



FORMING RESPONSIBLE LEADERS
Volume 5 Issue 5

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Prudent Living - Balancing Frugality with Health

St. Ignatius of Loyola's Letter : On Frugality in Meals

This is a letter he wrote To Father Adrian Adriaenssens, on May 12 in 1556 from Rome

Adriaenssens was a native of Antwerp , having been born there in 1520. He became a Jesuit at Louvain in 1545, and after ordination in Cologne (1548), spent several months (late 1548-March 1549) in Rome. Upon his return to his homeland he became rector at Louvain and died there on October 18, 1580. Adrian Adriaenssens¹ was rector of the college in Louvain. Since that community was composed of people of different nations, who were accustomed to different types of food, Adriaenssens wrote to Ignatius, in a letter no longer extant, to ask his opinion on the quality of the meals that should be served in the community. Ignatius proposes that the meals be frugal, and that the food served be that which is ordinary in that locale and easily obtainable. While Ignatius writes this for those who enjoy good health, he at the same time insists that those who are ill should receive all that they need, and any extras that the physician may prescribe for them. That Ignatius is emphatic with regard to special treatment for the sick, may indicate that the rector might have been a bit too strict with them.² Ignatius' letter was written in Latin [Ep. 11:374-375].

St. Ignatius writes: I praise your thriftiness and economy and your doing your best to give a good example in all that concerns food. I do not think it is good, however, to withhold what the physician thinks is necessary for the recovery or the preservation of health, though he too ought to keep our poverty in mind. This much in general. It is good, moreover, to get accustomed to the more common and more easily obtainable food and drink, especially if one enjoys good health, and it is quite in keeping with reason and our Institute, which directs that Ours make use of those foods that are common and ordinary.

The letter's underlying meaning is a guide for striking a balance between the need for health care and frugal living. It actively encourages people to set a good example and become used to utilizing everyday meals, which is in line with the guidelines given forth by the saint's governing order. St. Ignatius strongly praises economy and simplicity in diet. Health, even when pursued with awareness of one's poverty (or limited means), ultimately takes precedence over strict economy. This means that this commitment to frugality must not override the medical necessity of receiving food or drink prescribed by a physician for recovery or health preservation.

St. Ignatius of Loyola's letter to Rector Adrian Adriaenssens teaches a great lesson about daily living, addressing the universal challenge of managing shared resources within a diverse community. For today's leader, it is all about how to manage resources, like money and supplies, for a group of people. The letter shows how to save money while also being kind and caring to your team. This is a challenge that leaders still face every day as they try to take care of their employees, stick to a budget, and do the right thing. The letter is a mirror of the complex decisions modern leaders face daily in promoting employee welfare, maintaining fiscal discipline, and making ethical choices.

At the heart of Ignatius's advice is a call for simplicity and mindful spending, particularly concerning food and budgeting.

He says - Care should also be taken that what is merely superfluous should not be allowed to slip in under the guise of necessity, and things that merely cater to the senses as conducive to health, thus turning a praiseworthy practice into an abuse. Should be it contrary to edification to take some of these extras in public, as those foods that have been ordered by the physician as necessary, see that they are then taken in private. In a word, all that is needed for health should be provided, but without scandal. This is what may be said in general, and prudence will make the application in particular cases. Decide what is to be done in each case after weighing all the circumstances.

He champions a principle for modern local sourcing and contextual adaptation, urging the use of what is common, affordable, and locally available. He warned against buying expensive, imported foods and drinks because they cost more and don't really help people spiritually. When special exceptions are needed, like for someone who is sick, Ignatius recommends they be handled with discretion to avoid creating perceptions of favoritism or inequality. *"It's totally fine if not everyone at the same table eats the exact same thing,"* he notes, *but suggests that special accommodations could be made privately "so it doesn't cause gossip or misunderstanding."* This practice of managing exceptions discreetly is a powerful tool for preserving workplace harmony and morale, keeping the team happy and working well together.

While Ignatius commends Rector Adriaenssens for his financial prudence, he cautions against a rigidity that could harm the well-being of his community members. In today's contemporary management terms, he says that saving money should never be more important than your team's well-being. A good organization needs to balance saving money with caring for its people. He believed that real efficiency happens when you are also empathetic. This is a good lesson for anyone who wants to be a more human-focused leader.

He specifically mentioned three men who were in poor health, Adrian Witte, Bernard, and Pedro de Ribadeneira, and said they needed to be taken care of. His logic is clear: a healthy team is a productive team. He explained that if people take care of their health, they will have the energy to do good work for others. But if they get sick, they won't be able to help anyone. This underscores a foundational modern management and HR principle: investing in employee health is essential for sustained productivity, commitment, and quality of service and investing in your employees' health helps them stay productive and committed to their work. He states, *"Honestly, I'd rather see people doing hard work for God with enough strength and comfort, than saving resources just so others can live a little fancier."*

Dr A Pappurajan
Associate Professor, JIM

Anand's Mandate for Fire Safety-First Businesses

For this month's insightful sharing, JIM spoke with Mr Anand, a dedicated fire safety expert and founder of Alexa Safety Solutions in Tiruchirappalli, Tamil Nadu. With over 25 years of experience in the fire safety industry, Anand has committed his career to not only providing safety equipment but also educating individuals and organisations about the importance of fire safety.



Mr. Anand
Alexa Safety Solutions

Anand's journey into the fire safety field was ignited by a personal experience, a life-changing bike accident that made him realize the critical need for safety awareness. After recovering from his injuries, he shifted his focus from merely selling fire safety products to educating people on how to use them effectively. He has trained over 20,000 individuals across 400 programs, emphasizing that understanding how to operate safety equipment can save lives.

During our conversation, Anand shared insights on the common misconceptions surrounding fire safety. He pointed out that many people believe having a fire extinguisher on the wall is sufficient, but true safety comes from knowing how to use these tools when it matters most. To combat this mindset, he runs awareness programs and live demonstrations, particularly in India, where fire safety education is often lacking.

Anand also discussed the technological advancements in the fire safety industry. He highlighted the evolution of eco-friendly extinguishers and smart detection systems, which are making it easier for individuals and businesses to protect themselves from potential fire hazards.

For aspiring entrepreneurs and business leaders, Anand emphasized the importance of prioritising safety and education in their operations. He stated, *"Understanding fire safety is not just about compliance; it's about protecting lives and properties."* His dedication to fire safety and his mission to educate others are truly inspiring, making anyone interested in this field a valuable contributor to a safer community.

Interviewed by
Hasini S
25PBA232

The Consumption-Driven Market Rally

Indian economy continues to showcase strong, broad growth across digital, manufacturing, renewable and financial sectors. As November 2025 unfolds, India's economy resonates with a powerful symphony of growth, supported by Big Data, policy reforms, and consumer confidence, the nation's performance underscores stability, sustainability, and innovation.

India's Digi payment ecosystem reached new heights, with UPI transactions surging 35% y-o-y to 106 billion in the first half of 2025, which is valued at ₹143.34 L crore. Person-to-merchant payments grew 37% to 67.01 billion, while the QR network doubled to 678 million.

The digital payments now represent 99% of transactions, making India the world's largest digital finance network. By connecting with the manufacturing sector, it remained resilient, with the PMI rising to 58.4 in October 2025, its two-month high and <57 for six consecutive months. GST 2.0 reforms have been simplified into slabs of 0%, 5%, 18%, and 40% which reduced costs and boosted optimism. Apart from tariff challenges, India's manufacturing base shows strong domestic momentum.



The manufacturing sector has also demonstrated remarkable resilience, with the PMI consistently staying <57 for six consecutive months, reaching a two-month high of 59 in October. This very fast activity has been significantly bolstered by the transformation of GST 2.0 reforms, which simplified the slabs. This has effectively reduced the price and injected renewed optimism into the industrial landscape. Echoing this, dynamism, the electric vehicle (EV) market has more than doubled its sales in the first half of FY2026, already achieving 86% of the pre-fiscal year's total. Passenger EV share has climbed to 5% with October witnessing over two lakh registrations, setting India on track to surpass a 7% market share by year-end. This green revolution is further amplified by record-setting achievements in renewable energy, with solar output up 25% and wind up 29% collectively cutting 24 million tonnes of carbon dioxide emissions.

Indian added an impressive 34 GW of renewables in just nine months, reaching a colossal 24.73 GW capacity by September, showcasing a steady commitment to a sustainable future. Since this month is also the festive season, there has been an extraordinary surge in consumer spending, particularly in the auto market. Navaratri 2025 recorded a remarkable 34% Y-O-Y growth, with over 1 lakh vehicles delivered on Dhanteras alone, generating sales worth ₹8,000 – 8,500 crore. Major players like Maruti Suzuki, Tata Motors, and Hyundai all reported significant growth, propelled by the attractive cost cuts post-GST 2.0. This buoyant domestic consumption, coupled with enhanced compliance, has also propelled GST collections to new heights, reaching ₹1,89,017 crore in the month of September 2025, a 9.1% increase.

India's attractiveness as a global investment destination continues to strengthen, with cumulative FDI inflows crossing an astonishing \$1 trillion since 2000. Financial year 2025 saw a 13% increase in inflows, with manufacturing attracting nearly half of these investments, predominantly from the U.S. and Singapore. This massive influx of capital translates directly into job creation, with employment rising to 64.33 crore in 2023-24, adding 16 crore jobs, while the unemployment rate has fallen to a reassuring 5.1% in August 2025.

Even against global funding volatility, the vibrant startup ecosystem of India added six new unicorns in October, taking the total to an impressive 125. While funding saw a moderate decline in Q3, AI- led startups captured 60% of investor interest-a sign that this was a strategic decline. It, therefore, turns out to be an economic story of India in November 2025 with a powerful narrative of balanced transformation on the fronts of digital expansion, industrial resurgence, green progress, strong employment, and stable prices. With record-high FDI, record-low inflation, and surging domestic activity, India confidently stands on the cusp of 2026, poised for even greater momentum and massive global confidence.



Easwari S
25PBA125

Focus on the Present – Mistaken?

The myth is that living in the now means maximizing immediate satisfaction, often by choosing quick profit or instant comfort. We use this dangerous philosophy to justify trashing our long-term health, environmental, or financial security, simply to make the next three months look good. This short-sightedness is an addiction to the fleeting, ignoring the inevitable arrival of the future. Every deferred problem, every cut corner, and every environmental compromise is a debt note you sign in the present, payable by your future self and the generations that follow.

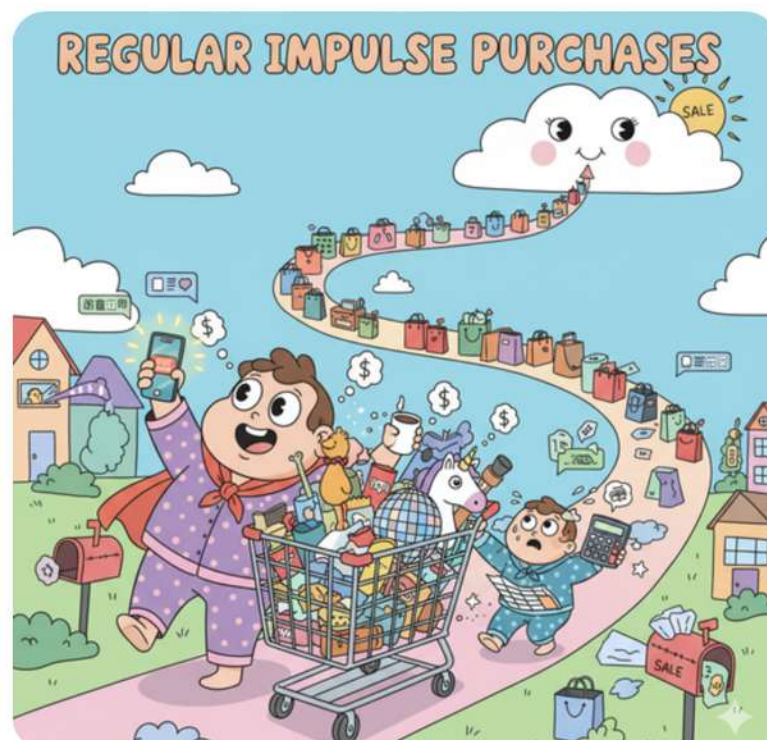


But true focus on the present is not about avoiding consequence; it's about conscious awareness of the ripples our actions cause. The present moment is the only moment you have the power to act. If you pollute this moment with short-sighted decisions, the future is not something you merely inherit, it's something you have already created and guaranteed. "We trade sustainable prosperity for temporary euphoria, driven by a fear of inconvenience today". The most responsible way to honor the present is to make it a sturdy, ethical foundation for the future you and everyone else will eventually inhabit. So, *What small, responsible sacrifice are you willing to make today to stop mortgaging your own tomorrow?*

Write to us what you think @jimconnect@jim.ac.in



RETAIL RHYTHM



Beyond the Snapshots

Edwin Land wasn't just a man of science he was a dreamer who believed light itself held secrets waiting to be unlocked. As a boy in Bridgeport, Connecticut, he wasn't content with toys; his playground was mirrors, shadows, and reflections. Where others saw ordinary beams of light, Land saw possibility. That restless curiosity shaped his entire life.

He walked into Harvard to study chemistry, but his imagination couldn't be contained by classrooms and chalkboards. He left without a degree, not because he lacked ability, but because the traditional path couldn't keep up with his vision. He wanted to, not just learn but discover and so he did.



His early experiments gave birth to the polarizing filter a piece of science that quietly touched everyday life: sunglasses that shielded our eyes, cameras that captured sharper images, even military tools that saved lives in the dark. It was a simple invention with extraordinary ripple effects.

But Land's real magic came in 1947. He gave the world the Polaroid Land Camera, the first instant camera. After Land, memories became immediate - a wedding kiss, a child's laughter, a family reunion captured and held in your hands. What looked like a trick of magic was really a man's belief that science should bring us closer to each other.

Unlike most business leaders, Land never chased money for its own sake. To him, business was a canvas where ideas could breathe. He built Polaroid into one of the most admired companies of its time, not with boardroom politics, but with a simple guiding philosophy: **“Don't undertake a project unless it is manifestly important and nearly impossible”**.

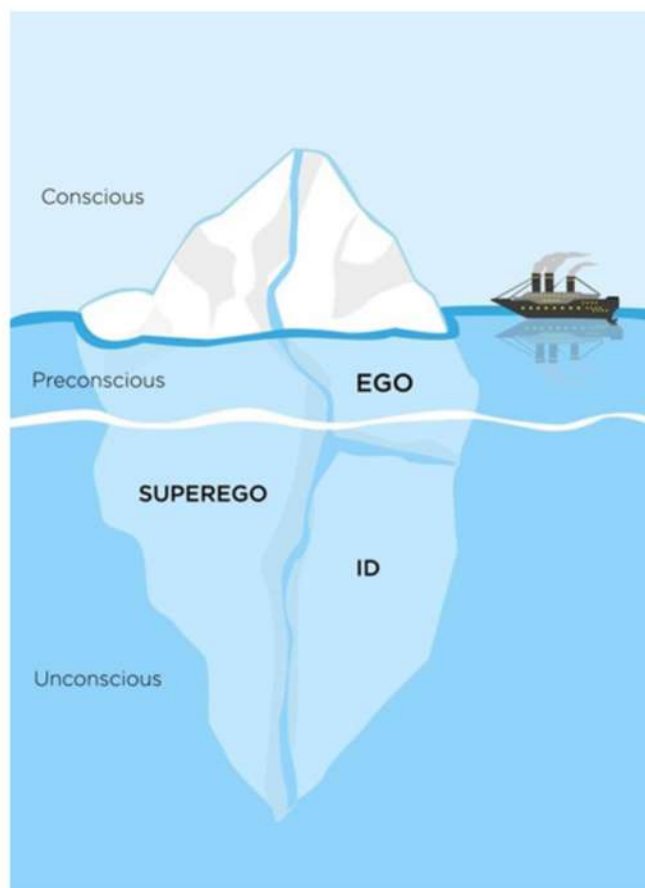
The digital photography revolution dimmed Polaroid's light, and Land quietly stepped aside. His name faded, eclipsed by rising stars like Steve Jobs and Bill Gates. Yet, Jobs himself openly admitted that Edwin Land was his greatest inspiration, the man who proved that technology isn't just about circuits, but about connection, beauty, and human need. Land held over 500 patents, but his true legacy wasn't paperwork or profit. His legacy lives on every time we take out our phones to snap a picture that instantly captures memory. His gift to the world. Edwin Land wasn't just an inventor he was a magician of light, a poet of memory, and a man who taught us that the greatest innovation is not in what we make but in how it makes us feel.

Kevin David Sajeepan
25PBA210

Power of Your Subconscious Mind – Joseph Murphy

Joseph Murphy's seminal work, **The Power of Your Subconscious Mind**, offers MBA students and seasoned leaders a guide not merely to tactical execution, but to fundamental mind-set management. The core message is that the subconscious mind executes whatever the conscious mind accepts as true, translating directly into principles of leadership, innovation, and resilience. This book moves beyond standard business literature by focusing on the inner game of success, arguing that external achievements are mirrored by internal beliefs.

The Power of Your Subconscious Mind by Dr Joseph Murphy is a very inspiring book that talks about how our thoughts and beliefs can shape our lives. The book teaches that our mind has two parts, the conscious mind and the subconscious mind. The conscious mind thinks and reasons, while the subconscious mind listens and acts based on what we believe and feel. Dr Murphy says that if we fill our minds with good thoughts, hope and faith, we can bring health, happiness and success into our lives.



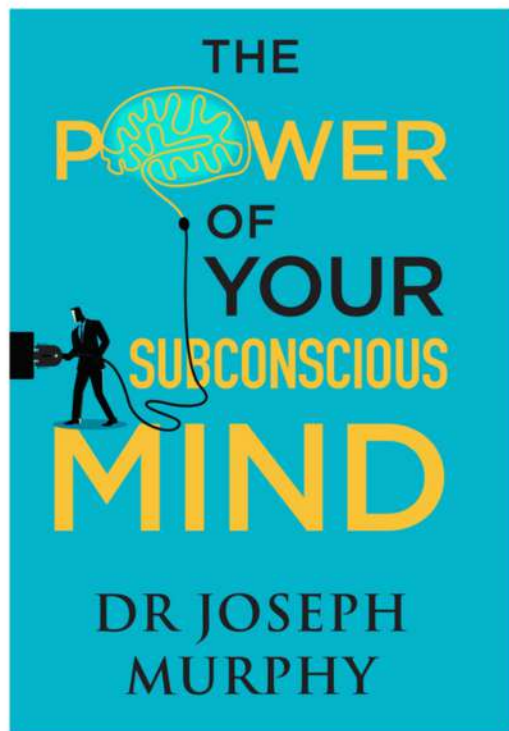
The main idea of the book is that whatever we believe deeply becomes true for us. The subconscious mind does not question or argue, it simply accepts what we tell it. This means that when we keep thinking negative things, we attract more problems, and when we focus on positive things, we attract good results. The author calls this the law of belief. He explains that the subconscious mind is always working, even when we sleep, and that it can bring answers and ideas if we learn to use it correctly.

Dr Murphy's writing is simple and easy to follow. He mixes spiritual wisdom with examples from daily life. He tells many real stories about people who used the power of their subconscious mind to heal diseases, find better jobs, or change their bad habits.

It shows that miracles can happen when we think right and have strong faith. His language is clear, and his examples make the lessons easy to understand and apply. The book gives many useful ideas that anyone can try. It teaches that we can speak to our subconscious mind through prayer, imagination, and positive words.

If we keep saying kind and strong thoughts like “I am healthy” or “I am confident,” our mind will start to believe them and turn them into reality. The author also says that before sleeping we can tell our subconscious what we want to happen, and it will start working on it while we rest. These simple habits can bring peace, confidence and new opportunities in life.

Reading this book feels like talking to a wise teacher who helps us understand ourselves better. It encourages readers to look inside, not outside, for happiness and success. It reminds us that we are the creators of our own lives and that we can change our future by changing our thoughts. For an MBA student, the primary relevance lies in overcoming limiting beliefs. Many students face anxiety, self-doubt, or "imposter syndrome" when contemplating high-level careers. Murphy provides techniques like visualization and affirmative prayer to consciously impress desired outcomes such as confidence in presenting, scoring high in finance, or securing a coveted job into the subconscious. By consistently seeing themselves as successful, capable leaders, they reprogram the foundational mental barriers that statistics and competitive pressures often create.



For the business leader, the book offers a powerful tool for strategic decision-making and fostering a culture of innovation. A leader's pervasive thought patterns, often unconscious, determine their leadership style and organizational culture. If a CEO habitually fears failure, that subconscious belief will manifest as risk aversion, hindering necessary innovation. Conversely, by mentally rehearsing successful, ambitious outcomes and affirming clarity and abundance, the leader trains their deeper mind to find creative solutions and maintain resilience in the face of market setbacks. This intentional mental programming is critical for building a confident, forward-thinking team and navigating complex, high-stress environments.

Ultimately, Murphy teaches that success isn't just about maximizing resources or analyzing spreadsheets; it's about mastering the mind that does the analyzing. The ability to control internal dialogue, remain calm under pressure, and project a strong belief in a positive future is the true competitive edge in leadership.

Book Reviewed by
Godwin Ginus A
25PBA223

"Upskilling for Better Work Ethics" an orientation program for JIM staff, was successfully conducted at St. Joseph's Institute of Management (JIM) on October 27. The day-long program, led by Resource Person Fr. G. Tamil Selvam, OFM Cap, focused on enhancing professional conduct and teamwork. The agenda comprised three core sessions that included knowing yourself to understand the fellow staff member, thus emphasizing learning with a call to celebrate unity in diversity.



A two-day Faculty Development Program (FDP), titled "Transforming MBA Classrooms through Technology & Research," was held in XIM University New Campus, Bhubaneswar, Orissa from October 29 to 30 for the faculty of JIM. The program was curated to equip the educators with advanced skills for classroom innovation and research. The sessions focused heavily on reimagining pedagogical approaches, Design Thinking, Academia-Industry Synergies and Funding Pathways for greater impact. Developing Research Mindsets & Teaching Through Cases was the key takeaway session. The Faculty also had a leisure visit to Konark Sun Temple at the culmination of the trip.



திருக்குறள்

குறள் 616

முயற்சி திருவினை ஆக்கும் முயற்றின்மை
இன்மை புகுத்தி விடும்.

முயற்சி செல்வத்தைச் சேர்க்கும்; முயலாமல்
இருப்பது வறுமைக்குள் சேர்ந்து விடும்.

TRANSLATION

*Effort brings fortune's sure increase,
Its absence brings to nothingness.*

EXPLANATION

Labor will produce wealth;
idleness will bring poverty.

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