

# Seek Shiva from Ganga!

If you truly desire Her Grace, the Ganga will render you pure If your heart is full of love, She will fill it with even more.

Ganga holds powers Divine, She is a symbol of devotion Endeavour to understand Ganga... the epitome of loving devotion.

Love Her... just love Her... immerse yourself in Her Essence Fill that love in your eyes and then experience Her Presence...

Go with inspiration renewed, and let your aspirations blend within Her Not only shall She purify you, She will fill your heart with enthusiasm and vigour...

> View Her not with your intellect... know She originates from Shiva She is the glory of Shiva's love, awaken in that ecstasy...

Emanating from the forehead of Shiva, She flows as a purifying Giver The world defiles Her waters so oft, but She remains an ever pure river...

What the world does matters not, forget even what you see... With Shiva in your mind and heart, approach Ma Ganga and see.

Ask for Shiva from Ma Ganga, love Her infinitely With the Lord's Name within your heart, call out to Her pleadingly...

Sit at Her banks and your innermost desire to Her reveal and entreat, "Mother, purify me I pray, so that my Lord I meet!"

If you mean each word you say, She will completely transform you, But if an iota of untruth remains, She will change nothing within you.

~ Param Pujya Ma

# Serving others... selflessly

I slept and dreamt that life was joy.

I awoke and saw that life was service.

I acted and behold, service was joy.

~ Rabindranath Tagore

Let us trust in God.

Serve Him by serving His people and true happiness will be ours.

~ Param Pujya Ma

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# An Invitation for Thee...

# & Shri Hari Ma!



An invitation of love by Mrs Pammi Mehta

### O Shri Hari Nath! O Shri Hari Ma!

When you departed from this soil of Madhuban, you left with us Chhote Ma's beautiful presence to fill our empty and forlorn hearts. She filled them with her love and the divine knowledge of Urvashi, which she disseminated so effortlessly. She filled our hearts with You, Ma, and did her best that our hearts did not wilt with the immense loss we felt when we became devoid of your physical presence. In this manner she filled us with Your life breath. She regaled us so effectively with your stories and your unparalleled glory that she did not allow us to dwell on your absence.



How effortlessly and lovingly You moulded her in your image... enfolded Her within Yourself by rendering her devoid of egoity and 'I'... and how naturally her immense love for You drew her closer and closer to You... and we continued to receive from her the continual *Saam gaan*... the eternal nectar of Your life and deeds... which built in our hearts the edifice of Your Divine Presence.

"From where shall I obtain that devotional absorption in Thee Lord? ...For it is Thee Who is the Epitome

So immersed was she in the

divine flow of Urvashi that flowed

of That unparalleled devotion!..."

through You, that she seemed to be in utter forgetfulness of self. Service of Thee was her prime privilege. Whosoever came to her was the recipient of the *prasaad* that she continually distributed... Your Essence. We have thus received the matchless *prasaad* of Your Spirit that marked Your life with divinity. Bowing before this matchless life of Yours, I thank Thee again and again...

O Supremely venerable Shri Hari Ma, the day of Your birth is approaching... our hearts are filled with a renewed energy... Today, as always, all the Ashramites are preparing to celebrate this glorious day with all their hearts. The atmosphere is vibrant with joy and even the 'peacock of the mind' is dancing with abandon. Every heart is eager to do something to augment Your welcome. How fortunate are we... who inhabit this blessed soil where You lived and transacted Your deeds... for our salvation. We feel so incredibly fortunate and we pray that we may live for all just as you lived for all of us.

O Divine Mother of this entire Cosmos, today, with our innermost hearts in homage, we have come to invite You to Your own home on these auspicious days when we celebrate Your birth. We pray to Thee ... You must come! And do bring our 'little mother' Chhote Ma along with You! Please do not disappoint us! You have to come... You will come, won't you? We have all come to invite you

with humility in our hearts and with our heads bowed before Thee...

Then comes yet another thought...

Who will invite Whom?

Who will embellish whose celebration?

Who will be the host and who the quest?

Ma! These mornings and evenings are consecrated to Thee!

This congregation of Thine will be complete only with Thy Presence!

Today we shall see our Lord... our All... in all!

The call of Love, in this way will be complete...



That each facet of Thine will reflect in every heart

Who will be present...

...When every presence will be enlivened by Thee!

The ecstasy underlying this celebration shall be Thy image in every heart!

O Shri Hari Ma! You will come, wont you?...with Chhote Ma also? O please do come!

Your coming will be the answer to our every prayer... the culmination of our worship...

We have received all from you unlimitedly... whilst You held us in Your embrace! When You come, You will find here, the outcome of Your infinite Love!

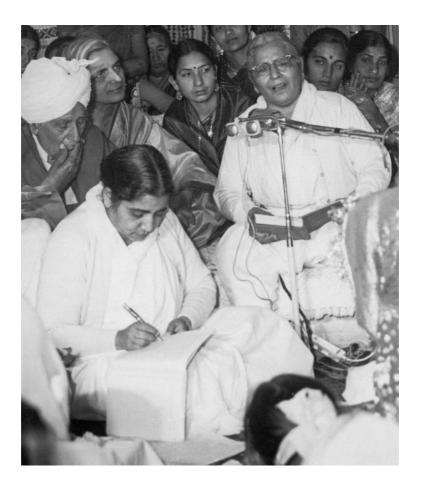
O Mother! Do accept this 'gift' of love from us all... and grant this blessing that we may lose ourselves in Thee!

Hari Om Tat Sat!

# Tell me the old old Story...

COMPILED BY PURNIMA

This is the first time Arpana is celebrating Arpana divas without the physical presence of Pujya Chhote Ma. However, her spiritual presence is so vibrant that it continues to lead us all, showing us the way to understand and imbibe the Essence of Urvashi... the Divine flow of knowledge that emanated from Param Pujya Ma ...



Chhote Ma's life surely had a definite purpose... to lovingly receive and preserve on paper, the Ganga of Spirituality that ever flowed from Param Pujya Ma, and to disseminate it to the world with a dedicated and one pointed focus...

Coming from an ordinary household, she was fortunate enough to be handpicked by Ma to be her lifelong companion. Surely, it must have been some latencies (*sanskars*) from her past life that qualified her to be the chosen one.

Arjuna said to Lord Krishna in the Gita, "Forgive me Lord... I have erred so often, not knowing Thy Divine Essence!... I called Thee by so many names... forged so many earthly relationships with Thee... unaware of Thy Divinity... "

So also, Chhote Ma lived with Param Pujya Ma. Later, she spoke of



those times in her characteristic self-effacing manner... "Many were the mistakes I made, but all those mistakes became tools of learning for me."

Not only did write whatever Ma sang (even through tears or high fever), she equally loved to observe how Ma dealt with each situation and each person. She was constantly seeking to improve herself by asking questions from Ma on human traits and failings.

After years of imbibing Ma's Word, and with her experience as a teacher behind her, she took up the responsibility of disseminating Urvashi – the 'little mother' who taught what she herself learnt at Ma's feet.

In the course of her daily *satsangs*, Chhote Ma would frequently quote incidents from her early life with Ma... in particular, the great thrill she experienced when Ma singled her out for attention on numerous occasions.

...when Ma would come to pick her up after the day's work, Chhote Ma would deliberately linger so that everyone could see her going with the most popular teacher in town;

...and the time when among a contingent of 100+ school children, Ma invited her for coffee, even taking special permission from the director to take Chhote Ma out;

...introducing her as her 'friend' to her quest at a restaurant in Shimla;

...accompanying Chhote Ma and her sister and brother in law to the movies...

Her favourite was telling us how Ma would wink at her during the march past parade, which would get Chhote Ma all flustered and go out of beat!

So attracted was she to Ma that Chhote Ma left her family, her home, her career to come and live with Ma permanently. Thus it was that she was constantly at hand to pen down all Ma's outpourings to the Lord... and be witness to Ma's daily interactions with the people around her.

What a wealth of stories she had!

...how Ma subsisted only on rice and dal for months, having sent home her cook, to prepare herself for the austere life she was likely to lead when she left her hearth and home to stay at Rishikesh, in consonance with the wishes and concepts of her 'Guru Tulya';

...how Ma went to eat at the house of her sweeper because he was upset on being fired from his job for misdemeanours;

...how Ma refused a dinner invitation from her college principal because she had earlier agreed to eat with the gatekeeper of the same college!

...and the time when Chhote Ma gave Ma's name as chief guest for a function without asking Ma... As sporting as she was, Ma rose to the occasion but since she never liked to be in the limelight, she told Chhote Ma never to propose her name again for such events.

Chhote Ma often used to show her insecurity by asking Ma how much she loved her, and Ma used to reply, "no more nor less than anyone else." If Chhote Ma fretted why Ma was spending so much time with someone else, Ma would innocently ask, "why didn't you join us instead of pacing up and down, fuming outside? I never stopped you from coming in." Chhote Ma's one apprehension was that she would lose her closeness to Ma once other people joined them. And Ma always had to reassure her that it was not in her nature to reject or bestow favours on anyone.

Simla, Jullundur, Rishikesh, Dharwar, Madhuban, Dalhousie...

Chhote Ma shared her memories of Ma at all these places at different times in the 60 odd years they spent together. So often did she repeat each incident, to drive home a point or to highlight some new facet of Ma (regardless of whether it showed her in a negative light), that these stories have become like folklore for us.

Chhote Ma, we are forever indebted to you for helping us to know and understand Ma better. It is our good fortune to have had the opportunity of spending so much time with you and receiving your unconditional love.

Ma once said, "Mujhe certificate to Sheelu hi degi" (Chhote Ma will vouch for what I am, what I've done)... which Chhote Ma did – in ample measure!

Now it is our turn to certify that Chhote Ma fulfilled her role of being a warm and wonderful Little Mother to all of us so beautifully!! ❖

# Give yourself to Ganga whilst still alive!

Arpana's publication 'Ganga, Shraddha Praanprad' reveals a conversation between Param Pujya Ma and a spiritual aspirant, who sought to know the truth contained in several rituals associated with the Ganga. We reproduce here some excerpts from this revealing conversation....



**Mrs. Bhandari:** You say, 'Give yourself to Ganga... give your body to Her whilst still alive'... What is the practical connotation of 'giving oneself to Ganga' in this way?

# Ма:

For ages you have fixed your belief – your trust in Ganga...
Bound by the religion you were born into, you have repeatedly come to Ganga.
But you have been brought here when your body had turned to ashes
Your kin collected those remnants and offered them to Ganga...

Those bones and ashes were lifeless, silent and unresponsive...

Devoid of the fragrance of life and deeds, they were consigned to Ma Ganga!

If you truly believe in Ganga, give yourself to Her whilst alive

Silent bones cannot be purified... give your live self to Ma Ganga.

Why not resolve today, "I will come to You whilst life remains Why shall I wait for others to carry me, I will come myself Ma Ganga! Why wait for others to immerse my bones... I give them to You herewith... I shall live for You henceforth, I give myself to You today Ma Ganga.

Purify me O Mother, or not... I am Yours for ever more
I seek only to reach Lord Shiva... I come with this desire to Thee...
Some say it is only when one dies that union with Shiv or Brahm is possible
That this Oneness can be obtained only when our bones are consigned to Thee

O Ganga Ma... I wish to come to Thee whilst still alive And seek this favour of Thee O Offspring of Shiv, make me Shiv-like This favour I plead from Thee!"

**Mrs. Bhandari:** You say 'Give Ganga your body...' You also say 'give yourself to Ganga'. If the result one seeks is to be Shiv-like then what is the connotation of the first two statements?

# Ma:

If whilst life still remains, I give my mind and body to Ganga, Then nothing here remains my own... my all belongs to Ganga. I will then belong to all, but relinquish all selfish claims, If consciously I have given my all to HIM, What remains too, belongs to HIM.

It matters not to a heap of ash, if the other loves me or repels
To Ma Ganga I have given my all, how can 'I' or 'mine' compel?
This home, this body, this mind, fame or even defame
To whom do these belong?
When I have given my all to Him,
Then to Him they all belong!

**Mrs. Bhandari:** How can I take such a strong decision? If I say today that "I have given my body to Thee" – and tomorrow due to previous habit patterns my ego arises and claims it again, it will be nothing short of crime – a terrible sin. What will Ganga say then to me? I will be proved a liar!

### Ма:

It is man's nature to lie. Who in this world is free from this vice? The greatest lies are always told in the Lord's temple. We say to the Lord: "Whatever I have is Yours. Keep me as You will." On the other hand, we are constantly attempting to escape from all unpleasantness and the thorns of life. We further plead "Lord!

Please do not take notice of the negative tendencies within me!" Whereas we not only take notice of, but also take offence to the negative qualities of those around us. We pray to the Lord for forgiveness, because we have full intentions of repeating the mistake – or else why make such a request?

Do you think whosoever sits on the banks of the Ganga and speaks to Her, is always telling the truth? People go to bathe in Her waters – to wash their impurities in the Ganga – why? They go to ask some favour from the Ganga – why? They speak of Her purity without actually believing in it – and then when they die or their use for this body finishes, their bones are immersed in the Ganga. Could there be any bigger insult to this Divine Mother? People 'use' Her thus because they believe that immortality is bestowed on those whose bones find their ultimate rest in Her depths. This cannot be.

If you truly love the Ganga, give yourself to Her! If one sits on the banks of the Ganga in a true spirit of identification, one can in a moment understand the mystical truths behind the scriptural tenets concerning the Divine qualities, the state of the One established in That Highest Truth (*sthit pragya*) and of One who is uninfluenced by the qualities of others, as well as his own qualities (*qunatit*).

But if you are not receptive, to Her Essence, how can Ganga purify you? Pray to Ganga to give you a heart as magnanimous as Hers – pray that your actions become as pure as those of Shiv – pray for a vision of the Truth... to an extent that you are able to live in the midst of thorns without experiencing their pricks.

If you have given yourself to Ma Ganga whilst still alive, then of what consequence your feelings, your likes and dislikes, your body? Then you exist... yet you exist naught. People are invariably afraid of this state. They feel that 'to give one's body' means death. As a matter of fact, what an ignorant man calls 'life' I would call it 'death'. He is ever struggling under the burden of the body, mind and intellect, and all the impurities therein. You have come to the Ganga to wash off these impurities – these bondages! What you do not understand, is that what you call 'death' ie. 'giving of one's bodyself' to Ganga along with all its faculties whilst still alive, is true 'Life'. When one gives oneself to the Ganga, and sheds the weight of all one's appendages, one becomes more alive then ever before!

Further, if one has truly given oneself to Ganga, then the body, mind and intellect no longer remain 'mine'... they are replaced by a state of Pure Existence, Consciousness and Bliss – *Sat Chit Anand*! Of this, there is no doubt. Sorrow

cannot touch him... although he can be a repository of sorrow itself, (in identification with another), he experiences only bliss. He is purity itself, he does not find anything around him impure. His intellect becomes a part of the Supreme Intellect, but he does not belittle the understanding and intellectual abilities of those around him. He automatically identifies himself



with the level of each one who comes before him, without even considering his own state, his repute or any other consideration.

All this can easily be attained if one remembers that union with the Ganga is inevitable when one dies. One's closest relatives will then bring one's remains – 'the flowers of one's body' to be purified. What fragrance are we going to leave behind in those 'flowers' by which people are going to remember us? Those who are imbued with this consciousness, think thus:

Why should I give mere silent bones, I shalt come to Thee whilst still alive O cleanse me Mother Divine... or else I cannot survive.

Don't give me fame, or knowledge or peace, these I do not desire
O Mother Ganga, hear my plea, cleanse me in Truth's fire.

How can I ever forget Ganga, my remains will come here one day Because I know you to be true, I shall come to you that day.
How will you purify me then, an impossible task I will pose,
You'll not then be able to eradicate the seeds that my karmas transpose.
I may not again get this human form, oh what will happen thereafter
Knowing this I have come to Thee, O cleanse this mind my Mother!

**Mrs. Bhandari:** You have spoken of the seeds of *karma...* Can the Ganga really wash away the seeds of one's actions which will ultimately fructify into evil and sorrow?

### Ма:

One can only ask the Ganga to wash away the false illusions we have gathered of the qualities we possess... We can ask Her to carry away the negativity – the tendencies of rejection within us... We can ask Her to cleanse us of the false pride of our 'greatness' and 'reputation' that we cling to. We can ask Ganga to wash away our dangerous sense of attachment which causes us to sit over all we consider to be 'mine' like Kuber sits protectively over wealth! Urge

Ganga to wash away hatred and jealousies that lie hidden in our hearts. Plead with Her to wash away all the impurities that lie within... "Mother! Wash these away while I am still alive... eliminate these sanskaras which are negative and which will affect my future life and lives... I am afraid of sorrow... take away this fear. Make me fearless, Mother! I wish to live like the humblest of the humble, but with Lord Ram abiding in my heart! "

"Mother! If you accept this 'cage of bones' whilst I am still alive, then it will not be this 'I' but the Lord Himself who will abide in this body cage. The Lord can be reborn only if one gives Him one's body to live in! Give Him these eyes, these ears, these hands, these feet, these lips... It is only when He has full control over every limb and sense organ of mine that the Lord Shiv will be able to live through me. Then not 'I' but Shiv remains! So Ganga, I beseech You! Wash away these latencies... these potent seeds that are collected within me... wash away the egoistic pride that gives rise to these seeds! Eliminate this ego which nurtures attachments and allows me to dwell in illusion! Let my clamouring for fame and recognition become as lifeless, as they would be were this body lifeless!"

"Then I shall not give you my bones, nor my ashes or 'remnant flowers' after my death, as none of these will remain mine, once they have been accepted by You. My vision, speech and my very life will belong to the Lord. 'I' will be a mere witness. In fact, even that so-called witness will be the Lord! Such a one who has acquired union with the Lord, is the most ordinary man to one's superficial view. He neither applies vermilion on his forehead, nor does he change into saffron robes. It is the truth within him that differentiates him from the ordinary ignorant individual.

**Mrs. Bhandari:** You explained that to immerse one's lifeless bones in the Ganga is an insult to her. Then is the prevalent custom radically wrong?

### Ma:

No, the custom is not wrong – understand the meaning inherent in it. In the olden days, great seers, teachers, knowers of Brahm and the Vedas in their practical aspects, knew through their shrewd foresight that the ignorant man is likely to forget the Truth in his life, and will rapidly go towards attachments and deeper ignorance. Seeing these trends, they revealed and enunciated the stories of Lord Shiv, and of Ganga whose waters are never polluted – who inspite of their extraordinary qualities, are so very ordinary and approachable by all beings! If you understand the essence of the Ganga, Who originating from the forhead of Shiv, first spurted forth towards the sky and then flowed

unrestrictedly to the earth... if you understand this Essence of Ganga, you too can proceed towards the Supreme.

These 'stories' help the spiritual aspirant by reinforcing his faith in Ganga and guiding him towards the Supreme... towards Shiv... towards Brahm. If the tradition of bringing the remnants of our loved ones to Ganga continues, it keeps this path of enquiry available to all. Then, in the presence of the remnants of our loved ones, the desire to know the Essence of the Supreme could emanate.

One should never deride any custom or mode of prayer before first examining its essence with an objective intellect. Religions, concepts, customs etc. serve a very vital purpose. They take one towards the Truth. However, when man derides the Truth and does not wish to proceed towards it, these rituals and modes of worship change their meaning...

Editor: It has been noticed that Pujya Ma has never brought any radical change into any prevalent custom or mode of prayer. She has however always attempted to make their meanings better understood to the ignorant, common man.

Chhote Ma: Ma, how can Union be obtained with the Ganga?

### Ма:

If with Ganga you want to unite, leave the sheath of your body behind, And then before Her waters you meet, relinquish your intellect and mind.

Go to Her whilst still alive, this cage of bones take along, Leave it upon Her banks and go, Her essence she'll fill before long.

If you meet the Ganga this way, your body a receptacle will be, Filled with ego as it is now, She will soon make you free.

You will come some day disintegrated, why not come in your bony cage complete, Be free from the shackles of 'yours' and 'mine' so that your love you can meet.

A phenomenon external this cannot be, an internal understanding you need, If you become silent within, you'll understand silence indeed.

The language of silence the silent can read, the silent alone can understand, How can you hear the other speak, if your mind's desires expand?

Even an image of stone shall speak, if you become silent within, When the Ganga flows through you, She'll silence your internal din.

Then she'll be able to speak to you, disclose Her own secrets Divine, Pandemonium in your mind will deafen you more to Her attitude sublime. �

# In Thanksgiving... To my Ma, my Life, my Guru... Divine, Glorious, Complete!

Abha Bhandari



Words feel so completely inadequate as I talk about Her. Can I describe fully the Truth of this glorious Being Who never sought anything for Herself.. Whose every breath was for the happiness of whosoever came before Her... Who would transcend all barriers of gross and physical limitations in order to provide security and happiness to each one who came to Her with any need whatsoever? The word 'Ma' in Sanskrit means 'not 'I' – and that is what She was for Herself – non existent!

How can I describe how the effulgence of Her presence lit up my entire life, giving it a meaning that I could never have known existed? Every moment spent with Her was a unique spiritual instruction... for She was the Living

Truth... She IS the Truth... can one ever speak of Her in the past tense, when our past, present and future shall gain meaning only through Her Eternal Presence? Her golden smile which would illumine the darkest day, Her loving touch... just that soft thumb stroking my hand affectionately as I held on to Her hand ever so often to soak in Her Divine Energy... have these been taken from me forever? NO! Is it not She Who has come to stay in our hearts so irreversibly that even in this seemingly dark hour when Her physical sacrosanct body is no longer in our midst, Her inspiration continues to give us incredible strength and also the resolve to take forward the phenomenal work She started and to imbibe and serve with greater vigour, the Essence that is Ma? Ma, You have gone nowhere! You promised that You would be with me till the end of this mortal existence... and You are fulfilling Your promise. You live on with me... for me.

Even today, as I close my eyes, I visualize that vibrant glorious Being Whom I first met in Pune, and upon meeting, felt "I can share my innermost feelings with Her! I can speak my heart to Her... She is my friend forever!" She was 39 and I was 11! But never once did She allow me to feel anything but the utmost closeness between us. She has been my best friend, my Divine Mother, my Revered Guru, and the sunshine of my existence. This was Her Essence. She was a mirror to all... each one felt a special relationship with Her... and She made each one feel special. Whether it was a meeting of the greatest import with Prince Charles, the patron of Arpana UK, or an encounter with a needy beggar woman on the street, Ma's spontaneous identification and generous love was ever flowing.... both received Her attention completely and equally. "Love all" was not only Her instruction, but also the very fabric of Her existence.

In the Gita, Arjuna asked of Lord Krishna, "How does a God Realized Soul speak? How does he sit? How does he walk? Blessed were we to experience the answer to these questions while we lived with Param Pujya Ma in such close proximity. Her Love flowed not only as compassion, not only as complete attention to the smallest detail of anyone's requirement... not only as the fun and laughter we shared with Her ever so frequently... sometimes warm in Her 'family razai' of love... not only as She taught us step by step to encounter life and its travails with equanimity, but also when She rebuked us severely... told us where we were wrong, thus taking us onwards on our search for the Truth. There was no need for Her to have done so... yet how could She, the Eternal Sadguru, have done otherwise? In doing so, She received denunciation, accusation, condemnation... but this never hindered Her from upholding the Truth and nothing but the Truth... nor from leading us, Her children to that same Truth which She revered and upheld. It is this inheritance that will be our beacon light for all times to come.

Who is Ma? Is She the Sadguru from Whom flowed the Essence of so many Scriptures in pristine song... lending new meaning to all our lives? Is She that vibrant Energy force Who not only inspired but propelled all Her children into the most vigorous *nishkaam karma* which is today alleviating the need of lakhs of rural and urban underprivileged folk? Is She Love Incarnate Whose arms were ever open for each one of Her children... in Whose loving embrace each one found solace and rest? Or is She that Infinite Silence... That utter *maunam*... the complete obliviousness of Self and abidance in the Supreme? This sheer silence within Her became so much more evident during the last two years of Her existence on this planet.

In Her, I found That Divine Guru, whom She Herself describes so amply in the Gita (Chapter 2/4,5) as an 'anubhavi' ... A role She played to perfection throughout Her life!

- ~ In Her, I found That amazing combination of greatness and righteousness;
- ~ In Her, I discovered That rare One who guides us towards abidance in Brahm;
- She ever guided each aspirant towards a life dedicated to the Supreme through coercion, through encouragement, through reprimand... and no matter what the cost to Her may be... and the costs were heavy!
- In Her I found revealed the persona of One who abided in Truth and who ever directed us towards That Truth in its entirety;
- ~ Through imparting knowledge and through example, She revealed the practical knowledge of Truth vs. untruth;
- ~ Through every moment of our lives with Her, She made every endeavour to take us on the northward path towards luminescence... and away from the darkness of our ignorance and intent the southward path.
- ~ She, Who had transcended even Divinity, ever nurtured us, Her children, in the practice of divine qualities.

# She, the Anubhavi... or One Who lived in That Truth,

- ~ who had passed the test of practical knowledge;
- ~ whose life was a constant proof of that knowledge;
- ~ whose daily life and deeds were a constant flow of knowledge;
- ~ in whose life one could discern the efficacy of the scriptural tenets...
- ~ whose knowledge was tested and manifest through Her life. Her knowledge was not based merely on scriptural theory, but on life's experience.

In Her, I could easily comprehend the Scriptures and the translation of divinity in life ...

1. What is the love of a detached one?

- 2. How can one who is justice itself also be the embodiment of compassion?
- 3. How can one who is *ahimsa* embodied, involve Herself in the fiercest of entanglements?
- 4. In Her Silence I have been witness to the thunderous dance of destruction... especially where the protection of another was required.
- 5. Through witnessing Her life I understood how the image of forgiveness quells the wicked and the evil with equal aplomb?

Yet, despite engaging in and performing all actions, She was the Eternal non-doer!

There was none more engaging than Her in a gathering... yet, one could see how She was a complete non participant!

For me, She will always be my beautiful, glorious Ma... who has navigated the boat of my life not only through its golden years, but also through what would have been the most tortuous years had it not been for Her reassuring presence! It was She Who held my hand and heart when I lost my entire earthly family... She said to me softly but firmly, "Why do you worry? I am yours always!" ...and all my fears were dissolved. This was the magic of Her immense Love.

Beloved Ma, grant us Thy blessings that all of us, remain ever united in Your Divine Love, and gathering strength from each other, we find our life's goal in the loving service that You initiated... and in sharing with the world, the glorious treasure of Urvashi which is Your gift to us. It is You Who had once said to your Lord:

मैं क्यों पूछूँ हे राम मेरे, तुम कहाँ मुझे ले जा रहे। जब तुम ही मेरे संग में बैठे, प्रीत के गीत हो सुना रहे।। मेरा लक्ष्य तू ही है राम मेरे, मोरे संग में जब तुम आये हो। अन्य क्या तेरे संग में है, यह काहे मुझे बतलाये हो।।

"Why shall I ask O Ram, Lord of mine, where dost Thou lead me? When it is You who sits by my side, singing love's melody? You are my aim O Ram, my Lord, and when You Yourself are by my side, Why should I care what else You bring... when You Yourself within me abide?"

Today as we reiterate this poignant prayer, we entreat Thee with hands folded... Be with us forever Beloved Ma!

\* \* \*



# Arpana

Newsletter

ARPANA TRUST, Madhuban, Karnal, Haryana, India August 2015

# Celebrating Urvashi in Music & Dance

Arpana's Urvashi Lalit Kala Academy held their 14<sup>th</sup> Annual Function on 20<sup>th</sup> June in Karnal, dedicating their 'tribute' of music and dance to Beloved Pujya Chhote Ma, who joined her beloved Sadguru, Param Pujya Ma on 10<sup>th</sup> May, after a long illness.

'Urvashi' is Chhote Ma's gift to humanity, as, over 5 decades, she dedicatedly recorded on paper, every word of the deepest spiritual knowledge of life that flowed from Param Pujya Ma. Our indebtedness to her is unfathomable.





The Function comprised impressive performances from different groups of the Academy... the children's orchestra, the senior group of singers, the self-defense martial arts class, the western dance classes, the Kathak dancers and much more. The performances echoed the eternal message of Urvashi, rejoicing in the humane and divine values that are the foundation of a

strong and harmonious society. A plethora of eminent leaders of Karnal attended. The Chief Guest was Mr. S.P. Chouhan.

Coordinator, Nav Chetna Manch.

Special thanks to Prof. Krishan Arora, Director of the Academy, whose tireless efforts enabled this function as well as many other functions of Arpana at Madhuban. We are especially proud of our children, Kripanjali, chief organiser, and Mandeep Singh, music director, who orchestrated the many intricacies of the show into such a rousing success!



# Delhi Doings

# Felicitating Arpana's Students & Teachers

On 16<sup>th</sup> June, Arpana held an Award Function to honour teachers and students for excellent results in the CBSE Exams. Certificates were also given for computer courses and beauty courses. Chief Guest, Mrs. Reva Nayyar, Director Essel Social Welfare Foundation, was exuberant in her congratulations to children, staff and management for their remarkable results.



A dance expressing achievement

# Theatre Workshop with National School of Drama



The wise man tricks the greedy landlord – much to the relief of the villagers!

A 15 day theatre workshop was organized by Mrs. Sushma Seth, honorary cultural director of Arpana Trust, and Ms. Sharda Kumari, in collaboration with Mr. Hafeez Khan and Mr.Kailash Chauhan of the National School of Drama. 71 boys participated in the workshop. The team was able to produce 5 short plays in only 15 days which were performed on 30<sup>th</sup> June, morning and afternoon. The program was a huge success.

Our deep gratitude to Essel Foundation, Aviva Pvt. Ltd., Caring Hand for Children and all other magnanimous donors for supporting Arpana's education programs.

# ARPANA HOSPITAL

# Cervical & Breast Cancer Camp at Arpana Hospital May 2015

Since 1990, breast cancer cases have increased by 166% in India. Arpana Hospital organized a 'Cervical & Breast Cancer Camp' for women on May 28-29, sponsored by Asia Initiatives. 131 patients from 48 villages were treated by Dr. Ela Anand, FRCOG (Gynaecologist), Dr Vivek Ahuja, MBBS, MS (Surgeon) and Dr. Kavita Rani, MBBS, MS (Gynaecologist).



### **Orthopaedic Camps**

Arpana Hospital organised 2 Orthopedic Camps

for rural patients: one at Panauri Village on 20<sup>th</sup> May and one at Bastara Village on 27<sup>th</sup> May. The 96 patients were treated by Dr. Lokesh Charaya and given free medicines.

Heartfelt gratitude to CBM as well as to the Baij Nath Bhandari Public Charitable Trust, New Delhi, for equipment and support for poor patients.

# Himachal Horizons

# Free Specialist Camps at Arpana's Medical Centre, Bakrota, HP

An Endoscopy Camp on May 23–24 was conducted by Dr. Rahul Gupta, Specialist in Gastroenterology, New Delhi, assisted by his son, Aman, a 3<sup>rd</sup> year medical student. Of the 177 patients in the camp, 106 underwent Endoscopies and 5 had Colonoscopies. Local dignitaries were delighted to have this speciality camp, especially for the poor and elderly.



A Medical Camp by Dr. R.I. Singh, MD,

Medical Specialist from Arpana Hospital, was held on June 4–6. 166 patients were examined. Free tests included 175 lab tests, 16 ECGs and 23 X-rays. Ailments included ischemic heart disease, hypertension, diabetes, peripheral vascular disease.

**A Gynaecology Camp** by Arpana's Dr. Ela Anand, FRCOG, on June 25–26, had 114 patients, 54 with gynaecology problems and 60 who were seen by Dr. CBP Singh. One free x-ray and 80 free lab tests were done.

**A Neurosurgery & Spine Camp** was held on 19th & 20<sup>th</sup> June, where Dr.(Col.) G.V. Ram Das, MCH, Neurosurgery (AllMS) and Director, Neurosurgery & Spine, Sarvodya Hospital & Research Centre, Faridabad, examined 163 neurosurgery & spine patients while Dr. CPB Singh treated the other 60 patients with general complaints. Patients came from as far as Bharmour, Salooni, Kihar and Banni in Jammu & Kashmir.

# SHG Women Learn from Successful Women's Cooperative



8 women of the Gajnoi Farmers Producers Cooperative Society Ltd. visited the all women Smridhi Mahila Cooperative Society in Palampur on June 26–27. While learning about pickles, jams and sauces from this successful 20 year old Women's Cooperative, they were inspired and encouraged to take up such commercial activities themselves.

# Agricultural Experts Assistance

Women and men farmers from remote villages learned to increase their income in a workshop by the Agricultural Outreach Centre of Chamba, held at Arpana's Gajnoi Centre on 17<sup>th</sup> July. Scientists explained new methods of farming vegetables and mushrooms, vegetable nurseries and fruit trees as well as increasing the milk production of cows.



Our deep gratitude to the Baij Nath Bhandari Public Charitable Trust and Tides Foundation, for supporting health and development programs in Himachal Pradesh.

# Haryana Happenings

# Freedom of Mobility for the Differently Abled

On June 30, 2015, 6 differently abled persons had the joy of freedom to move where they wished independently by receiving 5 tricycles and one wheelchair of their own from Dr. Sujata, (PhD Psychology) Founder Director, Tapan Rehabilitation Society, Karnal, which works for the welfare of the differently abled.



# Arpana facilitated Dairy Cooperative

Arpana has facilitated and trained 5 women in a self help group to form a dairy cooperative with the help of the National Dairy Research Institute, Karnal. The Tribune reports:

# White revolution: 5 Karnal milkwomen set out to chart a new path



iti. Every morning, ta (30), Kamlesh (40), na (33), Mamtesh (40) nd Murti Devi (46) go from to home, delivering tilk. After this, they get usy in preparing khoya, BATTLING THE ODDS

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It is because of their effort that the village has become thornfull knew proucue orsel. popular. Delegations from about the proiect and the village has become about the proiect and the village.

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# Arpana is thankful to CBM, the Tides Foundation, IDRF and Baij Nath Bhandari Public Charitable Trust for support for these programs in Haryana

We, at Arpana, depend on your support for our programs

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.

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

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Arpana Hospital: 91-184-2380801, Info & Resources Office: 91-184-2390905

emails: at@arpana.org and arct@arpana.org

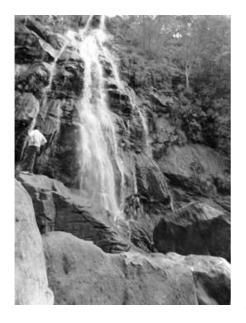
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# Be Chou a Master

# not a Slave to your Mind!

From Param Pujya Ma's elucidation of the Kathopanishad



"Attachment to the objects of the world brings about the descent of the individual from transcendental heights. The one who keeps his eye on the Essential Unity of All, never forgets Intrinsic Unifying the Substratum." Param Pujya Ma warns the aspirant adequately against embroiling himself in attachment of the world, and advises the aspirant to retain his focus on the Reality and Unity of the Supreme, through her elucidation of this shloka of the Kathopanishad... the enlightening dialogue between Yamraj and his young disciple Nachiketa.

# यथोदकं दुर्गे वृष्टं पर्वतेषु विधावति । एवं धर्मान् पृथक् पश्यंस्तानेवानुविधावति । ।

As the water that rains on the highest peak, goes down the peak, scattered in various ways and directions, similarly, the one who is ever watching the qualities and attributes (of objects of the world), is running after (and away from) those objects (all the time seeing them as different from the Supreme).

Kathopanishad II.I.14

In this *shloka*, Yamraj tells Nachiketa of the fast process through which a human being becomes entangled and creates a riotous confusion in his own life, disrupting the Essential Unity and diversifying his own mental vision, due to his attachments.

The eyes have a natural ability to see the external objects of the world. The sense organs are meant to bring the message of cognition of the world without. The moment such cognition takes place, the mind stuff either likes or dislikes the objects of cognition. If the mind is not under control or restraint, it flows towards the objects of likes without any considerations of 'right' or 'wrong', 'should' or 'should not'. If the intellect is not in control of the mind stuff, the objects have the capacity to attract the 'vritties' or tendencies of the mind to the extent that they flow towards the objects of enticement, as water flows from the top of the hill and reaches the bottom, ever rushing towards a lower level.

# Warning to the sadhak

This *shloka* holds the highest warning for a *sadhak*, saying that there will be no holding back of the mental energy if it is not controlled by the intellect which is attached to the Self. The emotional energy of the mind stuff flows with dynamic speed towards the objects that entice it.

In the previous *shlokas*, Yamraj spoke of the Unifying Factor, the Universal, Eternal, Indivisible Substratum. In this *shloka*, He is talking of the division and diversity that shatters the Essential Unity.

The attachments to the objects of the world bring about the descent of the individual from transcendental heights. The mind gets allured and swayed by the objects of its likes and is drawn towards them as iron filings are drawn towards a magnet; and the speed at which this unity is disrupted is the same as that of water flowing down from a hilltop.

In this *shloka*, Yamraj says that if the sense organs are ever watching the different qualities and attributes of various objects, they will naturally like and be attracted towards some objects and dislike other objects and would automatically want to escape from those disliked situations or objects.

The one who keeps his eye on the Essential Unity, is not affected by the attributes, but the one who keeps his eye on the attributes forgets the intrinsic, unifying Substratum. 'Attributes' mean the qualities of the various objects having different functions, forms and names. The qualities are likeable and dislikeable, and result in repulsion or attraction. Objects have an attraction of their own, which sways and captivates the sense organs and mind towards the objects... unless the intellect can withhold the flow and not let the sense organs succumb to the pull of the innumerable objects.

If, on the other hand, we develop different values, which do not allow the objects and any sentiments towards them to superimpose themselves on the

intellect and consequently on our intellectual integrity, the sense organs will not flow towards the sense objects as slaves of the master. Instead, the intellect will be the master of the sense organs and the objects.

If the mind stuff does not flow towards the gross attributes of the objects on account of blind likes and dislikes of the objects, then the spiritual cognitive faculty or the 'third eye' which is sometimes referred to as the 'transcendental vision' is born.

Once the *sadhak* falls down from the spiritual heights, it is practically impossible for him to reach:

- the transcendental spiritual Self,
- the divine, inherent qualities of his being,
- the uninfluenceable and pure intellect,
- the simple, unsullied innocence of the mind which allowed the supraintuitive divine wisdom to flow into the world from within without any obstruction.

# The enmeshed sadhak's concept

The *sadhak*, who gets enmeshed and entangled in the gross, mundane objects, considers even his own Self as something:

- 1. transcendental, which is beyond himself;
- intangible and abstract;
- 3. beyond reason and unreasonable;
- 4. beyond definition, analysis, speculation, words, sense organs, expressions etc.
- 5. supra cosmic and supra mundane (all as Brahm but beyond comprehension.)

Whatever is contended in the above is true from the point of view of the individual who is looking at the insurmountable peaks from the bottom of the hill... the one who fell from the peak as water flowing down... along with desires, likes and dislikes, entired by the objects below.

# The ordinary person

For an ordinary being to accept the abstractness of the Self is extremely difficult from several points of view.

- 1. He is loaded with impressions of the objects of the world 'at the bottom of the hill' and values them as all important.
- 2. He has entwined himself in the impressions he has gathered from his exploits in the world 'at the bottom of the hill', and considers them to be the only reality.

- 3. On considering the objects of the world as the only reality, he has developed obsessions and intense likes and dislikes and because of this he is ever busy in repelling and gathering objects, situations, people and circumstances all the time. Every second of his life he tries to find security, change, peace, morsels of happiness, and escape from the bundles of his own reactions.
- 4. He is ever burdened by the irresistible forces of compulsive reactions, pressures and habit patterns at the emotional, intellectual and even the gross levels, which were developed for the purposes of reaching his chosen 'pleasurable ends' in the minimum time.
- 5. He has not only 'fallen' himself in identification with his sense organs that follow sense objects with divergent attributes, but he has also got crushed under the avalanche of superimpositions that follow such a descent.
- 6. He now starts living under the ever crushing, deluding, distorting and degenerating earth of mental burdens caused by this 'fall from the peak' the most unfortunate essence of the whole process is that the burdens are unseen and cannot be easily understood. This 'burden' becomes evident to them when they are faced with extreme pain or negative situations.
- 7. When strains and stresses of the conglomeration of suppressed impressions, prejudices and non-acceptance of facts becomes unbearable, the human being, because of his inbuilt faculty of research and the ability of surmounting the most difficult impediments in the path of his happiness (anand), makes feeble or intently extensive attempts to search for that anand which is an intrinsic component of the Self.

### The Atma Self remains untouched

In this *shloka*, Yamraj tells Nachiketa the process by which the beauty of the absolute *Atma* Self is left behind, and a phantom is created instead, based on delusions and hallucinations. The ever luminous *Atma* Self is still there at the peak. It holds *anand* – beatitude, along with its divine grace. Its benediction is silence. It is not destructible, and nothing can superimpose it.

- 1. The downfall is of the mind stuff and not the Self.
- 2. The downfall is of the superimpositions and not the Self.
- 3. The downfall cannot be of the incorruptible.
- 4. The downfall cannot be of the uninfluenceable.

Yamraj says that the Self is untouched, but the 'I' which is the primal ignorance, rolls down from the hilltop like water, intoxicating the 'I' with the objects it meets on the way to abysmal depths. The 'I' itself is the phantom which created the 'dream world,' which in reality, had no relationship with the *Atma* Self.



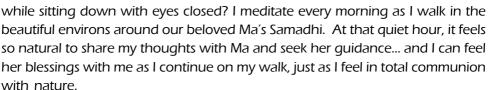
# Magic in the Air

**PURNIMA** 

I wish it were possible to capture on paper the whiff of scent that comes from different flowers... the feel of breeze as it blows across my face... the gradual lighting up of the sky as the sun rises to herald a new dawn...

It is truly magical.





There is the sound of traffic passing close by, devotional songs blaring from a loudspeaker in a surprisingly unmusical voice... but I try to attune my hearing to the underlying buzz of crickets, the loud tweets of the lapwings, the soft chirping of birds I cannot see. Very often I have to sidestep quickly to avoid crushing little ants under my feet... to discover a tiny flower growing between the cracks in the stones.



Suddenly I hear a flutter of wings... oh, I've disturbed a peacock ambling on the walkway. The sight of one dancing thrills me no end and the bright pink lotuses fill me with a joy that compares to no other. I marvel at the frogs sitting on leaves, wondering how the lotus leaves support their weight.

Someone once

asked me how many 'rounds' I take in the Samadhi area... and I was quite surprised to note that I had no idea... because my walks are not just a form of exercise but also a tryst with my higher self.

Morning joggers are coming in, all laced up in sports shoes, exercise mats tucked under their arms! Time for me to retreat...

# Che Path of the Pilgrim

Adapted by Aruna Dayal from Param Pujya Ma's elucidation of the Japuji Sahib



मुंदा संतोखु सरमु पतु झोली
धिआन की करिह बिभूति।
खिंथा कालु कुआरी काइआ जुगित डंडा परतीति।
आई पंथी सगल जमाती मिन जीतै जगु जीतु।
आदेसु तिसै आदेसु।
आदि अनीलु अनादि अनाहित जुगु जुगु एको वेसु।।

पौडी २८

Essence as explained by Param Pujya Ma:

O seeker, adorn yourself with the earrings of contentment; in your hand, carry the bowl of modesty, and apply the pure ash of absorption in the divine, on your body.

Purify the body by liberating it from the mesh of thought; clothe yourself in the white shroud of death, in other words, keep death as your witness: close to you.

The staff you hold, on your pilgrimage, is your faith in the Divine. Accept all beings as your companions, as your friends. These, together, make the path of the pilgrim, on his journey towards the Supreme. Remember, conquer your mind, and you have conquered the world.

I offer obeisance, I bow, I submit in reverence to He who is void of all colours: who is the beginning, yet is without beginning; He who is indestructible and is unchanging through the cycles of time.

Param Pujya Ma communes with the Satguru Nanak, delving into the sublime essence of His Word, which is the light, illumining the heart of the devotee. Through the flow of melody and prayer, the seekers at her feet experience a revelation of the pre-requisites and the qualities that can help them progress towards their eternal goal.

# Pujya Ma:

In your ears, the earrings of content: modesty, your begging bowl
The ash of meditation applied, death, the cloth, which you enfolds;
Pure as a virgin, your body: your staff is Faith in the Divine
All beings are your family:
And you are victor of the world if you conquer your mind.
My Lord, who is my friend, through the incarnations of time
Tells me, the One Truth, the One Creator, is indestructible and infinite!

O Nanak, O Master, how may I know Him, who is my Lord? Wearing the rings of contentment, I hear only the Name of God: If my bowl is of modesty, humility the essence within Pure, and wholly cleansed of sin Absorbed in the Lord, lost in Him, The ash of meditation rubbed on skin Death my witness, its reminder, enfolds me...

But O Nanak, Thy Name is the cloth I wear
These accoutrements to what avail;
When my heart enshrines only Thee
Thou dost abide in each pore of me;
To what end is the posture of Dhyan
What is modesty, when Thou alone fills the mind and all memory?

What should one be content with, when there is no 'I'
Thou my Sovereign, my Master, my Lord, there is only Thee.
Why the shroud O Master: Yam, Lord of Death is here with me –

Death the only certainty, He reminds me constantly. Each moment slipping by bids 'adieu, I will not return' Each moment this body, its changing nature affirms: 'I cannot be with you, I cannot predict the span of days, I am destined for the pyre' the body daily says.

Param Pujya Ma, in her devotional communion with her Divine Master takes the intense dialogue to another level as she enquires:

What peace and content O Lord, for I await a glimpse of Thee I have not the patience, nor trust in myself, as I await Thy clemency. If only I had a drop of Thy Name, my cup would be filled All else matters nought, if only my cup with Thy Name does brim.

Param Pujya Ma's sublime rumination continues, as she reflects that the Guru talks of faith; that faith and all wisdom is contained within the Divine Name which the devotee yearns for. Further, the conquest of the mind results in victory over the material world: she knows that in the world, all beings constitute the family of the Master, and in this belief, the devotee simply surrenders at the Lord's Feet.

The cascade of prayer rises, to fall and wash the Feet of the Lord, in praise: Thou art One, One alone, yet manifest in many forms

May I see Thee in each being: in each Name may I perceive Thee
In thought, in reflection, only Thee: then in death, too, Thee I will meet.

Death is alive in each moment with me, this body and I will soon part

May I see Thee Lord, this sole yearning is in my heart

Then will I realise and experience Lord, Thy presence in all around me,

O Nanak, my Lord, O Sovereign, all words now do fail me.

Param Pujya Ma, emerging from her state of Divine reflection addresses the seekers:

The Satguru tells us that the Supreme Principle is the beginning, yet without beginning; eternal and the spiritual essence of the entire cosmos. All is the Divine Spirit.

Yet how can the seeker know Him? The first step is to cleanse and purify the self. The Master has revealed that Omkar, the Truth is One, omniscient, and the Supreme Spirit is the indivisible, eternal Essence. He can never be divided. To know Him, conquer the mind which will mean the cessation of all desires. As you deal in the world, you will be wrapped in the constant remembrance of Death. Even whilst alive, you will have overcome and transcended all desire and cravings. There is nothing you desire from the world around you.

A seeker, Mrs. Devi Vaswani, asks Param Pujya Ma: "Could you please explain this once more?"

**Param Pujya Ma:** Once you have liberated the mind from all cravings and desires, you will embrace the world's beings as your family, your community. You will nurture no feelings of division and differences.

As long as the sense of self and egoity prevail, duality and divisions dictate your perception. But if you have, in the constant presence of death and consciousness of mortality, surrendered to the Lord, then He alone remains: for He is the One Indivisible and Eternal Truth.

The entire cosmos is contained in Him. The world is then ours. This is also what the Satquru, our Master reveals to us.

Param Pujya Ma's voice slips into devotional song:
The Divine Eternal Truth is One: He is the Divine Light
Omkar the One Truth, Eternal, Indivisible Essence bright
The pure and Divine Oversoul, the Eternal Essence is One
The Supreme Being; the Spiritual Essence is One
The Eternal Truth, the Eternal Self is infinite
Indestructible, Indivisible, Universal is He, in His Might
Void of thought and without form; yet manifest in forms diverse
Yet always, in actuality, One, He abides in all the Universe.

At the time of death, each form merges in the Eternal Essence: the spirit is subsumed in the One soul, and only the One Supreme Truth remains.

Only the great silence remains, the single Divine Principle remains, the Adi Guru, Nanak remains.

Param Pujya Ma in a sublime crescendo of revelation sings:

Incomparable, indivisible is our Lord

Apparently scattered in multiplicity, He is one, whom we adore

Light itself is He, manifest in forms infinite

Yet one and only one is the One, our glorious Lord.

He is One Creator, who is Master of all

He alone knows Himself, the Doer, the Creator of all

As long as the mind has desires and is attached, Truth it cannot perceive

It cannot penetrate the screen of names and forms

Which the Divine Essence, conceals

If however desires fade, inner silence prevails

In that silence, realization occurs, never to fade:

In the devout silence of the mind.

The vast silence, absolute, will finally hold sway.

Param Pujya Ma, having explored in utter devotion, the depths of wisdom contained in the Guru's words, turns to Him in an ecstasy of gratitude and praise:

Universal and eternal Thou, indestructible art Thee
Beyond boundaries and infinite, yet finite appears He!
Unmanifest, Thou does appear, in endless forms, O Beloved mine!
At Thy Feet I worship Thee, in loving surrender I am Thine
O Nanak, O Master, Thou art the spiritual Essence Divine
Without thought, without form, indivisible Essence Sublime!
Thou assumed a form and talked to me:
Thy Word has blessed me
And to Thee, my Master, I submit unreservedly.

What do I know of meditation: of Thy silence what can I speak – How to cleanse this inner self, O Nanak, what can I say to Thee? I am unlettered, untutored, of what knowledge can I talk How can I sit, content, when to Thee, for Thy mercy I call? This cosmos is Thy Name, what use in discourse? To win the mind is to win this world – to what avail is this course? Thy Word is my command, Thou art One, alone O Nanak, Thou My sovereign, acceptance dawns at Thy Feet, my abode; As long as 'I' remains, no light can be seen: surrender of self at Thy Feet Abnegation of self in Thee, and Thy Glory is revealed!

\* \* \*

# God's Bounty

One day a man invited a beggar to his tent for a meal.

When grace was being said, the man began to curse God, declaring he could not bear to hear His Name. Seized with indignation, the host drove the blasphemer away.

When he was at his prayers that night, God said to him, "This man has cursed and reviled me for fifty years and yet I have given him food to eat every day. Could you not put up with him for a single meal?"





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Retirement Plan	1.5 Crore	10018	4625	2167	
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	1 Crore	6679	3083	1444	

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

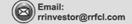


Rs. 10,000/- invested in July 2004 has grown upto Rs. 99,373/- in July 2014\*

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)	Cutrrent Value of Investment Rs. 10,000				
ICICI Prudential Dynamic Fund - Regular Plan(G)	17.010	169.034	25.26		99373				
SBI Magnum Multiplier Plus Scheme(G)	13.700	123.898	24.19	18.30%	90436				
HDFC Equity Fund(G)	46.318	416.402	24.05		89901				

<sup>\*</sup> Past Performance may or may not be sustained in future. "Selected Schemes Mentioned in above Illustration.







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

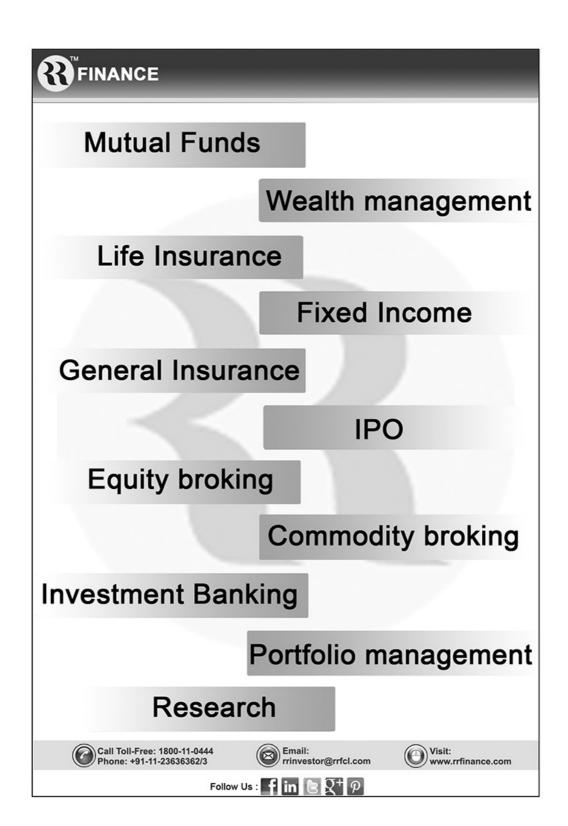
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# Equity Linked Saving Scheme (ELSS)

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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# Handcrafting Happiness!



"The Lord comes to us in the form of the hungry, the sick, the poor and the downtrodden. To serve them, to share their burdens and to relieve their pain is the practical shape of surrender to Him."

~ Param Pujya Ma

For over three decades, Arpana's handicraft activity has been running an extensive programme for the Empowerment of Indigent Rural Women. In13 village centres around Arpana's headquarters at Madhuban, Karnal, a continuous process of training in the finest embroidery has made a difference in the lives of countless women. Hundreds of women and their families have benefitted from the sales of the lovely hand embroidered linen and garments, which Arpana has helped them to produce and market over the last few decades.

Arpana has never retained any profits made from these goods, and all the proceeds from the marketing of these goods revert back to the rural folk, ensuring a steady source of income to their homes, and helping them in many ways.

# About Arpana & Devotion

Arpana is a spiritual organization headquartered in Madhuban, Karnal, Haryana. It originated as volunteers from different lands and faiths gathered around Param Pujya Ma, the Light and Guide of Arpana. She showed the path towards joy through the wondrous process of giving of oneself in whichever way possible, to the community and for the welfare of all beings. Since Arpana was

based in Madhuban, a rural area, it was only natural to work towards the wellbeing and upliftment of the underprivileged rural community. Thus several projects initiated by Arpana in the early 80s have grown vastly over the years, and have encompassed and addressed all facets of the inherent impoverishment in those rural communities.

A very important aspect of Arpana's work in the field of Women's Empowerment has been to train rural women in the art of exquisite embroidery and the stitching of garments for children and women. Arpana's handicrafts activity was initiated by Param Pujya Ma when some village women



approached her with a heartfelt plea for help. They said they could not afford even the most common necessities required for the wellbeing of their children: milk, medicines, education... even these were out of their reach. Param Pujya Ma immediately initiated an active handicrafts programme, where the women would earn and retain their choice over where their hard earned money would be spent.

This handicrafts activity provides a much needed source of income generation for their families and helps the women to acquire the dignity of self sustenance and the joy inherent in providing critically needed necessities for their loved ones. Arpana not only involves itself in handicraft training, but also assists in procuring of materials, maintaining quality control and in the marketing of the finished product. All these facilities are provided to the women, free of cost. All proceeds from such marketing are ploughed back into the welfare of the rural



communities. Hundreds of families rural have benefited from this programme so far, and have come to depend on and look forward to the source of income it provides to them. At any given time, over 200 families in rural Haryana, depend on the handicraft initiative of Arpana.

**Devotion** also plays a vital role in Arpana's programme for the dissemination of humane values, through making available books and audio visual content elucidated by Param Pujya Ma, based on the tenets of all religions.

All proceeds from the shop have always been deployed towards the welfare of the village women and towards Arpana's charitable services.

# What our customers say...

Excellent stuff, just can't decide what to take and what to leave.

Manjit Berar, Delhi

• Very good stuff, very good cause which makes products all the more valuable to buy.

Sarika Ahuja, Delhi

• Wonderfully organised, must have made hundreds of children smile. Hats off to you all.

Sereena & Anuj Sharma, Delhi

Beautiful stuff, Beautiful people, and for a Beautiful Cause.

Shazna Suri, Delhi

- The variety of items offered for Sale were phenomenal. The embroidery (hand) is the finest of the fine, no less if not more than the Convent nuns' embroidery. The neatness, fineness is perfect and all care has been taken to cut out the extra loose threads. Fantastic, Unusual and Wonderful. Keep it up!!

  Indira Narain, Delhi
- These products have divine blessings & I feel fortunate to have Devotion coming to our doorstep. God bless you.

Mala Chitkara, Gurgaon

• A lovely lot of work and so much loving going into it.

Nimmi Rikhye, Shimla

Stitches of love indeed!!

~ Amandeep Kaur, Chandigarh

