

Hope, Happiness & Well Being

Life lessons from suffering , faith, grit and determination.

From the life of Rashi Bhargava



This ebook is an effort to raise awareness about well-being and self care.

Something that the world needs to know about, embrace and learn from. It is a compilation of stories, of viewpoints that are results of incidences, CO-INCIDENCES and life experiences.

A compilation of write-ups, a sharing of memoirs and an effort to share how faith, wisdom, physical and mental wellness can change the game.

This is also about HOPE and how it can turn tables for anyone in LIFE :)

Foreword

Rashi, a very introverted, serious and super organized co-founder of SBS Fin. This is exactly how I met her some seven years ago.

We connected over coffee to discuss how we can help each other. We exchanged ideas on branding and she as usual spoke about the significance of financial freedom, happy to mention that idea exchange still lives. It evolved from idea stage to strategy and from there on to the campaigns.

Over these years I have seen Rashi evolve. She is a super excited entrepreneur. A torch bearer for financial fitness and the perfect person to establish 'physical fitness is financial fitness' not just by example, she can pretty much coach you as well.

Her journey had its fair share of ups and downs. She has struggled and came out a winner every time. Be it her struggle with the lay-off, losing her mom and after effects with mental health.

I am happy to present this ebook with you which is a selection of short memoirs, excerpts as shared by Rashi.

Read along and feel the power of hope, health and well-being.

Long live the effort, the consistency and constant nudging to friends who know that 'she cares'!

Jigyasa,
Chief Brand Strategist – 30TH FEB Brand Experts

Chapter 1

Why is Being Consistent so hard?

Ten months back I decided to challenge myself. It was an email from Dr. Rajat on his new runners training program. Bounced off this idea and content of the program outlined in the email with my cousin who herself is a marathoner and trains extremely hard. I was really encouraged by her.

I was ready to RUN. It looked easy from zero to 5km. In my heydays I was a highly active sports player. But just like past performance of Mutual Funds is no guarantee to future performance, past track record of mine was no guarantee to the successful outcome. While taking on the challenge I was in a bubble. For a person who has been not in the best of fitness and suffering from back pain for a decade this was a tall order. And my issues in life were more psychological which itself was the biggest roadblock to my success.

Well I had failed twice in the last 10 months and I started thinking probably I was not meant for this and I should accept my low fitness levels. I think somewhere my trainer too gave up on me. During this period, I was undergoing psychotherapy to deal with other baggage in my life. Something clicked and finally in September when Dr. Rajat Chauhan launched the 33 day Run and Bee mentoring program, I had an amazing determination to succeed and prove something to myself. Therapy by now was working wonders for me.

The mandate to me was to be consistent. I had to be better

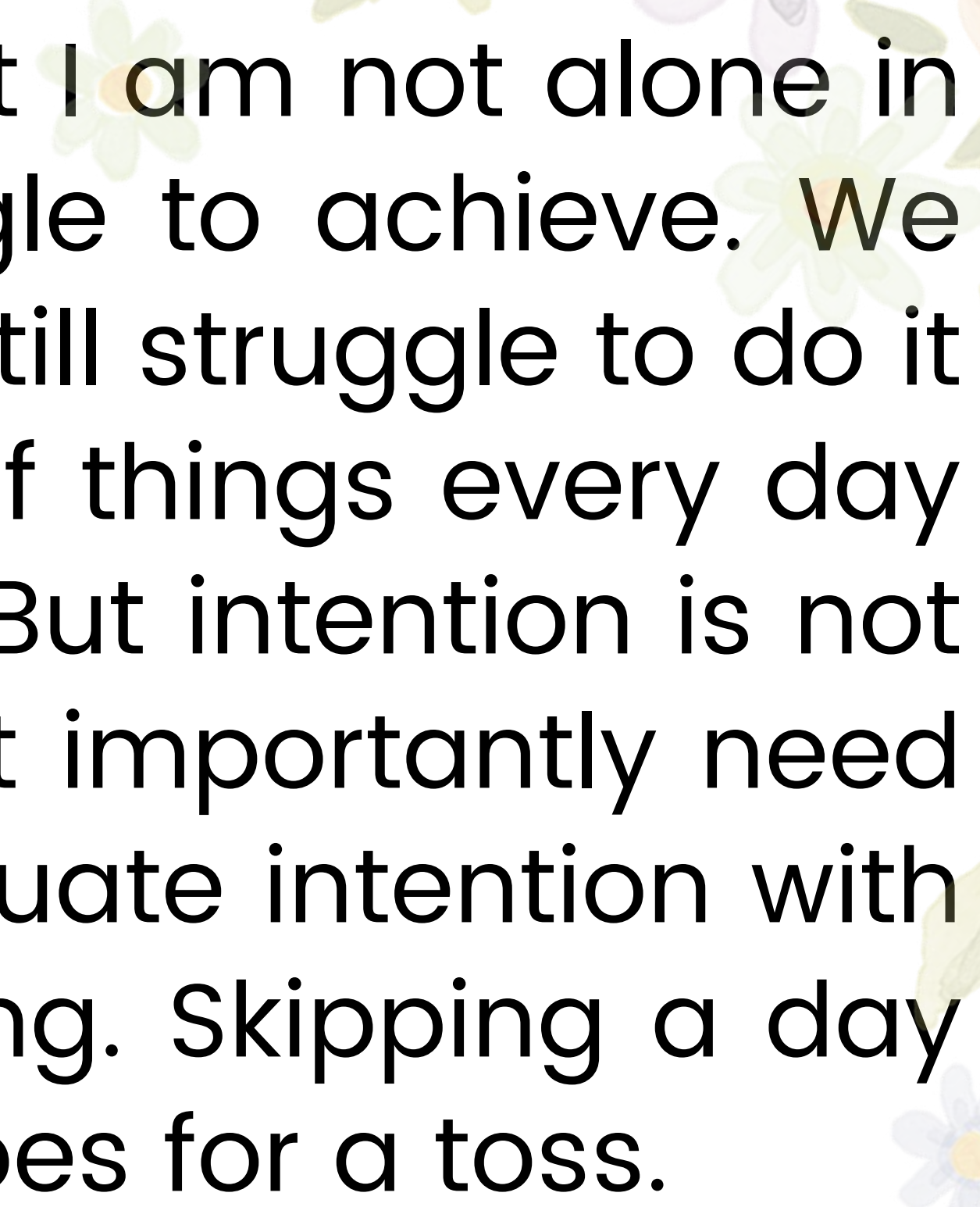
than yesterday. I was told and convinced that I need not to worry about form, after all, form is a byproduct of consistency.

Why is it so hard to be consistent? When all of us know “The Key to Success is Consistency”



It's hard to be consistent because we tend to focus on the outcome more than the process. In other words, we are more drawn to the positive feelings of outcomes rather than the struggle of the journey. Most of us quit during the struggle before we can experience the rewards of staying the course. 33 Day Run & Bee mentoring was all about process and sticking to the basics.

Consistency is hard. Over the last few years being consistent has been a real challenge.. I was focusing on the outcome and not the journey which was necessary for me to undergo however painful and hard that journey was. I was afraid of going through the pain and struggles of that journey. I can't even remember when the last time was, I worked on something every single day of the year, except my Buddhist chanting and prayers.



I can derive some comfort from the fact that I am not alone in this. Majority of us want success but struggle to achieve. We know exercising daily is good for health but still struggle to do it consistently. We commit ourselves to a lot of things every day believing intention is the fuel behind action. But intention is not good enough, we need motivation and most importantly need to act consistently with that intention. We equate intention with action. That is where things start going wrong. Skipping a day or two becomes okay and our consistency goes for a toss.

I wanted to run 5km. Every day I had the power to step closer or inch away from my goal. In my first two attempts I was getting away from my goal because of my inconsistency and missing the reason WHY.

The success lies in the minute details of daily life. Consistently doing what is required towards my 5km goal on a daily basis was the key to success. But I failed and doubted the process as I was just fixated by the end goal. I also lacked conviction about the process.

Olympic athletes train intensely every day of the year. They work towards being a better athlete, better than what they were yesterday. Their goal could be to win a Gold medal but their focus is consistency. They work on who they want to be. Not just what they want to accomplish. They drive to become, not just achieve. They focus on action, without overthinking what they are doing or why they are doing it. They focus on the present without getting overwhelmed with the outcome.

Habits are the Key to Consistency.

Changing your habits is about establishing a 'new normal' so that healthy living becomes your way of life rather than something you either do or don't do. Lockdown brought this newfound awareness.



I took baby steps towards my wellbeing and was focusing on mindful eating. In my 3rd attempt towards the zero to 5km goal, I decided to keep things simple with a clear focus on what needs to be done on a daily basis for me to succeed. For the first time in my life I did not take too much on my plate. The focus was on only high impact habits that will take me closer to my goal. And some of those habits were:

- Daily exercise or movement (walking/running/exercise as per my daily assigned task)
- Sleep for at least 7-8 hours (struggled on this front, but determined to overcome this)
- Keep myself hydrated with 2-3 litres of water
- Balanced and nutritious food (whole, unprocessed foods)
- Stress management strategies to reduce the impact of stress with morning and evening ritual to help me destress. (morning and unwinding rituals can do wonders)

Just like I don't give much thought to brushing my teeth as soon as I get up or take shower in the morning, I started doing the same for my eating and fitness habits. It was required to bring it all on the autopilot mode like brushing my teeth every morning.

These simple changes, over a period of time (through being consistent, of course) made a profound difference in my mental and physical wellbeing. What looked impossible, looked doable once I started being consistent and on my 33rd day I delivered.

Was it easy? No.

It was a consistent battle. An absolute You vs You. An uneasy but achievable determination to defeat the inner demon which wakes up early, to stop and dissuade us from doing the right thing 😊

“We Become What We Want To Be Consistently Being What We Want To Become Each Day”.

Key Takeaways

- Consistency is hard. But the key to success is consistency.
- Our habits are the key to being consistent.

Chapter 2

HOPE... Let's always give this in abundance

“Hope is important because it can make the present moment less difficult to bear. If we believe that tomorrow will be better, we can bear hardship today.” — Thich Nhat Hanh

How do you remain optimistic when the world around is crumbling down? What we are experiencing is horrifying, a black spot on humanity. People dying not so much of Covid and its complications but due to lack of oxygen and ICU beds in the hospital. Our healthcare system has been stretched too much for comfort. Shortage and black marketing... Blame game has already started but I won't get into taking sides nor dissect what went wrong.

I am an eternal optimist. I have been in a road accident, train accident and I nearly lost my right hand when the infection had set in post injury and the best doctors had given up and told my parents that my right hand will have to be amputated. It was my Mom's PRAYERS, FAITH and HOPE that saved my hand. I lost my Mom two years back not so much to swine flu but to hopelessness. She had lost hope in life and was battling depression.

Coming back to the present, here I am, writing, doodling, calling up people...spreading HOPE, Joy, Happiness to people in my environment. Even harshest winters turn to spring. Hope is a decision in that sense.

Imagine if my parents would have given up on hope. Mom was hopeful that things would work, especially when science had given up. It helped her stay calm and navigate this challenge that presented to her beloved daughter with a lot of patience. She nurtured my right hand with so much love and care that a miracle manifested and healed my hand. Trust me, this right hand packs a punch :) Injury and talk of amputation are now history.



Every challenge in my life was an opportunity to bounce back with new found determination. My own sense of hopelessness post my Mom's demise pushed me to move out of my comfort zone and reach out to people who were facing similar challenges or challenges thrown by this pandemic.

I derive greater satisfaction and peace when I impart words of hope to another soul. You will be surprised by the sheer power of these nourishing words to the struggling soul who may be fighting for life and death. "Words of Hope" alone can uplift people from moments of despair and spur them to fight.

This 4 letter word HOPE is more valuable than we give it credit

for. It is a wondrous of gifts. It's a flame we nurture in our hearts. It may be sparked by someone else but the important thing is to keep it burning.

- Hope has what it takes to get you through anything.
- Hope is the belief things will work, especially when it seems otherwise.
- Hope helps you stay calm and peaceful when challenges assail us.
- Hope believes you will get through it. That this too shall pass.
- Hope remembers the times you made it through. Hope teams up with faith and believe in the impossible.

If we cannot be hopeful, it's time to create hope not only in our lives but in the lives of others too.

How do we cultivate Hope?

1.Start with powerful prayers. Everything begins with prayers.

2.Realise Hope is a decision. It's a choice. Each one of us is capable of choosing hope. But it takes a lot of courage. Because our hopes can disappoint us. Based on my life's experiences, I am convinced that the courage of choosing hope is always rewarded.

3.Life manifests what we think. Life in general gives what we expect in life. I read somewhere Heads that are down can't scan the horizon for new openings. Bursts of energy do not spring from a spirit of defeat. Ultimately, helplessness leads to hopelessness. If your expectations for life are negative, you end up experiencing the same.

The good thing is that we don't have to live with negative thinking. We can change this by changing our thinking.

Mark Twain said, “If you want love and abundance in your life, give it away.” Same way if we want hope in our lives, let's always give Hope in abundance.

Key Takeaways

- Spread HOPE, Joy, Happiness among the people in your environment.
- Hope can make present moment less difficult to bear.
- Prayers are power. Start your day with one.
- Remember, hope is a decision.





Chapter 3

The Year of Reflection, Resilience, Self-Care, and Reawakening

5 Days to go for the year 2021, with Christmas done and dusted, Birthday and New Year's Eve creeping closer, it's the perfect time to pause and reflect on the year gone.

After all, 2020 has been an interesting year to say the least. To find meaning in this meaningful Pandemic year it's important to reflect on the lessons learned and look at my goals for 2021.

The year did not turn out the way we expected it would. No one expected humanity to be hit by a pandemic. Lockdown, quarantine, self-care, mental health, resilience became the buzzwords of the year 2020. Work, Virtual world and my therapist took my entire bandwidth and mindshare :)

Year started with some bonding time with my Dad which had been a rare occurrence in my life. Took part in 'Sneh Lata walk with your parents' with Dad. It was a good opportunity to bond with him and buy peace with him. Well, the peace didn't last long. But at least I did make the effort ;)

Winters were harsh, the month of January teased and tested me like never before. I bravely chugged along with guidance from my seniors in faith. Coughed my way to February with headache and anxiety becoming my new friends. My Mom's approaching first death anniversary made February a

challenging month to survive. When things couldn't get worse, God conjured magic and brought me to the door of a therapist to fix me up ;)



Let me describe my therapist by sharing and twisting the following lyrics from the song Dhakkad (Dangal movie)

Saree pehan ke aaya cyclone (She is obsessed with sarees and red colour in particular)

Laga ke phone bataa de sabko

Bachke rahiyo baghad billi se

Noida se ya Delhi se

Tanne charo khane chitt kar degi (You think you are smarter than her, she has surprises up her sleeves, she will checkmate you and you won't even know what has hit you)

Tere purje fit kar degi (After 15 odd sessions I can safely say she did fix me up, looks like all my nut and bolts are in place and aligned)

Dat kar degi tere daanv se badh ke

Pench palat kar degi

Chitt kar degi, chitt kar degi

Aisi dhaakad hai, dhakad hai.....

Tere akad ki rassi jal jayegi (She so sweetly showed me the mirror)

Pakad mein iski aag hai

Yo inchi tape se naapegi

Teri kitni unchi naak hai

Teri saansein atak jaayegi (haaah)

Woh jor patak jaayegi (kasam se)

You can love her or hate her, but she will not leave you till the mission is accomplished.

After a few weeks of therapy, I felt this is an end to my misery and there was a hope.

I could sense some light at the end of the tunnel.... someone was holding me, pushing me gently to face my own feelings and emotions, making me become a better version of myself and empowering me with life tools just in case she is not around ;)

We met by chance, but by year end we had sealed the deal by signing a lifelong contract. With a therapist I got a friend for free. Year 2020 was not that bad in that sense :)



Pandemic!
Resultant lockdown!
Franklin fiasco!

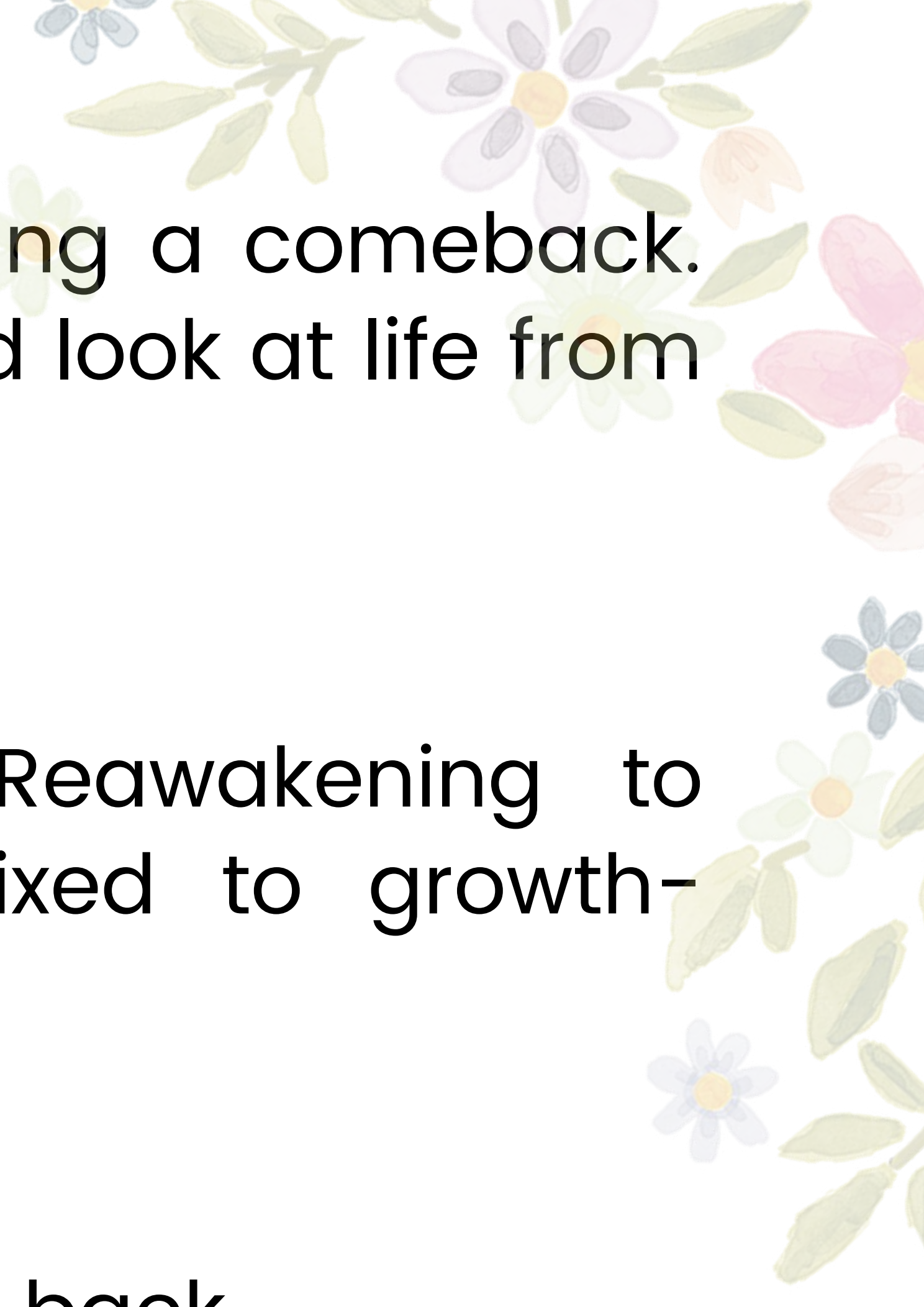
Became a blip in the year 2020. Year 2020 for me became a life transforming year, a year of growth and a year when I took giant strides. I remember in April wondering where the first few months had gone, and now as the year is coming to an end, I can't quite believe how quickly it's flown by, but also how much has happened in a year that was something I could have never imagined in my wildest dreams.

Business took a hit, Dad came out Covid positive, I ran my first 5k, my baby SBS Fin turned 10. The list of all the new things I did post lockdown is long and endless. Year 2020 turned out to be a year of personal achievements, life milestones.

Year 2020 had all the necessary ingredients of a Bollywood potboiler, packed with drama, sadness, happiness, joy small and big, noteworthy moments worth remembering. Year in which I spread joy, hope and happiness to commemorate my Mom's 75th Birth Anniversary. This year I would have probably made Darwin proud. My mantra this year was all about my personal evolution, adapt or perish.

Summing up Year my 2020 in Rapid Fire Q&A format 😊

1. What is the most important lesson you learned this year?



Post lockdown witnessed mother nature making a comeback. My learning from nature was to slow down and look at life from a different filter and lens.

2. What is the best thing that happened?

Encountering therapy and my therapist. Reawakening to regeneration of my health, shifting from fixed to growth-oriented mindset.

3. What challenges did you overcome?

Anxiety and sleep issues, Covid 19, Business set back

4. What new skills did you learn?

Flexibility/Adaptability. Learn to manage multiple assignments at the same time and be flexible enough to work under ever changing conditions and environments.

5. What did you do for your career growth?

Invested in upskilling myself and thinking of increasing my revenue streams by becoming Professional Certified Organizer

6. What did you enjoy the most?

Doodling and making bookmarks

7. What was your favorite moment?

My first 5k run on 18th Oct 2020

8. How did you have fun?

Zoom video chats with friends

9. What new habits did you start?

Morning routine and Evening unwinding ritual

10. What are you the proudest of this year?

My blog post on Self-care for Personal Finance Experts getting published and getting good reviews from my peer group.

11. What did you learn about yourself?
I have everything inside me.

12. How did you live by your core values?
Persevere, with everything ,life threw at me this year and emerged victorious.

13. How did your relationships (family, friends, work) evolve?
I was able to deepen my relationships with people in my environment.

14. What was the best decision you took?
Investing in therapy

15. How did you fail?
I failed a number of times in trying to achieve zero to 5km in running. The no 1 reason was my issues with consistency

16. What got in the way of your success?
My own thoughts and narratives I had been feeding my mind with.

17. What would you do differently if you could?
Not much as this year I totally revamped myself.

18. How are you different from a year ago?
I am much more happy, joyful and hopeful.



19. What did you do for your physical and mental health?

Joined a running mentoring program, trying to be consistent with my workouts. Invested time, money and energy towards my mental health

20. Who or what had the biggest impact on your life this year?

My therapist made the biggest impact on my life.

21. What did you let go of?

Past baggage, hurt and grudges against my Dad.

22. What were the most useful resources you had?

Tools my therapist empowered me with. Self-care tool kit, resilience plan.

23. What are you thankful for this year?

For the life God has given me. Being born as a human is a blessing.

24. What did you leave unfinished?

My evolution is WIP, will continue in 2021

25. What was the best compliment you received?

I am glowing, looking sharp and focused.

26. If you were to talk about this year like a story, how would you write it?

Like many I was looking forward to the year 2020, inspired by 2020-the theme of 2020 vision and the start of a fresh decade, a new chance to start afresh once more, And then Covid happened...

27. How do you describe this year in 3 to 5 keywords? Heal-lacious, bizarre and unprecedented.

28. What energized you? What drained you?

Doodling energized me and my therapy assignments literally drained me.

29. How kind were you to yourself?

I took mini breaks without feeling guilty. Took a week off and checked into a luxury chain to recharge myself.

30. What advice would you give your last-year self?

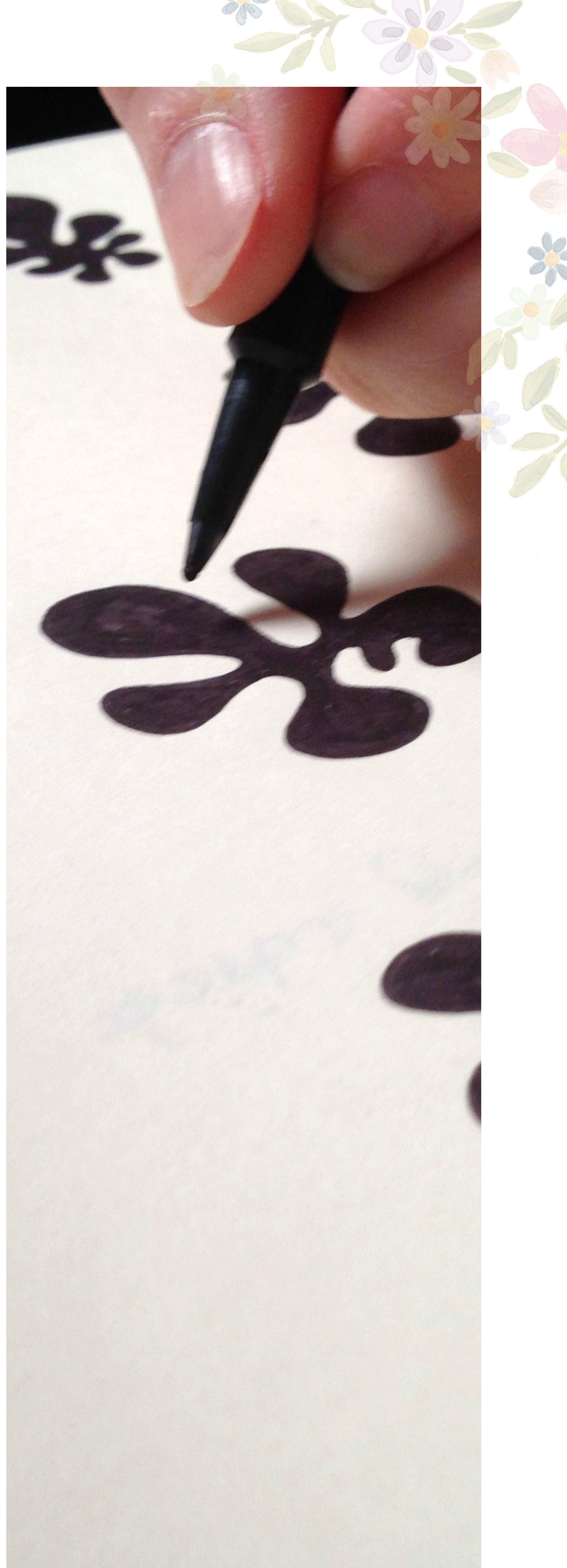
2019 was a practice year for what life was unfolding for me, 2020 was warm up and 2021 will be MY YEAR.

My Goals for 2021

1.Reboot

I want to feel my best, be the best version of self, my most confident self and look my best as I turn 44. I want to put myself first more and really take the time I deserve to look after myself, to exercise, to eat well and be mindful.

I have struggled with my 'health' and prioritizing my wellbeing in the last 4-5 years. My work, responsibility as caregiver took over all my bandwidth. In a way



I have taken baby steps towards this goal in Year 2020 itself. Looking forward to building upon the foundation.

I really want each day to be a better version of yesterday when I create and maintain good habits, increase my fitness levels, and look after myself more. My aim is to be consistent with my Run and Bee training and graduate to 10km running. In addition, aim for a 3-minute plank, 150 squats, 100 push ups daily.

Increase my savings and investments by 20%. What has been done in the past can't be undone. Time to focus on the present and future.

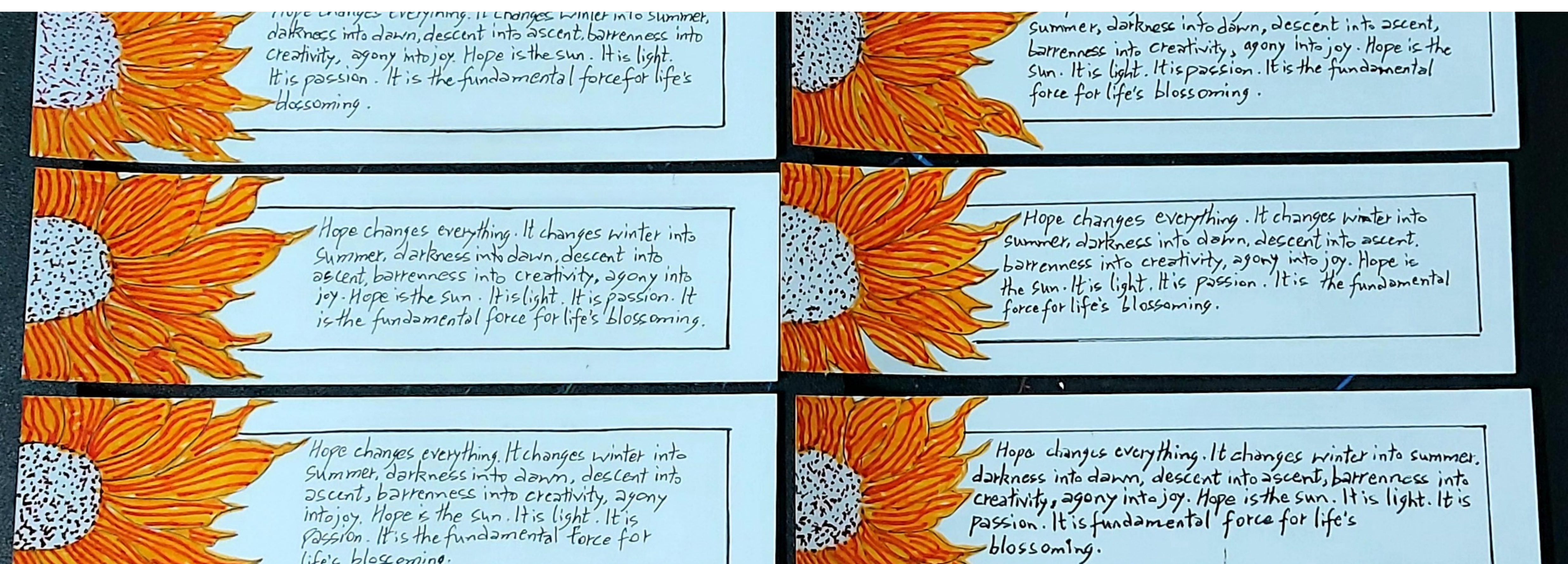
2. Renovations

This time next year I would love to be living in my newly renovated room, reading books and sipping red wine, completing all the work I had been planning and dreaming of for the last 15 years.

3. Upskilling

Thanks to my therapist's encouragement, I am looking to build upon my strengths and use them for generating revenue.

Goal 1: To become a certified Professional Organizer.



Goal 2: Polish my skills for coaching Solopreneurs and take this as a side hustle.

Year 2020 was the most challenging for humanity. Each one of us had our moments of self-reflection, reawakening, realizations. A calm, thoughtful and logical mind is the first step towards success and satisfying life.

Therapy taught me to convert my thoughts to words, decisions, and actions. I should be careful as to what I am feeding to my mind. Following self-reflections, comes resilience. Like a Sailor's resilience in a stormy sea to reach the shore, one must look for avenues and tools, to create pathways and keep moving forward. Look for a solution-centric, far-sighted approach to situations and life will make our LIFE journey easier.

Let us march forward with hope and determination, rejoice in the simple pleasures and joys life has to offer. Let us celebrate and live each day as we would our birthdays. And most of all, let us be humble, (that is the biggest lesson for humanity ,the pandemic has taught us) and bow our heads with gratitude, to the creator.

Key Takeaways

- A calm, thoughtful and logical mind is the first step towards success and satisfying life.
- Therapy if required is good for converting the thoughts to words and puts you to action.

Chapter 4

Time Management Buddhist Perspective

Technological advancement, constant availability, SmartPhones and Social Networking apps have blurred the line between leisure time and work time. Lot of articles, techniques and tools are available for managing time bringing in newer sets of problems and challenges. I must admit I am a big fan of these tools.

But my Buddhist practice over the years has given me a different perspective on time management (Buddhist Standard Time). Re-mindfulness -- remembering to remember, being mindful, returning to the moment, not living in the past or future -- is the core of the Buddha's path to awakening and enlightenment.

It starts with transforming our mindset to create the most value at each moment, which can be achieved when we practice Mindfulness. We live in a world where time is a scarce commodity and we are running from moment to moment to tick mark everything on our To-do list.

We are juggling up, toggle tracking and balancing a lot of things in our lives where it becomes more important to be in the moment and focus on the job to get the best outcome.

Among all the substances we misuse and abuse, the greatest is time. Time is life; we squander it at our peril. Daily we face all sorts of demands that pull us in different directions. Finding

time amid a hectic schedule is a big challenge. When we talk about mastering time from the Buddhist perspective, it's not about time management in the traditional sense, there we calculate how much time we allot to each activity. Rather, mastering time is an attitude and a posture—one based on determination, prayer and effort to make the best use of our time.



SGI President Ikeda says “Everyone has the same 24 hours in a day. However, if you use those hours wisely, you can accomplish a week’s worth of effort in a day, or 10 years’ worth of effort in a year. I have lived my life with that spirit”

Some of my learnings about Time Management from my Buddhist practice are:

LESSON #1: There is no such thing as the right time; we must create it. Covid-19 or no Covid-19 this time will not come again.

We must decide, pray, and take action. Unless we do so, our environment will not change in the least; though five or ten years may pass, “that time” will never arrive . . . “That time” is the moment you resolve from the depths of your heart.



LESSON #2: Everything boils down to deciding to do our best and determining never to retreat.

In the New Human Revolution, President Ikeda relays a story about a young man who was struggling to strike a balance amid his busy work schedule and participation in SGI activities. President Ikeda addressed his concern, saying:

To get right to the point, it boils down to deciding to do your best in everything and then having the determination not to retreat a single step. When placed in severe circumstances, people all too easily tend to give up, convinced that the situation is hopeless, before even considering what concrete actions they could take. In their hearts, they have already conceded defeat without even putting up a fight. That, in fact, is the cause of all failure.

The crucial thing is to determine to do your absolute best both at work and in other activities, and to find time to earnestly chant about your situation. You must bring forth your wisdom and life force, and then exercise your ingenuity.

LESSON #3: Exert 100 percent effort in each moment.

With the understanding that the most important time is here and now, when we exert 100 percent effort into whatever task is right in front of us, our life condition and capacity expands.

There is so much we must do, that is why we become desperate to make most of every second. Ask yourself: Am I creating value at this moment?

LESSON #4: Meditation and Deep Breathing are the key

The ability to master time arises from cultivating a powerful life state, in which we can embrace our challenges and move

everything in a positive direction, day after day. Everything then comes down to doing powerful morning prayers and chanting.

Failing to win in the morning can lead to an unsatisfactory day. And an unending succession of such days can add up to an unsatisfying life. On the other hand, winning in the morning, getting off to a good start, leads to a productive day and puts you on a path to solid progress, ultimately culminating in a life of fulfillment and victory.

Key Takeaways

- Practice re-mindfulness. Remind yourself to remember about being mindful.
- Time is life. We must not squander it.
- The right time to do anything that you are convinced about is now.
- Empower your mind through meditation, deep breathing and even chanting.

Chapter 5

Embrace Routine, for it is the most Powerful Tool to Good Life

For the last few months, I have been experimenting with managing time effectively. Trying to figure out my daily routine, how do I manage the many hats I have to don as an entrepreneur, a friend, a daughter and as a volunteer. All of us have our preferred work styles and have different demands placed upon us. We must experiment with different methods and strategies to find out what works best for us, or what fits best with the daily demands of life.

I come from a family where time management and organizing is part of DNA, it should have been easy as fortunately and unfortunately, I like to believe that I have inherited the most of this DNA among my 22 cousins 😊.

Still I find myself facing challenges due to multiple activities, I have always been involved. Wanting to catch up on the years I missed living LIFE 😊. This led to frustration and heightened anxiety levels. My habit of trying to perfect things and tasks compounded my problems.

Therapy, self reboot and Rebuild Focus Bootcamp brought a radical change. For the first time I started looking at my routine and daily habits closely, dissecting them minutely. What is working and what is not working for me to become the best version of myself. Also what is going to help me achieve my

short, medium- and long-term goals I have set aside for myself.

Morning and unwinding routine were merely theoretical concepts for me till the time I decided to dig deep 😊 and make some sense out of it. Everyday life pulls us up in different directions and since my plans were hazy and not written down, I was swayed by the tide instead of me controlling my life.



The Morning Routine

Credit to my practice for this. Even if I didn't have a healthy morning routine, what has remained constant with me ever since I started practicing is my morning chanting and Gongyo. Some people may call this meditation. Morning chanting sets the tone for the day.

Don't ask me how many times I have woken up feeling like a bear with a sore head. I had to literally push myself from bed when I did not feel like doing and taking the daily challenges head on. It took me ages to get started, with no clear idea what I should be doing. When you start a day like this, it rarely gets better. Days tend to continue along the lines they started. That is why we need to make the best possible start to the day.

The challenge for all of us is that when we wake up our bodies are not prepared to jump start straight into work. So, what we need is a good morning routine which allows us to make a steady start to the day, while the body and mind slowly wakes up. Morning time is one of the most likely times we have, uninterrupted to ourselves with minimum distractions.

My morning routine:

1.A glass of water preferably lukewarm. Water helps in hydration. Even if I was asleep for 8 hours, my body was working and doing valuable maintenance work. Water energizes my body.

2.Meditation followed by Chanting and Gongyo. It is a great way to prepare for the day. It soothes and calms your mind and allows it to wake up gradually. It helps me to remove my worrying/negative thoughts and get focused for the day ahead.

Easy to say but difficult to practice. We cannot stop ourselves from having negative thoughts. But what we can control is our own thinking. Pick and choose the thoughts you would like to give attention to. Meditation helps you with this.

3.Stretching followed by walk/run/jog. I am not training to be a marathoner but just trying to be fit and agile. As I am growing old, I realize my body gets more stressed and tense. Muscles get tightened and instigate body pain and discomfort leading to low productivity. Long sitting and working on a laptop compounds the problem.

Walking /running/jogging is not only good for physical health but amazingly good for mental health too. This is the time when I reflect on the day gone by, the day ahead and think of ideas for my work. This is my time, the most sacred time, the gift I have chosen to give myself.

4. Shower. I read somewhere that showers are almost ritualistic. You wash away what has already happened, your worries. Rubbing yourself with a towel post shower helps in blood circulation and pumps you up for the day. In doing so you prepare yourself for a fresh start. Remember each day is a fresh start.

5. Breakfast. One of the most important meals for the day. Lockdown has made me simplify my food habits. For the last few months I have had a fruit platter consisting of two different fruits with 10 almonds and 2 walnuts which gives me energy to start my day at work. I no longer worry what to prepare thus avoiding stress and decision fatigue 😊

Our bodies need energy to upkeep our body. Skipping this important meal means you are under fueling your body when it needs the most. Every day the body suffers wear and tear and it needs energy to heal itself.

6. Affirmations. This is something my trainer introduced in my daily life 7 years ago. Got an opportunity to attend a training program titled, 'Be Your Best leader'. There I learnt the importance of starting the day with positive affirmations. Affirmations are a fantastic way of building self-confidence and self-belief.



We were given affirmation cards, which I have kept on my notice board. Make it a point to loudly read them. Morning routine is a great time to use affirmations as it helps face you the day with a positive outlook.

7. Last thing I do as a part of my morning routine is to go through my Calendar and look at my schedule for the day, tasks I need to finish during the course of the day, calls I have to make. Reviewing takes a few minutes and it comes with immense benefits. As I know exactly what needs to be done, it puts me in the driver's seat and simplifies my taking charge for the day.

The Evening Routine

If the Morning routine is important for setting the tone for the day and prepares you to take the day's challenges head on, the evening routine helps you unwind and give yourself the much needed rest, helps you reset and re-energize for the next day.

My Evening Routine

1. Plan for the next day and review your calendar. It is easier to take on the next day when you have planned well. I follow a theme based working week. Theme days are a way of “batching” tasks. Productivity experts have found that when we batch tasks, we can work more efficiently and be more productive.

I use Google task, Google calendar and paid version of Todoist extensively and all are seamlessly connected to give me a complete picture of my appointments personal, professional, faith, list of tasks further differentiated by importance.

2. Switch-off gadgets and turn off screens. Using TVs, tablets, smartphones, laptops, or other electronic devices before bed delays your body's internal clock (a.k.a., your circadian rhythm),

suppresses the release of the sleep-inducing hormone melatonin, and makes it more difficult to fall asleep. This is largely due to the short-wavelength, artificial blue light that's emitted by these devices. The more electronic devices that a person uses in the evening, the harder it is to fall asleep or stay asleep. Besides increasing your alertness at a time when you should be getting sleepy, which in turn delays your bedtime, using these devices before turning in delays the onset of REM sleep, reduces the total amount of REM sleep, and compromises alertness the next morning. Over time, these effects can add up to a significant, chronic deficiency in sleep.

Sleep is most important and is more underrated. 8 hours of sleep gives our body much needed rest and a chance to recover from the daily wear and tear. It's like maintenance time for our body.

3. Brain Dump the day. -This has been my recent learning during the 1-month long bootcamp.



A brain dump is a complete transfer of accessible knowledge about a subject from your brain to some other storage medium, such as paper. I keep a pen and writing pad handy all the time.

Brain dumps is a simple yet powerful tool to include in an evening routine. Our mind keeps ticking. When we capture the stuff on our mind, we are more relaxed, knowing well we can refer to this in the morning. Our mind becomes more free to have a relaxed sleep.

4. Plan what you want to wear. This is one routine which I have followed since my childhood. Perfectionist they call me, I lay out clothes in order I will be wearing them the next day 😊 This saves a lot of precious morning time in deciding what to wear. Over the years I have simplified my dressing. I am all in for casual wear even for client meetings, unless I am meeting a client in a more formal set up.

Of course, in the new normal this also may not be required as virtual meetings are replacing in-person meetings.

5. Doodle. I love drawing but in life's pressure and struggles I had forgotten this creative pursuit of mine. On my therapist's recommendation I rekindled my love for doodling. When the mind is clear you see humour in everyday life. My doodles most of the time are humorous takes on life.

6. Loving and Kindness writing meditation. It's a practice tied in with self-love, empathy, understanding, and kindness. This writing meditation is helping me transform my relationships by enabling me to be more kind and loving.

7. Meditate, chant, and do evening Gongyo. My evening Daimoku (Chant) and Prayers (Gongyo) are more like gratitude daimoku for the day that went by and determination for the next day.

I used to think how absurd this is, meditating and chanting sounds amidst my hectic schedule. Sitting still when tons of work is weighing on my mind. We are living in a world where we are always wired up and busy juggling from one role to another, jumping from one job to another. But this constant busyness isn't helping us. Is it? When we are constantly busy and our mind is working non-stop, how do we make right and wise decisions, where to channelize our resources, time and energy.

My therapist introduced me to Headspace meditation app and Yoga Nidra. I have experienced it being a fantastic way of emptying my mind of worries of the day and sleeping better.

8. End my day with glass of warm water and a spoonful of Fenugreek

All this sounds good on paper and picture perfect. Trust me, a determination to follow the routine is half the job done. Being human I too am prone to slippages and find it challenging to follow at times. There are days when I miss some of the things mentioned in my daily routine.

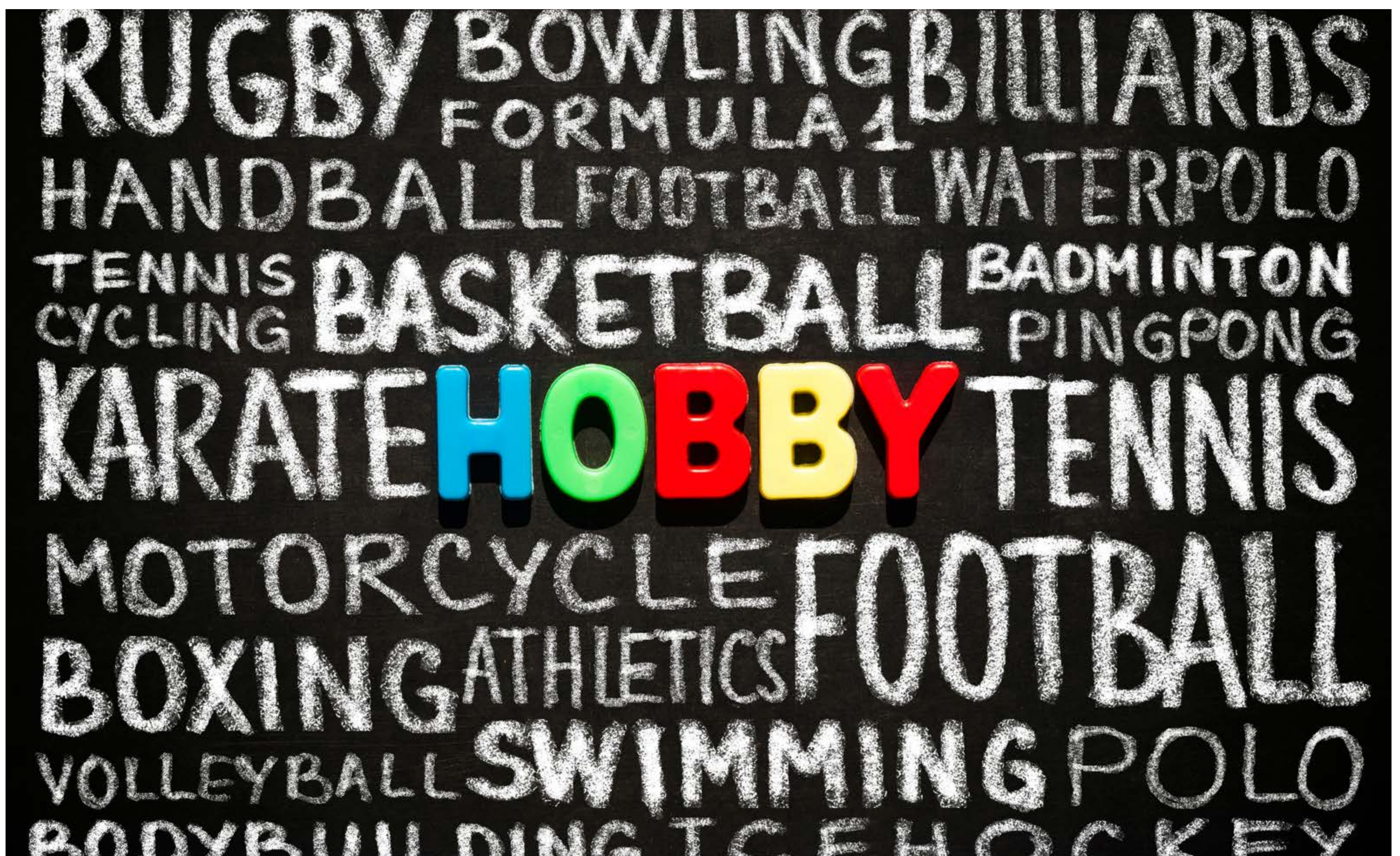
What I have learnt is consistency is more important than perfection and staying focused on what matters helps a great



deal. Trying hard not to let one off day completely ruin my progress. The routines are Work in progress and with experience I keep tweaking them to become my best efficient self.

Key Takeaways

- Have a daily routine. It empowers you to manage many hats.
- You must have morning and evening routine.
- Trying consistently is better than chasing perfection.
- Try brand dump, it is a complete transfer of accessible knowledge about a subject, it is a big stress reliever.
- Engage into hobby activities.



Chapter 6

My Resilience Plan amid Covid-19

Before I met my therapist, RESILIENCE was just a word with a dictionary meaning that it is the capacity to recover quickly from difficulties or in more simple terms ability to bounce back from adversity.

During my therapy I experienced few setbacks on the work and personal front. First time I had no personal resilience plan. The only thing I had was my therapist who always gave me the confidence that she had my back. Without her at my side it would have been difficult to navigate the work crisis. But the crisis will not stop in our life journey. And she may not always be there. Each one of us needs to reflect on the lessons learnt from the past and use them as a guide to our present.

Dr.D, as I lovingly call my therapist, loves giving me assignments/homework post therapy sessions. All the tough assignments are meant for me 😊, I like to believe. Therapy is painful but good therapy equips you with tools to take on the outside world once you are thrown back out from the safety net of therapy. Dr. D asked me to make my own resilience plan. Sharing a secret here when she gave me this homework, I thought my therapist is my resilience plan so why do I need 😊 homework done. Do you think she will let me off with this plan, the devil Dr. D 😊?

So here we go, sharing my resilience plan

The purpose of the plan is to have a ready reckoner, the powerful challenges I have navigated in the past. It builds confidence and shows me my learnings/lessons from these challenges. There's no overnight trick to building resilience; it's like human muscle that we have to strengthen over time. From my therapist I have learnt that there are things we can do to develop resilience on a regular basis. She made me write down the Four S's of Resilience based on my past challenges and experiences, thereby coming out with my own resilience plan. Hindsight is great for prompting shifts in perspectives. The below exercise helped me in getting that shift in focus sooner and staying in the moment.



1.Supports

Purpose: Supportive people in your life that keep you standing when it would have been easier to fall.

My support group consists:

- Friends
- Elder sister
- Faith seniors/comrades
- Life Coach

When adversity strikes, I call up one /few of the above to help me think through the challenge rationally and may be reframed.

Strategies (that kept you moving)-It's like refueling my reservoir, ways I refuel my fuel tank.

2. Purpose

Build physical, emotional, and mental reserves that I can draw on under challenging times. In short, what makes me feel better.

In my case some of my strategies that keep me moving is:

- 1.Taking a walk
- 2.Listening to Instrumental music especially Saxophone
- 3.Writing
- 4.Doodling
- 5.Drumming
- 6.Creating from my Lego kits

3.Sagacity

Purpose: Wisdom and insights we hold onto, that gives you comfort and hope

For the wisdom and insights my Mentor's writings and guidance are the guiding light followed by my journals and notes from the past.

4.Solution-seeking

Purpose: (Behavior I showed) What solution-seeking behaviors did I display to help actively deal with the problem?

When challenges come, I seek out new information and do not hesitate to ask for help.

In addition, I have learnt to reflect on a daily/weekly basis on things that went well, and things that did not work, lessons learnt from them is a good way of strengthening and fine tuning my resilience plan. The more I practice, the better I will get at it. “We are what we repeatedly do.”

Anytime a challenge comes the plan comes handy. I ask myself: Have I been in a situation like this before? What did I do then that worked or did not work? What lessons from the past could be helpful now?

Becoming more resilient takes time and focus. Habit of regularly reviewing and reflecting on everyday challenges I face and overcome will go a long way to becoming Resilient Rashi, certainly a better version of me.

Key Takeaways

- Only you can find the purpose of your life.
- There is nothing wrong is asking for support.
- We are always a work in progress.
- Sagacity and solution-seeking can be developed with right effort.

Chapter 7

Volunteer to be Kind, Offer Help

“In the Midst of winter, I found there was within me, an invincible summer” –Camus

Things do not always go as planned in life. My second lay off in 2012 came as a big disruptor. Suffering and challenges in life can serve as a springboard for a deeper experience of happiness.

How we respond to life's challenges is the key. Negative painful experiences are often there to motivate us, challenge us and polish our own inner lives.

Acceptance was up to me too and I decided to take this as an opportunity. For me this professional crisis was a self-discovery process. And it is still work in progress. 😊

In my mid 30's lay-off was not an easy thing to be in when you work in an industry which had direct linkage with stock markets, and you had become an expensive resource in sales. It presented psychological and social hurdles you least expect.

But surprisingly it put me in a happy space and gave me a lot of time. First 10 years of my career were full of ups and downs, relationship issues, discontentment with folks over marriage and the list goes on.

Practicing a lot of gratitude set the tone for my next 10 years of

career which has been nothing short of an amazing roller coaster ride. Additionally it marks triumph over adversities, some amazing relationships and life encounters that left a deep impact. From an introvert in crisis I was transforming into a magnet that finally started attracting a lot of people, the right kind of people. Clients who had been with me since the start of my entrepreneurial journey in financial services witnessed these changes and were taken aback by Rashi 2.0 who was clear, focused and exhibited aura.



The transition from a brooding, unhappy Rashi to Rashi 2.0 had a lot of elements to it .In that context 2013 was a watershed year for me. I started making concrete efforts in deepening my understanding about Nichiren Daishonin Buddhism.

2013 was the only year when my back didn't trouble me in my 10 years of back pain:) It was 2013 that I DEFIED my folks and decided not to look for a safe salary job but give birth to my baby SBS FIN. As Seth Godin said,`If it scares you, it might be a good thing to try" To me the decision was like" If not now then when?

2013 was also the year I let my heart rule and went all out to volunteer for a cause which was dear to me since my school days. My folks at home freaked at this new me. They just couldn't understand why I would like to stand in the sun/rain and do volunteer work, sweat it out and take part in a flash mob outside the Meteorological department.

I was inducted as a volunteer in Greenpeace with my first campaign Switch on the Sun on 5th June 2013, which we all celebrate as World Environment Day. Joining this crazy bunch of people, mostly Millennials, was the best decision I took in my life. Volunteering at Greenpeace was an amazing journey. The volunteering experience brought sweeping changes from within. The outside environment started responding to these changes.

It is said "The best way to find yourself is to lose yourself in the service of others". I found my life's purpose of serving others, building relationships, and making a difference. Shifting focus from my joblessness to focus on making a difference to the city i love, the planet we live in. The sense of gratification that we derive from voluntary work had a powerful effect on me.

Working with strangers gave me confidence, clarity and focus required to become Rashi 2.0. More importantly, my volunteering experience helped me find greater joy in life, and re-discover my mission. It was like I found my spark and spunk. Bunch of millennials running the show at Greenpeace, Delhi were huge influencers in my change of thinking. I was taken aback by their swag and confidence, clarity, and focus.

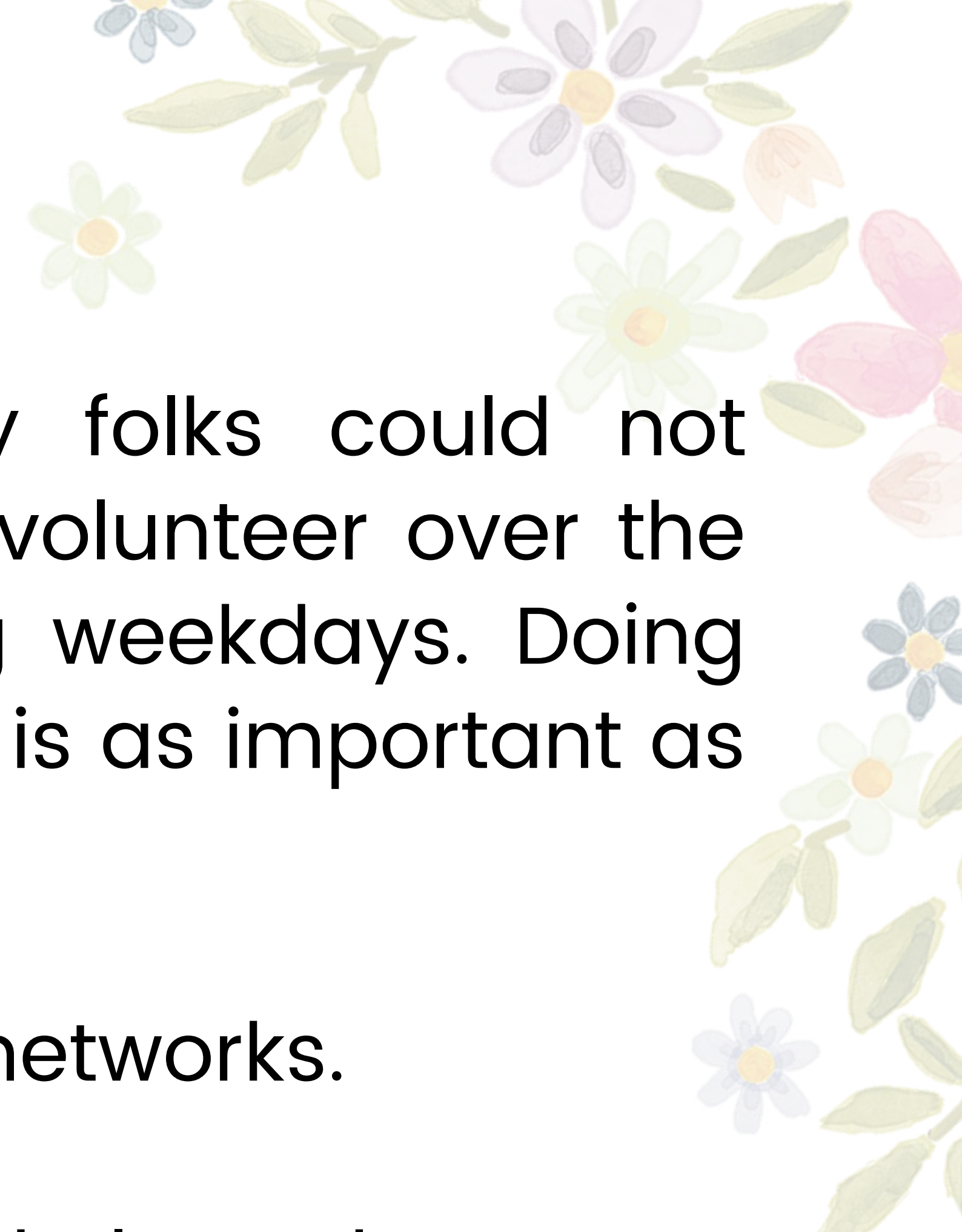
When things were not clear my job as a volunteer gave me a purpose, reason to be alive, kicking and being happy. Working FROM HOME IS never easy. My experience as a volunteer taught me self-discipline which led to stability and steadiness in my thought process and the way I wanted to build my business

after cutting the external noises. In short, Volunteering ignited my passion and ambitions.

Following are my Lessons from Volunteering that shaped (read Reshaped) my Life – Personally & Professionally:

- It broadened my exposure and experience to life, in short added depth to my life.
- It ensured that anyone makes a difference and I witnessed that firsthand.
- It taught me that gratefulness should be practiced as a habit. Saying no to Coal and fighting for Mahan forests made me realize this.
- Experiencing life outside your comfort zone, made me realize how privileged my life has been.
- Volunteering is a choice. How you respond to the world and your choices affect other people. Smallest actions can cause a ripple effect of positive change. Switch on the sun campaign -my first campaign as a volunteer in case.
- We are stronger than we think. I was surprised by my own strength.





- Appreciation for what we have.
- Money is not the only thing in life. My folks could not understand why I would like to work as a volunteer over the weekend after slogging for SBS Fin during weekdays. Doing something meaningful ,making new friends is as important as making money.
- It helped me create connections and build networks.
- I learnt to create impact through visuals and placards.
- Learnt a lot about social media.
- Helped super charge my existing talents.
- Strengthen my compassion for others.
- New sense of purpose, Greater happiness and fulfillment. A sense of accomplishment that I am contributing towards creating a positive change for the benefit of mankind.
- Teamwork and collaboration - Shriram Millennium kiosk at their Annual Science fair (Feb 2014) case in point.
- Honed my organizing and managing skills.

Due to my increased responsibilities as primary caregiver for my mom, I had to say bye to my volunteering. But I walked away with lifetime memories, new connections, a compassionate heart, positive attitude, and an open mind. Volunteering impart skills and lessons that are priceless which can be used in the corporate world.

Covid19 brought back my volunteering acumen and I am constantly striving and excelling as a volunteer for online collaborations among professionals, ranging from knowledge

sharing, wellness, skill building etc.

Volunteering has a lot of benefits to the cause you pick and yourself.

Key Takeaways

- Volunteering is the ultimate exposure that you need to grow.
- Learning should be mankind's forever and always.
- Strive and excel as a collaborator, indulge in whatever you do.
- Above three add to your business acumen.





Chapter 8

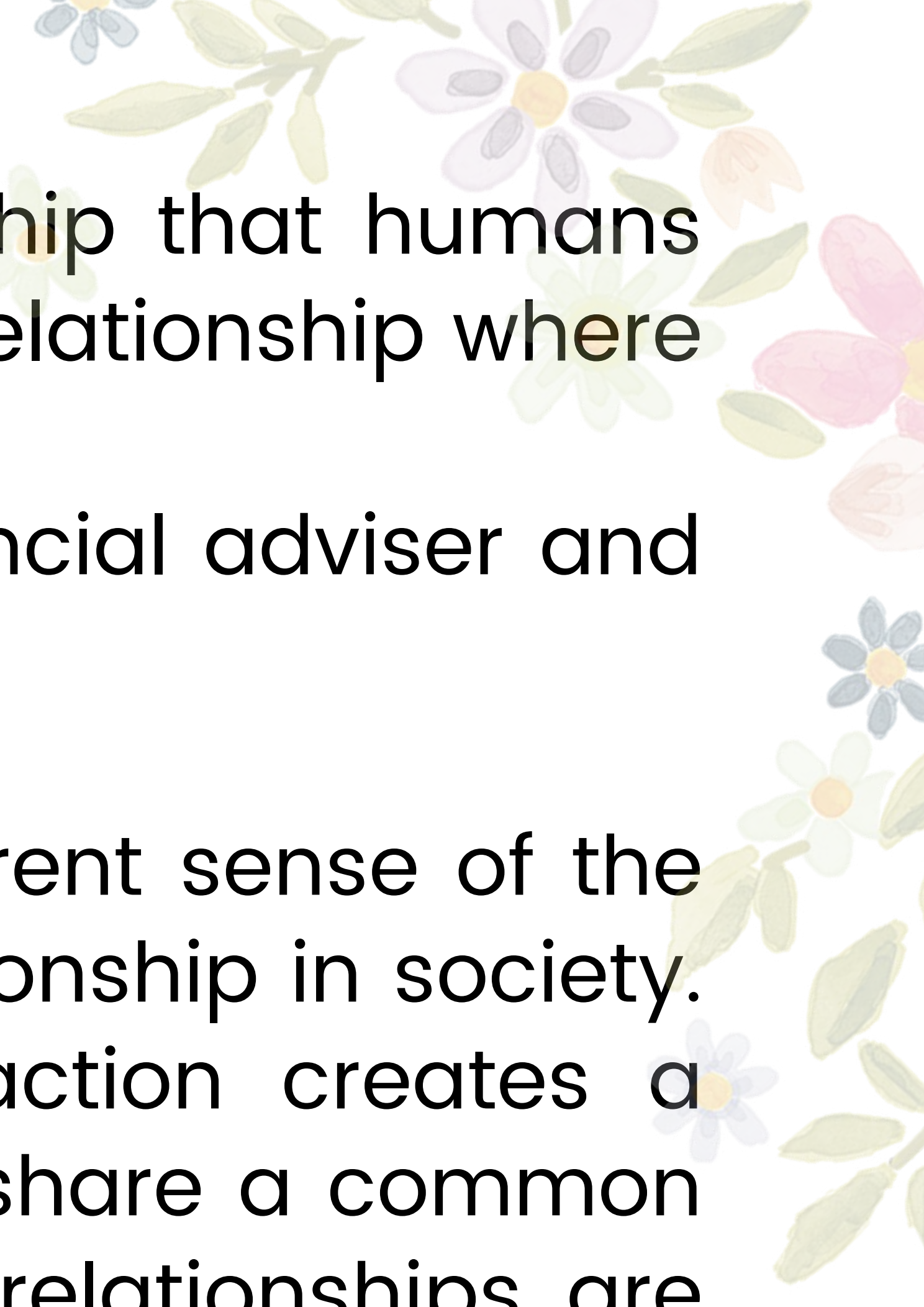
In pursuit of True Friendship. But What is true friendship?

All of us want to be surrounded by good people. All of us want to have true friends. Like many subjective questions my therapist keeps throwing at me to reflect, this is one question around friendship that has been rattling inside my brain for some time.

We have enough research data available stating the health benefits of friendship. Research says that friends are any day better than any drug/medicine or anti-aging supplements. If there are so many benefits that, why do we struggle to find true friends especially as we grow old and move up in life and graduate towards different phases of our lives. We find it challenging to find good friends.

Today, friendship has become more important than any other relationship. The warmth and companionship that a true friend can provide is unmatched. Each one of us wishes to have true friends with whom we could have meaningful conversations, share our burdens. People whom we can call on our bad days and we will know they will not judge, and they will care. But not all of us are that lucky? Does luck play a role?

What does true friendship look like? What kinds of different friendships are there? First, I will explore friendship from secular world. Sharing from my recent read. According to Stoic philosophy, the human tribe has established three different types of friendships.



Friendships of Utility. The first layer of friendship that humans usually build is a friendship of utility. This is a relationship where there is a transparent exchange of value.

Example: Client relationship like between financial adviser and their clients.

These people aren't exactly friends in the current sense of the word, but they are a necessary baseline relationship in society. The mutual value assumed from the interaction creates a situation where you both, for the time being, share a common ground, will get along, and converse. These relationships are shallow at best but create an important connection throughout a community.

Friendships of Pleasure. This is a friendship that has moved beyond mutual value, to shared enjoyment in some way. You may not get anything directly from the person you are around, but they are there with you, enjoying the same thing you enjoy, and so you come together under that commonality. Examples of Friends of Pleasure could be:

Drinking friends or Running friends

These friendships are still shallow and are subject to change at the slightest provocation.

These might be your "fair weather" friends or the people that are around when life is easy and fun but are not worth counting on to be there for you in a crisis.

Friendships of The Good. These are your best friends, your "ride or die" people. The friends that you have a deep connection with and can have a truly engaging conversation. With these friends, there's no assumption or obligation of a good time. They genuinely care about your well-being and will enjoy spending time in your presence, always wanting what is best for you.

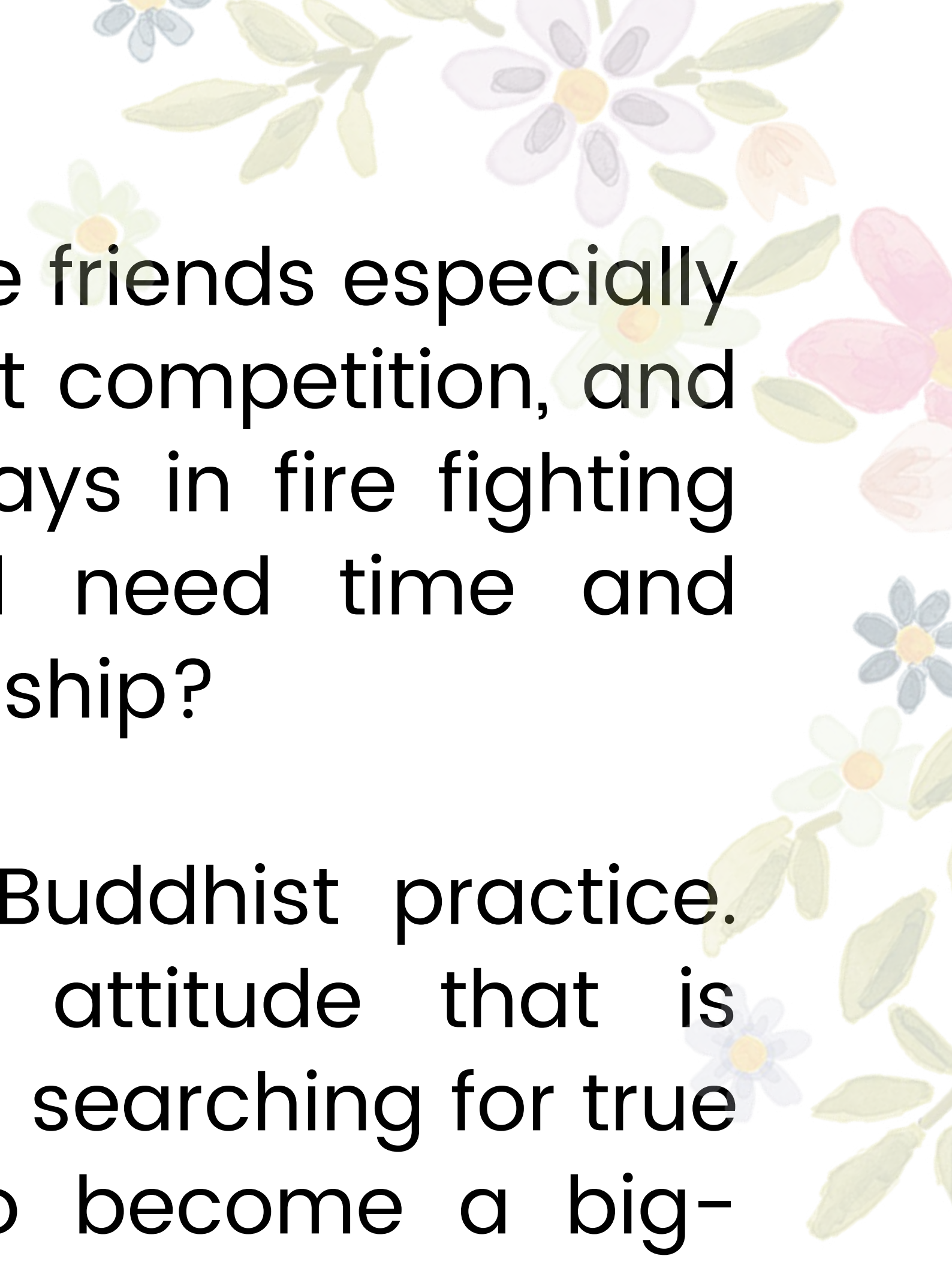
In the minds of the Stoics, this is the only group that deserves the title of Friend. These glorious people are rare, and these relationships usually must be cultivated from either a utility or pleasure based friendship.

So, What Determines a True Friend?



The Stoic philosopher, Aristotle's, framework makes this pretty clear. A true friendship is one that is not based on utility or pleasure, but rather mutual respect, admiration, and gratitude of the other person. This type of friendship is one that must grow over time. Utility and pleasure are temporary, and any relationship built on such a weak foundation is doomed to fall. Think about how many romantic relationships fail before they ever really start since they are often predicated on the temporary nature of utility or pleasure.

A true friendship is built on shared principles and shared virtues. This is the kind of friendship that can become stronger with time. And this is what all of us search for.



But the question remains how I do we get true friends especially in fast paced world where there is cut-throat competition, and we are juggling different roles and are always in fire fighting mode. After all relationships of any kind need time and nurturing. Who has the time to invest in friendship?

This is where I got my answer from my Buddhist practice. Friendship depends upon you. It's your attitude that is important, not the other person's. Rather than searching for true friends become a true friend first. Pray to become a big-hearted person who knows how to forgive and forget and pray to be a good friend.

Before you blame the world or luck for not having true friends. Ask yourself the following questions:

- How can I become a source of happiness?
- How can I bring joy into the lives of people in my environment?
- How can I spread hope?
- How can I help people in my environment deal with sorrows?
- How can I add value to the lives of people in my environment?

Become this person and see the magic unfold. The sincerity will shine and attract people from across. And you will no longer be in pursuit of true friendship.

Before I end, will share my reflections on “What does it mean to be a true friend”?

1. Always be there, even in silence. Mere presence at times is important. When Mom was battling for her life in ICU, my friends

rallied around me, and they were phone call away to lend me emotional and financial support.

2. Be kind and listen. Be fun and light.

3. Guide each other in times of need with your honest opinions.

4. A true friend is someone who always listens and is genuinely interested in the good and bad, and someone who calls or writes just to say hello.

5. A true friend tries his best to cheer you up when you are upset and makes you feel special. Its basic human need to be loved and appreciated.

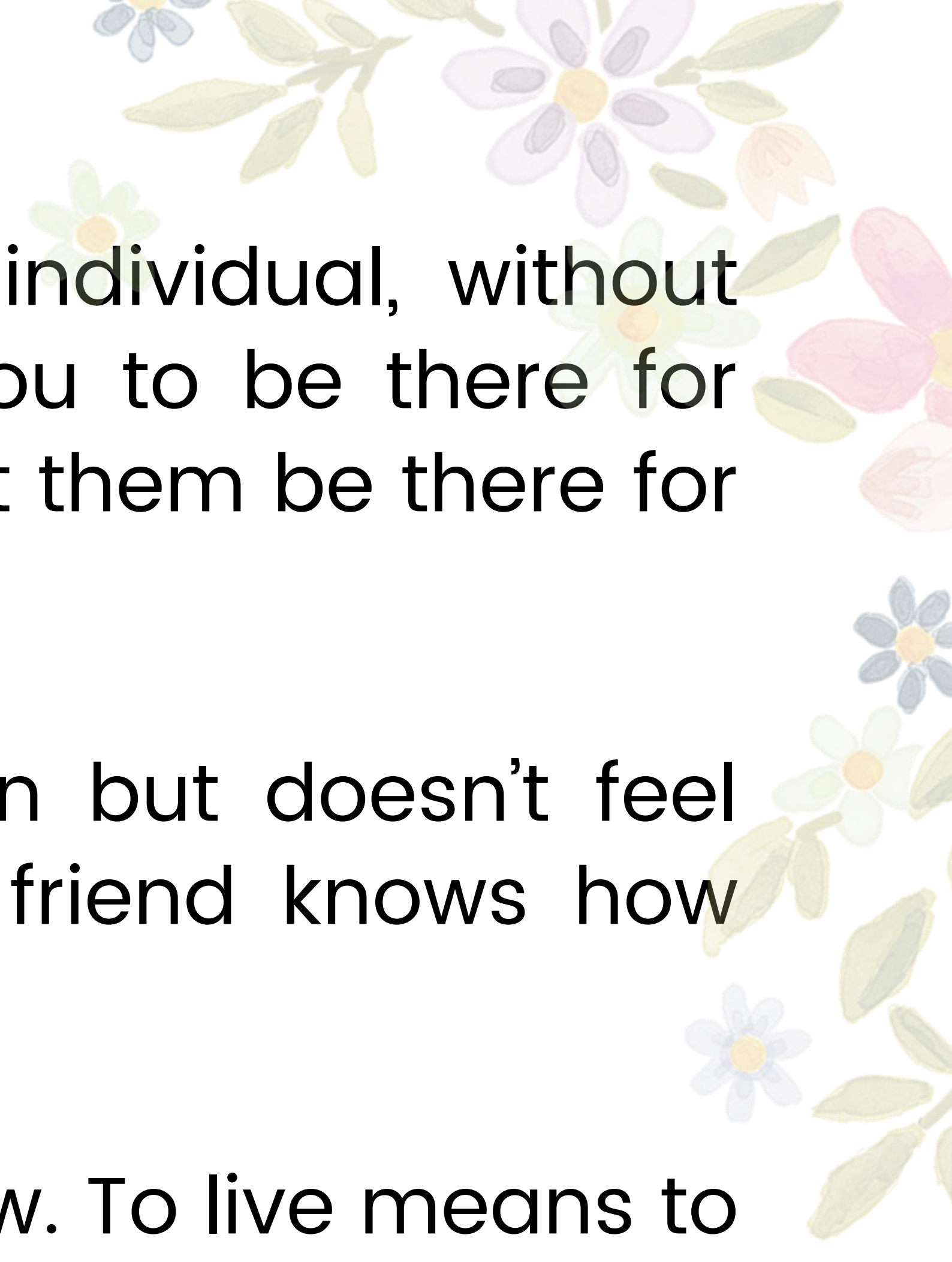
6. Try and improve their life through your friendship.

7. Be who you truly are, be that vulnerable, and provide the other person the space, safety and choice to do the same.

8. Be genuinely happy when they get, receive, or achieve something you truly desire.

9. Be loyal and forgive but above all: love and respect.





10. Accept the person as they are, as an individual, without conditions. Also, as important as it is for you to be there for them, sometimes you have to be willing to let them be there for you.

11. A true friend always supports the person but doesn't feel compelled to support the situation. A true friend knows how and when to say the firm, "No."

12. Help yourself and those closest to you grow. To live means to grow, and a true friend is someone that you can honestly say has helped define you as an individual.

13. Celebrate the wins and be there to support the losses. Keep your word and acknowledge it when you don't.

14. Don't hold grudges over petty disagreements.

15. Show up! You can pretend to care but you cannot pretend to show up.

16. Don't let your own stuff get in the way. The ego is powerful.

17. Know someone's least admirable characteristics and still love and support them. We all have our imperfections and quirks. Respect and love the differences.

I can say I have been blessed with several "true" friends across age groups. Men and women that have believed in the person I was, as well as the person I could be. Through life's up and downs, grief, crippling anxiety, career-jeopardizing inaction, these people have never wavered. I will always be eternally grateful to God for giving me such beautiful relationships.

Key Takeaways

- A true friendship is one that is not based on utility or pleasure, but rather mutual respect, admiration, and gratitude of the other person.
- A true friendship is built on shared principles and shared virtues.
- Rather than searching for true friends become a true friend first.



Chapter 9

Want to Super Charge Your Productivity? Working from Coffee Shop may help

What makes you happy at work? Salary, Wonderful working environment, Great co-workers! All these are definitely big motivators. But we are happiest when we are productive and are able to complete all our daily tasks efficiently and effectively.

Ever since I started my solopreneur journey, I made it a point to at least work twice a week from Coffee Shop. The reason was simple to break the monotony of WFH and it was a welcome change of scenery. My folks could never understand this. Why would anyone sit and work from a Coffee Shop amidst a noisy environment and so many distractions.

I could never give them a satisfactory answer :) I use to draw solace from the fact that some of the most successful people in history have done their best work from coffee shops. Pablo Picasso, JK Rowling, Simone de Beauvoir and Jean-Paul Sartre, Bob Dylan to name few – they all have tapped into their creativity working from a café.

Over a period of time I observed that my productivity was at its best when I was working from a Coffee Shop. For long it was known that sneaking out of the office/WFH for even a short time was great for productivity. The aroma of freshly brewed coffee, away from regular people, with laptop and cappuccino to

give you company. And mind you productivity is contagious. One find it easier to work in a coffee shop, where other people are also doing similar productive things—either typing on their laptop or meeting clients. A study reveals that moderate background noise is more productive than pure silence. The low buzz allows you to work better than the complete stillness of a library.

So it's called The 'Coffee Shop Effect': that's my secret weapon to productivity. Onno van der Groen, a neuropsychology researcher from Edith Cowan University, research showed that a coffee shop (among other places) is filled with a productivity boosting element, what scientists call "stochastic resonance(it's the phenomenon in which just the right amount of noise benefits our senses.)."

Van der Groen has studied this phenomenon. According to him, the background noise stimulates sensory signals in the brain. Those triggered brain signals enhance mood, make you see, hear, and feel better, and incredibly, jumpstart human perception and decision making. In short, Background noise helps your brain concentrate and perform better.

More recent research from van der Groen, published in March 2019, even shows that background-noise-induced sensory



signals that help the brain break out of a mental rut to see things from new perspectives. All of these elements are enhancements leading directly to improved productivity. So now I have got the justification to keep myself at bay and swing by a coffee shop for a few hours.

I combine this Coffee shop effect with Pomodoro technique and the combo is a booster shot of productivity. I set my Samsung Galaxy 8 Plus to a 25 minute timer. The timer is intended to create a sense of urgency to help me concentrate. After 25 minute I get up, stretch for 5 minutes to clear my mind. Then go right back to work for another 25 minutes, then another 5-minute break, and so on. After the fourth "Pomodoro" I take a longer break.

The result is that you are less frazzled and frayed than if you just clocked 4-5 hours straight, uninterrupted work. (One can also follow Work sprints to do deep work. At times I do two 50 minute sprints with 10 minute break in between)

So are you ready for a coffee break? I know it seems counterproductive to go out of your office to work, but offices are distracting and are never a great motivator to get things done. It doesn't need to be a coffee shop. Pandemic also has changed the way we work now. Organizations are realizing. Hybrid model is here to stay. The change of environment is what is required to trigger your inspiration and motivation.

Key Takeaways

- Background noise helps your brain concentrate and perform better.
- The change of environment is what is required to trigger your inspiration and motivation.

Chapter 10

Silence is Golden

“A moment in silence, a talk with your soul...is a moment of self reflection, A nourishment for life, to create a whole new world.” –
--anonymous

In a world full of distractions, Silence is rare, yet it's of great value to us for a good quality life we want to live.

Recently a friend of mine was asked to be on voice rest. She had been working crazy hours as a therapist without taking care of her health. Loss of voice can be disturbing even if it temporarily. I have experienced this in my life and I know how challenging it can be when you can't speak. While exchanging messages, she in one her message wrote that how she is using this forced silence to self-reflect.

My second Think week break was approaching and her message got me thinking and reflecting on what she said. Think week break is like a pause button in my life. Constant juggling and balancing multiple activities and myriad of responsibilities keep my mind active 24*7 and my brain is continually exposed to internal and external stimuli. I am always in reacting mode leaving no room for self reflection. How does one regain perspective in life? Simply by taking a pause. I read somewhere Silence is not just lack of noise. It's an empty space for our mind to recover clarity.

Social media notifications, constant buzz of emails, Movie binging, overthinking, constantly being surrounded by others,

and overloading our calendars in my case are just many of the infinite ways to avoid silence. We have turned noise into entertainment — providing a temporary distraction so that we can't pay attention. Noise is like a poison for our minds.



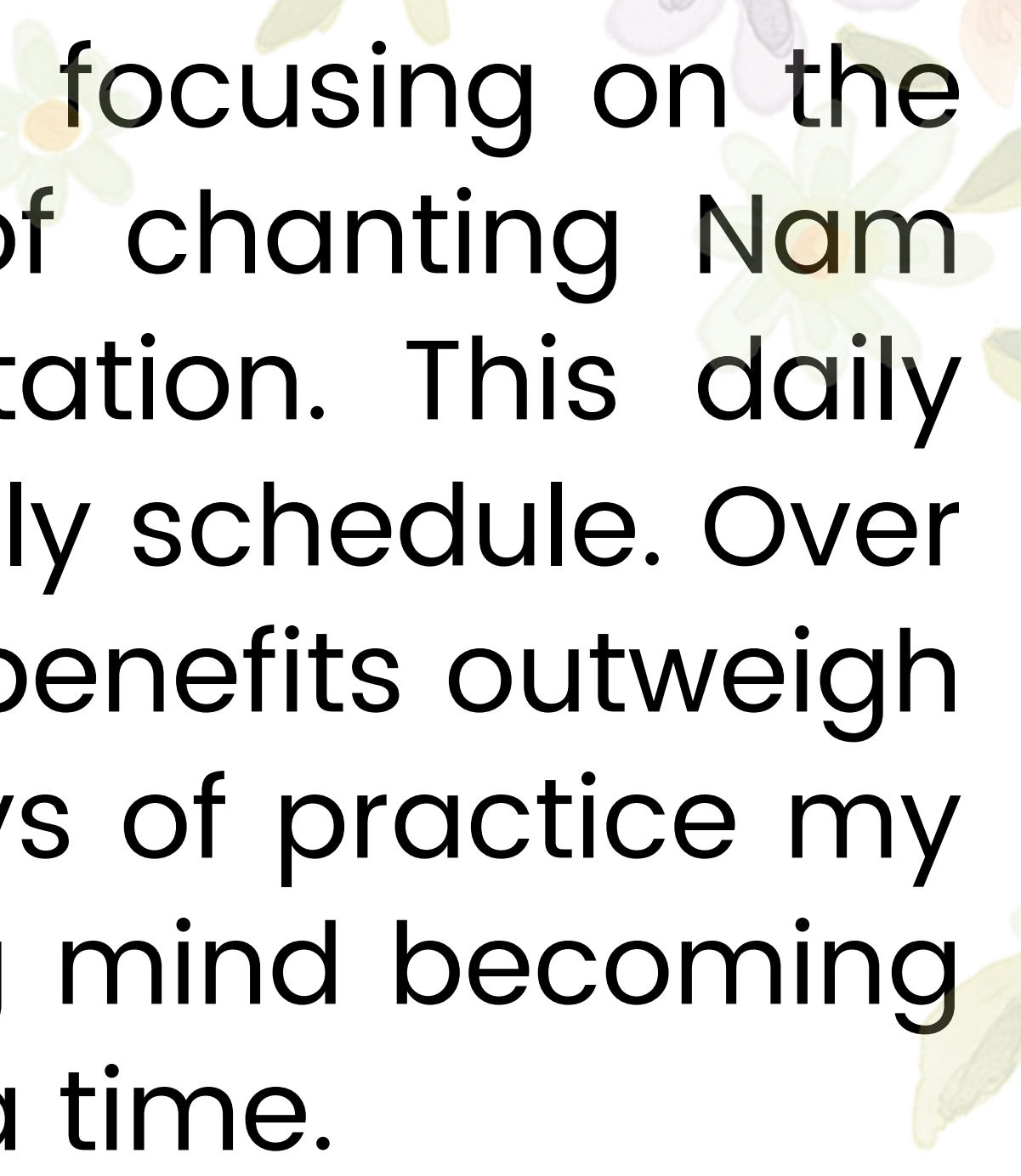
The World Health Organization in a 2011 report called noise pollution a “modern plague,” concluding that “there is overwhelming evidence that exposure to environmental noise has adverse effects on the health of the population.” Noise is a serious disease in current times.

The problem is that noise for many of us has become escape. According to Psychologist Carl Jung we naturally seek out noise because it suggests human company — we humans need the comfort and safety of the group to survive. Nonetheless, our lives are not under constant attack as they were many centuries ago. Detaching from our environment for a couple of hours/days won't put our life in danger and probably its a good idea to practice silence at regular intervals.

Silence provides many benefits:

1. Silence is comforting, and is a nourishment to the ever wandering soul.
2. When you are silent, you get an opportunity to hear your inner voice which gets suppressed in our daily grind amidst the distracted and noisy world we live in. When you listen to your inner voice you in turn have heightened awareness of what matters the most in life.
3. It nurtures the mind and body. It helps in healing.
4. Come to think of it, the noisy world is drowning out our creativity, our inner connection and hampering our resilience. Science is now showing that silence may be just what we need to regenerate our exhausted brains and bodies.
5. Silence offers opportunities for self-reflection and day dreaming. My best business ideas have come when I have observed silence for a few hours and spent time reflecting.
6. Silence cultivates mindfulness—being present in the moment and appreciating it.
7. Noise helps alleviate stress levels. We are frazzled and are reactive. When we are quiet and calm we tap into different parts of the nervous system that helps shut down our body's physical response to stress.
8. When we look inward and delve deeper into our value system and wants and needs, we can communicate with our environment at a deeper level.

But how do we find room for silence. Not everyone can be bold enough to make a decision like me, to have a designated week long think break every three months.



1. Meditation—practice of sitting in silence and focusing on the present. In my case it's my daily practice of chanting Nam Myoho Renge Kyo which is similar to meditation. This daily practice was not easy to incorporate in my daily schedule. Over the years of chanting I have realized that the benefits outweigh the discomfort I feel at times. In the initial days of practice my mind used to wander. Over time the wandering mind became calmer and I started focusing on one thing at a time.

2. My Mom used to love having her morning tea in silence. She was a great believer in the power of Silence. She hated being disturbed during her morning tea ritual. The silence helped her gather thoughts, focus on the day ahead.

3. Whenever I am travelling, be it in a metro, bus, train or plane, I just stare out of the window and soak in everything my senses are assaulted with.

4. Last year when I started running my mobile and headphones were my constant companions. But today I run without the gadgets and observe things, listen to the rhythmic music of my feet landing and touching the ground.

5. I often sit in coffee shops to bring much needed change to my WFH life, sip coffee and observe the world around me in silence.

Remember, Silence is not the absence of action, but fertile ground for reflection and learning.

Key Takeaways

- Silence is rare, yet it's of great value to us for a good quality life we want to live.
- Silence is not just lack of noise. It's an empty space for our mind to recover clarity.
- Silence nurtures the mind and body. It helps in healing.
- Silence is not the absence of action, but fertile ground for reflection and learning.



Chapter 11

Hiking, a wonderful experience for Soul and Sole

The morning of 4th July 2021 6:20 am, changed something in me forever. Rekindled my love for nature after ages. My first hike in 8 years amidst the arid scrub forest of Asola Wildlife Sanctuary which includes abandoned Asola Bhatti Mines and few water bodies. It can be rightly termed as Green lung & carbon sink for Delhi. Hard to believe that a gigantic metropolis, home to 30 million peeps has such a amazing ecological surprise in its lap. No wonder it's a hotspot for trail runners/walkers/cyclists and nature enthusiasts.

The Sanctuary is located on Southern Ridge, the northern terminal of Aravalli Hills, one of the oldest mountain systems of the world. Biodiversity significance of Ridge lies in its merger with IndoGangetic plains. (Fun fact shared by our Charismatic Guide Chetan Sehgal aka Mr. Bean :)

The early morning silence was broken, with Dr. Arvinder and my non-stop chatter, getting ready for trail walk with our gracious host Chetan. We had no idea what was in store for us. After ages I was not apprehensive about a physical taxing excursion. I was not worried about how my back will hold? Will I be able to endure what Chetan had planned for us? I am an over-thinker and No.1 Worrier in the world ;) The excitement was palpable. Our big smiling faces throughout the trail walk were testimony to this.

We started our trail walk at 6:20am with Chetan guiding us through the trail and sharing his stories sprinkled with anecdotes. I was star struck and lapped everything that was shared.

After a few hundred meters of walking, things started becoming interesting. The route took us through thorny jungles, mud trails, pot holes, craters giving me the feel of the Moon ;) We also saw Camels, cows, dogs, pugmarks on the way. So much for the wildlife :) We had to ascend and descend at some places.

We walked at a comfortable pace which of course for our tall host was just too slow. Hats off to Chetan for his patience. We (rather I decided) that we should return after 9000 steps. Lake was nowhere in sight and I played it safe in calling it off after 9000 steps. I was drenched in sweat and sun had started to blaze in all its glory by this time.

While returning we rested for a few minutes, sat on primitive rocks with me munching on dairy milk giving much needed rest to my feet. A fun video was shot at my expense which was later on circulated in Run & Bee group much to my embarrassment.

The return journey predictably seemed long and far but at the end, despite the general tiredness, we had a thoroughly enjoyable time and felt as if my soul had cleansed after ages and my inner batteries were fully charged to take on life when I





end my much needed thinking week break on the coming week and get back to my daily grind.

So what did I learn from today's trail besides being a I'll be sad that how much all these years I missed on living life the way it should be lived. Time to make amends and reclaim what I missed. Today I promised myself that this trail walk will not be one off. It's going to be a start to many more. Age is just a number. Better late than never.

Sharing few learnings:

1. Research is discovering all the different ways nature benefits our well-being, health, and relationships. The hike was a wonderful experience for my soul and sole. It helped me connect with my deeper self.

2. It taught me to be curious about the world around me. Brought a sense of overwhelming happiness. I discovered that I had a unique connection to the outside world. Somewhere as I was growing old I had lost that connection. I traded playtime with shopping trips to malls, restaurants and movies. As I became financially independent I learned what it meant to be truly busy-further taking me away from the natural, relaxed rhythm of nature. And this continued over the years till I became totally disconnected from nature and self.

It's comforting to know that I am not alone. However this is a serious problem. Connecting with Mother Earth can be such a crucial part of our overall health. Spending time in nature gives us the opportunity to slow down, connect with self, pause and remember what's important. Nature quietens up the inner chatter of mind, opens heart and invites ease into our bodies.

3. By taking on this challenge and moving out of my comfort zone I had a great sense of self-confidence and there was a

sense of accomplishment. For a person who has been struggling with back pain for a decade this was a big victory for me.

4. Being in nature for 180 minutes during the walk, I could feel the positive impact on my brain, body, feelings and thoughts. It produced cascades of positive emotions and calmed my agitated mind. It helped me heal and reduce the anxiety which I was feeling since the tsunami of 2nd wave hit us.

5. It helped me cultivate greater openness, connection, generosity and resilience.

6. Though I was not alone in this trail walk, it was still one of the most intense intimate experiences. Wonderful way to rediscover harmony and peace of mind.

7. Although we did not reach the lake which was our target, I don't regret that I gave in after 9000 steps. It was not a competition or target. It was all about soaking in the experience.

8. The beauty of silence, looking and observing small details



around me, losing myself in the magnificent scenery, trying to engrave and soak everything in my memory was worth the sweat.

9. The hike was more than an outdoor experience. It was a philosophy and a medicine to heal the heart.

10. As we waded through the sanctuary it was like I was making a journey inside myself.

You have to experience this to understand the most profound concept of Buddhism, Oneness of Life and Environment. Realise that nature is not just something on the outside in our environment, but a part of our very being. Our body is made up of all the same elements, minerals and energy that makes up the planet. We are in tune with how the planet goes about each day, and we can see this in our body's natural circadian rhythm for example.

Key Takeaways

- Time to make amends and reclaim what I missed is NOW.
- Take time off to connect with your deeper self.



Chapter 12

Smartphone addiction-Is Real, so are the consequences

Smartphone addiction, sometimes colloquially known as “nomophobia” (fear of being without a mobile phone), is a real thing, more than often fueled by an Internet overuse. The colorful apps and myriad gaming apps are the real source of the problem rather than the smartphone itself.

I am one extreme case when it comes to gadgets. I have always been known as a Gadget lover and nerd in my circle. I can spend hours browsing, in my case not mindless browsing but nevertheless hours of browsing on smartphones has serious consequences on health and overall well being. If I have it my way I will do my entire office work from mobile itself.

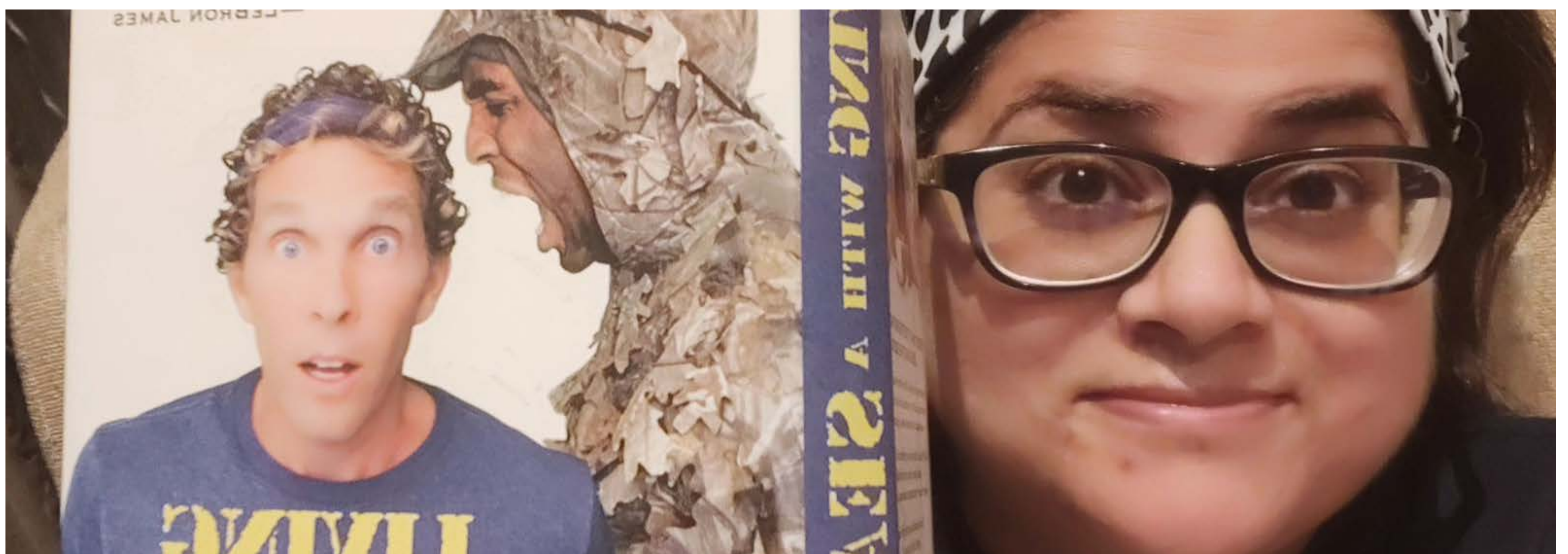
Gadgets like smartphone, tablets are useful and essential tools for communication, research, learning and entertainment but compulsive use of these devices can interfere with work, and relationships. Humans are, by nature, prone to distraction. With smartphones, we literally have a world of distractions at our fingertips.

When you spend more time on social media or in my case browsing for hours, than you do interacting with real people, or you can't stop yourself from repeatedly checking texts, emails, or apps even when it has negative consequences in your life It may be time to audit check our technology use. Covid Wave 2 made me this self audit.

Cell phones used to be communication tools. How many of us remember our first cell phones. No frills just plain communication tool, tad heavy to hold not the sleek and light weight models you get now. Now, we have GPS, state of art cameras, gaming apps, health trackers, and the list goes on. We turn to our devices for everything from ordering food online, reading news, watching films, listening to music and audiobooks, using GPS for locating addresses. As a kid travelling to school in DTC buses I had amazing sense of direction. Now days I just need to open Google maps. We don't just use our smartphones for everything ,we have started relying on them.

I read somewhere The brain on “smartphone” is the same as the brain on cocaine: we get an instant high every time our screen lights up with a new notification. It's all thanks to dopamine, the feel-good chemical that gets released every time you do something you enjoy, like eating your favourite meal or getting a hundred likes on your latest Instagram post. Dopamine reinforces (and motivates) behaviour that makes us feel good and, in turn, can create addiction.

At the same time, having access to a constant flow of information has all but destroyed attention spans: a few years ago, a widely publicized study proved goldfish can focus longer than we can. This increase in ADD-like symptoms has been linked to the overuse of smartphones.



Sharing my personal challenges of smartphone addiction which will resonate with majority :

1. Information overload-Compulsive web surfing, watching videos, or checking news feeds is leading to lower productivity at work and isolating us for hours at a time.

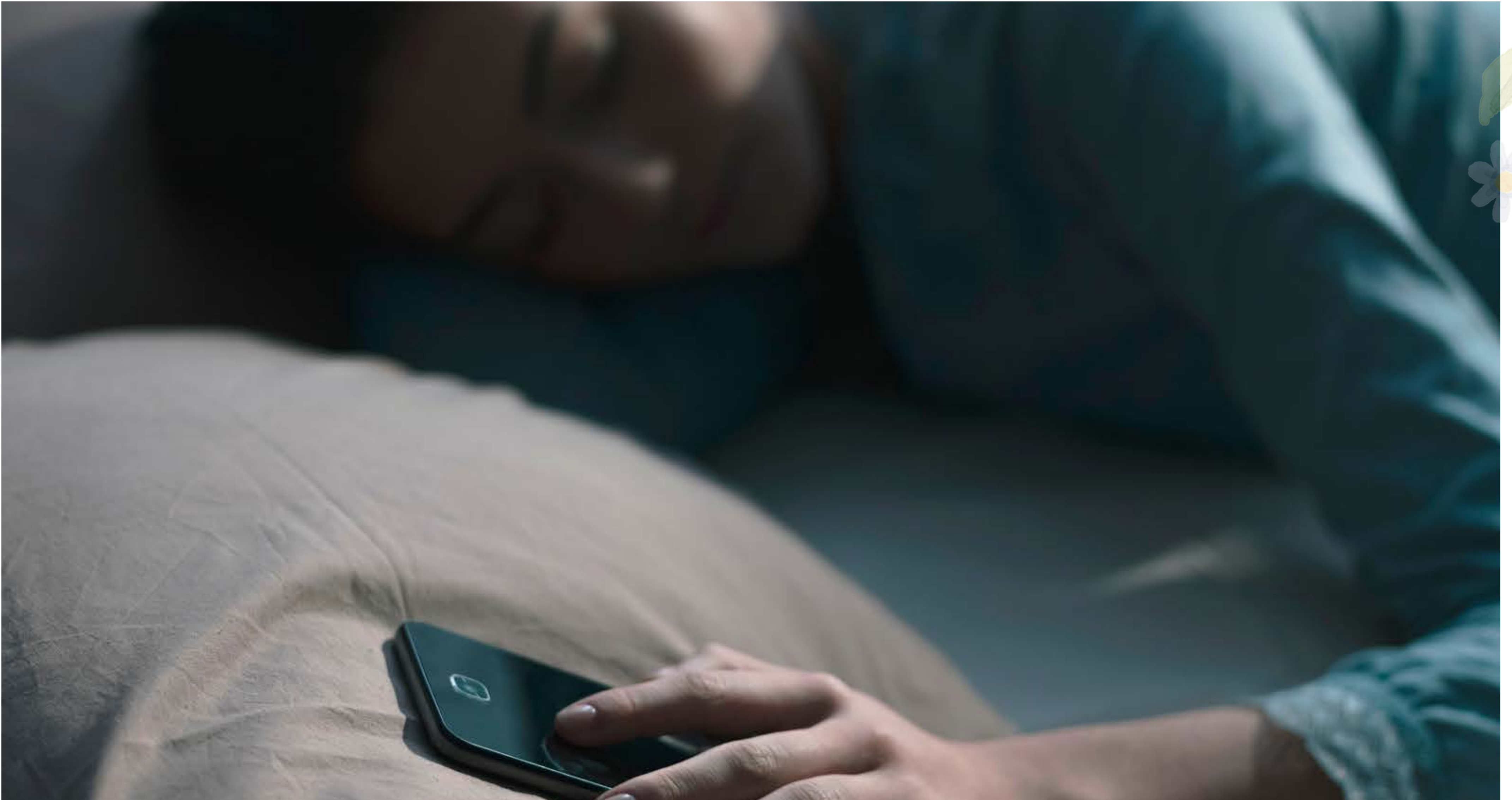
Too much information can lead to decision fatigue and anxiety. Experienced it first hand during the tsunami of Covid Wave 2 that hit us recently. My WhatsApp was buzzing non-stop and it was disheartening to see friends, loved ones struggling for oxygen, ICU Beds. The negativity in the environment got on me. Compulsive use of the Internet and smartphone apps thinking, you are being smart as you are doing your office work from smartphone was causing me to neglect other aspects of my life, from real-world relationships to hobbies and social pursuits. I have enviable collection of books, stamps and I love photography. But all this took a back seat. I became more of a text and a gadget person. In real world people pick up phones and check on well being of their loved ones and not just message, thinking that they have done their job.

2. Online compulsions, such as online shopping, often lead, to unnecessary buying and started affecting my monthly budget. Most of the brands have their own apps making shopping convenient. But convenience at what Cost? That's the question to reflect upon.

3. Increasing stress. Using a smartphone for work often means work bleeds into your home and personal life. The boundaries start getting blurred. I started feeling the pressure to always be on. This need to continually check and respond to emails contributed to higher stress levels and my frequent burnout.

4. The constant stream of messages and information from smartphones became overwhelming for my brain and made it impossible to focus attention on any one thing for more than a few minutes without feeling compelled to move on to

something else. In computer language we call it context switching. A computer's CPU switches from one process or thread to a different process or thread. Context switching allows for one CPU to handle numerous processes or threads without the need for additional processors.



5. The persistent buzzing, smartphone started distracting me from important tasks, slowed down my work, and interrupted those quiet moments that are so crucial to creativity and problem solving. Instead of being alone with my thoughts, I was always always online and connected.

6. Disturbed sleep. Excessive smartphone usage started disrupting my sleep and changed my sleep patterns, which if not controlled can have serious impact on overall mental health. In the long run it can impact memory, affect ability to think clearly, and reduce and cognitive and learning skills.

While one can experience similar challenges with a laptop or desktop computer, the size and convenience of smartphones and tablets means that we can take them just about anywhere and gratify our compulsions at any time, which was the case with me. We humans crave for instant gratification. I was



initiating client's transactions from my Mobile app often beyond Business working hours.

Heavy smartphone use can often be symptomatic of other underlying problems, such as stress, anxiety, depression, or loneliness. At the same time, it can also exacerbate these problems. How often we use our smartphone as a “security blanket” to relieve feelings of anxiety, loneliness, or awkwardness in social situations.

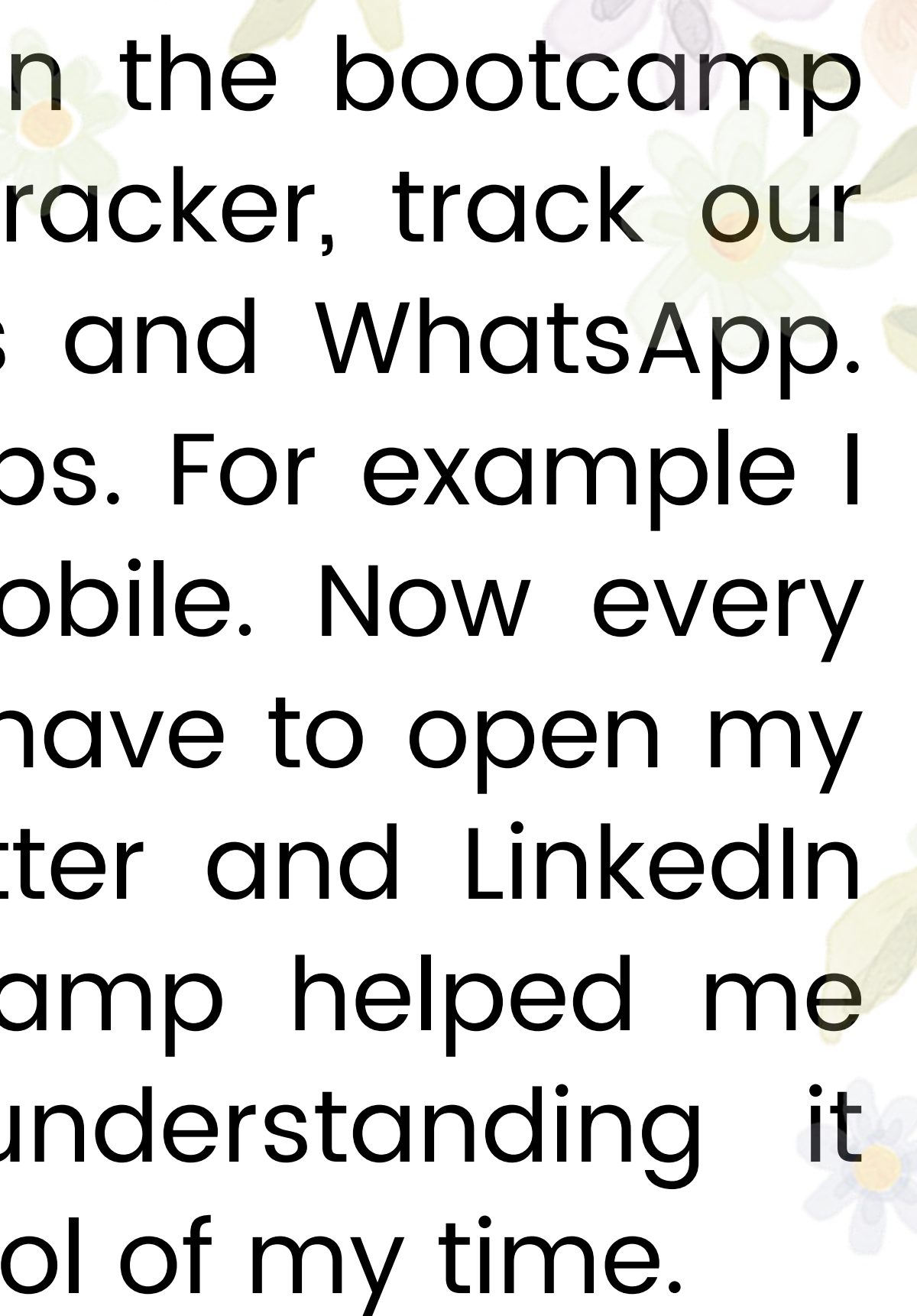
I am a shy and introverted person by nature and really feel awkward in social gatherings especially when I don't know too many people. In such scenarios I am in a habit of using my smartphone as a security blanket. But this way it succeed only in cutting myself off further from people around me. Staring at the phone denied the face-to-face interactions that could have help me build meaningful connections to others, also alleviated my anxiety. In other words, the remedy one had chosen for anxiety (engaging with smartphones), is actually made my anxiety worse.

Some of the common warning sign of smartphone is experiencing withdrawal symptoms when you try to cut back on your smartphone use. These may include:

- Restlessness
- Anger or irritability
- Difficulty concentrating
- Sleep problems
- Craving access to your smartphone or other device

How I am helping myself to cut down my reliance on smartphones

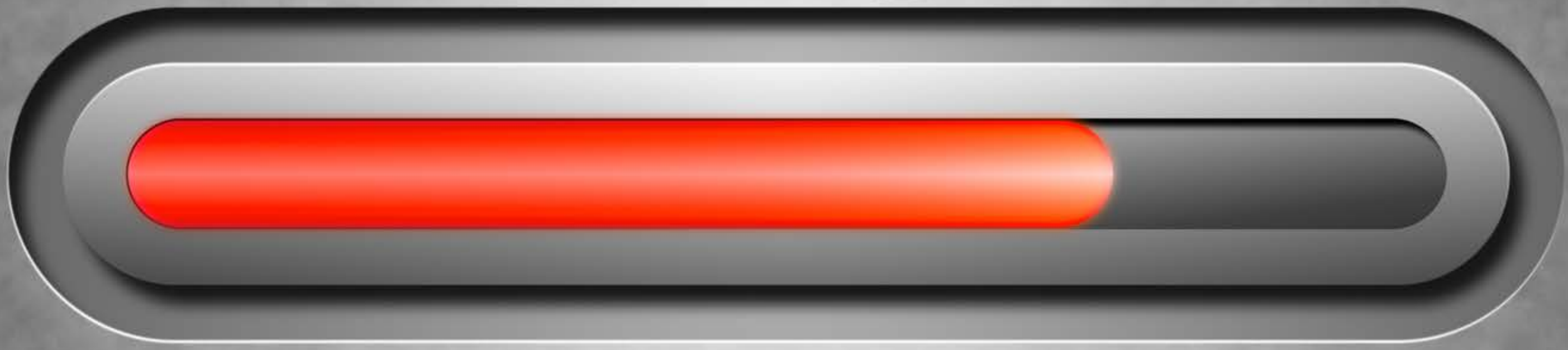
- Took a number of steps to get my smartphone and internet usage under control. But at times addiction is hard to beat on your own and you need outside support. The 4 week HabitStrong Bootcamp on Digital detox helped me



streamline things and break my addiction. In the bootcamp we were taught to maintain a daily Habit tracker, track our check ins on various social media channels and WhatsApp. Encouraged us to uninstall non-essential apps. For example I uninstalled LinkedIn and twitter from my Mobile. Now every time I have to access LinkedIn and Twitter, I have to open my laptop. This had ensured that I access twitter and LinkedIn only during my working hours. The boot camp helped me understand my smartphone use. With understanding it became easy to curb habits and regain control of my time.

- I started recognizing the triggers that made me reach my phone. Loneliness, boredom, stress and anxiety. Excessive smartphone use was for me self soothing strategy. Instead of reaching out to smartphone ,I started looking at practicing relaxation techniques.
- I started understanding the difference between interacting in person and interacting virtually. Human beings are social creatures. We are not meant to be isolated or to rely on technology for human interaction. Socially interacting with another person face-to-face—making eye contact, responding to body language—can make you feel calm, safe, and understood, and quickly put the brakes on stress. Interacting through text, email or messaging bypasses these nonverbal cues so won't have the same effect on your emotional well-being. Besides, friends virtually can't hug you when a crisis hits, visit you when you're sick, or celebrate a happy occasion with you.
- During my therapy session I was taught to build my own coping skills. Blogging and doodling started becoming my coping mechanism to beat stress and anger.
- Started modifying my smartphone use and took baby steps in reclaiming my life.

Uninstalling: 74 %



1. I have uninstalled all non-essential apps. I don't use mobile apps for my shopping, banking or investment needs.
2. Controlling smartphone use is like going on a diet for me now. Trying to limit my smartphone use to basics like messaging, staying in touch with clients, friends and relatives but within healthy limits. I am reaching out to people more with in person phone calls and increasing my use of landline phone.
3. I have set goals for my WhatsApp usage during the day, limiting to checking 3-4 times a day for 5 minutes.
4. I switch off mobile or put them on airplane mode when I am doing deep work.
5. I have stopped carrying my gadgets to the dining table.
6. FOMO is real. Trying to curb that fear. Every few days I take WhatsApp break by uninstalling my WhatsApp. I have accepted I will miss out on gossips with my friends and my faith related news. I have also accepted that it's impossible to stay on top of everything. Accepting this can be liberating and help break your reliance on technology.

7. Screen time in the pandemic has gone up. My eye doc during my annual check up recommended 20 minute rule. According to the rule, every 20 minutes one spends on screen; one should try to look away at something that is 20 feet away from you for a total of 20 seconds.

I have accepted that short term discomfort is the price of admission to a more productive and mentally fit life.

Key Takeaways

- Set boundaries for self care.
- Smart phone is smart communication tool and one needs to use it shortly.
- Make sure your feed is not negative. Let it not rule over your mind.

Chapter 13

Reflections : What is Encouragement

Student says, "I am very discouraged. What should I do?"
Master says, "Encourage others." – Zen Proverb.

What is Encouragement? It is "the ACT of Giving HOPE or CONFIDENCE." Think about this for a moment. You, through encouragement, have the POWER to give someone hope or confidence and as a result encouraging yourself and lifting your spirit and life condition.

When we are feeling stuck or when we are faced with an unprecedented challenge, it's often helpful to read words of encouragement to not only encourage ourselves, but inspire us to be an encouraging force to others.

I have been facing anxiety issues, hopelessness and loneliness post my Mom's demise. After Mom it's just me and my Dad. I have always shared a rocky relationship with my father. Our daily communication are patchy, devoid of warmth. There are times when I crave for my age person to talk to. Years of taking care of my Mom as a primary giver and now my Dad has taken a big toll on my mental well being. Working from home for the last 8 years also hasn't helped my cause. So pandemic came at the worst possible time in my life, when my mental fitness was all time low.

Things were improving but the second wave undid the progress which I had made during my therapy sessions. The April-May



lockdown has been nothing short of brutal. The second wave of Covid had come closer to home. For three weeks I battled with my friends, supporting them fight Covid in their families.

The fear and anxiety in the air that was looming rubbed on me too. Social isolation got on my nerves. On top of it couldn't go for my daily walk/run, my only me time activity. Work became a burden. I started spending lot of time in bed just lying down and doing nothing. I started to find myself falling into a negative spiral like never before. The problems of life started to get to me.

How do we remain optimistic when the world seems to be falling apart around us? This question came floating into my mind when I was reading my mentor's writings on Hope. Things were getting worse and I was not the only person on the receiving end. In that sense Hope is a decision. It is the most important decision one can take. Hope has the power to change harshest winters to bright summer, barrenness to creativity, agony to joy.

To pull myself from this life state, the answer that came to me, post my self reflection was to encourage just one person next

to me and thereby create a ripple effect. Challenging to encourage another life when you yourself are short of inspiration :)

The next step was how do I reach out to the next person when social isolation was mandatory? Writing digital letters, making doodles of love, hope and encouragement seemed like a really great way. From 18th April till date I have made more than 150 doodles, made 25 videos and written 5 letters to unknown people, requiring a shot of hope. The reach and the responses have been unprecedented.

I didn't expect the effects of the initiative to be so tangible in my life. In doodling and writing letters of love, hope, kindness and understanding, I found that I myself began to feel more encouraged. As I was writing to someone else, I myself was hearing my own words, and it lifted my spirits to hang in there. This too shall pass.

Sharing few ways we can encourage others:

1. Every human has an inherent need of being loved and appreciated. Its not a bad idea to learn people's love language. The five love languages are: words of affirmation, quality time, receiving gifts, acts of service, and physical touch.

In the last few days I have really learnt and applied the love language to reach out to that one life and plant seeds of hope and encouragement.

2. I am a shy and introverted person. But life has taught me if an encouraging thought comes to mind, shyness should not hold me back from instantly sharing it.

Encourage one another daily, as long as it is called "Today" (Hebrews 3:13).

3. I love flowers and cards. This is something I use extensively to spread smiles and happiness. Also it is a tangible sign that you are thinking of someone even when they're not around.

4. Handwritten note/doodle .Although most communication is more and more digital today, there's still nothing like receiving a hand-written note/doodle in the mail. I rolled out more than 25 packets to my comrades in faith and running friends.

5. I am very vocal when it comes to telling people that I am praying and chanting for them. Try this. It is the most comforting feeling in the world to know that somebody in this world is praying for your wellbeing.

6. I am a sucker for celebrating everything small or big. This way at least we will have good memories to fall back upon when tough times like pandemic strike us.

Make celebrations a more regular part of our precious relationships. Celebrating one another's' victories, large and small, with a note, virtual coffee together, a special virtual meal, a congratulatory phone call, or just a high-five is a great way of encouraging someone dear.

7. The power of presence. Just being there can be encouraging. When you are with others, you are telling them that they are important.



8. Use encouragement as a form of outreach. If anyone should be known for being an encourager, I want to be known as Encourager. Writing a letter of appreciation to people at work, your doctor, or a therapist in my case :) Often when we interact with these people, we are asking for their services. It's nice to take time just to say thank you.

9. If you really want to encourage someone who has given you excellent service, write a letter of commendation to the person's boss/testimonial which can be used to showcase the good work.

10. Tell people how they have encouraged you. Most of the time I go overboard on this form of encouragement :)

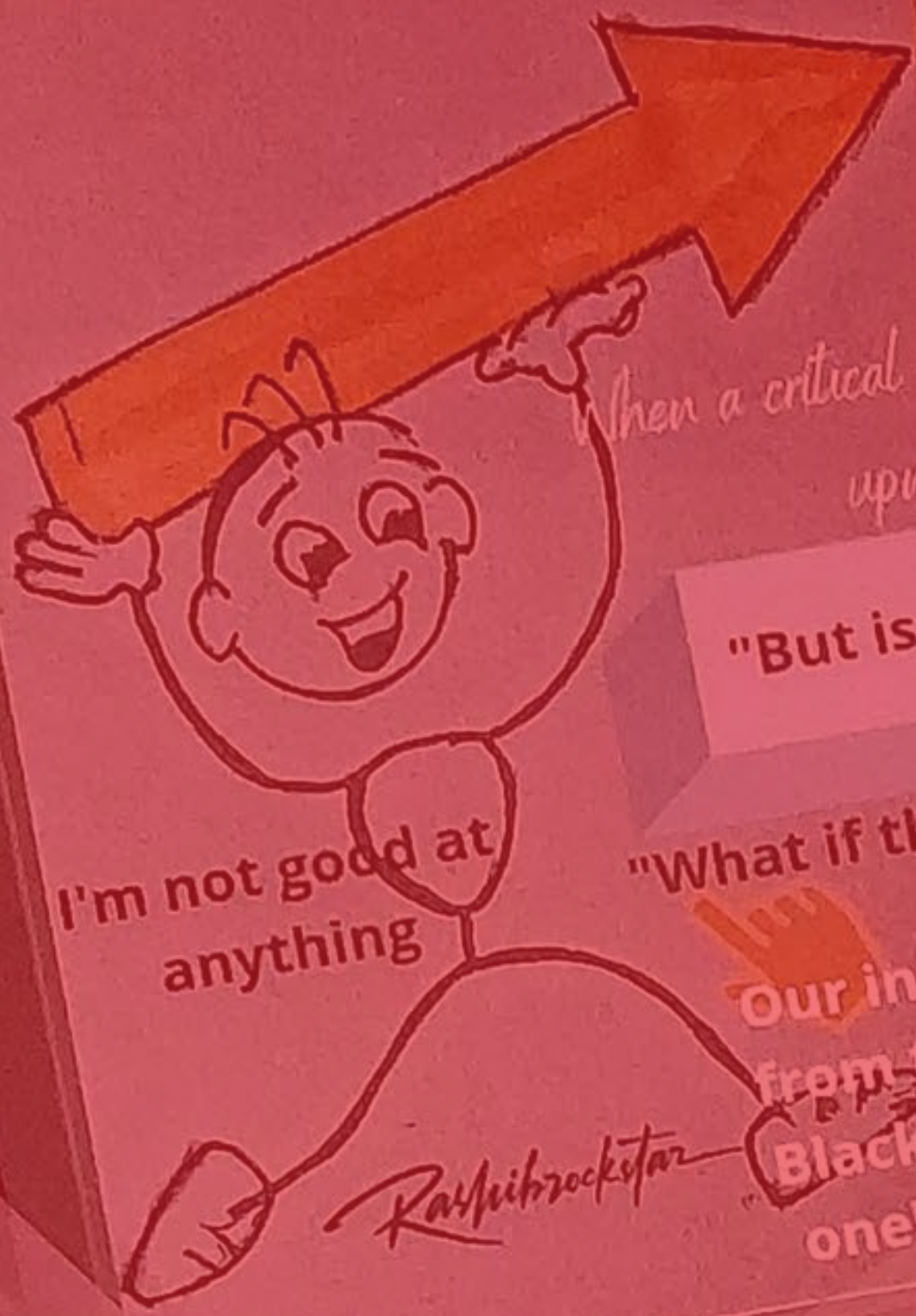
Key Takeaways

- Hope is a decision.
- Encourage one another daily, as long as it is called "Today" (Hebrews 3:13).
- The power of presence. Just being there can be encouraging. When you are with others, you are telling them that they are important.
- Tell people how they have encouraged you. Most of the time I go overboard on this form of encouragement :)

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Dealing With
Negative
Thoughts



"But is this really true?"

Or

"What if the opposite were true?"

Our inner critic is usually far
from truthful and often very
Black & White, so this is a fun
one! Build For or this!

Dr.D's Mental
Wellbeing
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My WORTH is NOT
determined by

- My Clothes
- My HAIR
- My Educational Qualification
- My Job
- My Salary
- My Skin colour
- My Age
- My Gender
- My Weight

Rashibhargava

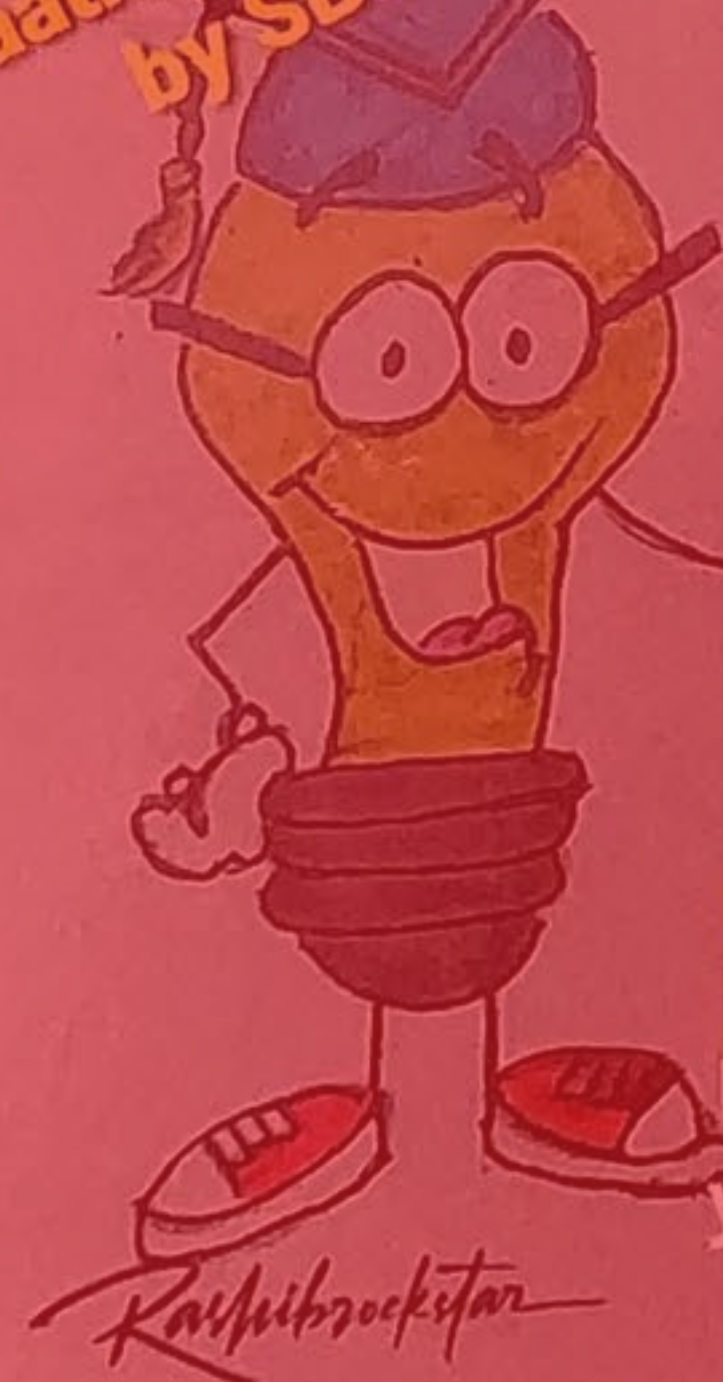
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The Well Done
Game

Instructions



For the next hour
say: "Well
done" (your name
here)
after everything you do.



Well done for running 10k Divya

Notice how it feels to give
yourself praises & positive
feedback

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LANDLINE: 0120-4115620

www.sbsfin.com