



*A Lifetime has passed
in frivolities Lord*

A lifetime has passed in frivolities,
O Lord have mercy on me,
I fall at Thy feet... and accept my defeat,
My only hope is in Thee.

I cannot do what I desire
The undesired seems destined instead,
My Ram tell me... please answer my plea,
Oh guide this mind misled.

Worldly objects venom do not contain
But incessantly I fall,
If Your Grace does not come... I shall be undone,
At whose door shall I call?

I do not claim any devotion in Thee
But I stake my love this day;
I stand at the brink... Lord, my boat shall sink,
If you don't hold me as I sway.

बहु दिन विलास में


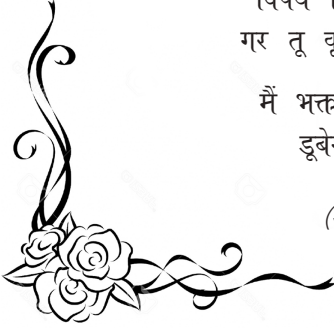
बहु दिन विलास में बीते मोरे।
राम तुम ही कृपा करो, मैं पाँव पड़ूँ तोरे॥

जो चाहूँ कर न पाऊँ, न चाहूँ होता जाये।
तू ही बता हे राम मेरे, सब क्योंकर होता जाये॥

विषय विष पूर्ण नहीं लगें, और पतन ही होता जाये।
गर तू कृपा अब नहीं करे, मन किसके द्वार पे जाये॥

मैं भक्त नहीं पर भक्ति की, मन तुझे सौगंध दिलाये।
झूबेगी यह नैया मेरी, गर तू न बचाने आये॥

(अर्पणा प्रार्थना शास्त्र १, न. ११४ - १७.८.१९५९)





***“It is not about adorning our trees with gifts and decorating
our houses with festive lights, it is about bowing our hearts
and adoring the King of Kings and the Lord of Lords.
Let us not miss out on the reason for the season.”***

~ Caroline Naoroji

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The Essence of the Gita

*Can we make this the Essence of our life
in this coming New Year?*

Param Pujya Ma has encapsulated the principle tenets of the Gita in the last shloka of the 16th chapter. This resume gives us a concise view of our goal, which will serve to bring us the eternal joy we seek. Let us make this the essence of our lives in this coming new year!

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!

The seeker pleads: “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!

Therefore, let us dwell on every sentence with care, with love and in depth... and let this synopsis of the Gita be our Guide and Witness in the coming New Year....

The Gita in Essence

The Lord says:

1. Make every endeavour to become an *Atmavaan*.
2. Make every effort to unite with the Supreme.
3. Unison with the Lord will yield an attitude of equanimity.
4. Try to attain the state of a *Sthit Pragya*.
5. Perform actions imbued with the spirit of *yagya* or selfless offering.
6. Act, but renounce the fruits of action.
7. Relinquish attachment and become devoid of desire.
8. Witness all with impartiality.
9. Renounce anger, greed and hatred.
10. Renounce all resolves and resolutions.
11. Retain equanimity in the face of acclaim and insult, happiness and sorrow.
12. Become impartial towards both friend and foe and learn how to perform selfless deeds.
13. The devotee of wisdom is the highest category of mankind – you too, should become like such a *gyani bhakta*.
14. Learn how to live eternally in the refuge of the Lord.
15. Make the Lord your Witness in all that you do and remember Him always.
16. Make that Ancient Supreme State your life's goal.
17. That One can be attained through exclusive devotion. Therefore become such a single-minded devotee of the Supreme.
18. Make every endeavour to fix your mind only on the Lord.
19. Practice the divine qualities and learn to live for the Lord.
20. Make endeavours to be devoid of enmity towards all beings.
21. Be devoid of 'I', 'mine, ego, and imbibe the attitude of forgiveness.
22. Be ever content.
23. The Lord describes the divine qualities, time and again; practice their inculcation.

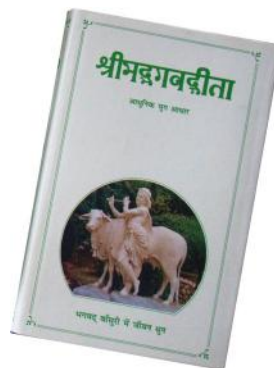
24. Do not try to establish your rights over the other – give freedom to all.
25. Do not try to break the concepts and convictions of another.
26. Engage yourself in the welfare of all beings and know that all that happens, happens due to the interaction of qualities.
27. Do not allow your intellect to be affected by the qualities of others or even your own qualities.
28. Renounce *moha* and strengthen your faith in Truth.
29. Attain the nature of the Supreme One and practice that attitude in life.

O *Sadhak*,

- a) This is the duty of every man.
- b) This is the measure of man.
- c) This is the Lord's essence and His manifest form.
- d) This is the law of *Brahm* that must be translated into life.
- e) It is the only goal worthy of attainment in life – and only this knowledge is worth knowing.
- f) This verily is *Adhyatam*.

All else is ignorance and devoid of the essence of duty.

One cannot even conceive one's duty without these essential pre-requisites. Duty is always for the other. The Lord's life is duty incarnated. Duty means service and love. Indeed, all the Scriptures primarily focus on one's duty in life.



Arpana Publication *Srimad Bhagavad Gita*, as elucidated by Param Puja Ma

Where am I going?

BASED ON SATSANGS AT DHARWAR
WITH PARAM PUJYA MA



Most of us consider ourselves intelligent. Yet we need to ask ourselves whether our intelligence has been able to help us achieve our most basic aim in life – the attainment of happiness and peace of mind. If after all the efforts we have made to find happiness, it has somehow eluded us, then we should examine our concept of intelligence and see whether it is compatible with our dreams of fulfillment and perennial joy. Let us explore the way our intelligence developed from infancy and see whether it can be made to perform its true function in our lives.

How did we develop our intelligence?

The intelligence which controls our decisions and actions today began to develop soon after birth. A child is attracted towards something he likes, and repelled by anything he dislikes. The means he uses to get what he likes, and avoid unpleasant experiences, forms the basis of his intellectual development. The environmental influences, and his subsequent reactions, result in the formation of a behaviour pattern which continues throughout life. This consists of a host of complexes, inhibitions, suppressions and beliefs, which govern our attitude and behaviour, and which lead to frustration or fulfillment according to our personal capacity, and the kind of opposition we meet within the process.

Thus our intelligence, and the values we adopt in our lives, is broadly based on our likes and dislikes. The decisions we take are from the point of view of our personal experience, and the behaviour patterns we adopt are those which help us to get the results we want. Our intelligence interprets people, and gives meanings to situations in the light of its own emotional training and background. Thus our happiness and success in life becomes dependent on the situations we meet, and we believe that we can find fulfillment through the satisfaction of our desires.

The following are some of the facets of this kind of intelligence:

- Impressions and perceptions as interpreted by our minds
- Fantasies or reveries based on desire, likes and dislikes
- Observations accepted by our preconditioned ideas and conceptions
- Thoughts and reflections based on preconceived notions
- Emotional sentiments that judge our lives and actions
- An imperceptible play of the qualities through repulsion and attraction
- Verbal knowledge collected from people or books
- A business attitude based on profit and loss.

Check your returns – have you found happiness?

We need to ask ourselves whether the plans and efforts of our entire lives have yielded reasonable dividends in terms of our basic aim. We need to check with the people around us who have achieved our conceptual standards of happiness, and see whether they are, in fact, happy and fulfilled. Has money, possessions, fame or worldly success brought them intrinsic happiness and security? If they have not found these in their lives, then we would have to come to the conclusion that situations are not conducive to happiness – that fulfillment is not dependent on the world outside. Happiness does not lie in any conception – indeed, it is our impressions,

interpretations, opinions, and complexes that have been robbing us of our peace and enjoyment all our lives. Our intelligence has let us down and we need to make a drastic reassessment, and begin anew.

When do you enjoy yourself?

If we consider carefully, we may discover that our moments of happiness occur:

- Whenever we forget ourselves
- Whenever we are unconscious of all our preconceptions and ideas which act as guards, and our intellectual inhibitions
- Whenever we are off our guard – that is, when our complexes and beliefs are off their guard
- Whenever we are living in the present moment, uninfluenced by past impressions and experiences.

The impediments in the way of our happiness are our own mental conceptions, inhibitions and interpretations of facts and people, whereas previously we had considered these very unseen fetters to be the means of attaining fulfillment!

Happiness is not based on a concept – it is a quality of the mind, lying in the forgetfulness of what we, as an entity, stand for. Whereas the present intelligence is always vigilant, careful and suspicious, trying to maintain its standards and increase its false conception regarding essential pre-requisites of happiness. One who is ever forgetful of himself is always happy and fulfilled.

How to make a new beginning – freedom from the mind

It is very hard for us to accept that our intelligence has failed us so miserably because intelligence itself, which we have cherished and given the status of a master, is the judge of its own performance! Our complexes and desires to which we have given so much importance, are always on the defensive, and will not readily condemn themselves.

We have to seek freedom from our own minds. Only when the shackles of concepts, impressions, and beliefs are seen for what they are, can we begin to develop a truly objective intellect – an intellect which can understand the means to attain fulfillment, and put this into practice in our lives. Such an intellect is unrestricted by preconceptions and beliefs, and can make decisions which are unaffected by emotional or mental experiences. It is not limited by the knowledge we have gained so far, and being absolutely

free from personal experience, it leads us into living in the present.

It enables us to lead sincere, spontaneous lives, without any patterns of emotion, thought or behaviour to obstruct the flow.

In order to develop an objective intellect, we have to follow these steps:

- Develop the intellectual capacity to see qualities and their interplay.
- Understand these qualities through insight, and realize how they affect one another.
- Realize that our actions and reactions are automatic on account of these qualities.
- Learn to ignore and rise above these qualities – that is, accept everything as it is, without trying to change anything.

Objective intelligence – the pathway to perennial happiness

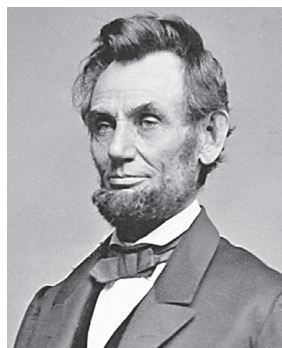
- a) It enables us to accept everything as it is without passing any judgment on it, because there is no preconception to judge and measure the acts of others.
- b) It enables us to accept everything, whatever the relation, as it is, without evaluating it in terms of its usefulness to us or its effect on us, whether favourable or unpleasant.
- c) There is no judgment of the other in relation to ourselves, because personal interest is not involved in any relationship. We can therefore abide by the truth where others are concerned.
- d) Our minds cease to be enemies or fetters in the shape of complexes and inhibitions. No longer blocked by emotional sentiments, repressed by concepts, inhibited by fears, or prejudiced by personal attachment, we will be able to face facts as they are in practical life. Our observations and statements will be of objective facts.
- e) A mind without complexes or mental aberrations is a virtuous mind with all the humane qualities. As we watch our own minds, and become more objective in our outlook, we begin to realize the following facts as truth:
 - That all is what it is, and that destiny cannot be changed.
 - That we must accept everything as it is
 - That the world gets its colour from the mind.
 - That we are happy or unhappy in proportion to the intensity of our reactions.
 - That our real Self is not this physical body with which we had been identifying ourselves
 - That our real Self is not this intellect, or these emotions which have seemed so real to us.

Having understood the above facts as the fundamental truth, we will make every endeavour to accept and live this truth, which means constantly trying to persuade, convince and teach our minds to accept the truth. We give up our personal attachment with our physical bodies and identification with our minds and mental reactions, concepts and intellectual evaluations. Realizing that we can give up our desires if we accept the world as it is, we gradually break the bondage of complexes and beliefs which have deluded us. Thus we become truly intelligent, and learn the meaning of true happiness and fulfillment.



Being True to Oneself

On his first day in office as President, when Abraham Lincoln entered to give his inaugural address, one man stood up. He was a rich aristocrat. He said, "Mr. Lincoln, you should not forget that your father used to make shoes for my family." And the whole Senate laughed; they thought they had made a fool of Lincoln.



But certain people are made of a totally different mettle. Lincoln looked at the man directly in the eye and said, "Sir, I know that my father used to make shoes for your family, and there will be many others here. Because he made shoes the way nobody else can, he was a creator. His shoes were not just shoes; he poured his whole soul into them. I want to ask you, have you any complaint? Because I know how to make shoes myself. If you have any complaint I can make you another pair of shoes. But as far as I know, nobody has ever complained about my father's shoes. He was a genius, a great creator and I am proud of my father."

The whole Senate was struck dumb. They could not understand what kind of man Abraham Lincoln was. He was proud because his father did his job so well that not even a single complaint had ever been heard.

Remember:

No one can hurt us without our consent.

It is not what happens to us that hurts us.

It is our response that hurts us.

Srimad Bhagavad Gita

*A Blueprint of the
Aspirant's Path*



...Love Letters to Her Lord!

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

The Srimadbhagavad Gita is the perfect Spiritual Guide for a Sadhak, leading him on the path of Righteous Action through appropriate discernment between the Real and the Unreal. This is the most important Guide of all... because it maps the road we must take on our most important journey of life.

Param Pujya Ma talks to Lord Krishna as though to a dear friend...nay... as though to her very Self. Face to face with Him, she lays bare every thought and reflection in her heart. Each reverie is like a mirror to the soul of a true aspirant... and serves to clear the cobwebs about Life and its Reality. Each word serves as a clear beacon light to the way we must live life.

As Arjuna progresses to find a way out of his dilemma, Param Pujya Ma warns us about similar thoughts and quandaries faced by us in the present day in our day to day life.

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

We shall 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

Chapter 1

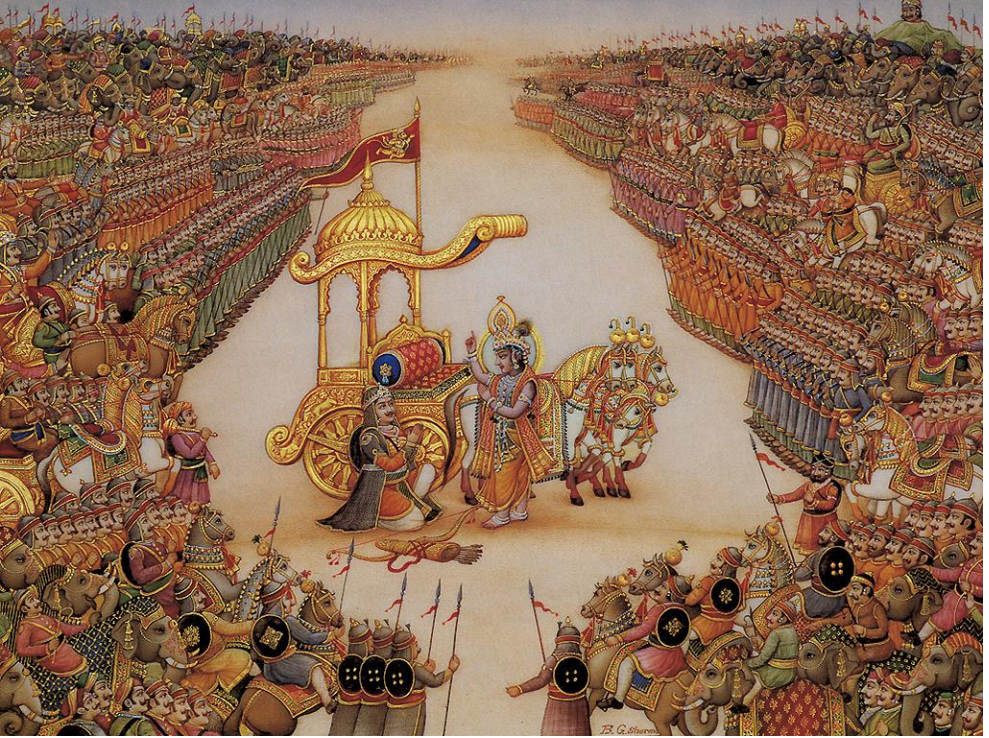
भीष्म द्रोणप्रमुखतः सर्वेषां च महीक्षिताम् ।
उवाच पार्थ पश्यैतान्समवेतान्कुरुनिति ॥२५॥

तत्रापश्यत् स्थितान् पार्थः पितृनथ पितामहान् ।
आचार्यान्मातुलान् भ्रातृन् पुत्रान्पौत्रान्सखींस्तथा ॥२६॥

श्वशुरान् सुहृदश्चैव सेनयोरुभयोरपि ।
तान्समीक्ष्य स कौन्तेयः सर्वान् बन्धूनवस्थितान् ॥२७॥

कृपया परयाविष्टो विषीदन्निदमब्रवीत् ।
दृष्ट्वेमं स्वजनं कृष्ण युयुत्सुं समुपस्थितम् ॥२८॥

सीदन्ति मम गात्राणि मुखं च परिशुष्यति ।
वेपथुश्च शरीरे मे रोमहर्षश्च जायते ॥२९॥



Lord Krishna stood the chariot in the midst of the two armies...
...In front of Bhishma and Dronacharya, and all the assembled Kings;
and said, "O Partha! See these assembled Kauravas!"

After this, Partha saw standing amongst the two armies, his father's brothers, his grandsire, his Guru and teachers, his mother's brothers, his own brothers, sons and grandsons, his friends, his in laws and his well-wishers. Thus Arjuna, the son of Kunti, ascertained all his relatives standing in front of him.

Arjuna was filled with pitiful compassion and in his anguish, spoke thus: "O Krishna! Each limb of mine weakens as I see standing before me this gathering of our kinsmen, desiring this war. My mouth is turning dry, my body is quivering, my hair is standing on end."

Shlokas 25-29

The very same circumstances that caused such turbulence within Arjuna, are also your circumstances! The Lord has given you wealth, recognition, birth in a noble family, relations and servitors... He has given you everything. Why are they the cause of your sorrow? Has the Lord given you all these so that now you will not need Him any more? Has He given you this all like a giver of charity with absolutely no interest or expectation? Does He want to run away from you?

O Ram! Grant me Thy Grace! You have given me this *moha* so that my downfall is imperative... isn't it? You have enmeshed me in this *Maya* and taken away my constitutional rights! I am Thy child and You are my Father. Yet you have trapped me in the web of this body! You have given me these 'toys' of dust to play with! I have become so ensnared by these that even if You ask me to return them, I hesitate. I know I am on the wrong path, but when you ask me to leave these 'toys', I am despondent like Arjuna.

My relationship with my Divine Beloved is not yet established and I have to leave this 'known' world! Tiny waves are rocking me... a small fount of desire is rising from within my intellect. Considering myself to be weak and fragile, I want to cling to my worldly belongings. So I am making excuses like Arjuna and misusing whatever spiritual knowledge I have in the name of duty! This is what is happening every moment. O mind! Watch carefully! Enmeshed in *moha*, I am justifying the path of *Preya*... which leads to the material world... and I fall from the path towards Ram... the path of *Shreya*. Sometimes I give excuses of 'duty', sometimes I resort to psychology. Arjuna too was in this same state! He stands amidst his 'relations', his conflicting thoughts and justifications, his desires... and he wonders, "How can I renounce these?"

O mind! Consider! How many bodies have you acquired? How many relations have you had in as many lives? Through each life, you must have dispensed your duties... and then... did you achieve anything else apart from life imprisonment and ultimate death? Collect yourself even now! Take the right decision! I appeal to you O mind! I fall at your feet!

Arjuna is describing his state of mind. We too suffer from the same syndrome! The mind is despondent and the heart despairing. We do not even think of the Beloved! The same Beloved who is responsible for this sadness! When one sees one's ties severing with the world, one is sad... your palanquin is leaving your maiden home and your mind is full of misgivings and melancholy! I am afraid to leave the home where I have spent my entire life! I have become accustomed to living in these circumstances. I am attached to each and every thing. Now that my palanquin has come from my Beloved's home, I must merge with Him! Then no further thought will remain of my maiden home... it will be forgotten! It is the final plunge ... it is only the intermediate period which is disconcerting and which frightens me!

There is a sadness within. The wave of change has occurred but I do not know what destiny has decided regarding my departure. Love exists as a seedling... but it needs to be transplanted. A doubt arises within the mind as to whether it will be able to grow in its new home... or if it will perish.



Hitherto, I have led life trusting this world. I consider this body to be my all... this has been my practice life after life! Now that I have decided to change things... melancholy is only natural! I am severing ties with the world which I had made with my own hands with love and care! This relationship, which I had considered strong and this image of the world upon which I had surrendered my

all, today I am breaking that very image. Separation will naturally bring sorrow. I have been thinking... why should I break ties with this world that I have created with my own hands? O foolish one... you do not need to break anything! Just remove 'I' and 'mine' from its clutches!

Arjuna's courage is crumbling upon facing this situation which is challenging his *moha*. His so-called grooves of duty are eroding. The will to act is collapsing. O Ram! Tell me... what shall I do? Pray hold my hand! O Beloved... grant me courage with Your touch!

गाण्डीवँ स्रंसते हस्तात्त्वक् चैव परिदह्यते ।
न च शक्नोम्यवस्थातुं भ्रमतीव च मे मनः ॥३०॥

निमित्तानि च पश्यामि विपरीतानि केशव ।
न च श्रेयोऽनुपश्यामि हत्वा स्वजनमाहवे ॥३१॥

न काङ्क्षे विजयं कृष्ण न च राज्यं सुखानि च ।
किं नो राज्येन गोविन्द किं भोगैर्जीवितेन वा ॥३२॥

Now Arjuna said to Lord Krishna:

The Gandiva is dropping from my hands, my skin is burning, my mind is whirling, and I can stand no longer.

O Keshava! The signs I see are not propitious; nor do I see any good in killing one's relations in war.

O Krishna! I do not desire victory; I do not desire the kingdom or its pleasures. O Govind! Of what use is this kingdom to me? Indeed, of what use is this life to me?

Shlokas 30-32

When greed, egoity and desire rebel, a storm arises in the mind – a fearsome storm – and a human being feels he is being sucked into that storm and drowning. At that time, the 'I' is rendered without support and is not able to find any anchor. It knows not what to do and feels lost – devoid even of its natural confidence and stability! It is commonly said... 'A person's intellect is relative to the values and thoughts he believes in...' At this time of indecision, all the bad omens come to the fore. One begins to quote 'duty' when no other justification remains. One tries to hide behind one's false interpretation of *dharma*... and one is immersed in remorse.

Look at the imprisoning bonds of *moha*! On the one hand, the Lord is promising you never ending happiness... He is offering freedom from this never ending cycle of birth and death! Even then, this foolish mind is running after transient pleasures! Ensnared by *moha*, this mind is enslaving me and befooling me. It wants only these temporary pleasures that it can partake of instantly! It wants to eat continuously... even if the stomach pains! It seeks only pleasure... knowing that such 'partaking' may even lead to death! It feels its supreme happiness lies in partaking of these pleasures. A simile can be drawn with a worm that abides in a filthy drain. If it is bathed and placed on a clean white sheet, it will be akin to death!

Similarly, Arjuna says (without saying it) "I do not want redemption! I am happy with my circumstances. How can I live without these familiar 'surroundings'? Do you hear???? This is just as though the body does not want to live if it does not get its excessive dosage of food and drink... just as if it cannot adorn itself and exhibit itself thus adorned, it does not find any reason to live!

O foolish one! Awaken! Renounce this *moha*!

येषामर्थे काङ्क्षितं नो राज्यं भोगाः सुखानि च ।
त इमेऽवस्थिता युद्धे प्राणांस्त्यक्त्वा धनानि च ॥३३॥
आचार्याः पितरः पुत्रास्तथैव च पितामहाः ।
मातुलाः श्वशुराः पौत्राः श्यालाः सम्बन्धिनस्तथा ॥३४॥
एतान्न हन्तुमिच्छामि क्षतोऽपि मधुसूदन ।
अपि त्रैलोक्यराज्यस्य हेतोः किं नु महीकृते ॥३५॥

The grief stricken Arjuna says to the Lord, "We do not want the kingdom, its pleasures or victory. We do not have even a desire to live!"

Those for whom we desired the pleasures of a kingdom and happiness, are standing prepared for battle having forsaken all expectation of riches and even the desire to live.

Arjuna says: These people standing before us are our:

Preceptors, cousins, grandfathers, uncles, fathers-in-law, grand-children, brothers-in-law and other relations. I would not kill them for the suzerainty of all the three spheres - let alone merely for the acquisition of this land. O Madhusudan! Even if I am killed in the bargain.

Shloka 33-35

O Ram! How powerful is this *moha*! You are offering me salvation. This is Your promise to me! You are offering me the state of being a *Gunatit* ... One who transcends all qualities; You are avowing my mergence with the Supreme *Brahm*! Who can be more lowly and unfortunate than me, that I am not able to renounce my delusionary 'relationships' and *moha* even for these Supreme States? Entrenched as I am in *moha*, in hatred and attraction... why can I not tread the right path even when You Yourself are showing it?



निहत्य धार्तराष्ट्रान्नः का प्रीतिः स्याज्जनार्दन ।
पापमेवाश्रयेदस्मान्हत्वैतानाततायिनः ॥३६॥

Arjuna now says to Lord Krishna:

O Janardhana! What joy can be obtained by killing Dhritrashtra's sons? We will incur sin if we kill these marauders.

Shloka 36

Arjuna is saying... "Even if my so called 'friends' destroy me, I will not kill them! How can I attack those with whom I am tied in bonds of *moha*? Even if they drown me, I cannot harm them. Even if my desires and justifying thoughts and values take me to my death, I cannot live without them!"

This is my state as well! O Ram! Come and protect me! Now Arjuna condoning even sin! What else? For, if one relinquishes one's duties, one incurs sin.

O mind! I fall at thy feet! Arise! Take control of yourself!

तस्मान्नार्हा वयं हन्तुं धार्तराष्ट्रान्स्वबान्धवान् ।
स्वजनं हि कथं हत्वा सुखिनः स्याम माधव ॥३७॥

Arjuna continues:

That is why, O Madhav, it is not right for us to kill our kin - Dhritrashtra's sons; because how will we ever be happy after killing our own brethren?

Shloka 37

See how soon you begin to make excuses? You are again hiding behind the garb of duty? And now you are trying to show your ‘greatness?’ You are misusing spiritual knowledge. How can you... caught thus in the mesh of moha... understand the difference between right and wrong? Leave all to Ram! Keep the scriptures before you as proof of the righteous. Do not destroy yourself thus!

यद्यप्येते न पश्यन्ति लोभोपहतचेतसः ।
कुलक्षयकृतं दोषं मित्रद्रोहे च पातकम् ॥३८॥

Arjuna continues:

Even if these people immersed in greed, do not see the sin involved in the destruction of their families, and in opposing their friends and relatives...

Shloka 38

Arjuna, in the grip of moha, has now started making ‘noble’ statements! He puts forth more excuses for getting out of the situation he finds himself in! He is seeking new excuses to escape the situation!

O Sadhak! Beware! Do not get waylaid thus! Arjuna was a great ‘gyani’ a man of great knowledge. He had knowledge of all the scriptures... he was a Brahm Gyani (a knower of Brahm!)... even then he is unbalanced by this situation. **What is your worth??** Take your next step with utter care. How can you even gauge your situation without a spirit of detachment? O Ram! I lack even attachment with Thee!

कथं न ज्ञेयमस्माभिः पापादस्मान्निवर्तितुम् ।
कुलक्षयकृतं दोषं प्रपश्यद्भिर्जनार्दन ॥३९॥

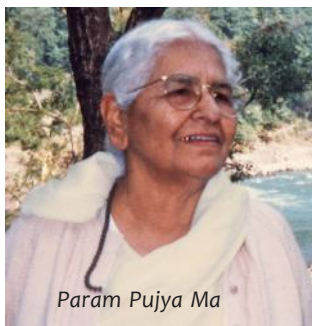
...Yet, O Janardhana! Why should not we, who see the innate vice in the destruction of the family, consider distancing ourselves from this sin?

Shloka 39

Arjuna is exploiting Adhyatam Yog to serve his purpose! He is taking recourse to ‘spiritual’ rationale! He says “These relations are seeking my destruction!”

These thoughts, these justifications, this rationale, these desires will destroy you! Yet, you say “O mind! Even if I get destroyed, let these inimical ‘relations’ thrive!

...to be continued



Param Pujya Ma

Arpana

Newsletter

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

Arpana Ashram

The benediction of Urvashi

‘Urvashi’ is the name given to the life-giving spiritual knowledge that flowed forth from Param Pujya Ma for several decades. Whosoever partakes of it, experiences the joy and fulfilment that results when that knowledge is practised in life. At Arpana, 2nd Oct, Urvashi Day was celebrated in joyous togetherness by the entire congregation. Hearts were uplifted in prayer and gratitude as Urvashi *bhajans* filled the atmosphere in divine harmony.



Celebrating Arpana Hospital's Anniversary



Doctors and staff of Arpana Hospital joyously reiterated their commitment to service on 2nd Oct, the 38th Anniversary of Arpana Hospital.

Dr. Ela Anand, a driving force for setting up Arpana Hospital, speaks at the ceremony

Yagya of Love and Togetherness – a Handicrafts Sale to Empower Village Women!

Drs. Raj, Indar, Lena and Rahul Gupta throw open the doors of their hearts and home every year for 3 days to support our needy rural sisters and to provide a marketing platform for the high quality home linen and garments that they hand embroider with great love. This year, as always, a divine atmosphere prevailed as friends and well-wishers joined to make the atmosphere divine with their zeal and enthusiasm. A big THANK YOU to the Gupta family and all our supporters.



Arpana Hospital

Initiatives to fulfil Arpana's mission of affordable medical care for rural patients:



New Computed Tomography (CT) Scan Department, a Joint Venture Project with Rapid Medicare Pvt. Ltd., with a 2 slice Siemens CT Scan machine, was inaugurated on 2nd Oct.

A New Cardiology Department was inaugurated, headed by Dr. Kamal Kishor, MD, DM, Cardiology (Gold Medalist), ICMR Awarded.

NABH Certification: Dr. (Brig.) AK Choudhary (Retd), Medical Superintendent, announced that Arpana Hospital has successfully completed the first step of the certification for National Accreditation Board for Hospitals (NABH).

Himachal Activities

Refresher Training Camps for midwives were held by Arpana's doctors in August and September. These women from Arpana's target villages had been trained as midwives over the past decade due to the difficulty of pregnant women reaching a medical centre on time for childbirth.

'Life Saving' First Aid Training Camp was held by Mr. Frank Armstrong, Divisional Training Officer of N. Ireland, at Arpana Centre, Gajnoi on 25th & 26th September. The 34 participants included women from Arpana's Self Help Groups and midwives from remote villages trained by Arpana, as well as young men and women trained by Arpana as tourist guides.



Treating a broken arm



Free Multispecialty Medical Camp

A Medical Camp for Gynaecology, Ophthalmology and Orthopaedic Surgery was held at Arpana Health Care & Diagnostic Centre, Bakrota, Dalhousie, on 21st October, for 95 patients from Dalhousie, Chowari, Chamba and Salooni.

Dr. Hemant Sharma (MD, Gynaecologist), Dr. Parshant Rana (Ortho Surgeon) and Dr. S.K Saini (Eye Surgeon) from Pathankot examined and advised the patients.

Heartfelt gratitude to Tides Foundation, USA, for support for health and development activities and to the Baij Nath Bhandari Public Charitable Trust for sponsoring Specialty Camps for hill folk in Himachal

Delhi Programmes

Creating Mental Health Awareness

3 teachers from Arpana Trust participated in a workshop on 'Communication on Mental Health' at Lady Irwin College. They then conducted awareness sessions for young people at Arpana Educational Centre, Molar Bund, using games to engage participants in a dialogue to create awareness about mental health.



Games on mental health awareness with teenage girls and young ladies

Scholarships for Disadvantaged Children



Children who received scholarships at Rejoice.

Arpana's Rejoice Centre in Vasant Vihar held its first term Scholarship program on 12th October. 50 children were awarded Scholarships under five categories. This provides motivation to stay in school as well as small, but important supplemental assistance to help them do so.

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

Moringa Tree – Nutrients Available to All!

Dr. Veena Aggarwal, one of the country's finest nutritional experts, discussed the nutritional importance of the Moringa plant at Rejoice, Arpana's Centre in Vasant Vihar, on 29th September. Moringa food items, including delicious Kathi Rolls, were served to everyone's delight, and recipes were shared!



Haryana Rural

‘Arpana Durga Vahini’- A Force for Good

Arpana’s self help group women are actively engaged in Durga Vahini – a Force for Good – a band of about 50 women formed to counter the violence which erupts around illicit liquor sales. These women step out as watchkeepers at night. They speak about the village conditions at regular meetings held thrice a week, supported by the panchayat. Illicit liquor sales have almost stopped along with decrease in harassment and rowdiness.



Arpana Participates in Haryana Launch of the BHIM App

The Bhim App is an initiative by the Prime Minister for direct payments by mobile phones. The Haryana public inaugural function was attended by Chief Minister Mr. ML Khattar. Arpana’s rural staff, along with 200 self help group women, participated. Taprana Women’s Dairy Collective, facilitated by Arpana, had a stall which was visited by all dignitaries including the Chief Minister.



Arpana senior SHG women (right) presented sweets to the CM – he paid by the Bhim App on stage!

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

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

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

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Send 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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The Fire of Yagya



From Param Pujya Ma's elucidation of the Mundak Upanishad

TRANSLATED BY ABHA BHANDARI

The Rishis of yore dive deep into the constituents of the Fire of *Yagya* that must be appropriately amalgamated and nurtured before oblations are poured therein. It is only then that the fire, constituted of 7 tongues of flame shall accept the oblation and yield the desired fruit of *Yagya*.

The Devotee's heart is revealed here by Param Pujya Ma, who questions the relevance of material gain as the object of any *Yagya* for a true aspirant...

***“Why not claim that these seven ‘limbs’ are parts of this human frame
The five senses, mind, intellect and ego constitute this human frame.***

***When these are conflagrated, when they yearn for unity with the Supreme
Then in a raging blaze they surge forth to meet with the Supreme.***

***When in this raging blaze of yearning, the oblation of ego is offered
Then the oblation of all desires too are made... and into the fire offered.”***

काली कराली च मनोजवा च सुलोहिता या च सुधूम्रवर्णा ।
स्फुलिङ्गिनी विश्वरूची च देवी लेलायमाना इति सप्त जिह्वाः ॥४॥

Kali (Black), Karali (Terrific), Manojava (Swift as thought), Sulohita (Very red), Sudhumravarna (of the colour of bright smoke; purple), Sphulingini (Scintillating), and the luminous Visvaruchi (All”gleaming, all”formed)”these are the seven sparkling and iridescent tongues of the fire.

1.2.4

Param Pujya Ma elucidates:

Kali, Karali, Manojava, Sudhumravarna, and Sulohita
Sphulingini, Vishvaruchi Devi... these are the seven tongues of fire...

Watch! The Rishis divide and analyze the *yagya* flame in seven members
Giving them seven different names, they scrutinize the *yagya* embers.

With seven colours, these seven ‘tongues’ are seven flames it is said
All in Ram’s colours hued, threaded together in one garland ‘tis said.

Kali, hued in utter black, one with infinite heat Sulohita,
Sudhumravarna, with a smoky aura, and then also Manojava ...

...As fickle as is the mind, this wavering flame constantly rises
Scattering a red aura all around, from whence new fire rises.

When a spark rises herefrom, it is consumed as ash in the sky
Whatsoever is burnt in that spark, finds ultimate dissolution thereby.

Vishvaruchi Devi 'tis said is the Giver of Light
Its very spark lights up this entirety clear and bright.

This fire has many a form, in several limbs 'tis said it breaks
When all the limbs unite, then the form of fire it takes.

When every limb is dissected, seven parts this fire contains
Every part has a different purpose, so the Rishi maintains.

Every oblation poured within, this fire accepts them all
Whatsoever meets this flame is burnt there withal.

The fire has no form of its own, it takes the form of what it burns
It shapes itself by that very form ... into that very silhouette it turns.

The complete form of fire it takes when every spark is integrated
When every spark yearns for union, and are together united.

Oblations only then can be offered, or else the fruits thereof are not achieved
Or he who seeks the fruit of that yagya is left empty handed and bereaved.

Why not claim that these seven 'limbs' are parts of this human frame
The five senses, mind intellect and ego constitute this human frame.

When these are conflagrated, when they yearn for unity with the Supreme
Then in a raging blaze they surge forth to meet with the Supreme.

When in this raging blaze of yearning, the oblation of ego is offered
Then the oblation of all desires too are made... and into the fire offered.

Every sense deity then clamours for union... and in this great reverberation
The mind sits at the Lord's feet... yet it has not the intellect's determination!

When that determination is attained, the mind is burnt to cinders
Every thought and deliberation of this mind is quelled... and no longer hinders.

Many a thought, multi hued, are all quelled in that fire
When this fire thus burns in the mind, the intellect too supports that fire.

When this 'song' of yearning resounds in unison, whatsoever Name they take
They are strengthened with the resolve of Truth, and gain every wish they make.

O mind, just consider, if you too can unite every thought and desire in your mind
You will transcend all other desires, if only one desire prevails in the mind.

It depends on the way you call to Him, that Ram will come to you
When your mind is established in Him, your Lord will come to you.

On one side material enjoyments you can surely gain,
But look, Ram stands before you... transcend even life when That Ram you attain!

This mind and every thought becomes fire ... in one blaze they integrate
This intellect and mind and every longing... into one desire amalgamate.

They say 'Offer every desire unto the fire' and take the Name of the Supreme
If you surrender yourself to That Name, you will then merge into the Supreme.

Lord, You Yourself this secret have revealed... if I surrender all to Thee
O Ram, I have understood... in a moment I shall attain Thee.

O Merciful One, pray tell me... why should I this external world entreat?
These transitory longings and desires... why seek these when I am at Thy feet?

They speak here of this material world, for that is all they seek...
Those who perform these *yagyas*, thus attain what they seek.

Lord, how should that flame be ... how should it be lit pray prescribe
Pray reveal the rules one must follow to offer oblations pray describe!

But despite all, just this world is gained - only worldly desires are obtained
O Ram! Pray tell me the means whereby Thy Presence can be attained.

26-8-61





A Quest for the Spiritual Attitude

Ma always encouraged everyone to understand and follow the religion they had been born into. Father Sadanand and Sister Jaya, who visited Arpana in 1989 and had the good fortune to spend time with Param Puja Ma, returned home with renewed faith in their own religion.

We reproduce here Param Puja Ma's answers to their questions in the mandir.

Father Sadanand: My goal is to become 'Christ-like'. How can I go further in this direction?

Param Puja Ma: To want to be 'Christ-like' is an egoistic aspiration – you will not find a place at His Feet. Either the Master is predominant or the servant. His Will has to be done and His Kingdom has to reign over us; we have no place there. 'I', superimposed by all our concepts, beliefs and limitations, can never be like Him. We can only surrender ourselves at His Feet with total humility in our thoughts, words and actions.

Father Sadanand: What is His service?

Param Pujya Ma: Firstly, the surrender of all our egoistic tendencies, superimpositions, and concepts; and secondly, absolute obedience. With these, His Kingdom will come and He will be the Master. Our total aspiration should be to serve Him. Others may say “You have become Christ-like” but you will never be able to say this. This egoistic thought will separate you from Christ rather than help you to merge into Him. He can merge in your heart and flow through you, but not as ‘I’. When you forget yourself as ‘I’, then you can reach there and serve Him wholly.

Sister Jaya: How can I change my inner attitude? I find that selfishness keeps coming up. How can I liberate myself, find inner freedom, so that it can flow in some useful service? I have been to many *ashrams* and worked with social activists, yet I still have far to go.

Param Pujya Ma: Your basic search is to become pure, holy; that purification will come if you really love your Master with absolute faith. What we have at the unconscious level is the innumerable impressions we have gathered throughout our lives, and over many lives. Psychology says that 80% of our lives are lived at an unconscious level. We have so many gross, emotional, and intellectual habits, and we cannot break even one of these. Find a way in which the Master us rules rather than ‘I’.

Take the Lord with you. Let Him be the Master. Make this resolve – “My life will shape within the purview of His commandments. My Lord is my Witness; He is watching me. If He is my Saviour, I cannot lack anything. Feel His Presence within you.”

It is essential that we should try to take the Master along, and live how He wants us to live. “Lord, reveal Thyself, let me do what You want me to do.” Then you will be talking from a different angle. Our mistake in life is that we have a choice. There should be no choice. Be His humble servant; feel His Presence; otherwise it is very difficult to annihilate the thoughts within. If any extraneous desire comes up whilst the Lord is with you, He will never allow you to do anything wrong.

Study His ordinances deeply – what does He mean by forgiveness and love? What does He mean by service? What does He want me to do? Nothing should take me away from the Truth He reveals.

You can know your Master. Take Him along and you will exude His fragrance. Keep the Master in your heart. To begin with He will be with

you at a conscious level. Later you will find that He is a part of you. Talk to Him, sit with Him; there will be a different kind of peace in you.

Father Sadanand: Sometimes, I have a feeling that I should spend time alone, in loneliness, and seek within; see what the Lord is wanting. Sometimes, I feel I should go out to search for Him.

Param Puja Ma: You have the Lord in all His incarnations to enlighten you; you have the Truth, Beauty Itself – dazzling sunshine – why go in search of small lamps of feeble light? Seek Him out; try to have Him with you at a conscious level.

Prayer is a wonderful therapy. “Lord, I do not want to pray for anyone or change your Will; I am not commanding anything of you. Let me only serve – the sick, the hungry. I will not do anything to inflate my ego. I will do only what my Master wants of me.” Develop greater love for the Master and have faith in Him. Why does our faith weaken? Because we are unable to do what he wants us to do. If we have absolute faith, then we will be like Him. Just do what He wants and take Him along with you. Feel His Presence, and you will develop more and more faith.

Sister Jaya: Is it necessary to have a picture of the Lord or any other such reminder?

Param Puja Ma: A picture may be useful in the beginning to remind you. Once you feel His Presence, why give His visage a fixed form? However, a picture is a symbol, and it reminds me of my Lord. People go to many different temples and pay homage to many pictures and forms. They are all reminders of Him. One day we will be able to witness Him even in the people we interact with daily.

Ultimately, whoever you see reminds you of Him. You embrace His Feet, and this is your *Prasad*. Here, in this *mandir* we are fortunate to have so many pictures of all the incarnations of the Lord. These are not just pictures. He is my Protector within. I want to remember Him at every moment. Don’t see the picture as a mere picture. In my heart I am at His Feet and whatever I see will bring love within my heart. A picture may be useful in the beginning to remind you, but it does not matter if it is there or not.

Sister Jaya: Should we repeat His Name (*Jaap*)?

Param Puja Ma: The Lord taught you how to be Divine. All the knowledge He gave is inherent in His Name. He took birth for us; He suffered for us; He went through pain and agony to teach us. What is the essence, the

truth behind it? He came to wash away our sins. Otherwise, life would be useless. He was born as an ordinary baby; He passed through all the pains of ordinary life to show us that even an ordinary man can be an incarnation of the Lord. He is the path and the goal. Just feel His Presence.

Father Sadanand: We feel a renewed faith after being here.

Param Pujya Ma: If you go with a renewed faith, we will feel that we have served our Master. Otherwise, we would feel that we have let Him down! People look at the prophets from only one aspect, but not from their total purview... not in their Essence. All the Perfect Beings project so many different points of view; collect all these. Love and respect Him, why belittle Him?

Father Sadanand: We have so much outside knowledge of the Self, but how can we come to know the Self within?

Param Pujya Ma: You cannot know the Self until you have removed all the superimpositions. Self is beyond concepts, beyond analysis; it cannot be fathomed. First, know what you are today. You have so many concepts, fixed ideas and opinions. Until they go, how can you reach the Self? You have to remove all the coverings to reach there. Otherwise, you will try to make all that He said fit into your preconceived moulds of understanding. Transcend the superimpositions first – all that you think, right or wrong, good or bad – transcend all these first.

The second imperative factor is faith. Believe in the Lord – have Him with you whatever you do and wherever you go.



Sadhana - Obstacles and Aids

Attachments are obstacles, Love is an aid;

Greed is an obstacle, Magnanimity is an aid;

Stray thoughts are an obstacle, Prayers are an aid

Intoleration is an obstacle; Understanding is an aid;

Suspicion is an obstacle, Faith is a transcendental aid.

Moha – Misplaced Emotions

SHEILA KAPUR



In this age and time, 'I' has become a much lauded entity. It is generally argued that nothing can happen without the 'I'... it is needed to give effect to all that we want to do and fortifies our position in society and life. But have we ever paused to think ... What is this 'I'... what is Moha which the 'I' gives birth to? Is it real?

A reading of this article by Mrs. Sheila Kapur, who was Arpana's first secretary and who did so much to make Arpana what it is today, clarifies one's notions regarding the 'I' and 'moha' without which today's existence seems to be well nigh impossible!

In fact, Mrs. Sheila Kapur states in conclusion... "The measuring rod of moha is neither the Scriptural sayings nor the example of any Sadguru, enunciating and practicing the principles of righteous thought and living. One's own body-self identifications have riveted themselves firmly to the primal error that leads one on to a delusive self-assessment... If life is viewed factually without the prejudice of moha, only Love will flow through the eyes..."

Moha is an infinite unconscious fondness or attachment to oneself – beyond reason or calculation. It is a blind tie-up totally based on primal ignorance and is propelled gravitationally and illogically to oneself. It implies primarily a fondness for the self and not for the next of kin or beyond as usually imagined. It generates a clouded vision that screens off factual truths and reality from oneself. Thus fundamental enveilments of attractions and repulsions follow that give rise to irrational behavior patterns and biased thought currents.

Basically *Moha* only seeks self-glorification and satisfaction of self-pride, being least bothered about the well-being of the other at any level of existence. It is a blinding factor, perfectly geared to a myopic vision of the factual reality of life... the illusion perpetuated is blind faith in one's own righteous conduct. This eclipsing sentiment leads to automatic wreckage of justice between those you call 'your own' or differentiate as 'not your own'. One conceals one's lacunae and drawbacks and exposes those of the other indiscriminately – or rather, highlights them shamelessly. Truth is thus given a complete go by. In other words, one becomes intellectually defunct.

The measuring rod of *moha* is neither the Scriptural sayings nor the example of any Sadguru, enunciating and practicing the principles of righteous thought and living. One's own body-self identifications have riveted themselves firmly to the primal error that leads one on to a delusive self-assessment.

Moha is the devil that prejudices and pollutes the entire internal hemisphere. It shuts off from view the high heritage of the *Atma*. This has resulted in the present day mental deterioration and destruction in *Kalyug* – the darkest age of sin and atrocity, of broken homes, family disruptions and lack of domestic amity and peace.

Positive emotions, on the other hand, speak of selfless Love which seeks exclusively to lift the other. In love, there are no self-seeking influences that intervene and interfere in giving total attention to the other's requirement. This excludes even the thought whether the other deserves our love or not. These extraordinary beings, manifesting benevolence, humanity, forgiveness comprising Divine Love, are totally oblivious to their own personalities and self-advantage. On the contrary, their total concentration and energy is spent on building up the other. Naturally they become pillars of strength for all. Their 'service' expands further to encompass not only the whole family and its environs... they do not even stop to think where

their family ends! Indeed, the whole world is the Creator's own family. He being our Father, it becomes our family too.

Process of Evolution of the Ego

Ego is the seed that ignites self centredness and then becomes tri-coloured as it embraces the body-mind-intellect unit in its sphere. When immersed in this 'trinity' we become oblivious of all that is happening around us.

With the 'personality cult' leading, the body's relationships follow as secondary offshoots of 'me'. 'I', the self-worshipper, gets infatuated with its self-created image and starts extolling it in every way, deservedly or undeservedly.

Soon a bosom friendship is developed between the 'I' and its attachments. Both are equal parts of the same illusionary panorama created by the ego. Vanity arises and grabs all the credit. In fact, all enjoyments are blessings showered by the Almighty and ordained by Destiny. *Moha* turns this grace into perpetual self-revelling. Through sheer repetition of this endless internal self justification, the relations between 'me' and 'mine' tend to become firmer. This adhesive power is called *Maya*.

The Unwinding Process

When no second person figures in this play, one has merely to do a post mortem:

1. The body comprising of mere dust is not my own creation, but strangely enough this 'mud pot' carries its own insignia of a personality stamp and self-praise wherever it goes.
2. The 'I' also chooses personalities that fit into its specifications of affinities and taste; it seeks to get closer to them and rejects those falling in the 'opposite group'.
3. All these are just immature opinions born out of ignorance about actual facts. The inability to assess ourselves or others with a better and authoritative measuring rod reveals a paucity of intelligence. We bank only on our limited and biased experiences in life that can lead us astray more often than not. Our sweeping awards of unjustified condemnation or undue placation of unmerited adoration are not based on factual truths. People become adverse and relationships turn sour and snap when we least expect them to do so.

The Basic Error

1. Only the ego-ridden, demand and expect from others, not one who is detached and void of self-importance.
2. An objective observer has a free intellect to penetrate a situation dispassionately and truly assess it.
3. Interpretations usually superimpose a non-factual colouring to any person or circumstance. The mind adds its own hues and renders it impossible to take things at their face value.

In conclusion, if life is viewed factually without the prejudice of *moha*, only Love will flow through the eyes. The beneficiaries to draw on that reservoir would be the immediate family circle. Let not negativities like the spirit of competition and jealousy creep in, polluting the internal hemisphere. Even when faced with opposition and antagonistic situations, one will not lose one's cool and flee, nor retreat. This speaks of love for the Truth that is impersonal. Irrespective of who the recipient is and overriding all repercussions on the self, one just does what one ought to do. It is a life of total self-forgetfulness which follows transcending the body-self idea. The personal factor and self-considerations do not intervene. Thus we see how True Love and mere emotional infatuation are directly opposed. Where there is selfish desire, Love cannot exist.

When one is unburdened by false attachments, one feels lighter... as if a great weight has been off-loaded. Truly all connections with the unreal can only tie oneself down to dust and wean one away from the Transcendental Effulgence that radiates a Blissful existence. ❖



The Fable of the Porcupines

It was the coldest winter ever. Many animals died because of the cold. The porcupines, realizing the situation, decided to group together to keep warm. This way they covered and protected themselves; but the quills of each one wounded their closest companions. After a while, they decided to distance themselves one from the other ...and they began to die, alone and frozen.

So they had to make a choice. Either accept the quills of their companions or disappear from the Earth. Wisely, they decided to go back to being together. They learned to live with the little wounds caused by the close relationship with their companions in order to receive the warmth that came from the others. This way they were able to survive.

The best group is not the one that brings together perfect people, but when each individual learns to live with the imperfections of others and can admire the other person's good qualities.

Discover the 90/10 Principle

WORDS OF WISDOM FROM THE INTERNET

What is this Principle?

We really have no control over 10% of what happens to us.

We cannot stop the car from breaking down...

The plane will be late arriving, which throws our whole schedule off...

A driver may cut us off in traffic...

We have no control over this 10%.

The other 90% is different. You determine the other 90% by your reaction.

You cannot control a red light. But you can control your reaction.

Let's use an example.

You are eating breakfast with your family. Your daughter knocks over a cup of coffee onto your business shirt.

You have no control over what just happened.

What happens next will be determined by how you react.



You curse. You harshly scold your daughter for knocking the cup over. She breaks down in tears. After scolding her, you turn to your spouse and criticize her for placing the cup too close to the edge of the table. A short verbal battle follows. You storm upstairs and change your shirt. Back downstairs, you find your daughter has been too busy crying to finish breakfast and could not get ready for school. She misses the bus.

Your spouse must leave immediately for work. You rush to the car and drive your daughter to school. Because you are late, you drive 100 kms an hour in a 60 km speed limit.

After a 15-minute delay and throwing Rs. 500 traffic fine away, you arrive at school. Your daughter runs into the building without saying goodbye. After arriving at the office 20 minutes late, you find you forgot your briefcase. Your day has started terrible. As it continues, it seems to get worse and worse. You look forward to coming home.

When you arrive home, you find a small wedge in your relationship with your spouse and daughter. Why? Because of how you reacted in the morning!

Why did you have a bad day?

- a) Did the coffee cause it?
- b) Did your daughter cause it?
- c) Did the policeman cause it?
- d) Did you cause it?

The answer is 'D'.

You had no control over what happened with the coffee.

How you reacted in those 5 seconds is what caused your bad day.

Here is what could have and should have happened.

Coffee splashes over you. Your daughter is about to cry. You gently say, "Its ok honey, you just need to be more careful next time". Grabbing a towel you rush upstairs. After grabbing a new shirt and your briefcase, you come back down in time to look through the window and see your child getting on the bus.

She turns and waves. You arrive 5 minutes early and cheerfully greet the staff. The day goes well.

Two different scenarios. Both started the same. Both ended different. Why? Because of how you REACTED.

You really do not have any control over 10% of what happens.

The other 90% was determined by your reaction.

Here are some ways to apply the 90/10 principle.

If someone says something negative about you, don't be a sponge.

Let the attack roll off like water on glass. You don't have to let the negative comment affect you!

React properly and it will not ruin your day. A wrong reaction could result in losing a friend or dear one /being fired/getting stressed out etc.

How do you react if someone cuts you off in traffic?

Do you curse? Does your blood pressure skyrocket? Do you bump them?

Does it really matter if you arrive ten seconds later at work?

You are told you lost your job. Why lose sleep and get irritated? It will work out. Use your worrying energy and time into finding another job.

The plane is late; it is going to mangle your schedule for the day.

Why take out your frustration on the flight attendant?

Use your time to study, get to know the other passengers.

Your reaction CAN change your life. ❖

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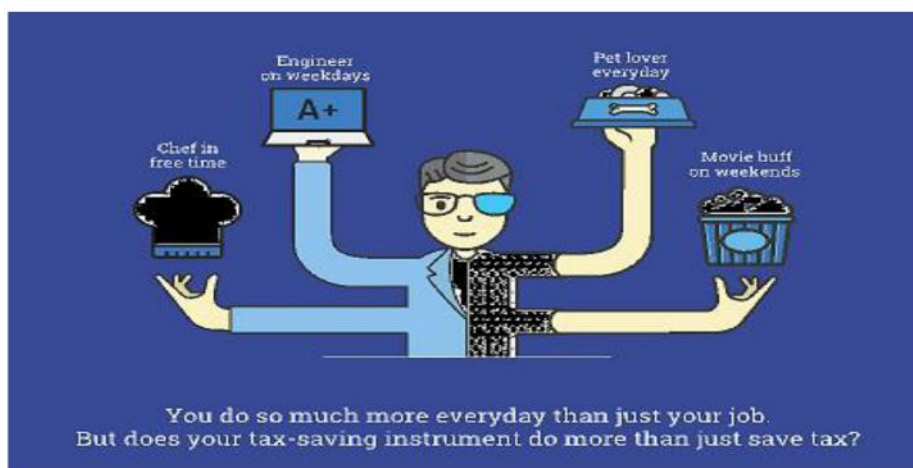
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Monthly SIP (Rs)		5 years	10 years	15 years	20 Years	25 years
2000	Investment	1.20 Lakhs	2.40 lakhs	3.60 Lakhs	4.80 Lakhs	6.00 Lakhs
	Maturity Value	1.65 Lakhs	4.65 lakhs	10.09 Lakhs	19.98 Lakhs	37.95 Lakhs
5000	Investment	3.00 Lakhs	6.00 Lakhs	9.00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

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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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