



ADD 15 YEARS TO OUR LIFE
CAN WE? OF COURSE, WE CAN!!

Add 15 Years | Being Rich Can Take Away All The Fun In 2021

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Author:

(Prof.) Dr. S. Om Goel, MD/DM (USA)

From family of doctors

from AIIMS, MAMC & Delhi University

MD Medicine, USA

DM/Fellowship, USA



ADD 15 YEARS TO OUR LIFE
CAN WE? OF COURSE, WE CAN!!

PREFACE

Why Do We Think We Can Add 15 Years To Your Life? Can We? Yes, We Can!!

Think About It!

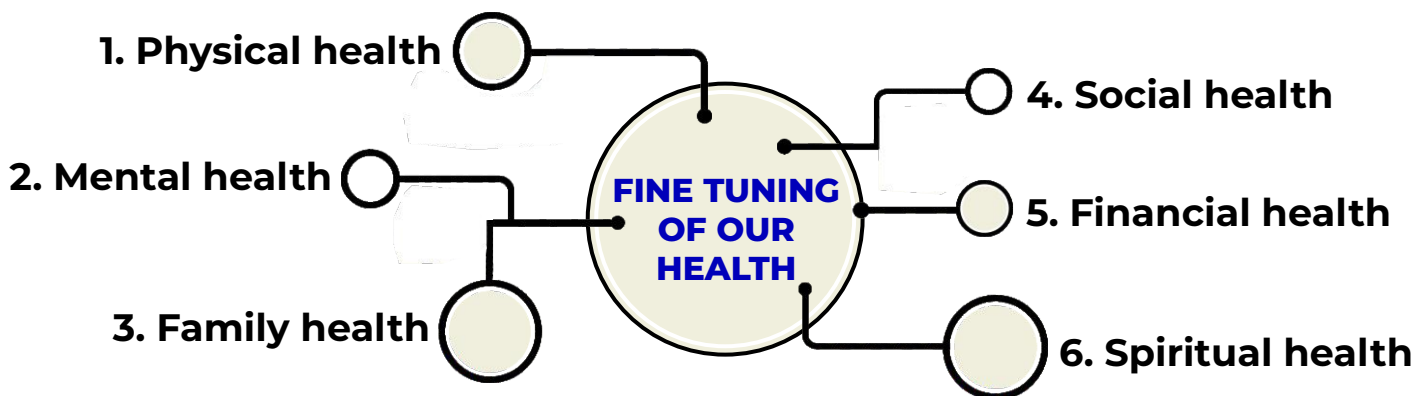
Miracles do not happen in real life.

At least in India (NOT very common in U.S.) we seek medical care only when we have so called “alarming symptoms” and MD/Physicians provide care with their focus on these “alarming symptoms”. We call it “Crisis Medicine”.

Personally speaking, in 2020/2021 and in the coming years, these “alarming symptoms” (called “Crisis Medicine”) should be RARE before we get into the 75 to 85 years of age \ group.

PROVIDED

We keep **fine tuning our health** (medical definition) and gain insight about fundamental medical knowledge, and we actively plan and pay attention to our:



TRUST ME, ALL THESE 6 TYPES OF HEALTH ARE VERY IMPORTANT AND VERY CRUCIAL AND FINE TUNING THEM CAN LEAD TO DRAMATIC RESULTS.

DISCLAIMER

In all the books that I am writing as physician and a M.D. with a lifetime of experience (along with my team) –

I have mention the most common medical facts which each one of us need to know in our day to day life.

Ignorance is never a blessing and 2020 has shown us that.

I highly recommend that anybody entering middle school (8th grade i.e. a 13-year-old) should start reading these books and try to read as many as he or she can **so that they can get an insight into the most common medical facts.**

These books are written in basic English, Spanish, Hindi, Bengali and several other languages as well.

If we get an insight into medical facts before we get into chain-smoking and excessive alcohol use or another drug abuse, then ultimately, we can live a healthy and a long life.

**All my research and common sense says that starting at the age of 13 years, (that is when we enter our teenage years,
our personality,
our habits
our likings and our disliking -- all are pretty much shaped by the time we get to 26 years old or older.**

Both India and USA are very dear to me,

In the former I was born; I have my parents.
In the latter, I have my wife and my children.

One thing became obvious to me as I live in USA, that the population is taking advantage of the latest medical advances.

Our Indian community, all our friends and families, when we have medical issues, are really putting themselves at the mercies of government and private hospitals, and doctors (with “zero” trust).



In India, people have to spend their own money.

Realizing this, I have provided all the medical information which is available to us doctors, so that one can make wise choices and confidently take their health in their own hands.

But still I sincerely request that you should not take any medications without the supervision of your own family doctors.

The facts that I have provided in my books are written in very simple English or in your language because,

How are you going to make right choices in relation to your health, if you do not know what the answer is?

Our horoscope/stars are not enough, and consulting a pandit, priest or maulana is never enough.

Blind faith is never an option.

Prayers help, yes! when we do not know the answer to a situation.

If our car runs out of petrol, then eventually it will not move; does not matter how much we may pray, it is never going to happen unless we fill the tank.

If you anticipate and choose wisely, you will not have a crisis. So, our disclaimer is that we give you the insights but please always consult your physicians before starting any prescription medications.



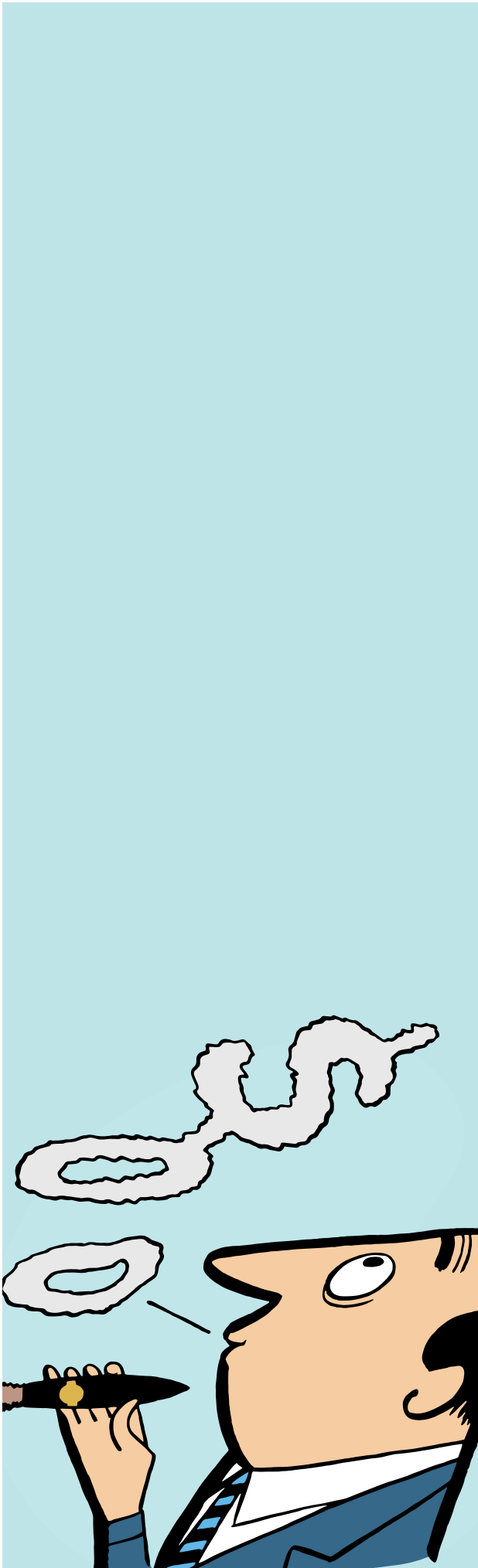


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Chapter 1

Life is All About Maintaining, “Balance in life!!!”

Think About It!

Vijay Mallya – Riches to Rags Story

Vijay Mallya will go down in history as a liquor baron who lost his empire because of sheer stubbornness. (I am rich gives a false security to any rich person when wealth is obtained by “not so obvious talents and genius”)

The liquor business is one of the most profitable businesses in India. There is never a cash flow problem for the manufacturer. Mallya's business was so profitable, he was able to acquire international brands and lead an extremely lavish lifestyle.

Then he decided to start an airline. In keeping with his outlook to life, the airline was the best in terms of luxury. Not a profitable business but still manageable so far. He then decided to grow, and he chose to make a hostile acquisition of Deccan Airways - the first low-cost carrier. The objective was to bring the fleet in line with Kingfisher's own fleet.



Chap1Fig1



Chap1Fig2

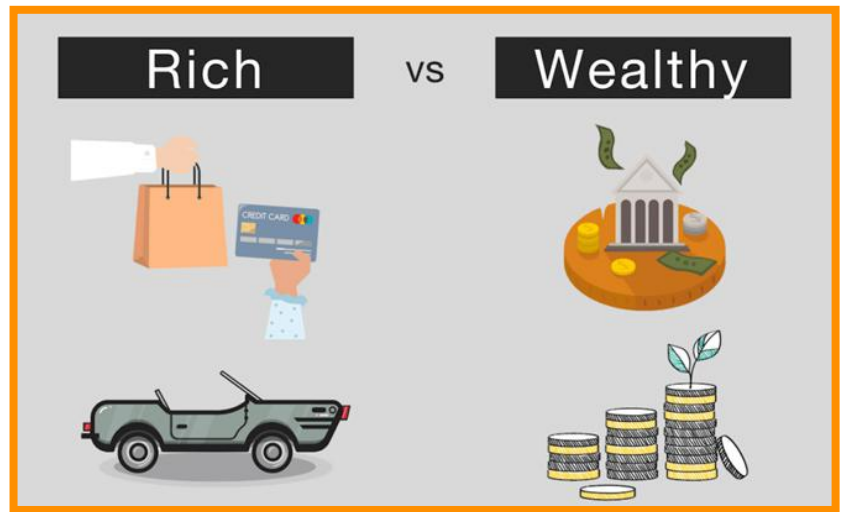
Then oil prices started rising and KFA was bleeding money. At this point despite the losses, Mallya could still have cut his losses. But rather than exiting the business Mallya chose to hold on and negotiated with the banks to restructure his loans and lend him more.

Meanwhile, the economic environment got worse, the airline was plagued with creditor problems (it is not just banks airlines gets credit from lots of agencies).

Even after the banks closed in and demanded that loan be repaid. Mallya took a defiant stand that the airline was a separate entity.

Meanwhile, several small planes rotted in the airport as aircraft authorities refused to release the planes until airport dues are cleared and tax authorities made their own claims.

***Finally, banks declared Mallya a wilful defaulter.** This resulted funds to all businesses where he was involved with being denied bank credit. Finally, he was forced to completely get out of the liquor business by doing a deal with his erstwhile partner Diageo of UK.*



Chap1Fig3

SBI and its cronies tried to keep the KFA matter under their wraps especially when they realized that the collateral provided by Mallya would barely be 10 pct of what he owed.

However, when Mallya spoke of settling down in UK after his Diageo deal, the banks panicked and ran to impound his passport, however Mallya panicked at this and fled the country.

What is life all about?

To be very honest, **life is not just about making money**

**Life is all about maintaining,
“Balance in life!!!”**



Chap1Fig2

Balance in life means – You should have

- Time for family
- Time for children
- Time for work
- Time for friends
- Time to take a vacation

Life is **NOT** constantly worrying about your job.



Chap1Fig4



Chap1Fig5



Chap1Fig6



Chap1Fig7

When you are **very-very rich**, you constantly

worry about maintaining your income/earning level,

That-

Every month, you have to make so much money.



Chap1Fig8

You should not be **worrying about competition** all the time.

It can be very stressful!!



Chap1Fig9

Chapter 2

Life is so Competitive in this Globalized World!

Think About It!

When you are very very rich , stakes are very very high !!

Case study on downfall of Anil Ambani

Both Mukesh and Anil learned to do business from their father Dhirubhai Ambani.

They observed him conducting business for years. So practically, they were trained by the same man with the same input and in the same workshop. Yet, one guy could not replicate the success of another.

Why?

To get the answer let's talk about their business history.

Even before their infamous separation, both brothers were handling different businesses.

Mukesh managed Petrochemicals and he also built Telecom business solely.

While Anil was handling Finance and energy/electricity.



Chap2Fig1

Anil was the public face of Reliance and used to interact with the investors while Mukesh mostly stayed in background and kept himself busy building the assets.

After Dhirubhai Ambani's death, both brothers decided to separate the business. Ideally, they should have kept the business(es) they were handling individually but Anil did not agree.

At that time Mr K.V Kamath (Founder and CEO of ICICI Bank) pitched in as their advisor. It was decided that none of the business must be split rather a business in its entirety must be transferred to the party.

Mukesh was involved deeply into Petrochemical business and he was managing it well. Anil was managing finance. So, it became apparent that Mukesh would get Petrochemicals and Anil would keep finance and energy business.



Chap2Fig2

Now, Anil wanted Telecom too, which was built by Mukesh and he had grand plans for his Telecom business. But to maintain the parity, Mukesh finally handed over Telecom and more than 25000 cash to Anil.

What Changed after separation?

So after separation of their businesses, brothers could decide the future course of their own business.

Anil had large cash, new fast-growing Telecom, old finance and promising energy business.

Mukesh had just one entity – RIL (Reliance Industries Limited).



Chap2Fig3

Now Anil was more than happy. He had newfound freedom, large cash. Till then, Anil was known as the face of Reliance, more of a party hopping type and Mukesh a backroom type of businessman.

Now Mukesh started attending public parties and Anil started investing in many businesses to prove that he too was a business builder.

Initial days were great. Anil started flying high. Mukesh stayed busy with RIL.

What was the difference between Mukesh and Anil?

Their vision and their basic way of thinking.

- i. Anil loved to venture into too many businesses while Mukesh loved doing one business right.***
- ii. Anil looked for horizontal spread while Mukesh looked for the depth.***
- iii. Anil loved flashy lifestyles, rarely managed business at a micro level. While Mukesh was God of details. He was involved deeply in his business.***
- iv. Anil always wanted quick return of cash.**
*In fact he would collect cash from the public first then take years to build a business. On the other hand, Mukesh would think of businesses at much larger scale. He could wait for years for the cash. But he always wanted his business to run at a certain scale.**



Chap2Fig4

As a result, Anil became darling of quick return seeking investors and Mukesh became Role model for the project management professionals. Today their businesses are easily differentiated because of their personal characteristics, not because one business was more profitable than other, or one brother was luckier than the other.

Mukesh has super grand vision than Anil and he has patience to execute that vision.

Look at the World's biggest startup – JIO!

Mukesh created a new telecom business even after handing over the Reliance Telecom to his brother.

Years back, Mukesh chose CDMA over GSM because he believed in DATA. Anil never understood that. To him telecom was just another business-like film production!

That's why Reliance Telecom failed after Anil took over. He didn't have the passion for the business.



Chap2Fig5

To Mukesh, telecom meant different thing altogether. That's why he is back with JIO. Look at JIO's success today. Mukesh creates business. Anil profits from the market trends.

Anil Ambani got Reliance Communication, Reliance Power and Reliance Capital from the demerger of Reliance Group. All these businesses are new and have great growth potential in the future. Yet today the 59-year-old is fighting to save his reputation and a possible jail sentence.

He took heavy loans to buy big power plants. He invested in a lot of power projects. When Power Industry faced some difficulties, he was unable to handle those difficulties and his debts were raised.

On other hand he also took heavy loans to run and grow Reliance communication but did not advance with the new demands and technologies like his brother Mukesh Ambani.

Prime reason for Anil's failure was that he diversified his business wrongly. He did not focus on a particular business and led that business to success. (when you are very rich-it so easy to become very poor also).



Chap2Fig6



Chap2Fig7

Competitive Life in this Globalized World!

Those days are gone when-

You were very rich, and you could really continue to maintain that richness



Chap2Fig8

But today-

Everything is global now, and

- Anybody from US can come in India
- Or any Indian company can go to US
- Or any company can bring all the business from US to India
- Or China can bring all the business from US to India
- Or overnight countries can start buying from one country versus another country.



Chap2Fig9

So, overnight farmers can become bankrupt.

Companies can become bankrupt.

So, in this global market, where

knowledge is instant, trading is instant, it can be very stressful.

It is easier to maintain fairly your **upper rich middle-class** status with your-

- Education
- Ambitions, and
- Hard work

But when you start getting to the **top**,

I believe you are sacrificing much more in return for the money you are making



Chap2Fig10



Chap2Fig11

Chapter 3

Biggest Things are Your Personal Life and Your Children

Think About It!

Amitabh Bachchan – Riches to Rags Story

Becoming rich isn't half as hard as protecting your wealth wisely. A perfect example to state would be of the Megastar, Amitabh Bachchan. Currently, Mr Bachchan is not only ruling the hearts of millions across the globe with his brilliant acting skills, he is also one of the richest celebrities. But things were not always this smooth.

There was a rough patch in the life of this megastar when he went from riches to rags.

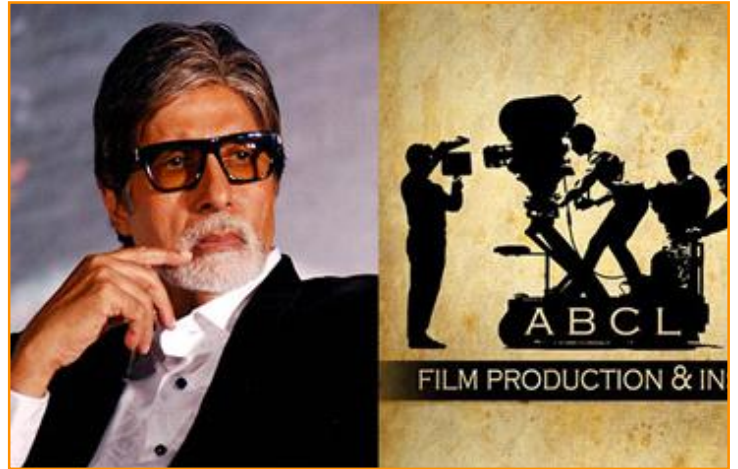
He launched a company called

Amitabh Bachchan Corporation Limited (ABCL)

in 1996 which soon faced financial difficulties, leaving him with a ginormous debt of Rs. 90 crores. In 1999, ABCL approached BIFR (Board of Industrial and Financial Reconstruction) to be rated as a sick company.

All his hard-earned money was lost because he trusted those who did not have the skills and ability to protect the wealth he had earned. Nonetheless, the man didn't give up and once again with some amazing projects like the movie Mohabbtien (2000) and Kaun Banega Crorepati, he managed to climb the ladder of success and another chance to become rich and create wealth.

The biggest lesson that we can learn from Big B is to never give up and to always remember that one should always be prepared to protect their hard-earned money, because if you don't, it's only a matter of time before you lose it.



Chap3Fig1



Chap3Fig2

Biggest thing is

- **Your Personal Life**
- **and Your Children.**

If you have no time left for personal life,

Then no wife will be happy without enough time devoted to the personal life.



Chap3Fig3



Chap3Fig4

Especially **in this day and age**,
You cannot just make your wife happy with-

- **Jewellery**
- **Or gifts**
- **Or beautiful saris**
- **Or kitty parties**



Chap3Fig5



Chap3Fig6

For an **educated woman**:

- She cannot just bend to the wishes of her rich money-making husband.
- She wants her life now.
- She wants her future now.



Chap3Fig7



Chap3Fig8

Chapter 4

In Today's World, No Profession can Guarantee Job Security

Think About It!

Why did CCD owner, V G Siddhartha felt cornered and let go his life ?

V G Siddhartha (60 years), founder and owner of Cafe Coffee Day (CCD), a famous coffee chain, was found dead on the banks of Netravati river near Mangalore on July 31, 2019. It was suspected that he had committed suicide.

He was apparently struggling with financial issues and the pressure took a toll on him. According to Centre for Monitoring of Indian Economy, as of March 2019, Coffee Day Enterprise's total debt stood at Rs 6,547.38 crore.

In his suicide note, V G Siddhartha said that he failed as an entrepreneur, and that he was unduly harassed by the tax officials and thus he was under a lot of stress. He found it easy to give his life than to find solutions to his problems.

His suicide raised multiple questions regarding suicide and mental health issues in India. It also brought into limelight as to what were the practises surrounding mental health issues in India.



Chap4Fig1



Chap4Fig2

In Today's world, no profession can guarantee you “Job Security”.



Chap4Fig3

It is much better that

- **both husband and wife make Rs. 1 lakh each**
- **rather than husband makes Rs. 2 lakh**
- **and wife's life does not get any easier.**

She has to take care of the:

- **Home,**
- **Children,**
- **Family,**
- **Parents, etc.**



Chap4Fig4

And then the **constant risk of husband losing his job.**

Those days are gone when we had **job security.**

Think About It!

my wife is a physician was laid off in her clinical job as chain of offices closed down

I was in a state of shock as I never heard of a doctor or physician being laid off

she was OK actually she got three months severance pay and plus she got new job also right away.

But Job Security **NOT** Anymore,

Whichever **profession** you are in-

- If you are not following the rules
- Or you are not productive
- Or you are not up to the standards
- Or you make any serious mistake



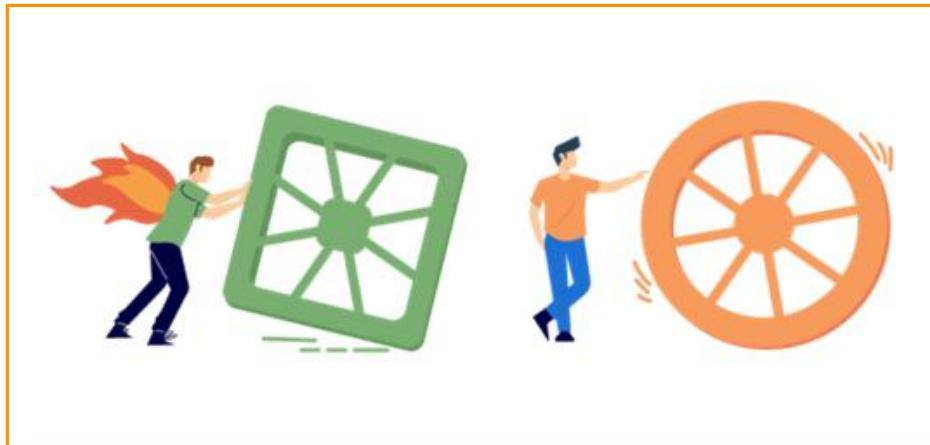
Chap4Fig5



Chap4Fig6

“You can lose the job!”

“People can replace you from anywhere in the country.”
(actually from anywhere in the world- as is happening in US)



Chap4Fig7

In India, for the next 20 years, there will be enough manpower to replace you.

In US, for the next 20 years there is enough manpower to replace you from all different countries.

Why NOT?

“A business has to survive, and they can look away once or twice but not every time you make a major mistake.”



Chap4Fig8

Chapter 5

Being Very Rich May Take Away 15 Years from Us

Think About It!

Salman Khan - Rich and Infamous

Twenty years back, from September 26 to October 2, 1998, Bollywood superstar Salman Khan had his first brush with the law. He had gone on a leisure hunt in Jodhpur along with the cast of “Hum Saath Saath Hai” and was involved in the poaching case. Over the years, he has been embroiled in many cases and had stints in jail too.

Below are the five times Salman Khan was caught on the wrong side of the law(just think about the stress)

1. The Blackbuck case (Kankani):

Salman was accused of poaching two blackbucks in Kankani village in October 1998 when he was shooting for ‘Hum Saath Saath Hai’ The trial court convicted Salman and free the other accused film stars, including Said Ali Khan, Tabu, Sonali Bendre and Neelam. He was in police custody from October 12 to October 16, 1998 and was sentenced to five years imprisonment. He was finally convicted on April 5, 2018.



Chap5Fig1

2. The Blackbuck case (Mathania):

Multiple cases were filed on Salman Khan in 1998. He was accused of poaching one blackbuck in Mathania on September 28 to 29, 2016. He spent some time in jail for the case from April 10 to April 13 and from August 26 to August 30, 2007. The Rajasthan HC acquitted him on July 25, 2016 and the challenge is pending in the Supreme Court.

3. Chinkara case:

Another case was filed at Bhawad for poaching two chinkara on September 26 and 27, 2018. The trial court had sentenced him to one-year imprisonment and was finally acquitted on July 25, 2016. The challenge is pending in the Supreme Court.

4. Arms Act:

Khan was accused of possessing 0.22 rifle and 0.32 revolver with expired licenses used to hunt the blackbucks. The case was again filed on October 1998 and he was acquitted in the case on January 18, 2017.

5. Hit and run case:

Four years after the poaching cases, Salman Khan's land cruiser rammed into American Bakery in Bandra. A labourer, sleeping on the pavement, was killed and four others injured in the hit and run case. In April 2018, a Mumbai court cancelled a bailable arrest warrant against Khan. Earlier, the Maharashtra government had appealed against his acquittal before the Supreme Court.



Chap5Fig2

Being very-very rich comes with a lifestyle that may take 15 years away from us.

1. When you are very, very rich you have to **work, day & night**
2. The second thing is that you may have a **constant anxiety**
3. You may not have **enough time to spend time with family and children**



Chap5Fig3

4. That itself leads to the **UNHAPPINESS**
5. And then the constant worry about the competition or losing so much money, add to the **PERSONAL ANXIETY** or **DEPRESSION** or not ideal behaviour



Chap5Fig4



Chap5Fig5

To deal with the stress and anxiety, you may use very unnatural means.

You may have money for drugs, alcohol, or other unhealthy means.

Another thing is the huge amount of money may have a very negative influence on your children.



Chap5Fig6

A) It is very difficult to deny children once you have tons of money.



Chap5Fig7

B) And they may totally misunderstand the value of the money.



Chap5Fig8

C) Or they may not be able to enjoy the life which upper middle-class family people enjoy.

Chapter 6

Money is a Potent Force – You May Lose Some Degree Lose Privacy in Life

Think About It!

Bush's daughter cited for alcohol possession

On the night of Jun 1, 2001, the then US President, George W. Bush daughters, Barbara and Jenna were caught in a popular Mexican restaurant called Chuy's attempting to order beer. Barbara and Jenna were 19 that time and the drinking age in United States is 21.

When the waiter came to take their order, Jenna apparently presented a driver's licence which she had borrowed from an older friend.

The restaurant's manager grabbed it as an opportunity to gain some publicity and eagerly phoned the police.



Chap6Fig1

Further, this incident was thoroughly investigated by the police along with the Texas Alcoholic Beverage Commission.

This was not just on unpleasant incident associated with the President's family; Jenna was also previously arrested at 1am in a nightclub in Austin because she was holding a bottle of beer. She turned up in court in a low-cut black shirt, pink Capri trousers and a toe ring. She was fined \$51.25 (£36) and sentenced to eight hours of community service and six hours of alcohol awareness classes.

This incident had a political influence. The press reported that Jenna has "embarrassed" her father. But that was a tactical mistake. Even Bush's own arrest in 1976 in Kennebunkport Maine for drunk driving did not hurt him politically. Had they not been the Presidents daughters, this incident would not have caught the headlines and public glare to this extent. But if you are rich, then you may lose some degree of privacy in life!

The very, very rich people also lose some degree of privacy and a normal life.

It is hard to have a normal life when you are very rich and famous.



Chap6Fig2

The expectations of everyone around you is very high.

And it is sometimes not easy to fulfil those expectations.

Usually, it is very difficult for several family members to be very, very rich at the same time,
So it can create some degree of **JEALOUSY**.

“Money is a very potent force which can bring lot of internal family conflicts.”

So, all these reasons may affect our longevity and our health also.



Chap6Fig3



Chap6Fig4

Chapter 7

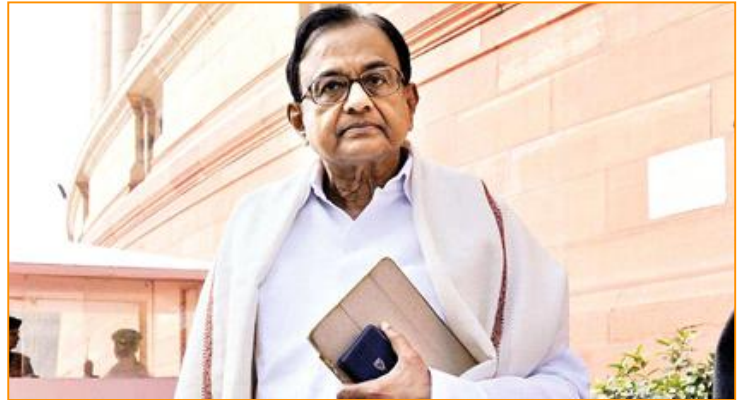
How Can We Add 15 Years to the Life By Not Being Very-Very Rich?

Think About It!

P. Chidambaram vs Directorate of Enforcement:

In this case, former Finance Minister of India P. Chidambaram was booked under Section 3 of the PMLA, 2002 for being a facilitator to INX Media foreign fund. However, he applied for anticipatory bail which was rejected on the grounds of tampering with the evidence of the case against him because of which he landed behind the bars. But later on, the High Court granted bail to him on following grounds:

- 1. He was asked to pay bail bond for rupees 2 lakhs along with two sureties*
- 2. The Court held his passport and was asked to not leave the country without their permission*
- 3. He should be always available for interrogation*
- 4. He cannot in any circumstances was asked to stay away from witnesses and he should also not try to tamper with evidence*
- 5. He cannot even give public appearances and hold any press conferences or make any comment regarding the case*



Chap7Fig1

So, how can we add 15 years to the life by not being very-very rich?

The only way is if you are very, very smart enough to maintain a balance in the life and money can compensate in some ways, but you have to be a very strong person.

You have to be a very strong values or all those above reasons will take a toll on your health.

- Being rich does give **access to good healthcare.**
- But you can have this in **upper rich middle-class families also with good insurance plans.**

You can save enough money.



Chap7Fig2

If you stay healthy, you have time to enjoy your family life, and maintain personal balance and mental balance.



Chap7Fig3