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## Editorial

Dear Readers,

Greetings from Shah & Shah Group!

Together we strive to take our servicing to the next level with a "Can Do" attitude and therefore, we chose to write on "Why your Attitude is Everything" and its impact on your work performance, relationships and everyone around you.

With this, we wish you a passionate life ahead.

Please read and share your feedback at [lifeline@snsgroup.in](mailto:lifeline@snsgroup.in)

For any assistance in financial planning, insurance or retirement planning, please touch base with us on any of the following co-ordinates:

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## Why Your Attitude Is Everything And How To Turn It Into Action

One of the most important steps you can take towards achieving your greatest potential in life is to learn, to monitor your attitude and its impact on your work performance, relationships and everyone around you.

We may ask ourselves about a fundamental question: What attitude do we carry? Often, this brings puzzled looks. In truth, people generally don't have a high level of attitude awareness. They'll know if they are hungry or if their feet hurt, but they usually don't have a good handle on their attitude. That is a mistake because attitude is everything. It governs the way you perceive the world and the way the world perceives you.

We all have a choice. We can choose an inner dialogue of self-encouragement and self-motivation, or we can choose one of self-defeat and self-pity. It's a power we all have. Each of us encounters hard times, hurt feelings, heartache, and physical and emotional pain. The key is to realize it's not what happens to you that matters; it's how you choose to respond.

Your mind is a computer that can be programmed. You can choose whether the software installed is productive or unproductive. Your inner dialogue is the software that programs your attitude, which determines how you present yourself to the world around you. You have control over the programming. Whatever you put into it is reflected in what comes out.

Many of us have behavior patterns today that were programmed into our brains at a very tender age. The information that was recorded by our brains could have been completely inaccurate or cruel. The sad reality of life is that we will continue to hear negative information, but we don't have to program it into our brains.


The loudest and most influential voice you hear is your own inner voice, your selfcritic. It can work for or against you, depending on the messages you allow. It can be optimistic or pessimistic. It can wear you down or cheer you on. You control the sender and the receiver, but only if you consciously take responsibility for and control over your inner conversation.

Habitual bad attitudes are often the product of past experiences and events. Common causes include low self-esteem, stress, fear, resentment, anger and an inability to handle change. It takes serious work to examine the roots of a harmful attitude, but the rewards of ridding ourselves of this heavy baggage can last a lifetime.

### Here are 10 strategies to improve your attitude:

**Self-Coaching through Affirmations:** Repeated several times each day, every day, serve to reprogram your subconscious with positive thinking. An affirmation is made up of words charged with power, conviction and faith. You send a positive response to your subconscious, which accepts whatever you tell it. When done properly, this triggers positive feelings that, in turn, drive action.





**Self-Motivation:** Discover what motivates you. What incites you to take action to change your life. Basic motives include love, self-preservation, anger, financial gain and fear. Self-motivation requires enthusiasm, a positive outlook, a positive physiology (walk faster, smile, sit up), and a belief in yourself and your God-given potential.

**The Power of Visualization:** Studies of the psychology of peak performance have found that most great athletes, surgeons, engineers and artists use affirmations and visualizations either consciously or subconsciously to enhance and focus their skills. Nelson Mandela has written extensively on how visualization helped him maintain a positive attitude while being imprisoned for 27 years. "I thought continually of the day when I would walk free. I fantasized about what I would like to do," he wrote in his autobiography. Visualization works well to improve attitude.

**Attitude Talk for Positive Internal Dialogue:** Attitude talk is a way to override your past negative programming by erasing or replacing it with a conscious, positive internal voice that helps you face new directions. Your internal conversation, that little voice you listen to all day long, acts like a seed in that it programs your brain and affects your behavior. Take a closer look at what you are saying to yourself.

**The Power of Words:** Once released to the universe, our words cannot be taken back. Learn the concept of WOW - Watch our Words. What we speak reflects what is already in our hearts based upon all the things we have come to believe about ourselves. If we find ourselves speaking judgmental and disparaging things about our circumstances or those around us, we know the condition of our hearts needs to change. You can create a direct path to success by what you say.

**The Power in a Positive Greeting:** When people ask me how I am doing, I say, "Super-fantastic." Most people enjoy working and living with others who try to live life for what it is - a beautiful gift.

**Enthusiasm:** Vital tool for staying motivated. Enthusiasm is to attitude what breathing is to life. Enthusiasm enables you to apply your gifts more effectively. It's the burning desire that communicates commitment, determination and spirit. Enthusiasm means putting yourself in motion. It's an internal spirit that speaks through your actions from your commitment and your belief in what you are doing. It is one of the most empowering and attractive characteristics you can have.

**Connecting to Your Spiritual Empowerment:** The ultimate level of human need extends into the spiritual realm. Just as we feed our bodies in response to our primary need to survive physically, we need to feed our spirit because we are spiritual beings. Many people find powerful and positive motivation in their faith.

**Lighten up your life with humor,** as it is a powerful motivator. The more humor and laughter in your life, the less stress you'll have, which means more positive energy to help you put your attitude into action. There are also health benefits to lightening up.

**Exercising will help, Keep You Motivated:** One of the best ways to move to a more positive and motivated frame of mind is to exercise. A regular exercise routine can provide relatively quick positive feedback in the form of weight loss, muscle development and a sense of doing something positive for yourself.

Source: [www.success.com](http://www.success.com)  
By Keith Harrell

"The greatest discovery of my generation is that human beings can alter their lives by altering their attitude of mind."

**William James**

"If we did all the things we were capable of doing, we would literally surprise ourselves."

**Thomas Edison**

"Develop an attitude of gratitude, and give thanks for everything that happens to you, knowing that every step forward is a step toward achieving something bigger and better than your current situation."

**Brian Tracy**

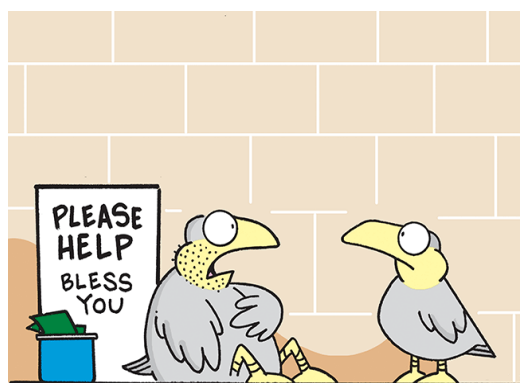
"People may hear your words, but they feel your attitude."

**John C. Maxwell**

- Limit of deduction of health insurance premium increased from Rs. 15,000 to Rs. 25,000, for senior citizens limit increased from Rs. 20,000 to Rs. 30,000.
- Senior citizens above the age of 80 years, who are not covered by health insurance, to be allowed deduction of Rs. 30,000 towards medical expenditures.
- Limit on deduction on account of contribution to a pension fund and the new pension scheme increased from Rs. 1 Lakh to Rs. 1.5 Lakh.
- Payments to the beneficiaries including interest payment on deposit in Sukanya Samriddhi Scheme to be fully exempt.
- Service-tax exemption on Varishtha Pension Bima Yojana.
- Tax free infrastructure bonds for the projects in the rail, road and irrigation sectors.
- Proposal to reduce corporate tax from 30% to 25% over the next four years, starting from next financial year.
- Wealth-tax replaced with additional surcharge of 2 percent on super rich with a taxable income of over Rs. 1 crore annually.
- No change in rate of personal income tax.
- PAN being made mandatory for any purchase or sale exceeding Rs. 1 lakh.
- Donation made to National Fund for Control of drug abuse (NFCDA) to be eligible for 100% deduction u/s 80G of Income tax act.
- Service-tax plus education cess increased from 12.36% to 14% to facilitate transition to GST.
- FM introduced new provision in budget that allows for tax deduction at source (TDS) on PF withdrawal before five years. 10% above Rs. 30,000/-



"I had a pretty good day. For a little while, my computer and I were both functional at the same time."



"When I was younger, carrier pigeons like me were on the cutting edge of wireless communication technology. Unfortunately, I never bothered to update my training!"



"There is always room for improvement. It's a small room with no windows or distractions. We already moved your things."

# KidZone

## Word Strips

Help your children learn the important skill of maintaining cleanliness, hygiene, peace, and sanctity in the house with this activity.

### You will need:

- Word strips below
- Scissors
- Double sided tape

### Directions:

Talk to your little one about important rules in the house, like 'staying quiet when one's on a call,' 'maintaining peace in the library,' 'keeping the wardrobe clean,' 'Keeping the kitchen neatly arranged,' etc. Next, cut out the word strips below and stick them wherever they seem appropriate.

SILENCE

Peace

CLEAN

Neat

Hygiene

## Important Numbers

Mumbai Police	100
Fire Stations	101
Ambulance (Accident)	102
Emergency Medical Service	108
<b>Insurance and Investments</b>	<b>022-61396500</b>



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