



The TPF

(Newsletter of the Terapanth Professionals Forum)



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editorial

With the blessing of Acharya Sri Mahapragyaji and Acharya Sri Mahasharmanji we take this first step of sharing knowledge between our self by the launch of this newsletter.

Munishri Dhananjay Kumar & Munishri Rajneesh has been a very supporting force in giving important details and information.

Through this 2nd newsletter we intend to share knowledge in the field on-

- ✚ Jainism
- ✚ History of Terapanth
- ✚ Preksha meditation
- ✚ Jeevan Vigyan
- ✚ Health
- ✚ Current Affairs
- ✚ Activities of IPF actions in India.
- ✚ Finance, Accounts & Law

Hope to receive support of one and all in making it very educative, informative and appropriate.

Do send your articles, feedback & Suggestions.

Regards,

Sanjay M Dhariwal

Date: 13th September 2010



The Presidential Message

Dear Friends,

Om Arham!

Acharya Shri Mahashramanji blessed us by saying that TPF is a baby and it needs love and care from Acharyasri himself. We are professionals, inspite of being a new organization, I am confident we will be able to do justice with our goals.

The first priority should be to create networking and ensure that atleast 50% of the Terapanthi Professionals in your city joins the forum by end of December 2010.

Our area of focus will be on

1. Developing international level of speakers on 5 subjects like
 - a) Prekhsa dhyan
 - b) Anuvrat,
 - c) Jeevan Vigyan
 - d) Jainism and
 - e) Terapanth,
2. To create a support system for students who want to enroll for professional courses.
Support system will cover –
 - f) Requirement of finance
 - g) Hostel accommodation
 - h) Career counseling
 - i) Jobs Opportunities

We will be having 4 members team at every branch for all different matters as above.

Please inform the branch president, your area of interest.

I will suggest each TPF member to subscribe monthly magazine of Preksha Dhyaan, Anuvrat, Jain Bharati and keep at your reception to communicate our philosophy to non-terapanthi clients/visitors.

Wish you all the best!

Narendra Shyamsukha

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अभिनन्दन उजले प्रभात का

साध्वीप्रमुख ब्रह्मचर्या

भगवान महावीर का धर्मशासन जैन शासन के रूप में प्रसिद्ध है। जैन शासन को महान वट वृक्ष के रूप में देखा जाए तो श्वेताम्बर एवं दिगम्बर उसकी दो विशिष्ट शाखाएं हैं। संवेगी, स्थानकवासी और तेरापंथ उपशाखाएं हैं। आज से ढाई सौ वर्ष पहले केलवा की अन्धेरी ओरी में तेरापंथ की स्थापना हुई। इस बात को यों भी कहा जा सकता है कि आचार्य भिक्षु ने तेले की तपस्या में संकल्पपूर्वक नया प्रस्थान किया, वहीं तेरापंथ के रूप में उजागर हो गया। तेरापंथ का प्रतीक समर्पण का प्रतीक है। भगवान महावीर, जैन साधना पद्धति, मर्यादा, अनुशासन और व्यवस्था के प्रति समर्पण ही तेरापंथ है।

आचार्य भिक्षु तेरापंथ के प्रथम आचार्य थे। वे आत्मार्या थे, सत्यसन्धित्सु थे और धार्मिक संगठन के पक्षधर थे। उन्होंने अपने अनुभव ज्ञान के आधार पर वि. सं. 1832 में तेरापंथ के संविधान का निर्माण किया। उसके अनुसार संघ में एक आचार्य का नेतृत्व मान्य किया गया। दीक्षा देने का अधिकार आचार्य को दिया गया। उत्तराधिकारी के मनोनयन का दायित्व भी आचार्य के अधीन रहा।

तेरापंथ की आचार्य परम्परा

तेरापंथ आचार्य केन्द्रित धर्मसंघ है। इसकी सम्पूर्ण गतिविधियों के नाभिकीय बिन्दु आचार्य होते हैं। आचार्य की महत्ता प्रकट करते हुए कहा गया है :-

“पुरुषोत्तम-प्रतिनिधि प्रकट, महमंत्र मधुरम् ।

धर्म-धुरन्धर धर्मगुरु, समस्त संयम-संसार ।”

तेरापंथ धर्मसंघ की आचार्य परम्परा अविच्छिन्न रूप में चल रही है। सब धड़ियां परस्पर जुड़ी हुई हैं। हमारे आचार्यों ने संघ के रूप में जिस अट्टलिका का निर्माण किया, वह आकाश को छूती है और बादलों से बातें करती है। आचार्य का मुख्य लक्ष्य होता है- साधना में सहयोग करना, संघ को सुदृढ़ बनाना और साधु-साध्वियों की चित्तसमाधि का ध्यान रखना।

ढाई सौ वर्षों की इस अवधि में तेरापंथ की दस पीढ़ियां हो गईं। हर पीढ़ी अपनी मेहनत के नतीजे अगली पीढ़ी को सौंपती है। वह उस मिशन को आगे बढ़ाती है। हर पीढ़ी के पास संघ के बेहतर भविष्य के अपने सपने होते हैं पर वह कभी वहीं तक रुकती नहीं है। उसे समग्र संघीय परिकल्पना के साथ जुड़कर काम करना होता है। संघ को विकास की दिशा में अग्रसर रखने की यह एक सीधी-सी प्रक्रिया है। आचार्य भिक्षु से लेकर आचार्य महाप्रज्ञ तक इसी प्रक्रिया का अनुसरण किया गया है।

एक आचार्य, एक विचार और एक सामाचारी-यह त्रिपेदी तेरापंथ की मौलिकता है। एक आचार्य का नेतृत्व होने के कारण आचार्य संघ के सर्वोपरि अनुशास्ता होते हैं। अनुशासन संघ का प्राण है। संघ संगठन की आधारशिला है, चारित्र का प्रदर्शक है और विकास यात्रा में मील का पत्थर है। संगठन की दृढ़ता, व्यवस्था के संचालन एवं प्रमाद के परिष्कार में अनुशासन की महती भूमिका है।

तेरापंथ का अनुशासन आत्मानुशासन से उपजा हुआ अनुशासन है। संघ के आचार्य स्वयं अनुशासित होकर संगठन को चलाते हैं, अनुशासन की लक्ष्मणरेखाएं खींचते हैं। आचार्य भिक्षु का आत्मानुशासन अदभुत था। उत्तरवर्ती आचार्यों ने उनका अनुसरण किया। यही कारण है कि तेरापंथ के आचार्यों की अनुशासन शैली में जीवंतता है। आचार्य भिक्षु ने अनुशासन के जो सूत्र दिए, जयाचार्य ने उनको विस्तार दिया और क्रियान्वित भी किया।

आचार्य भिक्षु और जयाचार्य के अनुशासन सूत्रों को आधुनिक रूप देने का कार्य आचार्य तुलसी ने किया। हाजरी, लेखपत्र, मर्यादावली आदि अवदानों को प्रमाण रूप में उपस्थित किया जा सकता है। अनुशासन एवं संघीय व्यवस्था की पुष्टि के लिए उन्होंने पंचसूत्रम जैसे ग्रन्थ का प्रणयन किया, जो संघ के लिए अमूल्य धाती है। आचार्य महाप्रज्ञ ने अनुशासन-संहिता और भिक्षु गीता का निर्माण कर एक विशेष अपेक्षा की पूर्ति कर दी। भावी आचार्यों की अनुशासन व्यवस्था में ये ग्रन्थ आधार बन सकते हैं।

दायित्व और कर्तव्य की रेखाएं

संघ में साधना करने वालों के लिए साधना सूत्रों के साथ उनके दायित्व एवं कर्तव्य का निर्धारण किया गया है, वैसे ही आचार्यों के लिए भी दायित्व एवं कर्तव्य की रेखाएं खींची हुई हैं। कुछ रेखाएं यहां प्रस्तुत हैं-
आचार्य के दायित्व

- ✓ आगम परम्परा की सुरक्षा
- ✓ नीति-नियामकता
- ✓ संघ में शिक्षा का विकास
- ✓ संस्कार-निर्माण का स्थिरीकरण
- ✓ संघ व्यवस्था का समुचित संचालन।



आचार्य के कर्तव्य

- संघ की सुरक्षा
- संघीय परम्परा की रक्षा
- संघ शक्ति का संवर्धन
- संघहित को सर्वोपरि महत्त्व देना
- जब तक चारित्र्य पालन की नीति हो, सहयोग देना
- शिष्यों की सारणा-वारणा (विधि-निषेध का प्रयोग)
- सम्पूर्ण संघ का योगक्षेम।

आचार्य के लिए सर्वोपरि काम

आचार्य के जीवन का अहम या सर्वोपरि काम है उत्तराधिकारी का मनोनयन। यह कार्य आचार्य को ही करना होता है। इसमें न किसी का हस्तक्षेप होता है और न ही किसी से सलाह-मशविरा करने की अपेक्षा रहती है। यह आचार्य का स्वोपक्ष निर्णय होता है। आचार्य भिक्षु ने मुनि भारीमालजी को अपना उत्तराधिकारी मनोनीत किया। मनोनयन के बाद सब सन्तों से हस्ताक्षर करवाए और इस पद्धति को परम्परा-आगे-से-आगे चलाने का निर्देश देकर भावी आचार्यों का पथ प्रशस्त कर दिया।

आचार्य के उत्तराधिकारी उनकी उपस्थिति में युवाचार्य कहलाते हैं। तैरापंथ धर्मसंघ में अब तक आठ युवाचार्य हो चुके हैं। दस आचार्यों की परम्परा में माणकगणी अपने उत्तराधिकारी की नियुक्ति कर नहीं सके और डालगणी ने नियुक्तिपत्र प्रच्छन्न रखा। इसलिए उनके उत्तराधिकारी कालूगणी को युवाचार्य बनने का मौका नहीं मिला।

संघ के आठवें युवाचार्य

आचार्य महाप्रज्ञ तैरापंथ के दसवें आचार्य थे। उन्होंने महाभ्रमण मुनि मुदितकुमारजी को अपना उत्तराधिकारी मनोनीत किया। आचार्य महाप्रज्ञ द्वारा लिखित नियुक्तिपत्र इस प्रकार है-

तैरापंथ भवन
गंगाशहर

वि. सं. 2054
भाद्र शुक्ला 8, बुधवार
दिनांक 10-9-1997

अहंम

ॐ नमो भगवते ऋषभराय
ॐ नमो भगवते पार्श्वनाथाय
ॐ नमो भगवते महावीराय

श्री भिक्षु, भारीमाल, ऋषिराय, जयाचार्य, मधवा, माणक, डालचन्द, कालू, तुलसी गुरुभ्यो नमः।

मैं तैरापंथ के दशम आचार्य के दायित्व का निर्वाह कर रहा हूँ। अब मैं अनुभव कर रहा हूँ-मुझे आचार्य के सर्वोत्तम और सबसे अधिक महत्त्वपूर्ण कर्तव्य का अनुपालन करना चाहिए। तैरापंथ धर्मसंघ, भिक्षुरासन की गुरु-परम्परा को अक्षुण्ण रखने के लिए अपने उत्तराधिकारी की नियुक्ति करनी चाहिए। मैं मेरे परम आराध्य गुरुदेव तुलसी के साक्ष्य से मुनि मुदितकुमार को अपने उत्तराधिकारी के रूप में युवाचार्य पद पर नियुक्त करता हूँ।

मुझे विश्वास है यह अध्यात्मनिष्ठा, अनुशासन, विनम्रता और आचारनिष्ठा के साथ भिक्षुरासन की गरिमा को बढ़ाता रहेगा।

आचार्य महाप्रज्ञ

युवाचार्य बनने से पहले ही मुनि मुदितकुमार को युवाचार्य महाप्रज्ञ के संघीय कार्यों में सहयोगी बना दिया गया। योगक्षेम वर्ष में उन्हें महाभ्रमण का पद मिला और वे अन्तरंग परिषद् के सदस्य बन गए। आचार्य तुलसी द्वारा आचार्य पद का विसर्जन और आचार्य महाप्रज्ञ का पदाम्भिवेक करने के अवसर पर महाभ्रमण पद का पुनर्मूल्यांकन किया गया। गंगाशहर में युवाचार्य पद की नियुक्ति के बाद युवाचार्य महाभ्रमण को सघन रूप में गण-संचालन का काम करने का मौका मिला। अपनी अहंता से इन्होंने आचार्य महाप्रज्ञ को निश्चिन्त बना दिया। बारह वर्ष से अधिक समय तक युवाचार्य पद के दायित्व का निर्वाह कर अब संघ के सिरमौर बने आचार्य महाभ्रमण भविष्य की नई संभावनाओं के साथ आचार्य पद के दायित्व अभिविक्त हो रहे हैं। अनन्त मंगल कामनाओं के साथ आज मैं चार पक्षियों से आचार्यश्री का अभिनन्दन कर रही हूँ-

अभिनन्दन उजले प्रभात का
नूतन युग के सूत्रपात का
पौरुष के मंगल प्रपात का
नन्दन वन के पारिजात का ॥



तेरापंथ प्रोफेशनल्स के सूत्रधार आचार्य महाप्रज्ञ

— मुनि श्री रजनीश कुमार

प्रत्येक व्यक्ति शांतिपूर्ण जीवन जीना चाहता है। शांति का प्रशस्त पथ है। अध्यात्म। अध्यात्म के बिना व्यक्ति अपने व्यक्तित्व का निर्माण नहीं कर सकता। आचार्य महाप्रज्ञ एक अध्यात्मपुरुष थे। उनके कण-कण में अध्यात्म की निर्मल धारा निरन्तर बहती थी। अध्यात्म के साथ-साथ वैज्ञानिक पुरुष थे उन्होंने अध्यात्म व विज्ञान के सन्दर्भ में विपुल साहित्य का सर्जन किया। भारत के परमाणु वैज्ञानिक महामहिम राष्ट्रपति अब्दुल कलाम जैसे व्यक्तित्व भी आचार्य महाप्रज्ञ के व्यक्तित्व से प्रभावित हुए। उसका साक्षात् उदाहरण समृद्ध राष्ट्र और सुखी परिवार पुस्तक है। जिसका लेखन आचार्य महाप्रज्ञ और डा. कलाम संयुक्त रूप से किया गया। वह अपने आप में एक महत्वपूर्ण कृति है। ध्यान पद्धति को वैज्ञानिक रूप में प्रस्तुत करने का यदि श्रेय है तो आचार्य महाप्रज्ञ को है जिन्होंने प्रेक्षाध्यान रूप में प्रस्तुत किया।

आचार्य महाप्रज्ञ का व्यवहार कुशलता उनके जीवन में उभरती थी। वे हर व्यक्ति को प्रेम पूर्ण दृष्टि से देखते थे। वत्सलता उनके कण-कण से मुखरित हो रही थी। वे छोटे से छोटे से बच्चों को उतना ही प्यार वात्सल्य देते थे जितने बड़े से बड़े व्यक्ति को चाहे वह उद्योगपति हो, राजनेता हो, या धर्म नेता। आचार्य महाप्रज्ञ एक कवि, साहित्यकार भी थे। उन्होंने अपने जीवन में साढ़े तीन सौ पुस्तकों की रचना की। जो व्यक्ति उनके साहित्य को पढ़ लेता तो वह अवश्य ही उनके साहित्य का रसिक बन जाता है। आचार्य महाप्रज्ञ ने तेरापंथ धर्म संघ में अनेक नए-नए कार्यों का सृजन किया। उनके शासन काल की एक महत्वपूर्ण घटना है एक तेरापंथ प्रोफेशनल्स फार्म का गठन।

तेरापंथ समाज के अनेक युवाओं ने अपने व्यक्तित्व से अपनी पहचान बनाई है, अपने कौशल से अपने कार्य क्षेत्र में विशिष्ट योगदान दिया है, अपने पुरुषार्थ से अपने सपनों को सच किया है और अपने गरिमामय अवदानों से संघ एवं समाज को भी पुरस्कृत किया है। तेरापंथ के प्रबुद्ध वर्ग को एकसूत्रता में बांधने का एक प्रशस्त प्रयत्न शुरू किया गया। विभिन्न क्षेत्रों में अपनी प्रतिभा से अपना व्यक्तित्व संवारने वाले युवक एक दूसरे से परिचित हों, इस लक्ष्य को ध्यान में रखकर तेरापंथ प्रोफेशनल्स डायरेक्ट्री बनाने की परिकल्पना की। बिखरे हुए मनकों को एक माला में पिरोना निर्देशिका का मुख्य उद्देश्य रहा। एकसूत्रता में आबद्ध प्रोफेशनल युवाशक्ति धर्मसंघ के लिए निरन्तर उपयोगी बनी रहे, उसकी प्रतिभा का समाज हित में उपयोग हो— इस दृष्टि से निर्देशिका आधार भूमि बनेगी। यह अनुभव किया गया समाज का यह वर्ग समाजहित के कार्य से जुड़े। समाज उनके कर्तृत्व से परिचित हो और उस कर्तृत्व का समीचीन उपयोग कर सके। तेरापंथ प्रोफेशनल्स फोरम गठन के निम्न उद्देश्य निर्धारित किए गए—

- समाज की प्रतिभाएं नई प्रतिभाओं के पल्लवन में सार्थक सहयोग कर सकती हैं।
- शिक्षा, चिकित्सा, प्रशासन आदि क्षेत्रों में कार्यरत प्रतिभाएं संघ-प्रभावना के अनेक कार्यों के संचालन में महत्वपूर्ण भूमिका निभा सकती हैं।



- अणुव्रत, प्रेक्षाध्यान, जीवन विज्ञान, अहिंसा प्रशिक्षण जैसे लोक कल्याणकारी अवदानों के प्रसार और प्रतिष्ठा में प्रबुद्ध वर्ग की शक्ति का उपयोग करने का अवसर मिल सकेगा।
- प्रतिभा संपन्न युवकों की कर्तृत्व शक्ति से धर्मसंघ प्राणवान और ऊर्जा संपन्न बने तथा धर्मसंघ के द्वारा युवकों को नैतिक और अध्यात्मिक पथ दर्शन मिलता रहे।
- जैन दर्शन, तेरापंथ धर्मसंघ और तेरापंथ समाज के सर्वतोन्मुखी विकास का सपना एकसूत्रता में आबद्ध शक्ति से ही संपन्न हो सकता है।
- शुभ भविष्य है सामने — आचार्य तुलसी के इस सूक्त और आचार्य महाप्रज्ञ के इस संकल्प को सफल बनाने का दायित्व धर्मसंघ के प्रतिभा संपन्न लोग स्वीकार करें, जिससे तेरापंथ धर्मसंघ नई ऊंचाइयां प्राप्त करता रहें।

आचार्य महाप्रज्ञ के पास कोई भी प्रोफेशनल व्यक्ति आता तो वे उसे प्रोफेशनल्स फार्म से जुड़ने प्रेरणा देते थे। आचार्य प्रवर तेरापंथ प्रोफेशनल फोरम के बारे में निरन्तर मार्ग दर्शन देते रहते थे कि अमुक व्यक्ति को इस कार्य में जोड़ो आदि-आदि। आसीन्द मर्यादा महोत्सव पर आचार्य प्रवर ने प्रोफेशनल्स लोगों का मंच (फोरम) बनाने की स्वीकृति प्रदान की तेरापंथ प्रोफेशनल्स द्वारा आसीन्द में सर्वप्रथम एक डाटा सीड़ी का लोकार्पण पूज्य प्रवर के श्री चरणों में सम्पन्न हुआ। 28 व 29 जून, 2008 को प्रथम तेरापंथ प्रोफेशनल्स कोन्फ्रेन्स का आयोजन जयपुर में किया गया उस समय जब प्रोफेशनल लोगों के बारे में जानकारी दी गई तो सुखद आश्चर्य हुआ। समाज में 1000 से अधिक सीए, 700 से अधिक डाक्टर, 900 से अधिक इंजीनीयर आदि-आदि हैं। गुरुदेव ने फरमाया— समाज में बहुत प्रबुद्ध व्यक्ति हैं लेकिन हमें जानकारी नहीं है। इस फोरम के द्वारा समाज को इस बात की जानकारी होगी। हमारे समाज में प्रबुद्ध लोगो की कमी नहीं है। पूज्य प्रवर फरमाया करते थे 10 से 12 हजार से कम प्रोफेशनल्स नहीं होने चाहिए। T.P.F. अपने आप में एक महत्वपूर्ण संगठन है। इससे संघ में अच्छे कार्यों का समायोजन किया जा सकता है।

तेरापंथ प्रोफेशनल्स की द्वितीया कोन्फ्रेन्स का आयोजन लाडनूं में किया गया। द्वितीय कोन्फ्रेन्स में पूज्य प्रवर ने फरमाया कि मुझे अनेक लोग कहते कि आपको परामर्शक परिषद बनानी चाहिए लेकिन इतने प्रोफेशनल व्यक्ति मेरे सामने हैं। मुझे अब अलग से परामर्शक परिषद बनाने की अपेक्षा नहीं है, प्रोफेशनल लोग निरन्तर धर्मसंघ के विकास का चिन्तन करते रहे और वे विकास परिषद का कार्य करें।

पूज्य गुरुदेव ने प्रोफेशनल्स लोगों को आह्वान किया हमारे सामने एक समस्या है कि जहां कहीं देश-विदेश में बड़ी-बड़ी कोन्फ्रेन्स हो रही हो उसमें जैनिजम, प्रेक्षाध्यान आदि विषयों पर वक्तव्य देने के लिए किसको भेजे ? हमारे सामने केवल दो चार नाम दिखाई देते हैं अब मैं चाहता हूं इतने प्रोफेशनल लोग हैं उनमें से पांच-पांच व्यक्ति जैन दर्शन, प्रेक्षाध्यान, अणुव्रत, जीवन-विज्ञान के राष्ट्रीय अन्तराष्ट्रीय स्तर के प्रवक्ता बने। आचार्य प्रवर ने महती कृपाकर तेरापंथ प्रोफेशनल्स फोरम पर इतना विश्वास करते हुए फरमाया— यह संस्था अपने आप में एक महत्वपूर्ण संस्था है।



इस संस्था को सक्षम बनाने के लिए पूज्य प्रवर का पूर्ण योगदान रहा, आज संस्था सोसायटी के रूप में स्वतंत्र संस्था का रूप ले लिया है। श्री डूंगरगढ़ मर्यादा महोत्सव पर डाक्टरों का केम्प लगाया गया। डॉक्टरों ने बड़ी तन्मयता के साथ साधु-साध्वियों की चिकित्सा की और परामर्श दिया। पूज्य प्रवर ने फरमाया— हमारे धर्मसंघ में कितने अच्छे-अच्छे डॉक्टर हैं। उनकी संघ के लिए सेवा अपने आप में उल्लेखनीय है। मोमासर में प्रबुद्ध जनों की संगोष्ठी की गई, उनमें अनेक प्रोफेशनल लोगों ने भाग लिया। उनमें अनेक ऐसे व्यक्तित्व सामने आए जो बड़ी-बड़ी कम्पनीयों में कार्यरत हैं बुद्धिमान हैं उनमें संघ के लिए कार्य करने की तड़फ भी है। पूज्य प्रवर ने फरमाया कि प्रोफेशनल फार्म एक ऐसा फोर्म बना है इसमें अनेकों नए व्यक्ति जुड़कर समाज के सामने आ रहे हैं। यह हमारे लिए प्रसन्नता का विषय है। पूज्य प्रवर स्वयं सबको समय दिलाते थे। सबके साथ अच्छी तरह वार्तालाप करते थे। इसलिए सबके लिए आकर्षण के विषय थे। आज पूज्य प्रवर हमारे सामने नहीं हैं लेकिन उनकी वे स्मृतियां हमें बार-बार याद दिला रही हैं कि तेरापंथ प्रोफेशनल मंच को आगे बढ़ाने में उनकी कृपा, मार्गदर्शन जो मिलता रहा है उन्हें हम कभी भी भुला नहीं सकते, उनके प्रति हम सदैव कृतज्ञ हैं ऋणी हैं। आज जो भी प्रोफेशनल फोर्म बना है वह आचार्य महाप्रज्ञ की कृपा दृष्टि का ही फल है।



If you think...

If you think you are beaten, you are.

If you think you dare not, you don't.

If you like to win, but think you can't,

It's almost certain you won't.

If you think you'll lose, you're lost.

For out of the world we find

Success begins with a fellow's will

It's all in the state of mind.

If you think you are outclassed, you are

You've got to think high to rise.

You've got to be sure of yourself before

You can win the prize.

Life's battles don't always go

To the stronger or faster man.



Samayik: away TO BETTER LIFE

-by Mukhya Niyojaka Sadhvi Vishrut Vibha & Sadhvi Vandanashree

Man is running in the search of peace and stress relief. Yet the paradox is he begets suffering from misery, disease and violence one after the other. Inner and outer conflicts remain haunting him all the time.

The analysis of this problem reveals a lacunae in modern day life style. Man's life resolves around materialistic pleasure. This search of happiness in outer world is like a blind rat race. It has neglected the inner self. It has blessed the world nothing more than tension and confusion. The resultant feeling of discomfort and emptiness in one's life has forced many to think and look something beyond the materialistic world.

The search to find the true peace by philosophers, thinkers, religious, teachers unveils the truth of two possible options-

The long term peace and short term peace.

Material world is transitory by nature. It is ever changing. A new car never stays new forever nor a child stays young forever. This world of material construct is neither eternal in form nor in relation to time. It cannot be retained forever. How can such a material world with transitory nature bring everlasting happiness be it music, television, games, objects, i-pod, or any other tools. The moment they are disconnected by our physical presence, they are useless. They lack the power to trigger the real source of peace that exists within a human being.

The long lasting peace is possible only if its source flourishes from within. Spiritual practices has the potential to manifest it. This inner source of joy lies deep within every human, but they are clouded by the dust of negative thoughts and actions, and its consequences. The journey within plays a significant role to shatter these clouds.

A answer to multi – colored problems

In Jain ethics the spiritual exploration is well structured in the twelve vows called twelve Anuvratas for a lay man. One of the components of the twelve is Samayik.

Thousands of jains practice Samayik every day. What is this Samayik, why is it significant. How can this be practiced? What makes it non-sectarian? And many more questions can be explored here.

Samayik means to practice equanimity for 48 minutes. While practicing this one resolves to keep

away from 18 kinds of sins. The jain term is “Savdya yoga” meaning sinful activities are bid good bye. They are classified into four categories-

Category 1:

- Pranatipata- to kill the living beings
- Mrishavad- to tell a lie
- Adattadan- to steal
- Maithuna- sexual relation
- Parigraha- possession.

Category 2: Anger, ego, deceit, attachment.

Category 3: quarrel, aversion, non-vow, backbiting, deluded attraction towards negative and deluded attachment from positive.

Category 4: deceit added with lies, deluded belief.

In the Digambara Literature, the word samaya is used for ‘Soul’. According to it, to be in oneself is Samayik. A person who remains inside the soul never gets affected by the external distractions. He achieves steadiness of body, restraint of speech and concentration of mind. He becomes alert for developing positive thinking. He becomes alert towards the self.

A small story of the king makes this truth explicit.

Once a yogi left for a pilgrimage. On the occasion of his departure, the king himself came to wish the yogi a spiritual journey. On this heightened moment, the king requested the yogi to bring him any precious gift on his way back.

The yogi returned back after seven years. As promised by yogi and desired by the king, the yogi got him a precious gift, a mirror.

On seeing the mirror, the unsatisfied king said, I have several mirrors in my palace. I am unable to identify the significance of your mirror.

The yogi reveals, “My lord, this is not a simple mirror. It is a mystic mirror, a mirror in which you can see yourself, your inner self. This knowledge of oneself is the highest form of knowledge. A way to everlasting progress of self.”

In simplistic terms, Jain Samayik is a resolution to-

1. Perceive one self.
2. Practices of equanimity of mind i.e. remain unaffected from outer positive or negative.



3. Determine not to indulge in any type of sinful activity at mental, vocal, as well as physical level.
4. Awakening of one's consciousness.
5. Development of positive thinking.
6. Establish harmony in physical, vocal and mental activity.

A question arises here is why to practice Samayik only for 48 minutes?

The answer to this question could vary. Primarily it is believed that human concentration can last undisturbed for 48 minutes. Thus, one is instructed to practice it for this long. The other reason being, the time measurement. The sand clock used in olden days was measured with the unit 'ghadi' which lasted for 24 minutes and when sand clock was reserved, it carried on for yet another 24 minutes. Thus, making it 48 minutes.

When logically analyzed, if 2 minutes of every hour of the day and night is extracted, it counts 48 minutes, implying be with your inner self at least for 2 minutes of an hour, totally 48 minutes. Samayik is an exercise to train oneself to perform any activity with 100% of concentration and peacefulness of mind.

This will give oneself, the time to contemplate on the self, lives, problems and above all find solution to important issues. Hence, it can work as a solution-rendering time, and opportunity to see light, a time to seek the true of human life.

Innovative Method of practicing Samayik Acharya Tulsi structured and scheduled these 48

minutes to make it most productive. To draw maximum benefit of Samayik he set time as follows:

10 minutes meditation, 10 minutes chanting of mantra, 20 minutes reading spiritual literature, 8 minutes self introspection and charging oneself positively. Thus, the practice of Samayik trains oneself towards peaceful and trance experience.

Mishrimal Surana (Ranawas) could be a good ideal practioner and realizing its true impact. In 1981, he visited Acharya Tulsi in Delhi. He was practicing two Samayik in standing pose. There came a rat, it bit his toe, but Mishrimal was in trance. He neither opened his eyes nor grieved the pain. Inspite of repeated biting which followed bleeding, his meditation and peace of mind remained undistributed. This equanimity was the result of his practice of Samayik.

Yet another ideal practitioner worth referring is Mohan Lalji. His conviction for Samayik was so strong, that he would never eat before practicing Samayik. In case he is traveling, he would fast for 2 days with all ease and wait for the opportunity to practice Samayik.

To bring perfection in the practice of Samayik, the resolution mantra which in composed in Prakrit; an ancient language, must be given attention. One should pronounce it with right phonetic, have a deeper understanding of the chant/resolution and stay concentrated towards the goal. Samayik renders an opportunity to live in the present moment, come out of the running cycle of stress and lives in peace. Over all it is a key training capsule to bitter life.

If you have any questions and doubts on Samayik & Jainism, please mail your query to the Editor at –

sanjay@dnsconsulting.net

PUBLICATION OF THOUGHT

- Do you want to share your knowledge with others?
- Information about - important events of our community in your area?
- Question or information on Jainism, Terepath sect and Meditation etc.
- Profession based articles for interest of general public,

Then write to the Editor.

- Article to reach before 20th of every month.
- Questions 15th of every month.
- Report of your branch/zone by 25th of every month.



An introduction to Jeevan vigyan

By CA Pradeep Bengani, Hyderabad

BACKGROUND :

Today's Education system is totally career oriented. The sole objective of education system is to prepare a person to earn a living. In the process, other equally important aspects such as Spiritual & Emotional Development, Moral values, character building are being ignored. Thus, the system is producing money making machines instead of human beings.

Thus, a need was felt to develop a stream of education which is Life oriented rather than just career oriented. An education with focus on Spiritual & Emotional Development, Moral Values & character building.

Under the guidance of Gurudev Tulsi, Acharya Sri Mahapragya finally evolved such an education system which was aptly named "Jeevan Vigyan " : The Science of Living.

DEFINITION OF JEEVAN VIGYAN :

Science of living is a science which studies the fundamentals of living, techniques for their development and their application in different fields of life ultimately to bring about the development of a balanced and integrated personality.

COMPONENTS OF JEEVAN VIGYAN :

Jeevan Vigyan has following components :

1. Body
2. Breath
3. Vital Energy (Prana)
4. Mind
5. Emotions/Aura (Bhav/Leshya)
6. Karma
7. Psyche awakening & intellect (Chitta Chetana, Buddhi)

AIMS & OBJECTIVES :

1. To build a Spiritual, Scientific personality
2. To strike a balance between Intellectual & Emotional Development
3. To Develop Moral Values
4. To Balance Individual Life with Social Life
5. To develop sensitivity towards humane problems
6. To develop Self-discipline
7. To learn the art of controlling extreme emotions
8. To lead a life free from addictions
9. To strike a balance between Conscience & extreme emotions
10. To be aware about one's internal power and to fully utilize the same

CONCLUSION :

Science of Living is a relatively new stream of education., developed with principles of Anuvrata & Preksha Dhyaan. It combines Spirituality with Science. It is a multi dimensional education system combining Biology, Physiology, Psychology, Health Science, Social Science & Environmental Sciences. It combines modern knowledge with age old knowledge of Yoga, Religion, Karma & Darshan.

For more details check – www.jeevanvigyan.org



Importance of Brand valuation

By Hemanth Kothari, MBA, Kolkata (PGDM-Finance, ICWA & ADMA (Advance Diploma in Management Accounts) from CIMA, UK)

The brand is an intangible asset of a business. Brands have economic impact to a business. They influence the choices of customers, employees, investors and government authorities in comparison to its competitors. In a world of abundant choices, ability of influencing somebody's choice is crucial for commercial success and creation of shareholder's values and in case of non-profit organizations have started embracing the brand as their asset for obtaining donations, sponsorships and volunteers for e.g. Red Cross etc.

Brands have also demonstrated long term durability. The world's most valuable brand, Coca-Cola, is more than 118 years old; and the majority of the world's most valuable brands have been around for more than 60 years. In India, TATA is one of the most valuable and it is more than 100 years old brand. Many brands have survived a string of different corporate owners like Thums-up. A study by Interbrand in association with JP Morgan concluded that on an average brands account for more than one-third of shareholder's value. The study reveals that brands create significant value either as consumer or corporate brands or as a combination of both.

The need and importance of Brand Valuation was realized in 1988 when recognition of the value of intangibles came with the continuous increase in the gap between companies' book values and their stock market valuations. The need for brand valuation has widened considerably since its creation in 1988, and it is now used in most strategic marketing and financial decisions. Some of important use and need of Brand Valuation are as follows:

- Making decisions on business investments by making the brand asset comparable to other intangible and tangible company assets, resource allocation between the different asset types can follow the same economic criteria and rationale, and licensing the brand to subsidiary companies.
- Measuring the return on brand investments based on brand value to arrive at an ROI (Return on Investment),
- Making decisions on brand investments. By prioritizing them by brand, customer segment, geographic market, product or service, distribution channel, and so on,
- Turning the marketing department from a cost center into a profit center by connecting brand

investments and brand returns. This is linked with Brand manager's KRA/KPI (Performance Management System),

- Deciding the appropriate branding and retrieving synergies from said brand after a merger according to a clear economic rationale.
- Managing brand migration more successfully as a result of a better understanding of the value of different brands, and therefore of what can be lost or gained if brand migration occurs.
- Establishing brand value scorecards based on the understanding of the drivers of brand value that provide focused and actionable measures for optimal brand performance.
- Managing a portfolio of brands across a variety of markets. Brand performance and brand investments can be assessed on an equally comparable basis to enhance the overall return from the brand portfolio.
- Communicating where appropriate the economic value creation of the brand to the capital markets in order to support share prices and obtain funding for e.g. TATA did when they were bidding for Corus.
- Capitalizing brand assets on the balance sheet according to US GAAP, IAS and many countries specific accounting standards. Brand valuation is used for both the initial valuation and the periodical impairment tests for the derived values.
- Determining a price for brand assets in mergers and acquisitions as well as clearly identifying the value that brands add to a transaction.
- Using brands for securitization of debt facilities in which the rights for the economic exploitations of brands are used as collateral.

The economic value of brand to its stakeholders is known as brand valuation which can be recognized in Financial Statements. The principal stipulations of all these accounting standards are that acquired brands needs to be capitalized on the balance sheet and amortized according to its useful life. However, intangible assets such as brands that can claim infinite life do not have to be subjected to amortization. Instead, companies need to perform annual impairment tests.



If the value is the same or higher than the initial valuation, the asset value on the balance sheet remains the same. If the impairment value is lower, the asset needs to be written down to the lower value.

There are broadly two approaches used for brand valuations i.e. research-based approaches and financially driven approaches.

a. Research-based Approaches:

There are many brand equity models that use consumer research to assess the relative performance of brands. They measure consumer behavior and attitudes that have an impact on the economic performance of brands. They try to explain, interpret and measure consumers' perceptions that influence purchase behavior. They include a wide range of perceptive measures such as different levels of awareness (unaided, aided, and top of mind), knowledge, familiarity, relevance, specific image attributes, purchase consideration, preference, satisfaction and recommendation.

The understanding, interpretation and measurement of brand equity indicators are crucial for assessing the financial value of brands. But they are not integrated into an economic model which is insufficient for assessing the economic value of brands.

b. Financially driven Approaches:

There are three approaches under financially driven approaches i.e. cost based approach, premium price approach and economic use approach. They are as follows:

1. Cost Based Approach: In this approach, the value of a brand is the aggregation of all historic costs incurred or replacement costs required in bringing the brand to its current state: that is, the sum of the development costs, marketing costs, advertising and other communication costs. This approach fails because there is no direct correlation between the financial investment made and the value added by a brand.

2. Premium price Approach: In the premium price approach, the value is calculated as the net present value of future price premiums that a branded product would command over an unbranded or generic equivalent. This approach fails because there are rarely generic equivalents to which the premium price of branded product can be compared.

3. Economic Use Approach: Approaches that are driven exclusively by brand equity measures or financial measures lack either the financial or the marketing component to provide a complete and robust assessment of the economic value of brands. The economic use approach is based on fundamental marketing and financial principles.

- The marketing principle relates to the commercial function that brands perform within businesses. First, brands help to generate customer demand. Customers can be individual consumers as well as corporate consumers depending on the understanding, interpretation and measurement of brand equity indicators is crucial for assessing the financial value of brands. The nature of the business and the purchase situation. Customer demand translates into revenues through purchase volume, price and frequency. Second, brands secure customer demand for the long term through repurchase and loyalty.
- The financial principle relates to the net present value of future expected earnings, a concept widely used in business. The brand's future earnings are identified and then discounted to a net present value using a discount rate that reflects the risk of those earnings being realized.

Recommended valuation methods are discounted cash flow (DCF) and Economic use Approach. The valuations need to be performed on the business unit (or subsidiary) that generates the revenues and profit.

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Tax planning by conversion of company into LLP

CA. Manoj Sethia, FCA, ACS, AICWA

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The Finance Act, 2010 has given a great opportunity to taxpayers to re-organize their business organizations by allowing tax-neutral conversion of private limited companies and unlisted public limited companies into LLP.

Clause (xiiib) of section 47 of the Income tax Act, 1956 has been inserted with effect from the assessment year 2011-12 to exempt capital gains arising on conversion of a private limited company or unlisted public limited company into LLP both in the hands of the company/resulting LLP and its shareholders/prospective partners subject to certain restrictions and lock-in provisions.

This clause excludes from the incidence of capital gains tax "any transfer of a capital asset or intangible asset by a private company or unlisted public company (hereafter in this clause referred to as the company) to a limited liability partnership or **any transfer of a share or shares held in the company by a shareholder as a result of conversion of the company into a limited liability partnership** in accordance with the provisions of section 56 or section 57 of the Limited Liability Partnership Act, 2008 (6 of 2009): **Provided that—**

- (a) all the assets and liabilities of the company immediately before the conversion become the assets and liabilities of the limited liability partnership;
- (b) all the shareholders of the company immediately before the conversion become the partners of the limited liability partnership and their capital contribution and profit sharing ratio in the limited liability partnership are in the same proportion as their shareholding in the company on the date of conversion;
- (c) the shareholders of the company do not receive any consideration or benefit, directly or indirectly, in any form or manner, other than by way of share in profit and capital contribution in the limited liability partnership;
- (d) the aggregate of the profit sharing ratio of the shareholders of the company in the limited liability partnership shall not be less than fifty per cent at any time during the period of five years from the date of conversion;

- (e) the total sales, turnover or gross receipts in business of the company in any of the three previous years preceding the previous year in which the conversion takes place does not exceed sixty lakh rupees; and
- (f) no amount is paid, either directly or indirectly, to any partner out of balance of accumulated profit standing in the accounts of the company on the date of conversion for a period of three years from the date of conversion.

Explanation.—For the purposes of this clause, the expressions "private company" and "unlisted public company" shall have the meanings respectively assigned to them in the Limited Liability Partnership Act, 2008 (6 of 2009);

This provision facilitates conversion of private limited companies or unlisted public limited companies (hereinafter referred as companies) into LLP. The benefits with respect to tax planning are enumerated as below:

1. Normally original shareholders own shares in companies at a fraction of their true value because of various reasons viz., retained earnings, issue of shares at a premium, purchase of shares at discounted prices, etc. The conversion allows the net worth of shareholders or owners of the company or resulting LLP to be stated at their true worth. Moreover the individuals who have acquired shares upto 30.09.2009 can benefit substantially.
2. The LLP is not subject to Minimum Alternate Tax and Dividend Distribution Tax.
Hence assessee can make substantial savings on this score. Further the income can be transferred to the personal accounts of owners of LLP by giving interest on capital and partners' remuneration for their benefit or enjoyment just like in normal partnership.
3. One can make proper tax planning of one's family by transferring substantial stake of the company (before conversion) to ladies members or senior citizens in the family so that after conversion interest on capital can accrue/paid to such members in the family.



4. Many companies are owning various long-term assets, which are stated at their historical costs. By conversion into LLP, the assets will be stated at their current value and hence increases net worth of both LLP and the owners. This is useful for meeting the networth requirements in various businesses.
 5. After 5 years of conversion, change in the profit-sharing ratio is permitted without any restriction. New partner may be inducted and existing partner may retire from LLP and consequently retiring partner can withdraw his capital contribution from LLP and hence can enjoy his money as he likes, i.e. one's capital can be transferred to one's personal account without any hiccup. Otherwise if all the partners wish to retire the LLP may be voluntarily wound up. This is very beneficial so far as retirement planning is concerned.
 6. In case there is carry forward losses, it is beneficial as after conversion the loss will get a new lease of life for another 8 years from the year of conversion for being carried forward and set-off.
 7. Further, the RBI regulations prohibit carrying on of non-banking financial activities by unincorporated bodies and regulate non-banking financial companies. The LLP is neither an unincorporated body nor a company as defined in the Companies Act, 1956 and hence Non-Banking Financial Activities can be very well carried on by an LLP in full compliance of laws prevailing as on date.
- Further, being body corporate, LLP can do all activities in its own name just like companies are allowed, viz. holding property in its own name, opening of demat a/c, becoming partner in another LLP, holding shares in its own name etc.



why should we study ?

- A report from TPF- Bangalore

Have you ever asked yourself why did you study? Have your kids & Kin asked you why they should study. A unique programme was conducted by the Kishore Mandal of Bangalore along with the support and guidance of Terapanth Yuvak Parishad Bangalore and TPF- Bangalore on 29th August 2010.



The programme was very well attended by our young Terapanth Kishore Mandal. It covered a wide range of topics like self evaluation and planning for future in the field of education by C A Sanjay Dhariwal, need of Preksha Meditation by Shri S K Jain, importance of tradition, culture and religion for the youth of today along with education by Muni Shri Paramanandji, the future of education by the leading education of Guru Shri Chanraj Jain [Chairman Jain Group of Institution] and with power packed concluding remarks from the Agams by Munishri Jignesh Kumarji in Bangalore. Lots of questions were answered and a lot of motivation and enthusiasm was created amongst the youth

Om Arham!

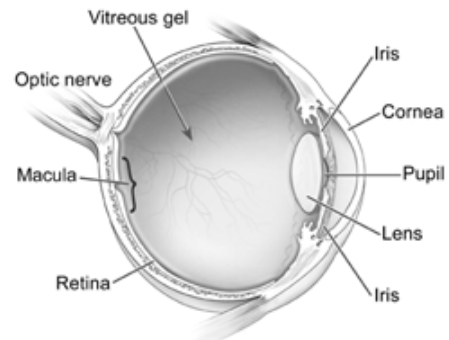
ABOUT DIABETIC EYE DISEASE

What is diabetic eye disease?

Diabetic eye disease refers to a group of eye problems that people with diabetes may face as a complication of diabetes. All can cause severe vision loss or even blindness.

Diabetic eye disease may include:

- Diabetic retinopathy**—damage to the blood vessels in the retina.
- Cataract**—clouding of the eye's lens. Cataracts develop at an earlier age in people with diabetes.
- Glaucoma**—increase in fluid pressure inside the eye that leads to optic nerve damage and loss of vision. A person with diabetes is nearly twice as likely to get glaucoma as other adults.



What is diabetic retinopathy?



Normal Retina

Diabetic retinopathy is the most common diabetic eye disease and a leading cause of blindness adults. It is caused by changes in the blood vessels of the retina.

In some people with diabetic retinopathy, blood vessels may swell and leak fluid. In other people, abnormal new blood vessels grow on the surface of the retina. The retina is the light-sensitive tissue at the back of the eye. A healthy retina is necessary for good vision.

If you have diabetic retinopathy, at first you may not notice changes to your vision. But over time, diabetic retinopathy can get worse and cause vision loss. Diabetic retinopathy usually affects both eyes.

What are the stages of diabetic retinopathy?

Diabetic retinopathy has four stages:

1. **Mild Nonproliferative Retinopathy.** At this earliest stage, microaneurysms occur. They are small areas of balloon-like swelling in the retina's tiny blood vessels.
2. **Moderate Nonproliferative Retinopathy.** As the disease progresses, some blood vessels that nourish the retina are blocked.



3. **Severe Nonproliferative Retinopathy.** Many more blood vessels are blocked, depriving several areas of the retina with their blood supply. These areas of the retina send signals to the body to grow new blood vessels for nourishment.

4. **Proliferative Retinopathy.** At this advanced stage, the signals sent by the retina for nourishment trigger the growth of new blood vessels. This condition is called proliferative retinopathy. These new blood vessels are abnormal and fragile. They grow along the retina and along the surface of the clear, vitreous gel that fills the inside of the eye. By themselves, these blood vessels do not cause symptoms or vision loss. However, they have thin, fragile walls. If they leak blood, severe vision loss and even blindness can result.



How does diabetic retinopathy cause vision loss?

Blood vessels damaged from diabetic retinopathy can cause vision loss in two ways:

- Fragile, abnormal blood vessels can develop and leak blood into the center of the eye, blurring vision. This is **proliferative retinopathy** and is the fourth and most advanced stage of the disease.



- Fragile, abnormal blood vessels can develop and leak blood into the center of the eye, blurring vision. This is **proliferative retinopathy** and is the fourth and most advanced stage of the disease.
- Fluid can leak into the center of the macula, the part of the eye where sharp, straight-ahead vision occurs. The fluid makes the macula swell, blurring vision. This condition is called **macular edema**. It can occur at any stage of diabetic retinopathy, although it is more likely to occur as the disease progresses. About half of the people with proliferative retinopathy also have macular edema.

Normal Vision and the same scene viewed by a person with diabetic retinopathy.



Normal vision



Same scene viewed by a person with diabetic retinopathy

Who is at risk for diabetic retinopathy?

All people with diabetes--both type 1 and type 2--are at risk. That's why everyone with diabetes should get a comprehensive dilated eye exam **at least** once a year. The longer someone has diabetes, the more likely he or she will get diabetic retinopathy. Between 40 to 45 percent diagnosed with diabetes have some stage of diabetic retinopathy. If you have diabetic retinopathy, your doctor can recommend treatment to help prevent its progression.

During pregnancy, diabetic retinopathy may be a problem for women with diabetes. To protect vision, every **pregnant woman** with diabetes should have a comprehensive dilated eye exam as soon as possible. Your doctor may recommend additional exams during your pregnancy.

What can I do to protect my vision?

If you have diabetes get a comprehensive dilated eye exam at least once a year and remember:

- Proliferative retinopathy can develop without symptoms. At this advanced stage, you are at high risk for vision loss.
- Macular edema can develop without symptoms at any of the four stages of diabetic retinopathy.
- You can develop both proliferative retinopathy and macular edema and still see fine. However, you are at high risk for vision loss.
- Your eye care professional can tell if you have macular edema or any stage of diabetic retinopathy. Whether or not you have symptoms, early detection and timely treatment can prevent vision loss.

If you have diabetic retinopathy, you may need an eye exam more often. People with proliferative retinopathy can reduce their risk of blindness by 95 percent with timely treatment and appropriate follow-up care.

The Diabetes Control and Complications Trial (DCCT) showed that better control of blood sugar levels slows the onset and progression of retinopathy. The people with diabetes who kept their blood sugar levels as close to normal as possible also had much less kidney and nerve disease. Better control also reduces the need for sight-saving laser surgery.

Other studies have shown that controlling elevated blood pressure and cholesterol can reduce the risk of vision loss. Controlling these will help your overall health as well as help protect your vision.



Does diabetic retinopathy have any symptoms?

Often there are **no symptoms** in the early stages of the disease, nor is there any pain. **Don't wait for symptoms.** Be sure to have a comprehensive dilated eye exam at least once a year.

Blurred vision may occur when the macula—the part of the retina that provides sharp central vision—swells from leaking fluid. This condition is called **macular edema**.

If new blood vessels grow on the surface of the retina, they can bleed into the eye and block vision.

What are the symptoms of proliferative retinopathy if bleeding occurs?

At first, you will see a few specks of blood, or spots, "floating" in your vision. If spots occur, see your eye care professional as soon as possible. You may need treatment before more serious bleeding occurs. Hemorrhages tend to happen more than once, often during sleep.

Sometimes, without treatment, the spots clear, and you will see better. However, bleeding can reoccur and cause severely blurred vision. You need to be examined by your eye care professional at the first sign of blurred vision, before more bleeding occurs.

If left untreated, proliferative retinopathy can cause severe vision loss and even blindness. Also, the earlier you receive treatment, the more likely treatment will be effective.

How are diabetic retinopathy and macular edema detected?

Diabetic retinopathy and macular edema are detected during a comprehensive eye exam that includes:

1. **Visual acuity test.** This eye chart test measures how well you see at various distances.
2. **Dilated eye exam.** Drops are placed in your eyes to widen, or dilate, the pupils. This allows the eye care professional to see more of the inside of your eyes to check for signs of the disease. Your eye care professional uses a special magnifying lens to examine your retina and optic nerve for signs of damage and other eye problems. After the exam, your close-up vision may remain blurred for several hours.
3. **Tonometry.** An instrument measures the pressure inside the eye. Numbing drops may be applied to your eye for this test.

Your eye care professional checks your retina for early signs of the disease, including:

- Leaking blood vessels.
- Retinal swelling (macular edema).
- Pale, fatty deposits on the retina--signs of leaking blood vessels.(HARD EXUDATES)
- Damaged nerve tissue.
- Any changes to the blood vessels.

If your eye care professional believes you need treatment for macular edema, he or she may suggest a **fluorescein angiogram**. In this test, a special dye is injected into your arm. Pictures are taken as the dye passes through the blood vessels in your retina. The test allows your eye care professional to identify any leaking blood vessels and recommend treatment.

Treatment

How is diabetic retinopathy treated?

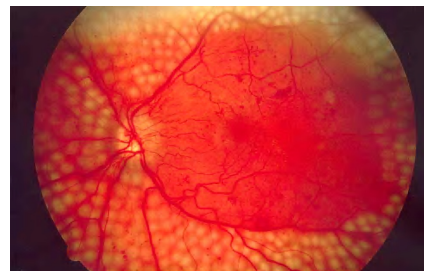
During the first three stages of diabetic retinopathy, no treatment is needed, unless you have macular edema. To prevent progression of diabetic retinopathy, people with diabetes should control their levels of blood sugar, blood pressure, and blood cholesterol.

Proliferative retinopathy is treated with laser surgery. This procedure is called PRP (pan retinal photocoagulation). Laser treatment helps to shrink the abnormal blood vessels. Your doctor places 1,000 to 2,000 laser burns in the areas of the retina away from the macula, causing the abnormal blood vessels to shrink. Because a high number of laser burns are necessary, two or more sessions usually are required to complete treatment.



Although you may notice some loss of your side vision, scatter laser treatment can save the rest of your sight. Scatter laser treatment may slightly reduce your color vision and night vision.

Scatter laser treatment **works better before** the fragile, new blood vessels have started to bleed. That is why it is important to have regular, comprehensive dilated eye exams. Even if bleeding has started, scatter laser treatment may still be possible, depending on the amount of bleeding.



If the bleeding is severe, you may need a surgical procedure called a vitrectomy. During a vitrectomy, blood is removed from the center of your eye.

How is a macular edema treated?

Macular edema is treated with laser surgery. This procedure is called focal laser treatment. Your doctor places up to several hundred small laser burns in the areas of retinal leakage surrounding the macula. These burns slow the leakage of fluid and reduce the amount of fluid in the retina. The surgery is usually completed in one session. Further treatment may be needed.

A patient may need focal laser surgery more than once to control the leaking fluid. If you have macular edema in both eyes and require laser surgery, generally only one eye will be treated at a time, usually several weeks apart.

Focal laser treatment stabilizes vision. In fact, focal laser treatment reduces the risk of vision loss by 50 percent. In a small number of cases, if vision is lost, it can be improved. Contact your eye care professional if you have vision loss.

What happens during laser treatment?

Both focal and scatter laser treatment are performed in your doctor's office or eye clinic. Before the surgery, your doctor will dilate your pupil and apply drops to numb the eye. The area behind your eye also may be numbed to prevent discomfort.

The lights in the office will be dim. As you sit facing the laser machine, your doctor will hold a special lens to your eye. During the procedure, you may see flashes of light. These flashes eventually may create a stinging sensation that can be uncomfortable. You will need someone to drive you home after surgery. Because your pupil will remain dilated for a few hours, you should bring a pair of sunglasses.

For the rest of the day, your vision will probably be a little blurry. If your eye hurts, your doctor can suggest treatment.

Laser surgery and appropriate follow-up care can reduce the risk of blindness by 90 percent. However, laser surgery often cannot restore vision that has already been lost. **That is why finding diabetic retinopathy early is the best way to prevent vision loss.**

Intravitreal Triamcinolone acetonide

Triamcinolone is a long acting steroid preparation. When injected in the vitreous cavity, it decreases the macular edema (thickening of the retina at the macula) caused due to diabetic maculopathy, and results in an increase in visual acuity. The effect of triamcinolone is transient, lasting up to three months, which necessitates repeated injections for maintaining the beneficial effect. Complications of intravitreal injection of triamcinolone include cataract, steroid-induced glaucoma and endophthalmitis.

What is a vitrectomy?

If you have a lot of blood in the center of the eye (vitreous gel), you may need a vitrectomy to restore your sight. If you need vitrectomies in both eyes, they are usually done several weeks apart.

A vitrectomy is performed under either local or general anesthesia. Your doctor makes a tiny incision in your eye. Next, a small instrument is used to remove the vitreous gel that is clouded with blood. The vitreous gel is replaced with a salt solution. Because the vitreous gel is mostly water, you will notice no change between the salt solution and the original vitreous gel.



Are scatter laser treatment and vitrectomy effective in treating proliferative retinopathy?

Yes. Both treatments are very effective in reducing vision loss. People with proliferative retinopathy have less than a five percent chance of becoming blind within five years when they get timely and appropriate treatment. Although both treatments have high success rates, they do **not** cure diabetic retinopathy.

Once you have proliferative retinopathy, you always will be at risk for new bleeding. You may need treatment more than once to protect your sight.

What can I do if I already have lost some vision from diabetic retinopathy?

If you have lost some sight from diabetic retinopathy, ask your eye care professional about low vision services and devices that may help you make the most of your remaining vision.



Lateral Thinking

Queries:

1. Two trains travel toward each other on the same track, beginning 100 miles apart. One train travels at 40 miles per hour; the other travels at 60 miles an hour. A bird starts flight at the same location as the faster train, flying at a speed of 90 miles per hour. When it reaches the slower train, it turns around, flying the other direction at the same speed. When it reaches the faster train again, it turns around -- and so on. When the trains collide, how far will the bird have flown?
2. An Arab sheikh is old and must will his fortune to one of his two sons. He makes a proposition. His two sons will ride their camels in a race, and whichever camel crosses the finish line last will win the fortune for its owner. During the race, the two brothers wander aimlessly for days, neither willing to cross the finish line. In desperation, they ask a wise man for advice. He tells them something; then the brother's leap onto the camels and charge toward the finish line. What did the wise man say?
3. You've been sentenced to death in an obscure foreign country which has a strange law. Before the sentence is carried out, two papers -- one with "LIFE" written on it and one with "DEATH" written on it -- are folded up and placed in a hat. You are permitted to pick out one of the papers (without looking), and if you choose the one with "LIFE" written on it, you are set free. Otherwise, the death sentence is carried out. On this occasion, a mean-spirited acquaintance of yours, bent on your demise, has substituted the paper with "LIFE" written on it with another one with "DEATH" written on it. This person gleefully informs you of what he has done and that you are doomed to die. You are not permitted to speak to anyone about this misdeed, nor will you have a chance to switch the papers or the hat yourself in time. How will you avoid certain death?

Solutions:

1. **Answer 1** - Since the trains are 100 miles apart, and the trains are traveling toward each other at 40 and 60 mph, the trains will collide in one hour. The bird will have been flying for an hour at 90 miles per hour at that point, so the bird will have traveled 90 miles.
2. **Answer 2** -The rules of the race was that the owner of the *camel* that crosses the finish line last wins the fortune. The wise man simply told them to switch camels.
3. **Answer 1** - After you draw one of the papers, swallow it. The jailer will be forced to check the remaining paper to determine what the one you drew said. The jailer will of course see a paper with "DEATH" written on it, assume you drew the one with "LIFE" written on it, and set you free.



From Inbox

GUIDE TO A BETTER LIFE

LIFE - DR RANDY PAUSCH

This is amazing, he died of pancreatic cancer in 2008, but wrote a book 'The last lecture' before then, one of the bestsellers in 2007. What a legacy to leave behind...

In a letter to his wife Jai and his children, Dylan, Logan, and Chloe, he wrote this beautiful "guide to a better life" for his wife and children to follow. May you be blessed by his insight?



POINTS ON HOW TO IMPROVE YOUR LIFE

Personality:

1. Don't compare your life to others'. You have no idea what their journey is all about.
2. Don't have negative thoughts of things you cannot control. Instead invest your energy in the positive present moment.
3. Don't overdo; keep your limits.
4. Don't take yourself so seriously; no one else does.
5. Don't waste your precious energy on gossip.
6. Dream more while you are awake
7. Envy is a waste of time. You already have all you need.
8. Forget issues of the past. Don't remind your partner of his/her mistakes of the past. That will ruin your present happiness.
9. Life is too short to waste time hating anyone. Don't hate others.
10. Make peace with your past so it won't spoil the present
11. No one is in charge of your happiness except you
12. Realize that life is a school and you are here to learn.
13. Problems are simply part of the curriculum that appear and fade away like algebra class but the lessons you learn will last a lifetime.
14. Smile and laugh more
15. You don't have to win every argument. Agree to disagree.



Community:

1. Call your family often
2. Each day give something good to others
3. Forgive everyone for everything
4. Spend time with people over the age of 70 & under the age of 6
5. Try to make at least three people smile each day
6. What other people think of you is none of your business
7. Your job will not take care of you when you are sick. Your family and friends will. Stay in touch

Life:

8. Put GOD first in anything and everything that you think, say and do.
9. GOD heals everything
10. Do the right things
11. However good or bad a situation is, it will change
12. No matter how you feel, get up, dress up and show up
13. The best is yet to come
14. Get rid of anything that isn't useful, beautiful or joyful
15. When you awake alive in the morning, thank GOD for it
16. If you know GOD you will always be happy. So, be happy.

While you practice the entire above, share this knowledge with the people you love, people you school with, people you play with, people you work with and people you live with. Not only it will enrich YOUR life, but also that of those around you...!



HIGHLIGHTS OF TERAPANTH PROFESSIONAL FORUM BANGALORE BRANCH

TPF Bangalore branch activities till date are as follows:

- The 1st Karnataka Terapanth Professionals Conference was held in 2008 in Bangalore.
- We have had regular meeting of TPF on every third Sunday of the month.
- We have arranged Sermon on Jainism by Muni Jinesh kumarji on every Tuesday of the week.
- We have arranged a seminar on "Why should I Study" under the guidance of Muni Jinesh Kumarji on 29th August, 2010
- We are planning to have 1st South Zone conference on 24th October, 2010
- We are also planning to involve ourselves with other activities soon.



REPORT ON INAUGURAL MEET OF TPF – KOLKATA BRANCH

The Inaugural Meet of TPF Kolkata Branch was held on 28th August 2010 in the pious presence of learned Sadhvisri Kanaksriji at Sam Garden, Howrah. The Meet was represented by 101 Terapanthi Professionals from different fields including Doctors, Advocates, Engineers, MBA, CA, CS, CWA, CFA etc. Encouraging part was the presence of about 30% youngsters below 30 years age and 17 female participants. The Theme of the Meet was “Developing Society through Self Development”

Sadhvisri Kanaksriji in her blessed address emphasised the need and importance of TPF in today's world where Terapanthi professionals can come forward to serve Dharma Sangha in various ways besides developing their own professional skills. She thrust upon professionals to develop skills to become International level speakers on Jainism, Terapanth, Anuvrat, Preksha Dhyan and Jeevan Vigyan. She also advised participants to practice Moral values in their professional life. Sadhvisri Madhulataji and other Sadhvis also blessed the occasion by their gracious presence.

The Meet commenced with the chanting of Namaskar Mahamantra by Sadhvisriji followed by Welcome address by National Jt. Secretary and Program Convener Shri Sushil Choraria. Shri Rakesh Sancheti sang the Sangh Gaan. Keynote address was delivered by National Vice President (East) Shri Prakash Baid.

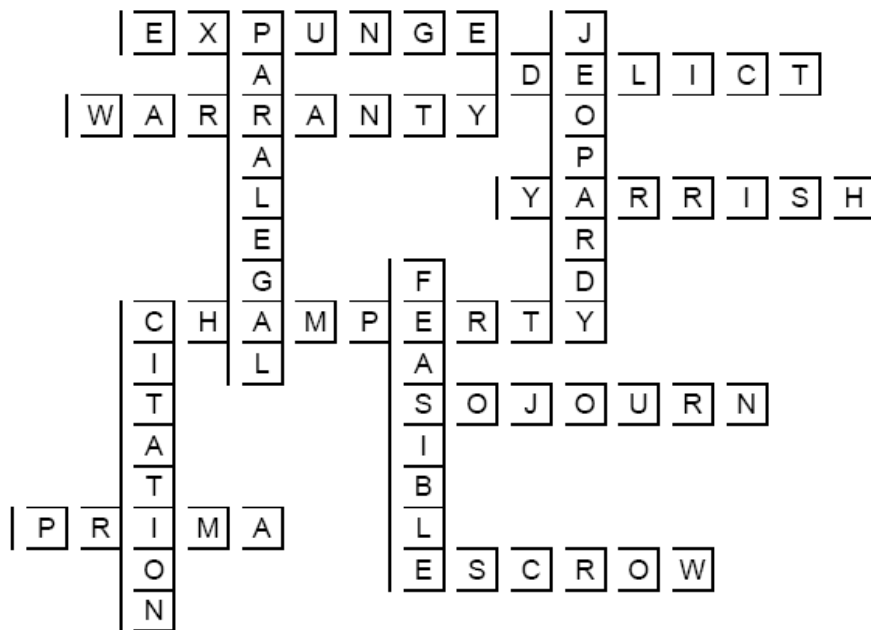
Shri Prakash Chand Maloo was nominated as the President of TPF Kolkata Branch. Guest speeches were delivered by Shri Bhanwar Lal Singhi, Mahamantri of Jain Swetamber Terapanthi Mahasabha and by Shri H.M.Choraria, past president of Institute of Company Secretaries of India. Shri Prakash Chand Maloo, president TPF- Kolkata Branch made power point presentation on objectives and Structure of TPF and immediate and future plans of Kolkata Branch. Vote of Thanks was delivered by Shri Prem Bafana. The Meet ended with a very positive note and Mangalik chanting by Sadhvisriji.

North Howrah President Shri Amar Chand Dugar, President of North Howrah Sabha and his team made excellent arrangements for the Meet and High tea. S/Shri Vikram Chandalia, Hemant Kothari, Rahul Hirawat, Rajesh Dugar, Gautam Dugar, Maanvardhan Baid etc. had active role in making the Meet a success.





Solution to Crossword 1



Question:

ACROSS

- 1 The official and intentional destruction or erasure of records or information. (7)
- 4 Small offenses, where a person by fraud or deceit causes damage or tort to someone. (6)
- 5 A guarantee given on the performance of a product or the doing of a certain thing. (8)
- 6 Having a rough, dry taste. (7)
- 8 A practice of sharing the benefits of a lawsuit, by a person who is not a party to that lawsuit. (9)
- 9 Temporary Stay. (7)
- 10 Facie/Self Evident, Adequate at first sight. (5,5)

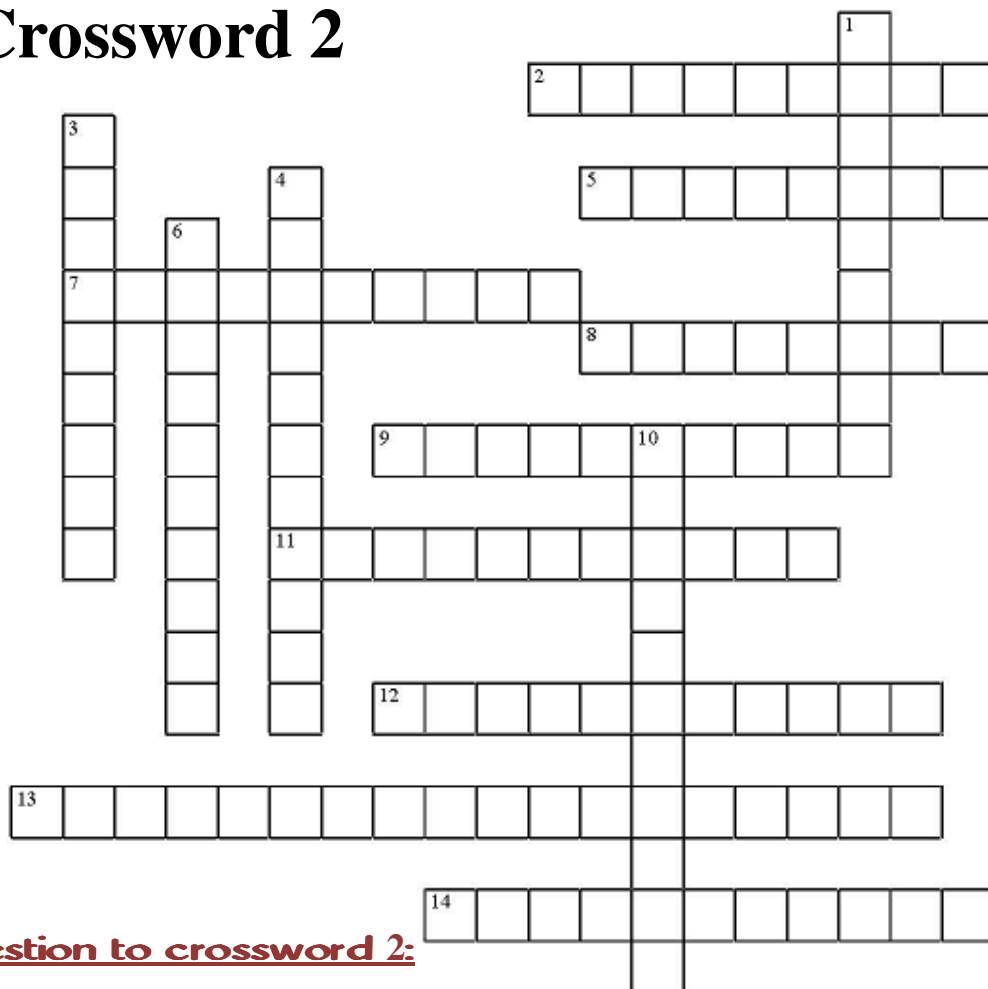
- 11 A writing deposited with someone until the performance of an act or the occurrence of an event specified in that writing. (6)

DOWN

- 2 A person who is not a lawyer or is not acting in that capacity but who provides a limited number of legal services. (9)
- 3 A person when he or she is placed on trial and is at the risk of conviction and punishment. (8)
- 7 Capable of being done executed or effected (8)
- 8 An order issued by a court to a person to appear before it to answer the charges or to do a certain thing. (8)



Crossword 2



Question to crossword 2:

ACROSS

2 The standard system of delivering mail which is very slow in contrast to electronic mail.

5 A symbol, used in email messages, which is made out of punctuation marks and resembles a human face.

7 Going on holiday or vacation with grandparents in order to reduce the costs.

8 The language used by spin doctors, spokes-persons, campaign manager etc. when trying to present information in a favourable light.

9 A vacation in which you stay at home and relax or visit places close to where you live.

11 The idea that merit and individual effort determine one's success rather than wealth or birth.

12 Something that can be done or produced in another country, especially at reduced costs.

13 A generation of people who care for the needs of their children as well as those of their own elderly parents

DOWN

1 A trip or short vacation which lasts only one day.

3 The years between 2000 and 2009 which contain a 'nought' (zero), in the same way as other decades are called the 'thirties', 'sixties', etc.

4 Euphemism for laying-off staff or downsizing a company.

6 Set of rules governing appropriate behavior and courtesy on the internet.

10 A form of tourism in which tourists stay on farms or in agricultural village, and often participate in farm activities.



1st South Zone TPF Conference

Date: 24.10.2010

Place: Bangalore

Timings: 9.30am to 5.00pm

Contact Persons:

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EDITOR'S REQUEST-

It is intended to build the TPF Newsletter into a knowledge sharing platform for all its subscribers and welcome your valuable contributions and expressions your views.

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Flash News

The life membership for TPF has been reduced to Rs. 5100/-.
Are you a member of TPF?

The TPF is published on behalf of the
TERAPANTH PROFESSIONALS FORUM;

having its registered office at-
Anuvrat Bhawan, 210, Deen Dayal Upadhaya
Marg, New Delhi- 02.



Forgiveness ("MICHHAMI DUKKADAM") !!

The most important festival of Jainism i.e. "PARYUSHAN".

One custom to be followed after the last day of Paryushan(Samvatsari) is that of saying "Michhami Dukkadam".

On this auspicious occasion of Paryushan, we wish you all Michhami Dukkadam!!

We beg your forgiveness from inner of our hearts for whatever misdeeds or mis-behaviour whether knowingly or unknowingly occurred by ourselves to you through mind, thoughts, actions or speech during the past year. Michchhami Dukkadam on the occasion of Savantsari Maha Parve

Kshamapana Sutra with Meaning

KHAAMEMI SAVVE JEEVA (I grant forgiveness to all living beings)

SAVVE JEEVA KHAMANTU ME (May all living beings grant me forgiveness)

METTI ME SAVVE BHUYESU (My friendship is with all living beings)

VAIRAM MAJHAM NA KENAI (My enemy is totally non-existent)

With best wishes and prayers for the well-being of all things living, from all the Family of the Terapanth Forum...!