

I take the dust of the feet of Your saints

*I take the dust of the feet of Your saints,
and place it upon my forehead
With the hope that I merge – dust with this dust,
and toward immortality tread.*

*Your saints are accessible to those fortunate ones
Who life after life praise and follow You
They praised the Divine with all their heart
And were bathed in those Divine hues.*

*Who can sing the glory of Thy saints?
Only those with knowledge can perceive
When that same divinity is experienced within
Then only can that devotee believe.*

*I am foolish – unlearned and small,
yet a fortunate recipient of Thy Benediction
That these ears ever partake of the wisdom that flows,
from the lips of Your Beloved One.*

*This knowledge will become efficacious only when
I can experience all it contains...
Only then will this path towards the divine
Become possible to traverse and obtain.*



संत चरण की धूलि जो

सन्त चरण की धूलि जो, सीस चढ़ाऊँ मैं।
धूलि में जा धूलि मिले, फिर अमर हो जाऊँ मैं॥

सन्त बड़भागी को मिलें, जो जन्म जन्म गुण गाए।
गुण गाए मन राम का, और राममय हो जाये॥

सन्त की महिमा कौन कहे, कोई ज्ञानी हो तो गा पाये।
ज्ञान का अनुभव हो तो ही, सन्त के दर्शन पाये॥

मैं अल्पबुद्धि हूँ मूढ़मति, क्या सन्तन् की मैं कहूँ।
इतना ही बहुभाग्य मेरा, सन्तन का नित्य ही श्रवण करूँ॥

इस ज्ञान को ज्ञान तभी मानूँ, जब सब अनुभव हो जाये।
राम धाम का गहन पथ, अनुसरण सम्भव हो जाये॥

(अर्पणा प्रार्थना शास्त्र १, न. १८३ - ३०.१०. १९५९)

*“The mind
can be your friend or your foe.
Your happiness or unhappiness
depends on the state of your mind.”*

~ Ma

The writing on the cover is in Ma's own hand.

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*Note: Views represented in this journal reflect the understanding of individual contributors.
Most articles are based on 'Satsangs' given by Param Pujya Ma in answer to seekers' questions.*

*Published by Mr. Harishwar Dayal for Arpana Trust, Madhuban, Karnal, Haryana on 26th August 2014
Printed at Sona Printers Pvt.Ltd., F-86/1 Okhla Industrial Area, Phase I, New Delhi 110020*

A Relationship Most Sacred

ABHA BHANDARI



The Guru is the 'dispeller of darkness'.... A true Guru is one, who, in his attainment of Self mastery, has realized his identity with the Omnipresent Spirit. Such a One is uniquely qualified to lead the seeker of spirituality on his or her inward journey towards realization of the Truth.

"The blind cannot lead the blind"...Therefore, only one who has understood and experienced the Truth can rightly share his experience with others. To regain one's identification with the True Self, one is greatly facilitated by proximity to a true Guru... a Master who is infinitely compassionate, and who in His or Her utter identification with the disciple, bestows an understanding of the true nature of Reality and the Self. One who inheres complete faith in the Guru, will, inevitably become like the Guru, because the true Guru will necessary make every endeavour to elevate the disciple to his own level of realization.

The relationship between the Guru and the spiritual seeker is the highest expression of friendship and unconditional love and wisdom. It is indeed the most sacred of all relationships and the most vital. One needs a good teacher for every subject one seeks to learn... how much more does one need an experienced Soul to lead one towards the Ultimate Purpose of life!

We, who move blindly through the crooked pathways of life, stumbling and groping... endeavouring to find our way, desperately need the help of someone who has the vision of Reality. To follow one who is enlightened, is the only way out of the mire of the mind as it struggles to find rest in the midst of this worldly chaos.

The Guru comes in answer to a seeker's searing desire to attain freedom from the material and gain entrance into the realm of the Spiritual. This intense desire, coupled by an equally sincere invocation, ensures the advent of the Guru into one's life. When the heart constantly cries for the Truth, for peace and for happiness, the compassionate Supreme Being sends That Sadguru to guide the bleeding soul.

Param Pujya Ma, in the flow of her 'meditations' describes this process thus...

*The auspicious advent of the true Master
is the first dawn of Supreme Grace
The Guru reveals the first glimpse
of the Atma's divine face.*

*With a heart brimming with love,
when the devotee calls to his Lord in plea,
The Lord Himself dons the Master's form
and comes before His devotee.*

*The true Guru Himself embodies
the Lord's Grace sublime...
The aspirant discovers in his Master,
a vision of his cherished aspiration Divine.*

*When the aspirant first beholds his Sadguru,
his head bows in humility sweet...
Each pore of his body instantly
is laid at his Master's feet.*

*In the mirror of the Guru's heart
the aspirant perceives his true entity
In that eternal flow of love
he loses his very entity.*

*That Master carries the authority
of the Atma's Supreme Presence
His inner Self eternally resides
in That Indestructible Essence.*

A Sadguru is not one who has merely accumulated knowledge of the Scriptures... nor one who assumes the position of a 'teacher' but One Who is God realized and Whose life mirrors the Divinity He represents. Jesus said "Whosoever shall receive me, receiveth not me, but Him that sent me..."

In the first shloka of the 'Kathopanishad – What after Death?' Ma has defined the Guru. She explains, 'The Guru, is the humblest of the humble He is absolute humility, absolute beauty, absolute divinity , and absolute compassion. He is a repository of wisdom. This wisdom enables absolute identification which enables the Guru to come to the level of the 'child' whenever required. He has the ability to rise even from his Inner Essence and abide in an external manifestation for the benefit of the shishya. His life is a living proof of the Scriptures he 'teaches' through Word and precept. He is also thunder at the same time. He has to fight the negativity and the superimpositions of the shishya, as these are the impediments in the way of the self realization of the Shishya. This tantamount to often rubbing the ego of the shishya on the wrong side! This can result in extreme emotional outbursts on the part of the shishya. The Guru will therefore constantly need protection from the emotional outbursts and onslaughts of the ego of the shishya! Yet, the Guru is absolute egolessness without any desire for personal personality establishment.'

'Tween my Guru and my Govinda
There is no essential disparity..
The Atma and my Guru are one
There is only similarity.

The Guru Divine is the Supreme gift
of devotional love and yearning
A cherished boon of the Lord Himself
to whom I am constantly turning...

The moment the Guru's grace descends
That Supreme Essence you can know...
Even a glimpse of Him can reveal
Truth's first inward glow.

For His very presence shall endow
the attribute of introspection
And then the seeker with faith can absorb
the Master's every interjection!

The seeker's enquiry shall then expand
as the sadhak's practice great speed attains
Such is the miracle of the Guru's Grace
his spiritual thirst a tempo gains...

From outside, that compassionate Master
turns the seeker to introspect and enquire
Then, sitting within the aspirant's heart
He guides every thought and desire.

Without the aspirant's conscious knowledge,
The Master directs him towards his goal
He ignites faith in his disciple's heart
in an inconspicuous role.

The true Guru has no desire to place himself in the hearts of others, but rather to awaken them to their true Consciousness. Param Pujya Ma would constantly prod the struggling aspirant to stimulate within him/her, the burning desire to attain freedom. I remember the time when She told me: *"It seems as though you enjoy the trials and tribulations of this materialistic life ... you do not want to cross this existence of duality... these joys and sorrows... to abide in the realm of unending happiness and peace. If you did, you would put all your energies into discovering the true Essence and abiding in that Supreme Truth! You can do this only if cut asunder the rope of attachment and thus put an end to this cycle of birth and death!"*



How infinitely empathetic was my Beautiful Guru to the bondage of Her child. How fortunate was I to have watched Her closely as She ever so often bent down to lift me up... A Mother, a Friend... a Benediction Supreme! My love was selfish... darkly rooted in desires and satisfactions... Her Divine love was, and is, without condition, without boundary, without change. Nor is it possible, I know, to find complete happiness, comfort and spiritual fulfilment till I can

attune myself to my Sadguru with unconditional loyalty and devotion to the Divine Consciousness that was Her Eternal Essence.

I can think of no relationship in this world greater than that which I was fortunate to share with my Sadguru. The guru-disciple relationship is love in its supreme form. How often I erred, but Ma's love remained unchanged. She loved me for myself... as indeed She loved everyone. She wanted perfection for me and she wanted me to be supremely happy. This was her happiness... just as a Mother's selfless happiness lies in the happiness of her children. Is that not Divine Love?

The Sadguru is the awakened Soul, wakening the ignorant disciple. One who perceives the Divine in the destitute, and by a gentle touch of love, makes every effort to alleviate the sorrows of mankind. The Guru is the best of Givers... and like the Lord Himself, the Guru's generosity has no boundaries.

Can I forget those many times when She almost telepathically would extend her attention to the old woman sitting by the roadside, knowing her need like a Mother would know the need of her child? ... when She had a whole programme of 'lanes and drains' started in the villages surrounding Arpana after her drive past the particularly poor village of ' Kutail Gamri'? It was Her Love which engendered the service activities of Arpana, and it is Her love that even today nurtures each one of us... Her children... a love that will continue into infinity as long as the umbilical cord of faith keeps us conjoined to our Divine Mother and Sadguru.

*In the cradle of faith, divinity plays,
The Lord confers His mantle 'pon the Master
Unless complete surrender is achieved
the seeker's knowledge cannot grow vaster.*

*In fact, there can never be
any knowledge without the Guru's presence
Without surrender to that Master true,
one can never reach That Luminescence.*

*When the ego in quiescence lies,
When each concept is surrendered at His feet,
Only then can one perceive one's true Self
if the ego admits defeat.*

*When the Scriptures their secrets unfold
objective knowledge is unsealed...
When the Grace of the Guru dawns
That knowledge from within is revealed.*

*The Grace of the ego helps to uncover
the Truth of one's pure essence...
If one removes the veil of falsity
what remains is that Divine Presence.*

*But who is it who uncovers the Truth?
That is the Master's role...
The One who appears from within those veils,
is the Lord – the seeker's Goal.*

*There is no difference essentially between
the Lord, the Master and Truth's essence...
Even the seeker's aspiration
is a facet of that Divine Luminescence.*

*Verily that beauteous Sadguru is faith
... also Love, true and warm;
... the Living Essence of Truth,
... the Lord in human form!*



Arpana - a Legacy of Hope



The Beginning...

Arpana's roots lie in the Spiritual Essence of Param Pujya Ma's teachings and her life's example. Drawn to this practical spirituality, many people came to Ma with their myriad needs. Ma's love always embraced all and transcended all differentiations of social status, caste or creed. She led each one towards the path of *Nishkam Karma* (selfless service) as described in the Scriptures and gave them just one directive... "Love all!"

Ma's guidance has been a source of deep inspiration to people of many faiths. She said, "**...all people, whoever they may be and of whichever faith, belong to one universal family**". In this small oasis of Arpana, set amidst peaceful rural surroundings, the spirit of Universal Unity is being revitalized in the hearts of many and being made relevant to the lives of all who come to fill their chalice with nectar.

Param Pujya Ma's profound, yet easily understood expositions of the Scriptures and her answers to seekers' questions, show the path of Spirituality as easily applicable in daily life. Her elucidations guide the scholar, the aspirant and the layman equally, towards the path of imbibing and practising the eternal values of love, compassion, generosity, sincerity and integrity. This potentially brings about an inner peace and harmony in an individual, leading to a ripple effect of happiness in one's ever widening circle of family and society.

The emphasis is not to reform society but to share the fact that the tenets of the Scriptures of all religions are the only alternative to combat the problems that individualism and separatism have created in the world today. It leads to a process of introspection and to a conscious effort to 'give of oneself' in selfless service. This would lead to the emergence of a better and more harmonious society.

Message

The full connotation of Param Pujya Ma's message, "Love All," is celebrated through her practical example.

Ma also said that a pure, blissful state of unshakeable happiness is the birthright of every being. To identify with our Eternal Essence is to abide in that state of eternal bliss. To discover this Eternal Essence within us must be the purpose of our life. To realize the universality of this Essence will result in finding joy in the loving service of all. In fact, 'to give of oneself' is the intrinsic meaning of 'Arpana.'

Mission

Arpana seeks to share this path to happiness with all beings as explained by Param Pujya Ma:

- i. Through the preservation of the treasure of spiritual knowledge received from Ma
- ii. By the dissemination of that knowledge through publications, audio and video content, question answer sessions, study groups and stage presentations of the lives of prophets and saints whose lives illustrate how to live the Eternal values.
- iii. Through endeavouring to translate that knowledge into practical life, thus not only proving the efficacy of that knowledge to oneself, but also to other aspirants.

The Spiritual Context of our Lives

The more we are enmeshed in our individual body self, the more we lose contact with our Essential Spirit, which is our natural state. Inasmuch as we are able to abide in our Inner Essence, we can access the realms of unity and harmony, love and understanding, happiness and fulfilment.



Our imprisonment in the body self is the result of ignorance, guided by erroneous convictions and misunderstood concepts. This can be corrected by knowledge contained in the tenets of the scriptural texts of all faiths, and their practical application in individual lives. It is this knowledge of the Eternal Truths and Values as propounded by Param Pujya Ma, which Arpana endeavours to share.

Whereas the Saints preached the Universal Religion of Love for all, we, deluded by our individualistic understanding, built around us walls of differentiation: barriers of caste, creed, religion and faith. In doing so, we deprived ourselves of the rich treasure of Universal Faiths that are our natural heritage.

Having herself trod the path of Spiritual Research which led to a devotional enquiry into the Self, Param Pujya Ma showed the same path of Re-searching the Self within to all those who came to Her.

Those who came to Param Pujya Ma were not necessarily spiritual aspirants. They came to her as children come to the Mother – in search of love, security, identification and succour. She gave them more than they sought – She gave them the key to joy. She defined for them the path of *Dharma* or righteous living. She showed them that spiritual life is not merely the perusal of the scriptures but their translation into daily life.

The Miraculous Outpouring of *Urvashi*

The period of *sadhana* (spiritual practice) refers to that period of Ma's life (March 1958–August 1962) which provided a blueprint of what spiritual practice should consist of for every true seeker. A fount of divine knowledge flowed forth from within her as she concentrated on every *shloka* (verse) she studied.

There are several volumes of transcriptions of her spontaneous elucidations of the Scriptures, showing how the mind works and where human reasoning fails. The Srimad Bhagavad Gita, Vedanta, the Upanishads, Japuji Sahib and several question answer sessions record her elucidations in simple and explicit terms.

This Spiritual treasure is called '*Urvashi*.'

Ma's immensely practical expositions of the Scriptures of all religions constitute the most basic research in spirituality and contemporary social problems which can only be tackled through a re-vitalization of humane values at every level. Scriptures of many religions have been elucidated by Ma, as she dwelt not only on the metaphysical connotations of the tenets, but emphasized the importance of living a life replete with humane qualities as the only way to happiness.

Pujya Ma said,

"Do not dwell upon another's negativity. Appreciate the other's beautiful traits and endeavour to bring them within your own life. What greater worship, what finer prayer and what better proof of spiritual practice can there be?"

Foundation to Revitalize Humane Values

Urvashi made explicit the innumerable implicit yet mystical steps of spiritual living contained in the scriptures, thus enabling the seeker to understand even the most obscure references in those ancient texts of wisdom and their efficacy in practical everyday life. This constitutes the foundation of revitalizing humane values in society.

In 1962, Param Pujya Ma created the Arpana Trust, to which she legated this entire treasure of spiritual knowledge.

After the completion of these Scriptural texts, the ocean of wisdom continued to flow ceaselessly from Param Pujya Ma's lips for over 50 years in answer to queries of ardent seekers. Thousands of question and answer sessions have been recorded on paper and later on audio and video media.

Elucidating the four aspects of 'Aum', Ma guided the pilgrim's progress through each of the four stages, as delineated in the *Mandukyopanishad*:

Vaishwanar – the first stage of Aum

In this stage, the seeker perceives the Supreme Lord as abiding in all beings, serving them all, thus inculcating humane qualities. Every seeker who came to Param Pujya Ma was initiated into giving of his potential and abilities in the service of all. Doctors, lawyers, architects, engineers and others were urged to share their professional expertise and skills in the service of the less privileged, in a spirit of humility and gratitude for the opportunity to serve.

Taijas – the second stage of Aum

In this stage there is a process of internal purification, through an amalgamation of a study of the scriptures, introspection, prayer and practice, thus consecrating the mind's soil, to enshrine the Lord within.

Pragya – the third stage of Aum

A spontaneous divinity flows forth in the life of one who is purified within. This divinity is mirrored in that aspirant's speech, thought and in every deed. Such a one is living constantly in the awareness of the Real as opposed to the unreal, the Eternal as opposed to the transitional.

Turiya – the fourth stage of Aum

In *Turiya*, there is deep abiding Silence which is the goal of the aspirant of spirituality and which is the very life of That Realized One.



Opportunity for Spiritual Research

Following Param Pujya Ma's example of a devotional enquiry into the Self, many seekers of Truth endeavour to re-search their own Self to enable themselves to live in the silent beatitude of the Spirit.

The spiritual material that emerges as a consequence of such research reflects different individuals' understanding of the Scriptures as elucidated by Param Pujya Ma. *Satsangs* (discourses) given by Ma in answer to seekers' questions, and the immense ocean of knowledge that flowed forth from her constitutes the basis of the researcher's endeavour. These have been either recorded by hand, audio cassettes and video, as and when technology changed over the years.

Applied Research – Living It!

Param Pujya Ma said that the path to spiritual living and self forgetfulness lay in the arena of selfless service. It is whilst offering this service in a spirit of prayer and introspection through interpersonal relationships that the spiritual aspirant could find the culmination of his goal.

In pursuance of this applied research into the Scriptures and into Spiritual Living, the members of Arpana endeavoured to give of themselves and their potential in the varied service activities initiated by Param Pujya Ma. Volunteers of Arpana have always derived their inspiration from Param Pujya Ma, knowing that self purification through loving service constitutes the base of spiritual practice.

The Arpana temple itself is that crucible in which the elements of Scriptural truths and the living wisdom of Param Pujya Ma's words and life interact with the individual psyche. Here, introspection, self-evaluation, appraisal of one's performance and conduct are engendered.

In this alchemy originates the awakening, expansion and development of Arpana members as they assimilate and practise the values of love, compassion, integrity and commitment in daily action.

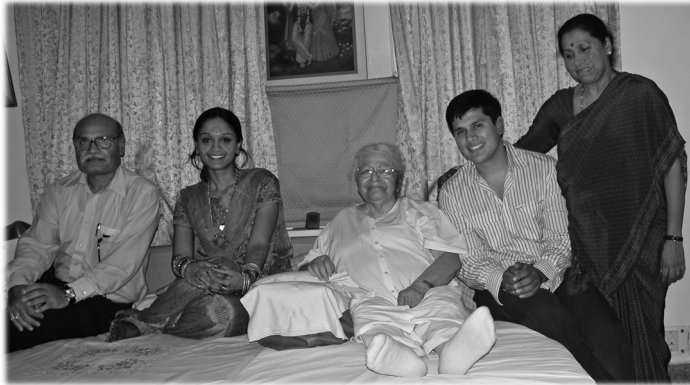
This is the base from which all service activities spread – from Arpana to deprived rural folk and urban slum dwellers. People from different lands, faiths and professions were drawn to Param Pujya Ma, and have experienced the fragrance of this home of the Divine Mother. They have found a new dimension to life in imbibing the spiritual truths so sublimely told by her and manifested in her life, strengthening the faith of each in one's own religion.

Our Aspiration

To perpetuate, in our own lives, the ambrosial knowledge of spirituality we have received from Param Pujya Ma, and to inspire the same amongst society. ❖

“God be with You”

We are grateful to Col. HK Sangwan and Mrs. Geetha Sangwan, who spent 19 years in Arpana, contributing in myriad ways to the growth of the organisation... in the process forging deep bonds of love with the Arpana family and staff. We wish them all the very best as they relocate to be closer to their immediate family and friends.



The Sangwans with Param Pujya Ma

Given below is an excerpt from the letter they wrote as they departed:

“...We have made good friends here and will think of you all as our family and will hope to continue to be together in our moments of joy and sorrow.

We deeply appreciate and value the love and care that was given to us. Each one of you has a special place in our hearts and it will remain so. We convey to all of you our heartfelt thanks.

We made Arpana our own and gave it our very best and Col. Sangwan carried out his mission with utmost honesty, dedication and integrity and met all challenges with equanimity.”

Love and regards,

Sangwans



Singing the Lord's Glory

ADAPTED BY ARUNA DAYAL
FROM PARAM PUJYA MA'S
ELUCIDATION OF THE JAPUJI SAHIB



सो दरु केहा सो घरु केहा जितु बहि सरब समाले ।
वाजे नाद अनेक असंखा केते वावणहारे ।
केते राग परी सिउ कहीअनि केते गावणहारे ।
गावहि तुहनो पउणु पाणी बेसंतरु गावे राजा धरमु दुआरे ।
गावहि चितु गुपतु लिखि जाणहि लिखि लिखि धरमु वीचारे ।
गावहि ईसरु बरमा देवी सोहनि सदा सवारे ।
गावहि इंद इंदासणि बैठे देवतिआ दरि नाले ।
गावहि सिध समाधी अंदरि गावनि साध विचारे ।
गावनि जती सती संतोखी गावहि वीर करारे ।
गावनि पंडित पड़नि रखीसर जुगु जुगु वेदा नाले ।
गावहि मोहणीआ मनु मोहनि सुरगा मछ पड़आले ।
गावनि रतन उपाए तेरे अठसठि तीरथ नाले ।
गावहि जोध महाबल सूरु गावहि खाणी चारे ।
गावहि खंड मंडल वरभंडा करि करि रखे धारे ।
सेई तुधुनो गावहि जो तुधु भावनि रते तेरे भगत रसाले ।
होरि केते गावनि से मै चिति न आवनि नानकु किआ वीचारे ।
सोई सोई सदा सचु साहिबु साचा साची नाई ।
हे भी होसी जाइ न जासी रचना जिनि रचाई ।
रंगी रंगी भाती करि करि जिनसी माइआ जिनि उपाई ।
करि करि वेखै कीता आपणा जिव तिसदी वडिआई ।
जो तिसु भावे सोई करसी हुकुमु न करणा जाई ।
सो पातिसाहु साहा पातिसाहिबु, नानक रहणु रजाई ॥

पोंड़ी २७

Shloka's Essence

What are those portals, this vast mansion wherein the Master abides and looks after this infinite Creation?

Countless instruments ring forth melodies; infinite musicians render beautiful songs. The elements, the winds, waters and earth eulogize Thee. The king of Dharma, and Yam, the Lord of Death, are both seated at Thy threshold, lost in praise of Thee. All learned men who elaborate the tenets of dharma, write about Thee. Shiv, Brahma and all the pantheon of gods who embody Beauty and Truth, radiate Thy grandeur and praise Thee.

Indra, seated on his throne, along with the devas sings Thy glories. The goddesses and the mighty warriors all mouth Thy Praise. Sages and scribes, through the ages, study the Vedas and sacred texts, only to sing of Thy infinite splendour.

In all the three worlds, women of indescribable beauty glorify Thee, and all the wonders of Creation manifest Thy magnificence. Men of courage, great warriors, embody Thy Praise in their mighty deeds; all the directions echo and reflect Thy wonders.

The 9 astral abodes, the 7 continents, and all the Cosmos created by Thee is embodied by Thee: all are absorbed in Thy praise. It is difficult to recount all those saints, filled with the colours and intoxication of devotion, who sing Thy glories. To what end, O Nanak, should one dwell on them?

For the true Master is He whose Name is Truth. He who has been for all time. Who goes nowhere and abides beyond the pale of Time. He who has wrought this Creation entire. From whom originates Maya, the power of delusion, engendering the infinite colour, forms and names of Creation. He, the Lord, who creates this wondrous Cosmos, also observes its infinite play.

He does what He wishes to: all is ordained by His Will. No one can command Him. He is the Master, Lord and King of Kings. O Nanak! learn to live by His ordinance and in His will.

Param Pujya Ma sings, for the seeker, a devotional elaboration of the True Guru's Words:

*What manner of abode is His, who sustains this cosmos fair?
There is but one Creator, and only One, who nurtures and cares!*

*Innumerable the instruments, the harmonies, which Praise the Lord,
Countless the devotees who sing of Him, the One Master, the One Lord.*

*Each Name and Form is an instrument: each voice is His melody
Fire, Pure, sings His qualities: at His threshold, spring blooms eternally.*

*The Lord of Dharma, the Lord of Death, His mighty portals do guard
Their Essence is His song: their acts by His command*

*The hidden vistas of life, are known to Him who ordains our fates –
All the texts written by sages, are but praise of the One who life dictates.*

*Shiva and Brahma sing Thy Praise; They too are created by Thee
Indra on his throne, with devas in celestial space, eulogize Thy glories.*

*All praise Thee: seekers through enquiry; liberated ones, in Samadhi:
Warriors through acts of valour, sages in their penance thus glorify Thee!*

*Thy wonders writ by scribes in their wisdom, by scholars steeped in holy texts
The three worlds, steeped in enchantment, do Thy splendours manifest.*

Thy devotees go on pilgrimages, invoking Thee in Thy holy places: great warriors sing Thy glories, and through their mighty deeds, Thy praise echoes. Thou art pleased by those who adore Thee, full of faith and true devotion. Thou dost abide in those hearts, which brim with love for Thee, and are coloured by Thy Essence.

Nanak says, how can I recall or enumerate all the countless men who praise Thee? All Creation, animate and inanimate, invokes Thee!

O Lord, Thou alone are the True Master, all art Thee! Past, present and future! Thy Word alone is Truth Eternal.

Through the power of Maya, Thou has created this incredible diversity of colour and form.

Thou art the Creator and Thou does observe the play of Thy Creation! For Thou does act as is Thy Will. No one can disobey Thee, O Nanak! live in obedience to the Will of the King of Kings! Obey Him alone!

Ma continues to elucidate the import of Guru Nanak's words for the seeker: This entire Creation is a eulogy of praise to Thee, O Lord, and through each name and form, flows a song of devotional praise.

*I know O Nanak, My Lord, only Thy Name is Truth
Thou art Rahim, Thou Karim! Each act is a song of Praise to Thee!
There is no act that happens outside Thy preview,
Past, present, future – all events writ in the frame of Time, are wrought by Thee.
Thou art indivisible and eternal, and all names are Thine, O Lord.*

*Thou art omniscient and Eternal Sovereign, and Master of Maya!
Lord of the three worlds, Lord of time art Thee.
Thou art Master of knowledge of all things.
Sovereign of all beings and Lord of all qualities art Thee.
Thou art Lord of deeds and events, Thou art Lord of thought
Each power, each form of divine energy itself, is a song to Thy glory.*

What words do I have to praise Thee? Each word is Thy Name. What dialogue and converse can there be, for all speech is eloquent of Thy splendor.

Seeker Devi Behen: Does that mean that we should know that each name and form is the Lord?

Pujya Ma in response addresses the Lord: O Lord, have mercy on me! By

Thy Grace, may all vestige of blame be erased from my mind, in the total acceptance that each being is Thee!

O Lord, grant me a drop from the waters of Thy Holy Name! The barren garden of my heart will flower anew in devotional ecstasy.

Have mercy O my Lord, for Thou art all Merciful. I clasp Thy Feet in entreaty, and beg Thee for a single boon.

I hear the constant harmony of Thy Name, it resonates all around me. Allow this Divine Resonance to persevere within me, O Lord. Thou does listen to the pleas of beggars like me, such is Thy fame.

O Nanak, Thy Word is Thy command: may my head bow down in obedience to Thy Word.

Thy glories are manifest in each form, they are eloquent in each name, each deed and act –

I see Thee everywhere, and can only praise Thee, O Lord, and seek from Thee the gift of Thy Name!

I yearn for a glimpse of Thee, I long to lose this self in love of Thee.

Thou dost redeem sinners and dost forgive our trespasses: Cleanse this mind, too, I plead.

Thou dost erase all sorrow: grant me redemption, I entreat Thee.

O Lord, source of Light, Thou dost illumine all the worlds: may my mind too expand to embrace Thee. May it ever chant Thy Name, lost in the refuge of Thy Feet.

Master, this is possible if I remember Thee in each moment of life and see Thee in all forms and in all places.

Devi Behen: Guru Nanak has mentioned 'Gupt Chitra'. What does this mean?

Pujya Ma, in response to this enquiry replies: Lord, the hidden picture, 'Chitra Gupt' you mention, is the activity in the subconscious mind: that too, is Thy domain. What man grasps or fails to understand; all the hidden content of the unconscious; all the complexes that lie suppressed in the mind – this arena of the mind, hidden from view, art Thee.

My Lord, O Nanak, Thou my Master, 'tis Thee who dost imbue each thought, each deed in this entire cosmos,

In all the subterranean currents of the unconscious mind Thou art consciousness, and the uncognized currents of thought and memory, all art Thee.

All is under Thy rule: all obey Thy command:

Thou My Liege, my Sovereign, purify this mind, I entreat Thee.

May I live, only to obey Thee

Devi Behn: If our intellect understands this truth, then all dualities will be erased?

Param Pujya Ma: Why don't you address the Lord, saying –

Thou art Lord of all, Thou the Supreme Spirit, allow me to stay at Thy Feet, Thou art my own self!

Omniscient, foundation of all Creation, Formless Thou art My Lord.

Thou art the Soul of all, and Thou alone knows the minds and thoughts of all beings.

Beyond the senses, beyond knowledge, all knowing art Thee.

Blemish less; no negative thought in Thee; beyond all thought, art Thee!

Lord, Thou art beyond the pale of understanding, and no one can recount Thy glory or describe Thee.

Beyond form and boundaries art Thee, and yet confined to the limits of infinite forms in Thy Creation! How can I sing Thy praise, which Name should I chant? Each Name art Thee, my Lord! Thou does abide in each form and yet beyond each form art Thee.

Each name is Thee and each form is Thee; what praise may I offer, for all of Creation is a sublime song, eloquent of Thy infinite Grace and Glory.



The Gandhi Talisman

Recall the face of the poorest and the most helpless man whom you may have seen and ask yourself if the step you contemplate is going to be of any use to him.

Will he be able to gain anything by it?

Will it restore him to a control over his own life and destiny?

In other words, will it lead to swaraj or self rule for the hungry and also for the spiritually starved millions of our countrymen? Then you will find your doubts and yourself melting away.



Mohandas Karamchand Gandhi



Param Pujya Ma

Arpana

Newsletter

ARPANA TRUST, Madhuban,
Karnal, Haryana, India
August 2014

Arpana – Unfolding Vistas

Urvashi Lalit Kala Academy

Arpana's Urvashi Lalit Kala Academy held its Summer Finale in Karnal on 28th June – a blend of classical and modern dance and music, showcasing students' talents honed during the month of June.

This function was, in the words of Mr. S.P. Chauhan, Chairman NEFCO and chief guest, "The most professional program of its kind that I have seen." The energy, talent, enthusiasm and skill of the students were a great testimonial to their dedicated teachers, especially Mr. Krishan Arora, Director, Ms. Kripanjali Dayal and Mr. Mandeep Singh, both of whom organize the dance and music aspects of the Academy respectively.



Remembering Elizabeth Liddell



The Arpana Family remembers Elizabeth Liddell, who passed away on May 28, with respect, affection and gratitude. She was Chief Executive of Arpana Charitable Trust UK since its inception in 1994 and spent years raising funds for Arpana India's service activities.

She worked together with Dr Raghu Gaiind, Chairman of Arpana UK, for the poorest of the poor in North India, bringing to Arpana's work her infectious enthusiasm, shrewd judgement and formidable tenacity. She secured HRH Prince of Wales, Prince Charles as the Royal Patron of the Charity and recruited a distinguished Board of Trustees and Patrons from disparate backgrounds representing many religions and ethnicities. She was awarded the OBE for her charitable work in India, reflecting the value of her lifetime service for charity.

DELHI

CBSE class 10th Board and class 12th Board Results

The achievements of Arpana students in slum resettlement colonies were celebrated on 20th June. Dedicated teachers and volunteers were also honoured.



- ♦ All 42 children passed their 10th Board Exams, 93% achieving 1st division marks.
- ♦ 100% of the 34 students passed their 12th Board Exams, with 68% students achieving first division marks.
- ♦ Pawan obtained 95% marks in both English and Business Studies. Soman obtained 94 marks in her Political Science exam and 90 in History.

Mr. Amit Malik, Head of HR, and Mr. Jayaram Ramanathan, Vice President Corporate Communication, for Aviva Life Insurance India, were Chief and Honoured Guests respectively. Aviva Life Insurance has significantly contributed to Arpana's pre-school classes since 2005, enabling a facility, limited to 50 children, to expand to 350 children of the poorest of the poor, where they are cared for, nurtured and exposed to learning through games and stories.

Patriotic Performance at Shri Ram Centre

40 students from Arpana, directed by Mr. Rakesh Sharma and Ms. Meenakshi, who held summer workshops from the Government's Sahitya Kala Parishad, performed a play on the patriot, Netaji Subhas Chandra Bose, on June 10.

HARYANA

Creating Awareness About the Differently Abled



*Training Differently
Abled Children*

Differently abled persons are shadowed by pervasive social stigma and bias. They suffer this exclusion in silence. To sensitize the community to disability issues, a fair was held in village Nagla Mehga in Haryana. Differently abled children performed on stage along with their peers. Women with disabilities participated in games and quizzes, and also put up stalls. The Arpana team put up a sensitive play dealing with gender disability. 500 village folk became aware of the challenges and aspirations of their differently abled peers.

Arpana is grateful to CBM India, India Development & Relief Fund, the Tides Foundation, Tom & Barbara Sargent of the USA, and the Baij Nath Bhandari Public Charitable Trust, India, for generous support to carry out these health/development programs in Haryana.

ARPANA HOSPITAL

Medical Camps

A **Gynaecology Camp** was held on May 6, where Arpana doctors discussed diseases, their prevention and management, with 82 Government rural health workers and other village women.

Orthopaedic Camp – In conjunction with Meenakshi Hospital, Arpana's Dr. Lokesh Charaya conducted an Ortho Clinic in Assandh on May 7 with 85 patients. These clinics will now be held on a weekly basis.

A **Cervical & Breast Cancer Camp** was organized at Arpana Hospital on May 23-24, with the support of 'Asia Initiatives'. It was conducted by Dr. Ela Anand, FRCOG, Dr. Kavita Rani, Gynaecologist, and Dr. Vivek Ahuja, Surgeon, to provide affordable health care. Doctor consultation, registration, FNAC and pap smears were free to all 162 patients. 18 women had Mammography tests, 8 had FNAC, 37 had ultrasound and 46 had pap smears.

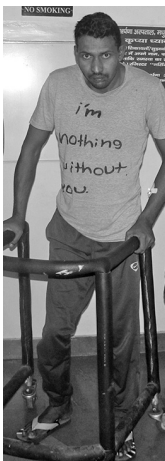
Diabetic Camp – On 15th June, Arpana Hospital organized a Diabetes Awareness program with a free Diabetes Screening camp in association with Imperia Health Pvt. Ltd. and supervised by Dr. R. I. Singh & Dr. Dinesh Kumar Dhiman. Tests were done for blood sugar levels and 9 patients out of the 40 who attended were detected with diabetes.

Gynaecology Camp on World Population Day – Arpana Hospital organized a Gynaecological Camp on July 19 in Kairwali Village. Dr. Kavita examined 51 rural women, 90% of whom were suffering from anaemia, weight loss and menstrual problems. Along with counselling, patients were given free folic acid, calcium tablets, antacid syrup and rehydration sachets.

Eye Camps

Arpana Hospital held 6 eye camps in the towns of Samalkha and Sanouli during May to July, 2014. 766 patients were seen, with 44 requiring operations.

Affordable Hip and Knee Replacements for BPL Patients



Sanjay, a 32 year old farmer of Kalram Village, came to Arpana Hospital with badly damaged hip bones. On 18th May 2014, Dr. Lokesh Charaya, Orthopaedic Surgeon, operated and replaced his right hip, enabling him to live a normal pain-free life. *This was the first time such an operation has been performed in this area.*

On 30th May, Dr. Lokesh Charya successfully performed a Knee Replacement operation, after which the patient was relieved of pain and able to continue her daily life.

Arpana is grateful to CBM India and the Baij Nath Bhandari Public Charitable Trust, India, for supporting eye programs and subsidizing poor patients in Arpana Hospital.



HIMACHAL

Free Camps at Arpana Health Care & Diagnostic Centre, Dalhousie

A **Medical Check-Up Camp** was held on June 5-6 where 111 patients were examined by Dr. R.I. Singh from Arpana Hospital, Madhuban.

A **Cardiology Camp** was held on July 3-4 by Dr. Anil Dhall from Delhi where 127 patients were examined and 31 were diagnosed with cardiac problems. Sh. Sandeep Kadam, DC, Chamba, was the Chief Guest. Dr. (Brig.) Ajay Choudhary, MS, Arpana Hospital, Dr. Sajal Sen of Imperia and Dr. C.B.P. Singh, Head of Arpana's Bakrota Centre, also graced the occasion.

Dermatology & Dental Camps were also held on July 25 & 26. Dermatology facilities are not available in Chamba District and Dr. Anish Rai, Dermatologist, examined 64 patients. Dr. Shalini Rai, Dental Surgeon, treated 28 patients.

Farmers Clubs Become Eligible for Low Interest Rates

Eleven new Kisan (Farmers) Clubs in the Jatkari area were launched into a program by Government (NABARD) and local banks for low interest rate loans for improved Dairy Farming on 22nd May. 50 men and women members participated. Another 13 Kisan Clubs of Arpana's original target area were launched into this program on 10th June at the Arpana Centre in Gajnoi.

Animal Health & Awareness Camp

To enable better care of animals used for livelihoods, Arpana organized a camp at Balka Village, Chamba, on 8th July. Officers of Animal Husbandry, Chamba, & Veterinary Hospital, Khajjiar, spoke on dairy farming issues. Free medicines for dairy animals were distributed.



Our deep gratitude to the Baij Nath Bhandari Public Charitable Trust, New Delhi, Tides Foundation and Tom and Barbara Sargent, USA, who enable us to carry out these health and development programmes in Himachal Pradesh

Arpana Trust and Arpana Research & Charities Trust are both approved under Section 80G of the Income Tax Act, 1961, giving 50% tax relief for donors in India.

FCRA Registration No. for Arpana Trust is 172310001

FCRA Registration No. for Arpana Research & Charities Trust is 172310002

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Send your contributions for health & development services in Haryana & Himachal to:

Arpana Research & Charities Trust, Madhuban, Karnal, Haryana 132 037

Tel: 91-184-2380801, Fax: 91-184-2380810, at@arpana.org and arct@arpana.org

Please let us know by email or telephone, whenever you transfer funds to Arpana.

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Website: www.arpana.org



*You are not the body, so say Scriptures of every hue
Recognise your real 'Self', and give the Truth its due.*

*Give up the idea of 'me' and 'mine', you are more than just flesh and bone,
Identify not with the outer garment, it is only given to you on loan.*

*The body-idea is so entrenched, it is difficult to disconnect,
Our looks, our possessions... we find these impossible to reject.*

*The world conspires to sustain this thought, and feed it with temptation,
All industries, all corporations, only strengthen this impersonation.*

*Marketing strategies, screaming headlines, campaigns targeted at every age,
Blinded by gloss we are driven, to consciously 'improve' our image.*

*Enhanced perceptions, lifestyle changes, driving ambition, punishing schedules...
Don't you think in our race to the top, very often we bend the rules?*

*Go back to your roots ...urge all prophets true,
Preoccupied with the outer casing, we are losing our inner selves, they rue.*

*Look at the larger picture... the world does not revolve around you,
Engage with others, do what you can ...and happiness will flow back to you!*

And Ma said...



"The tragedy of life lies in not knowing ourselves.

We are strangers to ourselves.

We are light, why must we live in darkness?

We are limitless, why limit ourselves?"

"If we believe the world to be real, we will be cheated of the bliss and joy of life.

The universe with all its possessions will inevitably be taken away from us one day.

Why not give up attachment to worldly objects today and live in blissful freedom?"



"Attachment is the mother of moha and ignorance. It should be eradicated.

Attachments are obstacles to sadhana. Love is an aid."



"Discrimination between the Real and the Unreal leads to the extinction of ignorance.

All that seems real today will pass into the unreal as a dream. All pain is caused by one's mental attachment with the unreal. Knowing this, the aspirant begins to shed all desires for the unreal and lives in the world of objects with indifference."

"What is death? Dust returning to dust. We close our eyes in one body and open them in another!

How can we understand the beauty of death if we cannot understand the miracle of birth?"





"The intellect is barren unless it helps us to translate the knowledge gained from the Scriptures into our day to day practical life.

Without knowledge of the Truth, actions are blind. Without actions, knowledge is lame. Actions have to become the personification of knowledge."

"Ceaselessly and diligently we must try to curb our desires, likes and dislikes, opinions, criticism and other unnecessary and futile activities.

A gathering of desires disturbs our solitude. It is not the place or people who cause the disturbance. If the mind is silent, there is peace.

Those who are slaves of their mind-stuff and desires never know freedom. Desirelessness is silence and the extinction of thoughts."



"Make constant efforts to know the Lord. For this, regular study is essential."

Knowledge will make us feel ashamed of being so far away from the Truth and a yearning may arise to awaken and become aware of Reality.

Hearing knowledge again and again is important to be able to accept it and to develop a devotional attitude towards it."



"We must free ourselves from the limitations of our mind, widen our horizons and become visionaries. We must transcend the flesh and abide in the Spirit."

"If we must think, let us think of the Lord, of prayer, of the Scriptures, their connotations and the divine qualities."

Let beauty be the basic melody of our thoughts.

If one does not allow the intellect to be veiled and if one does not hide the Truth, then only can one abide in equanimity."



Leave It To Him

ADAPTED FROM SRIMAD BHAGAVAD GITA BY ABHA BHANDARI



"Dwell not on the past – only on the present. Only use the past as trees use My Sunlight ... to absorb it, to make from it in after days, the warmth of life. So store only the blessings from Me. Encourage yourselves by the thought of these.

Bury every fear of the future, of suffering, of loss... bury all thoughts of unkindness and bitterness, all your dislikes, your resentments, your sense of failure, your disappointment in others and in yourselves, your gloom, your despondency, and let us leave them all... buried... and go forward to a new and risen life.

I hold the year in My hands – in trust for you. But I shall guide you one day at a time. Leave the rest with Me. You must not anticipate the gift of the future with fear or thoughts of the days ahead. And for each day, I shall supply the wisdom and the strength..."

This was the Divine assurance given to two Listeners who devotionally received the word of God in their hearts.

How often we all encounter circumstances, people, and events that seem to come out of the blue and disrupt our plan for life. It is only then that we regain consciousness of the fact that the Guiding Force of our lives is separate from us. We remind ourselves of the presence of the Supreme, Who causes all things to happen... Who abides in all and causes the *jivatma* to act.

In the Srimadbhagavadgita, Lord Krishna has elaborated on this Truth, and Param Pujya Ma has elaborated this *shloka* to the fullest in the context of life today... giving a clear path of understanding to the aspirant as to how to think and act.

ईश्वरः सर्वभूतानां हृद्देशेऽर्जुन तिष्ठति ।
भ्रामयन्सर्वभूतानि यन्त्रारूढानि मायया ॥६१॥



The Lord says to Arjuna:

O Arjuna! The Lord, abiding in the heart of all, through His power of illusion, causes all living beings mounted upon the vehicle of the body, to revolve.

The Lord abides in the hearts of all beings

It is the Lord seated within the core of all mortal beings Who whirls them through life. That Omniscient One abides in all. Each being:

- a) is dependent on the power of That Lord of all;
- b) is dependent on the Lord's illusory *maya* comprised of the three attributes;
- c) engages in action, bound by the attributes caused by the energy of That Lord of all;
- d) does everything through the energy endowed by the Supreme.

Therefore the Lord says:

1. Whatever be your temperament or disposition, use it with dispassion.
 2. Whatever may be your attributes, use them with a detached attitude.
 3. Whatever be your temperament or attributes, use them selflessly.
- This is your *dharma*.
 - This should be the mainstay of your life.
 - This is your life's duty.

Develop and expand your capacities and attributes to the fullest. Nothing can be gained through the renunciation of your temperament or your attributes. In fact, it is not in your hands to renounce these - simply use your attributes and your innate nature fruitfully.

The Lord abides in all. Therefore man must:

- a) endeavour to know himself;
- b) try to understand his inner voice;
- c) endeavour to understand the urgings and bidding of his attributes;
- d) try to understand the language of his body-self.

Either a man becomes happy or unhappy when affected by external forces, or he remains unaffected by these, doing what he deems fit, and thus abides in bliss.

He who is unaffected by external factors:

- is a *gunatit*;
- abides in equanimity;
- is established in yoga.



If the mind remains uninfluenced:

- a) attachment to the external plane will cease;
- b) there will be no attraction or repulsion as regards the external world;
- c) one will not be influenced towards *nivritti* or restraint from action;
- d) one will remain unaffected, regardless of whether one receives acclaim or abuse;
- e) one will not desire escape from sorrow;
- f) one will not be attached to joy.

Such a one will be a veritable renunciate or *sanyasi*. He will be ever established in the Truth. The actions of such a one, who has experienced union with the Supreme abiding within his heart, can only be virtuous and beneficial to all.

The Lord has said:

1. Your right is only to action. (*Chp.2, shloka 47*)
2. Man endeavours in accordance with his disposition. (*Chp.3, shloka 33*)
3. This entire universe endeavours within Me. (*Chp.10, shloka 8*)
4. *Prakriti* will compel you to engage in action. (*Chp.18, shloka 54*)
5. Bound by your temperament, you will be constrained to act. (*Chp.18, shloka 60*)

The Lord now says that the Supreme Master enforces all actions. A natural doubt arises within oneself - Who is it who initiates action? Is it the Lord? Is it one's disposition? Or is it *Prakriti*? And how free is man to engage in the action of his choice?

When the Lord says, "Your right is only to action" He is speaking of actions born of *Prakriti*. Those actions are not instigated by greed, desire, attachment or hatred. The Lord then says, "Man cannot survive without action even for a moment. He performs deeds, bound as he is by *Prakriti*." (*Chp.3, shloka 5*)

So, nowhere in the Gita is freedom of action discussed. In Chapter 3, *shloka 6*, the Lord has Himself stated, that he who reflects mentally upon sense objects and prevents his sense faculties from partaking of them, is verily a hypocrite.

One should consider the Lord, *Prakriti* and nature to be the same. It is sufficient to know that man is not free in action.

1. Therefore man should renounce attachment.
2. Man should forsake the ego.
3. Man should cease to desire the fruits of action.
4. Man should endeavour to know himself and should relinquish both attraction and repulsion.
5. Man should seek the refuge of the Lord.

If you must do something, engage in spiritual practice or *sadhana*. It is the mind that takes pride in doership. If the mind is silenced, one will cease to be fettered by actions. In fact, if the mind is silenced, then:

1. The world will become meaningless.
2. Man will abide eternally in bliss.
3. Man will be ever uninfluenced and untouched.
4. The knots of the mind will be cut asunder.
5. The triad of knower, knowledge and the known will be broken.
6. No thoughts, good or evil, will prevail.
7. Then the intellect which is subservient to the body will be annihilated.
8. Then one will unhesitatingly engage in whatever activity the situation one is confronted with demands.
9. There will be no question of restraining one's body-self from engaging in action.

However, this mind, impelled by ego and attachment, endeavours time and again to restrain one from engaging in action. Then the natural attributes of that being compel him to be drawn towards his basic natural instincts. Man unnecessarily prides himself on being the doer and thus swings constantly between happiness and sorrow.

This is exactly what the Lord is saying here.

1. The individual, fettered by the three attributes of *sattva*, *rajas* and *tamas*, is impelled into action.
2. It is this *Prakriti* which impels him and sends him whirling around in this world.
3. All these attributes are basically silent.
4. These attributes so to say abide within the heart.
5. Nothing is in the control of the individual.

Everything is happening automatically and spontaneously.

तमेव शरणं गच्छ सर्वभावेन भारत ।
तत्प्रसादात्परां शान्तिं स्थानं प्राप्स्यसि शाश्वतम् ॥६२॥



The Lord now advises Arjuna to seek the refuge of that *Ishwar*, that Lord of all.

O Arjuna! Seek the refuge of That Overlord with your whole heart. By His grace you shall attain supreme peace and the eternal abode.

My very own little one, *Atma* itself! The Lord says that because That Overlord dwells in every being, each one should:

- a) seek refuge in Me – the Overlord Who is stationed in his heart;
- b) seek the refuge of his own internal essence;
- c) approach his own Self;
- d) seek union with his own indwelling *Atma*.

Through the grace of his own *Atma* and through the grace and subsequent remission of his own egoity, such a one will attain the Supreme state and gain eternal peace.

- Actually each and every individual:
- a) wants to become good and great;
 - b) wishes to perform virtuous deeds.



What does an individual seek?

1. An individual wishes to do something good.
2. Each one wishes to earn a good name.
3. He seeks recognition from the world.
4. He desires to leave behind the legacy of a good name.
5. He wishes to be known as noble.
6. He wishes to be known as generous.
7. He wants to be called forgiving and kind.
8. He wishes to be known as one who engages in virtuous deeds.
9. He wishes to be known as the noblest of all men.
10. He wishes to gain a reputation of trustworthiness and large heartedness.
11. He wishes to be known to have a shrewd intellect.

He never wishes to become evil or wicked.

The truth is that the Overlord Who abides in us, is in fact, the Lord's Supreme Energy. The *Atma* is our essence - it is purity itself.

All problems arise out of our attachment to the external plane. Our mistake lies in letting ourselves be influenced by the external sense objects.

Therefore the Lord says, O *Jivatma*! Seek the refuge of That Indwelling Overlord! Seek the refuge of the *Atma* that abides within you. Know yourself and be one with your *Atma* Essence. Unalloyed bliss lies herein. This is the path to the Truth - this is the route to the Supreme state.

- If you seek the refuge of that Lord of *maya* and of the three attributes,
- a) you will cease to constantly struggle with your innate disposition;
 - b) you will not fight the temperament endowed to you by *Prakriti*;
 - c) you will cease to fight against situations and circumstances.

If you truly believe that it is the Lord of *maya*, That Supreme Overlord Who alone is responsible for all your deeds, then your mind will renounce doership and progress towards silence.

Then you will attain the Supreme state with ease. ❖

Awakening to Reality

God gives when He is pleased; He also takes away when He is pleased. We have no hand in it at all. If we realize this fact then there is no need for any anxiety, dukh or distress. To whom do we complain, and about what? If He gives we are happy but if He does not give, we must be also happy.

His ways are unique. Sometimes He gives and thus ensures our progress... at other times, He takes away and in so doing, we evolve further. Sometimes sorrow is necessary to waken us... to be alert and conscious... since we are ever so often lost in the comforts of pleasure and contentment and asleep to our innermost progress.

There was once a Sufi fakir. One day, as he and his disciple were getting into a boat, the disciple said, "God is our Father, and it is but natural that He should bestow sukhi or happiness upon His children, but why dukh? Why unhappiness?"

The Fakir gave no reply and began to row the boat with only one oar. The boat began to turn in circles. On seeing this, the disciple questioned, "What are you doing? If you row with one oar we will never reach the other end. We will keep going round and round in only one spot. Has the other oar broken or is there something wrong with your other arm? Let me row the boat."

The Fakir replied, "I think I have answered your question. Do you now understand that if there is always sukhi only, the boat of our life will go only in circles and arrive nowhere? In order to sail it in the right direction, the opposite is also needed. A boat moves with two oars, a man walks with two feet, and two hands are needed to work,



In our life, too, we need night and day, sukhi and dukh, birth and death, or else the boat keeps going round and round and reaches nowhere."

The Supreme Indwelling Self of All

अग्निमूर्धा चक्षुषी चन्द्रसूर्यो दिशाः क्षोत्रे वाग्विवृतश्च वेदाः ।
वायु प्राणो हृदयं विश्वमस्य पद्भ्यां पृथिवी हत्येव सर्वभूतान्तरात्मा ॥

The heavens are His head, the moon and the sun His eyes; His ears permeate all directions; the Vedas form His speech; the air is His vital force and the whole universe His heart. From whose two feet emerged the earth, That One is the Supreme Indwelling Self of all.

Mundak Upanishad, Mundak 2, canto i, shloka 4



He Pervades All

*The Manifest One and the Unmanifest
Are essentially the same.
That Indivisible Truth, Indestructible Essence
Can ne'er be divided in twain.*

*Here they disclose That Essence
And His vast Manifest Universality;
None exists without That One Truth
Only He exists in Totality.*

*The essential essence and elements five
'Tis He who pervades all Nature
The heavens are His head, the orbs of light His eyes
His ears these four direction feature.*

*The wisdom of the Vedas flow from His speech
Yet He transcends this transient Creation
He eludes all knowledge yet can be known
By one whose ego has attained negation.*

*When external attachment are annihilated
And the ego is completely destroyed
Then only the Lord reigns supreme
Petty individualism is void.*



Systematic Investment Plan(SIP)

SMARTER WAY TO MEET YOUR FINANCIAL GOALS



Child's Education



Own Your Home



Marriage Plan



Retirement Plan

Goal	Corpus Required	SIP (Investment required per month)*		
		20 Years	25Years	30Years
Child Education	25 Lakhs	1670	771	361
Retirement Plan	1.5 Crore	10018	4625	2167
Marriage Plan	35 Lakhs	2338	1079	506
	1 Crore	6679	3083	1444

Investment in Equity Mutual Funds# have grown more than 8 Times in 10 Yrs

Invest in Equity Mutual Fund Schemes Now & AIM to PROGRESS....!



Rs. 10,000/- invested in July 2004 has grown upto Rs. 99,373/- in July 2014*

Performance*of Below Mentioned MF Schemes from 1st July 2004 to 28th July 2014					
Mutual Fund Schemes	NAV as on 1st july 2004	NAV as on 28th july 20014	10 Yr Returns (CAGR)	BSE Sensex 10 Yr Return (CAGR)	Cutrent Value of Investment Rs. 10,000
ICICI Prudential Dynamic Fund - Regular Plan(G)	17.010	169.034	25.26	18.30%	99373
SBI Magnum Multiplier Plus Scheme(G)	13.700	123.898	24.19		90436
HDFC Equity Fund(G)	46.318	416.402	24.05		89901

* Past Performance may or may not be sustained in future. #Selected Schemes Mentioned in above Illustration.



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Mutual Fund Investments are subject to market risks, read all scheme related documents carefully

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Equity Linked Saving Scheme (ELSS)

ELSS is a type of diversified Equity Mutual Fund which is qualified for tax exemption under section 80C of the Income Tax Act, and offers the twin-advantage of capital appreciation and tax benefits. It comes with a lock-in period of three years.

Advantages of ELSS over other tax saving instruments

► **ELSS exploits the potential of equities**

ELSS funds invest a large part of the fund (usually 65-100%) in equity. With the Indian economy possessing strong fundamentals and corporate earnings showing strong growth potential, equities as an asset class look set to provide attractive returns

► **Lowest Lock-in period**

While the maturity period of other tax saving instruments like NSC is 6 years and PPF is 15 years, ELSS has the shortest lock-in period of all the tax saving instruments under Section 80C. Your investment is LOCKED for a period of 3 years. i.e., once invested in an ELSS scheme, your money cannot be taken out for 3 years. But this is a blessing in disguise, because ELSS schemes generally yield healthy returns during a 3-year period.

► **Dividend payout**

An investor can opt for a dividend option and get a part of the investment back during the lock-in period itself, by way of dividend payout

► **SIP option**

The best way to invest in ELSS is perhaps via Systematic Investment Plan (SIP). With SIP, you can invest a small amount every month for a specific time period. In SIP, the investor can take advantage of fluctuations in the stock market and get the benefit of averaging. So the investor will get more units when the market is down and get fewer units when the market is up. For e.g. If you are investing Rs. 1000 every month, you will get 100 units when the Net Asset Value (NAV) is 10 and will get 50 units when the NAV is 20. So investing a fixed sum regularly helps to cover the market fluctuations through 'rupee costs averaging'

► **Tax benefits - no tax on capital gains and dividends**

The profits on the sale of ELSS units are treated as long-term capital gains (assuming that the units are sold after the completion of a 3-year lock-in period), and as per current tax laws, these are not subject to tax. Also, there is no dividend distribution tax on equity investments and dividends earned are tax free in the hands of the investor



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