

Oh, the ecstasy the joy of Love!

Oh, the ecstasy the joy of Love,
Autumn seems like spring;
A bed of stone softness attains
Wild forests sweet raptures bring.

Oh, how can sorrow touch the one
The Lord's Name who has spoken?
The armour of His love zealously protects
The one whose fetters have broken.

Translated from Param Pujya Ma's original prayer in Hindi given below



प्रेम भक्ति में खोये जो

प्रेम भक्ति में खोये जो, पतझड़ लगे बहार ।
पत्थर कोमल शय्या भये, जंगल भये फुलवाड़ ॥

कवच पहरा जिस नाम का, दुःख भी उससे घबराये ।
महा भयंकर परिस्थिति, अनुकूल कहें बन जाये ॥



*“As fragrance abides in the flower
As reflection is within the mirror,
So does your Lord abide within you,
Why search for Him without?”*

~ Guru Nanak

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Our Dearly Loved Biji

A TRIBUTE BY ABHA BHANDARI



“Why do you fear death? Death of this body is a joyous celebration of meeting with our Divine Creator... why not then spend this life in weaving a beautiful garland of noble and selfless deeds... a garland with which you can adorn your Lord, your Maker?”

These were the inspirational words of Param Pujya Ma... and our dearly loved Biji spent her entire life in threading together the most beautiful flowers of love, compassion, generosity and identification. I am sure she is presently placing that beautiful garland around the neck of That Divine Supreme One! She was probably anxiously awaiting this blessed moment

when she would be face to face with Him, holding in her hands, the flowers of her fragrant noble deeds to be offered at His feet!

I met Biji in 1963. Since that day, I never felt that she considered me any different from Anu, Priya and Vishnu behenji... her biological children! Since these past 56 years, I have ever been the recipient of her watchful, loving and giving nature. She is my mother and much much more...



Biji with Pujya Ma and Papaji in the early days

Her faith in the Lord and in Ma helped her to withstand the several difficult crossroads of life which she had to pass. That faith only grew by the day, as she partook of the knowledge that flowed from Ma, and was witness to Ma's Divinity in life. Her service of Param Pujya Ma was

constant and persistent and devotional. It is this service that gave her the strength to expand her vistas of selflessness towards an increasingly larger circle.

I cannot remember a single instance when someone in the Ashram... or even just a visitor... or a passerby was in need and she did not respond. Without a single thought, she would rush to the person and administer the requisite care with the utmost love. Whosoever was unwell, was tended by her with the greatest concern. She would visit that person many times a day, making sure that food, medicines... and her loving concern was available in plenty!

When the hospital at Arpana was set up, and the responsibility of dispensing medicines in the pharmacy was placed on Biji's shoulders, she thought nothing of hastening to her workplace even in the middle of the night if required

On duty in the pharmacy



by any patient. Her rest, her food, her time, was all placed at the disposal of all... and she cared so much, that she often deprived the Hospital of revenue!... treating patients who had a sore throat with her 'blue oil' and patients with pain with her 'red oil' and 'green water'... In this manner, she would help them avoid the more expensive option of medicine... and surely they would be cured just with her love! Her extensive knowledge of chromotherapy was also lavished on us all! On a little wooden shelf outside her room, she carefully watched over at least 10 green bottles of water at any time, preparing them with the goodness of solar energy for the wellness of all at the Ashram!

And how very lovingly she wrote several thick notebooks of 'Urvashi'... The words of Beloved Ma being written by her on paper, were also being inscribed simultaneously in her heart... each word a pearl of beautiful cursive writing. This continual 'meditation' through the written word was evident till the very last fragile years of her life. Her notebooks full of the Lord's Name are still with us as reminders that such should be the focus of our devotion, which can take us to the feet of our Maker.



Her patience was incredible. When my father undertook the task of translating the Hindi Srimad Bhagavad Gita elucidated by Param Pujya Ma into English, he was in a quandary. He could not read Hindi... he therefore needed a mentor to help him pen it down in Urdu... Biji willingly and happily undertook the phenomenal task of helping him write more than 1300 pages of the Gita in Urdu, so that he could then continue with its translation! Never did she allow him to feel she was doing him a great service... right through the entire process which lasted well over one year! This beautiful bond between them both provided Arpana today with the English translation of the Srimad Bhagavad Gita... a wonderful spiritual resource for the aspirant!

I remember the immense love with which she tended to me when once I developed pneumonia... she was at my bedside twice everyday, carrying her magic oils and persuading me to get my chest and throat massaged. How I struggled against her, and how persistently she pursued in what she knew was best for me! She would hurry to my bedside even through rain

or hot sun... the pitter patter of her feet would tell me that her love was here to cure me! I often admonished her... “Biji, why don’t you walk slower... the flooring on the terrace is slippery and wet!” but she was always in a hurry, because she wanted to use every single moment of her life in dispensing her love... and preparing that fragrant garland of selfless deeds for her Lord.

Au revoir Biji... with an ever grateful heart, I eagerly look forward to the time when we will meet again on this journey of life... thank you for showing me what love is all about... thank you for your indomitable spirit of service... thank you for being a Mother, a Friend, a Mentor and a beautiful Inspiration for me to follow through life!



...All of us at Arpana wish you a Bon Voyage with grateful hearts as you travel to your divine destination!

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 Lord, in His Infinite Compassion, lifts His devotee upon the wings of Knowledge and Love and gives every opportunity to that devotee to find the path to reach Him. The Devotee, on the other hand, remains entangled with his 'I', thus caught in the quagmire of delusionary thoughts and lofty convictions.

Similarly, Arjuna, on the one hand professes his complete subjection to Lord Krishna and places his pathetic situation before Him, seeking His aid, and on the other hand, he deems it fit to 'tutor' the Lord as to what is appropriate and what is inappropriate!

This is precisely our condition. We are trying to place our one hand in His for protection and guidance and our other hand is tightly grasping the world, which we are loth to forsake!

Param Pujya Ma clarifies the sadhak's pathetic lot in these shlokas. Through Her elucidation, the path we need to follow becomes clearer...

ABHA BHANDARI

In Continuation...

Chapter 2

न हि प्रपश्यामि ममापनुद्याद् यच्छोकमुच्छोषणमिन्द्रियाणाम् ।
अवाप्य भूमावसपत्नमृद्धं राज्यं सुराणामपिचाधिपत्यम् ॥८॥

Arjuna, seeking Krishna's guidance says:

I do not see any remedy that can relieve this grief which is benumbing my senses; neither in the undisputed lordship of a prosperous kingdom nor in any sovereignty over the gods.

Shloka 8

(In continuation with shloka 7)

Arjuna completely surrenders himself and seeks Sri Krishna's guidance, because he is fully aware of the fact that a mental conflict is an all-consuming disease. Even an undisputed and acknowledged Kingship, devoid of any opposition, over all the treasures of the world or even Lordship over the Gods themselves... which means, any worldly or heavenly sovereignty cannot eradicate this ever consuming disease of doubt – so weakening and depleting.

Arjuna says, this dilemma is 'drying' his senses... meaning, he is losing interest in everything. When we are immensely unhappy about something, we don't even feel like eating... even the best enjoyments are of little consequence to us and are unable to divert us from the worry. Arjuna is in such a state and begs Lord Krishna to lead him on and show him the path of righteousness. When one sinks in the depth of delusion and *moha*, one tends to become feeble, and one loses interest in everything. Then mental and physical degeneration sets in.

O Lord! When will I be able to clearly be witness to this depleting disease of the world? When will I be able to see that it is I who is sick and thus afflicted... and yet I am unable to understand that this disease is weakening me by the day! I have come to seek Thy Refuge. Free me from the bondage of this world and take me towards Thee. I am not like Arjuna. I am foolish. Nor do I have any faith or trust. Even then, I have come to Thee. Bestow Thy Grace, Lord! Make me Thy servitor and disentangle me from this strong affinity with this worldly quagmire. Give me the strength that I may name Thee as my all with complete surrender and devotion.

Without the eradication of *moha* and sorrow, the soul will not be at peace. *Moha* abducts the intellect because of strong attachment to inanimate objects. This is due to ignorance. Arjuna has sought the Lord's Refuge for attainment of this realization. Annihilation of his sorrow is also dependent on this knowledge and its realization. Spiritual knowledge and the realization of the Truth is essential.

So this profound truth is shown here. It is essential that we should also give ourselves up to Him and surrender ourselves completely to Him and seek His guidance.

Lord! Redeem me! I have come to Thy Refuge. Cherish these thoughts that have arisen in your heart now and forget all else. Also, pray give me the strength to understand Thy Command. I have sought happiness from all objects of the world but not even one has promised me eternal happiness. Not one has the ability to assuage the pain of this mind. They all promise me a mixture of temporary joy and sorrow, but none promises that unalloyed, celestial peace.

Now, disappointed, I have come to Thy feet. Pray grant Thy Grace!



संजय उवाच
एवमुक्त्वा हृषीकेशं गुडाकेशः परंतप ।
न योत्स्य इति गोविन्दमुक्त्वा तूष्णीं बभूव ह ॥९॥

तमुवाच हृषीकेशः प्रहसन्निव भारत ।
सेनयोरुभयोर्मध्ये विषीदन्तमिदं वचः ॥१०॥

Said Sanjay to Dhritrashtra:

Gudakesh Parantap Arjuna said to Hrishikesh Krishna “O Govind! I will not fight!” and then became quiet.

O descendent of Bharat! With chariot stationed between the two forces, Lord Krishna smiled and spoke thus to a distressed Arjuna.

Shloka 9–10

O Dev! I now seek Thy feet. I understand that it is You Who are my goal. I also know that this entirety is transient and destructible. As I have sought Thy Refuge, Thy call reaches me daily... At times, I even become joyous at hearing Thy call... Yet, why can I not reach Thee? Why can I not attain the state You describe? Why can I not be affixed in Thy thoughts? Now Knowledge, Intellect, Vivek... none of these will suffice... this I know. Lord, why do You not grant me Your mercy that I may be able to translate Thy Word into life's reality? It is You Who promised me the Divine vision... it is You Who promised that this Divine knowledge would become Vigyan... that You would make possible its scientific translation into my life!

I have inhaled the divine fragrance of Your garden. Now give me permission to enter the garden. Even if I do not gain a glimpse of Thee, even if I do not gain a spiritual state, allow me abidance at Thy feet! Where all must I roam? Where shall I seek a Guru? You are sitting in my heart as my Guru. If it is to You that I am to come, then You must show me the way. If You wish, send me some external signal! But Lord, Come soon! I know no ways and methods... Lead me on to wherever You like. Keep me in whichever circumstance or situation that You may desire... but do not distance me from You.

Expend your entire strength to achieve the goal you have established for yourself. My mind is no longer comfortable in this world. Lord! Tell me... if I relinquish this world, where shall I go? One foot is uprooted, and the other is trembling... because the goal is hazy.

O Merciful Father! I seek Thy compassion. They say that any lacunae of the *sadhak* is fulfilled by Thee. Come! Fulfill my shortcomings! I know that I know not the path of *sadhana*. My enunciation of the scriptural *mantras* is also erroneous. But why is my heart so vagrant? Why do this heart and mind keep intercepting me? They have pulled me towards them. Even though I say to You that I want to come to you, why am I unable to cut asunder my bonds with the sword of detachment? I have become a coward. But I seek Thy refuge! Lead me on! Give me knowledge and then give me

the means to adopt that knowledge in life. It is You who has brought me thus far. How can You leave me now? Even if You forget to call out to me again, I have this faith that I will follow Your earlier call! Then this tiny but Divine bond with Thee will withstand all the bonds with the world. There is an equal pull on both sides. O Ram! Cut asunder these bonds of the world. Call me to Thee! Or else, I will never gain peace.



Just as a compassionate mother looks upon the child in her lap with gladness, and forgets all the transgressions of the child and holds the child to her heart, so also does my Ram hold me to His heart without any rancor whatsoever! O mind! Look upon Him with your childlike vision, and He will clasp you to His compassionate heart.

He assures the *sadhak*, He gives support to the *sadhak*, He is the Luminescence that gives light to the *sadhak*... He Himself holds the *sadhak*'s hand and leads him on! O mind... do you see? **Adiguru** Himself has come as your torchbearer. Even without your asking, He has come to show you the way. Decorate the temple of your heart, and prepare it to seat HIM. That Compassionate One has come, without any cognisance of your transgressions! Why are you now afraid?

O Lord! Take me wherever Thou will! He is showing you the signposts on the path of *sadhana*. O Ram! This time, reveal not only knowledge, but also its practical application... Thy Form... to me! Grant me this realization of the Truth. Let me derive inspiration not only from external sources, but let my innermost core be bathed in Thy hues! Let me proceed towards Thee... let me walk the path as You will... Eradicate this 'I'... break this pride!

Do you see the compassion and forgiveness of your Lord? He showed Arjuna the path earlier as well... but Arjuna did not understand, and he could not translate what he did understand in the arena of life. Yet, the Lord did not hold it against him! He did not blame him! He erased the earlier conversation from his memory and has started explaining to Arjuna guiding Arjuna again... with love and joy. That Compassionate One always extends His aiding hand. It is I, who is underserving, and who fails to walk to His Refuge. At least now, with utter longing, and with the right attitude of faith and love, enter the temple of your mind. If you wish to keep Him within, at least purify your inner self! Even if you feel you are incapable of cleansing the temple of your mind because of impurities of many lifetimes existing therein, at least call out to Him! He will come Himself to your aid. Do not see the objects of the world in Him... see Him in the objects of the world!

Watch! He has begun to aim His arrows of Mercy towards you. He has begun to attack your negative thoughts and tendencies. Then why are you afraid?

श्री भगवानुवाच
अशोच्यानन्वशोचस्त्वं प्रजावादांश्च भाषसे ।
गतासूनगतासूंश्च नानुशोचन्ति पण्डिताः ॥११॥

Smilingly the Lord said to Arjuna:

You grieve for those who should not be grieved for, yet you talk like a pandit. The learned grieve neither for the dead nor for the living.

Shloka 11

Will you keep talking thus? Or will you begin to take steps to reach Him also? This is the sin you keep indulging in. You only take pleasure in engaging in knowledge. If an ignorant soul did this in his utter lack of knowledge, it could be condoned. But you know that you are merely feigning ignorance. You are actually misusing knowledge. This will lead to utter degradation.

With the Lord's Grace, you received knowledge. The Lord explained some things to you... but instead of translating those truths in your life, you took pride merely in exhibiting 'your' knowledge! You bartered away that knowledge to gain praise from the world.

O foolish one! You used His gift to garner praise, and under the pretense

of duty, you bartered it away!
You speak of destiny and
yet you take credit for
the gifts He gives you!
And then you say you
are knowledgeable!
Do you not know
that it is Ram who
does all? It is He
who crafts your
mind and your
destiny... and
you still seek to
establish your
ego! Even now,
realize the truth...
accept reality and
reaffirm your faith
in Him.



He says, “I am
responsible for all...
why do you worry? You
are merely an instrument.
Accept this once and for all.
Do not try to establish your ‘futile
knowledge’. Do not endeavour to hide
your weaknesses under the garb of this knowledge.”

The Lord bids us not to dwell in these thoughts. “Place your faith in Me”
He says. “Your only action should be that of seeing Me always! Do not be
foolish. Why are you endeavouring to strengthen your ego where destiny
is already in play?” Accept all as His gift. You are His responsibility.

You use your ego for self establishment... this is the cause of your
degradation. It is this attitude which instigates theft, aggression and sin.
Why are you bypassing the Lord in your bid to seek self establishment? As
the doer, the consequence shall only be death... you will perish. And will
you ever get such an opportunity again? Who can say?

...to be continued

A Glimpse of Truth

ARUNA DAYAL



Pujya Ma's respected father once asked Her, "A sadhak goes to the temple for years, but he fails to get even a glimpse of the Lord; how can we strive for that 'sat-sang' or attachment for the Truth so that, we too, may attain a vision of the Lord?"

Pujya Ma's answer to this earnest enquiry was a flow of devotional song, delineating the steps on this path. Her profound answer, touched with divinity, is presented here in a simple adaptation.

Initially, in identification with the aspirant, She describes the hapless condition of such a seeker, bereft of even a glimpse of his Master.

*Decades have passed in making supplications in shrines,
A lifetime lapsed in listening to discourses divine,
Rituals and rites and prayers have revealed not His Visage,
Pilgrimages made to countless temples have yielded not His Grace...*

*How I long to gaze into Thy eyes, but in vain,
How I yearn for Thee, Beloved, but to no avail...
What is that longing sublime, which grants this fruit?
What is that attachment divine, which grants the glimpse of Truth?*

Pujya Ma then tells us that such attachment must take root within, and is not the result of outward observances in temples, in scriptural studies, in listening to great teachers. If true yearning does not fill our hearts, the Lord – the Truth will ever elude us.

What is meant by 'attachment to the Truth'? The Truth is already ever within us; however, veils of superimpositions and untruths cover it and we

remain ignorant of that Reality. How can we see this Truth within, unless the coverings of untruth are lifted? This is no outward exercise, but involves turning our gaze inwards.

The obstacles which impede this process are also within us and consist of our desires, complexes, concepts, likes and dislikes. However, if the Truth becomes our only goal, our whole purpose of life; if our happiness lies only in its realisation, then nothing can stop us. Our own mind will become a friend and support us in this process.

We should also put aside this notion of a 'glimpse' of the Beloved. Why should we want such a 'vision'? Such a 'glimpse' will be a momentary experience and will be soon lost to us. Else it will become an occasion of revelling in it or indulging in its recapitulation. Our experience will be bartered for subtle recognition. Such a desire reflects attachment to the gross and not a desire for Truth.

We, thus, need to examine if the realisation of Truth is our all-exclusive goal. Then we need to put aside all our present concepts, opinions and likes, having seen these phenomena objectively. It is our concepts, disguised as our 'intellect', which is the major obstruction.

Thus, we need to go within ourselves and see our existent mental processes which layer the Truth within. It is this congregate of complexes and desires which are material for the *sadhak's* practice, once he turns his gaze inward to view them.

The veil of darkness, obscuring the Truth, is woven from these mental and emotional phenomena, and will gradually lift once we realize this and detach ourselves and view them from afar. This 'I' will itself consume its own false extensions and manifestations in the mind. It is we who do not realize that our greatest impediments lie within us. Our own attachment to falsehood and unreality is the obstruction in our path.

The awakened intellect can realize this, and with sincere devotion, aspire for the Truth.

*Fixed firmly within, let us look at ourselves
And view the darkness, the ignorance in which we revel.
It is in favour of this darkness that the Truth we sacrifice,
It is under the feet of gross desire, we daily place the divine light.*

Whenever some desire surfaces in our minds, we strengthen and support it. We readily subvert the truth and resort to lies in order to fulfil the desire possessing us at the time.

If, however, our mindset is transformed into the opposite mode; if we can say – “No matter what, I will not compromise the Truth; no matter if people mock me, no matter if praise and acclaim are lost, I will not betray

the Truth” – then only can we hope for its living presence in our lives.

If we can repeatedly give up our concepts and our likes and dislikes in favour of the Truth, then the layers of untruth will be lifted. Let God be witness to our deeds and thoughts; let us become objective spectators of our mental processes, then can we proceed towards the Truth.

It is our concepts that form the content of our unconscious mind; our mental proclivities gain strength from our desires. Our intellect, identified with our egoistic self, devises strategies and plots for self gratification. These desires reach our subconscious minds in varied guises, not easily recognizable, and made acceptable by a garb of sentiment and ideals.

Thus, a desire arising from external contact sinks into our mind, finding succour from the interior world of likes and tendencies. Modes of gratification are devised by the intellect; the ‘make-up’ of lofty sentiment is applied to camouflage the desire. After this process, it surfaces in our conscious lives as a worthy goal, a noble ambition. This camouflage has been contrived by the subtle deceit and selfish dexterity of our ‘intellect’.

*Our desire is coloured by noble sentiment,
Our intellect gives it support and strength;
Whenever wrong, righteously our acts we defend.
We are blind to our reality, ourselves we do not recognise
Our folly is great, for we persist in our belief that we are wise!
Living such lives of devious deceit, we visit temples everyday;
We perform rituals and fervently pray,
But to deceivers such as us,
Which sage will bestow his grace?*

The only option is that we turn our gaze inward. Prayers are born within, and a life of service begins: the seeker performs a ‘Mahayagya’ and offers the hostile vrittis and tendencies of his mind into the fire of knowledge.

*The oil of the awakened intellect, the fire of sacrifice feeds,
The offering made into these flames, are the mental tendencies.
The oil of Vivek makes the fire burn bright,
The mind’s darkness, dispelled by its light.
All layers of ignorance turn to ash, untruth burns away;
The glimpse of Truth we struggle for, is realised within, to ever stay.*

The secret of meaningful sadhana is ‘sat-sang’ or a profound, all-exclusive attachment to the Truth. Our only happiness then lies in the pursuit of Truth: so let us intensify our desire for the Truth, so that it remains as the only goal in our lives.❖

The Lord promises...
“Prepare My seat in Your heart,
and I shall grant you Union with Me”



In one of Param Pujya Ma's discourses on the occasion of Diwali, She dwelt on the importance of creating a 'Seat for the Lord' in one's heart. It is only then that He will be able to enter therein... and this is all He seeks of us so that He can live through us... she emphasized. The creation of such a seat for Him within the heart shall surpass all the illuminations, the flowers and the fragrance that we adorn our homes with for His homecoming on Diwali. How can one prepare such a 'seat'... Ma herself gave us that answer through her meditations on the Srimadbhagavad Gita Chapter 10, Shloka 10, (2nd reading) which she called her 'Love Letters to the Lord.'

The Lord says:

To those ever absorbed thus in My Name, who lovingly worship Me, I endow that *buddhi yoga* – the divine understanding by which they can reach Me.

Gita Shloka 10/10

If Ram becomes the only 'business of life',
if your mind sings only His Name morn and night...
Only then shall Shyam come to you
and your love filled heart with Him shall unite!

In order to attain That Lord,
you need (daivi chakshu) a vision Divine
This mind and intellect remain barren indeed
without that vision Divine.

One cannot know Him through one's own strength,
Ram's Grace is vital we must know
Even extreme yearning cannot give
what His glance of mercy can bestow.

One must make every endeavour
to attain That Divine One
Worshipping Him within the heart
can invoke That Divine One.

If you wish to call Ram within your heart,
then your desire you must augment
If you aspire to unite with Him,
then your love you must supplement.

When your heart thus dances in love,
the absence of the Beloved should not remain
Your yearning ... every moment burning
should consume body and mind in its flame.

With every moment that passes,
the mind in apprehension should dwell...
Your life is passing fruitlessly,
this pain within you should swell.

Affix your mind in Ram's Name,
sing of His glory continually
Ram is my ONLY wellwisher and friend,
remember this continually.

*May these lips talk only of Him,
may I imbibe knowledge only of Him
May the aim of the 'business' of this life be
to accrue the treasure of His Name.*

Inasmuch as your desire for attainment is augmented, He will come that much closer to you. Then only He will persevere in your mind and intellect. You will belong then to His family... you will talk only of Him, reflect only upon Him, love only Him, and be attached only to Him.

When all other desires of the world converge into this one desire, Ram will surely come to embrace you. Where will any time remain then to nurture any worries regarding death, birth, disease, old age etc.? No one else will you aspire to see... nothing else will occupy your mind... therefore how can any attractions or repulsions remain and with whom?



There must be only discussions of Him... thoughts of Him... only these will occupy your mind. Did you hear O mind? If all thoughts are not of Him, NAUGHT SHALL YOU ACCOMPLISH! Millions of desires clamour within you... sometimes one desire knocks at your door... sometimes another. Forget the world and go and sit at His feet. Just think... who is yours? You are forgetting That One Who is actually yours. What shall I do O Ram... my Divine Lord, I am helpless, devoid of any strength or intellect... what means shall I adopt? What *sadhana* shall I do? Tell me the means whereby I can relinquish this world and come to Your feet.

Ram, in His Compassion says "Do not worry if you have not the strength... at least you have the yearning and the devotion... come, take your next

step forward! Even if you fall, I will be there to support you. If you falter due to tiredness, I shall give you rest. Relinquish all anxiety... renounce all hurry and worry. Do you not see Miss? He comes Himself as your means ...in fact, even the impediments are He, and it is He Who removes those impediments too. What if you are ignorant, disabled and foolish... He is with you! He is all knowing and all powerful and it is He Who reveals Himself also!

Thank the Lord profusely that you are not acknowledged as an 'intellectual' in the eyes of the world... or else another insurmountable impediment would have fallen your way. Who then could have overcome that? Now simply go and sit at His feet... just as you are and He will take control. Listen O foolish mind, the Lord is saying clearly to you... "Surrender yourself to Me every moment and completely... and I will endow you with *Buddhi Yog*..." He will gift to you that intellect, which is conducive to your union with Him. Surrender yourself in totality. Remember Him with love every moment and He will surely give you the promised *Buddhi Yog*.

Alright Ram! It seems as though You have placed a very simple condition before me... how would you know my condition? This task may seem easy from Your point of view... but please look at me also! How shall I come to You? Pray come and lead me to Your path... who but You can take me to Your path? And how can I worship You without Your permission?

***When I become deserving of buddhi yog,
then surely gift it to me Ram
This despairing maiden is asking Thee
only for Thy Name O Ram...***

***In the swirling Ganga of Ram's Name,
I shall wash all my impurity
Coloured in the hues of My Ram,
I shall attain His hues with surety.***





Param Pujya Ma

Arpana

Newsletter

ARPANA TRUST, Madhuban,
Karnal, Haryana, India
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Arpana Ashram Events

Urvashi Day

Today, more than ever before, the world needs and yearns for that knowledge which connects us with our inner Self, transcending all other barriers, in order to unite with our Maker. 'Urvashi' the spontaneous flow of such unique and precious knowledge began to flow forth from the lips of Param Pujya Ma in harmonious song on 2nd October, 1958.

Symbolically, the close tie between Urvashi and Pujya Chhote Ma was predestined by the Divine Hand, since this day is also Chhote Ma's birthday. Chhote Ma's purpose of life was to record the beautiful flow of Urvashi in writing for the benefit of mankind. It is thanks to her diligent and persevering effort that we have with us today, a reservoir of the Vedantic knowledge given to us by Param Pujya Ma.



We celebrated this day at Arpana on 2.10.19 with a conjoining of hearts as we all gathered to hear Ma's Divine Word and Voice at Arpana Mandir and Samadhi. Singers from Urvashi Lalit Kala Academy, Model Town, Karnal sang *bhajans* in a spirit of joyous gratitude.



Biji – a Tribute

Arpana's revered and dearly loved 'Biji', Mrs. Satya Mehta, wife of Late Dr. JK Mehta, (Arpana's Chairman Emeritus, respectfully known as 'Papaji'), left for her divine abode on 20th September 2019. Her life has been a continuous celebration of love, selfless service and identification with all. She was a mother and a friend whose heart throbbed for each one with whom she associated.

Rural Empowerment

Irrigation Tanks in Remote Himachal Villages

On 15th October, construction on two Irrigation tanks was started in Dadar and Naini villages, Chamba District, Himachal Pradesh. These villages are 16 km from Chamba Town, 10 km of which they have to walk before they reach the road. The hill folk want to grow vegetables but they have not had water for irrigation. These tanks benefit 139 hill folk (25 families), who can now grow vegetables, the sale of which will improve their economic condition.



*Self Help Group members
with water tank*

Aam Sabha

The Vikas Federation of 430 women's self help groups (SHGs), held their Annual General Meeting on 3rd Nov. in village Araipura with chief guests Mr. Abhimanyu, DDM Karnal, and Ms. Ayesha Kalyan, representing her father, the local MLA.



*'Narad' exhorts all
to stop using plastic!*

A short play on the Government's programs, **Swach Bharat** (Cleanliness), **Swasth Bharat** (Health) and **Plastic-Free India** was presented by Arpana trainers. It was liked and appreciated by the 1,200 SHG women who participated. They discussed how they could implement these activities in their villages.

All participating women pledged not to use plastic as well as to work towards making their villages plastic free. This was followed by *preeti bhojan*, a meal made and served by the SHG women hosts themselves.

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

Hospital Anniversary

Arpana members, doctors and staff celebrated Arpana Hospital's 39th Anniversary on 2nd October. Set up to provide modern medical care to rural patients, Arpana Hospital continues to abide by its mandate.

Free Medical Camps

Free Endoscopy & Gynaecology Camps

These camps were held at Arpana Hospital in August and September by well-respected volunteer doctors from Delhi, who are also Arpana members.

An Endoscopy Camp was conducted by Dr. Rahul Gupta, MBBS, DNB, FIMS, MNAMS, Consultant Physician and Gastroenterologist, Holy Family Hospital, Fortis Escorts Hospital, National Heart Institute, PSRI, New Delhi. Dr. Rahul examined 178 patients and provided endoscopy procedure to 58 patients. 121 patients were from rural areas.



Endoscopy by Dr. Rahul Gupta

A Second Endoscopy Camp was held on September 29. Dr. Rahul examined 197 patients. 51 endoscopic procedures were for patients from rural areas.



A Gynaecology Camp was conducted by Dr. Lena Gupta, MBBS, DNB, MNAMS, Senior Consultant (Gynae) Fortis La Femme Hospital, who examined 176 patients.

Dr. Lena Gupta with patients

Surgical Camp on 9th November

A Surgical Camp was held at Arpana Hospital on 9th November. 69 patients from rural areas were given free consultation by Dr. Vivek Ahuja and 11 required surgery. Nineteen patients were also referred to other departments of Arpana Hospital.

Free Gynae, Orthopaedic & Medical Camp at Bakrota Center, Dalhousie, HP

A free Gynae, Orthopaedic and Medical camp was held at Bakrota Center on Nov. 10. Snowfall and extreme cold limited the number of patients, but the 41 patients, especially from Banni in J & K, were deeply appreciative.

Dr. Parshant Rana (Ortho Surgeon) from Rana Hospital, Sultanpur, Chamba, examined the patients.



Deep gratitude to the Friends of Kalpana & Jaydev Desai (USA) and Baij Nath Bhandari Charitable Trust for sponsoring free medical camps.

Delhi Programmes

Arpana Ex-Students Give Back

On 30th Sept, 3 former Arpana students, who obtained valued jobs at Westside, an upscale Tata Retail Enterprise, visited Balvatika to conduct an awareness session with tiny tots to make them aware of good and bad habits and learn not to take anything or go anywhere with strangers.



Psychosocial Counseling for School Teachers

On 28th Sept Arpana Trust school teachers attended a workshop at Swami Shivananda Memorial Institute (SSMI) for psychosocial counseling with Mrs. Vijay Laxmi in effective interactive sessions.



Medical & Dental Checkup Camps for Balvatika at Arpana's Education Center

Organized by the Chocolate Foundation, in partnership with Apollo Hospital, on 5th July, doctors from Apollo Hospital conducted health camps for nursery children. 220 children were given medical checkups while 67 children had dental checkups.

Dental Check up

Deep gratitude for education support to Aviva plc, UK, Essel Foundation, New Delhi, Technip India, Caring Hand for Children, USA, and Arpana Canada.

Your compassionate support sustains Arpana's Services

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“What is Truth?” asked Pontius Pilate bitterly on the occasion of the trial of Jesus Christ, when he was successfully pressured to condemn an innocent man. This question has come down through the ages, haunting philosophers, scientists and often even ordinary human beings. We, at Arpana, feel immeasurably blessed to have lived with Param Pujya Ma who revealed, through Her life, Her words and Her attitude, the answer to this question.

We all think we know the truth. But even on a gross level, there is confusion and disagreement, leading to the instability and insecurity of the world today. Is truth necessarily telling gross facts? Do we even know the gross facts? Eyewitness accounts differ wildly on the same event! Does truthful living mean revealing a fact that will lead to an injustice? In a court of law, one swears to “...reveal the truth, the whole truth and nothing but the truth,” in recognition that a fact, out of context, can indicate falsehood.

True facts can be lies!

Facts can be used to obfuscate the real truth behind motives, emotions and end results. We have often heard this disparagement of the study of mere numbers: “Statistics is the Science which says that a man with one foot on the stove and the other on ice is, on the average, comfortable!”

There is a story of a tourist who asked a local man, disgruntled by the large number of tourists in his town, whether the road he was on went to a nearby town. The local nodded and the tourist sped on his way. “Why did you lie to the poor man?” his wife asked. “The town lies in the opposite direction!” “Oh, I didn’t lie,” the local replied. “The road is the same one

that goes to town, even if he wasn't going in the right direction!"

Marital Relations

A woman and her daughter heard the neighbours raising their voices one night. "Where do you think you have been all this time?" the wife screamed, "You were supposed to be home 6 hours ago and you come staggering in at midnight!" "What right do you have to question me?" the husband returned angrily, "I can come home any time I like!" "Oh no, you can't!" the wife replied, "if you can't keep from staying out and carousing all night, I'll have my say in court!" "If it's a divorce you want, then you'll get it!" shouted the husband. In due course, the case actually came to court and the judge, learning that the neighbour had heard their argument, asked her to testify. That woman's daughter was amazed to hear her mother, under oath, testify that she had heard no ill words between the couple. "What I did hear," she explained, "was the fact that the wife loved her husband so much, that she could not bear to be separated from him. He was her life, and her anxiety when he did not come home at the usual time proved how much she needed him for her own happiness." This testimony eventually led to the reconciliation of the husband and wife.

Generation Gap

Another story is about a gang of rebellious teenagers who were induced by the police to attend the village school against their own will. From the first day they made the schoolmaster's life a hell. Their ribald comments, uncaring actions and undisguised contempt of the schoolmaster, disrupted every class they attended. The situation came to a head one day when the gang surrounded the schoolmaster and started beating him up. The local police happened to pay a visit to the school at that time and came upon the battered schoolmaster on the ground with the rebels all around him. They ran to his rescue, but he brushed them off. "You don't understand," he stated calmly. "These boys haven't hit me. I fell down and they were just coming to help me up." Though obviously untrue, the police were powerless to do anything without a complaint or actually witnessing the violence themselves. But after the police left, the leader of the boys fell to the ground at the schoolmaster's feet. "You saved us when we beat you up! You did not tell the police and exact justice! Forgive us, Masterji!" The boys then became the schoolmaster's most ardent followers.

A Question of Identity

We remember the story of Lord Krishna who went with the five Pandavas, who were disguised as Brahmins, to the Swayamvara of Draupadi. The

doorkeeper was suspicious of them and inquired whether they were truly Brahmins. The Pandavas kept silent, for it was against their principles to tell a lie. Lord Krishna took up the burden and assured the doorkeeper they were all Brahmins, thus ensuring their entry and their chance to try for Draupadi's hand.

Sudarshan Chakra

Another time Lord Krishna, in the midst of the Battle of Kurukshetra, saw that Arjuna, who had come to Him for help and depended on Him, was about to be killed. Now the Lord had given His Word that He would not take up weapons during the battle, yet He did not hesitate a minute to pick up a chariot wheel, ready to fling it at the attacker, in order to protect the one who had come to Him for protection. If He had, in fact, thrown the wheel, His enemies would have said He was a liar, He dishonoured His Word, He could not be trusted and that this proved He was not Divine. How could one who did not keep his word be the Embodiment of Truth?

The Yogi and the Sadhu

A *sadhu*, greatly discouraged after trying for many years to gain Self Realization, met a *Yogi* sitting under a great banyan tree and asked him if he would ever gain Self Realization. "When you have had as many lives as the leaves on this tree," the *Yogi* replied, pointing to the masses of leaves overhead, "you will attain Self Realization." The *sadhu* felt a shaft of joy within. "That means I will attain Realization one day!" he thought. Losing his anxiety about himself, he became lost in the praises of the good Lord. Immediately, he attained Self Realization. Was the *Yogi*, who had said he would attain this state after innumerable lives, a liar?

The Trial

The enemies of Jesus Christ accused Him of claiming to be King of the Jews: if so, this would be treason against the Roman Emperor and would warrant the death penalty. Although Christ's every word and action was palpably in the Spiritual Realm, having no relationship with earthly kingdoms, His enemies twisted the meanings of Christ's words and had Him condemned to death on an utterly false charge.

Points of View

When seeking truth, one soon realizes there are many levels from which it can be viewed. It is a question often seen as an onion – with many layers, yet when stripped, having nothing inside. Conventional scientific thought often gets stuck at this point.

Revered Ma has broken this deadlock for us by explaining that the answer lies in our point of view.

The statement of the man who said that the road was the right road (despite the traveler going in the opposite direction) was technically correct but, in practice, completely wrong. Resenting the tourists in his town, the local man managed to give false directions while justifying his own ‘truthfulness’!

The woman who heard only the love of the wife for her husband in their argument, was speaking from the point of view of their motives and thus was telling the truth. If she had repeated the words she heard, she would have been correct on the gross level, but the truth of the emotional state of the wife, that she really loved her husband and depended upon him, would never have been revealed.

The schoolmaster knew that the boys were rebellious as a result of how they had been treated in life. Knowing that the results of revealing that the boys had been hitting him would merely result in more of that treatment and reinforce their delinquency, he denied the gross facts. He was willing to sacrifice his life to give his tormentors a chance to change.

Lord Krishna’s words to the doorkeeper that the Pandavas were *Brahmins*, were technically false according to the conventions of their society, yet were necessary for the good (the true) to triumph over evil. Lord Krishna, did not care about His reputation. He cared about the other and would do anything, even to His own ruin, to protect the other.

This also explains His action in lifting up the wheel in the battle. This shows that, in Spirituality, it is living for the other, rather than for one’s own aggrandizement, that is Divine Truth. Because it reveals this subtle meaning, the wheel Lord Krishna lifted is called ‘*Sudarshan Chakra*.’

A Lie to Reach the Truth

The *Yogi* used his words as instruments to make a path for the *sadhu* to gain Self Realization. He must have realized the delicate state of the *sadhu* which could either be tipped towards Self Realization or into a despair which would take him down so much, it might take many lives to regain the ‘teachable moment’ he had now reached. The *sadhu* believed that Self Realization was difficult – he had been trying, yet failing, to achieve this all his life. He would not have believed the *Yogi* if he had said he would

attain Self Realization in a minute – and therefore, he would not have attained! Thus, the *Yogi* assured the *sadhak* that he would become Self Realized in words he could accept: namely, that it would take innumerable lives to become that. But his ‘lie’ became the successful means for the *sadhu* to gain the ultimate Truth.

When Christ was accused of talking about His coming Kingdom, the words may have been true, but the context in which his enemies raised His ‘true’ words made their accusations completely false and led to a tragedy of immense proportions – the crucifixion of Christ.

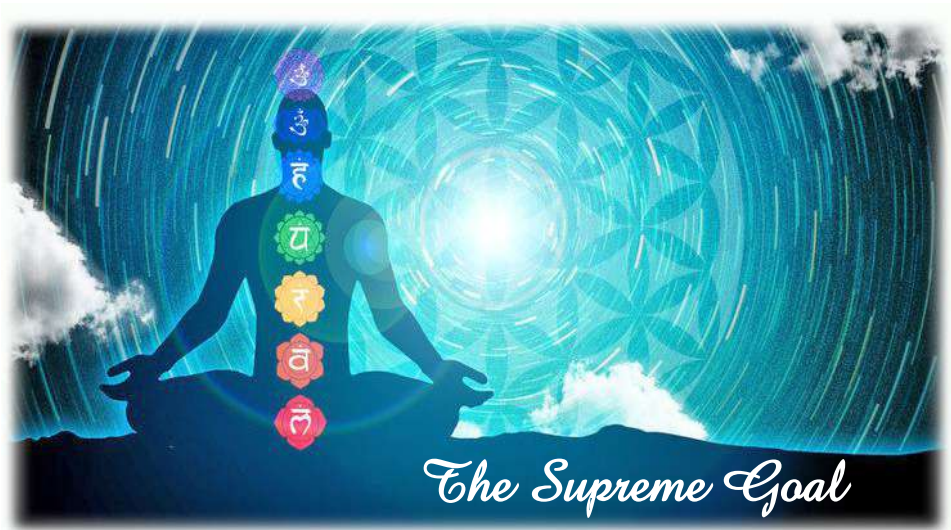
Doubting Ourselves

Thus we see that, when dealing with the question of truth, gross facts can be used to express falsehoods, and interpretations of what is true can be very difficult. The more we study truth, the more we find that we cannot be absolutely certain.

Doubting our own ability to know is the beginning of wisdom. This opens our minds, enabling us to study the wisdom of the ages as set out in the Scriptures. The *Avatars*, Sages, Prophets and Saints all say that truth that is beyond anything our minds can comprehend and accept. How can we accept that our unhappiness is not due to outside influences, but lies within us? How can we accept that the substratum of all is one, that all are creations of the Self and therefore all are equal? How can we accept that we are false from the base, for we think we are separate from others? How can we accept that our egoself is a mere phantom, superimposed over the truth that all is One?

Our minds are emotional, self-biased instruments of self justification and self aggrandizement, continually changing to protect the egoself. That is why the Lord tells us to surrender our minds to Him, so He can lead us to objective discernment and eventual mergence with Truth.

Self-doubt is the first step to knowledge. Surrender to the truth, instead of relying on our own interpretations and biases, is what Spirituality is all about. That which changes is not Truth. Param Pujya Ma often said that the Truth is neither ‘my truth’ nor ‘your truth’ it is the thumb that points upwards between the finger pointing at another, and the three fingers pointing back at us... the real Truth therefore can be established only after we transcend the conditioning of ‘I’ and ‘mine’ and ‘yours’ which is the greatest hindrance to the discovery of That Objective Truth.❖



A translation from the divine flow that emerged from
Param Pujya Ma as she elucidated the Mundak Upanishad by Abha Bhandari

Shruti warns again and again...

“Understand the underlying essence of life and birth!”

**O mind... why do you choose to suffer the pain
of continued death and rebirth?**

*“Naught exists apart from the Supreme, all else is illusory
The only True Essence is only That Brahman... all else is delusory.
One can transcend death and birth once this essential Truth is known,
They who cannot recognize this Truth, wander aimlessly as the blind do roam.”*

Param Pujya Ma clarifies the Supreme Goal of life and living. She clearly shows that any endeavour contrary to the Word of Shruti or the Scriptures, is indeed a useless endeavour, since it removes the being from the path towards That Supreme Goal which should be the objective of every human life.

*After partaking of the material world, you will have to transcend some day
This attachment you have with the external will have to end some day.
You are pure Consciousness... renounce this bodily identification...
Once Pragna is awakened, your link with the Causal should be in position.
Renounce all outwardly inclinations... learn to abide within yourself
O Sadhak, then your mind shall abide in Supreme Silence within the Self.*

अविद्यायामन्तरे वर्तमानाः स्वयंधीराः पण्डितं मन्यमानाः ।
जड्घन्यमानाः परियन्ति मूढा अन्धैर्नैव नीयमाना यथान्धाः ॥८॥

Remaining embedded in ignorance, yet thinking, ‘We are wise and learned’, such foolish people, even whilst enduring the pummeling of sorrow and attachment, wander around aimless and lost like the blind being led by the blind.

1.2.8

Param Pujya Ma elucidates:

Unenlightened and ignorant souls
still believe their knowledge has grown...
Embedded in illusion thus,
they claim to know The only One to be known!

They allege to be serene and courageous
yet the Truth they do not know
Enmeshed thus in delusion,
even this delusion they do not know!

They endure all kinds of elation and sorrow
and with transient joys are content...
They learn the theory of *yagya*
and follow it with ritualistic intent.

Shruti states unequivocally,
'Renounce these *yagyas* performed for fulfillment of desire...
...Supreme happiness and peace
are not obtainable through such desire.'

They endure countless sorrows too
and wander aimlessly
Thus, they attain the cycle of birth and death
irrevocably.

Just as a blind man leads the blind,
they try to show others the way
How can the ignorant thus lead the ignorant
in a similar way?

Yagyas are not a means for redemption...
one must transcend this erroneous concept
Attachment and desire along with the ego
must be discarded and left.

The Vedas must not be disobeyed...
all *yagyas* must conform to their decree
But having arrived at the essence of their knowledge,
it is important to assess what you see.

Attainment of the Supreme One is
in essence what the Vedas uphold
The essence of Spiritual Practice
can be found within what they uphold.

Commence with *yagya* and charity...
then endeavour to proceed
Having studied the first class,
to higher levels one should accede.

Just as one first learnt arithmetic,
one learnt those tables by heart
But now, having proceeded therefrom,
one need not from that point start.

In the first class, one habitually learnt
the alphabet by rote...
Once having mastered the alphabet,
to vocabulary one does resort.

However, at this juncture O *Sadhak*,
why dwell on the alphabet again?
Those primary meanings which were learnt long since
why dwell on them again?

Those meanings and alphabets are now relinquished...
they are a part of us
Without re-learning or forgetting,
that vocabulary is part of us.

So also, in *Sadhana*,
the *Veda Mantras* are first read and assimilated
They direct us towards the means of fulfillment
of one's desire initiated.

But have you still not awoken?
Do you not understand these pleasures are passing?
Even if you attain your desired 'fruit'
these transient fruits are passing.



'Tis one body that shall receive all...
in accordance with virtuous deeds performed
But surely this 'spring' of latencies shall subside one day...
you must be informed!

If you have received all you desired,
remember, 'tis only the transient that you gain...
You may have accumulated all you sought
but one day it will not remain.

The *mantras* of the Vedas only lead
to satiation of momentary desire...
Knowing all, O foolish one...
will you still remain enmeshed in this mire?

This attachment too is momentary,
yet the colour of ego is strong
You consider yourself to be 'All Knowing',
this **tamsik** concept blinds too long.

Even if you adhere to *satva*,
consider this too a while
If at that moment you do not seek Ram,
no resolve could be worthwhile.

One who is deluded through attainment of desire
is foolish, 'tis well known...
He still bides in ignorance,
even though as 'knowledgeable' he is known.

The world may acclaim him as a great '*Pandit*'...
in self appreciation he may abide...
But even attaining what he desired,
he is foolish if he revels in pride.

All he has attained is a consequence
of the latencies of previous births
This is the very challenge that *Shruti* poses
through its scriptural surge.

Awaken and observe forthwith...
you are walking as do the blind
Be watchful at every step,
or you will injure yourself you will find.

Shruti warns again and again...
understand the underlying essence of life and birth
O mind... why do you choose to suffer the pain
of continued death and rebirth?

Know the essence of *yagya* and oblations...
this is being revealed for you
From unsatiation, satiation you will find...
therefore this is clarified for you.

This is not the culmination of the Vedas
these are the primary steps...
The very first lessons of the Vedas
...do not trip on the very first step!

If you take a few steps forward,
and reach their culmination too
You will know this illusory nature of the world
and resolve this delusion too.

You will know that this *Maya* is illusory...
a play of craving and desire
You could call it a myth if you wish...
for mythical is the 'spring' of desire.

Naught exists apart from the Supreme,
all else is illusory
The only True Essence is only That Brahman
all else is delusory.

One can transcend death and birth
once this essential Truth is known,
They who cannot recognize this Truth,
wander aimlessly as the blind do roam.



Who can be more blind as one who sees
and yet can't see
Who can be more deaf than one who hears
yet heeds not the Word of *Shruti*.

Shruti explains in no uncertain terms
“Even now, awaken O mind...
Do not strut with pride upon gaining
the mythical knowledge you find...”

You have to attain to the Highest Goal...
not through enjoyment and fulfillment of desire
That Supreme Essence transcends all
and cannot be attained through material desire.

You have attained the joys of heaven,
endowed with a pleasing body you find,
But decidedly this too shall pass...
where have you affixed your attachment, O mind?

You have attained what you endeavoured for,
a strong body you have gained
But watch the play of this mind...
its attachment to the external has also gained.

After partaking of the material world,
you will have to transcend some day
This attachment you have with the external
will have to end some day.

You are pure Consciousness
renounce this bodily identification...
Once *Pragya* is awakened,
your link with the Causal should be in position.

Renounce all outwardly inclinations...
learn to abide within yourself
O *Sadhak*, then your mind shall abide
in Supreme Silence within the Self.

When all extrovert thoughts cease to flow,
supreme silence is gained
Take every step towards That Silence,
only then can aught be gained.

This is the heaven you have already attained,
but do not get waylaid here
Do not think this is your Real Goal...
do not get lost in this sphere.

If you remain entangled in this arena,
thinking you have attained all,
And that you know all that is to be known,
then indeed you have lost all.

It is time to awaken now...
renounce what is transient and fleeting
This is not yours, nor eternal...
sever your relationship from this ephemeral meeting.

Only that one can attain the Supreme,
who transcends all transient 'treasures'
Even though they be within his grasp,
who knows them to be 'renounceable pleasures.'

This is what is said through *Shruti*...
one must move ahead withal
One must endeavour incessantly to attain
That Supreme Essence beyond all.

Ram's part must meet with Ram's Whole...
with Ram's Grace all can be achieved...
...If this mind is not irretrievably lost
in the 'heaven' that we have received.

O mind, keep moving on
with the support of Ram's Divine Name
Forever, eternally, sing praises
of Lord Ram's Supreme Name.



30.8.1961

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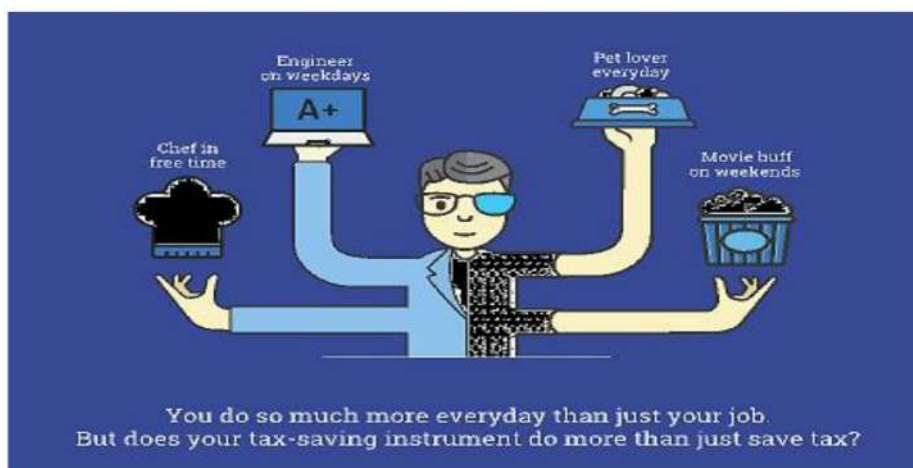
The Power OF SIP (Assumed rate of return: 12%)

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.

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

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