What can be gained from knowledge Lord?

What can be gained from knowledge Lord?
Even knowledge is with ignorance filled
Until it helps me to perceive Thee...
Only that can be knowledge fulfilled.

I know nothing else my Lord Nothing else can I understand, I plead... Come home just this once, O gracious Lord! Hands folded, I seek refuge and plead...

With a glimpse of Thee these stains within Can be eliminated through a miracle by Thee Only once... just once my Lord I pray

You come and call out to me!

I plead with You again and again
For ages I have searched these paths for Thee
Lord! Prithee... You too call my name!
Just once, You too search for me!

अब ऐसे ज्ञान से क्या होगा

अब ऐसे ज्ञान से क्या होगा, अज्ञान से ही वह भरा होगा। मैं तो उसको ज्ञान कहूँ पिया, जब सामने राम खड़ा होगा।।

> और तो कुछ न जानूँ पिया, कुछ भी तो समझ न आये मोहे। इक बेरी तू घर आओ पिया, कर जोड़े पड़ूँ शरणा तोरे।।

तेरे दर्शन से जन्म मल मेरी, दूर हो ज्यों तूने दी हो बुहार। इक बेरी प्रभु बस इक बेरी, तू भी तो आकर मुझे पुकार।।

> अब बिनती करूँ मैं बार बार, पिया इक बेरी तो तू भी पुकार। कब से हूँ रही मैं पंथ निहार, इक बेरी तू मुझको भी निहार।।

> (अर्पणा- गीता, द्वितीय अध्ययन, १५/१०)

Acceptance

When we don't accept an undesired event, it becomes Anger; when we accept it, it becomes Tolerance.

When we don't accept uncertainty, it becomes Fear; when we accept it, it becomes Adventure.

When we don't accept other's bad behaviour towards us, it becomes Hatred; when we accept it, it becomes Forgiveness.

When we don't accept other's success, it becomes Jealousy; when we accept it, it becomes Inspiration.

Acceptance is the key to handling life well.

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All Powerful is the One God!



Adapted from Param Pujya Ma's original elucidation of the Japuji Sahib by Arlina Dayai

> आखणि जोरु चुपै नह जोरु। जोरु न मंगणि देणि न जोरु। जोरु न जीवणि मरणि नह जोरु। जोरु न राजि मालि मनि सोरु। जोरु न सुरती गिआनि वीचारि। जोरु न जुगती छुटै संसारु। जिसु हथि जोरु करि वेखै सोइ। नानक उतमु नीचु न कोइ।।

> > पौडी ३३

The Essence of the Shloka:

Man has no power over speech or over silence. Nor does he have the power to ask for largesse or in the giving of charity. There is no authority over living or over dying. There is no potency in riches, power and property and neither in the strident assertion of the mind. There is no strength in hearing sermons and speeches nor in complex strategies to gain liberation from worldly snares.

The hand that has infinite power is that of the Doer – the one Lord who is the Creator of all. In this world there is no one who is higher or lower than any other fellow being.

Param Pujya Ma elaborates on the essence of the Sadguru's words for the benefit of the seeker:

We can neither say that nothing is in our hand, nor can we remain silent, as that, too, is not in our hand. We have no control in giving or holding back, on life or on death. We have no mastery over dominions, or over wealth. Neither do we have control over our mind or over the span of knowledge. We have no control over the concentration and thought processes of the mind. Nor is there any control over the infinite ways of yoga and the plans of business and worldly activity; and nor can we claim any right over the paths and ways of renouncing the world.

Full authority and absolute power is in the hands of the one Lord. In Him resides omnipotent sovereignty.

In the gaze of the Supreme Lord, equal are all men No one is greater than another, in His governance. He creates all as equals, He abides within; He has wrought no master or slave Equal are all beings, for Him!

O mind, knowing this, fall at the Feet of the Lord:
All powerful is the one God
Stay within His ordinance,
Accept and obey His Will: no rights are in your control Rebel not O mind, pay homage and be still.

Param Pujya Ma reaffirms, in devotional submission, that the Supreme is all Powerful and Omniscient, and His Mercies are infinite:

The bestowal of Thy Grace is a gift indeed
For in Thy mercy this Knowledge Thou does not give
Revealing that the foundation of all is Thee!
My Lord, my Sovereign, Thou art beyond all things
Thou, Dispenser of fortune and fate, Thou O King of Kings!
Hearing of Thy Glories, hearing of Thy Grace
I come to beg Thee Lord; upon this wretch,
Cast the Blessing of Thy Gaze!
I am a disloyal, uncaring creature,
But an ocean of compassion art Thee:
I am worthless, undeserving; but I pray,
O Lord, look unto me!
Even the seed of this longing for Thy blessing, is by Thy clemency!
O Nanak, I have come to Thy threshold, only by Thy mercy.

Param Pujya Ma describes in poignant verse the condition of the devotee, wrenched and torn in the agony of separation from his Beloved Lord. Ma's words depict vividly the desolation of the seeker who longs only for the Truth, and who is caught in the prison of falsehood and ignorance.

This desolate heart beats in helpless devotion
I place this head at Thy Feet and plead for Love's potion
I know not how true is this Love for Thee
But I have come to Thy door: do not turn from me, I beg Thee.

Lord, You have told me that neither life nor death are in my control: nor is this body-self obedient to me, O Master. Take charge and take control: make me Thine, wholly, O Lord. Let no remnant of egoity remain, to claim doership in pride and in ignorance. Lord, delay no longer, and accept this offering of self, for naught else is there to offer Thee. Grant me no respite from suffering, till Thy Mercy descends and Thy Grace envelops me wholly.

Swept in the current of devotional enquiry, Mrs. Vaswani (Devi Behn) asks Pujya Ma: Guru Nanak has said that there is nothing which is in our control. Does this mean that the cleansing of our mind, our internal self is also not in our control?

Param Pujya Ma: The Lord has said that naught is under us, and he has also said that naught is possible without the Grace and Mercy of the Lord.

It is time to consider our transgressions. It is this 'I' which ever lives in the past, harbouring old injuries and insults. We are fostering blame and bias continually, influenced by past encounters. These are corpses of events that are over and closed.

In actual fact there is no place for this '1'. It is a word, a syllable indicative of a body unit. We have breathed life into this syllable and thereby defined its individuality, separating it from other beings and from Creation.

The Lord tells us to let go of this individual egoity that claims doership, and imagines its control and ownership over others. What we can do is to realise and accept the fact that the Lord does all, has power over all and it is His Will that governs all beings.

We only need to foster love within our hearts. We need to strengthen compassion, empathy, understanding and humanity within ourselves. Our gaze should be full of love and our hands should be instruments in the Lord's work.

How will this happen? As the ego loosens its hold on us, so too will spirituality infuse the deeds done by us. We will not claim doership or seek recognition for these actions. Where ego and 'l' are predominant, there the spiritual value recedes and is lacking.

When it is said that 'all is His Mercy', it means that the seeker has surrendered his egoity and rejoices in acknowledging and celebrating the Lord as Doer and arbiter of all things. His love and devotion flow towards the Supreme and his actions are cleansed: the impurities generated by egoism are washed in the tides of surrender.

If our focus is on externalities, our sight is distorted and our perceptions are coloured and our world altered by them. The Lord thus reminds us repeatedly of the abiding Truth that nothing is in our power. We just need to dwell at the Feet of the Master; we plead for His Grace. We must suffer; realizing this abyss of untruth which separates us from our Lord. We can only plead for His Mercy and His Clemency; for all is possible, only by the Will of the Master.

Life teaches us...

FORWARDED BY RAIINDER ARORA

Whatever happens is for the best

Today at 7 am, I woke up feeling ill but decided to go to work anyway because I needed the money. At 3 pm I got laid off. On my drive home, I got a flat tire. When I went to the trunk to get the spare, it was flat too. A man in a BMW pulled over, gave me a ride, we chatted, and then he offered me a job. I start tomorrow.

Never give up

I am blind by birth. When I was 8 years old, I asked my father: "Dad, can I play baseball?" He said, "You'll never know until you try." And I played! When I was a teenager, I asked him, "Dad, can I become a surgeon? He replied, "Son, you'll never know until you try." Today I am a surgeon just because I tried.

Being Grateful

Today, when I witnessed a 27 year old breast cancer patient laughing hysterically at her 2 year old daughter's antics, I suddenly realised that I need to stop complaining about my life and start celebrating it.

Pearls of wisdom 9 gained from Arpana TAMACIN MCLELLAN

I left South Africa with anagram on my back in search of something more, a search for a more spiritual meaning to my life, to begin my Sadhana.

I had no intention of coming to Arpana, but the Lord works in mysterious ways...

For me the concept of love always seemed to escape me, self-love, selfless love and love from or for others...

Of course I would be guided to Arpana and to Ma, Who is the epitome of Love.

Each person I have met in this beautiful haven in the hustle and bustle of India, has shared their stories and lessons gained by being with Ma. I was given her book, The Bhagavad Gita 'A Guide to daily living'.

Whilst here, I have had time to sit in quiet contemplation of these lessons and pearls of wisdom. Something that has stuck with me the most is that Ma is described as 'so ordinary yet extraordinary!' She was so selfless in her love for others, helping them on their journey of life with a firm loving approach. Never in judgement.

She speaks of 'service to others' as important... along with non attachment to that service. I take it that this applies to the work we do on a daily basis. I have learnt that only by not being attached to the glory or recognition received through the services we provide, can we truly give of our best to others and to our Creator.

We are here to remember 'we are all one' ... when we get caught up in the self and selfish gains we forget who we really are and this brings new heartaches and hurdles to deal with.

I plan to continue reading the Gita and using the well explained guidance from our Creator in our journey of life, to become 'the best version of ourselves' and to enable our journey back to the Atma in a joyous way.

Who is Responsible for my Joys and Sorrows?



FROM PARAM PUJYA MA'S ELUCIDATION OF THE SRIMAD BHAGAVAD GITA

Whenever we are faced with difficult moments, our first thought is...WHY ME? Why did God choose this destiny for me? Why did He afflict me thus? What did I do to merit this?

Why do these thoughts not come to us when we are happy? Do we ever think then about what we did to merit that situation? Do we think of thanking That Supreme One for the joy in our lives? Is He responsible for our joys and sorrows? Does He mete out our destiny moment to moment?

How can we abide in a place where we will no longer be affected by whatever destiny prescribes? Param Pujya Ma clarifies this dilemma threadbare as She elucidates the Srimadbhagavadgita...

न कर्तृत्वं न कर्माणि लोकस्य सृजति प्रभुः। न कर्मफलसंयोगं स्वभावस्तु प्रवर्तते।।

God does not determine doership or doings of men, nor contact with the fruit of actions. These are all the work of nature.

Chapter 5, shloka 14

- 1. The feeling of doership in us is not dictated by Him.
- 2. Our thoughts too, are not dictated by Him.
- 3. Desire for fruit of action too, are not His doing.
- 4. Nor is attachment to the body His deed.

- 5. Attachment to the fruit of action is not dictated by Him.
- 6. The belief 'I am the enjoyer' is not His doing.
- 7. Our mental aberrations, too, are not created by Him.

Little one, the Lord's dominion does not extend to our inner world, to the world of our mental aberrations. The Supreme Atma is merely the Witness thereof. It does not act, nor does it cause action.

Atma and Prakriti - The difference

- a) Bhagwan clarifies the difference between Atma from Prakriti.
- b) He is imparting an analytical rationale whereby He is separating the inert from the conscious.

Sankhya believes in duality – it propagates the disparity between the Atma and the world. The Lord is urging the individual to unite the Atma with its Essence and to let the product of *Prakriti* – the body, be guided by its basic nature; for this is the Truth and also the Reality. All gross actions and interactions belong to the realm of *Prakriti*, and internal actions spring from the individual's nature.

The Atma does not participate in either. The three fold energy of *Prakriti* has created the body and its attributes, all comprised of the three gunas. It is also these very gunas which control all gross action. Everything will happen according to the individual's gunas; the body and the sense organs will function according to their nature. What we call destiny is the result of these gunas and their continuous and automatic interaction.

The Yogi understands this truth and remains uninfluenced by the body. When the 'I' identifies with the body, mind and intellect unit, Lord Krishna Himself says that God does not have any sovereignty in this sphere! This is the individual's own internal world which he has created by his identification with the body, mind and intellect unit.

Little one, this must be carefully understood:

- 1. The Lord is Atma Itself; He is a non-doer.
- 2. Prakriti is constituted of the gunas which illuminate the world and sustain it.

This is the inherent nature of Atma and Prakriti – both are devoid of doership; both are Silence itself

Then from where did the idea of doership erupt?

- 1. Then who creates?
- 2. Who enjoys?
- 3. Who forms the basis of the idea 'I am the body?'
- 4. Who is it who gets attached?

- a) The senses work according to their natural gunas.
- b) The intellect should have been an impartial observer for that is its natural attribute! It should have kept everyone happy and content and assisted in the successful culmination of the individual's actions.
- c) The mind should have been the epitome of love; it should have directed the senses to give to the other what it liked itself.

But it happened that the mind was enslaved by its own body. It started procuring all that it liked only for its own body. The intellect, which should have been impartial, became biased and dependent on the mind. The mind started claiming the body as its own and called it 'I' and 'mine'. The intellect, too, did the same, and thus they separated that one body from the rest of the world and set about establishing it as their one-pointed guest.

The Atma is the immortal eternal Truth, possessing all the qualities of the Supreme, but the 'I' began to feel:

- 1. 'My body is immortal;
- 2. My body is the only Truth;
- 3. My body possesses all the qualities of the Supreme.'

Thus, the ego, born of the subservience of the intellect to the mind, began to feel:

- 1. I am everything.
- 2. The world exists only for my benefit.
- 3. I am the body.

The 'I' never realised that the body, mind and intellect are all lifeless and gross objects:

- a) They are all dependent on some other power.
- b) They are creations of *Prakriti* and will all return to *Prakriti* to merge with dust in the course of time.
- c) The 'I' has taken on the burden of protecting this body, never realising that the body is subject to death.
- d) Actually the ego suffered the delusion of the 'I' being the *Atma*. It forgot that though the entire world abides in the *Atma*, the *Atma* is not dependent on any other support.

Little one, the truth is that 'I am the Atma' – but the 'I' which has identified itself with the mortal body, has alienated itself from the Atma. Yet it imagines itself to have all the attributes of the Atma. This is its greatest mistake.

One must reconsider the following questions:

1. Am I the Atma or am I the body created of Prakriti?

- 2. Am I destructible or permanent?
- 3. Am I the doer or a non-doer?
- 4. Am I immortal or destined to die?

How many problems have been created by this small little misconception!

The Lord now clarifies, that He is not the creator of the attitude of doership in the human being, nor of his craving for the fruits of action. This is a misconception arising from the delusion of the mind and intellect. The idea of doership and the individual's desires are nothing but illusion born of imagination.

- a) The 'I' is dependent on the mind and intellect.
- b) The 'I' could be called their offspring.
- c) With their support, the 'I' claims the body.
- d) With their support the 'I' seemingly animates the hitherto inert body.

Yet, the Lord says that He has not created this 'I'. It is enervated by the swabhav. Now understand the connotation of swabhav:

- 1. Swabhav is a person's real intention.
- 2. It is the essence of one's life.
- 3. It guides the tendencies of the mind's thought processes.
- 4. It is that which inspires a certain code of conduct.
- 5. The basic guna or attribute and the innermost thought of a person is called swabhav.
- 6. Swabhav connotes any special goal one sets for oneself in life.
- 7. The value one sets for people and things constitutes one's basic swabhav.

The Lord enjoins:

- a) Relinquish attachments of the mind.
- b) Give up desires of the mind.
- c) Renounce desire for fruits of action.
- d) Relinquish raag and dvesh excessive attachment or rejection. Give up likes and dislikes these arise in the mind.
- e) Give up attachment to body this attachment is an attribute of the mind.

The Lord is merely saying that doership etc. are based on the individual's *swabhav* or nature.

Little one, the individual believes himself to be the body. If the individual thus identifies himself with his body, his *swabhav* will necessarily evaluate as the highest, that which pleases the body or which will establish the body, mind and intellect unit.



The most powerful are the sense organs. The mind pursues what they like. The intellect is completely disregarded in the amity of the senses and the mind. It is only when the mind and the senses become quiescent that the intellect will be awarded its rightful place. The intellect can only be gratified in solitude.

The poor intellect is continually trying to satiate the never ending appetite of the senses and the mind. But the latter are great indulgers - their desires can never be satisfied. These desires mould the individual's *swabhav*, and the blind intellect carries on its futile mission of pacifying the mind and senses. Their eternal quest for self fulfilment gives rise to doership, attachment and craving for the fruit of action.

Prakriti, Gunas and Swabhav

Prakriti or Nature endowed attributes or gunas to the individual in order to facilitate him in the performance of actions in the spirit of yagya. The individual began to use those same gunas for self gratification.

Whereas the qualities of *Prakriti* are for universal benefit, the *jiva's swabhav*, on account of his 'I', becomes individualistic.

The Lord is making clear through this *shloka*, that all beings, attributes and *swabhav* are a fruit of the *jiva's* own deeds, He himself has no hand in their creation. Everything is flowing from the interaction of the *gunas*. Through *Prakriti* the Lord gives equally to all – two eyes, two hands, two feet, two ears and all other faculties. It is because of the *jivas'* varied *karmas* that they are recipients of different destinies. It is up to the *jiva* to uplift or downgrade himself through his level of attachment.

The intellect can provide the methods whereby all can attain happiness. Unfortunately, the intellect too, became attached only to a single individual.

In actual fact, the mind is an integral part of the intellect. When the intellect is established in the Supreme, the mind becomes silent. If the intellect is stable, the mind is silenced; if the intellect is awakened, it can reabsorb the mind. However, if the mind gains ascendancy, the intellect identifies with it and becomes passive and gives in to individualistic tendencies of the mind. The mind, ever engaged in selfish pursuits and enjoyments, becomes completely dependent on the sense organs which can make those enjoyable objects accessible to the mind. The mind becomes so enamoured of these objects, that it enslaves the sense organs to them, and spends its total energy in a ceaseless effort to acquire them.

If the intellect did not get attached to the body, the mind would remain unborn and all the faculties of the body would function in a pure atmosphere – rid of selfish attachments. The *dharma* of the intellect was to give happiness to all. However, when the intellect focused on a single body, it became blind. Had it focused on the

Supreme Essence, it would never have been thus blinded.

The Lord made the *jiva* independent and free. The *jiva* lost this freedom by identifying himself with a single body. Thus arose ego, doership, attachment and all those appendages with fettered him and deprived him of his inner bliss.



नादत्ते कस्यचित् पापं न चैव सुकृतं विभुः। अज्ञानेनावृतं ज्ञानं तेन मुह्यन्ति जन्तवः।।१५।।

That Omnipresent Lord does not accept the sin or virtue of anybody. Knowledge is enveloped by ignorance; because of this, all beings are deluded.

Chapter 5, Shloka 15

- 1. That Supreme Atma, indestructible, indivisible and eternal, is devoid of all attributes.
- 2. That one is also beyond sense perception, immeasurable, matchless and the Whole Truth.
- 3. Being Silence and Luminescence Itself, no aberration or camouflage can conceal That one.
- 4. The Lord of all, That one could be said to be beyond comprehension, immovable and ever detached.
- 5. That one is blemishless and uninfluenceable, beyond duality and totally devoid of enmity.

On the other hand, the *jiva*, born of *Maya* and veiled by *Prakriti*, is like a puppet. That Supreme *Brahm* is not a participant in the *jiva*'s dream-like game of virtue and vice. Actions or the fruits of action do not belong to that Supreme One – they take place in accordance with the rules of *Prakriti*. Aberrations, attachment, *moha*, likes and dislikes, the fear of death, ego – all these go hand in hand with the body idea and defeat the *jiva*'s intellect. Thus the *jiva*, who is essentially a non-doer, a *gunatit* and of a stable intellect, becomes embroiled in desires instead; he becomes proud and starts serving his own body. Then he becomes affected by good and bad deeds. When he claims actions, those actions create seeds and become vitalised.

From those seeds springs forth the *jiva's* next birth, a new body subjected to a destiny constituted of the seeds of past births. Having obtained the reflection of consciousness from That Supreme Consciousness, the *jiva* appears to be conscious and begins to perform actions. It is ignorance which again veils knowledge of the Truth and makes him claim his deeds.

The foolish, covered by the veil of ignorance, are oblivious to:

- 1. The knowledge of one's true Self.
- 2. The differentiation between the inert and the conscious.
- 3. The essence of the gunas that constitute one's nature.
- 4. Their own reality.
- a) They know not the nature of moha nor its method of working.
- b) They do not even know what attachment is and what it does.
- c) What constitutes action? What is not action? They do not know.
- d) They are unable to comprehend reality and differentiate it from what is unreal.
- e) They cannot distinguish the possible from the impossible.
- f) What is knowledge and what is ignorance? They know not.
- g) They know not what should be known, and have no desire to know it either!
- h) On the other hand, they make continual efforts to know that which is not worth knowing.

Such foolish individuals seek to be satiated but tread the path of non-fulfilment. They wish to be eternal, but walk the road of mortality. They seek bliss, but gather sorrow. They claim that they want to be established in the Truth, but they tread the path of untruth.

Little one, you must understand another point here. Sin and virtue are in the hands of the individual. The Lord gives the individual full freedom to tread the path of his choice. He does not tell him to change his nature, nor does the Lord impose any changes Himself. Whatever a person's innate nature may be, whether it leads him to sin or virtue depends on his sentiment. Even if he has a bitter nature, if he uses it for the benefit of the other, it becomes a virtue; and the most commendable nature, if used only for selfish ends, becomes a sin. Thus it becomes clear that virtue and sin are dependent on the person's own attitude.

Seen in another light, consider that you are the creator of your own mind. Whether you merge it with the higher intellect or degrade it through attachment to sense objects, is entirely up to you.

ज्ञानेन तु तदज्ञानं येषां नाशितमात्मनः। तेषामादित्यवज्ज्ञानं प्रकाशयति तत्परम्।।१६।।

The Compassionate Lord shows the way out of this quagmire of 'I'...

Those whose ignorance has been destroyed by the knowledge of Self, their knowledge, shining like the sun, reveals the Supreme.

Chapter 5, Shloka 16

- 1. Those whose ignorance has been destroyed through knowledge.
- 2. Those who have thus become Realised Souls.
- 3. Those who have realised their True Essence and have become established in it.
- 4. Those who have renounced the intellect which identified itself with the body.
- 5. Those who have acquired the Yoga of equanimity, having attained firmness in *yagya*.
- 6. Those who have transcended the body idea and have become silent towards their own body.
- 7. Those who thus embody the tenets of scriptural injunction.
- 8. Those who have translated that knowledge into the science of life.

Such enlightened souls are repositories of knowledge; they reveal its practical aspect through precept. They abide in bliss and are the embodiment of *Adhyatam – Brahm*'s Divine Nature in practice. They propagate the Eternal knowledge and values through their life's example.

Little one:

- 1. Whatever they do or say is Knowledge Supreme.
- 2. They embody the nature of Brahm.
- 3. The essence of their life constitutes the manifestation of the attributes of That Supreme One.
- 4. The tenets of Supreme knowledge can be clearly visualised through their life.
- 5. They are Truth, Consciousness and Bliss Sat Chit Anand.
- 6. They are Luminescence Itself.

Their innate nature mirrors Adhyatam – the Divine Nature of Brahm.

- a) In such a nature there is no individualistic 'I'.
- b) There is complete silence towards oneself.
- c) Nothing is done for self establishment.
- d) Such a nature has nothing to aspire for from the world, just as *Brahm*, who has created the world through Yagya, seeks nothing from it.

Brahm is Yagya itself. He is ever detached, blemishless and pure. He responds to the other in the same attitude as the other person approaches Him.

All the qualities attributed to *Brahm* are found in the *Atmavaan*. The only difference is that the *Atmavaan* is manifest and limited and *Brahm* is unmanifest and limitless.



The Atmayaan's true Essence

- 1. He is unattached, indifferent towards himself and formless for he has ceased to be identified with the body form.
- 2. He is ever silent towards himself whatever ill treatment he receives, he takes no action, nor does he have any reaction to it.
- 3. He is unaffected by recognition or insult.
- 4. He does not even consider the body to be his own.
- 5. He is ever united with the Lord the eternal Sanyasi.
- 6. He has transcended moha, attachments and desires of the world.

The Atmavaan's manifest form in life

- 1. He becomes as the other thinks him to be.
- 2. He responds to the other in a manner that mirrors the other's call or requirement.
- 3. He becomes a complete simpleton before the one who considers him foolish.
- 4. He becomes a repository of knowledge for those who seek his wisdom.
- 5. He reveals his innate divinity to those who look towards him as a Divine Being.
- 6. To those who consider him 'useful', he renders the desired help.
- 7. Such a one fulfils the other's duties for those who require this of him.
- 8. He performs the humblest of actions alongside the humble, ordinary folk, acting as they act, and engaging them in action.
- 9. He gives proof of his uniqueness in extremely ordinary circumstances.
- 10. He is silent if he is insulted, but protects the other's reputation even at the risk of losing his own.
- 11. He is not sincere to any one person; he is sincerity itself, justice itself, and forgiveness itself.
- 12. He is ever silent towards any atrocities inflicted upon him, but That annihilator of sorrows, That One who can negate even poison, destroys the anguish of others.

Little one, these are all attributes of Brahm which that wise Atmavaan embodies.

- a) Therefore he is known as one who reveals the knowledge of Adhyatam.
- b) He is the embodiment of Eternal Knowledge.
- c) He is the Pure Atma Itself.
- d) His life is the model of spirituality in practice.

It is extremely difficult to understand the life of such a selfless soul and thus he is often misunderstood, doubted, rejected and maligned. Strangely enough, those very people who maligned him, later pine for even a moment's contact with him. Life after life they sing his praises. Yet such a one, who is forgiveness itself, grants the light of his life to such people, as the sun grants light to all – irrespective of their worthiness.

Little one! One cannot blame them for not recognising the Atmavaan. That Realised

One dons such an ordinary exterior that it becomes very difficult to identify him. He will talk, fight, eat, drink and take part in everything like an ordinary person. He is often not even recognised by those who live in close proximity with him, because the humility of such a one increases the ego of the other. Then how can those who see him from afar, recognise him? When they have no example of the daily life of such a One before them, how can they understand him?



The identification of the *Atmavaan* with anyone who comes before him is also phenomenal. He spontaneously exhibits the characteristics of the one before him.

- a) He is a sadhu, a man of virtue, if the one before him has the qualities of a sadhu;
- b) If someone approaches him seeking his love, he gives the other that security of love and then takes him towards the Truth.

The love of the Gopis of Brindavan for Lord Krishna, and Lord Krishna's reciprocation of that love, reveals this nature of complete identification. Those who make a pretence of virtue, malign the Lord time and again, just as Lord Krishna was maligned in Brindavan. The fact to recognise is that there was no selfish desire in Lord Krishna's love for the Gopis. In fact, they provide the proof of the Lord's indisputable non-duality, His inner silence and of His having transcended honour and dishonour.

Take note little one! *Rishi* Vyas' elucidation in the Srimadbhagavad of Lord Krishna's supreme identification with others, totally free of all attachment, is not a mere figment of his imagination. It is based on the irrefutable, considered knowledge of a *Sanyasi*.

Many ignorant people have cast aspersions on Lord Krishna's character with regard to his dealings with the *Gopis*, but those very actions of the Lord persuaded a *Gyani* and a *Sanyasi* like *Rishi* Vyas to pronounce Him a *Bhagwan* − a living embodiment of the Divine. Little one! If you can view just this portion of Lord Krishna's life with an unprejudiced eye, then you can see all the attributes of the *Atmavaan* in His contact with the *Gopis*! ❖





What is Spiritual Maturity?



- * Spiritual Maturity is when you stop trying to change others ...instead focus on changing yourself.
- * Spiritual Maturity is when you accept people as they are.
- ❖ Spiritual Maturity is when you understand everyone is right in their own perspective.
- Spiritual Maturity is when you learn to 'let go'.
- Spiritual Maturity is when you are able to drop 'expectations' from a relationship and give for the sake of giving.
- * Spiritual Maturity is when you understand whatever you do, you do for your own peace.
- Spiritual Maturity is when you stop proving to the world how intelligent you are.
- Spiritual Maturity is when you don't seek approval from others.
- $\boldsymbol{\diamondsuit}$ Spiritual Maturity is when you stop comparing with others.
- * Spiritual Maturity is when you are at peace with yourself.
- * Spiritual Maturity is when you are able to differentiate between 'need' and 'want' and are able to let go of your wants.
- ❖ You gain Spiritual Maturity when you stop attaching 'happiness' to material things!

→}



Param Pujya Ma

Arpana

Newsletter

ARPANA TRUST, Madhuban, Karnal, Haryana, India December 2016

Arpana News

Fountain of Knowledge

Urvashi Day, commemorating the spontaneous flow of Divine Knowledge through Param Pujya Ma, was celebrated at Madhuban on 2nd October. The beautiful voice of Sunanda Bakshi filled the hearts of all present with devotional fervour.

Arpana Hospital Celebrates 36 Years of Service!

A facility set up by Param Pujya Ma to enable rural folk to access modern medical care, today Arpana Hospital cares for nearly 100,000 patients annually from over 1000 villages. The dedicated Doctors and Staff ensure the preventive and curative health of patients through the 7 disciplines it offers.

A Yagya of Service

Arpana's Sale of Handicrafts, held Oct.14-16 at the home of Drs. Raj, Indar, Rahul and Lena Gupta in New Delhi, became 'a three day journey of love and learning... with gratitude for the opportunity to serve!'

Stalwarts of Arpana



Param Pujya Ma's elder sister and the founder of Social Workers Home, Ms. Nirmal Anand's life was celebrated with enthusiasm on 20th Nov. at Karnal with earlier residents of the Home, her family and friends. The programme started with her favourite *bhajans*, followed by an audio-visual presentation of her life and recitation from the Japuji Sahib.

A tribute was paid to Sh. RM Sabharwal on his birthday, 20th Nov., by showcasing his life in a powerpoint presentation in the Arpana Mandir. Ratti Uncle, who gave up his position as Director in a top level Indian company to surrender at Param Pujya Ma's feet, dedicated his whole life to Arpana's Service Activities and to giving it an international platform.

Mrs. Devi Vaswani, whose birthday falls on the same day, was also remembered fondly by the Arpana family.



Haryana Rural Empowerment

'Better to Prepare and Prevent - Rather than Repair and Repent!'



This was the agenda of the general body meeting of the 2 federations women's self help groups held in September 2016. Microfinance companies have penetrated deep into rural communities offering quick and easy credit, tempting SHG members to take multiple loans from diverse sources.

Representatives of over 700 self help groups attended, deposited their savings in the Federation, and watched a lively play depicting

the threat of debt exceeding the payment ability of members.

Taprana Village hosted 23 self help groups and Sangohi Village hosted 19 SHGs. The Headmen and Ward Members were impressed by the women's achievements.

Medical Camps for Differently Abled Persons

Two special camps were organized for differently abled persons suffering from Cerebral Palsy, Mental Retardation, Epilepsy or Mental Impairment.

82 patients in 4 villages were seen by Dr. Girhotra. These camps were sponsored by Friends of Kalpana and Jaydev Desai, USA.



Arpana is deeply grateful to IDRF and Friends of Jaydev and Kalpana Desai, USA, for supporting programmes for women's empowerment and the differently abled

Arpana Hospital Outreach



- A Free School Screening Camp in Budhanpur Village was held in Sept where 196 children had their eyes screened. Teachers were trained to assist in detecting problems.
- **3** free eye camps were held in Samalkha in Sept, Oct & Nov for 473 patients. Surgeries were free or highly subsidized.

Community Awareness Programmes for Bastara village were held for early identification of eye problems.

Arpana is deeply grateful to CBM for supporting its Eye Programme

Delhi Programs

A Pre-Diwali Concert at 'Rejoice'

Beautiful notes of devotional music emanated from Arpana's Community Centre, Rejoice, in Vasant Vihar, Delhi, on 16th Oct. as Smt. Aastha Goswami performed her unique style of Padavali Gaayan. The audience was enthralled by her performance.



'Rejoice' Begins NIIT Certificate Courses

The first batch of students at Rejoice to complete the basic NIIT computer course, were awarded certificates on 16th Oct. by Mrs. Sushma Seth. 18 students from the Sarvodya Government School completed this 3 month course.

Successful Vocational Students from Arpana's Centre in Molar Bund



Nursery Teachers Certificates

Craft and Tailoring Classes: 26 trainees received Certificates for their year-long course.

Basic Computer Course: 18 students received their NIIT Certificates (April-June).

Beauty Culture training: 19 trainees successfully completed the 6 months course.

Nursery Teachers Training: 13 trainees received Certificates for successfully completing their one year course.

Deep gratitude is extended to Essel Foundation, Aviva Pvt. Ltd. and Caring Hand for Children (USA) for supporting education programmes for the underprivileged

Himachal Activities

Free Gynae Operations Relieve Suffering

A Free Gynaecology & Obstetrics Camp at Arpana Health Care & Diagnostic Centre in Bakrota, Dalhousie was held on 25th Sept., 2016. Dr. Hemant Sharma saw 82 patients, while 52 patients were seen by Dr. C. Singh for general problems. 12 patients required operations, which



are free. Ultrasound, X-rays and lab tests were also free.

Grateful thanks to the BN Bhandari Public Charitable Trust for supporting speciality camps and poor patients in Himachal Pradesh. Also deep gratitude to Tom Sargent and the Tides Foundation for development work in Himachal.

Emergency Care Workshops in Himachal & Haryana

Northern Ireland Volunteers - Teaching Life Saving Techniques!

At Arpana Hospital



Mr. Frank Armstrong, Divisional Training Officer, N. Ireland Ambulance Services, and Steven Mateer, Karl Bloomer and Ms. Gillian Ditty, volunteer paramedics from N. Ireland who paid their own way to India, held a 6 day workshop at Arpana Hospital Nov.12-17. Advanced Life Support and Airway Workshops were held for doctors, nurses and paramedics in the first 2

days, while Seizures, Breathlessness, Sepsis and Trauma were covered in the next 2 days. Newborns and Paediatrics were covered in the last 2 days.

First Aid Training

First Aid Training was held at Arpana's Gajnoi Centre in Himachal on Nov.3-6, for Arpana workers, 12 self help group women and 14 tourist guide trainees, by Mr. Frank Armstrong and Mr. Mark Anderson, volunteer paramedic from N. Ireland. Life saving CPR was also taught.



Arpana is deeply grateful to all our magnanimous supporters who enable us to carry out these programs for the underprivileged.

us to carry our mese programs for me underprivileged.

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

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c/o Mrs. Sue Bhanot, 7 Scarlett Drive, Brampton, Ontario L6Y 3S9, Canada Please let us know by email or telephone, whenever you transfer funds to Arpana.

Arpana Hospital: 91-184-2380801, Info & Resources Office: 91-184-2390905 emails: at@arpana.org and arct@arpana.org

Mrs. Aruna Dayal, Director Development. Mobile 91-9991687310
Websites: www.arpana.org www.arpanaservices.org

Pursue Para and Attain Yoga!

Translated from Param Pujya Ma's original elucidation of the Mundak Upanishad by Abha Bhandari

As we go through life, we are constantly in search of that knowledge which will help us to 'progress' further. But do we ever pause to consider... where does progress lie? Does it lie in the attainment of this transient external world and its myriad allurements? Or does it lie in the Intransient Eternal?

The Jiva has a constant choice... to live by the Apara (knowledge of the worldly, material spheres) or Para (knowledge of the Intransient Eternal) that leads the Jiva to the Supreme Essence.

The Mundak Upanishad clarifies in this shloka that ALL knowledge, (including knowledge that yields the highest scientific achievements, as well as the knowledge of the Vedas, which contain an exhaustive knowledge of the material sphere) belongs to the Apara sphere. Pursuing such knowledge makes the Jiva a 'partaker' or 'enjoyer' of the material sphere... and as such, throws the Jiva into a constant turmoil of 'attaining' and 'losing'...

Para knowledge, on the other hand, transcends the material spheres and leads the striving aspirant towards the Eternal, Intransient realm, where he is merely a 'witness' albeit, a participating witness, and therefore not subjected to the turmoil of material 'conquest' and 'loss'...

The choice is ours!

तत्रापरा ऋग्वेदो यजुर्वेदः सामवेदोऽर्थववेदः शिक्षा कल्पोव्याकरणं निरुक्तं छन्दो ज्योतिषमिति। अथ परा यया तदक्षरमधिगम्यते।।५।।

Of these two, (types of knowledge) the 'Lower Knowledge' pertains to the Rig Veda, the Yajur Veda, the Sama Veda, the Atharva Veda, siksha (phonetics), kalpa (rituals), vyakaranam (grammar), nirukta (etymology), chhandas (metre), and jyotish (astronomy); and the 'Higher Knowledge' is that by which the Imperishable Brahma is attained.

Shloka 5

Param Pujya Ma elucidates:

The Four Vedas... they say here, lie within the orbit of Apara (lower) knowledge Rig, Yajur, Atharva, Saam, all are contained therein.

All knowledge (shiksha) is also Apara
...that which is shared through speech;
All rituals and yagyas are also categorized herein
As also all (vyakaran) grammatical theory.

'Nirukta' defines the essence of the Word Its very derivation and source... That which transcends the literal meaning, Nirukta covers that sphere.

They speak of the *Chhandas* too in the same sphere How are these *Chhandas* created? These too are part of the *Apara* or ephemeral sphere So it is here deliberated.

The knowledge of *jyotish* or astrology
Also falls within this sphere...
In fact knowledge of the Universe in its entirety
Is categorized in the Apara sphere.

What will happen to which body and when What will one achieve and when...
Which star configuration will bring
The gid of favourable conditions?

The four Vedas and these six Vedangas
Lie within the orbit of Apara
Theoretical knowledge they clarify
Is not true knowledge... it is merely ignorance.

All knowledge conveyed through words and hearing Vedic knowledge too is in the realm of *Apara*However, That towards Whom they indicate
That Supreme Experience is knowledge of *Para*.

The Upanishads too, are categorized in the sphere of *Apara*However, know them to be a bridge to the REAL For, they reflect That Supreme Luminescence.

They contain the efficacy
Of guiding us to That Supreme Abode...
Then that veil of ephemeral knowledge too is removed
And union with the Supreme is inevitable.

'Tis said here that this entirety
Is contained in the realm of Apara
But the domain of Para is still left unsaid...
Which lies not in the gross but in the Transcendental realm.

The Vedas surely contain

Knowledge of That Brahm...

This Upanishad too is a limb of the Vedas

And talks of That Supreme Brahm.

But understand the essence of this *shloka*They say Word Knowledge does not belong to *Para...*One can study a hundred scriptures...
Yet, one cannot attain That Knowledge Supreme.

For That knowledge lies not in scriptural decree
But in That Supreme Experience
That One lies beyond Word
Word lies in the realm of Apara.

This Mundak Upanishad too Is a limb of that same realm of knowledge It speaks of That Supreme One Yet categorizes itself as Apara!

The difference lies between the manifest and the Unmanifest...

The difference lies between experience and Word...

'Tis not a matter of 'lower' or 'higher'

The difference lies in the Experience of the Supreme.

To gauge That Atma through experience Is very different from knowing That One through Word... Para Knowledge is That Which leads one to the Supreme.

Knowledge of this Universe
Is also contained in the Apara word...
In that word flows forth every conceivable knowledge
Of all that exists without.

Therefore, Para and Apara knowledge convey
Information of the Atma and the Anatma...
They confer knowledge of
Both Prakriti (Nature Principle) and Purusha (The Supreme Procreator)...

Those who tread the path of Shreya (the northward path)

They pursue the Para...

Those who tread the Preya (southward) path

Remain immersed in Apara.

Knowledge of the Supreme is Para Knowledge Apara speaks of the manifestation of destiny...

The gross world that has already unfolded
Is contained in the realm of Apara...

How can That One be contained in words Who is beyond the realm of words? How can That One be grasped in thought Who is beyond thought or deliberation?

That Indestructible Essence,
Which carries one towards the Truth...
That Essence indeed
Is the scope of the knowledge of Para.

Para reflects the epitome of Light and Truth...
It brings to focus That Indestructible Brahm...
The Supreme Essence, the Supreme Consciousness...
It illuminates That Supreme Essence.

It reveals That Everlasting Self manifesting Spirit
It reveals That Embodiment of Silence....
Shiv manifest, the non dual Truth...
It establishes the seeker in that silence.

Such is the knowledge of Para
Which separates the Eternal from the transient...
It exhibits the divide between ignorance and true knowledge ...
In merely a moment!

One exhibits the transient... the momentary
One exhibits the Eternal
By pursuing Apara, one attains the transient
By pursuing Para, the Everlasting Self is gained.

Remember O Sadhak ... both these paths
Are contained in the realm of Maya...
The gross, the subtle and the causal spheres
Are all components of Maya.

All that pertains to the gross is Apara
That which is subtle is the Jiva's domain
The Causal is contained in Para
You can understand them thus too they say...

The knowledge of Para leads the aspirant
To the Causal realms...
Whereas the knowledge of the Apara
Reveals the gross in essence.

Whereas one leads the aspirant to Samadhi, The other nurtures the fruits of deeds... Whereas one leads us towards the Divine, The other delivers the gross universe!

Apara pertains to the Annamaya kosa,
And yields all that is required for bodily subsistence ...
The Jiva in this sphere looks outwardly,
And seeks to secure his external existence.

Para knowledge leads one onwards towards Shreya And yields knowledge of the Causal realms... The subtle Jiva follows the Apara realm And becomes enmeshed in it as a partaker.

Thus extroverted, that follower of Apara
Then becomes an 'enjoyer' of the gross...
Whereas the follower of the knowledge of Para
Becomes a Supreme Yogi.

He thus attains the Causal spheres,
He abides in the heart's realm...
Wherein lie the latencies
Wherein the Supreme Truth is revealed.

The Jiva has the choice

To be the witness or the partaker...

Depending on the knowledge he chooses to follow...

Apara or Para!

They say here... know these two...
And also know the Supreme Truth....
O Jiva! Know the transient sphere
And also the Eternal Intransient.

Remember O Aspirant,
The Supreme lies beyond these two...
Only That One can approach the Supreme
Who transcends both Para and Apara!

The Jiva can be said to be akin to 'Taijas'
He pursues the material and attains the world...
If Para is pursued...the Supreme is attained
And as a consequence, Pragya ensues.

One attains the external world
The other gains the higher realms (dhyu loka)
One achieves the sensory sphere
Whereas the other abides in heart's realm.

They speak here of the Vedas too...

And claim that they too belong to the external realm

All the Vedic knowledge in its entirety

Belongs to the gross realm.

The Vedanta contains the knowledge of Para
The Upanishads speak of the Supreme ...
They define also That which lies beyond...
Which leads the Aspirant to That Essence.



Incidents from the Lives of Prophets

As Jesus walked past, he saw a man called Matthew sitting at the tax office and he said to him, "Follow me." And Matthew rose and followed him.

And as he sat at the table in the house, many tax collectors and sinners came and sat down with Jesus and his disciples.

When the Pharisees saw this, they said to his disciples. "Why does your teacher eat with tax collectors and sinners?"



Jesus heard this and said, "Those who are well have no need for a physician, but those who are sick... for I came not to call the righteous but the sinners."

* * *

When Nanak was a young man, his father asked him to keep a shop and gave him some money to buy goods from the market. As Nanak rode to the market, he met some holy men who told him they had eaten nothing for many days. Nanak offered them all the money he had and returned home empty handed.

When his father questioned him, Nanak replied, "Father, you asked me to strike a profitable bargain. What could have been of more profit to me, or to you, both in this world and the next,

than feeding the hungry and the holy?"



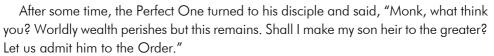
When Lord Buddha returned to his family after his enlightenment, Princess Yashodhara called their son, Rahul, and said to him:

"Go now beloved and seek your father and ask for your inheritance."

He answered, "Mother, I know of no father but the Maharaja. What father? And why should he withhold my inheritance?"

And she said, "Go and ask. That monk in the yellow robe is your father. And he has great wealth – riches not to be told in words."

And the boy went, wondering and desiring, and fell before his father.



And it was done, and henceforth the boy trod the way of Peace.





Kabir sat before the loom. His mother had strictly warned him to weave a decent length of cloth by nightfall or face the consequences. How could that poor woman even begin to understand the state of that supreme *Bhakta* who had surrendered himself completely to his beloved Lord? His adopted weaver parents strove diligently to teach him how to carry on the family vocation... but to no avail.

Kabir was made to sit before the loom, but his full attention was given to the form and name of God. The Lord too, seemed to enjoy His *bhakta*'s state of intoxication.

Kabir would barely weave a hand-breadth of cloth when the Lord again prepared to distract him with His presence... and that supreme devotee would again become unconscious to the world as his Beloved Lord appeared in his heart.

The Lord reflected, "This poor soul will surely receive a beating from his mother if he does not apply himself to his work." So the Lord decided to come to His *bhakta*'s aid Himself. He sat down to weave in Kabir's stead. The Supreme Creator of the fabric of the Universe put His hand to the golden scarf set upon Kabir's loom.

Each time Kabir gained consciousness, he hastened to begin to weave. Then the Lord would stand at a distance – amused, only resuming weaving when Kabir again lost himself in singing praises of his Liege. Thus Kabir and the Lord together wove the garment. It was as if the waters of the Saraswati and the Ganga had conjoined to flow as one.

The divine scarf being completed, Kabir's mother instructed, "Go now and sell it in the market." Kabir obediently sat down in a corner of the marketplace, his heart full of good intentions, longing to please his mother. But he had not reckoned with the Lord's intervention! The moment he closed his eyes and brought to his mind the form of Shri Ram, he forgot entirely that he had come to sell the scarf!

Many merchants came and saw Kabir's divine ware. Since the hand of the Supreme Lord had touched it, it seemed to the would-be purchasers that the scarf was too costly for them. To those who could pay five rupees, it seemed worth ten rupees, and to those who could pay one hundred rupees it seemed to cost double that amount. The value of the scarf always seemed to exceed the financial ability of the customer. As a result, nobody would dare even to ask the price.

As the sun set, the customers began to dwindle and Kabir thought, "How shall I return home to my mother without having obeyed her bidding? She will surely give me a whipping if I return empty handed." Thinking thus, he sought the shelter of an unoccupied house to spend the night.

The omniscient Lord decided to test Kabir's devotion. Donning the form of an aged *Brahmin*, He entered the house shivering. "Kind sir," He said, "I am old, helpless and poor. I have not even adequate clothes to protect my body from the intense cold. I beg you, please give me even a small cloth. I shall bless you till my dying day!" Kabir's soft heart melted instantly. Putting aside all thoughts, he tore the newly woven scarf into half and gave one portion to the 'poor *Brahmin*'. Then he continued with his worship of the Lord.

His travails were, however, not yet over. The Lord, in the guise of a Muslim fakir, rushed into the house and demanded arrogantly, "God is without form and without qualities. Have you forgotten this? Why leave Him and worship this 'Ram'? Kabir humbly replied, "To be without form and yet possess qualities are concepts that can co-exist. Just as when an ornament is made of gold, that precious metal does not thereby lose its luster; so also the unmanifest Eternal Being takes form to redeem His bhaktas. Each being of this world is merely His reflection." The fakir demanded, "If that is so, then I too am His image! What do you have here? A scarf? I need it – give it to me quickly!" Snatching away the scarf the fakir disappeared. Contrary to expectations, Kabir now felt no concern. When the scarf itself had gone, gone was the cause for consternation. Kabir could now devote his entire mind and time to his beloved Lord. That is, if the Lord allowed him to do so!

That Mischief-Maker had not yet had His fill. In the guise of a Brahmin, He went to Kabir's house and said to his mother, "Your son will never learn! Many customers came to him asking for the price of the scarf, but he would give no reply. When everyone went away disappointed, a *Brahmin* and a *fakir* approached him. Mindless of the loss to you, he tore the scarf into two and gave half to each of them. Now he is afraid of what you will say and is hiding from you. Come, I will show you." Leading Kabir's mother, the Lord walked rapidly and pointed out the place where Kabir sat singing aloud the Lord's praises. Then He stood aside to quietly watch the scene.

Kabir's mother said sternly to her son, "Show me the scarf you had come to sell or else give me the money for it. Do not sit here foolishly, son. Did you not hear what I said?"

Kabir's mind, still steadfast in worshipping the Lord, did not even recognize the fact that he was being spoken to! The Mischievous One then whispered into his mother's

ear, "You use harsh language but your heart holds love for your son. If you really want to teach him a lesson, thrash him." Producing a cane, the Lord put it into her hand.

Angrily she struck Kabir on his back... to no avail! As she continued to strike Kabir, exasperated with his complete unconsciousness, a wondrous happening occurred. Shri Hari began to tremble with pain as fresh welts began to cut into His back, whereas Kabir's back showed not the slightest sign of the beating! Finally the Lord held her feet and cried out, "That is sufficient now, mother!"

Surprised Kabir's mother saw the evidence of her caning on the *Brahmin*'s back. She was wonderstruck as He said to her, "I have had many noble and



pious bhaktas, but no one has ever given Me a beating!" Tremblingly and falteringly with both hands folded, she asked, "Who art Thou, Master?" You are no ordinary Brahmin!" And the Lord cast aside His guise and stood before them in all His glory, His eyes an ocean of tender love.

Kabir opened his eyes. It was as if he was seeing a billion suns rising together. Seeing his beloved Lord's form he embraced His feet. The Lord said, "You have stood My test. Just as diamonds are tested upon an anvil and then put into the treasury, so I have put you to test. Now you shall stay in the depths of My heart." Thus speaking, the Lord became invisible.

Kabir's mother cried, "My son! Forgive me. It is because of you that I have obtained a glimpse of Shri Ram." Putting his arm around her shoulder, Kabir led his mother home. His heart was at peace. It had found a permanent abode at the Lord's feet. *





THICH NHAT HANH CONTRIBUTED BY SURINDER PHULL

How much in life we take for granted! We do not have the time to ponder over the simplest Truths. Every facet of life provides us with an opportunity for gratitude. We just need the eye to see... the integrity to accept the Truth and a grateful heart... then nothing can prevent our happiness.

Each mindful step reveals the wondrous Dharmakaya...

Dharmakaya is the body or 'kaya' of the Buddha's teachings; Dharma...the way of understanding and love. The essence of all that exists.

All phenomena—the song of a bird, the warm rays of the sun, a cup of hot tea, are manifestations of *dharmakaya*. We too, are of the same nature as these wonders of the universe.

Water

- Water flows from high mountain sources.
- Water runs deep in the Earth.
- Miraculously, water comes to us and sustains all life.
- Even if we know the source of our water, we often take its appearance for granted... But water is what makes all life on Earth possible. Our bodies are more than 70% water. Our food can be grown and raised because of water.
 - Water is a good friend, a bodhisattva, which nourishes many species on Earth.
 - Its benefits are infinite...

Food

- ◆ Looking at your empty bowl: 'My bowl, empty now, will soon be filled with precious food...
 - Beings all over the Earth are struggling to live.
 - How fortunate we are to have enough to eat.

- We are grateful to have food to eat, and we can vow to find ways to help those who are hungry.
 - In receiving this food, I see clearly the entire universe supporting my existence.
 - ◆ Food has the capacity to restore us...
- When we look at our plate, filled with fragrant and appetizing food, we should become aware of the bitter pain of people who suffer from hunger and malnutrition.
- Looking at our plate, we can see Mother Earth, the farm workers, and the tragedy of the unequal distribution of resources.

Earth

- Mother Earth provides us with precious gifts every day...
- Taking the first step of the day... walking on Earth is a miracle.
- Earth brings us into life... and nourishes us. Earth receives us back again, when this span of life terminates.
- We are born and we die with every breath. Each of us is a child of the earth and at some time the earth will take us back to her embrace again. In fact, we are continuously coming to life and returning to the bosom of the Earth. Thus, we are in constant touch with our 'Mother'.
- 'Keeping in touch' with Mother Earth is a wonderful way to preserve our mental health.

Watering the Garden

- Water and sun green these plants. When the rain of compassion falls, even the desert becomes a vast fertile plain. Water is the balm of compassion. It has the capacity to restore us to life... Rain enlivens crops and protects people from hunger.
- The Bodhisattva of compassion is often depicted holding a vase of water in her left hand and a willow branch in her right hand. When we offer water to plants, if we speak to them, we are also speaking to ourselves.

Recycling

- In the garbage, I see a rose. In the rose, I see the garbage.
- Everything is in a constant mode of transformation.
- Even permanent is impermanent.
- The fragrant rose and the stinking garbage are two sides of the same existence.
- Without one, the other cannot be. Everything is in transformation. �



Leave your Worries outside

REPRODUCED AS RECEIVED ON WHAT'S APP

A man once hired a plumber to help him repair an old farmhouse. The plumber already had a rough and tiresome day. First a flat tire, then his electric drill developed a fault, his old car broke down that day, his tiffin got spoilt, he lost his wallet and his bank kept calling for loan repayments...

In all the tension and stress he finished the farmhouse repairs.

Since his car had broken down, the man drove him home. All the while the plumber sat silently, but his agony and restlessness were obvious.

On arriving home, he invited the farmhouse owner in to meet his family. As they walked toward the front door, he paused at a small tree, touching the tips of the branches with both hands and closed his eyes.

When the door opened, he was smiling and happy. In seconds he underwent an amazing transformation. He hugged his two small children, gave his wife a kiss, laughed, and never even slightly made them feel the troubles that he had encountered that day.



The man was astonished and curious. Seeing his inquisitive eyes the plumber said, "Oh, that's my Trouble Tree. My best friend. My trouble carrier for the night. I know I can't help having troubles on the job, but one thing's for sure. Those troubles don't belong in the house with my wife and the children. So I just hang them up on the tree every night when I come home and ask God to take care of them. Then in the morning I pick them up again."

He smiled and shared a secret. "You know, when I come out in the morning to pick them up, there aren't nearly as many as I remember hanging there the night before!"

Life may be a burden of worries, but there is a way to keep our loved ones untouched from these worries. Time will heal every wound.

Whoever is tensed today, look for a tree. �

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- ❖ Invest in Right Asset class as per your investment horizon & risk profile.

The Power OF SIP (Assumed rate of return: 12%)

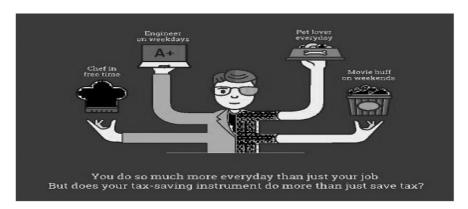
Monthly SIP (Rs)		5 years	10 years	15 years	20 Years	25 years
	Investment	1.20 Lakhs	2.40 lakhs	3.60 Lakhs	4.80 Lakhs	6.00 Lakhs
2000	Maturity Value	1.65 Lakhs	4.65 lakhs	10.09 Lakhs	19.98 Lakhs	37.95 Lakhs
	Investment	3.00 Lakhs	6.00 Lakhs	9.00 Lakhs	12.00 Lakhs	15.00 Lakhs
5000	Maturity Value	4.12 Lakhs	11.62 Lakhs	25.23 lakhs	49.96 Lakhs	94.88 Lakhs
	Investment	6.00 Lakhs	12.00 lakhs	18.00 Lakhs	24.00 Lakhs	30.00 Lakhs
10000	Maturity Value	8.25 lakhs	23.23 Lakhs	50.46 lakhs	99.91 Lakhs	1.90 Crore.

Rs 2000 per month Invested for 25 years & Rs 10,000 per month invested for 5 years, invests same amount i.e. Rs 6 Lakhs; But total maturity value becomes 37.95 Lakhs v/s 8.25 Lakhs.

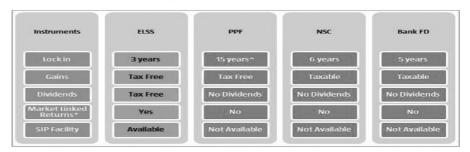
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Returns of Equity Linked Savings Scheme (u/s 80C)					
Fund	1-Year Return	3-Year Return	5-Year Return	10-Year Return	
Birla Sun Life Tax Relief 96	12.58	25.22	18.58	11.57	
DSP BlackRock Tax Saver Fund	19.37	25.14	19.51	-	
ICICI Prudential Long Term Equity Fund	12.36	22.55	17.61	12.43	
Reliance Tax Saver Fund	13.63	29.72	20.32	13.82	
Tata India Tax Savings Fund	15.55	24.40	17.63	12.21	

Dated: 8th November 2016, All returns are shown as Compounded Annualised.

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