

TWO WISE MEN

Stories for Children Inspired from the Wit and
Wisdom of Warren Buffett and Charlie Munger

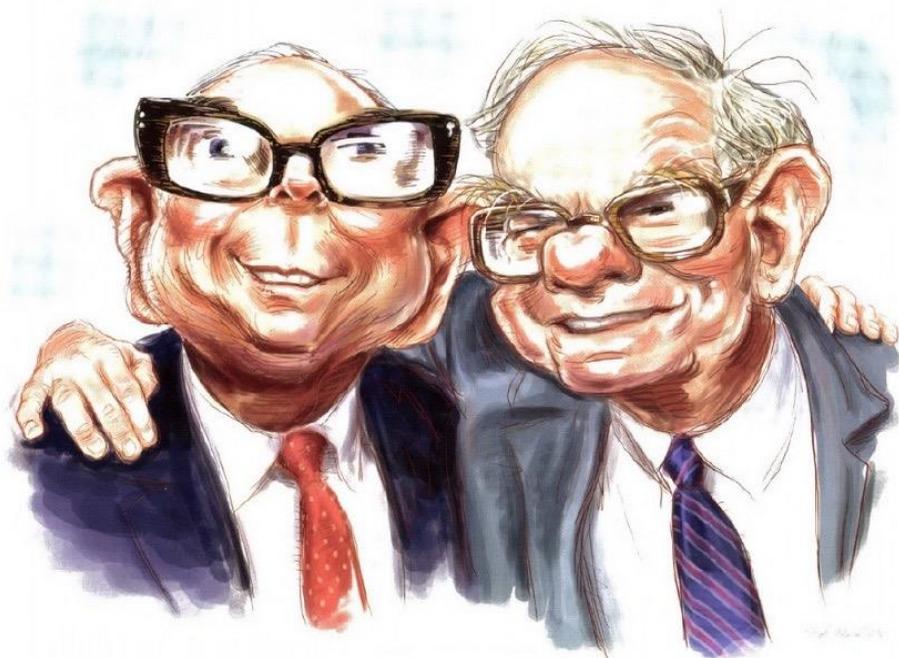


Image Source: Poor Charlie's Almanack

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Foreword

Dear Young Believer,

In July 2016, Bill Gates, the co-founder of Microsoft and now a philanthropist, wrote a memoir on his 25 years of friendship with Warren Buffett, the world's best investor ever and one of the most-followed businessmen.

Here is how Gates started his memoir -

I don't remember the exact day I first met most of my friends, but with Warren Buffett I do. It was 25 years ago today: July 5, 1991.

I think the date stands out in my mind so clearly because it marked the beginning of a new and unexpected friendship for Melinda and me—one that has changed our lives for the better in every imaginable way.

Warren has helped us do two things that are impossible to overdo in one lifetime: learn more and laugh more.

That last note caught my attention. Including the two lessons that Gates learned from Buffett, there are four most important lessons I have learned from studying the latter and his partner Charlie Munger over the past 15+ years.

One, the importance of being a lifelong learner. Two, keep my life simple. Three, closely guard my character and reputation. Four, not take life too seriously and stay happy always. These are apart from the hundreds of lessons I have learned from these two wise men on how to be sensible with my money.

However, when it comes to passing on these lessons to children, I always found one thing lacking - stories that would convey these lessons to children in the language they understood, or stories that parents and teachers could use to pass the invaluable lessons from Buffett and Munger to children in the language they loved.

Thus was born the idea of creating this book that contains a lot of such stories that would pass on the lessons on life, career, relationship, money and behaviour from these two wise men to children.

The stories you would read in this book have been co-authored by my friend S.B. Vallari and me. Vallari is a fiction writer based in India. Her current focus is on writing short stories for children and young adults.

You see, the current state of our lives is largely a direct result of the stories we tell ourselves, and what we really believe is possible - not what we say is possible, but what we believe deep down in our core.

If we change the limiting stories we tell ourselves, we will be able to change our lives for the better. The stories you read in this book are non-limiting, simply because underlying them are thoughts from two of the wisest men in the world living today that have helped them become so wise.

Of course, you will learn the lessons you most need only when you are ready for them. So, read these stories, and re-read them, because they will help you immensely when you are ready to use the lessons contained in them to make yourself wiser and happier.

I have benefited a lot from the wit and wisdom of Buffett and Munger. I am sure you would too.

Here's to your wisdom.

Love,
Vishal
Safalniveshak.com

The Three Teeth in My Mouth and Other Stories

Hello! How are you doing today?

I am sitting in my bed and writing this to tell you that I have begun a book. A book that I have wanted to write for a long time now. It just so happens that I have begun writing it on my birthday.

I got some money for my birthday this time. I am so excited to receive three thousand rupees on my thirteenth birthday. I have never been given money before for my birthday. And why I got money instead of presents today also has a story. I am going to tell you this story before I begin my book.

It all started when a long time ago, my Papa came home one day from office. As he took off his shoes and tie and sat down on the sofa without even talking to us, my mom looked at me and put her finger to her lips.

“Shhhhhhhh,” Mummy told me softly, “Papa is tired. Leave him alone today.”

I looked at Papa turning on the TV to his favourite news channel.

“No, he’s not!” I told my mom. “He is going to watch news now.” I ran and climbed into his lap.

Papa pushed me away a little. “Not now, Keshav,” he said. “Go and sleep now. It is past your bedtime.”

“I am not feeling sleepy Papa. And you promised you would tell me about the thing that happened yesterday. I remember what it’s called, a scam, right Papa?” I asked him, pulling his shirt.

Papa looked at Mummy. “Instead of bedtime stories, he wants to know what is a scam! Why did Sameer Rai go to jail? Why has the Prime Minister declared a war on corruption? What is black money? Why did an award winner make fake money?”

My mom smiled. Papa continued, “He still has two or three teeth left in his mouth that need falling out. How do I make him understand how to behave and act sensibly? How do I help him understand the true value and worth of money?”

I didn't understand what Papa said to Mummy. How were the remaining three teeth in my mouth that had to fall out so that I got new ones related to what I was asking him? I kept quiet. Mummy was saying something to Papa.

Papa was shaking his head. “At least try, Vijay,” Mummy said.

Papa looked at her and flung his hands in the air. "Okay, done. After all, there's nothing to lose, is there? Let's see how much he understands. It'll be good for me too."

He came towards me, lifted me up and said, "Come Keshav, let me tell you a story before you go to bed."

He pulled out a big, fat book from the shelf in the drawing room and we walked to my room.

He waved at Mummy. "Good night, Mummy!" I wished her. "Come join us when you finish your work."

"Please enjoy yourselves," she smiled and replied. "I have too much work to do."

"Okay," Papa said. "Okay," I said.

Mummy laughed. Papa and I went to my bedroom. This was the first night in many nights when my father told me stories. Stories about people – adults stronger, and not so strong as him, children older and younger than me, poor adults, rich adults, happy children, sad children, honest adults, lying children, lying adults, honest children. And more and more and more.

I have collected these stories so that we could all learn from them. I certainly learn from them every day.

I have collectively titled these stories as “Two Wise Men.” This is because most of these stories contain lessons from Warren Buffett and Charlie Munger, whom my Papa calls the two wisest men in the world from whom he has learned a lot.

I hope you have as much fun reading them as I had listening to them from my Papa before going off to sleep every night.

Cheers,
Keshav Bhatia
Class VIII

TWO WISE MEN

**Stories for Children Inspired from
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“Knowing what you don’t know is more useful than being brilliant.”

~ Charlie Munger

Lost and Found: The Kohinoor Diamond

Raju, Deepu and Sonia were walking down from school one day. They all lived in a lane near Red Fort in Delhi. They were fighting over who got better marks in the History half-yearly exam.

Sonia was smiling. She had a speaking disability so she could not speak much. She listened to the other two fight. She had scored seventy percent in her exams. She showed her paper to her friends.

“That’s nothing. Even I scored seventy percent. But I have a ‘very good’ remark with five stars,” Deepu said.

“I got a seventy percent too. But ma’am told me I was the best student in class,” Raju exclaimed happily.

A young boy was walking behind them. He heard them talking and quickly overtook them. As he hurried past them, he dropped a shiny looking stone on the road.

Raju ran and picked up the stone. "Hey, you dropped this!" he shouted.

The boy stopped, looked back and saw Raju holding the stone in his hand, calling him to come back. He walked back to him. "Oh, thank you! My mother would have scolded me so much!" he said.

"Not a problem. But what is this?" asked Raju.

The boy looked left and right. He looked all around before leading Raju to a corner of the road. Deepu and Sonia, feeling left out, went behind them too.

"Don't tell anybody. This is a part of the Kohinoor diamond! You know about it, don't you?" he asked Raju.

"Kohinoor?" Raju could not contain his excitement. "Yes, of course! It was a part of the decorations of this very fort we are standing in front of. The Red Fort! And it was taken by the Britishers," he said. Sonia nodded her head vigorously.

"Not just that. Our government is negotiating with the British government to get it back," said Deepu.

"Wow, you guys know it all!" said the boy. "So you know that a part of it was kept back by the soldiers of the Red

Fort? They knew it was going to be stolen and broke it into two and kept the bigger part here," he said.

Raju cleared his throat, and said, "Of course! I know that!"

Deepu and Sonia nodded their heads.

"You three are very smart," the boy said. "Tell you what? You can take this part of the gem and show it to your parents."

"Yes! Yes! Yes!" shouted the boys and Sonia, silently in her mind.

"Here, take it. But, you must give me something that I can keep against this diamond," the boy said. "You see, we are meeting for the first time."

"What is your name?" asked Raju.

"Deepak", said the boy.

"Very well, Deepak. We will give you our mobile phones," Raju said. "That's all we have now."

"But that won't be enough in return for such a precious diamond I'm giving you," said Deepak.

"But our mobiles are very expensive!" exclaimed Deepu.

“Oh ok, that is fine,” Deepak said, taking the phones from Deepu and Raju.

“We will return the Kohinoor in the evening to you, Deepak,” said Deepu, and they all ran off to Raju’s home first. Excitedly, they thrust the diamond under Raju’s father’s nose.

Raju’s father looked up from his work book. “What is this?” he asked.

“Uncle, Deepak gave it to us to show it to you all!” said Deepu, not being able to contain his excitement. “It’s a part of the Kohinoor!”

“Who Deepak? Kohinoor? What Kohinoor?” asked Raju’s father.

“The Kohinoor Diamond, Papa! This one!” Raju said.

“Where did you get that? Who is this Deepak who gave it to you? Has he been home before?” asked his father.

“N...n...no, Papa,” Raju stammered, the colour of his face going pale.

“What have I told you? Where have you heard that there is a Kohinoor Diamond in India presently?” he asked.

“I...I...I don't remember now,” Raju said.

“Also, a diamond cannot be broken down unless by another diamond itself! And that’s very rarely done,” Raju’s father continued. “It’s the hardest found substance in nature. It is almost always used to cut other substances.”

Raju, Deepu and Sonia looked at him, stunned. They did not know what to say. Sonia was the first one to react. She started crying. Raju’s father looked at her, then Raju.

He hit his head with his palm and sank into his chair. The three children sat down beside him, both Raju and Deepu were also in tears by now.

Raju’s father composed himself. “Get up kids! You lost your phones but you gained something very valuable today,” he said.

The children looked up. They could not understand. Hadn’t they just lost their phones to a thief?

“That’s right. We have all gained a valuable lesson from this theft. Remember, you may know a lot, but you don’t know everything. So, the next time you don’t know something, think twice before acting,” he advised.

Then he added, gently, “It will be far more useful for you to admit it to yourself and then act upon something.” He held their hands as they walked towards the door.

He left them at the door and went off in search of the stolen mobiles.

The three children did not move from the door till he was out of sight.

Remember: There are a lot of things we know because we have learned about them in books or from others. But there are a lot more things we know nothing about (like, maybe, that there's no broken piece of Kohinoor in India). So, it's important to know that you *do not* know everything. Only when you accept this, you will not act in haste and keep learning and become better in everything you do in life.

“It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently.”

~ Warren Buffett

A Teacher's Dilemma

Mr. Ramshankar was a Physics teacher in the old part of Delhi. For more than 20 years, he had taught aspiring boys and girls who wanted to be engineers the fine nuances of the subject of Physics.

He loved his subject, and he knew how to talk about it. It was only a matter of time before parents started requesting him to take tuitions for their children after school as well.

Now Mr. Ramshankar was a very upright and honest man. He was not very comfortable with the idea of teaching after school and taking the huge amounts of money being offered to him without keeping the school informed of the same.

But he did not know what to do. He could teach extra hours, but his school management would not understand why he would want to teach students the same thing again after school hours and earn more money through it. After all, if the students needed more lessons, it could be arranged for in school as well. He also did not know how to say no to the repeated requests that the parents were putting before him.

At first, he hesitated and told them to give him some time to think about it. Then, he just grew quiet when they came daily to discuss the matter with him. He also suggested the parents to go to the school management and talk to them about extra classes. But the parents would not listen. They thought it would take a lot of time to get their request considered and executed at school. They wanted a short cut. So they kept going to his house.

Finally, Mr. Ramshankar couldn't bear it any longer. He would just get up and leave the room when a parent came to his house on the pretext of a having cup of a tea with him. Parents did not know how to convince him any longer.

Except Raju's father, who had a bright idea. When a group of parents gathered in his house to discuss the matter of Mr. Ramshankar's stubborn refusal one evening, he shared his idea. "Why not offer Mr. Ramshankar a new TV set?" he said. "He owns a pretty old set that isn't working

most of the time. And as far as I know, he loves watching television news daily."

"That's a great idea!" said Deepu's father. "I'll go and tell him we will give him a TV set in return for one month of tutoring our three children."

"Yes, yes. You should go. And tell us what he says," said Sonia's mother.

Deepu's father took off for Mr. Ramshankar's house immediately. He arrived on his doorstep and rang the bell. Mr. Ramshankar opened the door, took one look at him and began closing it without saying a word.

"Wait...wait, Mr. Ramshankar. I've come to make you an offer you can't refuse. Please be so gracious as to accept it," said Deepu's father.

"What is it?" asked the old teacher.

"We are going to gift you a high definition TV set. We are proud of having a teacher like you in our community. Please accept it and take our children for one month of tuitions," he said.

Mr. Ramshankar was glued to the floor upon hearing this. He could not believe his ears. He had been saving to buy a new TV set since a long time, and he still did not have

enough money to get one to enjoy his late-night TV news and other shows.

Here was an offer he could not resist. Without thinking much, he accepted it. "Yes...yes, I will. Oh yes! For sure. A month, you say? Why, of course, yes," he exclaimed.

Deepu's father was overjoyed. He sailed off to Raju's house and was greeted excitedly by cheers of victory. The neighbours got curious and came to the house too.

"What is it? Why are you so happy?" asked a neighbour.

Sonia's mother told him the story. He too, congratulated Deepu's father on convincing Mr. Ramshankar. After all, it was not easy to talk to him about the tuitions.

Amongst the neighbours was a young woman named Divya. She was an upcoming journalist and new in the neighbourhood.

Upon hearing her neighbours, she silently slipped out of the crowd and went and wrote what she heard on her computer. She made a call to her office and emailed the story to them much before midnight.

The next day, the local newspaper in its city edition carried a report titled - "Reluctant Physics Teacher accepts HD TV set bribe as one month tuition fee."

Mr. Ramshankar was marked absent in the teacher's attendance register at school that day. That very night, he left Delhi, never to come back to his native place ever again.

Remember: Your reputation, in simple words, is the way in which people think of you. So, a dishonest person or one with bad habits or harsh nature will not have a good reputation. People will like to forget such a person or talk about him in contempt. On the other hand, a kind, honest, and good natured person will have a good reputation. That is, people will be happy remembering and talking about him.

Your reputation helps you out in countless ways, mostly in ways that you never actually see. And so, you must always maintain a good reputation, because only then will people trust you and you will be happy in life. It is very difficult to build a good reputation, but it is very easy to lose it. One bad, dishonest deed, and you lose any good reputation you have created for yourself. So be very careful of how you behave with others, and otherwise. Always be kind to others, and honest, and practice good habits.

**“The most important investment
you can make is in yourself.”**

~ Warren Buffett

The New School

Harini was leaving home to join a boarding school, and she did not know when she would come back. All she knew was that she had to perform well at her new school. Her uncle, her aunt, her mother, her father, her grandparents, her dog and the cat on the wall stood on the door of the house and she waved everyone goodbye.

Harini had no qualms about leaving home. All she wanted was to explore her options to be able to pursue her career after school. Where she lived currently, her choices were limited after Class X. So, she asked her parents to send her to a reputed school with a hostel near her town, and they agreed after some discussion with other family members.

As she sat in the car, her two-year-old brother came running to hug her. He was followed by Asha's son, who had the habit of running around Harini's brother all the time.

Asha was the domestic help who lived with them. She did not have a home of her own. Harini did not know why she did not have a home to go to after finishing her work, but she was happy to have Asha around.

Harini was ready to leave, when Asha's son climbed inside the car as well and refused to get down. Asha came running and started scolding her son to get out of the car. He was six years old and was very fond of cars.

Vishwajeet uncle, Harini's father, tried to coax him into getting down too. "Son, I will come back after dropping Harini to the station and take you for a ride. She is getting late. Hurry now, get down!" he said.

"I want to go to new school with Harini too," he said. "Who will teach me how to speak in English at home now?" he asked, upset that Harini was leaving them.

Harini looked at her father in the car seat next to her. "Papa, can Jeevan go with us? I can teach him at my new school in my free time. Can he stay with me in the hostel?" she asked.

Harini's father looked at her, with a smile on his face. He put his arm around her shoulder, and said, "One day, when you are older, you can come back home and take him with you. For now, you must invest in yourself so that you can take his responsibility later."

Harini did not understand her father. She was quiet.

So Vishwajeet uncle tried again, “Okay, let me ask you something. Can you take care of Jeevan all by yourself at the hostel?”

“No Papa,” Harini replied.

“So, that means you need more help if you want to take care of him right now, isn’t it?” he asked.

Harini nodded her head.

“When you finish your studies, can you take care of yourself all alone?” he asked.

“Yes Papa. But I don’t know if I can immediately take care of myself even after I finish my studies,” she said.

“So you are saying that you are unable to take responsibility for another person now. You want to, but you must invest in yourself to make yourself independent. Then you can teach Jeevan also,” he said.

Harini realized her father was trying to help her first become independent herself. She hugged him. “I promise Papa, I will stand on my own feet before I start teaching Jeevan,” she said.

“Then I also promise. Mummy and I will teach him English while you are gone. Once you have learnt it very well in your new school, you can take over. Is that okay?” he asked.

“Yes Papa! I’ll learn it so well, I’ll beat you and Mummy at it. Then I can teach Jeevan, isn’t it?”

Harini’s father hugged her. His brother pulled at Jeevan’s sleeve, asking him to get down from the car.

“Come back soon, Harini didi,” Jeevan said, after hearing them speak. He quickly got down to follow the two year old, who was already running full speed across the garden towards the jasmine tree. The flowers were in full bloom, and they were going to shake the bark of the tree till the flowers fell on them. It was spring time again.

Remember: Investing in yourself is the best and foremost thing you must do. It simply means continuously spending time to improve your skills and abilities, and being open to learning from your own and others’ mistakes. Maybe learn a new language, or a new music instrument, or how to write and speak well. When you become a lifelong learner, your life will be happier and wealthier, perhaps in more ways than one.

“To get what you want, you have to deserve what you want. The world is not yet a crazy enough place to reward a whole bunch of undeserving people.”

~ Charlie Munger

The Two New Restaurants in Town

It was a winter morning in Lucknow. Mohan and Gopal had come to this town a year ago. They were originally from Bikaner. Mohan’s parents were still living in Bikaner, and he was ready to ask them to move to Lucknow.

Gopal, on the other hand, was not quite settled in his work. His parents were also in Bikaner, but he was unable to ask them to shift. As it is, he thought he should do that only after he heard Mohan speak about it this morning.

Both Mohan and Gopal had set up separate branches of the same restaurant after coming to Lucknow. They were cousins and it had been their dream to open a restaurant together.

Being ambitious, they had decided to set up two branches right at the beginning.

Their restaurants were located a few meters apart from each other on the same road near two busy bus stops, where they served breakfast like hot poha, idli and dosa, upma and bread and omelette to early morning travellers and others.

As they walked together on this winter morning towards their restaurants, Mohan talked to Gopal about convincing his parents to move to Lucknow from Bikaner. For a year now, he had got up every morning at 4.00 am to prepare the items needed for making the food himself and take them to the restaurant.

Gopal, on the other hand, did not feel the need to do so. He had told Mohan he would employ someone to do the early morning preparations and would join him at 6.00 am to leave for their restaurants. They both lived together in the same apartment.

At the restaurant, Gopal had three other people working for him. Gopal would tell them what to do, and go over to Mohan's to watch TV that Mohan had installed for his co-workers when they took a break.

Gopal would head to his branch only at noon, when at Mohan's branch, everyone would finish their work and go

for a small break. They would then return and prepare evening snacks for their customers. Mohan had set up this routine with much difficulty.

He had worked hard and had found people to work with who were diligent and sincere. He was grateful to have made a team after many months of investment in people who were honest, friendly and did their jobs well. He would try and send people to Gopal's branch as well, but nobody stayed at that restaurant for long.

Gopal was not as sincere as Mohan. He was lazy, and would usually think of leaving work onto others. If they could not finish it, he would leave it to them to finish it the next day. Thus, at Gopal's restaurant, everyone was over-worked, even though they were making less quantities of food than at Mohan's restaurant.

Gopal had trouble finding people to work for him, and he always had to ask Mohan to help him.

Mohan was a firm, sometimes strict but kind person. He would ensure that his restaurant prepared all the food items well before people started arriving early morning. He spoke to everyone who came to eat there and assured his snacks were healthy and nutritious, and that they tasted good.

He also shared a good relationship with his co-workers and always discussed everything with them about running the restaurant. He would not only feed the animals around his compound, he would also carefully plan how much to cook every day, so that there was minimal wastage of food.

All these qualities had helped him achieve his dream of putting up a restaurant and running it well enough to start earning profits from it. That he had managed to start earning well from it in the very first year was by no means a small feat. But he was worried for his cousin brother.

In contrast, Gopal would sometimes disappear from his restaurant even in the evenings to entertain himself with people from the neighbourhood, who he called his 'new brothers'. He left it upon his workers to run the place by themselves. When they would not show up for work, he would complain to Mohan and get irritated with them.

He would always tell Mohan to not make his workers get used to him at the restaurant, after all, they had to set up more places as early as possible. Whatever extra money Gopal made, he spent on his evening outings with the people in his colony.

Mohan tried to tell him to spend less on going out, if he wanted to invest in opening more branches. But Gopal was sure he could make more money to do so. He would

talk to Mohan about earning lakhs of rupees from their branches, and then looking for new locations in the town.

When Mohan told him he wanted his parents to move to Lucknow, Gopal did not know how to react. It was too soon for him. He asked Mohan how he would support them also in Lucknow.

“I have made a decent profit in this one year,” Mohan said. “I think, in some time, I can ask my parents to consider shifting to Lucknow.”

“But isn’t it too soon?” Gopal asked. “How much profit have you made? I cannot afford to bring my parents here. I have barely earned any money this year. Isn’t it early for a business to start earning profits?”

“Well Gopal,” Mohan said, “I have managed to save a bit. I can now shift into a bigger house as well. What are you planning to do?”

“I have no plans to shift my family here yet! And I cannot afford a bigger place! How will I pay rent for this place alone?” he said, getting angry with Mohan.

“Of course, Gopal, I won’t shift till you can earn some more money,” Mohan replied while keeping his hand on Gopal’s shoulder.

“You go! You only think about yourself! I’ll manage on my own,” Gopal said, and left the house in a fit of rage. Mohan tried to call him, but he refused to pick up his phone. When Gopal returned late at night, he asked Mohan to pack his bags and leave.

Mohan left the house and shifted to a friend’s place. He kept trying to talk to Gopal, but Gopal would not talk to him. Slowly, Mohan gave up on trying to have a conversation with him. After two months, Gopal and Mohan became complete strangers for each other.

Gopal’s new brothers who used to go out with him every day went to ask Mohan for work, and that is when he found out that Gopal had suffered a huge loss in his business in the last two months.

Their families had also completely stopped talking to each other, so Mohan did not know that Gopal had shut his restaurant and had gone back to Bikaner.

Mohan asked Gopal’s so called brothers why they did not stop him, or look for a way in which he could stay back. The brothers criticized Gopal and told Mohan that they did not like Gopal. He was a good-for-nothing fellow.

Mohan turned them all out of his restaurant. He did not give any of them a job. Any person who said bad things about someone they called their brother could not be

trusted. He shut all doors on them and cried at night for Gopal.

The world had helped his restaurant flourish and he had realized his dream in this new town. But the same world had punished Gopal for being irresponsible, careless and late in his work. Gopal had gone back to parents with a broken dream.

Remember: If you wish to achieve anything in life, like you want to become a great dancer or a painter, or a scientist or doctor, you must work hard at it. It is only when you work hard and with dedication over a long period, you become deserving of what you want to achieve. It is rare that people achieve any success in life without hard work and dedication.

**“Money, to some extent,
sometimes lets you be in more
interesting environments. But it
can’t change how many people
love you or how healthy you are.”**

~ Warren Buffett

The Dora Doll Birthday Party

Lavanya was excited. She had just made friends at her new school, and she was going to her new best friend’s birthday party in a costume.

Her new friends, and especially her new best friend, had so many dolls and clothes, Lavanya wished she had all of them too. She would keep telling her parents to buy her the things she saw at her friends’ homes.

Her parents had a big car and had just bought a house too, just like her new friends. But her friends had more dolls, clothes and toys than she did. So, when she got invited to the birthday party, she looked forward to go there. It was going to be her first birthday party and she didn’t want her parents to say no and not let her go.

The theme for the party was Dora in India. Dora was her favourite doll in the whole world, and she would get a chance to dress up like her. So she insisted so much at home that she finally got what she wanted.

Her mother called up her father and told him about the party. She put down the phone and sighed sadly at Lavanya.

“Your father agreed, Lavanya,” said her mother. She wanted Lavanya to understand why they were not sure about letting her go for parties yet. Her father would also have to pay for her expensive gifts to her friend and her costume, which she would probably wear once and hang in her cupboard.

Lavanya barely saw her mother’s face. She clapped her hands and danced in joy. She was so happy that she did not notice that her mother was sad.

She wanted her mother to take her to the market immediately to buy a costume for the party. Once they were at the store, she wanted all the dresses she saw.

At home, she cried that she had to choose from only three dresses her mother had got for her. It was after her dad gave her chocolates and promised that he would buy her more dresses that she finally chose one to wear. She quickly picked up the new Dora doll she had bought for

Sammy, short for Samridhi, her best friend, and ran to the car that her father was honking impatiently. This was going to be lots of fun.

Sammy hugged Lavanya and pulled at her arm to introduce her to the other friends she had invited for the party. Disha was Sammy's best friend from her colony. Manav was her best friend from Class 2 C. Lavanya did not know him. Both she and Sammy were in Class 2 D. Chelsea was the foreign student who had just joined their section. She was another of Sammy's best friends who Sammy sat next to when she was not sitting next to Lavanya. Sammy had many best friends. Lavanya wished she too had as many good friends as Sammy.

At the party, Lavanya went and sat on the sofa next to Disha and Chelsea. They were holding their mouths and laughing at something, pointing at her. Lavanya did not understand. She looked around herself to see if everything was okay. Just then, Sammy called out to her. She got up and went quickly to her. Sammy introduced her to Himanshu, who was her best cousin. He was older than both of Sammy and Lavanya.

They sat around and started playing Dora doll games. There was a tattoo artist in the corner of the room who was painting tattoos on their arms. There was also a magician who was going to show magic tricks later. He was sitting and grinning at everyone. Lavanya wanted to throw a

party like this at her home too. Everything was so wonderful.

Sammy's mother was also dressed in a Dora costume. She was getting plates and plates of food for everyone to eat.

There were pastries, muffins, jalebis, gulab jamuns, all Lavanya's favourites. The plates and cups had Dora dolls drawn on them. Pooris, pakodas, and paneer tikkas were being served on the table. Everyone was having a great time.

Lavanya wanted more pastries. She had just eaten two, a pineapple and a strawberry pastry. Now she wanted the chocolate pastry she saw Himanshu eating. She did not feel like getting up and asking Sammy's mother for it. It was too much of an effort. So, she waited for Sammy's mother, but aunty was so busy that she did not hear Lavanya calling out to her.

Everyone was making a lot of noise, so Lavanya called out louder. Finally, she shouted at Sammy's mother, telling her to give her one more pastry.

Sammy's mother was not very happy with Lavanya demanding a pastry. She shoved the pastry on her plate, irritated. "Eat, eat my child. You look so plump, like you belong to a very well to do family!" she said, pulling at Lavanya's big cheeks.

Chelsea and Disha laughed out loud. Disha was getting her tattoo done and Chelsea was standing next to her. Disha finished her tattoo, jumped off her chair and came to where Lavanya was sitting.

“Enjoying your pastries, Lavanya? See, I got a Dora doll tattooed on my wrist. What will you get? Shouldn’t she get a big hippopotamus done Chelsea? It’ll suit her,” she said while laughing out loud.

“I also want a Dora doll tattoo. I have never had a tattoo done before,” Lavanya said.

“Oh no! Dora doll would look too small on your wrist,” exclaimed Chelsea, “You should get something bigger done. You have such huge arms.”

Lavanya looked at her arms, then at Chelsea’s arms. They looked smaller than hers.

Chelsea was sniggering at her. She looked at Disha, who was laughing. They both left her sitting on the chair alone. “Come, Chelsea. Let’s go find Sammy. Bye Lavanya!” she said.

They waved at her and went off to find Sammy. Lavanya looked at her pastry in her Dora doll plate. She wanted to eat it. But she couldn’t. She wanted her mother and father to come pick her up.

She just wasn't hungry anymore.

Remember: Money can buy you a lot of things in life, but not things that matter the most. Like how much people love you. When you have a lot of money, you may suddenly find a few people liking you, but that does not mean they would love you for the person you are. So be careful when you want to spend money to impress someone, because it rarely works over the long term.

“Spend each day trying to be a little wiser than you were when you woke up. Day by day, and at the end of the day – if you live long enough – like most people, you will get out of life what you deserve.”

~ Charlie Munger

The Banana Tree

Sreenath was lying on his couch in the living room. It was hot and he had just finished a meal of rice and curd. He was sweating. He wanted to put the fan on but was feeling lazy. So, he kept lying down, wishing someone would put it on. Today was a holiday from school and he did not want to get up at all.

Ten minutes went past. Sreenath could not go off to sleep. But he would not get up either. He did not even toss and turn due to the heat. He just lay still, wondering when the fan would start.

Just then, Sreenath's mother came into the room. "Sreenath, go off to your room to sleep. Some guests are coming."

"No mummy. Tell them to come tomorrow. I don't want to get up," he said.

Sreenath's mother looked at her son in disbelief. She was used to his laziness but today was too much. "You expect me to tell Veena aunty and my other friends to not come to the house because you are sleeping on the sofa? Have you gone crazy or this is a new height of laziness you have managed to conquer?" she asked in bewilderment.

"Go away, mummy. Don't bother me," he said. A fly came and sat on his shoulder. Sreenath looked at it and closed his eyes again.

Sreenath's mother exclaimed in exasperation, "What a lazy fellow! He will not even wave the fly off if it sits on him. Next, he will want a banana to fall in his mouth by itself. Too much effort, he will complain, to go buy one from the market."

Sreenath heard his mother mumble under her breath as she gave up on him. Soon, all went quiet. He opened one eye to see if she was still there. He said to himself, "Seems like a good idea. Next time I want to eat a banana, I will sit

under the banana tree outside the house. Who will walk all the way to the market?"

Saying this, he dozed off for a few minutes. In his dream, he saw a ripe, yellow banana on the doorstep of his house. Just when he was about to ask his mother to give it to him, he woke up, only to find his mother standing on his head. Veena aunty was standing behind her with her friends. They were all staring at him. He was about to close his eyes again when Veena aunty said, "Get up Sreenath! Get dressed and get us some buttermilk from the market."

Sreenath got up slowly, groaning. He wanted to sleep some more. His mother shoved some notes in his hands. Sreenath did not want to go. Then he suddenly remembered the banana he wanted. "Okay aunty. I'll go at once," he said happily.

Veena aunty looked at him suspiciously. Sreenath grinned and disappeared from the front door. He quickly went and sat down in front of the banana tree just outside their verandah. He looked up at the banana flower stem hanging from the tree. "I'll wait. The bananas look ripe. They can fall anytime. Meanwhile, I'll close my eyes and rest a little," he said to himself.

An hour went past. Sreenath woke up and looked around himself. No bananas had fallen yet. "That's okay. I am sure they will fall in no time now," he said to himself.

By now, it was 4.30 pm. Sreenath kept looking up at the bananas. "When would they fall?" he thought. There were so many of them. "It can happen any minute," he convinced himself, so he waited some more. And waited.

By the time it was almost dark, Sreenath could hardly see the bananas. He wondered if they fell at night. He was very hungry. But he was not tall enough to reach the bananas. So, he kept sitting. The bananas refused to fall.

By 7.00 pm, his stomach was on fire. He had eaten nothing since lunch. He could not sit any longer. He got up and went inside the house.

Veena aunty, her friends and his mother were all drinking tea. Sreenath had completely forgotten they were at home. "What Sreenath! You take this long to get buttermilk, is it?" his mother asked.

Sreenath was so hungry he did not even hear her. "Please give me something to eat, mother! I am very hungry."

Sreenath's mother heard his voice and quickly gave him a banana from the kitchen. "Here...eat this," she said. Sreenath gobbled the banana up. "Where is this banana from, mummy? Is it from the banana tree?" he asked.

"No, it's from the market. The bananas on the tree outside are not fully ripe yet," she said.

Sreenath went quiet. He thought for some time. Veena aunty was looking at his face. "What happened son?" she asked.

"Nothing, Veena aunty. I have realized that I am very lazy. I will not be so anymore. I'll go and get your buttermilk from the market right away. Can I have one more banana mother? I'll get some more from the market," he said.

Sreenath's mother gave him another banana. He peeled it and ate it slowly. Then he waved at them. "I'll be off now. See you!" he said, disappearing once again at the door.

The two women and their friends looked at the door and then at each other curiously. They smiled and shook their heads, and started chatting again. Sreenath came back in half an hour from the market. He entertained his mother and her friends with some of his jokes. When they left, he wished his mother good night and asked her to wake him up early in the morning.

"But it's Sunday tomorrow," her mother said, "And you always sleep late on Sunday."

"Just wake me up, mummy," Sreenath said. "I have work to do," and went off to sleep. That night, he dreamt of dozens of yellow, ripe bananas falling from the banana tree outside his verandah and flooding his house. He woke up and sat up straight in his bed, hungry. He saw the time

on the wall clock. It was 5.00 am. He had woken up before his mother got up in the morning every day. He left his bed and found two bananas in the fruit bowl in the kitchen. He sat at the dining table and ate them slowly.

Remember: You are not perfect. Nobody is. But you can always try to become better than what you were yesterday or the day before. This is especially true when it comes to learning new things and becoming wiser. Try to be in company of good people and learn something new every day. Don't worry even if you learn a small thing, like the meaning of a new word, or how to improve upon a dance step. Taking things step by step will lead to huge success if you are consistent. If you consciously spend each day trying to improve yourself and your skills and abilities, you will take a massive leap at some point.

**“Chains of habit are too light
to be felt until they are too heavy
to be broken.”**

~ Warren Buffett

The New Video Game

Raju came back from school and flung his bag on the chair. “Ma, am home. Food!” he yelled.

He took off his shoes and socks in a hurry and ran at top speed to his room. He couldn’t wait to play the new video game his father had got him. His mother ran after him, matching his speed. “Wait Raju! Where do you think you are going? I’m not giving you food in your room. Come here at once!”

She caught him by his shirt which was half out of his shorts already. Raju was not only running, he was also taking off his uniform simultaneously to save time.

He was that efficient when he wanted to play new games. Not only could he play them day and night, he could also eat his food, do his homework, though not so well, and listen to his parents’ conversations about him, all while

playing a video game. When his father and mother decided to not get him any more games, he screamed and cried for hours. They finally gave up and got him a new one.

Raju knew he had to play each game fast to get a new game. He had never lost a game once he learnt how to play it. This was also the reason he got bored quickly.

His mother tried every day to tell him to do other things, like read his books, go out and play with other friends, learn his music which he was so fond of. But Raju only wanted to play video games in his room.

When his mother would scold him, he would stop for a while, go watch some TV or help her in the kitchen. But as soon as she was busy with her work, he got back to playing the games. Sometimes he would even play all night when everyone was sleeping, so that they would not tell him to stop.

Things went on for a while like this. Raju's parents did not know what to do with him anymore. Raju was just managing to pass all his subjects at school.

After a while, his parents stopped bothering about his habit. They got so used to him playing daily after school that they let him be.

Apart from spending so much time on this one activity, he was doing fine, they thought. He did his homework and he joked around and made everyone laugh. He seemed to be able to manage well enough.

One day, as usual, Raju was playing in his room. He heard his mother talking to someone on the phone. He could not hear her properly and he thought she took his name once or twice. So, he went out to see who she was talking to.

Raju's mother had just put the phone down. She looked not quite like herself, so Raju went up to her. "What happened, mother?" he asked.

"Nothing. Let your father come home," she said. "We'll talk about it. Go to your room now."

Raju hesitated, but hearing his mother's tone, he kept quiet and left for his room. He waited for his father to come.

In the evening, when his father got home, Raju was still playing in his room. He heard his mother crying. He couldn't hear his father at all. Just some words here and there. 'Raju', 'school', 'teacher' he could figure out, but nothing else.

He got a little scared. What was happening?

Raju's mother came to the room. "Come Raju, your father is here," she said. He looked at his mother's face. She had been crying. "What happened, mother?" he asked, once again.

"Come out first, Raju. Let's sit in the living room," she said. Raju was worried and scared by now. He did not know why his mother was behaving this way.

Raju's father looked calm, so Raju got a little confidence and asked him, "Why is mother crying, Papa?"

Raju's father took him in his arms. "It's okay, Raju. Your mother is upset. You have failed in one subject in your term exams this time. Your teacher called in the afternoon to tell your mother," he said.

Raju did not know how to react. He saw his mother's face, and burst out crying. His father hugged him. He cried so much that he was exhausted in sometime. He had never failed in any of his exams, ever.

He did not know how he did not pass this time. All he knew was that he had only studied while he was playing his games in his room. He had never studied apart from when he was playing a new game.

He could not talk to his parents anymore. He needed to go to sleep. He went off to his room, switched off the new

video game his father had got him, and crashed on his bed. He slept soundly for hours till morning.

This was the first time he had switched off his video game because he did not want to play it anymore.

Remember: When we do things over and over, they become our habits. It is good to practice healthy habits. This is because we are what our habits make us. They are either moving us forward or holding us back. Unfortunately, when it comes to habits, it's much easier to form bad habits - like spending a lot of time sitting and watching television that could make us unhealthy - than good habits - like playing an outdoor sport or exercising that would keep us healthy. This is because bad habits are usually easy to do. They take little effort. On the other hand, a good habit requires effort and self-discipline. They are much more difficult to acquire. So be careful of the habits you are picking up, because they would define your future. Pick up a lot of bad habits and you may get disappointments in life. Pick up a lot of good habits, and you will be happy and successful.

“I believe in the discipline of mastering the best that other people have ever figured out. I don’t believe in just sitting down and trying to dream it all up yourself. Nobody’s that smart.”
~ Charlie Munger

The Earth Revolves Around the Sun

“Oh, I forgot my Science school book!” Shanti told her bench mate, Nirupama.

“How could you?” asked Nirupama.

“I prepared for Tuesday’s time table, instead of Wednesday’s. I am so lost sometimes,” Shanti said.

Just then, their Science teacher, Gita Ma’am came into class. She wished everyone and then started with the lesson explaining the solar system. She drew a few round shapes on the board. Then she turned to the class. Her eyes fell on Shanti.

“Shanti, does the Earth go around the Sun?” she asked.

Shanti said yes. Then her teacher asked her to open her book and point towards Earth and Sun in the solar system. Shanti immediately told her that she hadn't brought the book to school. She apologized for it.

The teacher asked Shanti, “Why? What happened?” Shanti told her that she had arranged her bag as per Tuesday's time table when there was no science class. And today was Wednesday.

“That's okay, Shanti, sit down,” Gita ma'am said. “Just look at these circles I have drawn on the board. If these were the planets in the solar system, which would be Earth? And which would be the Sun?”

“Ummm hmmm. I don't know Ma'am,” Shanti replied.

The teacher asked her if she had forgotten what she had read in class. Shanti replied she had not. She remembered that Earth revolved around the Sun. But she was not sure if she could say it with absolute certainty anymore.

Everyone in class started talking all at once. Nirupama tugged at Shanti's hand and said, “What are you saying? Keep quiet.”

Gita ma'am asked, “Why do you say that, Shanti?”

“Ma’am, I have never made a mistake in arranging my bag. My mother left it on me when I had just started coming to school. But today, I made a mistake for the very first time because I forgot which day of the week it was. I can’t see a Tuesday or a Wednesday anywhere. If the days of the week cannot be seen, I can only depend on something like a calendar to tell me what day of the week it was. Similarly, Earth cannot be seen too because we are living on it. How could we be so sure it is revolving around the Sun?” she asked.

The whole class went silent.

So, her teacher asked, “How was it that India was able to send more than 100 satellites into space recently?”

“Through a satellite launcher,” Shanti replied.

“So why was it called successful, Shanti?”

“Because they were put in the positions they were supposed to be put in?” Shanti replied, though she was not confident this time.

“That’s correct, Shanti,” said her teacher. “But has anyone ever put so many satellites in space before?”

“No ma’am,” Shanti replied. “This is the first time.”

“So, would they have known the correct position of the Earth from previous journeys into space to have successfully put so many satellites around it?” Gita Ma’am asked.

Shanti murmured, “Yes ma’am!” She was realizing what her teacher was trying to say to her.

Gita Ma’am asked her, “If the launch was successful, then can we believe that scientists have also made a correct assessment of the position of the Earth and the Sun?”

Shanti again said, “Yes ma’am!”. She had realized if the scientists who launched the satellites hadn't known the correct positions of the Sun and the Earth and the other planets in our solar system very well, they would not have been able to achieve the success they had.

Gita Ma’am finally said, “You see Shanti, a lot of work has already been done. And based on that, we are further able to make successful trips into space. Especially some parts of our solar system. Some things have been perfected by other scientists that need to be utilized to explore and discover space and its wonders further. And that is why India could make a world record satellite launch because it did exactly that. We should master what has already been perfected by learning from those who have done the hard work and shared their knowledge with us. We

should not isolate ourselves and start dreaming of doing things all by ourselves without any help.”

“Yes Ma’am,” Shanti said. “Thank you so much, Ma’am!” The bell rang. The class got over. Shanti and her friends ran outside to the school ground for their sports period. Gita Ma’am left the class and went to the staff room.

She told her colleagues about her discussion with Shanti. All the teachers congratulated Gita Ma’am.

“Congratulations Ma’am!” said the History teacher. “You have an excellent Science student in your class. You must be proud of her.”

“Thank you, Sir!” said Gita Ma’am. “I wish you an excellent History student too.”

“So be it, Ma’am!” said the History teacher. “Our country is in good hands if our children ask us questions and think with their curious minds.”

“Yes Sir. I agree,” said Gita Ma’am.

Meanwhile, Shanti had quietly slipped away from her sports class and returned to her classroom. She stood in front of the circles Gita Ma’am had drawn on the board. She could not take her eyes off them. She must remember to read her book on the positions of the stars again, she

thought to herself. She wanted to understand how a rocket was launched in space, and she needed all the knowledge in her Science book to help her make her next project.

Remember: It's good to learn from others and master the best of what others have already figured out. Like when you have doubts in your class, it's good to ask your teacher than search Google to find the answers. We are not smart enough to know everything on our own, and neither do we have the time to do so. Also, you will always find knowledgeable people around you who are willing to help you. You just need to seek their help.

**“You’re lucky in life if you have
the right heroes.
To the extent that you can, pick
out a few heroes. There’s nothing
like the right ones.**

~ Warren Buffett

My Dad's Hero

“What is the time?” Mansa asked. She was waiting for her Dad to pick her up from school.

“It’s time to leave,” said Hitesh. He zipped up his tennis racket, and tossed the ball in the air, repeatedly.

“I know that. I’m asking you what does the watch say?” she asked, indignantly.

“How does it matter?” he asked, his eyes on the ball in the air, hands ready to catch it as soon as it came down.

“Oh Hitesh, you are so troublesome!” she said.

“You are welcome,” he said.

Mansa was already quite impatient. She had been waiting for her father since an hour now. Even Hitesh had finished playing tennis, and he had an hour-long slot after her. Now he had nothing better to do but to tease her. She got angry with him.

“Why don't you go drink water or something? I am thirsty too, I could do with some cold water,” she said.

“Hmmm. You could do with some cold water for your head too,” he said. He put his hand inside the front pocket of his backpack and took out a small statue from it.

He walked up to Mansa. Mansa pretended she didn't see him walking towards her. She didn't want to talk to him. She was anxious, impatient, hungry, angry and tired all at once.

Hitesh pulled her ponytail. “Mansa, see here. I've got something for you.”

“What now?” she said, pushing him away.

“Look!”, he said, and thrust the statue under her nose. Mansa had to see what he was holding in his hand. It was a small white statue. If she wasn't mistaken, it was a small idol of Gautam Buddha. She had seen pictures and read about him in her Class VIII textbook.

She took it from him. "Thank you! Is it Gautam Buddha?" she asked.

Hitesh laughed, "Why do you call him by his full name? He is known simply as the Buddha."

"How do you know?" Mansa snapped back.

"My Dad gave me one to keep on my bedside when I was six," Hitesh said, "I have had his statue there for a long time now."

"Oh, can you tell me something about him?" Mansa asked. "I don't know anything about him."

"Well, I'll tell you a story my Dad told me once. About him and the Buddha," he said.

"Your Dad met the Buddha?" she asked, mocking him.

"How could he meet him? The Buddha lived more than 2000 years ago. My Dad was given a statue of Buddha by his friend, Varun uncle," Hitesh said.

"Oh, why?" Mansa asked.

"It's a long story, but let me still tell you. My Dad and Varun uncle often used to go for bus rides around the town. My Dad was always naughty. He would pull pranks at the bus drivers and give them a scare. He used to earlier

go for bus rides with Sujit uncle before Varun uncle started going with him.”

“Tell me more!” Mansa said. “Why did they pull pranks on the drivers?”

“Sujit uncle was my Dad’s next door neighbour. He was older than my Dad and used to be very good at playing hockey. My Dad could never beat him at scoring goals and always admired him. Sujit uncle would shove the conductors out of the buses when they would be standing at the door and laugh when they ran to catch the moving buses.

“He would literally shout while singing at the top of his voice and drum the windows of the buses loudly till the passengers would be irritated with him. Seeing the antics of Sujit uncle, my Dad would also pull pranks on the bus drivers. He liked to irritate people when they were doing something to disturb them. He used to laugh when they would get angry,” Hitesh said.

“Oh, maybe your Dad meant it as a joke?” Mansa asked.

“Yes, he used to enjoy cracking such jokes on people. Anyways, so Sujit uncle left and went to a bigger colony when his parents shifted. After that, Varun uncle joined my Dad for the bus rides. Varun uncle was my Dad’s friend in class. My Dad used to talk to everyone a lot, and

Varun uncle became his friend and started meeting him after school. So, Dad took him to play his pranks along with him. He would disturb the driver in one bus every weekend when they used to go from Kalyan to Thane. They used to travel to enjoy themselves. The bus driver and conductor knew him and Varun Uncle, and they would shudder whenever my Dad boarded the bus. My Dad would enjoy the attention he would get in the bus. Everybody would keep telling him to stop creating mischief. But the more they would tell him, the more he would do so."

"Then?" asked Mansa.

"Well, one day, my Dad carried a lizard in a glass jar in his backpack. He asked Varun uncle to hold his backpack while he went and said hello to the bus driver. Varun uncle was shy and quiet, unlike my Dad. He used to fear my Dad but listened to him and obeyed him as well. So, he sat quietly in the seat just behind the bus driver while my Dad went up to him.

"While going, he asked Varun uncle to hand him the glass jar from the backpack as soon as he was near the driver. Varun uncle opened the backpack, and without looking at the jar, he gave it to my Dad. My Dad took the lizard out of the jar and put it on the driver's shoulder."

“What? Hahahahaha! It sounds scary, but it must have been quite funny, right?” asked Mansa.

“It was scary for sure,” Hitesh continued. “The bus driver panicked and let go of the steering wheel. The bus swerved off the road and the conductor fell out of the moving bus. All the passengers were thrown to one side of the bus.”

“Oh no! Were they fine?” Mansa asked anxiously.

“Sadly, no. The bus was controlled in a matter of seconds by the driver, who realized what had happened. But by that time, the conductor who had fallen out had broken his arm. And Varun uncle received several bruises, including one on his nose. All the passengers were hurt too.”

“And your Dad?” Mansa asked.

“Surprisingly, my Dad left the bus without a scratch. He got down and looked around, as if nothing had happened. He even forgot his friend Varun uncle was still in the bus.”

“How could he do that?” Mansa asked.

“My Dad told me he did not know how to react to the whole incident. He didn't feel anything. He didn't know what to do except leave the bus and go home. He didn't talk to anyone about it at home. The next weekend, he

called Varun uncle's home to tell him to meet him at the bus stop again. Varun uncle was not at home when he called. So he waited for him to call back. When Varun uncle did not call back till evening, my Dad called him again. Varun uncle's mother picked up the phone and told my Dad not to call up again."

"Why?" Mansa asked.

"Well, my Dad did not know, and was very angry at Varun uncle for not talking to him. So, he went to his house to ask him what was wrong with him. Varun uncle met him, but did not say a word.

"Instead, he gave him a Buddha statue. And went back inside the house from the garden they were sitting in."

"A Buddha statue? Why did he do that?" Mansa asked.

"He told my Dad before he went inside his house that Buddha was his hero. And he wanted to share his hero's statue with my Dad. That was his parting gift. He never met my Dad after that. Not until today."

"But why was Buddha Varun uncle's hero?" asked Mansa.

"Well, Varun uncle heard a story from his Dad about Buddha and his Dad. I won't tell you that story now, but basically, his Dad told him that Buddha was a

compassionate man. And that he forgave himself, and others easily. So his Dad admired the Buddha and chose him as his hero.

He told Varun uncle to find his own reason for liking someone, so long as it brought happiness and peace to himself and others. He also told him to find his own meaning in Buddha."

"Okay. But why are you giving me Buddha's statue?" Mansa asked, feeling scared and happy at the same time, for some reason.

"Oh, I am not giving it to you as a parting gift," Hitesh replied. "Varun uncle got this for me. I already have one so I thought I would give it to you.

"You see, Buddha is my hero too. And I wanted to share my hero's statue with you."

Mansa did not know what to say. All she did was thank Hitesh, and hurry off to her father, who had finally come to pick her up.

She gripped the statue tightly in her hand. For some reason, she felt like smiling.

“She put the statue on the dashboard of the car. Then she told her Dad the story of Hitesh’s Dad, and Varun uncle’s hero.

This was how Mansa was lucky enough to find one of her few heroes. Hope you find yours too.

Remember: It is said that we are the average of the five people we spend the most time with. This is also true of the people we count as heroes in our lives. We often want to become like our heroes. So, if you pick the wrong people as your heroes, you are likely to take up their values of wrongness and become like them. On the other hand, if you pick good people as your heroes, you are likely to become like them, that is, a good person yourself. So be careful of the kind of heroes you have in life.

“Envy is a really stupid sin because it’s the only one you could never possibly have any fun at. There’s a lot of pain and no fun.”

~ Charlie Munger

The Bungalow on the Corner of the Street

Mr. Tripathi moved in with his family to Chembur when he shifted to Bombay. He rented out a small apartment in the corner of the street in his colony. Though his was a family of four - him, his wife, his mother and Rohan, his son - he had to take up a small place for all of them. Having just moved to a big city from Allahabad, Mr. Tripathi could not afford a big house. After settling in, he started going for his new job every day.

Rohan was a small boy of thirteen when he joined White Spring School in his new colony. He made many friends in school, and they all used to go to his house to play in the afternoon after school. Mrs. Tripathi used to give them hot snacks and cool drinks while they played. Mr. Tripathi would return from work and the boys would still be

playing at home. Rohan's mother was the only person who could tell the boys to go back home and come back the next day.

Mr. Tripathi was an honest man. He was hard-working and got promotions in no time at his workplace. Soon, the family decided to shift to a bigger house. They needed the space for their family, and another child was on the way. All the neighbours came for the party he threw when he shifted to a new house.

They congratulated Mrs. and Mr. Tripathi, had a feast that lasted till midnight. Then they all went home, tired but satisfied with the food and drinks that were served. On the way, while walking home, Mrs. Gulati asked Mrs. Sharma, "Did you see the new sofa Mrs. Tripathi got for her drawing room? It was very comfortable, no? You could sink in it."

"Yes, I was admiring it too, replied Mrs. Sharma. "It was nice and velvety. I'll get one for our home too."

Mr. Sharma was quiet all this while. He and his wife turned to their lane and waved goodbye to all of them. After some time, he asked his wife, "Where will we get the money to get a sofa like that? Why did you say that to Mrs. Gulati?" he snapped angrily.

“Why can’t we get one?” asked Mrs. Sharma. “You’ll also get promoted. Then we can take up that bungalow on the corner of the street which is empty. And I’ll have a bigger sofa set that I can put in my drawing room in that house.”

“What will we do with a bigger house?” said Mr. Sharma. “Mr. Tripathi has a family, and another child is on the way. Let us think of one when we have a bigger family. Okay? But tell me, the food was good no?”

But Mrs. Sharma was not thinking about the food. “Do you think Mrs. Tripathi moved into that new apartment because she wanted to have more space for her family?” she asked. “You are so innocent, sometimes, Rajeev. She called us to show off her sofa, her shiny new kitchen, her sari. Did you see her jewellery? They haven’t just bought a new house.”

“Oh, can you stop it now? This is irritating,” Mr. Sharma said.

Mrs. Sharma kept muttering under her breath while winding up the house. Mr. Sharma shut his ears and went off to sleep.

Some months passed by. Mrs. Sharma had forgotten about the velvet sofa. She was making food in the kitchen for the evening when her son, Harsh, came running inside. “Mummy...mummy, Rohan has bought the bungalow on

the corner of the street! Tripathi uncle just came home and told aunty and Rohan. They took us all to see the house, Mummy! It's big! And Rohan's room is so big, Mummy. I also want a room like his."

Mrs. Sharma called up Mrs. Gulati immediately. They started criticizing Mrs. Tripathi for showing off her new bungalow as soon as they bought it. Very soon, some of the neighbourhood women had gathered in Mrs. Tripathi's new home. Mrs. Gulati and Mrs. Sharma went too. They praised the house and asked Mrs. Tripathi what furniture she would put there.

Mrs. Tripathi was happy. She talked to them excitedly about her plans. Mrs. Gulati and Mrs. Sharma listened, ooh-ing and aah-ing whenever she mentioned a sofa, a new TV set, new crockery sets, and when she promised to throw her party in her new sets, they were very pleased and thanked her. They stayed for a while and came back to Mrs. Sharma's home.

"Just wait till I tell Mr. Gulati this news," said Mrs. Gulati. "He will be green with envy. He had his eye on the bungalow for a long time now."

"Oh, really?" said Mrs. Sharma. "Well, now Mrs. Tripathi has it."

“It’s not Mrs. Tripathi’s house. Mr. Tripathi bought it,” snapped Mrs. Gulati.

“Wonder where Mr. Tripathi is getting all the money from? He can’t be getting so much money for his promotions?” Mrs. Sharma said.

Harsh was listening to his mother and Mrs. Gulati. He quietly slipped out of the room where the two women went on bickering about the house. He went to Rohan’s house, asked if he could meet Rohan, and they went to buy lemon drinks at the shop that was next to the bungalow.

Rohan couldn’t understand why Harsh was so quiet. He usually talked nineteen to a dozen. Rohan asked him to say something. Harsh tried to cheer up, said a few things, then casually wished him good bye.

He went back home and found his father watching TV. He sat next to his father and asked him, “Papa, why has Tripathi uncle bought a new house?”

“Maybe because he needed it and had the money to buy it, Harsh. His company won an award recently and they promoted Mr. Tripathi for it,” he said.

“What did Tripathi uncle do, Papa?” asked Harsh.

“He worked very hard and got them a deal that has generated a huge profit for them,” Mr. Sharma told his son. He grimaced. He could not bear to think what his son would ask him next. Why he couldn’t earn that much money, maybe?

Harsh was thinking. “I know Papa, I’ll also get rich like Tripathi uncle one day. Then Mummy will be happy,” he said, gleefully, and ran off.

Mr. Sharma turned back to the TV. He was worried. For the first time in his life, his son and wife were talking about earning more money, and he had no answers to give them. He knew there was something wrong, that they were all feeling envious of Mr. Tripathi’s family, but he did not know how to tell his family not to want what they had.

Maybe he could ask them to want their own house. Not Mr. Tripathi’s. He sat thinking.

In his room, Harsh was trying to think how much money Tripathi uncle would have paid for the bungalow. He did not know, so he thought he would ask Rohan. But he was feeling uncomfortable about asking him. He did not know why.

Winding up the house, Mrs. Tripathi was grumbling about how her crockery was getting old. She wanted new plates

and spoons, the new set she had seen in the market. She was angry, and she did not know why.

The whole Sharma household could not sleep properly that night. None of them knew why.

Remember: If you are reading this story, there is one important thing that is true for you. And it is that you can read. And not just this, you also have enough food to eat and, most likely, you are in good health. If all these are actually true for you, note that there are millions of children who sleep hungry at night because they have no food to eat. Then, there are millions who cannot read like you can. And there are millions of children who do not have good health. So, instead of feeling bad at something you don't have that your friend has - like a new dress or an expensive video game - be thankful for the very important things you have in life. Don't feel envious of anyone who has more than you, because there are countless others who do not have even one percent of what you may have.

**“Price is what you pay.
Value is what you get.”**

~ Warren Buffett

The Syrup Ice-Cream Man

I was trying to sleep off in my cot. My father was ready to leave, tucking me in for the night.

“I cannot sleep, Papa. Tell me another story,” I said, not wanting him to leave.

My Dad stopped and sat down again. He quickly flipped through his book again.

“What are you thinking, Papa?” I asked.

“Nothing...nothing son. Would you play with this till I read?” he said, handing me my Rubik’s cube.

“No Papa! I don’t want to play with the Rubik’s cube. Let’s go to the mall. I want an ice-cream.”

“Now Keshav? We can go tomorrow to the mall. It’s your bed time,” my Dad told me. Then he closed his book and

asked, "Okay wait. Let me tell you a story about myself. Would you like to hear it?"

"Oh yes, Papa!" I said, excitedly.

He started. "A few years ago, when you were in the school down the road and I used to work from home, remember, I used to come pick you up every day in the afternoon when your school got over?"

"I remember Papa. Then we used to have those syrup ice-creams outside the school from the cart vendor."

"That's right, Keshav. And do you remember, your friends Vibhu and Pari used to join us too? And fight with you if they finished their ice-creams before you for yours?" he asked, smiling.

"Oh yes, Papa! Vibhu still fights with me at my new school for the tiffin," I said.

"And I can no longer come and pick you up from your new school," my father said. "It's too far for me. And do you remember Pari?" he asked.

"Yes Papa. I remember her now! But it's been so long since I met her."

“You know how much I used to pay for all our syrup ice-creams?” he asked. “Twenty rupees for the four of us. And that too, almost every other day.”

“That’s it, Papa?” I asked.

“Yes! And now, the last time we went to the mall, just you and me and Mummy, I paid three hundred rupees. Imagine if Vibhu and Pari came with us. I would have to pay five hundred rupees, just for ice-creams.”

“Ice-cream has gotten so expensive, Papa?” I asked. I was shocked.

“Yes! And this was just three years ago. Now, to be able to go to the mall to buy ice-cream, I have to have a full-time job. I cannot meet your friends anymore either,” he exclaimed.

“Yes Papa! And there is no ice-cream cart vendor outside our school either so that we can all have ice-cream there with Vibhu and my new friends,” I said.

“Why do you think we don’t have ice-cream every day now, son?” my father asked me.

I thought for while. “Is it because it’s too expensive now, Papa?” I asked. “And also because you cannot pick me up from school every day?”

“That’s right, son. And you know what else? Not only can we not afford ice-cream at the mall every other day, we also cannot meet and talk for a while with each other the way we used to in the afternoon.

“Also, Pari and Vibhu can no longer join us as easily as they could then. The vendor was just outside your school and the mall is far from all our homes. In short, the price I paid for four syrup ice-creams three years ago fetched me not just good company, it also gave me a walk to stretch my legs and was lighter on the stomach.

“You know what I get now for paying twenty times more?” he asked me.

“No...what Papa?” I was very curious.

“No walk every day, because we go in a car. We cannot afford it every day, so our outings are limited. The good company of people is now limited to only my family, I do not have friends or your friends who can easily join me.

“Plus, now I can have ice-cream only occasionally because it is heavier than the syrup ice-creams,” he said.

“But Papa, why do we have to pay so much for lesser things?”

“That’s just the way it is, son. But remember, you must find the value in the price you pay. If something is giving

you so much, you can spend money on it without having to think about it too much.

“But when the price you are paying is barely fetching you a thing or two, think twice about spending your money. That’s the story I wanted to tell you about myself. And how I learnt to spend less money on things that give me almost no value for money.”

“Okay Papa! I’ll have to think a lot about what you said.”

My Dad tucked me in bed again, smiling at me. “Get up in the morning and do that. For now, sleep tight. Good night!” he said.

“Good night, Papa!” I said, and went off to sleep.

Remember: Oscar Wilde once quipped that a cynic was a man who knows the price of everything and the value of nothing. Nowadays, we have forgotten how to value things without a price tag. Hence, when we get to our most abundant gifts – like love and friendship, attention, insight, compassion – we confuse their worth because they’re, well, priceless.

Always remember that value you derive from something – like great happiness in visiting Disneyland – has little to do with the price you pay for it – the money you pay to

buy Disneyland tickets. Always value things that are important to you. But remember to not pay too high a price for things that hold no value to you.

Afterword

Dear Young Believer,

I hope the stories you have read in this book have helped you learn some of the most important ideas you need to become wiser and happier in life.

If you liked what you read, I would love to see you share these stories with your friends and others whom you think would benefit from these.

I would also love to hear from you – your feedback, thoughts, and suggestions on the stories in this book, which will help us write better ones in the future.

Send me your love and thoughts by email to – vishal@safalniveshak.com.

Here's to your wisdom and happiness.

Love,
Vishal
Safalniveshak.com

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