

Gandhian Ways of Living TM

Life's Little Rules



*Proceeds from sales of this book go towards
the work of the UK Gandhi Foundation and Unicef*

The Words of Mahatma Gandhi

1. Be the change you want to see in the world.
2. Passive resistance is a method of securing rights by personal suffering.
3. The main purpose of life is to live rightly, think rightly and act rightly.
4. The world is touched by sacrifice. The law of sacrifice is uniform throughout the world. To be effective, it demands the sacrifice of the bravest.
5. Real suffering, bravely borne, melts even a heart of stone. Such is the potency of suffering. And therein lies the key to Satyagraha ('Truth-Force').
6. There is a higher court than courts of justice, and that is the court of conscience. It supersedes all other courts.
7. I have not the shadow of doubt that any man or woman can achieve what I have, if he or she would make the same effort and cultivate the same hope and faith.
8. Whenever there is distress which one cannot remove, one must fast.
9. There are times when you have to obey a call which is the highest of all, and that is the voice of conscience, even though such obedience may cost many a bitter tear.
10. Under certain circumstances, fasting is the one weapon God has given us for use in times of utter helplessness.
11. It is not our patient who is dependent on us, but we who are dependent on him. By serving him, we are not obliging him; rather, by giving us the privilege to serve him, he is obliging us.
12. When I despair, I remember that all through history the ways of truth and love have always won.
13. A wise man deliberately forgets many things.
14. There will have to be rigid and iron discipline before we achieve anything great and enduring.
15. The difference between what we do and what we are capable of doing would suffice to solve most of the world's problems.
16. Non-violence is the greatest force at the disposal of mankind. It is mightier than the mightiest weapon of destruction devised by the ingenuity of man.
17. Glory lies in the attempt to reach one's goal and not in reaching it.
18. Truth and non-violence are as old as the hills. All I have done is to try experiments in both on as vast a scale as I could.
19. First they ignore you, then they laugh at you, then they fight you. Then you win.
20. Let us all be brave enough to die the death of a martyr, but let no one lust for martyrdom.

This booklet is largely inspired by Gandhian principles, and by a view that if you think in the right way and do the right things, you are more likely to be happy, to succeed, and to help others be happy and successful.

A few resources that are worth looking at -

59 Seconds. *Think a Little, Change a Lot* by Richard Wiseman, MacMillan, 2009.

www.actionforhappiness.org www.goodworkproject.org

I thank, in memory, Mark Gibson for his encouragement

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Lying on a bed is a tiny malnourished child. Her limbs wasted, her stomach bloated, her hair thinning and falling out. Her name is Roshni. She stares, wide-eyed, blankly at the ceiling. Roshni is six months old. Roshni is suffering from severe acute malnutrition. There are 40 beds in this centre. On every one is a similar child. All are acutely malnourished. Wailing, painful, plaintive cries fill the air.

This is the UNICEF Nutrition Rehabilitation Centre in the town of Shivpuri, Madhya Pradesh, India. *“The situation in our village is very bad,”* says Roshni’s mother, Kapuri. *“Sometimes we get work, sometimes we don’t. Together with our children we are dying from hunger. What can we poor people do? Nothing.”*

Damian Grammaticas, BBC News, Madhya Pradesh
(June 10, 2008)

*May God give us the courage and the creativity
To help those in the world, like Roshni, upon
Whom Fate has decided to bestow a life less
Benevolent than what she has bestowed on us*

RULES FOR ALL SEASONS

Rule 1

Be patient



How poor are they that have not patience!

Shakespeare - Othello

Be patient when faced with frustrations. This may be when driving a car, and you are in a hurry; having to deal with a frustration with your computer or your mobile phone; having to wait for a meal in a restaurant; or waiting for an illness to heal.

There are several tips that may help in such situations – play down how bad the event is, such as “no big deal...it’s not as bad as it seems”, and be confident that you will be able to deal with it – “I can handle this...it will work out OK in the end”.

Realise that after a few hours or days, the frustration will not appear as important or as bad as it seems at the time. Remember to ask for help or advice from others.



Rule 2

Persevere

Persevere through thick and thin. Sir Winston Churchill, leader of Great Britain during the Second World War, is reputed to have said – *If you are going through hell, keep going.*

Sticking the course, despite obstacles and setbacks, is often the key to success. There is a famous saying that genius is 1% inspiration and 99% perspiration. It is sometimes tempting to give in to obstacles as a result of being fatalistic. Being fatalistic works against success and can even tempt people to be untruthful in their dealings.

Luck usually comes to those who put in the most effort. There is no elevator to success – you generally have to use the stairs. A famous Victorian author, Dr Samuel Smiles, once said – *If there were no difficulties, there would be no success; if there were nothing to struggle for, there would be nothing to be achieved.*

Rule 3

Time matters – use every second wisely

Compared to how long planet earth has been in existence, and will be in existence, life is very short. Another way to realise the value of time is to pretend you have only one year to live – what would you choose to do in that year?

How you organise your time and how you spend your time is critical. Having set activities at set times of the day, or on set days of the week, often helps to get things done. Breaking jobs into smaller tasks, and setting time limits to achieve each one, will help motivate you to get things done in time. Time is usually more precious than material possessions.



If we live for 75 years and if we sleep for 8 hours a day, we spend about 25 of those years asleep! Get into the habit of getting up early, and see if you can make do with six or seven hours sleep.

Rule 4

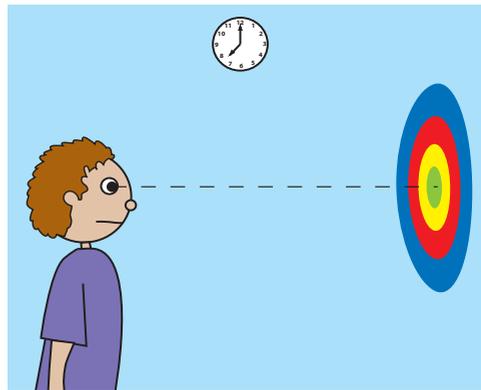
Concentration is critical – keep focused

Concentration lapses come in many guises. You may get easily distracted when working or studying, so keep focused. Have little reminders to help you to stay on task. These could be alarms of one sort or another, a clock showing the time, or just a little note reminding you to ‘keep on track’.

Losing concentration may also mean forgetting rules or guidelines that you generally did follow in the past, but on this occasion have forgotten to follow. If you have such rules or guidelines, look at them or bring them to mind from time to time. If people take unnecessary risks, they often forget simple rules or guidelines.

You may also lose concentration if you forget the overall goal that you should have in mind.

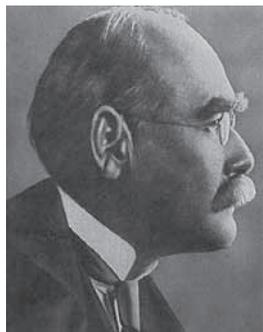
Keeping a long-term goal in mind, and not being carried away by short-term distractions or concerns, is another example of remembering to stay concentrated.



Lapses of concentration are the most common cause of accidents that result in injury – e.g. as a pedestrian, when driving a car, at home or at work. Trying to do two or more things at once can be dangerous in some situations, so be wary of doing this, especially if you are tired or under stress – concentration lapses are more likely to occur then.

Rule 5

Keep reading Kipling's poem – IF



Rudyard Kipling was a famous writer, who spent many of his early adult years in India in the late 19th century. His poem 'IF' is a gem, and always will be.

Try to link each line to some part of your everyday experience, and apply the advice that is there in the line.



Words of Mother Teresa of Calcutta, whose missionary work for the poor enshrined Gandhian principles –

People are often unreasonable, irrational and self-centred. *Forgive them anyway.*

If you are kind, people may accuse you of selfish, ulterior motives. *Be kind anyway.*

If you are successful, you will win some unfaithful friends and some genuine enemies. *Succeed anyway.*

If you are honest and sincere, people may deceive you. *Be honest and sincere anyway.*

What you spend years creating, others could destroy overnight. *Create anyway.*

If you find serenity and happiness, some may be jealous. *Be happy anyway.*

The good you do today will often be forgotten. *Do good anyway.*

*If you can keep your head when all about you
Are losing theirs, and blaming it on you,
If you can trust yourself when all men doubt you,
But make allowance for their doubting too;
If you can wait and not be tired by waiting,
Or being lied about, don't deal in lies,
Or being hated, don't give way to hating,
And yet don't look too good, nor talk too wise;
If you can dream - and not make dreams your master,
If you can think – and not make thoughts your aim;
If you can meet with Triumph and Disaster
And treat those two imposters just the same;
If you can bear to hear the truth you've spoken
Twisted by knaves to make a trap for fools,
Or watch the things you gave your life to, broken,
And stoop and build 'em up with worn-out tools;
If you can make one heap of all your winnings
And risk it on one turn of pitch-and-toss,
And lose, and start again at your beginnings
And never breathe a word about your loss;
If you can force your heart and nerve and sinew
To serve your turn long after they are gone,
And so hold on when there is nothing in you
Except the Will which says to them: 'Hold on!'
If you can talk with crowds and keep your virtue,
Or walk with kings – nor lose the common touch,
If neither foes nor loving friends can hurt you,
If all men count with you, but none too much;
If you can fill the unforgiving minute
With sixty seconds' worth of distance run,
Yours is the Earth, and everything that's in it,
And – which is more – you'll be a Man, my son!*

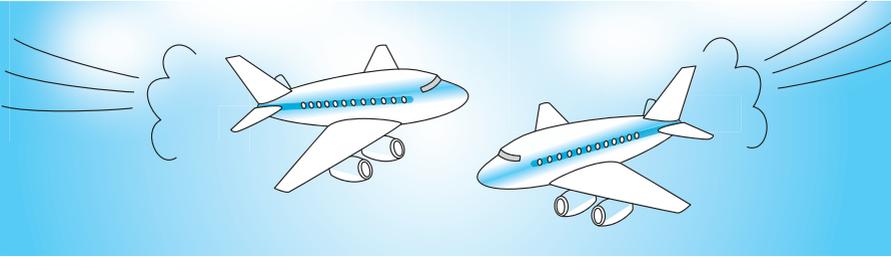
Rule 6

Learn from mistakes and near-misses

Sweet are the uses of adversity. **Shakespeare** - *As You Like It*



We all make mistakes, but you will succeed if you learn from your mistakes and change your behaviour so that you act differently next time a similar situation arises. Try also to be a good observer of others, and when other people make mistakes learn any lessons from where they went wrong.



People who do well are not the ones who make fewer mistakes than others, but the ones who learn from their mistakes. Therefore, when you are unsuccessful or when you make a mistake, critically examine where you may have gone wrong, and how you can do better next time. If you are not sure where you went wrong, ask others who have knowledge and experience of the matter in question.

As well as mistakes, you should also pay close attention to near-misses – where you almost made a mistake, whether it be a near-accident, or where you almost said or did something you would have regretted. Near-misses are as important as mistakes that actually happened, and are probably more common. Look carefully at these near-misses in the same way.

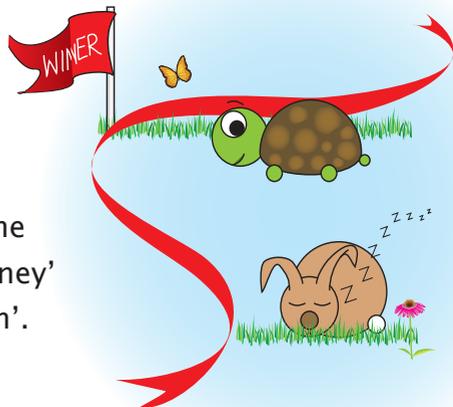
Try to see what lessons can be learned, and how you should best behave next time a similar situation arises.

As well as learning lessons from mistakes, you should also keep learning new skills and facts, and keep seeking new experiences that will enrich you as a person. The more you know, the more you become aware of the limitations of your knowledge, and the more you will realise how important it is to keep learning.

You may in fact learn the most as a result of having to teach others. Always respect and give thanks to your teachers, both teachers in educational or work settings, and also those friends who have taken time to teach you, whether it is how to play a sport or how to cook a recipe. Thank those who gave you opportunities which helped you on your way, opportunities which they probably could have given to someone else.

Rule 7 **Ends rarely justify means**

Ends may justify means when human life is at stake, but rarely in other situations. Another similar rule is to concentrate on the 'process' rather than the 'product', and on the 'journey' rather than the 'destination'.

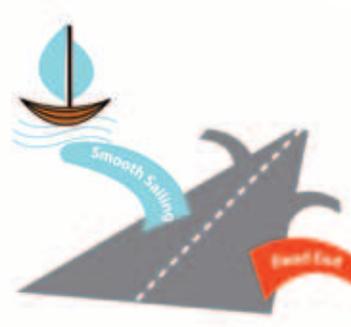


Rule 8

Life is like a journey

Life is like making a number of journeys, with the risks and joys, frustrations and achievements that go with being on a journey. Happiness is a way of travel, not a destination. Read about other people's journeys, especially when times have been tough for them.

There are books with chapters written by people who have had to journey through a physical or mental illness. You may find inspiration by reading some of those journeys.



Rule 9

Be truthful

In the case of truth, it is usually easier, more natural and takes less effort to tell the truth than to hide the truth.



There is a saying – *Time is Truth* – meaning that eventually the truth will emerge one way or another.

Related to being truthful is being trustworthy. Do not deceive other people, as sooner or later you will start deceiving yourself. Building up the trust of others means being trustworthy in your behaviour. Say what you mean and what you truly believe in. Do what you say you will do – keep your promises as far as humanly possible. Your word should be your bond, even if circumstances change. Be punctual for appointments. Being consistent and

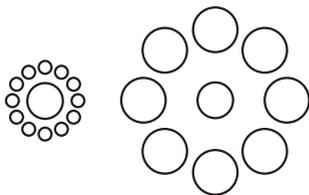
predictable in your behaviour is part and parcel of building up the trust of others. Your behaviour should therefore be guided by principles, rather than by short-term material gain or by changes in your mood or temperament.

Rule 10

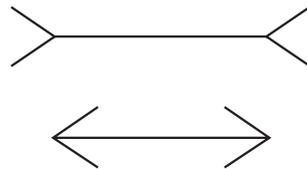
We know less than we think

Here is a teaser. There are four and only four types of knowledge – knowledge you know that you know; knowledge you don't know that you know; knowledge you know that you don't know; and knowledge you don't know that you don't know. See if you can think of examples of all these four types of knowledge.

One of the reasons for pointing out these types of knowledge is that it makes us more humble about what we know, and what we think we know. We usually know much less than we think.



Are both centre-circles
the same size?



Are both lines
the same length?

Remember a quote from **Shakespeare** – *A fool thinks himself to be wise, but a wise man knows himself to be a fool.*

If you are wise you will be aware of the gaps in your knowledge, in your experience and in your skills. Seek knowledge but also seek humility. Knowledge and humility are the best ways to prevent self-confidence becoming self-importance.

Rule 11

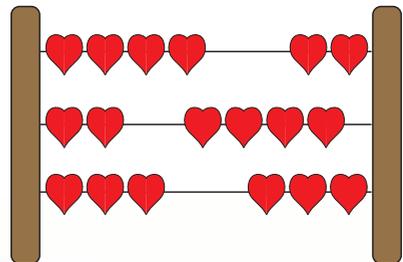
Few things matter a lot

It is easy to get carried away by how important or how exciting something is, especially if it has an impact on yourself. Try never to get too excited, except in matters of life or death. Remember the story of the scientist who won the Nobel Prize, excitedly telling the news to his down-to-earth mother, whose reply was – *That's fine, son, but don't let it get to your head!* Another Nobel Prize winner commented – *The trick is to look at what you can do with it, not at what it can do for you. If you build your prize into something that can benefit others, that's when you win the best prize of all.*

When expressing an opinion, try to avoid using words such as 'very', 'extremely', 'really' ... these sorts of words seldom add anything to the meaning of what you are saying, they may often make you more emotional than you should be, and may therefore confuse your thinking.

Some people also think that you should be careful not to use the word 'never' or 'always', as this can put you in a difficult position if you have to make an exception. The famous 20th century scientist Einstein had a memorable quote – *All that counts can't be measured, and all that can be measured does not count.* Some of the lessons you can take from this are that often the most important things in life cannot be easily measured, such as love, truth, tolerance or happiness.

People often focus on what they can easily measure, such as how rich someone is, and ignore things they cannot measure, such as how kind a person is. Newspapers often make up a 'Rich List', since



financial wealth can be easily counted. Personal qualities such as ‘courage’ and ‘compassion’ cannot be counted so easily, but are perhaps more important. Often the most important things are hardest to measure.

Rule 12

Try to imagine how it feels to be disabled, sick or destitute

As well as being lucky that you live in a relatively rich part of the world (if this is the case), you should also be grateful that you have not been born disabled or have not acquired a disability during your life. A famous person once said – *The only thing worse than being blind is having sight but no vision.*



Once a week, try to live for a few moments like those who are needy, who are suffering or who are disabled. Try to imagine, for example, what it is like to be blind ... for a few minutes, try to do what you are doing, but with your eyes closed. If you are swimming in a pool, try for a few minutes to swim with your eyes closed.

Skip breakfast in the morning, and pretend that you are a poor single mother in a developing country with three hungry children, a mother who has had to sacrifice her breakfast so that her children can have something to eat. Or pretend you are a patient dying from cancer, and that you are so ill that you cannot take any food.

We have little choice as to where or when we are born, the parents we have, the brothers and sisters we have, how good are the genes and the organs that we are born with, and

many of the events – such as infections or accidents – that could fall on us one day. Others may not be so lucky as you, so show kindness and compassion to those who are less well off than you – materially, physically or mentally. Respect and seek inspiration from those who are disabled, are sick or are destitute. From time to time, say to yourself – ‘I am lucky to have’... ‘I am lucky to be’.

We live in a ‘universe of contingent events and non-events’, – that is, things often happen and don’t happen according to chance factors or distant decisions, just like the outcome of moves in a football game. We can never be sure what could have happened if circumstances had been different. Appreciate the good luck you have from time to time, and also the bad luck you never had, but that has fallen onto others.

Rule 13

Aim for excellence, but avoid being a perfectionist



Try to do the very best you can in anything you do, so that you and others benefit. However, the downside is that if you are always a perfectionist, you may get too anxious when things go wrong. So sometimes be prepared to accept second best. Success is getting what you want, happiness is wanting what you get.

?



Rule 14

Regularly question what you do and what you say

You should be your own harshest critic. Constantly question what you do in the spirit of trying to

improve, rather than being negative to the point where you may feel dejected. Regularly question what you are doing, why you are doing it, and how you are doing it.

Rule 15

Play to your strengths and what you enjoy

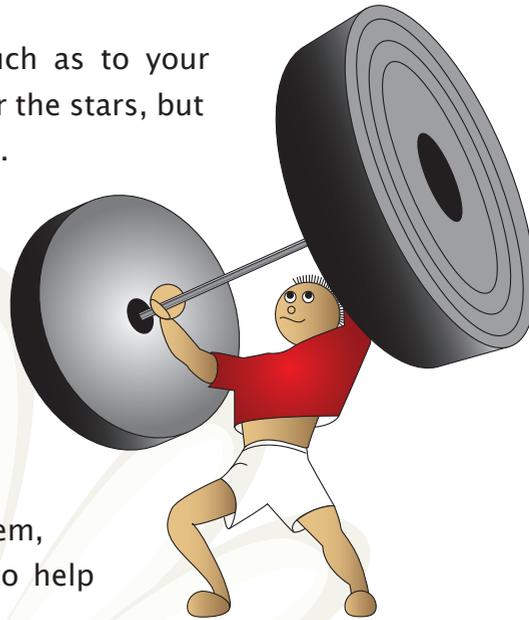
It may sound very obvious, but you should get to know your strengths and weaknesses, and what you enjoy doing the most.

Be true to your talents as much as to your ambitions. You should reach for the stars, but keep your feet on the ground.

Be comfortable with who you are, and be kind to yourself for the things that you are not so good at.

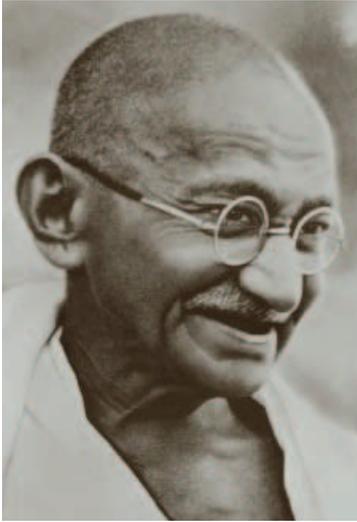
Focus on these in work and leisure settings. Admit to things you are really not at all good at – either avoid doing them, or try and get someone else to help you do them.

In many people's eyes, the secret of happiness is to do two things: firstly, have a wide range of activities and interests that you enjoy and are good at, some of which involve showing kindness to others; secondly, when things go wrong or disaster strikes, try if possible to have a more relaxed and positive view of events.



Rule 16

Have a moral compass to guide your decisions



Having key principles and values is important, especially at times of hardship or stress. These may be principles and values you learned from your parents, or from a religion that you follow. Moral principles and great intelligence or great wealth do not always go together. Better to be a 'moral giant', and to be a pygmy in intelligence or wealth or power, than to be a 'moral pygmy' and to be very rich or very clever or very

powerful. Some universities and research laboratories have a few individuals who are intellectual giants, but moral pygmies. Some business organisations are full of the super-rich, but they may be morally poor. Most governments can count within their ranks some individuals who have great power and privilege, but who may have few moral values.

Great leaders from the past often proclaimed key principles – for Mahatma Gandhi, there were three – *God is Truth, God is Love, God is Self-Sacrifice*. True self-sacrifice often involves a degree of hardship. If you are a millionaire, giving 1000 dollars involves less hardship than if you only have a modest income.

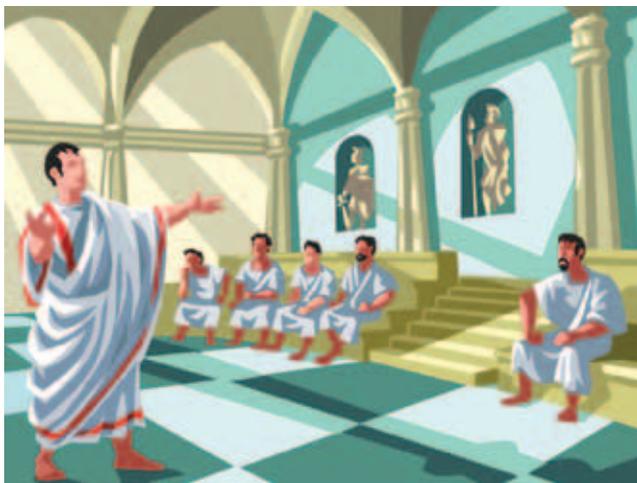
The famous British Prime Minister, Sir Winston Churchill, once said – *We make a living by what we get, but we make a life by what we give.* Remember that the forces of Truth and Love are greater than all the other forces in the world put together, greater than the forces of powerful armies or powerful individuals.

Rule 17

Know your history

There are a couple of sayings worth noting – *Those who are not well versed in the past are liable to repeat the mistakes that others have made; he who is not prepared to visit the past will have to live with it in the future.* Mahatma Gandhi used to say that the problems in the world are as old as the mountains, they simply come up in different forms in different ages.

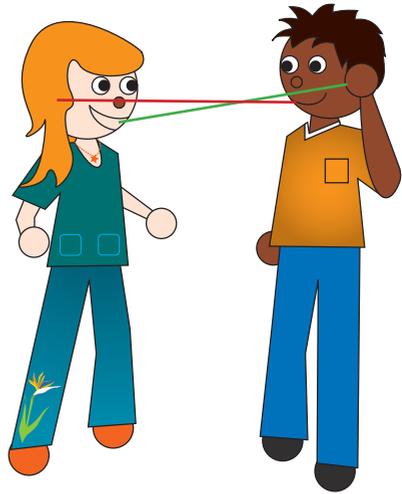
If you read historical accounts of the obstacles people faced many decades or centuries ago, and how people overcame these obstacles, you may realise both how lucky you are to be living in the present, and you may also learn some lessons in how to overcome obstacles you may be facing.



Rule 18

Make the right connections

One of the secrets to solving a problem and succeeding in many aspects of life can often be summed up as – ‘make the right connections’. There may be connections you did not think about when trying to work out a problem, and therefore may involve a degree of ‘creativity’. We can often make progress in our field by making links to problems in fields other than our own. ‘Making connections’ of course may also mean getting to know the right people, and making sure you cultivate the right friendships.



Rule 19

Good ideas grow slowly

If you are writing an important letter or document, try and mull it over, and revise it over a few days or weeks. These revisions will hopefully get better each time. Just as evolution is important in biology, it is also important in everyday life. Ideas that grow and mature, with bad parts dropping out in the process, are usually better than those that are just produced on a one-off occasion.



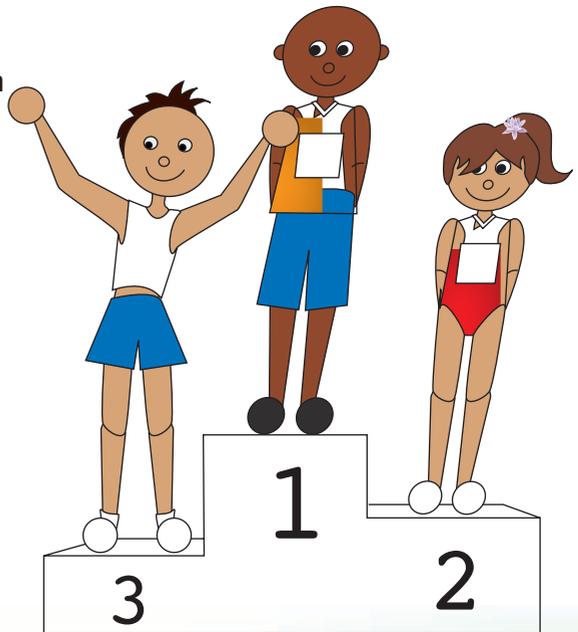
Rule 20

Satisfaction and effort are as important as success

The satisfaction and contentment that follow from having put a lot of effort and care into something, whether it is a project or whether it is training someone in a skill, is as important as whether a goal or success was actually achieved. If you focus on such feelings of satisfaction, it will indirectly help your sense of well-being. When you praise others, praise them as much for the effort that they have put into something, as much as for the goals that they have managed to achieve.

If you reach for the 'stars', compared to if you just reach for the 'washing line', you may occasionally get a hard bump if you fall to the ground. Keep this in mind to help console yourself if you suffer setbacks when pursuing ambitious goals.

Remember that principles and values can be as important or more important than products or outcomes. The great scientist Albert Einstein once said – *Try not to become a man of success but rather a man of value.*



Rule 21

Remember your mind can play tricks on you

Some people have made comparisons between the human brain



Do you see a young lady or an old lady?

and the Milky Way Galaxy in which the earth is located – e.g. there are around a thousand million cells in the brain, and a similar number of stars in the Milky Way Galaxy. Probably around 99% of the Milky Way Galaxy is outside our natural vision, and likewise we are not aware of most of our thinking, and of factors that decide how we think and behave.

We can often behave in quite irrational ways, and yet think we are rational. We may also have an intuition that something is correct, but not be aware of why we have that intuition. We may be convinced that we remember something accurately, but our memory may be false.

It can be a good thing just being aware of the unconscious influences on our behaviour, and having a degree of humility for the limits of our conscious powers.

Rule 22

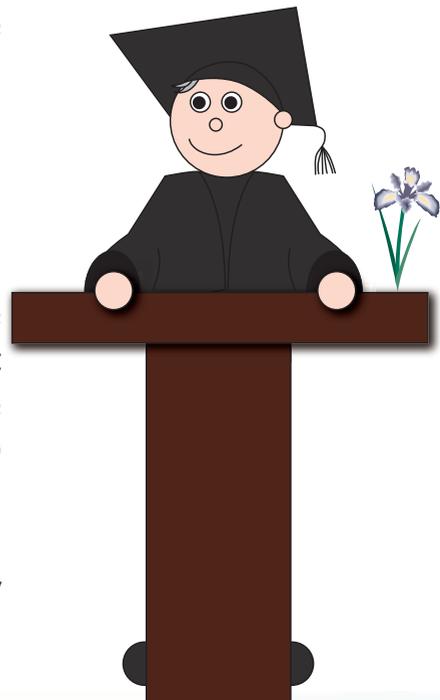
Read, hear and watch 'last lectures'

In some universities in the USA, there is a tradition to ask distinguished professors to give a 'last lecture', pretending that this is the last lecture they will ever give, and to offer words of wisdom they would give to their audience on the basis of all that they have learned over the years.

Many of these lectures are available on the internet, and in some cases they are available as recorded video clips of the actual lecture. One computer science professor, Randy Pausch of Carnegie Mellon University in the USA, tragically found himself dying of cancer at the age of 47 years, leaving behind a wife and three young children.

He wrote up his last lecture in the form of a book, called 'The Last Lecture', which was published in 2008. His lecture, and those of others, are well worth a read.

'Last lectures' help to put life in perspective – the fact that around 150,000 people die each day, and around 400,000 babies are born each day, helps us realise that each of us is only a tiny speck in the history of mankind.

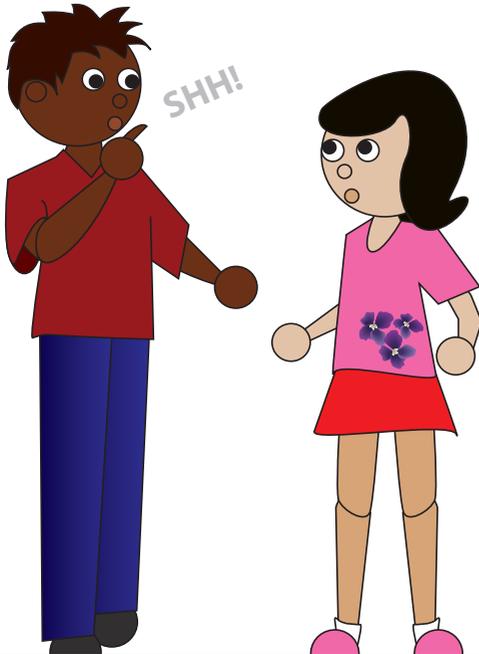


Rule 23

Sometimes it is best to say nothing and do nothing

Doing the right thing at the right time, and grabbing an opportunity, is often important to success, but situations may arise when the best thing is to do nothing, and to say nothing – especially where you have become upset or excited over something. If you feel you must react, sleep on your decision and consult with others. Then make a carefully prepared decision, having worked out how others will react, and what the long-term effects of your decision may be.

Sometimes the best financial investments are the ones you did not make, the best journeys are the ones you did not go on, the best relationships are the ones you did not form and the best treatments are the ones you decided not to try.



The three most important decisions you will probably have to make are the choice of your husband/wife, your choice of career and decisions you make about your children. Make sure that you take lots of advice, and do any necessary background research, before you make those decisions.

RULES FOR WELL-BEING

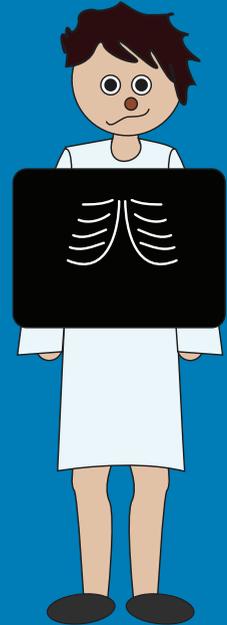
Rule 24

Know early signs of major diseases

Many diseases are easier to treat if they are picked up in the early stages. Especially as you get older, learn to know the early symptoms of the common cancers, of having a heart attack and of having a stroke. There are some websites that may be helpful in this respect. Sometimes, just entering symptoms into Google may help.

Remember not to get too anxious or worried about what you read. It is easy to misinterpret symptoms as being more serious than they are – so always check the information or your concerns with someone who is qualified and experienced, such as your local doctor or specialist.

Take part in any approved screening programmes, since they may help to detect early forms of major diseases.



Rule 25

Keep safe and secure at home

Accidents are more likely to happen in the home than anywhere else, and this particularly applies to the very young and very old. Make sure that where you live is safe. Try not to have clutter, be wary of hazards in the bathroom and in the kitchen, and avoid wearing loose footwear on stairs. Install fire and carbon monoxide alarms, and regularly check that they are working.

Rule 26

Be careful on the road

Accidents on the road are common, not only to drivers and passengers, but also to pedestrians. Be patient, don't rush/go at speed, and always concentrate on the road. Never drink and drive, never use a mobile phone when driving or when crossing the road, and always make sure that everyone in the car is 'belted up'. In general, bigger cars are safer than smaller cars, and travelling on motorways/freeways is safer than on single roads. Try to avoid driving in road conditions that are treacherous, or when you are feeling tired. If you have a choice, rather than go by car, go by train or by plane. If you ride a bicycle, scooter or motorbike, always wear a helmet, and make sure it is properly fastened.



Rule 27

Be careful when travelling abroad

Travelling abroad, especially to both rich and poor countries, can be a rewarding experience, so take every opportunity to do this. However, it is easy to get a little careless when travelling abroad. Especially in a less developed country, be wary about things such as transport safety, infections, personal security and what you eat and drink.



Rule 28

Know how to deal with anxiety and depression

It is natural to get anxious and depressed when something bad happens, such as family problems or losing a job, but often people get anxious and depressed because their thinking has become distorted one way or another. It is therefore important that you look carefully at how you think about events and people.

Things to avoid are black-and-white thinking (e.g. something is 'definitely wrong' or 'definitely right'), making a mountain out of a mole hill, over-generalising, focusing too much on the negative and not thinking about the positive, jumping to negative conclusions on the basis of few facts, being worried that others are thinking badly of you, and being a perfectionist. When we get anxious and depressed, we tend to avoid 'evidence-based thinking', and so check if your thinking, conclusions and decisions are based on sound facts, rather than on partial facts or on fear.



One idea that some people find useful is last thing at night before you fall asleep to think of two good things that went well that day, and why they went well. This should help you focus on more positive things and improve your well-being.

Sometimes, making fun of a stressful event may help. For example – 'What has happened is terrible, but it could be worse – Santa Claus might not come this Christmas!'

To help prevent getting depressed, try to engage in activities such as sports or music, with a social component to these.

There is a saying –

When we sigh about our trouble, it grows double every day.

When we laugh about our trouble, it's a bubble blown away.

Keeping mentally and physically active is one of the best defences against depression – the happiest people are often those who are too busy to notice whether or not they are happy. A few more tips when feeling low include – trying to distract yourself by sucking a sweet or chewing some gum, and learning physical relaxation techniques, such as deep breathing or relaxing your muscles.

Rule 29

Mobile phones – can be helpful, can be harmful

While mobile phones are great for keeping in touch with others, and are especially useful in an emergency, they have their downside. When you speak on your mobile,

how often is it absolutely essential that you had to speak at that time and place, and that the conversation could not wait? It can often be socially rude to use your mobile phone when others are present, especially if you should be paying attention to them. Using a mobile phone when walking on the road, or when driving a car, can be dangerous. Mobile phones can also encourage spending money beyond your means.



Rule 30

Computers – can be helpful, can be harmful



Computers can be useful in lots of ways, but it is easy to get addicted to internet sites, whether they be shopping sites, gambling sites, game sites or chat lines.

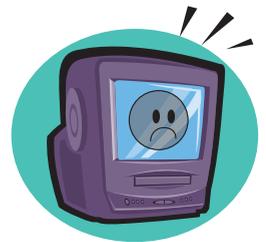
Computers may distract you away from more important activities relating to your job, your studies or your family life. Try to limit the time you spend on a computer to particular

times of the day – for example, only check emails two or three times a day and turn off the alerting sound for new emails. It is very rare that an email really has to be answered immediately.

Rule 31

Television – can be helpful, can be harmful

It is tempting to sit down and watch TV for hours. Although watching some TV can be relaxing and educational, TV can be like a computer in taking you away from more important activities. It can also be bad for social and family life, and for health, if you spend a lot of time sitting in front of the TV rather than exercising or mixing with others.



Rule 32

Take regular exercise

Regular exercise not only makes you physically fit and healthy, it also makes you more relaxed and better able to mentally handle life's stresses and strains.

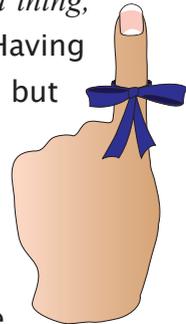


Swimming is a particularly good exercise, as it can relax you physically and mentally at the same time. If possible, do exercise with others, or take up a 'social sport', such as tennis, badminton, football, or basketball, since at the same time you will learn how to deal with people, make new friendships, etc.

Rule 33

Sometimes try to forget

Someone once said - *A retentive memory is a good thing, but the ability to forget is the true sign of greatness.* Having a good memory is a valuable skill to treasure, but there are times when it is good to forget. When unpleasant things have happened to you, and they keep coming back to mind, it is best to play down their importance and not dwell on them. Similarly, if someone has upset you in the past, be prepared to forgive and forget. You yourself may have made similar mistakes in the past.



Rule 34

Give what you can, when you can



If you have success and good health, and you are in a position to help others, give some of your time, talents and wealth to help those in need, whether in the country where you live or abroad. You could join a local group such as Rotary Clubs, Lion Clubs or Freemasons, or a group related to a church that you may attend. You could give an hour a week (or more) of your time to voluntary, charitable work. Another idea is to donate to a good cause a percentage, say 5%, of a major expense such as sale of a property, a holiday, a wedding or when you draw up your will. For some ideas along these lines, go to the website – **www.givingwhatyoucan.org**.

If you find yourself in a position to help others, remember that it is better if you can ‘give fishing rods rather than fish’. That is, try to help others to help themselves, and secure a better future for themselves through employment and education, rather than just giving them some money or material goods.

Rule 35

Join the pennies from heaven club

If you are working, your employer may have a scheme whereby you can give the last remaining pennies/pounds of your monthly/weekly pay to charity:

www.penniesfromheaven.co.uk. Thus, if you earned £1,524.63 a month, you could give 63 pence a month or £4.63 a month – if this is automatically deducted from your pay, it will seem painless!



Rule 36

Watch what you eat

It is easy to eat too much 'junk food', such as the four C's – chocolates, cookies, crisps and cakes. Try to only eat at regular times, ideally only three times a day. Have a drink in-between times. Parties and social gatherings can be places where it is tempting to overeat, so try to be careful in these settings. Being overweight can lead to all sorts of diseases, and if you become ill and require surgery, being overweight can hamper your recovery. Avoid going to the supermarket when you are hungry, as this may make you buy more food than you need!

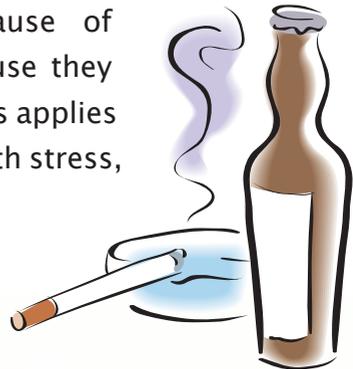


Rule 37

Avoid smoking, drugs, excess alcohol

There are some things you should stay clear of, and these include smoking cigarettes, taking banned drugs, and drinking too much alcohol.

People sometimes take these because of problems in handling stress, or because they have got into the wrong company. If this applies to you, find ways or advice in coping with stress, and change the company you keep.



Rule 38

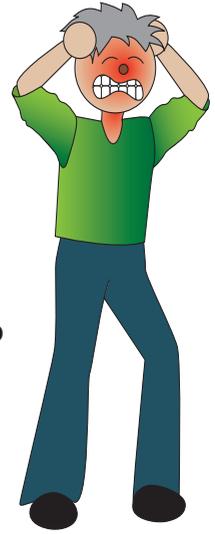
Often, it's not what happens that's important, it's how you take it



There is nothing either good or bad, but thinking makes it so

Shakespeare - Hamlet

Two identical events can happen to two people, but one person may see the event quite differently from the other. It is not events themselves that usually cause stress, but how people take them, how they remember them later, and what action they take as a result of the event.



Rule 39

Often, it's not what you do that's important, it's why you do it

Two people can do the same action, say work a day overtime, but they may do it for different reasons - one to earn money to spend on gambling, and the other to help out a friend in need.

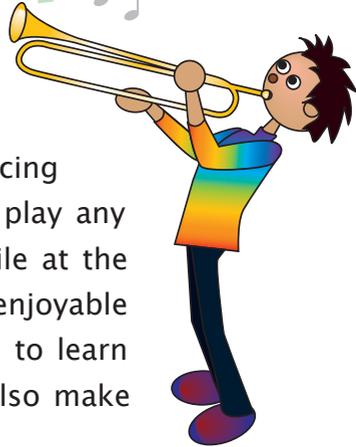


If your reasons for doing something are based on compassion and consideration for others, then provided the action itself is morally right, you can feel that you have done the right thing. It's not so much where you work or where you live that's important, rather how you use your time, and how you build on your strengths to make the most of your situation, whenever possible focusing on the positive.

Rule 40

Have hobbies and pastimes

If you are in a busy job that keeps you working all hours, and if you have a busy family life, it is easy to forget about hobbies and pastimes that could give you relaxation and enjoyment. Doing anything you are good at will help towards feelings of happiness. It's good therefore to have a wide set of interests. Apart from exercise and 'social sports' where you are mixing with others, remember that music and dancing can be relaxing. Even if you do not play any instrument, setting aside a little while at the end of the day, when you play some enjoyable music, will help you to relax. Trying to learn new skills, sports or pastimes can also make you feel good about yourself.



Rule 41

Have a sense of humour

Most people think they have a good sense of humour, and it helps to keep events in perspective if you try and occasionally see the funny side of things. This may involve watching comedy TV programmes or films, listening to such items on the radio, reading lighthearted magazines/books, or looking up relevant internet sites. Making fun of yourself is also a healthy way of ensuring that you do not take things too seriously.

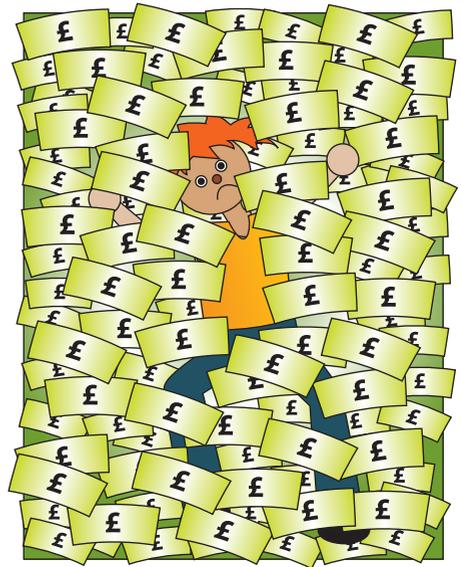


Rule 42

Wealth can have its downsides

That's not fair, said one child, *You went on the yacht the last time, it's your turn to go on the private jet, and my turn to go on the yacht.* They got into a rage, and also upset their wealthy parents who threw them out of the house. Take another example – a father wants to give his child the best of everything, and after his son passes his driving test, he buys him a high-powered sports car, which his son then crashes, killing himself. In both of these cases, wealth proved to be too much of a good thing, and if the two families were of more modest means, these events would not have occurred.

Happiness consists not in having much, but in being content with little. The best way to have happy thoughts is to count your blessings and not your cash. To be without some of the things you really want is part of the journey towards achieving peace of mind and happiness. The famous English author Charles Dickens once said – *Reflect upon your present blessings, of which every man has plenty; not on your past misfortunes, of which all men have some.*



Rule 43

Power and privilege can have their downsides



While power and status undoubtedly have their benefits, they can also have their downsides – if you are so famous that you are constantly in the news, you will seldom have as much privacy as an average person.

Simple things like shopping or going on holiday may have to be done in secret. People with power and privilege may also be tempted to be lax about their safety in situations such as travelling in car – e.g. if they always travel with a police escort, they may lapse in the habit of regularly wearing a seatbelt. Heads of state and heads of government, together with some others who are very famous, may also be more likely to be the target of violent actions by terrorists or misguided individuals.

Remember that if you ever end up in a position of power – with power comes responsibility, and with responsibility comes accountability. It is better to deserve honours, and to have them, than to have honours and not to have deserved them.

The French emperor Napoleon once said – *A throne is only a bench covered in velvet.*

Rule 44

Be positive

You should try and be positive about other people. Think of two good things about them, especially if they have offended you. Try also to focus on positive events that have happened in the past. If something bad has happened, try if possible to see if any good can come of it. Remember – Every Cloud Has a Silver Lining. You can try a game – PLAY POSITIVE – where one person thinks of a negative event, and the other person tries to see something positive that could come from the event. Try also to be optimistic about the future, and focus on positive things that may happen. Negative things you are worried about may not happen at all. Remember that if there was no winter, there would be no summer to compare it with, so you will appreciate the positive even more if a few negative events have happened. Look for the beauty in nature, and in things that human beings have created, such as beautiful music and beautiful paintings. Be grateful for the positive, while at the same time trying to improve the negative.



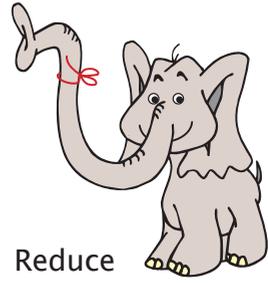
Rule 45

Learn first aid

You never know when you may be faced with an emergency, where you have to apply First Aid measures, so see if you can sign up to a First Aid class. You might end up saving a life!

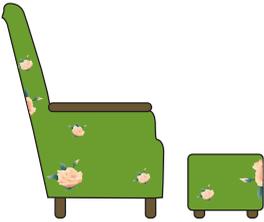
Rule 46

Have a good memory – follow these ten tips



TAKE IT EASY

1. Try not to do too many things at once. Reduce demands on your memory.
2. Anxiety, tiredness and alcohol can affect memory, so try and avoid mentally and physically stressful situations, and keep alcohol intake modest. Try to have a positive frame of mind. Take regular breaks.
3. If you do forget something, don't get too upset about it. Stay calm and think of connections that may jog your memory.



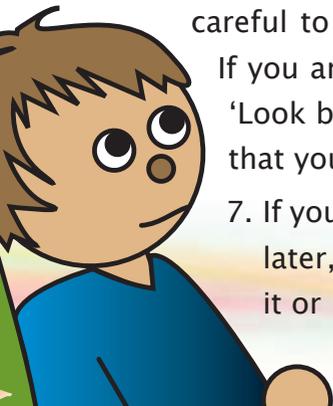
BE WELL ORGANIZED

4. Keep to a fixed routine, with set activities at set times of the day, and on set days of the week.
5. Be organized – have a place for everything, and put back everything in its place. Consider putting labels on drawers, cupboards, containers or files.



CONCENTRATE

6. Try not to let your mind wander – keep on track. Be especially careful to concentrate when you are travelling about. If you are often leaving things behind, remember to ‘Look before you leave’, or repeat to yourself things that you often leave behind – e.g. ‘keys, phone’.
7. If you have to do something, do it now rather than later, when it may get lost from your mind – ‘Do it or lose it’.



8. If you have to remember a message or a name, and cannot write it down, go over it in your mind at regular intervals.
9. Try to find meaning in things you have to remember – e.g. by making associations or by linking things together.

USE MEMORY AIDS

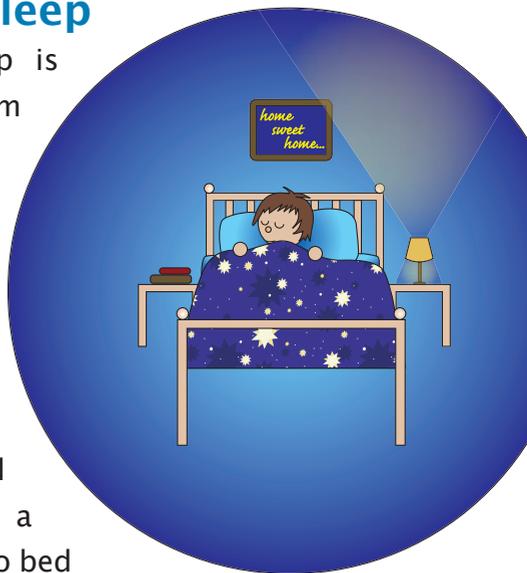
10. Use memory aids – such as dry-wipe whiteboards, checklists, Post-It notes, notebooks, diaries/ calendars, mobile phones and alarms. They can help you to remember messages and help you remember to do things at the right time. A partner or friend can also be a good memory aid!



Rule 47

Get a good night's sleep

Getting a good night's sleep is important. If you have a problem in getting to sleep, firstly sort out any physical ailments that may be causing it. And if worrying about things keeps you awake, get help in sorting out those worries. Avoid sleeping during the daytime. Having a balanced diet and regular exercise helps. Having a regular routine before you go to bed helps. Some people find that listening to soft music or having a warm shower last thing at night makes them more sleepy. Make sure there are no distractions in your room (e.g. TV, radio, computer, mobile phone).



Rule 48

Sort out feelings of tiredness

If there are physical reasons for being tired, make sure you get advice on sorting these out. A balanced diet and regular exercise help prevent tiredness. Know your good times and bad times, and do strenuous activities when you are at your best. Have regular breaks during an activity. Coffee and other stimulants may help in the short-term, but do not get to rely on them.



Rule 49

Spend time to pause and reflect

Keep aside a few minutes each day, and a little longer one day a week, to pause and reflect. Be thankful for all the good things you have. Try to take more notice of the world around you, and appreciate the good things in your environment, perhaps things that you have always taken for granted. Savour positive moments from the present and the past – *Good memories are our second chance at happiness*. If possible, read this book of rules at regular times – perhaps at a set time, on a set day each week, on a set day in the month or just when you have a quiet moment when you are not doing anything.

If you read a few rules at a time, it will not take too long to get through the book. When you are reading a rule, try and picture past, present or future everyday situations that you can link to a particular rule. That may help you put some of the rules into practice, which is of course very



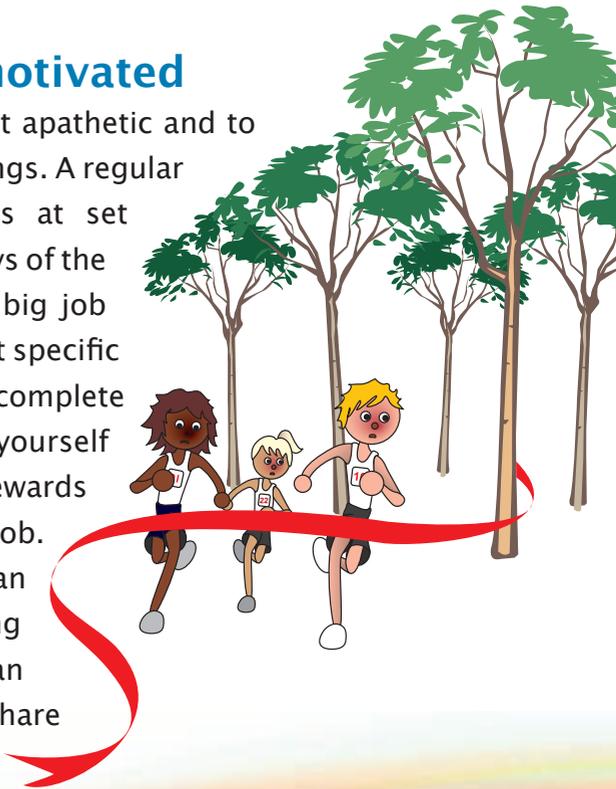
important. People who regularly go to church or to a temple on Sundays keep Sundays as the day to pause and reflect, and even if you are not religious you may wish to do the same.

One way to remind yourself of key messages is to have items such as photographs of special people and ‘words of wisdom’ in key places, where you can’t help but see them. Remember fridge doors, computer screens, TV screens and mobile phone displays are what we tend to look at the most, so you may think of putting them there. If you run out of space, it may seem strange to have photographs or reminders on the ceiling, but some people find it natural to pause and reflect, and at the same time look up towards the sky.

Rule 50

Keep yourself motivated

It is easy to become a bit apathetic and to lose motivation to do things. A regular routine, with set things at set times of the day or on days of the week helps. Break up a big job into smaller ones, and set specific times when you will complete the smaller jobs. Give yourself breaks and little rewards after completing each job. Try and think of an incentive for getting things done. If you can find someone else to share activities and jobs with you, all the better.



RULES ABOUT PEOPLE

Rule 51

People matter

People matter, whether they be family members, friends, bosses, colleagues or junior staff working for you. Feeling connected to others and having supportive relationships can be important for your general well-being, both in good times and in bad times. How you can



influence people, and how you can persuade them to do things you would like them to do, is a key skill where you will have to use lots of ‘Psychology’. Saying the key words ‘I admire’, ‘I appreciate’ and ‘I sympathise’ may often be invaluable in conversations with people. If you have to say something critical, say something positive or sympathetic first – ‘you are normally very good, but on this occasion’... ‘I admire you for having done xxx well in the past, but you appear to have slipped up when you did yyy’... ‘I myself have often made this mistake’. Think of the code word **PaIN** – Praise before Nag, Positive before Negative.

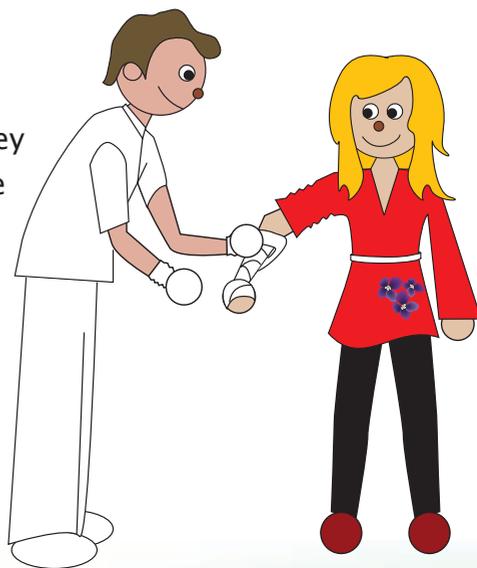
It is good to have a sense of humour with people. Remember that ‘positive jokes’ go down better than ‘negative jokes’. For example, if you ask someone whether they take sugar in their tea, a ‘positive joke’ would be – ‘You are so full of sweetness, I’m sure you don’t need any sugar’. However, a ‘negative joke’ would be – ‘You look like you need sugar to make you sweet’.

Making a good impression on people is particularly important in job interviews. When you go for job interviews, find out as much as you can about the panel members beforehand. Find out the sort of person they are looking for. In your job application and during the interview, try to show how your knowledge, skills and experience match up with what they are looking for. If you get a chance during the interview, discreetly praise some of the work of panel members, or simply praise one of the questions they ask. Read up books/articles about going for job interviews. If you do not get the job, try and get some feedback as to how you might do better next time.

There are many books and articles about how best to influence others, and it is worth reading some of them.

Rule 52 Show kindness, consideration and compassion

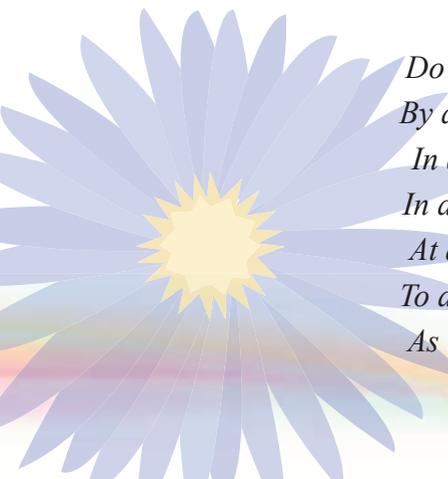
One of Mahatma Gandhi's key principles was *God Is Love*. He also stated that when you are faced with a difficult decision, and are not sure which of several choices to make, ask yourself - which option would most help the poorest person in the world? Then take that option.



You cannot always have happiness, but you can always give happiness. Ask not what others can do to make your life better, but what you can do to make others' lives better.

- As it states in the Bible – *For unto whom much is given, of him shall be much required.*
- Showing love and compassion can bring benefits to those who give – there is a saying, that ‘if you give a rose, the scent will remain in your hands’.
- The great scientist Albert Einstein once said – *Only a life lived for others is a life worth while.*

Learn to ‘empathise’ – put yourself in the other person’s place, and imagine how they are thinking and feeling, and any pain they are suffering. It is easy to get obsessed with ‘what’s in it for me’, always thinking of Me, Me, Me. The true Gandhian is one who shows love and truth, even if he/she suffers as a result. Compared to those who are destitute, disabled, diseased or dying, your own troubles are probably like ‘leaves in the wind’. To Gandhi, the poorest in the world were ‘God’s children’. Treat them as such. The English preacher, John Wesley, had the following advice for showing kindness and compassion –



*Do all the good you can
By all the means you can
In all the ways you can
In all the places you can
At all the times you can
To all the people you can
As long as ever you can*

Rule 53

Seek advice and inspiration from others

Have key people that you can turn to for advice when you have to make major decisions, or at times of trouble – whether it is to do with health, your job, your education, your marriage, your children, etc. Good advisors are like good sculptors – they help mould and fashion your thinking so that you get the decision just right. Ideally, turn to those who have knowledge and experience in the relevant field, and who have a reputation for giving impartial, sound advice.



An inspiring story from 2010 - Tor Tremlett, a 23 year-old lady in England, who has Cystic Fibrosis and is waiting for a double-lung transplant that could save her life, shows extraordinary courage in facing her daily ordeals - ordeals which make the concerns and troubles of most people pale into insignificance.



There are many inspiring people, such as Mother Teresa of Calcutta, who have courageously devoted their lives to helping others, often at great personal sacrifice. In recent times, one such person was Dr Ursula Schmitz, a German doctor, who worked in a missionary hospital in Pakistan for 23 years, near its frontier with Afghanistan, serving the poor communities there. She selflessly devoted her life to help others in need, and sadly died of suspected malaria in August 2009. There are few better role models whom you can hope to emulate.

Try and find people you can look to for inspiration. It could be people you have known personally, or it could be famous personalities, such as these three great leaders, pictured below.

On the left is Bill Gates Senior, co-chair of the Bill & Melinda Gates Foundation, which has given more than \$3 billion to improve health around the world. In the middle is former South African President Nelson Mandela, who has inspired many people by his leadership and support for charitable causes. On the right is former United States President Jimmy Carter, who won the Nobel Peace Prize for his achievements in improving the well-being of the underprivileged in the world.

They are shown in South Africa holding healthy babies whose mothers were treated with an inexpensive drug that helps prevent people catching an infectious disease.





Rule 54

Know how to build a team and to delegate

In some situations, such as those at work, you may find yourself in charge of a 'team'. Where you have to build up a team from scratch, you will have to find the right people, persuade them to join your team, train them up, delegate particular duties to them, give them support and encouragement while they are part of your team, and do anything else to make sure that you can hold on to good team members. All of these skills involve good planning and concentration.

There is a skill in delegating things for others to do, and keeping up morale in a team. Play to the strengths and talents of particular team members. Make sure you think carefully about the way you delegate – give praise and support at the right time. Occasionally take your team members out for a meal at your expense.

Rule 55

Learn from the happiness and success of others

Learning how others have lived their lives, and how they have overcome obstacles, can be a useful exercise. One source of this information is obituary columns of quality newspapers. Reading obituary columns can sometimes remind you of how precious life is, and can also give examples of role models you may wish to follow.

Reading a good quality newspaper every day will help you keep your own stresses and strains in perspective, and also increase your general knowledge.



News websites and some TV/radio channels are also another way of improving your knowledge and understanding of the world around you.

Keep a look out for people who have been successful, content or happy in their work or daily lives, take them aside, tell them you admire them, and quietly ask them – *What's Your Secret?* Though a few may be unwilling to answer, many may tell you some tips and tricks to follow.

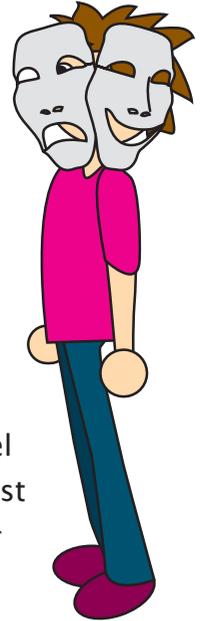
Rule 56

Personality is difficult to judge

People's personalities are often very difficult to assess ... you may find that you do not even understand perfectly those family members or close friends whom you have known for some time. People's personalities often change with the context – some people can be cruel in one situation, but be very kind in another situation.

Someone may be very pleasant, but behind the wheel of a car they may be aggressive. They may be honest in work settings, but when it comes to selling their house, they may tell lies so as to get a good price.

You may never know someone really well unless you have seen them in a variety of situations, and even then you cannot be absolutely certain as to how they will behave in certain situations.



Rule 57

Plan so others can cope when you are gone



All the world's a stage, and all the men and women merely players - they have their exits and entrances

Shakespeare -

As You Like It



Death is often a taboo topic, but it makes sense to plan as to what will happen after you die, and to make things easier for those whom you leave behind. As well as making a will,

think of all the other ways you can help those you leave behind. Try to make some preparations or make provisions while you are still alive. It may help to even write a little book like this one, based on your own experiences, and which is intended for those nearest and dearest to you. You should care about a future world that you will not see. If you die a quick death, then having a 'living will' may not be important. But if you are unconscious or semiconscious for a period of time, it makes sense to make sure that others know what you would like the most – whether it be in the way of pain relief and prolonging life, or simple comforts such as the food you are given and the music that is played in your room.



Rule 58

Know how to cope with people who are dying

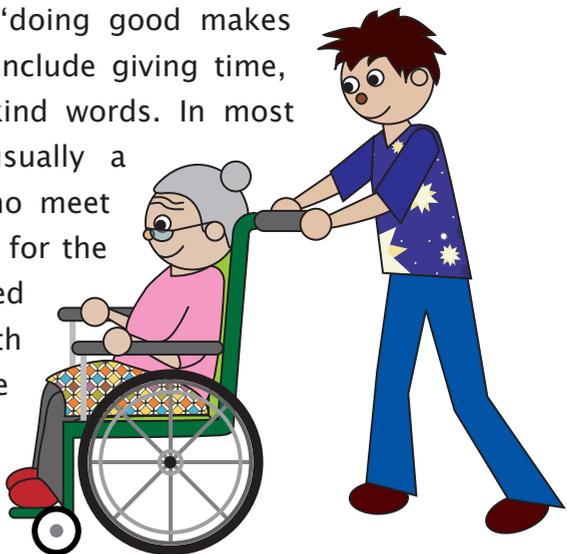
You may have to care for a family member or close friend in the last days of their life. It makes sense to know a little about how you should

treat them, how you might talk to them, etc. This area of medicine is known as 'end-of-life care', and you should try and learn the basics of what to do and what not to do. It may be enough to simply hold their hand for them to know that you love them and are there for them.

Rule 59

Volunteer to help others

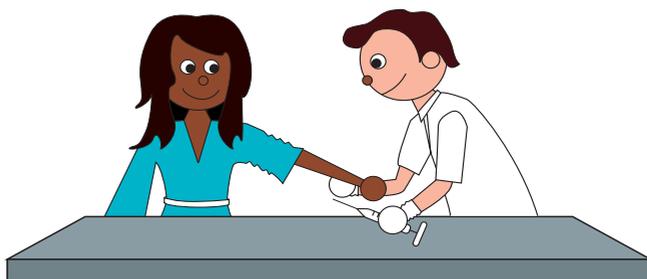
It is sometimes said that 'doing good makes you feel good' – this can include giving time, money, expertise or just kind words. In most communities, there are usually a number of local bodies who meet to help out and raise funds for the disadvantaged or disabled in society. Helping out with such organisations can be beneficial in several ways – you will see how lucky you are and how trivial some of your concerns are,



you will have the satisfaction of helping others, and you will make contact with some wonderful people who may be able to teach you a thing or two. If you are already working in a caring profession, how about running an evening session to give some extra advice or help to those who for one reason or another you cannot fit in during the day.

Rule 60

Give blood



Becoming a blood donor is a good habit, and will indirectly help your mental well being. If you can become a bone marrow donor, all the better. Register online as an organ donor, and always carry an organ donor card with you.



Rule 61

Know what to do if you are threatened

You would be unlucky to be attacked by someone, but it is useful both to take precautions and to rehearse in your mind what you would do if you were attacked. Avoid walking alone in risky areas late at night. Learn self-defence skills.

If you are being followed in a residential area, pretend you live in a house next to where you are walking and knock on the door. Avoid struggling with an attacker if all he wants is money or material things. Have an alarm and a key chain near the front door of where you live, and pretend the police are being called if someone tries to force their way through.

Rule 62

Good minds are better than good looks!

When you are choosing a partner, it is difficult to tell from someone's face or their body as to how they will behave, especially in the future and in situations that are different from the one you are in now.

If we are honest with ourselves, we do not really know the personality of most of the people that we interact with. We usually only see them for a few hours a day at the most, and usually only in certain situations.

In job interviews, we think we can figure out a candidate's knowledge, skills, experience and personality on the basis of an interview or a few interviews... we are usually kidding ourselves!



Rule 63

Keep anger under control

The famous Scottish poet, Robbie Burns, once said –
Prudent, cautious self-control is wisdom's root

Be more aware of the things that make you angry – frustrations in not getting what you want, personal loss, what others say to annoy you, or what others do to annoy you. Pause and think why one of these events is making you angry. You will need to deal with issues that are the cause of you feeling angry, but you may find it useful to avoid certain situations in the first place.

If you do become angry, think of the word **S-T-O-P** – Stop, Think, consider **O**ther **P**ossible actions, e.g. remove yourself from the situation to help you calm down and help you to see things differently; there may well be a simple solution that you have overlooked.

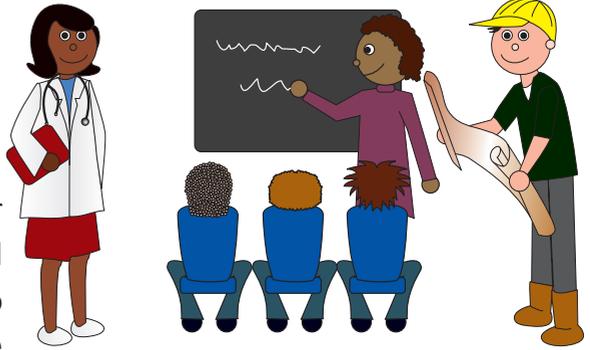
Thinking differently about people or events that have made you angry is often the key to making sure that your feelings of anger do not build up. Is what has happened really so bad or so important? Is there a positive or funny side to something that has happened? Will it sort itself out with time? If you find yourself feeling tense, take a deep breath, and say a soothing word, such as 'relax', when you breathe out.



Remember that people often get angry as the result of genuine misunderstandings, so check that you have got all your facts right – it is often said that a little imaginary girl is always invading our space and taking up residence, and that her name is 'Miss Understanding'!

Rule 64 Build up good networks of contacts

Either your body or your house will need attention from time to time, so it makes sense



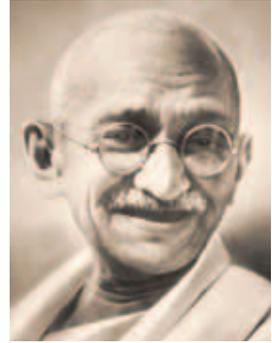
to have good networks of contacts in the health and building professions. In the case of your health, when you decide to live in an area, check out the hospitals and local doctors – you can do this by asking around, or looking up any surveys that have been published on the internet or in print. Have a few general medical books at home that will help you understand basic symptoms. Find good internet health sites, and have them amongst your Bookmarks. If you do fall ill, and need specialist care for a major illness, teaching hospitals often provide better care than smaller local hospitals, especially for more complex conditions. You may have the right to be treated wherever you want and by whichever specialist you want, and if necessary use that right. One way to choose where to get treated, and by whom, is to find two specialists in the field of your illness and ask them where they would get treated if they had the condition in question and by whom they would get treated.

Be wary of private education and private healthcare. In a few instances, it may be better than government systems, but in other instances it may be a waste of money or do more harm than good. Carry out careful research before you spend lots of time or money on either private education for your children or on private healthcare for you and your family.

Rule 65

Lead by example

Mahatma Gandhi once said – *My life is my message*. It is the examples you set in your own behaviour which will directly or indirectly decide how others around you behave. One of Gandhi's key messages was that 'the end rarely justifies the means', and that 'principles' are more important than 'priorities'.



Rule 66

Cherish your parents

If you are lucky enough to have had two caring and loving parents for most of your life, cherish those memories. What your parents leave behind in the form of principles and values is much more important than what they may leave behind in the form of possessions or money. Someone once wrote a poem about the importance of cherishing fond memories of parents –

*You gave us a house
You gave us a home
You both have now gone
And left us alone.*

*The house that we had
When you were not there
Was empty and sad
Was lonely and bare.*

*That house has been sold
To others it's home
Young people, not old
For them, it's their own.*

*A fool that I am
For I could not see
The real house you left
Was a house with no key.*

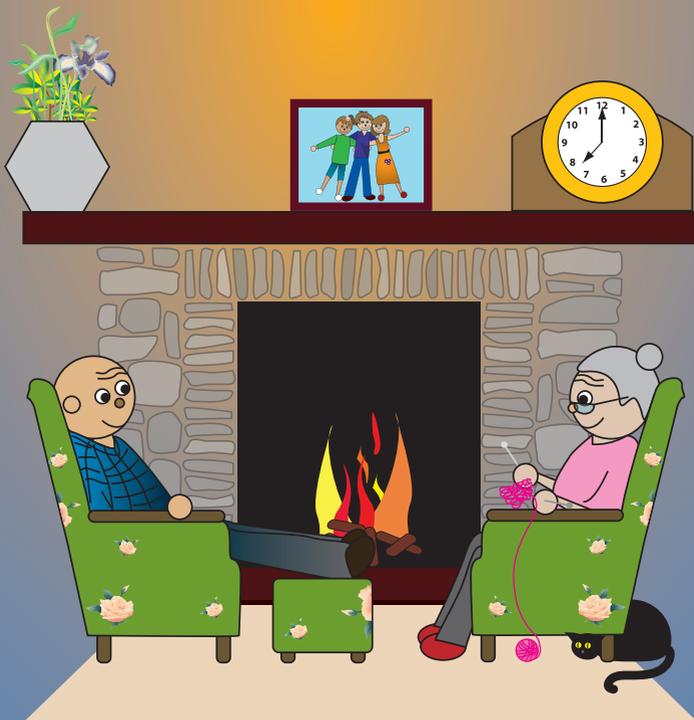
*A house with no walls
But stronger than steel
A house with no heat
But warmth you can feel.*

*A house made of Truth
A house made of Love
A house made of Hope
A house from Above.*

*That house has no price
That house you can't buy
That house will live on
Till the day that I die.*

Ten Keys to Happiness

- ☀️ Being Satisfied with your Aspirations
- ☀️ Mental Well-being
- ☀️ Physical Well-being
- ☀️ Being Truthful
- ☀️ Being Kind and Considerate to Yourself and to Others
- ☀️ Being Diligent and Conscientious
- ☀️ Having a Job / Daily Routines that are Fulfilling and Successful
- ☀️ Having a Good Partner, and / or a Satisfying Social & Family life
- ☀️ Having Enough Money and Material Things to Satisfy your Basic Needs
- ☀️ Having Knowledge, Skills and Experience to Help you Deal with the Present and Plan for the Future



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