

## Chapter 1. Fridge Hunt

"You have to buy a 5-star rated fridge with a built-in stabilizer. If you don't buy a 5-star rated fridge, then it is better you don't waste your money on a fridge," the salesman warned Swami. I never knew buying a refrigerator was such a complex activity. But I knew that day when we went for a fridge hunt with Swami, Jigneshbhai and their families.

"Do you mind if we drop into the electronics store? My wife wants to check out a refrigerator," Swami had asked. An innocent request after the movie turned out to be quite an adventure.

"Sir, bags in the shelves," the security guard stopped us. "Sir, bags in the shelves there," he repeated and told us to keep our bags in the shelves near the entrance. "What kind of logic is this? Stupid rules everywhere," Jigneshbhai complained. "We can't steal a TV or fridge in this bag," he muttered. "And the mobile phones and cameras are all bound by some wire to their desks. So why keep the bags here?" He asked me. I gave a blank stare. "Why can't you follow simple instructions?" I asked and continued following the rules. Jigneshbhai and his logic - why get it everywhere, I thought.

The showroom had rows of TVs of different sizes on the wall all showing the same program. When the picture in one TV changed, all pictures changed. "Why can't they have different programs on different TVs? At least we can entertain ourselves," Jigneshbhai complained again. He wasn't ready to give up yet. "How will you compare the pictures on the TV screens then?" Swami explained. It seemed logical to me, but we left it at that. Why argue about why TV screens in a TV showroom show the same program? Especially if you aren't planning to buy a TV. In fact, if you aren't planning to buy anything actually.

But the salesmen didn't know that Jigneshbhai and I weren't planning to buy anything, at least yet. Every few steps a salesman walked towards us and asked us, "How may I help you?" Jigneshbhai and I smiled but didn't tell them that we were here only to while away our time. And that Swami and his wife were the real prospective clients. We soon concluded that they figured it out themselves. Because after the TV, mobiles and camera sections, no salesman approached us. We walked towards the domestic appliances section which was at the far end of the showroom. We passed through huge washing machines and refrigerators taller than us. We finally reached the place where the fridges were more aligned with Swami's height and budget.

Jigneshbhai and I walked past the fridges. The intricacies of fridge selection had engrossed Swami and the three wives. As in each of our respective three wives, I meant. I never knew there were so many features to check in a fridge.

"This one doesn't have enough vegetable sections," Swami's wife declared. "The ice section here is too large. Who needs so much ice?" Jigneshbhai's wife observed.

Why do they make these side shelves with 12 eggs? I can't put anything else there, as they take so much space," one of them continued. It was true. I remembered my fridge at home. Those empty egg shelves ended up with lemons and spices. And sometimes even small leftover chocolates. Not that I had any problem with the chocolates. But the shelves per se

were quite useless for the eggs, when they were not there, that is the eggs. Well, they are meant to be useful when the eggs are there, but you get what I mean. "Madam but these shelves are removable. See, like this," the salesman argued and removed the shelves to prove it. "But where do we keep them after removing? Now, we have to find space to keep these empty shelves? What kind of stupid design is this?" She asked, to which the salesman had no answer. I could make out that he did not have this experience. He looked too young to have a wife that would make similar complaints.

"Hold this tape, come here," Swami called Jigneshbhai without warning, asking him to hold one end of the tape. "It is 28 inches, fits well in the kitchen," he told his wife. They had come well prepared. "But the colour doesn't match our kitchen wall," Swami's wife said. "Do you have a maroon colour in this model?" She checked. Now bear in mind that maroon is not an easy colour for fridges. There were ample whites, blacks and greys, but not many maroons. The salesman shook his head which meant that this model had lost the race to Swami's home. Swami folded the tape and put it in his pocket. The call for the next measurement came soon.

"27 inches," Jigneshbhai read out. This time the zero side was in Swami's hand. The funny thing about these folding measuring tapes is that you could easily misread the inches if you don't know which is the zero that is your reference. Because there is a centimetre zero on one side and an inch zero on the other. And the measures run in opposite directions, if you understand what I mean. And this tape doesn't stay straight and gets twisted over a reasonable distance. So initially Jigneshbhai saw a largish number but quickly realised that it was the centimetre number from the other side. Then he checked the other side. Seeing 27 there, and having heard 28 inches earlier, he used his native intelligence to logically conclude that the reading was 27 inches. Well, this may seem like an unnecessary explanation, but if you are new to measuring tapes, it is important to have your fundamentals right.

"It's smaller than the earlier one, but 8000 rupees more," Swami proclaimed pointing to the price tag. "But this has more features Sir. Plus, it is 5 star rated, so you will save on electricity," the salesman pitched in with the explanation. We are used to getting more size for more money. In fridges, to Swami's dismay, it didn't work that way. I guess he realised or was made to realise his folly by none other than his wife.

"Do you think it's a wardrobe? It doesn't sell on inches," I could hear Swami's wife whispering to him. I pretended I hadn't heard it, but my acting performance was not upto the mark.

Swami looked at us, realising we had heard it, becoming meek as a lamb. Jigneshbhai preyed on Swami's temporary docility. He handed over the measuring tape to Swami at the first opportunity. He didn't want to be involved in the inches and centimetre confusion anymore, at least for now.

The entire gang now moved to the next alley which had more fridge models. A touch button which let users control the temperature attracted everyone.

"But how do we know what temperature to set?" Jigneshbhai asked what seemed like a logical question to me. His logic was back.

The salesman came up with a booklet. "Sir this has a list of indicated temperatures based on what is inside the fridge. "A company representative will come to install and explain," he assured Jigneshbhai. He did not know that when Jigneshbhai asks a question, it doesn't mean he is buying the fridge. It only means he is curious. With his curiosity satisfied, he neglected the salesman.

But Swami was not curious, he was evaluating features as they presented themselves. "It's too complicated. What if I put ice cream first, and then someone comes later to put vegetables and lowers the temperature?" Swami didn't like the idea. I wanted to point out that ice cream goes into the freezer and vegetables into the fridge generally. So, this situation will not arise under normal sane circumstances for sane people. But I refrained. Counter arguments aren't advised when a buyer has decided against something. Especially when the buyer is Swami.

The wives were anyway not interested in this feature, so this fridge had lost out in any case. We moved further.

"This is nice. The food shelves are on top and the freezer is at the bottom. So, we don't have to bend every day," Swami's wife observed.

"But I have to bend my back," Swami said. "Look at the price," he pointed at the tag. This fridge lost out.

"Why does this fridge offer 10 years and this one offers 20 years warranty on the compressor?" Jigneshbhai asked what seemed like a pertinent question again. His curiosity was slowly reaching its known peak. He had once asked an English teacher why curiosity is spelt with an 's' and electricity with a 'c'. The whole class had spent the next 20 minutes playing tic-tac-toe while the two argued.

The salesman, thankfully, had an explanation. He gave an awkward smile. "Sir this is a local company, that one is German-made," he explained. That satisfied Jigneshbhai who again moved elsewhere while the salesman explained further. "But we have an extended warranty program Sir from our side. At a nominal price, you can cover the compressor beyond company warranty even for the local one." He was about to bring us more details, but we indicated to him to hold on. How had he not realised that Jigneshbhai's questions didn't mean he is buying anything? Everyone learns, I thought.

Meanwhile it looked like Swami's wife had shortlisted another model. It seemed to tick all the boxes. This time Swami asked me to hold one end of the tape and said, "28 inches". I didn't have to take the reading. I just held the zero end. The colours matched, the features were fine, the measurements aligned. The pricing seemed ok. It was also 5 star rated with built-in stabilizer and had a 10-year compressor warranty.

Swami was fiddling with his phone when his wife whispered again "Are you checking for it online?"

The salesman who was standing some distance away seemed to have heard it. He sensed the threat of a customer with whom he had spent so much time ending up buying online. "Sir, charges for installation charges and extended warranty are higher online. Plus, you won't get future customer service," he said. He was well-trained and knew customer behaviour well.

"No, I was doing something else," Swami told his wife, irrespective of what he was doing. I suspected that he was doing what his wife suspected but be that as it may. He directed the salesman to get the exact final pricing with any discounts.

"Ok Sir, I will check and get it," he said and walked to his billing system, presumably to get a proforma price.

Meanwhile, Jigneshbhai had lost interest in refrigerators. He was now busy walking around the TV wall. Next to that were the home theatre and other sound systems. Jigneshbhai said, "Now I get it. This is the reason security wants us to keep the bags outside." He had a small earphone in his hand. "There is some logic, after all."

Jigneshbhai was in a world of his own. He seemed to be on an exploratory mission to understand the logical fallacies in an electronics showroom. I had long forgotten about the security. The entrance seemed far away, and it seemed like we had spent almost as much time as the movie in this showroom.

Swami and his wife seemed to have made up their mind to go ahead with the shortlisted fridge model. They were discussing the modalities of payment and delivery. "Check with him when they will deliver, and will they take our old fridge in exchange?" She instructed Swami.

The salesman was walking back towards us. Swami was ready with his questions. But the salesman didn't have any paper with him and had a dejected look on his face. Jigneshbhai detected this first and shared his observation with me. "He is coming empty-handed. Looks like he doesn't have the pricing," he whispered. His attention was back on the fridge hunt.

"Sorry Sir, this was the last model. It has sold out," the salesman said when he came closer to Swami. That explained the dejected look observed by Jigneshbhai.

The news disappointed everyone. "When will you get another piece?" Swami asked.

"Sorry Sir, the company has discontinued this model from this month," the salesman said.

Swami was about to lose his head on the salesman. Jigneshbhai and I saw that his head was slowly reaching the point that milk on a gas reaches just before spilling over. "Why did you waste so much time showing us a discontinued model? Do you think we are fools to waste our time checking out a discontinued model?" he thought. But these were still within the mind. Before it spilt over, he saw the wives in a chit chat.

He noticed that the wives had reconciled to the non-availability. They had already moved on in their quest for the fridge. That was like the gas was switched off just in time so that milk in Swami's angry head suddenly went down. They were already thinking of going to the next store. "There is an electronics store 2 kms down," said one. "Yeah it is a good showroom with good variety of models," agreed another. Swami's wife looked at him and said, "There is parking too."

The plans were already made. Jigneshbhai said "alright" and was cool as ever adjusting to the new reality. Swami said "dammit" and looked irritated still. Swami gave me the keys, "Will you drive?" I took the keys. "Fridge hunting does lead to cool heads," Jigneshbhai chuckled as we walked out. We headed to the next showroom, the hunt ended there, and we went home after that.

It was another day in the life of Jigneshbhai and Swami.

## Chapter 10. Swami falls sick

Despite his high counts on everything that could be counted, Swami falls sick rarely. I don't remember exactly but in the past 25 years, I have seen him fall sick hardly 5 or 6 times, so once every 3-4 years or so. But when he falls sick, he makes everyone, including Jigneshbhai and me, sick. Everything about his sickness becomes serious. After the stressful events of the cinema and perhaps the rejection of security by the clerk at the police station, Swami felt the pressure and due to the tension, fell sick after a long time.

"I think I am going to die this time," he said. He told me and Jigneshbhai, "I am lying on this bed and I can sense that the yamadutas are hovering somewhere nearby in the sky."

When most people fall sick, they just sleep, and no one knows. When Swami falls sick, everyone knows. Apart from his family, me and Jigneshbhai, it also includes his office colleagues, his society friends and his social media contacts. Many people call him, contact him somehow and, oftentimes, visit him. Swami is busier when he falls sick than when he is well and working. This happened this time too.

"So many people are visiting me. I feel like I am meeting them for the last time," he said. "I feel like I am in a train that is leaving, and people have come to say their final goodbyes."

Jigneshbhai gave a wry smile and said, "For some of these guys who came visiting, I really hope I am seeing them for the last time." Swami frowned. "They are not that bad. And they have come to see me, not you."

People sent Swami get well soon cards and messages. And he forwarded them to us. People sent him fruits also. That is because this time when he fell sick, the doctor (a real one, not Somasekhar) advised him, "You need to eat well to get healthy." When Swami told this to his various well-wishers (who they were, by the way, he decided), people sent him food of different kinds.

Most of the time when he is sick, Swami can't eat. It was the same this time too. So Jigneshbhai and I enjoyed the food like every time. People sent him everything from apples, oranges and bananas, to almonds and cashews, and even ordered salads and soups for him. We made and enjoyed fruit juices, dry fruit milkshakes and salads. One of his colleagues actually ordered and got home delivered his favourite idli vada sambar with filter coffee, and actually messaged him that if you can't eat this, you must be really sick. Jigneshbhai and I relished it. That meant this time Swami was genuinely sick. It wasn't an excuse.

Swami enjoyed the attention though, Jigneshbhai and I thought. He seemed to be cheerful when he was sick when all the calls, food, greetings and emojis arrived. He enthusiastically explained who sent what and who called when, as a sign of how much people cared. "Take care of yourself, dear Swami," Raji Periamma called. She enquired if he was taking the medicines prescribed by Dr Somasekhar. To avoid any further discussion, Swami said, "Yes,

they are helping me." Jigneshbhai and I looked at each other and hoped this doesn't cost us heavily in the future.

Swami's sickness eventually got better like always in the past. Most people feel better when their sickness goes. Swami felt better physically, but his mood got less cheerful. Last week when we met at the café after he recovered from his sickness, he told me and Jigneshbhai, "It's nice to recover and meet again for coffee after a gap. But now nobody asks about my health, no one calls me and now that I can eat anything, no one sends me any food."

I told you that Swami enjoys the attention. He is one of the few people who enjoy being sick. While he may see the messengers of God from heaven wandering above his head, the people of this earth and their attention is where his sight is firmly placed. It makes him feel special. Not that he is not for me and Jigneshbhai. But then who would want him to fall sick just to make him feel special?

## Chapter 1. Lucky Draw

"Does anybody win anything in a lucky draw?" Swami asked Jigneshbhai and me over a coffee at the café. I knew why this question was troubling him today. It was because of an episode that happened last week that I must tell you about.

It was on a cool evening sometime last week that Swami called Jigneshbhai and me.

"How about we go to the shopping mall this evening?" he asked.

"Well, why not?" Jigneshbhai responded. We didn't have any particular reason to go. But we didn't have any particular reason not to go, too. Given this tender balance, Jigneshbhai thought it was logical to go rather than to not go.

But that's not the point. The shopping at the mall got over fast. Well, how long, after all, can a forty-something guy take to buy a pair of jeans? There's a blue or a black to choose from. And once you try a few on, it's simple to decide based on fit. Anyway, I digress again.

When we stepped out of the store, a young salesman accosted Swami.

"Sir, can you fill this form with your name and phone number?" The 20-something cut our path waving his hands with a smile on his face.

"Oh no, not again!" This is what telemarketers and pushy salespeople evoke in most people. Most people, habituated to receiving calls of this kind, do the normal thing of not taking them. Some engage with them only to follow it with questions like "where did you get my number?" Some slam their phones with a rude rejoinder such as "I will complain to the police if you call me again."

But in Swami, this species of telemarketers and salesmen incite a deep sense of sympathy. He greets them with a sense of camaraderie that surprises even the callers. "They are also doing their jobs, poor things," he told us once after talking for ten minutes with a caller. "Personal loan approval in 60 seconds," the caller offered to attract Swami's attention. It was customary for indifferent, rude voices to disconnect calls within 10 seconds. But when he

called Swami, an understanding tone on the other end surprised him. After 60 seconds, the caller realised that he was the one who had to pay attention on this call, not seek it.

After three minutes he realised that sweet talk with someone who's not taking a loan is a waste of a call. It was worse for his job than a rude buyer rejecting him outright. After those three minutes, it was the caller who said, "Sir, can I call you later?" in a hurry to disconnect. But Swami took another seven minutes. He asked him, "Who is in your family, how many calls do you make per day?" and after getting those answers, he went on to enquire about his incentive plan. "After all, they must be getting bored of calling so many people every day. It's not easy to get slammed by jerks all the time," he remarked with an endearing sense of empathy.

The reason for this background is to tell you this. That when that young salesman at the mall approached us, little did he know who he had hit upon. Jigneshbhai and I had seen him coming from a distance, so we tried to change track. The salesman must have felt later that he should have done the same on seeing Swami. When Swami reached him, he broke into a smile.

"What is this form about?" he asked.

"Sir, it's a simple form from an e-commerce website," the salesman explained.

Swami put his glasses on and studied the form.

"What does the e-commerce firm do? It is not mentioned anywhere on the form," Swami asked with a deep sense of interest.

"Sir it's a clothes site," he continued.

"We finished buying clothes now. We will skip it," Jigneshbhai intervened and started to walk ahead. He sensed that this could be the start of a lengthy bout of camaraderie between Swami and the salesman.

But Swami's empathy had awoken. His face was full of glee at the upcoming amity. He scanned the form for more details. He found none. It had only the name and phone number.

"Wonderful. So, the clothes site sells clothes?" Swami asked.

This was no time for empty talk, I felt like telling Swami. Did he know any clothes site that sold something else?

"Yes, Sir. Womenswear," the salesman clarified.

"So, why are you asking him to fill the form? We aren't interested in womenswear," Jigneshbhai said. He tried his best to break the developing fellowship between Swami and the salesman. His hands twitched to get rid of the form.

"Sir, it's a lucky draw form," the young man explained. "I need only your name and phone number and you will be eligible for a lucky draw offer from this site. Your wife or daughter can also buy if you win."

Swami's face glowed in appreciation. The prospect of free clothes for his wife filled his imagination. The young man detected that positive expression right away. His attention shifted to Swami in a jiffy. "Sir, it will take only two minutes," he persuaded.

"Of course, we have two minutes," Swami said, and took the form in his hands. He removed the pen from his shirt pocket and started writing.

"So, is it your job to get these forms filled from people in the mall every day?" Swami asked while filling his name.

"Yes, Sir. We have a lucky draw every Monday."

"So, do you do this full time?"

"No, Sir. I work in the menswear showroom there during the day." He pointed to a store on the floor above. "And I do this in the evenings when people come to the mall," he added.

"Very good. Some extra pocket money?"

"Yes, Sir."

While this guy might very well be a hardworking guy, (and God bless all hard-working guys), we hadn't come to the mall to appreciate enthusiastic salesmen and their hard work. We wondered if there was a way we could get our friend to work harder on the form and get it over with fast. But Swami took more than the two minutes promised. He surpassed it by quite a margin. The youngster also realised it.

"Phone number here, Sir," he pointed to the form.

"Yes, sure. But tell me one thing."

"Yes, Sir?"

"You get paid, or let's say, measured, based on the number of forms filled?"

Swami was getting into performance metrics now. That was his old habit. He had registered, from his past tête-à-tête, how companies measure loan peddlers. He had recorded metrics for donation seekers and mobile plan sellers too. Now he was adding lucky draw form fillers and their metrics to his repertoire.

"Kind of, Sir," the young man said.

"And how many forms do you manage daily, or let's say, weekly?" Swami asked. The salesman peeked into the form. He noted that Swami had filled only the first five digits of the mobile phone so far. Five more digits were pending. So, he had no choice but to answer.

"Sir, it depends. Weekdays are slow. Weekends I manage double of weekdays," he explained. He did not give an exact number that Swami was expecting. With a last push for completion, he insisted, "Can I get the filled form, Sir?"

"Oh, got it. That's expected, isn't it?" Swami was still on the metrics. "On weekdays only people like us come to malls," Swami exclaimed and laughed aloud. Neither me nor

Jigneshbhai reciprocated. We rolled our eyes and wrinkled our foreheads. But the salesman giggled.

"Okay, here you are," Swami finally said, handing over the form. "So, what's next?"

"Thank you, Sir. I will call you if you win anything in the lucky draw," he said and sneaked away towards another group at a distance.

"Well, he has a job to do. So, I thought why not give him the details? We were anyway not in a hurry, were we?" Swami said as we made our way outside the mall.

Jigneshbhai had his normal unperturbed expression on his face. "He must have been happy seeing us at first. But even he might not have thought we were so jobless. Who takes 10 minutes to give a name and a phone number?" Jigneshbhai chuckled with his usual sarcasm.

Swami sneered at us. "No need to make fun of that. I was helping a poor soul," he added with a scowl.

Jigneshbhai didn't want to talk any more about this. Swami's many attempts to help poor souls had gotten us into trouble in the past. I thought of Deja. Soul talk was his domain. Deja was a dog now, but had been a spiritual guru in a past life. Before I could muse any further, "Okay, let's go," Jigneshbhai said, and we stepped out of the mall.

That was the background from last week to Swami's question at the café today. When none of us replied, he repeated it. "Does anybody win anything in a lucky draw?"

After a brief silence, Jigneshbhai replied. "Yes, if you are lucky. But those who take less than two minutes to fill the form are luckier."

"You stand no chance," he added. "You didn't meet the time limit for form filling," he tittered.

Swami twisted his mouth in a goofy grimace. He focused on his coffee. It was better to keep his dreamy visions of lucky draw victory to himself, he mused. We sipped our respective coffees in silence. We waited for another topic of discussion to emerge.

That's when we heard a loud shout from somewhere.

## Chapter 7. Appraisal

"Puttuswamy parked my car behind his red, C-class Mercedes. And at that moment, I got a nagging feeling that today is not going to be my day," Swami told us at the café when we met a few days later. Swami narrated the happenings of the meeting day.

"You know how good my hunches are, right?" he continued. Jigneshbhai and I didn't know, so we didn't say anything. There was no past history of Swami having great hunches that came true. But why let the truth come in the way of a great story? We stayed silent and listened in.

Vihaan Raichand was the kind of person who you would think was born with a silver spoon in his mouth. When you saw his perfect-fitting suits, flashy ties, polished shoes, and stylish

sunglasses, you would think this man was born into wealth. But nothing of that sort was true. The truth was what Swami had told us once. "He comes from working class origins. But now he is used to silver spoons. That's his new normal and he can't live without them anymore. In fact, he keeps looking for more of them and has some golden ones in sight too. I tell you he is an insatiable beast." Swami's opinion on Vihaan Raichand was clear.

Raichand had worked his way up the corporate ladder after an Ivy League education by a useful combination of ambition, luck, and a rare talent for unscrupulous guile. Hard work was a given but often with the wrong means and ends in mind. He was proud of his self-made success and the trophies that he had collected on the way to it. Raichand's was a life that was filled with what would be indulgence for most people. But he was not satisfied with what he had and felt that this was the least he deserved.

"Come on, guys, when are you going to grow up? See where the world is going. We have to keep pace," he often told his staff. "Stop chasing small change. Set your goals high." Swami had an explanation for such 'high goals big talk' practised often by his boss. "Well, that is so that he can tell us we didn't meet them. So, then, he can meet his."

So, it wasn't surprising that Swami had a hunch for things not going his way when he entered the office. With a boss like Raichand, it would be a surprise if he didn't have nightmares before his appraisal. Especially because the appraisal was a precursor to his all-important leave application.

"So, how did your hunch come true?" Jigneshbhai asked Swami, sipping into his iced café mocha with whipped cream.

"Well, it started in a not-so-positive mood," Swami winked. He initiated his story taking a bite into his double chocolate muffin.

"Hello, Swaminathan, how has your year been? Good, bad or plain silly like all your past years?" Raichand asked.

This is a question that Jigneshbhai calls a googly. That's because it looks simple but is deceptive. Whichever way you answer it, you are in trouble. You say it was good and that will be challenged. You say it was bad and that will be accepted. Swami was experienced, so he recognised the googly when it landed.

"Sir, it was good but not that good. It was average," Swami answered. He didn't leave his crease and tentatively pushed the ball back.

"I don't like average, Swaminathan." Raichand now got more aggressive. "You either be the best at your job or you have no business working for me," he added. This made Swami believe that his hunch was right. He felt like a batsman who realises in the first few minutes at the crease that the pitch is doing things for the bowler. But a flash of sycophantic brilliance got him out of the catch-22 rut and into a scoring spree.

"Sir, even I don't like average. But with someone as brilliant as you as the boss, everyone else is average," Swami said.

Now, many bosses will see through this kind of obsequious behaviour. But Raichand was one of a kind. He loved his own voice, his own persona, anything good that anyone said about him. In short, he was his own favourite.

"I love the kind of alignment we have, Swami," Raichand flashed a wide grin. He had slipped into Swami from Swaminathan. That was a good sign for the appraisal and the leave application. "We have always been on the same page, excellent," he added.

"Yes, Sir," Swami said with a wide grin, exhaling in relief the breath he had held tight for long.

"Your year has been good, let me tell you, as has been mine. Stay with me and we will have many good years together," Raichand said. Swami felt uneasy with the surge of *esprit de corps* developing between him and this self-obsessed jerk. He shifted in his seat but maintained the nauseating smile and servile attitude on his face. This demeanour was conducive for Raichand to continue.

"This year I have set in motion the foundation for our growth. Now our business unit is as good as the best in the world. Our strategy and execution are both in place. Don't you agree?"

"Yes, Sir," Swami said. Saying this was a good strategy backed with excellent execution that Swami had adopted for the appraisal. Someone great said that simplicity is the ultimate sophistication. Swami followed that to a T. A "Yes Sir" said with body language displaying fawning adoration is as simple as it gets.

"Of course, without your good work, all the accolades that we got wouldn't have been possible," Raichand said. And by we, he meant I. "But we can't be complacent. We have to keep working hard this year," he added. And this time by we, he meant you. Swami read between the lines.

"Indeed, Sir," Swami said.

"Wonderful," Raichand said. "You have been doing a great job. Keep at it," he added. "Have you added your self-appraisal to the system?"

"Yes, Sir," Swami confirmed.

"Fantastic, I will approve it," Raichand said and congratulated Swami. "I hope you are satisfied."

"Yes, Sir," Swami reiterated.

"You know how seriously I take these performance appraisals of my staff. Congratulations again."

"Thank you, Sir," Swami said.

After completing this narration, Swami told us, "So, that was my appraisal done by that self-absorbed bully. I feel I get paid my salary mainly to listen to this knucklehead's bragging baloney."

"Well, your emotions are well understood. But for three 'Yes Sirs' and one 'Indeed Sir' and one 'Thank you Sir', it wasn't a bad outcome. Pretty decent return on investment," Jigneshbhai remarked.

Swami sipped his coffee and bit into his muffin again. "Well, yeah. That's why I tolerate it. All you have to do is say 'Yes Sir' for listening to 30 minutes of crap. So, the appraisal was fine, but the main part didn't happen."

"You mean the leave application?" Jigneshbhai asked.

"Yes, Sir, I mean yes," Swami smiled. He had not recovered from the hangover of 'Yes Sirs'.

"Why?" Jigneshbhai asked and Swami went back to his story.

"Well, just as he congratulated me – though for what reason I still haven't figured out, I thought the moment was opportune to take up the topic of leave. But at precisely that moment, his secretary came into the room," Swami started.

"Sir, he is here," the secretary said.

"Oh, what's the time?" Raichand looked at his Rolex watch and said, "Wow, it's 12.40 already! Swami, you talk so much. I didn't realise we spent so much time together." Then he looked at his secretary and said, "Yes, send him in. No, actually, let him sit in meeting room #2. I will join him right away."

Swami tried to intervene, "Sir, just two minutes?"

"No, Swami, some other time, let's meet again. Now I have to run, can't keep the visitor waiting. He is important," Raichand said, and opened the door and walked out.

"So, I realised how important I was. Not that I was under any illusion, but there ended my meeting. The main goal was left unmet," Swami said.

"Oh, so try again," Jigneshbhai consoled.

"Yeah, but another important thing happened later," Swami continued. He had already finished the muffin by now.

"What?" Jigneshbhai asked.

"I went to my desk. After a while, I heard a loud familiar voice walking out from the meeting room," Swami said.

"I need the support of influential members of society like you Raichand Sir," the voice said. "When leaders like you, who people look up to, support us, the crowds can be garnered."

"Yes, sure. I am looking forward to a great partnership ahead," Raichand said.

"Yes, Raichand Sir. I look forward to your help. I have a great opportunity for you, Sir. We should exchange more ideas," the loud familiar voice said and turned back to leave.

Swami continued telling his story. "And imagine my surprise when I saw a man with a heavy beard and thick glasses walk out from the office. It was none other than Purno."

# Collection of Trophies

"For the last two years, this man comes to play every weekend," Jigneshbhai remarked pointing to someone in the group having coffee on a table some distance away. We had come to the café straight from our weekend game of badminton that day. In the café was another group that frequented the badminton courts.

"That's good. Two years is a lot. But I know a lot of regulars to the badminton courts. It has caught on and courts are springing up everywhere," Swami said, not impressed a lot with what, nevertheless, looked like amazing discipline from that man.

"He even takes part in the competitions that happen in the courts every couple of months," Jigneshbhai continued updating us about the man. It seemed like he had a special awe for him.

"Oh, I didn't know that. So he plays in competitions? Never saw his game. Is he good?" Swami remarked, this time with his lips curled and brows raised slightly.

"Well, you can decide that after seeing him play," Jigneshbhai remarked. "I am sure you don't know something else," Jigneshbhai added.

"What is that? Is he the reigning champion or what?" Swami enquired in all eagerness.

"No. Quite the opposite, actually," Jigneshbhai said. He then set his coffee cup aside and moved closer and spoke in a whisper, so that only we could hear him.

"He never wins anything. In fact, he has never won a single game ever. Not just in competitions, but also in practice any weekend. He loses every time he plays," Jigneshbhai told us.

Swami and I broke into a small chuckle. We couldn't figure out what kind of player was this who played for two years but never wins anything. We turned our necks to have another look at that man. "Quite a sample," Swami remarked with a sardonic smile.

"Well, there's another way of looking at it," Jigneshbhai said. "That he must be really loving playing the game. For what reason, only he knows. But it's not easy to keep playing if you keep losing all the time," he added. Jigneshbhai seemed to have an unusual tone of appreciation for the man in his voice.

"Play for the love of the game, sportsmen say. It would be interesting to ask them if they would play the game even if they lost every single time. Easier said than done," he said, silencing our chuckles for the loser.

Most of the time when we play a game, we play for the win, for the trophies, not the love of the game, I reckoned. I seemed to agree with Jigneshbhai when he said that 'play for the love of the game' was easier said than done.

But Swami wasn't fully convinced yet.

"But what's the problem with playing the game to win? All champions play to win, isn't it? What kind of loser plays not wanting to win?" he asked.

Jigneshbhai munched on a muffin in silence.

"Nothing wrong," he replied in a serene voice.

"Then why are you singing praises for this loser?" Swami probed, albeit with some bitterness.

Jigneshbhai sipped on his bitter coffee for a few seconds to gulp down the muffin. We knew something was cooking. We waited.

"Because he doesn't win but still keeps playing. Maybe he wants to win but isn't winning. But he is still playing. Maybe he is not good at it, but he still keeps playing. That must take something," Jigneshbhai concluded. "So I think that he loves the game, so he just wants to play more than he wants the wins. He enjoys playing more than the trophies," he said. "That's not something you see every day. Even champions find it hard."

Swami and I pondered over it a bit. Jigneshbhai had said a lot in a breath. I thought most champs loved the game. But it seemed like many loved the trophies more than the game.

Swami wasn't willing to take it lying down.

"But what's the point of playing if you aren't pursuing the trophies? Or if you are not winning them?" he asked.

"You can pursue but you may not win. The question is will you still keep playing? Ask that man. He is still playing," Jigneshbhai said. "It's clear he loves to play the game more than he loves the trophies."

It is the love for trophies over love for the game that is the problem, I reckoned.

Swami looked at that man and saw him laughing loudly.

"He seems to be having fun," he remarked pointing at that man. "Despite having no trophies or wins," he smirked with an expression I didn't understand.

"You should see him on the court. That's where he has even more fun," Jigneshbhai remarked.

Swami and I kept staring at the man, this time in a mix of some awe and appreciation that had replaced the earlier amusement.

While we were staring at him musing over the question of whether we can play just for the love of the game without thinking about winning any trophies, a feeling of curious awe for the man filled our hearts.

But Swami still felt that unless he has some chance of a win, he can't play. "Not easy. Tough. I can't do it," Swami said. Jigneshbhai smiled and left him at that.

It was then that the wealthy old man walked towards Swami and put a hand on Swami's shoulder. "You might end up with a collection of trophies. But then, when will you enjoy the game?" he said and left with more food for thought.

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# An Invisible Audience

Swami told me and Jigneshbhai last week over coffee that he had told his trainer Sam that he was going to run a 10k.

"What did he say?" Jigneshbhai enquired. Not that he was overly enthusiastic about running a 10k, but he was keen to know what happened. So was I, but I saw that Swami's facial expression had become a bit subdued.

"He didn't even acknowledge it. He just turned a blind eye. In fact, he just asked me what my workout plan for the day was," Swami complained.

"Oh! But you have not even run it yet. For him, running a 10k might be a regular thing. He might check later," Jigneshbhai consoled Swami.

"Yeah but he should have encouraged my plan at least. He is my trainer," Swami's complaint persisted.

I sympathized with Swami's predicament. One does expect an encouraging response for a plan like running a 10k. But Swami had more complaints about Sam.

"In fact, when I told him again about my plan today, he said 'ok run it whenever you want but don't tell me about it.'"

"He said - don't tell me about it?" Jigneshbhai asked, surprised.

"Yes, that's what he said. Outright discouragement, I thought," Swami sulked again.

"Interesting," Jigneshbhai remarked as it piqued his curiosity.

"Interesting? He was least interested," Swami complained.

"Why did he say so? Did you ask him?" Jigneshbhai enquired.

"Yes, I did," Swami replied.

"And what did he say?" Jigneshbhai asked.

"Run it for yourself, he said. Not for me. And don't tell anyone else too, he insisted," Swami replied.

Jigneshbhai and I were taken aback with that. There was silence for a few moments as we absorbed Sam's reaction.

"Hmm.. Don't tell anyone else? Hmm.. Sam seems like a good personal trainer," Jigneshbhai cheekily smiled.

"Earlier I used to think so. But now I think he is quite a nerd. Why can't he be a bit more positive?" Swami said.

Jigneshbhai was smiling in contrast to Swami's sulk.

"Maybe he knows what he is doing. So, by the way, when are you running the 10k?" Jigneshbhai asked.

With a sigh of resignation, Swami said, "I cancelled the plan. What's the point of running a 10k if my trainer isn't interested and I cannot tell anyone?"

With a tinge of disappointment, Swami focused on his muffin.

That was fast, we thought. A plan to run a 10k made and cancelled even before take-off in quick time.

"The invisible audience is real," Jigneshbhai remarked biting into his muffin. "I had read about it but now I see it in action," he added.

Swami and I stopped in our step, err bite, and looked up at Jigneshbhai. He seemed to have discovered something new. His face looked like a eureka moment had dawned upon it.

"An invisible audience?" Swami asked.

"Yeah. The one from whom we seek social validation even without knowing it. That's the one," Jigneshbhai replied.

Swami and I didn't quite understand what Jigneshbhai was saying. Here was Swami disappointed with his trainer for discouraging his 10k plan, and Jigneshbhai was talking of invisible audiences and social validations. We weren't sure what he was getting at. We found out soon enough. Swami was the first to question Jigneshbhai, as usual.

"Social validation? You mean for the 10k?" Swami asked.

"Yeah kind of, indirectly. Asking Sam for encouragement is some sort of validation isn't it? That's just an example. We seek social validation all the time, isn't it?" Jigneshbhai said. Swami and I looked at each other, perhaps to validate that we were on the same page. It looked like we were equally confused.

"Hmm..," Swami pondered over it. "Like what? What do we seek" he asked.

"Like what if we go somewhere we dreamt of but don't take any photos?" Jigneshbhai asked.

"Don't take any photos? Then what's the point? The photos are the best part of going somewhere," Swami said.

"What if we pursue something important but don't share it with anyone when we get it?" Jigneshbhai continued.

"That would take something. I can't keep my mouth shut like that, especially when I have something to share," Swami said, scratching his chin.

"What if we buy something valuable but don't tell anyone about it?" Jigneshbhai was on his own thought experiment trip.

"Hmm.. I will tell Raichand to do that, next time he buys some expensive toy," Swami smiled with his face lit up.

Jigneshbhai and I laughed aloud. We were getting a hang of what this invisible audience and social validation stuff that Jigneshbhai had spoken about.

When I thought about it, I felt like he was right.

If we are really able to do those things like what Jigneshbhai had said, perhaps it will then be clear if we are doing something for ourself or for an invisible audience.

That's what Sam wanted perhaps from Swami.

What if Swami ran a 10k and no one knew about it?

Swami and I pondered over it.

"That's why social media is so successful," Jigneshbhai said. "A trip, a recognition, a new purchase and so many others. Quick sharing, Quick validation."

"True, and a 10k finisher photo, shared everywhere," Swami said, and I nodded with a reflective smile.

The invisible audience was definitely real.

It was then that Swami said, "Maybe I will run the 10k, after all." Jigneshbhai was about to say something but Swami interjected him saying, "But don't ask me anything about it."

Jigneshbhai and I tried to stay silent but couldn't. We laughed over it and clicked a selfie with our muffins. This moment definitely needed to be captured, even if there was no audience.

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## **Your Call is Important to Us: The Tragicomedy of Customer Service**

Oct 29, 2011

In the old MTNL days, customer service used to be quite honest. It may not have been good, but you cannot fault them for honesty. So when you called them for some request, mostly you were welcomed with something like "कृपया प्रतीक्षा करें, आप कतार में हैं" which made no bones about the fact that you have to wait, and we will attend to you when we reach you perhaps after all else is done. Even the English version said, "Please wait. You are in queue" or something like that. So you basically called a number and waited for something to happen.

Now the onus has shifted. You call a number and try to make things happen! When English, Management Principles and Technology get together, it can create good things as well as bad things. So today, customer service may be better, but it is not honest. The approach is you are important to us and we will attend to you when you are able to reach us, and when it suits us well. \* Conditions apply.

So my friend Swami who grew up in Matunga in Mumbai during the MTNL era complains that he must pay a lot of attention nowadays when he calls his banks, or for that matter, anyone's customer service number.

"Every time I call them, it starts with - 'Please listen carefully as our menu options have recently changed'. For the past few months, I have been searching for the change, but haven't found it", he complained. Well, I was not sure what exactly he was complaining about, the change or not being able to find it. But be that as it may.

"That's just to wake you up, Swami. They are telling you please don't blame us later if you stand in the wrong queue", remarked my broker friend Jigneshbhai, tongue in cheek over our customary weekend coffee.

"Yes I know. That's when I realized that the thing that has changed is that they removed the 'Press 0 to talk to our service representative' link from their menu options", Swami said pleased at his discovery.

"So they removed the counter which had people earlier, so you cannot form a queue there", Jigneshbhai continued with his expert comments.

Not one to give up, Swami added, "But I have mastered all their tricks now. A few times I tried all options in their menu to get to an agent. I pressed 0 like I used to earlier. But the system said, 'I haven't understood your inputs' couple of times and disconnected me saying 'please call back later'." His initial spirit of discovery changed to a mood of disappointment as he was saying that.

"They know that stubborn callers like you will fight for that counter which had people earlier, so they want to make sure that the queue does not start, or at the very least it is tough to find that counter!", reiterated Jigneshbhai.

"Exactly. But finally, I got it. If you want to speak to someone, you do nothing! You wait at the main menu itself - and it will say 'Transferring your call to a customer service representative. This call may be monitored for quality and monitoring purposes.'" He informed us almost with a triumphant smile on his face.

"Great", I said, thanking Swami, thinking this was the end of it.

But Jigneshbhai poked him further. "That quality and monitoring stuff was to discourage you, and put a doubt in your mind, so that you reconsider standing the queue, even though you have reached it. But you are tenacious. So finally you got what you wanted?"

Swami's victorious face suddenly turned to anger. "Arre Baba, I had just got into the queue now. Now they said, 'Your waiting time is expected to be 13 minutes. Please hold. Your call is important to us.'"

"Of course, you have proven your tenacity and finally got into a queue. Well - they are saying if you can't serve yourself and insist so much on being served, we will serve you, but wait for some time till we have tea. So this is perhaps the final hindrance." said Jigneshbhai adding insult to injury.

But Swami had internalized his customer service experience beyond our expectations. "I wish it were the final hurdle. Someone came up after some time, and after some hello, how may I help you, asked me my address, date of birth and mother's maiden name for security reasons. Now I remembered the first two but could not remember the third. So she told me that she will need to direct me to the system again where I can enter my account details." As he said this, I could see the sense of dejection making its appearances on his face. "And on top of it she asked, 'Can I put you on hold while I transfer you to the system?' As if I had a choice."

"Hmm. I think this is like reaching the counter in the olden times and the agent asking you for a set of documents she needs which you did not know", remarked Jigneshbhai.

"Yeah - so I entered my account details and then the system asked me for some verification. And after just one "Your call is important to us" she came back, and she said, 'Sir, thank you for your verification. While I pull up your account details, may I place your call on hold?' Well if you say so, I said. Then I started listening to some promotion of their products to be added to my account for a good 5 minutes", Swami's sorry tale kept getting sorrier.

"Hmm.you see you did the right thing in having all your documents ready when you reached the counter this time", Jigneshbhai remarked with his first positive comment, poking Swami who was no longer finding it funny.

"Ok, then what happened?" I asked, trying to give Swami some empathy.

"Finally, she asked me what I wanted. I said I wanted to downgrade my account plan and change the address."

Continuing, Swami said in a flabbergasted tone, "I don't know what happened after that, but for 10 minutes I spoke to three people from three different departments every time the system kept transferring the call and saying, "Your call is important to us". They kept telling me how my current account plan was the best and how a downgrade would be disastrous given my profile. Eventually they gave me some discount in my account, and I agreed not to change anything!", reported Swami with an emotion that had a mix of victory and defeat.

"And what about the address change?" asked Jigneshbhai, almost spurring Swami into anger.

"Nothing, she took down my request, and gave me a request number. And told me that it would be effective after I submit my address proof at any of their branches.", said Swami with a dejected look.

"So that was it?" I asked, trying to close it. Any further and Swami would have had a nervous breakdown.

He was close to it when he finally said, "Yeah. As I disconnected, a voice said, 'Thank you for your call. It would be our pleasure to serve you again. Please provide your feedback by sending an SMS to 56076.'"

As we left, Jigneshbhai remarked, "Sometimes I wonder if 'कृपया प्रतीक्षा करें, आप कतार में हैं' was better than 'Your call is important to us'! If not for service, at least for mental health!"

# Maid for Each Other

Jan 29, 2012

"I washed the dishes today" Swami proudly proclaimed, when Jigneshbhai and I visited them. For a change, we had met today at Swami's house today for our coffee. The purported reason for that being that Swami had lots of work at home so he can't make it today. Jigneshbhai insisted that we must meet, and so eventually Swami relented and told us to come home.

"That's just today, what about me washing them for the past three days?" juttled Swami's wife, claiming her rightful place under the sun.

"Yes. By the way, we need to get that floor swab tomorrow. Do you know where you get it nearby?" Swami asked me earnestly. This sudden question of where to get a floor swab put me in a quandary, and my mind started aimlessly wandering the neighbourhood visually to determine if I had seen anything like that of late. But Swami's wife came to the rescue.

"No - don't try that. Let's look for an alternative tomorrow" Swami's wife interjected, recognizing the risks.

"That's what I have been telling him since morning" his wife now spoke to Jigneshbhai recognizing him as the sane knowledgeable voice in the three of us. "But he just does not take any effort to get another maid" her complaint continued.

"I have been trying. But these security people don't respond to my requests. How else do I get a maid? Am I a head-hunter?" Swami defended himself, in front of the jury-like Jigneshbhai.

Swami's son started wondering what's wrong with his parents. They looked made for each other normally. But he soon realized that the reason for their special banter today was clearly the maid. Or let's say the lack of a maid. And her absence for the past few days.

Couples fight over different things at different stages in life, Jigneshbhai and I thought.

"Newly married couples fight over in-laws and whether they should tolerate each other's parents any longer." Jigneshbhai had told Swami and me once, many years back.

"A few years later perhaps, they start fighting over whose job or whose career is more important if both are working. A few years down the line it is, perhaps, over which house to buy, and then, over children and how to raise them." He had explained the life cycle of couple quarrels. Like all other subjects, Jigneshbhai had done his research on this as well.

He had then wisely added "But I guess one thing that runs through as a common thread over the years is domestic chores and who does what."

"The activities of house cleaning, dish washing, and other countless related activities stay there, and don't disappear. And the house maid is a third-party solution that all parties concerned are comfortable with. A maid is a solution to multiple problems that couples face at different stages in life."

Swami and I had then wondered whether Jigneshbhai had started a new marriage counsellor practice along with his financial business. But his research and study on this subject was as sound as his expertise on investing. He was not done yet.

"Young couples get more quality time due to maids. Middle aged couples get more peace of mind due to maids. And Old age couples get respite from each other due to maids. NRI couples return to India due to maids. Migrating couples leave India in tears because they will have no maids. A lot of matrimonial harmony can be attributed to the stable presence of a maid in the household."

So all in all, for couples, everything goes smoothly when the maid is around.

Till she inevitably goes missing. Like it had happened in Swami's household of late. Jigneshbhai asked Swami and his wife "So is this is a Short Abscond or a Full Attrition?"

Swami thought this was one of Jigneshbhai's technical jargon on this subject, and as usual had a confused look. His wife joined him with the same and stared at Jigneshbhai. They were truly made for each other.

Jigneshbhai noticed the double confusion and clarified.

"'Short Absconds' typically happen once every few weeks. And the 'Full Attrition - probably to greener pastures or God knows where' happens once every few months."

Swami and his wife looked at each other and were wondering which one this was. "Probably a Short Abscond" Swami answered first. "But it's been five days now" his wife contradicted him. Swami quickly clarified with a pensive face "Maybe it is going to be a Full Attrition"

Jigneshbhai stayed silent for a while, and his face revealed his concern for Swami, knowing fully well that his domestic bliss was in grave danger given the seriousness of the situation.

I could see that Swami had started imagining a sink full of dishes waiting to be washed every morning. In his mind, he had started visualizing learning the art of floor swabbing without bending your back. And next weekend's coffee meet was probably also unlikely. Jigneshbhai and I thought Swami will be dusting the house next weekend, and for a change, having someone more irritated than him, in the form of his wife, to console all the time.

The wealthy old man must be missing us today, we thought. He might have had some words of advice for Swami and his wife. Perhaps Swami himself filled that role up today. Adversity does bring the wisdom in even the most irritable amongst us. As we left his house, Swami came up to me and Jigneshbhai and said, "Guys - if you and your wives are made for each other, please invest in a maid for each other. It will pay off in the long run."

## **A Matter of Faith: The Role of Reason and Belief in Investing**

Sep 8, 2011

“Can you guarantee it?” asked my friend Swami, when my broker Jigneshbhai asked him to hold on or add to his investments saying that markets will recover. Jigneshbhai said, “Boss, there are no guarantees, but they should recover eventually.”

Swami continued, “But when? For the last 4 years, the returns on my investment are less than 5% annually. I would have been better off with my fixed deposits. Today they give 9% at least. If you cannot give guarantees, what’s the use?”

This conversation was getting a bit heated. It always happens when it is about money. I continued sipping my hot coffee watching them talk.

Finally, Jigneshbhai got up in a rage, and asked, “You do your puja everyday Swami. Can your God guarantee that you will not die tomorrow?”

This was something Swami did not expect. This was about money, not God, he thought. “Don’t change the topic”, he said in a disillusioned manner. Sensing that this was going awry, I intervened, and finally we changed the topic and started talking about somewhat milder things like the weather, cricket, and politics. Eventually a dissatisfied Swami left, as unhappy as he had come.

Jigneshbhai turned to me after Swami had left. “I will tell you boss; I have been in this profession for the past twenty years. Reason alone is not enough to invest. Beyond a point, you also need faith. And people like Swami have faith in everything else but the markets. Of course, markets do not cover themselves in glory to attract faith. But you must have some faith in the future. Who knows what will happen tomorrow. How can I give guarantees when God himself does not?”

He continued, still a bit angry. “You tell me, are there any guarantees that if you do your rituals, God will always oblige?” “Of course, not”, I said nodding in agreement, hoping that this will cool him down. But he continued, “Similarly, there is a rationale that if you follow your investing ‘rituals’ well, the God of markets will oblige. But there are no guarantees.” “Right, makes sense”, I added, trying to fill the conversation up.

“And your friend Swami does not even follow the investing rituals,” Jigneshbhai argued and continued, “Finally, at an individual level, it is a matter of faith.” I felt that I was hearing some words of wisdom from a true believer in markets.

I felt, perhaps, that is true in every sphere of life. Reason can get you ahead, but only so much. Like all other endeavours, reason is important as it sets goals, makes plans for you, and helps you make the right choices and decisions. But there are no guarantees that it will work all the time. Beyond a point, and especially when the plans do not work as planned, finally, I guess, it is a matter of faith.

## **Business or Profession, Customer or Client: The Faint Line of Trust**

Apr 28, 2012

The problem with making a business out of a profession is that a client becomes a customer. And when that happens, the professional becomes a businessman.

The other day my friend Swami was asking me this. "Am I a patient or am I a customer when I visit a hospital?" I did not have a clear answer, and neither did my broker friend. He was similarly puzzled. "I am not sure," he said. "I treat my investor clients as patients, not customers. That's all I know."

I remembered my experience with the barber a few months back. That's when I had realized that the simple barber next door had become a hair and beauty services provider. I guess the doctor has also become a health care service provider, and the financial adviser has become the financial service provider. May be the lawyer has become the legal service provider. And the accountant became the accounting service provider or something like that. A few days back, I saw a board outside a dentist's clinic saying Smile Dental Hygiene Services. Schools should perhaps be called teaching and educational development services.

"Is it good to be a client or a customer?" My friend Swami asked.

I could see my wise broker friend warming up a bit. "Well, it depends. I don't know whether it is good or bad. Good in part, bad in part," he remarked.

I don't know why so many of Swami's questions have 'may be' or 'depends' as answers.

"Again you are giving me your usual answers," Swami remarked, now quite used to Jigneshbhai's answers.

"Hmm. Well, unless you become the customer, you won't get the facilities and quality of treatment. So it is good for that. But what if you knew that the doctor treating you has revenue targets? So it is bad for that," my broker friend clarified.

Perhaps it is bad for the client as well as the professional. But perhaps, it is good for the business. And the professional needs the businessman. What do you mean here...who is professional and who is businessman?

It is not easy to run a profession as if the money does not matter. And it is not possible to run a business without the profits happening. And when the businessman meets the professional, it works for both. At least till they get into a tussle. Whether it works for the person availing the service is anybody's guess.

While I was thinking about it, Swami's next question came up. "So the surgeons have targets?"

My broker friend replied, "May be not sacrosanct targets. But I am quite sure that a good surgeon not making much money is less preferable to the somewhat reasonable surgeon who brings in the money for the health care services business."

Well, looks like that may be true. So what if one come across someone for whom a treatment is not strictly required, but taking it won't hurt things anyway? And he can afford it? A procedure or diagnostic here or there, or a small addition of a stock that doesn't impact the portfolio much, or a legal advice that isn't going to change much. But provides the fees.

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Well, that, perhaps, is the faint balancing line between a profession and a business. The balancing line between what's good for the profession and what's good for the business. Between being a client and being a customer. The faint line of trust. That line is fading fast.