Dear friends,
We all know what money is all about, don’t we? With money we can buy whatever we like, and be happy! But truly, can we really buy everything that we like with money? No! In reality, life’s most valuable things are priceless and cannot be bought with money. So, in this edition, let us recognise those priceless things.

In addition, let us find out how to make best use of the pocket money that we are getting for our personal expenses. There is a way to get hold of the priceless treasure with only a small amount of money. Let us find out how.

- Dimple Mehta
**Questioner:** My parents give me pocket money. What kind of understanding should I have when it comes to saving and spending that money?

**Pujyashree:** My dad also used to give me pocket money. I used to spend that money economically. However, if someone needed some help then I would help them, and I would make adjustments with my expenses in such a way that my father didn’t have to tell me off. All my meals were taken care of at home, so there was no point of eating out and additionally get an upset stomach and fall ill. When travelling, it was possible to pay a cheaper fare by taking the bus from certain stops so I would take the bus from those stops. I would spend money very carefully.

**Questioner:** My friend has more pocket money than I do and I feel bad when he shows off in front of me. I feel that even I should get more pocket money. What should I do at that time?

**Pujyashree:** If your friend wears shoes that are size 7 and you wear size 5 then what should you do? ‘Wear size 7 shoes and run like him’? What would happen if you start doing that? You would fall down and hurt your head. We should not compare ourselves with anyone. Instead we should learn to adjust and live with whatever there is within our means.

When our parents have just enough money to sustain the household, and they can’t give us more, they feel unhappy that they are not able to fulfil our desires. In this case, we should save money and say to them that, ‘you are giving us more money than necessary. We don’t need that much’. Hearing this would make them very happy!

**Questioner:** And if I get more pocket money than my friend, how should I use it?

**Pujyashree:** We must not show off. If you go around feeling very proud that, ‘I am smart, I am rich and better than all of you’ then wouldn’t that hurt your friend?

Spend your money in a simple way like how your friend spends his, and this will make him feel contented and happy that his friend is just like him.
Aaditya, here's your pocket money, 300 rupees.

Don't think too much. Give that money to me. We can go out and have some yummy food.

Give it to me. You can buy a nice present for your dad.

Aaditya goes to his room where he has three piggy banks.

Give that money to me. If you save this money it will be useful for buying expensive things in future.

150 rupees to SHARE, 100 rupees to SAVE and 50 rupees to SPEND.
Rabbit, Elephant and Mouse are seen coming out of a fireworks shop. Chimpu comes out of a toy shop with a carrom board.

Don’t you want to buy any fireworks?

No! I will play carrom during Diwali.

On Diwali day all the animals were lighting fireworks.

Noise pollution, air pollution...

The following day

We finished all the fireworks yesterday. What shall we do today?

We can play carrom anytime during the vacation! We should use money wisely. We can play carrom any time anywhere, whereas fireworks disappear quickly into a cloud of smoke!
The children were sitting in the cool, city library hall and eagerly awaiting the arrival of the author of their favourite book.

The librarian, Miss Nancy announced, “Children, I welcome you all to this special book signing event. Today, our visiting author will chat with all of you and will also sign your books. So, please join me in welcoming Miss Arya Acharya, the author of the book ‘The Golden Wings’.” The children’s hearts were racing with excitement.

Miss Acharya entered the hall, fondly smiled at the children and sat down. She took the mike and said, “I feel as though I already know you. We have a special connection through this book. Is that right?” The children looked at each other and started giggling.

"I am extremely happy to see that all of you love to read," said Miss Acharya.

"Ma’am, I also want to become like you. When did your interest in reading start?" A little child asked very sweetly.

"Good question! This is my favourite story. Will you all listen?" asked Miss Acharya. Everyone nodded excitedly.

“During the summer vacation of the year 2002 when I was approximately your age, I had planned to go and spend some time at my grandpa’s house. This is what usually happened every year, but that year, vacation became special as grandpa gave me and my
cousin some money and organised a contest between us. It was not a small amount; we were given 1,000 rupees each. The winner of the contest would be the person who made the best use of the money and the name would be announced later that year at Diwali time.

I was holding a 1000 rupee note for the first time in my 12 years. I felt extremely powerful as I put the money in my purse. Does money give you power? I didn’t know. However, that money became a sort of a ‘ticket’ which allowed me to hang around with a group of the most popular girls in school.

I made a plan in my head as to how I would use the money and jotted it down in my diary, in which I used to note down my thoughts, ideas and plans. It was the first day of year six. A new face entered the class - it was a very simple and sweet girl. The teacher introduced Risha Dharamshi to the class. I didn’t have any interest in Risha that day. When you have money in your purse, why would one want to mingle with a simple girl? I wanted to carry on being associated with the popular girls in the class, have snacks with them in the canteen and to be like them. In short I wanted them to accept me permanently in their group.

“Can I join you in the canteen today? I asked Avni.

“Yes sure! Why not?” Avni replied at the same time turning towards her friend, “Let’s not bother with Daisy! She won’t be coming to the canteen with us now that her dad has stopped giving her pocket money.” They both burst out laughing.

My heart sank a little and I thought, ‘So will they leave me if I don’t have any money? Their friendship with me will only be for as long as I have money!’ I pushed my thoughts to one side and went to the canteen with them to get something to eat. Without any hesitation I ordered a burger, some fries and a cold drink. I don’t know why but I didn’t enjoy the meal as much as I thought I would.

That night I wrote down that day’s events in my diary. I also penned a plan of how I would utilise the
money given to me by grandpa. I had no plans of being friends with Risha Dharamshi, but without even trying we became friends. Our teacher paired us together for a project. We would work on the project a little each day, then Risha would sit down with her favourite book. The first book in the Harry Potter series of books had just been released in those days and Risha was a big fan. She introduced me to the magical world of Harry Potter and in fact, to reading in general. Risha said that she didn’t need company once she started reading her favourite book. She would be lost in another world whilst reading.

I didn’t realise how I started loving the company of books just like Risha did. It was not as if I wanted to give up the company of the popular girls. I had money and also had plans to spend it. In spite of all of this I always wrote in my diary, “After eating my favourite food and buying the things I wanted, I still didn’t enjoy the company of the popular girls as much as I enjoyed my time with Risha.” Why was that? One night while writing in my diary the answer came to me. I could be myself in Risha’s company. With the other girls I had to put up a front and behave differently which made me feel exhausted. I thought of a new plan of how I would use my money. I had already spent 300 rupees, but I still had 700 rupees left."

"Wow Madam! So it was your friend who introduced you to the world of reading! What plans did you have for your pocket money?" asked a little girl very enthusiastically. Miss Acharya laughed and replied, “Yes, I wanted to tell Risha about my plans as soon as possible. When I got to school on Monday she was already sitting in one corner of the classroom and the
lecture had already begun. A renowned doctor from the city had come as a guest speaker to give us a talk. Once the talk was over, I ran to Risha and gifted her a book which I had bought from some of the left-over pocket money. Seeing how happy she was made me twice as happy.

"You know, Aarya, a book is the best gift ever! It is one one of those gifts which you can open again and again!" grinned Risha.

Just then, someone called out, "Risha your dad, doctor Dharamshi wants to see you!"

I was taken aback when I heard this. The city’s famous doctor was Risha’s dad, meaning that Risha’s family was very rich! It was possible that Risha got a lot more pocket money, but I never felt that she was any different from me. She never showed off her wealth nor make me feel bad like the other popular girls did. That night I wrote in my diary, "If ever I get more pocket money, then just like Risha, I too will keep my friends happy and treat them equally."

"So this was the beginning of my journey and love for reading books," said Miss Acharya putting the mike aside.

"But Madam, did you win the contest set by your grandpa? What did you do with the rest of the money?" asked the same little girl again.

Miss Acharya laughed, “This means that you were listening attentively to my story. Well, no, I didn’t win the contest. My cousin won because he managed to save a lot of money and also got gifts for his parents and his siblings too. I bought books for myself and for grandpa with the rest of the money."

Once the talk was completed Miss Acharya started signing everyone’s books. The little girl’s turn came and she placed her book on the table and said, “I bought this book with my pocket money." Miss Acharya found this very touching.

"What is your name, sweetie?"

"Ananya"

Miss Acharya wrote: 'Dear Ananya, I wish that you also find your golden wings and soar to lofty heights in your life'. And she signed the book.
Using your choice of coloured paper, you can make your own three COIN BOXES to keep your pocket money. Label the boxes:
1) SPEND (for myself)
2) SHARE (for others)
3) SAVE (savings)
Ananya has got four coins. Help her to arrange them in this grid in such a way that horizontally or vertically there is only one coin.

1

○ + ○ = 10

○ x □ + □ = 12

○ x □ - △ x ○ = ○

△ = ?

Solve the puzzle
Queen Grace was sitting high up in the tallest tree in the Wisdom Jungle. With her special telescope she was observing all the animals in the jungle.

In a short time, we will have plenty of ‘ani-money’! We will be the richest folks in the jungle!

Queen Grace signalled her assistant, Blue, to come over.

Blue, why is this ‘ani-money’ of so much importance for the jungle animals?

Your Majesty, I will investigate and let you know.

In the school canteen:

Bunny, can I please have a fruit sandwich, some honey bread and three glasses of banana milkshake?

Zoobi! So much? Are you going to share all this food with your friends or is it your birthday today?
Share? No way! I have enough ani-money so why should I not spend it? I get a lot of pleasure out of spending money. Simple!

Sally, what will you have?

Cheese. But I have got only two ani-money notes. I don’t have as much spending options as Zoobi.

But you love cheese, Sally!

Returning to Queen Grace

If I had as much ani-money as Zoobi then even I would be as happy as her!

Really?!

Your Highness, the jungle animals feel that only ani-money can give them happiness.

After thinking...

From today we shall stop the use of ani-money. This currency is discontinued with immediate effect.

Inform all the animals to gather at the waterfall, tomorrow at sunset...
All the animals will be given a ‘Joy Leaf’ plant with the same number of leaves. You can get happiness anytime you want by spending joy leaf, so there will be no further use for ani-money.

What do we do when we run out of ‘joy leaf’?

It will be your responsibility to grow more.

After a little time, everyone’s ‘joy leaves’ started to run low, but nobody knew how to grow more. Everyone’s attempts to grow more ‘joyleaf’ had failed.

I have run out of ‘joyleaf’. I will have to fill my tummy by watching others eat.

Zoobi, come with me. (talking to the rabbit in the canteen): Please give me four cheese platters and also a honey sandwich for Zoobi.
Don’t do that Sally, you will run out of all your ‘joyleaf’?

If I get any ‘joyleaf’ again then I will also use it for you.

It is going to run out tomorrow anyway, but at least I will be able to enjoy lunch today with Zoobi.

Next day in the jungle,

Is this for real?

Yes, yes it’s true.

Zoobi and Sally’s ‘joyleaf’ plants have sprouted new leaves!

Near the waterfall,

How did this happen?

Happiness cannot be bought with money. Happiness depends on how you use your money. Is it spent with selfish motives, or for other people’s happiness?

Without thinking of herself, Sally used her ‘joyleaf’ for Zoobi and Zoobi also prayed wholeheartedly that if he got ‘joyleaf’ again he would use it for Sally.
Friends, did you see how Sally put Zoobi’s happiness before her own! So do you think that Sally always had this kind of understanding? No!! One day, she had spotted Zoobi wearing a nice jacket and had insisted her parents that they also buy one for her. What do you think happened next? You can tell us. Write a short story on why Sally gave up her stubborn nature. Suppose you were Sally’s friend, what advise did you give her? Please send your little story to us on

- akramexpress4kids@mail.com

We will select one story from all the entries and it will feature in next month’s edition!
Dadashri always conducted business with contentment. Even though profit was not high, he was quite satisfied. He considered good company to be more valuable than money. He would not leave the company of his business partner for anyone else even if they offered hundreds of thousands of rupees. His usual business partner had very high virtues compared to other people. It was more important not to be influenced by harmful company.

Dadashri used to say that that we take care of all the parts of our body such as eyes, ears, nose, teeth etc, and not only one part. In the same way, in life, one should not focus one’s attention solely on money.

Dadashri knew that material things like cars and big bungalows would take away inner peace and contentment. Many people used to say to Dada that “everyone in Mamani Pol (street where he lived) has got a car and that he was the only one without one”. But Dada never followed what others did. Dada was satisfied and happy where he lived in his small room. He lived within a certain boundary such that unhappiness would not touch him.

During his lifetime, Dadashri never took any money from anyone. In fact, he took people on pilgrimages with the money he saved from his business.
There was a small town called Khoshla. In that town lived a brahmin named Mukund. There’s a saying that Goddess Saraswati has bestowed on the Brahmins, the gift of knowledge. But it seemed that the Goddess had completely forgotten Mukund. He didn’t know how to read or write and nobody could believe that he was a Brahmin.

Mukund had no art of attaining knowledge or any money. He would do any kind of work to get scraps of food and most of his time ended up in being lazy, chit chatting and roaming around.

One day a spiritual leader named Skandilacharya (‘acharya’ is a spiritual master who has complete knowledge of the scriptures) came to the village. His speech was so sweet and soothing that it straightaway went to the heart of the listener.

Brahmin Mukund heard the acharya’s soothing words and immediately felt a great change within. He felt, ‘I haven’t been bestowed with any knowledge nor any wealth, and the years in my life are just passing by. If I carry on like this, I will have wasted my life!! So why should I not, instead, follow the path of religion and get to know my true Self? A spiritual teacher like this cannot be found even if I try to search for one!’ And so he decided to get initiated by the acharya and live a life of renunciation. Sage Mukund noticed that the other sages were extremely knowledgeable and that they studied day
and night. He felt, ‘why can’t I become knowledgeable? I too will work very hard and achieve this’ and so he started studying.

Looking at sage Mukund studying so seriously, the other sages started ridiculing him ‘how can one attain knowledge so late in life?’

But Sage Mukund was not affected by their teasing. At night when everyone else went to sleep he would recite the verses from the scriptures aloud and memorize them. But in the still of the night his voice could be heard from a far distance. For a few days no one said anything, but later, some of the sages started complaining as they weren’t able to sleep.

One day acharyaji explained to sage Mukund, “it is not appropriate to recite so loudly at night and disturb everyone. Moreover, it will be a disaster if some dangerous creatures were disturbed,

Sage Mukund had an intense desire to be knowledgeable so he stopped studying the scripture sat night and started reciting aloud in the day time. The other sages complained again saying ‘What a racket! Enough to damage our ears! One of the sages started to make fun of him, “Sage Mukund is going to be an extremely learned person, and no one will be able to outdo him. Soon he will become so powerful that flowers will magically start to appear around him.”

Sage Mukund heard these words and felt very upset, but decided not to say anything. ‘I will prove myself to be successful’, he said to himself.

He started studying day and night, which melted Goddess Saraswati’s heart and he was victorious in his quest. The people making fun of him were left speechless and were stunned, when, fragrant flowers in the form of true scholar bloomed on the pillars of foolishness!

Sage Mukund who once had no intelligence became well versed in scriptures as a result of his hard work. The Jain community acknowledged him and bestowed upon him the title of the ‘Most Learned Scholar’.

Guru Skandilacharya appointed Sage Mukund over all of the other sages to be in charge of the religious community.
And Lastly...

One day the teacher asked the children in her class to list on a piece of paper the Seven Wonders of the World. After some disagreement between themselves the children made a list which included the Great Pyramids of Egypt, the Taj Mahal, the Grand Canyon, the Empire State Building and so on.

One girl’s paper was blank. The teacher asked her, “What happened? Did you have any problems making the list?”

The girl said, “Yes, Miss. When there are so many wonders, which ones should I write down?”

“You tell us which wonders have you thought about and we might be able to help you,” said the teacher.

The girl said, “I think the seven wonders are -
1) sight 2) the ability to hear 3) touch 4) taste 5) learning and experiencing 6) laughter and 7) love”.

Everyone in the classroom went silent. “The truth is that the things in life which we consider simple and ordinary, and which we take for granted, are absolutely amazing. The most valuable things in the world are those which cannot be made by man nor can they be bought. The best thing is that we all have these amazing things, so whether we get more pocket money or less is completely irrelevant. The important thing is to understand the value of the wonders that we have all been gifted with and to remain happy!!”

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