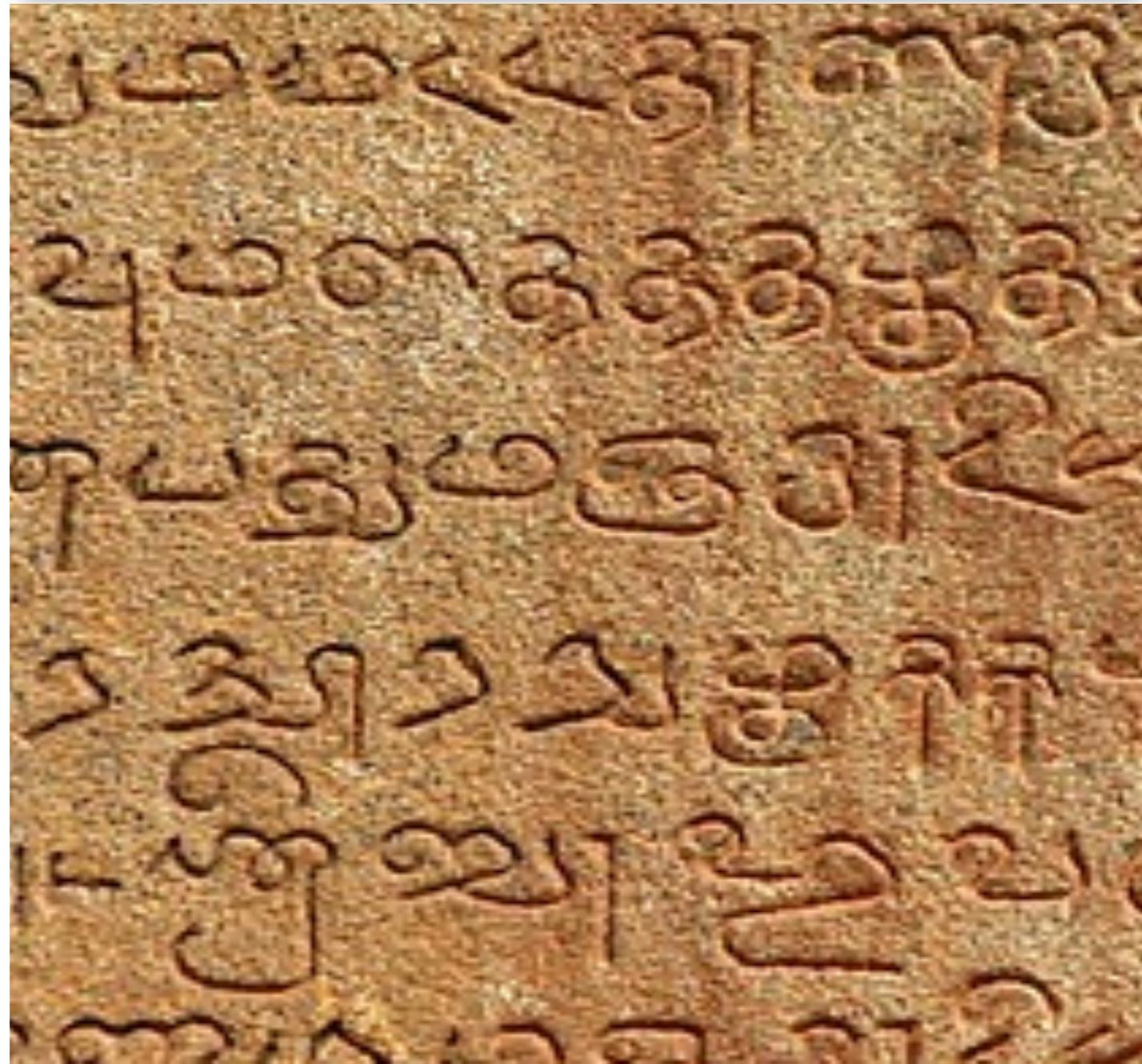


*A Magazine from
Gopast Centre for Learning.*

INSCRIPTIONS



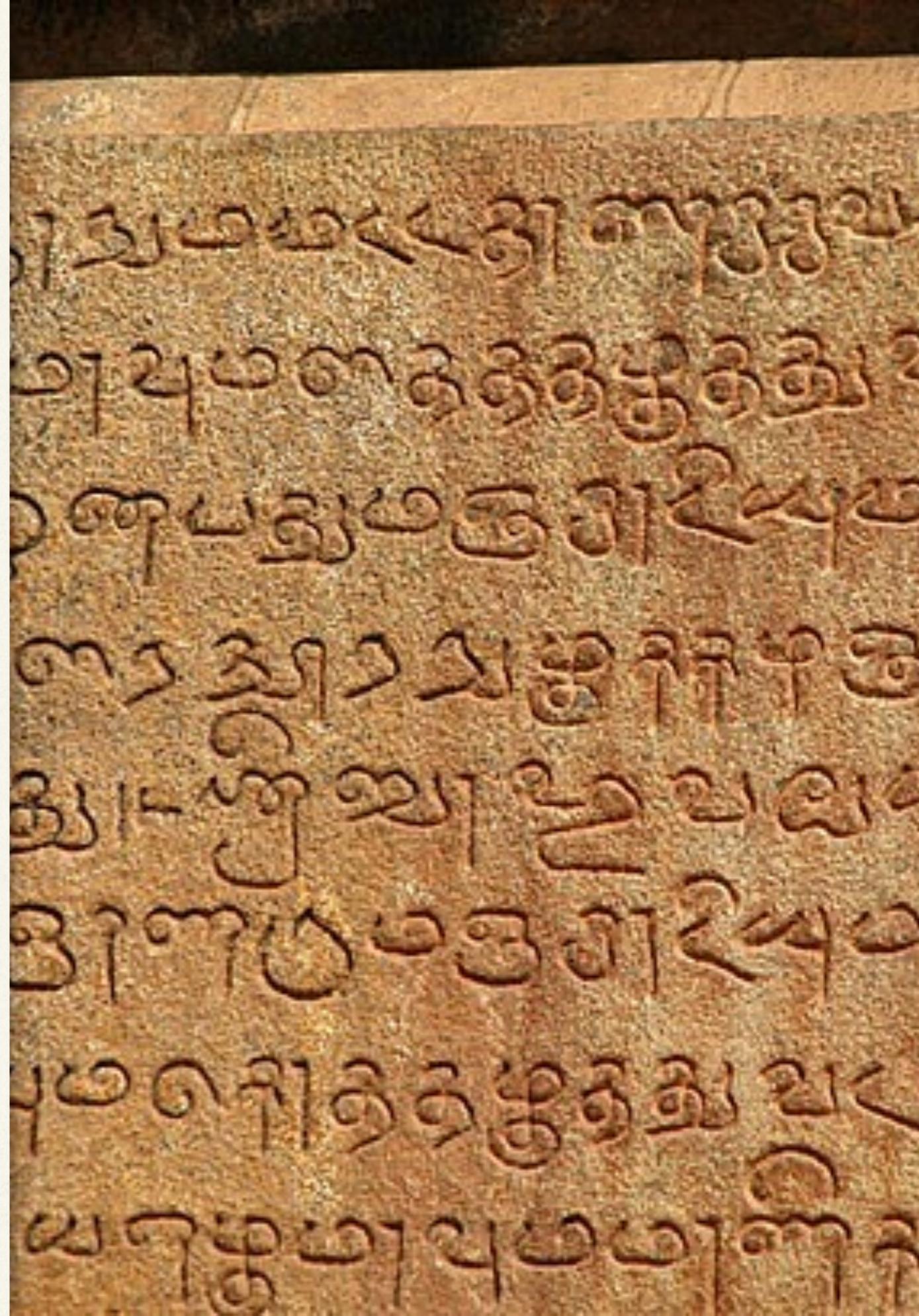
Wall 1- Panel 1

INSCRIPTIONS

Truth stays forever.

Everyday we are writing
our biographies.

Everyday we have a choice
on what it should contain,
whether insignificant
details or monumental
achievements-rg



SCULPTOR INSCRIBES

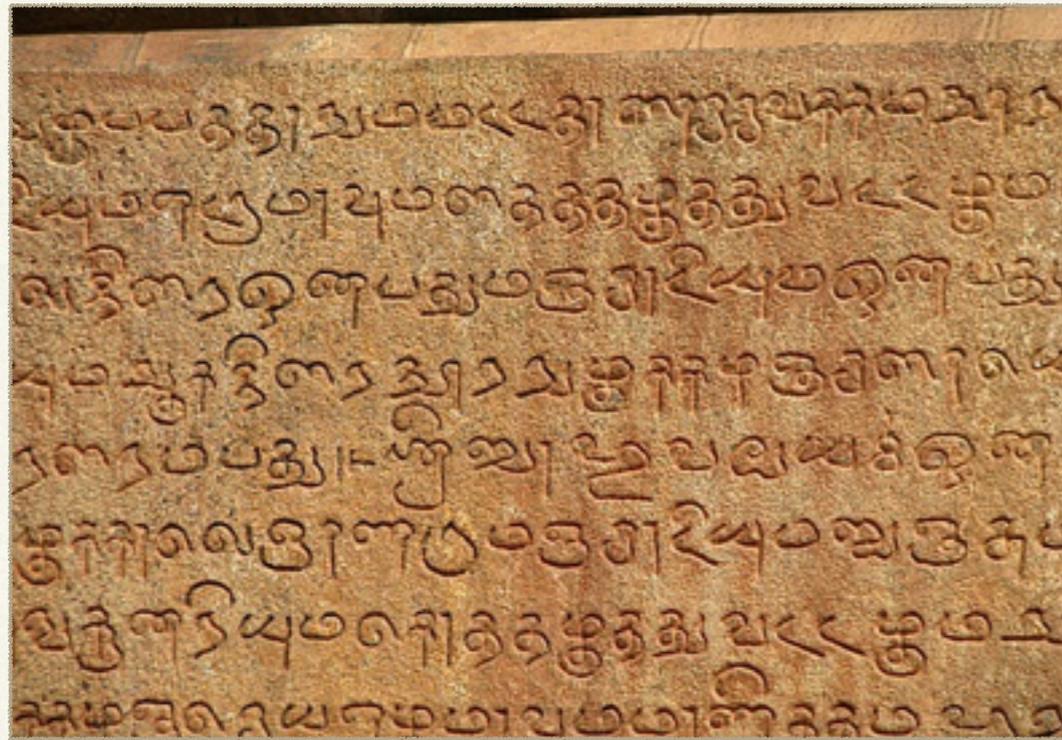
*no stopping, no quitting
only pursuing*

When we gather all our strengths and surge forward with resolve towards our goals, no power on Earth can stop us from reaching there. The road blocks that appear suddenly on the path will be shattered to pieces when hit with the velocity of our progress. Mountains get blown away, Walls crumble, oppositions back off and the road is cleared for our Royal entourage to ceremoniously reach our destination.

What can trigger such a triumphant movement?

Only a burning desire of the outcome can do that. It can arouse all the sleeping potentials inside us, forge them into an indomitable force. This force is equivalent to the lift provided by a rocket fuel that tethers gravity and raises the rocket sky high.

During our progress towards our goals, we may be confronted with difficulties created by the outside world. Worse still is the



Everyday we are writing our biographies.

Everyday we have a choice on what it should contain, whether insignificant details or monumental achievements-rg

gravity of laziness, disinterest, contentment that keeps pulling us back to the start line. People suffer from either of the two or sometimes from both: the difficulties posed by the outside world and the draw-backs generated by the self.

We need to become tenacious in our pursuit, and resilient when we fall. Tenacity, the power to hold on to and Resilience to bounce back after the fall.

As Children we had both these qualities. A child does not easily give up. If there is play-thing that she wants, she gets it. Even if it is placed at a high place beyond her reach; she pulls all the furnitures around to scale up, or pileup all the books nearby, climbs on it or keeps jumping higher and higher till she gets to that thing she wanted.

If she happens to fall down, gathers herself and gets back to it. Even if bruised in the fall or sprained an ankle, gets up to make a go at it again.

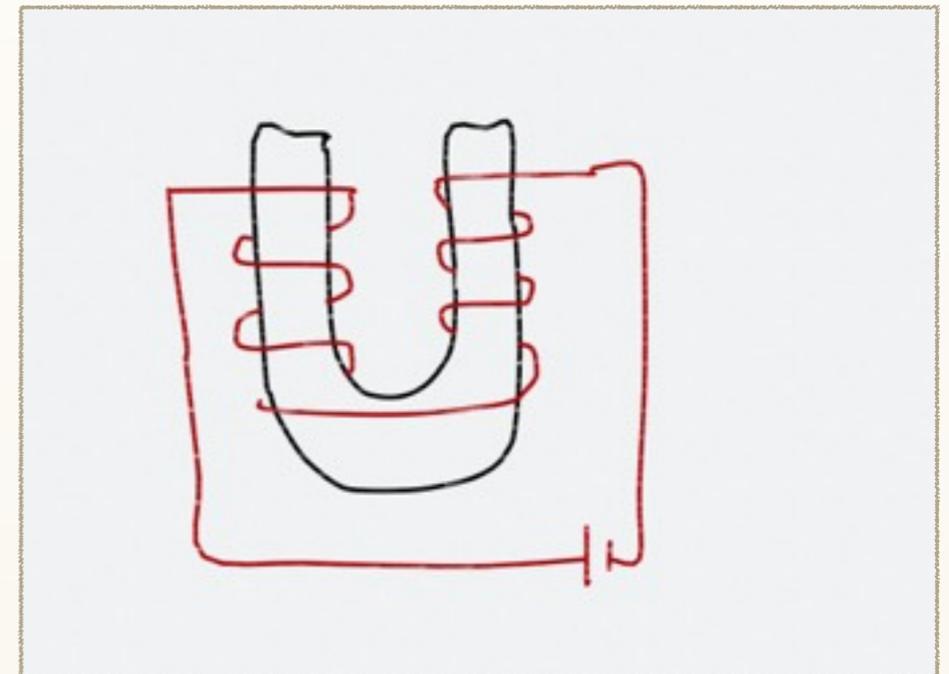
IF we had these qualities in our childhood, why don't we possess them now as an adult? Why do some people easily give up. At the sight of a meek resistance, they fold up, call it quits. The fact is that we possess those qualities even now,

they are still very much there inside. Only that we now have a choice on them. We can exhibit them when we choose to.

What helps us to exercise that choice? Burning desire of the outcome does it.

Well, we have heard of desire, now how do we make it a burning desire?

When we keep imagining about the outcome, the desire keeps glowing and the flame is kept alive.

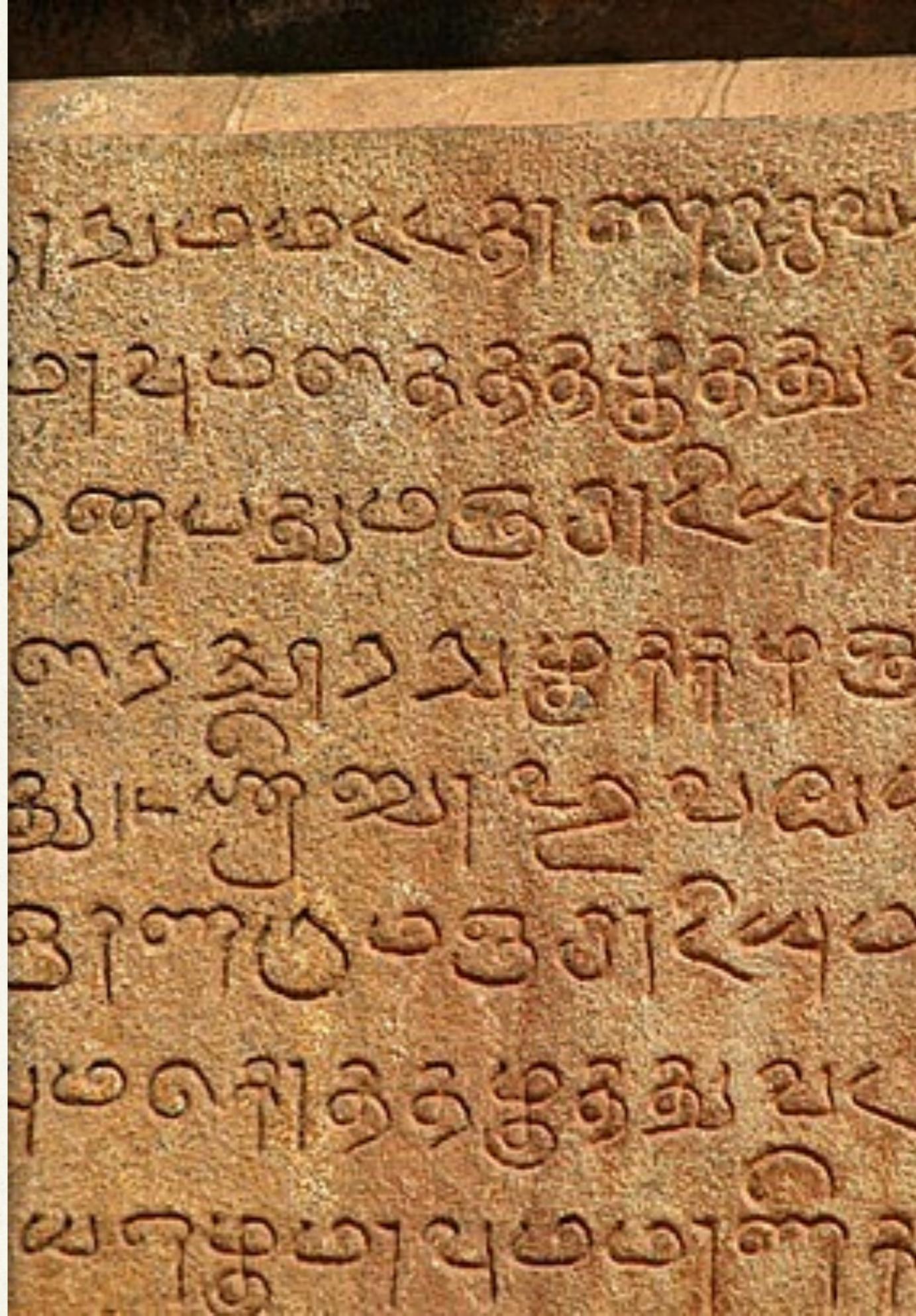


Look at the magnet above. This magnet will continue to attract as long as the electric current keeps flowing in the coil surrounding it. When the current is cutoff, then the magnet loses its magnetism and becomes a piece of iron after a while. Right in the same manner our Goals keep attracting us towards it, as long as we keep imagining about it. When we stop imagining about the desired outcome, it loses the power to attract us towards it and after a while becomes just another number or a figure.

To see the things present in our life, we need just eyes, but to see things that are not present now, we need imagination. When this imagination is repeated with total involvement, it starts setting the flame inside us glowing, and that state of mind is called as burning desire.

The two great qualities Tenacity and Resilience are an outcome of this burning desire.

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Gurus Share-1

People acquire assets primarily for two reasons, to use it themselves or/and to leave it as a legacy to those whom they feel as deserving. When a person dies without having specified as to who should inherit the asset, he is said to have died intestate. (Derived from the Latin word *intestatus* meaning not having testified.)

The simplest form of transferring an asset (bequeathing) to another person upon death of the present owner is a "WILL".

In the absence of a WILL, the inheritance is decided by the Indian Succession Act 1925, wherein based on the religion of owner before death the legal heirs are decided. It can be a long drawn process at at times quite painful also for the rightful inheritors to receive the ownership of the asset this way. We have seen cases around us wherein undeserving people by the sheer relationship with the erstwhile owner of the asset enjoying it now, even at the cost of depriving the rightful and deserving heirs. Such instances cause deep pain for the deserving heirs on this Earth and probably to the erstwhile owner in Heaven too. This can be easily solved by writing the WILL during the life time by the owner of the assets.

There are any many myths associated with writing (or not writing) a WILL. For example:

A person may die immediately after writing a WILL, for it is inauspicious.

Writing a WILL might involve cumbersome procedures and might require advocates to draft.

WILL might involve stamp duty and hence costly.

The children are well cultured and hence there will be no disputes amongst them, hence WILL is unnecessary.

The most common reason why people do not write a WILL is, "Still there is time, before death we can certainly write it."

What is a WILL?

In a simple form, WILL is a declaration by the owner of the asset about the transfer of the asset upon his death. The person who writes the WILL, that is the present owner who is bequeathing the assets is called as "Testator".

How to write a WILL ?

It can be written on a piece of paper, by writing down the identity of the person who is writing the will and giving a clear description of the asset or the assets that he is transferring and the details and the identities of the persons to who he is passing the ownership on to (language no bar). This declaration need to be witnessed by two persons who are not the beneficiaries of the WILL. That is all.

Can a WILL be rewritten? Meaning can the beneficiary mentioned in the WILL can be changed?

Yes, since the the transfer of ownership is effective only upon the death of the present owner, he can at his will change the WILL. In such case the latest WILL (mentioning the respective assets) will prevail, the earlier ones get ignored.

Can the owner of the assets deal with the property even after writing the WILL?

Yes, he can. Because the WILL becomes operational only upon the death of the owner of the asset.

What is a “Legally enforceable WILL”?

To be legally valid and enforceable, a WILL must take care of the following:

It should be executed out of the Testator’s own will, without being subjected to coercion or fraud. (He should be sane and should be of 21 years or more)

It should be witnessed by atleast two witnesses, who are not the beneficiaries as mentioned in that WILL.

The identities of the persons as beneficiaries and the identities of the assets should be clearly and unambiguously defined in the WILL. The assets mentioned (even as a share of the whole ownership of a jointly held asset) should be solely owned by the Testator.

A WILL need not be registered with the registrars office to become enforceable, but it is advisable to do so so that others can not tamper with the document, and it is easy to establish the authenticity of the document, and there is no fear of losing it in burglary or flood or fire etc.,.

The advantages of writing a WILL:

It is inexpensive all that is required a few papers, some ink or a typist and two witnesses.

The ownership is still retained till death, as the transfer becomes operative only on death.

Simple language suffices, need not necessarily be a legally qualified person to write it.

The WILL can be kept in his own custody or can be entrusted to some other trusted person or can be registered with a registrars office.

The details need not be made public, it can be kept confidential if so desired by the testator.

Writing the WILL, leaves no confusion amongst the siblings, the kith and the kin later-on and they can continue to enjoy harmonious relation as earlier. Ambiguities breed friction in relationships.

So please sit down right now and express your will through a WILL.

All through this article I have used the word “Assets” while normally people use the word “Properties” when it comes to WILL Writing. The purpose is to indicate all types of assets can be bequeathed through a WILL. Assets likes equities, mutual funds, life insurance policies, royalties, IOUs all can be transferred through a WILL. Many people in India understand the word Property as a Flat or a land as to something to do with real estates. That is why I have used the word Assets to stress that it includes all types of ownerships.

I have also mentioned that an individual can himself write out a WILL and the help of an advocate is not necessary only to stress on the simplicity of this procedure. Having said this I would like to add that availing the service of a professional like a legal advisor or a qualified financial professional will certainly help, so that we can ensure the safe pass-on of the assets to the rightful and deserving hands and seal all loop-holes that can tempt any unscrupulous individuals from using it in their favour. Wherever I have used the word his, we can read it as his/her and so also he interchanged with he/she.

Are there any other methods than writing a WILL to transfer the ownerships of the assets? Yes there are methods like, Nominating a person as a beneficiary for certain class of assets (like bank deposits, provident funds, mutual funds, and life insurance policies) There are also ways by which a life insurance policy can be assigned, absolutely or conditionally to the beneficiaries. There is yet another effective method to ensure the life insurance policy monies are received only by the beneficiaries with every other person barred to claim that money through the provisions of Married Women Property Act 1874.

Law has always made special provisions for life insurance policies as a distinct class of asset in comparison with any other assets like immovable properties, bank deposits, mutual funds or other movable assets like gold etc. We will see more about these provisions in our next issue.

Life Insurance Premium:

Section 80C of the I.Tax Act currently allows a deduction on premium paid on life insurance policy only if the annual premium paid is less than 10% of the sum assured.

For persons with disability or severe disability or suffering from diseases or ailments specified in the Income Tax Act, the limit of 10% has been increased to 15%. Thus, for these assesses, if the annual premium paid is up to 15% of the sum assured, the same can be availed as a deduction under the Rs 1 lakh tax limit under section 80C.

Rajiv Gandhi Equity Savings Scheme:

Section 80CCG allows for tax deduction of a maximum of Rs 25,000 on amount invested in equity shares under the Rajiv Gandhi Equity Savings Scheme (RGESS) provided the taxable income of the person is less than Rs 10 lakh

New Rule - Now those earning income up to Rs 12 lakh will be eligible for deduction under RGESS. Also, the new provision will allow the investor exemption for not only direct investment in equity shares but also if the investment is made in the scheme of participating equity mutual fund schemes.

Also, the tax deduction of 50% of the amount invested, subject to a maximum of Rs 25,000, has been extended to three years instead of the current one-year.

This means that those eligible for deduction under this scheme can continue to invest up to Rs 50,000 per annum in equity or equity mutual funds for three consecutive years and avail an additional deduction of Rs 25,000 each year over and above the Rs 1 lakh deduction available under section 80C

Interest on Housing Loan:

Interest paid on housing loan for self-occupied property is allowed as a deduction up to a maximum of Rs 1.5 lakh per annum

New Rule - A new section 80EE has been inserted for only the first time buyers of a house property.

Those buying a house property whose value does not exceed Rs 40 lakh and avail a loan for an amount not exceeding Rs 25 lakh for the same shall now be allowed an additional deduction of Rs 1 lakh on interest paid on home loan so availed.

As this will be over the above the existing provision, the total amount of interest on housing loan allowed as a deduction will now be Rs 2.5 lakh for housing loans of up to Rs 25 lakh, resulting in more savings for such investors.

Tax - free bonds:

Investors can expect more investment avenues in the form of Tax-free bonds in the fiscal with the budget proposing to raise a maximum of Rs 50,000 crore of money from the market in FY '14, double the amount of money raised through tax-free bonds in FY '13.

Infrastructure Debt Funds:

Investors can also look forward to new investment avenue in the form of Infrastructure Debt Funds. While the structure of these debt funds will be clear later, the government has announced that four Infrastructure debt funds have been registered with Sebi already of which two have been launched in Feb '13.

New Investment avenues:

The budget has proposed introduction of new savings instruments with an intention to protect savings from inflation. These new instruments will be launched in consultation with the Reserve Bank of India. Though no tax benefits are expected to be attached to these instruments, investors can nevertheless expect a new savings avenue to diversify their savings.

Donation:

Section 80G of the Income Tax Act that provides for exemption of any amount given as donation to specified institutions will now also include National Children Fund. Any amount donated to this fund will result in 100% deduction of the amount so donated.

This Article is written based on the teachings of Vethathiri Maharishi. All credit goes to him.

சிந்தனைத் திறன் வளர் :

சிந்தனைத் திறனை வளர்க்க மூன்று இணைப்பு முறைகளைப் நாம் பின்பற்ற வேண்டும்.

1) திட்டமிட்டுச் செயல்புரிதல் (Planned Work)

2) விழிப்பு நிலை (Awareness)

3) தற்சோதனை (Self Introspection) முறை

இவற்றில் விளைவைக் கணித்து, அதற்கு ஏற்ற அளவிலும் முறையிலும் மனம், மொழி, செயல்களைப் (எண்ணம், சொல், செயல் – Thoughts, Words & Deeds) பயன்படுத்துவது "திட்டமிட்டுச் செயல்புரிதல்" ஆகும்.

தேவை, பழக்கம், சூழ்நிலைகள் இவற்றால் உணர்ச்சிவசப்படாது, தன்னையும், தான் அடைய வேண்டிய பயனையும் மறக்காமல், விழிப்பு நிலையிலே செயலாற்றும் திறன்தான் "விழிப்பு நிலை" யாகும்.

ஒவ்வொரு செயல் முடிவிலும் விளைவைக் கணித்து, தான் செய்த முறை, அதில் விளைந்த தவறுகள் அல்லது நன்மைகள் இவற்றைச் சிந்தித்து உணர்வது;

ஒவ்வொரு நாளும், இரவு படுக்கும் முன், அன்று தான் செய்த செயல்கள் அனைத்தையும் நினைவிற்குக் கொண்டு வந்து, தன் செயல்களைச் சோதிப்பது;

செயலில் தவறு கண்டால் இனி அந்த தவறு ஏற்படாத உறுதி கொள்வது;

நலமாக இருந்தால் அந்த முறையை அழுத்தமாக மனதில் பதிவு கொள்வது; இவை அனைத்தும் இணைந்த முறையே "தற்சோதனை" அல்லது "அகத்தாய்வு" (Self Introspection) ஆகும்.

NEWS CHANNEL



NEWS CHANNEL

Video clips and Audio clips of Mr. R. Gopinath has been uploaded on You Tube. You can watch/listen all of them at the following links:

<http://www.youtube.com/watch?v=m2vmeAQjXhY>

<http://www.youtube.com/watch?v=9RoXh715EeE>

<http://www.youtube.com/watch?v=XbKANz6CMo0>

http://www.youtube.com/watch?v=4GPKifVQc_0

<http://www.youtube.com/watch?v=ruSzYYCv724>

One Full day Seminar
on 18th August 2013 at
Kamarajar arangam
Chennai

For Insurance
professionals

“Arivu Aarral Aakkam”

காப்புறுதி ஒரு காவல் தெய்வம் போன்றது. அதைச் சந்தைப்படுத்தும் முகவர் ஒரு தேவதூதன் போன்றவர். ஆயினும், காப்புறுதித் திட்டங்களை வாடிக்கையாளர்கள் பொதுவாக அவ்வளவு வரவேற்று வாங்குவதில்லை. பலமுறை விளக்கிச் சொன்ன பிறகுதான் பெரும்பாலும் மக்கள் வாங்கிப் பயனடைகிறார்கள். பொதுவாக இப்படியென்றால், இதற்கு விதிவிலக்காக, சில முகவர்கள் மிகவும் சரளமாகவும், எளிமையாகவும் மிகப் பெரிய திட்டங்களை, சில கோடிகள் பெறுமானமுள்ள திட்டங்களை விற்கிறார்களே அது எப்படி?

பொதுவாகவே ஆக்கம் சேரவேண்டும் என்று எல்லோரும் ஆசைப்படுவது உண்டு. ஆனால் அந்த ஆசையை நிறைவேற்றிக்கொள்ளப் போதுமான அறிவு, மற்றும் ஆற்றல் சேகரிக்க வேண்டும். இவை இரண்டுமிருந்தால் ஆக்கம், அதாவது பெருமை, மதிப்பு, மற்றும் செல்வம் வந்து சேரும். முகவாண்மைத்துறையில் இது மிகவும் அவசியம். மற்றவருக்கு ஆலோசனை வழங்கும் தகுதி, போதுமான அறிவுடையவருக்கே இயல்பானது. ஆனால் அந்த ஆலோசனையை வாடிக்கையாளர் ஏற்றுச் செயல்பட வேண்டுமென்றால் அதை அவருக்கு விளங்கச் சொல்லும் ஆற்றலும் வேண்டும்.

இந்த ஒரு நாள் கருத்தரங்கம், அறிவு மற்றும் ஆற்றல் இவற்றையே மத்திய கருத்தாகக் கொண்டு வடிவமைக்கப்பட்டிருக்கிறது.

ஆக்கம் தரும் கருத்துக்கள் :

1) KNOWLEDGE:

- a. Life Insurance is a primary asset.
- b. Concept of Leverage through Life Insurance.
- c. Succession Planning using Life Insurance.
- d. Big people need big insurance.
- e. Applied Financial Planning.

2) SKILLS AND CAPABILITIES:

- a. Communication skills.
- b. Questioning skills.
- c. Positioning the solutions.
- d. Binding Relationships building.
- e. Objections handling.

This one day seminar will engage discussion on the expected future trends in the Insurance market and an introduction into marketing through internet.



Details of the Seminar:

Date	18th August 2013
Venue	Kamarajar Arangam Anna Salai, Teynampet, Chennai - 600 018.
Medium	Predominantly Tamil Language interspersed with English Language.
Registration	8.30 AM
First Session	9.30 AM to 11.15 AM
Refreshment Break	11.15 AM to 11.30 AM
Second Session	11.30 AM to 1.15 PM
Lunch Break	1.15 PM to 2.15 PM
Third Session	2.15 PM to 3.15 PM
Refreshment Break	3.15 PM to 3.30 PM
Final Session	3.30 PM to 4.45 PM
Fees Per Participant	₹400 + Service Tax@ 12.36%
Contact details for Registration:	
Mrs. Bharathi Sundar	+91 97104 31767
Mrs. Rajalakshmi Gopinath	+91 98414 31767
Gopast Office	+91 44 222 00 327
Online Regn:	www.go-past.com

மேன்மை திரு கோபிநாத் அவர்களைப்பற்றி...
சென்னை சேட்டர் இந்தியன் மேனேஜ்மென்ட் அசோசியேஷனின் அங்கத்தினர்.
ஸ்ரீலங்கா இன்டூஸ்ட்ரல் அசோசியேஷனின் முன்னாள் துணைத்தலைவர்.
ஜெனியர் சேட்டர் இயக்கத்தில் 1992ம் ஆண்டுகளே தன்விசார்த்த இணைஞர்' விருதுபெறும் பெற்றவர்.
ஞானஞோதி உலகம்திரித்தால் 'வித்யா விபூஷன்' பட்டமளிக்கப்பட்டவர்.
ராஜேந்திரப்பிரசாத் மொண்டிரைக் கல்வி நிலையத்தில் கௌரவ விருதுபெறும் பணியாற்றியவர்.
எம்.ஜி.எம். கல்வி நிறுவனத்தின் முன்னாள் தலைவராகியவர் மற்றும் பிரதம திரைப்படம் அறிவிப்பாளர் சிறந்த பணியாற்றியவர்.
இந்தோனேஷியாவில் 12,000க்கும் மேற்பட்ட முகவர்கள் கற்று கொண்ட கருத்தரங்கில் விருப்பள்ள ஒரு உணர்வுப்பூர்வமான பிரசாரம் என்ற தலைப்பில் பயிற்சியளித்தவர்.
2003க்கும் மேற்பட்ட மேனேஜ்மென்ட் 'ஏஸி' எம்.பி.எ. தலைப்பில் தலைமைத்துவம் குறித்து பயிற்சியளித்தவர்.
GOPAST கல்விபகுத்தின் தற்போதைய பிரதம திரைப்படம் அறிவிப்பாளர் (CEO)

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முகவாண்மையில் முன்னிடம் வேண்டி...

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सन् १८५७ में स्वतंत्रता की पहली लड़ाई लड़ी गई। तिलक, नेहरु, गोखले, गाँधी, भगतसिंह, सुभाषचन्द्र बोस जैसे अनेक राष्ट्र-भक्तों के नेतृत्व में अंततः १५ अगस्त १९४७ को हमारा राष्ट्र अंग्रेजों से स्वतंत्रता हो गया।

जवाहरलाल नेहरु को स्वतंत्रत भारत का पहला प्रधानमंत्री बनाया गया। तब से अजतक १५ अगस्त का दिन स्वतंत्रता दिवस के रूप में मनाया जाता है। इस दिन सभी कार्यालयों, स्कूल-कॉलेजों आदि में तिरंगा फहराया जाता है।

यह दिन हमें प्रेरणा देता है कि हमें राष्ट्रीय एकता को बनाए रखना चाहिए। हमें यह प्रतिज्ञा करनी चाहिए कि हम उन शहिदों का बलिदान बेकार नहीं होने देंगे। साथ ही यह भी संकल्प करना चाहिए कि बापू के रामराज्य का सपना हम पूरा सकें।

आर० के० विजया
कक्षा- ७



❖ Miss R.K. Vijaya D/O Mrs. Raji Kannan LIC Agent being felicitated for her prize winning essay



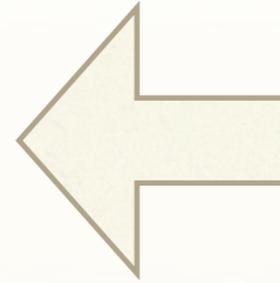


***PARTICIPANTS AT THE GROUP EXERCISE
ADVANCE MDRT BATCH -5***

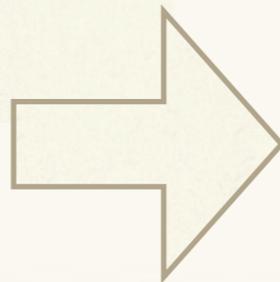




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Inauguration of the GFP 2nd batch at Gopast Chennai

