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My Dear Friends,

I do not possess TV at my home, neither I am very active on social media. Majority of my lockdown time is spent in reading books. I have a collection of good books.

My reading, observation and experience motivated me to write and share something with you all. I am going to share my views with you on a very general topic and that is '**Success**'. Everyone wants to be successful in his/her life. I am just sharing my views below. I am sorry, if it becomes little lengthy, but at the same time, it may be worth reading and implementing.

## What is Success?

- Success means different things for different people. Everyone has their own perception about success. It is very difficult to define it in general. Still, I will try to and divide it in 3 important phases of life :
- Age Group (Below 25) : In this age, success mainly means, academic success. During this period, you take a formal education and reach an academic goal.
- Age Group (25 to 50) : In this age, success mainly means, financial success.
- Age Group (Above 50) : In this age, success mainly means, success of your children. Keeping good health and high spirit is also a success at this age.

## Qualities required for becoming Successful

- Regularity, Sincerity and Excellence in whatever you do
- Honesty is the best policy in long run
- Good health is a must for success
- Good communication (i.e. effective communication) skills and
- Risk taking ability (i.e. taking a calculated risk)

## Exceptions to the above

- Sometimes people argue that someone has become successful without the above qualities, due to sheer luck or by wrong means.
- I do agree in very few cases. However, exceptions doesn't prove the rule.
- My observation says that the people who possess the above qualities have much better chance (say above 90%) of becoming successful.
- Those who do not possess the above qualities have a very low chance (say below 5%) of becoming successful.
- Please don't use 'Money' as the only criteria to measure success.

### **My Views for Age Group below 25**

- Set an academic goal of your life.
- Give your 100% in whatever you are doing.
- Stay away from distractions in life, which takes you away from your goal.
- Please don't become a 'Slave' of mobile phone. Infact, mobile phone is your slave. Use mobile, don't allow mobile to use you.
- Fix the time slots in a day (maximum twice) for social media. For example, half an hour two times in a day i.e. maximum one hour per day. In today's world, you cannot live without social media. But don't overspend your productive time on it.
- The above two points are applicable for the people of all age groups. However, if you get addicted to mobile phone at an early age itself, then it would be difficult to recover later on in life.
- You may develop some hobbies, you may take active part in sports and other cultural activities. One must focus on overall development instead of being good only in academics.
- Few people from this age group believe that having following 4 things means success i.e. (a) Having a mobile phone (b) Having a Debit / Credit card in the pocket (c) Having a Bike and (d) Freedom to do anything. Then please remember that it is a short lived success.
- Spending parents hard earned money without any restriction doesn't mean success. Parents money should be spent for satisfying your 'Needs' only and the money you earn should be spent for satisfying your 'Wishes'.
- Inculcate good habits like : (a) Regularity (b) Sincerity (c) Punctuality (d) Honesty (e) Proper Planning & Execution etc. These will be useful throughout your life.

### **My Views for Age Group 25 to 50**

- This is the Golden Period of your life. You are on the top of the world and full of energy and enthusiasm.
- The success of this 25 years journey largely depends upon the strong foundation laid in the first 25 years. Also, the success in this period will decide the outcome of remaining years of your life.
- Earn a good amount of money. However, earn this money with your hard work, intelligence and honesty. Not by cheating people.
- How much you have earned is important, but at the same time How you have earned it is equally important. My observation says that money earned by wrong means doesn't stay longer with you and it doesn't provide happiness or fulfillment in life.
- During the age of 25 to 50 years, you work hard to earn money. At the same time, save some money and invest it properly for the remaining life. So that after crossing the age of 50, your money should work hard to earn more money for you.

- Please stay away from excess greed. Some people will approach you and will promise you to multiply your money without efforts and very quickly. Please be aware of such people. It doesn't happen in reality. I am telling this out of my own experience. I had also lost some money in the past and I treated it as a cost of learning.
- You should identify different sources of revenue over a period of time. So that you are not fully dependent on one stream of income only. It is a de-risking policy, better known as diversification.
- Those who possess some business acumen and a little risk taking ability, should venture in to some kind of business instead of doing service for lifetime.
- It is always better to be a 'Job Provider' than a 'Job Seeker'. It takes some time, few trials, failures and huge amount of efforts to build a successful business. However, once you are successful in a venture, then there is no looking back.
- It is always advisable to have a 'Term Insurance Plan' for a good amount, the moment you get married. Please remember, I said 'Term Insurance Plan' and not any other insurance plan. Please consult your insurance adviser for details.
- You should also build an 'Emergency Fund'. It should be invested at a safe place. The fund amount should be equal to your average spending for 6 to 12 months. This will provide you a back up against (a) loss of job suddenly (b) failure in your business venture or any other emergency situation.
- This is the age of dual responsibility : (a) nurturing our children and (b) taking care of our aging parents. Those who are able to manage both these responsibilities effectively are successful people. Some people call it as 'Work Life Balance'.
- Please give some time to maintain your health also. I think 30 minutes to 1 hour daily is sufficient. I have seen some people who have sacrificed their health to earn money and then sacrificed their money to regain the health. Health is Wealth. Never ignore it.

### **My Views for Age Group above 50**

- If you have managed the first two phases of life successfully, then in this last phase, one should relax and enjoy the fruits of success.
- It is the age of spending time with your grand children and remembering your own childhood while playing with them.
- It is the age of using your wisdom to help and guide your grown up children to scale new heights. But carefully distinguish between helping them and interfering them. It is a delicate matter and to be handled with care.
- It is the age by which, one should put their business in an 'Auto Pilot' mode.
- One must have accumulated and invested a good amount of money by this age. This clever investment should provide you a good source of income.
- Please keep the financial control with you only and do not hand it over fully to your children. Don't be emotional. Be practical at this stage.

- It is the time to give back to the society. You may contribute to the society in whatever way you can. You may give your time or money or both for the social cause of your choice. There is a joy in giving as well.
- Keep yourself active and healthy, if you want to enjoy this phase. Never retire fully. It should be a partial retirement, so that you also get some free time to do whatever you wished to. Please remember : "It is better to wear out than rust out".
- Towards the end of our life, if we can embrace 'Death' with a 'Smile' and 'Fulfillment', I think we have achieved 'Success' in life.
- I feel that, death is just an indication that your 'Present Role' on this earth is over and you are getting ready for a 'New Role' again.

### **How to be Successful & Happy**

- There are only two formulae for this :
- Do whatever you love to do, else
- Start loving what you are doing

### **Concluding Note**

- If you believe that the above article is of some use to you, then please save it for future use. You may share with anyone you love to.
- My observation says that you will find something new in the above pages, whenever you read it again. Because, as we grow in age, we develop better understanding of life and then we find new meanings of success in life.
- There is a difference between 'Knowledge' and 'Wisdom'. 'Knowledge' can be acquired from books, universities and of course Google. However, 'Wisdom' comes only by experience.
- I have used my observation and experience to write the above article. If it helps you or guides you in a very small way also, then I will feel happy to have contributed in your journey of life.

### **Success is a Journey not a Destination !**

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