

# OPPAM

ONLY POSITIVE

A photograph of a man and a woman smiling. The man, on the left, has a mustache and is wearing a red polo shirt. The woman, on the right, has short grey hair and is wearing a black and pink striped sweater. They are looking down at a white document they are holding together. A small glass of beer is on the table in front of them.

Make a  
Budget,  
Start Saving



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Website: [www.oppammagazine.com](http://www.oppammagazine.com)

E mail: [oppammagazine@gmail.com](mailto:oppammagazine@gmail.com)



## OPPAM

Managing Director: Prof Antoney P Joseph  
Botswana  
(Gaborone University College of Law & Professional Studies)

Managing Editors: Benny Abraham  
Mariamma George, Alleppey  
Chief Editor: Latnus K.D

## Production Team

Editor in charge: Vinayak Nirmal  
Sub Editor: Lincy Jijo  
Printed & Published by: Shoby G.V.  
Circulation Manager: Antony E.C. Kottamuri  
Design: Abraham Thomas  
IT Support: Job Joseph

## Office

Oppam Magazine  
Jominas Building  
Nr. SNBS L.P School  
Pullur P.O, Thrissur Dt.  
Kerala, India, Pin: 680683

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# Editorial

PROF ANTONEY P JOSEPH  
Managing Director

# The Story of a Sculptor

There once lived a sculptor who was renowned for his beautiful sculptures. No one in the entire kingdom could rival his skill. Fame and wealth made him extremely arrogant. Years passed, and he grew old. The fear of death began to haunt him. Eventually, he devised a way to escape death.

He created ten statues that looked exactly like himself and hid within one of them. His aim was to deceive the god of death. In time, the god of death came looking for him. But even he struggled to identify which of the ten identical statues contained the living man.

Then, the god of death devised a clever trick. He said aloud, "All these statues are indeed exquisite. But one of them has a flaw."

The sculptor, who was hiding inside one of the statues, couldn't bear this remark. He burst out angrily, "None of my statues have any flaws! There is no sculptor in the world who can surpass me!"

The god of death smiled and replied, "You're right. The statues have no flaws. But the sculptor has one. And that flaw has now led to your death."

With that, the god of death took him away.

No matter how great or successful we may be, often what leads to our downfall is our own ego and sense of self-importance. Many among us nurture the attitude that whatever we do is right, that everything we own is the best, and that no one has the right to criticize or correct us. These are people who grow outwardly, but not inwardly.

Let go of ego. Acknowledge that we are all human beings with limitations and boundaries. When others point out our flaws, be willing to accept them with patience and address them with humility.

Regards  
Prof Antoney P Joseph



# You Can Transform Your Life

Is there anyone who doesn't wish to transform their life? Even those who do wish for such a change often don't know how to go about it. So let's look at a few ways to turn life around:

**Respond with grace and restraint**

Some people react too quickly to everything. They are driven more by emotions than by reason. Only by mas-

tering our emotions can we bring life under our control. Avoid unnecessary reactions. If needed respond very minimally. Controlling emotions is key. That way peace will stay with us.

## Avoid excessive expectations

Excessive expectations are what often wound us in life. These wounds can sometimes lead us into despair. Avoid unrealistic expectations and stay

grounded in reality.

### **Find contentment in what you have**

If you keep thinking about what you don't have, you will never find satisfaction in life. That is also a source of unhappiness. Focus on what you do have. Take joy in it and find contentment there.

### **Do your best**

Work according to your ability and to the best of your capacity. Don't worry too much about the outcome. But never give up on effort. Keep trying. Fortune and opportunity often come to those who persist and work hard.

### **Enjoy life**

Don't forget to enjoy life. Even as you live and work for others, don't lose your own life in the process. It is your life, and only you can live it. There is no substitute. Never forget that it is solely your

responsibility to make your life joyful.

### **Choose wisely**

Relationships are essential at every stage of life. They are necessary for personal growth and a joyful life. But we must be wise in choosing our relationships-whether it is friends or others. Distance yourself from those who stay with you only out of self-interest or use you for their own gain.

### **Avoid dependency**

Don't overly depend on others for everything. Dependency is a form of bondage. Avoiding over-dependence increases self-respect and dignity.

### **See the good**

Some people see the negative in everything. This harms life and hinders growth. Learn to see the good in things. Of course, negativity exists-but the world holds more positivity than we realize.





# Going to The Gym?

Just like it is said that 'education is the greatest wealth,' health too is a vital form of wealth. Most people today give a lot of importance to health. While

in the past there were only a few isolated gymnasiums, nowadays health clubs have cropped up even in rural areas. The rise of health clubs and the increasing

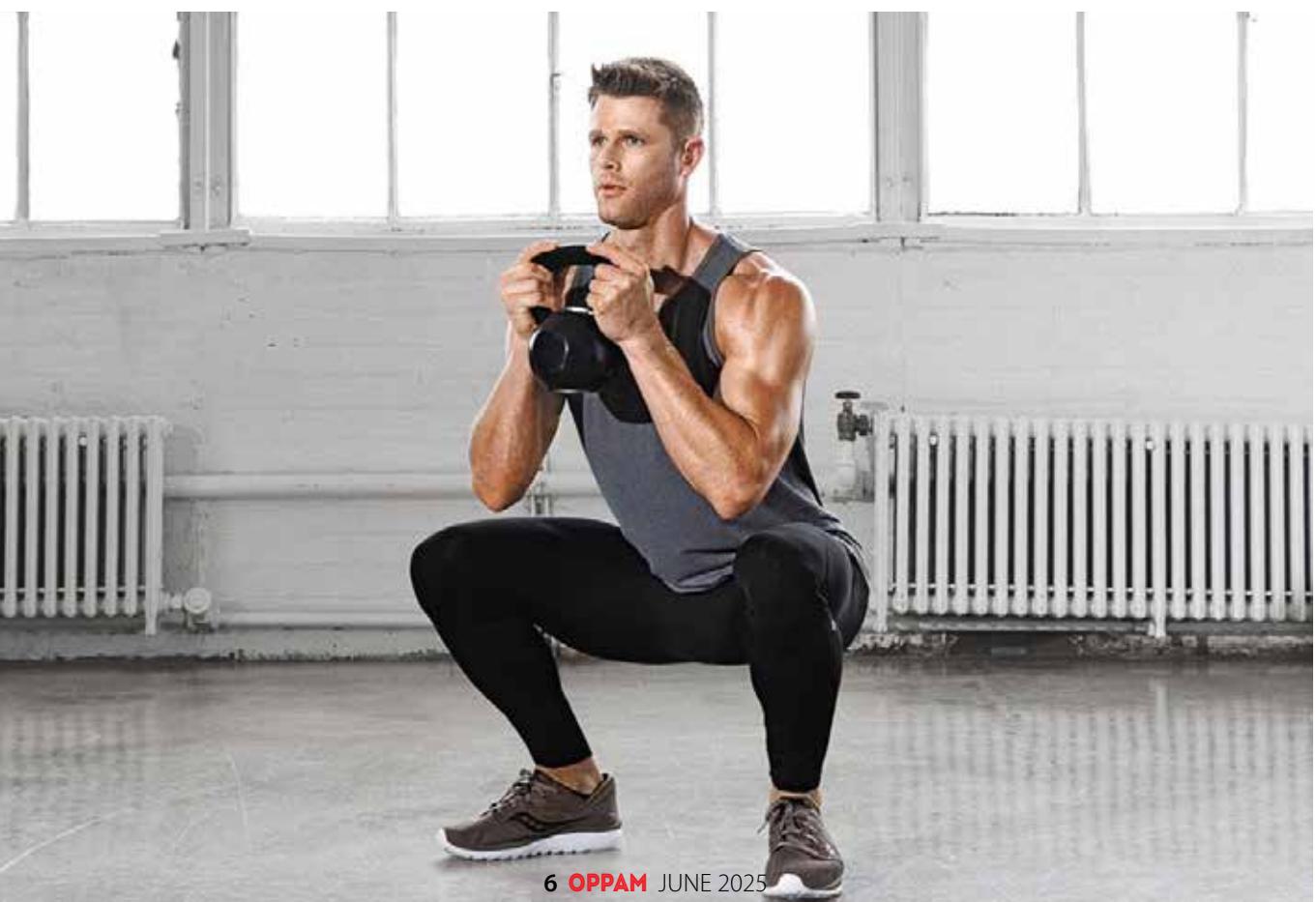
number of people attending them show how seriously people are taking health.

However, it is important to remember that one doesn't have to go to the gym to be healthy or stay fit. With regular home workouts, calisthenics, and sports activities, all of these goals can be achieved. Many homes today even have personal gyms. Still experts say that going to the gym is the better option. So what are the benefits of going to the gym?

When we plan to exercise at home, we often get lazy or find excuses to skip workouts. But if we have the habit of going to the gym, it becomes easier to go regularly and on time. When working out alone we usually don't push

ourselves to our full potential. But with a trainer's guidance at the gym, we can often push beyond our limits.

If you are using a home gym, you may not have an accurate understanding of your fitness level. But in a gym, fitness levels can be scientifically assessed and workouts can be adjusted accordingly. The gym helps you get proper guidance on what to do, when to do it and for how long. Exercising with like-minded people also boosts mental happiness. You may even gain new friends through this. Compared to working out alone exercising in a group benefits both mind and body. Now, it is up to you to decide-do you want to work out at home or go to the gym?





# Slaves

Though slavery has been legally abolished, it would be met with resistance if someone said that we still live as slaves today—slaves outside the bounds of any law. But as we look at the following points, that resistance may start to weaken.

There are people who live constantly busy lives always on the run. They forget to live for themselves. Or they claim they have no time—for meeting a friend, going on a family outing or simply finding personal joy. “I don’t have

time” is the explanation they give. People who are always rushing like this are slaves—slaves to something or someone else. Some people are filled only with negative thoughts. These thoughts push them into deep mental stress. They can no longer dream about the future. The past accuses them. The present burdens them. They live carrying the weight of thoughts they can’t release.

They cannot make their own decisions or implement their own ideas. Even for the smallest matters they seek

**In some institutions various rules and regulations are imposed. Even when people know those rules are harmful they don't question or oppose them. They believe that resisting is the same as being disobedient.**

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others' opinions. They depend on others to decide the future of their lives.

They often believe that no one loves them or helps them-these are their constant companions. They have no self-respect in their abilities. They don't feel pride in their achievements or joy

in their successes. Similarly, those who obey without question and work at the cost of their self-respect are also slaves.

In some institutions various rules and regulations are imposed. Even when people know those rules are harmful they don't question or oppose them. They believe that resisting is the same as being disobedient. Even when asked to do something they dislike, they carry it out, despite their internal resistance. These people have mortgaged their thinking and their capacity to respond.

All of these people are slaves-slaves to circumstances, slaves to other individuals, slaves to negative thoughts.

How much of a slave are you?



# The Mature Ones

Haven't we all at some point looked at someone and said, "What childish behavior-so immature"? Similarly, we have looked at others and made comments like, "He/She is surprisingly mature for their age."

Maturity is the ability to make decisions using reason rather than emotion. It is the ability to behave, speak, and interact appropriately depending on the situation and the people involved.

For instance, when visiting a house of mourning, one should avoid speak-

ing loudly or making jokes. Regardless of the deceased person's age, we must remember that a death has occurred. But at a wedding, some conversation and humor are acceptable. When dealing with elders or those in positions of respect, one must act and speak in accordance with their age and status. Treating them like casual peers is inappropriate and immature.

Children are not expected to possess maturity at a young age, and we usually give them leeway. But if adults



misuse the same leeway, we label them as childish. As one grows, maturity should grow along with them. Knowing how to speak, to whom and in what way is a key trait of maturity.

We have all seen people who use vulgar language in public without considering the environment or who is around them. Such people earn society's criticism and mockery.

Spiritual teachers often say that one begins to truly live only after attaining maturity. Maturity is said to be fourfold: Physical maturity, Mental maturity, Emotional maturity and Spiritual maturity.

Let's look at some characteristics of mature individuals:

They don't jump into unnecessary arguments. Even in disagreement or conflict, they know when to stop. They don't hurt or belittle those they love. They

strive for emotional balance. Rather than blaming others for mistakes, they reflect on and correct their own. Instead of trying to prove others wrong, they feel content in being confident and clear about their own stance. They're willing to admit their faults. Their decisions are guided by their own perspectives, and they usually have well-defined views. Maturity isn't about doing great things—it is about understanding even the small things deeply.

In a public setting—like a classroom or a community space—maturity is when one stops worrying, 'Do all these people like me?' and instead starts asking, 'Do I like them?'

Maturity is not something we inherently possess—it is something we learn continuously, moment by moment. A healthy approach to situations, events, and people is the true sign of maturity.



# Make a Budget, Start Saving

Even those with a good personal income often find themselves in debt by the end of the month. This may happen due to sudden emergencies, spending on important family needs or more commonly because of poor spending habits, careless expenses, and a lack of regular saving.

When we analyze the reasons behind not being able to save, we often find certain financial mistakes at the root:

## Neglecting the Concept of Budgeting

Many households lack the concept of a budget. Without a clear understanding of income and expenses, pockets quickly become empty. There are endless ways to spend money—but we must also know how to avoid unnecessary expenses and distinguish between needs, wants, and essentials. Reducing wasteful spending and setting



aside even small amounts consistently can make a difference. Those who keep accurate records of their income and expenditure usually succeed in managing their finances.

Every family member should understand the household's income and expenses. Only then can a proper budget be created.

In some families, even if multiple people earn, only one person contributes to expenses. For example if one person earns Rs. 10 and another earns Rs. 5, but the second person spends solely on personal needs, the household income is effectively just Rs. 10. In such cases, saving becomes difficult. True family income is the combined income, and

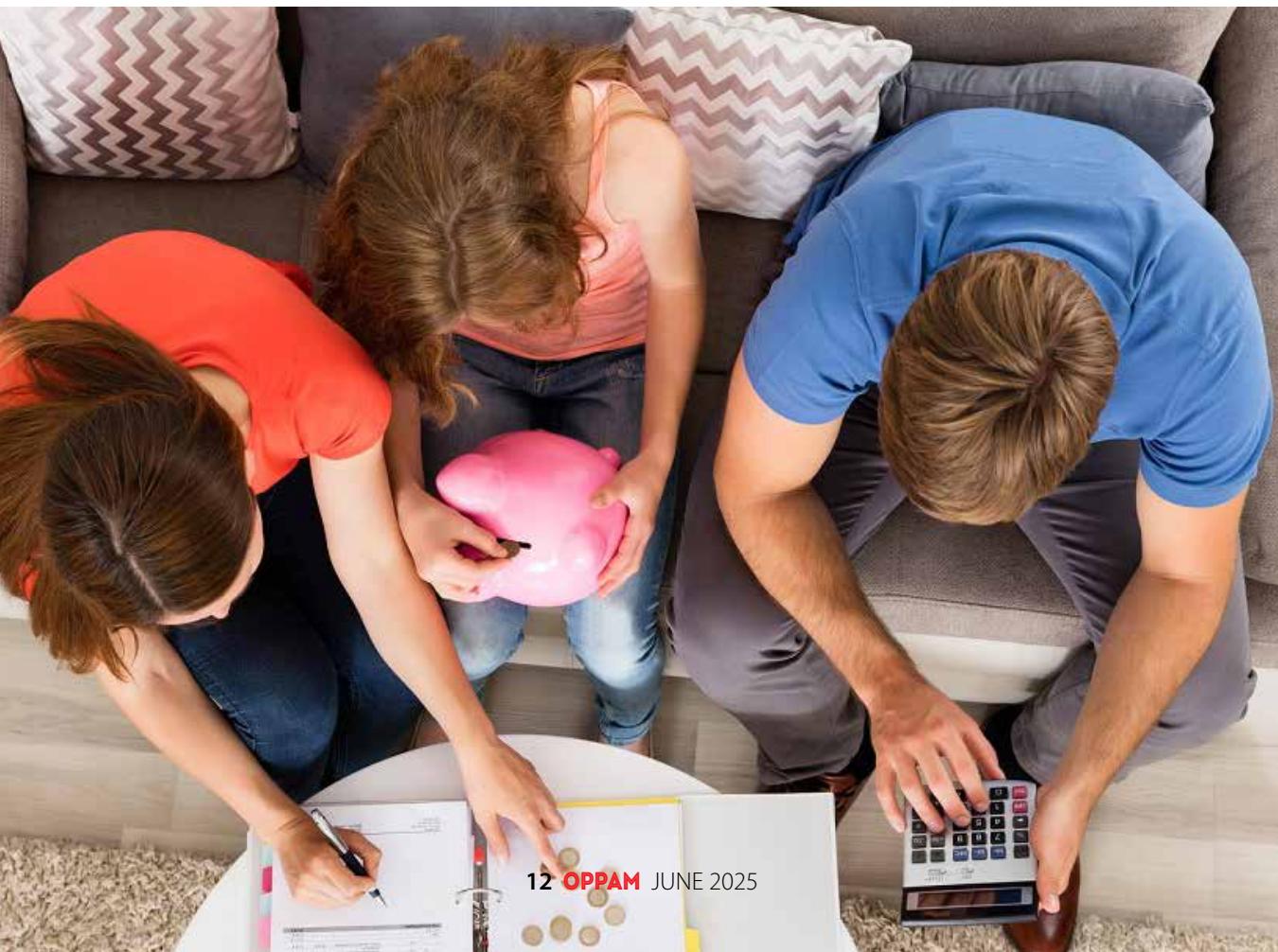
when all contribute everyone benefits equally and saving becomes possible.

### **Dependence on Credit Cards**

A friend once shared that he was the only one in his office without a credit card. While credit cards offer convenience over-reliance can lead to growing debt and zero savings. High interest rates and emotional stress are common consequences. It is wise to remember that the money saved should not be lost to interest payments due to careless credit card use.

### **Lack of an Emergency Fund**

Many ignore the importance of an emergency fund. In families with elderly parents or small children, hospital expenses can arise unexpectedly. Most



people manage such situations by borrowing. Since this borrowed money has to be repaid, these emergency expenses later lead to financial strain and disrupt the family's financial rhythm.

To avoid this, it's essential to set aside a small amount every month for an emergency fund. Many of us become debt-ridden simply because we don't have emergency savings.

### **Not Using Mutual Funds**

Mutual funds are becoming more popular today. However, many ordi-

nary people don't have a good understanding of their benefits. Gaining knowledge about mutual funds and investing in them can be an effective way to build savings.

### **Lack of Insurance Protection**

Proper insurance coverage-whether health or life-can protect us from falling into debt. It helps ensure that hard-earned savings aren't wiped out by unexpected events. Getting the right insurance plan is a wise step toward financial security.



# Comfort Zone

Recently I came across a definition of the term 'comfort zone.' It described it as wasteland-a barren field. A place of stagnation. A place where growth is stunted. That's what a comfort zone is. Wherever in this world people have succeeded and achieved

great things, they were all those who broke out of their comfort zones. They were the ones who stepped out of it with courage.

In forests the thick branches of large trees often fall over smaller plants. As a result, those small plants don't get



enough sunlight. And naturally they don't grow the way they are meant to. So what does a good gardener do if he wants these small plants to grow and thrive? He cuts off the overhanging branches of the big tree. He clears the way, loosens the soil, waters them, and adds fertilizer.

While loosening the soil, some well-established roots may get disturbed. The soil that felt so secure gets shaken. That's when the plant feels the urge to survive, to stand firm. It begins its journey toward growth by absorbing water and nutrients again-this time, stronger and more aware.

This is exactly what must happen in our lives too.

There may be towering structures over our lives-home, parents, workplace, and many such comforts. Staying under their shade feels good. There are no disturbances or difficulties. But be-

cause of that, we don't grow.

Some people shrink themselves under the banner of institutions. Some institutions mold people into a particular shape. There are those who are known only because of the place they worked. After spending the best part of their lives serving that institution, they walk out one day with nothing. They leave without ever being able to establish an identity of their own.

If a person wants to be known for their own abilities, if they want to pursue their dreams, goals, and desires, they need to cut away the overhanging branches above them and step out.

But stepping out of the comfort zone is not easy-and surviving outside it is even harder. Still, if one truly wants to succeed in life and express their abilities, there's no choice but to leave the comfort zone-that barren wasteland-behind.



# The Language of Love



**D**oes love have a language? Absolutely. Many of the discomforts and unrests in relationships arise because this language is either not understood or not recognized.

## Keep Your Word

Keeping promises is a clear sign of love. Many people make promises, but fail to keep them either because they are uncertain themselves or because they don't take their words seriously. This weakens and complicates relationships.

If you've given your word, be willing

to keep it-do whatever it takes to fulfill it. That is why it is often said: don't make promises in haste.

## Spend Time Together

Whether in a marital relationship, a friendship, or a family bond, spending time together is essential. Time is the greatest gift one can give another. You can't buy it, but you can find it-if you care enough.

The time you find and spend with someone is a proof of your love. There are parents who long to spend time

with their children. Couples who wish to make the moments they meet more joyful. Friends who want to reconnect after a long time. If you love someone, spend time with them. Every moment spent for another becomes a mark of the love you hold for them.

### **Give Gifts**

Spending time and keeping promises might still not be understood as love by some people. For those, gifts become a way to communicate love. Gifts are symbols of affection. Whether on special occasions or not give as per your ability. However, don't misunderstand that gifts alone define love.

### **Help Each Other**

Being ready to help someone- especially in critical times or by under-

standing their situation-is another expression of love. In a marriage, it might mean sharing household responsibilities. In friendships, it could mean helping financially or emotionally.

Backing away when someone truly needs help is a clear sign that love may be missing.

Not standing by someone during times of hardship-whether you're a spouse or a friend-is strong evidence that love was never truly present.

### **We touch those we love**

Nothing expresses love more deeply than touch. So don't hold back. Touch those you love-let them feel your love in that touch. Let your touch speak for your heart.



# Learn to Be Silent



Only human beings have the ability to speak. It is through speech that we understand one another, comfort others, and express our hearts. There have been times in life where not speaking has caused us losses, yes- but there are also moments when talking too much does more harm than good. Indeed, in some situations, silence is better.

## When to Stay Silent

Imagine you are in a group of four or five people discussing something

serious. Even if you have an opinion or a clear perspective, unless someone asks for your view, refrain from jumping in. In such a case, your silence speaks more wisely than your words. But if someone directly asks you, then don't hesitate to speak.

## In Moments of Misunderstanding or Conflict

Everyone makes mistakes or is misunderstood at times. The instinctive response is to justify ourselves. But until you have complete clarity about another-

er person, avoid reaching conclusions.

Refrain from judgmental statements. Instead of soothing your words might hurt. And if a word seems like it could cause pain, don't say it.

### **Avoid Pointless Arguments**

Stay away from unproductive debates. They can destroy relationships. We often say the worst things when we are in uncomfortable situations. That is when all the negativity inside us spills out. If you feel emotionally overwhelmed, be consciously silent.

Sometimes others might even try to provoke you intentionally-by making false accusations or manipulating situ-

ations.

Recognize this, and remain silent. Staying silent in the face of provocation is a sign of inner strength.

### **When Words Lose Their Worth**

You might repeatedly advise someone-'Don't do this,' 'This isn't good for you.' But if they continually ignore you, stop advising. Your words matter only to those who respect them. If someone doesn't value your input, it is a reflection of how little they value you.

Some people don't want advice, direction, or even opinions. They believe only they are right. Leave such people to their own ways-they are responsible for



their actions.

### **When You Feel Like Over Sharing**

There are moments when you feel inclined to open your heart fully—especially with certain people. You may want to lay your past bare. But be cautious. Choose your words with care, and don't say something you'll regret later.

### **When Others Are Hurting**

When someone is going through an emotionally heavy time avoid speaking unnecessarily. We may not fully understand their pain or thoughts. In such moments, silence is more appropriate than speech.

### **When Your Mind Is Troubled**

Sometimes your mind is disturbed, but you are being asked to make decisions or give opinions.

At such times you may not know the right thing to say.

Say instead: 'My mind is not calm right now. I would prefer not to speak at this moment.'

The value of such silence will be understood later.

Speaking, justifying, arguing, debating, imposing decisions—these are all natural. But if these don't benefit you or anyone else, stay silent.

Silence too is an art—learn it.



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