
Selfie of Inner Self



By

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Contents

PREFACE	3
WHO AM I?	4
WHAT IS THE PURPOSE OF LIFE	6
WHAT BHAGAVAD-GITA IS To ME?	7
HINDUISM	8
WHAT IS MY AGE?	12
HOW TO BECOME POOR	13
RETIREMENT, WORK & RETIREMENT HOMES	19
MY RETIREMEENT PLAN	21
OLD AGE HUMMINGS	23
PEERSPECTIVE OF YOUND AND OLD MEN	25
CHILDHOOD REMINISCENCES AND CHARACTER INDICATORS	27
QUID PRO QUO	29
ASTROLOGY	30
VASTU SASHTRA	31
SUSTAINABLE AGRICULTURE	33
CAPITAL MARKETS FOR RETIRED PEOPLE	42
WATER WARS	43

PREFACE

Hello! Hello, I am S.S.Rao speaking, may I know who is speaking? This is a common conversation in any phone. But do I know who I am? My parents call me Hari, my friends call me Srihari, my colleagues call me Rao and my acquaintances call me Dr.Rao. I introduce myself as S.S.Rao, retired Government Officer who is doing a bit of teaching and consultancy. But who am I?

There are lot of answers for the question of who am I? I try to analyse as per my capacity to hunt and search per "I".

This is a result which I want to share in addition of a few experiences I had during my life Journey.

WHO AM I?

We all know that the question of who are we and the purpose of one's life is always in discussion. There is no one solution. Let us go step by step.

WHO ARE WE?

MARATHON RACE:

Let us assume that we participated in a marathon race consisting of 10 million people. Only one person wins the race. What he will get? He may get a prize/ money/ name etc.

A similar race had taken place when we were conceived. Out of 10 million sperms, one sperm reaches the egg and impregnates. Only strong, healthy and fast sperm can win the race and get the prize of physical body and all the remaining go waste. So, the physical body we get is unique and nobody will get the same again or got earlier. This physical body may be human, animal, bird or any living physical body.

Thus, we are that unique strong sperm that got the physical body. Based on the mother side chromosome, we may be either male or female species. This is scientific explanation. The sperm which gets the body has achieved its purpose and just watches everything happening in life. We may call it I / Me / We. When the body reaches old age due to which it cannot do its purpose, the life leaves the body as the body has no further use.

The sperm that got the physical body is life or I / Me / We. Nature (GOD) has given a mini computer to all living things including ants, birds, animals and Humans. The computer for other living creatures is for very limited purposes like eating, defending, and procreating etc. However, the computer that is given to human beings is far wider purposes. The mind for the humans is very high super computer with all the ingredients. That is why, humans could control all living creatures, and can fly, swim and go to moon and come back. The physical body consists of five senses, which gather the data. Nerves carry the information to the Mind, and the Mind does the preliminary analysis and sends the information to Super-Ego for detailed interpretation and advice. This supercomputer will be exclusive use of individual and it dies the moment life leaves the body.

The most important point is to remember that the body is very important and it is our duty to keep the body clean and healthy and operational, else, the life would go away. We should remember that we got this body after running a major marathon race and we should keep it as long and as healthy as possible. The “life or the sperm” that got the physical body is like house owner. He simply stays in the house and operates with the physical body. If the physical body is not working efficiently, it leaves in search of another body, if at all it gets the chance to get one. The general religious books indicate that we should respect our” life” as God and there is no death to life and it occupies different bodies like we change our old clothes when they become unusable.

It is not as simple as that. Even if you agree that the life can take different forms after death in to a new body, it has to run a marathon again if you have to get a physical body and you are not sure what you get if you get at all. So keep the existing body as healthy as possible to run for more time

WHAT IS THE PURPOSE OF LIFE

You won a marathon race and got a physical body. What is the purpose? What do you want to do? Is there any purpose in life? Yes there is purpose in our life. See the example of a tree leaf. It provides food for the tree by combining water and nutrients from soil and sunlight from atmosphere. It contributes its might to grow the tree bit by bit season by season. When it becomes old, the leaf falls and becomes fertilizer. The young leaves start all over again.

Similarly, we are born for a purpose. The purpose is to make our contribution to the society or the world that bit so that it would take one step ahead. Your contribution is that one step. If you are not born or refuse to contribute to the world, nothing would happen to the world. Some other leaf would help the tree to grow; nothing would happen to the tree. That is why the best example is to follow the tree. So, if you are a sweeper, sweep the best way possible, so that the owners would be happy. If you are an engineer, construct a strong dam so that people can drink water for generations. That is your contribution and that is your purpose.

FOLLOW THE TREE

A tree gives fruits, shade in heat, shelter for birds, takes Carbon Dioxide and gives Oxygen and when the leaves become old and dry, they become fertilizer and when the tree is old the timber is used for housing etc by others.

What does it want in return---- Nothing! It just lives its life by making food from soil and sunlight.

Live life the natural way. Let others benefit from your life.

WHAT BHAGAVAD-GITA IS TO ME?

Bhagavad-Gita is a Step-by Step tutorial for leading a contented and productive life. It is not the book to read after retirement or reaching old age for praying. It is a guide book for day to day life and solving your problems on daily basis. Bhagavad-Gita helps or guides you in taking decisions, whenever you are in doubt.

A brief on Bhagavad-Gita (How I Understand)

- Bhagavad-Gita is the summary of Vedas, Puranas, and Upanishads till the time of Mahabharata War. It is mainly a dialogue between Arjuna and Srikrishna in the middle of battle field regarding the necessity of fighting the injustice and follow one's Dharma.
- When Arjuna was depressed and dejected after seeing his friends, relatives and elders in the opposite side of the war and he had to kill them to regain the kingdom, he felt that it is better to beg and live rather than kill his relatives etc.
- Srikrishna tells about Dharma, life and the need to do one's Dharma and motivates him to fight for the war.
- The basic ingredients of the Bhagavad-Gita are
 - The life is eternal and the body is replaced many times and the life cannot be killed, burnt, drowned etc. The life itself is God and is ever pervading in the universe.
 - To attain Moksha, (avoidance of rebirth) is to follow the three paths suggested by him. They are
 - Karma Yoga, Gyan Yoga, Bhakthi Yoga

I do not go into these various Yogas in details. It is sufficient to say that Karma means do your duty without expecting any fruits (as we normally understand); while Gyan and Bhakti Yogas indicate the Knowledge and surrender to God are the paths to reach God.

How I reached to Bhagavad-Gita

Till the age of 21, my only issue was to study and pass in the examinations. I did so without fail. This has resulted into an overconfident, arrogant and aggressive young man that I was in those days. In one of the final year M.Sc Class, during the discussions with friends, it was told that passing IAS is tough. I said any examination can be passed. So the bet was taken that I will pass IAS and show them.

I could not pass the IAS due to various reasons and resulted in my depression and changed my entire personality. Luckily I got a job, in a public Limited Company, and it has a very good library. As I am very fond of books and depressed, I read extensively. I started reading lot of psychological books, Mahatma Gandhi, Vivekananda, Ramakrishna Paramahansa writings etc and suddenly I found 4 volumes of Bhagavad-Gita by Chinmayanada, which changed my life from negative to positive frame of mind and there is no returning back from there. The first step

was to resign from my existing job and go to my village for farming and then, I joined an NGO, and life went on positively.

How Bhagavad-Gita affected my life

There are lots of areas where every day one has to take decisions, which would affect you positively or negatively. I was able to take decisions positively in the following areas.

- If friends and relatives are in great trouble, how can you help or not help them.
- If the corruption is prevalent in one's office how to insulate oneself from that.
- How to do your work without fear or favour and the best possible way.
- How to achieve excellence in one's own field of work.
- How to keep smiling all the way, even in great difficulties and failures.
- How to share your experience with others.

I did not succeed 100 % in the above areas. But I can say, I am successful in about 65- 70% of the time and I am satisfied.

So start reading Bhagavad-Gita now and follow it step by step for Success in life. Don't wait till you retire!

HINDUISM

Religion

- A religion is an organized collection of beliefs, cultural systems, and world views that relate humanity to an order of existence. Many religions have narratives, symbols, and sacred histories that aim to explain the meaning of life, the origin of life, or the Universe. From their beliefs about the cosmos and human nature, people may derive morality, ethics, religious laws or a preferred lifestyle.
- The belief in and worship of a superhuman controlling power, especially a personal God or gods

Evolution of Earth and Religion

I believe that the total evolution of various species is due to climate and nourished due to natural activity of the Earth. Man is one of the species evolved during the last 4.6 billion years of Earth's history.

The first life forms appeared between 3.8 and 3.5 billion years ago and the present humans are branched from a small African ape living around 4 - 6 Million years ago. The present Homo-sapiens are broadly from about 0.2 million years ago. During this history of the Earth, many species are born and perished and new species were born out of the evolution process subsequently.

Humans are the latest species on the earth. They may also perish after a few thousand years and a new species would be born in a new mode. This is inevitable. The only difference between human and other living species is that the humans were provided with a super computer on their head called Brain. Because of this computer, even though, the man is weak physically with compared to many other species, he became strong and can fly, swim and go to moon and return and do anything he wants to do.

The human computer wants to analyze everything it sees, feels and thinks and reason it out. The human computer knows that the humans are born due to nature's benevolent approach and evolution and knows that there is no GOD other than the nature. But it wants explanations why some are born rich and some or born poor. Why some are intelligent and some are morons. Why some actions bring good feeling and some are bad feelings. It wants to tie up every action and reaction and result to something which it does not know and reason it out.

A good and experienced Doctor does an operation but he prays GOD (Super Human) for the patient's survival. Why? Because, he knows he has done everything he can do within his knowledge but the result is not in his hands. The patient may die or survive for various reasons which are not controllable, or not in his hands.

A rocket engineer does everything he can do but the success of his experiment is not in his hands as there are thousand parameters that may change the result from success to failure. That is why he prays GOD. Even though, the result is due to his thorough preparation, but he does not know that he has taken all precautions for its success. That is why he prays.

The animals do not have any problem of GOD as nature has provided a small computer (compared to a small calculator) which tells the animal when to eat, sleep, defend and procreate. That is the purpose of its computer and as such it does not reason it out of any action it had done and the result there off.

Hinduism

During the history of humans for the last 2 lakh years, humans realized their power over other species and successfully lived on the food available thereof. He started slowly to build communities to live together to fight the predators and started to raise families. The animal instinct of survival of your community versus my community started wars and killings like any other animal kingdom.

The communities have started becoming bigger and bigger and there was need for some rules and regulations & controls to live. There is a need of a Super Human being who is a GOD and who can do anything, if he or she wants. Different type of GODs has been created as per requirement. Thus religion was born. Many religions are born in different continents as per the requirement of the local people and as per the spiritual leaders of that time.

Hinduism is one of the oldest religions dating back 5000 years or more. The beauty of this religion is of its democratic nature. you can pray any God you like or you believe. There is a separate God for each individual.

one of the best methods of sharing work is to divide people into groups and allot works so that the works would be complete in time and with a better synergy. But over a time, this turned into rigid caste system, wherein, one is born in a particular caste should do that same traditional work.

This caste system even though originated based on the work allotment to different communities, but degenerated into air tight caste system which defines a person's caste by birth. Karna is not a Kshatriya, so he cannot fight war or learn war fare. This has resulted in a big war of MAHABHARATA about 3000 years ago. The story of MAHABHARATA was not told by SRIKRISHNA. It is told by VEDVYASA, the great sage of that period but showed that it is told by GOD himself, so that people follow the path. The Bhagavad-Gita told in the middle of war is the epitome of the Vedas, Puranas and all religious works up to that time. Even though it is 3000 years old, almost 90% of it is even applicable today.

Ramayana is a story written by Sage Valmiki to say how a king should live for the sake of his people. The story may be true or false. It may be history or may not. That is not important. Various sages or Gurus or Prophets have evolved different guidelines to teach the people how to live in a society/ community harmoniously.

Basically all religions speak the same language. Love thy neighbour and be kind and serve others and live under certain rules and regulations to live peacefully. The extremists from each religion have taken the rules & rituals so seriously that they become unchangeable over a time and life became miserable to ordinary citizens of the world where ever they are.

At present about 70% people belong to Hindu religion in India. So all political parties woo Hindus, but some try to woo minorities telling them that they are secular. Other parties try to consolidate Hindu vote telling them that they are the real Hindu party and real secular as all others parties are pseudosecular. But nobody is secular. As per [https:// en.oxforddictionaries.com / definition / secular](https://en.oxforddictionaries.com/definition/secular) means "not connected with religious or spiritual matters". which party is not connected with religion and spiritual matters? All parties use religion and caste to win elections. In the States where the so called secular parties won the elections, maximum community clashes occurred. While the so called

religious parties expounding greatness of Hinduism could not win elections. They could win elections handsomely only when they expounded the DEVELOPMENT PLANK.

In India, some people believe that we should bring "Sanatana Dharma", the rigid Hinduism back. Protect the cow, keep the dalits in their place. Bring different Pujas, traditions etc back. Why only to protect cows. All living creatures are to be protected. That is why, Jains eat when there is light and cover their noses so that small creatures do not die, while they breathe.

We should know that we cannot go back in time. Take the past with us and move forward.

Even though, we had very good and rich culture in the past, at present we are very poor. 30 % of Indians earn less than \$1 per day while 70 % of our people earn less than \$2 per day. 70 % of all the wealth created is in the hands of few individuals. Immediately, we should do something about it.

What should we do today?

1. Try to rise the economy of the people from \$ 1 per day to \$ 10 per day in 10 years.
2. whatever things required to achieve that should be done
3. corruption should be reduced to bear minimum.
4. Create better primary and higher level education systems like (Nalanda and Takshasila Universities) in the old days.
5. India has the 2nd largest population. Train them in different trades and services and export them and collect tax from them for their education and use the money for developing agriculture, industry and service sector to generate employment
6. Adopt latest agricultural & water use techniques to rise the productivity from 2500 kgs/ha to about 5000 kgs/ ha.

This will serve better to India instead trying to bring "Sanatana Dharma" and take India back to 3000 years.

WHAT IS MY AGE?

It is very easy to tell one's physical age by his date of birth. Let us say I am 73 years old. What is my mental age?

It is very difficult to tell one's mental age.

- When I was 21 years old, I had full of energy, ambitious, arrogant, and sky was the limit for my expectations and the things that I can do. I am willing to learn new things.
- When I was 30 year old, I realized that I cannot do what I want. My opinions are useful but the decisions are taken by my boss. If the results are good, the benefits go to the boss and if the results go bad, I get the blame for the decisions. But still I am energetic, ambitious and will to do great things and learn new things. I am willing to take bad things along with good things. I think I matured at that time.
- When I was 50 years old, I have got my own area of influence. I can take decisions and get the results. Get the benefit from my juniors' ideas as well as influence my colleagues and seniors. During this period, I am very ambitious, full of energy and learn new things, fight with others, put my foot down on things I want or against it if I do not like. Willing to learn new things and still ambitious.
- When I was 58, I still have energy and want to do something. I am interested in new things & want to learn new ideas and try to implement. But I was unhappy at the office and life in general. I came to know that I cannot change the world even though I work very sincerely. People do not bother with the work they do and pass time.
- That is why; I had taken voluntary retirement at 58. I have no boss and no subordinate. I had no work. I have no problem with money as all my responsibilities are over before my retirement. This is the period one takes to GOD and tries to be philosophical and many become reclusive and lose their mental balance.
- I decided that I should not be the one to take shelter in GOD. I decided to teach in the University regarding my subject and do consultancy as and when it comes. No need of money but no free work. I continue learn new things and new software in my area and full of energy as I teach young students and I had to be on my toe to answer their queries. This has helped me to keep my mental balance as well as my physical health even at 73.
- Now what is my mental age?
- Even now, I do not know my mental age. But, looking into the above activities, I think that my mental age is around 55-60 years. If I can keep my mental age around 60 even though, my physical age continues to increase from 70 to 80, I will be OK. The moment my mental age catches up with my physical age, I become old.
- Why should my mental age be around 60? The only reason is at 60, you are physically and mentally fit and have full of energy to do something you want to do, and at the same time you realize what life is and that you cannot change the world.

So far I am young and my mental age is around 60, even though my physical age is around 73.

HOW TO BECOME POOR

I had seen during my life time, many rich people became very poor and poor people became rich beyond imagination. What is the reason for this? The very rich sold tea for their livelihood in the last period of their life. It is very painful to see such strange happenings. I am going to give one such example which is very personal and painful.

When I was a kid, we had lot of animals in our house and also my father was in agricultural activities. I do not know how money comes and goes. We are supposed to be rich in the village. We are 5 brothers and the two elder brothers have a lot of age difference with us. Our eldest sister-in-law is like our mother. I am the third. When she came to our house, I was about 5 years old. My youngest brother was born after she came to our house. We three younger brothers are like a unit and we look our elder brothers as some kind of align and awe.

Why I am writing this piece. I saw very rich people become very poor and very poor people become very rich. I want to analyze the reasons for the same and try to escape from the trap of becoming poor.

In my other elder brother's marriage, I was around 10 years old. One person came to our house and prepared sweets for the marriage. They do not have any money even to eat regularly. By the time I was 25 years old, he became one of the richest man on our village. Why?

By the same time, my two elder brothers who were supposed to be very rich in our village, have almost lost their property and on the verge of poverty. By the time I was 35 years, they became so poor that one of them was selling Tea and other was dependent on rent on Cycle Rickshaw. Why?

The children had suffered maximum extent. But they have learnt the lesson and the art of becoming rich again. They understood that it is the education and hard work that makes people prosper. They have made their children to study and now many of their children are M.Techs, MBAs and working in US and overcame the poverty. This is a real story of Prosperity to Poverty and back to prosperity.

I always think about this. Even though, I have not much respect for money, I have fear of money that I will also become like our elder brothers. One of my relatives told me that his father does not have Rs 10 to admit his younger brother to send to school, and somehow, he himself has completed SSLC (11th Standard) and got a job to support his father. I never expected that money can do such things.

This has made me observe people rich and poor.

The most important things about becoming poor are:

- No respect for money in general.
- No respect for father's money as he does not understand the value of money.
- No respect for work
- No personal involvement in the work or business
- No education
- Repeated business involvements and starting different businesses without considering the reasons for the failure of the previous business in the first place. Everyone has a right to make mistakes. Life itself is making mistakes and correcting them. But nobody has a right to make same mistakes again and again. This results in ruin.

- Participating in businesses without expertise and knowledge
- Dependent on others on day to day basis and becoming a parasite.
- No self-respect

The maximum sufferers are the children of these people. It takes about a generation to overcome poverty and come above poverty line.

I suggest that if you are not a conventional man of working and earning and want to become very rich immediately, be careful. Your deeds will destroy your family, friends and become neighborhood nonsense. You are welcome to do anything you want without hurting others. However, I am not discouraging you for starting any business as far as you know where you are going and have a genuine respect and love for money.

POVERTY TO PROSPERITY

Government of India and all political parties shout from the house tops that they are going to eradicate poverty in India by so many years. In India, about 30 % of people get income less than 1 \$ per day while almost 70 % of the population gets less than 2 \$ per day per person. Only about 4.3 % people are graduates and about 30 % of the population cannot read and write. In such circumstances, how anybody can remove poverty in India? There are different definitions of poverty. If you can eat every day certain calories of food, you are above poverty line. How ridiculous!

Poverty cannot be removed with the present day definition and approach. Poverty should be turned into an **aspiration Engine**.

If I have a cycle and you have a motorcycle, I am poor and you are rich. If I have a one bedroom flat and you have a 4 bed room flat, I am poor and you are rich. I should be encouraged or provide opportunities to work hard and earn more money so that I can also have a motor cycle and a good house. The definition of poverty changes continuously as and when one acquires material assets and could eat, send children to school, have money for health care and dress well and have a reasonably comfortable house.

We hear that a Domestic's daughter has cleared IAS and a laborer's son has cleared IIT entrance examination. The driver's son has become an engineer and went to America for further studies and employment. These are the methods to overcome poverty.

The Government while trying to provide minimum subsidy for the needy people regarding food, health, education etc, it has to concentrate to provide

- Quality education for all with minimum fee.
 - The Government should provide free education up to 12th standard.
 - The cost is immaterial with the compared to subsidies in agriculture, industry etc.
 - Make higher education more employment oriented and free as far as possible if they are employment generating capabilities.
 - The study in IITs and IIMs should be more costly and provide scholarships for the needy.
- India has largest exportable human capital like any other materials like iron ore, copper etc.

- Set up an human export department like any other export department
- Export people to other countries and charge 10 % of their salaries as a tax for 10 years.
- Look after their safety and safe return if they want to.
- Encourage them to settle in their new countries and help India in whatever manner they can by setting up schools, colleges, industries etc.
- The major reason for poverty is uneconomic land holdings in agriculture. About 70% of people depend on agriculture and related activities in India even today. Move the people from agriculture to other activities. Provide special subsidies and grants, employment opportunities etc for the people who have less than 5 acres, so that they can move out of agriculture there by reducing the suicides due to repeated crop failures and increased burden of loans.
- Encourage more small scale industries and employment generating industries in rural areas.
- In the next 10 to 15 years, the village population is going to move into towns and cities in search of employment. There are going to be more slums. It is important that there should be a proper guidelines for slum maintenance instead of slum clearance as slums cannot be removed. If one slum is removed another will come up as people have to live somewhere, if they move out of villages. Each slum has to be recognized as a village and provide adequate infrastructure for water, health, dwelling etc.

The Government should work as a growth engine rather than a controlling one and provide various facilities which make people to work and earn and become rich rather than depend on doles of Government progrmmes and remain poor perpetually.

India has an opportunity with young population to supply labour to the world, provide trainers in various trades and become centers of productivity for various activities to reduced poverty not only in India but in all other countries with similar problems and issues.

HUMANISM VERSUS RELIGION

I find that there are lots of discussions were going on regarding Humanism and Religion and the importance of one over other. There are extremists in both beliefs and want to insist that they are right. A few definitions are given below with respect to Humanism and Religion

Humanism

- A rationalist outlook or system of thought attaching prime importance to human rather than divine or supernatural matters.
- Humanism is a progressive life stance that, without supernaturalism, affirms our ability and responsibility to lead meaningful, ethical lives capable of adding to the greater good of humanity. • American Humanist Association

Religion

- The belief in and worship of a superhuman controlling power, especially a personal God or gods.
- A religion is an organized collection of beliefs, cultural systems, and world views that relate humanity to an order of existence. Many religions have narratives, symbols, and sacred histories that aim to explain the meaning of life, the origin of life, or the Universe. From their beliefs about the cosmos and human nature, people may derive morality, ethics, religious laws or a preferred lifestyle.

Evolution of Earth and Religion

I believe that the total evolution of various species is due to climate and nourished due to natural activity of the Earth. Man is one of the species evolved during the last 4.6 billion years of Earth's history.

The first life forms appeared between 3.8 and 3.5 billion years ago and the present humans are branched from a small African ape living around 4 - 6 Million years (Ma) ago. The present Homo-sapiens are broadly from about 0.2 million years ago.

During this history of the Earth, many species are born and perished and new species were born out of the evolution process subsequently.

Humans are the latest species on the earth. They may also perish after a few thousand years and a new species would be born in a new mode. This is inevitable.

The only difference between human and other living species is that the humans were provided with a super computer on their head called Brain. Because of this computer, even though, the man is weak physically with compared to many other species, he became strong and can fly, swim and go to moon and return and do anything he wants to do.

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During the history of humans for the last 2 lakh years, humans realized their power over other species and successfully lived on the food available thereof. He started slowly to build communities to live together to fight the predators and started to raise families. The animal instinct of survival of your community versus my community started wars and killings like any other animal kingdom.

The communities have started becoming bigger and bigger and there was need for some rules and regulations & controls to live. There is a need of a Super Human being who is a GOD and who can do anything, if he or she wants. Different type of GODs has been created as per requirement. Thus religion was born. Many religions are born in different continents as per the requirement of the local people and as per the spiritual leaders of that time.

Basically all religions speak the same language. Love thy neighbour and be kind and serve others and live under certain rules and regulations to live peacefully. The extremists from each religion have taken the rules so seriously that they become unchangeable over a time and life became miserable to ordinary citizens of the world where ever they are.

The regulations had resulted in a caste system in India. This caste system even though originated based on the work allotment to different communities, but degenerated into air tight caste system which defines a person's caste by birth. Karna in not a Kshatriya, so he cannot fight war or learn war fare. This has resulted in a big war of MAHABHARATA about 3000 years ago. The story of MAHABHARATA was not told by SRIKRISHNA. It is told by VEDVYASA, the great sage of that period but showed that it is told by GOD himself, so that people follow the path. The Bhagavad-Gita told in the middle of war is the epitome of the Vedas, Puranas and all religious works up to that time. Even though it is 3000 years old, almost 90% of it is even applicable today, Ramayana is a story written by Sage Valmiki to say how a king should live for the sake of his people. The story may be true or false. It may be history or may not. That is not important. Various sages or Gurus or Prophets have evolved different guidelines to teach the people how to live in a society/ community harmoniously.

What should we do today?

The rules, regulations and Religions have started since thousands of years ago and they cannot be changed overnight and there is no need to change that also. All religions are good to control and regulate the human behavior.

There is no use in criticizing the religions and GODs, which has become a trend of the present Humanists. This will not have any bearing on the people. When one humanist cries hoarse on TV, that it is not good to take bath in muddy GODAVARI waters, 10 Crore people have immersed themselves in the river expecting some good thing to happen to them. Millions of people visit Sri Venkateswara & Saibaba Temples and wait more than 12 hours to have a Darshan of about a minute. All religious places of different religions are same. Do we need to change that? Can we change?

HUMANISTS even thought cannot change but help in directing the energy into positive action, provided, they realize that God is not against HUMANISM. He is for it. All religions teach HUMANISM. Revive the fundamentals of religions in each religion and explain that HUMANISM and RELIGION are same and that they are two sides of the same coin. Let them pray but do help other humans in misery which is better than praying. Highlight the good and bad points of each religion and guide the population in a positive way. Do not criticize that the people do not know anything.

The present HUMANISTS should study the good points of each religion and spread them among people. They should tell the different leaders of the community and religious leaders that HUMANISTS are not against them and that they want to support them in their endeavor to spread the good points of each religion. It is not sufficient to blame all religions and GODs and say that their HUMANISM is great. It will never work except that a few face book (Yeses) in Social Media.

As far as I am concerned, I believe in a super power (like Gravitation) which makes the planets and stars to be there where they are and controls the whole universe including all living beings. It does not show any distinction between humans and other living creatures. The great sages of various religions also tried to identify the super power and name it on different Gods while the humanists or rationalists try to identify the same in their own minds.

The process of evolution has given the man the super computer for his personal use. It dies when the man dies. The purpose of each individual is to make the evolution one step ahead every time a person is born and travels his life journey.

As such, my philosophy is to do my work the best possible way and help any, if possible or keep quiet, if you cannot help. Let the religion and Gods be in their respective places.

RETIREMENT, WORK & RETIREMENT HOMES

Lots of people retire at the age of 60. What is going to happen to them as life expectation is going to be 80 years. How will they spend their time and money?

During employment, there is specific work, the moment one goes to office either self decided or given by superiors and gets a specified amount for their work. The moment one retires; there is no work and no pay other than pension or savings.

The physical and mental attitude is one of the most important factors that take them into future of old age. Some people lean towards GOD and prayers, some sulk and degenerate and some are more active than before retirement.

It is difficult to say which way is correct. One of my brothers-in-law turned into religion, the other turned into a blogger who writes about his childhood events and writes about various ways of cooking. My brother turned into “no work & only enjoy” person. I turned into teaching after retirement. Some friends started NGOs by opening schools, natural living and financing for small land holdings for economic activity.

I believe that one should continue to do work which has a value to keep one’s mind active and useful to the society. The body does not retire until death. So how can we retire?

What is work and what is value to that?

Consider an example of a tree leaf. It provides food for the tree by collecting water and nutrients from soil and sunlight from atmosphere. It contributes its might to grow the tree bit by bit season by season. When it becomes old, the leaf falls and becomes fertilizer. The young leaves start all over again.

Similarly, we are born for a purpose. The purpose is to make our contribution to the society or the world that bit so that it would take one step ahead. Our contribution is that one step. If you are not born or refuse to contribute to the world, nothing would happen to the world. Some other leaf would help the tree to grow; nothing would happen to the tree. That is why the best example is to follow the tree.

So, if you are a sweeper, sweep the best way possible because that is the purpose of your life. If you are an engineer, construct a strong dam so that people can drink water for generations. That is your contribution and that is your purpose. You have to define your purpose and decide to continue to work until death or until you are physically fit to do. If you are not able to do your work, nature will take care of you and the life leaves you like the leaf falling from tree.

Work does not mean employment and any traditional work. Value means not money but any value that satisfies one’s mind and keeps the body and mind fit. I give a few examples of work and value.

1. One old couple goes walking every day and finds that lot of frogs die due to rapid bus driving on the road. So they decided to save them. They put a notice board on the road like “FROGS CROSSING - DRIVE SLOW”. A few days, people drove slowly then they started driving fast and the frogs continue to die. So the couple decided to save the frogs by themselves. Every morning they take a bucket and put the frogs which are crossing in the bucket and carrying them to the other side. So they do this work from morning to

evening every day. So, what is the work? and what is the value? in this work. They are alive at 80 and active in their work.

2. One of my colleagues has started an NGO for school for poor children. He pays for the books, uniforms and the midday meals. He started this on the name of his son who died due to an accident. He collects a few donations and also uses his pension for the purpose.
3. One of my colleagues has started a small NGO for financing small vegetable vendors and small farmers with minimum interest only to the extent of cost of servicing the small loans.
4. I am personally against donations and free work. I believe that donations should be given and free Voluntary work should be carried out only in case of disasters like floods, earthquakes etc. In other cases, people have to pay for the services based on their capability. A poor farmer can pay Rs 1 per day for his child's education while the rich man can pay more than Rs 10 per day. So any NGO who is in the service sector like schools, health etc, can collect Rs 1 from farmer and charge Rs 10 from rich man and make the school/ health centre economically viable, while providing quality education / health care. Else, the good work the NGO intends to do would be closed down in a few years as nobody can work with loss over a time.
5. I do not ask for money for the lectures & consultancy I give, but I never do freely. Anything free has no value as water has no value as it is freely available, even though it is the most valuable compared to petrol. People are prepared to buy petrol for Rs 80 per liter while they do not want to pay Rs 1 per liter for most important water. They say it is the duty of the Government to provide free water.

How retirement homes are needed.

The employment pattern has changed in India during the last 30 years and the combined family living has vanished in India like in West. This resulted in the need for old age homes for old and disabled persons. This need is going to increase many folds in the next few years.

There are three types of homes

1. Completely dependent on Government grants and donations to take care of the poor people
2. Middle income groups who can pay for their stay in reasonably good old age homes.
3. The senior citizens resorts/ bungalows / and flats which can be bought by the individuals and can stay there like any other individual flats with adequate food and health care is taken care off.

All these avenues for old age people are required. But, actually what the senior citizens really want.

1. Physical health and food to be taken care off
2. Their mental needs are to be taken care off
3. Community living which makes people spend time with likeminded people

The first and the third items are normally taken care of in the present old age homes. No concerted effort was made to take care of the need of mental satisfaction of these people.

1. A retired teacher wants to teach the students/ children with minimum pay to keep his dignity and need of money and mental satisfaction.
2. A retired bank officer wants to engage in some type of banking work to keep him going on.
3. A retired Government officer wants to help in Government procedures with minimum payment (Not free).
4. A retired officer who worked in some type of NGO wants to continue his work even after retirement.
5. Some people turn to God. Some turn to agriculture, environment etc. So avenues have to be provided for these activities in the senior citizens homes.

Unless wholesome activities are provided for the old and retired people, the present old age homes would not be really beneficial. As more and more old age people join these communities, it is required to plan proper old age homes with all the above mentioned activities included in their homes/ resorts etc. This should not be free. There is lot of money in the construction and maintenance of old age homes, resorts and communities etc.

MY RETIREMENT PLAN

I have retired in January 2001 when I reached 58 years even though I had another 2 years of service. The reasons for early retirement are so many that I do not want to indicate here. But I would like to highlight the major events after retirement.

- Life style
 - Any senior officer during his office days maintains a certain life style, like moving in car, travelling by flight and some reasonable luxuries in life. This applies to his family also. On the first day of my retirement, I felt an empty feeling in my stomach as soon as I got up from bed and thought I was useless and no work from today onwards.
 - I thought let me save money as I have to live on pension and a little fixed deposit. So, on the first day, I went to station to book our ticket to our native place by bus. The bus travel happened after a longtime. Somehow, I reached the railway station and booked the tickets and when I wanted to return, there was a flash strike by busses and auto rickshaws and I had to get back to the house by walking and dropping by motor cycle by some people.
 - Then I decided that if I have to travel I had to by car or flight otherwise no travel. This principle, I followed even after more than 15 years of my retirement. This required money as pension is not adequate.
- Money
 - While working, you never think of money as it comes every month as salary and the expenses are reasonable. But after retirement, the work stops and flow of

money stops. I had many offers of employment after retirement. But I refused all of them as I do not want to go to office 10 to 5. That is enough of work I had already done. I told many of my friends and contacts that I am willing to work on project basis and at my convenience.

- Luckily, I got an opportunity to work as a visiting faculty in the local university and in of the engineering colleges. This helped my updating of knowledge in my subject and I realized that I am good at teaching. Students' feedback has encouraged me. Even though, the money is not enough even to meet the petrol cost of travelling, it helped me in getting consultancies in my field and enough money started coming. Now the students come from all over India and I do not charge any money from them for guiding them in their research projects. I only charge for consultancy.
- Thus the money part has taken care of itself. Lots of people who retire do not work and feel that they have no need to work or it is below their dignity to work after retirement. As the life expectancy has gone up to more than 80 years, whatever pension or fixed deposits, you are getting are not enough. Think of water. You cannot depend on only stored water, it will be over after a time. There should be continuous flow of water to sustain the requirement of water. You need not do heavy work; do something which is interesting to you which may get some money. Be useful to the society by giving back what you got all the years.
 - A retired teacher wants to teach the students/ children with minimum pay to keep his dignity and need of money and mental satisfaction.
 - A retired bank officer wants to engage in some type of banking work to keep him going on.
 - A retired Government officer wants to help in Government procedures with minimum payment (Not free).
 - A retired officer who worked in some type of NGO wants to continue his work even after retirement.
 - Investment in shares as a game. Only invest 25% of your net income in shares and be prepared to lose the amount.
- The above are a few examples of work after retirement. Remember, the body does not retire till death. So how can we retire? It is change of job depending on our health conditions & our mental satisfaction.
- One of my relative's wives was very sick and has to be hospitalized. The hospital told him to pay immediately so that she can be taken to ICU. He does not have ready money. He has retired from a very good Government Organization and he got lot of money after retirement. I asked him what is the problem? He said he do not have money and asked his daughter to send some money it will take some time to be credited into the account. I have used my credit card and she was admitted in the hospital. He got the money by evening and repaid the money to me. He told me that he has given his money to his daughter and son and he takes from them as and when required. This is not correct. One of Sikh friends told me

that “Wealthy PAPPAs are happy PAPPAs”. I agree with him. You help your children when they are in trouble, but not at your risk. There are lots of such stories that I cannot enumerate them here.

- Health
 - Health is one of the major issues after retirement. If we keep our health reasonably in good shape, we can manage other aspects of retired life well. May be a little walking of half an hour or some type of exercise, that suits you may be undertaken. I never saw the Doctor till I was 65. Then started various ailments of blood pressure etc. You required insurance for health up to at least 5 to 10 lakhs. Luckily, I retired from an organization where in medical care is in built and the money will be reimbursed or free medical care up to some level is automatically arranged. By God’s grace and parents genes, I am reasonably in good health at the age of 75.
- Self respect
 - One should have self respect and feel that he is useful to the society. Money is important but the concept of usefulness to the society is more important. He should feel that every day he is doing some work which is useful, monetarily beneficial and mentally satisfying.

OLD AGE HUMMINGS

Last week my brother-in-law –cum- my school class mate rang me up and while chatting, he told me that he never thought that he would be old one day. Then he started talking about the inability to move freely like he used to earlier and the restriction of his activities even though he is OK health wise. I also agreed with him. I told him that while I used to make 20 rounds in 35 minutes earlier, now I can make only 5 rounds in 20 minutes that too with great difficulty. We both are 74 years and reasonably healthy at our age.

What are the problems of old age? How to mitigate them is a constant thought in our minds. The problems are mainly physical, monetary and emotional.

- Physical problems
 - The various pains of legs, back pain and general pains innumerable which cannot be classified
 - Hospital visits and maintaining the health with reasonable mobility
 - Fear of bad health and to depend on somebody
 - Day to day purchases and visits outside the house
 - General dislike of foods
 - The restriction of mobility is great and ultimately visit to bathroom is going to be a great difficulty.
 - Once, we reach that stage, we are completely dependent on somebody.
- Money problems
 - Normally, we retire at the age of 60. Whatever, we save during the employment, is not adequate to maintain the same standard of living as the inflation is more

than 5 % in general and the income is not adequate to maintain the needs especially medical and hospitalization expenses and even day to day expenses. One of my friends, who retired from a very prestigious organization, has told me that he did not opt for pension thinking that the amount received in lieu of the same would be adequate for him and his wife for their life time. But the amount is dwindled due to giving some part to relatives and due to increased cost and he said that he now depends on his children on their daily needs. How difficult it is?

- Emotional problems

- The friends and colleagues who used to visit the house quite frequently and enjoy meetings and outings dwindle in the old age. Thus the old people become lonely and go into past and become depressed.
- One of my friends told me that he brought up his children so lovingly and now they are not bothered about him at all. He forgot to mention that he put his father in an old age home.
- It is very difficult to mention the points of emotional equilibrium during the old age. Because of crumbling family system, old people are not required or no place in a family. The family itself is defined as husband, wife and children. There is no mention of old parents / or old in-laws.
- There are quite a number of examples, where, the parents stay with his son /daughter and are not happy because they feel that their children are keeping them as unwanted guests and not asking their suggestions in family matters. Even though, they live together, they feel that they are lonely.
- The daughter-in-law / mother-in-law syndrome is quite evident in majority of such staying together compulsorily.

- Solutions

There are no specific solutions. A few suggestions only.

- As far as possible stay alone with wife / husband
- Create an activity which occupies your mind. My mother-in-law who stayed with us was continuously busy making new dishes and experiment new food items. She lived up to 90 years.
- Always try to learn new things either in your work area or interested areas.
- Visit pilgrimage or tourist places which you could not visit during your working years.
- Engage in an activity which you wanted to do in your young age like music, painting etc.
- Create a support system where ever you are. Help others in their need so that they will help you in your need.
- Do not shift to new place as far as possible. Live in the same place where you lived for a long time and adjusted to the climate.
- As far as possible do not go and live with children. If you have to stay with your children follow their time table regarding food and other customs, they follow in their house. Remember that your children's house is not yours. It is somebody's

house whom you helped in their young age. Do not have attachments and try to control and advise them. They do not require your daily advice.

- Whatever the money you earned during your working days and saved for old age is not adequate as the cost of living is high and peoples' life expectancy has generally increased up to / beyond 80 years. If you have to maintain the same life style, you have to earn beyond 60 years (or traditional retirement). Do small works like teaching, consultancy, small business activities which suite your health and mobility and supplement your pension for meeting the expenses.
- If you are interested, you can invest in shares up to 20 % of your savings and play the game of buying and selling shares. You may lose all the money. But it is worth experimenting as share business is highly technical and the mind would occupy completely. Start investing in small amounts and slowly graduate to invest more but not more than 20 % of your savings. Do not be greedy. This is just passing the time and earn about 15% on your investment.
- Do not give your money to your children beyond a point. My Sikh friend told me that "*Rich Papa is Happy Papa.*"
- If you are economically sound, buy a senior citizens' flat and stay there, like my friend in Hyderabad who stays in a senior citizens 'flat while his children are in abroad. If you do not have that kind of money stay in a good senior citizens house on rental basis.
- Give back to society what you got in any kind of activity you enjoy. Some teach, some turn to God some turn to social activity etc. There is no limit for activities.
- Remember that you have done your work of God for which you have been sent to this world. You enjoy your remaining life with full of joy and cheerfulness and full of happiness.
- Always smile.

PEERSPECTIVE OF YOUNG AND OLD MEN

- When I was in my thirties, my parents were in seventies. They used to spend all their time talking to each other in a separate room. I never understood what they were talking. Now I am 73 years old and I know what they were talking. At old age, you have ample time and nobody to talk to. So the only available person is your wife and you bore her with your old achievements or old arguments.
 - The same happened to our parents and would happen to our children.

It is called generation gap which cannot be bridged. A few examples of what I had done in my young age and what I want in my old age.

- My father used to send money in my college days for monthly expenditure and also sends an express return telegram to inform my welfare. In those days I never wrote a letter to my parents.
 - But now I expect that my son talk to me every day at least for 5 minutes by phone
- I told my father once, that I am old enough to take my own decisions and no need for his advice.
 - Now I give advice to my son on various aspects, which he refuses not so bluntly.
- I could not stay with my parents due to employment and I had to stay about 1500 km away from my parents. They could not spend time with grandchildren.
 - The same happened to me as my son is about 2000 km away and we could not spend time with grandchildren.
- When my father was alive, I did not understand his value. He was the only true supporter and well-wisher and ready to support me at any adverse moment without reservation. Only I realized this after his death, as I could not stay in the village even 6 months after his death.
 - Same things would happen to our children. They only realize when the old man is not there. That is nature.

Some other experiences

- One of my known people threw his mother out of his house when young and she had to spend her time in some relative's house. Now, as he became old, he blames his children for not taking care of him.
- Another person kept his old father in an old age home. Now he laments that his children are not taking care of him suitably.
- One of my friends has shifted to his son's house thinking he would be happy with his son and grandchildren. Within 6 months, his son and daughter-in-law sold his books, furniture and all his belongings to "Raddiwala" telling that they are anachronistic in the new house. Now he feels sorry that he left his house and joined his son only to lose his identity altogether.
- Another old couple who stay with their son rant that they are treated as guests and not part of the family for any family decisions or activities.
- One of my Sikh friends told me that we should not give all our money to children and depend on them. Anyhow, the money will go to them. Why should you give it before and depend on them? He said that "Wealthy Papa is Happy Papa". I agree with him.

There is no solution to this problem of senior citizens. It is going to be more difficult for the next generation as families are going to be more nucleuses and no place for old people except in old age homes.

We never understood how our old parents thought and wanted when we were young. The same happens to our children and grand children. This is a cycle of nature and we have to bear with it and create our own circle of friends and activities to be completely involved and spend time usefully. There is no use blaming either children or parents.

When I was about 20 years of age, I attended a meeting of some spiritual activity. I do not remember the name or place. The main speaker of the meeting gave us an advice which had a great impression on my young mind. He said that nobody can repay the debt to parents, as they bring us to this world and take care of us in our young age. But, we can only thank them and also do “NAMASKARA” every day morning.

So I went to my parents and told them what the saint told me and did ‘NAMASKARA” and also told them that whatever I do in my life and whatever I earn will go to my wife and children but I can only thank my parents for this. My parents laughed at me and accepted my ‘NAMASKARA”. Taking cue, my younger brothers also started doing ‘NAMASKARA” whenever we go out to some other place or leave our village to new places.

Will ‘NAMASKARA” is enough for the old people? I think, we should have taken a bit more care for our parents, as we expect a little more love, affection and care from our children. This is applicable for all generations.

CHILDHOOD REMINISCENCES AND CHARACTER

INDICATORS

Childhood is one of the best periods of one’s life. They were character building periods as well as enjoying the innocence of childhood. Sometimes we go back to our childhood and enjoy the reminiscences of the period. A few of my childhood activities I always remember.

- When I was about 8 to 9 years, I told my younger brothers that I could control any type of fire and stop the big fires also. So one of my younger brothers brought the match box and ignited grass mound on our backyard. I tried to douse the fire, but it was suddenly gone out of control and became big fire. We ran into the house and told our mother that there was a big fire. She immediately told my father and the people around stopped the fire. My younger brother explained the reasons behind the big fire and told our father that I could not control the fire as I told. Subsequently, I was given a big spanking and told all three of us not do such things.
- When I was playing a stick and rod game, one of the games children play in the villages, the rod caught my eye and there was lot of blood and I was about to go blind. Luckily the rod struck just above the eye. I was taken to the local doctor and the necessary bandage and medicines were given. We were told not to play the game again.
- When I was studying 3 or 4th class, the examinations were about to begin. The school was next to our house. I asked my mother to give 25 paise for purchase of sweets. She refused. I threatened that I will not write the examination. She said not go to the school, but she will not give the money. The second bell has rung and the exams would start at the third bell. Again, I demanded and again my mother refused. So, I became very angry and ran to the school to write the examination. When, I returned, the sweets, I wanted to eat were ready in the house.

- In our young days, we take arrows and bows and start fighting like Ram and Ravana and threw stones on the birds etc. In one of the incidences, I threw stones on a group of birds. Normally they used to fly away. However, this time, one of the birds was hit and when I went to see the results, I saw a bird hit by my stone and it was bleeding. I felt the agony of the bird and tried to assuage the bird and after an hour or so, the bird could fly. I was relieved. I decided that I would not through the stones again on any one. I still feel that feeling of agony when even ever I remember the occasion.
- The school in our village is up to 6th standard only. So my parents taken us to nearby town for our further studies. My parents were there with us, while the farming operations were controlled by our eldest brother who was around 20 and married. When I was studying 7th standard, I became angry with our parents, and without telling anybody, I left to our village which is around 3 km but through a big forest. When, I reached our village, I was afraid of my father and told my elder brother everything. My sister-in-law gave me food for the day. My brother sent somebody to the nearby town to inform my whereabouts. Next day, he came with me to the town and left me there. My father did not do any with me thinking that I would again runaway. This was a great experience running through the forest, where I know that tigers were roaming in those days.
- On the day of 7th standard final examination, I had a very big fever. If I won't write the examination, I would lose one year. My parents told me that the loss of one year was not a great thing, and decided to go to our village till I recovered. But I refused strongly that they had to take me to the class to write the examination. I do not know how I convinced my parents. My elder brother carried me to the school and I had written the exam. I could not eat any food during the examination except two "Idlies". That was one of my greatest achievements and even my parents and elder brothers appreciate for my great fight back to write the exam.
- We were taught Hindi from 7th standard itself. In one of the classes, I could not reply to the queries in Hindi and I was asked to stand up on the bench. It was a great shame to me. Probably to every child. I decided that I will study Hindi completely so that nobody could question me about it. So I joined summer classes for the examinations in Hindi conducted by (Dakhina Bhrat Hindi Prachara Sabha, Chennai. I continued this summer classes ever year till I competed graduation so that simultaneously I got the degree of Rashtra Bhasha Visharda. I cherish this achievement and I got a few scholar ships also for the Hindi studies. I was very fond of books from my young age, and I completely studied all the books of mythology, history, novels etc in the library by 10th standard.
- During my 9th standard, I used to go to tuitions to nearby teacher. There was a beautiful girl who was my class mate also attended the tuitions. In those days, boys do not speak with girls. As the tuitions are in the night from 7 PM to 9 PM, the teacher asked me to drop her in their house every day. That was a good occasion to make friends. For a few days, we did not talk to each other. But slowly we became friends. She has 3 sisters and I had 4 brothers. She does not have brothers in the house and I did not have sisters in our house. So suddenly, she started calling me brother and I started calling her sister. Our friendship grew and our family members had appreciated our friendship. We are till today

brother and sister. I attended her marriage and she and her family attended my marriage. We do occasionally meet after all these years. It was a good memory.

- In those days only, I met a girl who was my future wife. I did not tell anyone except to my younger brothers, till I studied M.Sc and eligible for marriage. In the final year of my M.Sc, I told my future brother-in-law who was my school mate that I wanted to marry his sister. So with a few hiccups, the marriage was performed.
- There are lots of incidences such as above. As we grow old they became good or bad reminiscences and many times they are repeated to others who are bored with such reminiscences and try to avoid old people.

The child hood reminiscences broadly indicate the future character of the boy. They are broadly as under:

- The boy is adamant and once decides, will not stop in the middle of any work.
- Highly emotional
- Fond of books and studies & Broadly against violence

QUID PRO QUO

There is a saying that “whenever you help others in need, God will help you in your need”. I do not know this is a correct statement until I had a personal experience in this regard.

One day a young couple of about 40 years of age with two children of about 5 to 10 years came to our house in the village at around 2 PM. They looked very tired. He has informed me that he is an employee of a Bank and returning to their village from Hyderabad to attend a function. Their vehicle had a break down on the road near our village. He informed me that the people around the place informed him to go to our house in the village and we will help them in this regard. So he came to our house and requested me to get the car repaired so that they can proceed. The children look very tired and hungry. I requested my wife to prepare some food immediately with whatever vegetable available in the house. Within an hour, she prepared food. In the mean while, the family had freshened themselves and ate food and took rest in the house. In the meanwhile, I send my driver to the place of breakdown and got it repaired and brought the vehicle to the house. They left our house thanking us copiously. The episode was forgotten till a similar incident occurred after 5 years.

I was working in a Central Government Organization situated in Pune. My job involved long journeys from Pune to Goa, Pune to Nanded, and Pune to Nasik. Etc. When ever, there are holidays for children, I used to take the family along in the jeep so that they can enjoy the trip and journey. Those are the good days. In one of the trips, near Nasik, we were held up due to heavy rains and flooding streams. It was around 5 PM and the children were very hungry and tired due to long journey. I was wondering what to do. We are preparing to stay whole night there on the road due to flooding stream.

Suddenly, one person came to our jeep and introduced himself as an Executive Engineer of that area of R & B division of Government of Maharashtra and requested us to join him to the nearby rest house which is under construction and renovation. He said he saw that we are Central Government Officer with children (Based on the name plate on the vehicle) and tried to help us. We went to the rest house somehow with lot of difficulty. The rest house is under renovation except one room. He asked us to stay there. He requested the cook to prepare food by evening. In the mean while we had refreshed ourselves. We enjoyed our stay at that place. The Executive Engineer refused to take any money informing us that the rest house is under renovation and there was no question of taking money till officially it is opened even for food. In the next morning, after breakfast, we left the place thanking him.

My wife told me in the jeep how we helped a family about 5 years ago in the similar conditions and the same is repaid by God today. What a coincidence. These things do happen and we do help whenever possible without thinking and without expectations. These will be repaid in the same kind by God, in our needs.

ASTROLOGY

There are strong believers as against strong disbelievers in astrology. We all know that planets have influence on both living beings and non living materials. The high tides and low tides are due to the gravitation pull of moon. We do have millions of solar systems in the sky in addition to our own solar system. The planets move around themselves and around Sun due to gravitation pull and centrifugal forces generated due to rotation. But do they have influence on our day today activities or do they have influence on us on our behavior and general wellbeing over our life time and we cannot do anything other than follow the stars.

I do not believe this proposition. The stars may influence or not, but it is our self-confidence and self belief that moves us in our life and gives achievements due to us. It is our actions that control our future rather than stars' activities.

When I was studying B.Sc final year, one palmist saw my hand and said that I would not pass B.Sc and even if I pass, it would be with great difficulty and there would be no more education for me. It is appalling as I was more interested in education and study throughout my student career. Even though, I was not brilliant like my younger brother, I used to pass all the examinations without difficulty. I got the results and I passed with no high scholarly marks. I would have searched for a job or settled in agriculture which is our family tradition. But I applied for about 20 Universities in India for M.Sc and I got admission in one of the universities. Since then, I did not look back. I could do my Ph.D and other degrees to my credit. This only shows that the Palmist may be wrong or he was indicating that my educations levels were difficult to achieve.

I had shown my daughter's horoscope to a good and reputed astrologer before marriage as the bride groom's father was a believer in astrology and the marriage was performed. The marriage went on rocks and not even one word of the astrologer's predictions was true, even after so many years.

It may be possible that some of the predictions might have come true for others.

People say that there are good periods and bad periods. As we have to take decisions every day some turn with good results and some with bad results. If the results are good or bad for a continuous period, then we call it good or bad period. It happens to everyone in life some time or other. Does it mean that our stars are acting on our favor or against it? I do not believe that. Stars do their work and let us do our work in this world. We got lucky and got our only life now and we should maximize it.

The daily and yearly predictions of astrologers may be correct or may not be, we should believe in ourselves and do our work. Never leave it to our stars. When we die, stars won't help us.

Does this means, I am not a believer. I do believe in our stars do effect our nature to the extent of about 5 %. Take guidance from the stars, if you believe and go ahead with your daily work and have self belief in yourself that you can achieve anything you want. Do not blame the stars for your failures and put in more work to achieve what you want.

VASTU SASHTRA

Vastu Sashtra is an old building design manual coming from generations in India. Some of its recommendations are required to follow for well being of the families who live in the houses. However, it became a fad and the so called experts suggest and modify the walls, places where to put furniture, kitchen and even small utensils. They destroy the walls and reconstruct them in different designs. I have nothing against them. Any knowledge does not come from reading books. The knowledge comes with dedication, experience and sincere application of the knowledge one possess through books. The so called experts also indicate stringent guidelines for even flats, which is not possible to design as per Vastu which is basically for design of individual buildings.

I do have my own Vastu view of buying new house or flat. They are as under:

- Neighborhood

When you want to buy or rent, the first thing we should see the neighborhood. We should see whether, there are any slums in the area, any polluting agencies nearby or any bad characters that disturb the local population etc.

- Neighbor

The second most important factor is to know who is our neighbor? Is he a vegetarian, or non vegetarian, whether he is employed or business man, whether his economic status is to above or below us etc. It is always better to have a neighbor who is similar background to us.

- House

The characteristics of house are very important, as we are going to stay in the house for a longer time. You go to the house for inspection in day time. When you enter the house, open all the doors and windows and see whether, light and wind comes and flows throughout all corners of the house. It is important that light and air moves freely in the house and there should be no dark spots in the house even in day time.

- Vibration

Another important aspect is how the house reacts to you. Open all doors, windows and stand in the middle of the hall. Close your eyes and think of the house. Does it invite you to stay or are you getting negative thoughts at that moment. You should get positive vibrations from the house as though, it is inviting you to stay in the house.

- As far as possible do not buy a second hand house, if you want to stay in the house.
 - However, if you have to buy the second hand house, see that the house is vacant and you will be the first person to occupy the house.
 - If it is not possible, then enquire regarding who stayed in the house earlier and their economic well being and if any deaths occurred in the house during the last two years.

Am I an expert in buying and selling houses? No! But I have seen families who were destroyed in staying in houses where there was fires, deaths, and become poorer in staying such houses.

I believe that the houses are tied up with fortunes of the people who stay there. I do not know for sure it is correct! But I do not recommend buying such houses or staying in such houses.

As far renting houses, broadly follow the suggestions in buying and do not worry too much regarding where to keep you luggage or cupboards etc in the house.

SUSTAINABLE AGRICULTURE

I was about 27 years of age when I decided to do agriculture in our village. Accordingly, I left a Central Govt. Job and went to my village in Andhra Pradesh. I and my younger two brothers pooled our land to cultivate the lands. We purchased a tractor and with great enthusiasm, started doing cultivation in our fields.

In the beginning of the first year, the crops have come up very nicely because of using the latest techniques, and required fertilizers, people in the village flocked to see our lands. But before cutting the crops, there were heavy floods and the crop was lost. When the expected yields were about 100 bags of paddy, the actual yield was only about 10 bags.

In the second year, we got reasonably good yields and tried to establish ourselves in the village.

In the third year, there was a huge drought in the area and the yields are very poor due to late release of canal water with insufficient quantities. The bank loans, reached only after the cultivation. By three years, we had incurred huge losses, which could be repaid only by selling a portion of land. In disgust, I left to join the service again. Technically, I migrated to Maharashtra where I got the Job.

I survived the calamity because of higher landholding, support of the family & education. If any of them are not available, I would have gone the way of many small farmers who either committed suicide or become a laborer.

However, the ground experience in agriculture was very much useful to me as I was working in the area of Agriculture and Water sector during the next 40 years.

Can such a failed farmer in agriculture give advice to the farmers what to do? May be YES or May be NOT.

The word sustainable means different things to different activities and people. A farmer with a family of 5 having a land of about 1 to 2 acres cultivates and earns his livelihood through agriculture. He is a mini entrepreneur in its true sense. He decides what to grow, provide inputs and after cultivation, he earns his livelihood. If you consider the land as a factory, it is true entrepreneurship consisting production, credit and sale of produce to earn the livelihood.

However unlike any manufacturing activity, the agriculture has 6 external forces which hinder the economics of the agriculture. The 6 forces are **i) uneconomic land holding, ii) Climate, iii) Timely Credit, iv) Productivity, v) Marketing and vi) Government Policies in agriculture.**

I. UNECONOMIC LAND HOLDING:

The majority of the farmers have land less than 1 ac which is not economically viable for any type of agriculture and the farmers are not willing to pool their land as shares like any industry with the fear of losing the land and continue to cultivate the uneconomic landholding with loss year after year, resulting in high debts leading to suicides in extreme cases.

What is the solution? There are many. The following are some of the remedies

1. Sell or lease the land and migrate
2. Lease the land and do part time job (daily laborer) in the same village

3. Cultivate land as a secondary occupation and use the produce only for self consumption while daily labor is the main occupation
4. Have an alternate activity connected to agriculture like animal husbandry, poultry, producing organic manure and fertilizers etc
5. Have a small shop with daily use for the local population like buying and selling oil, clothes, vegetables, rice, and other material for daily use.
6. Do alternate jobs like stitching clothes, masonry job etc, if you want to stay in the same village?
7. Never depend on agriculture and never take loan for agriculture operations, if your land holding is less than 0.5 ac. Let the land be fallow rather than take loan and do agriculture.
8. Never stop sending your children to school. Only education can save your future generation.
9. Try to do cooperative agriculture with relatives or likeminded people.
 - The maximum command area should not be more than 40 ha with a maximum of 20 farmers.
 - One of the elders can become the leader of the Cooperative society and your land would become your share capital in the society
 - All of you are members of the society and would work in the field and get labor charges as per your assumed rates. This may be less than market rates as any profit would go to you only.
 - Register society so that you can get benefits of getting loans from bank and also get fertilizers, seeds, pesticides at cheaper rates from Govt.
 - You can insure the crops on society basis so that you get the compensation if the crops fail.
 - You can also generate emergency fund by contributing Rs 30 per month per individual like in Self Help Groups and get loan against your deposits or the amount can be used for emergencies for health, education etc.

II. CLIMATE

Climate is one of most difficult and unmanageable parameters which is beyond the farmers' control. There will be always one drought and one flood in a period of 10 years, which effectively destroys the economic viability of the farmer. Some of the following remedies may be followed

1. The farmer should follow the multiple crop strategy.
2. The farmer has to divide his land into 5 parcels.
3. They should grow 5 different crops and plant in different times, so that some crops yield early and some late in the season giving higher rates for your produce because of availability of the same in unseasonal times. One crop should be vegetables and other should be fruit crops. The remaining would be field crops. Vegetables would get you money on daily basis while fruit crops would get money on seasonal basis.
4. If the unseasonal rains or drought destroy some crops, other crops would survive.
5. The insurance is the key for the farmer's survival and this should be on individual basis rather than Government controlled insurance agency which depends on Govt. declaration on drought and floods for releasing the insured amount.

III: TIMELY CREDIT

Agriculture credit is in the hands of local money lenders since time immemorial and cannot be replaced by any system. Large numbers of committees were formed by Government of India and quite a few recommendations were made. But nothing has worked. Even the latest Self Help Groups are not completely successful in this regard. Some of the issues and suggestions are given below.

1. The advantage of money lenders are timely credit and available at any time of the day.
2. The interest rates are abnormally high depending on the requirement of the farmer. It may vary from 24 % to 50%.
3. Once entered into an agreement, the farmer cannot come out of the system due to frequent failure of crops and very less market rates at the time of selling the farm produce. If unbearable, the farmers commit suicides.
4. Many attempts have been made to control money lenders without success. As money lenders are part time agriculturists, they fall under agriculture and get credit from banks with less interest, as they are more viable. However, they use the money for lending with higher interest.
5. They also get gold loans under agriculture with less interest. But they lend the money with high interest rates to local farmers.
6. Many of the money lenders are registered and maintain two registers one for regular clients which are audited and income tax is filed while the other is with higher interest and not shown in any books.
7. The loans taken from the banks by the real farmers normally go to the money lenders as timely credit is not available from banks, due to procedural delays in sanction of loans.
8. Some of the financial agencies try to control the money lenders by trying to imitate them without success as the village branches of banks are one man show and the bank manager invariably stays nearby town as infrastructure for schools, living, health etc are not available in the villages. These stop from giving loans to the needy at the time of emergencies and the farmers have to go to the local money lenders.
9. The Credit from Government banks always come late, if at all they come and he has to depend on the local money lender who charges anywhere between 24 to 50 % interest which makes agriculture non viable. The industries continuously cry for low interest rates of less than 10 % for their industrial activity
10. The recovery of loans is also very difficult as the banks follow a system of periodic repayment based on their disbursements, while the farmers can repay at the time of harvesting of crops only. The banks wait till the farmers sell their produce. But, the farmers pay the high interest rates loans given by the money lenders before the banks and fail to repay the loans to the banks, which results in NPAs. The money lenders can recover by purchasing the farm produce at cheaper rates as they also many times work as marketing agencies to the buyers.

11. The solutions are very difficult to arrive at. The farmers not only require credit for cultivating their lands, they also require for health, marriages & deaths in the family, repair of the house and buying other requirements and many day to day need of any individuals.
12. Who will give money? The money received for agriculture purpose does not go into investment as there are many other emergency requirements, thereby the agriculture inputs cannot be purchased. This results either in low productivity or involvement of money lenders.
13. The solutions can broadly be divided into two
 - a. Give him a credit limit of Rs say 50000 for a family of 5 that is 3 adults and two children. Assuming 3 adults work for 100 days @ Rs 100 per day as per Government employment scheme like Mahatma Gandhi National Rural Employment Guarantee Act(MNREGA), they get 30000 per year and if they have 2 acres of land, the net income would be about 10000 per acre that is about 20000. The total amount would come about Rs 50000. The credit limit may also be kept at 50% of the cost of the land + their 100 days income. The family would register with only one bank (nearest to the village) and get a credit limit of Rs 50000 per year. He would take the money as and when he wants and repays as and when he gets money either from employment or from crops. If he does not repay in two years time, the bank would sell his 2 acres of land and recover the same. There is a danger that the farmers' draw the money for the purchase of luxury items and default in payments. If they default, the land will be sold and recovered in two years time. The concerned bank manager has to have a good coordination with the local farmers to know who is doing what and how the money is spent.
 - b. Will this method replace the money lender? No. But there will be considerable relief to the farmers and they need not commit suicide. The money lenders can be controlled to some extent by regular checks on his books and informs the farmers that they should not take loans from money lenders if the interest rates are more than 24 %. This cannot be controlled to a large extent as credit cards charge 36 % and still many use the same. The money lenders cannot be replaced. So, we should take their help but control them to a large extent.

IV PRODUCTIVITY

The productivity of lands is very less in India because of old agricultural practices and mono culture of agriculture year after year. We can easily double the productivity, if proper agriculture practices are followed. But the farmer normally follows the traditional practices as his knowledge base and his risk taking capability is less.

The major suggestions are as under:

1. Irrigation
 - Flood irrigation should be altogether banned. Irrigation water has to be used only either by sprinkler or drip systems. Large scale sprinkler system has to be encouraged as its adoption is simple unlike drip system. The solution is not giving subsidy on the

equipment but demonstration of successful implementation of sprinkler systems on the fields and readily available credit with longer duration of payment. The manufacturer or dealer has to provide maintenance for two years and responsibility of training to the farmers should be on the dealer in addition to Government programmes. The dealer may be provided the cost of maintenance after he gets the farmers signature for every maintenance and training as per the schedule.

- The canals should be run only for 15 days in a month and the remaining days the farmers have to use groundwater for their crops.
- Electricity for agriculture purposes may be provided at least 4 hours in a day to about 8 hours per day.
- No high water consuming crops should be grown except in low lying or water logged areas where water is available in plenty.

2. Modern Agriculture

- The farmers should be trained in new techniques of plowing fields, new techniques of seed and application of fertilizers, pesticides should be implemented by the dealers and through Government programs. Government should concentrate on training and demonstration. No subsidies should be given to fertilizers, pesticides etc. The money should be given to training and demonstration based on farmers' participation. The money will be given to the dealers and other institutions based on the farmers' signature for each training programme and as per budget for the programme. NGOs may be involved in this programme.

V. MARKETING

- If any business man makes a product for Rs 100 per piece, he will try to sell at least for Rs 120. If he cannot sell the product at a minimum profit, he will quite the business and try to set up another business. Only in agriculture, the farmer who produces a product for Rs 10/ kg, would have to sell for Rs 7/kg, year after year leading to higher debts and suicides. This is mainly due to poor marketing strategy of farmers and the exploiting nature of middle men. An Rs 7 / kg at farm gate is ultimately sold to the customer at Rs 40/kg, A huge profit to series of middle men. The producer gets the minimum and the middle men get the maximum. This happens only in agriculture.
- Storage capacities / Cold storages
 - The holding capacity of farmers is very less as he has to sell the produce at any rate as soon as it is arrived as he has to repay the loan to money lenders and also to the banks and other relatives from whom he might have taken loan. This makes very easy to middle men to buy the produce cheaply. If there is a provision to store the produce for a short period of 3 to 6 months, it would help greatly to the farmers. If the farmers can store their produce in godowns and get 50% of the cost of the produce immediately, they can repay the immediate loans and sell their produce at higher economic rates subsequently and repay the 50% of the bank loan, they have taken while storing their

produce. The NGOs and Government agencies should be encouraged to set up small godowns in villages for this purposes.

- Some of the produce required cold storage for storing perishable goods like vegetables etc. The same procedure should be followed to store the same for a short period, especially the rates crash when the perishable goods come to market in a large quantity.
- The market yards should be strictly monitored for sudden reducing the prices to help the middle men.

VI GOVERNMENT POLICIES

- Government policies also add to the misery of the farmers. If an item is produced at Rs 100 per piece in manufacturing industry, he is allowed to sell at 120 or more depending on the demand. But the farmer is not allowed to sell at more than the prescribed price by Government of India. Many times he has to sell far less than Government price.
- The Government sometimes proscribes export of certain food items and sometimes allows exporting, thereby creating instability in prices and the middle men get the profit at the expense of farmers.
- There is no agriculture insurance policy which ensures the stability of agriculture, even though many attempts are made to provide insurance, which failed. Insurance should be farmer to the agency. Government should not come in the middle except to frame proper policies and control. If the crop fails, the insurance company has to pay the agreed sum. There is no need to Government declaring drought or flood. The insurance company has to check the veracity of the claim and pay. If the company does not pay, the farmer has a right to go to Government for claims. A suitable system has to be developed like consumer courts.
- If the farmer from South India wants to sell onions in North India, he should be allowed to sell. There should be no restrictions. He should be able to sell his produce anywhere in India or abroad. If the Government has to procure, let them buy the same as per international rates for the product at that period.
- Providing subsidies and loan wavers by Government year after year normally do not reach the ultimate cultivator, except the middle men get the benefits.
- Let Government recognize agriculture as business and provide facilities, controls as per business activities to make the agriculture as an economic activity.

I hope some of the suggestions may be useful, especially to farmers who want to stay in villages and practice agriculture.

But, after doing all the above suggestions, do the farmers get good yields and good money. I still doubt. My father a hard core agriculturist used to say “Agriculture is not business. It will neither kill nor make you rich, only makes people to survive.”

I believe that we should not support “Survival Agriculture”, We should support “Sustainable Agriculture” where the farmers think of prosperity and not survival. We should move people from the concept of “*Poverty alleviation to Poverty to Prosperity*”. Let the people migrate to urban or semi urban areas and make their life easier and try to prosper and use their traditional agriculture knowledge to put into “Urban Agriculture” as a sustainable activity along with other business activity to work towards prosperity.

NATURES’S FURY

During the Earth’s history of 4.6 billion years, many epochs occurred where in, mass extinction of the then life forms occurred and new life forms were generated. The major life extinction occurred during 248 million years, 145 million years and 65 million years ago. The most primitive hominid (human ancestor) evolved- approximately 4.4million years before present and the origins of present human form broadly dates back to about 0.2 to 0.1 (homo sapiens) million years ago.

The present human form is the most dangerous and most horrashias eater of other life forms. He is not only polluting his own life space, he is also killing all other life forms for eating and gaming. Now he realized what he is doing and trying to control the climate so that he can survive a little more million years. Is it possible? The present human form has its own mind and can control some extent by first controlling its population and reducing the pollution around its life space. But nature has a very effective balancing act in its sleeves. It is time for the nature to remove all the present life forms and create new life forms for better balancing act of the nature.

It is well known that each 1 to 10 million years, the polarity of the North Pole reduces and the North Pole becomes South Pole and vice versa, there by changing the geography of the earth. The deserts become fertile lands and the green lands become deserts. It can be seen very clearly that the present Middle East might have been forest lands once upon a time. It is well documented that at present the polarity has reduced to about 10% of the original strength and we do not know when the calamity of changing Poles occur. It may take a few million years or tomorrow.

It is said that, if we can restrict the global warming by 2 degrees, about 20 to 30 % of water per capita would be reduced globally and about 10 to 15 % of reduced crop yields would occur. This may save the Earth or Humans. But, the predictions are that the global temperatures are going to increase beyond 5 degrees which is a disaster to all life forms; where in the ice in Himalayas & North Pole would melt causing heavy floods and resulting of heavy deaths & migration of the remaining, social unrest, wars etc.

The indications of calamity are already seen. Normally floods and droughts occur once in 10 to 11 years, coinciding the Sun spot activity. But now, the floods and droughts have become an annual affair with the most latest effect of floods seen in Uttarakhand and Chennai in India and is happening all over the world.

While the floods & droughts have a greater effect on agriculture in rural areas, it is on the living conditions of the people in urban areas. The effect of floods is more due to not only change of climate, but also due to manmade actions especially in urban areas. The construction of buildings on the floodways, on water sinks (Tanks), the faulty design of storm water drains and clogging of drains, sudden release of water from dams etc. had accentuated the effects of floods in urban areas. What should we do? A few suggestions are given below.

I cannot give any suggestions to control climate, which is beyond human capabilities except a few minor ones. But, I can give suggestions to reduce the effect of extreme climate events by proper self control and self protection on day to day basis.

- Rural Areas:
 - The climate change is most destructive on agriculture in rural area. If you are a small farmer of having less than 5 acres, my suggestion would be to sell half of the land and invest the same in non agricultural activity and the remaining to lease out to other farmers and possibly migrate to urban areas or work in non agricultural activities in the villages itself to protect yourself from floods and droughts. Provide education to the children so that they can be self dependent and do not depend on agriculture.
 - Agriculture is the most dangerous activity in India as the farmers have to sell their produce always at less than cost price and depend on money lenders for their farm activities. There is only lip sympathy from Government and all the agricultural subsidies go to either manufacturers of fertilizers, pesticides etc or to middle men.
 - It is also possible to do cooperative agriculture, by clubbing about 40 to 50 acres by likeminded farmers and do the agriculture. This will effectively help the small farmers as they can spread the loss of flood and droughts equally to all members and save themselves. Only, it requires confidence building in the minds of small farmers that their land is not lost forever due to cooperative agriculture. They can also register as a cooperative land society so that they can get additional benefits from Government.
 - If you are a large farmer, you should equally invest in agriculture and non agricultural activities so that one helps the other in the periods of drought and floods. Do not depend on Government subsidies and loans.
 - If a man is poor, it takes one generation to effectively overcome poverty and if you are a rich man, it takes two generations to become poor by misadventures of various financial activities.
- Urban areas:
 - India is going to be urbanized by more than 50 % by end of this decade. People are going to flock to urban area in troves. There is an urgent need to streamline the urban administration to effectively tackle the droughts and floods. The droughts would not have much adverse effects except, the cost of living would go up due to non availability of essential goods. But, the floods will have very strong and immediate effects on the urban population.

- If you are a buyer of a flat or plot, see that it is located on higher ground as far as possible. It is advisable to buy first floor or above.
- See the Government documents of map of the area to see whether you are near a blocked stream or river or drainage system which is a sure sign of disaster to happen.
- Hear the weather warnings and be prepared to move out of your dwelling at short notice to nearby high grounds or to other cities where you can stay for a few days.
- Be stock essential food items and important documents and ready to move at any time.
- The process of floods is normally for a few days before, unlike earthquakes, so you will be able to prepare yourselves to move out of your area, if necessary.
- The above suggestions are for the common man. But it is the Government that has to take care of the citizens. The following suggestions would be opt for Government organizations which look after the city planning. They are already aware of these things, only they do not implement the same.
 - Prepare a flood map of the area with 100 year return period for normal times. If any river is passing through the city, prepare flood map for 500 year return period.
 - Plot the old streams, tanks, flood paths etc at least during the last 20 years and compare the present map and estimate the encroachments and prepare a map locating all the encroachments.
 - It is not possible to remove the encroachments as many of them approved by Government itself. Only prepare a flood map with all the encroachments and estimate the flood depth and area if there is 100 year and 500 year return period of the area. If the city falls in the coastal area, the effect of high tide has also has to be considered.
 - Storm drainage works have to be designed for at least 30 to 50 year return period.
 - The storm drainage works may be cleaned before the monsoon. If the major river is passing through the city, it has to be cleaned and any obstructions on the river have to be removed before the monsoon.
 - Perfect the flood warning systems to control the loss of life and property
 - Disaster management system should be ready and active. The moment weather information indicates a possible cyclone and they should have all equipment ready and can be deployed before the flood occurs itself instantaneously.
 - The major disaster occurs when the water from dams is released in the last moment. There is already a system of release of water for different periods. In special cases or high flood warning times, the water has to be released in adequate quantities early so that there will not any deluge after wards. If it is not followed, strict action has to be taken

on the concerned officers as many times, it is the flooding water from dams that cause maximum damage.

CAPITAL MARKETS FOR RETIRED PEOPLE

When I had retired in 2001, I had a few Rupees to invest. As the interest rates were very less, I wanted to invest in such instruments that at least I get 10 % returns. But people suggested SIPs, Mutual funds, shares etc. I was a bit confused.

Luckily, we went on holidays and met my brother-in-law, who was a retired bank officer and an expert in shares. He explained a few tips of share investment and day trading.

I had started a dry run of buying and selling of shares for 15 days and bought some basic books on share investment. After reading these books and also seeing the results of the dry run, I came to know that the day trading is not my cup of tea and also realized that investment in shares is not for weak hearts and it requires expert business analysis before investing. But, unless you jump into the sea, you will not learn swimming. So I started with Rs 1 lakh and started buying both day trading and also long term investment. As my regular work is consultancy and teaching after retirement, I normally cannot give more time than an hour per day for this activity. So the results of my experiences are entirely different from the regular investors in capital markets.

This started in 2001 and I am happy to dabble in capital markets. I had earned a few Rupees and lost a few Rupees. But the journey is excellent. What are my experiences? How do I react? What I recommend?

The following suggestions are based on my experiences with the capital markets and appropriately for the retired persons, who want to earn a few rupees and also spend time usefully and actively sitting in their houses.

- If you want to enter into capital markets, try to learn share business. It is not simply buying and selling. It is doing PhD in business analysis and capital markets. It is a very high knowledge subject.
- Never take loan and do share business.
- About 20 % of your total investable money can be invested in shares in stages and assume that you had lost this money. Any gains are bonus. It is participation and experience that is important.
- Any time is good time for buying and selling. As you go on learning, you know the timings of buying and selling.
- Selling of shares is more important than buying. The moment you get your goal, you sell.
- Do not love the shares.
- Do not be greedy or afraid of loss.
- The daily share prices are dependent on rumors, daily news and likely government policies. The long term prices are better estimated and you will not be under loss on long time (From 6 months onwards)

- Select about 20 shares in different sectors at least two in each sector based on the various parameters and buy and sell the same as and when the price targets are met.
- As far as possible, deal with large and medium Cap shares. Do not touch small cap shares as they are very dangerous. You can only buy them if you know the management very well.
- Buy shares which give dividend so that you can get dividend when you cannot sell shares.
- I have done lot of research and identified a few rules for investment. However, they are not required or you will learn during your journey of investment in shares.

WATER WARS

We all know that water is the elixir of life. It is more valuable than Petrol. But people buy petrol for Rs 80 per litre while they are not ready to buy water for Rs 1 per litre and waste & pollute water like there is no end of available water. There is going to be crisis and it is already happening in many big cities and virtual war is waging in India in different States regarding allocation of water from major river basin.

What are the solutions?

1. Water should be in the authority of Central Govt.
 - As of today, water is the State subject and each State wants more share from the rivers passing through their State, while Central Govt can only guide and arbitrate. The solution lies in taking over water as the central subject and allocate water to each State based on the population, length, area of the river basin in the State, the rainfall contribution to the river in their State and amount of water that is passing through their State in the river. An approximate example is given below.

ALLOCATION OF SURFACE WATER RESOURCES				
A	B	C	D	E
1	ALLOCATION OF SURFACE WATER RESOURCES			
2	Details	state1	state 2	state3
3	Population of State	70000000	50000000	30000000
4	Length of river km	100	100	100
5	Area of the river in the State (sq.km)	5000	5000	5000
6	Rainfall contribution mcm	500	500	500
7	Inflow into State mcm	3000	3000	3000
8	SUM OF INFLOW	3500	3500	3500
9	Out flow from the State	0	3500	2000
10	Net flow (inflow-outflow)	3500	0	1500
11	FACTOR,=C4*C5*C6/C3	3.57	5.00	8.33
12	Grade,=C10/C11	980	0	180
13	REMARKS	NO OUTFLOW. ALL THE WATER IS USED	FULL OUT FLOW. NO WATER IS USED	OUT FLOW IS REDUCED. SOME WATER IS USED
14	NOTE	FULLY DEVELOPED. No ALLOCATION	UNDER DEVELOPED. MAX. ALLOCATION	PARTIAL UTILISATION. PROPORTIONAL ALLOCATION
15				

- Central Govt only should construct major water storage structures at the most convenient and technically most suitable places and the State can only construct recharge structures in the concerned river basin falling in their State.
- The allocation of water for different purposes should be considered before designing dams.
- Groundwater should be part of Central Govt. Any drilling of tube wells should take permission from CGWA.

2. Water Conservation

- The next most important factor is water conservation. Every farmer wants to grow water guzzling crops like Paddy and Sugarcane in the command area of the Dams. That should not be allowed. Only dry paddy should be allowed like proving water once in 15 days like for wheat.
- No flood irrigation should be allowed. Either furrow irrigation or sprinkler irrigation should be used.
- Drip irrigation should be encouraged for garden crops and sugarcane.
- Only in water logged areas, the wet Paddy should be allowed.

3. Water meters for drinking water

- Water meters for all the buildings should be made compulsory. The building contractor should be made responsible for this.
- Each building should have provision for recharge structure.
- The amount of drinking water supplied should be as per the norms of the locality and any extra should be charged heavily.

- No bore wells should be allowed without permission. The running of bore wells have to be restricted only for drinking in the housing colonies.
 - No housing colonies should be allowed to construct within 500 m from river or major water bodies so that the natural ecology of river and water bodies are maintained and pollution would not take place in the area.
4. Pollution control
- Factories should not be permitted within two kms of river or major water bodies
 - All factories should have their own STPs and should be punished heavily if they do not implement the pollution control measures.
 - Only treated water should be allowed to release / disposed in rivers after reuse.
 - Water should not be disposed into groundwater through tube wells
 - Majority of treated water should be used for irrigation.
5. Pricing of water
- Total cost of water supply should be calculated including cost of construction, maintenance and supply
 - The price should be different for drinking, irrigation and industry such that the total cost is recovered. Cross subsidy may be allowed so that drinking must be cheapest while industry may be maximum.