

Let me Grow in Thy Image

*Let me never forget for a moment, Lord,
Humility is Thy Name Divine
Forgiveness, Compassion and Mercy, Lord,
Self-negation must follow too in time.*

*Even if these lips do not chant Thy Name,
Let love flow from every pore
Let this be life's only gain
Let Thy Name in my heart endure!*

*In constant duty and service, Lord,
Let me repeat Thy Name Divine
Grant that I become the flame that burns
In homage at Thy Shrine!*



*Of attachment and hatred may I be cleansed
Lord! Thy purity, Thy Name can purge
May I be the dust that touches Thy Feet
Every endeavour towards this goal will surge.*

*May each moment of mine in humility dwell
For Thou art the humblest of all!
May I ever uphold Thy Honour, my Lord,
For Thou art my final call.*

इक पल अब न भूलूँ राम

इक पल अब न भूलूँ राम, झुकाव तुम्हारा नाम है।
क्षमा दया और करुणा राम, मिटाव तुम्हारा नाम है॥

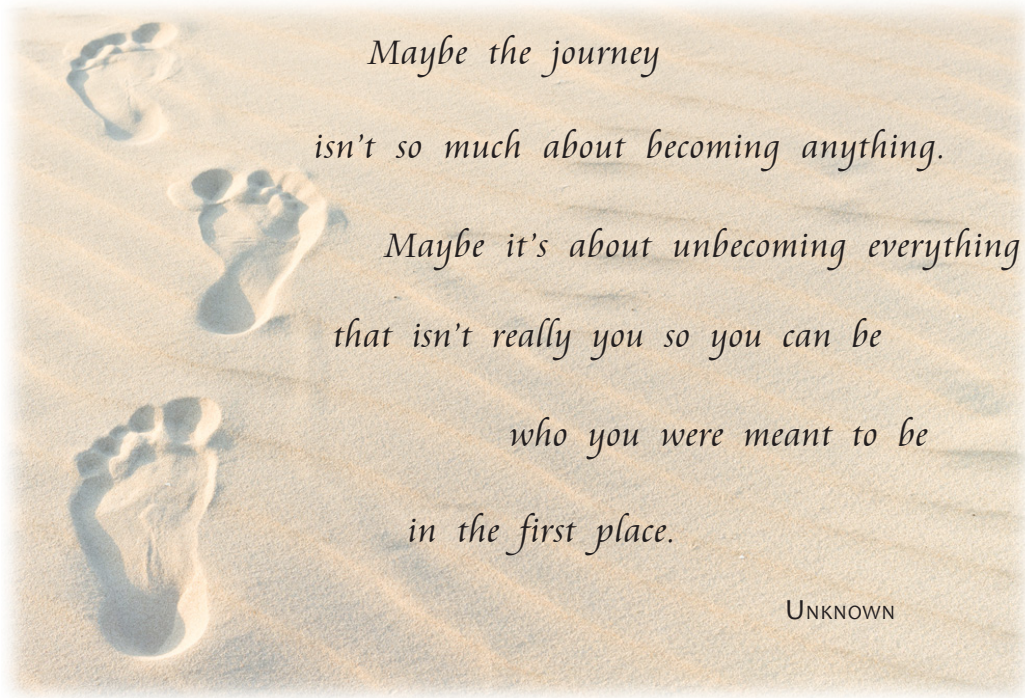
लब मेरा चाहे नाम न ले, पर प्रेम तुम्हारा नाम है।
प्रेम हृदय से बहा करे, यही जीवन का काम है॥

कर्तव्य सेवा नित्य करूँ, इसी में तुम्हारा नाम है।
आरती खुद ही बन जाऊँ, यही तुम्हारा नाम है॥

राग द्वेष मन से मिटें, पावन तुम्हारा नाम है।
चरण धूलि बन नित्य रहूँ, तोरे चरण मेरा धाम है॥

पल पल झुकती जाऊँ मैं, झुकाव तुम्हारा नाम है।
नाम की लाज निभाऊँ मैं, वहीं परम विश्राम है॥

(वैदिक विवाह - ९.३.१९७५)



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Namaskaar ~ Obeisance

ABHA BHANDARI

“Little one, if the sadhak’s obeisance is indeed sincere, I truly tell you, the Lord Himself comes to lift such a one. The Lord accepts and embraces such a humble devotee.”

~ Srimadbhagavadgita
A Guide to Daily Living



How often we fold our hands before our Deity, and offer obeisance to That One. We kneel before That Supreme One and even prostrate ourselves upon the floor, to indicate our subjugation to the One we worship. However, all these forms of ‘subordination’ to the Supreme remain merely a physical exercise, unless accompanied by the inner attitude of devotional obeisance and the subordination of the ego self before That One.

Devotional subjugation of the individual self before the Divine is the highest *prasaad* that can be offered to the Lord. How is such devotional subjugation defined? What is the true *Namaskaar*? In several prayers of Param Puja Ma, one finds that pure spirit of offering ... therein one finds an answer to this purity of 'prostration' to the Lord's Will... this 'offering' which the aspirant seeks to make.

In one of Her prayers to the Lord, She sang....

ओम् कही के नमन करूँ, कर जोड़ी मैं बिनती करूँ।
पूर्ण जो हूँ जैसा हूँ, मैं केवल मात्र तुम्हारा हूँ॥
वाणी प्राण नेत्र श्रोत्र, राही सिमरन् तोरा करूँ।
पुष्टित करो मम अंग अंग, मैं तोरे चरण में रह सकूँ॥
उपनिषद् प्रतिपादित ब्रह्म को, अस्वीकार मैं नहीं करूँ।
ब्रह्म भी मुझ को न छोड़ें, अटूट संबंध में अब रहूँ॥
उपनिषद् प्रतिपादित तत्त्व, की प्रतिमा मैं बन जाऊँ।
हर इन्द्रिय समर्थन राह, उपनिषद् लेखनी बनूँ॥
जिह्वा से तोरी बात करूँ, नयनों से तुझ को देखा करूँ।
कदम तुम्हारी ओर बढ़ें, श्रवण तुम्हारा नित्य करूँ॥
नयनों से अब प्रेम बहे, तुम सम सब को अपना लूँ।
पूर्ण जीव तुम्हारे हैं, जान करी मैं नमन करूँ॥

*I invoke the blessings of Aum with head bowed,
Hands folded I plead with Thee...
Whatever I am...howsoever I am,
I belong only to Thee...*

*With my speech, every breath, these eyes and ears...
With every faculty may I worship Thee, I entreat!
Strengthen every limb of mine Lord,
That I may offer myself at Thy feet!*

*May I never deny That Brahm
Who is propagated in Upanishadic lore
May Brahm also never leave me
May I be bound irrevocably to That Core.*

*May I become the embodiment of
The essence that the scriptures decree;
With every faculty may I inscribe in life
The message the scriptures give to me...*

*With this tongue, may I speak of Thee
May these eyes, see only Thee
Let these feet walk along Thine path
May these ears only hear Thee...*

*May love ever flow from these eyes
May I accept all as You do...
Knowing that each being is Thine
Let me offer obeisance too.*

In doing so, she laid herself at her Lord's feet in entirety and wholly...
keeping nothing for self!

In her elucidation of the Srimadbhagavad Gita, Ma further illustrates the
value of such a wholesome 'salutation'... as Arjuna acknowledges the Lord's
Supreme Cosmic 'Viraat' Form and prostrates before Him.

नमः पुरस्तादथ पृष्ठतस्ते नमोऽस्तु ते सर्वत एव सर्व।
अनन्तवीर्यामितविक्रमस्त्वं सर्व समाप्नोषि ततोऽसि सर्वः॥४०॥

Glorifying the myriad forms of the Lord, Arjuna says, **O Lord!**

You are Vaayu, Yama, Agni, Varun, Chandrama and Prajapati. You are also the progenitor of Prajapati. A thousand salutations to You; repeated salutations to You! Salutations unto You from all sides – from the front, from behind and from all sides. O Self of All, You possess unlimited prowess and boundless valour. You pervade this entirety. Therefore You are this Whole.

Chapter 11, shloka 40

O Supreme Lord, my thousand salutations to Thee. O Lord of this Universe, I bow at Thy feet. O Support of all, O Lord of this life, how can I pay fitting homage to Thee? Thou art the mainstay of all knowledge and the Master of all learning – how shall I sing Thy praise? O Compassionate One, O Merciful Lord, Thou art a lover of Thy devotees. O Emancipator from the darkness of impurities, Thou art Purity Itself. Repeatedly I bow at Thy feet.



Accept my obeisance! Grant us Thy mercy that this head once bowed at Thy feet is never lifted again. It is Thee who has wrought the universal law and individual destinies. O Merciful Lord, be Thou compassionate and grant that my homage reaches Thee!

Thou art the Essence of Love and Love manifested. Thou art the Repository of all power. Thou art the indestructible, unified Whole - divine pure *Atma* Itself.

Accept my humble obeisance Lord of my heart! I lay my head at Thy feet. Forgive me just this once!

Param Pujya Ma elucidates for a seeker,
Little one, such a salutation is an integral part of the *sadhak's* spiritual endeavour. Understand the complete connotation of *Namaskaar*.

Namaskaar

1. To pay homage.
2. To worship.
3. To make an offering of one's faith in humility.
4. To bow humbly.
5. To accord high esteem to another.
6. To accept one's dependency on another.
7. To bow one's head before the intellect of another.
8. To surrender oneself.
9. To humbly praise another, acknowledging the other's greatness.

Little one, until the aspirant does not learn to bow his head before another, he is not fit to be known as a *sadhak*. As long as one considers oneself to be superior, such an obeisance is impossible. Once one bows one's head before the Lord with a sincere heart, it will never raise itself

again for the rest of one's life. If the individual acknowledges the Lord's superiority and considers the Lord to be even greater than himself, he will never disregard the Lord's injunctions.

A *sadhak* who has prostrated himself before the Lord becomes subservient to the Lord. Then he humbly renounces even his ego at the Lord's feet. Once this obeisance or *namaskaar* takes place, the spiritual aspirant advances rapidly on the path of the spirit.

Little one, the *sadhak* pleads with the Lord, "Pray accept my homage just once. If you accept my obeisance, you would have accepted me. Then Lord, my mind will never be able to snatch me away from You."

- a) The genuine supplication of the spiritual aspirant is his worship.
- b) This is his glorification of the Lord.
- c) This is his plaintive cry.
- d) This is a sign of his sincerity.
- e) Such homage humbles the aspirant's ego.
- f) It pulls him towards the Lord.
- g) It renders him egoless.

Param Pujya Ma goes on to re affirm... "Little one, if the *sadhak's* obeisance is indeed sincere, I truly tell you, the Lord Himself comes to lift such a one. The Lord accepts and embraces such a humble devotee."

With such an assurance, the true aspirant prays to his Divine Leige:

अशरण की शरणा राम मेरे, मैं तेरी शरण में आई हूँ।
इस अबला को भी चरण बिठा, मैं तोरे चरण में आई हूँ।।

नमस्कार मेरा प्रभु मेरे, उचित नहीं तो क्या करूँ।
बेढंगी हूँ बेढंग से करूँ, अनुचित हो तो मैं क्या करूँ।।

नमस्कार मेरा कर स्वीकार, तेरी ही हो जाऊँगी।
न भी करे तो बार बार, तुझको ही मैं बुलाऊँगी।।

मैंने सुना है राम मेरे, न्यून साधना पूर्ण भए।
नाम जपे पिया जो तेरा, कोई भाव अधूर्ण नहीं रहे।।

मैं भी तो हे पिया मेरे, तेरी राहें भूली बैठी हूँ।
तेरी कथनी अपनी जुबानी पिया, तुझको ही अब मैं कहती हूँ।।

O Divine Refuge of the 'homeless soul'
I have come to seek sanctuary at Thy feet
O give me place at Thy feet Lord
I have come ...homeless... for shelter I entreat.

If my obeisance is not sufficient Lord
Tell me what shall I do?
If I know not the appropriate way
If I err, what shall I do?

Accept my obeisance Lord I entreat
Let me belong to Thee
Even if I fail despite repeated attempts
I shall still call out only to Thee.

I have heard O Ram, even if deficient,
The earnest endeavour has always succeeded
For one who constantly takes Thy Name
No desire goes unheeded.

I too, O Lord Divine,
Have forgotten the path to Thy abode...
I repeat now Thy assurance to Thee
That Thou mayest lead me to Thy abode.

Thus must the sincere aspirant approach the Benevolent Lord, seeking His benediction, without which the doors to His Abode are difficult even to reach... let alone enter!

Param Pujya Ma's 'prayers', many of which are extracted from her elucidations of the Vedanta and her explanations of the Srimadbhagavad Gita, and her responses to the questions of seekers, are a multicoloured garland of devotional love, wherein each fragrant flower is a lesson in love for the aspiring seeker.

A small compilation of these prayers are available as a 'bhajanavali' at Arpana's outlets... befittingly named... "O Ram, I say to Thee..."





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

The Gita is a discourse of Ultimate Wisdom and immutable knowledge. It is not merely a dialogue to make Arjuna worthy of an army representing the Truth, to fight the war! Arjuna had heroism flowing in every drop of his blood... he was an undefeated hero! Yet, his dilemma was the actual experience confronting him... the eternal struggle between the Truth as opposed to attachment and 'duty'. Normally it is not the voice of Truth or the innermost self, but the voice of attachment which prompts us into action. The Gita merely serves to remove our clouded vision!

Param Pujya Ma has elucidated the Srimad Bhagavad Gita many a time... oft in response to a seeker's questions... Her second 'elucidation' however was the rumination of a devotee's heart in response to the shloka before her. She called it her 'love letters to the Lord.'

Here we reproduce a sadhak's dilemma...and a devotee's response to the 2/7th shloka of the Gita wherein the importance of 'complete surrender' to the Divine is emphasized. The first part is an explanation of Arjuna's dilemma as explained to a young seeker, and the second points at the direction in which a sadhak must think in order to conquer his innate inner weakness to walk the spiritual path...

कार्पण्यदोषोपहतस्वभावः पृच्छामि त्वां धर्मसंमूढचेताः ।
यच्छ्रेयः स्यान्निश्चितं ब्रूहि तन्मे शिष्यस्तेऽहं शाधि मां त्वां प्रपन्नम् ॥७॥

It seems that Arjuna became apprehensive about his own mental state and said to Lord Krishna:

My innate nature is overshadowed by fear and I do not know where my duty lies; I request You to tell me what is definitely the right action for me. I, Your disciple, take refuge in You; pray instruct me!

Look carefully little one! All this time, Arjuna was preaching to the Lord about what was right and wrong, and That Embodiment of Knowledge was listening silently. The mighty warrior, Arjuna, was explaining to his charioteer the reasons for retreating from the battlefield!

Karpanya Dosh

When Krishna called Arjuna a coward, the latter woke up and realised his momentary downfall, the weakening of his intellect and his utter poverty of understanding and was further agitated. Arjuna, a lover of the Truth, accepted that his nature had been veiled and tainted by his cowardice. He admitted:

- a) his helplessness,
- b) his weakness,
- c) his cowardice,
- d) his lack of discriminatory powers,
- e) his failure of intellect,
- f) his inability to perform any act,
- g) he admitted his inability to think correctly,
- h) his wretchedness.

Arjuna says, “All these lacunae have:

- a) made me lose my strength;
- b) made my limbs weak;
- c) eclipsed my natural courage and strength;
- d) resulted in the loss of my fortitude and patience;
- e) made me lose the power to discriminate between the right and wrong;
- f) caused confusion in my mind.”

Upahata Swabhav

He proclaimed to the Lord that:

1. This has veiled his natural and courageous nature of a warrior.
2. This has corrupted his basic nature.

3. His nature has been rendered impure.
4. His basic nature was subverted and in fact totally obliterated by this weakness.

Dharma Samoodha Chetaha

Arjuna says:

1. I have become confused about the duty incumbent upon me;
2. I can no longer discern the difference between the path of *shreya* and the path of *preya* - between truth and the untruth.
3. I have forgotten what is knowledge and what is ignorance.
4. I have lost track of both *dharma* and *adharma*.
5. What must I do and what should I not do?
6. I know not who is my own and who is against me.
7. Who am I and what am I?
8. My earlier decisions no longer seem correct and now I do not have the strength to take any decision anew.
9. My own understanding seems opposed to my own decisions.
10. Today I cannot find any substance in those same principles which persuaded me to fight in the past. I can no longer rise in their defence.
11. Those attitudes which I found worthy of destruction in the past now frighten me when I find my own near and dear ones displaying the same attributes.

Prichhami Tvam

“O Lord! I ask of You, if You had been in my situation, what path would You have adopted? I have forgotten my goal in life. Who else but You can guide me? I humbly beseech You to show me the way.

I am Your disciple. Whatever You say, I will obey. You are the Lord of the Universe and I am a miserable weakling.”

Shishyasteham

“You are all wisdom and I, a craven fool. I do not even know myself! You know me - You know my abilities - tell me what I should do. Thou giver of strength! I am Your little child - I am weak, show me the path. I am Your disciple, hold my hand and guide me.”

Tvam Prapannam

1. “I seek Your refuge.
2. I am weak and helpless, and You are all powerful. Please give me Your protection.

3. Shyam, You are the Supreme Refuge of all who seek asylum - let me be at Thy feet.
 4. O Lord! You are the bestower of compassion and I, helpless and forlorn, seek Your protection.
 5. You are Mercy Itself and I, a beggar of mercy.
 6. I seek Thy understanding and knowledge - I seek the refuge of Thy divine intellect.
 7. You have come to the world to establish *dharma* while I have forgotten my path of *dharma*.
 8. I have forgotten my own identity and now I only want to give the reins of my life in Your hands. Take this body whichever way You will! Rule over my intellect which has now forsaken me.
- I plead that You advise me. I will do as You say.”

The heart of the devotional practicant flows thus:

“Why do You waylay me on my path Lord? Just as when a mother diverts the mind of her hungry child with a suckle when the child’s food is not yet ready, You too are endeavouring to ensnare me with a toy. Have you given me this wealth, reputation, this body... because I am not a worthy recipient of Thy Grace? Have You created this world in order to distract me?



My mind is now weary. This world holds no joy... yet, nor have I been able to immerse myself in the Ganga of Grace that flows from Thy feet. I am unable to even come into the shade of Thy Refuge. Pray stop deceiving me with this worldly glitter! I no longer crave for its sustenance... I long for You Lord... and You hide from me! I know that these pleasures, this wealth and all material gains will be snatched away by death. I don't want them any more! Pray take them away! To partake of even the seemingly joyous fruits of this material world, shall result in ultimate sorrow. O Ram! Why is it that despite having determined that there is no other joy apart from Thee, this world still ensnares me and does not relinquish its hold on me? I know I am not this body...yet, why am I not able to transcend this body idea? I seek Thy refuge to resolve this dilemma Lord... Grant me the intoxication of the Bliss that Thou art, or take this life... it matters not... yet why can I not transcend this body idea?

O Lord! Do not ask me to return to this world. O come my Lord! Come in the form of my Guru, as a friend, as an enemy... or whatever else you deem fit; or else, come as my inspiration within. Come as my resolve, my imagination... come in any form... but show me the way to grant peace to this agonized heart! I ask You for the appropriate medicine Lord!

'Karpanya' has varied meanings.

'Kripan' could mean

1. A miser,
2. When forgetting the goal of life, one wastes away these precious moments in momentary enjoyments... a man of feeble intellect,
3. In the Gita, 11/48, the Lord describes as 'Kripan', the greedy and power seeking individual... also one seeking fruits of actions.
4. One who is wretched and miserable on any account is also called 'Kripan.'

Arjuna was neither a coward nor a miser. Then why this faint heartedness? He had already fought and won innumerable victories... then why this fearfulness and extreme weakness?

This was not a sudden awakening of the quality of non violence within him! Nor was it fear, nor indecision on account of extreme attachment with his kith and kin. This was his *moha* arising out of attachment with self, which had ensnared him and snatched away his powers of decision making. Attachment to this body, to ones' kin, and to ones' self created world binds us with doubt each time. Therefore, if Arjuna was deluded... it is understandable. *Moha* is the very cause of birth and death. When *Moha* is

at its zenith, it is extremely difficult to take any decision at all. Right and wrong also become difficult to discern.

So Arjuna is in this state of terrible confusion and is not able to take any decision regarding his duty. In this state of absolute indecision on account of his attachment with his kith and kin and finer sentiments, he surrenders himself completely to Lord Krishna, begging Him to guide him and lead him along the path of righteousness. He seeks Him out as a guide and a friend and was in the right mental state to seek the Grace of the Guru. There has to be extreme surrender, so he says, “Not only am I your disciple, but I also give myself up to Thee, knowing Thee to be my Saviour!

If we too surrender ourselves **completely** to Him **every moment** in this Arjuna *bhava*, the Lord Himself will give us evidence of His presence in our lives. O mind! Become deserving of His presence! He is your only Guide and Support. Do not depend on the transient means you lean on so heavily. Seek His refuge and seek knowledge from Him. This will be the **starting point** of your *sadhana*, and an **absolutely essential requisite** for knowledge of the Lord.

Go to the Lord’s feet in the same *bhav* of complete surrender as Arjuna approached Him. Carry with you a heart full of faith and devotion and approach Mother Gita and then She will grant you knowledge of the Supreme. The Lord Himself will come as the Supreme Guru to grant you this divine knowledge.

Another point of view:

Our *vritties* or basic dispositions, our thoughts and concepts, our likes and dislikes and our mind – these are our enemies. The *Jivatma* ascends this chariot of the body. The intellect is its driver. The mind is its reins, and the organs of perception and action, are the horses. If the horses are unreined, the chariot and the one who ‘rides’ it, can both be destroyed. The charioteer has to be an expert... only then can he lead the horses away from the ‘green grassy fields’ and towards the ultimate destination. It is only when you have established your goal that you will be able to relinquish attachment with the material world and reach your destination.

Just as Arjuna approached Lord Krishna to be his charioteer, and gave the reins of his chariot in Lord Krishna’s hands, so also must you surrender your mind, *chit* (mindstuff), organs of perception and action to Him... resign them to His Hands. He will be your Keeper... Let Him lead you on!

Approach Him with complete surrender and faith. It is only unmitigated and pure faith that can lead us to Him. Let us renounce our natural disposition of egoistic bravado and pride in our own strength, and seek refuge in Him. Do not even take shelter under your intellect. When the mind is tortured by the darkness of ignorance and impurities, take your agonized mind to Him... seek His refuge!

The bond between us and the Gita should be a bond of heart, faith and complete *shraddha*. Transcend reason... live in the atmosphere of the Gita – in the depth of its essence... immersed in That ever guiding Guru. Each one has to carry his own pitcher to the sea! O Lord! My pitcher is already full to the brim with pleasures of the material world. Even then, O Lord, pray lead me on! In the Gita, the narrator Rishi Vyasa, the Lord, and the listener Arjuna, are one. Each feels complete in that oneness. A concentration of this kind is essential for the study of the Gita. Surrender as Arjuna surrendered himself – with complete innocence and straight forwardness... As he handed over his chariot to the Sire of his mind and heart.



The Gita is a discourse of Ultimate Wisdom and immutable knowledge. It is not merely to make Arjuna worthy of an army representing the Truth, to fight the war! Arjuna had heroism flowing in every drop of his blood... he was the undefeated hero! His mere attachment with the people gathered around him to be killed... this actual experience confronting him, struck him with great force. The dilemma is between devotion, attachment and duty. Normally it is not the voice of Truth or the innermost self, but the voice of attachment which prompts us. The Gita merely serves to remove our clouded vision!

Karpanya Dosho....

O Lord! Do not see my faults and forsake me!

You have stood by me all this while... pray, be by my side always!

I did not have the merit, yet, You placed me on this path! Lord! Do not forget me now! I become anxious when I view this path and then examine my own incapacities. I am in the grip of this bodyself. This laziness, this sleep and this utter apathy are its basic nature. These qualities seize me too. I am embroiled in this mind and its false sense of arrogance. What are these thoughts it is allowing to race within me? This mind is defeating me as did the detractors and enemies of Draupadi. I do not want these. What shall I say? Where should I go? You stand at a distance as a heartless and merciless onlooker! Will the fluttering wings of my *sadhak* aspiration be stilled by the deafening noise of this mind? O bestow Thy Grace! Grant me Thy benediction Lord! With Thy Grace, this mind may come under some control. May these desires be stilled and this body work tirelessly. O teach this caged bird to step out of its imprisonment and fly into the skies. As of now, it takes flight every now and then, but returns to its cage always!

This beggar has come to Thee Lord. O open Thou the windows of this mind! I seek from Thee the path that leads to Thee! I seek knowledge and realization of Thee! I seek from Thee the ability and strength to understand the Gita! I seek to know the path of *Sadhana*! O help me in my time of distress! I seek refuge in Thee! I ask for Thee from Thee!

Pray eradicate these doubts that stand as impediments in my path again and again! You heard Arjuna's plea and helped him to dissolve his mountainous doubts! I know I am not deserving, yet, I pray... show me the way! Bestow Thy Grace and lead me on!



In the Realm of Truth, the Supreme Abides...

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



करम खंड की बाणी जोरु।
तिथै होरु न कोई होरु।
तिथै जोध महाबल सूर।
तिन महि रामु रहिआ भरपूर।
तिथै सीतो सीता महिमा माहि।
ताके रूप न कथने जाहि।
न ओहि मरहि न टागे जाहि।
जिन कै रामु वसै मन माहि।
तिथै भगति वसहि के लोअ।
करहि अनंदु सचा मनि सोइ।
सच खंडि वसै निरंकारु।
करि करि वेखै नदरि निहाल।
तिथै खंड मंडल वरभंड।
जेको कथै त अंत न अंत।
तिथै लोअ लोअ आकार।
जिव जिव हुकमु तिवै तिव कार।
वेखै विगसै करि वीचारु।
नानक कथना करड़ा सागु॥

पौड़ी ३७

Essence of the Guru's Word:

The language of the realm of *Karma* is powerful. The realm is the abode of valiant and courageous warriors, through whose forms and deeds, the Divine is made manifest. They have dedicated their minds to the praise of the Supreme, even though no one can even describe the Supreme, or circumscribe His Form in words.

Those beings in whose hearts, the name of the Lord is enshrined, do not know death, nor can they be robbed or deceived.

This realm is inhabited by devotees of all orders: they experience true and eternal bliss. In this realm of Truth, the formless Supreme abides and is pleased to shower the grace and mercy of His Divine Gaze on those who seek the sanctuary of His Name.

Therein are the stars that guide destiny, the earth and the entire cosmos. He who aspires to sing the glories of the Supreme discovers that no words can gauge the infinite spread of His Glory. Here is the Spiritual Essence of all beings and all events, and where fates are ordained by the Sovereign Lord. The devotee meditates on this truth and rejoices in it.

O Nanak! Who can attempt to describe the mystic depths of the Supreme Master!

Param Pujya Ma dwells on the words of Nanak, the Guru, and elaborates for seekers the essence of His Words in song that resonates with the Guru's spirit and wisdom.

*The realm of action is powered by speech Divine, by
The words of Realized Ones, whose deeds are sublime:
The impurities of mind, all superimpositions are washed away
Their minds abide at the Lord's Feet, free of ego and its sway.*

*All words are uttered in praise of the Lord,
All utterance directed to Him:
Their deeds are imbued with His Name
Void of selfhood, and egoity and sin.*

*Ram abides in their hearts, in each speck of being, is He!
They have forgotten their name and form
Forgotten me and mine
Their speech is immortal, pure and divine.*

Pujya Ma explains to the seekers that the true *bhaktas* are valiant and fearless, free from attachment and the blindness of *moha*. Their actions are spiritual in their core. Inspired by and dedicated to the Lord, their deeds are not tainted by any vestige of egoity or self-interest. Those sages whose minds are full of the Lord's presence know not fear of death. They cannot be deluded or deceived by the power of delusion.

*They have realized that
All that comes to them is a gift from the Lord
They know all forms are Brahma, so
They live in bliss, at the Feet of God: Such
Knowers of the Truth realize the Lord is all
The diversity of Name and Form are but Maya's deceptive Worlds
Manifestation of the formless, unfurled.*

Pujya Ma's elucidation continues to enlighten the seeker. She explains:

*All names and forms will decay
The Truth, the Lord remains
He, the Eternal, Formless Omkar is the Truth
That all creates and sustains:
The Indivisible One assumes infinite forms
The Supreme One in diverse forms is arrayed.*

The Supreme is beyond speech, beyond the reach of mind and intellect. The Lord Creates the Universe and is omniscient in all of Creation. As He wishes, so does He create: as He Wills, so do the fates ordain. The seeker who perseveres in his devotional journey, who enquires and meditates on the Truth, evolves and grows and expands into the infinitude of the Truth.

*Who can speak about the Lord,
He is beyond all speech
Who can describe the one who is beyond the reach of the senses;
who is infinite,
Yet is manifest in the boundaries of colors and forms?*

Param Pujya Ma, on behalf of the seeker who is on the voyage of self discovery, pleads:

*O my Lord, my Sovereign, when will such
Deeds this self perform
Which are free from egoity,
Where there is no vestige of me?*

*When each deed Thy Name articulates
When each act Thy Fame enunciates?
When each pulsing drop of blood and breath
Only utters Thy Name, and
No vestige of 'I', no hint of selfhood remains!*

*O Nanak, My Lord, this self abnegation
Cannot be achieved by 'Me': it can be,
Only if Thy Name reigns within:
If the Lord showers His clemency, and
Grants His Name's blessed sanctuary.*

*O Lord, Thou art Light, illumine the darkness within
The wisdom that Thou dost grant, may it always abide within.*

Param Puja Ma's devotional dialogue with the Master continues as she pleads:

The door to enlightenment is Thy Name, O Lord, when it fills the heart and soul: but only by Thy Grace can the miracle of Thy Presence, within, unfold. Bless this devotee with some drops of Thy compassion and Grace, so that Thy Name and devotion for Thee, is anchored within.

Param Puja Ma's intensely devotional entreaty glorifies the Lord's infinite compassion. Each word vibrates with the intensity of devotional surrender, illustrating for the seeker the need for exclusive one-pointed devotion. If Grace is to dawn, if the night of egoism is to be dispelled, if selfless pure action is to displace the selfish egoistic deeds of yore, then exclusive devotion is the path –

*O Nanak, grant Thou the boon of Thy Name, and
My name will not remain
Each pore of being will be Thine:
So too, will be yours, this intellect and mind.
All will be rendered into Thee: Thy
Light will illumine the space that is 'me'
Today O Nanak I am at Thy Feet.
Thou dost tell us of the being beyond speech,
Silence this mind, this thought, this mind, this me.*

Devi Behan, an ardent seeker, asks Ma:

What is that speech which can become the potent spirit of our actions?

Param Puja Ma, in reply says:

First you should consider whose speech the Guru is alluding to. The Guru tells us that such speech flows from the devotee whose heart is full of the Lord's Name. This speech can flow from the seeker who has enshrined Nanak in his heart and mind, the speech of the sage whose self and egoity is consumed and subsumed in the fire of exclusive devotion to the Supreme Lord... one in whose being the Lord is enshrined.

Such speech flows from the devotee whose egoism is nullified, in whose being the Lord's Word is sovereign; who lives in utter obedience, as a servant of the Divine. The words of such a sage will be divine speech.

Guru Nanak tells us of transcendental, supra intuitional speech, which is not related to mundane existence, or affected by circumstances or events. Such wise men are not affected by disloyalty and betrayals. They care not if they are afflicted by misfortune or blessed by good fortune. Their attention is only on their Supreme Master – they have forgotten their own entity.

What kind of actions will such saints perform? Their deeds will be pure, untainted by the slightest self-interest. Their actions will be pure and fragrant with devotion worthy of offering in shrines, at the Lord's Feet.

Their life becomes a garland of such deeds, from which emanates the scent of devotion and selfless love, which are placed at the Lord's Feet. There will be no trace of egoism in the speech of such a devotee. Each sentence enshrines the Lord alone, to whom all thought and all words are addressed.

Such a sage cares not for the opinion of those around him –

He does not withhold or compromise the Truth for fear of others. He acts and speaks in the Presence of His Master and Who is his witness at all times.



Such wise and liberated beings are not recognized, for they seek no attention and are self-effacing. They embrace solitude and their converse is only with their Lord. Their lives and actions are utterly ordinary for they embrace and identify with those around them, working with them to realize their dreams.

They live in unison with the One Supreme, in the spirit of *advaita*; of universal oneness, and at the level of the ones near them.

Once they are no more, their speech is lauded as sublime, their deeds are praised as divine and their status is deified. The Guru is telling us of such great devotees and sages.

Devi Behan then asks – Can it be said that the deeds of such a sage manifest the spiritual, the divine?

Param Pujya Ma replies:

Their actions truly are an expression of the Spirit. Nanak, the Guru, was a being steeped in Divinity. Such beings come to earth and manifest in their deeds and speech the spirit of the Supreme: the essence of the Divine.

Even in bodily form, He was beyond form; He was not affected by adversity and sorrow as we are: He performed actions as we do, but He was different from us, He was beyond the dualities and conflicts which oppress us. He never claimed divinity or the seat of a prophet. He was beyond all fame and renown. He was the infinite reservoir of Compassion, Forgiveness, Wisdom and Love.

*O Lord, Thou did take birth
And did manifest perfect wisdom and deeds of divinity
Thy Essence expressed in diversity of forms:
O Lord, how can I praise Thee?*

*Thou art indifferent to all that befalls Thee
No mental conflicts rage within,
Eternally content, free from attachment,
Dispassionate art Thee.*

*O, how can I praise Thee
No desires bind Thee
Wholly equipoised art Thee,
O Lord, how can I praise Thee?*

Pujya Ma tells us to look at the Guru, and in devotional awe we can only praise the divine contradictions that inhere in His exalted persona.

*No self oriented intellect: void of selfhood is He;
Beyond the mind, lost in love,
A reservoir of knowledge...
But his words and language are all simplicity!*

*Lost in the Supreme, His deeds are manifest divinity
The world may reject Him, may hold him in contempt
Yet He is forgiveness itself.
Compassionate magnanimity! The Master of all,
Myriad infinite forms is HE.
No peace, no comforts, no pleasures,
Yet in utter content and bliss abides He,
An ocean of serenity! O Lord, how can I praise Thee?*

Looking upon such a Guru, we can only acknowledge that He is totally different from us. We can only say –
*Lord, O Guru, Thou dost glorify Lord Ram
And we praise and glorify Thee
Grant us a speck of the dust of Thy Feet
This, our humble plea...*

Lord, we pray for Thy Grace; grant no comfort or ease, heap any adversity, but –
*Grant a drop of the elixir of Thy Name
Else this life is gone to waste
No meaning or worth remains – lifeless, we tread life's way.
O Master of life, O Foundation of being
Grant us Thy Name we pray
If we are undeserving yet, fill us with love for Thee.*

*May we hunger and thirst for Thee
Grant not a moment of peace...
For just a drop of Thy Grace,
For just a drop of Thy Mercy
For just a drop of Thy Compassion
We pray in devotional humility...
We spread our cloth at Thy Feet,
As supplicants, and entreat Thee. ❖*

Experience of True Knowledge ~

All Names and Forms emerge from Him

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



Param Pujya Ma emphasizes the difference between Knowledge and True Knowledge. True knowledge transcends the spheres that knowledge is restricted to...the spheres of *Para* and *Apara*. He who truly knows, understands this Creation as well as its Cause in its totality because He experiences mergence with the Supreme.

यः सर्वज्ञः सर्वविद्यस्य ज्ञानमयं तपः।
तस्मादेतद्ब्रह्म नाम रूपमन्नं च जायते॥९॥

For Him who knows all and understands everything, whose *tapas* is knowledge – from Him, the Imperishable Brahman, is born Brahman, and all Names, Forms and food.

Mundak Upanishad 1.1.9

Param Pujya Ma elucidates:

That Omniscient One, the Knower of all,
From the Individual viewpoint 'tis explained...
Giving That One an individuality,
This Knowledge is being explained.

True Tapas is the essence of Knowledge
'Tis imbued with knowledge so to say...
That Attributeless One thus attains form
And through Maya creates this entirety... they say.

That Supreme Causal Principle, devoid of Cause,
Becomes the Subtle Cause of all Creation;
That Indestructible Brahm dons attributes
And through resolve, becomes the seed of all Creation.

That seed of resolve becomes the cause
And attains a subtle form
Then from the subtle, to the gross,
This very seed attains every form.

That Primal Resolve itself is the Tapas
From whence this entire Creation emerges
That Resolve is indeed the Supreme Womb
From Whence this entirety surges.

Every Name of all that exists
Is the Name of That Supreme One
Every appearance and form is He
And is naught but That One.

Food that gives strength to all,
That grain too is He...
That which gives effect to each name and form...
The appearance of that grain is He.

That Supreme Cause, That Indivisible Essence
That Lord of All dons every form...
That Divine Flow of subtle latencies,
That Truth becomes every form.



Every latency, individual or universal,
Lies enfolded in Him...
Every Name that defines this creation
Is naught but Him.

'Tis He who becomes the Golden Womb
'Tis He who becomes the Lord of All,
'Tis He who dons the Cosmic Form
And every form of this world withal.

He is Pragya, he is Taijas
He is indeed every manifestation...
'Tis He who initiates every deliberation
And that deliberation too is He.

The Blissful sphere, the earthly sphere,
The sphere of all Jivas is only He...
Whatever has happened, whatever is to be
All that is happening, is only He.

The tapas of That One is knowledge itself
'Tis He who knows all;
Having created all within Himself,
'Tis He who knows this all.

Every name and form that you witness
All that exists is He
Yet, That Unmanifest Essence is also He
And the manifest too is He.

That Supreme Causal Essence is He
Creation and sustenance are He
Ignorance too is a form of His
And elimination of that ignorance is He.

Name and form are mere epithets
That One transcends all epithets
Adhibhoot, Adhidaiv, Adhiyagya are He
Then why define Him by mere epithets?

He is Omniscient, is the highest of the high
He is the greatest of all...
That One Who is the Knower of all,
That One Who is every form!

He is the Creator of all,
He is the Controller of all
He nourishes every being
He is the Sustainer of all.

He cannot be brought to thought,
He is the Essence that transcends all perception,
Devoid of shape, He dons every form
Yet transcends every form in Perfection.

Self born, He manifests Himself
He manifests Himself within Himself...
Then absorbing Himself in Himself,
He manifests Himself once again.

In pure perfection His manifestation occurs
Even though He is essentially unmanifest...
The truth remains that He evolves
Into every manifestation within the Unmanifest.

In Supreme Bliss abides that Eternal Silence
He is Shiva Himself...
Supreme Consciousness, knowledge Itself,
The Essence of Truth Himself.

‘Apara Brahm’ is naught but He,
He is this entire worldly manifestation...
Brahm Himself, the Unmanifest Essence
That Indivisible Essence thus becomes His own Creation.

Whosoever knows That One,
That knower knows this entire Creation
Having known the Supreme Cause,
He knows Creation, Sustenance and Dissolution.





That Supreme Lord, that Lord of the Universe,
He is the core of the Universe... its very Soul...
That Overlord, Who is every manifestation,
That Supreme Atma, is That Universal Soul.

He is the knower of all,
For He is this all Himself!
He thus calls Himself the Self
For He knows this all as His Self.

He Himself is the great Bhooma (earth)
He epitomizes the three kaalas (eras) Himself
'Tis He who is witness to all these kaalas,
And yet, He transcends these kaalas Himself.

Only He is complete in Himself
Only He is the Origin and Cause
That Indivisible One divides Himself
And establishes Himself in all.

Knowing That Supreme One,
No knowledge remains to be gained,
Attaining That Infinite One,
Naught remains to be attained.

This was the question asked by Shaunak
The answer is described here in full;
In That Seed of Creation
This entirety has been placed in full.

In doing so, they are journeying the aspirant
Through the knowledge of the Causal seed...
'Know this to be the Truth' 'tis said and thus
They illumine the path of Shreya indeed.

This was the Grace of the Guru
Which Shaunak thus received...
That very Shaunak, who was already the recipient
Of the Grace of the Scriptural decree.

They now point the path to the grace of the Self
‘Know That One in whole...’ it is said;
That One is All in all...
‘Understand this Truth’ ’tis said.

They lead the aspirant to the point
That in experience is possible...
Through knowledge, they expand upon
That which through experience is plausible.

They also explain That One beyond intellect
In words that are within understanding...
That which is the essence of knowledge,
They explain through the aspirant’s understanding.

He who ‘becomes’ then truly knows,
Without becoming, knowledge is not viable...
And it is only through silence within
That this experience is available.

They have already explained Para and Apra
Both have to be transcended...
Apra evidently needs transcendence
But Para too is to be ascended.

Enmeshed as we are in Maya,
Any information of Maya is not knowledge,
That which mirrors the Supreme Essence
Only that can be called **True knowledge**.

Knowledge of the world is ignorance
True Knowledge is beyond knowledge and ignorance
Only That One can attain,
Who transcends both knowledge and ignorance.

Then no thought or concept remains
When the intellect no longer is pertinent
That One becomes **True Knowledge** Himself
When He merges with That Supreme Intent.

24.8.61



Take up Your Cross

With Christmas coming up, we reproduce here excerpts from a Satsang with Param Pujya Ma in 1988

Christ said: *He that findeth his life shall lose it, he that loseth his life for My sake shall find it. He that loveth his life shall lose it, and he that hateth his life in this world shall keep it to life eternal. If any man shall serve Me, let him follow Me. How can we lose our life to follow Him?*

Pujya Ma: Jesus said – ‘Give Me your mind, body and intellect for Me to come to the world and live again.’ When you give your life to Him – you give your every thought, every desire, and every atom of your energy. Life is made of a few moments in which the body is alive. The Lord says – if you do not give those moments to me, and if you only live for yourself, you will lose your life.

Jesus said that there are two ways of living in this world: one is in His Name, in His Service, loving and giving your all to His people; the other is the way of attachment to the body through the senses and the world.

If we lose ourselves, what are we losing? The ego and egoistic tendencies, the pride, the aggressiveness, lack of compassion, and all the negative thoughts which take us away from His people, from what He wants. For anyone who belongs to any faith, if he has faith, his life will belong to the Master, and he will do only what the Master wants.

The Lord said, “Take up your cross and follow Me.” How do we do this?

Pujya Ma: Whoever you love, you love because of your attachment. The Lord says – if you love Me, you will love all. Whatever burdens and responsibilities you have, whatever problems you have, no matter your

circumstances, or how many sins you have committed, and how many generous, magnanimous deeds you have performed, put them on your cross and follow Me. Attachment does not allow us to love all.

Christ says – if you love Me, carry your own cross, and follow Me. Give up all your individualistic separations that take you away from all, that do not let you abide in Me. If you have made these barriers how can you follow Me? You have kept an essential part of yourself back – as separate from Me. Here the Lord says that He will have no entry. You are going to lose such a beautiful life because you thought ‘I, my mind and my intellect, we are the masters of the world.’

I have to lose this life of ego and ‘I’ for His sake?

Pujya Ma: No, I do not have to lose anything. In fact, I have found my Master. It is for Him to give or take. Whatever I have belongs to Him. I was born in a certain family, and that family gave me whatever I got. My basic education, the talent and faculties I developed were His Grace, and they should be used for Him. Our prayer should be “All that I have is Thine, my Master; it does not cost me anything to use it in Thy service.”

If you think that you as ‘I’, the individual, a separate petty entity, have done everything, it is all egoism. The mind is a phantom; ‘I’ is non-existent; and the impressions you have are not based on reality. These impressions, which are based on your likes and dislikes, have entered your unconscious realm, and that is where your cross is being made; otherwise, you will love everybody – just as small children accept everyone as their own.

The Lord says – if you refuse to take up your cross and follow Me, you are going to lose your life. If you give up your life for Him – life which was full of unknown thorns, then you find your life. The glory you think is yours is not yours; your impressions merely make your cross more burdensome. Whatever you have, whatever you know, right or wrong, whatever you are, rich or poor, sinless or sinner, good or bad – whatever your faculties and abilities, surrender them and use them for His sake. The Lord says – Follow Me, do what I say. If you live for My sake, and live what I say, you have found your life. There will be no temptation from outside, no clinging to the outside, no superimposition at your unconscious or any other level. You will be only doing what I will, My Father’s Will.

What does Jesus stand for? Truth. What life does He want you to live?

The life of Truth. He is the Creator, Sustainer and Destroyer. Your Master wants you as a free person, not as a slave of your erroneous impressions. Your Master wants you as you are – as the humblest of the humble. He wants you in all your purity.

When does that freedom come?

Pujya Ma: That freedom comes when you accept the Lord. You will never be free if you do not accept Him. What are the obstacles in the way? The sense organs, slaves of objects outside; the mind which collects impressions from outside, and the intellect, a slave of the desires born in the mind. These are your enemies, and this is the burden you carry, which can be transcended, only with absolute faith. If you have faith, neither your mind, nor intellect, nor any impressions in the unconscious can influence you against what the Lord has said. Your Master has said it and you will obey.

Does this mean giving up all?

Pujya Ma: This terminology only generates fear. You do not have to give up anything, you only have to love the Lord. If a person loves, he is so rich in love that he can never have a bad thought about anyone, even his enemies; he cannot condemn and reject. If someone rejects him, it does not even touch him. He seems to be generous and kind, but in reality there is no ‘grace’ he bestows on anyone. That is his nature.

He can live with the ignorant and be called a thief. He lives with negative people, but he does not call them ‘bad’. If you look through his eyes, you see only love, because he loves his Master. He just cannot do anything to establish himself. The only pain he knows is the other person’s pain. So even when sinned against, he is compassionate. “Father forgive them, they know not what they do.” The other may say – ‘I am a sinner’ – but the Lord does not judge him. He loves without conditions. That is why he can love his enemies. His forgiveness is not conditional, so he can forgive all. But to find Him, one has to ‘lose’ oneself. Yet, what one has ‘lost’ is only from the world’s point of view. Can you imagine what one has found?

Has such a one ‘given up his all’? He has in fact ‘found’ his all! He says, “You and I in our Master’s Name are one”. He is forgiveness itself. He can neither condemn nor reject, nor love, nor forgive. Naturally, his attitude will be different. He is silence itself.





Param Pujya Ma

Arpana

Newsletter

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

Arpana News

Celebrating the Divine Flow of Urvashi

Param Pujya Ma, through the intensity of her devotion, and abidance in the Supreme, endowed the Supreme gift of pure knowledge to mankind.

This divine flow of knowledge, named 'Urvashi', if partaken with devotion and an intense intent to abide in the Truth, has the potential to wash away the impurities of heart and mind, much like the Ganga is known to wash away all impurities and to establish the aspirant in the Essence of the Supreme.

On 2nd October, the Arpana family gathered at Arpana Ashram, reiterating their sincerity of purpose to share the Divine flow of Urvashi with all. Arpana Trust was created for the purpose of preserving and disseminating this divine flow of Spiritual knowledge which leads one to imbibe eternal values of love, joy, compassion.



Celebrating Urvashi at Ma's Samadhi Sthal



Aastha Goswami, with her melodious rendering of Urvashi *Bhajans*, led the celebrations of Urvashi Divas in Arpana's Mandir. Members of Urvashi Lalit Kala Academy, led by Mr. Krishan Arora, sang their beautiful collective chorus of Urvashi *bhajans*.

Bhajan sandhyas, initiated by Mr. Arora in Karnal, started with the first beautiful *sandhya* at the home of Reena Arora, one of the first 'students' of the Academy.

Rejoicing in Arpana Hospital's Mission to Provide Health Care for Rural Folk



At the 37th Anniversary of Arpana Hospital on 2nd October, Dr. Ela Anand, one of its Founding Members, speaks of Param Puja Ma's vision – that all rural folk have access to modern health care – and Arpana's mission to fulfill this calling. With excellent facilities and equipment, Arpana is proud to say: NO PATIENT IS TURNED AWAY DUE TO INABILITY TO PAY.

Emergency Care Workshops in Haryana & Himachal



Frank shows how to immobilize a patient with spinal injuries

Northern Ireland Paramedical Officers held a 6 Day workshop at Arpana Hospital in Haryana and a 3 Day workshop in Arpana's Centre in Himachal Pradesh.

These splendid paramedical professionals of the Northern Ireland Ambulance Services, inspired by Dr. Davinder Kapur, Surgeon General, and a long time Arpana friend, and organised by Mr. Frank Armstrong, Divisional Training Officer, volunteered to come to India as trainers for Arpana personnel.

In Himachal, Mr. Frank Armstrong, Mr. Mark Anderson and Ms. Cherith Poots gave training in First Aid and CPR to 5 Health workers and 15 Asha workers.

Mark and Cherith demonstrate how to aid a choking patient



Shawna teaches CPR to nurses

In Haryana, Mr. John Spratt, Mr. Graham Thompson and Ms. Shauna Loughran, effectively trained about 100 persons at the Arpana Hospital workshop. These included nurses, paramedics, rural workers, self-help group leaders and students in Arpana's EMT and PA courses. The Irish instructors warmly praised many students in Arpana's Emergency Medical Training course who showed a quick grasp of emergency procedures.

Arpana is deeply grateful to Dr. Davinder Kapur, Mr. Frank Armstrong and all the paramedical officers from the Northern Ireland Ambulance Services!

Haryana Rural Empowerment

Arpana's SHG Members Honoured



'Women Farmers Day' was announced by the Honorable Agriculture Minister, Mr. Radha Mohan Singh, to be observed on 15th October. In Sikander Kheri Village, in Haryana, this celebration was attended by 25 women farmers from Arpana's self-help groups.

A trophy was presented to Smt. Prabha, President of Nirmal Dhara Dugdh Samiti, one of Arpana-facilitated women's milk co-ops.

Two women members of SHGs in village Taprana were awarded trophies for mushroom production. Women learnt many new techniques and also got free soil and water testing of their fields.

All India Workshop for Women Farmers Day

The Indian Council of Agricultural Research organised an All India Women's Workshop at Delhi's National Agriculture Science Complex with Mr. Radha Mohan Singh, Agriculture Minister, as chief guest. 500 women farmers participated.

Arpana sent Mr. Ish Bhatnagar Program Coordinator, Mrs Kamlesh and Mrs Kanta from Arpana-facilitated milk co-ops.



Mrs. Kamlesh, President of Anmol milk co-op, shares successes of their Cooperatives at the Workshop

Arpana sends gratitude to IDRF (USA) and Tides Foundation (USA) for support

Delhi Programs



Children's Day was celebrated in Arpana's Vasant Vihar Centre to recognize 15 children who will receive scholarships in the coming school year. Mrs. Mala Pal, initiator of the program for scholarships, presented a promisory installment to each of the students. About 100 parents and students attended where students talked of their dreams.

Arpana is grateful to Essel Foundation, New Delhi, Aviva Co. Ltd., Caring Hand for Children (USA) and Mrs. Mala Pal for educational support

Embroidered Love

Arpana Handicrafts Sale at the home of Drs. Raj and Indar, Rahul and Lena Gupta – a time when family, friends, patients, neighbors and acquaintances enjoy time together, time to marvel, time for gratitude and time to give!



A Collection of Designs...
A Swirl of Colors...
Items of Desire...

Bedspreads... Quilts... Table
Cloths... Napkins... Towels...
Tray Tea Cozies... Mats...
Nightwear... Baby Frocks...

Magnanimous customers buy
gifts bringing security to a village
home, peace of mind to a
mother, education for a child...



Arpana is deeply grateful to the hundreds of magnanimous folk who made the Sale in the Gupta's New Delhi home on October 6-8, so successful. These exquisite items are embroidered with astonishing skill by rural women in Haryana – many of whom are unable to work outside the home, but can contribute to their children's education, marriage and well being through their handicraft production earnings.

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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.

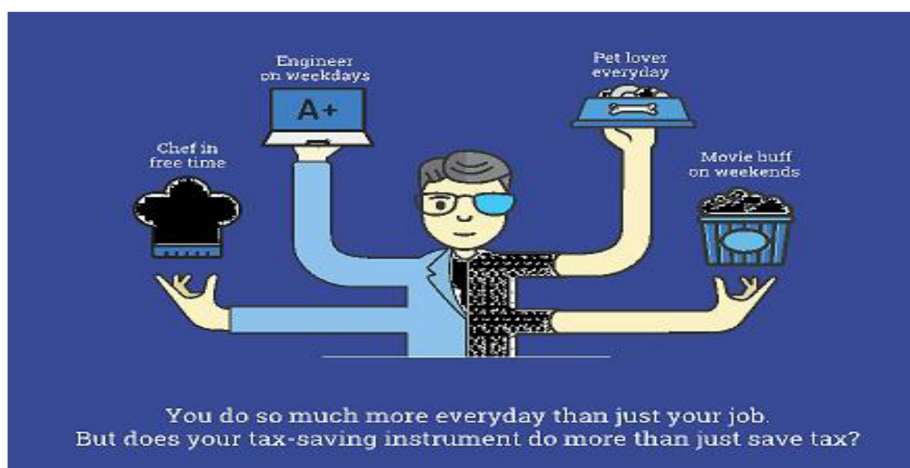
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Instruments	ELSS	PPF	NSC	Bank FD
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Gains	Tax Free	Tax Free	Taxable	Taxable
Dividends	Tax Free	No Dividends	No Dividends	No Dividends
Market Linked Returns*	Yes	No	No	No
SIP Facility	Available	Not Available	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.

Contact : 8800779485, rajenderr@wealth-creators.in www.wealth-creators.in

Arpana Ashram

Research

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- Pre-school Care & Education

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- School Health Program

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- Housing Project
- Waste Management

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Contact for Questions, Suggestions and Donations:

Mr. Harishwar Dayal, Executive Director, Arpana Group of Trusts, Madhuban, Karnal - 132037. Haryana
Tel: (0184) 2380801-802, 2380980 Fax: 2380810 Email: at@arpana.org Website: www.arpana.org

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