

# IMPACT

INNOVATIVE MANAGEMENT PRACTICES  
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A JOURNAL FOR MANAGEMENT PEOPLE

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there's a way.

# Greetings from Impact



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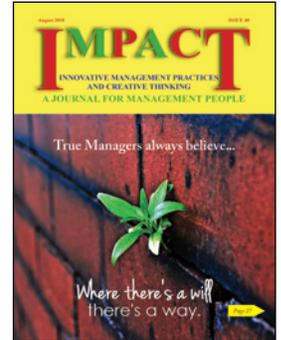
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Dear Readers,

Naturally before “COME SEPTEMBER” comes AUGUST a great month in the Indian History as it was seventy one years ago in August, India that is Bharath got its freedom at midnight of 15<sup>th</sup> from the clutches of British yoke after decades of non violent movement under the noble leadership of Mahatma Gandhi-hailed as Father of our Nation.

It is unfortunate even today some pessimists regret that it was too early for Indian freedom!

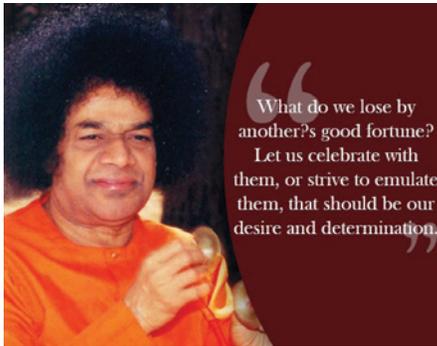
IMPACT a non political magazine does not go with this observation and in fact condemns such an attitude.

A nation that was looking for China and others for a pin or pen, today occupies the top position in the world on several counts which was rendered possible by the farsighted vision of the earlier rulers of the nation from 1947 onwards and the credit goes to the patriotic citizens of this great country.

Let us on this seventy first Independence day resolve to carry the nation fast towards higher goals on economic, social and academic fields.

Editorial Team

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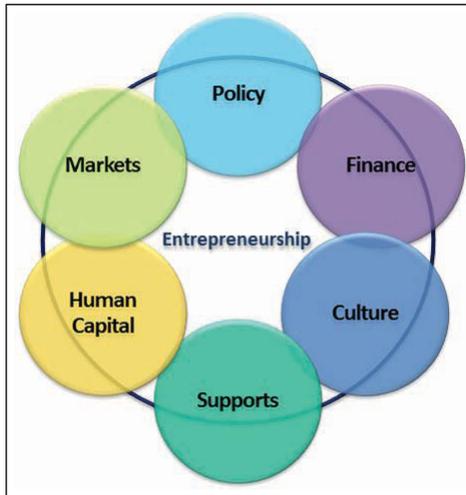


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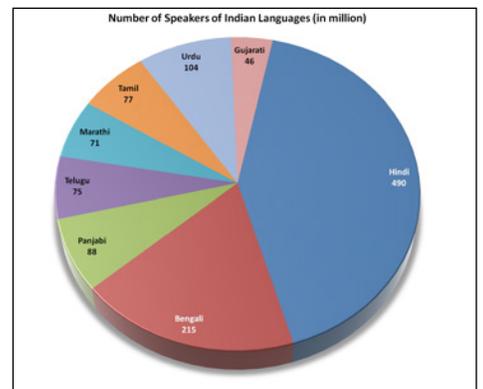
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# Sathya Sai Baba on Man Management

**W**hat determines professional success? Is it primarily our academic qualifications, capabilities, personality or ability to manage efficiently the resource of the organisation, or a combination of all aforementioned factors?

“Running a business honestly must be regarded as a form of social service and spiritual sadhana”

– Sri Sathya Sai Baba

Worldly education is necessary for everyone to full fill the innate needs which are common to all human beings. There is no end for these desires which are akin to the unending waves of the ocean. You ought not to forget God (Divinity), for without God there is no education and humanity. People should lay emphasis on quality but not quantity. Educated youth should aim at quality but not quantity. Whatever company or organisation you may join, you should run it smoothly and ensure that there are no agitations or strikes. Social dissensions prevailing in society which make inroads into organisations should be amicably sorted out through mutual love and harmony, but people should not create vertical divisions among groups on the basis of various factors out of vested interest. All the ancient practices followed by the people in India in bygone times which

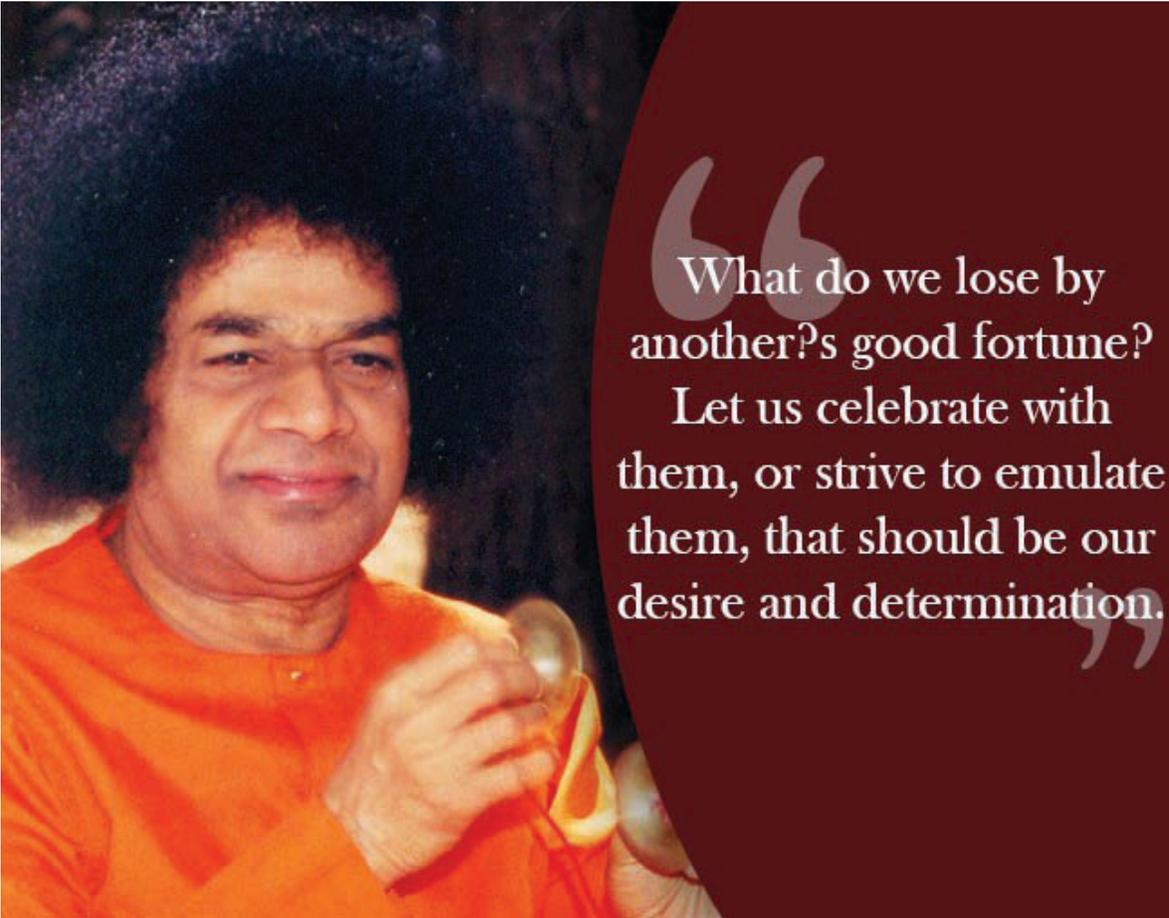


**N V Subbaraman**

*A bilingual poet, writer, trainer, translator, thinker and speaker from Chennai Mr. N. V. Subbaraman has written 36 books. His paper, “Valluvam inspired Mahatma Gandhi,” was approved for presentation in the international Tirukkural Conference held in Washington, USA.*

*His translated works include Thirukkural, Bharathiyar’s Kuyilpattu and Ramana Maharishi’s Aksbaramananmalai.*

*He was formerly the Deputy zonal Manager, LIC of India.*



“What do we lose by another’s good fortune? Let us celebrate with them, or strive to emulate them, that should be our desire and determination.”

formed part of Indian culture, traditions and customs were based on such rational and scientific principles. They can be comprehended only through profound investigations but not through superficial enquiry. Quality should be principally inside and you should be ready to do any work. The key managers should not work by force but they should work by source. Top-management should not be swayed by mere market share for it could be misleading. The most important thing is that – you must have faith in God. All the managers should possess all the three aspects 1. Love for God, 2. Fear of sin and 3. Morality in society. So, with full contentment do work and render service for whatever salary you get. You should always think of ways and means of improving the quality of products and services in your respective organisations.

“Does the ability to read and write make one educated? Does securing college degree make one educated? If education is for merely earning a living, are not the bird and beasts living?”

– Sri Sathya Sai Baba

The above are brief excerpts from a chapter on ‘Total Quality Management from Ancient Indian Wisdom’ from the book ‘MAN MANAGEMENT’ studied as part of the curriculum of The School of Business Management and Finance, Sri Sathya Sai University. It

gives an insight about how important is manage people in achieving organizational goal. It is compilation of series of lectures given on this topic by Sathya Sai Baba. It is very inspiring and contains solutions for our day to day problem. If we give serious thought about the content, we can improve our work leaps and bounds. On 21<sup>st</sup> August 2009, the 23<sup>rd</sup> anniversary of The School of Business Management and Finance, Sri Sathya Sai University, Bhagawan released the revised edition of the popular book, “Man Management”, a management book for commoners based on His Divine Teachings. Blessing the occasion, Bhagawan most magnanimously browsed through some of the pages to the delight of Prof. U.S. Rao, the Dean of the Department, Prof. Kumar Bhaskar, the editor and compiler of the book and other colleagues including research scholars, who had put in unstinted effort in releasing the revised edition. The book contains Divine Discourses on the theme, Management, delivered on various occasions, especially during the anniversary celebrations over the years.

(TO BE CONTINUED)

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# Innovation

Innovation is a very happening word in today's world. Keep your ears open and you will hear a lot about it. Creativity and Innovation go hand in hand. Can we innovate without being creative? There is a certain amount of creativity and some imagination in any innovative endeavour.

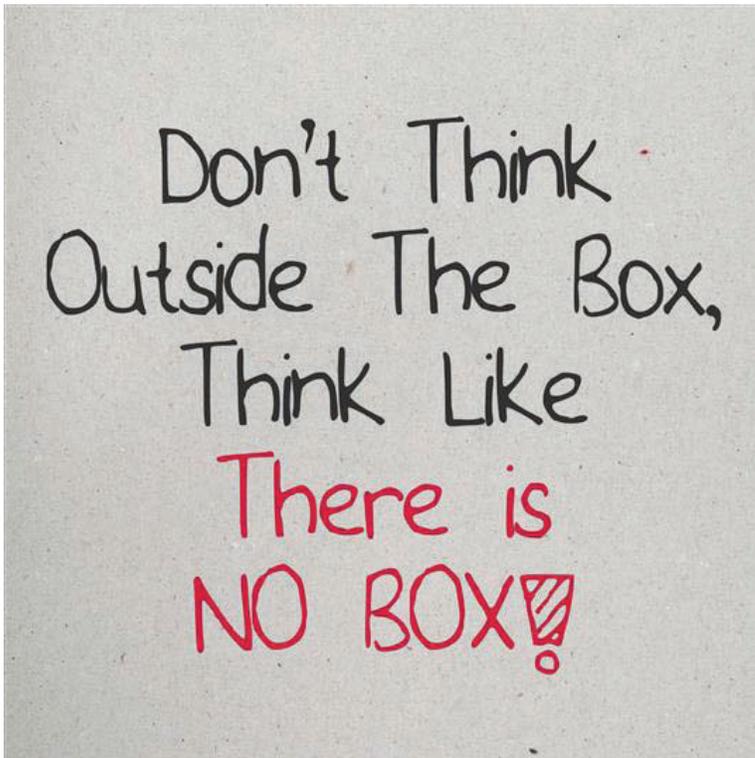


Let us understand what exactly Innovation is. The Business Dictionary gives a comprehensive definition. "The process of translating an idea or invention into a good or service that creates value for which customers will pay. To be called an innovation, an idea must be replicable at an economical cost and must satisfy a specific need. Innovation

involves deliberate application of information, imagination and initiative in deriving greater or different values from resources, and includes all processes by which new ideas are generated and converted into useful products."

Innovation can be for a single company or a whole industry as also for the whole world. There are many types of Innovation. They can be classified as follows:-

- Strategic or Functional
- Radical or Incremental



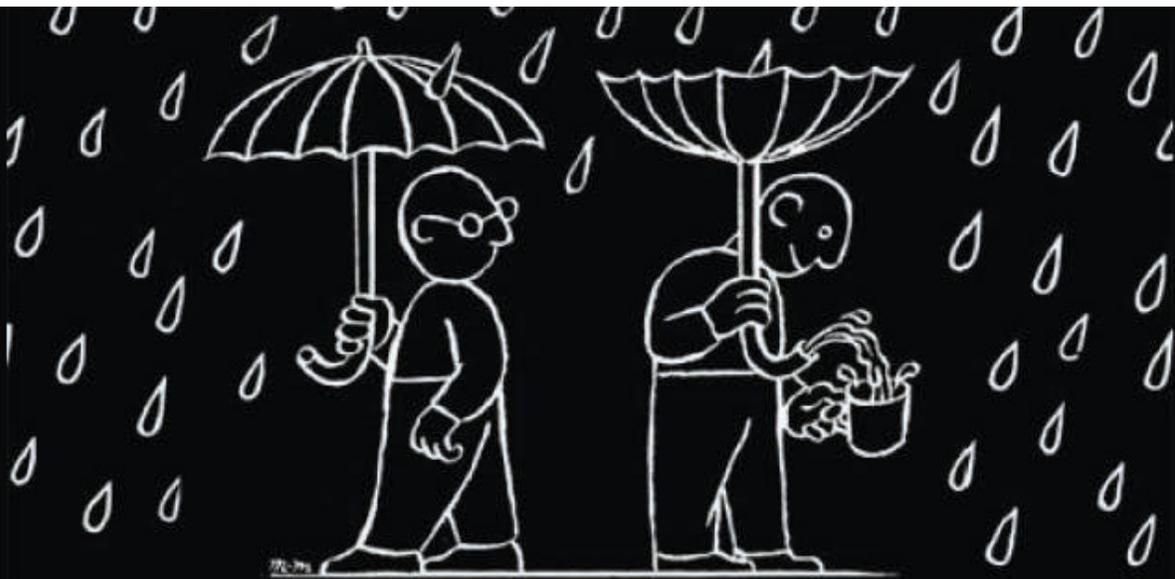
- Sustaining or Disruptive
- Market Pull or Technology push
- Organisational, Social or Environmental
- Product or Service
- Business model, Service or Process.
- Channel or Brand
- Profit or customer engagement
- Network Innovation.

All the details of the mentioned types of Innovation can be found on the Net. However, I would like to share one compilation of innovations



**Mrs. Sandhya Rao**

*Is an independent Senior Innovation Consultant, holding a Master's in Psychology from Punjab University, Graduation from Government College for Women, Chandigarh with Economics, Psychology and English (Honours), Schooling from Carmel Convent, Chandigarh.*



## INNOVATION IS A STATE OF MIND

which I am sure will be of interest to all of you. This is an archived article written way back in 2012. Most of us are aware of the latest Innovations and may not be aware of Innovation that caught our imagination many years back.

The following link talks about 32 Innovations that will change your tomorrow. The tomorrow that is mentioned in the article is our present. <https://archive.nytimes.com/www.nytimes.com/interactive/2012/06/03/magazine/innovations-issue.html>

Life and Companies would be so boring and monotonous if we did not innovate.

In Conclusion, I would like to say that there is one more important aspect of Innovation and that is we. Let us start *innovating ourselves* and help the world to be a better place to live in.

Readers are requested to send their management related questions.

**IMPACT** will get replies from management experts.

Send your questions to:

[impactjournalindia@gmail.com](mailto:impactjournalindia@gmail.com)

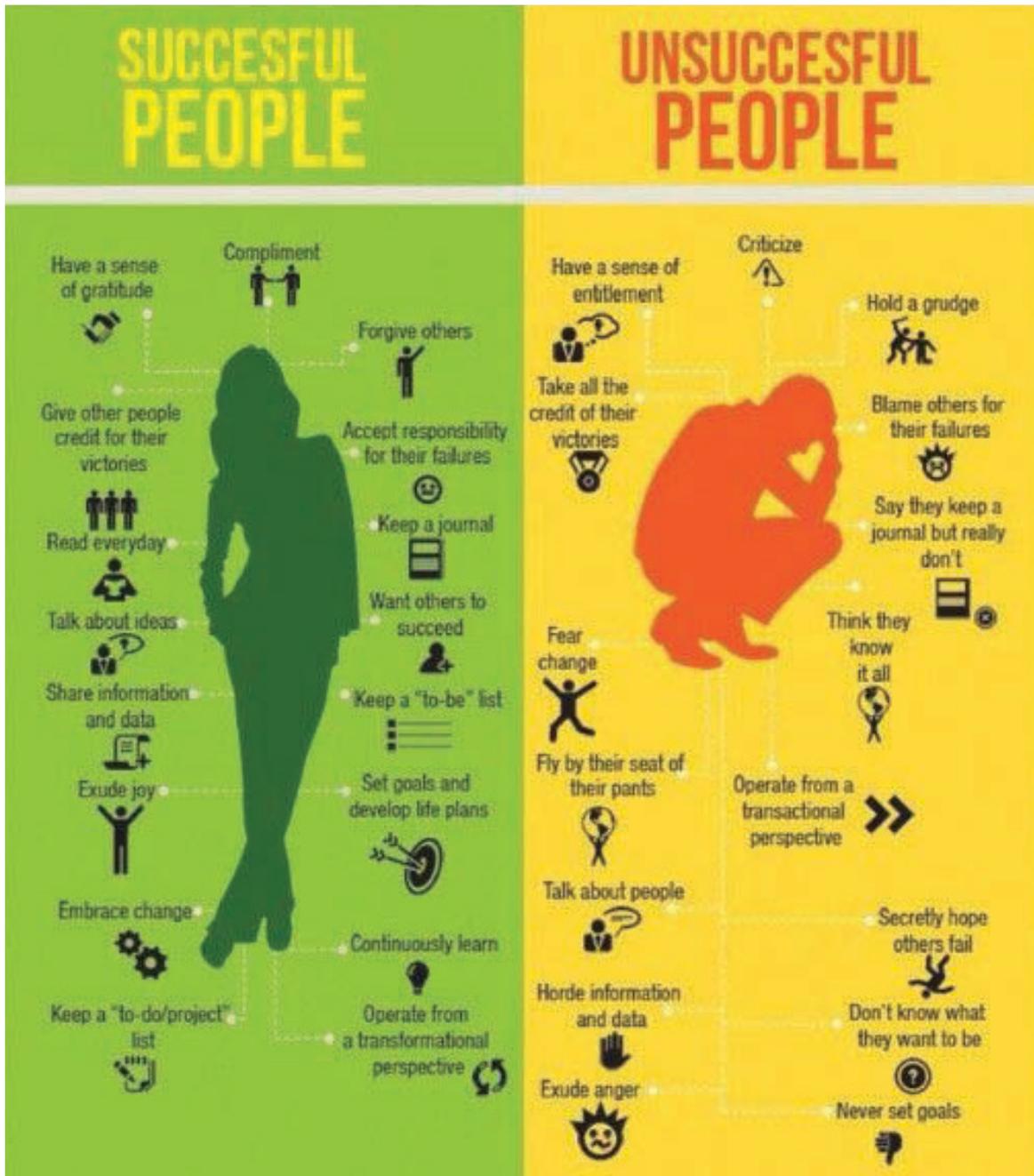
# Tips for Success

- **JUST ASK.** Often the simplest and most efficient way to find out what is rewarding to employees is to just ask them. Most employees will not be offended if you are genuinely interested in learning the answer. Try broaching this topic in a meeting or having employees jot down a few things they find personally rewarding on a piece of paper.
- **BUY-IN.** Most important to the success of any program is buy-in from both employees and management. This is especially true for informal recognition programs, where indifference on the part of either party can essentially make the recognition meaningless.
- **THE VALUE FACTOR.** Employees have different wants and needs, so whatever the type of recognition or reward, it is imperative that the employee receiving it values it. Employees



Jayprakash B. Zende

*Consultant in employee involvement & freelance trainer*



are all unique – figure out what makes them tick before buying into an incentive program that might not produce the intended results.

- **REWARDS SHOULD BE EQUITABLE.** Be sure your reward program is implemented fairly and that the level of reward is based on an accepted measure of performance. Employees should perceive a reward for playing a central role in a six-month project that lands a multi-million dollar contract as much more significant than the reward for nominal participation in another short-term project.

- **DO NOT SPOIL A RECOGNITION EFFORT WITH YOUR OWN AGENDA.** Deliver recognition in a heartfelt manner and with true intentions. Be careful not to come across as being artificial or manipulative. Keep in mind that it is not always the message you think you are communicating – it is how the employee perceives it that often makes or breaks your recognition efforts.

- **AN EXCUSE TO GET TO KNOW YOUR EMPLOYEES BETTER.** You might approach selecting the type of recognition to give employees the same way you would buy gifts for friends and family. Identify what each person would value most, assess the feasibility and pocketbook factor, and then select the reward you think they would most like to receive.

- **CONSIDER INDIVIDUAL INTERESTS AND PREFERENCES.** Do employees prefer formal or informal forms of recognition? Maybe a little bit of both? Mix it up – that office party is nice, but tickets to the next home game as a way to say thanks for stepping up and taking that out of town assignment could be more valuable to an employee who loves baseball.

- **START SMALL.** When it comes to informal rewards, less can be more. You might begin by providing each individual employee with a small treat of their

# 5 Tips for SUCCESS

- 1. Visualize the End First**  
What is your vision? What do you want to accomplish? Knowing what your goal is, and visualizing it in your mind, will help layout a strategy.
- 2. Set Up Deadlines**  
Once you picture your end goal, create the steps to complete it. Establishing deadlines for each step will ensure the goal is finished on time.
- 3. Identify Your Hidden Strengths**  
List all the things that you enjoy doing, and identify why you like doing them. Then, identify your hidden strengths by looking at patterns or behaviors that overlap.
- 4. Follow Your Passions**  
What do you truly love to do? A passion is more than simply liking what you do. Finding that one thing you can pour your heart into will make reaching a goal easier, and more rewarding.
- 5. Start Now!**  
What are you waiting for?

choice - coffee anyone? Often, just ten minutes of shooting the breeze with the boss can make an employee feel special and valued.

- **MULTINATIONAL ISSUES.** Be aware of the cultural preferences and communication styles of your workforce. One approach to structuring a culturally comprehensive and sensitive recognition program is to build an infrastructure that is aligned with the organization's culture and then customize the specifics to each individual culture or location, as necessary, with input from local employees and management.

# 10 TIPS for career success

1

## Know Your Value

What strength do you bring to the table? Figure this out, then bring it every day.

2

## Show Up Early

Be prepared and ready to go by showing up early. This will allow for breathing room to stay focused, in control, and one step ahead.

3

## Get Out Of Comfort

Growth is a big part of the success equation. To grow, you must be willing to stretch beyond the comfort zone.

4

## Avoid Gossip

Talking negatively about anyone is disrespectful. Set a hard rule never to engage in such unprofessional behavior.

5

## Find a Mentor

One way to learn is to find someone who is doing what you love to do, and doing it well. Learn from their mistakes and triumphs.

6

## Ask for Help

By asking for help you free yourself to learn, to focus on your priorities, and to build a network of resources.

7

## Stay Open to Change

To develop, you must be open to the dynamic shifts of staying fresh and shifting beyond the status quo.

8

## Build Good Relationships

Building a strong network is vital to your success because it allows for the exchange of valuable insights and resources.

9

## Be Persistent

Keep your eye focused on the goal, and ensure your actions are pointing towards achieving them. Stay the course.

10

## Always be in learning mode

Staying on top of your field requires an open mind to acquiring knowledge on a consistent basis.

a post left on the employee's desk – the point is to be sincere in your efforts.

- **DO NOT RELY ON STEREOTYPES.** In other words, do not assume that all Gen X employees place the same value on a particular reward. All employees, regardless of the age group or generational designation, have different values and the best way to find out what individuals like is to pay attention or ask.

- **DO NOT BE AFRAID TO REACH OUT.** When it comes to ensuring that your virtual workforce feels valued, you may have to get creative and think unconventionally. Remember that employees who work off-site need as much recognition as those whom you see every day. Take advantage of email card services and other ways to stay in touch and provide recognition electronically.

- **VIRTUAL RECOGNITION.** There are types of recognition that employees who work off-site may appreciate more than employees who report to the office. A day off might not be as valuable to an employee who works from home and already accrues enough vacation time, but a company t-shirt or mug with your logo on it might help the virtual employee feel more like part of the team.

- **ELECTRONIC REWARDS.** Employees who work off-site might be happier to receive a reward, such as a gift certificate, that is sent electronically as opposed to getting it a few days later than the rest of team through the mail. By sending via email, you have the flexibility of giving the reward immediately.

The bottom line is that recognition should make employees feel like their hard work was worth the effort. In order

- **THE NEED FOR RECOGNITION TRANSCENDS AGE.** The need to feel competent is a powerful intrinsic motivator – people of all ages want to feel like what they do matters, so when they do something noteworthy, make sure you let them know. A simple thank-you that includes the specific tasks or behaviors can be effective, as can a handwritten note on

for recognition to be most effective, it needs to be immediate, specific, heartfelt and performance-based. Today's workforce is dynamic and encompasses many individual differences - recognition efforts should be as dynamic as the employees you are recognizing. Keep your most valuable assets, your employees, from searching out greener pastures by truly letting them know just how much you appreciate them.

# Insurance Industry Welcomes You!

**I**nsurance Sector is in the news now-a-days. With the passing of the new Insurance Bill 2015 by the Parliament recently, the FDI limit has been increased to 49% from the earlier level of 26% in the sector.

This has raised the hopes and the aspirations of the youth in this country due to the following reasons:

- There are possibilities of new foreign Players entering the arena, leading to new insurance companies.
- The existing foreign Players may increase their stake to 49% from the present 26% in their insurance companies.
- As it is, there are 24 life insurance companies including the Public Sector Giant, LIC of India and there are 30 General Insurance companies including the 4 Public Sector companies in the field, The Oriental, National, United India and New India. More General Insurance companies are entering the arena.
- There are 6 Stand Alone Health insurance companies offering only Health policies.



**R. Venugopal**

*Mr. Venugopal has served in LIC of India from 1968 to 2006 for 38 years and retired as an Executive Director.*





- With new companies coming in to the market, there are chances of more branches, more employees and officers, improving the employment opportunities in India in the near future.
- As it is, there are more than 15000 offices in the life insurance industry alone. The number may exceed 20000, if the General Insurance offices are taken into account.
- There are at present 3.49 lakh employees, employed by the 54 insurance companies and around 22 lakh agents in the entire life insurance industry.

## Opportunities Galore

As per the Swiss Re Report, India occupies 9<sup>th</sup> position among the top 10 Life Insurance Markets in the world.

But 80% of our population does not have any life insurance policies, leaving an excellent, vast scope for the future business.

As per the UN Population Division Studies, 60% of our population is within the age group 15-59, which is the main target of the life insurance companies.



Again, 30% of our population is in the age group 0-14, one more target group for Children's policies thus opening up huge vistas for growth of the industry.

During the financial year 2017-18, the new business and renewal business premium income in life insurance touched more than Rs. 5 lac crore.

These are all statistics pertaining to the life insurance sector alone and we may have to add the opportunities available to the General Insurance Sector too, because General Insurance sector is a humungous one, touching every aspect of human life, be it accident insurance, property, vehicles, equipments, liability, fidelity, cash-in-transit. The list goes on even including event managements like marriage, natural catastrophes etc. Health insurance and Pension sector are another 2 major pillars of the insurance industry, leading to great opportunities for one and all.

## Employment Avenues

We can divide the employment avenues for the youth as per the following criteria:

1. **Selling career** - Insurance agents are the backbone of this industry, the minimum qualification needed for an Urban agent is 12<sup>th</sup> passed and for the Rural agent is the 10<sup>th</sup> passed, but this does not mean that higher qualified persons cannot apply for this position or not eligible. As a matter of fact, now-a-days, we come across a lot of Graduates, Post-Graduates and MBAs donning the cap of agents. Actually this is an entrepreneurial opportunity open to the youngsters, with out any basic Capital amount. Of course, there is no fixed salary in this job, but you are rewarded with handsome commission - in some cases, going up to even 40% of the first premium. There are also other benefits and privileges like Vehicle loan, Housing Loan, office allowance etc. The agent is entitled to become a Club Member right from the Branch Manager's level up to the Chairman's Club, making you entitled to a host of privileges and interest-free advances, subject to the fulfillment of certain new business conditions and servicing obligations. There are further prestigious associations for agents like the Million Dollar Round Table -

MDRT, membership of the Life Insurance Management Research Association - LIMRA and the Insurance Corporate Clubs. With all these, you are the Master of your own time and need not be answerable to anybody.

2. **Supervisory Marketing career** - Still if any youth does not want to enter the sales line directly, for him/her is the next opening called the post of a Development Officer or Unit Manager in a life insurance company. Here the minimum qualification is Graduate and above and the nature of the job is to recruit and train a band of insurance agents and help and motivate them for increasing their business. In addition, the Development Officer has to help the administration in Underwriting of new business, servicing of existing life insurance policies and assisting in the settlement of both Maturity and Death claims. In short, this is a role of Group Leader leading a band of agents and motivating them. In this position, there are not only salary benefits but also incentives in cash and kind, for bringing out good new business. These people are eligible to become Class I Officers too in due course.
3. **Administrative career** - There is a lot of opening for Graduates, Post-Graduates, Law Graduates, Chartered Accountants, and Engineers etc in the life insurance industry. They are all required to

work in different departments like the Investment, Engineering, Accounts, Legal departments etc. They are all mostly directly recruited from the open market, with good salaries, comparable to the banking sector. Again, these direct recruits have the scope to rise to very high positions in the company as the Zonal Manager, Executive Director Etc.

4. **Openings in Different Departments:**

- Product Development needing Actuarially qualified people
- Finance and Accounts for Chartered Accountants
- Human Relations - for MBAs
- Investment for Economists
- Training
- Legal for legally qualified
- Internal Audit
- Inspection
- Actuarial
- Information Technology
- MIS - Management Information System
- Data Analytics
- Risk Assessment and Underwriting
- Claims

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  - Board Related Matters
  - Research Wing &
  - Planning including Long Term Planning.
5. **Confederation of Indian Industry's estimation** - 2.1 million employees would be required by the insurance industry by 2025 and this figure would touch 3 million by 2030. The 54 insurance companies have given employment to 349000 people in this country - direct employment - and indirect employment to 2 million people through Agency, Brokership and others.
6. **Insurance Industry's Contact Persons**
- Surveyors in the General Insurance industry assessing the losses
  - Advocates
  - Claim and other Investigators
  - Statutory Auditors, who are external people
  - Third Party Administrators for Health Insurance Claims including Mediclaims
  - Chartered Valuers in various fields
  - Web Aggregators like Policy Bazaar
  - Corporate Agents like Companies and Cooperative Societies who are authorized to do

insurance business by the Regulator - IRDAI

- Insurance Brokers who represent the Customers (Agents represent the insurance Companies )
  - Banks who enter into tie-ups with one or more insurance companies to sell insurance products - they can sell the Plans of 3 Life Insurance, 3 General Insurance and 3 Health Insurance Companies.
  - Car Dealers who enter into contract with the General Insurance Companies for selling Motor insurance policies as a package for their 4 wheelers.
  - Two Wheeler Dealers too for a similar arrangement.
  - Not only insurance companies require qualified persons for their different departments but also these external agencies for their business, thus improving the employment opportunities.
7. **Actuarial career** - An Actuary is a Specialist in the insurance industry, doing the job of projections for the future, premium calculations based on the Mortality Tables for the insuring populations and arriving at the present value for the future benefits. The Actuary also does the Valuation of an insurance company and arrives at the surplus or otherwise of the company. The Regulator - Insurance Regulatory and Development Authority of India - IRDAI - insists for an Actuary for every insurance company. India has very few Actuaries and there is a dire need to increase their number and the future is extremely bright for them.
8. **Intermediaries** - Apart from the agents, there are many intermediaries to sell insurance policies - they are Brokers, Corporate Agents and Bank channels. If a person has sound financial background, he/she can become a Broker and do good business. Similarly institutions like the NGOs, Cooperative Societies etc., can become Corporate Agents of insurance companies and do insurance business and earn commission. Any entrepreneurial youngster can begin this kind of NGOs. It is not necessary that all employments are provided by only the Government sector and Public and Private sectors in this country. Self-employment is the key to the question of unemployment. It is not surprising that now-a-days many IIT/IIM Graduates look for this avenue and begin their own start-ups and prosper in life. There are many banks ready to grant loan for such Projects. Bank Assurance channels offer



good opportunities for persons with insurance knowledge to become a Specified Person in a bank to sell insurance.

9. **Insurance Marketing Firms** - IMF's are appointed by the IRDAI and are authorized to do business for 2 life insurance, 2 General Insurance and 2 Health insurance firms at any point of time and earn commission through Financial Service Executives – FSEs - and these people can sell other financial products too like the Mutual Funds, Pension Products and other Savings Products. Entrepreneurial Graduates can undertake this job. This is a new opportunity as per the new Insurance Act 2015.
10. **Educational Opportunities** - Some Universities like the Amity University Noida, Christ University Bengaluru and the Bharathidasan University at Tiruchi offer insurance courses. Insurance Institute of India – III - Mumbai conducts the Licentiate, Associate and Fellowship examinations to make a person insurance-knowledgeable. III also arranges for campus interviews from the insurance companies, after finding out their man-power requirements.
11. **TPAs and Surveyors** - Health insurance companies need Third Party Administrators –

TPAs - for processing their medical claims and hospitalizations.

General Insurance needs Loss Assessors and Surveyors for assessing the damages caused to their insured properties like car, buildings, equipments etc.

### Sky is not the limit

There is a vast scope for prosperity and wealth in the insurance industry and the future is excellent.

It is a Career in insurance, not an Accidental entry into the insurance sector.

You can choose a career you like in this field - Selling, Marketing, Administrative, Legal, Engineering, Chartered Accountancy, Actuarial, Surveyor and what not.

Along with the General Insurance, Health insurance and Pension Sector, even sky is not the limit for growth.

Why cannot the youngsters be a part of this great opportunity and treasure and play an important role in this growth story?

Insurance industry welcomes them with open arms with an objective **“Your Future is our Concern”**.

# How to Balance Efficiency and Innovation

**“Life expectancy of a firm in the Fortune 500 was around 75 years, half a century ago. Now it is less than 15 years and declining even further.”**

The observation highlights the fact that an increasing number of companies are struggling to find the right balance between short-term operational goals and long-term strategic objectives. Unprecedented business uncertainties are putting business executives in a catch 22 situation, where they are expected to run the plane, while they are fixing it. These challenges are pushing business executives to rely on a bimodal execution approach where on one hand, they should improve their existing products to remain competitive in the short-term while on the other hand, they must build capabilities to produce long-term growth.

In this article, framework that business executives may use to classify projects based on different strategic business objectives is outlined. The framework will help business leaders in maintaining the right balance between efficiency-focused and innovation-driven growth.

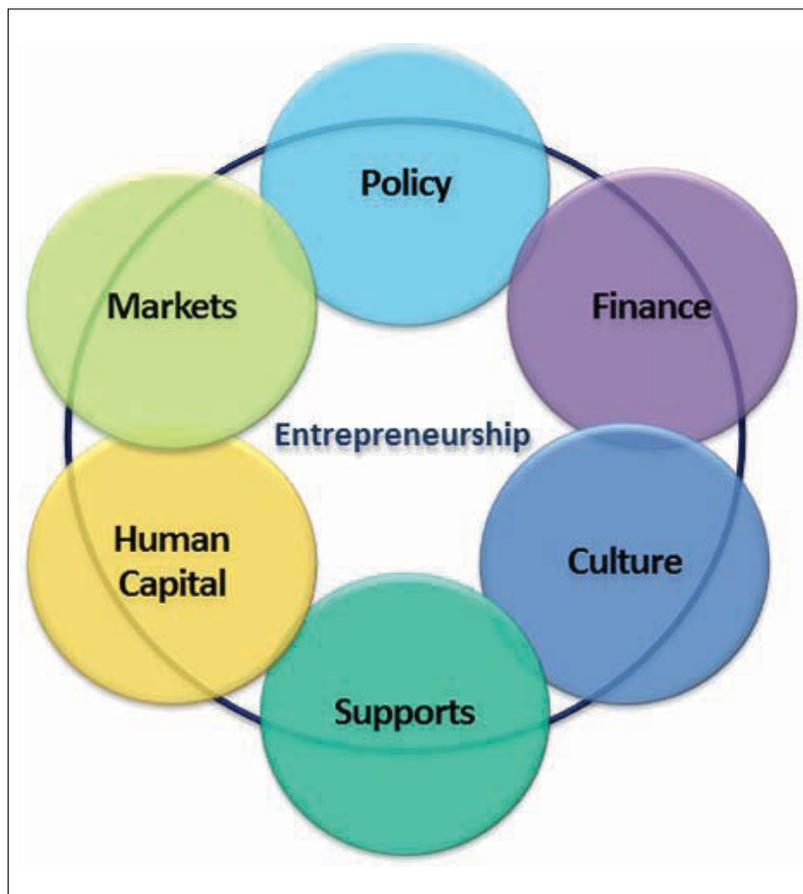
**"Businesses can no longer choose between efficiency and innovation."**



**Syed Fazlullah Khan**

*Certified Project Manager (IPMA C) and MRICS with over 3 decades of qualitative experience in the Construction Industry.*

*Currently working with ETA Properties & Investments Pvt.Ltd., Chennai as Head – Projects.*



Clayton M. Christensen a leading management thinker and Harvard Business School professor introduced the idea of disruptive innovation in his publication “Theory of Disruption” in 1995. The idea explains the underlying phenomenon that causes the failure of leading companies to stay on top of their industries when technologies or markets change. However, recently the term disruptive innovation has been used to explain almost any dynamic shift in business or technology. To prevent this confusion and to account for emerging business realities, Clayton recently published an updated version of the

original idea. In this update, he classifies innovations into following three categories:

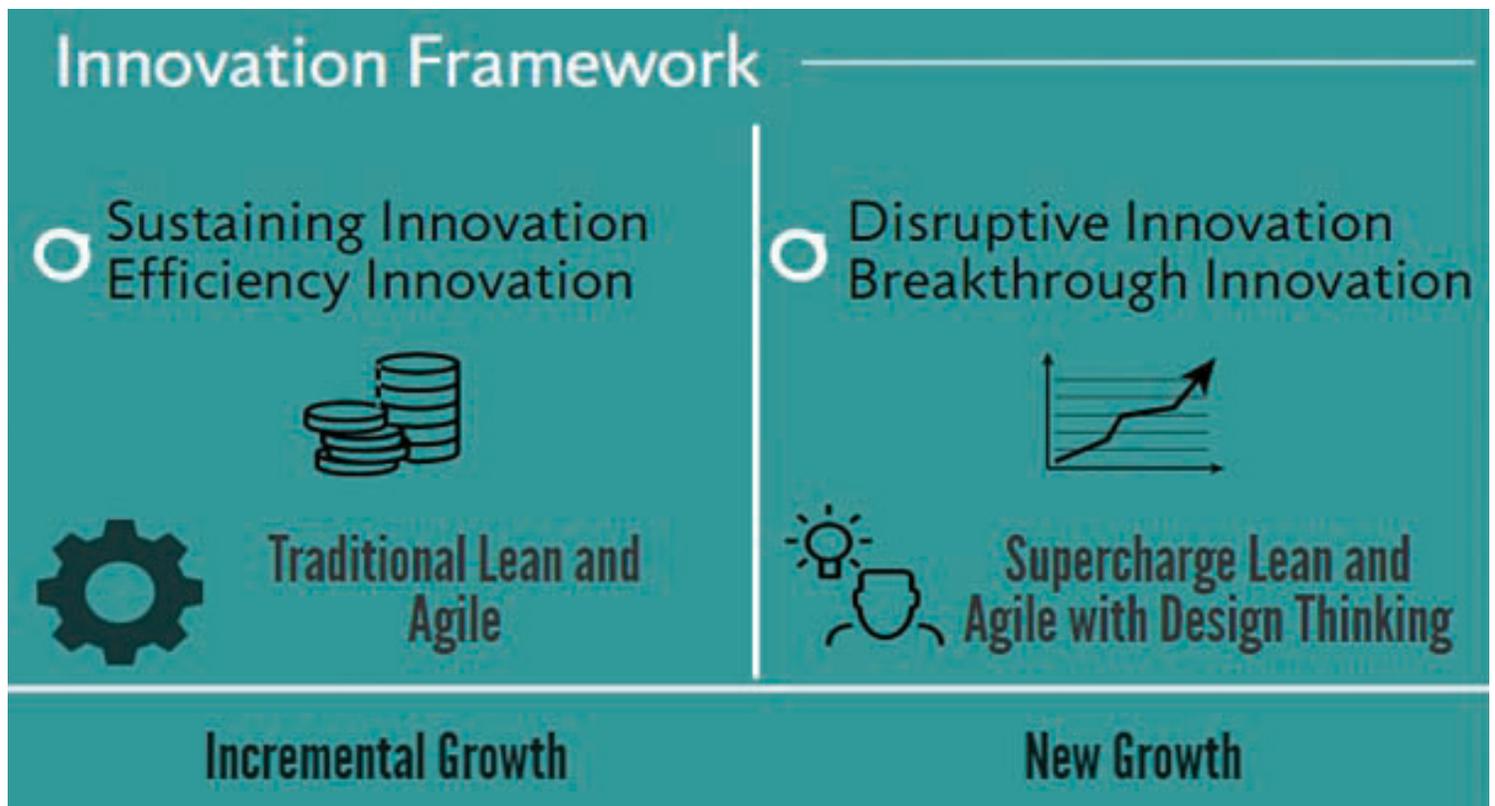
- Sustaining Innovation
- Efficiency Innovation
- Disruptive Innovation

**Sustaining Innovations:** This class of innovations do not introduce new products or services into the market, but instead focus on improving the existing offerings. These incremental improvements in the product help businesses in sustaining their profitability by charging more for each upgrade. Incremental upgrades in smart-phones can be considered as an example of sustaining innovations, where every new variant offers a different screen size, better camera, more storage or faster processor.

**Efficiency Innovations:** As the name suggests the purpose of these innovations is to increase efficiency. These innovations help businesses in bringing down the manufacturing or operational costs by the use of new technologies or with effective management practices. The recent technological advancements in the areas of machine learning, deep learning, cognitive computing, 3D printing, and robotics offer many opportunities for business managers to implement efficiency innovations.

“Exponential technologies such as artificial intelligence robotics, 3D printing, block chain etc., are creating enormous opportunities for efficiency innovations.”

**Disruptive Innovations:** The innovations in this class focus not only on the product but also create new business models. Disruptive innovator (new entrant who introduces the innovation) starts by identifying a business opportunity in an under-served market segment. The unmet needs of this segment offer an entry point for the new product introduced by the new entrant. Once the product finds a foothold in this under-served segment, the new entrant starts adding more features in its product. As the features in the product increase, the product starts to pull users from the user base of the incumbent (existing) firm. This erodes the profitability of the incumbent as the new entrant in most cases offer the similar services at a reduced price. One widely quoted example of disruptive innovation is the market shift from mainframe computers to minicomputers, minicomputers to personal computers, personal computers to laptops, and finally from laptops to smart-phones. All these shifts have brought in new users in the mainstream. The users who previously were not able to access the technology thus created new markets and growth. In the original work “Theory of Disruption”, Clayton describes this phenomenon as:





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# The Lure of Languages

It is said that there are 5000 languages in the world. Our country has 800 languages. Learning a new language is considered to be a matter of great excitement and achievement. There are some people who know many languages. Our former Prime Minister P V Narasimha Rao knew 13 languages. A person who knows many languages is known as a polyglot. Polus from Greek meaning many and glotta meaning tongue. Hence polyglot. I know 8 languages (just a working knowledge and not any expertise) and now I am in the process of learning the 9<sup>th</sup> language that is, Telugu.

Though learning a new language is exciting there are peculiar problems to be faced while learning new languages. I was studying in Chennai. I tried to learn Tamil by looking at the name plates of various suburban stations which I had to pass through while going for inter-collegiate classes. When I tried to speak in my newly learnt Tamil (with many mistakes of course) my Tamil friends ridiculed me stating, “Dey, Marts, Tamilai kollade da” “Don’t murder Tamil da.” It did not occur to them that they should encourage a man trying to learn their language. But this was much better than the practice of some persons who prompt bad words to learners and then enjoy the fun when the learner makes horrible mistakes. In a recent movie some chaps teach the illiterate worker (a youngster) to say “I love you” to the daughter of the landlord who was arriving from abroad. They tell him that it mans ‘Iwelcome you’. The poor chap utters the words and the lady gets terribly angry. But this is a movie. Anything can happen. So at a later stage you find the lady going after the same person saying “I Love you”.

While in the service of LIC I went to Kerala to open a new division of the LIC. I tried to speak in Malayalam (though I did not know much of Malayalam and managed to speak only what sounded like Malayalam) hoping to enlist the support of the people. On one occasion I had to attend an insurance agent’s meeting. During tea time I asked a lady how much insurance work she was able to book. She said that she was not an agent. “Then why have you come here for this agents’ meeting?” I asked “Sar inde malayaalam prasangam kekan” was her reply. (To listen to your Malayalam speech)

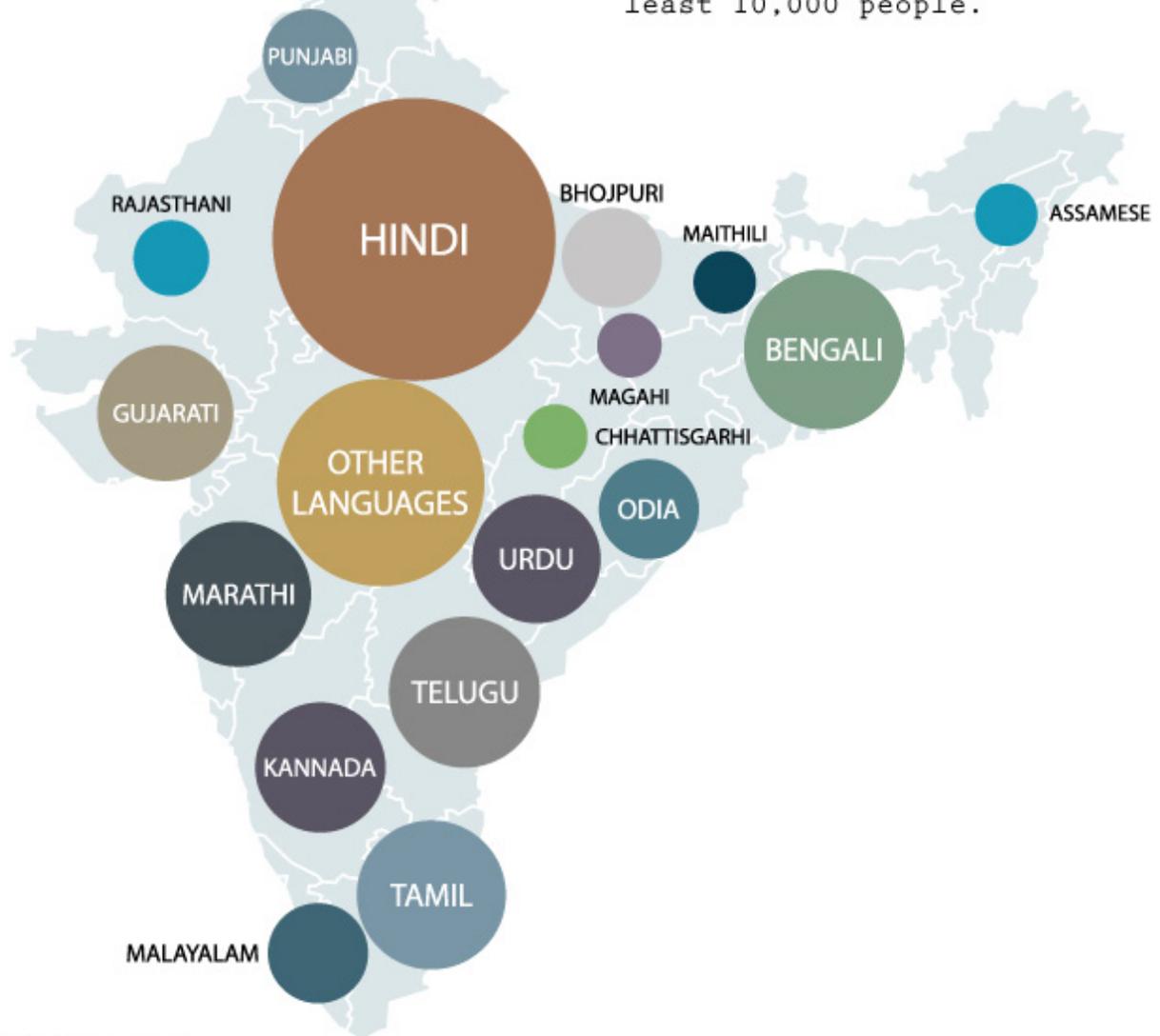


**Clifford Martis**

*Former Executive Director Life Insurance Corporation of India, served for three and a half decades in Administration, Housing Finance and Investment. He is a prolific writer in English, Kannada and Hindi on various social subjects, humor, management, etc. His articles are being published in Women’s Era, Alive, Yogaskshema, Vinoda, etc.*

ગુજરાતી વિકિપીડિયા	English Wikipedia The Free encyclopedia	हिन्दी विकिपीडिया एक मुक्त ज्ञानकोष	संस्कृतम् विकिपीडियां एकः स्वतंत्र-विश्वविज्ञानकोशः
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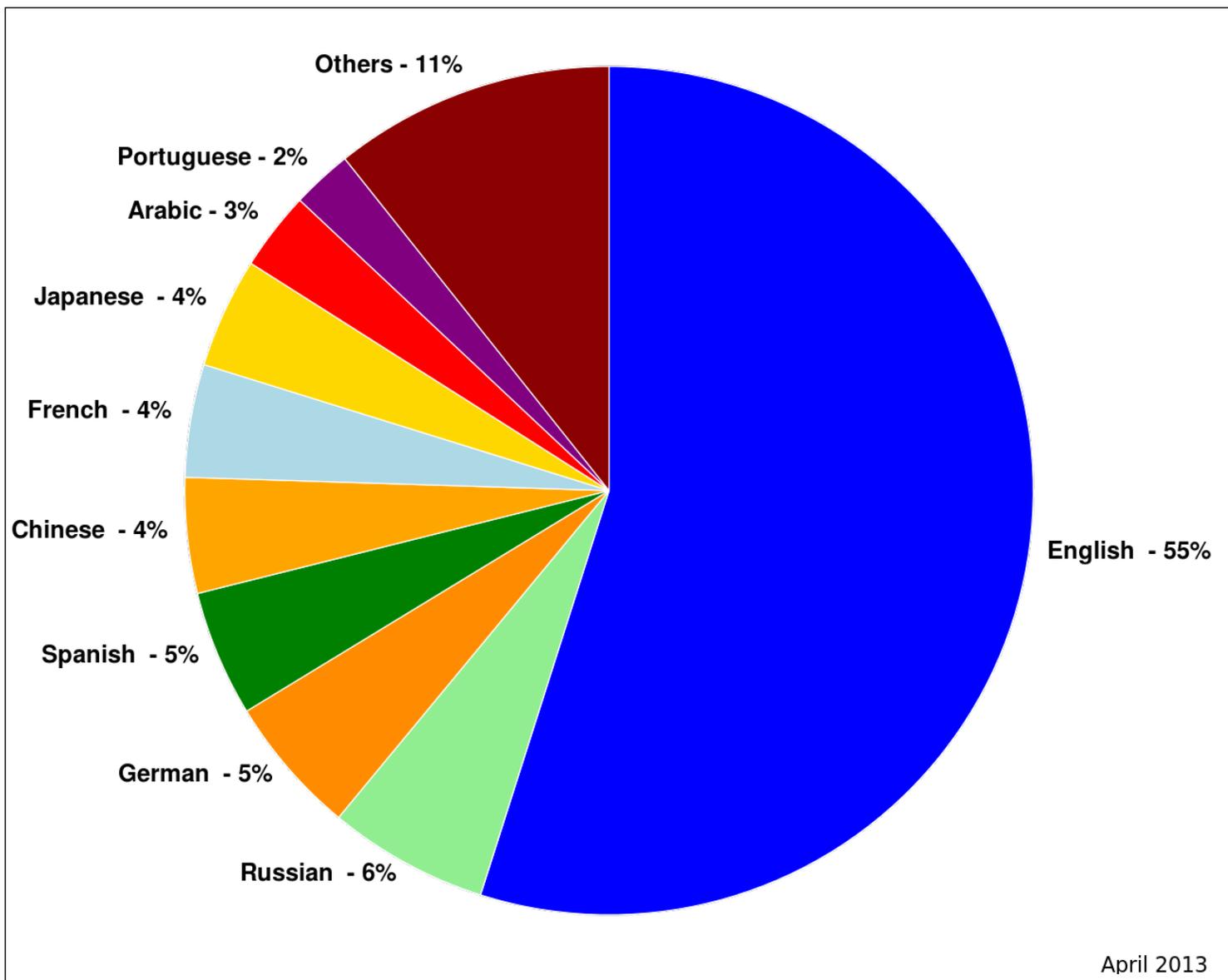
There are more than 150 languages in India that are spoken by at least 10,000 people.



Source: India Census, 2001

During my long service with the LIC I had many transfers and in this process I landed In Varanasi. Luckily I had learnt Hindi in school and college and had taken a special liking for the language. I had read Pemchand, Bachchan (Big B's father and other writers). When staff members put up notes to me in Hindi I was able to understand the matters and give decisions (n Hindi). In addition I was able to suggest correction in grammar because while their language was generally colloquial Hindi, my language was Bookish Hindi (known as Khadiboli)

Another problem comes from the opposite side. When I see a visitor talking a new language I try to greet him in his language. I know a few words in many of our languages. But that person gets excited and starts talking in his language at a rapid rate and without waiting to see whether I am following his points or not. He peaks so fast that I can neither understand what he says nor tell him that I am not able to follow him. By that time it is too late to tell him that I knew just a couple of words in his language. Sometimes I do manage to tell him that but he simply ignores it.



Since we have 800 languages in our country peculiar problems arise. You must have heard the story of the man from Chennai who went to Delhi and asked people, “Tamil theriyuma?” One person got annoyed and said, “Hindi therabaap”.

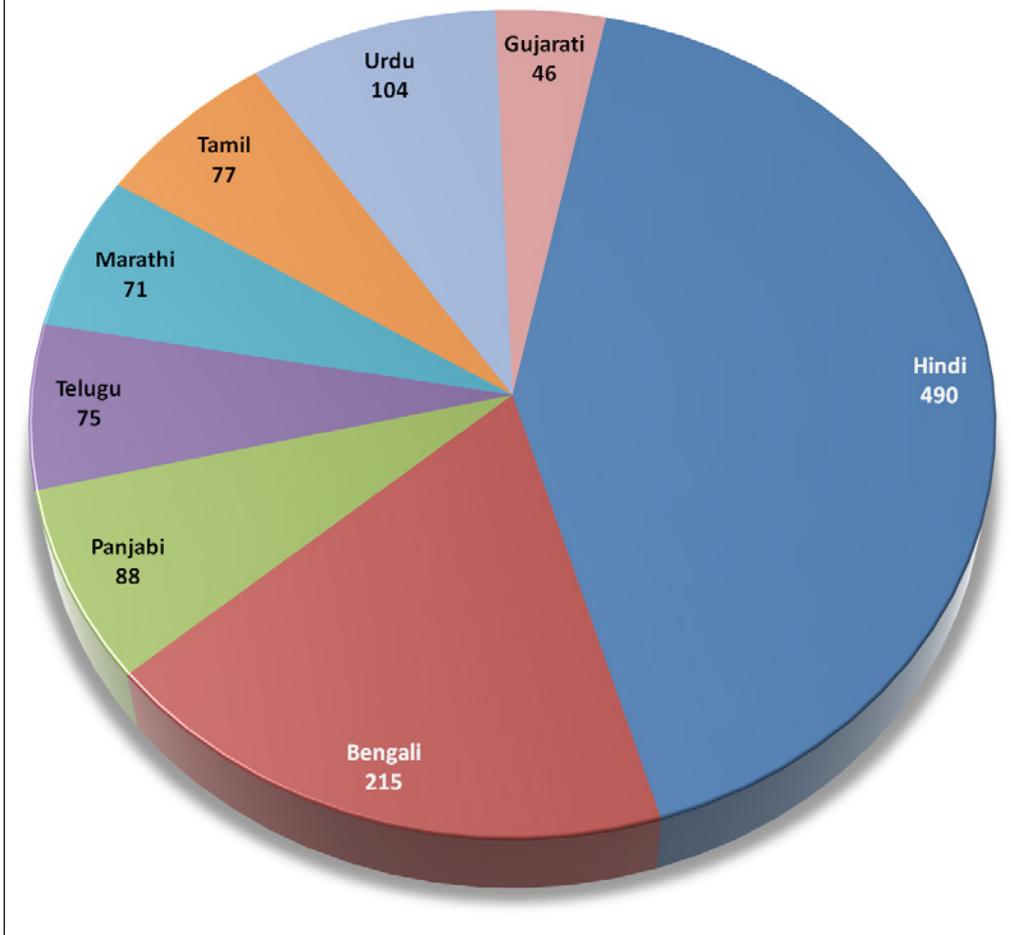
I go to government hospitals to help poor patients under the aegis of an NGO “Helping Hand”. I had occasion to face people with all types of languages. On one occasion an old Bengali gentleman came. I could easily make out that he was a Bengali. I knew just a few words in Bengali. I said, “Ami Tuma kebhala bhashe”. The man was excited and repeated my words several times. He then asked waiting patients to get near and told them what a wonderful thing I had said. He almost conducted a mini conference about the great virtue of loving one another. Just then a senior doctor passed that way and suspecting some trouble asked me under his breath, what

the matter was. I told him that there was no problem and that we were just trying to talk Bengali. “Oh you can talk Bengali also?” He said and moved forward.

In Kerala I persisted in talking in Malayalam. There was a function with a retired chief guest of the Supreme Court as the chief guest. When I spoke in Malayalam with herculean effort, the Chief Guest appreciated my efforts and said, “What Mr Martis did was not just communication. What he did was *communion*.”

I am reminded of a story. A social reformist went to a remote place in Africa. He tried to make a speech and cut some jokes. He did try to use some words from their language to make his points. But in spite of his great efforts he could not make the chaps laugh or even smile. When he finished, the local leader stood up and said just a few words and the whole lot of people laughed with

**Number of Speakers of Indian Languages (in million)**



the plethora of languages. It was designed by a Polish Physician Dr. Zamenhof and offered to the public in 1887. It is a simple and easily learnt and understood language. Please have a look at just one simple pair of sentences. Kio estas via nomo? (What is your name?) Mia nomo estas Clifford. (My name is Clifford)

Some people learn languages for the sheer pleasure of it. But some other people have to learn foreign languages when they want to go abroad for higher studies. Indian students desirous of going to the US have to take a test known as TOEFL (Test of English as a foreign language). I took this test when I went to the US many years ago. The people in the Pennsylvania University were pleasantly surprised to see my performance. They were of the opinion that of all the students seeking admission from various parts of the world Indians were most proficient in English. I learnt French in

guffaws endlessly. The foreign guest asked “How did you translate my joke and make them laugh using just a few words”? The local leader said, “I did not translate your joke. I just said, “The Guest speaker told joke. You laugh”.

Languages are most powerful instruments of communication. In the Bible we read about Prophets having the power to speak in one language which was understood by all the listeners in their own respective language. But in another instance we see people trying to build a tower in order to reach the heaven. It took a long time to build the tower and a large number of people joined in the work. They spoke different languages and so finally there was such a horrible confusion that the whole project had to be abandoned. (The Tower of Babel). Strangely languages which are means of communication are also, in some cases, the cause of severe strife and even bloodshed between peoples.

In spite of having 5000 languages in the world, people have invented a few new languages. The most popular among such new languages is the Esperanto. This language is supposed to solve the complexity caused by

Alliance Françoise and Russian privately from a book by Potapova. Once I went to the Breach Candy Hospital in Mumbai to see a patient. There was a Russian patient in the next room. I went in and said, “Yagavaryooporuski” (I speak Russian). The hefty man bombarded me loudly with his problems nonstop. I did not know what to do. I simply ran away from there. I have forgotten both French and Russian now. I have a very great desire to learn the Chinese language (Mandarin). I hope I can accomplish this ambition before I die. Right now I am trying to collect synonyms for “Thank you” in various foreign languages. Just a couple of examples – asanthe in Swahili and arigato in Japanese.

Talking of invention of a new language we find that children have developed their own secret language which is known as the P language. How are you is changed into ‘Hopowapareyopu’. One father somehow learnt this secret of inserting a p in every syllable. He said to his wife, “Lepetupusgopofoprthpenepewfipilmtopudapy”. He thought his son would not understand. But the little fellow quickly said, “Dopontgopofoporthapatfipilm. Ipitipisveperipyboporiping.”





you an internal locus of control and learning that when you can ignore physical sensations, you can stop making the catastrophic interpretations that bring on panic or worry. It allows you to feel more in control and mindful of the present.

## Cluster Two: Tension, stress and dread

Many people with anxiety search frantically for the reasons behind their symptoms in the hope that they can 'solve' whatever problem it is, But since much of their heightened tension isn't about a real problem, they are wasting their time running around an inner maze of perpetual worry. Even if the tension stems from psychological or other causes, there are ways to eliminate the symptoms of worry.

These methods are most helpful for diminishing chronic tension.

### Anxiety Management Method 4: Don't listen when worry calls your name

This feeling of dread and tension comprises a state of low grade fear, which can also cause other physical symptoms, like headache, temporomandibular joint pain and ulcers. The feeling of dread is just the emotional manifestation of physical tension.

You must first learn that worry is a habit with a neurobiological underpinning. Then apply relaxation to counteract the tension that is building up.

This 'Don't Listen' method decreases the tension by combining a decision to ignore the voice of worry with a cue for the relaxation state.

To stop listening to the command to worry, you can say to yourself: "Its just my anxious brain firing wrong". This is the cue to begin relaxation breathing which will stop the physical sensations of dread that trigger the radar.

### Anxiety Management Method 5: Knowing, not showing, anger

When you fear anger because of past experience, the very feeling of anger, even though it remains unconscious, can produce anxiety To know you're angry doesn't require you to show you're angry.

A simple technique: Next time you feel stricken with anxiety, you should sit down and write as many answers as possible to this question, "If I were angry, what might I be angry about?" Restrict answers to single words or brief phrases.

This may open the door to get some insight into the connection between your anger and your anxiety.

### Anxiety Management Method 6: Have a little fun

Laughing is a great way to increase good feelings and discharge tension. Getting in touch with fun and play isn't easy for the serious, tense worrier.

A therapy goal could be simply to relearn what you had fun doing in the past and prescribe yourself some fun.

### Cluster Three: The mental anguish of rumination

These methods deal with the difficult problem of a brain that won't stop thinking about distressing thoughts or where worry suffocates your mental and emotional life. These worries hum along in the background, generating tension or sick feelings, destroying concentration and diminishing the capacity to pay attention to the good things in life.

Therapy does not need to focus on any specific worry, but rather on the act of worrying itself – the following methods are the most effective in eliminating rumination.

### Anxiety Management Method 7: Turning it off

If a ruminating brain is like an engine stuck in gear and overheating, then slowing or stopping it gives it a chance to cool off. The goal of 'turning it off' is to give the ruminative mind a chance to rest and calm down.

Sit quietly with eyes closed and focus on an image of an open container ready to receive every issue on your mind. See and name each issue or worry and imagine putting it into the container. When no more issues come to mind, 'put a lid' on the container and place it on a shelf or in some other out of the way place until you need to go back to get something from it. Once you have the container on the shelf, you invite into the space that is left in your mind whatever is the most important current thought or feeling.

## Signs & Symptoms: Anxiety

- Excessive worry
- Irritability
- Sleep disturbance
- Poor concentration
- Restlessness
- Muscle tension
- Fatigue

*Adapted from DSM-IV-TR (2009) p.476.*

At night, right before sleep, invite a peaceful thought to focus on while drifting off.

### **Anxiety Management Method 8: Persistent interruption of rumination**

Ruminative worry has a life of its own, consistently interfering with every other thought in your mind. The key to changing this pattern is to be persistent with your attempts to use thought stopping and thought replacement. It's important to attempt to interrupt the pattern every time you catch yourself ruminating – you've spent a long time establishing this pattern and it will take persistence to wear it down.

Thought stopping – use the command “Stop” and/or a visual image to remind yourself that you are going into an old habit. The command serves as a punishment and a distractor.

Thought replacement – substitute a reassuring, assertive or self-accepting statement after you have managed to stop the thought. You may need to develop a set of these statements that you can look at or recall from memory.

### **Anxiety Management Method 9: Worry well, but only once**

Some worries just have to be faced head-on, and worrying about them the right way can help eliminate secondary, unnecessary worrying. When you feel that your worries are out of control try this next method:

1. Worry through all the issues within a time limit of 10-20 mins and cover all the bases

2. Do anything that must be done at the present time  
Set a time when it'll be necessary to think about the worry again
3. Write that time on a calendar
4. Whenever the thought pops up again say, “Stop! I already worried” and divert your thoughts as quickly as possible to another activity – you may need to make a list of these possible diversions beforehand.

### **Anxiety Management Method 10: Learn to plan instead of worry**

A big difference between planning and worrying is that a good plan doesn't need constant review. An anxious brain, however, will reconsider a plan over and over to be sure it's the right plan. This is all just ruminating worry disguising itself as making a plan and then seeking constant reassurance.

It is important to learn the fundamentals of planning as it can make a big difference in calming a ruminative mind. These include:

1. Concretely identifying the problem
2. Listing the problem solving options
3. Picking one of the options
4. Writing out a plan of action

To be successful in this approach, you must also have learned to apply the thought-stopping/thought-replacing tools or you can turn planning into endless cycles of replanning.

Once a plan has been made you can use the fact that you have the plan as a concrete reassurance to prevent the round-robin of ruminative replanning. The plan becomes part of the thought-stopping statement, “Stop! I have a plan!” It also helps the endless reassurance-seeking, because it provides written solutions even to problems the ruminator considers hopelessly complex.

### **Conclusion**

These skills do require patience and determination. However, once learnt, people gain a lasting sense of their own power and competence in working actively with their own symptoms to conquer anxiety through their own efforts.

*Courtesy: <https://strategicpsychology.com.au/10-best-ever-anxiety-management-techniques/>*

# What happened after Mahatma Gandhi was thrown out of the train at Petermaritzburg, South Africa in 1893 ?

Petermaritzburg in South Africa, became part of world history, because it was in this Railway Station that Mahatma Gandhi was thrown out of the 1<sup>st</sup> Class compartment by the Railway staff, even though he was holding a first class ticket. This was done just to make way for a white passenger, on a cold night, on 7<sup>th</sup> June 1893 when Mahatma Gandhi was travelling from Durban to Pretoria.

It would be interesting to know the events which preceded and followed this epoch making incident at Petermaritzburg which turned Mr. M.K. Gandhi into Mahatma Gandhi.

The 24yr old Barrister Mr. M.K. Gandhi was a successful legal practitioner in Bombay. His services were sought by his friend Abdullah Hajeer of Dada Abdullah & Co, a legal firm in Pretoria in South Africa. Consequently, in May 1893, Barrister M.K. Gandhi left the shores of Bombay and reached South Africa. Boarding a train at Durban, he was on his way to Pretoria. After M.K. Gandhi was thrown out of the train, he spent the whole night in the cold platform of Petermaritzburg Railway Station, and finally took the morning train to Pretoria. Unfortunately, Mr. Abdullah and his associates were unaware of the insult meted out to this young Barrister, enroute at Petermaritzburg. Expecting him to arrive early in the morning, they had come to Pretoria Railway Station, waited for some time, and went back disappointed. Barrister M.K. Gandhi, however, after his midnight ordeal, stayed for the rest of the night in the Railway platform, took a morning train and reached Pretoria Railway Station half a day later. His hosts who had left empty handed earlier, were not there to receive him.

This episode is described by Mr. Pramod Kapoor in his book on Mahatma Gandhi, "Stranded there alone in the Pretoria Railway Station with no hope of getting a roof over his head, he was contemplating his next step, when a friendly black American approached him with an offer to help and took him to an inn owned by a fellow American, a white man called Mr. Johnson. Gandhi was given a room, on condition that he would not show himself and would have his dinner only in his room. Gandhi waited impatiently for the waiter to bring his food. Instead, Mr. Johnson himself appeared. He said, "Sorry Sir, I was ashamed of having asked you to have your dinner here in the room. I spoke to the other guests about you. They said they had no objection. Please therefore, come to the dining room.. and stay here as long as you wish". Rest is history. A few hours later, Mr. Abdullah came to know of Mahatma's arrival and

took him to his place. After going through this episode, I was just wondering, 'if only mobile phones were in existence in those days, Mahatma Gandhi would have been spared from this embarrassment in Pretoria'.

India sent Barrister M.K. Gandhi to South Africa in 1893. South Africa returned to us Mahatma Gandhi in 1915.



**Dr.H.V. Hande**

*Former Health Minister of  
Government of Tamilnadu.  
Founder & Director of  
Hande Hospital.*



# Interesting Management Stories

## Management Lesson

One fine day, a bus driver went to the bus garage, started his bus, and drove off along the route. No problems for the first few stops - a few people got on, a few got off, and things went generally well.

At the next stop, however, a big hulk of a guy got on. Six feet eight, built like a wrestler, arms hanging down to the ground. He glared at the driver and said, "Big John doesn't pay!" and sat down at the back.

Did I mention that the driver was five feet three, thin, and basically meek? Well, he was. Naturally, he didn't argue with Big John, but he wasn't happy about it. The next day the same thing happened - Big John got on again, made a show of refusing to pay, and sat down. And the next day, and the next.

This grated on the bus driver, who started losing sleep over the way Big John was taking advantage of him. Finally he could stand it no longer. He signed up for body building courses, karate, judo, and all that good stuff.

By the end of the summer, he had become quite strong; what's more, he felt really good about himself. So on the next Monday, when Big John once again got on the bus and said, "Big John doesn't pay!"

The driver stood up, glared back at the passenger, and screamed, "And why not?"

With a surprised look on his face, Big John replied, "Big John has a bus pass."

Management Lesson: "Be sure there is a problem in the first place before working hard to solve one."

## Where there is a will there is a way- a true story



Where there is a will there is a way

Sujata Burla's life was shattered when on a pilgrimage to Shirdi, she met with a serious accident in the year 2001.

She survived but life dealt a cruel blow when the doctors and physiotherapists treating her told her she could not walk for the rest of her life. The accident had turned her into a paraplegic. It meant Sujata was immobile below the shoulders at the early age 21.

Before the accident, Sujata had many friends but they all ran away after the accident. They were all false friends who only used to go where there would be money, success and happiness. She felt alone and depressed.

In another tragedy, her father expired in March 2004. Not one to be easily cowed down by her circumstances, she wanted to be independent financially, physically and mentally.

She soon realized that she needed to be financially independent first. She started working with her sister, who is a fashion designer, and then started a textile workshop on her own but the workers took advantage of her physical disability and she lost money.

Sujata realized that if at all she had to succeed in life she would have to do something for which she did not have to depend on anybody

Then she hit upon the idea of working in the stock market. She learnt typing and working on a computer and laptop. She spent another year learning the nitty gritty of stock market operations.

Now she trades like a pro and earns anywhere between Rs 200,000 and Rs 250,000 every month

Financial independence is what she strove for and that is exactly what she has got through sheer determination and discipline.

This shows that human will power and determination has no limit the only thing required is passion, persistence and hard work.

*Source : Vinita Bhandari- Blog Reader*

## What do we build in our lives?

Once upon a time two brothers, who lived on adjoining farms, fell into conflict. It was the first serious rift in 40 years of farming side by side, sharing machinery, and trading labor and goods as needed without a conflict.

Then the long collaboration fell apart. It began with a small misunderstanding and it grew into a major difference, and finally it exploded into an exchange of bitter words followed by weeks of silence.

One morning there was a knock on John's door. He opened it to find a man with a carpenter's tool box.

"I'm looking for a few days' work" he said. "Perhaps you would have a few small jobs here and there I could help with? Could I help you?" "Yes," said the older brother. "I do have a job for you."

"Look across the creek at that farm. That's my neighbor; in fact, it's my younger brother. Last week there was a meadow between us and he took his bulldozer to the

river levee and now there is a creek between us. Well, he may have done this to spite me, but I'll do him one better."

"See that pile of lumber by the barn? I want you to build me a fence --an 8-foot fence -- so I won't need to see his place or his face anymore."

The carpenter said, "I think I understand the situation. Show me the nails and the post-hole digger and I'll be able to do a job that pleases you."

The older brother had to go to town, so he helped the carpenter get the materials ready and then he was off for the day.

The carpenter worked hard all that day measuring, sawing, nailing.

About sunset when the farmer returned, the carpenter had just finished his job.

The farmer's eyes opened wide, his jaw dropped. There was no fence there at all. It was a bridge -- a bridge stretching from one side of the creek to the other! A fine piece of work, handrails and all -- and the neighbor, his younger brother, was coming toward them, his hand outstretched. "You are quite a fellow to build this bridge after all I've said and done."

The two brothers stood at each end of the bridge, and then they met in the middle, taking each other's hand.

They turned to see the carpenter hoist his toolbox onto his shoulder. "No, wait! Stay a few days. I've a lot of other projects for you," said the older brother.

"I'd love to stay on," the carpenter said, but I have many more bridges to build.

*Source: KiranKumar Roy- Blogger*

## Lesson on Gratitude

### The Master's Lesson on Gratitude

According to legend, a young man while roaming the desert came across a spring of delicious crystal-clear water. The water was so sweet he filled his leather canteen so he could bring some back to a tribal elder who had been his teacher.

After a four-day journey he presented the water to the old man who took a deep drink, smiled warmly and thanked his student lavishly for the sweet water. The young man returned to his village with a happy heart.

Later, the teacher let another student taste the water. He spat it out, saying it was awful. It apparently had become stale because of the old leather container.

The student challenged his teacher: "Master, the water was foul. Why did you pretend to like it?"

The teacher replied, "You only tasted the water. I tasted the gift. The water was simply the container for an act of loving-kindness and nothing could be sweeter."!!!

## Spiritual Commentary

We may understand this lesson best when we receive innocent gifts of love from young children. Whether it's a crushed paper painting or a clay figure, the natural and proper response is appreciation and expressed thankfulness because we love the idea within the gift.

Gratitude doesn't always come naturally. Unfortunately, most children and many adults value only the thing given rather than the feeling embodied in it. We should remind ourselves and teach our children about the beauty and purity of feelings and expressions of gratitude. After all, gifts from the heart are really gifts of the heart!! Also, when we express our gratitude, we must never forget that the highest of appreciation is not to utter mere words, but to live by them.

The essence of all beautiful art, all great art is gratitude! Gratitude is the sign of noble souls and the memory of it is stored in the heart and not the mind!

The next time you receive any gifts from anyone, no matter however small it may be, remember the love behind and don't judge the gift with its appearance! Have a deep sense of gratitude for whatever you receive in life in whatever form it may be!

## A Touching Moral

A long time ago, there was a huge apple tree. A little boy loved to come and play around it everyday. He climbed to the tree-top, ate the apples, took a nap under the shadow...He loved the tree and the tree loved to play with him. Time went by... the little boy had grown up

and he no longer played around the tree every day. One day, the boy came back to the tree and he looked sad.

"Come and play with me," the tree asked the boy. "I am no longer a kid, I don't play around trees anymore." The boy replied, "I want toys. I need money to buy them." "Sorry, but I don't have money... but you can pick all my apples and sell them. So, you will have money." The boy was so excited. He grabbed all the apples on the tree and left happily. The boy never came back after he picked the apples. The tree was sad. One day, the boy returned and the tree was so excited.

"Come and play with me" the tree said. "I don't have time to play. I have to work for my family. We need a house for shelter. Can you help me?" "Sorry, but I don't have a house. But you can chop off my branches to build your house." So the boy cut all the branches of the tree and left happily. The tree was glad to see him happy but the boy never came back since then. The tree was again lonely and sad.

One hot summer day, the boy returned and the tree was delighted. "Come and play with me!" the tree said. "I am sad and getting old. I want to go sailing to relax myself. Can you give me a boat?" "Use my truck to build your boat. You can sail far away and be happy." So the boy cut the tree trunk to make a boat. He went sailing and never showed up for a long time.

Finally, the boy returned after he left for so many years. "Sorry, my boy. But I don't have anything for you any more. "No more apples for you..." the tree said. "I don't have teeth to bite" the boy replied. "No more truck for you to climb on" "I am too old for that now" the boy said. "I really can't give you anything ... the only thing left is my dying roots" the tree said with tears. "I don't need much now, just a place to rest. I am tired after all these years." The boy replied. "Good! Old tree roots is the best place to lean on and rest. Come, Come sit down with me and rest." The boy sat down and the tree was glad and smiled with tears.....

This is a story of everyone. The tree is our parent. When we were young, we loved to play with Mom and Dad... When we grown up, we left them... only came to them when we need something or when we are in trouble. No matter what, parents will always be there and give everything they could to make you happy. You may think the boy is cruel to the tree but that's how all of us are treating our parent.

*Source: From Internet*



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