

--- On Fri, 27/2/09, j c <[jashchandani@yahoo.com](mailto:jashchandani@yahoo.com)> wrote:

From: j c <[jashchandani@yahoo.com](mailto:jashchandani@yahoo.com)>

Subject: [casofpune] Fw: Fw: What is recession?

To: "casofpune" <[casofpune@yahoogroups.com](mailto:casofpune@yahoogroups.com)>, "Prakash Pamnani" <[pamnani\\_ps@vsnl.net](mailto:pamnani_ps@vsnl.net)>, "Pimpri Branch of WIRC" <[pimpri.chinchwad@icai.org](mailto:pimpri.chinchwad@icai.org)>, "prakash chandwani" <[pikkychand@yahoo.com](mailto:pikkychand@yahoo.com)>, "ranjita Sobhani" <[rajjusobhani@yahoo.com](mailto:rajjusobhani@yahoo.com)>, "sonal pherwani" <[sonal\\_ph119@yahoo.co.in](mailto:sonal_ph119@yahoo.co.in)>, "jai kanjwani" <[jai.kanjwani@rediffmail.com](mailto:jai.kanjwani@rediffmail.com)>

Date: Friday, 27 February, 2009, 10:10 PM

### **What is recession?**

This Story is about a man who once upon a time was selling Hotdogs by the roadside. He was illiterate, so he never read newspapers. He was hard of hearing, so he never listened to the radio. His eyes were weak, so he never watched television. But enthusiastically, he sold lots of hotdogs.

He was smart enough to offer some attractive schemes to increase his sales. His sales and profit went up.

He ordered more a more raw material and buns and use to sale more. He recruited few more supporting staff to serve more customers. He started offering home deliveries. Eventually he got himself a bigger and better stove.

As his business was growing, the son, who had recently graduated from College, joined his father.

Then something strange happened.

The son asked, "Dad, aren't you aware of the great recession that is coming our way?" The father replied, "No, but tell me about it." The son said, "The international situation is terrible. The domestic situation is even worse. We should be prepared for the coming bad times."

The man thought that since his son had been to college, read the papers, listened to the radio and watched TV. He ought to know and his advice should not be taken lightly. So the next day onwards, the father cut down the his raw material order and buns, took down the colorful signboard, removed all the special schemes he was offering to the customers and was no longer as enthusiastic.

He reduced his staff strength by giving layoffs. Very soon, fewer and fewer people bothered to stop at his hotdog stand. And his sales started coming down rapidly, same is the profit.

The father said to his son, "Son, you were right". "We are in the middle of a recession and crisis. I am glad you warned me ahead of time."

**Moral of the Story: It's all in your MIND! And we actually FUEL this recession much more than we think.**

----- Forwarded message -----

<[ashwinshroff77@yahoo.com](mailto:ashwinshroff77@yahoo.com)>

Date: Fri, Mar 6, 2009 at 7:57 PM

Subject: Fw: [FFO] Warren Buffett's advice for 2009

To: Sudhir Vaidya <[smv2004@gmail.com](mailto:smv2004@gmail.com)>Cc: jb gor <[jbgor@zyduscadila.com](mailto:jbgor@zyduscadila.com)>

## Warren Buffett's advice for 2009



We begin this New Year with dampened enthusiasm and dented optimism. Our happiness is diluted and our peace is threatened by the financial illness that has infected our families, organizations and nations. Everyone is desperate to find a remedy that will cure their financial illness and help them recover their financial health. They expect the financial experts to provide them with remedies, forgetting the fact that it is these experts who created this financial mess. Every new year, I adopt a couple of old maxims as my beacons to guide my future. This self-prescribed therapy has ensured that with each passing year, I grow wiser and not older.

This year, I invite you to tap into the financial wisdom of our elders along with me, and become financially wiser.

**Hard work** : All hard work bring a profit, but mere talk leads only to poverty.

**Laziness** : A sleeping lobster is carried away by the water current.

**Earnings** : Never depend on a single source of income. (At least make your Investments get you second earning)

**Spending** : If you buy things you don't need, you'll soon sell things you need.

**Savings** : Don't save what is left after spending; Spend what is left after saving.

**Borrowings** : The borrower becomes the lender's slave.

**Accounting** : It's no use carrying an umbrella, if your shoes are leaking.

**Auditing** : Beware of little expenses; A small leak can sink a large ship.

**Risk-taking** : Never test the depth of the river with both feet. (Have an alternate plan ready )

**Investment** : Don't put all your eggs in one basket.

I'm certain that those who have already been practicing these principles remain financially healthy. I'm equally confident that those who resolve to start practicing these principles will quickly regain their financial health.

Let us become wiser and lead a happy, healthy, prosperous and peaceful life.

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----- Forwarded message -----

From: manisha goregaonkar <manisha\_gog@yahoo.co.in>

Date: Wed, Jan 28, 2009 at 1:57 PM

Subject: Fwd:: ITS REALITY!!!

To: Sudhir Vaidya <smv2004@gmail.com>, swati jadhav <swatirj@yahoo.com>, Sonal Rao <sonal\_rahalkar@hotmail.com>, "MaheshRam.Murthy@hdfcbank.com" <MaheshRam.Murthy@hdfcbank.com>, bhushan kondurkar <bhushan@email.com>, doc amu doc <dramol3@yahoo.co.in>, kirti satra <kksatra@yahoo.com>

1. Whenever you find the key to success, someone changes the lock.
2. To Err is human, but to forgive is not a COMPANY policy.
3. The road to success??. Is always under construction.
4. Alcohol doesn't solve any problems, but if you think again, neither does Milk.
5. In order to get a Loan, you first need to prove that you have ability to repay back.
  
6. All the desirable things in life are either illegal, expensive or fattening.
7. Since Light travels faster than Sound, people appear brighter before you hear them speak.
8. Everyone has a scheme of getting rich?.. Which never works.
9. If at first you don't succeed?. Destroy all evidence that you ever tried.
10. You can never determine which side of the bread to butter. If it falls down, it will always land on the buttered side.
  
11. Anything dropped on the floor will roll over to the most inaccessible corner.
12. 42.7% of all statistics is made on the spot.
13. As soon as you mention something?? If it is good, it is taken? If it is bad, it happens.
14. He who has the gold, makes the rules ---- Murphy's golden rule.
15. If you come early, the bus is late. If you come late?? The bus is still late.
  
16. Once you have bought something, you will find the same item being sold somewhere else at a cheaper rate.
17. When in a queue, the other line always moves faster and the person in front of you will always have the most complex of transactions.
18. If you have paper, you don't have a pen. If you have a pen, you don't have paper. If you have both, no one calls.
19. Especially for Engineering Students: If you have bunked the class, the professor has taken attendance.
20. You will pick up maximum wrong numbers when on roaming.
  
21. The door bell or your mobile will always ring when you are in the bathroom.
22. After a long wait for bus no.20, two 20 number buses will always pull in together and the bus which you get in will be crowded than the other.
23. If your exam is tomorrow, there will be a power cut tonight.
24. Irrespective of the direction of the wind, the smoke from the cigarette will always tend to go to the non-smoker
25. Before borrowing money from a friend, decide whether you need more.

26. There are three sides to every argument: your side, my side and the right side.
27. An expert is someone who takes a subject you understand and makes it sound confusing.
28. Many things can be preserved in alcohol. Dignity is not one of them.
29. Never argue with a fool. People might not know the difference.
30. When you're right, no one remembers. When you're wrong, no one forgets.
31. Always remember that you are absolutely unique. Just like everyone else.
32. Well done is better than well said.
33. Every one makes mistakes. The trick is to make them when nobody is looking.
34. Where there is a WILL, there is a WAY, Where there is MONEY, there are many WAYS.
35. Where there is MONEY, there are many FRIENDS and RELATIVES.
36. Everybody wants to go to heaven, but nobody wants to die.

----- Forwarded message -----

From: akbar kazi <akbar\_kazi@yahoo.co.in>  
 Date: Sun, Feb 1, 2009 at 8:07 PM  
 Subject: Fw: ONE BEDROOM FLAT...  
 To: "MR. S. M. Vaidya" <smv2004@gmail.com>,

--- On \*Tue, 7/10/08, Latif Hasan Kazi <latif.kazi@enoc.com>\* wrote:

From: Latif Hasan Kazi <latif.kazi@enoc.com>  
 Subject: ONE BEDROOM FLAT...  
 To:  
 Date: Tuesday, 7 October, 2008, 4:29 PM

Every person those who r far away from their parents for jobs should have to read this heart touching mail !!!

ONE BEDROOM FLAT...

WRITTEN BY AN INDIAN SOFTWARE ENGINEER. A Bitter Reality

As the dream of most parents I had acquired a degree in Software Engineering and joined a company based in USA, the land of braves and opportunity. When I arrived in the USA, it was as if a dream had come true.

Here at last I was in the place where I want to be. I decided I would be staying in this country for about Five years in which time I would have earned enough money to settle down in India.

My father was a government employee and after his retirement, the only asset he could acquire was a decent one bedroom flat.

I wanted to do some thing more than him. I started feeling homesick and lonely as the time passed. I used to call home and speak to my parents every week using cheap international phone cards. Two years passed, two years of Burgers at McDonald's and pizzas and discos and 2 years watching the foreign exchange rate getting happy whenever the Rupee value went down.

Finally I decided to get married. Told my parents that I have only 10 days of holidays and everything must be done within these 10 days. I got my ticket booked in the cheapest flight. Was jubilant and was actually enjoying hopping for gifts for all my friends back home. If I miss anyone then there will be talks. After reaching home I spent home one week going through all the photographs of girls and as the time was getting shorter I was forced to select one candidate.

In-laws told me, to my surprise, that I would have to get married in 2-3 days, as I will not get anymore holidays. After the marriage, it was time to return to USA, after giving some money to my parents and telling the neighbors to look after them, we returned to USA.

My wife enjoyed this country for about two months and then she started feeling lonely. The frequency of calling India increased to twice in a week sometimes 3 times a week. Our savings started diminishing.

After two more years we started to have kids. Two lovely kids, a boy and a girl, were gifted to us by the almighty. Every time I spoke to my parents, they asked me to come to India so that they can see their grand-children.

Every year I decide to go to India ... But part work part monetary conditions prevented it. Years went by and visiting India was a distant dream. Then suddenly one day I got a message that my parents were seriously sick. I tried but I couldn't get any holidays and thus could not go to India ... The next message I got was my parents had passed away and as there was no one to do the last rights the society members had done whatever they could. I was depressed. My parents had passed away without seeing their grand children.

After couple more years passed away, much to my children's dislike and my wife's joy we returned to India to settle down. I started to look for a suitable property, but to my dismay my savings were short and the property prices had gone up during all these years. I had to return to the USA ...

My wife refused to come back with me and my children refused to stay in India ... My 2 children and I returned to USA after promising my wife I would be back for good after two years.

Time passed by, my daughter decided to get married to an American and my son was happy living in USA ... I decided that had enough and wound-up every thing and returned to India .... I had just enough money to buy a decent 02 bedroom flat in a well-developed locality.

Now I am 60 years old and the only time I go out of the flat is for the routine visit to the nearby temple. My faithful wife has also left me and gone to the holy abode.

Sometimes I wondered was it worth all this?

My father, even after staying in India , Had a house to his name and I too have the same nothing more.

I lost my parents and children for just ONE EXTRA BEDROOM.

Looking out from the window I see a lot of children dancing. This damned cable TV has spoiled our new generation and these children are losing their values and culture because of it. I get occasional cards from my children asking I am alright. Well at least they remember me.

Now perhaps after I die it will be the neighbors again who will be performing my last rights, God Bless them.

But the question still remains 'was all this worth it?' \*\*

I am still searching for an answer.....!!! \*\*

START THINKING

IS IT JUST FOR ONE EXTRA BEDROOM???

LIFE IS BEYOND THIS .....DON'T JUST LEAVE YOUR LIFE .....

START LIVING IT .....

LIVE IT AS YOU WANT IT TO BE ....

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From: milind deshmkh <milind\_d30@yahoo.co.in>

Subject: Pratidhwani

To: "sudhir vaidya" <vsudhir\_2001@yahoo.co.in> ,

Please scroll down.....



