

Random Thoughts: I wrote this piece to share some of my personal thoughts on various issues that surround our daily lives.

Global Economic Crises: A lot can be said about this but just not enough to solve it. Initially it came as a warning but we were all too indulge in procuring our personal wealth that we cared the least about the problem that was heading towards us. It came as a lightning, struck our economies, suppressed our global system and promised to return if we refuse to change, act in a manner that may benefit all rather than hurt many. We are all recovering from this painful experience trying to recoup our economic system that may prove to be more successful than ever before. some of us may have been hurt far more than others but nothing can be said about what may happen in the near future.

We sit and complain about things but most of the times fail to deliver a possible solution to a problem. we have complained more about the "Economic Virus" rather than find a cure to this disease. John McCain's economic Adviser Phil Gramm called the United States "a nation of whiners" for which he was ridiculed by President Obama for making such comments about the economy. 'Hate it or Like it' but on a global scale it applies to every nation. As I mentioned earlier that our complain list exceeds far more than our recommendations and advice. I say that It is not always bad to complain about things/system as long as you put it all together to create a feasible solution. If we all were to keep our problems to ourselves and stop critiquing we will never be able to overcome our troubles.

From the crash of the Wall Street in 2008 to the downfall of the real estate market, a number of reasons were produced that discussed the downfall of the world economy. some of issues that were pointed out were excessive loan distribution, mortgages, subprime lending, misuse of credit cards etc. consequently failing to return borrowed money. The question that comes to my mind is 'if money was being redistributed then how come there is no more money?'. The answer is simple, there is more money on numbers than there is in our pockets. To understand the real worth of money i recommend you to check out the animated documentary called [money as debt](#).

Alot can be said about problems but its time for me to propose a personal solution. As individuals we need to learn to be wise when consuming our wealth. 'What can we do as a Individuals to help sustain a stable economy?'. We need to overcome our Greed to possess the best commodities that are around us. Over luxury needs to demolished, simply because we just dont know "How Much" is "Enough". One of the basic lessons taught in a Micro Economics class is about 'Choice'. We are told that as individuals choice is good for us. It gives us the liberty to obtain and consume goods that suit our taste. "Have you ever walked into the Tie section of a clothing store like J C Penny just to realize that they have over 2000 Ties to choose from?". We just dont know when is too much 'Choice' not good for us.

We need to learn to limit the standard of our luxuries. lets take cars for instance. Porshe Cayenne, a very popular SUV driven all around the world. You may have seen quite a few on the road with different editions like "S", "GTS", "Turbo", "Turbo S" and so on. On visiting their [webpage](#) you would realize that they have 7+ versions of the same car where the price ranges from \$45000 to an enormous amount \$124,800 with a top speed of 174mph reaching 0-60mph in 4.7s compared with the top speed of 141mph with 0-60mph in 7.5s of the base model, the same price that can buy you 2 base model Porshe Cayenne. In every edition the 0-60mph milestone just saves an extra second in your life while shedding another \$15K - \$20K. It comes to my mind that 'does it really matter? Do you really need that 'GTS Turbo S PD Edition 3' or AMG/BRABUS jargon engraved on the back of your car just to satisfy your desires? Are you really going to make use of that extra bit of feature that doubles the cost of the commodity? The simple reply that some may give is that if we

have the resources to spend it all then why not buy the best. what we fail to realize is that we live in a society where greed & selfishness has become a part of our personality. we maintain our lifestyle based on social acceptance rather than our financial capabilities massacred by the materialism ever present in our society. Every country needs to put a ceiling on the import of luxury items in order to control the spending of a consumer. lets take cars for an example. If a country were to ban the import of over priced Mercedes like CL 500 or high end S CLASS S55 AMG, then you are limiting individual expenditures and the consumer may know that most luxurious Mercedes that he/she could buy would be an S 500.

It is hard to define luxury and the difference between need & desire. What may be a need for one may be a desire for another. for some owning a Mercedes is a desire but for others owning a car itself is a desire. We dont know where the cut off lies but it is important to take an early start.

Prophet Muhammed (P.B.U.H) was once reported to have said "If a man had a valley of Gold, he would desire for another, for nothing would fill his mouth except the dirt of his grave".

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We just dont know what is 'Enough' for us

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