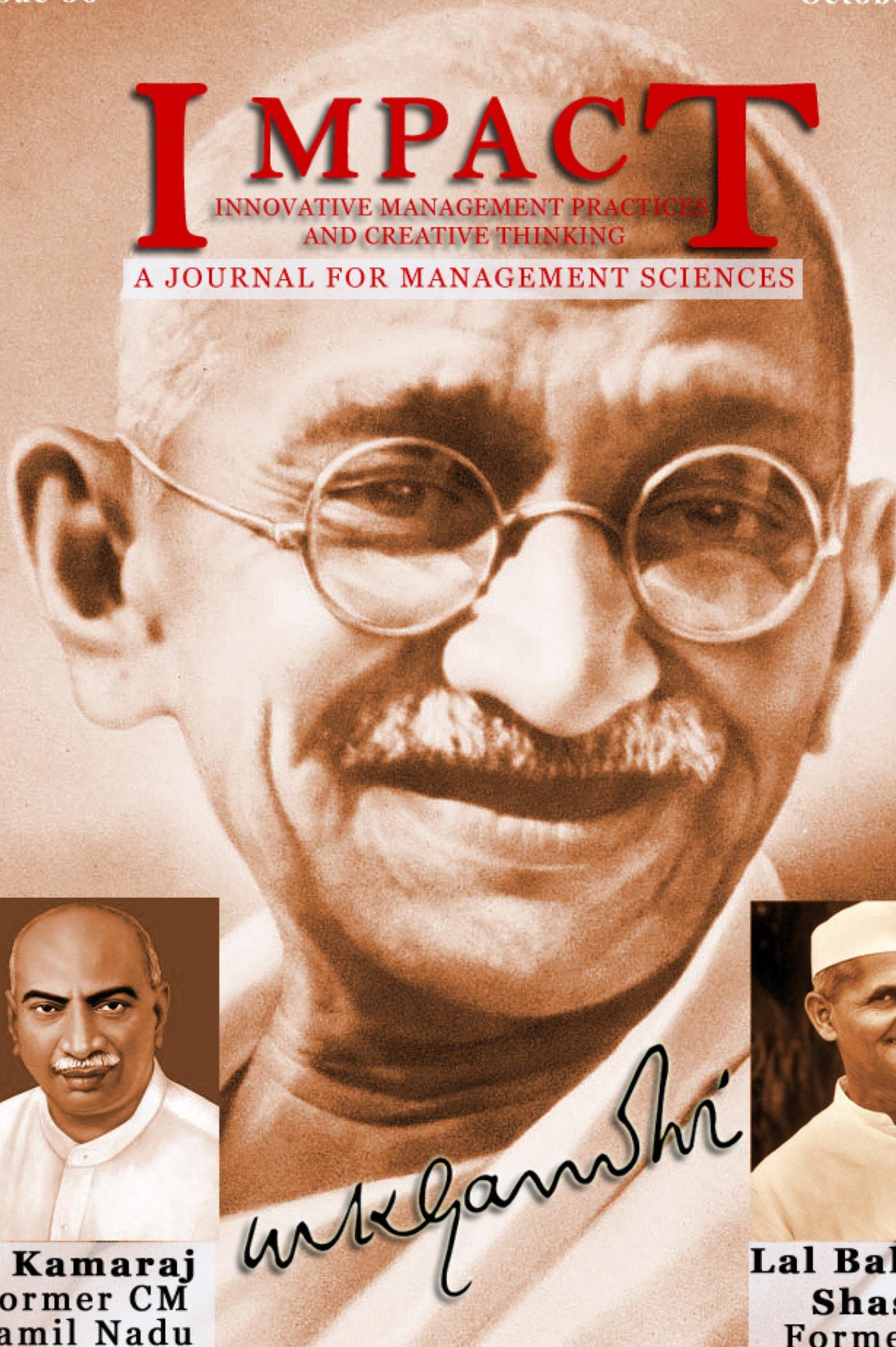


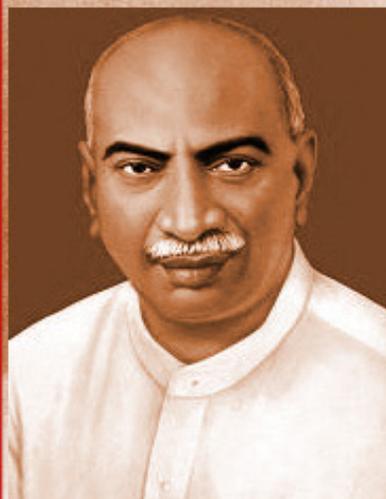
# IMPACT

INNOVATIVE MANAGEMENT PRACTICES  
AND CREATIVE THINKING

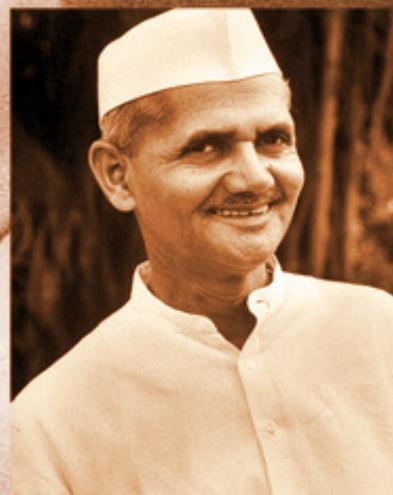
A JOURNAL FOR MANAGEMENT SCIENCES



*M.K. Gandhi*



**K Kamaraj**  
Former CM  
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**Lal Bahadur  
Shastri**  
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With Greetings from IMPACT

Let us have a look at the etymology for the month "OCTOBER".

October (Listeni/ɒkt'əʊbər/ok-toh-bər) is the tenth month of the year in the Julian and Gregorian Calendars and one of seven months with a length of 31 days. The eighth month in the old Roman calendar, October retained its name (from the Latin *octō* meaning "eight") after January and February were inserted into the calendar that had originally been created by the Romans.

October is commonly associated with the season of autumn in the Northern hemisphere and spring in the Southern hemisphere, where it is the seasonal equivalent to April in the Northern hemisphere and *vice versa*. In the Western world, October is also commonly associated with Halloween (All Hallows Eve), which initiates the season of Allhallowtide.

In India, especially this year has several important aspects. Normally it was on October, Gandhi Jayanthi, Lalbahadur Shastri's Birth day, Kamaraj's Death anniversary fall. Dr. Abdul Kalam's birth day is in October. Dasarha also this year falls in this month!

In commemoration of Dr. Abdul Kalam's birth anniversary, we deem it as an honor to publish his letter to an Indian lamenting over the negative attitude and approach of journalism. We in IMPACT are conscious of the fact we should not fall in line with 'negativism' in this area.

This issue carries a number of scholarly write-ups from different management practitioners and we are sure our esteemed readers will find them quite interesting and thought provoking and thus the journal will stand the test of its nomenclature "INNOVATIVE MANAGEMENT PRACTICES AND CREATIVE THINKING"

- Editorial Team

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# HEALTH MANAGEMENT IN VALLUVAM

## Part VI

Abilingual poet, writer, trainer, translator, thinker and speaker from Chennai, Mr 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 Aksharamanamalai. He is connected with the publication of the Management e-journal IMPACT. He was formerly the Deputy Zonal Manager, LIC of India.



In the last four issues we have been dealing with human relationship management as propounded by the Saint Poet Thiruvalluvar in his magnum opus THIRUKKURAL; a few more parts can be continued in the same theme.

Yet for a change this part will deal with the health management as seen in the great work.

If in fact "human relationship management" is taken care of well, health management will be automatic as 'sound body in a sound mind' as much as a 'sound mind in a sound body'!

On health management Thiruvalluvar gives his dictums in the following chapters known as "ADHIKAARAMS":

"KALLUNNAAMAI" - கள்ளுண்ணாமை-93);

(Not drinking alcohols);

MARUNDHU- மருந்து - (95) - Medicines;

The chapter on MEDICINE deals exhaustively on the management of one's health. Let us see these valuable principles in this issue.

மிகினும் குறையினும் நோய்செய்யும் நூலோர்

வளிமுதலா எண்ணீய மூன்று

(குறள் 941)

Miginum kuraiyinum noay seyyum noolar  
Valimudhalaa enniya moondru." (Kural 941)

Wind, bile and phlegm three cause disease  
So deem it Doctors more or less.

According to the medical specialists if any one of the three wind, bile or phlegm exceeds normal limit, it leads to disease.

Hence a person who would like to manage his good health must be careful that he always maintains these three under control.

மருந்தென வேண்டாவாம் யாக்கைக்கு அருந்தியது  
அற்றது போற்றி உணின் (குறள் 942)

Marundhuena vendaavaam yaakkaikku  
arundhiyadhu atradhu poatri unin. (Kural 942)

After digestion one who feeds his body no medicines needs.

If after observing that the food earlier taken is properly digested, the next food is taken in a limited way, there will be no need for any medicines.

Ideal to take food is to give sufficient time in between, so that food taken earlier is

properly digested; if the food is taken in a limited quantity, health is well managed and there will be no occasion to seek a Doctor or medicine. It is indeed unfortunate that in these fast food days, we either do not take food on time or take too frequently and in an uncontrolled quantity and this naturally leads to ulcer, or indigestion and most of the modern men resort to medicines - at least 'gelucil'!

அற்றால் அறவறிந்து உண்க அ.:துடம்பு  
பெற்றான் நெடிதுய்க்கும் ஆறு (குறள் 943)

Atyraal alavu arindhu unka ahhudambu  
petraan nedidhooykkum aaru. (Kural 943)

Eat food to digestive measure  
Life in body lasts with pleasure.

After earlier food is digested, the next is to be taken in just needed quantity and that will ensure long and healthy life.

As this is a very important aspect of proper health management, Thiruvalluvar emphasizes on taking food after digestion of the earlier taken one and again in an acceptable quantity- never to the stomach full. It is rightly said for long that "a human stomach should have only one fourth food at any given point of time, one fourth empty, one fourth filled with water and the rest with simple air"!

அற்றது அறிந்து கடைப்பிடித்து மாறல்ல  
துய்க்க துவரப் பசித்து (குறள் 944)

Atradhu arindhu kadaippidiththu maaru alla  
thuykka thuvarap pasiththu (kural 944)

Know digestion; with keen appetite  
Eat what is suitable and right.

After the earlier food is digested take the healthy food suitable and in a quantity required.

Though variety of food items are available in the world not that all will be healthy and digestible to all. That in fact depends on the individual's constitution of the body and its systems. Hence proper health management needs the knowledge of healthy food which is acceptable to the individuals and the right quantity one needs.

மாறுபாடு இல்லாத உண்டி மறுத்துண்ணின்  
ஊறுபாடு இல்லை உயிர்க்கு (குறள் 945)

Maarupaadu illaadha undi maruththu unnin  
oorupaadu illai uyirkku. (Kural 945)

With fasting adjusted food right  
Cures ills of life and makes you bright.

Avoiding the food that does not suit us, we have to take in a limited quantity. In the one who controls his food in this manner, no disease that can stand in the way of happy and healthy life can approach.

Hence it is of utmost importance that the food must be suitable, required quantity to be taken after digestion of the food taken earlier.

இழிவறிந்து உண்பாங்கண் இன்பம்போல் நிற்கும்  
கழிபேர் இரையாங்கண் நோய் (குறள் 946)

Izivu arindhu unbaankan inbampoal nirkum  
kaziper iraiyankan noay. (Kural 946)

Who eats with clean stomach gets health  
With greedy glutton abides ill-health.  
Realizing that the lesser the food taken is  
good for health when one eats enjoys life; if  
one takes a lot without limit always in disease  
and misery.

It is a healthy life one gets who eats less and  
the one who has no control over the food  
taken, he becomes repository of all diseases  
and illnesses. Hence the utmost need for  
controlled eating.

தீயள வன்றித் தெரியான் பெரிதுண்ணின்  
நோயள் வின்றிப் படும் (குறள் 947)

Theeyalavu andrith theriyaan perithu unnin  
noyalavu indrip padum. (KuraL 947)

Who glut beyond the hunger's fire  
Suffer from untold diseases here.

One who does not know the measure of his  
hunger and the time that it takes to digest and  
eats sumptuous, he is afflicted with diseases  
and illnesses and suffers.

One should be able to observe and keep a  
measure of his hunger and the time he takes  
to digest the earlier food, and accordingly  
draws up his food schedule will be free from  
diseases; otherwise he suffers a hell with  
illnesses.

நோய்நாடி நோய்முதல் நாடி அதுதணிக்கும்  
வாய்நாடி வாய்ப்பச் செயல் (குறள் 948)

Noaynaadi, noymudhalnaadiadhuthanikkum  
Vaay naadi vaayp pach cheyal. (KuraL 948)

Test disease, its cause and cure

And apply remedy that is sure.

Examine the disease, analyze the nature and  
cause, and find out the remedy to cure the  
cause, and apply the medicine and that is the  
right way to find remedy.

Diagnosis of the disease, analysis of cause  
and nature, finding the right remedy and  
administering is the appropriate method of  
treatment.

உற்றான் அளவும் பிணியளவும் காலமும்  
கற்றான் கருதிச் செயல் (குறள் 949)

Utraan alavum pini alavum kaalamum  
Katraan karudhich cheyayl. (KuraL 949)

Let the skilful doctor note  
The sick man, sickness, season and treat.

A good doctor examines and understands  
the sick person, his sickness, its nature,  
the duration of the same, and administers  
necessary medicine.

We are tempted to compare today's doctor's  
standard and the one who is envisaged by the  
Saint Poet Thiruvalluvar! We cannot but feel  
bad about the poor standard of the present  
day doctors and sympathize with the patients  
who undergo untold sufferings.

உற்றவன் தீர்ப்பான் மருந்துழைச் செல்வானென்று  
அப்பால் நாற்கூற்றே மருந்து (குறள் 950)

Utravan theerppaan marundhuuzaich  
chelvaan endru  
appaalnaar kuutre marundhu. (KuraL 950)

Patient, doctor, medicine and nurse  
Are four-fold codes of treating course.

The sick person, doctor, the medicine that cures and the person nursing the sick are the four aspects of medical treatment.

The four important aspects of an effective treatment of a disease are enumerated in the last couplet of the health management techniques offered by Thiruvalluvar. They are the patient, doctor, the effective

medicines that can cure the illness and the person attending on the patient regularly administering the medicines and taking care of the patient.

Yes; this is the health management principles propounded by the great Saint Poet Thiruvalluvar 2300 years ago! What a great insight, farsightedness and presentation!

# OLD GENERATION



# NEW GENERATION



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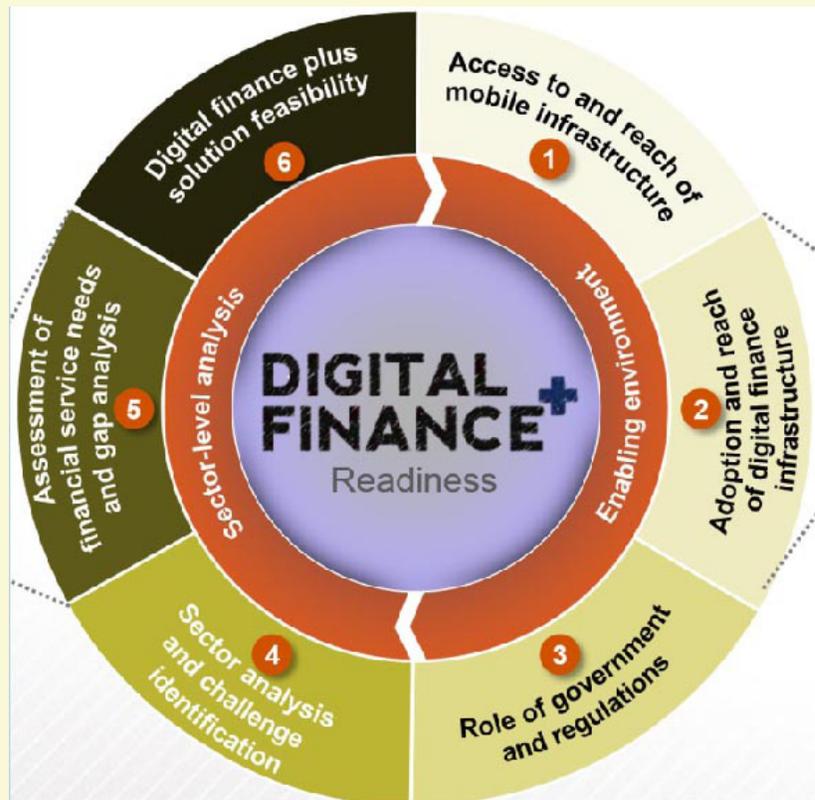
## HOW TO MITIGATE RISKS FROM SMARTPHONE-LED DIGITAL FINANCE ?



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 Consultant- Eco & Business Analysis, Hindustan Chamber of Commerce,  
 Visiting Faculty- For Business Schools & CA program  
 Ex- Southern Regional Manager - Finance RITES ( Min Of Railways)

The rapid uptake of smartphones stands to enable a transformational opportunity for digital finance. Last year, less than a third of all connections in developing regions were smartphones, while in the next five years, four in every five smartphone connections globally are predicted to come from developing regions. While basic and feature phones are not going extinct in the near future, smartphone-based connectivity presents an opportunity to drive forward **digital finance** efforts where they have yet to take off.

This dramatic trend also raises important questions concerning meaningful access and design for lower-income consumers as well as privacy and data security. Here are three areas in particular for the digital finance field to watch as more smartphones make their way into the



hands of financial consumers in the developing world: new functionalities, new players and new risks.

### New Functionality

At the end of last year, there were almost 300 million mobile money accounts, but more than 60% were inactive. Mobile money usability research in India

found that on average more than 25 errors were made trying to complete a single financial transaction on feature and basic phones. In contrast, smartphones aren't constrained by USSD based interactions, which require numerous steps and are prone to timeouts, providing the potential for more intuitive, advanced services.

With the launch of **G cash, Lendo, M-ledger, PesaDroid, Zoom**, we saw the first wave of these more icon-driven and dynamic digital finance apps in emerging markets. More experimentation is under way.

**For example:**

- In early 2015, Alibaba in China announced a **“Smile to Pay”** app that uses smartphones’ facial recognition capability as a biometric authentication to make secure mobile payments without using a PIN or password. This is currently being rolled out to its 190 million active Alipay Wallet users.

- **ICICI Bank**, the second largest commercial bank in India, launched an **Android App called Pockets**, that has

been downloaded more than a million times and eases registration for financial accounts by integrating your Facebook profile.

- In Nigeria, paga’s Android app links with your smartphone’s GPS to direct you to one of its 8000 agents across the country, (in addition to other features like transfers and payments). As these apps gain traction, there is an opportunity to move away from error-prone, one-size-fits-all mobile money services and iterate towards more intuitive and tailored solutions.

**New Players**

The flourishing Android smart phone ecosystem is not only driving down prices – as low as \$40 on India’s ecommerce

Flipkart – it is also opening up market entry opportunities to new players. At the beginning of the year, Xiaomi, now the world’s third largest smartphone maker, launched an interest – bearing mobile wallet: Google recently launched Android Pay and is in the process of introducing a peer to peer payments app; and this month, Samsung has started trialing its new payment service in South Korea.

The financial inclusion field should also be paying particular attention to efforts tackling costly mobile data rates. This area is fertile ground for new business models and partnerships for serving low-income customers.

**For example:**

- Facebook-led *internet.org* is building partnerships with mobile network operators (MNOs) to provide free access to apps that meet their participation guidelines, which have sparked net neutrality debates but also opened up access to financial education services like Su Dinero( Your money).

- In Brazil, Bradesco, the country’s largest commercial bank, has partnered with MNOs to offer mobile internet



banking without data fees.

- Mozilla announced a partnership with the MNO Orange offering free, un-tiered data access in 13 countries across Africa and the Middle East and identified mobile money as a core value-add to MNO's. As more service providers enter the ecosystem and partnerships solidify, there is an opening for competition to not just drive down prices but also continue to catalyze new mobile financial services.

### New Risks

In 2015, the amount of mobile data traffic around the world is expected to grow 59% compared to last year. As a main contributor, smartphones raise the stakes on data privacy and security measures, and consumers are worried, at least in some markets and some segments. A survey of more than 11000 mobile internet users across Brazil, Colombia, Indonesia, Malaysia, Singapore, Spain and the UK found that 83% have concerns about sharing their personal information when accessing the internet or apps from a mobile device; however, 80% of users agree to privacy notices without

reading them because they tend to be too long or legalistic.

Smartphone data may become harder to protect in this more fragmented ecosystem and ever-changing value chain. Security mishaps, such as what occurred at Venmo in 2014, suggest a prioritization in some companies of growth over security and privacy, and protective measures remain largely reactionary. In addition, reports of data breaches and malicious malware strains are hard to ignore, including an Android-based mobile payment malware that reportedly could extort money from users by hijacking personal information and spoofing bank apps into sharing personal data. This impacted users in more than 100 countries including, for example, over sixty thousand users in Vietnam.

As providers continue to garner richer user data through smartphone apps, the leaders in this mobile ecosystem will need to have better solutions and clearer answers to consumer concerns about the safety and privacy of their data. Last year 6000 consumers in

12 countries were asked the question,

"If you are considering trying a mobile money transfer service, what would make you try it sooner?" Details of security and privacy measures were the top answers cited, and even more pronounced by those surveyed in emerging markets like India, Brazil and China regarding mobile payments.

### To Sum up

With these three trends converging alongside the unprecedented proliferation of smartphones to all corners of the world, what remains to be seen is how digital finance will co-evolve and keep pace with mobile technology's advancement.

However, what is clear is that those in the digital finance space that are not experimenting with this new functionality, fostering these new partnerships and coming up **with cost-effective and robust ways to mitigate these new risks, may very well be left behind.**

# HEALTH MANAGEMENT



Lion M. DESIKAN is a former District Chairman and Life Member, Lions Club International, District 324A. He is a social activist and literary lover.

## COLON CANCER.

The Animal protein has a negative effect on gut flora.

Consuming animal protein causes an increase in the MICROBATIC strain of Bacteria that are linked to colon cancer.

A plant based diet that includes probiotics greatly reduces the risk of colon cancer.

### BLACK SEED. (Black cumin)

Black seed is also known as Black cumin .

It is effective in treating a broad range of health conditions like type 2 diabetes, High Blood Pressure, Asthma, and colon cancer. Epilepsy and drug withdrawal

A study says that after taking 1/4 TBSP of ground black seed (black cumin) per day B.P . is reduced by parts.

## STROKE.

Stroke is the second most common cause of death and major disability worldwide.

They are of two types;

1) ISCHEMIC 2) Hemorrhage.

Stroke is the result of cerebrovascular disease or disease of the blood vessels in the Brain.

ISCHEMIC stroke IS THE MOST COMMON.

This happens when there is a sudden lack of blood flow to some

part of the Brain may be due to a blood clot blocking an artery or blood vessel. 80% of all strokes are Ischemic.

HAEMORRHAGE; stroke is bleeding in the Brain from a broken or leaking blood vessel. This stroke may be due to an aneurysm- a thin or weak spot in an artery that balloons out and can burst. 20% of these strokes are hemorrhagic. Either type can cause brain cells to die .

An heart attack is an emergency and should be treated as quickly as possible.



# TIME MANAGEMENT



M V Kausshik is a Senior Quality Analyst in a multinational firm, and a former journalist

The term 'management' has come to mean many things in today's world. Management has become a part and parcel of modern life. Once a specialized term used in the field of business, it has now acquired a broad meaning, a broad dimension, encompassing many aspects of life. It is broad in its sweep and wide in its range. Why is it so?

Modern life has become more complex than ever before. The complexities of life have pushed man to the precipice, to the brink of disaster as it were, and he has to devise ways and means to extricate himself from some of the knotty problems and challenges thrown up by the pressures of modern life. Management is one of the important ways and means

to do this. It is a vital tool and device with which man can effectively deal with some of the peculiar problems confronting him today. It can be defined as the art of managing things to achieve success in life.

In the olden days, people devised their own solutions to survive in the world. When technology was introduced, it was widely seen as a solution to deal with problems related to health and disease. Rightly so. Incurable diseases are being cured today, thanks to the rapid advancements being made in the field of medicine and health care. But, problems have grown manifold. Technology has brought with it myriad problems. What can be done to solve some of the problems brought about by a hectic lifestyle? It is a struggle for survival in today's fast-paced life. Terms like 'stress management', 'work management', 'time management', 'health

management' and so on are in wide use today. All these are important and all these play a crucial role in the modern context. All these terms are inter-related and are closely linked to one another. But, I would like to focus on 'time management', on how time is an essential and inevitable factor affecting the everyday lives of people.

"I wasted time, and now doth time waste me," said Shakespeare. Yes, time punishes those who waste it and those who have contempt for it. So, time is of essence. We must make the best possible use of time so that time does not get the better of us. Although we cannot control time, we must now allow it to control us. We always hear people complaining 'time flies'. We are always engaged in the process of doing catch up with it and we struggle in the process. When we reflect more deeply, we realise that time does not fly at all. Rather it is the mind that flies

because the mind has too many things to do in a short period of time. It has too many things to contend with. So, it is our mind that makes us wonder whether time flies. Time is always moving at its own right pace ever since this world was created. How we often wish that the clock has more than 24 hours to show us! What really makes us wish so? It is the feverish pace of modern life that compels us to think this way. Twenty-four hours is simply not enough for us these days, so we think. But, it is not in our hands to alter time. It has been ordained that we get only 24 hours a day to do all the things that we wish to do. So, we must make the best possible use of precious time, and how we do this depends

on how we 'time-manage' our activities. Time management is the need of the hour and herein lies the solution to our day-to-day problems.

We can feel the tension in our nerves when we get up to go to office in the morning. Nowadays, any indication of an auspicious day in our daily calendars sends shivers down our spines. Why? When we realise that it is a '*muhurta naal*', our minds immediately travel to the road where we can be assured of traffic jams. We shudder at the very mention of this word. Although the more dreaded '*kari naal*' dissuades us from performing auspicious things, we can at least be assured of less traffic on the roads on such a black day! We also

shudder at the prospect of a rainy day. If both rain and 'muhurtam' combine, the effect can be deadly. All roads will witness a sea of confusion and chaos and vehicles on the road will be caught up in traffic snarls. It appears that everything will come to a standstill. But does life really come to a standstill because of traffic hold-ups? No. The clock still ticks and we are unconsciously dragged into the bosom of time. We can virtually feel our heart beat fast.

To some extent we can avoid the pressures exerted upon us by our daily routine by taking some practical and realistic steps, although it is impossible to avoid such pressures fully. First, we must stop thinking obsessively about time and stop looking at the clock and the watch for some time. Inside the house, the gigantic clock constantly reminds us about time. When we step out, the watch reminds us where we are at a particular moment. Instead of letting ourselves reminded this way, we must keep doing our work, not unduly bothered by time. Time is doing its job, we are doing ours, would be a good attitude to develop. Why should we let time control us and allow ourselves to be seized by it? Why should we allow it to permeate our cells and tissues and get invaded by it? If we consciously practice





the art of ignoring time, we would be taking the first step towards time management.

One of the important steps in managing time is by getting up early. If we do this, we will realise that time is under our control to some extent. We can accommodate many important activities in our daily morning schedule instead of squeezing many things at the same time. Squeezing things will only result in unnecessary tension and stress.

At the workplace, time management has become virtually impossible these days. Companies have become factories because the stress is on speed and quantity rather than on quality. Quality has become a dirty word and one finds it difficult to arrive at a precise definition of quality. The idea is to produce and mass-produce at a fast pace. Quality

gets sacrificed at the altar of quantity and speed. In such a situation, how do we bring about a balance between quality and quantity? This question has now become an eternal battle in our minds. Daily, we wrestle with time to churn out products and processes at hectic speed. Speed is the name of the game and employers are bothered only at the end product and not about the heavy price the employees have to pay to satisfy the compulsions of employers. Before one could finish an allotted work, one is forced to do another and yet another. George Orwell once said that we have become soulless automations. Yes, humans have become machines in their quest to earn a living. We have become slaves of technology, although technology is helping us to do things quickly and rapidly and 'saves' time also. One positive thing about modern life is that man has gained great technological prowess, but has lost his soul. Quick results lead to more and more demands, with expectations soaring sky high. But there is no end in sight. Our vision for technological innovation has made us lose our 'vision'.

What is the solution?

It would be better if companies find out ways to beat the stress of employees. Employers should encourage employees to relax at the workplace in the midst of tight schedules. Instead of overloading and overburdening a person or persons, managers and bosses can encourage equitable sharing of work.

After coming home from office, we should sleep early. This would do us a world of good. Sleeping early and waking up early are effective ways to managing time. This practice also helps in health management. A good work-life balance can be achieved if we engage in outdoor activities like playing games, cycling, etc. during weekends. But, these days people complain of lack of time during weekends also. Despite such hurdles, we must somehow make best



use of the time available during weekends to play a game or two to get rid of work stress and to achieve health management. A healthy diet, coupled with healthy habits, will go a long way in ensuring sound health management. Frustration and depression should not lead us to taking drugs or consuming alcohol. It is important to develop good eating practices. It is said "Eat breakfast like a king, lunch like a prince and dinner like a pauper." We must follow this principle steadfastly and scrupulously and only then can we practise good health management. We can also practise relaxation therapies and yoga for achieving sound health.

It is also important to take breaks from office work periodically. We must 'forget' time when we take vacation breaks. We must, for a while, free ourselves from our forced habit of being weighed down by the burden of time. We must take time off our busy schedules and look inward for mental peace and happiness. Even when taking vacations we must not schedule too many things. We must not draw up a crowded schedule to visit umpteen

places in lightning speed. So, there is time management even during vacations, and only if we enjoy vacations to the full, real peace will descend on us.

Therefore, the management of health, time, stress, etc. lies in our hands to a great extent. If we know how to manage time, which is the root cause of all stress and

tension, our lives will become less complex and trouble-free. Of course, modern life has brought with it unknown problems, problems not heard before. But just as there are problems galore, there are solutions for as many problems in this world. We can devise innovative solutions for our complex problems. Therein lies the permanent solution!



# MADE AGAINST EACH OTHER

Mr. Venugopal has served in LIC of India from 1968 to 2006 for 38 years and retired as an Executive Director. Then he served as the Professor of life insurance at the National Insurance Academy Pune for nearly 3 years. Now settled down at Bengaluru. He is a member of the Syllabus Committee for the MSc- Actuarial Science course at the Christ University as well as one of their guest faculty. He is one of the editorial consultants for the Insurance World magazine.



“Made for Each Other” is a popular slogan everybody is aware of. This ‘Made for Each Other’ contest is also very famous in almost all social gatherings, Get Together, Housing Society functions etc. But actually how many men and women believe in this theory, although outwardly, they applaud it, congratulate the winning couple and even secretly long for getting such recognition in the eyes of the society? The real question is - can a couple be verily made for each other?

## From the Husband’s side, in a lighter vein

A newly wedded husband says about his wife:  
When she says ‘yes’, actually she means ‘no’.  
When she says ‘no’, she means ‘perhaps’.  
At the end of an argument, if she says ‘fine’, really it means “Do what you want to do - you will pay for it.”

I am really confused yaar.

When she says ‘we need to talk’, she means ‘I want to complain’.

When she asks me “Do you love me?” I wonder what to reply, since I know that it is the foundation for an expensive gift.

Similarly for a question “Do I look fat?” the clever answer will be “No, but I won’t call you thin as a little extra weight looks good on you.”

His advice to other husbands is: *Admit when you are wrong. Shut up when you are right.*

## Now from the Wife’s side

When the wife tells her husband that she had a dream of getting a memento of a pearl necklace from her husband as their marriage anniversary gift, he brings her a gift packet in the evening. When she opens it, there is a book entitled ‘The meaning of Dreams’.

The wife asks her husband

“What will you give me, if I climb the Mount Everest?”

Husband replies “A lovely push”.

Wife, knowing her husband’s love for reading newspapers, says “How I wish that I were a newspaper so that I am in your hands all the time.”

Husband replies, I also wish the same so that I get a newspaper every day.

On the wedding day, the daughter gives back the ATM card to her father.

Everybody in the crowd cheers the act, but not the new husband.

Husband defines the word ‘WIFE’ as

*Without Information Fighting Every time.*

The wife herself explains the word ‘WIFE’ as

*With Idiot For Ever.*

## Everyone enjoys the Wedding jokes

Whether it is true or not, both

husband and wife enjoy the numerous jokes or anecdotes about the marriage or wedded life. Marriage is an agreement in which a man loses his bachelor's degree while a woman gains her Master's.

A woman worries about her future till she gets a husband whereas a man never worries about his future till he gets a wife. Whatever the husband purchases for his wife, she always faults it - why did you get this color? This will not be good for me, etc.

Hence the adage says:

A husband will pay Rs.200 for a 100 rupee item which he needs.

A wife will pay Rs.100 for a 200 rupee item which she does not need.

When a newly married couple smiles, everyone KNOWS why.

When a ten year old married couple smiles, everyone WONDERS why.

### Food for Thought

Having lived for more than 25/30 years in a different atmosphere, when a man and a woman get married, they would have developed their own likes, dislikes, tastes, preferences, priorities etc.

How can a person, whether male or female, give up his/her own individuality suddenly after marriage and claim that they are 'made for each other'?

When this is true of 'arranged marriages', it cannot be totally obliterated in a 'love marriage' too. Because even in a 'love marriage' the couple knows each other only for a year or two and how it can be said that they know each other thoroughly and they are made for each other? Especially in the current times, every boy and girl develops his/her own personality and individuality - be it in the matter of dressing, preferences for food, love for games like cricket, foot-ball, penchant for a film hero or heroine and even in habits like going to bed early or late and correspondingly getting up early or late. As a matter of fact, many of the divorces are for reasons like snoring,

sneezing, leaving the wet towel on the bed, dispute over who would cook today and who would wash the dishes (the best solution is not to cook at all and go to the hotel.) etc.

### The Institution of Marriage

The bright side is whatever arguments I may mention about the incompatibility of two grown-up individuals as husband and wife, the fact remains that they live together for 30, 40 or 50 years without breaking up. This is the greatest tribute to the Institution of Marriage. How people can adjust themselves is a wonderful trait among both the partners, although it appears, wife sacrifices more in order to accommodate the tastes of the husband. This she does in view of her inborn nature of patience, love and adjustment with the environment.

**Position of husband is like a Split A.C. No matter how loud he is outside, but inside the house, he is designed to remain silent, cool and controlled by remote.**

However in the present times of equality between husband and wife, as both are equally well-qualified and employed, they have to develop a sense of give and take and mutual consent of accommodating each other's needs.

This is the reason that Marriage as a great Institution remains as an excellent source of cementing ties between individuals and families. So all the jokes about the wedded life are only to be taken in a lighter vein and not very seriously like the following:

A couple came up on a Wish Well. The husband leaned over, made a wish and threw a coin. Next the wife came forward to have her wish and leaned over but a little too much with the result, she fell into the well and got drowned.

The husband stood stunned for a moment but then smiled and said "It really works".

### **The Most Adjusted Couple**

Now coming back to my original theory of how two individuals can be Made for Each Other, we can call such a couple as the Most Adjusted Couple or the Most Accommodating Couple as

tolerating each other is a greatest quality to carry on with relationships.

I recall a quotation:

*If you want to be happy with your husband,*

*Love him less but understand him more.*

*If you want to be happy with your wife, Love her more but never try to understand her!*

Hence the day is not far off when there will be contests not for Made for Each Other Couple but for Adjusted for Each Other Couple

and let us welcome it wholeheartedly.

(This whole article has been written in a lighter vein and I have my better-half's permission for the same!)

**Listening to wife is like reading the terms & conditions of website. You understand nothing, still you say .....**

**"I Agree" .....**



**Husband:- I want divorce. My wife hasn't spoken to me in six months.**

**Lawyer: Think about it once again. Wives like that are hard to get!**

# MANAGING THE MANAGERS



K Nandakumar was formerly the vice-president in The Indian Express Group of publications for three decades. Presently, he is the founder and director of Vibes Academy.

The bottleneck is invariably at the top of the bottle. In general, the progress of an organization is stifled at the top management level. No business is likely to be better than its boss sitting on the top of the organizational pyramid.

Hence, the person at the top, either the owner or the CEO, has to be intelligent, competent and dedicated. Practically, however much capable the person at the top is, he/she would neither have the time nor the expertise to fulfill all the three distinct vital roles, namely, the 'thought person', the 'action person' and the 'front person'. He/She requires a TEAM, a group of several men and women acting together to accomplish a complex network of functionalities. Each of these functionalities requires careful planning,

preparation, focus and execution. Failure in any one of these jobs will potentially alter the destiny of the enterprise. The strength of a chain is decided by the strength of its weakest link. Every TEAM needs a competent manager ('Leader' is too big a word under this context!) to shepherd the tasks and personnel efficiently and expediently. Having a sports car does not automatically ensure a smooth ride. Good cars may be driven badly. A good driver can manage well, a car of modest technology. Any reputed organization with a marketable product and service can only provide the potential. The managers add value to this potential and convert it into profitable yield. Can one plus one equal three? Managers, defying all logic, are expected to achieve this mathematical

incongruity. The task of the manager is to create a virtual 'sum' that is larger than the sum of its parts. A manager is expected to combine physical resources under his disposal with the productive activities of his TEAM, to deliver a 'Magic potion' - the success of his employer's enterprise. There are as many managerial positions as there are gradients of the 'grey' between the saturated black and pure white. Managerial positions carry prefixes just as: Junior, Assistant, Deputy, Senior, Chief etc., and further, the same titles prefixed to a more elevated category called General managers. In fact, even foremen, supervisors and superintendents belong to the managerial species. The tips given in this article will be informative to all those who are tasked with the unenviable task of managing such managers.

You may be placed in any one of the rung mentioned in the management ladder. Still this article will be useful for you to manage the managers reporting to you and placed in the lower rungs than yours. The most effective tool to get the best out of your manager is to motivate him. It is tempting to strategize managing the managers by positioning the management ladder horizontally. Whenever you choose to motivate your manager the unethical way would be to re-designate (promote!) the manager and shift him to the next rung of high sounding designation. This may save the company from any additional expenditure it would have incurred by rewarding him with higher compensation or cash awards. Generally this serves brilliantly, but only for a short term. Shun such crafty ideas.

Managers may be **consistent**, **intelligent** and **loyal** and might even have an **impressive resume**. Each of these qualities brings in a different kind of double edge sword to the business enterprise and hence needs to be wielded only in a befitting fashion.

'**Consistency**' is invariably considered as an important requisite for a manager. Frequently changing ideas and proposals is inferred as a weakness on a manager's part. However, in reality, the pros and cons of plans and decisions are highly contextual. Technology is fast paced and constantly changing. So are market preferences and social norms. Naturally, changing circumstances might necessitate change of plans. Hence, flexibility is the prudent choice for achievements.

Any enterprise should be flexible to consider revisiting past decisions, reviewing plans, and modifying or redesigning strategies. This strategy has the added benefit of not rigidly punishing failure. Going back to the drawing board is a sign of willingness to change, adjust and reconsider for the betterment of the project. This should not merely be an aftermath of a project falling victim to circumstances but instead is an essential and necessary component in the attitudinal adjustment of managers. The capacity to choose bi-lanse pays higher

dividends in many scenarios. While 'Consistency' is important, too much of the same is death's knell. Beware of the 'Consistency' in your managers.

All of us crave for '**Intelligent**' managers. Intelligence is often confused with logic. A manager is branded as being intelligent if he/she is endowed with the capacity to convince through his/her logic. But logic can mislead you because one can argue reasonably well in favour of either side of contradicting solutions. Logic could also kill creative risk taking and instead offer safe, stereotypical solutions. Such managers might shy away from collective ideas that require debate and discussions. Such '**Intelligent**' managers are likely to avoid delays and are mostly attracted by quick implementation and quick success. They invariably react too quickly and conclude too fast. It is quite possible that such managers are cynical of other's ideas just to remain satisfied with their sense of superiority. This is detrimental to the TEAM morale and project success. This kills the spirit

and discourages the TEAM members from effective participation. Keep a watch on such "Intelligence" in managers.

There may be managers under you who are considered 'Loyal'. One of the traditional ways used to measure employee loyalty is by the number of years of service they have put into the organization. It is, however, dangerous to use this as a yard-stick. There might be many reasons why a person sticks to a job for a long time, some unsightly but traditionally hidden ones being because the person is not fit to compete in the

current job market or the person being too slack to even consider a move etc.

Loyalty is also measured by whether the manager works late into the nights. This sentiment is exploited by many (Intelligent) managers. As the late Dr. A.P.J. Abdul Kalam said, "A person who stays late at the office is not a hardworking person. Instead he/she is a fool who does not know how to manage work within the stipulated time. He/She is inefficient and incompetent in his work."

Another dangerous scale used to weigh loyalty is, oddly enough, sycophancy. Obsequiousness is mistaken

to be loyalty by many manager-managers. Often times, this is a reflection on the person managing the managers than of the managers themselves. All of us should check our need to have our self esteem strengthened and ego satisfied by such servile flatterers. To get a quick feel of how unreasonable your manager is to tell him some meaningless syllables, deliberately inaudible and laugh. In response if they also laugh, be careful with them. They are crossing the 'Lakshman Rekha' in sycophancy! A sage piece of advice would be to pay close attention to attitudes and



to give equal importance to one's critics.

An "impressive resume" often indicates past successes. Such past successes might make a person seemingly a sure bet for success within your enterprise. Such an attitude might lead one to placing excessive faith in a possibly undeserving candidate. It is important to understand that past successes, though are indicative of, and are not a guarantee for continued success in a different environment and culture. It is essential to gauge every candidate within the context of your business's culture and mission before hiring them. When a manager with

an otherwise stellar resume fails within your organization, it is important to restrain one from pondering whether your organization failed them. More often than not, environment and culture exposed a previously hidden chink in the manager's armor. So be aware and act as the situation, not the resume, warrants.

There are a lot more misleading brands of managers. It is highly essential to understand and handle them appropriately. A few for levity's sake and for quick reference:

**Goody, Goody Manager:** Popularity might be at the

cost of efficiency (not a go getter).

**Spotless Manager:** Might just be shrewd and manipulative enough to offer plausible and convincing reasons how others are responsible for his/her failures.

**Meticulous Manager:** Might have poor understanding of the overall subject. Might also be wasting valuable time on 'trivial many' thereby leaving a 'vital few' unattended.

In short: **Management is a science but managing the managers is a carefully and meticulously cultivated art.**

Either one learns the skill and manages his managers or gets maneuvered by them.

## MANAGEMENT JARGONS

### Quite some time

1 An extended period of time 2 A period of time long enough to allow a good bit of uncertainty 3 A year or more

*"It has been quite some time since last years product introduction"*

### Ramping down an operation

1 The firing of employees and/or the use of less plant and equipment in a particular part of a firm

*"We are ramping down an operation to save some money"*

### Reductions

1 The firing of employees and/or the use of less plant and equipment

*"Our office is experiencing some reductions"*

### Right sized

1 The firing of employees and/or the reduction of plant and equipment

*"We must right size our operations"*

**Right questions**

1 Current unanswered questions which may impact a decision  
2 Questions that will not be answered at the present time

*"You are asking all the right questions"*

**Rising tide raises all boats**

1 If the overall picture improves then everyone will benefit, yet some of those on the lowest levels have difficulty identifying their benefit

*"Everyone will benefit because a rising tide raises all boats"*

**Reluctant**

1 Not willing to do something but still open to ideas

*"We are reluctant to make any changes"*

**Reneg on**

1 Unable to fulfill a promise  
2 To do the opposite of what was promised

*"They had to renege on that promise"*

**Resource**

1 Either an employee or a piece of plant or equipment

*"Another resource will be assigned to the project"*

**Respond**

1 Provide words with little or no meaning as an answer

*"We will respond to all your questions"*

**Responsiveness**

1 The amount of delay before any action is taken  
2 An action taken that need not be informative or definitive

*"Customer support needs to increase their responsiveness"*

**Restructuring**

1 The firing of employees and the reorganization of those remaining  
2 Some reductions in plant and equipment

*"Restructuring will lead to some cost savings"*

**Rethink**

1 To review a position or policy  
2 A possible change in the firm's position or policy  
3 A new position or policy

*"We will rethink our stance"*

**Sacrifice**

1 The firing of employees and/or the reduction of plant and equipment

*"Some sacrifice is needed to increase profits"*

**Sales department**

1 The subgroup of people in a firm which executes the marketing department's strategies. This group frequently values incentives and rewards

*"The sales department must know about our new products"*

**Share with you**

1 Tell you something  
2 Give information that is for you only

*"I will share with you my secret"*

**Shelved**

1 Put away  
2 Not used  
3 Not under active consideration  
4 may never be used

*"We have shelved your project"*

**Short term**

1 A short period of time  
2 A period of time short enough to give reasonable assurance of stability

*"We will use that in the short term"*

**Significant Rigor**

1 A non-trivial examination

*"That will be looked at with significant rigor"*

**Sit down across a table**

1 Have a possibly confrontational meeting  
2 A

meeting where some work is planned

*"It can be worked out when we sit down across a table"*

**Situation**

1 A development that is hard to explain away

*"We have a situation here"*

**Speak on a topic**

1 To provide words with little or no meaning on a topic with some minimum amount of time set for this activity

*"He will speak on a topic for ten minutes at the meeting"*

**Spin off**

1 The sale of a part of a firm to new shareholders or to an outside firm

*"We will spin off the division to raise money"*

**Squeaky wheel gets the grease**

1 A vital employee can get a raise by asking for it

*"He got another raise because the squeaky wheel gets the grease"*

**Stay abreast**

1 Keep up to date

*"Please stay abreast of developments"*

**Stay on task**

1 Continue on a path toward an objective and not

get distracted

*"You can finish if you just stay on task"*

**Stick to your knitting**

1 Staying with your main lines of business while other lines of business may suffer cutbacks in employees and/or plant and equipment

*"We can become profitable if we just stick to your knitting"*

**Strategic decision**

1 A major choice, usually about what market to be in

*"We made a strategic decision to enter that market"*

**Strong market**

1 Price is rising due to a large or rising demand

*"It is in a very strong market"*

**Substantive**

1 Reality as seen by an unbiased observer and not just the official view of the management

*"They have substantive reasons"*

**Successful meeting**

1 Productive discussion 2 An uneventful meeting 3 A concluded meeting

*"We had a very successful meeting"*

**Supply-Side**

1 The rich and powerful 2 The upper class 3 High income earners 4 The wealthy

*"Supply-side tax cuts benefit the well off and may trickle down to everyone else"*

**Surplused**

1 The firing of employees and/or the reduction of plant and equipment

*"The firm surplused several people"*

**Suspend Operations**

1 The temporary interruption of normal business activity 2 The permanent closing of an office or plant

*"We will suspend operations for now"*

**Switching gears**

1 Changing the pace 2 Changing the topic

*"Next week we will be switching gears"*

**Synergy**

1 A common attribute 2 The combination of two things could produce more with fewer employees and/or plant and equipment

*"The synergy from the merger will lead to some savings"*

Reference from dictionaryofmanagementjargon.yolasite.com

# Dr. Abdul Kalam's Letter to Every Indian

Why is the media here so negative?

Why are we in India so embarrassed to recognize our own strengths, our achievements?

We are such a Great NATION.

We have so many amazing success stories but we refuse to acknowledge them. Why?

We are the first in milk production.

We are number one in Remote sensing satellites.

We are the second largest producer of wheat.

We are the second largest producer of rice.

Look at Dr. Sudarshan, he has transferred the tribal village into a self-sustaining, self-driving unit.

There are millions of such achievements but our media is only obsessed in the bad news and failures and

disasters.

I was in Tel Aviv once and I was reading the Israeli newspaper. It was the day after a lot of attacks and bombardments and deaths had taken place. The Hamas had struck. But the

front page of the newspaper had the picture of a Jewish gentleman who in five years had transformed his desert into an orchid and a granary. It was this inspiring picture

that everyone woke up to. The gory details of killings, bombardments, deaths, were inside in the newspaper, buried among other news.

In India we only read about death, sickness, terrorism, crime.

Why are we so NEGATIVE?

Another question: Why are we, as a nation so obsessed with foreign things?

We want foreign T.Vs,

We want foreign shirts.

We want foreign technology.

Why this obsession with everything imported.

Do we not realize that self-

respect comes with self-reliance?

I was in Hyderabad giving this lecture, when a 14 year old girl asked me for my autograph. I asked her what her goal in life is.

She replied: I want to live in a developed India.

For her, you and I will have to build this developed India.

You must proclaim.

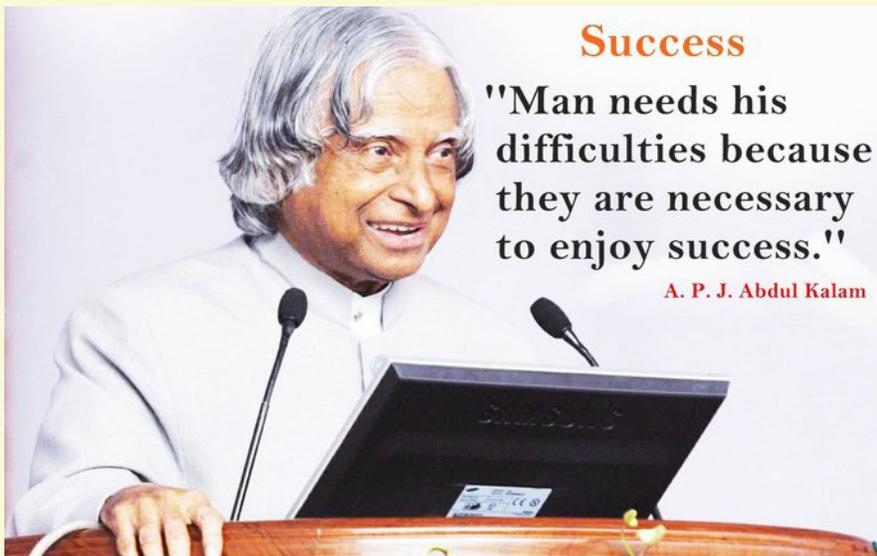
India is not an under-developed nation; it is a highly developed nation...

YOU say that our government is inefficient.

YOU say that our laws are too old.

YOU say that the municipality does not pick up the garbage.

YOU say that the phones do not work, the railways are a joke. The airline is the worst in the world, mails never reach their destination.



## Success

"Man needs his difficulties because they are necessary to enjoy success."

A. P. J. Abdul Kalam

YOU say that our country has been fed to the dogs and is the absolute pits.

YOU say, say and say..

What do YOU do about it?

Take a person on his way to Singapore.

Give him a name - 'YOURS'. Give him a face - 'YOURS'. YOU walk out of the airport and you are at your International best.

In Singapore you do not throw cigarette butts on the roads or eat in the stores.

YOU are as proud of their Underground links as they are.. You pay \$5 (approx. Rs.60) to drive through Orchard Road (equivalent of Mahim Causeway or Pedder Road) between 5 p.m. and 8 p.m.

YOU come back to the parking lot to punch your parking ticket if you have over stayed in a restaurant or a shopping mall irrespective of your status identity...

In Singapore you do not say anything, DO YOU?

YOU would not dare to eat in public during Ramadan, in Dubai.

YOU would not dare to go out without your head covered in Jeddah.

YOU would not dare to buy an employee of the telephone exchange in London at 10 pounds (Rs..650) a month to, 'see to it that my STD and ISD calls are billed to someone else.

YOU would not dare to speed beyond 55 mph (88 km/h) in Washington and then tell the

traffic cop, 'Jaanta hai main kaun hoon (Do you know who I am?). I am so and so's son. Take your two bucks and get lost.'

YOU would not chuck an empty coconut shell anywhere other than the garbage pail on the beaches in Australia and New Zealand .

Why do not YOU spit Paan on the streets of Tokyo?

Why do not YOU use examination jockeys or buy fake certificates in Boston???

We are still talking of the same YOU.

YOU who can respect and conform to a foreign system in other countries but cannot in your own.

YOU who will throw papers and cigarettes on the road the moment you touch Indian ground.

If you can be an involved and appreciative citizen in an alien country,

Why cannot you be the same here in India?

In America every dog owner has to clean up after his pet has done the job. Same in

Japan.

Will the Indian citizen do that here?

We go to the polls to choose a government and after that forfeit all responsibility.

We sit back wanting to be pampered and expect the government to do everything for us whilst our contribution is totally negative.

We expect the government to clean up but we are not going to stop chucking garbage all over the place nor are we going to stop to pick up a stray piece of paper and throw it in the bin.

We expect the railways to provide clean bathrooms but we are not going to learn the proper use of bathrooms.

We want Indian Airlines and Air India to provide the best of food and toiletries but we are not going to stop pilfering at the least opportunity. This applies even to the staff who is known not to pass on the service to the public.

When it comes to burning social issues like those related to women, dowry, girl

child! and others what do we do?

We make loud drawing room protestations and continue to do the reverse at home.

OUR EXCUSE?

'It is the whole system which has to change, how will it matter if I alone forego my sons' rights to a dowry.'

So who is going to change the system?

What does a system consist of?

Very conveniently for us it consists of our neighbours, other households, other cities, other communities and the government.

But definitely not ME & YOU.

When it comes to us actually making a positive contribution to the system we lock ourselves along with our families into a safe cocoon and look into the distance at countries far away and wait for a Mr.CLEAN to come along and work miracles for us with a majestic sweep of his hand or we leave the country and run away like lazy cowards hounded by our fears we run to America to bask in their glory and praise their system.

When New York becomes insecure we run to England.

When England experiences

unemployment, we take the next flight out to the Gulf. When the Gulf is war struck, we demand to be rescued and brought home by the Indian government.

Everybody is out to abuse and rape the country.

Nobody thinks of feeding the system.

Our conscience is mortgaged to money.

Dear Indians, The article is highly thought inductive, calls for a great deal of introspection and pricks one's conscience too.....

I am echoing J. F. Kennedy's words to his fellow Americans to relate to Indians.....'

ASK WHAT WE CAN DO FOR INDIA AND DO WHAT HAS TO BE DONE TO MAKE INDIA WHAT AMERICA AND OTHER WESTERN COUNTRIES ARE TODAY'

Let us do what India needs from us.

Forward this letter to each Indian for a change instead of sending JUST JOKES.

Thank you ...

Dr. A.P.J. Abdul Kalam

# THE THIRD EYE



**Mrs. Sandhya Rao, Senior Innovation Consultant, Innomantra Consulting Private Limited.** 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.

All of us have only two eyes then what is this third eye? Many of us do not know that all of us possess a third eye which is situated between and a little above our two eyebrows. This is also called the Inner Eye.

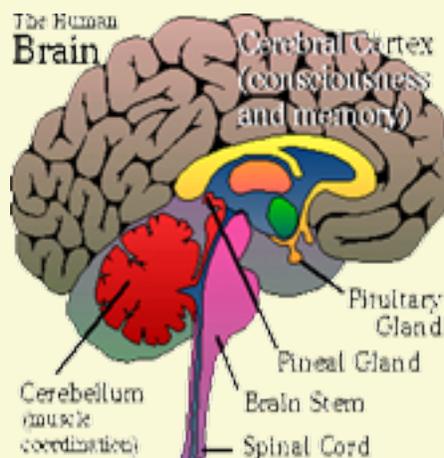
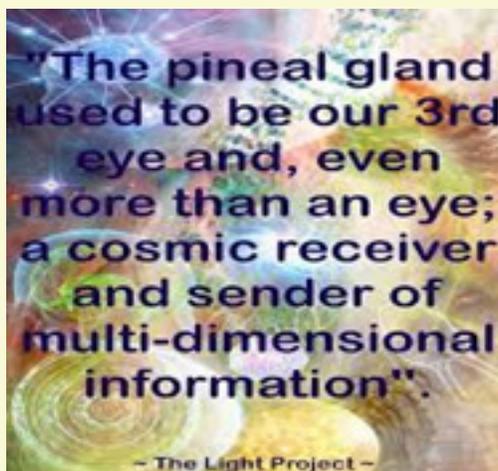
"The third eye is a mystical and esoteric concept referring to a speculative invisible eye which provides perception beyond ordinary sight."

In certain dharmic spiritual traditions such as Hinduism, the third eye refers to the ajna, or brow chakra. It is the 6th of the 7 chakras. In the spiritual realm, this eye is all about intellect, intuition and information

**The spiritual and scientific explanations of the Third**

**Eye can be understood from the diagrams below.**

## Third Eye - Pineal Gland



**Third Eye general knowledge**  
Five Signs Your Third Eye Is Awakening

### 1. Head pressure

One of the first signs of the third eye opening is pressure in the head, notably in the centre of your forehead. It is a sign that your pineal gland is growing energetically.

### 2. Headaches

Sometimes that pressure can start to ache a bit. Consider it just a bit of an energy overload. Go outside and do something you love, like meditate or take a hike.

### 3. Sound sensitivity

You may find yourself suddenly very sensitive to not all sounds, but certain kinds of tones. You may find that low tones are soothing than high tones because of

great rushes of emotions. Your taste in music may also change.

**4. Light sensitivity**

With an opening third eye, you might find yourself a little bit more sensitive to light and seeing a fuller range of colours. This is normal. Your eyes will adjust in time. Consequently, you may experience the opposite, where it feels like you just cannot get enough sun on your skin. This is fine.

5. One of the starkest signs of the third eye opening is the foresight, or intuition, that you begin to experience. You may feel like you can sense when something bad is going to happen.

**On a humorous note**, did you see the big eye on the screen of Big Boss Reality show? Well it is the Third eye of the show. It is the Inner Eye which shows us all that happens inside the house. Things that are unknown even to the participants. They are taken

by surprise with the events and challenges. The agony and the ecstasy that they face comprises the story of the Inner Eye at an earthy level.



Third Eye  
By Emma Mills

*This one true Eye, it beckons me;  
To visualize what You can not see.  
To escape our bodies, fleshly dense,  
Is what I know as common sense.  
Knowledge continues to multiply,  
As I come to understand  
My Third Eye*

**Third Eye Chakra Energy Tips**

The third eye chakra is located in the middle of the forehead and this area deals mainly with intuition, insight and awareness, as these are not the only issues but are the main ones for this area. The color for this area is violet, indigo and deep blue and the musical note vibration for this area is A. This chakra can be blocked by illusion, prejudices and excessive doubt. When working with this chakra you want to focus your energy healing and send this directly to the chakra point to clear out any problem areas. You can also incorporate crystal healing into this to help balance this chakra center by working with Amethyst, Fluorite and Iolite. Fragrances to balance this area include Lavender and Camphor. An affirmation for this chakra point would be, "I am always guided by my inner wisdom."

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IDEA DOOMS OUR  
COMPANY...?



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