

HEALTHY HABITS OF WEALTHY & SUCCESSFUL YOUNGSTERS – PART 2

Rajesh Jain

I am writing this series for all the good teens who may do bad things and all the smart youngsters who can act dumb.

Life is beautiful, particularly with the comfort of your family wealth.

"I cannot criticize my parents for hoping that I would never experience poverty. They had been poor themselves, and I have since been poor. And I quite agree with them that it is not an ennobling experience. Poverty entails fear, and stress, and sometimes depression. It means a thousand petty humiliations and hardships. Climbing out of poverty by your own efforts, that is something on which to pride yourself. But poverty itself is romanticized only by fools."

~ J.K. Rowling

A trip to Alps, seeing the Northern Lights, watching Wimbledon or World cup football finals, attending IIFA or Grammy Awards, buying a painting of Hussain – I have no issues if you do these or harbor these desires.

Wealth provides some noble opportunities. Involving in charity and other philanthropic activities, visiting various historical and exotic places of pilgrimage with your grandparents, celebrating your birthday with orphans, actively participating in the social functions organized by the family, promoting your business thereby providing employment opportunities to many – you can do all this.

PRAISE FOR THE ARTICLE (PART 1)

I thank you very much for ... the article ...really enjoyed going through it ...I have sent a copy of it to my children..... hope they will also benefit from it. Thank you very much once again.

Harshvardhan Neotia, Ambuja Realty Group

This is really very relevant. Thanks for the same.

Sunil Kanoria, Srei Group

Very thoughtful based on observationsreflects the reality of life. Thanks for sharing.

Aditya Agarwal, Emami Group

...the need of the hour The article is a must read for the new generation ... I shall circulate to all my young family members .

Subhash Sethi, SPML Limited

Great article

Jaydeep Chitlangia, Sarda Plywood Group

It is too good and I have taken print out for my wife too. Planning to send to some senior colleagues.

Madhusudan Dutta, Senior Corporate Executive

Great job keep it up

CA Vonod Jain

Good One

CS Ashok Pareek

It is very educative and awesome. I LOVE IT !!

Cheers.....and yes keep educating us.

Akash Jain, Student

Thank You Really enjoyed

Ashok Shah, Chairman, V-Trans (India) Ltd.

My husband Mr.D K.JAIN had shared the mail with all of us at home,It was really good and well put on all topics. Thank you.

Poornima. D. Jain (Housewife)

But spoiling your life in drugs, drinking and drunken driving – no parent can have a worse nightmare. And what a waste of this beautiful life you can become by doing all this nonsense?

Life is precious. It is the rarest of rare of gifts. No fun is worth it if it may result into a threat to life.

It's your life stupid! Make the best of it.

Unwarranted Limelight

Money puts the spotlight on you for better or for worse. Being affluent, you are the natural target for a lot many unwanted elements. Criminals are always on the lookout for another victim, another family to blackmail. Besides, even if you were to commit a minor offence or are innocent, the police will take full advantage of your background, knowing fully well that your family has deep pockets and an image to lose. Even the media pays greater attention to the wrongdoings of the wealthy kids, as it makes for a better headlines or 'breaking news'.

No, it is not smart to grab the headline or be in the limelight for the wrong reasons. Try to maintain a low profile. A flashy car or a flashy lifestyle may give you your fifteen minutes of fame, but it would also make you a soft target and may destroy your image, self-confidence and even your life.

All parents always have some lingering doubts about themselves as a parent – areas where they have failed, what they could have done better or why they are not as good as some other parents. But your involvement with one widely publicized incidence will assure them they are, as they feared, an "unfit parent" and force them into undue guilt, perhaps for all their lifetime. And you will also be left carrying a heavy burden of guilt.

Seeking undue favors

Money may often ensure that you get things and privileges that you do not actually deserve. If it starts happening regularly, you will become reckless, irresponsible, insensitive and arrogant. You will lose your performance orientation and develop a wrong perception about how life works.

When you keep on cutting the queue and manipulating the system, you breach the trust and benefit at the expense of others.

This will not allow you to develop your character and prepare for tough and competitive situations. Instead of taking responsibility, you will find excuses, blame others and unduly feel like a victim.

Unfortunately, some of the parents wish to impress upon their kids how money can buy everything in life.

But this is not always true. You cannot attend the best of colleges, no matter how much you are willing to pay. I am wrong; yes you can join Family Business Program of SP Jain and tell people you are doing MBA from SP Jain or go to Australia (not Australian School of Business: AGSM or Melbourne Business School) or Singapore (not INSEAD or National University of Singapore or Nanyang Business School) and tell people you are doing MBA from abroad. (Now don't be defensive, rather stop accepting anything but the best and focus on doing better the next time.)

Money cannot be a cover for all your wrongdoings as is evident from the high profile occupants of the Tihar Jail.

Just remember that life is a great leveler and you will never know when it will hit back.

Nothing is free in life

You will agree that nothing comes free in life. There is no free lunch, as you also preach others many a time.

There are two types of pleasure – one in which you enjoy first and pay the price later, and another; when you pay the price first and enjoy later. Which one is better?

Scene 1: Have you ever been to an amusement park where you are required to pay consolidated charges for the rides at the entrance itself and are free to enjoy as many rides as you want?

Scene 2: Do you know how a credit card works? What is the feeling when one gets the bills much after the joy is over?

Which situation gives more pleasure?

You have the youthful energy that needs to be invested. You can choose to freak out today and pay the price later; or you can work hard to build a career and reap the benefits later. Make your choice. Whatever way you choose, make sure that you don't live to regret your actions when you get older thinking – "if only....."

You are intelligent and understand the input/output or cause/effect or karma/phal relationship. Your success and failure in life depends exclusively on the quality of your efforts and the patterns of your behavior.

By the way, don't forget to enjoy life along the way, just make sure that you understand the nature and consequences of your actions and know your limits.

Driving

Road accidents are top killer of youngsters globally – this has been confirmed by a global study of causes of death in the 10-24 age group.

Be careful while driving particularly when your emotions are at a boil. It's not just inexperience and hormones that make so many teenagers crash their cars. It's also the car full of laughing friends, with the CD player blaring at an adrenaline-pumping decibel level, and the driver's right hand searching for the French fries or his friend's hand. Who's thinking about risk in that situation? Probably no one. A recent study found that a teenager driving alone was 40 percent more likely to get into an accident than an adult. But with one other teenager in the car, the percentage was twice that - and with a third teenager along for the ride, the percentage doubled again.

It is difficult for a youngster to allow a vehicle to pass ahead, particularly when there are provoking friends in the car acting as cheer leaders.

Youngsters assume that they are the only ones driving like crazy. Good driving sense requires allowing for the margin of error for the other cars on the road. Just think – what if the other drivers are as crazy as you are?

Nighttime driving is a bit tough in the beginning. Most of the car crashes by young drivers are reported

during the night. Avoid nighttime driving especially when you are in the learning stage. Be particularly watchful on roads without dividers.

Be Patient. Although, this is totally opposite of the nature at your age. But remember it will surely help.

Never indulge in road rage. Never helps.

DRINKING

Most people think that drugs are the most prevalent abusive substance amongst teens, when in all actuality, it is alcohol.

When I started writing this article, I decided not to preach the youngsters about drinking. But as I started thinking, suddenly it struck me like a lightening how drinking is at the root of most of the critical problems that the youngsters face.

Every parent has 3 major concerns about their teenage children:

1. Drunken driving
2. Drug abuse
3. Unsafe and premature physical relationships

The possibility of all the above threats is aggravated in a drunken state. Remember the famous Mausi and Jai dialogue in the movie "*Sholay*" wherein Jai defends his friend Veeru despite all his vices explaining that the chain begins only with drinking. Funny, but so true.

Alcohol is a significant factor in a range of other risky situations, including fighting or brawling and drowning.

Drinking can intensify feelings of sadness and is a factor in many teen suicide attempts.

Alcohol does all kinds of things in the body and to the mind. It's a pretty complicated little molecule.

It is not infrequent to find self-respecting and law abiding individuals who under the influence of liquor can easily commit crime.

I just watch in horror as some teens (14, 15 year olds) drink and talk about drinking like they're adults and know what responsible drinking is. But I don't think there is such a thing as responsible drinking when you're underage.

Similarly, one may read about the benefits of moderate drinking and feel justified to do so. But there is no justification for underage drinking.

No matter what you believe and claim, remember, you are not the same person once you have gulped down a few alcoholic drinks with your peers surrounding you. The entire group is dominated by the boldest (otherwise the weakest) and the most selfish of teens who push everyone to behave at par with them. Blunders happen in one such moment of indulgence, showmanship and rivalry, because teenagers fail to apply brakes on their own in such uncontrolled and unguided environment.

Although alcohol ads are banned in India, surrogate advertising is most common. Many ads present drinking as a macho thing and the kids want to feel like grown up and show off. The ads try hard to present a glamorous image of the drunkard to the public. They do not present the messy fellow leaning against a lamppost. Rather they present a handsome achiever doing heroic acts and rewarding him or her with a drink.

Drinking is an adult thing and you can make your choice once you are adult.

Think of a situation: as you walk in an elevator with your parents, there is a teenage boy who smells of alcohol. What impression do you get? Don't you feel embarrassed? The world will have the same image of you if you behave similarly.

You won't look mature getting in all kinds of trouble for illegal underage drinking. Teenagers who start early run a very high risk of being addictive.

Underage drinking is not just a minor problem. That's why we have laws.

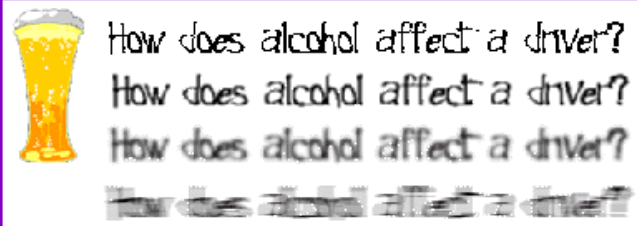
Not drinking is ok. It's a sign of character. Drinking is not necessary for life. You can enjoy life truly and grow up healthy if you do not drink, particularly when you are in your teens.

If at all you are drinking, be alert and conscious to the fact that (I repeat) **you will not remain the same person after taking a few drinks** (emphasis added). And hence, you will need immense will power and a supportive friend circle in order to stay out of trouble

of all kinds. Never cross the boundary in this situation, come what may.


Drunken Driving

Drunken driving is a menace and is quite prevalent amongst the affluent kids. After drinking, the judgment power of the driver gets impaired. Due to its effects, driver tends to take more risks, becomes more aggressive and takes a longer reaction time.



How does alcohol affect a driver?
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Alcohol acts like an anesthetic dulling areas of the brain that enable people to make sensible decisions, resulting in poor judgement. Drinking slows reflexes and hinders coordination.



Drinking may cause drowsiness, increasing the chances for a traffic crash.

Alcohol can cause double or multiple vision and reduces side vision.

Drunken driving is equivalent to terrorism. How a terrorist kills innocent peoples willingly, similarly the drunker kills when he drives after drinking.

Despite having a strong resolve for never drinking and driving, you still carry a big risk due to the peer pressure factor. With no averseness for drunken driving, you may become that peer pressure for others.

The real threat is that nice friend (be it you or be it others), who gives all the friends the lift in the car while drinking or after drinking.

When you are drunk you are like an animal who reacts instinctively and impulsively, is controlled by desire and cannot think rationally. In such a state, while facing an accident, the animal-like natural defense mechanism of the driver forces to protect him or her first, ahead of other friends, people and vehicles. This intoxicated person is a dangerous ally

who puts others' life at high risk and it is not wise to entrust your life in the hands of this person.

On the other hand consider the movie *Titanic*. Even when the ship was falling apart, men were stepping aside to allow women and children to board the lifeboats in order to save their lives. They gladly gave away their lives to save their mothers, wives and children, and even strangers. Even at that time of danger, they could analyze the situation rationally and take actions accordingly, BECAUSE THEY WERE NOT DRUNK.

Human beings are born as animals, but grow up as humans if they accept social norms and fall into basic discipline. Drinking liberates them to the extent that they are back to their animal selves.

A drunken driver is a potential murderer as he cannot perform his tasks without risks and endangers the life of others.

So say No to driving if you are drunk. Say no to accept lift from a friend who is drunk.

Drunken driving by teens is a sure recipe for disaster. If ever you are stuck for lift as all your friends are drunk, call your parent or other friends or a cab for pick up no matter what the level of discomfort or fear. You may regret everything tomorrow, but at least you will live to see tomorrow.

By the way, drunken driving can be a good alternative to growing old ('cause you can die young).



There is no middle path. Either you are for it or against it. There is no choice. **You have to be a very strong opponent of drunken driving and never be in a vehicle with a drunk driver.** I assure you your friends will be thankful to you in the long run.

Newspapers are full of such stories where innocent people have lost their lives and the parents are required to manipulate the system in order to protect their wards from punishment. Some of the reported incidences are as follows:

- **July 26, 2010:** A 24-year-old medical student loses control of his speeding Honda City on the Safdarjung flyover in New Delhi around 1 am, killing four labourers and injuring eight. Beer bottles were found in the car.
- **June 3, 2010:** Dinesh Singh Tanwar (26), son of senior BSP politician Kanwar Singh Tanwar, kills a 28-year-old woman with his over-speeding Mercedes Benz convertible in the early hours of morning in New Delhi.
- **May 28, 2010:** In Delhi, 22-year-old Sahil Gupta, was speeding home in a drunken state and hit inspector Shyam Sunder's Santro near Pragati Maidan killing him.
- **January 30, 2009:** Drunken Nuriya Yusuf Haveliwala rams her Honda CRV into a police van and a police motorcycle late night on Marine drive, Mumbai. Two cops were killed, 4 others injured.
- **Dec 13, 2007:** 16-year-old Achal Khemka, son of NEPC chairman Rajkumar Khemka, runs his aunt's Mercedes Benz over 11 persons sleeping on the pavement, killing three and injuring the others in Chennai.

Everyone is familiar with the famous Salman Khan incidence of drunken driving when he ran over poor people who were sleeping on the footpath.

Why should an innocent person lose his or her life because you have been drinking and driving? The following poem touches one's heart:

Why Me?

I went to a party, mom, I remembered what you said.
You told me not to drink, mom, so I drank soda
instead.
I really felt proud inside, mom, the way you said I
would.
I didn't drink and drive, Mom, even though the
others said I should
I know I did the right thing, mom ,I know you are
always right.
Now the party is finally ending, mom, as everyone is
driving out of sight.
As I got into my car, mom, I knew I'd get home in one
piece.
Because of the way you raised me, so responsible
and sweet.
I started to drive away, mom but as I pulled out into
the road,
The other car didn't see me, mom and hit me like a
load.
As I lay there on the pavement, mom, I hear the
policemen say,
The other guy is drunk, mom, and now I'm the one
who will pay....
There is blood all around me, mom, and most of it is
mine.
I hear the medic say, mom, I'll die in a short time.
I just wanted to tell you, mom, I swear I didn't drink.
It was the others, mom. The others didn't think.
He was probably at the same party as I.
The only difference is, he drank and I will die...
Someone should have told him, mom, not to drink
and drive.
If only they had told him, mom, I would still be alive.
My breath is getting shorter, mom. I'm becoming
very scared.
Please don't cry for me, mom. When I needed you,
you were always there.
I have one last question, mom, before I say good bye,
I didn't drink and drive, so why am I the one that has
to die?

(Author unknown)

High-Performance Vehicles

Is it wise for you to indiscriminately want an expensive and high-performance car?

Now, don't get me wrong. If you want to buy a reliable car that can be used to get around, that's fine. But an affordable regular car is vastly different from an expensive performance car. The messages you get are vastly different in both the cases. The former tells you are getting a car because it's a necessity; the latter tells you are getting a high-end car because, well, life is one big playground.

Of course, during the pleading process, you are going to promise everything – that you will never drink and drive, that you will never race on the road, blah blah blah. But will you always be able to stick to your words, with all the negative peer pressure around and all the glamour surrounding you? Yes, you won't stand out in traffic. Yes, you won't be the envy of your friends. Yes, the car won't reflect your astronomical financial worth. But yes, your parents won't have to suffer the agony of burying a child who died in a horrible crash.

If, one day, you make enough money and decide to get an expensive sports car, that will be entirely up to you. The fact you have made that kind of money on your own tells me you are already responsible enough not to drink and drive, and mature enough not to race with another car for ego's sake. But if you get one now--now that you are still jobless – you are practically learning to play through life and not give much weight to hard work, moderation and accountability.

I know somebody who was given a high-performance sports car for his 21st birthday, and suffered permanent limb injuries riding it a few days later. He now accuses the parents for not acting like parents and for letting him the privilege (or curse) of owning a dangerous toy.

Famous actor and former MLA of Andhra Kota Srinivasa Rao's son died on the road to the Hyderabad airport. He was driving at 125 kmph on his Rs 9 lakh 1,000-CC bike.

I'm sure parents – poor and rich alike – want to give only the best to their kids. The loaded ones, however, often make the mistake of relying on money to achieve this purpose, failing to realize that what their children want is not necessarily good for them. Actually, it's the parents' job to make their kids understand this fact of life. Unfortunately, many parents yield too soon to the unreasonable demands of their kids.

2-Wheelers

2-Wheelers are the worst mode of transportation, particularly in India with pathetic road conditions and poor traffic sense, more so if the driver happens to be a teenager.

In any accident involving a 2-wheeler, the worst sufferers are the people riding on the vehicle. Just a few days back a friend of mine lost a teenage son who was driving a motorcycle. It was painful to see the agony of the parents who were repenting the decision to allow their son to ride the motorcycle. They may think:

*This is a mistake
This is not some pre-ordained fate
You should be here
Instead of an endless ocean of tears
If I could turn back just one day
I'd give anything to make it that way
I'd take the keys from your hand and I'd make
sure you stayed*

But unfortunately there is no undo button for these decisions.

Why should one want to ride a bike if one can afford a 4-wheeler? The excuses are many, but the reason mostly is the thrill the youngsters get from racing, doing stunts, criss-crossing and lane-cutting. Something is bound to happen sometime. You will be very fortunate to survive.

The manufacturers of two wheelers are showing advertisements with a fast pick up, drafting or swift turning etc. The youngsters of the present day have

WHAT DO YOU VALUE ?

Cost of a Car – Rs. 1000000/-

(Expiry 5-10 years)

Cost of an iphone 4 – Rs. 35000/-

(Expiry 1-2 years)

Lessons for life – Investment Rs. 20000/-

(Expiry Lifetime)

Parents worry what will happen to their children when they grow up, how will they cope with affluence, survive through the turmoil of teenage life, etc., etc.

Youngsters are struggling to balance between parental expectations, peer pressure and their own quest for meaning and desire for achievement.

~THE OPPORTUNITY~

Attend **Rajesh Jain's** 2-day seminar

HEALTHY HABITS OF WEALTHY & SUCCESSFUL YOUNGSTERS

and get answers to these and many more deep and relevant questions and issues. Be a winner without losing on the charms of life. For details and to organize institutional programs, please contact info@fambizindia.com.

learnt from these advertisements the wrong way how two wheelers are driven.

Youngsters are keen to create their own version of Hell's Angels. Betting for speeding is fast turning out to be a major entertainment for the bikers who zip through the roads at night.

It is upsetting to see that most of the times youngsters are involved in the accident. They do it for fun and thrill. But how thrilling is death?

For a young Indian, the chance of being killed or disabled from a road traffic injury is higher than a heart attack, HIV or cancer. Head injuries have acquired the status of a public health problem.

Youngsters avoid using the helmet. Studies show that the compulsory use of helmets by two-wheeler riders alone can reduce accident deaths by 20 to 30 per cent. At least three young men using two wheelers die every 10 minutes in India due to head injuries.

There is no second chance.

Substance Abuse

You know the trouble with money is that it can buy so many destructive things including drugs.

Want of drug can drive you crazy – beg borrow or steal or even sell yourself, you become a slave at the mercy of drug. So keep yourself at a safe distance from drug addicts. They need rich kids who can pay for their sins too.

If you want to waste your life, try drug. You will never know how that habit will trap you and you will get addicted. The best thing is never to taste drug.

Can you imagine what kind of a pathetic life Michael Jackson was leading during his last few days?

Paris Hilton in jail, Britney Spears going mad , shaving her head and carving 666 (a symbol of Satan) into it and Lindsay Lohan crashing a car while cops found cocaine in it may help to explain their sudden, horrible and extreme - even by Hollywood standards – fall into madness, crime , and personal disaster. We all know the misery and plight of Sanjay Dutt when he was addicted to drugs.

Unfortunately, like fools, youngsters consider these very people as role models. They just get attracted to the glamour and ignore the vices. Even these stars find it extremely difficult to deal with this negative side of their lives, what about normal people who have yet to achieve anything in life?

Life is to look back with satisfaction (and no regrets), to look ahead with hope and to live today in peace.

You may party hard, but don't forget the limits and yes, don't forget to work hard.

(to be continued.....)

Articles & Compilation by Rajesh Jain

Rajesh Jain (FCA) is a consultant, trainer and the author of the award winning book “[Chains That Liberate: Governance of Family Firms](#)” and the highly acclaimed book “[Gods Are Meeting & You Are Invited](#)”.

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