

If you practise

PSYCH-CYCLING,

you will put an end to

SHOPPING-MANIA

Just do a 'small survey' immediately

Walk around your home with a paper and pen. Just jot down all the needy things based on their use to you. Do not leave anything in your house. Everything you see. Give 100 marks for those who are inseparable like gas, gas stove, light, fan etc. Give lesser marks for things which are sparingly used. You will surprised that 90 % of the goods in your house being useless or in other words, which are sparingly used.

Just do a 'small survey' immediately

You may find surprisingly certain unwanted things filling your Almirah unopened! The unwanted stuff makes cockroaches dwell there. Most of those unwanted things would have been purchased using credit cards and the dues would also accumulate for nothing. More the interest in the bank, more goes up your blood pressure!

A simple method to suppress the 'urge to buy'

Let bygones be bygones. Let the future be good. Do you feel like buying something you see at a friend's place or see in an advertisement? Do you feel the rush to buy at any cost? You need to just do one thing. A self – test. Just for two minutes. Sit in a chair. Relax and lean back then ask yourself the following FIVE questions and answer back yourself.

Those FIVE questions:

QUESTION 1:

Is this thing very essential for me?

Do I "WANT" it?

- If the answer is 'no', it's OK.
- On the other hand, if the answer is
- 'yes', you are inviting trouble.
- Then go to the next question.

QUESTION 2:

Do I "NEED" it?

If the answer is 'no' again, you are fine.

If the answer is 'yes', it means you are in danger.

Then go to the third question.

QUESTION 3:

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Can I "AFFORD TO BUY" it?

Do I have the capacity to buy it?

It is pertinent to know before you answer this question, that you have the money to buy that thing, well in your account. If you are going to get credit for the same, the credit should again be reasonable. Can you repay the credit card company in time? Ask this question too. If you have the capacity to re-pay the monthly installments, it is fine. If you get a big 'NO' as an answer for all the questions, it is great, you are free. But if you get a big 'YES' as an answer then YOU MUST go to answer question number four.

QUESTION 4:

IS "IT A NECEESITY"?

This is an IMPORTANT question. Most of the things in our homes are not essentials in our life. Still we accumulate them. You can avoid buying such things immediately. Nothing will change or life become abnormal if we stop buying that thing.

If your answer for this question is again a big 'NO' you

are again saved, but if your answer is 'YES', you have to answer the final fifth question without fail and then may proceed with your final decision.

QUESTION 5:

Can I postpone buying it?

By asking this vital question, you may postpone the purchase.. By postponing your desire to buy may vanish over a period of time. If you get "YES" it is GREAT. If you get "NO" go to the last 6th QUESTION

THESE 5 WONDER QUESTIONS:

You will be surprised that after answering these vital wonder questions, you will end up, not buying many unwanted things. You will be a true man using your sixth sense, not getting carried away by advertisements. Your family welfare will be safe. Simple life style will engulf you and you will walk with a raised head ever. You will feel light - hearted. Savings will grow. All in your family together or alone can undertake these self - examination. Better to do as a group.

Sixth 'bonus' question:

Still is your desire to buy more is not doused? Then this sixth question which needs to penetrate your head and mind is:

'Does this affect the environment or will this purchase cause pollution?'

QUESTION 6: THE BONUS QUESTION

As my buying the product and its packaging affect environment because of their hazardous nature, should I avoid buying it? If you get "YES" it is GREAT. If you get "NO" go to PRESENTATION, Eco-PRECYCLING

Good expense PsychCycling

Do you know the best expenditure in the world? It is spending to save! Yes, this four lettered word 'save' saves you a lot. The more you spend on saving, the more you gain.

Let others who are pompous and extravagant, weep around for their misfortune.

Good expense PSVCh

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We should remember a point. There are not less than 10 crore Indians living under the sky, as their roof. They live, eat, deliver children and die on footpaths. There are at least few crores of populace who starve without a square meal a day! Many die due to starvation. More than that, many tender hands of children toil and work hard in harsh conditions to support their family!

There are so many underprivileged poor souls like the lame, blind, orphans, destitute, discarded, aged, suppressed, women who resort to run brothels for want of food, starvers who beg, those who do petty thefts as they do not know how to earn their bread, and so on. Is it right on our path to spend lavishly when our brethren are dying due to penury? Is it fair?

It is not the gold plate or aluminum plate which satisfies our hunger. It is the food on the plate that fills our stomach.

Guilty conscience

More than making us feel rich, extravagance makes us feel pompous. The very feeling that we are pompous will develop a guilty feeling in our mind and that also leads us to illness.

Way to lead a simple life

You want to lead an easy life? Be stronger yourself. Control the wavering mind. You want your life to be a smooth sail? Be tough to yourself.

What a ostentatious nature?

There is a Tamil saying, "An overnight filthy rich, holds an umbrella even for a midnight moon!'. It is a fact that these 'sudden rich and snobbish' act worsens their normal life. A sudden rich man asked the guy at the watch show room, not about the life of the watch, or its technicalities, but "Which is the most expensive watch in your showroom?". He bought the costliest one. He did not buy for himself but insisted the sales man that none other than him should wear that particular branded watch, and must not be sold to any one else! " As it is costlier, it shows more time than what is normal!!" is a joke remarked on this incident. How snobbish and arrogant these filthy sudden rich ones are!

ANTSFEW

HENRY DAVID THOREAU