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# DRIVE

## From Guest Editor...



Mr. Roopin Patel

### JOURNEY OF MONEY THROUGH AGES

Read closely the rhetorical question Ayn Rand (The famous author of “The Fountainhead” and the “Atlas Shrugged”) asks presumably to all mankind. **“So you think that money is the root of all evil. Have you ever asked what the root of all money is?”**

This seemingly innocuous question was raised by Ms Rand a century ago, by the time which money had already spread its tentacles deep and wide in the daily machinations of the ‘modern society’. But the question of what is the root of MONEY remains as valid today as it was when asked 100 years ago.

So let us try to map the journey of money and try to understand how a simple ‘medium of exchange’ created by mankind, ultimately has turned into a

potential Frankenstein Monster that devours its creator.

Money is merely a token – its value is derived essentially from the demand for it, which in turn is driven by the perceived utility by individuals and society.

Before I begin with the topic allow me to clarify that this article seeks to focus on the origins of ‘Credit’ and not merely paper or metal ‘Money’ since both are commonly used interchangeably and

**“So you think that money is the root of all evil. Have you ever asked what the root of all MONEY is?” – AYN RAND**

thus often misunderstood.

### THE ORIGINS – Holy Cow!

Though the exact antecedent of money is debatable, most of the historians agree that money must be in use since 9000-6000 BC (approx 11000 years ago)

**“Money is like Sixth Sense – You can’t make the use of the other five without it” – William Somerset Maugham**

simultaneously with domestication of cattle and cultivation of crops. Historians also point out that ‘cattle’ could probably be the first currency of the world.

The Mesopotamians (circa 3000-2000 BC) are credited for inventing writing and it is speculated that the motivation behind writing was to keep record of the

accounts. If this is true, it is indeed commerce that gave rise to art and not the other way around.

The Mesopotamians are also credited to have invented the first Promissory Note (just like the paper money currency in your pocket stating 'I Promise to Pay the bearer a sum of Rs. \_\_\_\_\_)' inscribed on a clay tablet "that Amil-Mirra will pay 330 measures of barley to the bearer of the tablet at harvest time"

It is not that all of ancient society was dependent of money to fulfil their ambitions. The Incas (Mayan Civilization – 1500 AD), for example managed to build an entire empire without money. When the Spanish conquered the Incas they found heaps of gold and silver and the Incas could not understand why the conquerors (Spanish) were lusting after worthless yellow metal.

The Spanish brought so much gold and silver in the market that it almost caused a glut in the market devaluing currency throughout Europe.

### **EVOLUTION OF PAPERLESS MONEY**

Contrary to popular belief, paperless money (credit) exists in our society since a long time. The credit for modern banking and accounting goes to an Italian named Fibonacci (famous for his Fibonacci sequence) around 1200 AD. During his time, accounts were being kept, indeed, but in a far more cumbersome methodology of Roman Numerals (imagine dividing MCMXXIV with XVII??), so he introduced the Indian/Arabic method of numerical (now commonly known as the decimal system...0-9). He

published a book called 'Liber Abaci' literally the 'Book of Calculation' in 1202 where for the first time the modern western world was introduced to terms like 'fractions' and 'present value' etc. He also crucially explained how the Indian/Arabic numerical system could be used for book keeping, currency conversion and most importantly, interest.

Just imagine what this must have done to the Western World which was at the crossroads of mercantile expansion, trading with rest of world (and seeking to conquer a part of it too) Once again Eastern Wisdom was capitalized to perpetuate and further Western ambition.

### **BANKING and MONEY**

In this day and age, we are on the verge of claiming that we can transact without having a single paper/coin currency in our pockets. This was made possible by institutions that we call Banks that allow us 'credit' which we can transfer through 'cheques', online payments and in the near future through mobile phones. Observe that nowhere in the entire chain of transaction does physical money gets involved.

Banking really took off with the Medici family during the 15th century, originally they dealt in foreign currency but diversified and, critically, became big. Size was important, because large size reduces risk.

Banking innovation then moved north from Italy with three innovations: the Amsterdam Exchange Bank (1609) introduced a standard currency, the

Stockholm Banco (1657) started lending and then the Bank of England (1694) started issuing notes which meant there was no need for an account with the bank.

It is this credit expansion that has enabled free transfer of money across borders thus inextricably tying all countries in a high risk high return bondage (which we fondly called Globalization and ironically 'free' market)

To understand the power of the three innovations consider this simple game played by MBA students of Harvard. This will help understand how money (credit) moves in a society and what risk it entails.

Imagine a central bank (say RBI) prints and pays Rs. 100 to GOI. GOI deposits this Rs. 100 in a bank. The bank would keep Rs. 10 (10%) as reserve and lend Rs. 90 to one of its clients. While the client decides what to do with Rs. 90, which it keeps in its Bank, the second bank lends Rs. 81 (90% of Rs. 90) to another client. This chain can go on forever, but for simplicity sake assume it ends here. Now could you calculate the supply of money in the market? It is  $100+90+81 = \text{Rs. } 271$  against a printed currency of Rs. 100. This method (followed by most countries) illustrates how a small base and fractional reserve banking system allows the creation of credit and hence the exponentially expands the flow of money.

Now assume GOI wants to withdraw Rs. 100?? This would cause a reverse chain and the money flow would contract as swiftly as it had expanded.

The key lesson to learn here is that one default in the entire chain would cause a damaging domino effect and has potential to bring down the entire system as recently seen in the crisis of credit faced by US, Greece, Japan, Ireland and other Western Countries. India was spared because of our lack of penetration of banking system and trade so we should not gloat about prudence of our conservative banking system being our savior.

## FROM THE CHIEF EDITOR'S DESK:

### The Importance of International Tour in Education:

Today we live in a highly developed and evolved world. All round one can see mankind taking giant leaps whereby the highest possible accomplishments have become real and successful. Man has left indelible footprints in all areas of life. It has been made possible because of man's high level thinking and the ability to think beyond his comprehension and vision. But one of the most significant factors that has made possible these expansions is knowledge sharing among the nations of the world. The environment in the world is characterized by uncertainty, complexity, and constant change. To combat these challenges knowledge of what is happening around the world – the new inventions, discoveries, innovations, collaboration - becomes an inevitable necessity.

International Tour contributes immensely to this environment of mutual understanding and interdependence. The new history made in each field in each country is characterized by or reflects the spirit and temperament of the country. When the same is to be followed by other countries, it needs adaptation according to the spirit and temperament of that country. It is a complex process. This complex process can be best understood and learnt only when students are exposed to it and have a feel of it because mere theoretical knowledge is of no help. This is when International Tour comes to the picture. When students go

to other countries this is what they learn. The new learning paves the way for new knowledge, innovations, collaborations, mergers and acquisitions – the factors responsible for the ever expanding and all inclusive growth in the world.

Students learn about transacting business and undertaking commerce at the international level which give them an edge in the world market and to have a considerable share in the world market as well thus setting the stage for better products and services both in quality and quantity. When there is a boost to global business, the world economy improves assuring a safe and a better world to live in where inequalities are reduced to a great extent. The exposure gives them a new awakening which sheds new light on their life thereby confirming them of their calling in life and deciding their careers.

International Tour aids in overcoming barriers of all kinds leading to acceptance of people irrespective of race, caste, creed and religion. Geographical boundaries are removed when people begin to feel one. Students while visiting different countries learn new things about the countries, their people, their customs, their beliefs, and their cultures. This new knowledge about the people of the world helps in enrichment of lifestyle and augmentation of living conditions. In turn, this leads to the betterment of people in all spheres of life.

Students while visiting other countries learn new management techniques. Students who had been dependent on others discover for the first time the sweet joy of the life of independence and

interdependence. They grow more bold and confident after the first few faltering steps. They taste the sweetness of liberty but from a different perspective which is, personal liberty is not the right to do things as they please but the consideration of the liberties of other people. The first discovery of joy that such a life of dependency, independency and interdependency moulds them perfect people in whose hands the earth is safe and sound. Students learn to manage self, time and things. Through error and trial values, ethics and etiquettes are instilled in them. In the end of the tour these fledglings have matured into responsible adults who are sure about themselves and who are empowered to accomplish great and mighty things.

**DR.NIKHIL ZAVERI**

**DIRECTOR & PRINCIPAL**

**SEMCOM.**

## **SEMCOM Updates:**

### **Inter Stream Football Tournament:**

Inter Stream Football Tournament was held on 27th July 2011 in which the BCOM Team emerged the champions and the BBA – General Team was the runner up.

### **Medical Checkup:**

Medical Checkup for the first year students was organized from 1st August 2011 to 3rd August 2011. It was efficiently coordinated by Dr. Yashasvi Rajpara, Mr. Chetan Patel and Ms. Hiral Patel.

### **Management Skit Competition:**

To highlight the practical aspects of management and give real life experiences and situations of the corporate world to students Management Skit Competition was held on 3rd August 2011. Students through their skits brought out the various aspects of management like planning, organizing, directing, coordinating, conflict management, mis-management, etc. Mr. Sunil Dave, an industrialist and entrepreneur, was the judge. Ms. Joe Marry George and Mr. Dipan Bhatt were the coordinators.

### **International Educational Tour (Hongkong – Shenzen – Macau):**

Almost 40 students from under graduation and post graduation accompanied by 3 faculty members, viz, Dr. S. M. Joshi, Dr. Shuvasri Das and Mr. Ankur Patel and Director and Principal Dr. Nikhil Zaveri went to Hongkong, Shenzen and Macau from 7th August 2011 to 16th August 2011 for the International Educational Tour. The tour gave tremendous mileage to students in terms of exposure to the international business environment and the opportunities available for business ties.

### **Elocution Competition:**

An Elocution Competition was held at the Economics Department, Sardar Patel University for which the topic was, "The property belonging to all religious institutions should be declared as national property". Shobana Menon of TYBBA – General bagged the first prize.

### **Badminton Tournament:**

Badminton Tournament was organized by Sardar Patel University on 12th August 2011 at which SEMCOM Girls' Team was the champion and SEMCOM Boys' Team was the runner up.

### **UMANG Youth Festival:**

UMANG National Level Youth Festival was organized by N. M. College, Mumbai, from 13th August 2011 to 17th August 2011 in which 112 colleges across the country participated. Twenty students from SEMCOM took part in different events and won the first prize in Business Plan Competition, first prize in Paparazzi Calling, second prize in Voice Over, second prize in Bollywood Blockbuster and third prize in Shadow Photography. Ms. Nehal Daulatjada and Mr. Renil Thomas were the coordinators.

### **Divya Bhaskar – Campus Jung:**

Divya Bhaskar – Campus Jung was organized for Baroda Zone for which the audition took place on 6th August 2011. SEMCOM students who took part bagged the first place in Solo Dance, Group Dance and Fashion Show.

### **Patriotic Song Competition and Fine Arts Competition:**

Patriotic Song Competition and Fine Arts Competition were organized on 18th August 2011 for which there were 17 entries under the group and solo categories. Shri. Brij Joshi, renowned

musician, and Ms. Urmi Trivedi were the judges. Mr. Kanu Patel and Mr. K. S. Patel were the judges for the Fine Arts Competition and Photography Contest. These competitions had 'India of my dream' as their theme and were organized under the banner "Josh – My Passion for my India". Tri Colour Day was organized on the same day as well. Ms. Nishrin Pathan, Mr. Renil Thomas and Ms. Gargi Shah were the coordinators.

### **Tree Plantation:**

To instill love for nature and the zealous spirit to conserve nature and natural resources Tree Plantation was organized by SEMCOM on 19th August 2011. It was organized to create social and environmental awareness among students. Sixty five students took part with enthusiasm and planted 620 saplings in two schools in Bhadran town, Borsad Taluka. The event was coordinated by Dr. Ajayraj Vyas and Ms. Hiral Patel.

### **Thalassemia Test:**

Thalassemia Test for the final year students was conducted on 20th August 2011 for which Dr. Yashasvi Rajpara, Ms. Bhumika Patel and Ms. Komal Mistry were the coordinators. The test was done in collaboration with Red Cross Society, Ahmedabad and 299 students were test.

### **Mid Semester Examination/First Internal Examination:**

Mid Semester Examination for Semesters I and III students and First Internal Examination for Third Year and Fourth Year students were held from 27th August 2011 to 30th August 2011. Ms. Nishrin Pathan, Ms. Harshida Patel and Ms. Rima Shah were the coordinators.

## Article:

### Creativity:

#### Contents of the topic:

- Meaning of Creativity
- Scope of Creativity
- Types of Creativity

#### Meaning of Creativity:

The lexeme in the English word creativity comes from the Latin term *creō* "to create, make" and its derivational suffixes also come from Latin. **Creativity** refers to the phenomenon whereby a person creates something new (a product, a solution, a work of art etc.) that has some kind of value. What counts as "new" may be in reference to the individual creator, or to the society or domain within which the novelty occurs. What counts as "valuable" is similarly defined in a variety of ways. One can define creativity as the mental phenomena, skills and/or tools capable of originating (and subsequently developing) innovation, inspiration or insight. Pop psychology generally may associate it with right or forehead brain activity or even specifically with lateral thinking. Creativity is the ability to produce something new through imaginative skill, whether new solutions to a problem, a new method or device, or a new artistic object or form. The term generally refers to a richness of ideas and originality of thinking.

#### Scope of Creativity:

Theories of creativity have focused on a variety of aspects. The most dominant are usually identified as the four "Ps" - process, product, person and place. A focus on process is shown in cognitive approaches that try to describe thought mechanisms and techniques for creative thinking. Theories invoking divergent rather than convergent thinking or those describing the staging of the creative process are primarily theories of creative process. A focus on creative product usually appears in attempts to measure creativity in people (psychometrics, see below), or in creative ideas framed as successful memes. A focus on the nature of the creative person considers more general intellectual habits, such as openness, levels of ideation, autonomy, expertise, exploratory behaviour and so on. A focus on place considers the best circumstances in which creativity flourishes, including degrees of autonomy, access to resources and the nature of gatekeepers.

Being a multidisciplinary concept, creativity means different things to, and is expressed in different ways by different

people. Organizational creativity is different from artistic creativity and both are different from clinical creativity. Emphases will also differ from one discipline to another. A psychiatrist's interest in creativity will be different from that of a mathematician and both will differ from that of an organizational behaviorist. Consequently, debates abound as to the origins, boundaries, processes and importance of creativity. For organizations and businesses however, the debates are only academic because of the role that creativity plays in innovation and entrepreneurship.

The scope of creativity can be seen in various fields as follows:

#### *The scientific creativity*

We must quickly distinguish the innate creativity of physics (Richard Feynman), of the specific chemistry and the specific medicine.

#### **Organizational Creativity**

In organizations and businesses, creativity is the process through which new ideas that make innovation possible are developed. Additionally, at least for business organizations, creative ideas must have utility. They must constitute an appropriate response to a gap in the

production, marketing or administrative processes of the organization.

#### **The architectural creativity**

The various architectural designs are a very good example of this creativity.

#### **Literary Creativity**

The vast treasure of literature all over the world is nothing but literary creativity.

#### **The mathematical creativity**

An abstract creativity based mostly of intuition.

#### **Practical Creativity**

It is that which corresponds to problem solving practice, but with a more creative resolution of practical problems.

#### **Strategic Creativity**

Faced with an opponent intelligent imagination of the action that the unexpected surprises and saves while the power or the situation would not permit, or permits to do so with little loss and fast (lightning war).

Types of Creativity:

**Four Types of Creativity** – Arne Dietrich (2004) identifies 4 different types of

creativity with corresponding different brain activities. Think of it like a matrix:

	Cognitive	Emotional
Deliberate	Thomas Edison	Therapeutic A-ha Moment
Spontaneous	Newton and the Apple	Artists, Musicians

Creativity can be either emotionally or cognitively based, and it can also be spontaneous or deliberate. That gives you the four quadrants.

**#1: Thomas Edison** – Deliberate and cognitive creativity is the kind of creativity that comes from sustained work in a discipline. For example, Thomas Edison, the inventor of the electric light bulb, was a deliberate and cognitive creator.

Deliberate and cognitive creativity comes from the pre-frontal cortex (PFC) in your brain. The PFC allows you to do 2 things: 1) pay focused attention and 2) make connections among information that you have stored in other parts of your brain. In

order for deliberate, cognitive creativity to occur, you need to already have a body of knowledge about one or more particular topics. When you are being deliberately and cognitively creative you are putting together existing information in new and novel ways.

**#2: Personal breakthrough “a-ha” moments** – If you’ve ever had a personal crisis (relationship break-up, got fired, gone through a bankruptcy), and then had a flash of insight about yourself and what chain of bad decisions you might have made that contributed to the crisis, then you may have experienced deliberate, emotional creativity. This type of creativity also involves the PFC. That is the deliberate part. But instead of focusing attention on a particular area of knowledge or expertise, people who are engaging in deliberate, emotional creativity have a-ha moments having to do with feelings and emotions. The cingulate cortex is the part of the brain that processes complex feelings that are related to how you interact with others, and your place in the world. And the cingulated cortex is connected to the PFC. These two brain areas are active with this type of creativity.

### #3 Isaac Newton “Eureka” moments -

Have you ever been working on a problem or idea that you can't seem to solve. Maybe you have been trying to figure out how to staff a project at work, and you just don't see how you can free up the right people to do the project. Then you go to lunch, and on your way back you get a flash of insight about how to staff the project. This is an example of spontaneous and cognitive creativity.

During spontaneous, cognitive creativity, the conscious brain stops working on the problem, and this gives the unconscious part of the brain a chance to work on it instead. If a problem requires “out of the box” thinking then you need to remove it temporarily from conscious awareness. By doing a different, unrelated activity, the PFC is able to connect information in new ways via your unconscious mental processing. The story about Isaac Newton thinking of gravity while watching a falling apple is an example of spontaneous and cognitive creativity. Notice that this type of creativity does need an existing body of knowledge. That is the cognitive part.

**#4: “Epiphanies”** — This is the kind of creativity that you think of when you think about great artists and musicians. Often these kind of spontaneous and emotional

creative moments are quite powerful, such as an epiphany, or a religious experience. There is not specific knowledge necessary (it's not cognitive) for this type of creativity, but there is often skill (writing, artistic, musical) needed to create something from the spontaneous and emotional creative idea.

Some Types of Creativity as described by Elliot Eisner are:

Boundary Pushing (the rules are too constraining)

“. . . the ability to expand the limits that define uses . . . to place objects into classes from which . . . previously excluded." It is ". . . extending the given." Examples include the use of a rubber eraser as a printing stamp or finding ways to bend plywood in order to make chairs.

Inventing (bring things together in a new way)

"The inventor does not merely extend the usual limits . . . (but) creates a new object by restructuring the known." The inventor often finds useful combinations, congruencies, to produce reconstructions. It is discovery followed by "purposeful activity."

Boundary Breaking (the rules are the problem) least common ". . . . the rejection or reversal of . . . assumptions and making the 'given' problematic.'

The creator notices problems with existing assumptions and is able to imagine and generate solutions by thinking "outside the box". Opposite thinking and gap filling thinking.

Aesthetic Organizing (order and beauty from chaos) most common qualitative organizing. The need to produce order, harmony, and unity. Differs from the others in that novelty is not required.

Creativity has been studied from a variety of perspectives and is important in numerous contexts. Most of these approaches are undisciplinary, and it is therefore difficult to form a coherent overall view.

**MS. SWATI PARAB**

**FACULTY, SEMCOM.**

## **Article:**

### **ManageAnt:**

You are thinking that I have done mistake in writing the spelling of MANAGEMENT but no it is MANAGEANT only.

Have you ever heard about any kind of insect which bites you and you feel very good? Yes or No? Probably No. Right! Because no one feels better when the insect bites, because it feels so bad and we right away kill that insect. But today I am going to give awareness about "KIDA" i.e. insect which bites us and we feel very good. The questions arise; which "KIDA" is this?

The name of that "KIDA" is MANAGEANT i.e. generally known by MANAGEMENT.

With this column, I would like to give awareness about various "KIDAS'" of Management. As we all know that there are so many things to do in this world. But due to lack of management we can not achieve it at times. But if we manage ourselves accordingly we can achieve which ever we want. But the required thing is at least one time "KIDA" should bite us and we charge like anything.

Management is required every where in our life; social life as well as our professional life also. In our social life we

have to manage our family, their demands, status building, social relationship, and other necessary engagements. Where in, our professional life the main motto is to achieve our decided goal. For that we have to manage organizational activities, human resource activities, all functions related to organization, such as, planning, organizing, staffing, directing, coordinating, budgeting etc... so for managing these many functions we require MANAGEMENT. So MANAGEMENT but I would say MANAGEMENT is the foremost requirement to achieve social and professional goals.

Management can be seen as one of the most important human activities; because management is the basic task of all managers at all levels in all businesses and institutions or even in all organizations. Management principles are applied by all individuals in the performance of their suits to create circumstances under which individuals can work together towards the achievement of stated or decided goals in their social life as well as their professional life. It's not end; looking forward!

**DR. VIGNA OZA**

**LECTURER, SEMCOM.**

### **Book Review:**

Communication is as old as human race. Mass communication is a process of sending and receiving messages through mass communication vehicles or mass media. For democracy, media is a fourth pillar and India is the biggest democratic country in the world. India is now a centre of information revolution. It has covered mass media from newspapers to audio visual aid. It has a dedicated chapter on the historical background, present scenario and future of different mass media. This book covers almost all related fields of communication and mass communication separately.

#### **Mass communication & Society**

**ISBN: 978-81-7910-253-4**

**Email: - avishkarpublishers@hotmail.com**

**Compiled and edited by Sachin Bharti, Avishkarpublishers**

**Jaipur, 2008, Pages: 183**

The entire content in book can be divided into two broad categories: Communication and mass communication. We cannot ignore the effect of media on society and how society looks upon the media. The book also talks about the relationship between media and society. The Book is written in

simple and easy to understand and readers can understand and learn it easily without any difficulty. The difference between communication and mass communication by interrelating and their commonness is discussed in the book.

The chapterization of this book outlines what is communication, functions of communication in the organizational context, individual context, society and mass context, process of communication, typology of the same. Afterwards the mass communication details are considered such as elements, media types and functions. It also covers the details regarding the compulsion of communication, need of how communication, communication and societal relationship. The author has tried to be answerable as to how does it help in the growth of a developing country like India. It sketches out the models of communication. The author has explained how mass communication is used as a process of transmitting messages to large, anonymous and heterogeneous masses and critically describes the mass communication effects on society. This would also help us to evaluate the trend whether the phenomenon of popular culture should

be allowed to play important lives of the people today.

The book is very useful for learning as it is written in simple and easy language. The diagrams of different theories are also presented which would be a useful aid for understanding. The style of author is formal and the quality of writing style is by using originality, clarity, correct use of technical words. The set of interrelation of communication and mass communication has been explained very clearly for our understanding.

The author uses explanation and analysis to present a subject or to clarify an idea about past trends of communication which were used to via gadgets such as radio, telephone, computers and emails and through cell phones. The new trend of text messaging is just written in a short description. The author could have emphasized to draw attention on new communication medium which are existing today rather than older forms.

The impact of internet has been a most newly issue when the mass communication is talked about, but the description of the same is ignored in the book. It is difficult for us to illustrate whether or not any conclusions drawn are derived logically from the evidence.

The author has concluded with the note that mankind has communicated in different ways down the ages. From smoke, signals to etching drawings on cave walls and stone formations, the mode has shifted to written and spoken words in different languages sent through post, bird carriers and horseback riders. But now it has changes to internet which is the fastest mode of communication but this mode has taken over the life of young and adult generations which has to be discussed further. The curriculum in the schools has to be updated by teaching new literacy skills

All in all it is an appetizing collection that is worth dipping into any time. It is a recommended read for those who consider Mass communication, being the most potent, most far reaching of all communication, plays an important role in the transmission of culture from one generation to the next.

**DR.PREETHI MENON**

**LECTURER, SEMCOM**

## **My Voice: Humanity and Divinity**

Sai baba was a saint (Fakir) who used to work for the betterment of mankind and teach them the path of service to mankind. He had no materialistic possessions and used to live a very simple life. His message to mankind is to keep faith and patience in god and do good deeds. Sai baba promised mankind that even though Sai baba may not be physically alive but still Sai baba will work for the betterment of mankind, if they keep shraddha (faith) and saburi (patience) in him. Lord Shri. Ram who was king of Ayodhya was so concerned about the welfare of his subject that his rule was called Ram Rajya (Lord Shri. Ram's government) where people can live without fear and in a peaceful environment. Sai baba and Lord Shri. Ram had human birth and they showed to mankind, that the way to divinity is through humanity. I understand that by humanity one should be ethical, honest, and empathetic and work for the good of humanity. Humanity requires us to be sensitive and caring about the needs of others. Reading spiritual books, worshipping god, meditation can certainly guide us about how we can progress to humanity and thereby achieve divinity. We all are playing various roles in this drama of life either as son, husband, brother, father, sister, friend, employee, employer, citizen etc. Let us practice a bit of unselfishness and do something good for the world. Educating poor child free of cost, donating blood, creating employment, donating food and other items to the needy, preaching and helping people practice and lead ethical

life are some of the examples of humanity.

Many emperors and their empire had come and gone. Alexander the Greek emperor died with empty hands to show to the world, that look I conquered the entire world but when I am leaving this earth I have nothing with me. Surely when a person leaves the world then he or she will leave only with their deeds (Karma). Sai baba served the mankind and earned their love, faith and worship. Let us follow the path of humanity and achieve divinity. Let us not emphasize about manpower, muscle power, money power and remember only one, the power of humanity, spirituality, divinity and service to mankind. Violence begets Violence, love begets love, and choice is ours. Each soul is pious, pure and creation of almighty god. Let us allow humanity and divinity to be manifested in our work and karma.

**Mr. SUNIL CHAUDHARY**

**LECTURER, SEMCOM**

## **Being: Examination Comes with Fear**

In ancient time, people were afraid of monsters, as they used to have food of villagers and their children. Then the time came, when people were afraid of outlaws, who used rob villages in those days. Years have passed but the fear from the heart of people is still there. Of course, the means for the fear are changed in decades rather centuries. It has been observed since last many years that the biggest fear on this earth exists, is EXAM... Yes, you have read the right word. The fear of examination frightens everyone, from a child (if he/she is going to school) to the elders.

When a child starts going school, he is given threat of examination every week. Before he can learn alphabets, he is forced to give examination for the same. And get lower grades. And that's why the fear of examination increases day by day. Next week: the examination of Mathematics. And poor child, before he can learn how to pronounce "Mathematics", he has to solve the problems of the subject.

In India, the board examination is given so much importance, that students feel that they are not just going for the examination, but on front to fight against terrorists and our neighbours. Before the examination of 10<sup>th</sup> or 12<sup>th</sup> board a bunch of relatives would come to motivate the students (soldiers). But in real, they threaten them by saying different incidents of their other relatives, how they copied; how one their relatives failed because of the poor checking by the teachers; how teachers help students, etc. and at the end they say, "beware of

school authorities. If they catch you, you will not be in position to give examination for next three years." And students forget everything what they have studied. Next day in school campus, one can see only worried parents, they stay out of the examination center for three hours and that's how they increase tension of students.

It continues in twelfth examination also; and after that, in college: with a bit of difference. In college, students do not always take tension or worry about examination, but of course their parents always. Even some students feel low pressure because they have read nothing, or if they had read, they have forgotten everything. And the tension follows them to the examination hall. Even after the bell has gone, they are found reading some last minutes importance. It happens because some students have tendencies to increase the tension level of the examination center. They come with a topic which everyone has omitted; and he says that the topic which he has read is the most important. And other students, they just start reading as they do not want to lose any mark. Some students are afraid of examination that they feel better to suicide than to give examination. And the ratio suicide is increasing every day. News papers' news is heavily loaded with such news. Where the problem is then?

The problem is with the pattern of examination. The contemporary pattern evaluates how good students are at memorizing things and not how good they are in their respective fields. The very thing is responsible for the fear, low blood pressure, tensed faces, nervous breakdown, de-hydration, dropouts and suicides. There should be examination to evaluate students' excellence, does not generate fear in students or in their

parents' mind. Rather they should feel relaxed at the time of examination. When will we say only "All the Best" and not "Best of Luck"? Eagerly waiting for the day, when the flower examination will rid of the thorns of fear and suicide. All The Best to all.

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## Green Corner: 10 Ways to Go Green and Save Green

*How can we live lightly on the Earth and save money at the same time?*

Climate change is in the news. It seems like everyone's "going green." We're glad you want to take action, too. Luckily, many of the steps we can take to stop climate change can make our lives better.

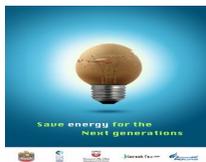
Keep reading for 10 simple things you can do today to help reduce your environmental impact, save money, and live a happier, healthier life.

### **Save energy to save money.**

- Set your thermostat a few degrees lower in the winter and a few degrees higher in the summer to save on heating and cooling costs.



- Install compact fluorescent light bulbs (CFLs) when your older incandescent bulbs burn out.
- Unplug appliances when you're not using them.
- Wash clothes in cold water whenever possible. As much as 85 percent of



the energy used to machine-wash clothes goes to heating the water.

- Use a drying rack or clothesline to save the energy otherwise used during machine drying.

### **2. Save water to save money.**

- Take shorter showers to reduce water use. This will lower your water and heating bills too.
- Install a low-flow showerhead. They don't cost much, and the water and energy savings can quickly pay back your investment.
- Plant drought-tolerant native plants in your garden. Many plants need minimal watering. Find out which occur naturally in your area.

### **3. Less gas = more money (and better health!).**

- Walk or bike to work. This saves on gas and parking costs while improving your cardiovascular health and reducing your risk of obesity.
- Consider telecommuting if you live far from your work. Or

move closer. Even if this means paying more rent, it could save you money in the long term.

- Lobby your local government to increase spending on sidewalks and bike lanes. With little cost, these improvements can pay huge dividends in bettering your health and reducing traffic.

#### 4. Eat smart.

- If you eat meat, add one meatless meal a week. Meat costs a lot at the store-and it's even more expensive when you consider the related environmental and health costs.
- Buy locally raised, humane, and organic meat, eggs, and dairy whenever you can. Purchasing from local farmers keeps money in the local economy.
- Watch videos about why local food and sustainable seafood are so great.
- Whatever your diet, eat low on the food chain



#### 5. Skip the bottled water.

- Use a water filter to purify tap water instead of buying bottled water. Not only is bottled water expensive, but it generates large amounts of container waste.
- Bring a reusable water bottle, preferably aluminum rather than plastic, with you when traveling or at work.

#### 6. Think before you buy.

- Go online to find new or gently used secondhand products. Whether you've just moved or are looking to redecorate, consider a service like craigslist or Free Sharing to track down furniture, appliances, and other items cheaply or for free.

#### 7. Borrow instead of buying.

- Borrow from libraries instead of buying personal books and movies. This saves money, not to mention the ink and paper that goes into printing new books.
- Share power tools and other appliances. Get to know your neighbors while cutting down on

the number of things cluttering your closet or garage.

#### **8. Buy smart.**

- Buy in bulk. Purchasing food from bulk bins can save money and packaging.
- Wear clothes that don't need to be dry-cleaned. This saves money and cuts down on toxic chemical use.
- Invest in high-quality, long-lasting products. You might pay more now, but you'll be happy when you don't have to replace items as frequently (and this means less waste!).

#### **9. Keep electronics out of the trash.**

- Keep your cell phones, computers, and other electronics as long as possible.
- Donate or recycle them responsibly when the time comes. E-waste contains mercury and other toxics and is a growing environmental problem.
- Recycle your cell phone.
- Ask your local government to set up an electronics recycling and hazardous waste collection event.

#### **10. Make your own cleaning supplies.**

- The big secret: you can make very effective, non-toxic cleaning products whenever you need them. All you need are a few simple ingredients like baking soda, vinegar, lemon, and soap.

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## Contributors:

"DRIVE" is regular monthly e-news letter published by SEMOCM. This e-news letter deals in all aspects of management, commerce, economics, technology and Humanities. It is open for all students, alumni, teachers and professionals dealing with above stated areas.

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