives. This strategy proved beneficial as we faced no significant losses and even strengthened our relationships. If someone failed to repay due to genuine inability, we handled it without creating conflict, maintaining the bond. This experience taught us the importance of weighing convenience against potential risks and making decisions that balance both effectively.

AVOID DROWNING IN INTEREST

I have observed friends and relatives who purchased assets or made investments in non-productive assets by borrowing from friends or banks, only to face bankruptcy. This happens because, in this world, nothing grows faster than interest, especially compound interest. For example, ₹1 invested at an annual interest rate of 12% and compounded annually will amount to more than ₹1 lakh after 100 years. Interest doesn't take holidays, breaks, or rest.

In Rajasthan, there is a proverb: “The son works for 12 hours, but interest works for 24 hours without any holiday.” Interest earns on all 365 days without any break. Therefore, my advice to youngsters is to avoid investing in unproductive assets with borrowed money.

I recall my father's advice not to buy assets with borrowed money, whether they be shares, real estate, or even a personal house. Nowadays, we are bombarded with enticing advertisements in newspapers, digital media, and other platforms about flats, vehicles, smartphones, and so much more available on monthly EMIs.

This made me think and analyze whether it is worth buying a house, or anything at all for that matter on EMIs. For buying a property on EMIs, one has to pay at least 20% of the principal amount as an upfront payment and the balance over 30 years. I calculated it as follows:

Cost of the flat: ₹50 lakhs; Upfront payment: ₹10 lakhs; Balance: ₹40 lakhs to be paid as ₹30,191 monthly EMI for 30 years at 8.30% interest. Presently, a family living in an apartment is paying a monthly rent of ₹15,000 for an apartment worth ₹50 lakhs.

By buying the flat, you save the rent of ₹15,000 per month but incur an expenditure of ₹30,191 per month as EMI for 30 years, which amounts to ₹1,08,68,760 for the loan of ₹40 lakhs.

If today one decides not to buy immediately and continues staying in a rented property, and then buys only after full savings, investing the ₹10 lakhs at 8% interest for 15 years results in a maturity value of ₹32 lakhs. The balance ₹15,192 saved every month, which would have been paid as part of the EMI, if invested at 8% interest gives a maturity value of ₹60 lakhs. The total amount saved after paying rent of ₹15,000 with a 5% escalation every 3 years is ₹92 lakhs. They can then buy the same flat for ₹60 to ₹70 lakhs, thereby saving ₹20 lakhs. Of course, one has to keep in mind factors such as inflation.

So, think carefully before buying any personal asset with borrowed funds.

INVEST IN DOLLARS OR GOLD?

Let's do an analysis of dollars versus gold with an example.

- Scenario 1: In 1950, A invested ₹2,000 outside India, converting it to dollars at an exchange rate of ₹4.76 per \$. It would have fetched them \$420. They deposited this amount in a bank that offered a 5% annualised return. Over 73 years, their investment would have grown to \$14,793.
- Upon repatriating this \$14,793 to India in 2023 at the current exchange rate of ₹82/\$, they received ₹12,13,026.
- Scenario 2: Similarly, B invested ₹2,000 in 1950, which also fetched them \$420. However, they converted this amount into gold at \$34.72 per ounce, acquiring 12.09 ounces. In 2023, they sold this gold at \$2,000 per ounce, realizing \$24,180.
- Converting this at ₹82/\$, they received ₹19,82,760.

Which scenario seems better? Clearly, the decision to invest in gold turned out to be more profitable over the years.

Now, consider this in the larger context of India's foreign exchange reserves, which exceed \$500 billion. Should this money remain parked in foreign banks as currency, or should the government consider diversifying it into gold?

Food for thought, isn't it?

THE RISING COST OF EDUCATION

Can individuals pursue a medical degree by obtaining loans from banks? Currently, banks offer loans to help students achieve their educational goals. However, let us consider the financial implications.

A student passing the NEET exam and securing a seat in a private medical college faces the following costs:

- Annual tuition fee: ₹25 lakhs for 4.5 years: ₹112.5 lakhs.
- Interest at 8% per annum for 4.5 years: ₹27 lakhs.
- Total bank dues after 4.5 years: ₹139 lakhs.
- Interest during the moratorium period: ₹17 lakhs.

After six years, the total amount owed is ₹156 lakhs. The bank typically sets the EMI for 30 years at approximately ₹1.13 lakhs per month, resulting in total interest payments of ₹254 lakhs.

Considering an MBBS graduate's average salary of ₹1–1.5 lakhs per month, how will a graduate manage to repay this loan? Many may resort to unethical practices or work excessively long hours.

Furthermore, pursuing a postgraduate degree requires additional three years, adding to the financial burden. These calculations do not include the student's living expenses during the study period.

My sincere advice: Avoid taking loans for education and falling into lifelong debt. Aspiring parents should consider liquidating assets or seeking scholarships to cover educational expenses. Do not burden your child with debt.

DON'T GO FROM HERO TO ZERO

Sometime ago, I wrote about the journey from Zero to Hero, detailing how individuals achieve success from humble beginnings to great heights. Recently, a friend requested that I explore the opposite scenario: how families decline after reaching their peak, to highlight the attitudes, apathy and mistakes the youth should avoid.

So, I plan to draw from my memory and experiences and share them for the benefit of young people and the next generation.

I've encountered numerous families who have fallen from prosperity to destitution.

In the 1950s, my family lived in Triplicane, Chennai. I know of a patriarch who, along with his father and brothers, was involved in the rice import business from Rangoon, amassing considerable wealth in the process. They owned half of the buildings in Triplicane.

However, after the grandfather's passing and restrictions on rice imports, the brothers decided to wind up the business, dividing the wealth among themselves.

Inheriting considerable wealth, the brothers and their children became accustomed to a life of luxury. With enough property and rental income to sustain them, they became idle. As the saying goes, "An idle mind is the devil's workshop." They developed habits like gambling and engaging in extramarital affairs, which led to the depletion of their income from properties.

As time passed and no steps were taken to start any meaningful business, they had to sell off their immovable properties to fulfill their social and religious obligations, like children's marriages, temple functions, etc.

To manage their financial burdens, they began pledging and borrowing against their assets. The heavy interest burden eventually forced them to surrender or sell off their properties one by one at very low prices in distress sales. The sales were made to maintain their old status and hide their falling standards. Eventually, the grandson had to work in a tea shop to make ends meet.

Subsequently, the great-grandsons further liquidated the remaining assets and resorted to menial jobs to survive.

This highlights the need to ensure wealth doesn't make children complacent. It is crucial to expose them to the realities of the world and instill in them the values of hard work and empathy for others' struggles.

While it is essential to leave behind wealth for future generations, it's equally vital to teach them self-reliance. Otherwise, as the saying goes in Rajasthan, "Three generations to rise, three generations to fall, and the seventh generation to rise again." Many families have fallen into this cycle, with none remaining prosperous for more than three or four generations, or roughly a hundred years.

Therefore, regardless of wealth, it is vital to teach children the importance of earning their livelihoods rather than relying solely on inherited property.

DON'T LIVE TO IMPRESS OTHERS

I purchased a car in 1987, even though I could have afforded it as early as 1975. I calculated that for six days a week, I did not need a car because I commuted from home to the shop. For Sunday family outings, I would hire a cab, which was more economical and stress-free. The costs associated with owning a car such as garage space, a driver, maintenance, depreciation, and interest on the investment were significant.

Hiring a cab cost me less than 1/10th of the cost of owning a car, so I saved money. Similarly, I postponed buying a TV and used the money to purchase a radio. It's important not to spend money to show off; no one cares whether you use your own car, a hired one, or public transport.

A rupee saved is a rupee earned. Avoid buying assets on borrowed money or for the sake of appearance. Remember, if you publicize your good fortune, you may attract misfortune.

GREED CLOUDS REASON

In the 1990s, many finance companies, agricultural firms, and room-share and car-share companies emerged, offering impressive returns. The returns promised ranged from 18% to 30% per annum, along with lucrative gifts. A significant number of people invested in these schemes and ended up losing their money.

During that period, I went to meet the Commissioner of Police in Chennai. He assumed that I had come to discuss recovering money from one of these companies. Without asking me the purpose of my visit, he began lecturing about how people invest out of greed.

He recounted an incident involving one of his college mates, who was a Doctorate in Economics. This individual had asked the Commissioner to recover the money he had invested, hoping for an exorbitant rate of interest. The Commissioner questioned how someone with a background in economics could not understand that no company could sustain such high returns. He attributed the problem to greed and refused to intervene.

Similarly, today we often read in newspapers about people losing their hard-earned money to similar schemes. Greed often replaces common sense and traps people in financial disasters.

As a general rule, if anyone offers more than 12% interest per annum, the chances of losing your money are high. Be cautious and do not let greed entice you. There are many investment portfolios with sovereign guarantees that offer returns between 5% and 10%. Investing in such options can provide peace of mind and financial security.

INVEST WISELY

Let me share the story of a doctor in Rajasthan who wisely invested in gold. The doctor, who initially worked in government service, built a strong reputation as a friendly, soft-spoken, and talented physician. After resigning, he established a successful private practice and earned a good income. With his savings, he invested in gold coins and bars. Whenever a significant expense arose, he would liquidate some of the gold rather than borrowing money and incurring interest.

In an informal conversation, he mentioned that to admit his son to medical college, he sold gold bars to pay the capitation fee. Had he invested the same amount in other assets or spent it on unnecessary items, he would have had to borrow money and deal with the stress of repaying the loan with interest.

He began investing in gold when the price was ₹10 per gram, and it has now risen to ₹7,000 per gram – a 700-fold increase over 60 years. This represents an approximate annual compounded return of 16%. Gold's liquidity is unmatched, available 24x7x365 anywhere in the world.

Thus, when saving, it is crucial to invest wisely rather than in depreciating assets. Investing in cash assets like gold can help avoid losses and interest payments. Remember, even small savings can multiply significantly if invested wisely. However, it's also important not to put all your savings into a single investment.

INPUTS OF SENIORS: MUCH-NEEDED

I received a small video on WhatsApp about the story of a sculptor. The sculptor was skilled in making idols, and when his son joined him in the same profession, he also started crafting idols. Before giving the final touch, the son would show his work to his father. The father would find errors, which the son would correct, and the idols were then sold. The business thrived, and the son gained fame.

However, after a few years, the son stopped consulting his father as he believed the father was finding unnecessary faults and considered himself an expert. The completed idols were sent directly to the market. Gradually, the business declined, causing the son great concern.

After many years, he contacted his father about the decline in business. The father explained that when the son was showing the idols to him, he would find and correct errors, making the products flawless. But once the son stopped seeking his father's advice, the quality of his work declined, and the business suffered over the past five years.

The moral of the story is not to ignore your mentor. Mentors are not merely pointing out faults but are enhancing the quality of your work, adding the final polish to what you've already created. Without their guidance, the quality may suffer. I've observed that youngsters who stop consulting and discussing with experienced elders often face difficulties. Some families that were once wealthy have gone bankrupt and lost their reputation due to this lack of guidance. Remember, old trees may not yield fruits but still give shade.

ESTABLISHMENT OF MAHAVEER ASHRAY (UNIT OF C I, ADYAR)

In 1980, I took a vow not to increase my assets beyond a certain limit. By around 1984, I reached that limit. I continued doing business and needed to find a way to donate the surplus earnings. My Chartered Accountant, Sri P. M. Chordia, advised me not to start any projects on my own but to donate to existing institutions working for various causes. This led me to connect with Dr. V. Shanta and Dr. S. Krishnamurthi, son of Dr. Muthulakshmi Reddy.

In 1988, my aunt was diagnosed with cancer. Dr. Shanta recommended treatment at the Cancer Institute, but my aunt's in-laws opted for alternative medicine. After about six months, they returned to the Cancer Institute, but as per policy, treatment was refused.

My uncle informed me of this situation. I discussed the matter with Dr. Shanta and Dr. Krishnamurthi, who explained that it was the last stage and that she needed palliative care. However, the Cancer Institute did not have a dedicated facility for palliative care. They mentioned that palliative care patients could not be kept among other patients because their presence might lower the morale of the others.

This experience motivated me to address the lack of palliative care facilities. Despite the Cancer Institute having resources for prevention, treatment, and cure, palliative care was missing. We continued to donate to the Cancer Institute.

In 2010, I expressed to my family my keen desire to establish a Palliative

Care Home. My family readily supported this idea. I discussed it with Dr. Shanta, and we visited palliative care centers in Bengaluru and Pune. Later, Dr. Shanta also visited these centers. We had 5 acres of land in Sriperumbudur, and plans were drawn in consultation with the Cancer Institute to establish a 50-bed palliative care center, Mahaveer Ashray, with all the requisite modern facilities for the comfort of the patients. Mahaveer Ashray was inaugurated by the Hon'ble Prime Minister of India.

Acknowledging the dedication, integrity, and compassion of the Cancer Institute, we donated the land, full infrastructure, and a corpus fund to the Cancer Institute. Currently, an average of 30 beds are occupied, and the services provided are fully free. The care is delivered to the patient's satisfaction, and both the medical and non-medical staff are sympathetic and empathetic. We thank God for giving us the strength and opportunity to give back and serve humanity.

THE SAFETY NET FOR SENIORS

We are from Siyat, a small village in the Pali District of Rajasthan. In the village, everyone lived in harmony. In the Rajasthani language, there is a proverb: “*Jeev bhuko uthe pan bhuko nahin sove*,” which means that a living being wakes up hungry, but should not go to bed hungry.” The villagers and neighbors would take care of those who had no means of income.

In the early fifties, there was an elderly bachelor in the village who had no one to look after him. He was old, had no savings or income, and was physically unable to earn his livelihood. The neighbors took note of his situation and were supportive. However, they realized that this could not continue indefinitely, so the villagers held a meeting. They decided to provide him with a monthly pension of ₹5 for the rest of his life. This was a great support for him. Although he felt shy, he accepted the pension out of necessity.

The present pension schemes for elderly people by the State Government or Central Government were implemented by the civil society in Rajasthan in the 19th and 20th centuries. The purchasing power of a rupee at that time, in terms of present gold value, was equivalent to ₹2,000 per ₹1. So, ₹5 at that time was equivalent to ₹10,000 today. Even though there were no social security laws or schemes, society took care of its own.

Since many of us have left the villages and now reside in cities, I suggest that we revive the old tradition of providing pension support to our needy brothers and sisters who are struggling to make ends meet. The leaders of our society could draw up a pension scheme.

ALWAYS SEEK A SECOND OPINION

In 1985, my wife experienced a severe stomach ache. A nearby doctor diagnosed it as appendicitis and advised immediate surgery. We were in a dilemma and distressed, fearing the operation.

I decided to take my wife to a friend who was a general surgeon. After examining her, he prescribed some medication and reassured us that it was not appendicitis. We had planned a pilgrimage to Rajasthan, which we had initially canceled due to the previous doctor's advice. However, the general surgeon encouraged us to go ahead with our plans. We went and everything went well. After that, she never had any further problems and the operation was avoided, sparing her from the trauma.

I have encountered many such instances where seeking a second opinion prevented major surgeries and their accompanying physical and psychological burdens. Consulting a trusted family doctor before and after seeing specialists can provide a more balanced perspective. Unlike specialists who focus on specific ailments, family doctors understand the broader anatomy and history of a patient, often guiding them toward the best course of action while avoiding unnecessary procedures.

This lesson was reinforced 45 years ago when I met the late Dr. K. Ramachandra. I had been in an auto-rickshaw accident that left me with minor scratches. Although the hospital discharged me with simple medication, my legs swelled the next day. Dr. Ramachandra prescribed medicine for 15 days, but when the swelling persisted, he asked if I felt any pain or discomfort. I said no.

He then advised me to stop taking medicine unless the swelling caused

trouble, explaining that unnecessary medication could have side effects. I followed his advice, and despite the swelling remaining, I have had no issues for the last 50 years.

A similar situation occurred when my wife had a fall in the bathroom, resulting in a hairline crack in her left thumb. An orthopaedic surgeon recommended immediate surgery, warning that the entire hand could become disabled otherwise. My wife was understandably scared. We sought a second opinion from another doctor, who suggested that there was nothing to fear and that a small bandage for a week or 10 days would be sufficient. He recommended no medication. The advice was quite different from the first doctor's recommendation.

To ensure we were making the right decision, I also consulted Dr. N. S. Murali, a general surgeon. His advice was even simpler—no surgery or bandage was necessary; keeping the thumb elevated and avoiding strain would allow it to heal naturally. My wife's fracture healed without any complications.

Such vastly different medical opinions can be confusing, but they highlight the importance of second opinions. Modern medicine relies heavily on lab reports, X-rays, ECGs, and other investigative procedures rather than conducting a thorough clinical examination. The warm and tender healing touch of doctors, once a fundamental part of medical practice, seems to be fading. In such times, having a trusted doctor who values both science and human understanding is invaluable.

Ultimately, seeking a second opinion not only ensures accurate medical decisions but also helps avoid unnecessary treatments, financial strain, and emotional distress. Always consult a doctor who understands your health history and prioritizes well-being over procedures. Such a family doctor can be a real boon for life.

**TAMIL NADU: WARM PLACE,
WARMER PEOPLE**

In business, I have traveled all over India and to a few places abroad. I found unparalleled compassion, empathy and sympathy for fellow human beings in Tamil Nadu.

The Tamil culture holds the highest regard for senior citizens, ladies and children. For example, in city buses, people will get up and offer their seats to senior citizens, sick people, ladies and children. Interestingly, I observe that usually no male sits in the vacant seat next to a lady passenger; the seat remains vacant.

In the event of an accident on the road, the victim receives attention almost immediately. People rush to help, offering water or soda, and if there are injuries, the person is taken to the nearest hospital for immediate medical aid. The public also tries to inform the victim's family as well.

I recall an incident sometime in the mid 1990s involving one of my friend's sons and his cousin, who were in an accident on Mount Road at night around 10 o'clock. A passing car stopped and took the accident victims to the hospital. One accident victim was from Chennai and the other was from Pune. They also tried to call the local victim's house using the number they found with the victim but received no reply. They didn't stop there; they took the victim's address and went to his home. Also since one of the victims was from Poona, they made an STD call to inform his family about the accident.

When they arrived, the father, seeing unfamiliar people knocking at the door late at night, did not open it or listen to what they were saying. The helpers had to leave. However, a few meters away, they saw four or five Rajasthani individuals near a cool drinks shop. They approached them, explained the situation, and together they went back to the victim's house. The father, seeing the Rajasthani people, opened the door, listened to them, thanked them, and rushed to the hospital.

Who would go to such lengths? I have neither seen nor heard of such compassion and care for fellow human beings anywhere else in the country, except in Tamil Nadu.

People often turn a blind eye and leave victims to their fate. When I share these experiences with others outside Tamil Nadu, they are amazed and ask if it is so. I assure them that it is. You can truly learn how to care for fellow human beings in Tamil Nadu.

DOES PROSPERITY DILUTE BONDING?

During our morning walks at Chennai's Marina Beach, we often meet many senior citizens. We pray together, chat, share jokes, and laugh heartily.

In one such informal conversation, a friend mentioned that despite having a large house with five bedrooms, where only four family members live, they rarely all come together at the same time. He has tried to organize joint dinners or breakfasts, but these occasions are infrequent. Even when they gather around the dining table, everyone remains preoccupied with WhatsApp. The spacious house, individual rooms with TVs, and constant use of mobile phones and laptops have weakened the family's emotional connection.

He reminisced about his time living in Sowcarpet, a densely populated area where he shared a 1,000 sq. ft. apartment with over five families. In that setting, the family shared a strong emotional connection, spending time together doing household chores, dining, laughing, and joking. Friends and relatives often visited after business hours, leading to lively exchanges of social and political news. Although busier then, life felt more engaging.

Now, despite the comforts of a larger home, he often feels bored and struggles to sleep properly. Prosperity has brought a sense of isolation and weakened emotional bonds.

NATURAL WAY TO GOOD HEALTH

I often wonder about our current level of health consciousness. Reflecting on the 1950s, people used to take oil baths or sun baths once a week, a practice that is now rarely heard of. Initially, people from North India, unfamiliar with this practice, gradually came to appreciate its benefits and began adopting it, albeit less frequently, perhaps once a month.

There's a Tamil proverb, "*Vaidyanukku kodukuratha vida vaniyanuku kodunga*," which translates to "Pay the oil vendor to stay healthy rather than spending on a doctor." This emphasizes the value of preventive care over-reactive treatments.

Today, we rely more on gadgets and modern conveniences to maintain our health, often overlooking traditional practices that once contributed to well-being. This shift prompts us to introspect on whether we have lost touch with natural, time-tested methods of maintaining health.

THE UNCOMMON COMMON SENSE

A friend of mine had four sons and a daughter. He trained them well in business, and all of them are successfully running their business jointly. They purchased a plot in the joint names of all four sons and their parents. After a few years, they constructed a four-story building with three bedrooms on each floor and a parking area on the ground floor, which included one bedroom.

During the *Graha Pravesh* (housewarming) ceremony, friends and relatives were invited. Each of the sons showed their respective flats, describing the three bedrooms as being designated for themselves, their children, and guests. None of them mentioned a room for their parents. My friend heard this from each of his sons but did not react on that day.

When the actual moving process began, he refused to shift. The sons were perplexed by their father's behavior and asked him the reason for his attitude. He said there was no room for them; there was space for guests, but they did not want to live as guests anywhere. He added that, as long as God wanted them to be, they would look after themselves. He was still active and had sufficient savings to manage his life.

The four sons realized their mistake, began pleading, and apologized for the oversight. They eventually persuaded their mother to move into one of their flats. My friend passed away, and his wife now lives with one of her sons with all due respect.

The reason I mention this incident is that if the sons had used simple common sense by designating the third room as their parents' room, they would have enjoyed the *Graha Pravesh*. Due to the guest room

mania, their elderly father was deeply hurt and carried the grief until his last breath, even though he was respected and lived comfortably. Simple common sense on the part of his sons could have averted the grievous hurt to their father. Hence, common sense is not always common. When used, it can create miracles.

In another instance, a new office building was inaugurated. One brother earmarked a room for his brother, even though the latter had his office in another state. This room was always kept free, and whenever the elder brother visited Chennai, he used it. This gesture strengthened their bond. They are still working jointly even after 25 years of their family partition across different cities. The credit goes to the common sense applied in this situation.

FINDING PEACE IN OLD AGE

My uncle used to say that if senior citizens wish to live peacefully in their later years, they should adhere to the following three principles:

- Eat less
- Speak Less
- Be patient

Those who follow these principles will lead a tension-free life; otherwise, they may encounter unnecessary conflicts and stress. Unsolicited advice, even when well-intended, is often unwelcome and can strain relationships.

To practise these principles, one must live with loved ones as if staying in a seven-star hotel. In a hotel, the general manager or chairman does not report to you; likewise, after retirement, your son need not report to you about his movements. Do not question him—let him live his life.

In a star hotel, no one reminds you about food timings or choices; you must make your request. Similarly, no one engages in small talk with you. Follow the same principle at home—do not expect lively conversations or constant attention. When you are unwell, the hotel manager does not take you to the hospital but ensures all arrangements are made. Likewise, do not expect your son or close relatives to accompany you everywhere.

When we recognize no grievances for such behaviors at 5-star hotels, then why should we have any grievances for the same at home? When

you walk around, the hotel staff smile at you. Similarly, your family will smile at you. Live in your family home as if it were a star hotel.

Keep your savings under your control to pay the “hotel bill” on time; otherwise, you might be thrown out. Financial independence is vital to meet your needs. Otherwise, you may face difficulties, as seen in cases like Haripath Singhanian of Raymonds.

Hence, my advice to all senior citizens is to live with your family as if staying in a star hotel permanently – Eat less, speak less and be patient.

Do not expect or anticipate too much, and you will not be disappointed. Best wishes for a peaceful coexistence with your loved ones.

EMOTIONAL SUPPORT FOR SENIORS

During my morning walk, I met a friend after 40 years or so. As we exchanged pleasantries and started chatting, it became clear that he has no regrets about his life. He is very satisfied with both his past and present and is leading quite a healthy life.

He lives with his sons, who are looking after him. He gets his meals and medical care on time. He lost his wife a few years ago, and since then, he feels lonely, even though he has three sons and daughters-in-law, and five grandchildren.

All of them are busy in their own way. Sometimes, he does not see them for days because their schedules do not match.

He wakes up at 5 am, goes for a walk, and returns around 8:30 am after having breakfast with friends. After reading the headlines and finishing his morning duties, he is ready by 10:30 am and takes some snacks. By that time, the children have left for work or college. He then leaves for the local library and comes back around 1 pm. After relaxing, he has lunch around 1:30 pm.

The children return from their workplaces in the evening around 6 pm. They then have their dinner individually and go to rest in their respective rooms. As a result, he sometimes misses seeing them for several days. He said he is living comfortably in a 7-star accommodation without emotion and emotional touch.

I counseled him and said that he was one in a million. He has everything: good health, food on time, and dutiful children. The only deficiency is

that the children are busy and do not meet him according to his timing. I suggested he make some adjustments to his routine to see them more often. I told him not to feel or worry about the lack of communication or chatting with them. After this pleasant meeting, he left Chennai to meet again.

Sadly, the younger generation does not realize that seniors' needs are not fulfilled solely by food, clothing, and shelter. They also need care and an emotional touch.

ELDERS: FOUNTAIN OF WISDOM

In 1973, after separating from my father, I had to seek advice from outside sources. During this time, I read a story that left a lasting impression on me.

In a village in Rajasthan, there were many highly educated and financially sound youths. But they were unmarried, since no one from other villages were willing to give their daughters in marriage to them. This situation arose because the youth were not respecting their elders and the people of the neighboring village wanted to emphasize upon the value of wisdom of elders in a family.

So, a neighboring village's parents decided to offer their daughter to one of these youths but set two conditions:

1. No senior members were to be invited to the wedding party.
2. During the wedding ceremony, the bride's family would pose a question, and if the groom's party could not answer correctly, the marriage would be called-off.

The groom's side had no choice but to accept these conditions. On the wedding day, the groom's party arrived at the bride's village without any elderly members. When the bride's family asked the question, the groom and his companions struggled to find the answer. After several hours, the groom's grandfather arrived surreptitiously and provided the correct answer.

When asked who had given the solution, the groom's party reluctantly

admitted that the elderly grandfather had come without their knowledge. The bride's family explained that no one in their village was willing to give their daughter in marriage to youths who did not show respect for their elders, despite their education and financial stability. The presence of the grandfather had been crucial in solving the problem, demonstrating the value of elderly wisdom and experience. The bride's family then invited and honored the grandfather, emphasizing the importance of respecting and valuing elders.

From the day I read the story, I made it a point to have an elderly gentleman in my office and consult extended family elders for personal matters. Respecting and listening to the advice of elders is invaluable, as they possess wisdom that is often beyond formal education. Schools that I am connected with celebrate Grandparents' Day, and feedback indicates that some grandparents only meet their grandchildren once a year due to the latter's busy schedules. Our teachers act as catalysts in fostering these important relationships. Always respect elders—they are a treasure trove of wisdom.

TREASURES OF BHARAT

In the last 75 years, many changes have taken place in our social fabric, particularly in the educational and health sectors.

Fifteen hundred years of foreign rule have brainwashed us into believing that we are incapable of greatness and that everything Western is superior. We began following Western patterns and styles in society, education, health, arts, research, astronomy, botany, and more. Our faith in our languages, such as Sanskrit and Tamil, has diminished. Ironically, foreign scholars now acknowledge that Sanskrit is the best language suited for software.

All our theories were once backed by research. However, since many research documents were destroyed by invaders, we have only been able to safeguard the theories. Today, Westerners conduct research, claim discoveries, and secure patents for knowledge that was originally ours.

For example, the movements of the sun, moon, and earth are calculated far more accurately by our *panchangam* than by any external device. Similarly, the fact that plants have life is documented in our ancient scripts. Architectural wonders and mind-boggling structures and sculptures are found across India. These edifices reflect a highly developed understanding of engineering, metallurgy, architecture, and astronomy. Could they have been built without proper instruments, theories, or training schools?

Our ancient structures have stood for thousands of years, a testament to their enduring strength and scientific foundations. It is time for us

to look inward and reaffirm our faith in our sacred books, which are repositories of immense practical and scientific knowledge and wisdom.

We have time-tested, effective medicines that cure diseases from their roots. Yet, our shaken faith prevents us from fully benefiting from them. Much of our ancient knowledge was transmitted orally from generation to generation. However, a significant portion of our heritage was lost when invaders destroyed books and *tadpatras*. For instance, the world-famous Nalanda University, which housed 90 lakh books, was burnt down. In those days, 15,000 students from across the world came to gain knowledge and wisdom through consistent hard work.

We must strengthen ourselves by trusting in our strengths and capabilities and renewing our faith in our ancient scriptures. We need not seek knowledge outside; rather, we must rediscover it within our country and ourselves.

Kasturi kundal base, mirg dhunde van mahi. Meaning: Just as the deer carrying the kasturi fragrance in its stomach searches here and there in the forest, we Indians are searching far and wide for knowledge that lies within us.

Please introspect.

THE EGALITARIAN FEAST

In Rajasthan, it was a tradition in affluent families to host a feast on special occasions, such as weddings, childbirth, or when the elderly were elevated to the posts of great-grandpa, great-grandma, etc. The entire village would be invited, and it is said that no smoke from chimneys was allowed to come out of any house in the village (since no one had to cook at home). To extend this invitation, they would drape a saree over a tree at the entrance of the village. That was all, and the entire village, along with their families and guests would grace the occasion.

No formal invitations were sent to individuals except the Raja (king) and the Mehatar Raja (sweeper). To invite them, the host would go with a wedding band, announcements and a gift.

Hosting the entire village was a status symbol. Even buses and carts passing through that route were invited to attend the feast. The feast included a sweet dish called lapsi made of ghee, jaggery and wheat; poori with sabzi; kadhi and chawal. The whole village would enjoy the occasion with great fun and good food.

WHEN FOLK SONGS BECOME REALITY

A few days ago, I read in the Rajasthan Patrika that a *baraat* (bridegroom's party) in Rajasthan traveled to the bride's house by helicopter, with the helicopter making 15 trips to airlift the entire *baraat*. Both villages were within 15 km of each other: Kushalpura to Raipur in Sojat Tq. of Pali District.

This news took me back 70 years. I was about 7 years old, enthusiastically participating in a joyous *baraat* in my village. The women in the *baraat* (sisters, daughters, and cousins) used to sing folk songs, creating a festive ambience. In those days, very few ladies would accompany the men in the *baraat*.

One of the songs was a light-hearted request to the bridegroom. Here are the lyrics of that folk song:

*“O Banasa thori o jaan, Main jaananiya chaalsa.
Gaadi ton mone suhaave nahi, Motor mein baitho nahi.
Thore sasuraji ne kene, Udaniya jootvai dijo sa.”*

The translation is, “We want to join the *baraat*. We don't like bullock carts, and we will not sit in buses, so ask your in-laws to provide an aeroplane for us.”

After 70 years, the idea has become a reality. The *baraat* mentioned in this article traveled by helicopter, covering a distance of 10-15 km. This event took place in a farmer's family.

The poet's imagination found its wings in time.

TRIAL BY GOSSIP

Seventy years ago, there was no social media applications like WhatsApp, Instagram, or Twitter. Newspapers did not reach villages; the only media available was All India Radio, which provided news at specific times, twice or thrice a day. Despite this, news used to spread like wildfire through gossip.

In every village in Rajasthan, people used to gather in the central place known as the choupal for gossip. The gossip covered a wide range of topics, from politics and crimes to social matters, similar to today's media trials.

The trials took place in the choupal, much like contemporary media trials, even though neither had the power to punish or sentence. The choupal gossipers would complete the trial and conclude by saying, "What can we do? They will face their fate."

In Rajasthani, they would finish with the wise couplet: "Ram kisi ko mare nahin, nahi hatyara Ram. *Apne aap mar jayenge kar kar khote kam,*" meaning, God never punishes, nor is he a slayer. Man meets his own end by giving in to sinning. So, from time immemorial, unauthorized, powerless trials were conducted, similar to contemporary social media trials. Such trials were not only a pastime for all but also reflected various viewpoints of the public. Just reminiscing.

THE IVF BOOM

In the last 70 years, society has undergone a sea change. IVF clinics were unheard of 60 years ago. Currently, there is rapid growth of IVF clinics in nearly every corner of all major cities, with large full-page advertisements in newspapers and on social media.

Infertility is the result of several overlapping factors, including underlying medical conditions. Stressful lifestyles and the tendency of couples to opt for late parenthood are some of the contributing factors to infertility.

In this context, I'd like to share an observation from my childhood. We lived in Triplicane, Chennai, where there were about 10 Marwari families. Five couples had no children even after 5 to 7 years of marriage. I was about 1.5 to 2 years old at the time. Each couple used to take me into their homes, look after me, play with me, and psychologically nurture their feelings of parenthood. Their close association with a child triggered their dormant parental hormones, and within a few months or years, each of these couples was blessed with children. These families became so emotionally attached to me that they would invite me to their homes whenever special dishes were prepared.

However, nowadays, people tend to marry later in life, often after the age of 30, and postpone having children for a few years. Psychologically, they lose the drive for parenthood, which impacts their ability to conceive. By delaying marriage and parenthood, they often miss the biological and psychological windows for childbearing.

One of my friends, for example, didn't have a child even after 5 years

of marriage. The couple then decided to adopt a child. My friend mentioned this to me, and I told him that after a few years of adoption, they would have a biological child. This is exactly what happened, and I advised him to treat both children equally. Two years after the adoption, they had a son, and soon after, a daughter, so now they have 2 sons and 1 daughter.

I know many similar cases. A doctor couple in Chennai, for example, went through IVF to conceive. After a year, they conceived naturally, without any medical assistance, and had another child. A psychological boost is often needed when nature's timing is postponed.

When we go against nature, problems arise. Fertility begins at the age of 15-16, both in boys and girls. When marriage and parenthood are mentally postponed for a few years, the chances of infertility increase. Before going to IVF clinics, spend time with your neighbours' or relatives' children—play with them, and look after them. This will awaken your parenthood instincts, and there may be no need to visit an IVF clinic.

It's also important to balance personal and professional life. The stress of professional life often hinders parenthood. IVF and other such technologies can be used as a last resort but can often be avoided by following the suggestions mentioned above.

HOME AND HOSPITAL BIRTHS

I would like to share that in my generation, most people were born at home—that is, through home deliveries. No casualties, and we all survived and enjoyed good health.

However, in the name of progress and modernity, the general public has been brainwashed into believing that time-tested, traditional practices are ineffective, unreliable, and even unhygienic or dangerous.

As a result, we have lost faith in delivering babies at home. Even one of my children was born at home under the watchful supervision of elderly family women and a maid.

Today, society has abandoned the tradition of deliveries assisted by *daai* (midwife) and now encourages childbirth in hospitals. The hospital atmosphere has placed undue stress on young women, making them think twice about bearing children again. Consequently, fertility rates have declined.

The modern healthcare system, rather than improving the age-old traditional methods, has effectively eradicated them. The doorstep healthcare delivery system has been replaced by hospitals and caesarean procedures. Society, healthcare professionals, and leaders should think critically and debate how to blend the best practices of traditional methods with modern advancements, rather than blindly discarding traditional science and practices.

Fifty years ago, breastfeeding was prevalent, but it was replaced by bottle-feeding with milk powder. Ironically, today's doctors are once

again advocating breastfeeding for the health of both mother and child, as well as for societal well-being. This raises an important question: Why can't we have a dialogue about the merits of both traditional and modern systems? Both approaches should join hands for the greater good of society.

Do not neglect, ignore, or discard time-tested systems. Instead, improve and integrate them into modern practices for the benefit of all.

POWER OF TRADITIONAL REMEDIES

Three decades ago, I received a call from a friend whose grandchild had swallowed a tamarind seed two days prior and was experiencing severe pain. The child was admitted to a private hospital, but the seed was stuck in the throat, causing immense discomfort and pain. My friend who was aware that I was a Trustee at a charitable children's hospital, asked if I could help by speaking to a doctor.

I contacted a doctor at the charitable hospital, who recommended admitting the child there. Upon admission, the doctor employed an unconventional treatment method. Within an hour, the seed was removed, and the child, who had been in distress for two days, began to laugh, play and made a swift recovery.

This incident reminded me of an experience from when I was eight years old. I had dislocated my elbow and had undergone treatment for six months at Puthur and then at a government hospital in Chennai, but with little improvement. My arm remained in a half-L position. When my aunt visited Chennai for a family wedding, she took me under her care and performed a 15-day belan massage—a traditional method using a wooden roti maker and a kerchief. This massage successfully reset my elbow, and even after almost 70 years, I have not experienced any issues with my hand.

The traditional knowledge and methods that once served our health needs well have largely disappeared, as they were not passed down to subsequent generations. If our ancient, traditional knowledge were preserved and integrated into modern practice, many treatments and

cures could be achieved without resorting to costly and invasive procedures. Medical practitioners should explore and consider age-old methods used by our ancestors, as they can be less expensive, less painful, and highly effective.

One of my friends Dr. Prasanna Raj from Mysore shared an incident from a village where a large group suffered from food poisoning, leading to severe diarrhoea and vomiting, and severe dehydration. To treat the condition, IV fluids needed to be administered immediately. However, there were no IV fluids available nearby, and patients, especially children, were critically ill. Fetching IV fluids from a nearby town would have taken too long, risking the lives of many.

One of the doctors in the team suggested using tender coconut water, which is naturally sterile and contains the necessary electrolytes to correct dehydration, similar to IV fluids. With no other solution available, the team decided to use tender coconut water and prayed for the best.

This innovative and resourceful thinking helped save many lives despite being in a remote village without modern medical supplies. There were no fatalities due to the use of coconut water as a substitute for IV fluids.

This experience highlights how the timely application of traditional knowledge and a determined mindset can make a significant difference in critical situations.

FROM MYTH TO REALITY

Until the 1970s, I had never seen smartphones, televisions, supersonic jets, or atomic weapons. I had only heard about them in my grandma's or Bua's fairy tales. I often wondered if these were merely imaginations or if there was any truth to them.

Today, we can witness events happening at the other corner of the world in a fraction of a second. My grandma spoke of the *Pushpak Viman*, in which Ravana flew to Panchvati and kidnapped Sita; of Hanuman crossing the sea to reach Lanka and bringing the Sanjeevani herb from the Himalayas by flying. She also described Sanjay narrating the Kurukshetra battle to Dhritarashtra in the Mahabharata, Ghatotkacha fighting an atomic war, and the sun setting before its time, then reappearing.

There were stories of Vidyadhars flying and carrying heavy articles from one place to another and communicating over long distances without any instruments—later named telepathy. Out of curiosity, I used to ask if we could achieve such things today. Grandma would always say no, explaining that these were divine feats, only possible by gods and beyond human reach.

Yet, in 2020, we have achieved what once seemed impossible: speaking and seeing images instantly, creating atomic weapons, flying in supersonic jets, and inducing rain by dispersing chemicals into the air. What was once thought to be “*Dev roopi maya*” or God's miracles, we now enjoy doing ourselves. We have become god-like in our capabilities, proving that it is not an illusion.

Imagine if, tomorrow, a pandemic were to drastically reduce the world population from 7.5 billion to 2 billion. All our innovations might be forgotten in the next 100 years, leaving only stories behind. Future generations might marvel at how we communicated face-to-face without barriers of distance, how we could fly, or explore underwater. In another 100 years, they might regard us as gods, leading to a new era of re-innovation.

People around 70 and older, like myself, have witnessed unimaginable changes, with fairy tales turning into true stories.

USE TEMPLE WEALTH FOR SOCIETY

I received a video on WhatsApp a few months back. The video narrates that in India, the current Christian population is around 2.6% of the total population, which is approximately 3.5 crores to 4 crores. Despite this small percentage, they run nearly 20,000 schools and own a few lakh hectares of land. They also operate a significant number of vocational training institutions.

In Chennai, Christians have many schools and colleges with large plots of land in the heart of the city. The land and schools were established over 100 years ago when those areas were either sparsely populated or not populated at all. It was the foresight of the Christian community that led them to start educational institutions to uplift the underprivileged. They help these individuals improve their lives through education and support.

I have a small farm and the watchman's grandchildren used to visit a nearby church every Saturday and Sunday. At the church, they were given Bible stories along with milk and biscuits. They were then educated with formal schooling, either free of charge or at a very nominal fee.

After completing their education and securing jobs, the children converted to Christianity on their own. Out of the three children, only two converted. It was not a forced conversion but one based on personal choice and gratitude. Religion is not merely a matter of birth but should be adopted through understanding.

Historically, large temples in India were centers of both education

and worship. Over time, they have become centers of worship only, with money collected in the hundi becoming a dead capital. There is a proverb in Tamil, “*Koil illa ooril oru iravum thanga vendam,*” which means, “Do not stay even one night in a village without a temple.”

Temples should use the donations they receive (*kanikai*) for uplifting and educating people while promoting our culture and religion.

DON'T COMPROMISE ON PRINCIPLES

A significant number of events organized by the vegetarian community are held in star hotels that serve both vegetarian and non-vegetarian food, often using a single common kitchen. I wrote to many of these hotels and their associations, urging them to establish separate kitchens to honor the sentiments of the vegetarian community. Unfortunately, I have yet to receive any response.

My appeal to the vegetarian community is to refrain from holding events in restaurants and hotels with a shared kitchen. If the vegetarians unite, hotel management will set up separate vegetarian kitchens, as the vegetarians make up 80% of their business. Ideally, vegetarians should patronize only pure vegetarian hotels.

Reflecting on an incident from about 30 years ago, a friend organized an event in a hotel with a combined kitchen. Although the event was entirely vegetarian, a mix-up led to a non-vegetarian cutlet being served. One guest, upon biting into the cutlet, started vomiting when he realized it was non-vegetarian. Though the manager apologized and replaced it, the damage was done. The incident resulted in wasted food and left the guest with a lingering sense of mistrust.

This underscores the need for separate kitchens. The harm and sentiment cannot be rectified by mere apologies. By supporting only hotels with separate kitchens, we can prevent such problems and ensure that the dietary preferences of vegetarians and values are respected.

Vegetarians, please be proactive and safeguard your sentiments. The change starts with us.

GOD’S WEALTH FOR GOD’S PEOPLE

After many years since leaving school, I ran into one of my classmates at a function about 30 years ago. Back in school, his name was Rajendar, but we used to call him Raju. After exchanging pleasantries, he handed me his visiting card, which read “John Raju.” I asked him why he had added the name “John” to his name.

You might find his story surprising. After completing his SSLC, he struggled to find a place in any college due to financial constraints, despite having good marks. A family friend of his father helped him secure a seat in a Christian institution. He excelled academically and the professor at the college, who took a liking to him, provided him with free tuition. During these sessions, the professor shared Bible stories and spoke about how Jesus helps those in need.

After graduating, he secured a good job with the help of the preacher and the institution. To show his gratitude to the faith that had supported him, he converted to Christianity. From that day onwards, he has been known as John Raju, and now his entire family follows Christianity as well. His conversion was not due to coercion but was a result of the love, affection, timely help and support he received.

This story highlights a powerful lesson: those who extend a helping hand and support others can win their gratitude and loyalty. In contrast, we often deposit our resources into what we consider ‘God’s account’, letting them sit idle and vulnerable to theft. Instead, the money offered to God should be used for the welfare of His creations. This approach fosters peace and harmony in society.

MISUSE OF DIVINE TEACHINGS

Are we deceiving ourselves in the name of ahimsa and religion? I live in Kilpauk, Chennai where some members of Jain Samaj proposed building a *sthanak*, as there was no *sthanak* in this area for the Sthanakwasi Samaj. I suggested that we already have sufficient bhawans and temples in nearby areas where our saints can stay during non-*chaturmas* periods. During *chaturmas*, we could rent a place economically.

Instead, I proposed addressing a different issue: our children lack recreational spaces in the city and are often drawn to places offering drinks and non-vegetarian food. My suggestion was to acquire 10 acres of land, 30-40 km away from Chennai, and develop a facility which includes a temple, meditation hall, discourse hall, *sthanak*, library, cafeteria, gym, swimming pool and play area. This would allow families, including great-grandparents, grandparents, parents, youth and children to visit and enjoy activities of interest, promoting health and strengthening family and religious bonds.

However, my suggestion was dismissed with the argument that it would be against the principle of *ahimsa*. They claimed it would be an act of violence and should be avoided. When I countered by asking if their children attended gyms or swimming pools, they had no answer. I wondered why we are allowing ourselves to be misled by a narrow interpretation of ahimsa. Addressing such needs is essential, as failing to do so may drive our children away from our religious community. We should make decisions based on the merits and interests of our samaj, rather than adhering to rigid and blind thinking. As Jains, we must maintain wisdom and mindfulness.

NOVEL WAY TO ACHIEVE DESIRED GOAL

In 1985, our office was located in Sankarapuram, Bangalore. On a street corner nearby stood a Hindu temple that had fallen into disrepair. After dark, the area around the temple became unsafe, as antisocial elements took over, making it difficult for women, girls and others to pass by.

One day, I had an idea to address the situation. I spoke with a neighbor from the Kannada Jain community, who shared my concerns. I suggested we approach the temple trustees with a plan to renovate the temple. Our proposal included installing a Jain Tirthankara idol in the temple hall and taking responsibility for its maintenance. The aim was to both restore the temple and deter antisocial activities.

My neighbor agreed to the idea and met with the temple trustees and other community members. Upon hearing our proposal, one of the trustees enthusiastically volunteered to organize the renovation. The support from the other members was unanimous.

Thanks to this initiative, the dilapidated temple was renovated. The antisocial elements were driven away and the temple once again became a place of worship and community gatherings. The families in the area could walk safely after dusk, and regular *pooja*, *archana* and Hindu religious celebrations resumed.

The success of this project was a result of a simple idea, a willingness to address a challenge, and the community's collective effort. Both my neighbor and I felt a deep sense of satisfaction knowing that we had contributed to making the neighborhood safer and more vibrant.

TEMPLES: FROM PREACHING TO PURPOSE

The British left India immediately after Independence. They left behind educational and medical institutions originally founded for their use, but by default, Indian children from elite and powerful communities had the opportunity to study there. These institutions continue to serve society with the same zeal and spirit and remain as popular as they were before the 1950s. These institutions are nurtured and managed by Christian religious leaders—bishops, reverend fathers, mothers, brothers and sisters (clergy)—who understand the needs of the society.

Many students, either during or after their studies, convert to Christianity because of the care and teachings of Christian beliefs. As alumni, they continue to support their alma mater.

In the 1950s to 1990s, and even earlier, there were many educational institutions started by our ancestors that also served society admirably. Gaining admission and studying in these institutions was considered prestigious. However, some of these institutions are facing problems due to mismanagement while some others are unable to impart quality education. Therefore, while some institutions started after 1985 are thriving, many others are unable to sustain.

I was analyzing why institutions established by the British over a century ago remain popular, with students struggling to gain admission even with hefty fees and donations. The reason seems to be that these institutions are managed by religious people devoted to serving and propagating their philosophy. In contrast, other institutions are managed by business people, retired bureaucrats, or self-styled social workers who lack the competence or detachment from worldly attachments

compared to the clergy. These individuals often manage institutions to fill their own coffers or satisfy their inflated egos.

Our ancient temples were centers of social, religious and educational activities. Education was provided without caste distinction, and our scriptures reveal that many religious texts were contributions of so-called lower castes. In those days, knowledge was imparted in temples by our saints, priests and clergy, who were revered by society. Over time, the educational system moved away from temples, and the caste system began to dilute the educational system.

Currently, our sadhus and religious leaders mainly preach, give sermons, and believe their duty is complete. They focus on collecting and accumulating assets in temples, which often benefit neither the society nor the temple's broader mission. There is a risk that history may repeat itself, with invaders potentially looting these amassed assets as happened in the past.

Should we not analyze and transform our temples into centers of learning and social gatherings rather than simply accumulating assets? A portion of the accumulated wealth could be used to provide education, create awareness about our core values and cherished beliefs, offer much-needed healthcare, and address other social needs. Highlighting the necessity of spirituality and morality in our daily lives, we must remember that service to people is service to God.

Let us unite and pledge our efforts to safeguard our ancient places of worship, cave temples, sculptures and paintings before they are vandalised, defaced, or taken over. Let us ensure our collective memory and the teachings of our great teachers are not forgotten or consigned to historical oblivion.

We must help our youth and children understand and embrace our religion sincerely, fostering pride. Let us strive to perpetuate the universal message of our Tirthankaras for peace and happiness, creating an environment of harmonious togetherness, free from petty quarrels and devastating wars.

ACCUMULATION OF WEALTH IN TEMPLES

The recent contribution of a copy of the Ramayana, scripted on golden paper weighing around 1.50 quintals (150 kg), to the Ram Mandir temple in Ayodhya, as reported by the Chennai edition of Rajasthan Patrika (dated 11-4-24), prompts reflection on the persistent trend of accumulating wealth within temples. Placed with reverence in the *Garbagraha* of the temple, positioned 15 feet away from the Ramlala Moorti, this sacred text now serves as a focal point for devotees paying their respects.

This event raises a fundamental inquiry: why do we persist in stockpiling riches within temple premises? History vividly illustrates the perils associated with such accumulation. Past invasions by Western forces targeted our lands specifically for the treasures stored in temples. Collaborating with local allies, these invaders plundered and laid waste to numerous temples across northern India, beyond the Vindhya mountains.

Thankfully, many southern temples on this side of the Vindhyas remained unscathed. By the time invaders reached these regions, their strength had waned and the local populace had grown more vigilant. Evidence of this destruction lies buried beneath layers of earth in central Indian temples like Ajanta and Ellora.

This prompts a crucial question: why do we keep repeating mistakes and not learn from history? Such vast wealth has repeatedly invited invaders and encouraged plunder. Instead, a different paradigm is

proposed: rather than simply storing tangible assets, the gold and silver should be directed towards social causes.

In antiquity, temples served as centers of learning and enlightenment, disseminating the principles of Sanatana Dharma worldwide. Let us rekindle this tradition, transforming temples into hubs of knowledge and innovation while upholding timeless values.

Let us introspect and embrace this proposal, spearheading a collective movement to redirect temple donations towards societal welfare. While there is no objection to supporting temples, we must staunchly oppose the practice of accumulating wealth within them, a practice that only attracts thieves and plunderers.

JAINISM IN JAPAN

You may be surprised to learn that Japan is home to approximately 5,000 ethnic Japanese families practising Jainism with full adherence to its principles, customs, vegetarianism and rituals. They follow the Jain way of life, including dietary practices such as eating only after sunrise and before sunset, using hot water, meditating for hours, observing Jain religious festivals, and celebrating *Paryushan Parva*. Jainism is a growing religion in Japan.

In 1950, the Government of India sponsored 40 Japanese students to study Indian religions. These students traveled to Gujarat and Varanasi, where some developed a deep appreciation for Jain philosophy, particularly its concepts of karma, and decided to adopt its practices. After completing their studies, they returned to Japan.

The first known Japanese-language book on Jainism, authored by Minakata Kumagusu, facilitated the translation of Jain concepts for a wider Japanese audience.

Jainism began to take root in Kobe, Japan. In 1985, a Jain temple was built with the help of the Jain community from India. In 2005, Mr. Churistrimiyazawas, an ethnic Japanese Jain, traveled to India to visit Jain holy places. He met *Gachadhipathi* Jayant Suriswarji and was deeply impressed by Guruji. He began visiting India four to five times a year and expressed his desire to become a Jain monk. *Gachadhipathi* advised him to remain a *shravak* (layperson) and return to Japan to spread Jain philosophy, so others could also experience the nectar of Jain values. He bestowed upon him the new name 'Tulasi'.

Since then, Tulasi has been visiting India regularly, meeting Sri Nityasen Sureeswarji Maharaj, a disciple of *Gachadhipathi*, and following all the principles and rituals. He has informed that before initiation into monkhood, extensive training is needed.

The Japanese Jain families have daily group prayers, lead minimalist lives, and, even though they are not initiated as monks, they lead a monastic lifestyle. They chant the *Namokar Mantra* and wear white clothes. They have been learning Hindi and Prakrit since 1980 and specialize in Jain studies.

Currently, there are three Jain temples in the towns of Kobe, Osaka and Naganoken. There is a gradual increase in the Jain population in Japan. It is heartening to learn that the Jain population is growing in Japan, while in India, the population of Jains is diminishing. Sadly, individuals born into Jain families in India are forgetting the religion and its principles.

SHAKTI: REVERENCE FOR WOMEN

International Women's Day is commemorated annually on March 8th to honor and advocate for the empowerment of women in society. Prime Minister Narendra Modi has introduced several initiatives to uplift and strengthen the status of women in India.

Throughout Indian culture, women have been revered as Shakti, meaning strength, since ancient times. Recognizing their contributions to society, various temples have been erected in their honor, with names such as Santana Lakshmi, Dhanya Lakshmi, Graha Lakshmi, Dhana Lakshmi, Adi Lakshmi, Gaja Lakshmi, Veera Lakshmi, Vidhya Lakshmi and Maha Lakshmi.

In addition to these temples, every village in India has numerous temples dedicated to the worship of women, transcending barriers of caste, creed and religion.

While women in general have historically faced oppression, they have been highly respected within Indian culture, viewed not as mere objects of pleasure but as symbols of strength and dignity. This stands in contrast to some other cultures, where women are objectified.

The origins of International Women's Day date back to 1909 when American women protested against oppression. Responding to their outcry, the United Nations officially declared March 8th as International Women's Day in 1911.

Respect and veneration for women are enshrined in our tradition and DNA. Indian culture further celebrates women through rituals such as

Chaitra Navratri (Feb-Mar) and *Kartik Navratri* (Oct-Nov), during which special prayers are offered to female deities. Moreover, every Indian household reveres a mother deity and conducts daily prayers in her honor.

Given the deep-rooted respect for women in Indian tradition, where is the need to blindly adopt Western customs, as if we discovered the value of women and motherhood only after the West declared a specific day to celebrate Women's Day? Why relegate respect for women to only one day? The Hindi saying "*Nakal me akal nahin hoti*" emphasizes the lack of wisdom in imitating without understanding.

It is urged that we reflect on these traditions, avoiding blind imitation, and instead embrace the rich cultural heritage that values and respects women.

FLIGHT COSTS: THEN AND NOW

Until the 1990s, air travel was a privilege reserved for the wealthy and highly prominent individuals, making it a distant dream for most people. There were not many commercial flights available at that time. There was a flying club at Meenambakkam Airport where trainee pilots offered joy rides over the city. The charge was ₹5 per passenger, and they would take four people per trip. If we consider the purchasing power of the rupee, ₹5 could buy 500 milligrams of gold, which now costs around ₹3,500.

As a small child of about 5-6 years old, I was taken for a joy ride at the flying club by one of my father's friends. At that time, I could not imagine that I would travel frequently by air in the future, or that air travel would become so economical. Compared to today's airports, that airport was small with minimal passenger traffic. There were no security checks or entry fees. In 1961, while studying at Jain College, Meenambakkam, my friends and I would visit the airport to see film stars.

My regular air travel began in 1974 when the airfare from Chennai to Delhi was ₹625, which had the purchasing power of 16 grams of gold. Today, that amount would be equivalent to around ₹1 lakh. The current cost of an air ticket from Chennai to Delhi ranges from ₹4,500 to ₹10,000, which corresponds to the purchasing power of about 1 to 2 grams of gold.

Travel costs have decreased significantly over the past 50 years. Nowadays, even a person earning ₹20,000 to ₹30,000 per month can afford air travel, which was a distant dream 50 years ago.

I have compared inflation with gold because gold can be encashed worldwide 24/7; no currency exchange is needed as it is paid in the currency of the country where it is sold. Excluding local taxes, gold rates are consistent globally. This is why many people invest their savings in gold.

The Government of India started accepting gold as a deposit and pays interest at 2.5% per annum. Over the long term, gold has appreciated at a compounded rate of 6% to 9% per annum, which may explain why there is a strong inclination to invest in gold among the general public in India.

TRAVEL SMART: STAY VIGILANT

I started traveling abroad for holidays at the age of 46 with my wife. We traveled together on all our vacations abroad, except for two business trips to London and Tanzania. My first journey out of India was in 1990 with my wife and two other business partners and their families to Singapore, Hong Kong, Bangkok and Kuala Lumpur.

At the Hong Kong airport, my partner lost his embarkation card after check-in. The airline refused to allow my partner to board the flight without the card. Pleading with the authorities did not help; they said they could look into the issue after the aircraft took off. Fortunately, someone noticed the card on the floor and handed it to the authorities, who then made an announcement on the public address system. We were eventually allowed to board.

The first lesson we learned was to be vigilant about travel documents, or else there will be trouble. Upon returning to Chennai, the customs officials questioned us repeatedly about our declarations. Each time, I replied that I had nothing to declare. After being questioned 4–5 times by different officials, I lost my temper and asked why they kept asking. I told them if they wanted to check, they should. An official warned me not to argue or speak in a high tone, as it was their prerogative to question, and my anger might land me in trouble. I apologized and was allowed to leave without further inspection.

On another occasion, I mistakenly wrote ‘Chandrabai Sugalchand Jain’ on my wife’s disembarkation card, whereas her passport read ‘Chandrabai Sugalchand’. The immigration officials questioned us

about the discrepancy. I explained that my passport had ‘Nathmal Sugachand Jain’ and, fortunately, the last page of my wife’s passport listed her husband as Sugachand Jain, which resolved the issue. The lesson learned was to write exactly what is in the passport and not to alter any details.

During a trip with our sisters to Singapore and Kuala Lumpur, we encountered a problem. Chewing gum is banned in Singapore. But one of my sisters, not knowing the rule, had some chewing gum in her baggage. The official questioned my sister, and when I tried to intervene, the officer stopped me. Understanding that my sister was a first timer in foreign travel and did not understand English, the officials allowed us to leave after disposing of the chewing gum in the water tank. The lesson here was to be very careful about what you purchase and to know the laws of your destination before traveling.

During a trip to the USA, the travel agent changed our itinerary because he hadn’t booked in advance. Some co-tourists began arguing with the tour guide. He advised us that fighting with him and using foul language would only spoil our holiday. He suggested accepting the changes and addressing any complaints once back home. I took his advice and enjoyed the remainder of the holiday. Upon returning to India, I filed a case in Consumer Court and received compensation. The lesson learned was to avoid arguing while abroad and to preserve your holiday experience. Every hurdle teaches us something valuable if we stay alert.

TRAVELLING WITH GRANDCHILDREN

My trip to Dubai, posted on Facebook, received many likes. This motivated me to share my travels with my grandchildren to various countries around the world. It is a great source of entertainment, enjoyment and learning. Watching and understanding their innocence adds pleasure to the experience.

In 1995, my wife and I, along with our grandson Pramod, who was then about 7 years old, went on a tour of the US. Pramod even as a child, was very shrewd and active. He even checked in for us. We boarded the flight from Mumbai to London and, after a day's halt there, reached New York. We were part of a group organized by Raj Travels. Even though Pramod was just 7 years old, he kept us informed about the entire group.

In our group was a family with four children who, although affluent, were indulging in shoplifting. All the other tour members, including us, became aware of it, thanks to Pramod. To avoid any trouble, we all started avoiding the shops they frequented.

In Las Vegas, where entry for children was restricted, we encountered difficulties. Pramod insisted on entering restricted places and used all his child tantrums to get his wish. He wanted to play video games, which I felt was a waste of time, energy and money. However, he managed to cajole his *daadi* (grandmother) and got to play.

Pramod took care of the group's needs for water and pickles while eating snacks. He would approach us with requests in mall shops as well, often persuading us to buy things that weren't necessary. He was

attentive at every stage—whether it was check-in, check-out, traveling by bus, enjoying the scenery, or chatting with fellow tourists. Being the youngest among us, he made our holidays enjoyable.

Later, we traveled with him and other grandchildren to many destinations. In Orlando, Pramod noticed superstar Rajnikanth dining in a roadside restaurant. Boldly, he went up and shook hands with him. Traveling with grandchildren is full of enjoyment and fun.

Similarly, we traveled with Pramod and Payal (children of Prasanchand, my elder son), Vikas and Arihant (sons of Kiran, my daughter), and Pratik (son of Vinodh Kumar, my younger son) to various destinations, including the Andaman and Nicobar Islands, Singapore, Malaysia, Australia, New Zealand, and on a cruise. All these trips were extremely enjoyable, and even today, recalling these events brings me extraordinary happiness.

Hence, seize every opportunity to travel with your grandkids and do not miss it. Once missed, it might lead to regret for the rest of your life.

STAY ALERT: AVOIDING TRAVEL MISHAPS

Bhagwan Mahaveer advised us to be awake, alert and aware of what is happening around us at all times. An awakened state of mind acts as a shield against unpleasant and embarrassing consequences. Mistakes occur in a non-awake state. I recently experienced the embarrassing consequences of being in a non-awake state.

I was traveling from Mumbai to Chennai by air. I had no luggage except a small handbag containing two books. I was in the first row and the small bag was placed in the overhead storage in the cabin.

One of my young friends also joined the same flight later. He also stored his baggage in the overhead compartment. Upon arriving in Chennai, he mistakenly off-loaded an extra suitcase along with my bag, presuming it might be mine. I saw him carrying two suitcases and thought both of them could be his.

From the aircraft to the departure gate, he carried both suitcases and my handbag. He went ahead of me. When my driver arrived, he handed over one suitcase and my handbag. I didn't notice this, and my driver placed both items in the trunk.

Later, I received a call from an unknown number. The caller asked, "Have you taken an extra suitcase by mistake?" I was surprised and informed him that I had only one small handbag and no suitcase. My driver overheard the conversation and informed me that there was indeed an extra suitcase in the trunk. I then told the caller that the suitcase had come by mistake and that I would return it. I went back from Teynampet to the airport and returned the suitcase to the airline

staff. I felt very sorry and ashamed for mistakenly carrying someone else's suitcase. It was indeed very embarrassing.

I remembered Bhagwan Mahaveer's exhortation to always be aware and awake. I should have checked my baggage at the airport itself, which would have prevented this mistake. The airline staff were considerate and did not make a fuss about the incident.

My lethargy, taking things for granted, and carelessness put me in a very embarrassing and shameful situation. Hence, always be awake.

PILGRIM'S PATH: ANCIENT JAIN SHRINES

Sri Nandakishore and I wanted to visit ancient Jain shrines in Tamil Nadu. Our two-day journey started on Wednesday, 1st November 2023, from Chennai. We decided to begin our expedition with the *darshan* of the Tirthankaras in temples that are more than 1000 years old, starting with Jina Kanchi in Kancheepuram. It was heartening to learn that about 300 families live near the temple, and the daily footfall is around 50 people. The temple is a well-maintained religious and archaeological site, preserved by the Archaeological Survey of India.

From Kancheepuram, we travelled to the temples of Vembakkam, Thirupanamoor and Karandai. All the temples are well-preserved. We met a few trustees, who showed us Tamil literature on Tadpatra, carefully stored under lock and key. Every six months, a *pallevana* (a periodic review of all items in the premises) is carried out. All the temples we visited are located in the heart of the town and cover an acre of land each. The Jain population in these areas is currently sparse. From Karandai, we proceeded to Arani Kosapalayam, where we met a few trustees. There was a beautiful library housing a *pratima* (idol) over 1000 years old. It is located on a busy roadside in the centre of the town. Opposite the temple, there is a vibrant Jain Nursery and Primary School. From Kosapalayam, we went to the Arani Poondi temple, which dates back to the Pallava period, more than 1200 years ago.

After dinner at a hotel in Arani, we proceeded straight to Thirumalai. We did darshan at the Nav Graha temple, which connects with the Nine Tirthankaras. We also did darshan of Sri Dhawal Kirti Swamiji and stayed overnight at a comfortable A/C guest house. We were pleasantly

surprised to learn that this well-appreciated guest house was funded by the government through the Collector of Tiruvannamalai and the tourism department.

The next day, 2nd November 2023, we climbed the steep and picturesque Thirumalai Hills to get the darshan of the majestic, monolithic statue of Tirthankara Neminath and the *Charan Paduka* of Revered Acharya Sriji. The climb was steep, but we were rewarded with a panoramic view of the fertile countryside, dotted with a few habitations. The statue of Tirthankara Neminath is about 20 feet in height, and facilities for *pooja* and *abhishek* are provided. The entire hill shrine is maintained by ASI.

From there, we visited the hill caves, which have existed for more than 1500 years. The caves are designed to provide a pleasant climate during both summer and winter. Revered digambar sadhus stay here during their vihar (pilgrimage). We got the darshan of two *Muniraj* and one *Sadhviji*, took their blessings, and performed *manglik*. After a short rest at the guest house, we proceeded for a sumptuous breakfast.

This entire area was established in the 10th century AD as a vibrant seat of Jainism by Kundavai Nachiyar, the ardent Chola princess who was the wise sister of the mighty King Rajaraja Chola. We paid our respects to the 1000-year-old statue of the king and his sister near Thirumalai Hill. Recognizing the role of Princess Kundavai, the mutt installed a statue of her, which was recently consecrated and inaugurated by the Minister of HR & CE.

Thirumalai Hill is a historical place. The temple here was constructed by King Rajaraja Chola. Presently, Swamiji Dhawal Kirti is heading the mutt. They have a school up to XII standard, with around 850 children, who are cared for by the mutt. After completing the XII standard,

students are supported for collegiate education and religious studies in Jaipur, as per their preferences.

The mutt also maintains a goshala with more than 125 cattle and a senior citizen home with nearly 40 inmates, as well as an *agam pathshala* for about 60 children. All these services are provided free of charge, thanks to donations from kind-hearted individuals like Sri M K Jain. It is a model mutt that serves society by providing monthly rations, education and care for senior citizens, and also nurture cattle. Muniji's *chaturmas* takes place every year and pilgrims are provided free boarding and lodging. This mutt is a model to be replicated in other places.

On 2nd November 2023, we left Thirumalai and arrived at Ponnur Malai. It was the middle of the day and very warm, so we decided not to test our endurance and did not climb the hill. We took the darshan of the temple located at the foot of the hill, which is well-maintained. Nearby, there is a new Jain temple with comfortable lodging facilities. We had lunch there and then continued our tour. We reached Vizhukkam Jain Temple, which is also more than 1500 years old. A kind-hearted devotee has donated a golden chariot weighing around one and a half kilos of gold – one of its kind in the country. He has also constructed and donated *Yatri Niwas*, which has four beautifully furnished rooms, a big hall and a kitchen, all provided to yatris at no charge. It is well-maintained.

From Vizhukkam, we proceeded to Vellimedupettai and finally arrived at Melsithamur Jain Temple and Mutt, where we had darshan of Swasti Sri Laxmisena Bhattarak Swamiji and another Swamiji. About 10 years ago, I visited Melsithamur and met Sri Sukumar Pandithar, who worked tirelessly to educate the children of the village. He collected donations for the school building and furniture. To recognize his efforts and the contribution of Jains, the school was named Bhagwan Parshwanath

Government High School. Even though Pandithar has passed on, his name is still remembered.

A volunteer named Mr. Satheesh, who accompanied us from Thirumalai to Ponnur Malai and Arani, is a well-educated young man who graduated from a religious school in Jaipur. He made our journey comfortable. After having dinner at a roadside hotel, we thanked Mr. Satheesh and departed for Chennai.

We are planning to further explore the ancient pilgrimage centers of Tamil Nadu. I request the Government of Tamil Nadu to declare places like Thirumalai and Melsitamur as Jain religious pilgrimage centers and ensure that their sanctity is maintained. Such holy places speak about our ancient culture, beliefs and empathy toward all living beings.

All the temples that we had the good fortune of visiting are well-maintained by the ASI, ASTN, or local trustees. These ancient places of worship continue to promote peace and wellness in our society. They should be popularized, and pilgrimages may be organized to these ancient places of worship. They need to be revitalized. Many palm-leaf manuscripts, scripts and epigraphy on temple walls need to be studied by young scholars to preserve the wisdom and knowledge enshrined in them. Philanthropic individuals should commission the study and preservation of these scripts.

We embarked on what seemed like a normal visiting tour, but returned with deep thoughts and amazement at the unwavering dedication, intense involvement, unshakeable faith and belief of the religious leaders, monks and *shravaks* of the past. Their efforts have resulted in the creation and perpetuation of these remarkable centers, which still stand as beacons of peace and tranquility for the troubled population.

AIRLINE ACCOUNTABILITY

Recently, we came across news of an airline passenger punching the pilot and shouting at him to either take off or allow the passengers to disembark. While the passenger was prosecuted for his behaviour, we must examine the reasons for his frustration.

The flight was delayed for over 13 hours, with passengers confined to the cramped aircraft and not allowed to disembark. No reasons for the delay were communicated. Such treatment led to frustration, and the passenger's actions, though unacceptable, brought attention to the issue.

I experienced a similar ordeal last year while returning from Mumbai. I was detained in a stuffy aircraft from 8 PM until 7 AM, with no explanation provided. In such situations, passenger welfare must take precedence. Airlines should either allow passengers to disembark or compensate them appropriately.

I urge all frequent flyers who take more than 10 flights a year to consider forming a new frequent flyers association or reviving an existing one. A single passenger cannot effectively challenge these powerful airlines. We need to unite and advocate for our rights to better service. You may recall a recent video of a passenger being mistreated by airline staff—such incidents highlight the urgent need for collective action.

I call on at least 100 like-minded frequent flyers to come together to either start a new association or revive an existing one. With the growing demand for air travel, large airlines might neglect passenger safety and amenities, all while imposing exorbitant charges. It is time for us to stand up and ensure our voices are heard.

THE VALUE OF BEING ON TIME, EVERYTIME

In 1975, I traveled to Mumbai with Indian Airlines, and my return journey was booked with Air India, which was then an international carrier. At that time, only these two public sector companies were allowed to operate, creating a monopoly. The staff were notably arrogant and seemed to take pleasure in mistreating passengers.

In the 1970s, passengers were required to check in 3 hours before departure, with counters closing 60 minutes before the flight. I arrived at the airport 58 minutes prior. There were only two passengers ahead of me in the queue, but when my turn came, the traffic assistant closed the counter. Despite my pleas, his arrogance prevented him from listening. Consequently, my ticket was marked as no-show, and I lost the entire fare. I had to purchase a new ticket on another flight.

Upon returning, I sent a detailed complaint letter along with a copy of the ticket marked “no-show.” To avoid litigation, they refunded 50% of the fare. The arrogance of the staff ultimately harmed the airline. As soon as air travel was denationalized, both Air India and Indian Airlines began losing business. They eventually merged, but both are now struggling with heavy debt.

This experience taught me that arrogance can be detrimental to business. In a monopoly situation, it’s crucial to handle customers with care.

In another instance around 1982, I was traveling to Delhi with a few lottery agents on Indian Airlines. To avoid waiting at the airport, we started late. However, due to traffic, we arrived after the flight had departed, and our seats were given to waiting list passengers. Our

tickets were marked as “no-show.”

Since then, I have never missed a flight. My maternal grandfather used to say that arriving at the departure point at least one hour early prevents unnecessary stress and maintains your health. Being late creates tension and stress, which can negatively impact your blood pressure and sugar levels. Thus, always being ahead of time is essential to avoid such issues and to stay ahead in the race.

HASSLE-FREE INTERNATIONAL TRAVEL

In 1990, we went on our first holiday abroad with Mr. and Mrs. G.N. Damani and Mr. and Mrs. Kirit Kamdar. Our itinerary included Singapore, Malaysia, Hong Kong and Bangkok.

We were impressed by the towering buildings, immaculate airports and sprawling shopping malls. The tour operator ensured our holiday was comfortable by arranging stays in star-rated hotels.

My wife, Smt. Chandrabai and I avoided mixed veg-non-veg hotels, so each evening, we traveled long distances for dinner. For breakfast at the hotel, our only option was fruits and cornflakes with milk. At lunch, we ate wheat-based items like dried rotis and khakhras, packed from Chennai. Unfortunately, once opened, these snacks lost their crispness quickly and became unappetizing.

From this experience, we learned to pack food in small, single-use pouches to maintain freshness. On our next trip to Europe, we took a small electric cooker and packed upma, pongal, maize *daliya* and wheat *daliya* in small packets. Cooking these items with water resolved our food challenges during the vacation.

We also realized that carrying US dollars incurred double currency exchange charges—first in Chennai and then again at our destination. So, for our next trip, we carried the local currency and small coins, which are typically available at 10 to 25% less than the international rate. This saved us a few rupees.

During our travels, we did not indulge in purchases, which was a trend in

the 90s. Instead, we focused on enjoying the scenery and experiencing the local ambience, which made our memories even more enjoyable.

For people who are particular about their food preferences and principles, I suggest planning ahead by packing small food packets, bringing an electric cooker, and carrying some local currency and small change. This way, you'll be better prepared and can save on exchange rates while avoiding worries about your meals.

WHAT WILL I GAIN?

Many years ago, we lived in Triplicane, Chennai. Our house was on the ground floor, and in the 1960s, my father bought a cow to provide us with dairy products. Occasionally, we had leftover fodder from the cow. In those days, the Corporation used bullock carts for scavenging, and these carts would pass by our house on Triplicane High Road in the morning and evening.

Instead of discarding the leftover surplus feed, we would offer it to the bullock cart drivers to feed the bullocks yoked to the carts. Eight out of ten drivers would refuse, asking, “What will I get?” meaning, I, who is giving away the extra fodder will get punya (blessings), the bullock will get food, but what will the driver get? They often demanded some payment. However, a few kind-hearted drivers would accept the feed and feed the cattle. This attitude of “What will I get?” seems to have spread across various walks of life.

In government offices, many officials delay their work, asking themselves what they will gain by signing or processing papers. This mindset of “What will I get?” affects both public and private sectors, leading to reduced quality, delays and cost overruns that are ultimately passed on to the public.

This situation reveals a broader truth: even at the level of decision-making, people often question what they stand to gain. Leaders and decision-makers may ask themselves, “What is in it for me?” when considering improvements in areas such as education, health, or infrastructure. They may reason that while the public benefits from

better roads, schools and hospitals, the decision-makers themselves might gain nothing substantial in terms of personal benefit.

This mindset can lead to a sense of entitlement or the belief that they deserve something in return. Humans have a remarkable ability to rationalize and justify their actions and viewpoints, often prioritizing personal gain over society's benefits.

Performing your assigned duties should bring satisfaction. Going beyond your duties can bring even greater satisfaction. Don't focus on what others might gain; instead, do your job well and add extra effort where possible.

THE POWER OF PROSPERITY

In 1970 we encountered a problem. To resolve it, I borrowed a house document from my uncle. Unfortunately, the document got misplaced, and despite my best efforts and requests for my uncle to help in the search, it could not be traced. I promised to cover all expenses incurred in the search.

Ten years passed without success. He spent a few hundred rupees, but the document was still missing. One day, he came to my house, and without asking for any money, he started abusing me. I was at a loss and didn't know what to do. To distract him, I offered coffee and tea, but it did not help; he continued shouting.

To divert his attention again, I showed him a diamond necklace I had purchased. Upon seeing the glittering necklace, his anger subsided, and he stopped abusing. I realized the power of money; he could see that I was financially stable. He calmed down and said his harsh words were not his own, but those of a close relative. He asked me to forget what he had said.

I understood the significant impact of prosperity. My uncle had no personal stake in my prosperity, nor would he gain anything except reimbursement for the expenses incurred. After this incident, he did not visit me or demand any money, and the document was never found.

Seeing that I was well-off and dependable, peace and harmony was restored between us. Perhaps it is true that prosperity can resolve many problems.

SIMPLICITY: A HALLMARK OF GREATNESS

There is a proverb in Rajasthani literature: “*Baniya ri chavani rupiya me chalni*,” which means that a businessman’s four annas should produce the value of one rupee. In December 1998, during the Jain fair held in Chennai, we showcased Jain values through various methods. I was the Chairman of the Jain Fair Committee, and we hosted seminars each morning for seven days, inviting guests from all walks of life.

For the inauguration, we invited Sri Sundarlalji Patwa, former Chief Minister of Madhya Pradesh. His humble and down-to-earth nature was astonishing. During lunch, while guests were eating, I tried to clear a sitting area to make his lunch more comfortable. He turned to me and said that there was no difference between us and the Samaj.

When he was leaving, I went to the airport to see him off. I handed him the boarding pass, which was for business class. He was upset, saying that as it was a waste and that in all our endeavors we should ensure that every ₹1 creates the value of ₹2 and not the other way round. I explained that we had purchased an economy ticket, but the airline had upgraded it to business class. He said that I would have informed the airline staff of who he was. Despite this, I was impressed by his simplicity, humility and concern for the efficient use of society’s resources.

WITHSTAND TEMPTATION

Is social drinking necessary for the development of business and friendships?

I have been involved in various businesses for the last 60 years. Occasionally, I have heard from peers that to foster good relationships with clients and agencies, they felt compelled to accept drinks when offered. Nowadays, it seems many prominent businessmen use social drinking as a way to entertain clients and maintain relationships, fearing that refusing might harm their business prospects.

My experience has been quite different. By choosing not to partake in smoking, drinking, gambling, or dining in mixed restaurants, I found that my refusal did not hinder my business relationships. On the contrary, it has earned me a reputation as a principled and trustworthy individual, which has contributed to my success.

Over these 60 years, I estimate that I have saved not less than ₹2 crores, not to mention the health benefits. Many of my friends who indulged in these activities faced significant health issues, incurring hefty medical bills and passing away prematurely.

Thus, abstaining from drinking and smoking, and avoiding non-vegetarian food not only helped me build a positive image and maintain good health but also contributed to my financial prosperity. You can cultivate a good reputation, save money for your future, and lead a healthier life by avoiding these unhealthy habits.

CHARITY SHOULD BEGIN AT HOME

We sponsored the cost of an operation for a lady in a private nursing home. I informed the doctor that the patient was poor and could not afford the treatment herself, so we would cover the expenses.

The operation was successfully performed and the patient was discharged. However, when it came time to settle the bill, the doctor mentioned that the patient had many visitors, all arriving in the best of vehicles, and questioned how she could be considered poor.

I clarified that while the patient was poor, her relatives were not. They came to visit her, but none offered any financial assistance.

Even today, I observe that many people seeking help are poor, but their relatives are often well-off. While only a small percentage of these families are truly impoverished, the majority of their relatives are affluent and capable of donating to society. Yet, it seems that helping their close relatives or friends in need does not occur to them.

Regardless of the reasons for this situation, we should, from now on, overlook or forgive past shortcomings and start assisting those within our circle who are in need. I urge all Saints to encourage people to take care of their closest relatives and friends. This support will be cherished and will bring blessings in the days to come.

NEVER LOSE YOUR COOL

In any situation, especially during a road accident, maintaining composure is crucial. I recall an incident from five decades ago when we were traveling to Chennai Central Railway Station. At the Mount Road junction near Anna Statue, we were waiting at a signal when a police sergeant on a motorbike tried to overtake us and collided with our car.

The sergeant dismounted his bike and began yelling at the car driver, even though it was his fault. The driver was about to retaliate when I intervened. I calmly suggested to the sergeant that we should call the traffic squad to assess the situation and handle it appropriately. We then decided to take an auto to the railway station, leaving the matter to be resolved. The sergeant's tone softened immediately upon hearing my calm and polite approach. He requested us not to escalate the situation further. We agreed and asked for a letter from him to document the incident, effectively diffusing the tension and resolving the matter amicably.

In another instance, a police driver hit my car, causing damage. We addressed the issue calmly, and the damage was rectified by the insurance company without further complications. The lesson I learned from these experiences is the importance of staying calm and avoiding arguments at the scene. Creating a commotion or raising tempers can exacerbate the situation. Instead, if necessary, address the issue through formal channels later. Maintaining composure and handling situations diplomatically often leads to more satisfactory outcomes and prevents unnecessary escalation.

HUMANITY IS NOT DEAD

A decade ago, around 50 members of an association went to Kerala for a holiday. One evening, after dinner, everyone gathered on the lawns of a holiday home for mutual introductions. During his introduction, one of the members suddenly fell. He was immediately taken to the nearest doctor, who, after examining him, concluded that the person had passed away. Before issuing the death certificate, the doctor ensured that it was a natural death. After confirming this, he issued the certificate and refused to accept any fee, stating that he does not charge for dealing with a deceased person.

Given that the death occurred in a remote area and the individual was a tourist, the doctor could have charged any amount, and the tourists would have likely paid to avoid complications. However, his sense of humanity prevailed.

A similar incident occurred recently in Goa. A police inspector assisted the family of a deceased tourist in arranging hassle-free travel from Goa to Chennai by air. The inspector handled all the formalities and issued the necessary NOC. The unsung heroes in both cases include the police officer, doctor, airline staff, ambulance driver and others, along with two local friends who provided these services purely out of humanitarian concern, without expecting any monetary benefit.

We salute these unsung heroes whose names may remain unknown but whose acts of kindness and empathy made a significant difference.

EXPRESSION OF GRATITUDE

In my experience, every person wishes to express gratitude for any favor received. This is especially pronounced among those who are less fortunate. The rich and powerful, however, often feel that such favors are their birthright and may not show the same level of gratitude.

Greetings and good wishes sent to common people are usually received with affection, remembered with respect, and reciprocated with pride and joy. In contrast, the rich and VIPs often do not respond or give importance to the wishes and greetings sent to them.

In December 2022, my friends and I decided to visit the Parthasarathy Temple in Triplicane. To ensure a good darshan, my driver called one of my former staff members who was doing honorary service at the temple. My ex-staff member immediately responded and facilitated a wonderful darshan for us.

Similarly, a lady who was a beneficiary of a Trust, in which I was a Trustee, saw me in the buffet queue at a wedding event. She rushed into the kitchen and brought out hot rotis for me.

What I wish to convey is that those who are less fortunate do not hesitate to express and convey their joy and gratitude to the institutions or people who have helped them. I am sharing this not to demand expressions of gratitude but to highlight the warm and sincere human expressions. The spontaneous joy and gratitude expressed by those who have received help often bring both cheers and tears of joy.

NECESSITY: THE MOTHER OF INVENTION

Long ago, I came across a family that had lost its breadwinner. They had no savings or significant assets. The family consisted of four members: a widow with two boys and a girl, all of whom were studying at the mid and primary school levels. A few days after the relatives who came to mourn had left, the lone woman found herself staring into a bleak and uncertain future.

However, as the saying goes, there is light at the end of every tunnel, and a ray of hope appears. An auspicious day brightened her life unexpectedly. A neighbour requested a few *idlis* to serve unexpected guests, as there wasn't enough time to fetch them from a hotel. Being a kind neighbour, she obliged.

That evening, the neighbour returned and insisted on paying her four annas for eight idlis. Though she initially refused, she eventually accepted. This small incident sparked a business idea in her mind. The next morning, she informed the neighbourhood that they could now enjoy home-cooked, delicious idlis, vadas, chutney and sambar at the same price as the hotel.

Gradually, her business grew. She funded her children's education, enabling her sons to become engineers in government service. During her daughter's marriage, she was able to gift 50 sovereigns of gold jewellery.

So, friends, in times of distress, do not despair. Meditate and search for light in the darkness; you will find it. To earn a livelihood and lead a fulfilling life, you do not need vast amounts of money or high-level

qualifications. It's up to you to decide what you want and act on it, rather than shedding tears and cursing fate.

Similar stories abound among the world's greatest billionaires. Necessity drove them to start small, and their dedication and self-belief propelled them to great heights.

Remember, no work or business is inherently small or big. Many people lament, "I could have done this if I had that." Such individuals often fail even when they get what they think they need. Never lose hope. Do not crawl in the face of distress. Stay calm and the solution will reveal itself.

So, please stay awake and aware—the mantra given by Bhagwan Mahaveer, 2600 years ago, is still relevant today. Be awake (jagruk); the more mindful you are, the more successful you will be in your chosen field.

SCAM ALERT: DON'T FALL FOR DECEPTIVE CALLS

I wish to alert you to a new form of deception that has recently come to my attention. A friend of mine received a video call from a fraudster claiming to be an Assistant Director from the Directorate of Enforcement in Lucknow. This individual asserted that a parcel containing narcotics had been intercepted in my friend's name, leading to imminent arrest. To add credibility to the scam, the fraudster presented a notice purportedly issued by the Director. They persisted in making threats and demanded money to avoid legal repercussions.

Knowing it was a blackmail call, my friend sought action from another acquaintance, who happens to be a police officer. The calls, however, were untraceable.

Therefore, I urge all of you not to fall prey to such deceptive calls. Remain vigilant and do not succumb to fear tactics or blackmail. Instead, promptly report such incidents to the cybercrime authorities. Under no circumstances should you disclose personal information or bank account details.

In this case, the fraudsters even presented fake orders supposedly freezing my friend's bank account under the guise of the Money Laundering Act. This tactic serves as a means for criminals to deceive unsuspecting individuals. Stay alert and do not get trapped in their schemes.

NEED-BASED CURRICULUM

On 10th April 2024, I saw a news item stating that 36% and 45% of students from the latest batches of IIT Bombay and IIT Madras are facing placement crises. Consider the plight of others. After spending several lakhs of rupees and four valuable years, these students are still unable to earn a livelihood. They continue to be a burden on their parents or run from one job to another in search of work.

Our curriculum in schools and colleges needs to be overhauled and shift from rote learning and assessing memory power. The education imparted should focus more on developing life skills and professional utility skills, in whichever field is most needed in society for day-to-day living.

As mentioned, there is vast unemployment among educated youth because the education system does not teach them how to earn a living. Students are taught to serve others, not to become self-reliant. Had the students taken up their parental profession, they could have used the knowledge gained in school to improve the family business.

The Gujarati and Marwari communities, along with school education, teach children their parental professions. So at any stage, they are not facing unemployment. Presently, these communities are spread all over the world and doing extremely well. Many leaders are not voicing their honest opinions because their stands may be twisted or misunderstood.

The expensive education system has failed to teach the core capability of how to make a living without depending on others.

THE PRUDENT GOVERNMENT EMPLOYEE

I once knew a friend who worked as a Superintendent and Public Relations Officer in a Government lottery office. He was known for his exceptional hospitality and dedication to his visitors. He entertained each visitor in the same way, redressing their complaints and solving their issues, all without demanding any form of quid pro quo. Instead, he often paid for tea and coffee from his pocket.

Curious about his approach, I asked him why he didn't demand baksheesh for his services. He replied, "*Sugalji, jo de uska bhala, jo na de uska bhala*," meaning, "May the one who gives benefit, and may the one who doesn't give also benefit." He explained that only a fraction of the people he helped would offer him something in return, but that amount was often greater than what he could have demanded from everyone.

After his retirement, on our advice, he became a lottery distributor. To his surprise, he received support from almost every lottery organizer in India. This new venture brought him financial success that he had never imagined during his 30 years of service.

His story illustrates that patience and sincerity in one's work eventually pay off. By waiting patiently and maintaining integrity, one can experience a turning point in life that leads to unexpected rewards.

TIPS FOR LIVING UPTO 100

American researcher Dan Buettner spent over 15 years studying the diets of the world's longest-lived centenarian communities: Sardinia (Italy), Nicoya Peninsula (Costa Rica), Ikaria (Greece), Okinawa (Japan), and the Seventh Day Adventists of Loma Linda (California, USA).

His research revealed that beans are the cornerstone of every longevity diet. In his book, *The Blue Zones Kitchen*, featuring plant-based recipes, Buettner writes:

“Beans are packed with more nutrients per gram than any other food on Earth. On average, they are made up of 21% protein, 77% complex carbohydrates, and only a few percent of fat. Because they are fiber-rich and satisfying, they'll likely help push less-healthy foods out of your diet.”

These communities avoid processed foods, limit sugar consumption, and prefer natural, chemical-free ingredients. They also follow the principle of *hara hachi bu*—eating only until they are 80% full.

Avoiding processed foods loaded with preservatives and chemicals is key. Instead, adopting a natural, balanced diet can lead to a long, happy, and healthy life.

From my personal experience, I wish to reaffirm that food is only one part of the secret to living to 100. A significant factor is exercise and general activeness. Physical activity not only keeps the body fit but also activates the hormones that keep us happy. Whether rain or snow or

heat, I always make it a point of never missing my daily walk with my friends in the Marina Beach.

In recent times, further research has also shown that lesser levels of stress and quality social interaction has increased the life span of humans by a mile.

Overall, the mantra is - Eat good food, spend time with your loved ones, avoid things, habits and people who may be harmful for your mind or body, and you are set to live a long and healthy life!

A PRAYER

O God, you have bestowed so much fortune upon me: a big bungalow, luxurious cars, tons of gold, and a vast bank balance. I am grateful. But ironically, you have kept me among the common man. You have given me rice, wheat, and other eatables, which are consumed by everyone—nothing special. You have not given me the ability to eat and digest gold, silver bars, or the glittering diamonds, emeralds and rubies.

You have provided me with an army of servants, yet I must clean the dirt off my body myself. Unfair! You have given me cotton clothes and other wearable items, the same as everyone else. Unfair!

There is nothing unique in what I have been given. So sad!

I cannot enjoy my food because, along with abundant wealth, you have also gifted me ailments like diabetes, high blood pressure and related afflictions. Unfair! You have given me a comfortable bed but snatched away my sleep. Unfair!

You have blessed me with energetic children, yet they live far away, while the children of common people stay together. Unfair!

I understand that I will be cremated in the same space as any common man. What, then, is the purpose of this heavy burden of gold and silver? It has stolen my peace. I cannot comprehend your plan.

Please enlighten me. Is there a message you wish to convey to me?

We have become prisoners of material comfort and the key to meaningful

peace and comfort is pushed beyond our reach by our greed for more wealth and dependency on luxury.

We must guard ourselves against the intoxication of wealth, for any form of excess degrades and dishonors us. Do not accumulate more than you need; if fortune favors you with abundance, plough it back into society. This will lighten your journey and clear the path to peace and contentment.

As the saying goes, “Less luggage makes the journey comfortable.”

If we desire peace and mental comfort, we must avoid accumulating material possessions beyond our needs. Pray to the Almighty to grant us peace and comfort.

A Prayer for Peace:

O Divine Creator, grant me the wisdom to seek peace in simplicity. Help me recognize that true contentment does not come from wealth or luxury, but from humility, kindness, and service to others. Free me from the clutches of materialism and guide me to a life of meaningful connections, where abundance is shared, and gratitude fills my heart.

Grant me the strength to let go of excess, to find joy in the present moment, and to walk the path of contentment. May I be a humble servant to those in need, and may my wealth be a tool for the greater good.

A RED LETTER DAY: CELEBRATING LIFELONG BONDS

August 4, 2024, was a red-letter day in my life when more than 40 of my former staff members gathered to celebrate my 80th birthday. Most of them had left my enterprise almost 20 years ago. This joyful and memorable occasion was coordinated, arranged, and hosted by my former staff member, Sri Saravanan, along with others.

The get-together was filled with warmth and affection. They spoke of their time with the Sugal Group with genuine fondness, taking us all on a nostalgic journey. After the closure of lotteries in Tamil Nadu, we were forced to close the business, and the staff members had to move on. However, they fondly remembered their experiences.

Everyone shared how they were part of a family and a team at Sugal Group, where they learned valuable skills and qualities, both from the group and from me. Many expressed that their time with us had helped them excel and achieve greater success in their subsequent careers. Most of the staff were over 50 years old, with some retired and a few having children working abroad. They were all content with their careers and current lives.

One staff member recalled that having studied only up to the 12th standard, he was asked to work in the Accounts Department. When he approached me, expressing that he didn't know the basics of accounting, I simply asked, "Do you know addition, subtraction, multiplication and division?" He said yes, and I placed him in accounts. He went on to learn everything, including filing income tax returns, which greatly

benefited him in his future work. Similarly, another person, a graduate with a B.Sc. in Mathematics, managed the accounts and represented the company before the income tax authorities.

Hearing all these appreciative words from staff members who had left decades ago for various reasons—better job prospects, marriage, etc., I was overwhelmed with happiness and memories. I thanked them for their warm and generous gesture, which deeply touched me. It meant a great deal to me that these precious individuals organized the birthday celebration without expecting anything in return. We exchanged heartfelt wishes for long, healthy and stress-free lives.

Some staff members were so enthusiastic that they presented me with shawls, mementos, pens, a statue of Bhagwan Mahaveer, a pencil-drawn portrait copied from Google, and more. These thoughtful gifts filled me with joy and made me feel 30 years younger.

In my life and career, I have never heard of staff members gathering in such large numbers after a gap of 20 years to greet their former employer and express their gratitude and affection.

I thank everyone and express my gratitude and love. The gesture has filled my heart with abundant joy. May the Divine bless all of them and their families with good health, peace, prosperity and a life free of worries.



Some Responses to My Posts

Dayachand Savansukha

Sir, your life is really a role model... a chapter which should be read by every person to be motivated. You are a shining example of humility and philanthropy. You are blessed by both Goddess Lakshmi and Saraswati. May you live to 'shatayu' to serve humanity. We cherish the years when you were associated with our Dhanraj Baid Jain College, Thorappakam as President.

Jayaprakasan Veeragamoorthi

Congratulations, Sir. Great involvement. You are a great personality and a role model for the younger generation.

Elangovan VRK

It's so inspiring to read how you are committed to serving society...and how you have passed on your great legacy of serving society to your sons and grandchildren. Thank you for instilling the service attitude in the ones around you. Always need your guidance.

Shailendra Jain

God chooses the BEST to do His duty for humanity, and you are one of His deserving devotees.

Amit Deol - PFA Sirohi

God bless you for all the philanthropic work that you do—be it for animals, birds or humans. Kindness is in your heart, in your blood. I'm glad that I know someone so genuine.

Sudhir Kumar Jain Lodha

Good words which are well-measured, very apt to the situation and give a positive sense.

Sajjan Jain

I feel motivated after reading your thoughts, Bhai. For me, you are an ideal personality. (Translated from Hindi)

J Tejraj Lodha

I agree with this. Yes, moral education was a part of the curriculum. Even in Christian institutions like St. Joseph's College of Commerce, there was one period a week for moral education for non-Christians during 1962–1966, from PUC to B.Com when I completed my graduation there. Now, moral education is totally unheard of.

Trilok Dugar

Greed is the cause of all the problems in life. A greedy man dies every day, and honest people live a happy life. I absolutely agree with your statement. You always write inspiring and encouraging words full of morals for the young generations.

Manoj Oswal

There is more money in religious trusts than with the government. There is a need to think beyond religious beliefs. I am glad many people are doing good work, though such people are rare.

Sundar Eswaran

The point regarding the office-bearers forgetting the purpose for which the trusts/societies are formed and trying to aggrandize themselves is hitting the bull's eye and merits our condemnation. Very well articulated by you, Sir, with a request to mend their ways and be purposeful in their resolve to serve society.



*“Bridges are built not just to cross over,
but to carry forward our stories.”*

