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# SOFT HOUR

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## **Editor's Preface**

The writing collection in *Soft Hour* was written by my Father during his sunset years. Father's writings represent his character and thinking. He is a very successful example, a great father, and a patient mentor.

Father is a charitable person. He deeply believes in education and is a master of time management. Most importantly, father lives a simple life, has a never give up approach to life, wisdom and financial management.

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## Pirate Philosophy

Three hundred years ago, there were many pirates in the Caribbean Sea. They robbed the goods of ships that passed their territories. Why people wanted to become pirates? It was because they wanted a life of gambling, drinking, fighting, and women, even though they face the risk of dying at any moment. They did not mind living a short life. They hated the life of working hard in order to live a long, peaceful life. This is the pirate philosophy.

In the reality of our life, some people have thoughts similar to pirate philosophy, which they apply to their dimly life. They do not break public laws, but break their own survival laws. For example, many people like to drink and drink to such a degree of becoming drunk. After heavy drinking, they feel very happy physically and mentally and to them this was their real life. But the consequence was that alcohol damaged organs in their bodies and they fell into illness and finally death was their end. Still, many people would prefer to die in drunkenness, do not like to live long in sobriety. That is pirate philosophy.

In China, many successful rich people died in their prime before age fifty. Why they died so young? It was because they enjoyed their life beyond the limit of their body. They drank and fooled around in nightclubs into the wee hours at night. They enjoyed their happy moments without control and death was their reward.

Opposite the pirate philosophy is the gentleman philosophy. It is dull and boring, getting up and sleep at regular hours, eating a balance diet, no nightlife. What they get is health and long life. Which is better? It depends on your personal philosophy. You can select either one; it is up to your own liking.

## Time And Life

What is time? Time is day and night, which is everlasting. Day gone, night come and night gone, day come, repeating and repeating forever.

We were born to this world of night and day. From this infinite day and night, we start our life from infant to old age and then become dust.

Time is empty, we cannot see it, cannot touch it, but our life is real. We have flesh and blood and we feel hunger and need food to eat. Therefore, we only care about our life, neglecting the existence of time. But to live our life well and to live long, we must know how to make the best use of time.

Anything good in our life, we need time to acquire. If we want good health, we have to go to gym more often, or if we need a comfortable life, we have to work hard to earn money. To go to gym or to make money, we need time.

We cannot stop time. We can only use time when time goes by. Those who know how to use time are successful. Those who do not know how to use time end in failure. Why do some people live long, some die young? It is because those who exercise and live a proper life, live long, and those who spend their time in crazy lifestyle, die sooner.

Therefore, we must know time and life are closely connected. We must use our time on the things that will bring us healthy life and do not use our time on unhealthy things. As for how to use our time, it depends entirely on how our philosophy is. Long life and short life are our options.

## **Sad Life of Orangutan**

In the mountains of Uganda in Africa, in the deep forests, there still live about seven hundred orangutans. But their living spaces are getting narrower and narrower due to the fact that those high mountains are surrounded by many cities. However, those mountains are now turned into National Park, which is under the control of government and many scientists will have laboratory to study life of orangutan at the foot of the mountains. So far, the orangutans inside the mountains are safe.

Among the seven hundred orangutans, there are several groups, and each group is against each other. For food and territory, they are always fighting each other. Orangutan are like human, and there are many problems in their family life. For instance, there was a family of three, father, mother, and a child. One day, the child suffered serious injuries after falling to the ground from a tree, but instead of taking care of the child, the mother left home to join another hostile group where she had a boyfriend. The poor father had to care for his son by himself alone.

Ten years ago, in Tokyo, there was a huge orangutan in the zoo. His room was built using cement and brick, with nothing inside the room, and he had to sleep on the ground at night. During the day, he would stand or sit in the open yard outside his room. His eyes showed no anger at all, but with a look of helplessness and loneliness, facing a life of unknown future. He might be reminiscing about his old days in the forest, or reliving his happy moments with his family. But, everything was no more and he had to face an imprisoned life, set by human, until the moment of his death. What could he do? Die lonely was his final destiny.



## **Eighty Six Thousand Four Hundred Seconds**

There are eighty six thousand four hundred seconds in a day. We can do nothing in one second, but with countless seconds, we can build a big building from the ground up.

When we get up in the morning, what we have immediately is eighty six thousand four hundred seconds, poor and rich alike. But how to use these eighty six thousand four hundred seconds depends entirely upon ourselves. We can use the time to create our bright and comfortable future or we can waste our time for doing nothing.

We do not feel the passage of one second from us, but it is the second that has made us from infant to old, and finally ending the journey of our life. Many young beautiful girls, slowly and slowly, through years of seconds, begin to have wrinkles appear on their face.

We cannot stop time, we can only use time, or we can slow down time. If we live a proper life, sleep sufficiently, eat a balanced diet, set a good plan to learn, make friends, and enjoy our leisure time, time may be slow down to let us live longer and healthier.

Apart from working, we have to pay more attention to our family, which is the pillar of our life. Without such a pillar, we shall be a wanderer. We shall have no one to care and no one will take care of us.

Every day, we must keep a positive spirit, work hard, and enjoy fully. From the balance of hardship and pleasure, we achieve happiness by which we find the meaning of life. Therefore, starting now, seize the very second and by the accumulation of which we will enjoy our true happiness forever and ever.

## Hope and Fear

Decades ago, an American writer wrote a book called “The Last Leaf”, describing an old woman who lied on a bed in the hospital, waiting to die. Outside the window of her room, there was a tree with green leaves, which she could see from her bed. When autumn arrive, the leaves began to wither away slowly. She said to her friend that the day when all the leaves of that tree were gone, I would die. These words were overheard by a painter who, with a good heart and wanted to help, drew a green leaf on a piece of thin wood and shaped it to the size of a leaf. He then hung it on the tree branch so it looked like a real leaf. When autumn passed, all the leaves fell to the ground except the fake one, which was still there on the tree branch. This leaf encouraged her to live on for more years.

During World War II, there were many prisoners of war in Germany at concentration camp. One day, German army picked from the camp a soldier who was an American. German army tied the soldier in bed with eyes covered by a cloth. They told the soldier that they would cut a small hole in his arm for test purpose. From that moment onward, the soldier only heard the light sound of his blood dripping into a barrel. After a few hours the soldier died. But actually, the army did not harm the soldier. They did not cut his arm. The action to cut was not real, just to fool the soldier. The light sound of blood dripping was just the sound from a water tap.

Therefore, we can see that “hope” can cause a person to live longer, and “fear” can drive a person to death.

## Character of Meat Eating Animal

Meat eating animals have a special characteristic. That is that meat eating animals never eat other meat eating animals as food. A lion will kill a wolf, but does not eat its meat. Its aim in killing a wolf was just to wipe out one more competitor who eats the same grass eating animals as food.

Lion is the king of animals. It is so when they are in a group hunting. When lion is alone, it is weak. If a single lion walks into a group of oxen, it will die. Oxen will kill the lion by horns and feet. Therefore, when lion is hunting, they usually go in a group to catch large size animals.

Tiger is different from lion. It lives in the deep high mountain alone and of course, hunts alone too. Tiger has tremendous power to hunt large size animals such as ox, deer, and wild goat. Tiger and lion never meet together because tiger lives in the mountain and lions in the plain, we do not know which is the strongest.

Wolf is a special kind of animal. They are not afraid of lions and sometimes they steal food from lions. They hunt in groups, and are more organized. When hunting large animals, they are so brave to attack, never fear of being wounded or killed. This is the character of wolf.

Leopard always hunts with its brothers. Their speed is fast, but they are unable to hunt alone due to their small body size. Leopards have to cooperate to kill large animals.

Meat eating animals are cruel and fierce, but their numbers are not too many because those animals cannot survive easily from childhood to grown up due to scarcity of food.

## **Away From Wheelchair**

We now can see many people in wheelchairs in the streets. Some of them are disabled people, but most of them are old people. It is something that can be a subject to study. Why old people like to sit in a wheelchair for going out? It is because they feel tired from walking by themselves. It is much more comfortable to sit in a chair that can be pushed to anywhere by a maid they hire. But when an old person starts to sit in a wheelchair, his life will be shortened immediately. He can only live his life for a few years, not for decades.

For a human to live, we need muscles in our body. To build our muscles, the only way is to walk with our feet every day. To sit in a chair will diminish our muscles and once the muscles are gone, many kinds of illnesses will inflict our body, thus causing our death sooner.

We know old people are weak, difficult to walk smoothly. But in order to live and prolong life, old people must walk independently, even if they have to walk slowly. Many old people feel pain in their ankles and they will go to their doctors who will tell them that it is the result of the declination of bone muscle. The only way is to rest and have injection to improve bone condition. But it will not work fundamentally. Instead, it may be worse.

What we have to do is to walk by ourselves. By practicing our walk, the bone muscle will be reborn. Such practice was carried out by American medical organization and proved to be successful. Should we have painful ankle, do not be afraid, walk slowly at home with the assistance of wall. In a few weeks, pain in ankle will be gone.

## I Am Lonely

Most single women or someone who just starting to enter old age will say: “I am lonely”. Children and young people will never be lonely. Middle age people who have families and work, they also do not feel lonely.

Generally, single women who had previously fell in love now have less interest in love. Those women will feel lonely strongly in their daily life. At the same time, they are afraid to fall in love again. They have no trust in man. They prefer to be alone, but of course, loneliness is with them.

Then, we talk about the people who are nearing old age. Some men may have lost their wives and some women have no husbands who had died already. Those are lonely groups. Such men wish to have a woman to serve him, to wash clothes and to cook food. And such women wish to have a man to support her the rest of her days. Such groups of men and women wish to marry again not only to get rid of loneliness, but also to solve the needs they face in their life.

We make loneliness ourselves. If we were stronger, we would not be afraid of loneliness even when we are alone. We can do many things in our life, in whatever way we like. Love is important to our life, but love should be built on the reality of our life. Then such love can have a strong foundation and be everlasting. Shallow love is dangerous and eventually it will hurt both parties of man and woman.

## Keep Distance

Between people, except family members, there should exist a certain distance in order to maintain long relationship. If friends are too close to each other, trouble may happen between them. This is the point that we should beware.

There is an old Chinese saying; “Gentlemen should keep shallow friendship with each other.” It is good in some way, but not entirely so. If we keep friendship too shallow, then friends will be like strangers. It is not very good in practice.

The best way is to keep a “fireplace philosophy”. In winter, we may have a fireplace at home. If we are too close to the fireplace, our dress may get burned, but if we stay too far away from the fireplace, we cannot feel the warmth. Therefore, we need to find a suitable point where we can have our warmth, with neither burning nor coldness.

In our life, we need friends to help each other in case something happen to us. But we should be careful in selecting friends. Good friends can help us in many ways, either in thinking or in material. Bad friends can only bring us trouble and even disaster, hurting us in ways that we may not imagine. Even between husband and wife, a little distance is needed. It is better to let each other have a reasonable free time of their own. A fireplace philosophy will be an enjoyment to them.

In old China, families of four generations usually live together. On the surface, the oldest generation should be very happy with such arrangement, but behind the scenes, there are so much trouble among the four generations since they live closely together.

## What We See From Writing

We all can write Chinese characters, but some can write good characters, while some cannot. From the written characters, we can find out whether he is in a peaceful mood or in an irritable mood. Furthermore, writing reflects his health condition.

Nowadays many people use computer to communicate with each other, seldom use writing for communication. But we still need to sign our names and to write checks.

In ancient China, writing good characters is very important. Without writing good characters, you cannot be an officer in government. But to write good Chinese characters is not easy, not only do you have to practice very hard, but you also need to be gifted. It is not everybody who can write good Chinese characters.

In Chinese history, Wang Xizhi was the person who writes good Chinese characters. His characters are of freestyle, very elegant, very beautiful. He was the champion in the field of Chinese characters writing in the past few thousand years. Unfortunately, he died at the age of fifty nine. That showed his characters writing could not bring him peace when he was writing characters. If he was peaceful, he could have lived much longer.

If we want to be healthy and live longer, do not learn Wang's style. Learn from other famous characters writers, whose characters are more solemn and peaceful. When you learn those styles of characters, your heart will beat slower and thus, you will be healthy and as a result, you can live longer.

## **Balance of Everything**

From nature, human, and animals, we learn that everything is a cycle of balance. It is through the power of balance that the world exists eternally.

Everyone knows that nature has day and night, sunny and rainy days, flood and drought, water and fire, winter and summer. All the balance makes life in the world exist.

We human, especially, depend on balance to continue living generation after generation. When we are hungry, we eat, tired, we rest, cold, we wear clothes. Those are compulsory balance; out of balance, we will die.

In the reality of our life, we need balance among human. Failing it and we shall live a miserable life. This is the most difficult thing to do. Apart from nature, human control the reality of this world. Some people hold power and some wealth. Those people with power make law, to which we have to obey. Some of those people with wealth will establish factories as well as enterprises where we can get jobs for our living. This is the reality and we have to balance it to live.

Another balance is the balance with friends and family, even with our own selves. Such balance has nothing to do with our life of living, but to the life of our spirit. If we can handle such balance well, we shall be very happy spiritually, if not, we shall live in dismay.

The most important is to balance ourselves. Why we have cancer, heart trouble, kidney problem and so on? It is because we do not balance ourselves well. If we live a decent life, we shall not be sick and live healthily in our lifetime.



## Exercise and Rest

Between exercise and rest, which is important? We say rest is more important. It is because if we only exercise and no rest, we will be sick, but rest will not make us sick. Especially after strenuous exercise, such as marathon and climbing high mountains, we need rest immediately to recuperate the muscles that we have lost in the exercise. If we do not rest, we will be sick.

Decades ago, an American athlete who was a long distance runner published a book telling the public the good news of running exercise, but he died while running. The reason of his death was very simple. He lacked a good rest.

Therefore, we need exercise to make our blood circulation run smoothly, but when we feel tired after exercise, we need to take a rest immediately to recuperate our body into normal condition.

Many years ago, there was a Chinese Kung Fu star, Bruce Lee, who was very famous in Asia, but he died before reaching forty. It was due to his hard training in Chinese Kung Fu and lacked enough rest to recover his energy.

Exercise is important. Many people say: “Life depends on exercise.” But it is even more important that we should never neglect to rest after exercise. Middle age men should put exercise and rest equally, and old men should put rest ahead of exercise. If you follow this rule, you can then enjoy good health and a long life.

## **Are Old People Sad?**

The right answer to this question is affirmative, old people are sad. Every person will be old and will die. It is the cycle of life. Born, old, sick, death, are the words that describe human life.

When old, our eyes will become dim, ears deaf, teeth gone. Even though they are still alive, the world belongs to them no more. Flowers blossom and wither, and leaves fall down in autumn from tree. It is the picture of old people.

But regardless of whether we are happy or sad, we will all eventually become old and die. Since it is so, why not live a happy life and reject sadness.

To live a happy life in our old age, we need preparation. When we are in middle age, we should be very careful to keep our body fit to help us live a sound life in our final years.

In America, old people usually go to old folk's home to spend their so-called golden years. If he is rich, he will spend US\$10,000 per month to live in a luxurious old folk's home, or he will live in a \$1,000 per month home if he is not rich.

But for poor people, he can only stay at his home alone. In New York at Central Park, many old men sit on the benches during wintertime under sunshine. Those poor groups can only go to the park where it is the place they can enjoy their outdoor life.

Old age is like the beautiful evening sun, which can disappear in a matter of minutes. Therefore, old people should seize the moment in their old days to be happy, not to be dismayed. Life is like a dream, but as long as you can breathe, it is not a dream. It is a true life in reality.

## Do Not Insult Money

Why many people make a lot of money early in their life eventually become poor? It is because they insulted money. What is the meaning of insult? They use their money wrongly and wastefully and do not use money properly on the things they should use money on.

To insult money means to waste money. If you have a thousand dollars and you waste one hundred dollars, it is not necessarily a waste because you plan to spend those one hundred dollars for fun. But, if you have only a hundred dollars and you waste it all, it is a real waste. That is insult of money.

Money has life, it does not like a miser who locks money away, but it hates people who waste money blindly even more. Money likes to have a master who will use money wisely with a clear purpose, not waste.

In the Tang dynasty, there was a famous poet, Li Bai, who just wrote a few poems for the king and received a reward of one thousand ounces of gold, but he wasted all his gold quickly. He hoped the king would ask him to write poems again, but the king asked him no more. It is because Li Bai insulted gold that it disappeared and never came back. We, of course, should not be slave of money, but we must be kind to money as a good friend to be together forever.

From the reality point of view, if we do not want to insult money, we must have savings. We do not know what will happen to us tomorrow, may be luck, may be disaster, who knows. Therefore, our savings may help us in some way if we do have disaster. Money is not everything, but it helps us a great deal in many ways in our life.

## Delay Aging

Everybody will become old and will die, that is the cycle of life, no need to discuss. But one thing we can study is how to delay our aging. We may live to ninety, but be like seventy in look and in energy, or sixty and look like fifty. This can be done if we have determination and will power.

However, we have to start preparation from age forty. That is that we have to stop drinking alcohol and stay away from smoking, with no nightlife at all. We should live a proper life every day, get enough sleep, eat a balanced diet, and do daily exercise. Moreover, never get too excited and angry, always make our heart beat slow and keep blood pressure low.

In the reality of our life, we must be content with what we have. Do not be greedy and seek things more and more, better and better. Do not compare with others. If we are inferior, we will feel unhappy, or if we are superior, we will feel proud; both are not good and will make our heart unbalanced. But, you must compare with yourself, always eager to get ahead to make our life better. God can make a body for human, but He cannot make human heart as good as He wish. We have to make our heart ourselves whether we be good or evil, our heart will decide.

To have a good heart, we need to read more books, from which we can learn what we should do and what we should not do. From books we learn how to prevent our body from illness, not to see doctor and take medicine. Such knowledge can only be obtained from books.

## Food Prevents Illness

Medicine is used for curing illness, but with side effects. Every medicine contains a small percentage of poison, which is not fatal, but will do something bad to organs in our body. If we eat food, surely there will be no poison at all. Therefore, for our health, we should eat more food to keep our body strong

We Chinese, of course, take Chinese medicine to cure our illness. But thinking deeply, Chinese medicine is very dirty. The material is from tree leaves, grass of certain kind or special flowers which grow in the high mountains, plus organs of animal, such as snake, rat and some insects, big and small alike. All those materials will be dried under the heat of sunshine and then those materials, by the instruction of Chinese doctor, will be used as medicine. Those medicines will be put in water and to be cooked for hours until the water becomes black color. The patient will drink black water to cure their illness. Such practice has been carried out in Chinese medical field during the past few thousand years.

Therefore, we had better avoid taking medicine, either in the Chinese way of black water or in the European way of pills. We should eat food to get rid of illness. Food is the basic foundation of our health. When we eat food, we should eat meat and vegetable combined to make balance nutrition. Another kind of liquid food we might neglect is water. Water is important to wipe out poisons in our body that we may get from chemical ingredients in the food we eat daily.

## **Do Not Listen to Other's Secrets**

Many people like to listen to other's secrets. It is not a good behavior, which can bring you trouble or even disaster. Unless you are a reporter of a small newspaper, you should stay away from other's secrets.

For example, when you meet a friend who told you that he had a secret to tell you, and asked you to keep the secret, in such case, you had better stay away from this secret and decline to listen to it. Otherwise, you will be involved in other people's affairs that has nothing to do with you. At the same time, you may want to tell your secrets to your friends and asked them to keep the secrets for you, do not do such foolish thing. Once you told your secrets to one person, it will be known to many people.

In ancient China, there was a general who had an assistant helping him take care of many things. One day, the general told the assistant that he would kill him. The assistant was afraid and asked the general why he would want to kill him. The general said that he knew too much secrets about the general. The general killed the assistant immediately.

In our reality of life today, there is no risk of endangering our lives even when we know other's secrets. Still, we will get into trouble if we know too much of other's secrets. Better to keep to ourselves, ignore other's affairs, which if we interfere, will give us troubles in many ways. If we do not listen to other's secrets, we will be very peaceful in our personal life. At the same time, never tell our secrets to anybody since our secrets have nothing to do with other people. Live our life in peace forever.

## Woman, a Flower

When a girl reaches the age of fourteen, she feels that she is qualified to fall in love with a boy. If she is at twenty and still no boyfriend, she will feel disappointed.

Woman is like a flower, quick to blossom, and quick to wither. Puberty is not very long, but also not very short. According to King's Book, the bible of Chinese doctors, which was written four thousand years ago by a group of doctors who were employed by the King to write this medical book, a woman has 7 stages of puberty. Each stage lasts 7 years, 7 times 7 is forty nine, so a woman's puberty should be up to the age of forty nine. After reaching this age her body will begin to wither and slowly going to have wrinkles on her face. Women at this age are mostly unhappy because they know that their youth has gone away.

Every woman is afraid of getting old. It is better to compliment them that they still looked young even when they are old. We can see an example here. In the Tang dynasty, there was a female King Wu Zetian. When she was eighty, she still controlled the power of government. She had two young men to accompany her in the palace. One day she asked one of the young men: "Am I old now?" The young man replied: "No, you are not old, you still look young." Then King Wu Said: "You do not speak truth, but I like to hear your untrue words." From this example, we can see that when we meet any woman, whether she is young or old, we must say she looked young. Such compliment is the best medicine to make any woman happy whenever you encounter one.

## Love No More

Love has two kinds. One is from blood relation and another is from male and female. Love between male and female is complicated. It can change from time to time, similar to weather. Love cannot be seen nor touched, it can only be felt, a feeling of uncertainty. When lovers fall in love, they will love so deeply that nothing in this world is more important than their love. That is why in Shakespeare's play, Juliet at thirteen, and Romeo at sixteen, will die for love. It is because they were children and thought that love was more important than life. However, in the adult mind, life is important than love.

In the reality of our life, when a male and a female fall in love, their aim is to marry, failing that they will separate. It is normal in general. Still, many couples, even after their marriage, will separate and devoice. Divorce rate is quite high, around forty five percent according to worldwide record. Some people, who regretted getting divorced, re-married again. However, more than ninety percent of those couple will again end up separating.

Therefore, it is better not to consider the idea of divorce after you married. You must try your best to honor the solemn vow of marriage, which is protected by law. However, when you are divorced, it is just like a river stream; once the water is gone, it is gone forever. Do not try to get back together again. Many things in this world can be remedied, but in love affairs, there is no remedy in any circumstance.



## Self-Cure Ankle Pain

Later stage of a middle age man and early stage of an old man usually will have ankle problem, which is painful when walking. In general, patient will go to a doctor to seek assistance. The doctor will say that cartilage in your ankle has diminished and thus bones clash together, producing pain while walking. To relieve the pain, he suggests that A. have an operation to put artificial cartilage into the ankle. B. injection of pain medication every week. C. take analgesic pills. In most cases patient will take pills, which is the fastest way to stop pain. However, there will be side effects from taking pills, which contain poisonous ingredients anyway. Consequently, your body will slowly felt unwell.

According to a study by an American scientist, which states that cartilage could be recovered through the course of time. Cartilage is like muscle, which is recovered through proper rest and exercise. Twenty years ago in China, there was an old man of sixty five. He could not walk because of ankle pain. But through his persistence in walking every day, he slowly recovered to normal walking without pain. Now, he is eighty five, still alive, walking normally as everybody does. Another old man of seventy, also in China, had very serious pain in his ankle. But he insisted on walking, with his hands against the wall. Such practice continued a month, and the pain was gone. Five years have passed and now he can walk easily to anywhere he likes. Therefore, you can cure your ankle pain through walking by yourself regardless your age.

## **Make Tumor Shrink**

When we reach middle age, we may grow a tumor inside our body. Why will we have a tumor? It is because little debris of food we eat every day cannot be digested properly and stick to our organs. As time goes on, oil from our food mixed together with debris in our body and formed a tiny ball. Over the years, oil from our food makes the ball bigger and bigger until one day we feel pain in our body. We will of course go to a doctor who, after a check, will tell us that there is a tumor inside our body. A further check may reveal whether it is a benign tumor or a malignant tumor. If it is benign, then the problem is easy, just cut it off with surgery, but if it is malignant, then the problem is serious. We know that malignant cells are cancer, which, if spread, will doom us to death.

Therefore, what we are going to do is not to let the tumor get bigger, and keep it from bursting. At the same time, we should not eat anything with oil, but eat vegetables, fishes, and rice, which, even without any oil, can still support our health in good condition. Slowly and slowly, the tumor, without further oil to make it bigger, instead will shrink gradually in a year or two. In such a case, you can keep your life and the devil of cancer cannot attack your body. It is a simple way, but this method will help keep you alive for many years ahead.

## How To Manage Finance

Whether you are rich or poor, you must know how to manage your finance, failing which you will fall into financial troubles. Poor people will have more debts and rich will lose their fortune.

But how to manage a good finance? First thing is to make a budget. It is not difficult to plan, but to execute it is not easy. Without a firm determination, we cannot carry the budget into action smoothly.

The key point of good financial management is that you must have surplus, regardless of small or big. To say it simply, you must have savings, which are to be deposited into a bank. We know that weather is changeable every day, so is our life. We do not know what tomorrow will bring and something may fall upon us unexpectedly which, in most cases, need money to solve. Saving is the tool to meet emergency.

A man may have one hundred thousand dollars income a month, but due to his inability to manage finance, he is always short of money. On the other hand, a man with ten thousand dollars a month income can have surplus since he is able to manage finance.

The person who knows how to manage finance can live a comfortable life, and the one who does not will always worry about his finance tomorrow. If we have enough income to cover our daily living expenses, we are not poor people. A rich lady may buy a handbag costing more than ten thousand dollars, but a poor lady can buy a lower quality one with one hundred dollars. The practical use of the bag is the same; the only thing making the difference between the bags is vanity.

## Nursing Home and Rest Home

There is an American novel, describing a rest home in Switzerland. It is based on reality with an imaginary story about the life of patients in the rest home.

The rest home was located on the top of a high mountain in Switzerland, with very beautiful view, overlooking the city down below. Its construction was very glorious and the medical equipment was the most advanced and modernized. They only accepted retired multimillionaires to be their patients. In the novel, the director of this rest home was an abnormal man. When millionaires went into this rest home as patients, they could not get out any more. It is because the director inject a special medicine into the patients that made them wish to stay in the rest home of their own will until they die.

The reality is that Switzerland's rest homes are the nursing homes for multimillionaires from all over the world. In the rest homes, they provide the best of everything to the patients on request. The cost of running these rest homes is high, so if their multimillionaire patients leave, they will lose money and close down. Therefore, some unethical rest homes may use illegal methods, like injecting medicine to keep the patients staying there willingly, like what the novel wrote about.

Although the novel is fictional, yet we feel a little truth behind it. Therefore, it is better not to live in a nursing home. If you go to a bad nursing home, you may be hurt in some way or the other.

Life belongs to ourselves; we should control our life ourselves, not depending on pills, injection, or doctors. We must proactively master our own life.

## Lend No Money to Others

In general, if you lend money to others, you cannot get it back. The best way is not to lend money to other people.

But, we are human, we live among groups of people in society, we cannot be isolated. When somebody asks us to lend him money, we do not know how to reply, to say “yes” or “no”. Therefore, we need preparation in our mind beforehand.

If our relatives or good friends have something happen to them accidentally and they need money, we then must help. Of course we help only within the limit of our ability, too much is not necessary.

To our ordinary friends, we must refuse to help by using tactful words. It is because if we lend to any friends, ninety percent of them will never return the money. We earn money with our labor and hardship. It is our right not to lend money to anyone. Besides, if old people who are poor need money, government will help through the assistance of social workers.

Of course, you must not borrow money from others. In such case, you have to save money so you can use it at time of emergency. To save in the beginning may be difficult, but slowly, if you persistently save, one day you will build a big amount. If you know how to invest, plus your luck, you may have a chance to be a very rich man. Who knows? But you must start by saving one dollar, which is the base of becoming a millionaire one day.

## **Old People How to Live to 100**

The key thing for old people to live long is to keep a peaceful mind all the time and live a regular, routine lifestyle every day. Why turtle can live up to one hundred years and rat can only live two years. It is because turtle is slow, but rat is fast. Consequently, turtle's heart beats slower and rat's heart beats faster. In our life, human and animal alike, fast heartbeat die young and slow heartbeat live long.

For old people, a routine life is absolutely necessary; eating and sleeping at regular hours, always keep a peaceful mind, decline to attend parties, etc. But, the most important thing is never to travel. If old people go travelling, it will damage their health tremendously. Travel breaks their routine. They cannot eat food that they used to eat, and they cannot sleep comfortably as they are at their home. When they come back home from travel, they may become ill. They will need to make hard efforts to resume their routine that they have kept for so many years.

Therefore, old people, in order to live up to one hundred years, must remain at home, keeping their daily life unchanged. They need everything stable, no drastic changes, listen to soft music, doing light exercises, and eating food they like. They do not have to see friends. They like to be alone most of their time, enjoying loneliness as their happiness. As long as they keep a good peaceful life, and take care of routine persistently, there is a high chance to live to one hundred years old.

## Home Michelin Award

Nowadays, many restaurants use Michelin award certificate to promote how good their food quality is. It is true that those restaurants entered food competitions to win first prize. They employed first-class chefs, used best fresh food ingredients and with luck, they won by making the best dishes. But when they make the same prize winning dishes for customers at their restaurants, the taste is not good. It is because due to competition, they use lower grade ingredients to sell at lower price. Therefore, some restaurants that do not have Michelin certificate can make better quality food than those who have Michelin certificate.

Actually, our homemade food can have quality that is qualified to get a Michelin certificate. It is because at home, we can buy good quality food ingredients that can be cooked into any kind of food we like. With fresh ingredients, we can surely cook food up to a very high standard. But to cook a good dish, we need good cooking experience, and we have to think and think to cook a best dish that we desire.

However, if we wish to maintain good health, we must not go to restaurant so often. Restaurant food has so many chemicals in it to make it tasty. But at home, we use fresh and clean food ingredients, away from chemicals. In such case, our good health is guaranteed.

## **I Won't Get Sick This Year**

If you tell yourself today that you will not be sick this year, it will really happen. Why? It is because you promise something to yourself and you want to fulfil it. Why do we get sick? It is due to our carelessness in our lifestyle, in eating habit, in neglecting exercise, all of which will make our body sick.

Our human body is weak basically, but if we take good care of our body, illness will not happen easily. Of course, we have to take care of our own body all the time, our entire lifetime.

Many people drink and eat crazily and consequently, they get stomach trouble. They will take stomach medicine themselves, but if home medicine cannot cure it, they will go to see a doctor. After a few injections and rest, their stomach come back to be normal again. When their stomachs are well again, they drink and eat crazily again. So again, stomach troubles come back. This time the stomach trouble is getting serious and it turns into gastric or even cancer. Crazy lifestyle will also cause you to be ill. You may spend your time on nightlife too much, or you may play mahjong day and night. Such lifestyle will surely bring you many kinds of sicknesses, such as cancer, high blood pressure, heart trouble, etc.

Therefore, if you want to have no illness this year, you must live a decent life, have enough sleep, eat a balanced diet, and get adequate exercise. Life belongs to you and no one will care or help you. You are the one who can take care of yourself and keep any illness from inflicting upon your body this year.



## **Greed Leads to Disaster**

There is a big news story in Hong Kong recently. The ex-governor of Hong Kong was sentenced to twenty months imprisonment for the reason that during his term as the Governor, he committed improper behavior in his duty.

According to local newspaper, he used his power to get small favors and bribes from some people. The amounts were not big, but it is against the law. He never dreamed that by taking small benefits, he would get prison life today.

Therefore, in our life, we must not be greedy. Many people who were cheated by swindlers are greedy people themselves. If you are not greedy, no swindler can cheat you. If you do not want to be greedy, you must hold this principle of life, and that is to live a simple life. Only by simplicity of life will you then be away from greed. Those who are greedy live a life of luxury and spend money carelessly. They have no budget but spend whatever money they have in their hands today. They do not think about tomorrow. They have to be greedy to support their life.

As long as you live a simple life, spending money below your budget, greed has nothing to do with you. You will not buy a nice car using credit card. You use your credit card only when it is absolutely necessary. You are a person of low demand in life.

To conclude, if you are to be a person without greed, you have to limit your expenses to less than your income. Based on such concept you shall live your whole life peacefully and comfortably and no trouble or disaster will fall upon you.