



**Jamil Janjua,**  
ceo, Octara & Chief Editor  
janjua05@gmail.com

*Dear Reader,*

The floods are center-stage and the tales of misery are endless. We are in the throes of a supreme test and the Almighty has reduced severely the margin for error of those who wear the mantle of authority. May Allah have mercy upon us and keep us in His protection, ameen.

Life must, and does, carry on, and many times we have celebrated within these pages the resilience of our people in the face of adversity. In this edition we carry some fine advice by **Hairej Younes** who has culled 10 Japanese Concepts for Self-Improvement and a Balanced Life. He talks of “Omoiyari”, or going out of the way to provide impeccable service to the customer, and mentions the Japanese fans that made the headlines in 2018 when they tidied up a football stadium after the game. Best of all is “Shu-Ha-Ri” which translates as “follow, breakaway, and transcend” and is exemplified by Tao Te Ching’s saying “When the student is ready the teacher will appear; When the student is truly ready... The teacher will disappear.”

In the next piece, Why More Money Won’t Lead to Financial Independence, **Darius Foroux** has made a series of very valid points about how much is enough? What’s open to question is his tailpiece in which he asks “When you live in a way that makes you happy and satisfied — will you still need more money when you have enough?” Sure you will, but not to spend on yourself and instead to be a conduit for those less privileged and struggling.

Next up is **Parker Klein** with his “7 Habits that Changed My Life” and it’s commonsense at first sight, like waking up and going to bed early, and meditating. However, where the cookie crumbles is in the application of that commonsense.

Nature is calling out loud for action stations and the takeaway this time from this regularly scheduled column is that the times call for an urgent burying of hatchets and closing of ranks while imbuing Unity, Faith and Discipline into our operating systems.

Holding an “expectations exchange” with new employees is the top Lifelong Learning Tip from JJ’s selection that calls for defining what you expect from them and asking what they expect from you and from the organization 😊

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# 10 Japanese Concepts For Self-Improvement and a Balanced Life



Photo by Roméo A. on Unsplash

By Hairej Younes | Apr 23 | 6 min read

It was a Friday evening, and I was preparing to leave for the airport after work. I stopped by my usual pharmacy to buy an allergy spray. I carry the spray every time I travel. This time, I was heading to Dubai.

The pharmacist seemed to remember me. When I asked for the spray, she told me they had run out of it. I stood there for a minute, wondering what to do. I needed the spray, and it was late, and I had to go to the airport. Before I could react further, she jumped into action. She made a phone call to a nearby pharmacy, told me to wait for a few minutes, ran over to that pharmacy, and got the spray.

I was stunned and amazed by her actions. She could have left it, but instead, she understood that I needed the spray. I would not have made it to the other pharmacy on time, so she pulled some strings with her contacts at the other pharmacy and had them give it to her.

The way she acted was what we would call “omoiyari” in Japanese, which means going out of the way to provide impeccable service to the customer. It saved me time and stress.

I have lived in Japan for more than 20 years, and I have countless stories like this. Each time, such hospitality does not fail to amaze me, and I always feel

humbled.

In many ways, Japanese culture is rich, and attempting to shed light on some of its concepts in this article will not do justice. However, I feel compelled to share nuggets of its pearls of wisdom, especially since the world is becoming more interconnected.

The chances of being in a multicultural team, whether for work or social reasons, are increasing. In learning and appreciating other cultures, we can learn to see our own culture through their lens and become empathic.

I have compiled 10 Japanese concepts that we can use to improve ourselves or gain some perspective on how things work in Japan.

## Omoiyari

As above, omoiyari means caring and showing sincere consideration for others.

Japanese fans made the headlines in 2018 when they tidied up a football stadium after the game.

Omoiyari is also manifested in the designs of products. For example, Japanese hi-tech toilets have a warm seat, washer, and a sound to cover those ‘unpleasant’ noises.

Practicing omoiyari is said to help build compassion and empathy toward others.

## Ikigai

Ikigai is the Japanese term for the state of well-being induced by devotion to enjoyable activities, which leads to a sense of fulfillment, according to Japanese psychologist Michiko Kumano.



*Photo by Finde Zukunft on Unsplash*

It is said that in Japan, people who have a purpose in life live longer.

Your ikigai is what gets you up every morning and keeps you going.

## Wabi-sabi

Wabi-sabi is a concept that encourages us to embrace our imperfections and accept the natural cycle of life.

Everything in life, including us, is in a state of flux. Change is the only constant, everything is transient, and nothing is ever complete.

By practicing wabi-sabi, we are taught to be grateful and accepting and strive for excellence rather than perfection.

## Mottainai

Mottainai means respecting the resources we have, not wasting them, and using them with a sense of gratitude.

Uniqlo uses “Mottainai: Old Clothes, New Life” to achieve zero waste.

The concept invites us to be grateful and intentional about our actions and think

of ways to help make this world more sustainable.

## Shin-Gi-Tai

Shin-Gi-Tai translates as “mind, technique, and body.”

Mind, technique, and body are the three elements for maximum performance used in martial arts.

The concepts can be applied to any domain. Take, for example, chess. Your performance is not solely dependent on your chess skills at the board. Winning also requires a mindset that can cope with stress and setbacks during hours of uninterrupted concentration.

The framework can also be applied to building habits. The framework can be mapped to the Fogg Behavior Model, which is expressed as a short



*Shi-Gi-Tai is used in Japanese Kyudo (archery)*

formula: Behavior = Motivation (Mind), Ability (Technique), and Prompt (Body).

A healthy body and a sound mind are the foundation for developing and refining any skills.

## Shu-Ha-Ri

“When the student is ready the teacher will appear. When the student is truly ready... The teacher will Disappear.” – Tao Te Ching



Shu-Ha-Ri translates as “follow, breakaway, and transcend.”

It is a way of thinking about how to learn and master a technique. There are 3 stages to acquiring knowledge:

Shu: learn the basics by following the teaching of one master. Imitating the work of great masters also falls in this stage.

Ha: start experimenting, learn from masters, and integrate the learning into the practice.

Ri: This stage focuses on innovation and adapting the learning to different situations.

Imitate, then innovate. You may want to check Clark Terry’s formulation of this model: [Imitate, Assimilate, Innovate](#).

## Kaizen

Kaizen is a method of continuous improvement based on the theory that small, ongoing positive changes can be significant.

Kaizen reminds us to let go of assumptions and perfectionism. It teaches us to take an iterative, progressive approach to change.

This concept is vital to instill good habits and achieve excellence.



*Photo by Crystal Kay on Unsplash*

## Mono no aware

This concept describes having empathy towards things and their inevitable passing.

This concept reminds us that nothing in life is permanent. We should willingly and gracefully let go of our attachments to transient things.

## Omotenashi

Christel Takigawa, the ambassador for the Tokyo 2020 bid, popularized this concept in her speech to the International Olympic Committee.

The concept is all about offering the best service without expecting a reward. It’s an important part of Japanese culture and deeply rooted in how Japanese society functions.

## Ho-Ren-So

Ho-Ren-So translates as “report, inform, and consult.”

The concept forms the basis of all communication, collaboration, and healthy information sharing in a Japanese organization. It focuses on the roots of the communication line, streamlining the flow of information, and preventing issues from happening again.

The Japanese argument is that the Ho-Ren-So, through collaboration and communication, strengthens subordinate employee relationships and provides a platform for the subordinate to learn from their superior.

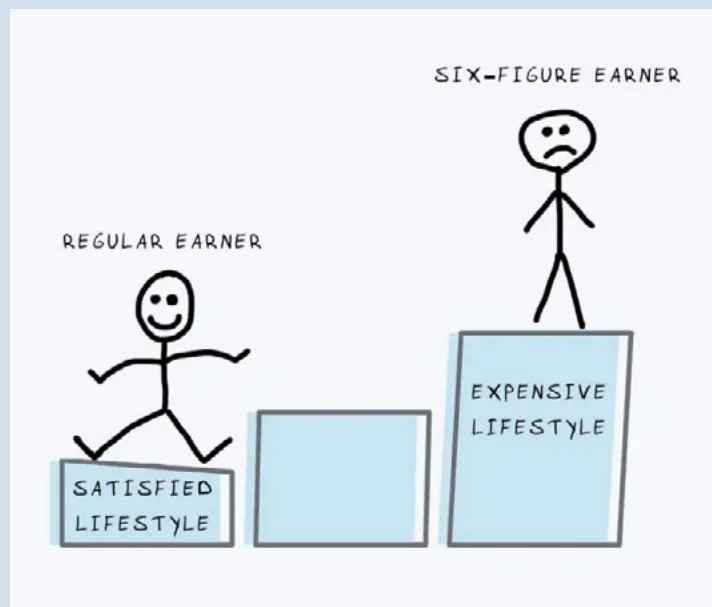
It is good practice to encourage everyone to report issues and problems immediately. Even if a solution is not found, the cost of a problem that is not reported can be high.

### Source:

<https://betterhumans.pub/10-japanese-concepts-for-self-improvement-and-a-balanced-life-42cf0be2da1a>

# Why More Money Won't Lead to Financial Independence

by Darius Foroux | 6 min read



When it comes to financial independence, people often talk about numbers.

- ✦ “Will a six-figure salary make me financially free?”
- ✦ “How much do I exactly need for a comfortable retirement?”
- ✦ “Is 10 Million dollars enough to retire at 45?”

It's great to have goals for your savings, income, retirement fund, and so forth. But it's unhelpful when we forget why we're working towards financial independence in the first place.

I used to have goals like, “I'd like to earn a million bucks in a year!” But as I started to study Stoicism and Mindfulness, I learned to practice [non-attachment to outcomes](#). I gave up on those types of goals.

Let me tell you why.

## Financial independence doesn't need to be Instagrammable

Too many blogs/vlogs that promote financial independence focus too much on having exotic beach trips or buying the latest luxury item.

It's fine to indulge now and then. But it's a serious risk when you get addicted to consumerism. That leads to a never-ending cycle of earning more and spending more.

I watched the latest Nicholas Cage movie recently, where he plays himself. A highly-paid actor who spends all his money. So he takes an odd job to pay off his ballooning debt.

Cage earns millions and spends even more millions. Similarly, there are plenty of people who earn six figures and still feel they're broke. A survey found that 38% of millennials earning \$100,000 or more a year thought they were middle class.<sup>1</sup>

In fact, so many of them feel this way that they have a label now: “Henry.” Which is short for, “high earner, not rich yet.”

Henrys usually work in dense, cosmopolitan areas. And they live an expensive lifestyle:

- ✦ Owning a home while renting an apartment in another city;
- ✦ Traveling internationally very often
- ✦ Subscribing to expensive monthly gym memberships, and so forth.

Whether you're Nicholas Cage, a Henry, or someone who earns the average wage — if your lifestyle exceeds your income, it doesn't matter how much money you make. You'll always live paycheck to paycheck. And it's hard to [save money](#) that way.

It's also difficult to live modestly when you're accustomed to a very luxurious lifestyle. I saw this random thread on Quora.<sup>2</sup> And I don't know how much he really earns. But I like his honesty:

“I say this knowing the majority of the USA somehow gets by on half of six figures. But as someone who makes well into six figures, it's hard to imagine life without at least six figures.”

So even when you're earning more, avoid spending more. It's very tempting because more money gives you a sense of freedom. But as you and I both know, when you spend your money, you also spend your freedom.

## More money doesn't always mean financial independence

When you have a lot of money but also spend all that money, are you financially free? We all know the answer to that.

More money is not the answer! What's worse; when we earn more, we often have more problems. If you own a large company, you'll have bigger company issues. Or, you might be under more pressure to perform if you're a freelancer with more clients.

I used to chase money because I wanted too many things. I'd wake at 6 am each day and feel like a grumpy old man. And then I'd work until late at night.

I was in a bad mood all the time and I snapped at the people I cared about.

I barely saw my friends. It's a lot of sacrifices to chase after money. And it sucks most of your time and energy that you could barely enjoy life.

One thing I learned about building wealth is that it's all about adopting a long-term strategy. That's more sustainable. It allows you to enjoy today, and ensure you have a secure tomorrow.

When you adopt a [long-term mindset to building wealth](#), you don't have to be in a hurry. You can say no to “opportunities” that pay well but don't give you the life you want.

## Lifestyle is more important than income

No one wants to drown in debt or keep chasing after money forever. And I think that's why most people want to earn more and achieve financial independence: To have peace of mind.

The funny thing is that everybody knows it's beneficial to live below your means. The way our society works just makes it almost impossible. But that's what makes it appealing to me.

Just because the majority lives from paycheck to paycheck inspires me to avoid that fate. To save more and spend less.

Life can still be great that way. In fact, it's even better. You can always find ways to [enjoy life without spending all your money](#).

When you live in a way that makes you happy and satisfied — will you still need more money when you have enough?

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### Source:

<https://dariusforoux.com/financial-independence-money/>

# 7 Habits That Changed My Life

Parker Klein | 3 min read

## 1. Waking up and going to bed early

I've been waking up around 5 am and going to bed around 9 pm for the past 6 years.

There are no distractions early in the morning and going to bed early keeps you out of trouble.

"Early to bed and early to rise makes a man healthy, wealthy, and wise." – Benjamin Franklin.

"Go to bed early and wake up early. The morning hours are good." – Jeff Bezos

## 2. Limiting the number of decisions

I eat a lot of the same foods, wake up and fall asleep around the same time, exercise daily, and have worn the same jeans and style of shoes for 8 years.

Free up your mind for other decisions by making a decision and sticking to it.

"Nothing happens until you decide. Make a decision and watch your life move forward."  
— Oprah Winfrey

## 3. Meditating

I meditate 1–2 times per day for 10–20 minutes.

In a chaotic world, finding time to sit, be mindful, and listen to your internal dialog reduces the noise throughout your day.

"Feelings come and go like clouds in a windy sky. Conscious breathing is my anchor." – Thich Nhat Hahn

"Your goal is not to battle with the mind, but to witness the mind." – Swami Muktananda

## 4. Reading

I read for 30 min-1 hr every morning and night.

It's amazing what new ideas can do for your own self-awareness and ideas.





“The more that you read, the more things you will know. The more that you learn, the more places you’ll go.” – Dr. Seuss

“A capacity, and taste, for reading gives access to whatever has already been discovered by others.” – Abraham Lincoln

## 5. Coding

I have [coded nearly every](#) day since 2016. Practice compounds over time so you can solve more difficult problems in the future.

I watch videos, read articles, build tools, and learn new technologies.

“Habits + deliberate practice = mastery” [Atomic Habits by James Clear](#)

## 6. Making my bed

I didn’t start until I read [Make Your Bed by William H. McRaven](#).

It’s funny how a simple act can cause a ripple effect on your feeling of self-worth

and life

“If you want to change the world– start off by making your bed.” [Make Your Bed by William H. McRaven](#)

## 7. Writing things down

I use [Twos](#) to write everything down.

Having one, go-to place to write down anything you want to remember saves you time and energy every time you have something to write down and every time you need to remember something.

“Paper is to write things down that we need to remember. Our brains are used to think.” – Albert Einstein

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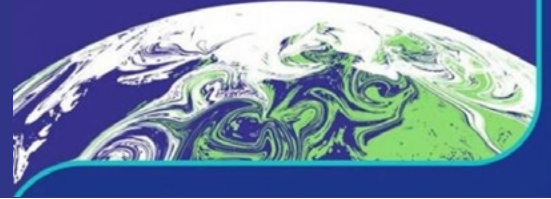
### Source:

<https://medium.com/twosapp/7-habits-that-changed-my-life-a9bac02dc211>



# NATURE Calling For ACTION STATIONS!

## Who's next after Jansher?



That question has gone missing in recent times as people struggle to keep their heads above waters that keep on rising. Sink, or swim, are the two outcomes that preoccupy people's minds today, with memories of a glorious world conquering past too distant to remember. It falls to the lot of the chronicler to go tripping down memory lane and pull out gems to inspire the present beleaguered lot on to redoubled effort. A 'Lalkaar' (challenge) to the individual's 'Ghairat' (pride) that appears to have gone into abeyance.



Jansher Khan and his illustrious predecessors Jahangir Khan, Qamar Zaman, Mohibullah Senior, Roshan Khan, Azam Khan and the trailblazer from Nuakilli Hashim Khan, as well as only slightly less formidable world beaters like Hiddy Jahan, Aftab Jawaid, Gogi Allauddin and Zarak Jahan set a very high bar for the nation to follow in its own varied endeavors.

Unfortunately, however, the penny failed to drop and we became linear in our thinking. Instead of emulating their example and getting exponential, and bursting on to the world stage in a million different blooms, our focus remained on who would ascend the world's squash throne after Jansher.

We need for the world champion mindset to proliferate at the grassroots across the board in every sphere of national endeavor. Babar Azam in cricket is the go-to person these days for inspiration and seeking world class in our own businesses and professions.

The antidote to Climate Change and Global Warming is strength and resilience both at the individual and collective levels and manifest in our declared national vision of Unity, Faith and Discipline – Unity of purpose in the rank and file; Faith in Allah's benevolence; and Discipline that engenders both physical and mental synchronicity



in the attainment of the purpose.

If we can imbue Unity, Faith and Discipline into our operating systems then we will stand

a good chance of coming out on top of these trials and tribulations, a consequence of mankind's past and present follies.

Before we can favorably impact our physical environment we must first set right the mental environments that permeate the countless organizations that together form the body of Pakistan. Our leaders of the 'beautiful game' soccer have been at loggerheads for too long to the great detriment of Pakistan's cherished youth. Officialdom must function as friends, and not as masters.

At the grassroots level it is sports clubs that unite neighborhoods and become vibrant platforms for coordinated action in the event of emergencies. The news is bad from across the world. Even as the Monsoons set new records in downpour and flood the Pakistani and Indian landscapes, causing untold misery and death, the Europeans are experiencing the kind of heat that is melting asphalt and buckling railroads with unprecedented forest fires raging out of control and causing fatalities. The times call for an urgent burying of hatchets and closing of ranks.

Column by Adil Ahmad, Correspondent, TCS Octara.Com

# Lifelong Learning Tips

Selection by JJ

## ■ Make training more success

ful by asking trainees to write down their goals for the session ahead of time. Example: “I want to learn three new strategies for dealing with angry customers.”

## ■ Be more persuasive

by affirming some aspect of the other person’s position before presenting your view. Example: “I agree your cost-cutting stance makes sense, which I’m balancing alongside our need to invest in our growth.”

## ■ If you’re having trouble

finishing a portion of a memo, letter or report, get it out of your sight. Save it as a separate file as you work to polish the rest of the document. That way, you won’t get bogged down by the troublesome section.

## ■ Introduce short-term assignments

for staff members on Friday afternoons. Knowing that the job has to get done in that time period will help overcome the Friday blahs that lead to inefficiency.

■ **To sharpen your memo-writing skills,** complete this sentence before you launch into your first draft: “The main purpose of this memo is .” That will help you eliminate extraneous details.

## ■ Try to guess

what a speaker’s next point will be. That will help you become a better listener because it will keep your mind from drifting.

## ■ Stay productive

despite being interrupted by jotting down what you’ll need to do when you return to the task. Example: If your boss asks you to drop everything and help with an emergency, write “Finish calling vendors and complete two file reviews” before you rush out.

## ■ Hold an “expectations ex-change”

with new employees. Clearly define what you expect from them and ask what they expect from you and from the organization.

■ **When meeting discussions turn heated,** try a “walking meeting.” Have groups of two or three employees—preferably those with different views on the meeting topic—take a 15- to 20-minute walk. Ask all groups to come back to the “sitting meeting” with solutions in mind.

## ■ Spot any

flaws in an idea you want to present by imagining that you’re a rival who wants your job. What weak-nesses could this person point to? What might this person do to sabotage you?

*Extracted from Communication Briefings*