

Thy Divine Birth

*Today is the day of Thy Divine Birth,
yet my heart is saddened
But You took birth for me, my Lord,
because of Thee my hope is gladdened.*

*I sit and reflect, this life has passed...
Yet, have You truly taken birth in my heart?
Have I been able to discern the purpose
Why Thou didst this life impart?*

*Today is the day of Thy birth Lord,
Pray fulfil any lacunae that remain
With the gush of love that flows from Thine eyes...
Imprint in my heart Thy Name!*

*I shall rejoice and truly believe,
that Thou hast taken birth today
When I shall forget all else but Thee,
then I shall know 'tis Thy birthday!*

*Translated from Param Puja Ma's prayer to the Lord
on the occasion of Janamashtami*

आज जन्म दिवस है तुम्हारा

आज जन्म दिवस है तुम्हारा, मन मेरा है उदास।
तूने मेरे कारण जन्म लिया, मेरे जीवन की तू आस॥

बैठूँ सोचूँ जीवन बीता, क्या हृदय में तेरा जन्म हुआ?
जिस कारण धरती पर गुज़रा, क्या मैं नहीं उसे समझ सका?

आज तोरा है जन्म दिवस, जो रह गया उसे पूर्ण करो।
आँखों से प्रेम पिचकारी बहाकर, अपना नाम इस हृदय धरो॥

तब ही जानूँ जन्म दिवस, भगवन् तोरा आज हुआ।
गर सत्य सभी कुछ भूले मुझे, तब जानूँ जन्म यह हो ही गया॥



*"Qualities like kindness, understanding,
patience and acceptance can never be repaid.
We cannot measure what we have received
because love, security,
forgiveness are all
beyond price."*

~ Pujya Ma

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Love All...

ABHA BHANDARI



Today is the 93rd Birth Anniversary of our dearly Beloved Guru Param Puja Ma.

Her beautiful memory envelopes every facet of my existence... gross, emotional, intellectual and beyond...

But maybe what stands out most is the perennial message which She gave us time and again, when we asked "What should be our most important focus of spiritual life?" She simply used to smile and say... "Love All!"

It is seemingly a short and simple phrase. But is it? As I ponder, I wonder if I have been able to figure out the meaning of the word 'Love'... and then the connotation of the word 'All'?

LOVE – an unconditional acceptance

We generally consider love to be an emotion which is shared with those who are akin to us, and whom we look up to and cherish... but is that love?

The true meaning of love unfolds itself as I remember Ma's all embracing, embalming and quietening love... that love which ever shone in her eyes... with which she enveloped all in her warm, secure embrace... that open invitation silently given to each one to walk into her presence whenever they needed her counsel... that love which gave us the confidence that no matter how great our omission, she would still accept us as her own!

Memories go back to those magical days, when we, still in our teens, found the greatest pleasure in pounding wet clay with our feet... to bond bricks to build the first few rooms of the Ashram... our eyes riveted towards the door which would periodically open, and Ma would come to us... her warm smile containing encouragement, and her hands carrying some tasty replenishments for all of us... and most of all to see that love in her eyes... miraculous, amazing... a burst of warm sunshine!



Also, those days when the grain of golden wheat had to be harvested... and strength gained from Ma's amazing love would empower us... a team of young 'harvesters'... to pick up our sickles and proceed with the task at hand... nothing daunted us... neither the overpowering heat of the sun, nor the scratches on our skin from the dried wheat plants, nor the immense energy required to 'tie' the

bales of wheat before they were loaded on the bullock cart. We found the greatest pleasure in sitting atop that pile of harvested wheat on the cart, and wend our way home! The thirst and hunger that beset us periodically was assuaged by the '*parantha and aachar*' brunch sent by Ma to us in the fields. Ever so often she would join us and sit with us under the tree, while we were 'refuelling' ourselves not only on the food, but also on the most beautiful companionship her presence offered.

We were in our teens and she in her late forties... yet never once did I feel that there was any chasm of understanding between us... her identification with each one of us was so complete and so fulfilling. Our relationship was made 'perfect' with her pure identification and love! Never did I have to even voice what was in my innermost mind. She understood... and responded when the time was right. I basked in the utmost security of her presence in my life. Everything was perfect... everything was taken care of at all levels.

Love – Forgiveness itself

Life with Ma was an education in love. Forgiveness was the other side of her 'coin of love'. However, forgiveness did not mean that she did not take cognisance of our wrong doings! Far from it! In fact, astonishingly, the blatant mistakes committed by us were often not even referred to... but the smallest ones were taken up with an 'iron hand'! Those were the occasions that she chose to chisel and mould her little goslings into beautiful swans! When I questioned her regarding this strange phenomenon, she laughed and said... "You do not need anyone to point out a blatant misdoing to you! You are more than aware of it yourself!" It is in the small things that our hidden intents manifest themselves! So those were the moments that we were severely reprimanded in a way that we would never forget! Yet, even while we were being reprimanded, the love in Ma's eyes shone so bright and clear that the bruised ego would forget the hurt and embrace the lesson being taught!



Life with Such a One can be hazardous! Because ever so often, one takes that unconditional, ever flowing Love for granted! Just as Arjuna, after he had seen the awe-inspiring Cosmic Form of his Divine Charioteer, Lord Krishna, hands folded, called out... ‘*Sakheti matva!*’ ‘Lord! Pray forgive me for all my transgressions and misdemeanours towards You during the time I had not realized Who You were!’ (Srimad Bhagavad Gita, *chapter 11, shloka 41-42*). He thus sought forgiveness of Lord Krishna for his many omissions and commissions when he treated the Lord Himself simply as a ‘friend’, forgetting His Divine stature...

I too often reflect on those many precious moments I squandered, taking the proximity of my Divine Loving Guru for granted! She lived amidst us like the perfect lotus that grows untainted and unsullied even in dirty swamps. And we, in our ignorance, deemed Her to be of the body and interacted with her in like manner. Ever so often, we disregarded her Divine Essence and transgressed against her... be it in ignorance or in sheer familiarity... Not once did she remind us of our blindness or bid us to ‘see’!

A perfect identification



Her every spontaneous word and deed was perfectly in identification with every child before her... even if that ‘child’ be less than one year or more than ninety years old! It was innate in the love of a Mother to help her children to grow. She recognized the potential in each of her children even in the mixed medley that came to her from all walks of life... and she lifted them to an understanding of the Truth through deeds of love and service.

She could be seen giggling with the littlest children whilst she made ‘*pakor*as’ with them for an oncoming impromptu party on the terrace before her room...

She could be singing popular songs with the teenage group that

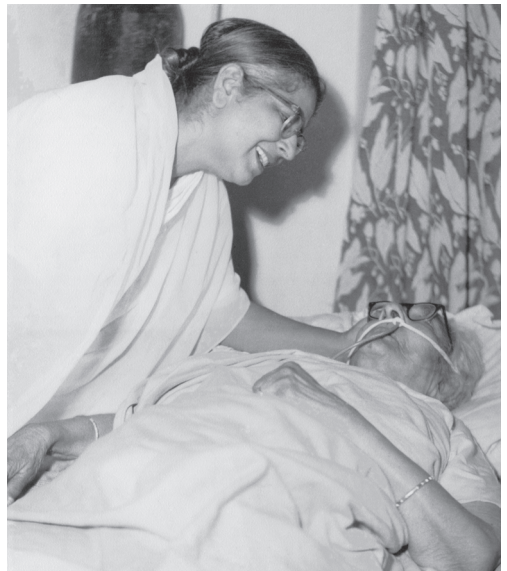
gathered around her, gesticulating and acting in a manner that made them feel she was one of them...

She could be participating with the mixed group of children and adults while they rehearsed for the annual Arpana Day play based on stories told by Ma to the youngest children of the ashram... In these sessions she would help them imbibe the highest Truths of the lives of saints and sages through the most charming camaraderie...

She could be in deep discussion with the construction or accounts department heads, who would come away marvelling at the deep knowledge she possessed on every subject... so naturally! She could be encouraging the doctors in Arpana's hospital to take forward their services for the disadvantaged to higher levels, assuring them of her complete support and finding solutions to their immediate problems!

She could be cajoling an elder to eat better, or to walk or exercise a little more in the interest of their health, and waiting with them till she saw that smile of wellbeing on their faces!

She could be tending to an elder on his or her deathbed, carrying them in her tender arms of compassion to an emotional haven of peace even when they were beset with myriad remorse of their past life.



...And she could be the Divine Master, the Guru... imparting the highest knowledge of life and living to the true seeker... elucidating the scriptures... answering questions... or even simply teaching through her own life's example...

In every case, she was a pillar of strength to each one... identified with their emotional, intellectual and gross state and leading them towards a happier, better internal texture of life. Such was her spontaneous identification with all!

All those who approached Ma were not necessarily spiritual aspirants. They came to her as children come to a Mother—in search of love, security,



identification and succour. She gave them more than they sought—she gave them the key to joy. She defined for them the path of *dharma* or righteous living. She showed them that spiritual life consisted not merely in perusing the scriptures but of their translation into everyday life.

Ma made spirituality seem as simple as a game. ‘Love all’ was the cardinal rule of that game. She made each person who came to her conscious of the limited measure of his or her own personal needs. She stressed that one’s family should not be confined merely to include one’s own kindred folk, but should expand to embrace the entire world. She guided everyone to share themselves with all, putting at the disposal of all God’s children the resources, potential and talent that the Lord Himself has provided us in His infinite munificence. Through her continual persuasion, those who took her guidance to heart, experienced the ineffable joy that comes from sharing oneself just as she described. The more they tasted that joy, the more they gave of themselves to others.

In this, lay her immense identified love.

Love...ALL

Ma’s wondrous love embraced ALL – irrespective of caste, creed, religion, status or background!

The infinite compassion of the divine Mother flowed incessantly to one and all. Perhaps a very eloquent example of this compassion is visible in her attitude towards accident victims and others whom she found stranded on the road.

In the early years, Ma almost invariably drove herself whenever she travelled to Delhi, Bombay, Dalhousie or any other destination. Any one of us who has travelled through this vast country would be aware that there is hardly ever a journey wherein one does not observe someone stranded on the road in need or in trouble. Our response, however, to such mishaps is often apathetic for reasons of personal safety or convenience. It was only when one saw Ma in action that one realized how such a one responds spontaneously and swiftly in such crises, and indeed how we ourselves should react. Whereas we are impeded by personal considerations, such a one has no such reservations and responds instantly to another's need.

One late evening as dusk was merging into darkness, Ma and Chhote Ma were driving to Chandigarh. On the way they noticed an old Sikh couple standing near their stranded car beside the highway. In those days, a highway was generally a narrow two-lane road, unsafe for women travellers at night. Ma instantly stopped her car despite Chhote Ma's repeated cautioning about personal safety at that late hour. The old couple was immensely grateful and even somewhat surprised to discover that two ladies had stopped to give them a hand! They preferred to take a lift back with them to Chandigarh and then return the following day for their car.

It was quite dark as they sped towards their destination with the couple seated in the rear of the car. Hesitatingly, the senior gentleman ventured to express his deep gratitude and then added, "There is only one other lady I know who used to help people in distress with such eager readiness. She was one Miss Anand from the Punjab University..." Chhote Ma was just on the verge of revealing Ma's identity that instant, when Ma pressed her hand, signalling her to remain silent.



Ma was also proficient at repairing any fault in a vehicle engine. One day, as she was returning to Madhuban from Delhi, she saw a car stalled with several ladies sitting inside and an aged man struggling to locate

the fault. At first, when Ma asked him if she could help, he dismissed her offer rather disdainfully. Despite his attitude, Ma located and fixed the problem in no time. The surprised gentleman proffered his apologetic gratitude, and asked how he could return the kindness shown to them. The reply was prompt and clear: “Next time you see someone in distress and needing help, do stop by and lend a helping hand.” A chain of gratitude was thus forged that day in grateful hearts.

A magnanimous heart and a generous attitude of identification with others serves to provide an individual with eyes that see. We are somehow unable to see people in need, primarily because we do not wish to help. Such people were instantly seen by Ma because of her inherent identifying compassion for others.

We were on the road to Pathankot from Dalhousie. As always, a *satsang* was in progress as we travelled. Ma was answering questions put to her as the car sped along, passing little hamlets in the hills. Suddenly, Ma stopped the car and looked back. What had she seen that we had not? We all asked each other, but nobody seemed to know. So immersed had we been in ourselves and in the discourse that we had failed to notice a lady lying on an improvised cot beside the road. She was accompanied by an older lady, and was obviously in distress as she was expecting a child. When asked, they said that they were awaiting the next bus to Pathankot so as to take the young lady to a nursing home for safe delivery. Ma’s decision was instantaneous. She immediately asked us all to vacate the car and reach Pathankot by the next bus, while she would personally take the patient to her destination. We did as we were directed but were amazed at Ma’s watchful eyes which had discerned the need of that young lady even whilst driving a fast moving car and in the midst of a profound spiritual explanation to all of us who were travelling with her that day.



Ma had likewise had the car vacated on several earlier occasions too, in order to transport accident victims to nearby hospitals in the days when Arpana had no hospital of its own. She never had any hesitation in placing profusely bleeding accident victims beside her, driving and tending to their welfare at the same time. “If it had been your son, would you not have done the same?” she would ask pertinently. When

cautioned by us that she could be answerable to the police if a patient became a medico-legal case, she always brushed it aside saying, “Shall I leave a patient to die on the road just for such inconsequential reasons? This man is, after all, someone’s son, someone’s brother or someone’s husband. How would you respond if you saw your own son, brother or husband lying injured on the road? Would any personal considerations then come in your way?”

The Mother’s compassionate heart responded thus not only to those who were physically injured or afflicted, but also to those who needed emotional succour or even just a patient hearing and a generous heart. Ma often turned around to give some resources to a passer-by—an old man or woman in need, or even a young destitute.



Till date, none of us was ever able to deduce how she discerned another’s needs—but it invariably turned out that to whomsoever she held her hand out, needed her crucial support at that very moment of his or her life.

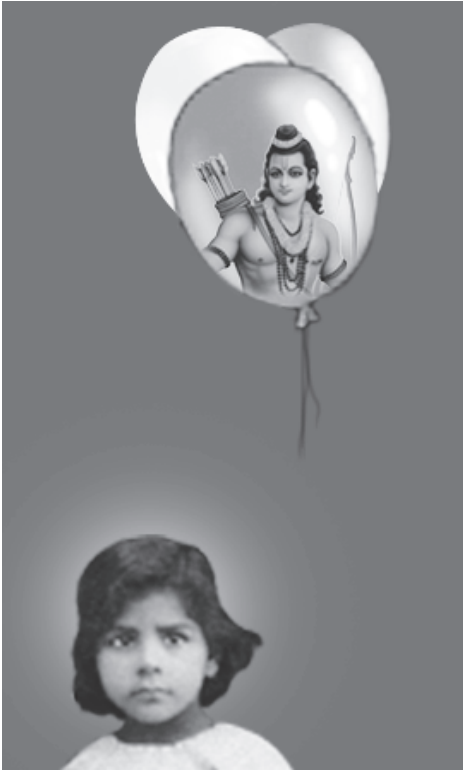
When we asked her whether it was morally correct to give food or money to beggars, thus encouraging them to seek alms rather than work for their living, she replied, “If even one of those whom you turn away is genuinely needy, how will you ever be able to forgive yourself? Do not pride yourself in being a magnanimous donor just because you give them a little money—instead thank them for melting your otherwise stone heart, and affording you an opportunity to earn some virtue by reaching into your pocket for alms!”

Every single moment lived with the compassionate Mother was a moment for learning, for she taught us to live in the spirit—in unity with all—and showed us the pathway to eternal joy.

Author’s note:

Some portions of this article are directly taken from Arpana’s publication titled ‘Let’s Play the Game of Love’. Those who would like to savour a greater flavour of Ma’s beautiful life could procure this book from Arpana’s shops in Delhi or Madhuban.

A special Bond with Lord Ram....



Ma's relationship with Her 'Lord Ram' was all encompassing, all pervading and instantaneous. It started at the age of 8, when Spring was dissolving into the summer of 1930. The little child who played in the spacious garden of the house on Mason Road, Lahore, skipped around the pillars of the verandah. Every now and then she would run out into the garden discovering and devising new methods of entertainment.

Suddenly, all activity ceased as she looked up and saw a wondrous sight in the sky. Three giant balloons were descending from above and seemed to approach her! As they drew nearer, they seemed to develop certain distinct features. Two divine figures of regal bearing, carried their bows and arrows

with dignity. The third, a maternal figure of infinite beauty, looked towards the awe-struck child with tender love and smiled. The first of the figures looked compassionately at the child, His hand raised in a gesture of blessing.

But the little one was somewhat baffled at the sight. Who were these strangers who had suddenly descended thus into her life? Tears welled up in her confused eyes as she ran to hide herself quickly behind the security of a pillar. She dared not open her eyes. But soon her curiosity persuaded her to obtain another glimpse of the strange vision she had just experienced. To her surprise and dismay, the figures had vanished into obscurity.

What remained, however, was the deep and enduring fragrance of their sublime love within her heart. For several months thereafter, she repeatedly requested her parents to buy her ‘those great big balloons’ in the hope that she would once more experience that brief yet sublime encounter. She had still not discovered the identity of her mysterious visitors.

Many a summer went by and the little girl grew in age and experience. One day as she glanced through a book, she suddenly gazed in stunned amazement at a picture that stared up at her. The three mysterious ‘visitors’ of her childhood had come to life on that paper. The fragrance of that same benign benevolence, that tender love which she had experienced in her childhood flooded back into her memory as she instantly recognized their true identities. Lord Ram, His consort Sita and brother Lakshman had indeed come that spring morning to claim ‘their own little one’.



A cry pierced her heart. “Lord! I was a child, ignorant and blind. Why did you not awaken me then to Your Divinity?” This cry gained the strength of devotion when many years later, the sublime hues of divinity permeated her entire life.

In March 1961, whilst singing to her beloved Lord in devotional ecstasy, she tenderly rebuked Him: “I remember that poignant moment when You came home to me. Seeing You descend from the blue skies, I was afraid. A stream of tears flowed from my eyes and obscured You from my vision. Alas! I did not even recognize You!”

She then chided Mother Sita: “O Mother! Why did You not clasp me to Your bosom? Why did You not reveal Your identity to me? Why did Your heart not melt for me? I was an ignorant child, full of fear. Today my heart overflows with remorse as I remember how we parted!”

*You may have promised me earlier,
that with Lakshman and Sita You would come;
That You would grant me Thy vision Lord,
in my childhood You would come!*

*You did not consider if I was deserving,
You came without my asking or knowing;
And You brought Lakshman and Sita with You,
even without me knowing.*

*You gave me Thy vision Ram,
but forgot to awaken love in my heart;
You stood at a distance and from afar,
You forgot to enter my heart!*

*When my initial fear receded,
I looked, but You had disappeared;
Nor did I know then that You were Ram,
and in a moment You disappeared!*

It was the 9th of March 1958 when Ma first set foot in Dr. Mehta's temple at his home in Model Town, Jalandhar. This was not her first meeting with him; he had attended on her earlier too, and had provided her medical advice when she was unwell. However, when he had declined to accept any fees on grounds of friendship with the family, she had laughingly explained to him, "You should take the money from people like us and spend it on those who cannot afford to pay." Since he had still not agreed, she did not seek his professional advice again, despite the fact that he was the most popular and respected doctor in the city.

Ma herself was very popular in the elite circles of Jalandhar during those days. She was an outgoing, affable personality to whom people felt drawn irresistibly. Her gregarious nature spawned seeds of doubt in Dr. Mehta's conservative mind, since she did not conform to his concepts of goodness, nobility and moral rectitude.

Despite this, when Ma's mother approached him requesting him to physically examine her daughter, who had undergone many a physical ailment in the recent past, he called her to his home the very next morning.

Dr. Mehta's wife had telephoned Ma at her residence, telling her to come to their home at 6 o'clock on that momentous morning. When Ma reached

their home, Mrs. Mehta accompanied her to their little home temple on the first floor. They both took their place on the floor behind Dr. Mehta who sat facing the Deity, reading and commenting on the Srimad Bhagavad Gita.

Ma offered her *pranam* before the Deity.

His life-like form stood before her, a bow in hand and a quiver of arrows on His back. Her eyes were riveted to His gracious form. His eyes spoke volumes to her. It seemed as though the latencies of many previous births had gathered together to grant her this beautiful vision. Witnessing His glorious form, a prayer germinated within her heart, to come to her lips later...



*A beautiful smile playing on Thy lips,
In Thy hands are Thy bow and arrows Lord...
Seeing Thy beautiful form Lord Ram,
My very life ebbs away Lord!*

*Thy dark complexion, Thy compassionate eyes,
Thy ears bejeweled with gold...
Thy forehead adorned with vermillion, flowers at Thy feet,
Lord, Thy dazzling garlanded beauty I behold!*

*I cannot withstand Thy glorious vision,
My agonized mind is wrought O Lord...
Shall I hold Thy hand? Shall I touch Thy feet?
I can no longer understand my Lord!*

*O Ram, I seek the divine nectar of Thy feet,
As I fall at Thy feet in surrender pure...
Having quaffed this nectar, instilling Thee in my heart
A few more moments of life I could restore!*



It was much later that Ma discovered that the hallowed form that stood on the sanctified pedestal of Dr. Mehta's temple room was not that of Lord Ram at all. Instead, it was merely 10 inch marble statues of Lord Krishna with His Divine Consort Radha. Yet the One who had appeared before her was a much larger form of Lord Ram! Indeed, the Lord had come to claim His own.

This divine event finds special mention in Ma's later prayers to her Lord:

*He bid me come to His temple,
at its threshold my head I bowed;
At that moment my Ram stole my all,
my very being with which I was endowed.*

*Before me stood Shyam Himself,
His Consort Radha stood close by His side:
But only Ram's name flowed repeatedly from these lips,
"Ram! Ram!" I cried.*

*For I saw only Ram there,
only Ram's Name flowed from within;
No other thought even touched this mind,
no other image showed therein.*

*My mind had yearned for this moment,
and my internal self a temple became;
My Ram Who resided in His temple hitherto,
now into my heart came!*

A few Glimpses of Divinity

REPRODUCED FROM AN ARTICLE WRITTEN BY
SH. RATTI SABHARWAL IN 1997



Life has invariably presented challenges replete with emotional and physical pain. Not just philosophers, thinkers and people of exceptional insight into human nature, but also ordinary people have reflected on the purpose of life and introspected on Divine intent and the pathways of

coping with the tests life presents. Human beings keep searching for Eternal Truths, and routes to happiness and to peace within.

From time to time in history, sages and Realised Souls, manifesting the dazzling beauty of Divine qualities have

given hope, spread love and been beacon lights, thus sustaining the efforts of those many in search of the Spirit. These exceptional, rare souls demonstrate that true beauty is to be found in simplicity, humility, integrity and complete identification. They have lived amongst ordinary people, seldom seekers, manifesting the true meaning of love.

We, at Arpana, comprising some 70 people from different backgrounds, disciplines and religions have come to Pujya Ma, drawn – often without fully realizing it – by Her extraordinary attitude to life and by the sheer, silent beauteous power of Her absolute love.

Such beings are truly rare and the dimensions of their personalities are beyond comprehension. Yet, in seemingly ordinary incidents and action or in brief words that emanate from them, we receive immortal spiritual treasures. There is a remarkable similarity in the responses to situations of all such exceptional beings.

The most beautiful attribute of such beings is the purity and constancy of their love. How true it is that the greatest power on earth is love. Over these many years of close association with Pujya Ma, we have not only been the recipients of that love, we have also begun to understand the myriad aspects of this, the finest of Divine qualities.

Pujya Ma has so often explained

and demonstrated that love is not a business. Love cannot be purchased and there can never be an iota of expectation or reciprocity in a relationship of love; nor can love exist where there is any form of preference, like or dislike, rejection or denial. Love is unilateral, flowing from a pure heart and is a perennial stream from which sinners or saints, big or small, aspirants or a worldly person can all slake their thirst and fill their pitchers for whatever their needs may be, spiritual, emotional or mundane.

She is a fountain of love and security. People come to Her troubled by the vicissitudes of life and by the ‘slings and arrows of outrageous fortune’, scarcely ever for spiritual direction. Her doors are wide open, irrespective of the time and place and Her arms are only too ready to take one and all into Her Divine fold of perfect security. Human need is of paramount and immediate importance, without any regard to Her most indifferent health, stamina, time, distance or any other potential constraint. Once the ‘problem’, however apparently insignificant, is placed before Her, all possible effort is mobilized in pure identification. Once the need is met, there is not an iota of expectation of acknowledgement, much less of gratitude.

Pujya Ma has given peace and inner security to innumerable people from many parts of the world, with an endless variety of problems. She lives



by the eternal truth that each one comes from the Lord and She is the perfect example of His true servant. By precept and practice, She demonstrates that since the Lord is the Creator and knows best, it is not for us to judge, but simply to give of ourselves, not sitting on a pedestal, but in thanksgiving for the opportunity to be of service.

Pujya Ma has so often explained the Lord's words in the Srimad Bhagavad Gita, where the Lord has said that the *Atma* (or the Universal, Eternal Spirit) is all pervading and that each one of us, and indeed each single element of His Creation, is an integral, even if infinitesimal part of it. Similarly, She often dwells on the glorious truth that each one of us, of whatever belief, creed, custom or location, belongs to the same Father.

Therefore, all people wherever they

are, constitute one family; all people are children of the same Father; we are, in fact, all one. A natural consequence of this thrilling truth is that we are actually each other's, meant to love and cherish each other as our Father loves us, constantly, silently and in every way possible.

This, Pujya Ma explains, is the very essence of Vedanta, where all so called 'differences' of calling crumble down and lose all meaning.

People of many callings have come to Pujya Ma and anyone who has sat with Her or heard Her even once has experienced an indelible and permanent impact. This is because Her words and deeds penetrate into the innermost core of one's being, where, as She so often quotes from the Gita, the Master Himself resides.

Here is the very quintessence of

spirituality at its simplest and most practical. She invariably touches on the very fundamentals of human existence and inter-relationships, cementing them though being Herself unseen. Time and time again She reminds us that the Lord does all and knows best. Therefore, our purpose should only be to learn absolute acceptance and say, 'Thy Will be done.' This is a recognition of the truth and to the extent we truly accept and believe in this fact, we will insure a permanent, unshakeable peace within, which no external circumstance can ruffle.

Pujya Ma says that a true seeker goes before his Master, simply to place himself and all that he has at the Master's feet. He seeks nothing for himself, except a pure obedient heart, full of faith and love for his fellow human beings. Not for him, complex theories and commentaries, but sheer child-like simplicity and a consciousness of his complete insignificance and the presence of the Master as his Divine Witness.

Pujya Ma's great gift to humanity is the incessant flow in simple Hindi verse of Her expositions of the Scriptures and Her answers to seeker's questions in English and Hindi recorded in over 7000 audio and video cassettes and in 80 volumes of 500 pages each of manuscript. Like the unlimited dimensions of Her personality, this continuous flow is like the pure waters of Ganga Ma, cleansing our hearts

and giving us ordinary mortals the rare opportunity to go towards the spirit of the Lord. This alone holds the promise of lasting bliss for all those who seek to imbibe and practice the essence of this precious, most rare treasure, which emanates from a divine source.

With Her innate reticence and Her absolute adherence to Truth, She lays no claim to this incessant flow that has been emanating from Her lips for the past forty years. She simply says that this is not Hers and the Lord has chosen Her body for these divine, unending, sublime yet utterly simple pearls of practical wisdom.

Christians claim Pujya Ma to be an unbaptized Christian! People of many religions come with their questions from their respective Scriptures and from the lives of those great ones they revere. Pujya Ma goes to the very essence of each question concerning any religion because there is total absence of any emotional interference in clarity, objectivity and depth. She herself says that She has worshipped Lord Ram all her life. This gives Her an insight into the sublimity of each religion and of the life of any saint or sage. She said recently that She is of all religions. She lives in the Spirit of the Lord which never changes in an otherwise constantly changing world.

People like us who have the good fortune to be in close proximity to



such an One and also those many who keep coming to Her, can see what exceptional energy such a person has in the process of incessant service. Such a One literally lives from moment to moment, each moment, situation or person being God given.

The natural human propensity for self-protection is completely absent in Her. The objective is clear—the person being served is all that matters. Such beings clearly derive their unbounded strength from a Divine source.

The range of response of such beings is virtually impossible to comprehend. To those many who have taken the fullest benefit of Her total

identification and then rejected, denied or even criticized Her, and left Her, forgiveness and compassion is absolute. Often they come back with fresh problems, knowing perfectly well that Pujya Ma is right there, ever available, ever loving.

Yet, if there is a serious seeker, She is thunder precisely to the extent that the seeker's digression from the spiritual path needs to be registered; in so doing, She is totally unmindful of the consequences on Her.

Where else O Master, will we find such a One, to hold us and take us in the only direction where true peace is to be found?



We have innumerable stories of Pujya Ma in Her younger days applying basic principles to Herself incisively and uncompromisingly. As a young lady in Dalhousie, She used to go horse riding and because of Her excellent athleticism, began to actually do skipping while on horseback! One day, She specially excelled with Her skipping, but found that She did not enjoy it so much. On introspection She realized that this was because no one had seen and appreciated Her performance.

She says this brought home to Her a fundamental truth, that a desire to be appreciated is a dependency which must lead to disappointment and eventually sorrow. She amplifies that ignominy is far easier to live with than

praise and adulation which tend to take us away from the Lord. The real source of joy can only come in giving of oneself and gradually shedding identification with one's own body, mind and intellect.

On another occasion, She was reprimanded in college for not joining in prayer in the assembly – “Our Father, Who art in Heaven...” The moment She heard Herself say, “Our Father” She went into deep reflection that She was not a worthy daughter. How could She address the Lord as Father?

Here at Arpana, we live in Her aura, in a divine Home, with personalities with a wide spectrum of ideas and objectives. The unifying factor is Pujya Ma, whom each one of us knows to be our closest, and whose loving heart is ever wide open.

The Lord has said in the Srimad Bhagavad Gita that we must learn to discriminate between the real which is eternal and the unreal which is transitory. Generally we understand this to mean that all Creation being transient, including my body, is unreal. However, Pujya Ma explains that the Lord's Creation should not be regarded as unreal. It is there for us to love and serve in humble gratitude. What is actually unreal are my thoughts, my conclusions and my negative opinions. My body is His to use in loving obedience of His commandments.



Pujya Ma always reminds us that all our services constitute our prayer and each work place is our temple of practical worship. She says that the body is meant to serve His children in whichever way it can, because they are our very own (and we theirs) and we are fortunate if they give us the opportunity and privilege of service, thus to become better human beings.

We here at Arpana live on hallowed grounds where one such as Pujya Ma walks the ground. Often, deceived

by Her extremely ordinary appearance and daily interaction, we fail to comprehend the sheer extent of Divine Grace upon us, and allow our negative traits to get the better of us.

O Lord grant us that we may never forget our own complete insignificance and be granted a heart full of faith, to be ever bowed in humble thanksgiving for the chance to be near such a One. Master, make me no more than your little servant. That alone holds the promise of total fulfillment.

*"Just praying is not enough, learn to serve, learn to be useful to others.
Service of humanity is the alphabet of spirituality.
Service should be done with a devotional attitude,
because you are doing it for the Lord."*

~ Param Pujya Ma

He Himself is this Entirety

TRANSLATED FROM PARAM PUJYA MA'S ELUCIDATION OF THE MUNDAK UPANISHAD
BY ABHA BHANDARI



The Mundak Upanishad goes on to clarify how Creation took place, and how Tapas was born of Brahm, Maya of Tapas, Prana of Maya and thence the mind and the five primordial elements from which this entire gross universe is constituted... and also of the Wheel of Karma, whence the fruits of joys and sorrows emerge.

Having explained this entire process in the simplest possible manner, Param Pujya Ma in Her devotional refrain, proceeds to lead the sadhak along the path of bhakti, as She says:

O Ram! What will I gain with all this knowledge of Creation?
Knowing that this is all a dream, of what avail to know its transient nature?

O tell me of the Supreme Essence, of That Supreme Eternal Reality...
Why do you mislead me thus, by enlightening me about this gross entirety?

तपसा चीयते ब्रह्म ततोऽब्रभिजायते।
अत्रात्प्राणो मनः सत्यं लोकाः कर्मसु चामृत॥८॥

Brahm expands by means of Tapas, from Tapas primordial matter (Maya) is produced; from matter, Prana; from Prana, mind; from mind, the elements (Truth); from the elements, the worlds and karmas (work), and from the karmas, their evident fruits (in the form of joys and sorrows).

Mundak Upanishad, shloka 8

Param Pujya Ma elucidates:

The Supreme Intent is indeed *Tapas*, *Brahm's* Divine Intent;
This Divine Intent is the Energy of the Supreme, which constitutes *Brahm's Tapas*.

When it conjoins with *Maya*, this entire universe emerges...
This *Maya* too is of *Brahm* born, That Supreme One is its originator...

Thus That Attributeless Undivided Eternal One, dons these myriad forms with attributes...
That Supreme Essence without Form, thus dwells in these myriad forms...

He created this entire play of *Maya*, astride on his 'mode' of Resolution (*sankalpa*)
Maya was not the essential core of creation... That *Brahmic* Essence was its core.

Thus That subtler than the subtlest One, adopted this gross entirety
It could be said in a manner of saying... this entirety is thus contained in Him.

He created '*Anna*' or this primordial matter, then He created the conscious *Prana*;
Then of the *Prana*, the mind was created, and these five elements, that create all.

Sankalpa is the 'causal thought' it could be said, and the *Prana* is the subtle mind
'*Anna*' or grain could be the five elements, of which these gross bodies are constituted.

He created *karma*, then their fruits, thus this wheel of Creation was set in motion
All stemmed from His *Sankalpa* or resolution, the wheel of Cosmos was thus set in motion.

Because of this myriad creation of *Maya*, That Undivided One seemed to be divided...
That ONE, Who created this entirety, simply through His *Sankalpa* or 'resolute thought'!

He is the Cause, the subtle, and the gross, He is Creation, Sustenance and Dissolution...
Thus That attributeless duality free Essence, is seemingly veiled by attributes.

Within That Supreme Causal 'thought', *Maya* created all these names and forms...
Therefore, no matter how it is described, this entirety is born of ignorance!

Because whatever this illusionary *Maya* wrought, was in actuality naught...
For *Maya* created all as in a dream, dream characters are wrought...

Even '*Anna*' is *Maya* indeed, *Maya* is its essence and form...
All these entities with names and forms, all in *Maya* exist.

'Anna' can be likened to the sky, for 'Anna' too is the constitution of all...
'Tis with 'Anna' that all sustain themselves, therefore it sustains the life of all.

Through the power of That Supreme Lord, this epoch of *Brahm* was initiated;
And thus That *Brahm* became manifest, and became the Supreme Cause of all.

That *Maya* at first created *Prana*, call that Creator by the name of *Brahma*...
Or say this all, is through Nature created...

This cycle of *Karma* thus initiated, could be called 'Amrit *Chakra*' for it is eternal...
This cycle can be arrested only, when the fire of knowledge annihilates those *karmas*.

This play of *Maya* once begun, will proceed continually along its path
But when That Supreme Truth is known, one can transcend *Maya*.

All forms gross and subtle, are illusionary and of *Maya* born...
That Supreme One dons these forms, but all within *Maya*'s play.

He creates all from His *Sankalpa*, in His dream state He creates this dream...
His '*Tapas*' is this very *Sankalpa*... so this Creation could be described as His dream!

His concentrated resolve could be His *Sankalpa*, His meditation could be His *Sankalpa*
This dream is manifested in Unreal ignorance, therefore this ignorance is also His *Sankalpa*!

That Supreme Subtle One, dons these Manifest gross forms...
That Non dual Indivisible Essence, seems divided in these myriad forms!

In every way only one Truth they say, whatever exists, all is That Ram...
Indestructible, Non dual, Eternal, all is That One... That Ram!

All that can be witnessed externally, originated from That Ram...
Becoming manifest through primordial matter, all is just That Ram!

These fruiting trees and the fruit they bear, are in seed only That Ram...
No matter how you may illustrate... whatever exists, is Ram.

This Cosmic form this Great Entirety, this myriad visibility that exists...
'Tis That Indivisible Essence, That One Spirit, which seems divided into all that exists.

Repeatedly they say just this, all that exists is Ram...
So many *karmas* transpire in this world, those *karmas* too are Ram!

My dear friend, this cycle of *karma*... this emergence and dissolution that you perceive...
They say this is all because actions take birth, and actions 'die' repeatedly.

Yet this life is eternal 'tis said... its essential Truth has been revealed;
It bestows the fruits that are inevitable, that bring joy and sorrow in their wake.

Born of the seed of *Karma*, the qualities of the individual gain strength...
Through this 'constitution' of that individual's nature, his entire world is manifest.

That One is the Creator of the Causal, subtle and gross spheres
Whatever exists, whatever we perceive, is sustained by That Supreme One.

Yet, if we are from That Supreme *Brahm*, why do we descend to this gross world?
This *shloka* also reveals the answer, as to why we can see only this world!

When we reach this world, attachment to the gross world takes place...
This is where the seed is planted, that we are born to this 'gross' space.

All this is from That Supreme *Brahm*, they specified earlier and clarify again...
'Tis That One Who has expanded thus, and these five elements are also He.

He becomes the *Prana*, He becomes the mind, He becomes this entirety...
'Tis He Who becomes this cycle of *karma*, this entirety is He!

That One Who is Silence Itself, in His silence, He reposed in meditation...
Through meditation, he descended into thought, and thus the gross 'body' He gained.

They dwell here on the Essence of Creation, how and why did That Unmanifest One
Take 'birth' as all that is manifest... in this world?

He set the Wheel of *Karma* in motion, then He Himself became *Karma's* fruit...
And in that same 'seed form' That One, re-merged into His Causal sphere.

Again He re-emerged from the Causal sphere, and donned a subtle form...
From that subtle '*Sankalpa*' again, He wrought these myriad gross forms...

O Ram! What will I gain, with all this knowledge of Creation?
Knowing that this is all a dream, of what avail to know its transient nature?

O tell me of the Supreme Essence... of That Supreme Eternal Reality...
Why do you mislead me thus... by enlightening me about this gross entirety? ❖

A Divine Realm

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



गिआन खण्ड महि गिआनु परचंडु ।
तिथै नाद बिनोद कोड अनंदु ।
सरम खंड की बाणी रूपु ।
तिथै घाड़ति घड़ीऐ बहुतु अनुपू ।
ताकीआ गला कथीआ न जाहि ।
जे को कहै पिछै पछुताइ ।
तिथै घड़ीऐ सुरति मति मनि बुधि ।
तिथै घड़ीऐ सुरा सिधा की सुधि ।।

पौड़ी ३६

Essence of the *Shloka*:

Divine knowledge is effulgent in the luminous sphere of transcendental wisdom. The Eternal Word resonates in perfect harmony imbuing all with infinite Bliss. The arena of action and endeavour is vibrant with beautiful song adorned with exquisite embellishments. The secrets of the sphere of divine wisdom cannot be carried or conveyed elsewhere. Anyone who tries to do so, has come to regret later. It is therein that wisdom finds expression in words: enlightened thought becomes manifest and the discriminating intellect evolves. The illumined intellect of the Devas and sages is fostered and awakened in this sphere.

Pujya Ma embodies for us the ardent spirit of seeker who longs for liberation and seeks only the refuge of the Supreme Master. Her words flow, currents alive with yearning and pleas, requests and petitions for the only key to the portals of Divine: the Mercy, the Grace and the compassion of the Divine Beloved.

She addresses Nanak, the Adi Guru:

The devotee reaches the sphere of wisdom where a divine, discriminating, intellect is born, it is awakened to Eternal Bliss and the seeker forgets the mundane, the world is left behind.

A **Realm Divine** where the seeker's each word is replete with devotion. The devotee's each action is a melody of divine love, eloquent with praise for His Master. The world, its nets of covetousness and egoity are forgotten and have wholly lost relevance and meaning. His being resonates with praise for the glories of his Lord.

His words are full of beauty sublime. They are a flow of indescribable wisdom and full of profound depths. The content is replete with knowledge that transcends the worlds of cognition and sense.

He is foolish who tries to define and limit such a devotee's wisdom and devotion, for he is blessed by the Lord with the boon of Divine knowledge and love.

The Blessed Devotee

Such a seeker's mind becomes indifferent to all the pleasures and sufferings of the world. His mind, his intellect and inner self are wholly cleansed and His being is a pure receptacle of the Divine Word; of the Eternal Truth.

*Forgetful of the world, to dust is turned his intellect and mind
The servant of the Lord, in silence abides
His being is pledged to the Master Divine
His worldly intellect is no more –
'Tis now lost in God:
'I and mine' ego's refrain, fades:
Naught remains but his homage;
His own self offered to the Lord*

A prayer to the Merciful Master

Param Pujya Ma, on behalf of all seekers, pleads with the Lord for the

boon of Divine song described by the Guru. (It is a charming irony, for Param Pujya Ma herself is a fount of the celestial song described by Nanak, the Adi Guru)

*O Lord, where do I seek
The flow of wisdom, of devotion Thou dost describe?
How is that song sublime engendered
That sings praise of Thy Glories sublime
I have no dharma, no deeds to redeem me
How will I be blessed with the boon of song divine?*

You talk of a place beyond Bliss, of silence that is infinite. Thou dost talk of the saints who are indifferent to their own being, of devotees who are wholly lost in Thee. O Lord, I have no such devotion, O Master, be Thou my guide, be Thou my light!

*O Merciful One, Ocean of Clemency art Thee
O fount of Mercy, a drop of Thy Grace I do seek
Just a tender glance, Beloved from Thee
And this mind will forever be lost at Thy Feet
This is my prayer Beloved, this my only plea
Reveal Thyself to my sight, seat me at Thy Feet.*

A litany of prayers, petition and pleas:

Param Pujya Ma, in her attitude of extreme devotion, humility and love repeats the plea for Divine clemency, mercy and grace. The ego of the seeker can only be cleansed and erased by the Grace of the Lord.

*I have read the books of wisdom
I have heard the scriptures read
Yet I seek only the surrender of self
No other desire have I, no other quest.*

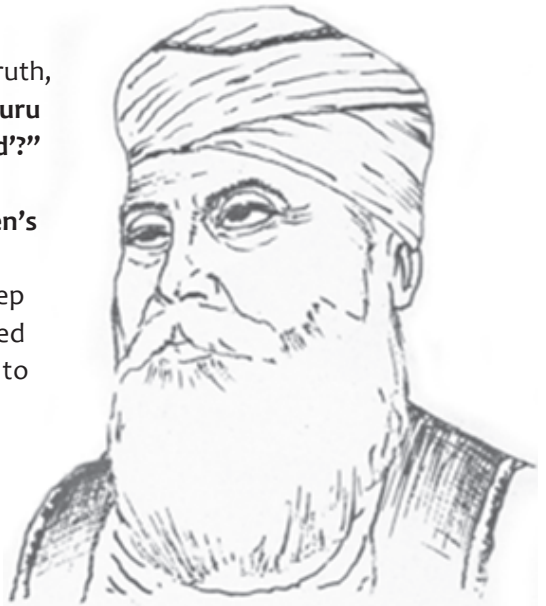
*Where do I seek the wisdom divine?
How do I praise Thee in song sublime?
O Lord bless me, that I am Thine...*

*O Nanak, O Lord, O Guru Supreme
Ocean of mercy, Treasure trove of clemency art Thee
I am restless, Beloved, in torment extreme:
Bless me with Thy presence within
'Tis this boon of Thy Grace I crave and seek
'Tis for Thy Mercy I plead.*

Devi Behen, an earnest seeker of Truth, asks Param Pujya Ma, **“Why has the Guru called this realm as ‘the Saram Khand?’”**

Param Pujya responds to Devi Behen’s enquiry:

The meaning of ‘saram khand’ is ‘deep and profound realm’. All that is described is not related, relevant or applicable to the seen, manifest and tangible world. The seeker of this stature transcends the known world. No mental activity of his has any relationship to any aspect of the mundane. “It has no relation to the mundane realities whatsoever. It transcends that.”



Yet, such a sage continues to interact and live fully in this ‘mundane’ world. The Guru has described the purely spiritual words of wisdom that relate to the Transcendental Truth.

To elaborate on the thought process towards which the Guru points us, Param Pujya Ma, in Her Grace leads us –

“If this ‘I’ has no substance, why should I be affected by this world? Why should it matter to me what happened, why it happened, how it happened? Why should I be affected by the robbery and theft which takes place; by deaths, partings and departures of ‘dear’ ones? Why should the laurels of fame or the arrows of slander give me gratification or pain? None of these occurrences have any significance for the one who has realized he is not the body. Loss or gain, profit or damage, matters not a whit to the sage who has transcended his body mind and intellect. All that occurs in the world is experienced by a creature made of clay, measured by time. How is it at all related to one who abides in the Spirit?”

When the Guru talks of the heights of knowledge and devotion, he is referring to the threads of transcendental wisdom which pull the seeker and he gravitates to rest at the feet of the Lord.

The irresistible and sublime attraction inherent in the Spiritual Truth is such that the seeker distances himself from his worldly intellect-mind unit and its currents of opinions and complex web of mundane concepts. He is

pulled towards the abiding, unchanging eternal Truth, transcending the transience of the mortal world.

He is pulled towards the Spirit, to that sphere which is Light itself, illumined by the infinite glow of the Supreme Soul, where the eternal Truth abides, where the Soul is and where the Indescribable, Infinite Supreme presides.

This realm is one which cannot be touched by words, which is beyond the reach of language. To reach there the devotee has to dive and delve into the secrets and Truth hidden behind the words of the Guru. That Truth is wholly unrelated to the manifest reality which we perceive.

When the Guru talks of such Supreme mysteries, how do ordinary mortals like us go forward? What do we say?

O Lord! How do we reach the realm described by Thee? How can we achieve that sublime indifference towards this 'self' we claim to be?

How can we aspire to a condition where no vestige of selfhood, no trace of egoity remains? How can we hope to reach the abode of absolute Silence? How may we be anchored in devotional acceptance of Thy absolute Will and authority? How can we reach this transcendental plane, O Lord?

When the seeker reaches this spiritual realm, he is gifted with Diversity in his word and expression. This language is not related to the language of ordinary men and women who are bound by the conviction of being the bodyself and are rooted in their egos. The seeker has travelled eons beyond the sense of doership, selfhood and egoity. He is beyond the sense of enjoyership. He is actively engaged in the world and yet is grounded in sublime dispassion. The Guru is describing the language of such a one.

We who can only wonder in awe and reverence at such a state, can say – O Lord! Thou hast given us knowledge. We pray to Thee that whether we comprehend it or not, may we find a place at Thy Lotus Feet; bless us with sanctuary in Thee, grant us refuge in Thee, O Lord. It is enough that we may be able to chant Thy Name and remember Thee at all times. ❖



*"There is only one religion.
Prophets are born from time to time to re-establish religion."*

~ Param Pujya Ma





Param Pujya Ma

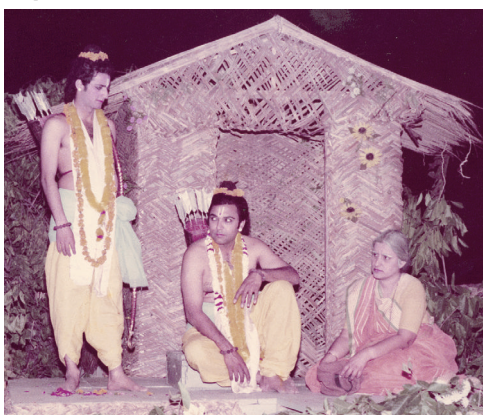
Arpana

Newsletter

ARPANA TRUST, Madhuban,
Karnal, Haryana, India
August 2017

Arpana News

Arpana Drama Division Revitalized



With the appointment of Mrs. Niriti Vaid as Honorary Director of Arpana's Music & Drama Division, Arpana's cultural activity was infused with new energy, enabling collaborations amongst many like-minded persons and groups in Karnal for presenting dramatic enactments of stories told by Param Pujya Ma on the lives of our saints and sages of yore. These illustrious lives, with their innate humane qualities, inspire us to inculcate those beauteous qualities as well.

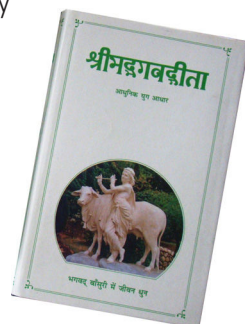
'Shabri', a very loved story from the Ramayan, as told by Param Pujya Ma to the young children around her, is being presented in the auditorium of St. Theresa's Convent School, Karnal, on 26th-27th August 2017, as part of the Arpana Day celebrations.

Gita Study Sessions in Defence Colony, New Delhi

Every Wednesday morning, a small study group of interested seekers collect at the Temple at E 22 Defence Colony to study the Srimad Bhagavad Gita as expounded by Param Pujya Ma so comprehensively.

They partake of the supremely enlightening answers by Param Pujya Ma in response to seekers' questions as recorded on videos. They then contribute their experiences and understanding of the *shloka* being discussed, and revel in the vibrant atmosphere such a sharing creates.

These study sessions are open to all who wish to join.



Delhi Programs

Felicitations for Arpana Students

Arpana held a Felicitation Ceremony at Arpana Centre in Molar Bund on 7th July 2017 to showcase the achievements of the Tuition Class Students in their CBSE Examinations. 29 out of the 34 students who took the CBSE 12th



Std Exam passed with first division marks. The Chief Guest, Mr. Vivek Saxena, CFO, Aviva Pvt. Ltd, which has been supporting Arpana programs for pre-school and primary school for many years, gave out prizes, congratulating each of them.



Arpana's top scorer, Bunty, told of his time of academic failure and how the motivation and inspiration he found through Arpana's dedicated teachers and volunteers led to his success. Other students received Special Awards for Excellence in Academics.

Teachers were also awarded for successfully teaching and motivating the students, including awards for Teacher Excellence distributed by Dr. Lena Gupta.

Dancing into our Hearts!

Little girls of the Balvatika performed an adorable dance while the older girls danced with grace and verve.



NIIT – CCIB

On April 4, an assessment test for 18 students was held by an external examiner from NIIT Foundation. Mrs. Sushma Seth distributed Certificates to all participants.

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

Scholarships for Underprivileged Girls

Mrs. Mala Pal, former WHO director, initiated a generous donation through the Arpana Centre in Vasant Vihar, to assist girls, fated to become maids like their mothers, become career oriented women, able to stand on their own feet.

Arpana Community Welfare Centre has started a Scholarship program to provide Rs.1000 per month for girl students in classes 9-12 of a local Government School.

Thank you to all who are responding to the need for an Education Fund for underprivileged girls, especially Mrs. Mala Pal and Mr. K.M. Noordeen of the Alpha Charitable Trust, Kerala

Arpana Hospital

Camps for Diabetic Retinopathy & Glaucoma

On 1st May, Arpana Hospital held a Diabetic Retinopathy Camp at Gharaunda, where 24 patients out of the 154 patients required operations. Four Glaucoma Camps were held at Samalkha, Mustafabad, Dakhwala Gujran and Andheda Dilawara. Out of 359 patients, 46 required operations. Surgeries are subsidized/ free.



18 year old Angrejo from Gharaunda suffered from cataract for many years. A free operation at Arpana Hospital brought her relief.

Haryana Rural Development

Preventing Seasonal Diseases

In June, a campaign to prevent seasonal diseases was carried out in 85 villages through 102 street meetings, using role plays, songs, banners and flash cards. 743 Self Help Groups played lead roles and 8,486 women attended these meetings.



SHG volunteers playing role play on water born diseases

1. Trainers disseminated information on water borne diseases in village agenda meetings to SHG leaders.
2. Micro planning was done for street meetings and practical demonstrations.
3. Leaders shared information related to water borne diseases and micro planning with SHG members.
4. Group activities: showed how to make ORS, mobilized the community, made posters and presented health material.
5. Street Meetings were conducted by groups according to duties assigned in micro planning sessions.

Deep gratitude to the India Development Relief Fund, Tom Sargent and the Tides Foundation, USA, for supporting programs in Haryana

Himachal Activities

Free Speciality Camps – a Lifeline for Hill Folk

7 free camps were held at Arpana's Health Care & Diagnostic Centre, Bakrota.

Gynae Surgeries: Arpana arranged for 9 patients from previous camps to have free Gynae Camp surgeries at Satyam Hospital, Sultanpur, from March 1-25, performed by Dr. Hemant Sharma, MD.

Eye Camp: April 9. Dr. Chhabra, MBBS, DOMS examined 97 eye patients.

Gynaecology Camp: Dr. Hemant Sharma MD, Obst, Gynecologist examined 53 gynae patients

Neurosurgery & Spine Camp: April 17-18. Dr GV Ram Das, MCH, Neurosurgery (AIIMS), examined 165 patients.

Paediatrics Camp: May 29-30. Arpana's Dr. Tanu Goel, MBBS, DMCH, DHHM, treated 30 children.

Medical Camp: June 8-9. Arpana's Dr. R.I. Singh, MBBS, MD, FIMSA examined 118 patients.

Endoscopy Camp: June 23-24. Dr. Rahul Gupta, DNB, FIMS, MNAMS, Gastroenterologist, assisted by Dr Aman Gupta, MBBS, did endoscopic procedures for 60 patients.

Orthopaedic Surgeon: Dr. Prashant Rana, MBBS, Orthopaedic surgeon, examined 145 hill folk.



Drs. Rahul & Aman Gupta perform endoscopic procedures

Arpana is deeply grateful to Baij Nath Bhandari Public Charitable Trust for supporting Himachal programs

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:

Arpana Research & Charities Trust, Madhuban, Karnal, Haryana 132037

Send contributions in USA to:

Mr. Vinod Prakash, President, IDRF, 5821 Mossrock Drive, North Bethesda, MD 20852

Mr. Jagjit Singh, AID for Indian Development, 84 Stuart Court, Los Altos, CA 94022-2249

Send contributions to Arpana Canada:

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.

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Contact person: Mrs. Aruna Dayal, Director Development. Mobile 91-9991687310

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

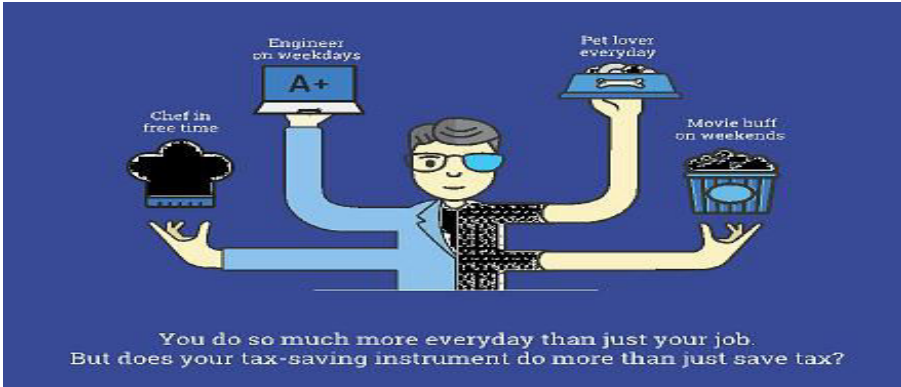
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Investment Options to Save ~~₹~~ U/S 80 C

Instruments	ELSS	PPF	NSC	Bank FD
Lock in	3 years	15 years*	6 years	5 years
Gains	Tax Free	Tax Free	Taxable	Taxable
Dividends	Tax Free	No Dividends	No Dividends	No Dividends
Market Linked Returns*	Yes	No	No	No
SIP Facility	Available	Not Available	Not Available	Not Available

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.

Office : B23 A, Gauravdeep Heights, Sector -62, Noida.

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Arpana Ashram

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केनोपनिषद्	Rs.36	Prayer	Rs.25
माण्डूक्योपनिषद्	Rs.25	Love	Rs.20
ईशावास्योपनिषद्	Rs.20	Words of the Spirit	Rs.12
प्रश्नोपनिषद्	Rs.50	Notes	Rs.10
गंगा	Rs.40		
प्रज्ञा प्रतिभा	Rs.30	Bhajan CDs	
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भजनावली	Rs.80	नमो नमो	Rs.175
वैदिक विवाह	Rs.24	उर्वशी भजन	Rs.175
गायत्री महामन्त्र	Rs.20	हे राम तुझे मैं कहती हूँ	
नाम	Rs.15	- भाग १	Rs.75
अमृत कण	Rs.12	गंगा (भाग १ और २)	Rs.75each
Lets Play		राम आवाहन	Rs.75
the Game of Love	Rs. 400	तुमसे प्रीत लगी है श्याम	Rs.75
		हे श्याम तूने बंसी बजा	Rs.75

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Contact for Questions, Suggestions and Donations:

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