

- * **Borrowings: The borrower becomes the lender's slave.**
- * **Accounting: It's no use carrying an umbrella, if your shoes are leaking.**
- * **Auditing: Beware of little expenses; A small leak can sink a large ship.**
- * **Risk-taking: Never test the depth of the river with both feet. [Have an alternate plan ready]**
- * **Investment: Don't put all your eggs in one basket.**

I'm certain that those who have already been practicing these principles remain financially healthy. I'm equally confident that those who resolve to start practicing these principles will quickly regain their financial health.

Let us become wiser and lead a happy, healthy, prosperous and peaceful life.