

## ***Wisdom is a journey***

It's not what we learn from the books or a discourse that stays with us as knowledge but what we implement that becomes wisdom. Wisdom makes a difference in our lives. Knowledge and experience blend to become wisdom, using the power to apply them in life makes accumulated knowledge worthwhile. Knowledge comes from learning. Wisdom comes from living. Never mistake knowledge for wisdom. One helps you make a living, the other helps you make a life. Wisdom is the power to put our time and our knowledge to the proper use...

1. **Investing in real estate** – Game of seven stones – I was around 11 years old and that was about 50 years back in 1969, we were playing seven stones with my neighbourhood friends. Seven stones is a traditional game played across the country. It is played by boys in the age group of 10 to 14. A tennis ball, seven stones, 2 to 4 players in each of the 2 sides, a playing area that was outside our houses. The game begins when the stones are knocked over by one team with a tennis ball and the second team will get the ball and try to hit the players from the opposing team below the knees. The game was played with intensity and on one occasion when I had the ball in hand I threw aiming below the knees of my opponent team member. Because of my poor throw the ball left my hand hit a girl who was watching us play. She was my neighbor living 3 houses away. The tennis ball hit her just above her eyes. Her eye got swollen and I panicked. I went and said sorry to her. She said that she would tell her parents about the incident and went home with her hand covering her eye. I was feeling jittery. After 8 pm that day the girl's father came to our house and called my name loudly. I was petrified since I thought that he would beat me. He stood 6'2" tall and he ordered me to come to their house at 9 pm. I went to their house at the appointed time and was waiting in the drawing room. I could see the girl's father talking to his friend over dinner. I was made to wait and since I had nothing to do I was listening to their conversation.

From the talk I was able to make out that both of them were old friends from college days. They were talking about the marriage of the 3<sup>rd</sup> daughter of my neighbor who had 7 daughters. The girl who got injured was the 5<sup>th</sup>. My neighbor was saying that he had booked the hall in Abbotsbury which was supposed to be the most expensive hall those times. His friend asked my neighbor how he was able to afford to spend so much of money after already performing 2 marriages and still 5 to come. My neighbor said that he had been investing all his earnings in real estate properties - an open piece of land in several places and for each wedding, he had a definite property to sell for performing each of his daughter's wedding and that is how he had diligently invested his earnings. His friend was astonished, he complimented my neighbor and after several pleasantries said Good night and left. I had learnt something that would be never taught in schools and colleges - about investments in real estate. Once after his friend had left, I was expecting the girl's father to give me a nice admonishing reprimand but he was kind and

understanding, he just asked me about how the game of seven stones is played much to the chagrin of his 5<sup>th</sup> daughter !!

When I was 29 I bought my first real estate property and bought many in subsequent years. I was able to quit all commercial activities when I was 52, thanks to the game of seven stones, I got profound knowledge when I was 11 years of age and invested in real estate wisely !! It was just not me alone, I had advised many of my friends and all my relatives who had benefitted. At 52 I began a life of service in the Theosophical Society and Sri Ramakrishna Math on an honorary basis and it is about 9 years since...

2. On conservation - Mr N.R. Narayana Murthy – Infosys Chairman and chief Mentor – was the public speaker to deliver the Besant lecture in the Theosophical Society on the 27<sup>th</sup> December 2010. The topic he was to speak on that day was “Towards a sustainable India.” I was an honorary advisor and officer in the Theosophical Society then, on a full time basis. I was requested by the then President Smt Radha Burnier to escort Mr Narayana Murthy from his company guest house where he was staying to the Theosophical Society for the public lecture and drop him back after his speech. I gladly accepted the most delightful offer, to be able to talk one on one with Mr Narayana Murthy, share some of his insights while escorting him to and from the Theosophical Society back would happen to someone like me once in a lifetime !! On the appointed day when I was escorting Mr Narayana Murthy he was talking about conservation of natural resources that would lead to a sustainable India. That was the topic of the Besant lecture at Adyar theatre in the Theosophical Society. During the speech he spoke about the need of everyone to fulfill personal responsibilities to reduce carbon emission, decrease water consumption and reduce wastage. He also spoke about metro rails, small cars, electrical vehicles, bio fuels and compressed natural gas in order to preserve natural resources. During the private conversation with our Society President he said that he consumes only half a bucket of water for his bath since he felt that was enough. He added that water is the most important natural resource and less than 1% of the whole water that is present in the planet is not salty. He continued saying that everyone in this planet of about 6 billion people will have to work hard to preserve the planet and give it back to our children in a better condition that we had borrowed it from. On the drive back Mr Naraya Murthy continued to talk about conservation and I was so engrossed with his simplicity, humility and his passion for excellence at work that I forgot to take a photograph with him !! From that time I have been very careful

about the use of water and indeed personally consume bare minimum. Have actively been involved conserving water by making use of sewage treatment plants to feed gardens. Installed many automatic level controllers in overhead tanks and installed many rain water harvesting plants.

3. Understanding and looking at things from the other man's perspective – Patience – Not to get angry – in the year 1992 our company was doing the interiors of a foreign company in the Madras export processing zone. The work included creating a 6000 sft clean room where certain electronic components were assembled under proper humidity and temperature. Our work was to be done in quick time. We received the work order and 15% of the total estimated amount of contract as mobilization advance. A project progress chart on a weekly basis and payment schedule based on the progress was made, submitted and approved. Work began and the duration of work was 45 days for the turnkey contract. We had completed more than 40% of the work in 2 weeks time and as per the terms of contract the client was to give another 25% of the total value of the estimated contract. When our Manager asked for the payment after raising a running bill and after ascertaining the work done with their liaison executive the answer we got was to wait for a couple of days. We waited for a couple of days and asked for the payment the Financial controller said that it would take another 4 days since there was a technical problem involving money transfer from abroad. However he requested me to carry on with the work saying that he would pay me 35% of the total value of contract. We carried on with the work and after another 4 days the Financial controller said the money has still not come but gave us a cheque for 5% of the total value of the contract saying that the funds have not reflected in the bank statement although the principals have sent it and he showed me the statement showing of a fund transfer from the principals and the bank statement showed "Effects not cleared". He added saying that he had squeezed that 5% money through another account and told me to understand it in the right perspective. In the meantime I had paid substantial money to the air conditioning company considering the time line. I was dismayed and refused to accept the cheque of 5% of the estimated value of contract. I wanted 35% and nothing less and with the pride and haughtiness that I had then I continued with the work and after a week asked for 50% of the value of contract according to the terms and conditions. The Financial controller wanted to teach me a lesson and deliberately delayed all our payments subsequently until the end of the project just because 1. I was not understanding and did not see things from the client's perspective and 2. I did not take the cheque of 5% which he wanted to give so as to establish trust and intention to pay. He wanted to silently communicate that there is a delay and there is no question of denial. Due to my impatience and lack of understanding in viewing things from the client's perspective, our further payments got very much delayed. The works however got over within the time frame. Ever since, as contractors we received moneys that were sometimes short of whatever that was promised were eventually got while we trusted and waited... Action done with awareness leads to the gates of heaven

It is not how much we know but what we do with what we know would help in the journey of life.  
Unimplemented knowledge is a burden.

“From a student of Life”