

MAGICAL FORMULAS FOR CLEARING EXAMS AND BECOMING SUCCESSFUL PERSON

By

CA (Dr.) Rajkumar Adukia

Author of more than 300 books,

Business Growth and Motivational Coach,

Member IFRS SMEIG London 2018-2020

Ex director - SBI mutual fund, BOI mutual fund

Ph. D, LL. B, LLM (Constitution), FCA, FCS, MBA, MBF, FCMA, Dip Criminology, Dip in IFR(UK) Justice (Harvard), CSR, Dip IPR, Dip Criminology, dip in CG, Dip Cyber, dip data privacy B. Com, M. Com., Dip LL & LW

Student of – MA (psychology), MA (Economics), IGNOU PGDCR, PGCAP etc.

Chairman western region ICAI 1997, Council Member ICAI 1998-2016

Exams, Exams, Exams!....And the Exam of Life

“I’m in. I’m ready for Success. Success is mine. It was always meant for me but I was not prepared for it. But now with the Magic Formulas I am on the path to becoming a successful person”.

Yes. That’s how you should welcome success in your life every single day. Many-a-times we elude success by not recognizing our shortcomings and blame it on luck. However, success is and was always within you and it is just a matter of time before it is in your hands. Success is a subjective term – It has different meanings for different people. Society may measure success in materialistic terms but every individual has certain expectations from himself/herself. It is not necessary that a person needs to be famous or rich in order to be successful. If you attain pleasure and satisfaction from your achievements and from life in general, you can truly call yourself a ‘successful person’.

Why do people quit?

Is it because they don't believe in their goal or is it because they believe that they don't have the power to back their goal or is it because they believe that despite persistence on their part they have still not been able to reach their goal. Whatever the answer maybe – you will never find out because quitters are never interviewed. You will never come across stories and quotes of quitters simply because they quit. Their story is not inspirational because their story did not have a successful ending. Failures along the way are like intervals in the movies...the show must go on. Quitting is never an option.

Generally, after repeated failures in Professional examination many students decide to quit the studies and/or switch to another degree. But **YOU SHOULD NEVER QUIT** as pain is temporary but glory is permanent.

Imagine yourself in ten years' time. What would you like to look back upon? What would you like to achieve in 10 years from now? Now remind yourself that your tough circumstances are just an obstacle between your 'Now' and your 'Future' which you can visualize ten years from now.

You have not only to clear exams but also achieve super success in the 'exam of Life'! It must be remembered that in life there can be no single formula for success as human brain is a networked structure and works in infinite ways for each individual. The brain has unlimited powers to absorb and a person can do miracles by using sub-conscious mind and making his/her mind bulletproof.

There is no Magic wand that can help you become an overnight success; it is only the Magic within that can help you do so. So believe in yourself and apply these magic formulas to achieve success in your exams and the exam of life.....

Magic Formula of Attitude

If you google 'attitude' on the internet, you will be greeted with a list of Synonyms viz. "a settled way of thinking or feeling about something, point of view, frame of mind, way of thinking, way of looking at things, school of thought, outlook, angle, perspective, reaction, stance, standpoint, position, inclination, orientation, approach...etc." This small little word has huge impacts. It determines on which path you take your life.

In a nutshell, it is your 'Attitude' which determines success. You can achieve only what you think you can achieve. The attitude towards life – the strength of character of getting up after a fall, dusting yourself and starting afresh once again – determines how successful you become. The proverb 'Attitude

determines Altitude' is a reminder that anything is possible for the person with the right attitude. This Proverb is very common but mostly ignored when comes to practical implantation. For e.g.: - If you have work of 1 hour and you have available time of 5 hours then your attitude will be like 'I've 5 hours so I can complete the work in 5 hours'. Now the same work which takes 1 hour will be completed in 5 hours. Let's take the opposite case. If you have work of 5 hours and you only have 1 hour to complete such work. So now your attitude will be like 'I have to complete the work in 1 hour under any circumstance', and guess what? After 1 hour you will realise that you've completed your work in 1 hour itself. Thereby, saving four hours and these can be used in different fruitful endeavours. Works expands to fill the time available for it.

Attitude determining success can be best explained with the following example - We see innumerable instances in society of siblings who, obviously with the same set of parents and given the same financial and emotional resources, end up on different paths. One may be super successful and world famous whereas the other may be still struggling and trying. So what caused such a drastic outcome between the two, even though the inputs were exactly the same...the answer is 'the right attitude'.

Magic Formula of Correct Approach

Correct Approach is the mind-set which should be had by students opting for any examination. First and foremost - Parent pressure, Peer Pressure, Herd Effect etc. – should not be the reasons for opting for any course.

The correct approach for exams can be developed by focussing on the following pointers:

- Get hold of the exact syllabus. Believe it or not, a large number of students enrolled for exams get knowledge of syllabus only about 1-2 months prior to exam.
 - Paper pattern of exam viz. an idea about how questions are asked & what is the pattern of the questions asked i.e. Long answers, True False, Objectives, One Liners, Briefs, Short notes, Case studies, etc. This is a vital tip to clear any professional exam in the world. Your hard work is total waste if you do not include this tip in your approach towards examination.
 - Get the study material, practise manual, revisionary test papers, compilers, modules and all the available books from Institute under which you are giving exam.
-

- First things first and the concept of priority. Understand which things needed to be done first and cover the syllabus in that manner.
- Start as Early as Possible and don't defer their preparation only for the last six months before the exam.

Magic Formula of Sub-Conscious Mind

The journey to success starts with this Magic Formula. Be it any successful cricketer, singer, doctor, CA, MBA, Entrepreneur, etc. you will observe in their success stories that half of the success was achieved through their subconscious mind. "Half The Battle is Won in the Mind". This Proverb exactly explains the practical power of subconscious mind. Once your mind says 'yes, you will succeed', Once you believe the fact that you will win the battle come what may - Your subconscious mind accepts it and starts turning the belief into fact. The subconscious mind is the part of our brain where many of our unconscious ("autopilot") decisions and impressions are made.

Once your mind accepts a facts believing it to be true its gets stored from conscious to subconscious mind and then the power of subconscious mind starts working on it to make it happen in reality. Yes, this is the power. If you believe it, faithfully accept it and then courageously work for it. Once you get something registered in your mind, then it is done. Subconscious mind has the power and magic to turn things into reality for what is stored in it. Learning how to change the way you think and tapping into the power of your subconscious mind may help you live a happier and more successful life.

Magic Formula of Diminishing Marginal Utility

The law of diminishing marginal utility is a law of economics stating that as a person increases consumption of a product, while keeping consumption of other products constant, there is a decline in the marginal utility (i.e. the utility derived from the last unit under consumption) that person derives from consuming each additional unit of that product.

This same example can be applied in study pattern. To keep the productivity level and efficiency level at the top we should divide the day in 3 subjects. The Magic Formula of Diminishing Marginal Utility works best when you take the combination of theoretical and practical subjects at a time.

In practical life a student goes on studying but however favourite the subject is, after a matter of time it will make him/her bore and later he/she won't be as efficient as he/she was in the 1st hour of the day. Hence, dividing the day into subjects keeps the student motivated, gives knowledge of more than a subject in

a day and hence allows him to be productive at all time of the day. Thereby increases the overall productivity or atleast maintains it throughout the day.

Magic Formula of Short Notes and Two Pages

After reading and hearing to the information on which we are studying, it is necessary to jot down whatever is important for future point of view. Because it is again a proven study that 50% of what you write, is being remembered by brain. So whenever you study; jot down quick keywords on such answer/case law/facts, etc. It helps in making things short, so when you study after 4 months and when our brain sees the keyword immediately you can recollect the whole answer/case law or facts. It also helps on the exam day while revising the subject. You don't need to again go through the whole 500-page book which is tiring and boring for everyone. Short notes prepared by oneself acts a quick last minute revision book during exams.

HOW TO PREPARE SHORT NOTES?

- Keep one book for one subject.
- Proper heading and sub heading should be given to the points.
- Give importance to heading by summarizing the meaning in 5-6 lines.
- Then write down quickly important points/keyword
- After writing the points Memorize with any technique, if possible
- Give every point some point of reference to help you recollect it later.

But this practise should be done regularly and in all subjects as beauty of Professional exam is that it tests the skill of a student on overall basis and not in a particular subject. One may clear the particular subject but that doesn't solve our main objective to clear professional exam.

Make separate Two-Page Notes. The two pages notes you should carry with you wherever you go so that even a second of time can be utilised to study. Two pages Notes are temporary and are a summary of the Short notes and help to remember a particular concept during the exam preparation days.

Magic Formula of Discussion

Discussion is nothing but sharing the ideas, beliefs and information with the peers, classmates, seniors, etc. in the same field. Discussion not only includes sharing, but also being on the other side of the table, that is listening to the references and suggestions made by the person with whom we are discussing our topic.

It is proved in science that human brain is able to memorize 20% of what he reads 30% of what he hears. So while discussing, when you hear the facts and suggestions from the other person you are able to remember it for quite a long time. (20% while discussing and 30 % while hearing). Discussion also helps to gain information which we have not yet read or heard of.

Discussion helps to keep the person updated to new laws and regulations as they are very important in professional competent exams. Students, during the course of discussion, get training in reflective thinking, which leads to deeper understanding of the historical problem under discussion.

Peer discussion enhances understanding, even when none of the students in a discussion group originally knows the correct answer. Students learn a great deal by explaining their ideas to others and by participating in activities in which they can learn from their peers. A teacher or mentor is the most vital person in the student's life and discussing with the teacher or mentor also creates extreme clarity of concepts.

Magic Formula of Studying 16 Hours and Utilising Every Second

For any professional exam approximate 16 hours should be given in order to complete portion in time with two times revision of such portion. Out of 24 hours 16 hours must be devoted to studies and out of the remaining 8 hours 7 hours sleep and 1 hour for peace of mind.

The students appearing for exams have one thing common in them which is equal time for everyone. Since only 24 hours are available to every student in a day it is difficult to complete the whole syllabus along with revisions and paper practises. Hence here comes in the applicability of the Magic Formula. Use every second of work whether productive or unproductive - Whenever you go to doctor's clinic for any check-up or while travelling to any place or in washroom - take along with you Two Pages Notes. This will help to utilise every second, it doesn't break the flow of mind and it assists in remembering things at instant pace.

Entertainment is a crucial point to attain peace of mind. Any person in the world cannot work at constant pace and productivity level for hours, because at the end of the day human brain needs rest. So make sure you utilise your allocated time for entertainment well.

Magic Formula of Time Mangement

If the Egyptians had known when they invented the 24-hour day that the future generations will use it as an excuse for not getting things done in time, I'm sure they would have added a couple of hours more to the day. However, we would have found excuses of shortage of time in that scenario as well! Without realizing we have mastered the art of 'blaming time' as a culprit for everything that goes wrong in our life.

Now approach the 24-hour day with the Magic Formula of Attitude, so you don't have 24 hours in a day but you have 86400 seconds in a day! Now that's a lot of time.

The reason a 24-hour day seems short is because we prioritize our jobs and the ones on low priority never end up getting done. We all have things we don't want to do, but we have to do them anyway. However, in life you cannot chose the enjoyable parts and leave out the unpleasant parts of a task. You have to do the entire job. That's the only way to reach your goal. The sense of accomplishment you will feel at the end of the most hard, boring and complicated task is immeasurable.

Time Management Tips:

- Take the time to arrange your priorities,
- Create a life schedule – Whatever works for you - planner, a timetable or a calendar on your phone etc.
- Be flexible and realistic - Allow a little extra time in case you spend longer on a task than you thought you would.
- Take time to research, plan and think about your work
- Avoid procrastination and distraction
- Exercise to clear your head in between study sessions
- Create a schedule and constantly review and reassess your schedule

There is a methodological way of increasing the hours in the day. For having more than 24 hours a day, 'prioritizing' the work is important. This can be done by making 2 lists viz. Priority List and Delegation List.

a. Priority List - Make a list of the important work which needs to get done in descending order of priority – very high priority jobs moving down to the lowest priority job.

b. Delegation List – Then study the Priority List you have made from bottom to top and decide which of the least priority jobs can be delegated and which have to be done personally by you. Make a Delegation list through which you

delegate the jobs which do not require your personal attention. This will help you to focus your energies on the vital tasks and complete your tasks in time.

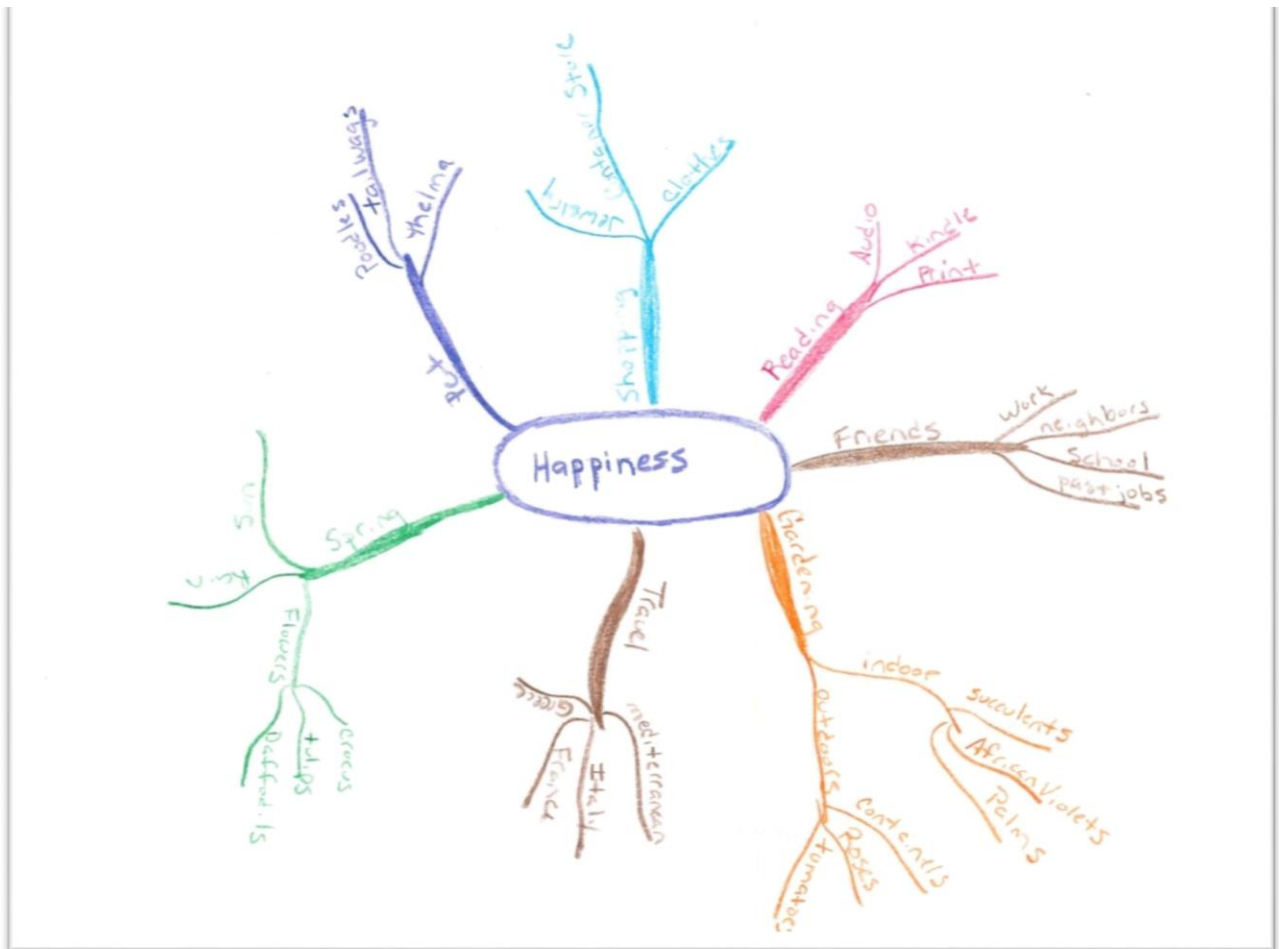
For example – In the summers, there is immense work pressure on Air Conditioners Mechanics and Installers. So to increase their 24-hour day, when they go for home service of air conditioners, they take along an attendant who does the least priority item jobs such as cleaning the ac filters, washing of the outdoor unit etc. while the main Installer focuses on repairing the clogged pipe or fixing the faulty part – the work which is specialized and cannot be delegated. In this way, they are able to maximize their outcome and thus achieve more in a days' work.

Magic Formula of Mind Mapping

We often think our mind has limitations. But there is little truth in this. It is that we have not been able to explore and use our resources well. Some scientist and researchers believe that an average human being uses only 10% of his brain. However, true it may be limitations, if any can be overcome. Some students find it difficult to remember things and blame it on their memory. But there are some very effective memory techniques like Mind Mapping, Mnemonic Technique, etc.

Mind Map is an organizational thinking tool. It promotes an easy way to put information into your brain and to take information out of your brain with the help of colours, images, curved lines, shapes, etc. It helps to gather together large amounts of data in one place and encourages problem solving by allowing you to see new creative pathways. With a Mind Map, a long list of boring information can be turned into a colourful, highly organized, memorable diagram that works in line with your brain's natural way of doing things. Mind Maps use your brain's talent for visual recognition to great effect. With a combination of colour, image, and curving branches, they are much more visually stimulating than conventional notetaking methods.

A few examples of how a Mind Map may look like:



Magic Formula of Eliminating Expectations

Charles Dickens thirteenth works, 'Great Expectations' published as a novel in 1861 is the story of personal growth and personal development of an orphan.

With due respect to Charles Dickens, to suit the ideology of success it must be always remembered - If you have 'Great Expectations', you will never achieve personal growth and personal development.

Nowadays we have mountains of expectations from others:

- Parents have expectations from children
- Children have expectations from parents
- Husband has expectations from wife
- Wife has expectations from husband
- Teacher has expectations from students
- Students have expectations from teacher
- Employer has expectations from employee
- Employee has expectations from employer
- People have expectations from God/ Divine Power

And the list can go on and on. Expectation only keeps you waiting and waiting and waiting. When we expect from others, we never experience a sense of personal achievement and growth as we are depending on another person for pushing things forward. To be successful, an individual has to depend only on himself/herself and no one else.

For example – A child living with his stay-at-home parents in his growing up years falls into a routine pattern of expectations from his/her parents. When leaving for school in the morning, it is expected that the lunchbox will be ready and on the table, schoolbag will be ready, uniform will be laid out on the bed etc. In contrast a child who has working parents has no such expectations and will have to manage himself as no one may be around when he leaves for school. After few years, the child with no expectations will emerge stronger as he has learned to depend on himself to take things forward and no one else other than himself.

Magic Formula of Having Work as Passion

A famous quote which we all may have heard many times in life is 'Choose a job you love and you will never have to work another day'. It is such an oft repeated quote that you would think everyone must be following it by now. But we humans are slow learners. Even now parents force their children into careers

which they don't want to do. Due to monetary pressure people take up jobs in which they have no interest or inclination.

Now, you may argue that everyone does not have the luxury to pick and choose careers and jobs. Sometimes due to financial constraints we are forced to take up jobs which are totally undesirable for us. If your job/work etc. is not your passion, quit sitting and moaning about it. Make it your passion. Bring some innovation into it so as to make it more appealing.

For example – There are many cricket crazy fans everywhere in this world. We all have our favourite cricketer whom we idolize. We follow their game. Ape their batting style. Study their bowling action in depth. Keep a tab on their personal life. Buy books on them. In short we worship them. However, it is an extreme rarity that anybody who watches cricket or follows cricket spares a thought on umpires.

Umpires are those authoritative figures on the cricket field who call the shots during a match. Now, it is quite unusual that anybody grows up aspiring to be an umpire. This is because anybody who loves cricket will like to be a player and not an umpire because that is where the action is. So how can one be expected to be passionate about doing his job of umpire when he'd rather be on the pitch hitting sixes as a cricketer and being idolized by the audience.

Well, somebody did just that – infused passion into his work – and became a success.

Brent Fraser "Billy" Bowden, a cricket umpire from New Zealand was a cricket player until he began to suffer from rheumatoid arthritis and took up umpiring. He is world famous for his dramatic signalling style which includes "crooked finger of doom" out signal, a "crumb-sweeping" wave of the arm to signal four and the "double crooked finger six-phase hop" to signal a six. He has endeared himself to fans and critics alike. When Bowden is umpiring, the cricket match becomes double the fun. He infuses energy and excitement in an otherwise typical job as his work is his passion.

Magic Formula of Acceptance

The Serenity Prayer, written by American theologian Reinhold Niebuhr, first written for a sermon at a Church and later adopted and popularized by Alcoholics Anonymous and other twelve-step programs is a prayer which every person should recite daily before the start of a day.

The Serenity Prayer:

“God grant me the serenity to accept the things I cannot change,

*Courage to change the things I can,
And wisdom to know the difference”*

Sometimes we refuse to accept ‘Change’ in our lives. We are too settled in our comfort zones and feel uneasy on experiencing something different from the usual. What we forget is that the only permanent thing in this world is ‘change’ and one who does not change with the times gets left far behind.

Accept Change. It is the shortest route to success.

Acceptance does not mean compromise. It means to consent to the reality of a situation.

For Example – You are the Director of a company and leave home for a Board Meeting. However, you get delayed for no fault of yours as there is a traffic jam on the road due to some religious procession. You left on time but still you will reach late. This infuriates you and in turn you shout at the driver who is equally stuck in the commotion with you. Additionally, you quarrel with your spouse, child, friend or whosoever happens to call you at that moment. So now you have ruined their day as well for no fault of theirs. It is better to calmly accept the situation you are in. Probably you can humorously incorporate it in your opening address at the Board meeting you are about to attend.

Magic Formula of Responsibility

With authority comes responsibility. Responsibility is a scary word to many. The moment you hear this word you feel it will keep a cartload of burden on your head. It takes courage to shoulder responsibility for your deeds and it takes even more courage to shoulder responsibility for the deeds of others. But without responsibility, authority commands no respect. You idolize your boss who takes responsibility for his subordinates but you vilify your boss when he only barks order at you and does not take responsibility for his own or his subordinate’s actions.

Responsibility also includes personal responsibility. As the famous saying goes ‘Charity begins at home’, similarly accountability too begins with taking responsibility of your own life. Holding others responsible for our failures and our own self responsible for our success is a fallacy we all commit at some point in our lives. There is only one person responsible for your happiness, sorrow, achievements, failures, actions, inactions and all decisions which have affected your life in any particular way (good or bad), and that person is you. When you accept responsibility for the way your life has turned out, you are on the path to success.

For example – When you go to get your car serviced, you will notice that the attendant checks every possible fault in the car and informs you the same. Whether you get all the loopholes plugged or chose to get a basic service done is ultimately your choice, but he has taken responsibility for the entire show.

Magic Formula of Strong Relationships

Man is a social animal. Healthy relationships are the fundamentals of good health and well-being in turn determining personal and professional success. When you forge strong relationships with others you will a sense of camaraderie. Declare your goals and aspirations with supporters and people you trust which will in turn move you one step closer to achieving them.

Remove negative people from around you. People who criticize, complain and grumble all the time sap you off your positive energy and leave you exhausted. Surround yourself with optimists and achievers. A good apple will also rot if kept in company of bad apples.

People come into your life for a reason, a season or a lifetime. Notwithstanding how long they are in your life for, be sure to give your best you have to every moment spent. The point is to have more memories than regrets.

Magic Formula of Focussing on the Present

Focus on the Present. Live in the Present. Forget the Past. Forget past failures ...remember them only to learn from them.

The Bhagavad Gita, the Holy Indian scripture illustrates this point beautifully in its lines:

*Why do you worry without Cause?
Whom do you fear without reason?
Who can kill you?
The Soul is neither born nor does it die.
Whatever happened, happened for the Good;
Whatever is happening, is happening for the Good;
Whatever will happen, will also happen for the Good only.
You need not have any regrets for the past. You need not worry for the future.
The present is happening...*

Human beings classify those things as negative which instill fear in us. Failure invokes fear...the fear of having to prove yourself all over again. However, if you face that fear, you will realize it makes you stronger. And I guarantee it will

be a stepping stone to astounding success. The best teacher in life and the only teacher who can teach you on how to grasp an opportunity before it fleets away is -...Failure. There are many benefits of Failing in life.....however the most important of all is the ability it grants of the magic word “FOCUS”. Only when we fail, we are forced to focus on the task at hand and reanalyse. Crisis creates clarity. Failures force us to clear out the noise and zero in on what is most important. We discard the methods we had adopted earlier, and chalk out a new plan to tackle the task again. We now approach the task with a new found clarity and surge ahead.

Once you hit rock bottom, you can't go down any further. Then the only way left is to rise up. Fear squeezes the willpower out of us to pursue our better future. If you want to break free, then you have to face your fears one by one. Accepting your failure takes an act of humility. You can now go about your business without the constant pressure to appear to be perfect.

Magic Formula of Self-Renewal and Enhancing Yourself

Self-renewal is a term connected to stem cells in biology. It is a renewal process by which stem cells divide to make more stem cells of the same type. Similarly, our character too requires a self-renewal at some point in time. We require a personality transformation and evolution.

Self-Renewal would imply any productive activity which enhances your personal development and gives you happiness. The activity could vary from person to person viz. reading books; playing tennis; social get-togethers; getting a hair spa at the salon; meditation; yoga etc. or it could be venturing into a completely different world which is intriguing but is new to you.

These self-renewal activities make you feel good about yourself and create self-worth. They increase your efficiency and productivity. Learning a new technique which is entirely different from your current line of work is the best thing to do. It restores passion and the zeal for life. Discover something new each day. Create a new identity. Leave your comfort zone, break habits, unlearn what you already know and explore something new. Challenge yourself and you will be surprised.

There may be many professionals with the same qualifications. There may be many businessmen with business acumen. There may be many artisans with the same expertise. There may be many people with the same skill-set. But what sets apart one individual from another is ‘soft-skills’. Enhance your soft skills and your goals come closer within your reach and the path to success accelerates.

Soft skills are the personal attributes that enhance an individual's personality, job performance and career prospects. Some examples for the same could be Communication skills; Anger management skill; Team management skills; General etiquette; Negotiation skills; Behavioural traits; Time management techniques; Stress management skills etc. It set you apart from others.

Magic Formula of Controlling Your Anger

Let me tell you a story I have heard in my growing up years. You would have heard different versions of it and the author is unknown. It is called 'The Nails in the Fence':

There was a little boy with a bad temper. His father gave him a bag of nails and told him that every time he lost his temper, to hammer a nail in the back fence. The first day the boy had driven 37 nails into the fence. Then it gradually dwindled down. He discovered it was easier to hold his temper than to drive those nails into the fence. Finally, the day came when the boy didn't lose his temper at all. He told his father about it and the father suggested that the boy now pull out one nail for each day that he was able to hold his temper. The days passed and the young boy was finally able to tell his father that all the nails were gone. The father took his son by the hand and led him to the fence. He said, "You have done well, my son, but look at the holes in the fence. The fence will never be the same. When you say things in anger, they leave a scar just like this one. You can put a knife in a man and draw it out. It won't matter how many times you say 'I'm sorry', the wound is still there."

Walter Bradford Cannon, an American physiologist first described the term 'The fight-or-flight response'. The fight-or-flight response is a physiological reaction that occurs in response to a perceived harmful event, attack, or threat to survival. So organisms either respond to a threat by flight which is caused due to fear or they fight the threat. Anger works like a warning bell that tells you that something is wrong. Anger is good when it is channelized as positive energy in the form of aggression. For a sportsman anger is a boon as it helps to win matches. But more often than not, anger is a negative emotion.

Anger is just one letter away from Danger. The onset of anger creates health problems like stress, anxiety, high blood pressure etc. and the aftermath of anger creates injuries which can never be cured.

The best way to tackle a problem is to calmly solve it. Anger will not solve the problem, but only worsen it further.

As one popular chartbuster song in the recent past said "Why This Kolaveri di?" which means "Why do you have this murderous rage against me girl?"

Be cool, whatever the situation. Control your anger and be calm like the sea.

Magic Formula of Bullet Proof Mind

Blinkers, sometimes known as blinders, are a piece of equestrian equipment that are placed on either side of a horse's head next to its eyes in order to keep the horse from seeing what is beside it and to the rear and, in some cases, to the side. The blinkers partly cover a horse's eyes so that it can only look straight ahead. If we put imaginary blinkers covering our eyes, we will condition it to look only straight ahead and not get distracted.

We tend to get easily influenced by the achievements, success and materialistic possessions of the people around us. Instead of making the most of what we have and counting our blessings we tend to count our shortcomings instead.

Let the mind be a storehouse of pure positive thoughts. There should be no room for self-doubt. Bury your negative thoughts and just like you do spring cleaning of your house, do mind cleaning 3 times a day. Flush out the negative thoughts before they permeate you.

Let no one and nothing deviate your focus from your goals and shake your confidence. One sure shot way to achieve a bulletproof mind is to declare your goals each day to yourself by jotting them down in a diary. This keeps you focused and on the right path without distractions and digression.

Magic Formula of Goal Setting & Fulfillment

The foundation of a building is the element of an architectural structure which connects it to the ground and holds it firmly in place. Foundations can be shallow or deep depending upon the depth of soil in which the foundation is made.

Put down your goals on paper. List what you aspire for in life whether it is material possessions, happiness, strong relationships etc. If you are not clear of your goals, even God will be confused as to how to help you achieve what you want since nobody knows what you desire. Similarly, the structure we need to adopt for fulfillment of goals needs to be chalked out and put on paper. Once the structure is in place achieving the goals does not seem a daunting task. We need to draw out a time schedule of work commencement and completion and the methods to be adopted. Once that is done we have attained a shallow

foundation. To obtain a deeper foundation we need to create an environment of introspection, self-motivation and social service.

Nobody is ever too old to learn. Sharpening knowledge in your goal areas is imperative. There is always an innovation, a new technique, a better way of doing things being discovered and it equips you to learn the ways of the changing times.

Many professional institutions and educational bodies have a system of Continuing Professional Education (CPE) for their members whereby even after completing a course and obtaining a degree, a member has to earn a stipulated number of CPE credits to retain his/her degree. These credits are earned by attending educatory seminars, workshops and conferences on further learning in the field. We must imbibe the system of CPE in our life too. Always be in transit in life. Never think you know enough and there is no room for further knowledge. For goal fulfillment, you can keep supplementing your knowledge forever.

Magic Formula of Perseverance and Resilience

The ability of a substance or object to spring back into shape is called resilience. Some people get punched and knocked down by life time and again, and each time they bounce back stronger. Instead of letting miserable situations break their determination they face their demons head on.

If you get punched down by Failure and bounce back up, you have the strength of perseverance, resilience, grit, determination. These are not just strong words, but words which can make you learn, adjust and actually return better than before.

There are many famous people who never gave up despite the odds. This magic formula can only be explained by the example of few of these resilient people.

Indian cricketer Suresh Raina, suffered a knee injury in 2007. He was bedridden for six months. That's a really long time for any sportsman to be out of the game. He was on crutches and frustrated. But he gradually fought his way back into the game only because of his resilience.

Late Dirubhai Ambani, Indian business tycoon who founded Reliance Industries has an inspiring rags to riches story. From being a spice dealer to a cloth merchant to a textile producer, it was his hard work, indomitable spirit and never-say-die attitude that led him through all the obstacles to emerge as the business tycoon of India.

American media proprietor, talk show host, actress, producer, and philanthropist Oprah Winfrey did not have a promising childhood and faced a variety of hardships in life. At a young age she was physically abused and lived in extreme poverty. She became a mother at the age of 14 but her child died in infancy. Today she is among the most influential women in the world.

“By every usual standard, I was the biggest failure I knew.” - J.K Rowling. Today Rowling’s books have been translated into 73 different languages and sold more than 450 million copies. They have become the best-selling book series in history and have become the basis for a series of films, which is ranked as the second highest-grossing film series in history.

Christopher Paul "Chris" Gardner, an American entrepreneur, investor, stockbroker, motivational speaker, author, and philanthropist, struggled with homelessness while raising his toddler son, Christopher Gardner, Jr. His inspirational story of how he overcame the odds has inspired the movie ‘The Pursuit of Happiness’, which portrays how he harnessed his passion to turn his life around.

Last but not the Least.....Lifelong Learning

Finally, last but not the least is to keep ablaze forever the fire to keep learning. Age should never be a BARRIER to stop learning. Many professional institutions and educational bodies have a system of Continuing Professional Education (CPE) for their members whereby even after completing a course and obtaining a degree, a member has to earn a stipulated number of CPE credits to retain his/her degree. These credits are earned by attending educatory seminars, workshops and conferences on further learning in the field. We must imbibe the system of CPE in our life too. Never think you know enough and there is no room for further knowledge.

Once you acquire the knowledge it needs to be organized and used in the best possible way. It is a globally competitive environment. Excellent talent may be available elsewhere but your expert knowledge will develop strong skills that enhance your performance. The pool of knowledge you have accumulated will give fresh ideas, expertise in the chosen area and practical techniques to grow your wealth.

Your ability to learn and transform that learning into an advantage will be the key to unlock your potential. Economically the world is going through a whirlpool of changes. There is technological and economic volatility. Specialized knowledge will guide you, show you opportunities and stretch your mind.
