



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

Add 15 Years |

Two fundamental elements of dating/living together/marriage

Book 2 of 2 - Money and Money

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

WHY DO WE THINK WE CAN ADD 15 YEARS TO YOUR LIFE?

Think About It!

Let me give an example which all of us can identify with

Say, If we have to study for the complete year, all our subjects in the school and suppose we never really opened our books and missed so many classes, never paid attention in class.

Then surely we cannot be in the top 25% of the class, chances are, we will fail that class.

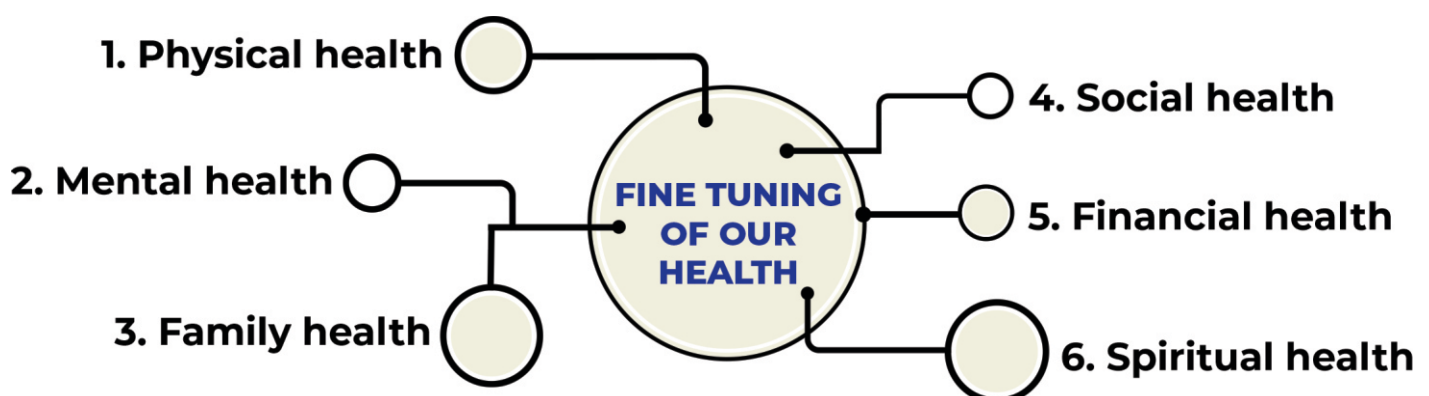
Miracles do not happen in real life.

Atleast in India (Not very common in U.S.) we seek care & M.D./ Physicians provide care and their focus is on so called “alarming symptoms” (we call it “crisis medicine”)

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

PROVIDED

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



TRUST ME ALL 6 HEALTH ARE IMPORTANT

Results will be dramatic.

DISCLAIMER

All the books that I am writing as physician . M.D. with a life time of experience (along with my team) –

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

Ignorance is **DEFINITELY NOT** a blessing in 2020.

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 read so that they can get an insight into the most common medical facts.

These books are written in simple English and in several languages.

If we get an insight into medical facts before we get into chain smoking and excessive alcohol use etc, we can have a very healthy and a long life.

All my research and commonsense says that - starting at age 13 years, (that is when you enter your teenager years, our personality, our habits, **our likings and our dislikings -- 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 one country I was born, I have my parents.

In the other country, 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 request sincerely that you will not take any medications without the supervision of your own family doctors.



The facts I have provided in my books, is available in every medical book, but I write them in simple English or in your language *because how are you going to make right choices in relation to your health, if you do know what the answer is.*

Our horoscope/stars are not enough, and consulting a pandit, priest or mullah is not enough. Blind faith is not enough.

Prayers help, yes! When we do not know the answer to a situation. If our car ran out of petrol, our car will not move (how much so ever we may pray, it is not going to happen).

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





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Chapter 1

Although, we may ignore the value of money in a relationship initially, But “Money is always an EXTREMELY IMPORTANT issue.”

For all of us single or married and as a parents, Money today in 2021 is as important, As water, air & food for survival,(Money & Education are so important for our younger generation)

Think About It!

There was one of my friends, named Ankush. He used to play badminton daily as it was his favorite sport.

One day, he saw a girl at the badminton court, and he could not take his eyes off her. She was looking so pretty and cute, that Ankush could not stop himself from talking to her.

He went to her and said, “Hi”.

She replied so politely and said, “Hello”.

Ankush asked her name and she told him that her name is- “Avantika”.

Then Ankush asked her about what she is doing here, and she replied that,



Chap1Fig1



Chap1Fig2

“I am here to learn badminton, but I don’t know anyone here who could teach me.”

*So Ankush replied,
“Don’t worry, I’ll teach you.”*

Then Ankush used to teach her badminton daily and this is how they became very good friends. They started going out to watch movies. They both loved spending time together and also, they started falling in love with each other.



Chap1Fig3

Then one day Ankush told Avantika about his feelings, and she also confessed the same feelings for him, and they both got into a relationship.

Avantika belonged to a rich family whereas Ankush belonged to a middle-class family. It was challenging for Ankush to take Avantika out on dates as it cost a lot of money. Most of the times he used to avoid going out in fancy restaurants and on trips.



Chap1Fig4

One day finally Avantika asked him that why do you avoid going out with me, so very hesitatingly,

*Ankush replied that “I don’t have enough money.” Then Avantika told him that,
“I love you not your money.”*

After listening this Ankush hugged her tightly.

Now after dating for 2-3 years, they both decided to get married. So, they told their parents about each other, but Avantika's parents were totally against of them as he belonged to a middle-class family. Her parents said that,

“He won't be able to keep you happy as he doesn't have enough money.”



Chap1Fig5

She tried her best, but her parents did not agree for their marriage. She told this thing to Ankush that,

“I am really sorry. I can't marry you without my parent's approval but yes I promise you I will wait for you till you show my parents how much you are capable of earning.”



Chap1Fig6

After knowing this, Ankush decided to work hard and become rich so that he can go and make Avantika's parents accept their love and relationship.

And after 2 years of hard work, Ankush finally became rich and convinced Avantika's parents for their marriage.

And then finally they got married and lived happily after.



Chap1Fig7

Although, we may ignore the value of money in a relationship initially. But Money is always an extremely important issue,

In our Present Life

**There is no question about it,
money is directly related to the
quality of our life:**

In our Future life

**There is no question about it,
money is directly related to the
quality of our life:**

Chapter 2

The Sooner we understand and accept the reality of money in our relationship, we will be better off and happier.

Think About It!

There lived a very innocent, beautiful, and good boy in a village, with his parents and brothers and sisters. But the sad part was that his parents were very poor.

The boy was very quick and intelligent to read. He studied in the government school in the village itself.



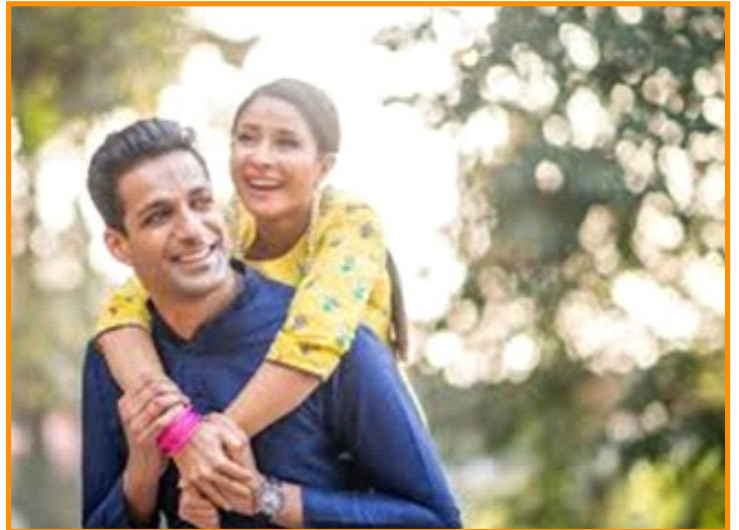
Chap2Fig1

It was a matter of one day, in a game, he saw that a beautiful girl from the village was continuously staring him. And not only the girl but the boy also could not stop himself from seeing her.

The girl was the only daughter of a very rich family. That girl also started loving that boy in her heart. In this way that innocent boy got lost in the depths of love in his childhood.

He fell in love with the girl so much that it became difficult for him to live without seeing her.

The boy became so madly in love with that girl.



Chap2Fig2

He tried many times to express his love but could not. Wrote a love letter many times but he could not give it because as soon as he got close to that girl,

His heart started beating louder and he would change his mind in panic. Perhaps there was a fear in his mind that he might refuse or get angry with him.

He did not want to lose her at any cost. Seeing it, 1 year passed but they could not express their love.

Wherever they lived, they kept looking for excuses to see each other. The boy was very shy and shy.



Chap2Fig3

*Maybe that's why he was not able to express his love but finally one day he proposed her keeping aside all his fears and she said **“YES”**. They both were so happy together.*

But suddenly the financial condition of that boy's house started deteriorating. Being the only support of his parents and younger siblings, the responsibility of the house had come on him and he also understood this responsibility.

Also, the girl's parents said that they would approve their relationship only when the boy would be earning enough to keep their daughter happy.

So, he talked about this to the girl and told her that now he had to do hard work to earn a lot of money for his family and for her. He asked her to wait for him.

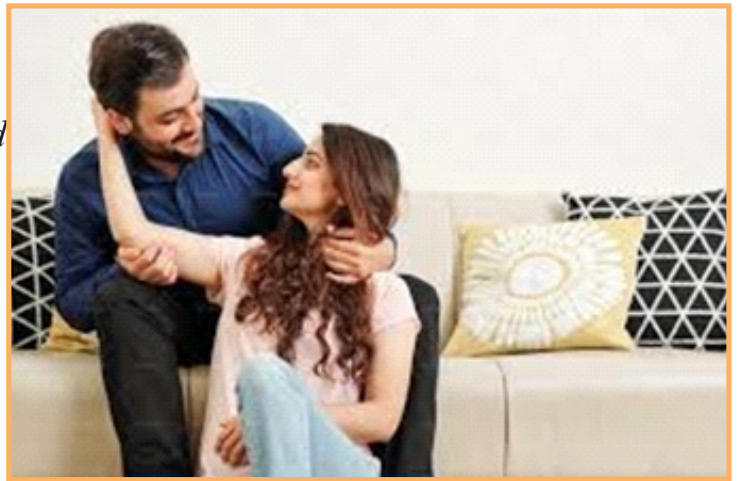


Chap2Fig4

Then, he went to the city for earning money and after working for 2-3 years, he finally succeeded and became the manager of a reputed company and started earning a good amount.

Then he came back to the village to see if she was waiting for him or not. And yes, she waited for him. He got so happy to see her after a long time. And then he went to her parents and asked them to let him marry her and finally they approved.

So, they both got married and lived happily.



Chap2Fig5

I am not saying that we must talk about money on the very first date,

NOT ON 1st DATE

■ Are you poor or are you rich?

NOT ON 1st DATE

■ How much money do you plan to make?

Chapter 3

Money: an important factor in a relationship

Then money becomes an especially important factor, Eventually

- As the relationship matures



Chap3Fig1

Then money becomes an especially important factor, Eventually

- As we come closer to each other,



Chap3Fig2

Then money becomes an especially important factor, Eventually

- Or we talk about living together,



Chap3Fig3

Then money becomes an especially important factor, Eventually

- Or even planning to get married down the road,



Chap3Fig4

Till money issues are addressed,

In Relationship

It is never wise to just sit on financial issues.

In Relationship

We should nicely raise the issue of money with our partner

In Relationship

It is **NOT** wise **NOT** to talk about money issues,

In Relationship

We should at the right time, bring up issue of money.

In Relationship

We should Sit down together, And talk about how much money we have?

In Relationship

We should together figure out How much money we are making?
Or how much money we have?

In Relationship

And how much money we will need in coming month and years?

Chapter 4

Why money is so important in relationship?

As time goes on, & Life goes on & relationship matures,

What is the wisest & most common-sense answer is?

We should to take a pen and paper and sit down together make a budget ideally for the next five years.

Think About It!

As we start grow up and enter into teenage years especially in the high school, we start going through our puberty and huge hormonal changes.

At the same time, boys feel huge attraction toward girls and the girls feel huge attraction towards boys.

Situation is some what different in US and India.

In US, dating traditionally starts in middle school, but it becomes more important in high school. It definitely happens in high school,



Chap4Fig1



Chap4Fig2

But in India, traditionally dating is highly discouraged until the end of high school,

As boys and girls are staying with their own parents.



Chap4Fig3

Indian parents highly discourage dating in high schools,

Also high schools in India are like middle schools supervised by teachers.

There is no question that we feels more independent as we enters the college life,



Chap4Fig4

That independence becomes more obvious especially most of college students education in a

- *Different town*
- *Or different state*
- *Different from our hometown.*



Chap4Fig5

Think About It!

A renowned college female professor wrote an essay telling girls that

“College is the best time and best place for romance”

and this is also the best time to initiate romance and also best place to look for your future life partner.

*In college life, you have a huge flexibility and you can spend long hours in the college.
Most of you live in –*

- *Dorms*



Chap4Fig6

- *And hostels*



Chap4Fig7

Hostels are called dorms in US and hostels are his/her from our parents,



Chap4Fig8

And spend literally all his/her time with our close friends. We can interact with each other.



Chap4Fig9

Usually, undergraduate classes are the biggest and we are usually about 18 years old and those years are very pleasant and exciting years of everyone's life and while promoting education

As written by the renowned female professor,



Chap4Fig10

“We should not hesitate building up relationship.”

Think About It!

There was a time when we parents were exploring the colleges and universities for our children as we came to Berkeley and we parents around in the dorms/hostels for undergraduates,

In USA all the first-year students of 17 to 18 years old live in the same hostel building.



Chap4Fig11

There are only first-year students unlike India where students for all different years live together.

But what was shocking to us as parents was that every room has either two girls or two boys on the same floor and they even shared all the shower facilities etc.



Chap4Fig12

More than us Indian parents, some American moms were in a state of shock realizing that their daughters have to share the same shower facilities as the boys do.

When we questioned the staff, “they told us it was not our decision,

But it was the student body decision of University of Berkeley, California”.



Chap4Fig13

What was even more obvious to us, all our children were there, they seemed to be least bothered about it. Girls and boys looked very excited about their future life.



Chap4Fig14

One thing we did know that yes, our daughters will be “okay” because we were assured that law and order is very strong and no boy will dare to take advantage of any of our daughters.



Chap4Fig15

Think About It!

*When we were in our children's shoes,
18-year-old back in India, we also lived in the
hostels in medical college in Delhi,*

*But at that time, girls were not even allowed to
enter our boys' hostels and neither were we
allowed to enter the girls' hostel.*



Chap4Fig16

*As we go through our college life, we had a
lot of expenses. We do get some of money
support from our parents,*

*But we all have this desire to be independent
and watch our expenses in college life.*



Chap4Fig17

As we go through our education where the same time this is no question, the college life is also wonderful time to date and spend time together; but we have to understand there are expenses

➤ *Whether watching a movie.*



Chap4Fig18

➤ *Whether having a dinner together*



Chap4Fig19

➤ *Buying gifts for each other*



Chap4Fig20

➤ *While going out on a vacation together*



Chap4Fig21

Especially in US, in second year or third year, boys and girls:-

- *They may want to live in apartment*



Chap4Fig22

- *And they also may want to live together,*



Chap4Fig23

“Either way, there are expenses”

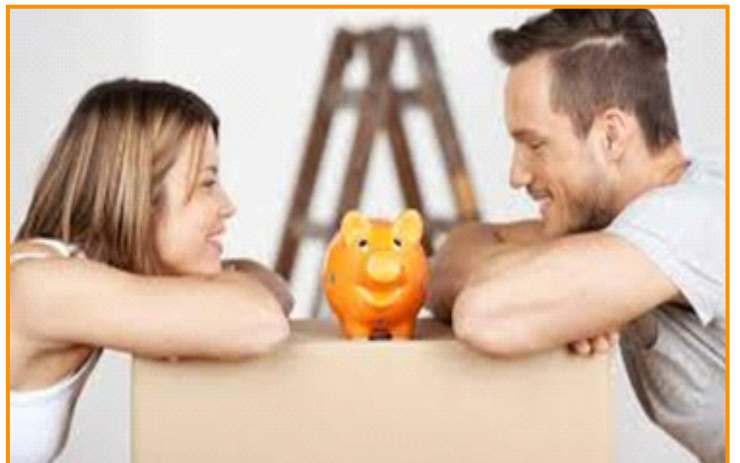
What it means is,

- **We talk about all our expenses.**



Chap4Fig24

- **See how much money we have**



Chap4Fig25

- **Then live and plan our life according to our budget,**



Chap4Fig26

Chapter 5

Why Money is so important Anyway?

Why Money is so important Anyway?

Think About It!

life is like that we bought new furniture in South Carolina,

but then we suddenly must move to Midwest in the US,

And we loved our furniture.



Chap5Fig1

It was brand new but when we wanted to move the furniture,

We realized the moving cost was more than the cost of the furniture,

- *And we have no time,*
- *As we must join new job soon finally,*

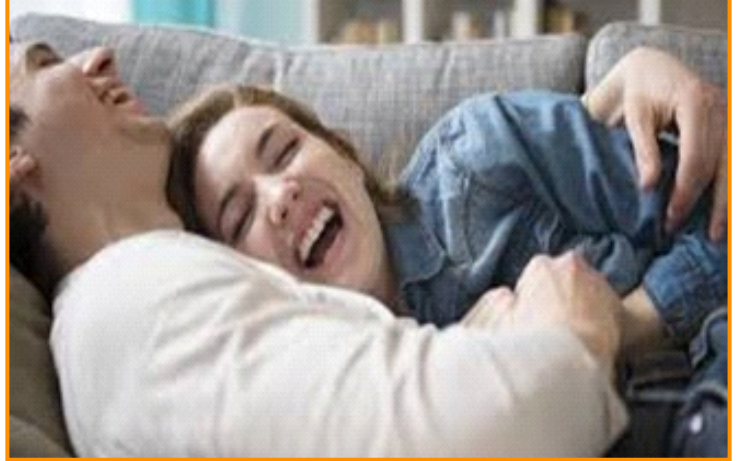


Chap5Fig2

We requested our neighbors (and they were happy) to take our beautiful new furniture.

When we are in Relationship and dating and living together-and married

- Having enough money in Marriage helps to make marriage more enjoyable



Chap5Fig3

- Thing's money can buy will reduce the pressure couples feel



Chap5Fig4

- This will enable both the partners to focus on building the relationship even more in an atmosphere of love and affection



Chap5Fig5

We need money for everything:

i. For Electricity bill,



Chap5Fig6

ii. For Water bill,



Chap5Fig7

iii. For House rent,



Chap5Fig8

iv. For Maintenance cost,



Chap5Fig12

v. For Car



Chap5Fig13

vi. For Car insurance



Chap5Fig14

vii. For Any new technology/gadgets which add quality to our life



Chap5Fig15

viii. For Cell phone,



Chap5Fig16

ix. For laptops,



Chap5Fig17

x. For Travel together



Chap5Fig21

xi. For Taking a vacation together



Chap5Fig22

xii. For clothes /different dresses for different occasions



Chap5Fig23

xiii. For Gym Membership,



Chap5Fig24

xiv. For Diet/vitamins/supplements



Chap5Fig25

xv. For Acne/Skin care



Chap5Fig26

xvi. For personal Grooming/Beauty parlor



Chap5Fig27

(Just when we are entering job market.)

Please trust me list is long for:

- Daily,**
- Monthly,**
- Or yearly expenses,**

Chapter 6

Most of the young and not so young couples, all over the world,

Most of the young and not so young couples, All over the world, think about making their money obviously from the work.

Think About It!

I have seen many real-life stories where people just got carried away,

And put all their money into property or stocks.

They were not prepared for the worst-case scenario and ended up losing their lifelong earnings.



Chap6Fig1

In the US, so many of our friends declared bankruptcy.

The golden rule of investment for young couples is about 20%-25% of their income either invest in the property or stocks,

And the rest all we keep for our month-to-month expenses.



Chap6Fig2

Please remember it,

When we are young and we both are working,

Our whole life is in front of us; we will be happy to take some risks:-

- *But we must be careful,*
- *We should follow the rules,*
- *And not get carried away,*
- *And think about becoming rich quickly.*

In the long run, it can backfire.

And One Golden rule is also there,



Chap6Fig3

As we grow older and approach our wonder years

then we should take less and less risk in investing

- **in a stock**
- **or in property**

And just keep our savings safe which is available to us for our retirement.

Think About It!

In 2000 in Silicon Valley, the tech companies or tech executives became extraordinarily rich by buying the stocks in the tech companies.

And suddenly there was a tech bubble burst,

And everybody lost so much money in the stocks.

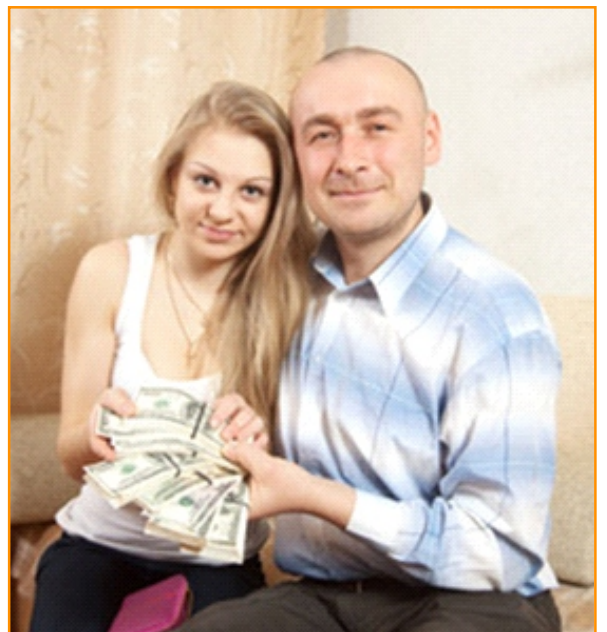
It is unbelievable.

To be honest, if that bubble would have burst 3 or 4 years down the road,

My younger brother would have been an extraordinarily rich man, but then exactly the opposite happened.



Chap6Fig4



Chap6Fig5

Some of our colleagues and friends in US & India have become very rich,

In India

Buying and selling the property,



Chap6Fig6

In USA

Buying and selling the stocks,



Chap6Fig7

There was a big research paper comeout few years back on it, and it became obvious.

In the United States,



People became extraordinarily rich by buying and selling or investing in stocks.

While in India,



- Most of the rich people made their money through the property,
- Buying and selling and investing in the property,
- To some extent, these facts remain true, even today for young, educated couple starting a new journey together,

Today investing wisely in both property and in stock attracts, Almost every young couple starting new life together,

Chapter 7

But a young couple must be incredibly careful because,

Think About It!

We have done it for our cars.

Yes, when our cars become incredibly old,

We just want to give them away rather than selling them.

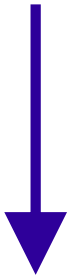
- *Because their market value is exceptionally low*
- *But we are paying the taxes on the car*
- *We are paying for the car insurance*
- *We are paying for car registration*
- *We are paying for car emission testing*
- *It is ending up costing a lot of money*

So, it is simply better to give it away to anybody. Cars may be old but working fine but if you look at us, we were happy to save like \$1000.00,

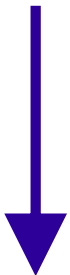
\$2000.00 per year on the car, and then we do not have to worry about anything.

Reason a young couple must be very Thoughtful & Careful because,

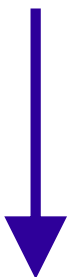
- Both real estate markets and stock markets can be very very-very volatile,



- And if you get carried away,



- And invest too much money,



Chap7Fig1

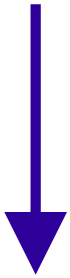


Chap7Fig2



Chap7Fig3

- You may end up losing all your money/savings,



- And then couple can be in serious trouble for months and years to come. and it can add to huge financial stress in marriage,



Chap7Fig4



Chap7Fig5

Think About It!

There was a time when oil prices or petrol prices started going up, they used to be



Chap7Fig6

\$1.00 per gallon and they went up, up, up to \$2.00, \$3.00, and \$4.00,

I mean, we just could not believe it, we were so used to a gallon for \$1.00 price and suddenly people were extremely nervous.

They stopped driving. They stopped taking long-distance trips.

It was hurting their budget where it will cost \$200.00 in the petrol money, now it was causing \$1000.00 in the petrol money,



Chap7Fig7

***But unlike India,** where prices go **up never come down,** (but this is very fascinating in the US) that eventually petrol prices started falling and suddenly there was a huge petrol production in the US and then price came down so much that from \$80 to \$120 barrels of oil, it came down to \$0 barrel of oil.*

Not only \$0, but the oil businesses were paying you money to take oil away from them, because they did not have enough money to store the oil. It was a very mind-boggling situation.