

O Director of this Play of Life

*O Supreme Director of this play of life, why elude me in this way?
O merciful One! Thy Grace is renowned, do not steep me in sorrow, I pray!*

*Life and death take me to and fro; free me from this eternal play –
Speak that magic word which will spell release, may that word rule all that I say.*

*O Master! Accept Thy servitor's obeisance, I humbly fall at Thy feet:
I shall not ask why You do not accept my homage, yet I entreat!*

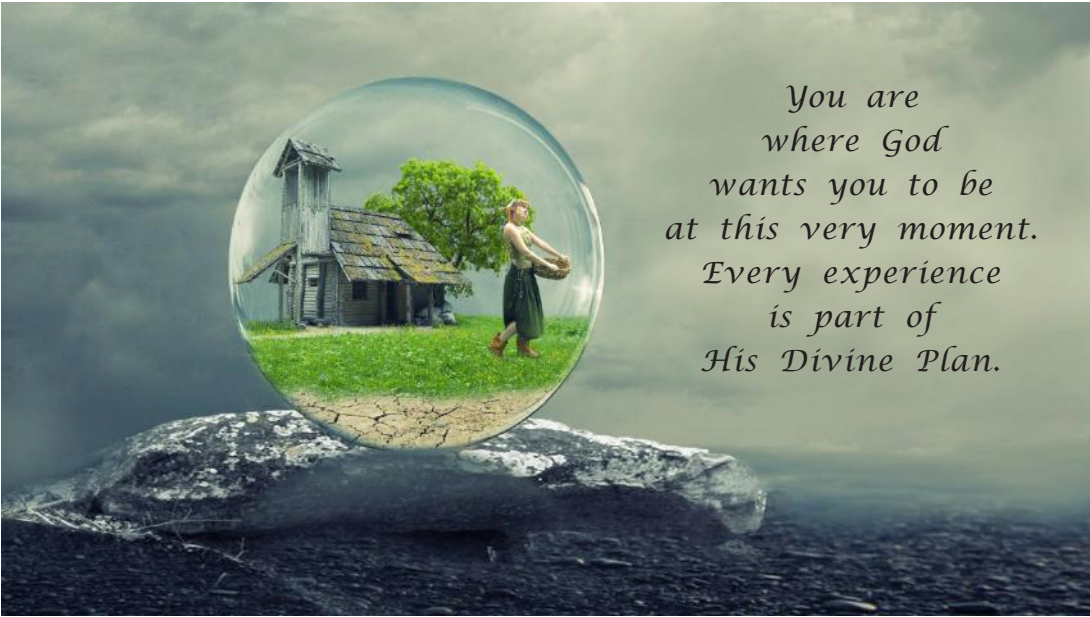
*Thou art verily the Infinite Whole! Yet You have distanced Your integral fraction –
O Director Supreme, I cannot gauge Thy ways, yet I wonder at Thy Divine action!*



नटवर नाटक कर कर के

नटवर नाटक कर करके, मुझे क्यों भरमाते हो।
करुणामय भी तुझे कहें, फिर क्यों मुझे तड़पाते हो॥
जन्म मरण यह आवागमन, अब यह नाटक बन्द करो।
हर शब्द अब जो निकले, उस शब्द को तुम छन्द करो॥
क्या कहूँ मेरी नमो नमो, नमस्कार स्वीकार करो।
यह भी न पूछूँ पिया, किस कारण न स्वीकार करो॥
न समझूँ हे लीलाधर, यह कैसी तेरी लीला है।
अंशी ने अंश को दूर किया, यह कैसी तेरी क्रीड़ा है॥

(अर्पणा प्रार्थना शास्त्र १, न. २७२ - १.१.६०)



*You are
where God
wants you to be
at this very moment.
Every experience
is part of
His Divine Plan.*

Contents

3	Loving Remembrance Tribute by Purnima	20	Arpana Newsletter
6	Srimad Bhagavad Gita – Ma's love letters to Her Lord Abha Bhandari	24	You Seek to be Ever Free From the Mundak Upanishad
12	Transcending Death From Mrityu se Amrit ki Or	32	Who is the Author of Actions Ela Anand



Editor's Name: Ms. Abha Bhandari

Address of Editorial Office: Arpana Trust, Madhuban, Karnal 132037, Haryana

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

Published by Mr. Harishwar Dayal for Arpana Trust, Madhuban, Karnal, Haryana on 9th March 2020
Printed at Sona Printers Pvt.Ltd., F-86/1 Okhla Industrial Area, Phase I, New Delhi 110020

Loving Remembrance

A TRIBUTE BY PURNIMA



Mrs. Shanta Devi

25.05.1931 – 05.01.2020

Shanta aunty came to Madhuban on 14th January, 1992, when she met Param Pujya Ma for the first time. That marked the beginning of her long and deep association with Arpana, where she stayed till her passing on 6th January after a prolonged illness.

I think Shanta Aunty saw in me the daughter that she never had. Maybe the fact that we both came to Arpana around the same time, after facing similar circumstances in our lives, contributed to the forging of this special bond. Initially, she would sit with me for long hours talking about her family and life experiences, but as time went by all her thoughts and energies were focused on Param Pujya Ma and her commitment to Arpana.



Shanta aunty with Param Pujya Ma

Having been in the field of education, she had a keen sense for learning... and Param Pujya Ma's spontaneous flow of knowledge 'Urvashi' had a deep impact on her. She set about reading each of Ma's expositions on the Bhagawad Gita and the Upanishads, and wherever her understanding faltered, she would ask questions of Ma in the *mandir* to get better clarity. Many times she would accompany Chhote Ma on her trips to Delhi, Mumbai or Chandigarh for discourses... and she would use the opportunity to expand her contact base. Later she would approach the same people to contribute to the various activities of Arpana Trust.

She was first assigned to the Pharmacy, where she worked with Biji (Mrs. Mehta) for some years. Later, seeing her interest in the publications, Param Pujya Ma asked her to use her skills in that department. Having got a life purpose, Shanta aunty set about her job with earnest. She would write articles for the Hindi magazine, the Arpana Pushpanjali, a quarterly journal published by the Trust, as well as proof-read other articles since she had a good command over Hindi. She started approaching schools and libraries to stock our books for the betterment of their students and made every effort to enlist all her contacts to subscribe to the magazine.

Her caring heart prompted her to ask her relatives to donate clothes and other essentials for her maids and other workers and I often saw her carry

her own food for any staff member who lay ill in hospital. Till she was able she gave her all to Arpana. We really have so much to be grateful to her for.

In her passing Arpana has lost a very sincere and committed family member, and I personally feel a big emptiness in my life.

Her going prompted everyone to offer their tributes to her:

“She will always be with us in all the Satsangs that Ma gave to her questioning mind.”

~ Sonu Bhojwani

“She endeavoured for Urvashi to the fullest of her ability... my gratitude to her for her devotion to Ma and Urvashi.”

~ Abha Bhandari

“Goodbye Shanta aunty. Thank you for all the love I have received from you over the years.”

~ Anu Kapur

“Memories of working with Shanta aunty in the Publications office flood my mind. Her affection, her desire for perfection in her Urvashi work were unwavering.”

~ Kunda Kelkar

“...For many years she elicited precious knowledge from Param Pujya Ma, for which we are all in her debt.”

Anne Robinson

“...In Beloved Ma’s sakshitva, we remember with respect and affection, aunty’s spiritual quest, sustained over decades, as she placed her devotional queries to Ma...”

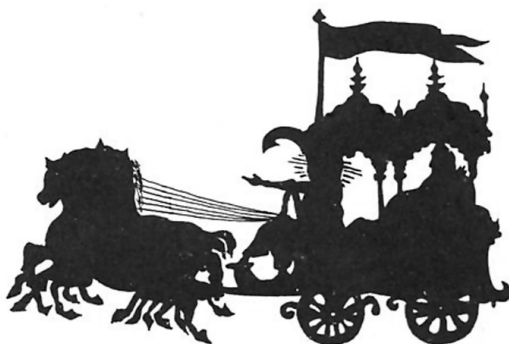
~ Aruna Dayal

As she goes on her onward journey, she carries with her the blessings of two hitherto blind people who are now able to see the world with the eyes she donated.

Our pranaams dearest Shanta aunty. Rest In Peace.

Love Letters to Her Lord...

From the 2nd reading of the Srimad Bhagavad Gita
by Param Pujya Ma



~ A Blueprint of the Aspirant's Path

"The unreal has no existence, and the real or the Truth never ceases to be..."

The only purpose of life is to know the Truth... That Truth which is everlasting, eternal, non destructible and Illumination Itself.

In His Infinite Compassion, the Lord has given us this 'chariot' of the human body to traverse every sphere through the body mind and intellect unit, to know that Truth. Knowledge of that Truth and abidance in it has the immense power to join us to our Real Self... and to experience the Sat Chit Anand which we truly are in Essence. We need to know that this body is nothing more than a chariot to take us to That true destination.

Yet we, because of our inherent tendency to cling to the material world, become attached to this body mind and intellect unit and endeavour to live life as though there is nothing beyond it. It is like a cataract which prevents us from seeing Reality as it is.

Lord Krishna takes Arjuna by the hand and explains to him the transience of this body and the Eternal Nature of the Atma, advising him to abide in That Essence which he truly is. Param Pujya Ma, in Her 'Love Letters to the Lord', explains this same principle in depth from the point of view of lost souls like us, who roam the earth with an erroneous perception of the Truth. Let us dwell on each word, meditate on it and seek only to abide in our Spiritual Essence so that we may, henceforth, live with a clear direction towards our Ultimate Goal.

ABHA BHANDARI

Chapter 2

In Continuation...

न त्वेवाहं जातु नासं न त्वं नेमे जनाधिपाः ।
न चैव न भविष्यामः सर्वे वयमतः परम् ॥१२॥

Bhagwan Krishna, explaining the eternal nature of the Atma to Arjuna, says:

Never was there a time when I was not, nor a time when you and these kings did not exist; nor shall we cease to exist in the future.

Shloka 12

In the previous *shloka*, the Lord says to Arjuna that he is grieving over those for whom he should not grieve. Actually, more or less, this verse marks the beginning of the gospel of the Gita. Arjuna is in an indecisive state and feels it would be wrong to destroy his kin in order to establish a right, which he also thinks will be meaningless if these 'kin' are not there to enjoy it with him. The wise know Him as the ever abiding Truth and Reality, and the One in all... as consciousness in itself. The eternal consciousness knows that it is merely the body that is destructible and not the soul... and they grieve not.

In the 12th *shloka*, Krishna says "There was never a time when I was not... when the Lord did not exist or Arjuna did not exist, or these kings were not there.

They were always there." He talks here of the Eternal essence of the Atma. The soul of each one of us always existed and will eternally exist in the future. It is only this body which is destroyed again and again. Do not relinquish your



own duty through *moha* by fearing the death of these persons (bodies). The only reason why Arjuna is giving up is because of attachment to relatives and blood relations. He fears the destruction of kith and kin.

Do you hear? Do not leave the goal you have already established for yourself. Remove all the impediments that come in your way. You have to attain the Truth. If so, it is your prime duty to follow your Goal and achieve it. Whatever comes in your way as a hindrance, remove that hindrance. But first decide. What really matters is the motive or the basic reason for a decision.



Foolish one! At least now, make the attainment of Truth your goal. Stake your all to achieve this goal. In this *shloka*, the Lord has referred to 'You', 'I' and 'these'... It seems these 3 epithets refer to different and independent entities. Do not be misled. He is one in all. This unity is described also in 8/4 and 13/31 very clearly.

There is only one way of knowing Him and that is through faith. If you truly believed in That One, you would stop worrying. Then

wealth, fame, this body... you would not be worried about any of these. If you do not believe in That One, then at least believe in destiny! You seek happiness, and in order to attain it, you perpetrate hatred and enmity! You keep crying about your past and future! But He is awake. And He is constantly watching your latencies... your *sanskaras*. These thoughts in your mind continue to create new worlds! Your agonized thoughts are like arrows which pierce That Supreme One... They are creating sorrowful worlds for you repeatedly. The bullet which has left your weapon will necessarily hit

its target. Now endure its consequences with patience. Accept. This cannot be changed. If you believe in destiny, then duty too becomes irrelevant. Who reared you... looked after you... all these become irrelevant. Forget all.

If you have to do something, hold the feet of the Creator and Sustainer of this world and its destiny. Let all other desires merge in this one desire for Unison.

देहिनोऽस्मिन्यथा देहे कौमारं यौवनं जरा ।
तथा देहान्तरप्राप्तिर्धीरस्तत्र न मुह्यति ॥१३॥

Bhagwan elaborates on the eternal Atma and the transient body:

Just as an embodied soul passes from childhood to youth and old age, similarly it attains a new body (after death). The wise are not deluded by this.

Shloka 13

Let me explain one fact to you... First came one cell. When that cell underwent change, you were born. After every 15 years or so, all the cells of the body change... so it is said. How many times have all the cells in your body changed? Yet, you are the same. You are one continuous process. Several stages of life came and passed away. You feel as young... there is no change in you. Then why are you afraid at hearing that the soul changes bodies? Today your eyes can see. Tomorrow your organs of sense perceptions will no longer remain as acute. They will weaken. They will slowly lose power. Yet, you continue to feel the same! You have silently died many a time... but did you die? So many times, your entire body cells changed completely... you received a new body! What changed when your body changed? Why have you allied yourself with this transient body? Has this body ever been true to you? Transcend this body idea... come! Let us meet with our Beloved!

Think! Where were you before this life? Then this 'I' did not exist! When you took birth and opened these eyes, you experienced 'I am'! Then slowly this body idea faded and other ideas took its place. These thoughts are ever changing. At first your mother was your all... then the mind got enthralled by toys... friends, studies, a job, a wife, sons, wealth, property... do you not see? Every moment one's priorities, one's thoughts keep undergoing change. But you remained the same! All the cells of this body changed!

The body changed completely... then came death and the carcass was cremated! When the gross faculties turned to ashes and consigned to the Ganga, did you die? Then what are you afraid of? You will be born again somewhere... You will leave this world crying... and leave behind a bemoaning home... and you will enter a laughing home... a new family!

The body experiences heat and cold. This is its nature... Sometimes morphine is given to help pain subside. When the body is thus pained and put to sleep, does it touch your intrinsic core? Does the pain have any effect on you then? The morphine only serves to sever your attachment with the body for some time. In states of sleep, deep sleep, unconsciousness etc. one loses contact with the body temporarily... and you feel 'I am free of sorrow'! Therefore it is just this bond with the body that needs to be broken! Transcend this body attachment O mind! But use this body as a means to reach your goal.

Do not limit yourself merely to the body. Think! What is the zenith of the actions of this life? What is life's ultimate purpose? When the body is transient, then of what consequence this world? If even after becoming conscious of these facts, you still consider yourself to be the body, then it is your lookout! Think! Why do you attach yourself to 'duties'? Why do you tie yourself thus to the world of this 'carcass'?

मात्रास्यर्शास्तु कौन्तेय शीतोष्णसुखदुःखदाः ।
आगमापायिनोऽनित्यास्तांस्तितिक्षस्व भारत ॥१४॥

Now the Lord explains that we recognise the external world through our senses:

O Arjuna, son of Kunti! Heat and cold, pleasure and pain are all experienced through touch; therefore they are only temporary. Hence O son of the Bharat dynasty, you must tolerate them.

Shloka 14

Be a witness to your 'world' O mind! It is full of venom and it is transitory. Have you ever noticed that this external world can be divided into your five organs of perception and cognition? It is these that create attachments and repulsions. Even reactions to the same situation are not predictable! They could sometimes be happy, sometimes unhappy. The warmth that gives comfort in winter is intolerable in summer! Reactions of the senses are unpredictable and without any fixed rules! The objects of cold or heat do not have any effect on it... it is our senses which trouble us. Their

reception of the external phenomena is most insincere and unkind. Then why can you not gain control over these senses through *yog sadhana*? At least try! What a man has done, a man can do. How many times have you heard this?

All the reactions of the mind are habitual. You react in a certain manner because you are used to reacting to things in that manner since your childhood. This is merely a conditioned reflex! Children everywhere are the same... cold weather is the same... yet, a child belonging to a rich family feels colder... and a child belonging to a poor family does not feel the extremes in the same way. We give our children wrong suggestions in their childhood and they learn to react accordingly!

O mind! If everything is based on reactions, why do I not train myself to withstand and endure everything? They say that a secure foundation helps to endure duality better. Why don't I work towards this now? Instead of having an extrovert outlook on life, let me develop an introvert attitude and reflect upon myself! Do not depend on external objects. They are transient. And they are all available to us through our senses... and the reactions of the senses are uncertain!



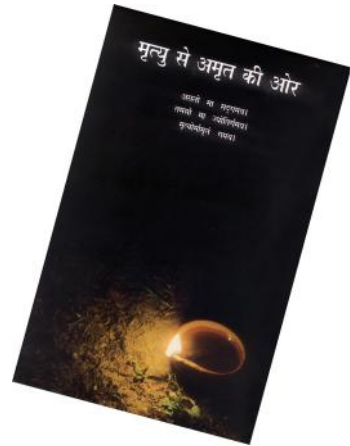
The Lord is talking here of *sadhana* of the external plane. He instructs, "Endure the opposites! Practice toleration of all that the external world brings. This will help you to rise above your body self."

For the traveler on the path of *Shreya*, *shloka* 13 shows the first rung on the ladder of *sadhana*. It shows that external objects, the body and you are separate... you must know them as such. Then it is said, each object is experienced subjectively. Then the Lord instructs... "Be thou enduring and tolerant of this entire gamut of duality."

...to be continued

Transcending Death

Pujya Ma was with Pitaji during the last few days of his life, and he constantly questioned Her regarding the application of scriptural knowledge in practical life. This sublime exchange has been beautifully captured in Arpana's publication, 'Mrityu se Amrit ki Or'



We give here an excerpt from this divine dialogue,
translated by Abha Bhandari



Pujya Ma with her father, Mr. CL Anand

Pitamaha: At this juncture, I cannot walk – I cannot see – I find it difficult to even sit. What can I do with this state of health?

Ma: Whosoever before you comes,
know him to be an image of the Lord
Internally bow your head to him –
in obeisance to your God.

Whatever of your life remains,
let each action be guided by Him
Your words may not express your thoughts,
let each pore bespeak of Him.

If you know all belongs to Him –
the Creator of the universe
Then know this world as merely His form –
the whole in which all does immerse.

Then each moment you will bow your head,
in utter and complete humility
Then you will know all as His
and purify each act and ability.

Each act you perform will be His deed –
knowing all to be His
And only then naught will remain –
but Truth and Dharma and Bliss.

You shall then live consciously,
till the day your last breath deserts you
Speak only His name – just His refrain –
till that day let His name flow through.

From this moment let each act be His –
each deed performed by Him
Never then will you own your deeds,
in each action you'll perceive Him.

When you are attached to Ram,
the hues of the world will change

When only He resides in your heart,
each mode of action will change.

If you see Ram in all this world,
your deeds from desire will be free
You will see His hand in every act,
your obeisance will be complete.

This is why O father mine,
I say to you today
Use the knowledge you have gathered through life
in its true form and way.

Once, only once, if you bow your head
then can this possible be
Your body will soon part company,
but from fetters you'll be free.

Why do you maintain loyalty to this body,
which insincerity does maintain
With folded hands I earnestly implore,
with the Lord sincerity attain.

Your mind will then be clean and pure,
Divine qualities from you will flow
And then progressing ceaselessly,
you'll imbibe the supreme glorious glow.

Your children's names represent conscious life,
do not turn away today
Anand lies latent within each name,
clasp them to your heart to stay.

When Inderjeet gains victory over the mind,
Ashok and Prakash emanate
Anand then resides in your heart,
your mind gains a purified (Sushil) state.

You have loved them all your life,
this love will then gain meaning

If you become a Pushp of love,
ever at His feet remaining.

All your life thus you have taken His name,
and unwittingly called out to the Lord
In all these names synthesised by Anand,
you will find the name of God.

Under the protection of a red veil (Chunni Lal),
Santosh reared and nurtured them all
Now that you bid farewell to this world,
embrace them before your last call.

Then when you relinquish your body and go,
the nectar of bliss you'll attain
But this can only happen when
your attachment to yourself does wane.

When you will accept and embrace all
without any distinction
Like a flower in homage you will lie
at the temple of the Lord's conscious creation.

'With folded hands I say to you,
I cry out to a plea
At times withdrawn and at other times close,
at your feet I beg you to see.'

At this moment you have them all –
immerse yourself in God's name
Whosoever before you comes,
love him as the Lord's own game.

Pitamaha: Peace and comfort elude me when I see the cycles of birth
and death, old age and disease. How can I gauge their true meaning?

Ma: Life and death, old age and disease
are not in one's control
You are afraid – but why?
When to guide them is not your role.

Some lie on beds in comfort and peace,
whilst others in discomfort remain
Some rule kingdoms but the less fortunate
only servitude and slavery maintain.

But whatever one gets is not in one's hands
'tis merely fortune's decree
One should accept the Creator's Will
and in all, His doing one must see.

Only he who abides in his self,
resides in comforts without alloy
Even though he lives in this world,
he lives in solitude's joy.

This body works in every sphere –
it enters and exists from the world
But remember that birth and death cannot touch,
your essential inner fold.

You watch this body's turmoil –
why are you afraid?
Why claim with it a relationship
and yourself degrade?

Nothing remains within your grasp,
'tis the Lord's Will that is done
Live happy in the knowledge
that His command to you has come.

Then even if this body frail,
lying inert in the bed
Suffers in agonising pain –
the mind will stay in Truth instead.

Pitamaha: This relationship with the body has persisted for many lakhs of years. It is not an easy relationship to break. How can we best understand the method?

Ma: For countless lives
we have built a new home

*Embellished a house
and seen it left forlorn.*

*This moment too a new garden we see –
in the near future – you and me
Let us not wait for attachments to form,
let it flower and fruit in all its beauty.*

*If any longer in this garden of desire we stay,
we shall surely come back one day
We ask just one little boon O Lord,
give me only Your name I pray.*

*If we return with a speck of His name,
the treasure of His knowledge and love we gain
What more can we ever ask of life,
our own garden will be lit by the Lord's own light.*



Pitamaha: You have been explaining this truth to me for such a long time, and I have been trying to prove you wrong again and again. This is why the residents of Madhuban love and serve one and all, without any desire, grudge and hatred. I now realise you are right. But alas! now it is too late to experience this truth in practical life, that I have understood that I am a terrible sinner – my sins are now weighing me down.

One day before this question, Pitamaha had expressed the same thoughts to Col. Parmeshwar Dayal – who recollected his words and said:

“On Saturday, 23rd August 1975, I visited Pitaji in Dr. Anand’s Nursing Home. I requested him to give some advice in developing objectivity, or

some method to achieve the same. But instead of doing this, he told me about his realisation of Ma's methods of answering questions in the following words:

"I used to get upset when Ma (Pitaji called his own daughter with reverence as Ma) would bring out the faults and weaknesses of each one of her devotees at the time of answering their questions. I am glad that I have now realised and grasped the significance of this procedure. The worldly wise, the good and successful people are not interested in knowing about their goodness. They want to know where they are wrong in each situation. Ma who is ever vigilant, and always helping the seeker to go higher and higher, does not mince words when she is removing the negativity. The *sadhak* should not mind this; the non-*sadhak* alone feels hurt. I wish that I had realised this earlier. However, it is never too late in life to learn.

Since then I have been deliberating over this. I find that this is Ma's 'game of love'. She draws the poison from our subconscious in her own way, by revealing our inner picture to us plainly and openly. This is the base of all research in knowing ourselves."

Pitamaha: A man who has swept away all his internal impurities is as clean as a mirror, whereas he who has not begun this cleaning process, will remain unclean. How can we purify our inner selves?

Ma: The Gita acts like a broom – the other Scriptures too are great cleansers. Father, it is knowledge which works the miracle of eradicating all impurities, and which has the capacity to render those who firmly believe in its power, free of all aberrations and sin. The intellect always readily understands and believes in this Eternal knowledge of the Truth, but the wayward mind prefers not to comprehend. He who verily believes in the scriptures, will say just this:

*All the scriptures reiterated that the 'I' nothing could do
They described how to vanquish sin, my very Self I subdued.*

*I paid heed to their priceless injunctions – they said no wrong could I do
They said this 'I' could do nothing – nothing was in my hands I knew.*

*He who calls himself a doer – the Lord calls him a fool
Today I have understood and know myself to be merely His tool.*



Pitamaha: How can I imbibe the true meaning behind what you have just said?

Ma: I'm merely trying to help you to understand – I am making a broom out of the little stems of knowledge that you have gathered all your life. With this broom we shall cleanse all the impurities of ignorance. Throughout your life your mind has disagreed with the knowledge your intellect gathered, because it did not suit your mind to agree. It would have meant relinquishing all its desires and temporary joys. I am merely trying to now cleanse your mind with the same scriptural knowledge that you have gathered all your life with such great interest.

Pitamaha: I have been feeling for some time now that my sins are visiting me once again – thus my trials and my painful agony. You have always tried to cleanse me of these sins but I have been rejecting you again and again and trying to prove you wrong.

Ma: The very fact that you are Here, shows that you are not reaping the fruits of your sins, but that the prosperity of your good deeds is catching up with you. I know you are in pain. It is quite possible that I am with you today because it is the ideal time now to sweep and thus cleanse your inner self. Before you breathe your last we want only to take you to a point where you can say, "Only Thy Will has been done." Is this not a result of your good deeds? If you can cleanse yourself completely within the next five or ten days, would you then call this period of your life a result of your misdeeds – or of your good deeds?

...to be continued



Param Pujya Ma

Arpana

Newsletter

ARPANA TRUST, Madhuban,
Karnal, Haryana, India
March 2020

Arpana Ashram Events

'Urvashi Sandhyas' – Evenings of Devotional Music

Param Pujya Ma's devotional *bhajans*, spontaneous songs to her Lord, are the magnet that draw seekers, friends and music lovers to gatherings in Karnal, recently held on 26th Dec., 25th Jan. and 8th Feb., to sing and hear her enlightening poetry... what she called her 'love letters to her Lord'!



Lighting the Jyot for the Sandhya

Arpana at the Chandigarh Book Fair



Arpana's stall at the Book Fair (Feb.1-9) showcased Hindi and English publications of 'Urvashi', Param Pujya Ma's elucidations of the Scriptures, clarifying the eternal values of Love, Forgiveness, Honesty, Integrity, Magnanimity, Compassion, Humility, etc., which constitute the essence of all religions throughout the ages. Arpana Trust's mission is to disseminate the eternal values through media, discourses, inspirational stage presentations and service.

Arpana Family Celebrates Christmas in the Mandir, Trust House



Haryana

International Disability Day

650 differently abled people, along with 200 of their family members, celebrated International Disability Day in village Budhakhera on 2nd January. They were members of 46 Differently-abled Persons Organisations (DPOs) organized by Arpana in over 45 villages. The Chief Guest, Mr. Dinesh Shastri, Haryana Commissioner of Disability, commended Arpana on their programs for income generation, social inclusion and education for children as well as assisting the differently abled to access their Government benefits.



Annual Meeting of the Unnati Women's Federation



The Unnati Women's Federation of Self Help Groups' Annual General Meeting was held in village Budhakhera on 2nd December with 398 groups participating. Their main agenda was Clean, Healthy and Plastic Free India.

Arpana's Leaders and Trainers presented a short play to motivate all for a Clean India. The women also detailed their problems with the banks, which, the chief guest, Mr. Surender Singhal of NABARD, assured them would be addressed.

Mr. Sikka informed the women about training for home income generating activities, organised by Punjab National Bank in village Kachhwa.

Sahara

Sahara, 19 years old, was crippled in both legs when she got polio as a child. She became a member of Arpana's Differently-abled Person's Organization in her village, Peerbadoli. Arpana provided her a hand-operated tricycle in 2017 so she could be mobile.

With Arpana's support, Sahara completed her primary education and is now studying in the 9th class. When her father died recently, Sahara started to give tuition to 7-8 children of the 1st & 2nd grades to support her mother's household expenses, earning Rs. 800 a month. Her mother is very happy to see her determination to keep moving forward by defeating her disability.



We are deeply grateful to the Tides Foundation and the International Disaster & Relief Fund (IDRF), USA, for grants for rural development programs

Arpana Hospital

Endoscopy Equipment for Arpana Hospital!



The long awaited Endoscopy Equipment, donated through the **Tides Foundation, USA**, arrived on 16th Feb, much to the delight of all doctors, technicians and staff. No longer dependent on waiting for outside equipment, Arpana will be able to test patients when they need it.

Dr. Sinha with the new machine

Arpana Doctors Raise Health Awareness

Dr. Alok Sinha and Dr. Tanu Goel, of Arpana Hospital, organized five village health awareness camps in January and talked with 667 villagers about obesity and its impact on health and how to prevent respiratory problems in young children, especially in winter.

Building a Bridge between Communities and Arpana Hospital

A team of 19 Swasthya Sakhis (Health Facilitators) from five villages has been formed to act as a bridge between the communities and Arpana Hospital to assist patients from these villages and to address any problems they may have encountered.



Himachal Pradesh

One Day Training Camp for Farmers

On 6th January, 25 farmers participated in a camp at Arpana Center, Gajnoi, where Dr. Renu Kapoor, Incharge of the Organic Farming Program at Saru, Chamba, explained the Government organic farming project to the farmers.



Incentives are given when farmers pledge to use only organic methods to control pests and diseases. 1 kg. good quality mustard seeds, which have extra yield, were distributed to each farmer.

Delhi Programmes

Scholarships!

The Gyan Arambh Scholarship Awards, 15th January, were given at a function at Rejoice, Arpana's Centre in Vasant Vihar, New Delhi. Scholarships were given for academic proficiency, excellence in individual subjects and attendance.



Some of the proud recipients of Gyan Arambh scholarships

Distribution of Warm Woolen Clothing



Warm woolen clothes were distributed to the needy people of Gautampuri on 6th January 2020, thanks to the generous support of Mr. Ravindra Bahl.

On 2nd January, red woolen sweaters were distributed to 147 students in our junior Balvatika (nursery class), gifts from our sponsor, Aviva Pvt. Ltd., bringing smiles to the faces of these tiny tots.

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

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

FCRA Registration No. for Arpana Trust is 172310001

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

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

Arpana Trust, Madhuban, Karnal, Haryana 132037

Send your contributions for health & development services in Haryana & Himachal to:

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

Send contributions in USA to:

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

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

Send contributions to Arpana Canada:

c/o Mrs. Sue Bhanot, 7 Scarlett Drive, Brampton, Ontario L6Y 3S9, Canada

Please let us know by email or telephone, whenever you transfer funds to Arpana.

Information & Resources Office: 91-184-2390905 Executive Director: 91-9818600644

emails: at@arpana.org and arct@arpana.org

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

Websites: www.arpana.org

www.arpanaservices.org

*You seek to be ever free...
...yet you entrap yourself
in the net of selfish action!*

*Translated from the divine flow that emerged from Param Puja Ma
as she expanded upon the shlokas of the Mundak Upanishad
by Abha Bhandari*

The Rishi says, “Those foolish people who remain immersed in deeds only for self gain and are content in their so called ‘accomplishments’... are unable to discern the path of wellbeing and happiness... and fall into wretched ‘worlds’ when their good deeds are exhausted.”

In this *shloka*, Param Puja defines such souls as ignorant children, who, through constantly dwelling in deeds for ‘self satiation’, make such deeds their life’s only purpose without considering that ego has no room in the wake of destiny which defines the path of each being. Only they who awake to That Supreme Essence Who determines all action, discover that the only purpose of all action is to offer all deeds to That Supreme One in a spirit of selfless offering, unhindered by the ego.



Param Puja Ma explains...

***“If you ask ‘which is the path to wellbeing’, it is the path that leads to Ram
Your dharma and your karma is only Ram’s Name and Ram!***

***Understand, if indeed you can, silence of mind is our only dharma
Know... if indeed you can, stilling the ego is our only dharma.***

***To abide in the innermost heart is the only karma of each being
Actions then flow unhindered by thought... this is the dharma of each being.”***

अविद्यायां बहुधा वर्तमाना वयं कृतार्था इत्यभिमन्यन्ति बालाः ।
यत्कर्मणो न प्रवेदयन्ति रागात् तेनातुराः क्षीणलोकाश्च्यवन्ते ॥९॥

Those ignorant ones take pride in their belief “we have accomplished life’s purpose and are fulfilled in the pursuit of actions...” albeit, devoid of prayer and worship. Immersed in this egoistic pride, those who thus work for their personal satiation are unable to recognize the path of their true wellbeing due to their attachment to objects. That is why they fall from the heavens to misery when the fruits of their precious good deeds are exhausted.

1.2.9

Param Pujya Ma elucidates:

*Immersed in ignorance and in desire,
these beings think they are on the correct path
Plunged in futile pride,
they forget that their delusion has hidden their path.*

*These so called ‘intelligent’ souls
are like children who know not the Truth
Bound by their desires, immersed in selfish deeds,
they recognize not That Supreme Truth.*

*Veiled by attachment and hatred thus,
true knowledge they cannot gain
Born in the throes of ignorance,
such beings pass away in that ignorance in vain.*

*As a consequence of yagyas performed in past lives,
they attain heavenly gratification
When their ‘noble’ latencies are exhausted,
they attain utter degradation.*

*Proud of their actions and ‘accomplishments’
with swollen egos they roam
Such foolish ones of meager intellect,
devoid of true knowledge thus roam.*

*They can never lift themselves
beyond the cycle of birth and death
Deluded by illusionary attachment,
they take birth and then meet with death.*

*Shruti calls out to these lost souls
“Awaken even now!
The path to the Supreme is different to yours...
why are you deluded now?”*

Desire has to be annihilated...
and you seek the fulfillment of desire
Satiating cannot be gained
when you constantly pour fuel on the fire of desire!

You want to transcend this 'fire' of life...
and pour oil of moha thereupon
You seek to be ever free...
but a web of attachment upon you is drawn!

You feel gratified and fortunate...
due to several noble latencies in presence
But as a 'child' you are still ignorant,
That Truth still eludes you in essence.

Such beings are called 'children'
because they are new to this Supreme path
To desire happiness and wellbeing is superfluous...
first lay your primary step on this path!

Shruti proclaims eloquently...
"Awaken even now!
That Supreme Truth is still far away...
first transcend this mind right now!"

Instead of relinquishing the mind,
there is preparation for its expansion instead
Therefore, those that seek desire fulfillment,
roam in ignorance in its stead.

This is the path they have believed
to be the path that Shruti decrees
Their paths are opposed from the first day,
but they do not believe!

Expansion of the 'family' and of their 'world' and this 'mind'
is all they seek
The entire world should be at their call...
this is all they seek.

Truly, whatever they desire,
so also they surely beget
Thus they spend those 'chosen' moments in 'heavenly joys'...
and forget!

When the velocity of karmic latencies decreases
they will surely return
And of That Supreme Truth which transcends action,
they will never learn.

They are not called 'foolish' from the world's standpoint,
but from the angle of the Supreme
The world still eulogizes their noble deeds
and their accolades praiseworthy deem.

Yet, as sadhaks, they are still immersed
in the immense ocean of desires
...whether for others or for themselves,
they seek fulfillment of those desires.

Wise men of yore did not eulogize
internal silence of the mind for naught
One cannot reach That Supreme
if the mind in thoughts and desires is wrought...

...If the mind is not fixed in the Supreme,
differentiating between 'good' and 'bad' still...
If that man of action is an 'achiever' so to say,
and believes himself to be a doer still.

To renounce all undertakings at their commencement
is true relinquishment
Silence of the mind is renunciation...
of which Shyam has made an announcement! *

The Gita has proclaimed time and again...
silence of the mind is required
One must be indifferent to all action...
such renunciation is required.

If you wish to serve,
and make innumerable projects thereby,
Your mind may constantly dwell thereupon...
yet no self interest underlying must lie.

* He who is impartial, pure, shrewd, detached from self, devoid of distress
and who does not initiate any undertaking, that devotee of Mine is
extremely dear to Me.

(Gita 12/16)

Thoughts and convictions automatically flow,
projects are made constantly
'Let me do this'... 'let me do that'...
such thoughts flow constantly.

Seated upon the mind's thoughts,
one says "Let me do this today...
Even if it is not for me,
let me act for the other's benefit this day..."

"Let me achieve... let me go there...
to attain my desired fruit
On my own... or even otherwise...
let me benefit the other in truth..."

Even this is attachment... albeit 'tis subtle...
Ram's clarification thus flows...
No matter which way it is perceived,
devotion to action thus grows.

As long as one feels "I can do"
ego still persists... and does not recede
Even if the deed for the other is intended,
doership still intercedes.

For, this pride within you still remains...
that you feel you can do aught
Be it for the other,
but you believe the other's destiny you wrought!

Such action is devoid of devotion...
devoid of the spirit of worshipful offering
O Sadhak, know here and now...
this is not your dharma nor calling.

Understand that action which is derived
from a spirit of offering
The one who is immersed in That Supreme,
can never claim that he is 'acting'...

That one is ever engaged in the Supreme...
his mind is ever immersed
Without any selfish motive that one's mind
in His Name is ever immersed.

Whatever dharma flows from him,
automatically surges in circumstantial flow
'tis not his mind but his body
from which that action does flow.

As he progresses, he does all...
but his mind is ever engrossed
Not for a moment does it wander from His Name...
never is it lost.

He plays the 'game' as a player,
but never forgets his true 'Self'
How can doership then remain,
when he does not forget That Self?

Even if he knows not That Non dual Essence,
but incessantly he repeats the name of Ram
Then each act shall be guided by destiny,
how can any other remain but Ram?

If not even a moment remains
when his thoughts elsewhere flow
When only Ram's Name he reiterates,
how can any other thought grow?

He repeatedly speaks Ram's Name,
each breath is invigorated by Ram's Name
How can such a one's thoughts
on his bodily actions remain?

If anyone asks aught of him,
he smilingly answers that question of 'Ram'
If he is asked to perform any action,
he automatically offers his action to Ram.

But he does all immersed in Ram...
his acts are a worshipful offering
O sadhak, understand,
his acts are a devotional rendering.

All other deeds of ordinary folk
are filled with egoistic pride
They who claim they can act... and do...
in ignorance they abide.

If you know just this...
all that is to happen shall inevitably flow
...the path of this body is determined already...
what Ram says shall go!

Such a one will then act with detachment...
in a dispassionate way
The acts of such a one are uninfluenced...
they act in dharma's sway.

All other acts will definitely incur fruits...
both bad and good
Even if heaven is attained,
they return to this world as they should.

If you ask 'which is the path to wellbeing',
it is the path that leads to Ram
Your dharma and your karma
is only Ram's Name and Ram!

Understand, if indeed you can,
silence of mind is our only dharma
Know... if indeed you can,
stilling the ego is our only dharma.

To abide in the innermost heart
is the only karma of each being
Actions then flow unhindered by thought...
this is the ONLY dharma of each being.

Providence surely governs all,
what He says, shall surely evolve...
You taint your deeds with ego's refrain,
and interfere with that Supreme Resolve.

Thought is naught but ego...
what we say and do is spurred by the ego
All deliberations are born of ego,
reflections on knowledge too are the refrain of ego.

If the ego is stayed
and annihilated completely
All such deliberations
shall recede and die inevitably.

Then the gross body, like a statue remains...
without constant sponsoring of ego
Whosoever seeks aught from this body,
receives all without interference of ego.

Such a one has no desire...
he does only as Ram demands
He desires only his Ram,
and does only what Ram commands.
He does not even claim his own body,
it is offered to his Lord
He claims not his mind or intellect...
devoid of ego, he belongs to his Lord.

Neither his 'eye' nor his 'hand'
nor any limb belongs any more to him
The mind is completely silenced within,
once attachment becomes dim.

This, surely, is the path of wellbeing...
the purpose of every creature....
This is the truth that is self evident
which the path of sadhana does feature.

If one is distanced from That Name,
then whatever action such a one pursues
Will incur fruits undoubtedly...
that Supreme Dharma no longer ensues.

Our dharma is only this,
that devoid of ego we must become
Silent inwardly, devoid of thought,
is then the nature of such a one.

Such a one's path is That Supreme Name...
the goal too is That Name Divine
In silence can That One be attained...
this is the sadhak's goal sublime.

Only Ram must be your action henceforth...
repeat Ram's Name incessantly
Only Ram is your sole Goal,
remain immersed in Ram relentlessly.

9.9.1961

Who is the Author of Actions?

DR. (MRS.) ELA ANAND

A seeker finds it difficult to accept that actions are not in his hands. It is difficult for him to resolve the apparent contradictions in the Lord's words. On the one hand the Lord has said in the Gita that *Karma yoga* is the superior path, giving man the encouragement that he can improve his lot. But on the other hand the Scriptures tell us that man is but an instrument which the Lord has placed in the world to fulfill His hidden design. Even his own mind and intellect are not under his control.

These apparent contradictions that seem to appear in the Lord's words are resolved when we view His life, because He comes down to earth and lives those spiritual values demonstrating in His life their practical application. He leads a normal life, facing situations met by ordinary men. In the Ramayana this has been depicted beautifully.

The fruits of actions (*Karamphal*)

A man's gross actions and knowledge are the manifestation of the seeds of action that he has accumulated during his past lives. Destiny creates the design and the collective actions are the result. The Lord clearly explains current actions in this way and says that a man's thought processes are his actual present *karma* or actions. The gross outer actions do not count as they are the result of the past.

Moha, attachment, possessiveness, darkness, mind and ego are the actions. The doership attitude in a man, his identification with his body, the tendency to see the truth in what really is nothing but a myth, these are *karmas*. A man who lives in wrong knowledge sees light where there is darkness. This becomes his most important *karma*. These internal actions are in a man's hands whilst the gross actions are governed by the Lord.

The example of King Dashrath's death because of the sorrow brought about by the exile to the forest of his beloved son, helps us to understand this clearly. King Dashrath was a righteous and good king, who followed

the lofty ideals of the great line of the Sun kings, of which he was a worthy descendant. One of the great principles that they followed was that they would fulfill their given word although this might cost them their lives. Like all good mortals, King Dashrath suffered from the sin of pride. He was a skilled archer, able to find his target by just hearing a movement and without seeing his prey. One night he went hunting to show off his prowess. When he let loose his arrow on hearing a sound, he found to his horror that he had accidentally hit Shravan Kumar, a young *rishi* who had come to draw water for his old and blind parents. The King's *karamphal* was determined



by his pride in this vain prowess. He was destined to feel the same sorrow and helplessness of the aged parents of Shravan Kumar. The exile of his son later gave him that unbearable sorrow which the old *rishis* felt.

The primal ignorance and its consequences

The first mistake that is made by man is to identify himself with his own body, mind and intellect. The body is only a vessel of clay which will lead its predetermined life, and on completion of the life span, will die. The divine spark which a man receives from the Lord, should have helped him to remain identified with the Eternal, supreme Consciousness. Instead the divine spark in him becomes identified with the body unit, producing internal reactions.

A man's *gunas* make a man see and interpret something which he believes and feels to be facts. In reality this is but a mirage. The man's entity becomes the controller and the prime mover. He has likes and dislikes which do not allow his intellect to remain objective. This collective entity becomes the 'I' which performs all actions and gives birth to the attitude of being the Doer. The inherent qualities of the ego and 'I' are its likes, dislikes, claims, possessiveness. The body is merely an actor, an instrument which belongs to the Lord. The ego claims this instrument and says 'I am the body'. A man becomes surrounded by a delusion of his own making. He cannot alter or determine anything that happens at the gross level. The

mind and intellect which together constitute the ego are all that he can control.

The exile of Lord Rama

This episode of the Ramayan can become an interesting study of the play of the *gunas* and the mind and intellect. King Dashrath would never have ordinarily agreed to part with his beloved son. Yet the Lord's mission would have remained unfulfilled if this episode had not taken place. Manthra was fiercely protective of her mistress and jealous of all. Yet never before had she succeeded in influencing Queen Kaikayi and alienating her from the rest of the family, the righteous *Raghukula*. The three queens of King Dashrath lived in perfect harmony, like three loving sisters with their four sons. This perfect harmony was undisturbed by the fact that Kaikayi was King Dashrath's favourite queen.

On the eve of Lord Rama's coronation, the moment came when Destiny took a hand, and for the first time Manthra succeeded in destroying Kaikayi's peace of mind. She tapped the mother's *moha* and the queen's pride, saying that when Lord Rama became King, her status would be reduced to that of a servant along with her son, Bharat. Kaikayi's anger was skillfully roused by Manthra and she became the instrument for the exile of Lord Rama, Sita and Lakshman.

The internal reactions in the mind

A man should look within his own mind to see what goes on therein. He can then see the sphere of work of the ego. Likes and dislikes create the thought patterns which then delude and confuse him. A man should make an endeavour to light up the divine light within his mind. He has until this stage run after his desires. But once he realises that this gets him into a maze where he loses himself, then he knows that in order to go in the right direction he must put his feet firmly on the path of righteousness.

The Lord is the living example of Spiritual Truth

This terrible event which led to the exile of Lord Rama changed the life pattern of each one in Ayodhya. The majority of people blamed Queen Kaikayi and Manthra but their reaction was tempered by the goodness and wisdom of the prevailing era. Kaikayi was pleased at her apparent success but her delusion was destroyed when she and her deed were rejected totally by her son Bharat for whom she had done all. Had this incident taken place in the present era, *Kaliyuga*, the outcome would have been different and more violent.



The conduct of Lord Rama was a restraining influence on all around. His brother, ministers and the ordinary people of Ayodhya were restrained from violent action by the Lord's smiling acceptance of His duty, bitter though it may have been. He accepted Destiny with a smile and blamed no one for the chain of events. His personal example prevented the boiling reactions to come to a head. He frequently restrained Lakshman when the latter drew hasty conclusions. Lakshman misunderstood Bharat's intention when he came to Chitrakoot to persuade his elder brother to return to Ayodhya. The Lord was unattached to Himself and not swayed by these emotions. His intellect was not influenced by other reactions and consideration of self. That is why, knowing Bharat's nature, his love and loyalty, he did not doubt his intention. He was not deluded by any grudge or a sense of wrong done to himself. Lord Rama gives the perfect example of forgiveness, completely overwhelming His mother Kaikeyi by His natural acceptance of her, as if nothing had ever happened. He did not have a critical nature and bore no grudges. He knew that the situation was unfolding according to Divine Design.

A seeker's attitude

Destiny determines the gross pattern of a man's life. A man makes many plans, some of which come to fruition and others come to naught. When he succeeds then he gives himself the credit of that success, forgetting that Destiny and the Lord had created that design. Such claims for gross action leads to a further veiling of his intellect and an increase in the fog

of delusion. A seeker focuses his thoughts on the attitude that everything belongs to the Lord, whether it is his body, gross actions or situations. Once he realises that his sphere of activity is his own internal world, then he will direct all his energies in learning to analyse himself. He arrives at the source of the attitude which makes him think that he is the doer, then he will no longer be buffeted about between joy and sorrow.

A seeker makes every endeavour to erase his attachments and to fill his internal world with truth. He cannot change the gross but he can purify himself within. A *sadhak* must give up trying to alter gross actions and do everything with a smile. When he has shifted his focus from the mundane, gross world, a vastly superior world, the world of Divinity is revealed to him. The unhealthy, impure veils are torn away, giving him a glimpse of the sublime world which belongs to the Lord. His mind has lost its importance, the likeables and desires no longer have a role to play. He plays his part in the world, doing whatever has to be done but his mind no longer comes in the way. At this stage a *sadhak* entreats the Lord to come and meet him.

“O mind, please become attached to the Truth, to the Lord. *Yagya*, *tapas* and *dana* are the attitudes which will develop if you are able to become attached to the feet of the Lord.” Let the great *yagya* begin, invoke the Lord to abide within you and do all in His living presence.

In this way, with love, the seeker coaxes his mind to follow the Lord and a realm of love is opened up which enables him to lose himself seeing the Lord as the One who is All. ❖

Form IV (See Rule 8)

1. Place of Publication: Arpana Trust, Madhuban, Karnal 132037, Haryana.
2. Periodicity of Publication: Quarterly
3. Printer's name: Mr. Ajay Mittal Nationality: Indian
Address: Sona Printers Pvt. Ltd., F-86/1 Okhla Industrial Area, Phase I, New Delhi 110020
4. Publisher's name: Mr. Harishwar Dayal Nationality: Indian
Address: Arpana Trust, Madhuban, Karnal 132037, Haryana.
5. Editor's name: Miss Abha Bhandari Nationality: Indian
Address: Arpana Trust, Madhuban, Karnal 132037, Haryana.
6. Names and addresses of individuals who own the newspaper and partners or shareholders holding more than one percent of the total capital: Arpana Trust.
I, Harishwar Dayal, hereby declare that the particulars given above are true to the best of my knowledge and belief.

Harishwar Dayal
Arpana Trust, Madhuban, Karnal, Haryana

OUR CLIENT TRUST US TO TAKE CARE OF THEIR MONEY.

AND THEIR FRIENDS.

It says a lot when your client trusts you with their hard earned money. And it speaks volume when they also recommend you to their friends. If you are looking for an investment firm that's committed to conduct advisory with utmost integrity. How about the one that people have staked their reputation on?



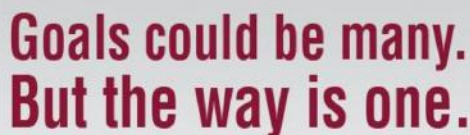
Premier Wealth Creators Pvt Limited

WEALTH MANAGEMENT

FINANCIAL PLANNING

INVESTMENT ADVISORY

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



Systematic Investment Plan: A Small Step For All Big Dreams



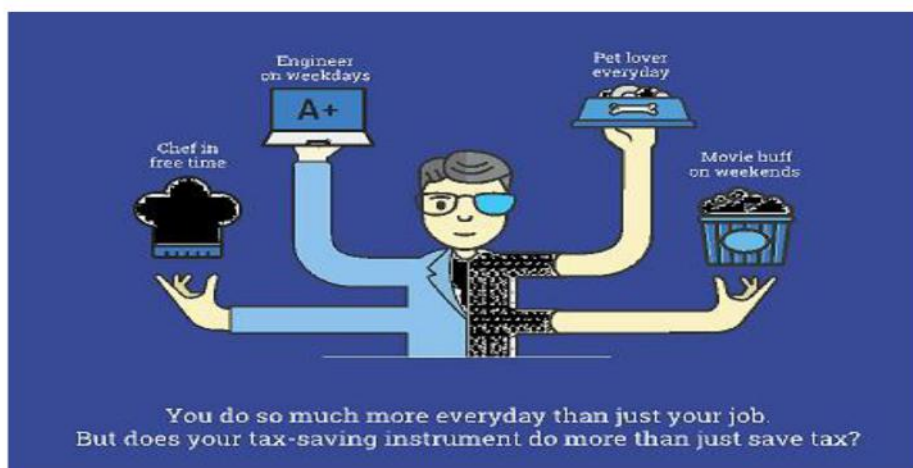
- The Power OF SIP (Assumed rate of return: 12%)

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.

Rs 2000 per month Invested for 25 years & Rs 10,000 per month invested for 5 years, invests same amount i.e. Rs 6 Lakhs: But total maturity value becomes 37.95 Lakhs v/s 8.25 Lakhs.

Invest Regularly to Achieve Your Dreams.

Premier Wealth Creators P Ltd., B-23 A, Gauravdeep Heights, Sector -62 , Noida.
Contact : 8800779485, rajenderr@wealth-creators.in , www.wealth-creators.in



Investment Options to Save Tax U/S 80 C

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

Returns of Equity Linked Savings Scheme (u/s 80C)

Fund	1-Year Return	3-Year Return	5-Year Return	10-Year Return
Birla Sun Life Tax Relief 96	12.58	25.22	18.58	11.57
DSP BlackRock Tax Saver Fund	19.37	25.14	19.51	-
ICICI Prudential Long Term Equity Fund	12.36	22.55	17.61	12.43
Reliance Tax Saver Fund	13.63	29.72	20.32	13.82
Tata India Tax Savings Fund	15.55	24.40	17.63	12.21

Dated : 8th November 2016,

All returns are shown as Compounded Annualised.

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

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

Arpana Ashram

Research

Publications & CDs

Arpana endeavours to share its treasure of inspiration – the life, words and precept of *Pujya Ma*, through the publication of books and cassettes.

Publications		Bhagavad Gita	Rs.450
गीता	Rs.300	Kathopanishad	Rs.120
कठोपनिषद् हिन्दी	Rs.120	Ish Upanishad	Rs.70
श्वेताश्वतरोपनिषद्	Rs. 400	Prayer	Rs.25
केनोपनिषद्	Rs.36	Love	Rs.20
माण्डूक्योपनिषद्	Rs.25	Words of the Spirit	Rs.12
ईशावास्योपनिषद्	Rs.20	Notes	Rs.10
प्रश्नोपनिषद्	Rs.50		
गंगा	Rs.40	Bhajan CDs	
प्रज्ञा प्रतिभा	Rs.30	ईशावास्योपनिषद्	Rs.2000
ज्ञान विज्ञान विवेक	Rs.60	(a deluxe 8 CD set)	
मृत्यु से अमृत की ओर	Rs.36	स्वरांजलि (vol.1&2)	Rs.175each
जपु जी साहिब	Rs.70	नमो नमो	Rs.175
भजनावली	Rs.80	उर्वशी भजन	Rs.175
वैदिक विवाह	Rs.24	हे राम तुझे मैं कहती हूँ	Rs.75
गायत्री महामन्त्र	Rs.20	गंगा (vol.1&2)	Rs.75each
नाम	Rs.15	राम आवाहन	Rs.75
अमृत कण	Rs.12	तुमसे प्रीत लगी हे श्याम	Rs.75
Let's Play		हे श्याम तूने बंसी बजा	Rs.75
the Game of Love	Rs. 400		

Arpana Pushpanjali

Hindi/English Quarterly Magazine

Subscription	Annual	3yrs.	5yrs.
India	150	400	650
Abroad	450	1300	2100

Advertisement	Single	Four
Special Insertion		
(Art Paper)	10,000	

Colour Page	3500	12,000
-------------	------	--------

Full Page (b&w)	2000	6000
-----------------	------	------

Half Page (b&w)	1200	4000
-----------------	------	------

(Amounts are in Rupees)

Subscription drafts to be addressed to: **ARPANA TRUST (PUSHPANJALI AND PUBLICATIONS)**

Delhi Address:

E-22 Defence Colony, N Delhi 24
Tel: 41553073

Donation cheques to be addressed to: Arpana Trust (payable at Delhi)

Kindly add Rs. 25 to books priced below Rs. 100 & Rs. 40 to books above Rs. 100 as postal charges.

For ordering of books, please address M.O/DD to: **Arpana Publications** (payable at Karnal)

For online payments: **Arpana Publications, A/c no. 675010100100009 Bank of India, IFSC - BKID0006750**

Arpana Trust - Donations for Spiritual Guidance Activities, Publications, Scholarships and Delhi Slum Project. Regd. under FCRA (Regd. number 172310001) to receive overseas donations.

Applied Research

Medical Services

In Haryana

- 130 bedded rural Hospital
- Maternity & Child Care
- Family Planning
- Eye Screening Camps
- Specialist Clinics
- Continuing Medical Education

In Himachal

- Medical & Diagnostic Centre
- Integrated Medical & Socio-Economic Centre

In Delhi Slums

- Health care to 50,000
- Immunisations
- Antenatal Care
- Ambulance

Women's Empowerment

Capacity Building

- Entrepreneurial activities
- Local Governance
- Micro-Planning
- Legal literacy

Self Help Groups

- Savings
- Micro credit
- Federation
- Community Health
- Exposure Visits
- Gender Sensitization

Income Generation through Handicraft Training Skills

Child Enhancement

Education

- Children's Education
- Vocational Education
- Cultural Opportunities
- Day Care Centres
- Pre-school Care & Education

Health

- Nutrition Programme
- School Health Program

In Delhi Slums

- Environment, Building Parks & Planting trees
- Housing Project
- Waste Management

Arpana Research and Charities Trust Exempt U/S 80 G (50% deduction) on donations for the Hospital & Rural Health Programmes. Regd. under FCRA (Regd. number 172310002) to receive overseas donations.

Contact for Questions, Suggestions and Donations:

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

All donation cheques/ DD to be addressed to : ARPANA TRUST (payable at Karnal)

For online payments: **Arpana Trust, A/c no. 675010100100001 Bank of India, IFSC - BKID0006750**