24 Gold Coins Life Changing Success Experiences



Kamran Ahmed Siddiqui

This book speaks to the heart of its young readers who have entered or are about to face the challenges of the real world. It has plenty of practical examples that guide and inspire. Concepts contained in 24 Gold Coins are simple and very doable. Kamran's timely initiative will enable its readers to make a success of their lives, despite the odds.

Kamran Rizvi Founding Director, School of Leadership (SoL)

The 24 Gold Coins have been waiting for you. Open your heart, open your mind, and let the author take you on a vivid journey of selfrealization and personal enlightenment. Don't let another day pass; don't waste the gift of these precious coins!

Olivia Jurado

General Manager, HCM Dubai

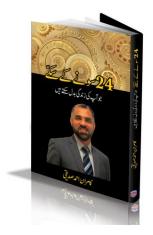
Kamran's short stories are topical, succinct and shoehorned with practical day to day advice. His simplicity in dovetailing concepts with day to day events and life experiences provides the reader an easy link to understand his message and the life lessons that are contained therein.

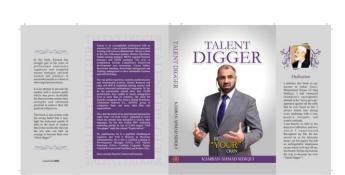
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24 Gold Coins

Life Changing Success Experiences & Messages of Hope

Kamran Ahmed Siddiqui





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Dedication

I dedicate this book to my parents, to my wife and to my children, who have a profound influence in my life. Without them my life would not have meaning, and, without their unconditional support, love, care and encouragement, it would not have been possible for me to write this book.

The first woman in my life and my first mentor to whom I dedicate this book is my reverend mother **Mrs. Khursheed Nighat**. When I was a child, she held my hand and took me to the book store to give me the amazing experience of buying a book with my first pocket money. Since that time, she has induced a deep rooted love of books and learning in my heart. I will always be indebted to her for introducing and guiding me towards this wonderful world of wisdom.

Then, I dedicate this book to my lovely wife **Afia Kamran**, my darling daughter **Maria Kamran** and to my charming sons **Osama Ahmed Siddiqui** and **Kaleem Ahmed Siddiqui**, from whom I have always received an abundance of love, support and confidence, and, it strengthened my firm belief in my abilities. They are the reasons for me to leave a positive legacy with a sense of contribution through these messages of hope!

I am grateful to my closest friend **Olivia Jurado** who extended her whole hearted efforts in doing the tedious job of book editing and providing these 24 coins with her golden touch.

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Preface

I started my passionate writing journey some time back by regularly writing short inspirational leadership articles for a Gulf Newspaper under the column titled "Expert Advice". Since then I have received amazing response and positive feedback from the readers. When my readers shared the positive impact my inspirational articles and messages were bringing in their lives, it encouraged me to further elaborate those concepts so that someone could get direction to achieve true success and start living a life of abundance and fulfillment.

I searched deep for years after years into my soul for the meaning of success and happiness in life. I gathered all of my experiences during the span of the last twenty seven years of professional life in which I travelled to 20 or more countries to hold leadership and motivational seminars. My travels provided me with the opportunity to meet countless professionals, to seek and learn the reasons and the secrets which made so many amongst them successful the totality of the concept and in every domain of their life. This book is an outcome and result of the extensive interaction and dialogue with thousands of professionals during the journey to seek for the meaning and attainment of success.

My personal success philosophy is entirely inspired by the *Ant* story from the chapter: *Surah Namal* in the Holy Quran. It gives an evergreen illustrious success message: "*to become beneficial for others*". I personally believe that if this philosophy is adopted whole heartedly then it has the tremendous miraculous power to make anyone ultra-successful.

This book also relates an enhanced perspective of success through a strong bond with the Creator, and it enlightens the reader to think differently and develop a greater reason for *universal* success in this life and the afterlife. The details and practical examples shared in this book will certainly help a reader to apply some of the proven success recipes in their own endeavor to becoming successful.

There are 24 chapters in this book and each one of them has a central theme and nuggets of wisdom in it; so each chapter to be treated as a gold coin. The twenty-four chapters are also synonymous to the 24 hours in each day, which are equally available to every one of us in this world.

On a personal note, I would like to share with all of my readers that this book is written from the sincerity of my heart and it will surely touch many hearts around the globe!

Introduction

When I was a school boy I read an interesting story of a fairy, which used to come to a person in the every morning and give him 24 gold coins. The gold coins were given with three conditions. First, he would not save the gold coins for the next day, either he had to spend them instantly or invest them. Second, he could spend these gold coins, but only one gold coin each hour. Third, if he would not take care of these coins than one gold coin would become extinct every hour.

When I grew up I realized there is an amazing lesson in this story: that all human beings have been blessed with their quota of 24 gold coins each day which have been given to each of us with almost the same analogous conditions. We get these 24 gold coins in the form of hours as per our assigned daily quota- irrespective of our age or social status in society.

So it is essential not only to count such number of hours which we have been allocated, but also utilize them in such a way that they truly count for us in the end. All the successful people and also those who meet failures in this world have the same allocated quota of hours each day, it is actually how they utilized them, which determined the end result of achieving success or failure in their respective lives.

At this very moment there are wise people who are investing those 24 hours intelligently. You can spot them easily, while looking around. They are the ones who are currently engaged in all types of production activities which can provide them with maximum returns. These activities may range from taking care of their health and learning new skills in their profession or helping someone else achieve their goals. These wise people have super control of their lives in their own hands, and they know where they are currently heading in life and what objectives or end result they are going to achieve in the long run. Certainly, those People who treat their available quota of time as gold will be remembered in history with golden words by virtue of their magnificent achievements and contributions.

The coherent characteristics in these people are that they are sharply focused only on "today" which is actually the reality within their reach and everything else is either in the past - from where they can extract valuable lessons, or it is just a positive hope for them, in the future. So the best thing they do is to ensure that this day becomes the best day in their life. It is the sum of the *"best todays"* which makes the best months and years of one's life.

But there is sad and wrenching reality for the vast majority of people who are completely unconscious of the fact that their millions of gold coins have been lost (millions of hours) by virtue of wasteful nonproductive activities. If you want to spot them just look around and you can find them easily, as they are the ones who are engaging their hours upon hours in front of the TV watching meaningless programs and are entrapped with other unhealthy habits.

Such people do not have any clarity of their goals and are not aware of where they are heading. Remember, we are not wasting time, rather time is wasting us-and we are not passing the time rather time is passing us by. I believe you are different and surely not one of them!

How big is the tragedy that many People lying in their cemeteries have actually finished with their allocated quota of time? If they were asked by their Creator about the only wish they would want to be fulfilled, it would surely be nothing except the opportunity to reverse the time so that they could do something different with their lives, this time. It is now next to impossible for them. However, we are extremely fortunate, that we have the opportunity to do something productive, and it is our inner voice that motivates us to take care of our time and spend it with utmost care.

Listen to this carefully my friends! It is irrefutable reality that just a few decades back we were not there in this world, and, after a certain destined period of time we all will depart from this world. So the question is; *how we can utilize this single window of opportunity?* The answer to this question is important. As individuals, we all have choices to make with our quota of 24 hours (24 gold coins). How we choose to spend them will have long lasting effects on our current and future outcome. The recommended and best practice is to spend our hours wisely on those activities which are important, and ruthlessly shun all those activities which are not proven to be the best investment of our time. Remember, *there is never enough time to do everything, but there is always enough time to do the most important things in life*.

1st Gold Coin: Gateway to Success



1st Gold Coin:

Gateway to Success!

I saw a decades old photograph of the UAE; it reflected with a very basic style of living. There was not even a trace of fancy style architecture and lavish lifestyle which we are experiencing now.

Have you ever thought how all such rapid development happened; People say that the discovery of oil and gas in this country has changed everything. Very interesting! Let's crack the code of this mystery and learn something amazing to bring similar mega success in our own lives.

As you will agree that oil and gas reserves were underneath the surface of UAE for millions of years but their presence was unknown. So it does not have any impact on the lifestyle of the people living here. Even when the oil and gas reserves were discovered, only that knowledge was not sufficient for the local population to bring that required level of change in their lives.

The real change happened when the oil was drilled out using the modern technology, refined and then sold in the right markets. With the completion of this complete cycle from discovery to exploration, refinement and selling only then the income increased and all the amazing development started to happen. This lead to the beginning of transformation and improvement in their lives.

Let's take this interesting metaphor and relate it to our lives and learn something of value from it. You will agree with the fact that all of us are blessed with some unique potential which is hidden in our inner self like the precious oil in the belly of the earth. Would you believe if I told you, in reality, your potential is more precious than the hidden wealth of earth?

As many amongst us are currently not aware of the existence of this unique potential so it does not have a capacity to bring any change in their lives. Even If we have discovered that we possess an amazing potential to be a good artist or mechanic or an engineer, for example, this knowledge only does not have the power to change anything in our lives. The real magic of change starts when we identify our true potential and then drill down to that reserve (ability), refine (improve) it and bring it to the outside market (business market) to sell. Only then, our lives will lead towards change.

So your foremost job is to search within yourself to discover the special gifts (abilities) you are blessed with by the Creator, hidden inside you like the precious oil

ready to be tapped. Only this acknowledgement of reality will open thes Gateway to success!

I remember when I was a child, I habitually watched movies - not because I liked watching them, rather because my motive for watching was to narrate the movie storyline the next day to all of my school friends. I would narrate the stories to all of my friends who would actually gather and wait for me to show up to tell them another story. This was my blessed potential (which was unknown to me at that time) and I am lucky enough to have discovered it over the course of time; and I am sure one can now easily guess my profession - I now conduct public motivational speeches via various international platforms.

I have also had a keen love for books since my childhood. Growing up, in my city, there was no access to public libraries, especially for children. So I used to go to a large book store to read books. As you know, a book store is not a place to read, rather, to purchase books. So many times I was dragged out of that shop by the shop employees because in their opinion my reading was damaging the book pages' quality. But this was not sufficient to stop my passion for books.

One day a strange thing happened. I was on one of my book reading routines in a hidden corner when a shop employee caught me reading some new books and he started yelling at me, at the same time the book store manager was passing by. He stopped and asked his employee what was the matter? His employee complained about my frequent visits to the shop without any purchase of books, and that I was just there for in store reading purposes. The manager looked at me and told me "Son! Bookstores are for purchasing books, not for reading only!" I replied "But sir! I do not have money to buy and I am very eager to read, so please allow me to do so!"

He looked deeply into my teary eyes where the truth and passion was flowing. He instantly turned towards his employee and said "from today, put a chair for this boy in my office, and let him read any book he wants."

I discovered on that day that when you want something from the core of your heart, then the impossible becomes possible. This was another hidden potential of mine, which has been so deeply rooted in me that motivated me later to build a library in my home, but also to write my experiences in book from to share with all, that if you start doing what you love the most, then you will have no need to do hard work ever in your life, as this work becomes your "labor of love".

In some cases, you might think it is too late to pursue your dreams. If you listen to others you can be easily influenced by people who say you are too old to start your own business or to be a writer or inventor. It is because people don't know you; they probably don't know anything about you. If you wait to get permission from others to pursue your dreams, then surely you will miss golden opportunities in your life.

You are capable of doing every thing which any other human being has done so far in this world. *It is not the circumstances rather it is our choices that put us under constraints.* A little fear is natural, but it should not stop us. The ordinary and greatest among us are not bound by the barrier of age. Only with the right determination, attitude, and being bound by the universal moral principles anything worthwhile is within reach.

If you feel anxious about going to work every day, chances are something is wrong. Listen to your gut. If it's giving you clues that you're in the wrong job or pursuing the wrong career path then do something about it. You never know what incredible opportunity could be waiting for you just around the next corner. Open your heart and mind to new experiences and opportunities. When you let your interests, instincts and passions lead the way, you never know what you might be able to discover about yourself—or what interesting new twists and turns your life may take.

Just because you have a specific degree doesn't mean you're sentenced to a lifetime practicing the same profession. It's normal to deviate from a plan you may have done when you were younger—or even one you made just yesterday. It doesn't matter what your degree says. What matters is how you apply your education and seize the opportunities that life throws at you.

Your life and career are going to be filled with mistakes and failures. Don't get hung up on them. After all, it's the collection of your experiences especially the hard knocks that make you unique and special. Have faith in yourself, learn from your mistakes and stay focused on your strengths and passions. Most of all, keep moving forward. You can always course correct from a wrong turn; just don't let yourself stall out. Allow me to share some real stories of people who kept moving forward. There was a person named Ray Kroc, who became fascinated with a multi-mixer milkshake machine and purchased the marketing rights to it. For the next 17 years, Kroc travelled the country selling his milkshake making miracle to whoever would listen. As he made the rounds to customers he became intrigued by a hamburger restaurant in San Bernardino, California owned by the McDonald brothers. While the McDonald brothers were satisfied with their small franchise, Kroc believed the burger business had far greater potential. Although Kroc was by then a 53 year old man suffering from diabetes and arthritis and missing both his thyroid and gall bladder, he had a vision of turning the restaurant into a global fast food empire. In 1961, he purchased the McDonalds' franchise. Within a few years, Kroc had sold a billion hamburgers and opened the franchise's 500th store. McDonald's had begun its campaign to take over the world.

Another story is about my favorite famous actor-turned-governor-of-California; Arnold Schwarzenegger made the improbable leap from bodybuilder and actor to politician. Arnold was born in a small village in Austria. Life in the unhappy household left Arnold determined to leave home to find fame and fortune. Deciding at an early age to make bodybuilding a career, Schwarzenegger started pumping iron at age 14. He also studied psychology to sharpen his mind's strength and willpower. Nothing could keep Schwarzenegger from his love of bodybuilding; as a youth he busted into the gym when it was closed on weekends. Years of sweat and toil paid off when Arnold, at age 20, became the youngest ever winner of the Mr. Universe competition, a title he would win four more times. He continued training while simultaneously attending business school and working at a gym. At age 21, he moved to America to become a star of the silver screen. He continued to compete in bodybuilding and won the Mr. Olympia title seven times.

What is common in all such stories is the motivation and courage to earn names for themselves. Once on the course they never compromised on their set standard. I can explain this phenomenon through one example.

One fine morning while driving my car, I moved along at a speed as I had set for the cruise control at 120 km. Whenever, there was an upward slope the car would slow down a bit, however, on level ground, it would switch back to the set speed. Why? Because the cruise control was set on that speed. So, whether I wanted to drive fast or slow, then the only thing I had to do was to change the cruise control limit.

In our life we carry standards which we have set in our mind related to our health, income, relationships, etc. These actually do not allow us to go beyond that set standard level. For example, you can go beyond the current income level which you have set in your mind, or your current weight or your current bank balance etc. Now think about yourself going through this journey of life, what is the mental cruise value you have set for yourself!? Only change in this aspect will ensure that you have opened your Gateway to success!

Interestingly, I tested this concept on my elder son Osama as I was a bit concerned regarding his recent exam results. I was discussing my concerns with his class supervisor who told me that Osama is very capable, however, the challenge is that he is comfortable being at a certain level with his grades and does not want to make the extra efforts to get ahead. So I needed to help change the standards and perception set in his mind regarding his exam grades if he wanted to see some sustainable positive change in his next exam results. From that day I talked and assured him that he is capable of getting much higher results as his standards were much higher than what he currently held for himself. After continuous counseling, re-assurance and uncompromised attitude of less than what is required, he started getting the positive results and school grades I desired for him.

You might be wondering from where we normally attain our mental standards. They mainly come from our surroundings and environment, from our parents, teachers, relatives and friends, etc. Many people have a set income level value in their minds, where they feel comfortable and beyond that value they feel uncomfortable. For example, if someone has a standard of \$1,000,00 dollars to be available in their account at all times and if for some reason that amount transforms into \$2,000,00 dollars, then the excess amount of \$1,000,00 dollars would give that person a "structural distortion" in his mind. That person will then do his level best to restore the balance by spending that excess amount. Similarly, if it goes below that level and the person only has \$50,000 dollars in his savings, then the specific person will put every effort to restore the balance to make it \$1,000,00 dollars again. So what is at work here? Nothing, except one's own "set mental standard"!

There are certain limitations in our body regarding height, for example; we cannot grow further beyond a certain size. However, in our mental faculty there are absolutely no limits and we can grow as much as we want. So we just need to change our mental standard to open the Gateway to success!

Another important aspect is the images which you have in your *mind* because the mind only thinks in images. For example, if you close your eyes and I narrate the words like "aero plane", "elephant", "car", and "Burj Khalifa" etc., what instantly comes to your mind? Are the words which I have narrated or is it the images of them that appears in your mind? This is a very interesting phenomenon that *our mind is an image processor and not a word processor* and we definitely think in images. That's why all of our past memories right from child- hood till today are stored in our subconscious mind in the form of millions of images.

Similarly, there are images related to our weight, our relationships, our financial life and our professional life etc. In real life we actually live closer to those images which have been cemented in our imagination. And the truth is that we cannot bring any long lasting change outside unless and until we first change our own established image inside. Let me explain this interesting phenomenon, many times people who reduce their weight by virtue of some crash diet instantly gain it back because their mental image has been set on certain values regarding their weight and if it is higher than the weight they have just attained, they feel disturbed subconsciously and try to restore the balance back to their "ideal weight" without much realization.

Similarly, people who suddenly got great financial fortune through some lottery or other quick winnings, also spend that amount in a shorter span of time. Why? Because they have a structural distortion between their self-image relative to their financial worth inside and their external reality outside. Their external reality forces them to restore the balance, so they try to get rid of that excess amount as soon as possible. This is the reason why, if all the worlds' wealth was accumulated in one place and then distributed equally among everyone (currently rich and poor), after some time you would see that everyone would attain the same financial situation which they were in previously. All rich people would once again become rich and all poor people would become poor again, because it is not about the money, rather it is about the philosophy and standards they have subconsciously set in their minds related to it.

Now let's look at the magic in the concept of "Thinking Big". It actually forces you to create a better and bigger self-image. You can practice creating this self-image simply by selecting pictures from magazines of images regarding your ideal goals and then cut and paste them on a board. By regularly viewing this board and writing your goals on a daily basis, your mind will absorb those images internally as your reality and you will start making all the efforts which are essential to make them a reality in your outside world.

Habits also play a very vital role. I read somewhere that "One digs his or her grave by their teeth". It was virtually true when I recently saw a newspaper picture of a 26 year old young man in Saudi Arabia who weighed around 380 kg and looked like a mountain of meat on the bed. It was sad to find out that a few days after the picture was published, he died due to medical complications. We must realize that this kind of weight gain does not happen overnight, it is a slow, gradual process of overeating, which is repeated thousands and thousands of times and with every incremental increase of a few centimeters in the waist line it finally results in that end. It is so sad when I observe people passing on the same bad habits of overeating junk food to their kids. It is true that first we build our habits, and then our habits build us!

A fit body is needed in order to pursue all of your professional goals and ambitions. So start from today! There are ways, if you focus, you can revitalize your energy and get yourself back in shape on an incremental basis. Think about what you want to achieve and give yourself a solid reason why. Set a positive-minded, healthand-fitness-oriented goal. Be very specific and realistic. Remove all destructive thinking from your mind factory and put your intense energy toward proactive steps that will take you to your goal. Stop thinking of yourself as fat and start focusing on how you can become fit. Sustainable and healthy weight loss isn't a quick fix. It's a life shift. Take baby steps towards your goal, weight loss will happen and healthy habits will start to feel automatic.

A few years back, I got excessively overweight because of my bad dietary habits and lack of exercise regime. It was not because of my genes or family history; actually it was only me who was responsible for this weight gain by making poor eating choices. I tried many times to reduce my excessive 35 lbs. But after a few pounds lost I would gain it back again and again. When I learned the concept of change in selfimage, I immediately realized that I was still living with my old mental image related to my excessive weight. This was the reason that I would continue to buy larger sized clothing year after year. I immediately decided that I had to change this habit. So first I cut out the image of a model with six-pack ABS from a magazine and affixed my face onto that picture, and I placed this new image of mine in my bathroom mirror, where I could literally see it several times a day.

Initially, it seemed very funny and even my children started making fun of me because I did not look like this picture. After some time, I realized that my mind was under distressed as I started to feel a deep desire to obtain the shape I had posted on the mirror. The change process was initiated!

I assessed my strategy, identifying the things I was actively trying to do to reduce my weight, and I got a reality check- I was not trying anything new, I was stuck in the "same old methods" which had repeatedly failed over time and had not given me the desired outcome. This is unfortunately the case with many as they keep on doing the same things and using the strategies yielding the same results as before. In order to change the results we must change our respective strategies. Remember this body that we are given is the place where we have to live for all of our life. So the 1st goal which we should pursue should be related to our health and fitness. "You" are the instrument which has to achieve all of your dreams! Your beliefs are vital to ensure your Gateway to success.

It was on the 6th of May, 1954 when Roger Bannister broke the record for running a mile in less than 4 minutes. Before that it was generally in the public belief that it was not humanly possible to break this barrier. Within one year, 37 runners broke that belief barrier. And the year after that, 300 other runners did the same thing. How does this strange phenomenon happen!?

Similarly, somewhere in the USA, an experiment was conducted on this same concept. A college principal called a bunch of his teachers and told them that they were the best teachers at the college and that they would be given a class of all high ranking students for a period of 6 months to find out what the results would be. After 6 months he called them back and showed them the outstanding results. He asked them how they felt about these results. All of them said "these are obvious results as you have given outstanding students to the exceptional teachers". The principle laughed and said that actually all of them were average teachers and had also been given average students with the difference being that had been given a high self-belief. It worked, all of the teachers and students dealt with each other with the same belief and a resultant mega success happen.

The interesting fact is that your positive self-belief triggers your potential to perform and you get into a mode that carries you towards taking bigger actions which ultimately generate bigger results. These exceptional results further enhance your selfbelief and then the circle of belief repeats, and on each repeated cycle you attain better levels of success. If you are in this positive cycle of belief you can perform miracles in your life and career.

On the flip side, if someone has limiting self-belief, then it diminishes the potential and capacity to take bigger actions and its further results in minimal actions and pitiful results which in turn decrease one's belief factor-this is a destructive cycle and the core reason behind all failures.

Have you noticed that your chosen beliefs have the magnificent power to make you or break you? In order to change a particular belief pattern, you must experience it differently and move towards the things in which you carry limited beliefs or fears.

I once saw an image of Usain Bolt crossing the finish line in the 100 meter final at the 2013 IAAF World Championship in Moscow along with other runners. The statistics reflected that Bolt crossed the finish line in 9.77 seconds, whereas Justin Gatlin finished 2nd with a time of 9.85 seconds and Nesta Carter finished 3rd with 9.95 seconds The Bolt was tagged as Sprint King!

The idea flashed into my mind that the rewards which Bolt received are almost ten times more than the sprinters who came in 2^{nd} and 3^{rd} place. My thought provoking question to you is: *Is Bolt ten times faster than the person who came in* 2^{nd} ? The answer is *no*. Did Bolt practice ten times better than the person who came in 2^{nd} ? The answer is *no*. Does Bolt have ten times better physique and strength than the person who came in 2^{nd} ? The answer is 2^{nd} ? The answer is still *no*. The reality is that Bolt was just *fractionally better* than the rest of his competition and practically just 0.01 second better yet he was declared the *Sprint King*. Have you understood the interesting phenomena here? I am sure you have as you can infer that in any capacity either as a sportsman, a professional or as an organization; you do not need to be ten times better than the rest of your competition rather *just fractionally better*. Does it sound interesting!?

We can imagine while Bolt was running what might be on his mind. He was probably not competing against others in the race rather he was focused on winning while making his own running record better. What the other sprinters, most likely thinking at that time was to beat Bolt or not to lose the race or to come in 2^{nd} etc.

majority of the people easily compromise and sometimes prefer to be cemented in their comfort zones. So start this brand new day with the firm belief that you possess all the necessary ingredients to open a Gateway of success for yourself!

I hope you have noticed the golden principle here, that having a winning mindset does not essentially require you to beat someone in your surroundings rather set your own highest winning standard and then keep on improving it. "You just need to become the best version of yourself and to grow up to the extent you possibly can." To

bring more clarity here, I would like to share another fascinating example- look at the tree, how much it grows in size and its' branches grow upwards and its roots dug deep in the soil-you will agree that it grows up to the possibility it can. As human beings, we should strive to grow up to the extent we possibly can, but majority of the people easily compromise and sometimes prefer to be cemented in their comfort zones. So to start this brand new day with the firm belief that you possess all the necessary ingredients to open a Gateway of success for yourself!

Summary:

- Your hidden potentials are more precious than any oil & gas reserve underneath the surface, only you have the capacity to dig deep inside for your precious hidden abilities, so why to wait? Drill it out, refine it and then take it to the right business market for your success.
- Your formal education does not determine your professional direction rather it is your passion which should drive your career motives.
- The Successful people just have better mental standards than unsuccessful people.
- Your mind is an image processor and it currently carries images related to your health, income and relationship standards. If you want to change anything outwardly, the first change that image you hold inside.
- Your belief about yourself is the key and it determines your capacity to perform and generate results.
- Your job is to become the best version of yourself.

2nd Gold Coin: You Are Worth a Million Dollars



2nd Gold Coin:

You Are Worth A Million Dollars

"Can you trade one of your eyes against the dollar amount I will pay you?" All of the professionals attending my leadership session started laughing. I told them that I am considering the deal and will pay whatever amount someone will ask for if they agree to the deal. Then one of the course delegates stood up and jokingly said "Ok I am ready if you give me \$5,000 for it".

He further challenged me and said "I will not allow you to back out from the deal". I assured him that I am good on the deal and I would now raise it for both of my eyes. "So how much should I pay you for your pair of eyes?" After hearing this there was pin drop silence in the class. I wrote a probable figure on the board for the pair of eyes and then continued to ask, now how much should I ask for your hearing? How much for your limbs? How about taking it further and asking the cost for the various systems in your body like respiratory, digestive, urinary, reproductive, nervous, immune etc.?

I also kept putting the plausible amount against each feature. Then I stopped writing and told them "Let's now compute our financial value as a human being!" Astoundingly when we calculated the total sum, the amount came to be more than a million dollars on the board. Shocking discovery isn't it?

Honestly speaking, we are so precious that even more than these multimillion dollars cannot be equivalent to our value. But the question is how many people have currently realized this worth for them? Actually, their own worth is unknown to themselves so they think small, believe small and act small.

I remember my favorite television series, in the 1970's called "*The Six Million Dollar Man*", and the hero had all types of super natural abilities by virtue of certain mechanical installations which had cost around that amount for the manufacturer. If you have never heard of this series, let me give you a brief synopsis of that TV hero named Astronaut Steve Austin .The back story is when he was severely injured in experimental lifting body aircraft crash, he was "rebuilt" in an operation that costs six million dollars. His right arm, both legs and the left eye were replaced with "bionic" implants that enhanced his strength, speed and vision far above human norms. But have you ever realized that our creator has installed more than these superior abilities and assembled us in a miraculous way and has not charged even a "single penny" to any of us?

Do you agree that any entity which is precious and unique must have some unique objectives to achieve as well? For example, Boeing airplanes are absolutely not meant

to run on roads. Their purpose is only to cruise in the air at a very high speed and to travel a long distances in the shortest possible time. Don't you think that the majority of people are currently happy to stroll on the road without realizing that they have a miraculous potential to fly towards their dreams just like this plane?

The enormous capacity given to a human being may also be understood through the example of a seed. Would you believe it if someone told you that one orange seed possess millions of oranges hidden inside the seed? You look into that seed and peel it off as well, you cannot figure out how it is possible to have such an enormous number of oranges concealed inside. But this is a known miracle which is only activated if the seed is planted in fertile soil and then goes through a disciplined process mainly taken care by nature.

This metaphor truly reflects our unlimited potential as human beings. Just observing one seed, even if you peel it away, you cannot get the millions of oranges inside. Similarly observing any human being, we are unable to figure out how much potential is hidden inside that human being. This unlimited power and potential is unleashed from the individuals only when they are aware of it and then put themselves in the right environment of growth. This environment is their attitude of lifelong continuous learning not only from their experiences but from the experience of the others as well.

Now what is the concept of a fertile environment and the process where we as human beings gain our maximum potential? The answer is very simple. It is conscious involvement with those events and circumstances which can only nurture our mind, body and spirit. We all have been blessed with immeasurable "*power to choose*" in order to make desired positive changes in our life. So to live a blessed life full of potential we can't just wish it, we can't just hope it, we can't just want it... we have to *work* on it with the clarity of our desired outcome .

As agreed, you are worth millions of dollars, so you also need to safeguard yourself from all types of negativity that surrounds you. I will elaborate with one example. One day my computer system crashed. It was a very stressful time; I was completing a very important project. I was very surprised at what could have caused the system to crash. When I took it to the IT engineer, he asked me, "*Have you installed firewalls and anti-virus software on your computer system*?" I got my answer loud and clear, the system collapsed because there was no protection for it to be safeguarded.

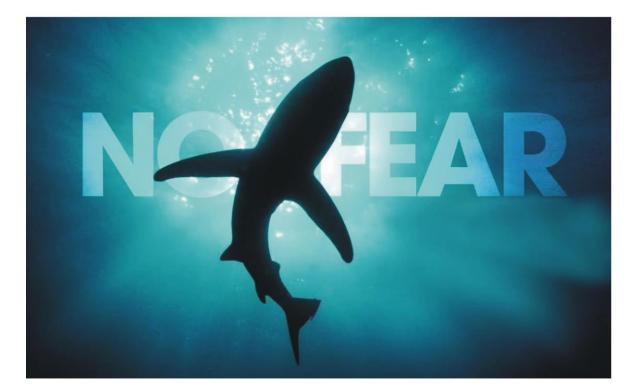
Our brain is like a super computer and it is safe in the most protected hardware located in our body. However, it gets its programming mainly through our eyes, ears, tongue and other senses. There are some harmful viruses around in the form of negative thinking, procrastination, greed, anger etc. by which we can be negatively conditioned. As a result, our super computer (mind) gets polluted; we fall trapped in scattered thinking and lose focus and effectiveness. So if you sometimes feel an attitude of procrastination, fear of failure on an exaggerated scale or a sense of doubt regarding your gifted abilities, then you need to be careful, as there is currently a virus inside your head which is causing these problems.

The immediate action is to re-program your self right away, this is an amazing ability that only human beings possess -they can format themselves by switching their thoughts and actions to the positive aspects of life keeping in mind that they are all worth far more than a Million Dollars!

Summary:

- We are worth more than millions of dollars because we are blessed with special abilities, therefore we also need to actively seek bigger objective in our life.
- We have to protect ourselves from all sorts of negative people and thoughts in our surroundings.
- We have the ability to re-program ourselves through positive conditioning.

3rd Gold Coin: No Fear



3rd Gold Coin:

No Fear of Failure!

Have you heard the story of a man whose favorite horse falls into a deep well? He can't pull it out no matter how hard he tried; then he decided to do something different and pours soil onto the horse from above. The horse feels the load, shakes it off, and steps on it; more soil is poured, the horse shakes it off and steps up; the more the load was poured, the higher it rose and finally the horse jumped out of the well.

This scenario establishes an interesting success recipe for all of us in life. You might have observed people trapped in life and their professional career, and they cannot find a way out of their situation and the heaps of problems just seem to be showered on them consistently by other people like their managers, office colleagues and other relations. They simply stay inside the deep well of problems and allow themselves to be buried underneath the burden of dejection and despair thrown at them by others. There are so many who have given up and are buried in the same way.

But then there are vigorous people who understand that any setback in life is actually "setting them to come back", they actually take every such painful experience as a learning inventory in life to make much wiser decisions further ahead in life and the heap of hatred and dejection thrown onto them by others is simply shaken off, and they step up to rise one step higher than the previous one.

If you are currently feeling trapped inside your company or stuck somewhere in a wrong relationship which is currently draining all of your energy, then do not wait to get buried under the burden. This is a message for you to consistently shake it off from yourself, try to improve the situation by sincerely looking into other methods and options with a victorious mindset. You will surely find a way out.So if you are trapped in a depressed mood because of certain situations, then the fabulous mantra of success to live by is *"Shake it off, Shake it off, and Shake it off!"*

A contrasting tragedy is when we grow up and our learned fear of failure comes in full throttle and we start capping our efforts towards our goals and dreams. Maybe you have heard such statements from many people around saying that "you can't do this or that" or "you are not capable of doing it" etc. Don't you think these are simply someone's "fear of failure" which they are transmitting towards you to restrict you from taking bigger steps in life to succeed?

For example, if you want to progress in your existing job but are equally afraid of the new responsibilities associated with it. The "fear of failure" haunts you when opportunities arise where you might show up and prove your caliber by facing challenges, but you simply step aside. Always remember that for leading a successful life and career, there shoud not be "fear of failure".

As professionals we are capable of doing every thing, and we can learn what other people have already learned. So walk towards your fears and try and test each and every thing that you have feared up until now! Learn new skills, volunteer yourself in all the projects which you possibly can and soon you will gain an interesting selfdiscovery about yourself.

While I was learning swimming I learned an interesting lesson. Once during the class my swimming instructor was yelling at me "*Do not look into the water…look straight and jump*!" and I was afraid while standing on the edge of the swimming pool and picking up the courage to dive into the pool, but every time I looked into the water, and the fear surmounting that I would not be able to do this. But when my instructor consistently prompted me to just look straight and jump, I finally did it. It was not difficult at all; the fear of drowning I had generated in my mind was on a much exaggerated scale.

Our mind has so many pictures associated with the word "fear", whenever we go into that state by representing our self that "we are fearful", our mind instantly opens up all the stored files related to "fear" which we have experienced in the past. This is the reason why all of our senses feel frozen under the emotion of fear and activate our fight or flight behavior.

Remember all constraints are purely internal. That I learned during one of the business trip to Sri Lanka. I visited an elephant orphanage house. It was an interesting experience seeing such large elephants standing captured by a small rope instead of big chains tied to their legs. Due to curiosity, I asked the person in charge regarding the scenario "Why are these elephants making no attempt to break these ropes and run away?"

He replied with a very interesting answer, when these elephants were very young they used the same size rope to tie them and these baby elephants always tried very hard at that time to break the rope but were not able to do that. After so many repeated failures they actually given up and now although they are grown in size and possess the power to easily break the rope, they are not able to do so because of their earlier childhood mental conditioning. Their earlier failed attempts it is now engrained in their minds "this rope is unbreakable", so they will never try to break free from it again.

There is a very interesting comparison for many human beings in this life, who are grown up and have all the power and potential to destroy their limiting beliefs which they might have established during childhood by their society or friends. Until today some of those experiences act as mental blocks which hold them back from taking any bigger and bolder steps in life. So they think small, act small, live small and die small.

My personal example is not very different. Since childhood, I attained a limiting belief that I am a *shy person* and that I can not communicate effectively. I literally lived 20 years of my life with the same limiting belief. But since the time I challenged those limiting beliefs and broke through my metal blocks with just a simple jolt, my life changed entirely. Today I have trained thousands of professionals in many countries around the globe. So believe me *"if I can do it you can do it as well!"*

From today, just decide that there are no barriers against your potential or capacity to perform, and what so ever you have achieved thus far in every domain of your professional and personal life, is not more than the tip of an iceberg and the very best is still hidden within yourself. Remember, you are the only one who can dig that precious treasure of potential out from within yourself. So, why to wait? This world is waiting for you right now to show up!

Let's learn something more interesting from kids. What if I ask you about some of the qualities you have picked up from the kids playing around you? You might notice that kids are very keen observer; they are deeply engrossed in whatever activity they are involved in, wholeheartedly. While playing, if they fight amongst each other, they do not carry any grudges in their heart and tend to be very honest and transparent towards each other. They only live in *today* and enjoy every moment of life. One of the most significant abilities they have is that they do not have any "fear of failure" and they always try every new thing with zeal and zest.

This is the main reason why they learn and develop so rapidly. Have you ever realized that we also had all of the same abilities at that age? Then what happened when we grew up? Where did all such precious assets go? Who robbed us of such precious gifts? Is the social environment where we were brought up or the family, we lived in or our society responsible for this?

The question is not *who* has robbed this from us; the question is *how* can we regain it. As our creator knows our needs and also wants to see us successful in every domain of our life, so he has given us the ingredients, essentially required in our body chemistry and mindset to achieve our objective of success. These characteristics are so deeply engrained into our mechanism that if we make a simple effort on a consistent basis we can regain our lost assets.

The formula is to intentionally shut the doors of our ears and eyes from all the sources which may give us a feeling of disbelief and self-doubt regarding ourselves and our abilities. Disconnect yourself from all the negative minded people, which inject negative thoughts into your thinking main frame system. And then you must switch on all the positive channels and sources of information and bring all the positive minded people into your life. This mechanism will start to change your mental software program and with consistent practice you will start attaining the control over your mind and all the dormant powers, which were once dominant when you were a kid, will start to awaken within yourself.

So are you ready to live with these golden principles of never giving up, no fear of failure, no grudges in heart, and forgiveness for others?

I congratulate you to be born again!

Summary:

- Our fears are mainly created in our own mind. These are actually the learned behaviors which can be un-learned easily.
- Kids are the best examples to learn by how much they achieve because of their absence of fear of failure.
- We are created, by default; so many times we actually exaggerate our scale of fees.
- One of the surest ways to achieve success is to safeguard the contents of what is going inside our mind through our senses.
- Only a conscious selection of positive content programs us to be self-assured.





4th Gold Coin:

Take a U-Turn

I took an exit off of the main highway and soon realized that I have actually headed in the wrong direction. It was a bit frustrating to find out after a 15km stretch; up ahead, I made the first U-turn to get back onto the right track again. Imagine that if I had come to this realization after travelling 100 km in the wrong direction? What might I have done if that was the case? Yes of course, even in that scenario I would have searched for the immediate first U-turn to get back on the right track. U-turns have been made with the concept in mind that whenever people are travelling on a road and feel that they are on the wrong side of the road they may take a U-turn to head back in the right direction.

Remember, it is our "philosophy in our mind" and the "values in our heart" which shape our behaviors and motives in life. For example, if the motive of your professional career and life has been to just earn money by hook or by crook then morality and ethics will not carry any meaning and you may seek every opportunity just to gain money. If your philosophy in life is self-centered and selfish, then famine, drought and people's misery around the world will not carry any significance and your efforts and goals would just be to consume and purchase the latest model car, expensive designer clothes and jewelry each year. So if you realize that you are on the wrong path, remember that the immediate U-turn is not very far.

One of my friends recently shared with me the miseries which he is facing in his current job and how much he dislikes the work he is doing right now. He was of the firm opinion that it has been a sheer waste of his abilities over the last 10 years and that nothing seems like it will improve in the future. Have you ever noticed in life, when some professionals take a wrong turn in their career, in the form of a mismatched job (related to their abilities) or in their personal life in the form of relationships, they prefer to cling on to the complaining mode and continue year after year without realizing it, that this professional and/or personal life path will lead them nowhere. Taking the first U-turn is the one decision which will have a longer lasting impact on personal happiness and career growth and progress.

So don't hide behind other people's decisions. Don't let others tell you what you want. Design and experience *YOUR* life! The life you create from doing something

that moves you ahead on the right track much far better than the life you get from just sitting around and *wishing* you were doing it.

There's no telling how many miles you will have to travel while chasing a dream, but this chase is what gives meaning to life. Nothing in life is easy. Don't expect things to be given to you. Go out and achieve them. Good things come to those who *work* for them. Some have natural talent, while others make up for it with tremendous determination, and it's almost always the latter group that succeeds in the long run.

Great achievements must be earned. There is no elevator to success; you must take the stairways. So forget how you feel and remember what you deserve. "*NOW*" is always the best time to break out of your shell and show the world who you really are and what you're really made of. Start right now where you are, use what you have, do what you can, and give it your best shot. On the right track, you're looking at a situation in which you can truly make a difference. You're looking at an environment where you can reach greater heights by raising the stakes and pulling the reality of what's possible along with you.

To achieve success and sustain happiness in life, you must focus your attention on the right track. Every human being has resource constraints: limited time and energy. It is critical that you spend your resources effectively. You have to stay laser-focused on doing the *RIGHT* work.

What you do with this moment is what's most important, because the present is the steering wheel of your life. The only difference between where you are and where you want to be, at any point in time, is what you are presently doing. Your present actions can instantly steer you onto the right track. From this moment forward everything changes if you want it to.

I remember when I was at the height of my shyness in my school, college and university days, I also had a couple of friends which were not very different from me in shyness. When I started my professional career, I carried the same behavior into my job as well. I was talented and knowledgeable, but my shyness always acted as a barrier for me to get noticed within the organization and be promoted to higher levels.

One day my first manager who was very considerate spotted my problem. He asked me to do a presentation in front of office colleagues as a part of an assignment. I replied to my manager that I am unable to do it because I am a very shy person and had heard this same opinion about myself hundreds of times since my childhood. On hearing this, my manager came closer to me and said *"Kamran! Someone's limiting opinion about yourself is not your reality"!* On hearing this it happened to be a complete paradigm shift for me. I realized a different reality about myself. During the presentation that day, after a few minutes I started speaking more confidently and at the end my colleagues applauded; it was altogether a different experience. That night I

could not sleep and all the time the statement "Someone's opinion is not your reality" resounded a thousand times in my mind. Then there was a *moment of truth* with a sudden outburst of tears in my eyes upon the realization that I was travelling on the wrong path over the last 20 years. The next morning when I got up, a totally new personality had been shaped as I had decided to take a U-turn in my life.

Since that day I never looked back and till date I have delivered hundreds of sessions to thousands of professionals in various countries around the world.

So if you feel you are not on the right track remember the next U-turn is not very far!

Summary Points:

- If you realize that you are on the opposite track of your life journey then surely you should take an immediate U-turn.
- Everyone has the power to choose their way of life, however objectives should be clear.
- We as human beings are internally resourceful to achieve what so ever we desire or set our minds to.
- The best strategy is to simply focus on today, which is in our hands right now and to make the best use of it.
- If you know the right track to channel your gifted capabilities and potential yet are hesitant due to some of your limiting beliefs given by others, then challenge yourself by saying that these limiting beliefs are just some one's opinion and *not* your reality.

5th Gold Coin: Rear View Mirror



5th Gold Coin:

Rear View Mirror

On July 4, 1952, Florence Chadwick was on her way to becoming the first woman to swim the Catalina Channel. She had already conquered the English Channel. The world was watching. Chadwick fought the dense fog, bone-chilling cold and many times, the sharks. She was striving to reach the shore, but every time she looked through her goggles, all she could see was the dense fog.

Unable to see the shore, she finally gave up. A real tragedy struck when Chadwick discovered that she was only half a mile away from the coast when she quit. Actually, she was not a quitter, but this happened because her goal was not in sight for her anywhere. She said, "I'm not making excuses. If only I had seen the land, I could have made it." Two months later, she went back and swam the Catalina Channel. This time, in spite of the bad weather, she had her goal in mind and not only accomplished it but beat the record by two hours.

So if you are currently pursuing life and career goals without having done any measurement of how far you have come and how far you still need to cover in order to achieve your goal, then you are taking the risk of giving up on your goal very soon when your destination may be very close. Like when you travel towards any destination, you always seek clarity on two factors, along the way: One is whether your direction is accurate towards your goal and two, how far you have covered up to this point and how much distance is left for you to complete. So once you establish your career goals are specific in terms of the results you ought to achieve along with the monitoring criteria you will deploy to ensure that you do not give up just half a mile away from your goal.

One morning I was stuck in heavy traffic due to an accident, on the highway, and I observed a traffic control officer trying to direct traffic out of this congested area. As each car would pass him repeat something to each driver, as I passed him I heard him say: "Don't stop, keep moving." This statement was electrifying because it had a whole lot of life philosophy embedded in it. Irrespective of what one achieves in life or what one has lost in life this is a continuous journey and "there is no stopping in between". The events which we face during this journey are just meant to be for us to learn lessons in order to make much better decisions ahead.

So if you have achieved something worthwhile in terms of promotions, business contracts, degrees, etc., then enjoy it but never stop there because what you have achieved many others have also achieved the same or better; so there is no question of stopping at this point for an extended period of time, this is the time where you need to focus on pushing your limits. You might have heard the phrase "think outside the box"; take my advice *you actually do not need to think outside the box rather just keep on pushing those walls of the box around you.* The results will surely surprise you!

Similarly, if you have experienced tragedies in your life related to your job, loss of business, failure of any kind or setbacks in your relationship, you certainly do not need to stop there - just keep on pushing yourself to learn from it and move forward. You never know what might appear when you take the next turn in your life. And also, remember that many people have already faced much bigger hurdles than what you are facing right now and still they emerged victorious; then why can't you do the same? This simple life philosophy will refrain all life events ahead of you in a different way, and will surely make you into a super achiever in all of the domains of your life.

So- "Do not stop in the middle, keep on moving."

Now let's focus on another aspect through that experience. Once on a long drive for me on an unknown road in a hilly area, I very keenly watched for any possible hazards and pitfalls in the road ahead. I was also occasionally checking the rear view mirror to see any traffic coming behind me before I made any turns or lane changes. I began to think about what would happen if I changed the sequence of my actions and began to pay more attention to the rear view mirror rather than the road ahead? You guessed correctly; I would have surely caused a serious accident.

Have you ever realized that driving on a road is similar to our journey in our personal and professional life? Where we need to focus more ahead on our road to the destination and the turns which we already have taken in terms of our past jobs and lost relationships become less and less significant as we move ahead. But the dilemma is that although many people do not dare to drive while only looking at the rear view mirror of their car, they are willing to live their entire life in that way. Don't you think that these people are the biggest road block for themselves? And it is this mechanism that always causes them to fail as they are locked into their past failures, past miseries and bad memories which always haunt them and discourage them to ever take bigger and wiser steps ahead.

You can spot such people easily around you as they are the ones who always have their eyes glued to the rear view mirror (their past) during their life journey, and there is no doubt that currently they are stopped somewhere in the middle of the road and are more likely to cause some serious accident soon. Indeed, it is essential to occasionally have a glimpse into your rear view mirror (past) to capture valuable lessons in order not to repeat them in your life journey ahead. So I will say here that you should leave your mistakes and regrets in the past and only use those experiences to extract some valuable life lessons from it.

When you lived only in the past you become stuck and unable to move forward. We all have made mistakes with our job choices, friends and relationships. Give yourself the wonderful gift of forgiveness and keep moving forward. Learning from failure and having regret are two separate things. Regret is an emotion; a feeling of disappointment along with a modest amount of shame or guilt. But to look back in a circumstance and figure out what went wrong gives you some very important information.

So the best strategy is that instead of making a lot of excuses make a little progress. Choose to view your life based on the best of what is possible. Choose to define yourself based on the person you know you are capable of becoming. Remember "*If you believe it, you can achieve it.*"

All the negative vibration from the past can be erased in the moment with a single positive action. Go ahead and make it happen. The best way to disconnect from a troubled past is to trust and connect with the possibilities of the present moment. When you embrace the power of now, the future belongs to you. It's a point in your story where one chapter fades into the next.

But even, for example, if you are looking ahead in life, and are stuck with some accident, then trust that there are no such accidents in life without valuable learning attached to it. When you get hit hard and land on your back, stand up and look for the reasons and value in this event. Open your heart and trust this happened for a reason. Perhaps it was to test your determination or to alert you to the fact that you were on the wrong path. Either way, trust that the experience is happening for a reason and be open to making adjustments in order to keep moving forward. To get up and keep moving forward knowing there may be more pain ahead, is a test of your determination and resolve.

We have enormous capacity to face such incidents if we have absolute clarity and bigger reasons to move ahead. I remember once I was on the road when there was a heavy, dense fog and I could only see a few meters ahead. However, as I knew the precise location of where I had to reach I traveled at ease by following the road's vertical markings. It was a journey of a few hundred kilometers, which I completed safely, simply by just looking a few meters ahead.

So it is not essential to see the total stretch of the journey ahead rather just to ensure that your direction is correct and that there is visibility of a few meters ahead. Again, remember you are reaching the destination by looking ahead. What if the road leading to your destination or goal is closed ahead? What will you do? Surely you will search for another road or a way out to continue the journey ahead. But the dilemma is that many people simply prefer to stop and get hooked on wishful thinking that one day everything will be alright when they come across road blocks in their lives. Unfortunately, there *is no "one day" in the days of the week.*

Another lesson I extracted from this experience was that if we are very precise about our destination the whole journey become easy. "As you know that specific goals give you specific results and vague goals give you vague results". Clear goals and objectives are also essential to the success of any business, and this is no less true of building your own career. The best way I know to guarantee failure is to avoid making clear, committed decisions. Every day is already a mistake if you don't know where you're going.

So you need to jump start your journey as the majority of people fall into inertia while thinking that they have not seen the whole path. This is the limiting factor so do not fall into that trap. This is the barrier which you must conquer to get a breakthrough in your life. Setting virtually any goal at all is better than drifting aimlessly with no clear direction. You just need to be mentally prepared for change and take the first step towards that direction and then the second step will appear automatically.

Have you realized also why is "change" the source of so much fear and unhappiness in life for many people? Why do people resist it so deeply and struggle against it so desperately even though they know that without this change no significant professional development is possible? Why do they always focus on the negative outcomes associated with the change? It is only because they might have had some negative experiences associated with it in the past. It is well said that "people generally do not resist change actually they resist to be changed!

Have you noticed that there are times when we desperately want to initiate change in our surroundings? For example; we may move house, city or country or change jobs, etc. We define such an experience as exciting and thrilling. On the other hand, if similar changes impose on us for example during our professional career by some external factors like mergers, acquisitions, downsizing, transfers, etc., we may instantly feel threatened and fearful and focus heavily on negative outcomes. We then disengage ourselves with the change process entirely and resist it fiercely. Funny, isn't it? We're wired to resist change, but are better off in the long run if we don't.

We can also relate our lives as an operating system-like-software. As the world changes, applications that used to work may not work anymore. As a result, they need to be updated in order to function in a changed environment. You might have experienced it with mobile phone technology now-a-days. Similarly, there are a number of things that you can do if you have faced such a change scenario in your job

environment. First be mentally proactive towards the change and always reframe this experience as an opportunity for your own development and growth. Also ask questions to clarify things that seem unclear; what are some of the positive outcomes that you can expect after this change?

Remember that understanding and accepting change will make it much easier to take advantage of the new opportunities that lie ahead during your journey. Often we procrastinate because we feel physically and/or emotionally drained to work. When we feel lazy, even simple tasks seem like too much work because our energy is too low compared to the energy required by the task. If we blame the task for being too difficult or tedious, we will procrastinate to conserve energy. But the longer we do this, the more our resolve will weaken, and our procrastination habit may begin spiraling toward depression. Feeling weak and unmotivated shouldn't be our norm, so it's important to disrupt this pattern as soon as we become aware of it.

A common form of erroneous thinking that leads to procrastination is perfectionism. Believing that you must do something perfectly is a recipe for stress, and you'll associate that stress with the task and thus condition yourself to avoid it. So you put the task off to the last possible minute until you finally have a way out of this trap. Now there isn't enough time to do the job perfectly, so you're off the hook because you can tell yourself that you could have been perfect if you only had more time. But if you have no specific deadline for a task, perfectionism can cause you to delay indefinitely.

There is an interesting proven human psychology that our behaviors are driven either *by avoidance of pain or to attain some pleasure incentives*. Surely one of these aspects is more dominant in you as well. Identify this the way you identify your blood type and then drive with the same incentive. For example, when some people claim that they perform best under pressure it means they depict avoidance of pain behavior as they are very well aware of the consequence of not completing the task on time. So they muster all of their energy just near the deadline and make things happen. Some people are driven by their love for the tasks and they are passionate and are more successful as their tasks give them more satisfaction and accomplishment. You can now guess what type of incentive drives them.

Remember that by first understanding what type of personality you are, you can then take hold of the reins and decide where you'd like to go, and have the philosophy of faith to look ahead. You gain a tremendous sense of control that most people never experience in their entire lives.

A strong belief in something without any proof or evidence of it during your life journey is important. At the end of the day when you are weary from all of the effort and energy you have expended, and you are sore and tired from being hit hard so many times, and your dream isn't realized, there is one thing that tells you to keep going, to get up tomorrow and to keep moving forward, that thing is your faith. Honor this and cherish it. Faith is what makes you human. It gives you energy and hope. And if you let it, your faith will deliver you to wherever you want to go in life.

Summary Points:

- A successful life is similar to traveling by car on the road where you need to look at the road ahead the majority of the time and spend less time looking at your rear view mirror.
- In life the majority of people opt to live their life the opposite way and they get stuck in their past.
- Change is an essential feature of life.
- Our behaviors are governed mainly either to attain some pleasure or avoidance of pain.
- Our past is just a valuable resource to learn from to make more educated decisions ahead. So do not trap yourself into any form of regret related to your past.

6th Gold Coin: Ultimate Job Security



6th Gold Coin:

Ultimate Job Security

"Quality" is a key factor which we always look for in our surroundings and in our life. You might have heard a number of times such buzz words like quality of care, quality of fabric, quality of food, quality of work, quality of relationship, quality of living, etc. etc. Now the interesting question is: How can we achieve it and what does it actually mean? The definition of *quality* as per the international standard for quality management systems is *"totality of features and characteristics of a product or service which can satisfy the customer's stated and implied needs"*.

Stated needs are those which can be expressed in a piece of paper like a contract and implied needs are those which normally cannot be expressed on paper, however, are always expected by the customer as the standard features of the product or service. For example, when you go to a restaurant and want to order food, you refer to the menu card. All the details on this card from which you choose are like the *stated needs*. Now when you order food you have expectations in your mind that it will be brought with clean utensils and that the food will be hot. Now, have you asked your waiter about these requirements while placing the order? No, these are actually your *implied needs*. So if all stated needs are fulfilled, but some of the implied needs are not fulfilled, let's say the food was not hot. Will you be happy?

Now, in this context, if I ask you a question like: *Are you a "quality person"?* You can surely give an affirmative answer only if you can fulfill both types of state and implied expectations of all of your stakeholders. Unfortunately, many employees mainly focus on the contractual requirements of their job (stated needs) and forget about the implied needs of their employers.

Let me share an interesting secret with you, in this universe we are all entangled in a relationship (of customer-supplied). In every role we are in and in every moment we are in, we are either a customer or supplier to anyone. For example, in the above example, when you have gone to a restaurant, you become a customer. What about when you went back home and with your kids. What you do become? Yes, of course, you become a supplier and your kids carry fulfillment of certain expectations from you.

Similarly, when you are at your job place, you instantly become a supplier and your company expects something of value, service from you. So the stated needs of the company are those which have already been given to you in the form of an appointment letter/job description and clear expression of what is expected, this acts as a barometer for your performance evaluation and which you are obligated to fulfill.

However the implied needs are those which the company does not normally write in the contract but surely expects from you. For example a company wants its' employees to be trustworthy, treat customers and colleagues with respect and manage all decisions in the best interest of the company with utmost integrity. Are all such similar expectations written? The answer is *no*. However, it still plays a very vital role in your growth and sustainability and job security within the company.

So if you want to obtain job security—if you want employers and supervisors to consider you too valuable to ever let go—if you want your services to be in demand on the job market—then you must stand out from the crowd. This you can attain only by becoming a "quality employee" for the company by managing the totality of features in both the stated and implied needs as described below for fulfillment without any compromise.

The word "Valuable" as per the Longman Dictionary definition is "It is worth a lot of money". The interesting factor is that in *our organizational context, we are not paid according to the number of hours we spend in the company rather the amount of "value" which we bring to our workplace during those hours.* It may sound strange, however, I can give an example, within your company: you can see that right from the CEO, the managers, supervisors, workers down to the office boy, each one of them are spending the same amount of time i.e. 40 hours per week, however their pay check varies in vast proportion; Why? Because they are not being paid according to the hours spent at work rather the "value" they bring to the work place by virtue of their professional contribution.

Have you ever realized that although we work with companies as employees we are all entrepreneurs by default? We are like the "CEO" of our own range of services which we provide to our employees and are then compensated with financial values accordingly. It is irrespective of what our job titles are or who signs our paycheck at the end.

So the reason why many people do not go beyond certain heights for a long period of time in their professions is due to the fact that they do their job with an "employee mind set". They just try to focus on the number of hours each day spent at their workplace to earn their salary for the day. They are always interested in getting extended lunch breaks or short leaves. They always try to gauge their paycheck by the amount of effort they put into their work and do not stretch beyond the call of their duty. "That's why they just do enough not to be shunted out of their company and their company only gives them enough that they should not leave the company".

Whereas there is another breed of professionals which are also in their jobs with different job titles, but they are doing their job with an "entrepreneur mindset". They always keep their eyes open and their mind active to seek out any challenging projects where they may volunteer themselves to learn more. They are always creative and stretch themselves to be more skilled, confident, and creative and disciplined enough to seize opportunities that present themselves on the way. They are not hooked on the concept of a 9 to 5 job and so during that process they become an asset for the company by virtue of their heightened contributions. Their success then becomes beyond what the world economy dictates at that time.

If you are interested to attain that "entrepreneur mindset" then always force yourself to see the future in the present so that you may find a way to take advantage of any challenging situation or projects rather than be burdened by them. As you know, being an entrepreneur means always taking full responsibility and finding a way to keep yourself actively working toward your dream.

If you focus on contributing more and more by virtue of your work in comparison to what your paycheck depicts, you enter into the zone of value enhancement at your work place. Secondly, do not limit yourself; seek all the opportunities available where you can take the initiative and volunteer for projects and extra assignments. This approach will provide you with an opportunity to learn more and also attain more responsibility. The people who attain more responsibility by virtue of their attitude are the ones with the bigger titles in the long run. Remember that your professional attitude always determines your professional altitude.

If you want to emerge as a quality employee, then know your duties inside out and pay attention to detail. The more you know *what* to do and *when* to do it, the more it allows your supervisor to devote his attention to other areas in the company. When things go wrong, most people will follow their human nature and shift the blame to others. Yet, quality employees are not afraid to take responsibility for their actions.

Self-professional development is the key because you can contribute only what you yourself possess. This should not be limited to a long wait for an organizational nomination to attend some courses; rather feeding your consistent hunger for learning through all channels. During my speaking career I have come across many successful professionals with an annual development budget, which they have allocated for themselves, and there is no surprise that they become more valuable and are paid better in the long run in comparison with their other colleagues. However, it is very important to set your professional career direction with utmost care. All jobs and professions have at least one thing in common—their purpose is to solve problems. The greater and more complex the problems, the greater the demand and the higher the income for the positions needed to solve them. Yet, amazingly, many routinely gripe and complain about the tasks they think are beneath them. They never stop to think that if such tasks did not need to be resolved, they would be out of a job!

A quality employee is one who stays on track. He or she doesn't allow things outside the job to creep in and steal his time, attention and energy away from doing what he has been hired to do. They remain focused. Too many workers do only what they are required to do, and nothing more. You can instantly increase your value to the company by going above and beyond what is expected of you, such as being willing to take on duties that others refuse to do.

Remember, today's workforce is largely made up of non-motivated, indifferent, irresponsible laborers who are more concerned with self-interests than with the interests of others. The above mentioned hallmarks of quality employees will automatically set you apart from the crowd. This will increase your value in the job market, and will provide you with job security. And this will also help you to become an effective worker and a leader in the world tomorrow.

Take a metaphor for one's career being like building a skyscraper. Just recently a high rise building was being constructed near my office. I watched it over the last couple of years through my office window; how did this huge mega magnificent super structure emerge from its foundation? It went through various development phases and now it is touching the sky. I realize that our professional growth and career are shaping up almost in a similar pattern. What an interesting analogy!

You know that the very first thing which comes to mind before constructing any such building is its design. This comes up in the imagination of the architect and then it appears on the piece of paper. Can someone construct such a beautiful building without having detailed drawings, project quality plan and resources etc.? Don't you realize that if such a building requires imagination, goals and completion target date, then our career goals and ambitions require the same? This is a key philosophy of quality employees.

Let me ask you a very frank question. What is your blueprint for your career growth and professional success? Where do you want to see yourself in 5 years? What resources, skills and development will you require to reach to that end? If you have answers to these questions I would surely like to shake hands with you to congratulate you on your authentic future success. But if this is not the current situation for you then allow me to say a word of caution here- this path will lead you nowhere. You are on the way to constructing your professional superstructure without the necessary foundation work, imagination, detail design and project quality plan. Imagine what the future consequences might be since you are the one who has to live in that building, which is your professional career.

Remember like the smallest possible journey requires accuracy of the details and direction, so do our life and career. In our career and life we will not get what we need rather we will get what we deserve by virtue of our self-development and professional contribution.

This is a fast paced world and it has only one phenomenon that is the survival of the fittest. I can elaborate it with one such example. One day while driving on the road I observed that all the cars behind me were flashing their high beam lights at me and the driver in that car seemed to want to throw me off of the road. I immediately changed lane. The driver just passed me by with a wisp of air. I realized it was my fault as I was driving slowly on the "Fast Lane".

In our real professional life scenario, this is very much the case, where there are multiple lanes available and you have a choice to set your pace. However, there is one specific fast lane available where you need to travel fast to reach your goal. If you are a slow runner on this professional career path, then you are taking the risk that the fast movers will speed over you. Don't you think that it is happening every day in our lives? So the only choice you have is to speed up to match the pace of the changes which are happening in your professional environment and it is a constant challenge without a break in between.

What is the passion inside of you that will drive you to do the work even if you are not paid for it? That which makes you want to jump out of bed in the morning ready to take on the world? What is the passion that will help you keep going when everything around you appears to be falling apart? What is the passion that inspires you to give 110% of yourself, what is that real passion for you? If you already have discovered that passion with your current work, then you are doing a labor of love - and let me be frank that without passion you are a victim of your circumstances and are only following "pension" in your work life.

Remember when we are passionate about something we carry a circle of intense energy around us, we work much harder without being supervised, we get more creative and we inspire and coach others who work alongside us. If you are currently not in the job which makes you passionate, then the best way of pursuing your passion at the beginning without leaving your current job, is to devote at least 4 hours per week of researching the work you are passionate about even if you are not being paid for it. Because the act of flowing passion allows you to gain skills in areas in which you are already strong and it pushes you to become better and better and you finally emerge as a quality employee. In this way, you can create a body of work that will grow and transform, and someday naturally will become your full time job.

Simply being passionate in your work will give your life greater meaning and purpose and it will also significantly help you to increase your chances of success. Once I was conducting job interviews for various positions in my organization. I realized that I had made my decision regarding the selected candidates within the initial few minutes of interviewing and that the rest of the interview process was just to validate my initial assumptions about the candidate. This is also statistically proven by some surveys that the majority of hiring decisions are always made in the initial few minutes of the candidate interview. Have you realized the importance of these initial minutes to consolidate your image as a quality employee during the job interview process?

It is also proven that the strongest characteristic displayed by interviewees is their confidence. If they do not believe in themselves how can they expect others to believe in them? Remember, generally all experienced recruiters hire by first assessing the candidate's attitude and then their skills. The more positive and genuine the candidates are the better prospects; they carry on to be selected.

Your integrity and honesty is very vital in the job selection process. Truth gives you liberty, you do not need to always recall what you have previously said and it also boosts your self-confidence and morale. So be original; you are a unique individual and have your own differentiation as a "quality employee". Build your case on this factor and your chances will begin brightening up. Focus on your unique career highlights and unique selling propositions. Build your presentation around these. You must do your homework regarding the company you intend to apply to and be specific in your job search approach.

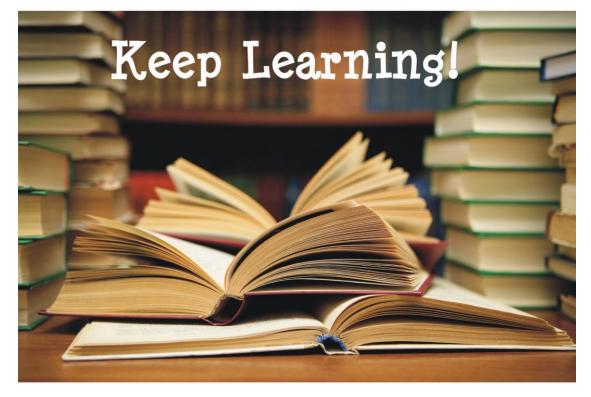
Your networking skills are very vital as almost 80% of the job interviews and the jobs are attained by virtue of referrals. So build your network gradually and make your presence known by your differentiated skill sets and contributions in the job market to be emerging as quality employee.

Summary Points:

- Quality is the key factor in life; it is the fulfillment of both stated and implied needs of a customer.
- We are entangled in the universe with customer-supplier relationships.

- In our professional context, we are being paid in proportion to the value which we bring to the work place.
- Self-professional development is the key to achieve success.
- Our career development is similar to building a skyscraper.
- *Survival of the fittest* is the only necessary mantra for success.
- Work only in line with your passion.

7th Gold Coin: Only Continuous Learning



7th Gold Coin:

Only Continuous Learning

What is your learning for today? That was the question which I asked my younger daughter Maria, who had just returned from school. She started telling me her learning for the day and I keenly listened to her. This is the same practice which I have done for so many years not only with my kids, but with myself as well, to ensure that this important aspect is never overlooked in my life.

I remember once having a meeting with a very successful and energetic coach and consultant. He told me that only ten years back it had dawned upon him about the importance of continuous improvement. When he came across a session speaker by chance, who narrated that for oneself the best investment in life is always *self-investment*, the time which one takes to develop and refine his or her skill sets. He was sharing with me that he still regretted those wonderful learning opportunities which he had allowed to just pass by over the years because he thought at that time that it was a waste of money, whereas on the other hand, he used to spend heaps of money for his carefully planned vacations.

After that moment of truth, he now followed an intense regime of selfdevelopment and self-investment. He shared with me that since that time his income level had increased manifold and although he had retired, he was now self-employed and also had earned almost ten times the amount which he had spent on his selfdevelopment.

You know we are all lifelong learners, and if we keep our ears and eyes open then every day is a new exciting learning opportunity, and even every failure has an embedded golden learning lesson. Learning never stops as we are living in a dynamic environment where the only thing which is constant is "change". So switch on all of your antennas and radars to capture those moments of learning in your surrounding whether at home or on the road or in a social gathering or in the office. Many people, unfortunately choose to be active talkers whereas I ask you to choose to be an active listener and you will feel all that world of wisdom dawn upon you.

Remember in today's fast-paced business world, no one is going to give you permission to engage in continuous learning. You must take the initiative yourself. We all have a challenge as accelerating change in nearly every area of human endeavor is making current knowledge obsolete at a faster pace than ever before. Gone are the days of the artisan, where one could learn a craft and utilize it for a lifetime, with little or no change.

Do you also realize that since our childhood we have been conditioned to the notion that our education is mainly paid by our parents so that even as grownups we get trapped into a similar mindset that it is a part of our employer's responsibility to take care of our self development as an employee which is absolutely wrong. As in the majority of instances, your employer will only provide you with those training and development opportunities which are specific to their own purpose. There is no guarantee that these trainings will be a right match for your career aspirations and goals. So the best thing to do is to allocate a certain percentage of your income, ideally 10% each year, for your own self development in your own personal time. Remember with self-development you can earn a fortune.

Here are some things you can do to develop your own skills in continuous learning to pave your way to the top. Make a list of personal continuous learning goals you have. It could be professional, as in obtaining a specific professional certification, or personal, such as learning another language. Set reasonable expectations for your own progress, and relate your learning goals to specific activities you can accomplish on a regular basis. Carefully read major publications in your field and also about topics outside your area of expertise.

Experiment with new processes for routine tasks by looking at things from a different angle or applying something new to an old task. Seek honest feedback from trusted mentors or peers and choose not to be defensive when you hear what they have to say. Ruminate on both your successes and your mistakes. Discover how you might be able to apply the same skills in a different setting, or what events within your control could be changed in the future.

Today's workplace requires that successful employees keep pace and continually learn new procedures, strategies and technologies to stay abreast of developments in their fields. So in order to survive and thrive in your profession, continuous learning is the only option. Remember, successful professionals intensely work hard to be on the cutting edge of change via continuous learning. They are the ones who are eager to create the changes. They understand that it is positive change that drives them into the future. They know that only a continuous learning attitude can update their skill set.

There is a concept of learning *by chance* which means you take opportunities to learn whenever they show up, but you don't necessarily go out looking for them. For example you received a conference invitation to attend, or someone recommends a book and here you go for it. Other types of learning happen when your profession requires that you get an advanced certification, or when your boss sends you to a workshop to learn specific skills, and then you are only learning by command.

The best approach among all types of learning is *by choice*, for example, look at your professional organizational results, and notice where there's room for improvement. What do you need to learn in order to improve those results? This is the kind of learning which provides you with powerful impact. Think about it. If another company is doing better than yours, what do you need to learn to be better able to compete?

There are some ways in which you can continually learn by choice without interrupting much of your other schedules; for example, reading one hour daily in your job related trade journal, allocating your yearly financial budget for you to attend lectures and seminars, taking every challenge and problem or failure as your learning experience etc. Also while you are on the road why don't you change your drive time into your learning time? So rather than listening to the FM radio all the way and chatting on the mobile phone you can listen to inspirational audio books. This is the same practice which I have been doing for more than a decade and you will not believe how much this single step has enriched me in terms of knowledge and inspiration.

Learning is part of the fun of life. Can you remember when was the last time you picked up a new sport, game, or hobby? How much you might have learned during that time not because of an obligation rather you want.

Your vision and goals will be infused with a new sense of exuberance the day you commit yourself to lifelong learning. You can do anything you want to as long as you know how to learn. If each day you focus on learning just one small new thing, then in a year you can have almost 365 new learning experiences which will add up into your inventory of knowledge. Not a bad deal!

So May I ask you: "What is one new thing you will learn today?

Summary Points:

- As a professional we need to seek every opportunity to learn new things.
- Your income level increases in direct proportion to your level of learning.
- We are by default constant learners since our childhood.
- Our employer is not responsible for our learning rather we have to make and follow a plan of our own self-development.

8th Gold Coin: Champion's Attitude



8th Gold Coin:

Champion's Attitude

It was a breath taking scene to see the long distance swimmer Diana Nyad at the age of 64 crosses the distance of 300 km between Cuba to Key West Florida on September 3rd, 2013. She carried this dream with her for the last 35 years and she finally achieved it after four previous failed attempts. The moment she came out of the water she had a message with a "Champion's Attitude" for all of us. This is what she said "*First, never, ever give up and secondly you never are too old to chase your dreams*".

Let me share with you another true story. Many decades back in one of the gulf countries, when oil & gas reserves had not yet been discovered an oil drilling company was on the search for oil reserves. They made intense efforts day and night for around 5 years, but all futile; they were unable to find even the slightest trace of oil. Nothing was discovered even after such a long period of time. After this pathetic outcome, waste of efforts and resources, drilling company's management in the U.S. reached to the conclusion that no oil reserves existed under the surface in that region and decided to abandon the search operations.

They sent an urgent cable message to the manager in charge of drilling and ordered him to stop for any further activities and to wind up all the search operations. When this message reached the manager who was still very certain about a positive outcome (that oil surely existed in that zone) he ignored the message and passed on an entirely different message to his team contrary to the orders he had received. He stated to his team that had just received fresh orders from the management to "drill a little deeper" and if we do not discover anything then again "drill a little deeper".

His team, who was totally unaware of the whole scenario, followed that command and on that same day a miracle happened. The company hit their first ever oil reservoir. And after that success there was a series of oil reserve discoveries that started happening on a much more frequent basis. This first well was given the name "Prosperity Well" by the country head. Have you got the interesting lesson embedded in this true story? When irrespective of all the efforts everything seems to be falling apart, when all the conviction and long held beliefs do not bear the desired fruits, it just requires an extra little push, some extra little efforts to achieve what you have been aiming for so many years.

However the dilemma is that many people change their course in the last moments towards their goal without realizing sometimes that they had reached so close to their objective where only a little extra push was needed. If you are aiming at something precious to achieve and have already exhausted your energies over the years, the mantra for success for you is be persistent and "drill a little deeper".

Some time back, a creative engineer named John A. Roebling was inspired by an idea to build a spectacular bridge connecting New York with Long Island in the U.S. However bridge building experts throughout the world thought that this was an impossible feat and told John to forget the idea. It just could not be done. It was not practical. It had never been done before.

The project started and when it was only a few months underway a tragic accident on the site injured John and left him with a certain amount of brain damage, which resulted in him not being able to talk or walk. All he could do was to move only one of his fingers and he instantly decided to make the best use of it. Slowly he developed a code of communication with others when he tapped out his instructions with his finger onto the arm of the technical team until the bridge was finally completed. This process took around 13 years to complete. Today the spectacular Brooklyn Bridge in the U.S. stands in all its glory as a tribute to the triumph of one man's indomitable spirit and his determination not to be defeated by circumstances.

This story shows us that dreams that seem impossible can be realized with determination and persistence, no matter what the odds are. We all face obstacles in our day-to-day professional and personal life, however, have you realized that our hurdles in reality are so small in comparison to what many others have had to face and overcome in their lives?

History proves that all the mega success in this world has been achieved by those who have faced the toughest conditions and resistance from others in their life. They were humiliated and rejected by many, but one thing which kept their dream alive within themselves was their unshaken belief and their self-determination.

So if you also want to become a part of that mega success bandwagon in your career and life, then the starting point to generate that determination is to focus from today on the aspect of what resources, abilities and potential you have in all the circumstances rather than focus on what you do not have and then start from there. This simple shift in focus will ensure that you will build a mega super structure of your success some day!

You are the only one in your world which is so important. Let me ask you a question: Whenever you look at any of your group photos, who is normally the one you try to spot first? Don't you think that it will always be *you* irrespective of how important the other dignitaries present in this picture are?

Are you aware that you have been blessed with a unique set of genes, finger prints and a blend of emotions and personality traits? No one in this world is exactly alike and there will never be a repeat of the same in the millions of years ahead. So what does it reflect? You should not strive to become a copy of anyone; rather, you should become the best version of yourself. Have you understood that your race for excellence is only against yourself? You have to set the highest possible standards for yourself and then strive with a commitment to achieve them.

A general challenge with the majority of people is not that they establish higher objectives in life and do not follow, rather in a majority of cases they establish lower objectives and achieve them. This causes them to stay where they are. You can spot many examples easily in your surroundings when people are quite contented with meager salaries and income and poor health standards and doleful relationships.

Absence of goals in our life is also one of the core reasons why we do not attain a "Champion's Attitude". One day while I was sitting beside my son, who was deeply engrossed in watching a football match, I observed how much excitement he expressed whenever the ball came near the goal post. In that instance, I asked him some interesting questions. *Osama! Will you enjoy this match if they remove this goal post from this match?* The moment I asked this question, he started looking at me to see if I was kidding with him. Then he replied that "*It will be no fun to watch such a football match without a goal.*" He is right, it is of no value or fun to watch a football match without a goal, or to play basketball without a goal or any other game for that matter, but have you ever realized how much easier it is for many of us to live our entire life without any defined goal and purpose? This is truly the differentiating feature which always separates the high achievers from the underachievers. Remember that the high achievers always live with their specific goals in mind.

Now an interesting phenomenon is that some people have established their goals and still many of them lack the "compelling reason", *why they want to achieve this specific goal.* Let's take a simple example you might have seen; many people aspire to lose weight and to get into shape, it also appears to always be their new year's resolution, the question is- why have they not achieved it yet? The secret answer is that *the reason of losing weight is not yet very compelling for them to make some essential sacrifices.* For example, some of them just want to feel good or to impress the opposite sex, etc. etc. Is it compelling to go through the sacrifices in food and other routines and discipline which is essentially required?

One of my friends shared his funny success story about when he drastically lost weight; it happens when his company notified him to remain fit in order to maintain his job. Have you noticed the difference here? In this case he got enough "compelling reason" to put his every effort towards sustaining his living. It does not mean that you should also wait for such reasoning to happen to you, rather, establish a strong compelling reason on your own in all spheres of your life behind all of your goals. Without compelling reasons, all of your goals will be like an airplane without wings.

Another important aspect which champions know is that in this universe, in order to achieve anything of worth, they must pay the associated price of it. For example, you want to grow in your job so you must learn some new skills. Without establishing the price and making conscious efforts to pay that price all of your dreams will remain in the *desires* list and they will never mature.

In life there are going to be many people who will try to bring you down and tell you what you want to achieve is not possible. Don't let anyone destroy your dreams. The number one reason why people don't get what they want is because they give up too soon. Often when you feel like you want to give up, you never realize how close you might be in making a huge breakthrough.

Let me tell you another interesting story of a person who is still a very famous golfer with all the big golf championship titles under his belt; but it just so happens that once in his life he lost some of his key Tournaments in a row. Then the same media which always praised him suddenly became so critical and negative towards him that he felt like hell broke loose all over him.

He felt so depressed and dejected with everything that was happening that he decided to call for a press conference in order to confront all of the people who were against him now and had forgotten all the other magnificent achievements and rewards which he had collected for his country in the past. When he decided to call for the press conference to emphasize on his past achievements and give some lessons to his opponents, his mother met him on the way to the conference hall and asked *what does he intend to do*. Under the intense negative emotions he replied that *today he would reply to all his opponents in such a way that they will remember such a lesson for the rest of their life*. His mother said "*Then this answer should not come from your tongue rather from your golf club performance only*". This person learned million dollar advice that day (and he was none other than the famous golf champ Tiger Woods).

In our life a many number of times it might happen that we are also stuck in a similar situation where despite all of our whole hearted efforts it appears that nothing is working for us. Where on the track of success forces of darkness surround us- we take certain blows from which our feet are uprooted and we are forced to lick our wounds.

In such moments if you realize that you are surrounded by negative criticism and people have literally forgotten your past achievements and they are just thrashing you to let you know that you are finished, then pick up the *champion's attitude*, surge any of the negative thoughts and emotions out and stand firmly on the ground with your

head held high as your "performance club" is still in your hands and your answer to all the critiques should only come through this club and not from your tongue.

So the best thing to attain a champion's attitude is to take the following steps: First- make sure that your goal is moral and worthwhile, and that you have enough solid reasoning behind you to pursue it as well. The bigger and more intense the reasoning the more resilient you will be in the face of all the adversity which have potential to de-rail you from your goal. Be truthful with yourself that there will surely be some difficulties, setbacks, ups and downs along the way. It is hard and you have to establish the price of what you will pay in order to achieve your goals in clear terms.

Think of a realistic plan to achieve your goal with no option of giving up. Any hasty decisions you take to leave your job to pursue your dream will create stress and it will take you away from your goal, so take smaller steps and proceed with a smooth transition. It is well said that "*inch by inch everything is in a clinch*". Believe me! You are stronger than what you think. One little setback is not enough to stop you from achieving your goals. Neither are 10 or 100 or 1000 setbacks. You *CAN* and *WILL* achieve what you set out to do.

One most essential ingredient in champions is resilience. Just recently I was in a meeting with a successful entrepreneur of a multibillion dollar company. I asked him what was his one quality which he contributed to the *never say die* attitude. And he promptly replied "*Ability to be resilient*". He further added that this had also been the one significant quality which he always looked for in people for bigger responsibilities and titles in his organization.

You can experience this phenomenon of resilience by just throwing a rubber ball on the wall or the floor. Notice that the harder you throw the ball the faster it rebounds. So *resilience* harnesses your inner strength that helps you rebound from a setback or challenges, such as a job loss or being superseded etc. It is the strongest ability to roll with the punches when stress, adversity or trauma strikes.

There are some tips which, if considered can make you super resilient! Always look at the bigger picture. Any adverse thing is an opportunity to learn some valuable lessons and failures are not personal, these are just the events. You must stay physically fit as the better shape you are in, the more energy you attain. You should always stay positive in all situations and circumstances.

Learn from your challenges. Think back on how you've coped with hardships in the past. Consider the skills and strategies that helped you get through rough times. Focus on today: do something that gives you a sense of accomplishment and purpose every day. Remember resilience won't make your problems go away — but resilience will surely give you the ability to see past them and become an evergreen winner with a champion's attitude!

Summary Points:

- Age does not matter against the determination to achieve bigger objectives in life if someone is truly committed to one's goals.
- Every human being is blessed with the unique potential by the creator.
- Absence of goals in our life gives us a feeling of apathy.
- Every goal needs to have some compelling reason behind it to be materialized.
- We need to pay the price in advance to achieve anything worthwhile in this world.
- Resilience is the key ability to achieve and sustain success.

9th Gold Coin: Positive Outlook in Life



9th Gold Coin:

Positive Outlook in Life

This is a story of an old man who was walking near the coast line. He observed that some meters away there was a boy who was picking something up from the sand and throwing it back into the ocean. The old man walked towards this boy and asked him "Son! What you are doing?" The boy replied that he is picking up the small starfish which came out of the ocean, the sun was hot and he was afraid that they would all die. So he wanted to save them by picking them up and throwing them back into the ocean. After listening to this the old man laughed and said "Son! Don't you see how many kilometers the coast line is and how many hundreds and thousands of starfish have come out of the ocean? How much difference can you make?" In the meanwhile the boy picked up another starfish and threw it back into the ocean and said "I have made a difference to that star fish".

Have you picked up the thought provoking and life changing lesson from this inspiring story, that not a single person has the capacity to change the whole world or the whole company? But still if we can pick up the courage to bring the smallest positive change possible within our capacity and in our surroundings, then we should not wait and we should strive whole heartedly to make it happen.

You might have seen helium filled balloons of different colors floating high in the air; they might be different colors like black, white, red, orange, blue, etc. If you release all of them in the open air they will all fly at the same height irrespective of the color they are. All of these balloons irrespective of their different colors actually achieved such a height only because of the "matter" which is inside the balloon and not because of their color.

This is similarly true for all of us who belong to different nationalities, skin color, and origin. We do not simply gain height and growth in life and our professional career by virtue of these attributes rather we get it solely because of the "matter" which we have inside of us and this is nothing other than our "positive mental attitude". Always remember that it is our attitude in life which solely determines the altitude which we attain in life.

For example, what mental attitude do you carry towards your professional life? Is it positive or negative? What are your long term career aspirations? Are they challenging and big or meager and small? How do you view failure? Do you interpret it as a stop sign or guideline to take more educated decisions next time? Do you view this world as a window of opportunity to do well with others or an opportunity for you to fulfill all your greed and lust?

A sincere answer to all such questions will determine the quality of your mental attitude in life and it will become that "matter" which will set you to take off towards the height you are aiming for. So if you have not yet achieved some of your burning desires and positive goals, then first look into the "mental attitude matter" you currently carry within yourself. If this is not what you want inside and it is not giving you the desired results, then the good news is you can still change it.

Now the question is how can you attain such a winning positive attitude all the time? The best way to attain it is to consciously start looking towards the positive side of each and every thing in life for today. Just make this positivity proportionately bigger than any of the negativity which you might have in life and your professional career right now.

Be careful with your choice of words and the language you are using in everyday life as unconsciously it conditions your mind towards positive or negative aspects of life and continuously shapes your mental attitude as well.

I like this interesting story of a person who decided to give a valuable life lesson to his daughter by putting some potatoes, eggs and coffee beans in front of her one by one in very hot boiling water. He then explained to his daughter about the outcome, that the potatoes, the eggs and coffee beans had each faced the same adversity– the boiling water. However, each one reacted differently. The potato went in strong, hard, and unrelenting, but in boiling water, it became soft and weak. The egg was fragile, with the thin outer shell protecting its liquid interior until it was put in the boiling water, then the inside of the egg became hard. However, the ground coffee beans were unique. After they were exposed to the boiling water, they changed the water and created something new.

After reading this moral story, now ask yourself these questions: *Who are you and what do you actually become when adversity knocks on your door? How do you respond? Are you a potato, an egg, or a coffee bean?* This will determine your inbuilt character identity. If you are lacking flexibility like a potato and resist the change which is happening in your surrounding then remember it will crack you open. And if you are too sensitive, vulnerable and soft inside like an egg then your hardship, challenges and change will shape you differently. But if you are soft and malleable like a coffee bean then you will be the "game changer" and your adaptability to your changed environment will make you ultra-successful.

There may be days when you get up in the morning and things aren't the way you had hoped they would be. That's when you have to tell yourself that things will get

better. There are times when people disappoint you and let you down. There will be challenges to face and changes to make in your life, and it is up to you to accept them.

So when the days that are filled with frustration and unexpected responsibilities come, remember to believe in yourself and all you want your life to be. Because the challenges and changes will only help you to find the goals that you know are meant to come true for you as far as you are showing the flexibility characteristics in your approach. Remember, there are no perfect places or perfect jobs nor perfect people in this imperfect world. So become like a coffee bean in all the domains of your life and transform all of your positive characteristics to make this world a better place to live.

Here is another true story on the flip side of how much difference we can also contribute negatively. There is a big cancer hospital in my native city and one day as I was reading a newspaper I felt shocked to see some of the statistics published; 70% of the reported cancer cases in that hospital belonged to one of the small industrial cities almost 100km away. I further discovered that this city is famous for the abundance of tanneries (used for the chemical processing of raw hides /leather). Almost 2-3 decades back when these factories were established there was no such awareness regarding the way the factories should dispose of their waste.

So the generated waste chemicals kept on spilling into a drain which seeped further into the soil and it polluted the underground water reservoirs. This practice has kept on going for years and has now resulted in death for many innocent people of the city and has caused irreversible damage to the land. Can you recall the famous saying "We have not inherited the land from our fathers rather we have borrowed it from our children"?

Keeping this quote in mind, do you realize the critical nature of the way in which all organizations and professionals should have to attain their respective social responsibilities while operating their businesses irrespective of how small or big they are? It is well to imagine what the huge subsequent consequences might be along with the collateral damage to our world if they deviate from our ethical responsibilities.

Sometimes we get into the dilemma of looking at the big picture and we forget our role and the impact of those small steps and contributions which we carry in materializing our dream. For example, if you have been postponing some of your burning aims or desires, you can say to yourself "*Up until now I did not do it and now I am taking the first step*" Remember, just take the first small step and the 2nd step will appear automatically and then the 3rd step and so on.

So do not get frustrated that you cannot change anything in your job situation or in your life; you can still start from where you currently are and do what so ever you can in your current capacity. Always remember that "everything counts" and in the end it will be the accumulation of all of the smallest possible changes, contributions or sacrifices which can make the biggest difference possible and which always have the capacity to distinguish the winners from the crowd.

During my routine once I was on the jogging machine which showed me that I had run around 5 km and my speed was set at a fast pace. I realized the fact was that I practically had not moved even an inch away from my starting position. It was static and all the readings on the machine were not wrong, but they were totally wrong.

Do you realize that a many number of times we feel that we are moving forward in life but actually we are stagnant. We feel like the days and months are passing and we are progressing however, we are not. We think we have improved our self and actually we are deteriorating in all aspects. Sometimes the indicators are totally misleading.

In order to make a tangible difference in life, the most important aspect of life is objectivity and not the process only. For example, if you are running on the jogging track machine to burn some calories then it is the best thing to do- but if you are running on this track to go 5 km ahead and to travel some distance, then wait a minute, you have chosen the wrong track.

In our life we need to establish clarity of outcome and then match it with the process which we are focusing on or adopting. Is it the right process-outcome match, does it deliver what we are focusing on? I was at the golf course and trying to hit the balls which unfortunately I was not hitting straight; they were taking different trajectories and landing in various directions. My coach walked towards me and told me that I should first look at the target I am trying to hit and then proceed to hit the ball with the right swing. So if the process is not right then the entire outcome will be mismatching for the required objectives to be achieved.

This reminded me of a famous story about a young man who once asked Socrates, an ancient Greek philosopher, what is the true secret of *success*?

Socrates asked the young man to walk with him to the river. When the water got up to their necks, Socrates took the young man by surprise and dunked him into the water. The young man struggled hard and finally managed to get up. The first thing he did was to gasp and take a deep breath.

Socrates asked, "What did you want the most when you were under the water?"

The young man replied "Air". Socrates said: "That's the secret to success. When you want success as badly as you want air, you will get it. There is no other secret".

This is the whole success philosophy packaged in a nut shell. This is what we call a "compelling reason". Like in this story, the compelling reason for the young man was to stay alive and it was the reason for him to make such a struggle to rise above the water. Many times when people experience failure in projects or job interviews, businesses or in life in general, etc., they immediately start thinking about quitting and they do not bother to exert the equivalent amount of effort of that young man in the story who tried whole heartedly to come out on the surface. So the true secret of success emerges from the roots of how strong your compelling reason is, which will drive your efforts towards your success.

If you have not attained that success thus far and are thinking to quit, then take my advice- do not change your "destination" rather change the "compelling reason" with a total positive outlook towards life. Become like a boy who was dunked in water and aim for success *like that air*. Success is indeed not so far!

"So are you inclined now to make a difference with a positive mental approach in this world today, focusing on process and outcome irrespective of how small it is? Remember, we all have only a single chance in this world to make it happen."

Summary Points:

- We do not have the capacity to change the whole world, but if we can make a small difference somewhere and in some one's life we should do it.
- We need to realize our individual and corporate responsibilities towards society as all of our actions have some resultant effects which may be irreversible.
- While running on a track for success we also need to be assured that it is actually the right track to run on.
- We first need to establish the clarity of outcome and then match it with the selected process.

10th Gold Coin: Kids Enthusiasm



10th Gold Coin:

Kid-like Enthusiasm

Paulo Coelho once said that "A child can teach an adult three things: to be happy for no reason, to always be busy with something, and to know how to demand with all his might that which he desires."

I was looking very keenly at my youngest child Kaleem who was playing with his toys. He was totally focused and engrossed in the fun and was enjoying it completely. He was actually trying to ride on a skate board to roll forward and was making failed attempts. I did not interrupt him and kept on watching him and enjoying myself.

After a few days I observed that he was riding on the skateboard very easily. When we were kids, we had something unique within us and that was the main driving factor in all of our rapid learning of language and all the other things around us. Have you guessed what it was?

You might have observed several times small children crawling, who try their best hundreds and thousands of times, make failed attempts to stand on their feet and in this process also get their heads banged against the floor or some other hard surface repeatedly. And then finally they suddenly succeed. First, they started wobbling on their feet and then with more practice started to walk steadier.

Have you ever come across a single toddler who ever said after the 100th or 500th failed attempt "*that's it, enough and there will be no further try!*"? But how strange, that's exactly what happens to us when we grow up. We are born with, having fear of only two things: falling from heights and loud noises. All other fears are instilled in us by the people we grow up around. Some of these fears are legitimate and necessary for living in a modernized world, like the fear of being hit by a car. Others are completely unnecessary and serve only to hinder us from being everything we can be. Consider for a moment, which of your fears actually protect you from harm and which are illogical.

Does it will surprise you that there is abundance of other good traits which kids possess and we can learn from them.

Kids laugh a lot, especially when they are happy. Adulthood makes us serious because life can be tough and the general perception is if you are not serious you will lose your focus and direction. Do you think this is true? When do you feel more in terms of enthusiasm and focus, in happy or sad moments? This answer itself is a reason to why we should bring that angle of happiness in each and everything we do. Kids love to play and would play all day and all week if they had the chance. Playing rejuvenates them and gives them a passion for life. So you should find time to engage in your favorite hobbies or recreational activities. Taking time off from some of your pressing issues to engage in fun filled activities is a good way to help you recharge your batteries. In many of the corporate trainings which I have conducted, the best trainings have been always the one where I engaged all the participants in a fun workshop focused towards learning. You might observe that actually it is the intensity of our emotions which normally happen during our happiest and saddest moments and resultant becomes a permanent part of our memory.

Kids also do not judge a book by its cover. They do not discern between race, religion, color or gender. Kids are pure in their perception of humanity. They do not bear a grudge for long. On the other hand, we as adults are quick to bear a grudge on small matters and do not let go easily.

Kids do not look in the mirror and frown at what they see. They are unscathed by the imperfections that the mirror leads us to believe we have as adults. Kids do not care about spots or lines. They make silly faces at their reflections and are more likely to giggle than frown at what they see, because they are unaffected by their "flaws". They love looking at them. So as adults, we should also find reasons to love ourselves. It does not have to be in our looks. It can be in our unique abilities.

However, when we grow up there is slight shift and serious view needed only in very few aspects, especially towards the life objective. As when we get matured our behaviors in life are governed mainly by the values ingrained in our subconscious mind. I remember once I was travelling with a friend and there was suddenly a big bump on the road and my friend did not bother to slow down the car and we got a big jolt while passing over. Then he started laughing as it seemed that it was intentional on his part and he enjoyed it a lot. I asked him why he had done this and was he not worried that this reckless way of driving would cause serious damage to his car?

He replied "*No worries at all as this car is a rental, I do not need to be gentle with it*". This provided me with the whole philosophy in which many people are actually treating their precious "gift of life" like a rental and have decided to just play around without having to establish and pursue any serious aim and objectives for their life. This mindset demarcates the successful mindset from the unsuccessful one. Please remember that any amount of materialistic gain does not make anyone successful or unsuccessful, rather it is the life philosophy which is going through our heads at this moment which determines our fate.

Let's take another example to understand this concept; imagine you are sitting in front of your TV set with the remote control in your hand with the choice to change the channels on the TV screen. Some channels are good, informative and might play a better role in your learning and development and there are also some other channels which, if watched for a longer period of time might drain you ethically and morally. Now each TV channel has a defined frequency when you tune to it, select a station and if you turn off some and set it to another frequency, the earlier station frequency is still available as is the one currently being broadcast on the screen but you cannot turn it in to them at the same time.

Similarly, everyone in this life has the power to choose which values and principles and life philosophies they want to tune for themselves. If you start tuning your mental channels towards positive aspects then tag this one aspect: *"although life is a rental, we must be gentle and responsible with it"*, this thinking will put you on the road to success.

So learn to give without expecting anything in return, for that is what real and unconditional love is all about and that is what kids can teach you.

Summary Points:

- We can learn so many life lessons from kids.
- Kids make numerous failed attempts before walking straight and upright, but they never give up.
- Kids are passionate in their play and sincere in their relationships.
- Kids are not biased by race, religion, color or gender etc.
- When we get matured, we need a simple shift in just a few aspects of life.
- The story which is currently going through our minds determines the behaviors we adopt in life.
- We have the power to choose to run the productive channels in our mind.





11th Gold Coin:

Just Do It: Time for Action

I was passing a NIKE billboard and the words "*just do it*" were glowing on it. What an amazing philosophy of life to live with! Have you ever realized that there is so much wealth of wisdom available in libraries and so much information exploding in the form of the internet and through other media? But the question is why is there no visible change in most people's lives, why don't people do what they ought to do? Why are they not extracting the benefits of the knowledge they have access to?

The answer is simple *they do not want to go through the pain of taking action*. They just want to wait for some ideal time and ideal moment, and ideal environment and ideal season. If this is the case, then they should not even come out of their homes and should wait until all the lights on traffic signals turn green on the roads. But you know they will not wait for it because they know it is not ideal and not possible to get all the green lights at the same time whenever they start their journey. So why then do they wait in this way during their life journey?

We have to become an architect of our own fortune. No one from the outside will come to do push ups' for us. Only we ourselves need to gather the courage and start to do what we have been planning for so many years.

You just need intense focus to achieve all of your goals. Let's take a simple experiment to understand it. During the old school days you might have done this experiment. Remember on the sunniest days, when you would hold a magnifying glass and focus it for some time over a piece of paper? The bright, focused dot which appeared on the paper caused that paper to first emit smoke and then it would catch fire.

Why did this phenomenon happen? Because the magnifying glass diverted all the light rays to one single point of focus and as this intense light spot stayed there for an extended period of time it caused the paper to light up due to the concentrated intensity of the sun. Although the sunlight rays are scattered all around, until they are focused and concentrated, they do not have any capacity to cause the paper to catch fire. The most powerful magnifying glass will not cause that paper to catch fire if you keep moving the glass. But if you focus and hold it, the paper will light up.

Similarly, this is very true related to our concentrated focus and attention. If we hold our attention on our specific goal for a sustained period of time and gather all of our energies on this single point of attention then it can cause a similar miracle of making things happen. But on the contrary if we have scattered attention and no goal or aim in front of us to focus all of our mental energies then nothing will happen.

While Thomas Edison was inventing the electric light bulb he performed almost 10,000 unsuccessful experiments to achieve it and at that time it was just a concept in his mind and there were no such examples where he could observe something similar. His focused attention over a sustained period of time gave him the desired results and today we all benefit from his invention without which our world might be too dark.

So concentrate all your energies and focus on a single goal and eliminate all other distractions until the time you have achieved your goal via your focused magnifying focus.

You also need an "*I am Responsible*" attitude to achieve all your dreams. On the continuum of maturity levels the first step is a dependent attitude, this is where the majority of the population is stuck and this is more of a childlike attitude and behavior. In this zone people are always looking for someone to come to their rescue. When you rise above this level you come into independent mode and here the major shift happens in focus and a state of resourcefulness emerges. Further progress takes you to the intradependent mode. This is the height of maturity where all successful people operate by supplementing each other's resources for mutual gains and interest.

Remember simply *planning* does not produce results. The world's best plans cannot generate results unless and until they have been executed. It was not very long ago that I used to simply make my plans on a piece of paper; I always wanted to reduce my weight to get rid of the extra 35 pounds I carried with me. Would you believe that it was a constant part of my New Year's resolution, however, nothing ever happened because I had not taken any single action towards making it happen. But one day I said to myself "that's enough" and my life started to change when I first hit the jogging track at the gymnasium followed by constant incremental efforts. This has resulted in me achieving my weight reduction goal.

The reason of my earlier inaction was mainly my compromised mental state and there was not enough compelling reason for me to change anything regarding my excessive weight. You surely have to search for that one "compelling reason" which forces you to move forward and persuade you to change that which you have not yet changed.

So it's your time now, don't simply wait. Life is too short my friend to waste away like this. You must take 100% responsibility of yourself and take full charge and control in your hands. This is the highest state of happiness when you know and feel that your control is in your own hands. If you feel entangled with your past failures and attempts then you can say to yourself that "*up until now I had not done that and today, this moment, is a new beginning*". You will surely feel the difference by saying it from your heart.

You can also assume that the person you have been familiar with (yourself, with all the bad procrastinating habits) died last night. Now you have got a new life and have been born again. So *Just Do It*! And *Do it Now*!

You have various domains in front of you where you can really make a big difference. Mainly these domains are related to your financial, personal, religious, social and family life. There is practically nothing outside of it. Millions and billions of people have already come into this world, stayed for some time, gathered a lot of dreams and created wish lists, but they took no action and now they are all gone from this world and are still transiting on a daily basis with all of their wishes and dreams buried with them in their graves. So the most precious wealth of the world is now buried in graveyards because these people who might have brought some enormous benefits for humankind with their unlimited potential, but they preferred to remain unseen and the song which might have the power to change this world also died within them.

Now you have to make a choice here and right in this moment, do you want to become like one of them or do you want to get the maximum benefit of this life for yourself and for others around you? At least I have decided that I will not be like them; so what do you decide? I leave this choice entirely up to you.

You would be surprised to hear that any amount of success in any domain of life is just two steps away. The first step is to develop a system and the second step is to follow with self-discipline. I will encourage you to just take these two steps towards the direction of your dream and you will become unstoppable.

To emphasize the necessity of system development in one's life take this example: Imagine if someday the government announces that since we are a free country, there will be no obligation for anyone to follow the traffic rules, there will be no restriction for one-way roads or the speed limit and lane discipline. There will be no traffic lights at all, and each citizen is allowed to drive his or her own way. Will you be able to move about on the road under these situations? Absolutely not! So what are you waiting for if you still have not established your inner rules and traffic signs, where you have to go and where to stop and where to plunge for new opportunities? This is the right time for you to take the first step. Then give yourself a bit of self-discipline until it becomes your second nature and there you go!

Now let's take a look at the importance of self-discipline, which has an intense potential to make you the master of your thoughts and emotions. It is a process that has always prevented you from instant gratification for the sake of your long term future benefits and success. If you struggle with self-discipline, the good news is that it can be developed. As with certain repetition your amazing brain rewires itself and the continuity will be much easier after a while.

Discipline means behaving according to what you have decided is best, regardless of how you feel at the moment. Therefore the first trait of discipline is self-knowledge. You need to decide what behavior best reflect your goals and values. This process requires introspection and self-analysis, and is most effective when tied to written expression. I highly recommend taking the time to write out your goals, dreams and ambitions.

Self-discipline depends upon conscious awareness as to both what you are doing and what you are not doing. Think about it. If you aren't aware your behavior is undisciplined, how will you know to act otherwise? It is not enough to simply write out your goals and values. You must make an internal commitment to them. Otherwise, when your alarm clock goes off at 5am in the morning you will see no harm in hitting the snooze button for *"just another 5 minutes...."* Or, when the initial rush of enthusiasm has faded away from a project you will struggle to see it through to completion.

If you struggle with commitment, start by making a conscious decision to follow through on what you say you're going to do – both when you said you would do it and how you said you would do it. Then, I highly recommend putting in place a system to track these commitments. As the saying goes, "What gets measured gets improved".

To inculcate a self-discipline habit, get into *organization mode*. You know 24 hours are not enough to do everything, but they are surely enough to do the most important and valuable things in your life. So identify all the tasks, prioritize them, stick to them and there you go!

In order to be effective you must do the most difficult tasks first. We normally defer the most important tasks with wishful thinking and spend our time doing the easier and low priority tasks. The result is we run out of time and energy and the difficulty high-priority tasks are left undone. Always remember only the highest value tasks if done properly can bring the maximum return in our life.

In order to gain momentum, start focusing on taking smaller steps towards your bigger goals. You are in process to instill some good habits so why not start with something smaller, for example, like cleaning your room at home or your desk at work. Force yourself to put things where they belong whenever they are out of place. It will make it easier for you to manage the bigger tasks and events with a similar mindset.

You may also take punctuality as an example of discipline which marks a life that is organized. It reveals a person whose desires, activities, and responsibilities are under control. Have you heard that "If we don't discipline ourselves, the world will do it for us"? Think about it!

These are some of the examples of the importance of a system and discipline in our lives. If we do not believe in these, then our inner life and external life are very similar to that chaos which you have just imagined. If we are following our time keeping and trying to be organized in all of our affairs, whether it is related to our professional affairs or family life. Our life becomes smooth and we get to our objectives in an easy manner. However, if it is not the case then every day we have to face different challenges and all of the frustration which is waiting for us just on the doorstep.

Only having dreams and goals related to your professional growth, development and success is simply not enough and it does not have the power to materialize automatically for you. Rather, you must pay the price by engaging in massive actions that support your dreams and goals. Remember, success is like a pre-paid calling card where you pay first and enjoy the benefits later.

Have you ever thought about what is the most important factor that is always required for doing a good professional job, building a successful business, losing weight, maintaining good relationships? It is also the single biggest roadblock which always comes across between yourself and attainment of your goals.

So it is time for action! Don't wait any more and "Just Do It"

- There is a wealth of wisdom and knowledge available in this world, however, people do not get any benefit from it because of their inaction.
- The first step is to take total responsibility of your wellbeing in your own hands.
- We all live in a compromised state as per our established mental standards. Nothing can change outside unless we dare to change our internal mental standards.
- These standards are normally established in our personal, professional, family, social, financial and religious life.
- Self-discipline is very instrumental towards attainment of success.
- Among so many tasks to do in life there are always a vital few and a trivial many. So we need to focus only on the tasks of the highest significance and maximum return.

12th Gold Coin: Remote Control



12th Gold Coin:

Remote Control

It was really a display of bad temperament on my part and I was totally furious to hear that during my absence, my son had inserted the wrong sized mobile phone SIM card which got stuck in the slot of my newly purchased mobile phone. It caused the phone to get damaged and non-operational.

That was actually the test of my patience and forgiveness and I unfortunately flunked badly in it. I got into such a bad temperament and unreasonable display of behavior which caused my family a difficult time on that day. But the only good part was that as I restored my conscious and emotional control, I instantly realized that I had caused damage to myself and my family morale and distorted those precious relationships which take more effort and time to build. And the worst thing was that such an outburst of emotions had also not fractionally helped me to rectify anything related to my mobile phone.

I have realized that under such emotions of anger, we instantly exaggerate the issue and blow the facts out of proportion. Our imagination gives us a different proposition of the scenario and creates an illusion which restricts us to see things clearly and think rationally.

On that night I walked quietly to my son's room, he was fast asleep and the empty carton of the phone was in his hand and I could see the traces of tears which had rolled out on his cheeks. I was the reason for it. Was this justified behavior on my part to induce that fear factor into his life which may hinder him to try anything new? Was there a better way available to tackle that situation? Would it not have been better for me to have told him, after this situation, that the lesson for him was to follow the instruction booklet before any action and whenever he tries something new in the future that it is always good to read the instructions? Will he take this example from me as his father that in the future whenever a similar situation arises in his life that he should also yell at his kids because his father had set this pattern for him?

I bent down on my knees and kissed him gently on his cheeks and whispered quietly in his ears. "Son! I am sorry! It was neither something you have to follow ever in your life nor will I repeat it again."

As parents, we have a lot of impact in shaping our kids' beliefs and we inculcate a value system in them. Always remember that your values are not what you are speaking in front of others rather what you are consciously or sub-consciously demonstrating in front of your kids. We need to be very conscious towards the selection of our behaviors as it is not our words rather our actions which are affecting

our kids. This is the template which we are downloading into their sub-conscious minds and ultimately the same pattern is going to be repeated when they will be grown up and have their own kids in front of them.

All of our relationships need quantity of time; because when you spend those hours together, then you are only able to extract some quality of time. These relationships surely emerge like a bank balance with good and polite gestures and distort or decrease with a withdrawal from that love account by bad behaviors.

I learned an interesting lesson in relationships once when I was trying to change the TV channels with the remote control which was not very responsive. Then I tapped it a couple of times and the result was still the same. I realized that the batteries of the remote control had gotten weaker, so either I needed to change the batteries or to get closer to the TV to change the channels. And interestingly when I got closer to the TV the channels changed with the click of the remote control even with weak batteries in the remote control.

The same lesson applies in our personal relationships. If we have strong personality traits and care for others, we can apply our influence even from remote areas and locations. However, if we are weak inside and we feel a dearth of good human traits and inspirations then the best thing we can do is to get closer to people, try to understand their needs and be considerate and empathetic towards their situation. It can bring about better control and influence.

Now-a-days we are also facing a bit of a challenge for our kids and some people might feel a sea of difference between them and their kids. Although we possess the control and authority by virtue of our title, however the fact is that we are trying to control them from a far off place where the control signals are very weak. And we feel surprised why our kids are not responding the way we want them to respond and behave.

This clearly reflects that our strategy is not working properly and the method which we had adopted currently needs to be re-vamped instantly. So if you are still not convinced and adamant that your method of parenting is world class, then the only advice I may pass on is to at least try to get closer to your kids and understand their needs and be friendly with them. This close proximity will surely provide you with better influence on them.

The same theory is true in the professional context with all of our colleagues. I have observed that in this scenario, there is a dominant power hunger where people are trying to get control in their hands which drive the whole organization. There are actually 3 types of control possible to attain and exert influence on your colleagues and teams working under you.

The 1st type of remote control is *Position Power* which is generally associated with titles; the bigger the title is the bigger the authority it poses. It is generally very attractive and all the organizational politics are targeted towards the attainment of this position power control. This kind of power translates into threatening someone with transfer, firing, demotions etc. In addition, it also controls over certain rewards, such as pay increases, promotions, work schedules and recognition awards, etc. People sometimes miscalculate related to this type of remote control, they assume that people respect them by virtue of them; but this is not exactly the case, this is the weakest type of control as people do not respect you or get influenced by you. They respect the type of control you hold in your hand. If someone else holds this control, then they will forget you and will give similar respect to someone else who is holding the same control in his or her hands. *The real value of the person here is minus his designation*.

The 2nd type of remote control to influence people is *Knowledge Power* which is widely available for all in the organization and it does not relate to their specific position in the organization. It is also referred to as *expert power*. This is a kind of power which owes its genesis to the skills and expertise possessed by an individual, which is of higher quality and not easily available. This is in access to almost all personnel. So those who realize its importance always try to take time on a regular basis for their self-professional development. People in their surrounding get influenced by the control they carry with them.

The 3rd type of remote control is *Personal Power* which is the most effective as it relates to desirable human traits. It works within relationships and earns trust and confidence. It is well said that *"if you are selling as a person then all of your ideas are sold as well, however, if you are rejected as a person then all of your ideas and suggestions will also be rejected"*. It is very important in the team building process. This influence exists even after people have left their respective organizations; when they have left a certain legacy of contribution behind, they will always be remembered for their contributions.

So are you ready to change the batteries of your remote control if it is currently getting weaker?

- Sometimes outbursts of emotion may distort precious relationships in a matter of seconds.
- Being parents, we must act like a role model for our kids in each aspect.
- Our true reflection of inner values is what we are installing in our kids.
- All types and forms of relationships require an investment of time.

- In order to have influence on people you need to first get closer to them.
- There are mainly three different types of power which we many exercises.

13th Gold Coin: Family Times



Family Time

I remember during my childhood days we used to wear different colored lens glasses for fun. So if I was wearing yellow lensed glasses, then the entire world around me started to appear yellow and if I wore the red colored glasses, then the world would totally reshape itself into a red color all around. Whereas in reality, there was no specific color of the world around, it has been just the effect of the colored lenses.

In real life, we as grownups currently wear invisible different colored lenses and are actually watching this world through them. If we are lucky and our lens color is bright with a positive frame, then the whole world looks like a wonderful place and worth living in. And if unfortunately this lens color is dark with a negative frame, then the whole world appears to us as a miserable and pathetic place to live in.

Let me share my point with you more clearly through the following story. There was a wise man who was sitting outside his village. A traveler came up and asked him, "What kind of people live in this village, because I am looking to migrate from my present place?" The wise man asked, "What kinds of people live where you want to move from?" The man said, "They are mean, cruel and rude." The wise man replied, "The same kinds of people live in this village too." After some time another traveler came by and asked the same question and the wise man asked him, "What kind of people live where you want to move from?" And the traveler replied, "The people are very kind, courteous, polite and good." The wise man said, "You will find the same kind of people here too."

Have you picked up the interesting life changing point here? "We see the world not the way it is but the way we are". So if your specific world is full of rejections, disappointments and failures and if the people living in your world are mean, cruel and rude then this is an urgent call and absolutely the right time for you to change your lens.

Parents always play a very vital role, giving such values towards their kids. I remember when I was almost 8 years old and had received my first pocket money from my mother; I was so jubilant and excited and was also very eager to buy some candies with that money. But to my surprise my mother took me to the market and straight into a bookstore and asked me to buy a book with this money. I was very hesitant, as this was not what I wanted. I resisted, but she insisted and finally I surrendered and halfheartedly purchased some fancy titled story book with lots of

pictures inside. This was my first purchase experience in life and later I discovered *Wow! What a great purchase experience I got from it.* The same process was repeated to me in many other instances until my mother convinced me of the true love for books, and it was by that time ingrained in my personality.

This has been the best gift ever with a huge impact in terms of the value I received from my mother as she installed a positive pattern inside me. The program installed in me was that whenever I have money the first purchase I should make is the books. This guided experience has gone so deep in my sub- conscious mind that since that day, till now I am fascinated with this world of wisdom which I was introduced to by my parent. Have you realized from this example, how much impact we carry towards shaping the personalities of our kids?

Now if I reverse the events and on that day my mother, instead of taking me to the book store, would have taken me to some movie theater or somewhere else to give me a purchase experience then you can very well imagine what I might be buying right now.

As a parent, we carry a huge responsibility to establish the best pattern and inculcate the best habits and a positive outlook in our kids. As the effects are longer lasting and are not only retained within our kids rather they trickle down to many generations to come. I am proud that all of my kids have also got this habit of book reading for me (which has been given by my mother) and they are currently awarded among the best readers in their school.

You know when you read a lot of books you actually get absorbed with so much information and viewpoints. And the more information and varied experiences you possess, the better creativity you achieve. It is that creativity which makes you distinguished in your professional and personal life.

However, in order to induce good habits and a positive outlook in our kids, we first must adopt such habits within ourselves. I urge you to be extremely careful with your behavior, actions and values you are transferring towards the future generations. The best inheritance for our kids is not something materialistic rather noble values and deeds by our exemplary behavior and attitude, like a torch bearer, we leave it with them to seek their direction.

In practice, we also have declared a minimum of one dedicated hour on a daily basis at home as "our family time" to establish better lines of communication among our family when we are all back from our office and schools. I had the realization that it is very essential for us as parents to carve out some time for our family on a daily basis irrespective of the fact of how busy a schedule we have. Remember, if you will not give this time to your kids today, you will live with the risk that your kids might not have the same time for you when they have grown up tomorrow.

It is normally our practice during that family time to discuss how our kids' day went and how my day in the office was spent. We also listen to our kids' experiences at school and their routine challenges with their classmates or their teachers. I have observed that it has gradually shaped up our relationship and has brought it into a different level altogether. We also try to ensure to make the best use of this time as a learning opportunity for all of us.

Once during that family time I shared with them an incident when I came across a person's strange behavior. I was totally surprised when the person in front of me during a coffee break at a training conference had totally broken down into tears. He was narrating his life story in which he had achieved the position of president in a big engineering company after years of hard work; however it was at the shear cost of his family life. His wife and son had left him because he was not able to give them any time out of his routine. He was now feeling completely drained and the spillover of work into his personal life had led to job exhaustion, disruption of relationships, increased levels of stress and loss of enjoyment etc. Can we declare this person as a success?

There are many such examples of people who, although they have reached the pinnacle of materialistic success, have later realized that during that process they have lost something much more precious than that, their own family. I am a firm believer of the fact that success in our professional life is very much dependent on the success which we have in our family life. If we are able to get that support from our respective families than our other successes are quite possible.

Careful planning is required in our family life just as we normally do in our professional life. So it is very essential that you block some amount of time on your calendar for your personal self and family, only then it will persevere, otherwise it will slowly get eaten away by the other domain of your life which is work. So plan carefully and allocate time with your kids and spouse daily on weekdays *and* on weekends.

It is very well said that "at your work life you need quality of time and at your family life you need quantity of time". In relationships you do not make strong bonds by virtue of your titles only, like father, mother, son, daughter, husband, wife, etc. Rather, it is the investment of time, which is the key that you put into the relationship, and this investment results in strong bonds among the various relationships. For many people, their families are the only compelling reason for them to keep going.

In relationships what matters the most is our polite and considerate communication. Allow me to elaborate with another example. Once I had a drill machine and was trying to make a hole in the wall to hang a wall clock in my bedroom. I had to make a few holes before I successfully got the right sized hole to insert the nail and hang the wall clock. However, when I finished the work I realized that during the process I had created some other mismatched holes on the wall which were visible, and looked extremely bad.

While I was looking at the holes a realization flashed into my mind that these holes could be filled up with some material and I could make the wall look the same as it looked before; but what about those holes which were invisible and we drill constantly with "our tongue" on a daily basis without realization, with our anger and bad temperament into the heart of others whether they are our friends, family or office colleagues.No matter what happens from now on, those hearts around us which we drilled with our anger will never be the same. Saying or doing hurtful things in anger produces that kind of result. There will always be a scar. It won't matter how many times you say you're sorry, or how many years pass, the scar will still be there. And a verbal wound is as bad as a physical one.

Our family and all other people in our life are much more valuable. They make us smile. They help us succeed. That means we need to treat everyone with love and respect. We need to prevent as many of those scars in their hearts as we can.

So kindly leave that "drill of tongue" behind from today, and focus on filling those holes with compassion, love and care for the rest of your life- not only with your family but with all the people you ever come across in your life.

- Some childhood habits attained have longer lasting effects.
- We should focus on establishing better lines of considerate empathetic communication patterns with our loved ones.
- In our work life, quality of time matters and in our personal family life, quantity of time is needed.
- Leave behind the drill of tongue for everlasting relationships.

14th Gold Coin: Life Clock



14th Gold Coin:

Our Life Clock!

I had just turned onto a road and observed a digital time clock ticking in reverse. The clock board reflected how many days, hours and minutes were left for some mega exhibition to be held in the city. After a few days I got the chance to pass by it again, now the numerical figures had changed on the clock and it now reflected less number of days, hours and seconds for the same event. This clock was a representation that something is surely going to happen when all the figures on the clock count down to zero.

Now if I stretch your thoughts towards the direction to when we each came into this world, we were also born with an individual specific life clock, which is a bit hidden, however it is also continuously ticking in reverse. This is a scary fact of life but very much true!

Imagine if we all got a magic wand to waive and were able to peep into our individual life clocks; how many of us would pick up the courage to look straight into it? Maybe not many, however, let's suppose someone was courageous enough to glance into it and shockingly discovered that there are only 6 months of life left for him on the life clock. Imagine what a big twist his life would suddenly take.

What are some of the things which that individual would cease immediately? What things would take a very significant place in his life? And what are some of the things that would instantly become least important in his life? This "changed" priority list should be our genuine priorities in life.

Just to intensify this real "tragedy", what if I told you this life clock is not hidden from us forever, rather we may only be allowed to see it once all the figures have turned to zero? Would you agree that there are many people alive today who would not be able to see that night and how many people around right now would not be able to see the sun in the coming morning?

I remember in 1995 I was travelling from my city to another destination by train. It was very crowded in the station and a lot of other people were there to say goodbye to their near and dear ones. When the train started its journey it was very smooth and near midnight when the majority of people were sleeping, I heard a huge, deafening blast. Then there was a lot of dust and the train compartment started jerking at high acceleration and finally it stopped. Many people got injured in that compartment and when I came out, along with others, I saw the most shocking sight of my life.

There was such a horrible scene outside. Our train had actually been derailed by some terrorist act while we were on the bridge and the rail engine and the front two bogies had fallen down. I cannot forget that night as it was something similar to doomsday. Hundreds of people lost their lives, people, which I had just seen a few hours earlier with happy faces in the station. I got a lucky escape as I was riding in one of the last bogies. What if I had been in one of the front bogies!? But it did not happen that way because my life clock had not reached zero yet, whereas some of the passengers had reached zero on their life clock on that specific night.

There are so many similar stories around the world of when people have only gotten to know at the moment when their life clock turned to zero. One such real story is about the residents of a city called Bam in Iran, where the majority of the residents all reached *zero* figures on their life clocks at 05:26:56 local time on Friday the 26th of December, 2003. An earthquake with a magnitude of MW 6.6 struck the city of Bam, located approximately 1000 km southeast of Tehran, destroyed most of Bam city and the nearby villages and the official death toll exceeded 26,000.

In another incident at Tenerife airport; a fatal collision happened between two Boeing 747 passenger aircrafts on Sunday, March 27, 1977, on the runway of Los Rodeos Airport on the Spanish island of Tenerife, one of the Canary Islands. The resulting collision destroyed both aircrafts, killing all 248 aboard the KLM flight and 335 of 396 aboard the Pan Am flight.

The truth is that many people on their death beds never wish to have accumulated more wealth or fame in their lives rather they wish that they might have become the best version of themselves and to have utilized what was bestowed upon them by their creator. But it is too late for them now as their life clock can never be reversed.

Remember, there is no 2^{nd} chance for any of us in this world, and we will not have a repeat. So the best conscious decision which is very much required at this moment in time is to ensure that you are only heading where you aim to go, that is the life of salvation, and avoid reaching where you do not want to go.

Our existence on earth is so fragile that we cannot even guarantee the next minute. This scenario demands an attitude of utmost responsibility and care from all of us; we have all come into this world with specific expiry dates. You might have seen in the convenience store that a number of products come with an expiry date on them. If these items are not consumed within the specified time, then the only destination these items have is the trash bin.

I remember one of my very close school friends; we always used to be together, dreaming of some fancy life ahead in the future. But one day when we were in college, I discovered that he had been diagnosed with cancer. This word was very new for me, and the concept of death had never ever occurred to us. I thought it was just an ailment from which he would soon recover. So during my visits to him at the hospital, I could not believe the way he was getting pale, shrinking and getting weak due to the chemotherapy. And finally one day he passed away. Death is a bitter truth!

Unfortunately, we cannot change the date set on our life clock- the best thing we can do is to utilize our time on the bigger objectives before our expiry date is reached. And there is no other mega objective except to "become beneficial for all" in all the roles we have in life. Attain this magnificent power by being in *giving mode* and you will start living a life of eternity and the life clock will instantly become meaningless.

Get this "truth" before the "truth" gets you!

- All of us as human beings have an individual life clock which is currently ticking in reverse towards some end.
- What will change if someone discovers that there are only six months left on one's life clock?
- Our dilemma is that the life clock is hidden and we only discover it when all of the figures reach zero on the board.
- The life clock becomes meaningless if only we adopt larger than life objectives in our life.

15th Gold Coin: Examination Hall



15th Gold Coin:

Examination Hall

I was in the examination hall during one of my university exams. The paper was very difficult for all of us as the teacher included some really tough conceptual questions on it. We were all worried and we were trying our level best to answer these questions. In those moments I observed each student was so occupied with the exam that they were not conscious of their surroundings. There was such beautiful decorated inside the hall, however, it was lacking "attention".

The exam time period of three hours felt like it was flying by, and there was still a lot to do on the paper. I was still short of completing my last question when I heard the announcement by the exam invigilator that we just had 5 minutes left to complete, and within a few moments all of the exam papers were literally being snatched from us.

When we got outside of the hall we all started comparing our answers to the questions; those of us which were closer to the correct answers were very happy while the others were regretting leaving such important questions blank as they could not come up with a solution.

Now if I shift the story a little bit in this situation and make it that the exam rules were a bit different, so that everyone would be given ample time in the exam hall. And also, the questions would be made known to each of the students while in the exam hall, by nominating invigilators who would not only provide the guidelines to solve the exam questions but would also guide and coach the students. Do you think if this was the situation, anyone could ever fail in such an exam? Unfortunately many are still taking the risk of being declared "failed" in such an easy exam.

Are you aware that our existence in this world is very similar to that exam hall, not only are the questions known to us (on which we will be tested on the Day of Judgment) but all of the answers are also provided along with the guidelines and practical demonstrations given by the prophets.

Now you may observe that although this exam is so critical and intense that the success or failure is eternal, however many people are still spending their time in an irresponsible way. They are paying no attention to their surroundings. Also, there are some "jugglers and jokers" who have entered in this hall and they are distracting all of the people inside the exam hall from their papers.

These jugglers are actually "Satan" which has currently distracted many and not allowing them to complete their respective exam paper on which their eternal success or failure is dependent. There are different types of exam papers and they are placed in front of everyone, the different exams are related to relationships, behaviors, integrity, honesty, truth etc.

Believe it or not you are the one sitting in the examination hall right now doing the exam paper in front of you. You never know when the whistle will be blown for you telling you that your time is over, and at that time if you were successful to answer those questions as desired by the creator then you will enter into a place where there will be no pain and fear. And if you wasted your time then it will be the point of no return!

So watch out before "Your time is over." is announced!

- In this world our example is like being in an examination hall and taking our exam.
- This world is a temporary stay so some of the things which carry bigger meaning in our eyes do not actually have any significance at all.
- Satan is here in the examination hall to distract our attention from our objective.
- Our success in eternal life depends very much on our performance in the examination paper while we are in this examination hall.

16th G Id Coin: Life After Death



16th Gold Coin:

Life after Death

Have you ever travelled to a hilly area and experienced the echo of your own voice? I remember when we used to be kids in school and visited such places with our classmates, it was fun to tease our school mates by saying some humorous comments about them in a loud voice and then hear the echo repeat the same comments, and it would give all of us a lot of enjoyment. There were some of us who would say some positive stuff and there were some who used to say some naughty stuff. The "echo" does not differentiate between those comments and just returns the same comments multiple times.

Our life is similar to that "echo zone"; we are free to choose our own set of behaviors, beliefs and actions in life. If they are positive and enriching to others, then we will receive in abundance what we emit like an echo which repeats the same word many times around the valley. But on the other hand if unfortunately we are currently emitting negative back-biting behaviors and are also engaged in dirty office politics, and we are demonstrating leg pulling attitudes then we should be careful, as the echo of the same stuff will return back to us manifold at some point in time.

In history you are familiar with so many noble leaders and good hearted people who have come and gone from this world but this world is still hearing the echoes of what they have said and practiced in their lives for the good of others. They set the highest standard of human character and demonstrated depth of patience and forgiveness for others. This world still remembers them and quotes what these leaders have said in their lives. Don't you think that the legacy which they have left in the form of words and actions are actually their "echoes" which we are still hearing even after so many years have gone by? So decide today which "echo" you would like to leave as a legacy in this world once you are gone forever.

Let me tell you another interesting true story. It was almost a hundred years ago; a man looked at the morning newspaper and to his surprise and horror, read his name in the obituary column. The newspapers had reported the death of the wrong person by mistake. His first response was shock. Am I here or there? When he regained his composure, his second thought was to find out what people had said about him. The obituary read, "Dynamite King Dies." And also "He was the merchant of death." This man was the inventor of dynamite and

When he read the words "merchant of death," he asked himself a question, "Is this how I am going to be remembered?" He got in touch with his feelings and decided that this was not the way he wanted to be remembered. From that day on, he started working toward peace. His name was Alfred Nobel and he is remembered today by the great Nobel Prize.

After going through this story, if I now turn my attention back to you, kindly allow me to ask the same question of you: If you happened to be in the place of this person in the story and you had got a chance to see your obituary, what you would want to read under the title in that moment? What are some of your unique personality features and what are your contributions that you would like to have highlighted to this world? What are some of your deeds which you would like to hide permanently from the eyes of this world? You surely know the answer, don't you?

Have you ever thought about how your office colleagues and your family and friends and this society in general will remember you once you have gone from this world? Would you like to be remembered as a person of integrity, courage and success or would you like to be remembered as a double faced, cheater and a failure? *You can only make this choice during the time you are leaving*.

We also need to start getting introduced to our Creator. I remember I was purchasing furniture directly from a workshop and the furniture pieces which I was interested to buy were like a masterpiece. I asked the workshop manager to meet and appreciate the carpenter who had built such furniture. In a few moments that person was in front of me. I shook hands with him and appreciated his craftsmanship. Once he left, a thought flashed into my mind; he is the creator of this wonderful piece and yet he is so different from that piece and he is not like his furniture, similarly a car manufacturer is not like a car, and the mobile phone manufacturer is not a mobile phone. Then how is it possible that our Creator would be exactly like us?

Our Creator is absolutely supreme and not analogous to any of the examples in this world. This creator controls everything from a grain of dust, for the sun and each and every thing in this universe. He knows exactly what our needs are and then provides all the things on this earth which are essential for us to live our lives. Remember, there was a time for all of us when we were in our mother's womb and spent an average of nine months there. We were not conscious then, but we were alive, and there were certain surroundings encompassing us. At that time we were not aware of the outside world. Imagine if we had consciousness at that time and someone told us that when we come out into this world, there would be a big sun, moon and stars and there would also be airplanes and trains and cars; there will be fruits bigger than our size and we will have relationships and there will be billions of similar people around. And if we believed in all such things which we currently could not see, yet trusted that voice which was speaking to us, that it all exists, and then it would be called our "faith".

And when we finally come out into this world of a mother's womb would surely believe that all of the things like the sun, moon, stars, trains, airplanes, fruits, and relationships exist. Why? Because now we would be able to see all and this faith is called faith *by seeing*, *feeling* and *experiencing*. If I take this metaphor to explain that currently we are in the womb of this world, and we cannot see all at the same time. There are prophets who have been sent by the Creator and brought similar messages, that there is another world after this life, where, according to our deeds- good or badwe will earn paradise or get punishment in hell.

And if we look at our surroundings we cannot see them, however there are some indications in abundance around us which if explored sensibly, will give us firm evidence that we will face life after death and will have to accept the rewards of our good deeds or to face the consequences of our bad deeds.

For example there are laws of justice in our world which say that if a person has killed another person, then that person should be punished equally and would be given a death sentence. Now if the same person killed 100 people, the maximum punishment that one can face is still only the one death sentence. Do you think this is justice, to be hanged only once for 100 murders? So the answer is very loud and clear that there is surely another life where all of our deeds will be accumulated to receive the equivalent amount of justice which is not possible in this world.

Some people say that they do not believe that the Creator of this world exists as they cannot see him. Do you think it is logical to say as we currently believe in so many things in our life which we have not seen with our own eyes? Do you believe that there are electromagnetic waves which cause your mobile to ring? Why do you believe this even though you have not seen these waves? Because the ringtone on your mobile is *evidence* that it is being caused by those waves.

Now look around the universe, at the sea and land and mountains and animals and trees all around. These colorful flowers and tasty fruits emerged from the land, but if you keep digging into the earth, you cannot find even the slightest hint that there is some color factory below or that there is fruit or vegetable factory hidden inside below the soil. Then my question to you is, from where are these fruits and vegetables popping up on the surface of the land?

Similarly, look at yourself, how are your lungs working, how is your heart pumping and how is your digestive system working? Is it all happening automatically and there is no Creator, which has made such a synchronized flawless assembly process within us? Why do our tongue and teeth and arms and legs not grow beyond a certain limit? Why don't you feel pain while cutting your hair and nails while you would feel extreme pain if something was piercing into your body?

All these things are open evidence that we have not created ourselves and that there is a Creator, which has designed this world with some purpose. Everything here is purpose built and if we fulfill that purpose which has been chosen for us, then we are valuable and successful in the eyes of our Creator. We will have a life of peace and fulfillment in this world and the life after.

The dilemma in life is that many people want to have a life full of luxury and comfort like a king, irrespective of how to achieve it, whether in good or bad ways and on the other hand they want their death to be like a saint! Remember- to die like a saint you need to live with values akin to a saint.

So write your own life script today in the form of your own obituary with all the desired personality characteristics and contributions, sketch out what you would like to be published later!

- As a furniture, mobile or car manufacturer is not akin to his manufactured products similarly our creator is not like us.
- This world is similar to when we were in our mother's womb.
- The Law of Justice cannot be totally fulfilled in this world so it necessitates the presence of another world.

17th Gold Coin: Manufacturer Guidlines



17th Gold Coin:

Manufacturer Guidelines

I was travelling in my car on the road and I realized that it was suddenly imbalanced and leaning to one side, I immediately stopped, got out of the car, and discovered that I had a punctured tire.

There was another serious challenge, it was pitch dark, and I was standing in the middle of the desert, unaware of how to change the tire While I was feeling helpless suddenly a thought flashed into my mind and I started searching for the "car manual" which I found on the dashboard. I searched and found a page with some details related to the tire changing process. I went through all the details and then followed each of the steps. I was finally able to change the tire smoothly. On that day I realized the profound importance of "manufacturer guidelines".

There are hundreds of things which we cannot operate effectively or take advantage of their use unless we refer to their "manufacturer guidelines". For example the mobile phone you are using, the newly purchased TV you are trying to tune in, your food factory or the furniture which you are trying to assemble. Or in the professional context if you are doing maintenance of plant equipment, you surely need specific "Manufacturer Guidelines". As it will only provide you with all of the essential details on how to get 100% functionality of the product by referring to them. You can also troubleshoot with the help of such guidelines if you come across something difficult and challenging related to the product.

You will agree that only the manufacturer "*knows*" all the detailed intricacies of its own manufactured product and is the only best judge and the right resource to refer to in case any challenge occurs related to the product. On the other hand, if we do not refer to these specific "manufacturer guidelines" and try to adjust or change the product solely as per our own understanding, what are the chances that we can rectify it? Minimal isn't it?

Allow me to further explain this concept, for example, if you own a car there is a specific place in it for putting petrol and a separate place of putting oil and water, etc. Now, we have determined that you are the sole owner of this car and have all the right what so ever you want to do with this car. And then you begin putting petrol, oil and water in, contrary to what is prescribed by the car manufacturer, and you start putting water in the petrol tank and putting petrol in the water jacket etc. What will happen? Your car will never start; rather you will take the risk of permanently damaging it.

Let's take this metaphor as our life. If we are a "super creation" then has our Creator has also given us some "manufacturer guideline" to follow in order to bring ultimate success, inner peace and happiness? And how well are we currently following it? You are surely the best judge of yourself and I leave this answer for you to decide!

Sometimes guidelines are not sufficient and you also needed some samples or examples to follow. I remember once when I was working in the knitwear industry, I heard someone standing near the latest knitwear lot saying *"All these knitwear, shirts are rejected!"* That was the verdict by the 3rd party garment inspector. I asked him *why*, because for me all the shirts looked beautiful and dynamic and apparently I could not find any defect with them.

These shirts were not as per the customer's "only approved sample"; the garment inspector pointed towards one of the shirts carefully wrapped in the polyethylene packaging which was hanging in the middle of the stitching hall. All the shirts must have been in closer specification with the sample, otherwise all of the production lot would be rejected. And if the customer did not accept it on discount then the same lot would either be shredded or burnt.

This is a routine affair in almost all customer specific jobbing industries; if the end product does not match with the customer supplied sample then it is rejected.

What if someone took the best possible fabric and prepared the best possible design according to their own ideas and then took all of the different samples to the customer for acceptance. Would the customer be happy to see this entire production lot if in the contract the binding condition for acceptance is that all the production lot must be provided only according to the specification? Absolutely not! There is a danger that customer might feel very angry and disturbed and cancel the whole order.

What would you think about a customer who, despite all of the rejections, still believed in the capability of the producers and kept on sending the fabric along with the designs, with a belief that they will make a good production lot as per the sample provided? And what if there was an unstoppable supply of fabric with samples? And what if there was a very lenient customer who would simply evaluate and accept shirts that were sewn with a wholehearted and sincere effort even though they are not similar to the provided sample? Can you think of any single example in this world of such a customer? Which is so kind and so generous and merciful?

Yes, there is one and only one such customer that exists, it is none other than our magnificent Creator, which is so kind and generous, despite the millions and billions of people who are not attempting to match his "Approved Human Samples"- all of the "prophets" - which have come into this world to demonstrate to us how a *good* human should be. Although the majority of us are not akin to that approved pattern, our Creator still loves all of us and is not yet disappointed and has not given up on us, then why should we give up on ourselves?

On that day I realized the significance of the matter, and why our Creator has sent so many prophets into this world at various points in time and in almost all the ages, up until it ended with the Prophet Mohammed (peace be upon him). They all came into this world like *customer only approved samples* and our Creator, in the end, like our worldly customer, will evaluate all of us to match with his approved sample.

Are we matching in closer proximity with them in all our human traits or not? And are we following our manufacturer guidelines in true letter and spirit? This is the question which as an individual we only have to search for an answer within us.

- There are hundreds and thousands of things around which we cannot operate unless we refer to their manufacturer guidelines.
- It is only the manufacturer who knows all the intricacies of his own product so it truly goes towards our safety and effectiveness to follow such guidelines.
- Our Creator has sent guidelines in the form of holy teachings and has also sent prophets as the approved samples to follow.

18th Gold Coin: Hidden Camera



18th Gold Coin:

Hidden Camera

A red traffic light started blinking and I immediately pressed on the brakes of my car. There was a radar camera very visible to me so I thought I better not cross the traffic light at such a speed. I also observed that even in the dark midnight when there was no one watching, people did not dare to jump the red traffic light, as they feared there might be some "hidden camera" nearby. They are aware that this camera will record all their movements along with the number plate of their car and ultimately traffic police will also catch them some day, and they will have to pay the price in terms of imprisonment and hefty fines etc.

If I stretch the same scenario in your imagination and tell you that we are also on some hidden camera which operates 24 hours and follows us where ever we go, how much of a change would occur in our lives when we are aware that we are under 24 hour surveillance by the authorities? What kind of pattern shift would our life take under this strange realization? Don't you think that this strong belief in this fact would force anyone to start living a life of utmost integrity in all spheres of his or her life?

Now do not get surprised if I tell you that we are all in a condition similar to that person who is under 24 hour surveillance. Our every move is recorded and every word we have said is caught on tape. I am not making this up, our Creator has categorically mentioned it a number of times in his Holy Book.

Some people do not believe, and they will live their life the way they want without any fraction of fear regarding their accountability one day in front of their Creator. And some people do believe that their Creator is truthful and has informed them so that they live a life according to set noble values, instilling a sense of accountability which they will one day face.

In the traffic vehicle registration office, I have seen people being asked to pay such and such fines because of the violations they have made on such and such a date during the year. In the majority of the cases they do not argue as they are aware of the fact that they made such violations and the traffic police have all the evidence with them. If they deny making those violations, then the traffic office may present them with the undeniable evidence to prove it.

What will happen to many people on that "day of judgment" when they will be standing in front of their Creator and their deeds file is brought up? It might have a lot of violations because they lived their life with the belief that there is no one watching them and that there is no accountability of their deeds in the afterlife.

So be careful you are currently on hidden camera!

- There are numerous hidden speed violation capture cameras which drivers fear to cross while speeding beyond limits.
- There is also another hidden camera by our Creator, which records all of our violations 24/7 and we are not afraid of it.
- As traffic police catch violators and charge fines or give punishments, similarly one day we will be gathered with our evidence to pay the penalties if we do not rectify them.

19th G Id C in: Five Star Hotel



19th Gold Coin:

Five Star Hotel

The hotel reception gave me the room key and I walked towards my room in a 5 star hotel. It was a newly built hotel and everything around was glimmering. It had a picturesque beauty all around. When I entered the room, the inner layout was fascinating and the sea view from the window was just breath taking. I enjoyed my few days stay there and the last day while I was sleeping late in the morning, I heard a knock at the door. There was a person from the reception and he was telling me that I needed to check out before 1:00 pm that day.

The days I had spent there were so engaging that I forgot for some time that I was just a guest there and I had to check out as well, because there was someone waiting on the room doorsteps to take his turn now. So my stay was temporary and I was given the authorization to use such facilities, it had not made me the owner of them.

This gave me the realization that we all are in a similar situation in this world. Which is akin to a big five star hotel, although we have checked in for some period of time, but the ownership does not belong to us and some day there will be a knock on the door and the Angel of Death will tell us that it is time to move on and leave the place for good as there is a new entrant now waiting to take our place just like we took the place of someone when we came into this world.

Now imagine that if I was sent to this 5 star hotel by my boss with some office tasks to perform and all the expenses were paid by the office. Don't you think that when I will return, my boss will surely incur what I was relating to my obligatory work which I supposed to do during my stay there? And if he discovered that I had only enjoyed my stay in the hotel and had forgotten to perform my obligations, how do you think he would respond to me?

We are going to face the same scenario someday with our Creator when we return from this world. We are surely going to face questions about what have we done during our stay in the world. He has sponsored all our expenses here with an unlimited supply of blessings and all the basic necessities delivered to us in abundance. He has sent us with the purpose to become the best beneficial human by following the totality of his commands and demonstrate those requisite characteristics which also would inspire others to become the same.

So seriously think about your core purpose and objectives as you were sent into this world to discharge that obligation before you hear a knock on the door for check out!

- Our unpredictable stay in this world is like a rented hotel room with all the facilities.
- This room in this world will have to be vacated one day.
- We have been sent by our Creator to fulfill some of his objectives during that period of time.





20th Gold Coin:

Multiply by Zero

If you multiply any amount by the figure *Zero*, you will always get the same result and that is "zero" Even if you are not very good at math you can still make this simple calculation and get the right result.

Death in reality is like that zero that whenever it gets multiplied with our hard earned social status, our fame, our business, our job designation, and our life, it always transforms into nothing and there is zero. So the only thing which is in our hands is the time given to us before that big zero will come into our life.

If I write a figure "000000000000" does it have any value? The answer is no, however, if I simply put a "1" in front of these figures, the whole value will drastically change and will look like 1000000000000. In this case, each successive zero will enhance the power of the other. Now if I place that "1" at the end of the figure it will look like 00000000001, it will amazingly reduce the total strength of each and every zero in the figure.

This signifies that the most important aspect of our life is the right placement of "1". As a metaphor, this figure represents our "only creator", which, if it takes number 1 priority in our life; it will create power with every zero (job, status, wealth, social stature) in our life. However, if it is non-existent in our life, then all the zeros have no significance in the long run. And if it takes the last position at the end, then these zeros will have no impact.

The importance of putting the figure "1" in the right place means that our priority should be to follow the directions and suggestions of our Creator in order to achieve the ultimate success in life.

In our world the criteria of success are measured by the hefty bank balance, fleet of fancy and very expensive cars, yachts, private planes, power, fame etc. May I ask you a question? In real terms how many of these people actually possess such "success?" May be a few hundred thousand? Then what about the rest of the billions of people? What category do they fall into? Yes, of course, as per the world set standard, they are all "failures" who have not achieved such success.

The concept of success for the Creator is very different as compared to our own set standards and all of us can achieve it, provided we understand what our Creator wants from us. The real success definition from our Creator is "one which can save us from the Hell Fire and lead us to paradise!" And the road map is clearly given in his Holy Book.

So the choice all of us have to make in this world is which success do we want to pursue? The choice is entirely up to us to make!

I remember I was travelling during a very hot summer day and I was on the road which stretches across so many kilometers. I saw the water reflection on the road which was very visible, but when I reached that point where I had seen the water, the water moved in the same proportion ahead. This happened for most of the distance I had travelled without ever catching any drop of water.

Are you aware that in his Holy Book the Creator has quoted the same example to relate to our lives in this world?

How did this phenomenon happen in my life? When I was in school, I dreamt of getting admitted to college and when I got admission to college soon the desire changed to getting admission to the technically renowned university in my city. When I was in university, I realized that the goal was not to get admission rather to get good grades, when I achieved these then I realized that the true success was to get a good job outside, when I achieved this, reality dawned upon me that it is the achievement of big titles and status in society that is the real key of success. When I nearly reached this then the definition of success changed for me again and now I diverted towards my grown up kids; to provide them with an equally good education and ensure their good future is the part of success.

This illusion of success kept on drifting for me; the more I got closer to it the farther I had found it. Don't you think that this is the same situation which might be happening with you as well?

So rather than to establish our own definition of success we must take the definition which has been given by the Creator of this world, he has highlighted that the whole objective for success in this world is not to gather the maximum materialistic gains rather to live life with such a strategy and balance that not only is one able to utilize his or her energies for the betterment of self but also to achieve ultimate success in the day of judgment and save oneself from the Hell Fire. This is the success we all should be focused on attaining.

Summary Points:

• The Reality of death is like *zero*, which, if multiplied with all of our worldly belongings and status will still make it zero.

- The example of our Creator in our life is like a number 1 in front of so many zeros. At this position all the successive zeros enhance in its strength.
- From the Creator's perspective, a real success for us is to be saved from the Hell Fire on the Day of Judgment and enter into Heaven.
- This world only gives us an illusion of success through attainment of worldly possessions.

21st Gold Coin: Pay the Price First



21st Gold Coin:

Pay the Price First

I had just received a call from one of my childhood friends. He jokingly commented to me "you are lucky sitting inside an air conditioned office, whereas I am in the field doing an ordinary labor job of fabrication underneath the hot sun". I instantly replied "Have you forgotten the time during school days when you enjoyed outside all the time playing with your mates and I was confined at home the majority of the time doing my academic homework etc. At that time I was feeling the same envy as you feel right now". He laughed and acknowledged that it was true.

My friend who is a blue collar worker in a small fabrication set up has actually forgotten that we have been given a choice in this world to pay the price first and enjoy the rewards later or to enjoy the rewards and pay the price later. During our childhood days he was always playful and always made fun of me telling me that I am a bookworm. I was also not equally very happy with my situation at that time as I had been strictly confined in my home for study, however today I am deeply thankful to my mother that she placed that discipline in order to ensure that my focus on studies was not distracted. And I can enjoy the rewards of it now!

To pay the price earlier means that you have to discipline yourself against all the temptations of life and to put every bit of hard work and concentrated focus locked onto your target like a heat seeking missile. All the past achievements which we have attained, have not been earned only by wishful thinking rather a lot of hard work and major sacrifices made along the way-that's why we are all enjoying some rewards of these efforts today. Remember *"discipline weighs ounces whereas repent weighs tons"* as rightly said by the famous author and speaker Jim Ron.

Many people want to just get instant gratification and pleasures without caring about the end results and have actually opted to pay the price later. For example, many people who are currently looking for shortcuts in their life to gain mega success without putting an equivalent amount of commitment and hard work in, will feel sorrow one day. Many people, which engaged in bad dietary habits will have to pay a price someday in the near future.

The Creator of this universe has designed this world on the principle "As you sow, so you reap" So if you are putting all the extra efforts to learn new skills and currently burning the midnight oil to pursue all of your dreams, then you are working as per the plan of the Creator and remember his plans are a sure recipe for success and are flawless.

Sometimes we also get trapped in the dilemma that after reaching the pinnacle of success, we still feel emptiness inside. Let me share the reason behind this, it is that all human beings are a strange amalgamation of two things, one is the spiritual part of the self which actually came from heaven and the other is our physical self which has in reality emerged from this earth.

Our Creator has also provided us with all the things on this earth which are essential for our physical self- like the clothes we wear, the spectacles which we have, the car we drive, the home we live in, the food we eat, etc. Don't you think that it all emerged from this earth?

As our spiritual self has come from heaven, its specific needs also have to be fulfilled from the same source. So our Creator has sent its "food" in terms of holy teachings through his sacred books via his prophets. These prophets have demonstrated the real implementation of these teachings to establish a model for humans to follow and to become successful in this life and the after life. Following this, in totality is actually paying the price in advance.

Now the challenge is that the majority of human beings like us have forgotten the needs of their spiritual self and started feeding their physical self all the time. So our spiritual self has completely starved. It has caused us a sudden surge of sadness irrespective of all the materialistic things around. Luxurious homes, buying the latest fancy cars and wearing designer clothes to get happiness is like your right arm being injured and you are rubbing balm on your left arm.

But on the other hand, if you start listening to what your Creator has asked you to follow and obey in totality; you will feel that something has been filled inside of you completely. This is the price which our Creator demands in advance. Actually the source of happiness and success is not outside rather inside.

So kindly pay the price in advance!

Summary Points:

- In this world we need to pay the price for things and in the majority of cases this price is demanded in advance.
- We need to resist instant gratification and pleasure and should only care about the end results while making such sacrifices.

• We as human beings are actually an amalgamation of two things, one is our physical being and another is our spiritual being.

22nd Gold Coin: Doctor's Prescription



22nd Gold Coin:

Doctor's prescription

I was sitting in front of the doctor who was writing a prescription for me to follow after my detailed checkup. I had a severe flu and he had given me a variety of colorful medicines in pill form along with very specific instructions regarding the how to take this medicine within specific intervals of time. Each selected medicine had some role to perform and its effect was time bound so it had to be taken in certain sequence. I was not aware of this!

I took the prescription to the pharmacy which gave me all the medicines with advice once again on how I need to consume this medicine in the next few days. I immediately started using the medicine and I had consumed it within a few days, however, there was no improvement in my condition. I rushed back to the doctor and complained that I was feeling even worse and that he might not have diagnosed me correctly. He simply asked me one question, *had I followed the prescription as advised?* I responded, *not exactly*, as I had taken all of the medicine, however the timings were not very strict.

This was the catch and the doctor told me that in order for the prescription to work effectively, I must follow the established regime of taking the medicine as advised otherwise it would not work and it would have less effect to cure me from my illness.

Now let's exaggerate this situation and instead of taking the prescribed medicine, what if I just read the prescription again and again and I also put this prescription in a glass of water to get purified water for my speedy recovery? Do you believe anything would happen? Absolutely not! People around me would make serious fun of me because of how much common sense, I am lacking, thinking that I will recover from illness just by reading a doctor's prescription and putting it into water or wearing it around my neck for that matter!

But it is very strange; many believers are currently doing the same with the Creator's prescription (the Holy Book) which is available to us. They simply think that it is not important to follow the Creator's prescription in its totality; rather they think that just reading or dipping its verses in water to drink or wrapping it around their arm and neck, will heal them! Funny, isn't it!?

Our Creator wants us to follow his prescription in totality and not to just simply read or to offer apparent rituals of respect. So the reason for our emptiness inside and the grief and fear we feel is due to the fact that we have not yet opted to follow the Creator's prescription in totality. We have taken the liberty to customize this heavenly wisdom according to our own interpretation. So you might have seen that people's life is in jeopardy and total chaos. The only solution to bring that desired peace into our lives is through total commitment and implementation of this prescription.

You know that in this world we evaluate the integrity of someone by comparing in one's words and actions. If these are synchronized, then we declare that this specific person has the characteristics of integrity. Now, regarding the Creator, don't you realize that this Holy Book contains "his sayings" and this world is actually "his action"? And is it possible to have even a slight chance of a mismatch? Absolutely not! This is the big dilemma in our life that we are making different interpretations of these worldly happenings according to our own filters of understanding, which naturally vary from one person to another.

So the best option available is to get immersed with the totality of this message from the Creator and accept whole heartedly the way he wants us to get into action of implementing what he desires. But if we completely neglect or only partially choose some of the things which are easier to follow and forget about those which are a bit challenging to us, then we should keep this in our mind: The problem is not with the prescription! It is actually with us!

Think about it!

Summary Points:

- In order to recover from any of our physical ailments we must follow the doctor's prescription in totality.
- Similarly to get rid of any of our spiritual ailments we must follow our Creator's prescription in the form of his holy teachings in totality.





23rd Gold Coin:

Ring of Love

He was in pain and was constantly moving his engagement ring on his finger. He was my college friend and I was observing him while he did this for some time. I asked him what was happening with him. He told me that the ring which he fiancé had given him was a bit smaller than his size and he was feeling a bit of pain while wearing it. I laughed and told him that the solution is very simple: *take the ring off and the pain will vanish*.

He said he could not do this because he promised his fiancé that he would always wear this "token of love" from her! I was surprised to hear this even though his fiancé was not there to watch him, his true affection and sincere love had bound him to wear the ring all the time without any complaint.

Contrary to this scenario, our Creator also carries an abundance of love for all of us and is consistently forgiving us every moment of our life, waiting with all the abundance of his blessings to welcome us in heaven. He just wants us to follow his commandments, for us to become genuinely successful in this life and in the life after. When we choose to believe in him, we too wear that ring of love.

People who do not believe that he is watching over us all of the time, or are not truly in love with him, take off that ring of love whenever they can and wear it again when it is convenient to show others. However, there are people who irrespective of the fact that they cannot see their Creator with their own eyes, hold the belief that he is watching us all the time and opt willingly to bear any such pain that comes their way by obeying his commandments and never even thinking of taking off this ring of love.

We cannot measure the depth of love from our parents who have loved us and taken care of us as we grew. It only becomes evident to us when we transform ourselves into the parenting role. Then we realize the pain of parenting, which they might have gone through. Our Creator has given a resemblance of his love and affection like the love of a mother and said that his love is 70 times more than our mother's love towards us.

He mentioned in his holy book that we are not able to count his blessings-let's take a test here: how much should we be grateful that our eyes can see, that our ears can hear, that our arms and legs can move, that we are breathing and all our senses are working...that we have wonderful relationships like our father, mother, husband, wife, son, daughter, brother, sister around?

The reason for non-contentment in our life is due to the fact that we have lost the importance of "attitude of gratitude". We are not very focused on the blessings in our

life, so there are very few moments when we actually feel the value of them. You might have seen scores of people complaining about their life and jobs and their family and their surroundings, etc. The reason they are complaining is that they have forgotten that it is not their privilege to have all the things in their life whereas the majority of peoples in this world are still suffering for the basic necessities in life.

It is the core responsibility of parents to induce the value of gratitude in their kids so that they are able to appreciate the value of the blessings around and are transformed as genuine followers of their Creator.

Sometimes things happen in our life for a purpose. These events trigger thought processes in individuals which, if pursued, take them to certain heights in life. There are so many examples of people being struck with personal tragedies in their life which also divert them towards a bigger cause and a better mission in life.

Remember that the important thing in life is not the accumulation of experiences of what has happened to us rather it is the interpretations and the meanings which we associate with them For example, if you are currently facing a difficult situation created by some of your superiors in your workplace and you have lost your job then you can make your own interpretation. Either you can tag such a situation as a personal misery and slip into the zone of being a victim or you may interpret this situation as an opportunity or a learning experience in how to deal with difficult people and challenging situations, start searching for brand new job opportunities, and adopt a mindset of a victor.

Remember that in life we are all running a long marathon, which is not distance specific rather individual time specific. There is no stopping in the middle whether we face hardships or comforts on the way. So transform it into a "marathon of hope" for yourself and take every experience on the way as a great learning tool and leave a positive legacy for others. Whosoever has run in this marathon has not been given a second chance to come back again!

So the best way of living one's life is always to carry on with an "attitude of gratitude", the way which gives us a life of contentment and happiness. In this materialistic world we should live our life looking for the people who are less blessed than us so that we might be grateful for all the blessings which we enjoy and on the spiritual side, we should look up towards those people who are above us in spirituality so that we strive harder to become better humans.

Unfortunately, we have reversed the order and started looking upward in this materialistic world towards those who have gained abundance in comparison to us. That generates a bit of jealousy within us and inner peace has gone away, so we never feel happy or satisfied inside and always yearn for more. And on the spiritual side if

we look down upon the people who have less good, humanly traits and values in comparison with us, it stops us from further growth and we also start evaluating our self as more pious and special than others, which can result in developing a hatred for others within us.

It is said that we have been blessed with two eyes; one eye should look inside to see our shortcomings so that we might improve and the other eye should look into other people's goodness so that we might appreciate them and try to become better humans. Look around and you will find that the majority of the people have just reversed that order!

So are you one who sincerely wears the "Ring of Love"?

Summary Points:

- Falling in true love, one never backs out from one's promises irrespective of how hard it is.
- Being the follower of our Creator means that we actually have worn his ring of love.
- Our creator is extremely merciful and forgiving towards us that his scale of love is even 70 times more in abundance than the love of our mother towards us.
- We must establish an attitude of gratitude in life.

24th Gold Coin: Ring of Love



24th Gold Coin:

Our Life Journey

Our flight was suddenly caught in an intense turbulence. It was as if all of the passengers were riding sinusoidal waves with every forceful thrust. These were very tense moments for everyone as I could see many faces turned pale with fear of a plane crash as they were holding their seat arms very tightly. My inner feelings were also not much different from theirs and while holding my seat belt, I was also trying to recite some holy verses. The announcement was going on and on to sit tight with seat belts fastened as we were going through this turbulent situation.

I remember these few minutes felt like ages, and during these moments instantly my whole life flashed through my mind in seconds. I recalled the moments and the sins in which I was not in better alignment with my principals. The times when I could have walked over to my friends and colleagues to say *sorry* because of my rude behavior which had hurt them, but I could not muster up the courage to say so at that time. I recalled that there were countless moments in my life in which I could be thankful to my Lord for all the blessings I had; where I could be a little more gentle and kind towards my family and colleagues but was not.

The turbulence was now jerking the plane around more violently and in those moments when I felt that the flight was not going to make it and that our end was certain, all of those priorities which I was clinging to for so many years, suddenly became meaningless. All the lust for those fancy job titles and hefty bank balances and new expensive cars just vanished out of my mind. I wished that if I could get another chance, I would surely live a better life than what I was currently living. I was repenting for all of my bad deeds, and had not realized that some tears had rolled out of my eyes. It seemed as if some prayers had been heard somewhere, as our flight began to get a bit smoother.

So, the question is: After reading all of this, are you willing to take a deeper look into your priorities in life and decide to live a life of integrity, and care for others in all spheres of your life before it is too late and you get caught in the "final turbulence of your life"?

I remember when I used to travel on a train. It was always a fascinating journey for me. On one of my journeys, an unforgettable incident happened. I was riding in the first class compartment which was the best- with all of the top facilities.

However, I had observed that there was a very challenging situation going on in the economy class compartment, as it was over capacity with passengers hardly even getting standing space inside the compartment so they just clung on to the train compartment door.

The train journey took almost one whole day to reach our destination, the moment our train stopped at the last station, there were policemen waiting, they speedily entered in our 1st class compartment. They held a couple of people; hand cuffed them and then forcefully dragged them out of the compartment. Later I came to know that they were fugitives that the police had been looking for some time. They finally got hold of them at this very station after a tip off from some of their sources. The way those individuals were treated and humiliated by the police on that day was a totally new and terrifying experience for me.

Later, this experience took on a different interpretation for me. I realized that the people who had been caught and tortured by the police for their bad deeds, how much would have remembered a joyous, luxurious one day train journey which they had just enjoyed. On the other hand, the people who travelled in the economy class facing all the hardships along the way, they were greeted by their relatives with garlands and warm welcomes at the station and were escorted to their peaceful homes to rest. After experiencing this warm respectful welcome, how many of such passengers would recall the hardships they had faced during their journey?

This example is a metaphor of our existing life. You can see in this journey of life that there are many people who are doing every sort of bad deed and enjoying every moment of it. We can surely feel envious witnessing their luxurious and pompous life styles. But remember, if they are enjoying all of this while violating the disciplines and laws of the Creator of this universe then the time is not very far from when the Creator's police (Angles of Hell) will soon catch them and drag them to the ultimate punishment.

On the other hand, there are some people who are currently facing a lot of temporary difficulties and challenges because they have opted to live a life of honesty and integrity, and, they are never in a compromised state with greed and lust around them. Surely, when they reach their final destination, they will get heavenly reward and it will cause them to forget any such miseries they ever encountered in their life.

This is our life journey friends!

Summary Points:

• Our life's hardships are temporary and as long as we are living a life of total integrity, honesty and patience; final success will come to us as a reward.

Conclusion:

I have learned

In life, trust + respect + forgiveness are the most important ingredients in each and every kind of relationship. Once these are lost then everything is lost.

In life, it does not matter what you do not have rather, it matters what you do have.

In life, your race for excellence is only against yourself.

In life, you can do something in a single moment which will either give your heart eternal peace or heartache.

In life, every moment is a fresh beginning.

In life, the majority of the people know the price of everything and the value of nothing.

In life, we must always leave a positive legacy in all of our relationships as it may be the last time we ever see them.

In life, it is always your attitude which determines your altitude.

In life, maturity has more to do with what types of applied learning you had rather than how many birthday cakes you have cut so far.

In life, do not go through it rather grow through it.

In life, never take your dreams into your next generation, you are still alive and can make anything happen.

In life, first forgive yourself for all of your mistakes and then forgive others.

In life, our past will not determine our future.

In life, ordinary people are always in "taking" mode whereas extra-ordinary people are always in "giving" mode.

In life, many of us are not living our dreams because we are living our fears.

In life, we only have this single window of opportunity.

In life, success means bringing all of your life domains in perfect harmony under the Creator's guidelines.

In life, we are in reality the change, this world is waiting for.

"We are not human beings who are going through a Spiritual experience rather we are spiritual beings who are going through a *Human* experience."

Author / Book Reviews

Kamran is truly inspirational. While reading the gold coins excerpt, I felt we were in conversation. His thoughts have been penned very clearly, easy to understand and assimilate. His book is a success receipe and surly helpful for all individuals.

Hawa. N- Proprietor HCM, Dubai-UAE

This book offers precious words of wisdom on timeless topics that inspire for personal betterment. Whether on a personal, professional or spiritual front, the deep meanings presented in the book motivate the reader to pursue excellence in all that one endeavors.

Ghada Slim -Canada

This book speaks to the heart of its young readers who have entered or are about to face the challenges of the real world. It has plenty of practical examples that guide and inspire. Concepts contained in *24 Gold Coins* are simple and very doable. Kamran's timely initiative will enable its readers to make a success of their lives, despite the odds.

Kamran Rizvi

Founding Director at Navitus Vice President / Board Member at Intercultural Communication & Leadership School (ICLS)

Kamran's short stories are topical, succinct and shoehorned with practical day to day advice. His simplicity in dovetailing concepts with day to day events and life experiences provides the reader an easy link to understand his message and the life lessons that are contained therein.

His perspective on life hacks to guide us is refreshing. A positive spin on mundane occurrences that is usually overlooked.

In this fast paced world where time is of the essence and limited focus & patience override the possibility of reading extensive essay style articles, his approach is an insight into the way forward.

Uzair Hassan CEO-3H Solutions Group Dubai- UAE ****

This book is something special like Kamran is special for me. His style of writing is intriguing and what in my opinion is important to mention is that anything about Kamran is writing is not a new discovery but what he is able to achieve with this book is the possibility, in few minutes, to reflect about something known but that in our normal working life we are tending to forget due to many surroundings business circumstances which are absorbing our focus and drifting our attention somewhere else.

The capability of a good leader is to find out time, during normal working days, to reflect on vital principles, purpose, visions and values and to be able to always act in accordance with them to be seen as the example to follow. This book will help us to meet our professional challenges."

Leonardo Omodeo Zorini

VP, Business Excellence Director & Country Chair Italy –DNV GL Business Assurance

Having worked for over 15 years in oil & gas companies within the QHSE departments, I can tell if a training session will be worthwhile within the first fifteen minutes. Only twice it happened in my professional career have I witnessed such a quality of training and both during Kamran's session. My fellow participants felt the same, and over the next two years, everyone wanted a slot in Kamran's training.

Words like U-turn, driving on a road, manufacture's guidelines, building a tower, life clock, emotional control, seem like words extracted from a technical manual or psychological textbook. However, here once again Kamran is able to engage readers with short and graphic stories. Throughout "24 Gold Coins", he gives us not only professional advice and content, but also life lessons and moral guidelines, which are applicable to anyone at any stage of life. I am proud of Kamran's work, and honored to have called him my friend for the last 7 years.

Liliana Polanco

(MSc Energy, GDipOHS, GDipEnvMan, BE Petroleum) Ex- Environmental Advisor ARAMCO Saudi Arabia

Kamran Siqqui became a synonym for more than a decade in the global and Pakistani national market to inspire people to achieve objectives of their lives. He is very keen that everyone should achieve his personal goal and live a very peaceful and healthy life.

The title of the book i.e. 24 Gold Coin has innovative idea which seems very strange but he fits the concept very cleverly with the time which is passing bit by bit from our precious life and we even don't dare to bother to use it wisely daily!

He wrote more than hundred of inspirational articles He is a passionate motivational speaker and renowned author of his weekly leadership mentorship articles which are published regularly under the column "expert advice" in international gulf news paper and also for his other inspirational publications.

Professor Dr. M Shahid Khalil University of Engineering & Technology Taxila- Pakistan ****

"I did not receive anything I wanted; but I received everything I needed" is a true story, to a large extent, of every human being. Everybody wants to have 'gold coins' to meet her needs and wants. A gold coin, an easily tradable commodity which can be stored or saved as well.

Everybody is born with certain qualities & capabilities, and then gets opportunities in life, but there are many who do not succeed. Those are people who did not work on their mind and thoughts, dominantly prevailing there.

Kamran has beautifully, and, in a simple and easy way, shown us the way forward. Not only for this world but also for the life after death. The stories and articles are absorbing and practical at the same time. Everything is already within us; he has only touched our shoulder and wants us to take charge of our life.

M. Abid Hussain Sabr General Manager Pakistan Institute of Management

"In today's world, where complexity has been added a great deal to our personal lives, influences are immense and powerful from all sides, and the road to success is usually foggy and unclear. Most of us are working hard and doing our best but at times in the wrong direction, without understanding what is our purpose, why we are here, where did we came from and where we are going. We at times are not really clear of what do we want out of our lives......confusion has been added because of many reasons. In these circumstances, the book of short motivational essays by Kamran -24 Gold Coins is a "MUST" read and something to be read again and again, until one fully understands the true meaning of each of the GOLD COIN that is talked about and how this can be adopted in our practical lives – actions that are needed to be taken by each individual.

The messages in the book are the recipes of success, demystifying the confusion and giving true purpose and meaning to what life is all about and how to move forward towards success. It teaches us the importance of self-discovery, purpose in life, personal motivation and excellence in getting there and have a successful life. The book is useful for any one, in any profession and of any age because it talks about the basis of success, it talks about YOU and YOUR Personal Mastery."

Ali Akhter Khan Systems & Services Certification Director Operations SGS Pakistan (Private) Limited

The writing style is simple & easily understood by roughly anyone that reads the articles. The simplicity present in his writings helps others relate easily to the subjects of the articles.

When I read the book, it illustrated me certain points that need to be planned in normal life. Determination to go ahead implementing those plans can be drawn from the book too. The key points at the end of the each chapter are the measuring element of the plan & execution. Further pursuance or change becomes the result of selfmeasurement & monitoring. In summary, each chapter is a personal management system by itself.

Jalal Mardana- Lead Trainer /Lead Auditor BVQI Bahrain

The 24 Gold Coins have been waiting for *you*. Open your heart, open your mind, and let the author take you on a vivid journey of self-realization and personal enlightenment. Don't let another day pass; don't waste the gift of these precious coins!

Olivia Jurado- General Manager HCM Dubai

Get ready to transform yourself for Total Success with 24 Gold Coins:



Do you wonder why some people achieve all their success while others simply dream of having a better successful life with total inner peace & contentment? International Motivational Speaker and Author Kamran Ahmed Siddiqui shows you that path from frustration to fulfillment supplemented with real life lessons and engaging true stories.

This empowering book contains the most potent success recipes in each chapter which Kamran has discovered over the last 24 years of his professional experience and interaction with thousands of professionals. It will enable you to master every area of your life from understanding the rationale behind fears and failures to being happy and successful at work and in relationships.

Kamran is by qualification an Engineer and MBA. He is a licensed NLP Master Practitioner from International NLP Society (US), Certified Corporate Trainer (Canada), Management Consultant, Registered Lead Assessor, Motivational Speaker, Author and Life Coach. He regularly writes inspirational articles under the column iExpert Adviceî in Gulf News UAE. He has trained professionals for more than 500 corporations including Aramco, SABIC, ALBA, Qatar Petroleum, BP Oil, ADNOC group of Companies and many other Blue Chip Organizations in more than 20 countries. He currently resides in Abu Dhabi-UAE.



