

With Faith Step Out

*With faith my heart, with faith step out
Your Ram steps out with you...
He shall not leave you – have never a doubt
With His love each pore imbue.*

*You speak so often of union with Him
So often you seek Him without
But your Lord lies cleverly hidden within
Just try and seek Him out!*

राम भरोसे चली चलो तुम

राम भरोसे चली चलो तुम, राम तो तेरे संग ही हैं।
राम तुझे नहीं छोड़ेंगे, वह बसे अंग अंग में हैं॥

राम मिलन की बातें तो तुम, नित नित कहती रहती हो।
राम तो तेरे चित्त बसें, जरा आन्तर तो देखो॥



*You can never cross the ocean
unless you have the courage
to lose sight of the shore.*



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

Published by Mr. Harishwar Dayal for Arpana Trust, Madhuban, Karnal, Haryana on 1st June 2018
Printed at Sona Printers Pvt.Ltd., F-86/1 Okhla Industrial Area, Phase I, New Delhi 110020

Reflections of a True Aspirant



Mr. RM Sabharwal met Ma first in the early '60s. His spiritual journey began then, and continued till he breathed his last in 2004.

In him, we perceived perfection in purpose, perfection in deed, and perfection in his spiritual endeavour...

Therefore, these musings by him, left in some pages written by him in the '70s, give us a clear insight into the reflections of a true aspirant. The integrity with which such an aspirant reflects on every word spoken by his Sadguru, the honesty with which he measures himself with those words, and the clarity of purpose of the spiritual aspirant are all clear in these 'reflections' by him. I do believe they can be a significant and true guide to everyone who reads them and reflects on them with similar sincerity of purpose.

Arpana owes a huge debt of gratitude to this beautiful soul, who lived, worked, and contributed more than his mite to making Arpana what it is today.

To Pujya Ma,

A small offering of thoughts, reflections and statements to my Spiritual Mother from whom I have learnt all I know of anything that is really worth knowing.

To my Beacon,

Whose light is beauty, yet whom I have rejected, let down and in whose defamation I have acquiesced, but yet who has loved most uncommonly, most beautifully, totally and forgiven totally.

To my sweet Mother,

From a child who has no right to be considered her child and yet who has TOTAL confidence that wheresoever the sweet Mother is, IS HOME, unswerving, constantly and forever. However much I may err, however far I may be...

To my compassionate Ma,

Whose arms are wide open day or night for all her children...

Whatever the circumstances... whose arms are a haven of total peace security and bliss.

To my fearless Ma,

To whom the other's interest alone matters totally, who has not the slightest regard for her own safety – physical, emotional or intellectual; indeed in whom no duality exists, there is total unity – *advait*; who will brave any adversity, fight a thousand foes, take on any imaginable challenge even at the risk of death, for the sake of one who seeks her help.



To my sincere Ma,

Steadfast, unswerving, loving, irrespective of what I do; rocklike in her sincerity, completely unshakeable, uninfluenced in the least by my misdemeanors; ever present, ever available, ever loving.

To my forgiving Ma,

Who knows me well... who sees my many, many weaknesses... who has been personally subjected to all forms of contempt because of me... not once, but again and again; yet

who is forgiveness itself, ever available to be used in any manner and be condemned and yet to forgive.

To my patient Ma,

Who knows but waits her time, who can wait infinitely, but never forgets, ever ready to give of her all in fulfillment of the other's need the moment she is approached... no matter whether today or next year or decades hence.

To a Ma who is truly a Ma

...the likes of whom I have never seen in this whole wide world. Ma as you have explained, 'Ma' means 'main nahi' मैं नहीं... This is what you are, sacrificing, self effacing, death defying, all and anything for the sake of the other.



To a Ma who is *gyaan ghan*,

A limitless repository of *gyaan* of the highest order – told so simply, explained so patiently in a hundred different ways to each as is most effective, and then lived so vividly and totally.

Ma, what you have taught me in *Satsang* and by action is so deep and universal that you have made it possible for me to grasp the essence of virtually any saying by any spiritual authority, scripture or person. Thus Ma you have given a beautiful new meaning to my life.

To my Mother,

Who has made it possible for me... to aspire to the feet of the Lord, Learn in small, halting, (often reluctant) steps the pathway to the Lord... Gather an ever strengthening conviction in my breast that I shall reach the feet of the Lord;

Thus Ma you have made life so beautiful for me.

Mother,

I do not know what is gratitude, I am like an animal who lives unconsciously and devoid of awareness... without any real regret. You forgive, love and teach – regardless! What manner of person are you Ma? You are no ordinary or even extraordinary person Ma, you are not comprehensible in all your myriad facets at any one time.

My sweet Ma

To you, your body means nothing and you have taught us that we are not the body. We know the theory, you live this in practice.

My beloved Ma,

You have given me many, many, gifts but the greatest is an inner acceptance of the Will of the Lord and a conviction – which I fear still shakes from time to time – that His Will be done and is best because He knows best.

This, Ma, has become a bedrock in me, ever coming to my help in any present or anticipated trial.

My sweet Ma,

You have loved 100% because you are love itself; You have taught much because you are indeed knowledge of the Truth – that alone matters;

You have borne so much on account of me!

Ma,

Lead me on – my steps have been faltering, doubting, fearful, dishonest. I am no real representative of my beautiful Mother. I know, and yet I choose to remain in confusion. Life in all its reality seems larger than I can love and comprehend. I am most things which you are not; I am not most things which you are. I understand, I grasp, and the real meaning of life seems so near; yet I fear, I hesitate, bound by self-imposed chains... and what is so close recedes. Help me break these barriers asunder Ma. Fear is a negative quality. Help me to transcend fear and go forward to love, to serve, to have total faith and trust in the Lord, to be blissfully happy at all times, because I am His (as is all else) and He knows best what to do with His creature... to surrender totally and then finally to merge. Can I dare to dream thus when there is not even an experience of bliss or of the Lord or of any form of consciousness? Only you give me this hope.

Ma,

You are so incomprehensible in the totality and apparently so ordinary and fallible, that you confuse us. Why do you? I know I am unable to

comprehend you... my vision is too limited. But why do you not show me the way more positively, catching me by the ear if necessary? Why must you make the task even harder?

Sweet Ma divine!

Since association with you, I have had several bitter-sweet moments... but I have known one thing beyond doubt. You are ever present... a haven... a pillar... a total security, to whom I can turn at any time in the full confidence that you love.

And Ma, this beautiful *kul* of Madhuban! It has done so much for me; it comprises a band of people collectively most uncommon in all my experience. I am proud to be a part of the *kul* but unlike them, my progress is slow if not static.

Ma, You are my hope. Take me on. ❖



Questions that Nag us....

What is Advaita? Can I ever proceed towards the Truth? What is dukh dosh anudarshanam? Can I stop this cycle of karma?

These and many such questions irk us... nag us... we seek answers, but we know not where to find these seemingly difficult answers...

Mr. CL Anand, Ma's father, (Pitamha) and an erudite scholar of the scriptures, knew his end was approaching. At that fragile time of his life, these very questions were uppermost in his mind, and he was so very fortunate to have Ma by his side... He looked upon her with reverence and faith, and received replies which can help us all in our spiritual journey today...

Here, we reproduce a very small portion of their conversation which is compiled in Arpana's book 'Mrityu se Amrit ki Ore'



Pitamha: I have never been able to comprehend the concept of *Advaita*. But today I realise that *Advaita* is the only reality – the only Truth. Now that I have spent my entire life in throes of duality, how can I ever proceed towards *Advaita* or non-duality?

Ma: This knowledge is absolutely correct – that there is nothing in this universe apart from *Brahm*. But, when confronted with death, an individual

realises with much greater clarity and force that the differences he created all his life in transacting individual relationships with selfish motives, were all mythical and completely erroneous. These fantasies of 'I' and 'mine' remain only as long as the individual looks away from the reality of death... if one looks at life with the perspective of death, one's home, family, possessions, wealth, relations and relationships all seem like vague dreams. In one's next life, one again falls invariably into the same rut of building one's dream castles as in all one's previous lives. If one sees this from the spiritual point of view or from the angle of re-incarnation, one will immediately realise one's basic error regarding one's attachment with the world.

Even if you believe in your individuality and separate entity, if you know that you will surely reap the fruits of your actions one day, and if you accept the fact that you have to return to this very world again in all your subsequent forms as well, your actions will change and your entire outlook will become different regarding gross objects and people surrounding you. *Advaita* can only be understood after this.

In this life you should know that everything belongs to *Brahm* and shall remerge into *Brahm*. Hereafter, even in your next life all that you receive will be *Brahm*'s gift to you. The intervening period is like a period of deep sleep between two dreams. It is merely a question of closing one's eyes, and all the relationships of this life fade into insignificance. When your eyes open again they open in to a different family and new relationships stand there – waiting for you to claim them.

Consider the example of a man whose son inherits Rs. 2 crore after his death. The son has received this money through the force of his own destiny, and through no act of his father's! The father on the other hand, is not likely to receive any part of this money in his next life... he would now take birth in the house of complete strangers! If one concentrates on these mysteries of the world... the cycle of action *karma chakra*, and the reality of the birth and death cycle, one will realise the futility of the concept of individuality. After this realisation, one's happiness is ensured.

Pitamha: In the Gita they speak of '*Dukh dosh anudarshanam*'. I feel that the Lord meant us to apply this concept to our own body selves. If not, of what use is this wisdom to us?

Ma: Pitaji, '*anudarshanam*' means to watch in sequence, and to perceive each subsequent connection and the minutest indication. Understand this carefully:

A pious man steps into life to make it a sublime prayer
Keeping the Gita in his heart, he lives the knowledge he receives there.

He is at the peak of his youth, untouched by ailment or disease
The fear of death has not yet dawned, from sorrows he is yet free.

Now just tarry – think a while – on what can he concentrate?
Now can he ever imagine unhappiness, when it is not yet in his fate?

He should consider – think awhile – on the facts of a person's life
Each body that comes fades away one day, and disappears when the time is ripe.

So the Lord repeats again – watch what happens with care
In this whole wide universe, and to all its inhabitants there.

His silent speech reiterates – what comes must go one day
Whosoever is born in this world, will soon be in death's sway.

Old age will inevitably come, disease will haunt you too
Happiness will come with its beautiful glow, but sorrow too will ensue.

Whoever reads the Lord's Word today, though free yet of sorrow's pangs
Even though he knows of death, he hasn't felt its deadly fangs...

A true aspirant will concentrate on what he sees outside
What has happened to others will visit him too – in this knowledge he does abide.

This is what the Lord has said, and bade us understand
Nature will never change her ways, life and death go hand in hand.

**Pitamha: One can easily understand theoretically that 'I am the Atma'
– how can one experience the reality of this in practice?**

Ma: Pitaji, you are watching your body slipping out of your control.
Watch this happening objectively from afar!

You are watching this world today as a viewer from afar
You are seeing what has already transpired like an unreal dream so far.

You are also viewing, what is happening before you today
Even without your participation, the qualities continue to interplay.

As an onlooker you watch on, the 'I' plays no significant part
Now this understanding slowly dawns, that the 'I' had no control from the start.

Just watch – and believe for some time that you are not the body – but
merely a witness. You are not this pain – you are just watching it from afar.
Do not identify pain with your body – with you. Immerse yourself in the

knowledge you have collected, and this will enable you to forget your pain. In fact you have already experienced this reality.

Pitamha: Can I ever stop this cycle of karma? I am a sinner. What will become of my misdeeds – who can deliver me from my inherent impurity?

Ma: *The flame of knowledge can consume the seeds of actions good and bad
This is the flame that can destroy the robes of ignorance we've clad.*

*Then when this ignorance fades away, attachments automatically decline
Then this cycle of action, birth and death will cease in a moment's time.*

*The propensities of actions will still remain, but since the attachments wane
Even though actions you still perform, but unaffected you will remain.*

*Eternal bliss will then pervade, unaffected by circumstance you will remain
If in essence this knowledge you imbibe, it will never forsake you again.*

*If at this moment this knowledge you gain and burn your attachment forthwith
Your next life then will prove your state... purity and truth will bear fruit forthwith.*

*A silent flow of knowledge, your new life shall be
A mute revelation – for each one to see.*

Pitamha: What will happen in my next life then?

Ma: Your next life will be a mere precept. The fruits of your present actions will inevitably visit you. From the worldly point of view, you will do many supposedly good actions, and maybe many bad ones as well... but your actions will not be initiated by attachment. Ultimately others too will understand that you are unaffected by attachment, and that your actions flow merely as an outcome of the cycle of *karma*. To say that your present actions will not bear fruit will be an erroneous statement. However, if you are free from the bondage of attachments, the rest of your life will merely remain an example. People may dub you a saint – or a devil. You will remain unaffected by both attributes.

Pitamha: Then what will happen?

Ma: *Your acts will be a mere play – whatsoever happens will be a mere dream
But whosoever understands will know your life to be Supreme.*

*The world will say you truly 'live', the world will acclaim your deeds
Some will uphold you, others condemn you, of attachment you will sow no seeds.*

*Creation's play will still go on, with the colours of the ego subdued
When your relationship with the body changes, a new attitude will exude.*

*Then it will not matter if you live or die, if you act or remain inert...
No attachment with the body remains... no further seeds shall spurt.*

Once attachment fades, only the purity of Ganga will remain... your life will become an example for the world. The world contains a lot of knowledge, but lacks precept.

If anyone asked, “What are you doing with Pitaji?” my answer would be, “I am being selfish. The world needs an example. I am merely culturing the seeds so that the next plant that takes root will be Divine.” These days scientists are engrossed in research in an attempt to improve the quality of vegetation and seed culture, but no one pays any attention towards improving the seeds of humanity, which is steadily deteriorating. If one succeeds in eradicating attachment from its roots, the seeds of individuals will improve, so much so that their lives will become shining examples for the world to follow. So just concentrate on freedom from attachment. Forget all else.

Pitamha: Ma, is this possible even at the very end of one’s life?

Ma: Time has no meaning. Attachments can be severed, even in a moment’s time. Your next life will be proof of your detachment. You will be able to carry with you the treasures of Vivek (intellect), love and bliss, which are the outcome of detachment. That is why I say:

We return again to this very world, this is our eternal retreat... what form will we then assume – how does it matter? But why even consider the form in which we will return? Watch closely your inner conditioning – its every twist and turn... because after all, you have to return to this very world.

Pitamha: Is our return to this very environment necessary?

Ma: Yes Pitaji. This cycle of *karma* is inevitable. You have to repay your debts. But even when your attachments are extinguished, this external body will continue to function, motivated by the accumulated seeds of your previous actions. However you can proceed to eliminate these accumulated *karmas* of the fruits of your previous births’ actions by strict adherence to the Divine qualities and the practice of detachment through selfless actions in the service of all who surround you. The world will receive this knowledge in its practical form. However the essential prerequisite for all this is an attitude of total detachment.





Srimad Bhagavad Gita

...the perfect Spiritual Guide for a Sadhak

FROM THE 2ND READING OF THE BHAGAVAD GITA BY PARAM PUJYA MA

The Srimadbhagavad Gita maps the road we must take on our most important journey of life.

Param Pujya Ma has given us a blueprint of the aspirant's path. She has delineated the goal, thrown light on the exact path we must take, highlighted the thoughts that should predominate the sadhak's mind and clarified the status of the body, mind and intellect in the perspective of this extremely important spiritual journey that has the potential of freeing us from the bondage of birth and death. She has drawn our attention to the innumerable hindrances that could obstruct our journey and most importantly, She has provided the phenomenal strength of devotional surrender through her pleadings with the Lord.

This adaptation of the Srimadbhagavad Gita is indeed the most precious gift Param Pujya Ma has given to us all... her children. She takes us by the hand and shows us the wondrous realms of the Atma, of the Divine Supreme, which indeed is her abode, and leads us 'home' with infinite tenderness and divine precision.

This humble endeavour to translate the original manuscript is laid at her feet...

We continue to share this treasure with you through the Arpana Pushpanjali... we are sure you will gain as much inspiration from it as we have!

ABHA BHANDARI



ततः शंख्राश्च भेर्यश्च पणवानकगोमुखाः ।
सहसैवाभ्यहन्यन्त स शब्दस्तुमुलोऽभवत् ॥१३॥

ततः श्वेतैर्हयैर्युक्ते महति स्यन्दने स्थितौ ।
माधवः पाण्डवश्चैव दिव्यौ शंखौ प्रदध्मतुः ॥१४॥

Simultaneously, several conches, kettle drums, trumpets, drums and horns blared out – causing a terrible sound.

Then, seated in a grand chariot drawn by white horses, Lord Krishna and Arjuna blew their divine conches.

Shlokas 13-14

O mind! When the Lord Himself has come to your side, then why are you afraid? Why do you agonize thus and consider yourself to be weak and helpless? Ram Himself has brought you here. It is He who wrote the first love-note to you. Could you have had the power to come to this threshold without His aid and permission? That Compassionate One creates this entirety and is now beckoning to you Himself. You Yourself have selected me, and betrothed me O Ram! You have taken this first step of love towards me. It is only now that I have gathered the courage to walk towards Thee. It is You who has enthused me. Or else, would I have had the courage or strength to do so? Now that you have established this relationship of love, pray take it to its culmination. You are rich... you are all powerful. I am

extremely small... devoid of any strength or ability. I do not have the resources to come to Thee. I do not have any divine wealth. Just as a wealthy groom, when marrying a poor girl, makes all arrangements for the marriage himself, so also must You prepare me! Protect my *sadhana* Lord! I do not know the path to Thee... I do not even know how to prepare the garland with which I should betroth Thee! I seek Thy help my Liege!

O mind, beware! Do not disregard or disobey your Lord in any manner whatsoever. Remember Him at every moment! Always remain in the aura of His memory. If you look in any other direction, you will not be appreciated by your Lord Ram. Be careful that this storm of the world does not quell this small, flickering flame within you. Do you not hear? Shyam Himself has blown His conch and put you on this path! Apart from proclaiming your embarking on this path, this 'announcement' also proclaims your success in your journey of *sadhana*. Why are you now afraid? Get up and proceed forthwith!

Where did I ever have the courage to even approach this arena of (internal) warfare? O Shyam! It is You who has placed me here. I am a coward... devoid of strength and distanced from duty. This worldliness and its accompanying temptations trouble me. All the opposing tendencies of my mind have collected for battle. I am afraid. Do not run away from me at this moment Lord! This is my first step into Thy abode! I neither know the pathways, nor have I made any pilgrimages! I know not *Sadhana*, nor meditation! But hearing Your call and the sound of Your flute, I have come towards Thee!

And now these desires, these latencies of the past have attacked me. It is You who must tell me what to do. Relinquishing all resources, all concepts of action or *dharma*, with this baggage bundle of sins placed on my head, I have come to Thy feet. You may keep Your word or not, I have come anyway... now do with me as You will. I have come in response to Thy call. Now every responsibility is also Thine! You may uphold Your responsibility or not... it is up to You. Let me just sit at Thy feet! Now only one desire remains... that my every moment be spent at Thy feet!



This mind is resounding with a cacophony of sounds. The *Jivatma* is caught between the two ‘armies’ – Bereft of practice or detachment, stuck in the world of delusion on one side and *moha* and *maya* beckoning on the other.

Do you notice? It is acceptable to this mind to dwell in sorrow... but it is not acceptable to renounce this *moha*, these gusts of transient recognition and fame, this wealth, this body idea and the world! O mind! Do not worry! The hidden hand that has brought you thus far, shall also take you onwards. You are not aware of your past latencies, your *sanskaras*, nor of your future life. But He knows! He has now taken charge. Then why do you not leave everything to That all powerful, all efficient, Omniscient One? O fortunate one... do you not see... it is HE who has blown the conch first! He Himself is the Inspiration that is leading you onwards. Now match the tone of your conch to His. Dance to His tune. What are you? You have uselessly strived to establish your ego. If even now, I do not match my notes to HIS, who will be more foolish than me?



O Lord! The notes of Thy flute have evoked this small desire within me to proceed towards Thee. I am relying on Thy ability and Thy Grace. O Lord! Pray have mercy! I neither have the strength nor the faith. You have called to me, so I have come. Now my reputation is in Thy hands! O Merciful One! I am not a worthy recipient... yet I seek Thy Grace!

पाञ्चजन्यं हृषीकेशो देवदत्तं धनंजयः ।
पौण्ड्रं दध्मौ महाशंखं भीमकर्मा वृकोदरः ॥१५॥

Hrishikesh – Lord Krishna, blew the Panchjanya conch; Dhananjaya – Arjuna blew his conch – Devdatta; Bhima the performer of formidable deeds, blew the great conch Poundra.

Shloka 15

Did you hear? Shyam Himself has taken charge of you. Who can tread the path of *Shreya* which leads to Him, without His grace? He has placed me on the crossroads, and He Himself proclaims the decision to place me on the *Shreya* path. He Himself is stating publicly that I am to place my first step on this path of *sadhana*. If You have taken charge Lord Ram, success is inevitable. Then why should I worry?

Just think awhile O mind! What are the steps you yourself have taken in that direction? What *yagyas*, meditation, worship have you performed... what pilgrimages have you undertaken in order to wed HIM?

It is HE who has come forward to wed you. This is even without your asking!

Lord! What can I say? Just one glimpse of You has obliterated the world from my cognition. It is You who comes as my inspiration and attracts me to You! It is You who strengthens my intellect and guides me as my *vivek*... the unbiased intellect. It is You who grants me the power to discriminate between real and unreal. You are my Goal as well as my path! I wish to dance only to Thy tune. The sound of the conch has gladdened my heart. Now grant that I too play the instrument of my life in accordance with Your tune... or else the notes shall be jarring.

Pray keep Thine eyes on my *sadhana* Lord! Thy conch has made the declaration. It is now time for the *Aarti* to begin. O mind! Do not delay! Be quick to match the notes of your faith with His notes. Give of your entire life as an *Aarti* to HIM. Why are you lost? Seek the refuge of His feet. How long will you wander through these eternal cycles of birth and death? Surrender yourself forthwith only at His feet. Merge the notes of your thoughts, emotions, desires, wealth, fame, home, relationships etc. in His Divine Notes. From henceforth, your life, your laughter, your tears, your dying... all should be only for Him. Your whole life should become an *aarti*. Only then can you attain Him. Otherwise utter destruction awaits you. ❖

...to be continued



Be like the Sun

Be like the sun, the Scriptures say
That shines equally on all
Whose light pervades every corner
Not blocked by door or wall.

It sees no rich or poor
It sees no high or low
Clouds may cover it momentarily
But none can dim its glow.

Ships chart their course by it
Moon and stars owe it their light
Directions are plotted with the sun in mind
Nothing would survive without sunlight.

For it there is no past nor future
It just is, in the present, NOW
Learn from the sun the art of Being
To live in the present, to live in the now...

Be there for anyone who is in need
Let no one come to you in vain
Do what is necessary, do what is right
And you yourself stand to gain!

Discriminate not by caste or creed
Differences are man-made we know
God made all in His own image
But with our deeds new seeds we sow.

Each person has his own life-issues
It is not our place to judge
Like the sun that shines regardless
Who are we to hold a grudge?

Scriptures say and say it true
Share your wealth and faculties too
Learn from Nature, learn to give
For that surely is the only way to live!

PURNIMA



Param Puja Ma

Arpana

Newsletter

ARPANA TRUST, Madhuban,
Karnal, Haryana, India
June 2018

Arpana Ashram Events

Sadhana Day

The Arpana family gathered together on 9th March 2018 at Madhuban to pay devotional homage to Param Puja Ma, who on 9th March 1958, embarked on a journey of devotional enquiry, which proved to be a handbook of spiritual guidance for all aspirants. Today and forever, her words inspire us to tread the path towards joy and freedom of the Spirit.

Maha Samadhi Divas



She is not gone, for we hear her words every moment, every day in *satsangs* and in our heart. She told us, "The Scriptures are not merely a discourse. They hold the Lord's command." Ma speaks to our very heart. She reveals the mysterious knowledge of spiritual living in its varied hues to the enquiring mind of each seeker in accordance with the seeker's capacity to put those Supreme Truths into practice.

16th April, 2018 was a beautiful day of commemoration of the Divine Soul who still guides each one of her children with love and kindness.

Remembering Chhote Ma and her Priceless Gift to us – Urvashi!

Our unbounded gratitude to Puja Chhote Ma who was remembered on 10th May, the anniversary of her passing, at special functions at Arpana Ashram and Molar Bund, Delhi. Thanks to her, the treasure of Spiritual Knowledge that flowed forth from Ma, was captured in writing in precious granths... over 70 in number! This treasure of Spiritual Knowledge, named 'Urvashi', was dedicated with love by Chhote Ma as her special gift to us and to posterity.



Delhi Programmes

Dr. Gaiind Visits Arpana's Education Programmes



Dr. Raghu Gaiind, Neurologist Consultant (Retd.), Guy's Hospital, London, and Founder of The Arpana Charitable Trust, UK, visited Arpana's Education Programmes, which give children from the most disadvantaged segments of society a chance for a quality education and good careers, on April 17 & 18, 2018.

In Vasant Vihar, Dr. Gaiind was delighted to see Arpana's beautiful Rejoice Centre, which Arpana UK had raised the funds to build, being used to full capacity for the 'Gyan Arambh' program for underprivileged children. Tuition classes are being conducted for classes 1-9 in English, Hindi, Science, Math and Computers.

At Arpana's Education Centre in Molarbund, Dr. Gaiind interacted with several ex-students who are doing well, students from senior classes and primary students.

Scholarship Program at Arpana's Rejoice

At Arpana's Rejoice Centre in Vasant Vihar, on 2nd May, 33 scholarships were given to 'Gyan Arambh' students of Standards 1-9 for proficiency in Maths, English, Hindi and overall competency. 12 students also received prizes for an on-the-spot Art Competition. Mrs. Meenakshi Mathur, Director Education Program, also introduced the NIIT certified Computer Course and Spoken English classes for adults.



Organic Farming

On 6th May, Arpana held an organic farming session at Arpana's Rejoice Centre in Vasant Vihar for 17 women, who are mothers of Arpana students, with a view to better health for their children as well as a possible income generation source for underprivileged women. Each registered parent received bags of organic seeds and organic manure which are easy to grow in their own homes. The produce can also be sold to their employers and others for much needed added income.



Arpana is deeply grateful to magnanimous donors for its Scholarship and Tuition Support Programs for the underprivileged in Vasant Vihar and Molar Bund

Himachal Activities



Training Camps for Farmers' Cooperative Societies

One day training camps were organized for the two Farmers' Cooperative Societies facilitated by Arpana for subsistence farmers in Himachal Pradesh. They were conducted by Dr. Santosh Bharai, of the Farmers Science Centre in Saru, an expert in vegetable growing. The camp for the Ravi Valley Farmers' Cooperative Society in village Bhadian Kothi was held on March 19, 2018 and attended by 9 men and 46 women farmers. The camp for the Gajnoi Farmers' Cooperative Society, was held on March 20th and attended by 13 men & 41 women farmers.

Arpana's deeply grateful thanks for grants from the Tides Foundation, USA, enabling us to carry out these rural development programs in Himachal Pradesh

Free Specialty Camps

Daily clinics are held at Arpana Health Care & Diagnostic Centre, Upper Bakrota, Dalhousie, which was set up for hill folk in surrounding areas and remote villages, unable to get modern medical care. However, many of these patients require further consultations, so Arpana arranges for Specialists in free camps. These are eagerly awaited by hill folk unable to travel to the doctor or afford the fees.

A free Multispecialty Camp was held on 22nd April. The Chief Guest, Dr. Mrs. Kiran Chadha, IAS (Retd.), inaugurated the Camp and also generously donated an Oxygen Concentrator, an urgent need for emergency cases. 139 patients were examined in the five camps on

1. **Gynaecology** – Dr. Hemant Sharma, MD
2. **Orthopaedics** – Dr. Prashant Rana, MS
3. **Orthodontics** – Dr. Sanjeev Verma, BDS
4. **Dermatology** – Dr. C.B.P. Singh and
5. **General Medicine** – Dr. C.B.P. Singh.



Dr. Rana, Ortho Surgeon, with patient

Free Surgical & ENT Camps were held on May 5 & 6.

In the **Surgical Camp** Dr. Y.P. Gandotra, MS (Gen.Surgery) saw 42 patients, 5 of whom underwent surgery at his Pathankot Hospital at half the prevalent rate.

The **ENT Camp** was conducted by Dr. Punit Prashar (MS). 66 patients were seen and free tests provided. Hearing aids were provided at very reasonable rates.

Arpana's heartfelt gratitude to the Baij Nath Bhandari Public Charitable Trust for sponsoring Specialty Camps for hill folk in Himachal

Haryana News

Exposure Visit to Skills Training Institute

Over 150 women from 118 self help groups formed by Arpana from 65 villages, visited the Punjab National Bank's Skill Training Institute in village Kachwa, which is running a free program under the Ministry of Rural Development to provide skills for self employment.

Skills training is offered on making detergents, *papad*, pickles and preserves for sale as well as mushroom farming. Trainees get a government recognized certificate with which they can apply for a business loan. A group of 30 men or women can even arrange training in their own village, with expenditure being borne by the Institute.



Mr. Lalit, Director Training Institute, talks to SHG women

Our deep gratitude to the Tides Foundation and the International Disaster & Relief Fund, both of the USA, for grants for rural development programs in Haryana



OCT Machine for Arpana Hospital

An Optical Coherence Tomography (OCT) machine system was donated to Arpana Hospital by Specsavers, one of the biggest chains of opticians in the world, through the Chairman of Arpana Guernsey, Peter Roffey, who spoke to Dame Mary Perkins, CEO Specsavers, of the need of our Eye Department for this advanced technology for retinal imaging and analysis. Dame Mary's spontaneous magnanimity in providing this machine, is enabling many poor and rural patients, access to this crucial equipment.

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

FCRA Registration No. for Arpana Trust is 172310001

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

Send your contribution for dissemination of humane values & medical and community welfare services in Delhi to:

Arpana Trust, Madhuban, Karnal, Haryana 132037

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

Websites: www.arpana.org www.arpanaservices.org

The Marks of a True Guru

From an interview with Dada Vaswani

With all our hearts, we offer our heartfelt homage to Dada J.P.Vaswani on his Centenary Celebrations and humbly thank him for spreading his light of love in the world through 100 years!

We have been sharing the 'Arpana Pushpanjali' with the Sadhu Vaswani Mission and are happy to share an excerpt of an e-mail from Respected Krishna Kumariji, Working Chairperson of the Mission...

Warm greetings from Sadhu Vaswani Mission.

I write to you commending you for the sincere efforts you have been putting into your Journal, Arpana Pushpanjali over these years. We at the Sadhu Vaswani Mission have immensely gained from your motivational, spiritual and self-improvement features. To this day, your articles continue to inspire and guide us and we hope that the association continues as such.

In the same breath, I feel truly blessed to introduce you to our inspiration, our guiding light and our loving Guru, Dada J.P. Vaswani. He is one of India's greatly beloved and revered spiritual leaders.

I am sure you are already aware that this year is a historic year, for this marks the Centenary year of our Rev. Dada J.P. Vaswani. On this occasion when Dada, completes his 100 years on this earth plane, this world will be a part of the joyous and momentous celebration and witness happiness and love that is already in the air.

We would like to enlighten the audience of your esteemed Journal with the thoughts, teachings and vision of Dada. We humbly believe that the readers will benefit from and be inspired by Dada's life and message...

We reproduce here Dada's words on the marks of a true Guru

The NY Post's Mandy Stadtmiller talked to Dada JP Vaswani regarding the marks of a true Guru. Following is her interview with Dada Vaswani...

Stadtmiller: Tell me how one goes about finding a guru.

Vaswani: It is very difficult for an ordinary person to find a guru because a guru is a person who is at a far higher level than the disciple who is trying to find him. When you realize you need one, it's because a spiritual stage comes into your life, and you need someone who can hold you by the hand and take you: onward, forward, inward, upward and God-ward. When he

sees what he needs, all he has to do is to pray to the Lord: “Oh Lord, put me into contact with someone... a man of light, with someone who can connect me with you, with someone who has known you, with someone who knows the way... we can only pray, we can only aspire.”

Our aspirations have magnificent power. We cannot set out in search of a guru. If we set out in search of a guru we will, more often than not, be disillusioned. There are so many people who pose as gurus; today spiritual life has also become a commercial affair. And commercial affairs make it very difficult to get the right type of person.

Stadtmiller: What distinguishes a true guru?

Vaswani: The very first mark of a true guru is that he is a man of utmost purity of life. The second mark of a true guru is that he wants nothing for himself. He will not take anything from you. He has come to the earth only to give. The third mark of a true guru is that he has transcended the ego. The ego does not exist in the true guru. He is humble, he is childlike, he is innocent and he is pure.

The fourth mark of a true guru is that he lives in the light and the light lives in him. His presence is radiant and it illuminates the soul. The fifth mark of a true guru is that he will not call himself a master. The true guru will not describe himself as a guru. Instead, he will say to you, ‘I too am a seeker. I too am a disciple. Like any one of you.’

The great Sufi Nizamuddin Auliya, he was a Sufi saint, and he used to say it is the privilege of a disciple to decide who will be his guru. It is not the privilege of the guru to decide who will be his disciple.

The sixth mark of a true guru is that he must be a devotee of the Lord; he should be one who submits to the Will Divine. Whatever happens, he accepts it as a gift of God. He is unaffected by joy and sorrow. The one *mantra* of his life is, “Thou knowest everything beloved; let thy Will always be done, my beloved. Let thy will always be done.”

The seventh mark of a true guru is that he leads the disciples on the path of what the scriptures call ‘*shreya*’, the highest good. The true guru imparts spiritual wisdom to us. He is not interested in imparting worldly knowledge. The eighth mark of a true guru is that he will instill in us an awareness of the truth that is imperishable. He will not dwell on transient matters that come and go, matters that pass. Knowledge of the optimum, awareness of

the presence of God, these are permanent and lasting matters and the guru should always remind us of the life that is eternal.

The next mark of a guru is that he will never use his knowledge of the scriptures to earn his livelihood or for his own personal benefit... Today we have so many professional gurus, they keep on making money for themselves.

The next mark of a guru is the guru should teach and practice by example. It is not only that he preaches, but his entire life bears witness to the great truth which he preaches. He is a living, walking scripture, and his life should be his message. He must reflect the teachings of the scripture in his actions and in his speech. He must bear witness to the scriptures and deeds and actions of daily living.



One other mark of a guru is that he has controlled and mastered the senses, and in our language we have a word that means 'one who has controlled and mastered the senses.' He has controlled the sense of sight, hearing and touch. He is a master. He is not a slave to his senses, and we have a sacred scripture, we call it 'Bhagavad Gita'. And in this great scripture we are given the mark of a true guru in the following words:

He is tolerant, he is merciful, he is friendly to all living creatures, he has no enemies, he is peaceful, he abides by the scriptures and all these characteristics are sublime. The true guru is free from sensuality and from the drag of the flesh. He is a picture of purity, he is free from greed and he has no desire for wealth or worldly possessions. He does not seek earthly greatness. He doesn't even desire to increase the number of his followers.

There is no feeling of hatred or enmity toward anyone in his heart. He has conquered the weaknesses of the flesh and the mind, and he especially has three special true guru marks: his love, his humility and his wisdom. So it is that the true guru can express the most profound truths in a language that is so simple even a child can understand. Today there are so many who call themselves gurus, and they speak of truths in such a way that we

cannot understand them. But a true guru's language is so simple, so direct. We don't make an effort to understand what he's saying.

Stadtmiller: When do people go searching for a guru?

Vaswani: When the longing wakes up in the heart to realize the spirit, when man realizes that he is not nearly the body or the body-mind complex, that he is something more, when this realization dawns on man, then he wants someone to help him realize what he is in reality. As it is, 99 percent of people feel that they are either the body or the body-mind complex. They don't go beyond the body-mind, and they do not understand that the body is only a garment we have worn during our period on earth. The mind is an instrument that we have brought to do our work on the physical plane. When this realization dawns on man that he is a spirit, then he realizes the need for a guru.

It is like this: We go to school, we go to college to get the knowledge for the world that is around us, but there is an entire universe that is within us. Within us there is an entire universe of which we are not aware. When this 'otherness' dawns, we need someone to tell us about this inner universe. Just as we go to teachers to know about nature and the laws of nature, to know about the spirit and the laws of the spirit, man realizes the need of a guru... the man who is not satisfied with what the world gives him and what the world takes away, the man who is not satisfied with pleasures, money and earthly greatness.

When he has seen through the emptiness of all this, the longing wakes up within him to know about the reality of life. You see all these things and as they change, we cannot hold onto them. We need somebody, an anchor, to which we can hold onto. Something that doesn't change. All these other things change, things that are around us they change. What they were yesterday are not what they are today. They will not be tomorrow, but there is one who is changeless.

The longing for the changeless wakes up in the heart, and then we want somebody to put us in contact with the changeless one. "O Lord, grant me someone who may hold me by the hand, and take me to you who is a guru."

Stadtmiller: How is it helpful to have a guru?

Vaswani: If you want to learn how to cook, you need somebody to teach you. If you want to read, you want somebody to teach you. If you want to

drive a car, you need somebody to teach you. All the greater reason there is to have a guru when you wish to enter upon this voyage which is not visible. It is like groping in the dark. You need a light. It is light that gives us light. You may read books on spirituality, but they will not take you even one step further. It is only light that kindles light. And a guru is a blazing light.

Stadtmitter: What is the ultimate goal?

Vaswani: The ultimate goal is to be free from all desires. It is desire that soils the soul of man, and when all desires are gone, man becomes pure. Then the option is given to him either to live in the state of joy and happiness forever or to come back to the earth and help other struggling souls attain the goal. The option is given when you reach the ultimate point, choose what you like.

You can be in a state of happiness all the time or you can go back and help many who are still struggling as you were struggling at one time. There are some who choose one, and there are others who choose the other. For instance, my guru used to say that I have chosen to come back again and again. I will keep on coming to the earthly plane until the last soul is saved. But the choice is given to you. You can live a life of unalloyed happiness, or you can keep on coming to the earth to help as many as you can to reach the goal.

Stadtmitter: Tell me about one of your most important teachings.

Vaswani: Briefly, the teaching that I have been given and that I would wish to spread is in this one word: **love**. And this love has two aspects. On the one hand, we must love God with all our mind and heart and soul. On the other, we must love all of the suffering children of God. The disciples should live all 24 hours in the presence of the guru, even though physically he [the student] may be away from the guru, he should see that he is never apart from the guru.

Stadtmitter: Is there anything you'd like to say to me, any final thoughts?

Vaswani: I want to say to you: May you be so glad as to find your true guru without any further delay, because we do not know when the last breath will leave our human body. The sooner you find your guru the better. Without the guru, our life is like a boat without a rudder. Without a guru, our life is like a night without the moon. Without the guru, our life is like a garden without flowers. Without a guru, our life is like a well without water. ❖

(www.sadhuvaswani.org)



Towards Liberation

पवणु गुरु पाणी पिता माता धरति महतु ।
दिवसु राति दुइ दाई दाइआ खेले सगल जगतु ।
चंगिआईआ बुरिआईआ वाचै धरमु हदूरि ।
करमी आपो आपणी के नेड़े के दूरि ।
जिनी नामु धिआइआ गए मसकति घालि ।
नानक ते मुख उजले केती छुटी नालि ॥

श्लोक

The air, the life breath is the Guru; Water is the Father; Earth is the Mother giving birth to Creation. Day and Night are the two (nurses) with whom the cosmos is engaged in play.

The record of virtuous and evil deeds is read in the presence of the Lord of Dharma. According to the nature of man's acts, some are granted proximity to the Divine, and others are banished from the Lord's Presence. Those who have lived their life to its full purpose, O Nanak! their faces are luminous with the glory of the Divine. Those blessed to live in their aura, too, experience the bliss of liberation. Those who are devotees of such saints, and practicalize the Words and teaching of their Master, transcend the bondage of mortality.

Parma Pujya Ma sings in ecstasy, exploring the exalted Divine words of the Guru, bringing them closer to abide in the hearts of devotees engaged in the quest for liberation:

*The Guru is the wind, Water is the Father,
Earth, the Mother of all:
Day and night the Nurses, engaged in play, as seasons rise and fall.
The scales of justice weigh the deed –
Acts dark with sin, or with virtue bright: so are
Men rewarded by Grace Divine or else,
Banished from His sight.*

*The devotee who earns the treasure of His Name
He is wealthy beyond compare
He is purified, bright within, those around
Him liberated from all care.*

*O Lord, Thy message to us is that
In all Creation is the Divine:
If this mind accepts that all is Thee, then Thou
Within, will be enshrined.
All this universe is Thine, in each thought
Intent and form art Thee:
Thy command is that I offer homage to all I meet, to all I see.
May I live in and act in this Truth
Knowing that all actions are judged in the scales of Truth.*

*O Lord, the Doer art Thee,
The arbiter of deeds, whole and perfect, the One Supreme art Thee.
The Wind is wisdom pure, but that wisdom too is Thee
The water is Father, and this mind governs our deeds
For this mind like water flows, and chisels the material world
The play enacted in the universe, from within the mind unfurls.*

*On mother Earth the seed falls, behold, forms from her arise!
But if the mind obeys the Word, all this play subsides.
Dharma, the scale in which our acts are seen –
But O Lord, the standard of Justice is Thee:
On whomever descends Thy Grace, O Lord,
Is filled by Thy Presence and Thy Divinity.*



Param Pujya Ma holds the devotees' hands, and with compassion and love, mentors them. It is the Guru's Divine Grace that descends like a shower of blessings, filling the seeker with devotion and praise of the Truth. In such a devotee, all thorns and tangles of thought are unraveled, and transgressions are

erased. It is the Lord's Compassion which works this miracle.

She tells us of the Supreme Guru's assurance that the *Bhakta* who listens to the Lord's Word with devotion, will find the Lord within his heart. The seeker just needs seek the refuge of the Lord's Feet. The Master then raises him and the Truth flowers in him.

It is obedience of His Word, practice of His injunctions that reveal to man his Master, who is eternal, without taint, or blemish and who is without form.

Unless the Lord's Word finds expression in our daily life, how can we divine the essence of His directions? If we cannot be evaluated by our deeds, our thirst cannot be slaked by the waters of *Bhakti*.

As long as we believe in our selfhood, egoity and a sense of doership, the Truth is far from us and Our Lord remains hidden from our sight. But if in all humility we accept Him as the Creator and Doer of all, and obey His command, He will be revealed to us. Our minds will be cleansed and we will be embraced by His Compassion.

Beloved Ma, who Herself is an epitome of Grace and Compassion sings in a torrent of devotion... for a current of grace that redeems the seeker who comes to Her:

*O Lord of Compassion and Mercy
Thou dost cleanse our hearts of sin
Essence of Forgiveness, fount of Love,
Thou dost make all hearts pure,
I plead for Thy Name,
May I abide at Thy Feet.
This, my only prayer
I have no knowledge of the world
No wisdom have I within me
I know not Thy glory or Thy Fame
Ignorant of Thy Splendors
Omkar, Lord, I bow to Thee!*

Beloved Ma addresses the Lord with the intimacy and love of a *bhakta* who has lost all sense of selfhood. She says,

*'O Lord Thou art whole and perfect, with
No beginning and no end.
But what do I, a mere ignorant wretch
know about Thy infinite wonders?
All that happens is by Thy Will.
All occurs within the ambit of Thy Dictate.
If Thy Grace just touches us,
we are redeemed for eternity.
All I ask Master mine, is that
I live in full submission to Thy Will:
by Thy Grace.*

*O Lord, may my heart be filled with Love
and may I so lose myself that only Thou dost remain
before me and within me.
Lord I have no home but Thy Feet
Filled with devotion here may I sleep
O my Master, my Sovereign, only Thee do I seek
No knowledge do I gather, just for
Thy Name do I plead.*

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

Yagya for Spiritual Attainment

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



For the appropriate fruit desired of a yagya, the lighting of the fire, the oblations and the consequent stoking of that fire are important sequentially...

As an individual employs his entire energy continually and systematically to attain whatever he desires in the material world and focusses only on his intended goal persistently till he attains what he seeks... then he surely attains his sought after object of desire. So also, this shloka warns the spiritual aspirant against pursuing several desires at the same time, and losing track of his one focus... The Supreme.

Until the 'smokiness' of other materialistic desires lend haziness and indistinctiveness of purpose to the spiritual aspirant's intent, it is extremely difficult for him to attain his desired spiritual goal.

Therefore the yagya leading to our spiritual goal must be followed systematically and perseveringly at all times, and surely, this Shloka states, our spiritual goal shall be attained.

यदा लेलायते ह्यर्चः समिद्धे हव्यवाहने।
तदाज्यभागावन्तरेणाहुतीः प्रतिपादये॥२॥

When that fire which is intended to carry oblations to the Devtas or Gods is well lighted and its flames begin to conflagrate, let a man offer his oblations in the space between the two portions of melted butter.

1.2.2

Param Pujya Ma elucidates:

Herein lies the description of the 'yagya'
Performed for the fulfillment of what we desire...
Where first of all, the oblations to be offered
For such fulfillment, are placed before the fire.

When that flame is raging,
The time is ripe then for such an oblation...
The aspirant gains happiness only when
He offers his very self as an oblation.

Clarified butter is first offered
To the north and south of the sanctified fire
And the oblations are thereafter offered
Between the mounds of butter... to the fire.

Thus is defined the mode of *karma*
Through scriptural decree entailed
If not performed in the correct manner,
The desired fruit cannot be attained.

They speak here of following the right mode of action
That determines the fruits desired...
If these are not performed in sequential order
Then they cannot lead to results desired.

The effort has to be substantial
Of the right mode the mind must be aware...
This mode must not be transgressed
Of this the *sadhak* should beware!



O *Sadhak*...carefully remember,
The mind ever focused must remain
So that even through ignorance or unawareness
From any transgression one must refrain.

Never offer an oblation
In a fire not completely conflagrated...
If the smoke of indecision still remains
No oblation should be initiated.

Yagya is superior to *karma*...
Through *yagya*, desired fruits are attained;
Recognition and renown in the world
Can, through this route be obtained.

They specify here the manner whereby
Yagya can yield the fruits desired...
They elaborate on the methodical offering of deeds
And the fruits of such action as desired.

How should this *yagya* be offered?
How is this fire conflagrated?
They specify in this *shloka*...
How the fruit is then obtained.

How must this fire ritual be performed?
How should one stoke the fire?
They explain here in detail
How you would attain what you desire.

When the fire is fully lit,
How should the worship be offered?
How should the oblations be offered
That its worship is appropriately proffered?

They speak of those aspirants here
That first oblation who have offered...
What transpires thereafter in that silence
With which that oblation is offered.



They offer their oblation first in the north east
And then offer it again in the south east
All other oblations are offered in between
These two directions of the east.

If the fire is still not conflagrated
And if it is not adequately lit
Until it burns without any smoke,
And as an integrated flame 'tis not lit...

Till then further oblations must not be offered
So 'tis said here in these wise words
Let us dwell on this meaning
Which is indicated in these words...

When all other desires are consumed
For any other worldly fruits,
And only one desire remains
To attain only what That One institutes...

All desires that throng the mind are offered
As oblation in this fire of the Supreme
All other thoughts merge in the Supreme Thought
And all else is insignificant but the Supreme...

On the one hand is the fire of the world
On the other lies Truth's fires...
Between the two, the aspirant must constantly consign
In a sequential manner, all that he desires.

Then whatever he desires, he shall attain
This *yagya* shall surely bear fruit
If the intent is beneficial and true
Then so shall be the fruit.

Therefore assess your own *sadhana*...
Assess your intent and direction;
What are the desires you are offering as oblation
Assess in which fire you offer such oblation.



They speak of the method here
Of attaining one's desired fruit
They speak of the intent within the heart
And which *yagya* is performed for which fruit.

The Vedas describe many a *mantra*
Which yield a desired fruit if appropriately followed
But the fruit is attained only if
The sequential order of the *yagya* is constantly followed.

Then one can truly attain...
the fruit selected by one's intent;
That fruit will surely come before you,
Which one has pursued with similar intent.

One shall surely attain the fruits...
In accordance with the selection of one's *yagya*;
The Vedas proclaim this with certainty...
that this is the inevitable outcome of such *yagyas*.

This is the way to attain the material world too
through endeavour in the external sphere...
If in that *yagya*, the aspirant
With full intent endeavours...

Then whichever intent rules,
All other desires are offered as oblation
When all other desires to cinders have burnt
Then the desired intent reaches fruition.

This is the method of *yagya*
A one-pointed intent is predominant
When the smokiness caused by myriad other desires
Has been eliminated by that One Intent.

When the haziness of the smoke has gone
And no other intent remains
Then the fruit that the aspirant truly desires
Only that desired fruit he gains..

This flow emerged on 26.8.61



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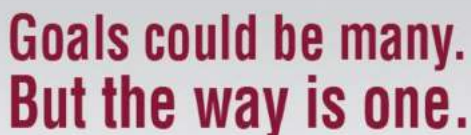
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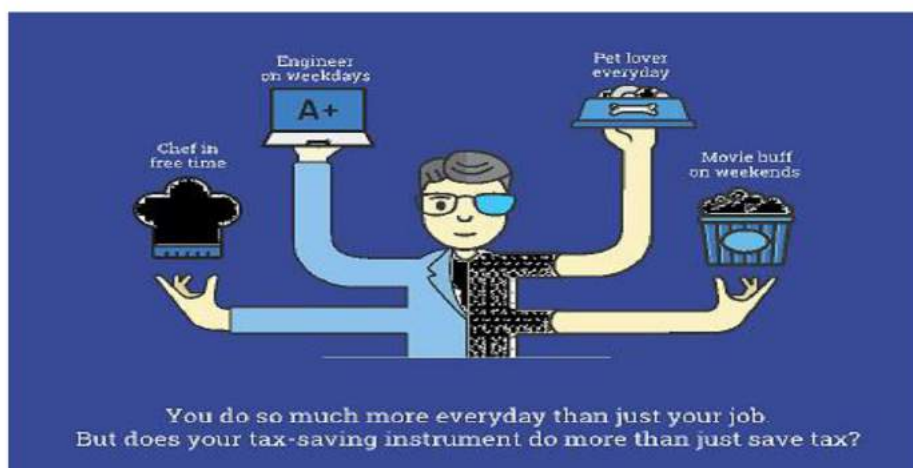
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Monthly SIP (Rs)		5 years	10 years	15 years	20 Years	25 years
2000	Investment	1.20 Lakhs	2.40 lakhs	3.60 Lakhs	4.80 Lakhs	6.00 Lakhs
	Maturity Value	1.65 Lakhs	4.65 lakhs	10.09 Lakhs	19.98 Lakhs	37.95 Lakhs
5000	Investment	3.00 Lakhs	6.00 Lakhs	9.00 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 Tax 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.

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

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Contact for Questions, Suggestions and Donations:

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