

# Prerana

e-zine

*An inspiration to Hindu women*



# Prerana

e-zine  
*An inspiration to Hindu women*

## About the magazine

We, as women, are heavily occupied with familial and professional commitments. Our day mostly begins with household chores and continues till late evening with umpteen types of routine jobs for people around us. At times, it seems that we are working like machines, just going on restlessly. And then, without realizing when, disappointment, despair, and loneliness seep in and we begin to question: why are we doing all this, and for whom? This is the time, we need to reflect and introspect. This is the time we need to catch up with other women around us and ask, 'how are we all doing'?

This magazine, 'Prerana' is an attempt to reconnect women with each other and with self to find our inner 'prerana', the motivation to continue working ceaselessly, but with a clarity and vision that we are moving on together to build a strong Hindu society, brick by brick, with our collective efforts, with love and enthusiasm. Let's bring out the beauty in each other, support each other, and thrive together!



## Write to Prerana

Share your experiences with Prerana. Send in your articles about your experiences in HSS, art and craft projects, book reviews and stories. Not sure whether your article's topic fits prerana? Have questions or comments regarding this issue's articles? write to us.

Send in your articles, questions and comments to:  
[prerana.feedback@gmail.com](mailto:prerana.feedback@gmail.com)

## About HSS

Hindu Swayamsevak Sangh (HSS) USA is a voluntary, non-profit, social and cultural organization. It aims to organize the Hindu community in order to preserve, practice and promote Hindu ideals and values. HSS conducts structured programs of regular athletic and academic activities to develop strong character and leadership skills in its members, and encourage maintaining Hindu cultural identity in harmony with the larger community.

Visit  
[www.hssus.org](http://www.hssus.org)  
for more information



## On the Cover

Navaratri symbolizes the journey of going beyond Rajas, Tamas and Sattva gunas. It is no longer about power, it is about liberation.

The tenth and final day is Vijaya-dashami – that means you have conquered all these three gunas.

The word Dussehra is derived from two Sanskrit words - 'dasha' that represents the ten heads of Ravana, and 'hara', which translates to 'defeat'.

May this Dussehra defeat the pandemic and bring joy and good health to all.

Lokah Samastah Sukhino Bhavantu

"May all beings everywhere be happy and free, and may the thoughts, words, and actions of my own life contribute in some way to that happiness and to that freedom for all."





# In this Issue



▶▶ 5

**Editorial :** Shakti: A Revisit to What we Already Have in Ourselves

23

**Editorial :** Next Generation Asks

## Digests

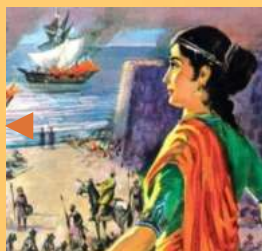
9 **Hindu Women From History**

10 **American Women I Admire:** Sally Ride

11 **Festivals of India:** Ganesh Chaturthi

13 **Narakasura Vadha**

14 **States of India :** Maharashtra



## Prerana Team

**National Coordinators:**

Anjali Patel  
Suvidhya Rane

**Editors:**

Chitra Javdekar, Ph.D  
Kanaka Tirumale  
Richa Yadav, Ph.D

**Design Team:**

Anjali Desai  
Anila Mantha

## Lifestyle

6 **Yoga:** Patanjali - The father of modern yoga

16 **Ayurveda:** Swarna Prashana



# In this Issue

## *I Want to share*

- 7 **A Revisit to Public Schools in the USA** ◀
- 12 **Book Review:** The Palace of Illusions by Chitra Banerjee Divakaruni
- 15 **Home away from home**
- 19 **Sati Savitri:** A divine Love Story of Life and Beyond Retold at a Cosmic Level
- 21 **Book Review:** The Liberation of Sita by VOLGA
- 24 **Book Review:** Visa Wives by Radhika M.B.
- 25 **Sri Rama and the Squirrel** ◀◀



## *Snippets*

- 8 **Important things to do during the COVID Pandemic**
- 17 **Gratitude:** The Art of Mindful Eating
- 18 **Utsavs Word Search**
- 20 **Ramayana Word Search**
- 22 **Tips for Healthy Hair**
- 26 **Tips on saving during COVID**



# Shakti: A Revisit to What we Already Have in Ourselves

By Richa Yadav



Often when we hear the word 'shakti' or 'shaktimaan,' we are reminded of power or some kind of physical strength alone. And any kind of physical strength, more commonly than not, is associated with the male gender. There is no denying that nature has endowed one gender with more physical strength than another. But nature never does anything without a purpose. Then why this disparity?

It's also true that at first glance, it looks like the world all over is a 'male-dominated society' where modern women are fighting to make their voice heard for equality. Feminism is the fight to get rights and liberties to be 'like men' or to be 'equal to' them. What is that we are lacking that we are trying to achieve? In this modern world, we see women playing the double and difficult role of the bread earner as well as the nurturer of the family, running pillar to post to justify every role she plays to prove that she is physically and intellectually next to none.

But why do we forget that women already are a representation of a true sense of 'shakti,' and have already been given a bigger role, which goes beyond mere physical strength? They do have a fair opportunity to shape this world as a daughter, as a sister, as a wife, and as a mother to raise the future generation. It's women who as mothers sow the seed of love, courage, patience in the minds of human beings; therefore, the role and responsibility of a woman, cannot be underestimated when it comes to influencing, inspiring, and shaping the society.

This is the core idea that Hindu history and Hindu scriptures have echoed since ancient times: we have the symbol of grit and determination as ma Durga, the representation of wisdom as ma Sarasvati, and thundering righteousness as ma Kali. All these female goddesses represent the inner strength, the true sense of shakti which guides them to realize their physical strength as well. Jija mata is another awe-inspiring woman from Hindu history, who idealized virtues like patience, a sense of respect towards her Dharma, selflessness, fearlessness, leadership, and courage.

Today, it is important to think about how Hindu women want to play a key role in society, living according to Hindu

values that the world could look up to us. The answer is to remind ourselves of our own inherent 'shakti'. We have a vast repository of knowledge as our scriptures to guide us for the righteous living- to preserve the nature through the food we serve to our family, to cultivate a taste for art and science of life, to serve our society according to our capacity, and above all to find our own inner harmony and peace through yoga. This conscious practice nurturing our inner self will not only refine our intellect but also strengthen our core strength of love and harmony to create a powerful Hindu society.

In this modern world, virtues like love, humility, forgiveness, compassion, fearlessness, and patience are considered stereotypes, which even some women do not want to associate themselves with. Some people, some women included, associate these virtues with inferiority and weakness as it will weaken them in their fight against patriarchy. Modern women associate with the values of independence and assertiveness more than anything else. The fight is not against 'man dominated society' but against not realizing our inner beauty. Let us not forget that it's truly the 'atmashakti' or the inner strength which gives a woman the ability to move mountains; it is she who has the inner grit and determination to do anything she wants and to achieve with her mental prowess. Each one of us is much more powerful than we believe. It is easy to go to the gym regularly and built on your physical strength. But is there an external, paid way to work on your inner virtues? As it may sound 'unfashionable' in the twenty-first century, I still want to reaffirm the inherent value of being a 'shaktiswarupa', as more than anything, a woman is an embodiment of grace, love, and wisdom; she has the intelligence to understand and appreciate the unseen aspects of life. Women are the true representation of 'shakti', the power. And if women will lose touch with their real selves, there will be disharmony. Who will hold the balance if women stop identifying with these virtues? So, it is crucial for us to make the efforts to rediscover our fundamental nature- to harness virtues, our 'shakti' to be the real shakers and movers of society.

Richa Yadav is from Sanskar Shakha, Flower Mound, TX. She loves reading and writing.



# Yoga

## Patanjali - The Father of Modern Yoga

By Mukta Kushwaha



**Y**oga is very well-known in today's society, as it is practiced and taught by millions of people around the world. What is even more remarkable is that all yoga is based upon a certain ancient yogic philosophy, dating back more than 2,000 years. These are known as the Yoga Sutras, and do you know who was the author of these revered yoga verses?

If you guessed the great Indian Sage Patanjali, that is correct. I learned about Patanjali over time, because the more I studied and practiced yoga, the more his name kept popping up. When I began reading the Yoga Sutras, I came to love and cherish its teachings. In this article, we'll discover who Patanjali was, and what he aimed to teach through the Yoga Sutras.

### Father of the Yoga Sutras

Maharishi Patanjali is an Indian sage who lived a long time ago. It is possible you may have read sections of the Yoga Sutras in literature or have even heard some famous verses without realizing it. If you've been practicing yoga for a while, it is likely you have heard Patanjali's name, and you might have heard of the Yoga Sutras, but we will uncover several more interesting facts as we delve into the history of yoga.

The classic text, Yoga Sutras, is widely acknowledged as the authoritative text on yoga. The Sutras are divided into four padas or chapters; Samadhi Pada, Sadhana Pada, Vibhuti Pada, and

Kaivalya Pada.

**Samadhi Pada:** The first chapter of Patanjali's Yoga Sutras contains 51 sutras that provide a definition and purpose for yoga. These sutras delve into the different approaches that can be used to achieve the objectives of yoga.

**Sadhana Pada:** The second chapter contains 55 sutras that describe the practical approach to attain the goals of yoga. It also talks about eight limbs of yoga, Ashtanga Yoga: Yamas, Niyamas, Asanas, Pranayama, Pratyahara, Dharna, Dhyana, and Samadhi.

**Vibhuti Pada:** It has 56 sutras that describe the results, power, and manifestation one can gain by regular practice of yoga.

**Kaivalya Pada:** It is the last chapter of Patanjali Yoga sutra that includes the path of devotion, the path of Karma, and the path of knowledge. Patanjali describes the nature of consciousness, the way the mind is constructed, and how it houses the light of the self. He also

explains the outcome of enlightenment and the difference between the limited self and the universal self.

Studying Patanjali's Yoga Sutras in depth can ultimately lead us to the path of self-realization. Patanjali wanted us all to study the Yoga Sutras daily and to put them into practice in our everyday lives. He hoped we would follow the yamas and niyamas- the ethical means of living a good life.

Patanjali defined yoga as Chitta Vritti Nirodha, which means that if you focus on the modifications and activity of the mind, you are practicing yoga. We are pursuing many things in our lives and going through processes that we call achievements, but to go beyond the endeavors of the mind is the highest achievement one can attain.

Patanjali also wanted us to have a daily sadhana. According to Patanjali, through a daily practice of asana, pranayama, meditation, and study of the Yoga Sutras, we would enable ourselves to find our infinite selves, and live a fuller, deeper, and more self-aware life.

Patanjali was a great spiritual teacher whose spirit lives on today through the beloved Yoga Sutras.

Mukta Kushwaha is from Azad Shakha, Boston, MA. Her hobbies include nature walks, reading, volunteering, Yoga, dancing, and outdoor sports.



# A revisit to Public Schools in the USA

By Nithya Sivaram



I  
W  
a  
n  
t  
t  
o  
s  
h  
a  
r  
e

**A**s new immigrants to the USA, most of us have been enthralled by the public education system here - free, high quality, and highly practical. We buy homes in the best of the best school districts, follow the yearly rankings and ratings, study the resumes of the school district's national merit award winners and do everything that is within our capacity to ensure that our children get the best possible education. But, do any of us question whether public schools or any institutionalized school, the best choice for educating our children?

A simple google search on this topic will turn up pages and pages of results showing why public schools are failing our children and society at large. I believe it is worthwhile to review the value of these much-hyped, overrated public schools, and think about other options for our children's education. Most of us are not exposed to the downsides of a public school education. Some of us are but we aren't really aware of alternative options. And those of us that know about alternative options don't have the time or resources to act on them.

There are many reasons why Public schools are failing at their job and it is apparent in several ways: be it low reading proficiency of students, low test scores on standardized tests, or minimal accountability toward students. They have a one size fits all education model that just doesn't work for all children. In my opinion, the most glaring concern with public schools is the fact that they are influenced by a political agenda. The school district officials are accountable to politicians and the board of education - all of whom are lobbied by groups with political agendas.

If you are enraged by the fact that the history you were taught in Indian schools was totally inaccurate, then you should be equally infuriated by the history that is taught in American schools. Whole chunks of US history are being omitted or misrepresented from the textbooks. Ask a high schooler if she was taught about Pocahontas being converted to Christianity and paraded around Europe as a token or if they were taught about the Tulsa race massacre. Even the story of Thanksgiving has been modified to symbolize a story

that is peaceful and ignores the bloody and gruesome details that followed.

History that is taught in American schools does not adequately touch upon issues of racism and anti-racism. As an indigenous culture, Indian civilization is a testament of how the erasure of important historical events can threaten our identity and even existence. Years of colonial education has created a narrative that hurts our self-confidence and can cause a severe blow to the existing inter-generational trauma in our society. We are one of the last standing indigenous cultures in the world, and we do have a collective responsibility to make sure that we advocate for an proper representation of history-- not only our own history but also for other native cultures that have been decimated by colonialism. And it is critical that our children and future generations are given an accurate representation of this history, so they can value their cultural identity.

## *Exploring the idea of homeschooling*

Before we know, a five-year-old who was doing Halloween crafts and learning to read is now a high schooler and is applying to colleges. Time flies; no, it seems to evaporate when you are raising children. On average a parent spends a total of uninterrupted two hours with their child every day, three if they are lucky. How can we, as Hindu parents, make sure that our children are educated in the facets of history that the school system simply ignores?

It's our responsibility to make the effort and educate our kids about some basic topics from a Hindu perspective at home. This can be a very effective way of providing decolonized education, among other subjects and topics. The extremely lucky parents have the privilege to homeschool their children entirely, thereby taking up the role of primary educator and influencer in their lives. Even Math has been colonized and the rightful credit has been stolen away from the researchers; as is evident from the rebranding of Hindu numerals, complete negligence of Eastern contributions, etc - ignoring thousands of years of research.



But what can public school parents do to identify, learn, and correct the inaccuracies and blatant lies in public education? The first step to decolonize our child's education would be to decolonize ourselves. Study the history of native cultures and indigenous civilizations around the world, as written and told from their perspective-- not the colonizers'. Identify the subtle ways in which colonial mindset affects our outlook in daily life in the form of prejudices and preconceived notions of the various groups in society, standards of beauty, day-to-day choices we make, etc. Discuss over dinner what happened to Mayans, Aztecs, Incas, and other South American cultures and urge the child to draw parallels between these cultures and Dharmaic civilizations.

By learning and teaching about the history of Africa, pre and post-1492 Americas, aboriginals of Australia, and other First Nations people around the world, we are being allies with analogous cultures as well as making our own history significant, heard and passed on, and most importantly, not letting it repeat itself.

Nithya Sivaram goes to Pranavanand Shakha, Kendall Park, NJ. She lives in NJ with her husband and 4 children.

# Snippets

## Important Things to Do During the COVID-19 Pandemic

By Sonali Wagh



- Be thoughtful when you head out: Not all of us can work from home. For the sake of those who still have to be physically present on the job (such as healthcare professionals, cashiers, first responders and pharmacists), be sure to wash your hands thoroughly and regularly when you go out. Practice social distancing, and thank those who are not able to work from home. These practices will help keep those people safe!
- Check in on each other: Try to meet virtually with your friends and family. Play virtual games, do exercises together or watch movies.
- Use your calendar to stay healthy and active: Commit to getting some physical activity by blocking off time to work out on your calendar. Physical activities can include yoga, surya namaskar, meditation, and pranayama. These activities boost your immune system and keep you healthy!
- Eat Healthy Food: Try to make fresh and healthy food every day. Doing this will boost your immunity, and keep you at a steady weight.
- Load Up on Vitamin C: Drink a glass of warm water with a little lemon juice before breakfast. Vitamin C is shown to help fight disease.
- Ways to De-stress at Home: Clean, organize, play with kids/others, discover new hobbies (like baking!), engage in meditation or calming exercises, do what you love, etc.
- Hobbies: It has been proven that hobbies play a vital role in our life. It can relieve stress and boost memory. Try out hobbies such as singing, music, art, writing, gardening-- to keep yourself engaged and avoid screen time.
- Attend Shakha regularly: Last but not the least, attend Shakha every week to stay healthy (physically, mentally, and spiritually)!

Sonali Wagh is from Prerna Shakha, Avon, IN. She loves to go hiking, visiting new places, and reading.



# Hindu Women From History

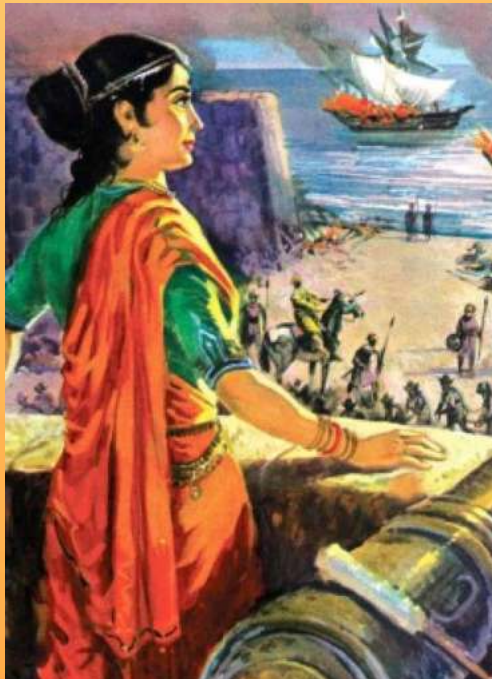
## Rani Abbakka (1525 CE-1570 CE)

*By Sreemala Murthy*

**R**ani Abbakka (1525-1570) was one of the prominent brave women warriors from Karnataka who fought colonialism in ancient India. She was from the Chowta dynasty that ruled coastal Karnataka. The Portuguese who entered Bharat through Kerala, were desperate to capture the strategically located port town of Ullal. "Abhaya Rani" (Fearless Queen) Abbakka thwarted their endeavors. In fact, she was the first Queen to fight against colonial rule and is regarded as "first woman freedom fighter of India"

Abbakka was crowned as the first Tuluva Queen of Ullal by her uncle Tirumala Raya Chowta. From a young age, Abbakka had been trained to be an efficient ruler. She learned archery, sword-fighting, military strategies, diplomacy, and other subjects. She was married to Lakshmappa Arasa, the King of the Banga territory in Mangalore. The marriage was unsuccessful and soon Abbakka decided to return to Ullal.

Abakka treated people under her rule equally and gave them many opportunities to shine through their strengths. For example, while Abakka belonged to a Digambar Jain family, her team of administrators consisted of Muslims and Hindus and her army was unique in its diversity. She also built relationships with the Byaris community, by leveraging their specialties in boulder construction to build a huge dam in Malali, which she personally supervised to completion. The Mogaveera Muslim fishermen were an extremely important and powerful asset for her, as they were instrumental in win-



ning her naval battles against the Portuguese. Given how she treated her subjects, she was loved immensely by her people, who were ready to sacrifice their lives for her causes.

Rani Abbakka Chowta gave the Portuguese a tough time with clever military strategies. Initially, the Portuguese didn't think much of a 30-year-old queen and did not



expect her to succeed in driving out their highly skilled soldiers but for more than four decades, she managed to repulse each of their attacks and continued to defy them by her trade with the Arabs.

As the battles intensified, Rani Abbakka's resilience strengthened and she forged alliances with the Zamorin of Calicut and other Muslim rulers south of Tulu Nadu. Joao Peixoto, a Portuguese general, managed to take over Ullal with his fleet but she managed to escape — taking refuge inside a mosque. Enraged by their actions, Abbakka gathered 200 of her best warriors and attacked them that same night, killing General Peixoto and 70 of his soldiers. Her strategic attack enabled her to take back her city overnight. Determined to chase the foreign invaders from her land, she collaborated with 500 of her Muslim supporters and managed to kill Admiral Mascarenhas, and with the help of the Muslim soldiers, she took back the Mangalore fort from the Portuguese.

The attacks by the Portuguese continued and Rani Abbakka Chowta realized that she needed to use diplomacy as the strongest defense strategy. She formed an alliance with the Bijapur Sultan of Ahmed Nagar and the Zamorin of Calicut immediately. However, she was betrayed by her estranged husband, who had been conspiring with the Portuguese. She was defeated and imprisoned. It is said that even then she did not give up and planned a single-handed revolt behind bars, during which she was killed.

Every year, in her hometown, Ullal, an award in the name of Rani Abbakka is given to the bravest and most distinguished women. There is a museum in her name in Bantwal district. The Indian Navy paid her a unique tribute by naming an in-shore patrol vessel in her honor.

Sreemala Murthy is from Samskruti Shakha, Fishers, IN. She loves teaching Women's Yoga, Hindu Sanskar, Kannada language, and playing Veena.

Image Credits: <https://swarajyamag.com/magazine/the-admiral-queen>



# American Women I Admire

Sally Ride

By Kimberley Persaud



**P**icture this: a blue globe surrounded by white swirls, some parts are brown and yellow and other parts green. One moment the globe appears dark and the next it's filled with lights of different colors; the lights resemble twinkling stars, vast, beautiful, and fleeting, as if they could disappear at any moment. This was the view, the view of planet Earth, that Sally Ride saw as she sat in a space shuttle.

Born on May 26th, 1951 in Encino, California, Sally Ride was the eldest daughter of Dale B. Ride and Carl Joyce Ride. Ride was an athletic teen, who attended Westlake High for Girls on a partial tennis scholarship. After graduating high school in 1968, she went to Stanford University, where she earned a bachelor's degree in physics in 1973, a master's degree in science in 1975, and a doctorate degree in physics in 1978.

In 1977, the National Aeronautics and Space Administration (NASA) began looking for women astronauts. Ride, who was still a doctoral student, saw an ad in the school newspaper inviting women to apply for the astronaut program and she decided to apply. She became one of the six women that were finalized for the program.

The date was June 18, 1983, when Sally Ride became the first and youngest American woman to fly into space. On the space shuttle mission, her job was to work on the shuttle's robotic arm, becoming the first woman to do so. She became the first woman to fly into space for the second time, again

working on the shuttle's robotic arm, when she launched on another space shuttle mission in 1984.

Ride stopped working for NASA in 1987, but despite leaving NASA, her passion for space and science never diminished. Instead, she found other ways to do what she loved. Ride became a physics professor at the University of California, San Diego, and she believed that it was important to encourage students, especially girls, to embrace the study of science. Later she co-founded Sally Ride Science, a science outreach company. One of the company's efforts included adding the EarthKam experiment, in which students could take pictures of Earth using a camera on the International Space Station. Ride even went on to write several children's books on science. She passed away on July 23, 2012, at the age of 61.

But even though Sally Ride has passed, her legacy continues to live on. She received numerous awards and honors, one of which was from President Barack Obama who awarded her the Presidential Medal of Freedom, the

nation's highest civilian honor, in November 2013.

I admire Ride not only because she was the first American woman to go to space, but also because she created an environment where young girls could develop their love for science. She never intended to be a role model. In fact, she was a shy girl who never raised her hand in class, but she became a role model for many after her first shuttle mission. She even says, "I never went into physics or the astronaut corps to become a role model. Young girls need to see role models in whatever they may choose, just so they can picture themselves doing these jobs someday..." illustrating that role models are those individuals that silently and wordlessly change the world.

Sally Ride had reached for the sky and made it. And while not all of us dream to be an astronaut, whatever we dream to be-- scientist, mathematician, or mechanic, reach for the sky; always try to go beyond what you think you are capable of.

Kimberley Persaud is from Sad-Karma Shakha & Gayatri Sevika Shakha, Jamaica, New York. She likes to read.

शमी शमयते पापम् शमी शत्रुविनाशिनी ।  
अर्जुनस्य धनुर्धारी रामस्य प्रियदर्शिनी ॥  
करिष्यमाणयात्राया यथाकालम् सुखम् मया ।  
तत्रनिर्विघ्नकर्त्तृत्वं भव श्रीरामपूजिता ॥

**Meaning:** The Shami tree cleanses sins. It's thorns are reddish in colour. It is Lord Rama's favourite tree and in such a tree Pandavas hid their arms. O' Shami, Lord Rama has worshipped you. I now embark upon my journey to victory. May you make it pleasant and free from obstacles.



# Festivals of India : Ganesh Chaturthi

By Dr. (Vaidya) Manisha Markandey

**G**anesh Chaturthi is a Hindu festival that falls on the fourth day of Shukla Paksha (the waxing moon cycle) in the month of Bhadrapada. The festival is celebrated for ten days up to Anant Chaturdashi.

Ganesha is known as the remover of obstacles and the giver of wealth, wisdom, prosperity. That's why many Hindus remember him and seek his blessings before starting any important work.

**Ganesh Chaturthi history**

According to a well-known story, Bhagwan Ganesha was created by devi Parvati, who created him out of dirt from her body, so that he can guard her bathroom door in the absence of Bhagwan Shiva. When Lord Shiva returned home, he was stopped by Ganesha and prevented from entering his own house. This made Shiva angry and he cut off Ganesha's head. When devi Parvati found out about Ganesha, she was enraged. In response, Lord Shiva promises her to bring Ganesha back to life. The Devas were sent to search for a child's head facing north, but they could only find an elephant's head. Shiva fixed the elephant's head on the child's body, and that is how Ganesha got an elephant's head.



**Political History**

Historically, the festival has been celebrated since the time of King Shivaji. It was during India's freedom struggle that Lokmanya Tilak changed Ganesh Chaturthi from a private celebration to a grand public festival where people from all castes of the society came together and offered their prayers.

**Rituals of Ganesh Chaturthi**

In some states of India like Maharashtra, Gujarat, Goa, and Madhya Pradesh, people follow certain rituals, such as Pranapratishttha, Shhodashopachara, Uttarpuja, and Ganpati Visarjan. During "Pranapratishttha" a priest chants mantras to invoke life in the deity. Prayers are then offered to Ganesha's idol in sixteen different ways or known as "Shhodashopachara". The "Uttarpuja" ritual is then performed to farewell Lord Ganesha. Lastly, "Ganpati Visarjan" is a ceremony wherein the deity is immersed into the water while chanting 'Ganapati Bappa Morya, Mangal Murti Morya, Pudhchya Varshi Laukaraya' which means 'Goodbye Lord Ganesha, please come back next year'.

**Symbolic Significance of Lord Ganesha**  
"Vakra Tunda Mahakaaya Surya Koti Samaprabha

Nirvignam Kurume Deva Sarva Kaaryeshu Sarvada"

The large elephant head symbolizes wisdom, understanding and intellect that one should possess to attain perfection in life.

The large ears signify the great capacity of listening to others.

The trunk signifies the quality of high adaptability and efficiency in life.

The right tusk represents wisdom and the left tusk represents emotions. Thus, the left broken tusk conveys the idea

that one must conquer emotions with wisdom to attain perfection in life.

The eyes indicate that one must surrender their pride to attain humility.

His lotus bearing hand symbolizes enlightenment. Another hand holds an axe symbolizing detachment from the material world. The third hand carrying sweets implies the sweet gains reaped by practicing good deeds. His fourth hand is seen giving blessings.

The big belly signifies that a person should face all pleasant and unpleasant experiences with patience and calmness.

The mouse represents control over one's ego

**How I celebrated this Day**

As I come from North India, my family and I perform a Hawan (fire ritual) on the day of Ganesh Chaturthi. We make kheer and other sweets to offer for Ganesha's Bhog (meal). My mother-in-law keeps a fast on this auspicious day and we offer our prayers to Ganesha. We pray for a safe environment (free of coronavirus), peace, happiness, and good health for everyone.



Dr. (Vaidya) Manisha Markandey is from Jai Hanuman Shakha, Hicksville, New York.



# Book review

## The Palace of Illusions by Chitra Banerjee Divyakaruni

By Krishna Latha Mittapelli

This book on the Mahabharat intrigued me because it is written from Draupadi's point of view. It explains the journey of the women who contributed to the epic battle of Mahabharata. In the book, the author makes an attempt to explain their joys, sorrows, pain, stress, achievements, loneliness, and above all, their heartaches. Why did they have to go through all of this? Because it was for a cause they believed in and the sacrifice of these great women during the battle of Kurukshetra should not be ignored. Like every other individual, these women had dreams & desires, but instead they choose their duties above all else.

The author describes Draupadi as a girl born out of the fire along with her brother Dhristadhyumna. Maharaja Drupad named his new daughter Draupadi. Divakaruni describes Draupadi as someone who sensed her father's happiness for receiving a son but not for receiving her, a daughter; she lived with that feeling all her life in her father's house.

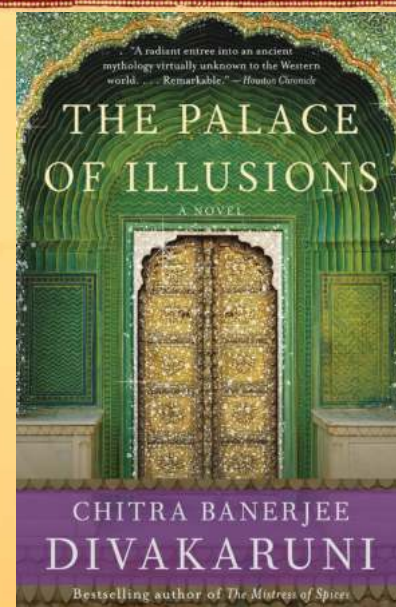
This is Draupadi's reimagined story narrated by the author Chitra Banerjee Divakaruni:

From her childhood, Draupadi was assured that she was born for a great cause although she had little clue as to what that great cause would be. Bhagwan Krishna was her good friend and always reminded her about a role she would play in the future, and how it would be beyond her expectations. She was encouraged to read the scriptures; taught how to be a queen, and how to stay calm in times of adversity. But deep down, she wanted a common life-

- Draupadi dreamed of getting married one day, having a palace and children of her own. She also dreamed of having a loving mother-in-law, giving her the motherly love that she had been deprived of in her life with her father and brother.

But Draupadi's fate took her on a different path. Her loneliness as a child and her confusion about marrying five husbands (the Pandavas) added bitterness to her life. Yet it was her courage that kept the five Pandavas united and uphold Dharma. The author beautifully describes Draupadi's happiness when she becomes Queen in her own palace, Mayasabha, and her joy as a mother of five children. She also describes Draupadi's pain and anger of being brutally insulted in Kaurava Mahasabha and the stress brought on by being exiled to suffer twelve years of vanavasa. The author describes Draupadi's upturned life- her humiliation at seeking shelter as a Dasi (handmaid) of Queen Sudhesna in Agnathavasa; her desire to seek revenge that led to the Kurushetra war; her triumph in the war; her grief and heartache about the death of all her children and brother, and her final journey, the Mahaprasthanam.

The author has brilliantly related all the characters to Draupadi starting from Krishna to Parikshit. Queen Kunti, mother of the five Pandavas, devoted her life to take back her sons' rightful share of the kingdom. For that, Kunti needed all her sons to be united and that's the reason she asked all of them to marry Draupadi. Gandhari's vow to blindfold herself. Princess Amba who turned as Shikandi in her next life thanked Draupadi because of whom the great destruction would come. Queen Sudhesna, wife of King



Virata, gave shelter to Draupadi and later came into their shelter. Bhanuamati's (who was married to Duryodhana) friendship towards Draupadi initially which turned into hatred after the war.

Above all, the author also describes Draupadi's compassion towards her subjects. She reimagines the City of Hastinapura as it was left with widows who are exploited after the war. Draupadi along with Subhadra and Uttara then brings justice to the oppressed women at court. Uttara donates all her jewelry to fund new businesses for these women. Her example is followed by the remaining queens including Kunti. Later, Hastinapura became one of the most flourishing centers of trade with the women's market. And the saga continues with Parikshit's birth and their final journey.

The book ends by offering an explanation of Draupadi's life and its purpose: The Supreme Lord had chosen her for a great cause and he was there with her in every step of her life.

Bhagwan Krishna never left her alone and always supported her: during her childhood, throughout her married life, during her exile, in her vengeance, and was with her during her final walk to heaven.

Krishna Latha Mittapelli is from Chanakya shaka, Troy, Michigan.



# Narakasura Vadha

By Ruchita Patel

Do you know why we celebrate Diwali?

**D**iwali is celebrated to signify the triumph of the good over the evil. In Bharat, we celebrate Diwali remembering Lord Ram's return to Ayodhya after defeating Ravana, and Lord Krishna's victory over Narkasur. This is the story of how Lord Krishna killed the evil demon Narkasur (Narkasur vadh).

A region that spans present day northern Iraq, southeastern Turkey, northwestern Iran, and northeastern Syria--there was the kingdom of Narkasur (son of Boomidevi and Lord Varah). Syria is named after its original capital, the ancient city of Asur. Narkasur's son was Bhagdatta, after whom the city was named Baghdad. Because of his demonic nature and atrocities on the people of earth, Narkasur had been cursed to be killed by the hands of his own mother, Bhoomidevi.



In Dwapar Yug, Bhoomidevi had reincarnated as Satyabhama: the daughter of Satrajeet, a treasurer of Dwaraka. Satrajeet was a great devotee of the Sun God. As a result of his great devotion, the Sun God was pleased and presented him with the Syamantaka Mani, a gem of matchless brilliancy. The brilliance of the gem reflected upon the person who wore it. The gem also produced several hundred kilograms of gold every day! Knowing Shri Krishna's true nature as king of Dwaraka, Satrajeet gave his beautiful and talented daughter Satyabhama in marriage to Shri Krishna. Satrajeet still possessed Syamantak Mani and offered the jewel to Shri Krishna. Shri Krishna returned the jewel back to Satrajeet. Later, Satyabhama came into possession of the priceless gem.

Narkasur, the demon that he was, abducted thousands of women, kept them in his palace, and held them in captivity. Narkasur's kingdom was surrounded by impenetrable mountains. In addition to this, it was surrounded by rings of fire, wind, and water. Shri Krishna, along with his wife Satyabhama, marched upon Narkasur.

His palace was designed and guarded by an asura named Mura, a five-headed monster. Shri Krishna killed Mura with his Sudarshan Chakra. That is why we call Shri Krishna "Murari". Mura represents the ego in each of us and his five heads represent our five-sense organs. When the sleeping monster (ego) plays a deadly game with the Bhagwan, the divinity in us, our inner divinity ruthlessly uses its divine weapon to destroy the five-headed asura within us.

Narkasur was made to recognize Bhagwan Vishnu's avatar, Shri Krishna, and Satyabhama, an avatar of Bhoomidevi.

Overwhelmed with emotions, Narkasur acknowledged his defeat before Satyabhama killed him. He also asked Krishna to commemorate this day in the future as the day Shri Krishna led a demon from darkness into light. This day, known as Narka-Chaturdashi, is celebrated in India one day in advance of Diwali.

Upon encouragement from Satyabhama to offer protection to Bhagdatta, Narkasur's son, Shri Krishna placed him on the throne and freed all those who suffered in Narkasur's captivity. Shri Krishna rescued all of the sixteen thousand women and brought them to Dwaraka where they regained their confidence and honor. Shri Krishna gave them assurance of safety, freedom, happiness, and provided for them. This very act of Shri Krishna is beautifully described in the Vishnu Puran. Each of the sixteen thousand women were learned individuals in their past lives and received Krishna's protection as per a boon given to them by the Lord Narayana.

Fact check: Did Shri Krishna have sixteen thousand queens?

The answer is he did not. He helped sixteen thousand women from Narkasur's prison and assured for their well-being.

Jai Shri Krishna!

Ruchita Patel is from Nalanda Shakha, Canton, Michigan. She likes Reading Gujarati Novels and Indian History.

Image credits: [https://en.wikipedia.org/wiki/Narakasura#/media/File:Krishna\\_Narakasura.jpg](https://en.wikipedia.org/wiki/Narakasura#/media/File:Krishna_Narakasura.jpg)



# States Of India

## Maharashtra

By *Nishigandha Badve*

Formed on May 1st, 1960, the state of Maharashtra located in the western region of India, is the home to many great figures and personalities. Famous for its Ganesh Utsav, Maharashtra is a land of rich culture and geographic diversity, stretching from the Sahyadri mountain ranges to the Konkan coastline.

Endowed with many great landmarks, I must say that the people of the land are the ones who make the state live up to its name - "maha" (Great) "rashtra" (nation).

First and foremost, Maharashtra is the home of philosophers and saints who showed the path to truth to people from all backgrounds. Saints like Dhnyanehwar, Namdev, Eknath, Tukaram and Ramdas Swami are revered Gurus of many.

Sant(saint) Dhyaneswar Maharaj(12th century) was a great philosopher who wrote the famous Dnyaneshwari (a famous commentary on the Bhagavad Gita) and made the teachings of Bhagavad Gita accessible to all. Considered an ardent follower of Lord Vitthal, he is the founder of the Warkari-samaj. Warkari people undertake an annual pilgrimage called Wari, to Pandharpur, gathering there on Ekadashi, the 11th day of the Hindu lunar calendar during the month of Ashadha.

These saints, poets and philosophers made their teaching accessible to ordinary people and led them on the path of bhakti (devotion) to truth and god. For many centuries, even though the aggressions and attacks by the Mughals and other rulers continued on the land, the traditions and foundation set by these ancient saints kept the culture and Hindu religion thriving.

The Great warrior king Chhatrapati Shivaji Maharaj was born in 1630, and

he was known as a leader who re-established the Hindavi Swarajya. The glorious story of Shivaji Maharaj, who fought with Mughals, Nizamas and Aadilshahi forces and rejuvenated the Hindu way of life, is an inspiration to the whole country. One of the great successors of the Maratha empire, Shrimant Bajirao Peshwa(1st) was a great general, warrior, a diplomat, and a very capable statesman. He is credited with the expansion and strengthening of the Great Maratha Empire.

Maharashtra is the janmabhoomi and karmabhoomi (birthplace and workplace) of many great reformers of the times such as Mahatma Jyotiba Phule, who worked for the liberation of society and fought against the caste system. Savitribai Phule and Jyotiba Phule were pioneers of Women's education in India.

Lokmanya Tilak, the great Indian freedom fighter, leader and patriot led the masses by giving them the slogan of "Swarajya (Self-Governance) is my birth-right and I shall have it!" He started the public Ganesh Utsav festival and began this tradition, which is the attraction of Maharashtra during Ganesha festival.

SwatantryaVeer Savarkar, the courageous, fearless devotee of motherland is the son of this land of Maharashtra. A lawyer by profession, he gave away his profession and devoted his entire life for the work of his motherland. He had a multidimensional personality. He was a great orator and a person ahead of his time.

Born in the central province currently in the Madhya Pradesh state of India, Babasaheb Ambedkar's karmabhoomi is Maharashtra. Babasaheb was a contemporary of Veer Savarkar. He was extremely intelligent and worked for the upliftment of the people suffering the social injustices of the caste system. Chairman of The Constitution

writing committee, he researched our country's past and authored many books of historic importance with his wealth of knowledge.

The City of Nagpur in Maharashtra is blessed with personalities like Dr Keshav Baliram Hedgevar (Doctorji) and Madhav Sasahivrao Golwalkar (Guruji) who deep rooted the Hindu ideology in the form of Sangh. The foundation of the Rashtriya Swayamsevak Sangh by Doctorji is an historic event and forever changed the course of history.

Along with the great wealth of people, Maharashtra is endowed with historic places where evidence of ancient art and rock-cut architecture are found. The Ajanta - Ellora caves near the City of Aurangabad are some places not to be missed! The Ajanta Caves are monuments that date from the 2nd century BCE to about 480 CE, and are recognized as UNESCO world heritage sites. The caves include paintings and rock-cut sculptures that represent some of the finest surviving examples of ancient Indian art including some particularly expressive paintings that present emotions through gestures, poses, and forms.

The dream city of Mumbai is the state's financial capital. A unique combination of culture and modernity, glory and glamour, Mumbai is the heart of the whole country! People from all around India come here to try their luck, especially in the Bollywood film industry.

Finally, how can we forget the king of all fruits, Mangoes? Ratnagiri Hapoos (Alphonso) mangoes, grown near the coastal city of Ratnagiri in Maharashtra, are famously in high-demand in India, as well as abroad!

Nishigandha Badve is from Shivray Shakra, Columbus, IN. She likes reading and watching movies.





# Home Away From Home

By Sushmita Mishra

I  
W  
a  
n  
t  
t  
o  
S  
h  
a  
r  
e



I t has been a year since I was a Vistarika for the Hindu Swayamsevak Sangh (HSS) USA. This two-month summer internship gave me an opportunity to do what I love doing, which is to care for and help others. I was able to meet so many people and create such strong relationships!

In Ohio, I visited the following cities: Columbus, Reynoldsburg, Cincinnati, and Cleveland. In Pennsylvania, I visited the following cities: Pittsburgh, Harrisburg, Scranton, and Philadelphia. I met about forty Hindu families.

I had the opportunity to meet Bhutanese youth in each of the cities that I visited and to spend time with them. They were all such a wonderful group to be with that it was easy for me to connect with them!

I informed the Bhutanese youth about the National Bhutanese Youth Camp that HSS was organizing in August 2019. I informed them why I was spending my summer with them and my purpose. The purpose was to unite the youth who wished to do something for their community. They were interested and eager to join the HSS camp.

Since this was an HSS camp, the attendees needed to have developed a disciplined approach to be able to fully participate in the camp. I taught them basic shakha commands, Yoga, surya namaskar, and charchas so that they would be comfortable with the Sangh environment. It was important for me to tell them what they should expect from the camp.

All the Bhutanese Youth were very active participants in the camp, and I was so happy to meet these amazing people! During the training, I got a chance to get to know each of their families. I spent time with them during all meals, evening walks, early morning yoga, and even went on their grocery trips. I felt a sense of family and belonging in their midst even though I had met them only recently. They all treated me like family. I'm thankful that I was able to meet and stay with so many Bhutanese families and with other Karyakartas in these cities. I learned so much from them as they guided me during my Vistarakship.

From all of my Bhutanese friends, I was able to learn about their hardships as refugees and how committed they are to keep their culture and "way of life" prospering. I was able to understand their family systems and responsibilities. All the youth I met were so inspiring.

It's a blessing to have conducted a National Bhutanese Youth Camp as a Shikshak for the first time. All the youth were able to learn from each other and show who they are during our bhajan and manoranjan sessions. Their energy was just outstanding! I got this amazing opportunity and I will be forever thankful for that.

I hope to stay connected to this community and keep learning from them. Finally, I was also able to start a shakha in Reynoldsburg, Ohio in August. All of this work and my Vistarakship is something that I am very proud of. I will be looking forward to the next time I could become a Vistarika.

Sushmita Mishra is from Saraswati Shakha, Dublin, OH. She has a Bachelor's of Science in Human Development.

*Team Prerana seeks to expand our team of editors, reviewers, designers and proof-readers.*

We are also looking for sevika mentors who will be paired with individual contributors. Mentors are expected to offer guidance to individual writers during the writing process. Recent college graduates are especially welcome to join us as mentors.

If interested, drop us a note at,  
prerana.feedback@gmail.com  
by 31<sup>st</sup> of July.

Let us know the role, (editor, mentor, proof-reader or designer,) you are interested in.



## Swarna Prashana - An Ancient Ayurvedic Immune Booster

By Vaidya Janakba Rathod

**A**yurveda is an ancient art of healing. The word 'Ayush' means life and 'Veda' is knowledge. Ayurveda is not a system of medicine but rather a way of life.

Ayurveda is one of the world's oldest holistic healing systems developed almost 5,000 years ago in India. Ayurveda's first principle is prevention and second is curing diseases.

Ayurveda's first principle of prevention is "Swasthasya Swasthya Rakshanam, Aturasya Vikar Prashamanam cha", the meaning of which can be translated as follows: "To maintain the health of those who are healthy, and to provide relief to those who are sick."

Ayurveda offers a *samskar*-based approach to prevention of diseases. As per Hinduism, *samskaras* are a series of sacraments, sacrifices, and rituals that serve as rites of passage. These rites mark the various stages of human life and signify entry into a particular *ashrama* (stage of life). Celebrations are a very important ingredient of *samskaras* for Hindus, which cover the entire lifespan of a person and lead a person to Truth. *Jatakarma* is one of the 16 essential *Samskaras* described in *Āyurveda*.

1. Garbhadhan, 2. Punsavan, 3. Simantonayan, 4. Jatakarma, 5. Namkaran, 6. Nishkramana, 7. Annaprashana, 8. Chudakarana, 9. Karnvedh, 10. Upanayana, 11. Vedarambh, 12. Samavartana, 13. Vivaha, 14. Vanprastha, 15. Sanyasa, and 16. Antyeshti.

Acharya Kaushayap was an ancient sage who provided knowledge regarding *Jatakarma samskara* (newborn care), meant to foster intellectual development of children. One of the most important *Āyurvedic* oral vaccinations for every child is *Swarna Prashana*. *Jatakarma Sanskara* is described as a purification

procedure, in which soon after cutting the umbilical cord, the baby is given a small portion of *Swarna Prashana* (a mixture of gold, honey and ghee) while chanting mantras (spiritual hymns).

### What is Swarna Prashana?

*Swarna* is a Sanskrit word for gold, and *Prashana* is consumption. The purpose of *swarna prashana* is the same as that of the modern vaccination to prevent disease by building immunity. *Swarna prashana*, an old Ayurveda formula is used as a tonic for children. *Swarna prashana* helps in building resistance against microbes and infections by improving the child's overall immunity.

### Ingredients of Swarna Prashana:

*Swarna Bhasma*, *Brahmi*, *Vacha*, *Gilloy*, *Shankh Pushpi*, *Vidang*, *Pippali*, *Kuth*, *Pure Honey*, *Marich*, *Shunthi*, *Cow's ghee*, *Ashwaganadha*, *Amalaki*. *Swarna* is one of the (*Shreshta Medhya Dravyas*) explained in *Ayurveda*. Acharya Kaushayap in *Lehana Vidhi Adhyaya* explains that *swarna* should be used in *Lehana Karma*. As *swarna* is metal, it cannot be administered directly so it is made into *bhasma* or powder, and dissolved in a tonic. The *swarna bhasma* is *Laghu Gunatmaka* (nanoparticle), easy for absorption and assimilation. It is also *medha vardhaka* (increases immunity of cells), brings *sathairya* (stability to cells). Hence, gold is very useful as an immunity booster. *Ghruta* (ghee) and *madhu* (honey) mixed in equal quantity act as *visha*: an immunity boost, the same theory as vaccination. *Madhu* and *ghruta* in equal doses are given at regular intervals. This develops resistance in the body for any type of *visha*, in other words it produces nonspecific generalized immunity.

### Ancient Indian method of Swarna Prashana:

Take a small amount of water and pure gold. Rub gold in the water on a clean grinding stone facing east direction.

After, blend water and rubbed gold with honey, cow's pure ghee and all herbs' extract.

The process in which the *swarna bhasma* (powder of gold) with other herbal extracts taken in the form of semi liquid and given to the children through their mouth is called as *Swarna Prashana*.

**Dosage of Swarna Prashana:** Every morning on an empty stomach or on the day of *Pushya nakshatra* (described below). An ideal dose of *Swarna Prashana* is strong enough to prevent normal infections. If taken for 30 days routinely, this ancient medicine can prevent illnesses and develop intelligence, hence it's recommended that children should be given this medicine at least for 30 consecutive days. For sustained brain development, it should be taken every day for approximately 6 months. According to another ancient sage *Kashyapa Samhita*, if *Swarna Prashana* is consumed for a month, children become very intelligent and if they continue to take it for 6 months, they learn quickly and retain more of what they hear. If you were not able to administer *Swarna Prashana* to your children before they turned five, you can still give them this medicine till they are sixteen.

### Importance of Pushya nakshatra for Swarna Prashana:

*Pushya* (sustenance) *nakshatra* (constellation) is the most favorable of the 27 *nakshatras* according to the Indian tradition. This constellation looks like a cow's udder. If consumed during this *nakshatra*, *Swarna Prashana* is said to present more positive effects and to be better absorbed.





**G**ratITUDE is the key to good physical health and well-being. Taking a moment to show your profound appreciation and gratefulness for food will aid in keeping you healthy, energized, stabilized, and satiated. Making the mealtime a sacred event will also help avoid any unconscious gulping of food or any tendency to overeat, undereat, or to carelessly discard any food. Most importantly, with this beautiful flower of gratitude in your mind, you will not eat the food mindlessly in front of a magazine, mobile, or TV, and appreciate what is on your plate.

Sometimes we tag food as too spicy, salty, oily, full of carbohydrate while not realizing that so many people from farmers, transporters, retailers, and even the people in our own homes have worked hard to get, grow, or prepare the meal.

Against the popular notion of drinking 8-glasses of water every day, Ayurveda recommends us to drink water only when we are thirsty, and respect the natural instincts of thirst which varies with the season, time of the day, and our activity levels. Further, a glass full of water just before, during, and just after your meal works against the digestion process. Today, science has proven that water too has memory, just holding the glass of water in your hands for a minute before you sit down to drink with the feeling of gratitude will make all the difference it does to you when consumed.

The following Brahmarpanam mantra, if recited properly before eating will enhance the nutrition value because of our positive vibrations. As the act of offering is God, which becomes the life-fire in the bodies of living beings, mingling with the subtle breaths.

Brahmārpaṇam Brahma Havir  
Brahmāgnau Brahmañāhutam |

Brahmaiva Tena Gantavyam  
Brahmakarmā Samādhinah | |

Let us vow to never disrespect, disregard, and humiliate our food and water.

Shruti Ghiya Gupta is from Lachita Shakha, Novi, MI. She is passionate about exploring, cooking and eating different cuisines. She enjoys reading, sketching and painting.

सुवर्णप्राशनं होतन्मेधाग्निबलवर्धनम् ।  
आयुष्यं मङ्गलं पुण्यं वृष्यं वर्ण्यं ग्रहापहम् ॥  
मासात् परममेधावी व्याधिभिर्न च धृष्यते ।  
षड्भिर्मासैः श्रुतधरः सुवर्णप्राशनाद्भवेत् ॥  
- का.सं.सू. लेहनाध्याय

Suvarnaprashana Hi Etat Medhagni Bala  
Vardhanam |

Ayushyam Mangalam Punyam Vrushyam  
Grahaapaham | |

Maasaat Parama Medhavi Vyaadhibhirna  
Cha Daayate |

Shadbhi Maasai Shrutadhara Suvarna  
Paanat Bhavet | |

The shloka says, Swarna Prashana offers the  
following benefits:

Medha (intellect),

Agni (digestive and metabolic power)

Bala (strength)

Aayush (gives long life)

Mangalam (auspicious)

Punyam (virtuous)

Vrushyam (aphrodisiac)

Varnya (increases complexion)

Grahapaham (eliminates the evil effects of  
planets)

**Benefits of Swarna Prashana:**

Swarna Prashana strengthens the immune  
system, enhances memory, improves diges-  
tion, nourishes the skin, improves hearing  
and vision, and improves general, physical,  
and mental health.

It is a unique method of immunization that  
produces nonspecific immunity in the body  
to prevent general disorders and boosts in-  
telligence among children. It may also offer  
additional benefits to children with autism,  
learning difficulties, attention deficit, hyper  
activity, and delayed milestones.

Vaidya Janakba Rathod is from Nalanda  
Shakha, Canton, MI. She loves preparing  
healthy Ayurvedic food. She also likes to exer-  
cise and spend her time outdoors.

*Twelve Utsavs got lost in the alphabet maze, can you try finding them all!  
Search Sideways, upwards, straight and backwards and track them this fall!*

I	M	A	T	H	S	A	M	N	A	J	A	N	H	S	I	R	K
G	N	M	T	G	T	P	M	B	D	Y	Y	B	L	N	Y	N	R
G	A	N	E	S	H	C	H	A	T	U	R	T	H	I	M	J	J
R	I	X	Q	Q	T	M	Y	K	D	G	R	P	Y	A	B	L	V
I	A	M	J	K	W	J	Z	E	Z	A	D	P	H	M	G	N	L
T	T	K	H	N	P	Y	E	K	N	D	J	A	M	U	M	J	W
N	K	B	S	S	R	P	M	D	M	I	S	V	R	L	Y	R	Y
A	R	Q	Z	H	A	N	V	R	M	H	N	U	X	P	R	M	N
R	B	D	M	W	A	D	R	Q	I	Q	P	I	B	B	D	D	P
K	H	N	A	T	M	B	A	V	M	U	R	T	L	R	N	W	Q
N	A	L	Y	Y	J	T	A	Y	R	T	I	L	O	H	L	B	Y
A	I	M	Z	R	D	R	P	N	A	L	N	D	Z	N	Y	W	N
S	D	L	Y	B	A	G	I	R	D	J	M	N	Y	L	Z	T	N
L	O	Y	D	T	D	M	A	K	Q	H	I	Q	T	Y	Y	B	Z
R	O	G	R	J	A	V	T	Z	T	K	A	V	N	R	X	G	V
D	J	I	R	R	A	P	B	R	M	J	Z	N	T	R	M	Y	P
V	N	T	L	N	Q	N	K	J	J	T	P	D	Y	W	Y	Z	M

*Festivals to find:*

- ♦ *Vijayadashmi* : Victory of good over evil
- ♦ *Deepawali* : Festival of lights
- ♦ *Holi* : Festival of colors
- ♦ *Raksha Bandhan* : A bond of protection and love
- ♦ *Yugadi* : Hindu New Year
- ♦ *Ganesh Chaturthi* : Welcoming Ganpati Bappa
- ♦ *Krishna Janmashtami* : Celebrating Krishna
- ♦ *Navaratri* : Welcoming Goddess Durga
- ♦ *Sankranti* : Celebration of Sun God
- ♦ *Mahashivaratri* : Worshipping Lord Shiva
- ♦ *Guru Purnima* : Salutations to our gurus
- ♦ *Bhai Dooj* : Sisters applying tilak to Brothers

Shilpee Arora is from Maa Bhavani Shakha, McLean, Virginia. She is a software professional who enjoys reading, dancing and exploring the outdoors in her free time.

**Answers on Page 22.**

*Arise, awake and do not stop until the goal is reached.*

*You have to grow from the inside out. None can teach you, none can make you spiritual.  
There is no other teacher but your own soul.*

*You cannot believe in God until you believe in yourself.*

*--Swami Vivekananda*



# Sati Savitri: A Divine love story of life and beyond retold at a cosmic level

By Veena Kulkarni

**T**he human quest for immortality has been eternal. The story of Savitri gives a new perspective on life, spirit, and matter. Stree Shakti can bring light even to the darkest of nights.

We all have heard the story of Savitri and Satyavan. It is in the Vana Parva of Mahabharata. Satyavan was alpayu (short life span). Savitri, his wife, debated with Yama (the god of death) and brought him back to life. Is this practically possible? Can the destiny of a body be changed by the will of one soul?

Some call it just a story, some say it's a myth, but Sri Aurobindo calls it Savitri Veda. He spent a lot of his life writing a poem on Savitri.

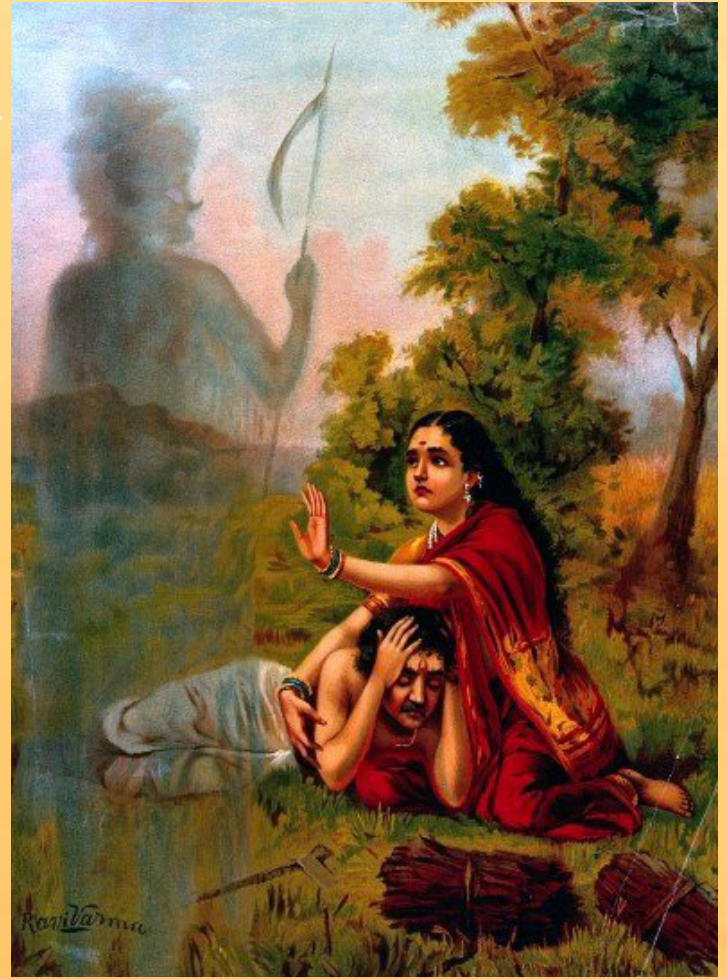
Aswapati, the King of Madra, was childless and he performed many austerities to get a child. He was a great yogi who had transcended into many levels of consciousness and prayed before goddesses for a savior of human life. He was a king, but he knew his soul was eternal. He received his blessings as Savitri, a daughter who was the Divine's manifestation in human form. She was full of beauty, grace, and joy. Growing up, Savitri was incomparable to her peers. She enjoyed the riches and love bestowed on her at her father's house. Coming of age, Savitri met Satyavan, who were soulmates from eternity. She married Satyavan even though she was aware of his short life-span.

Savitri's soul was prepared to confront time and fate. She started to deepen her spiritual practices. She felt the pull from above, the light that led her, and bliss that sustained within her. She prepared herself for the day of trial, finding herself in the higher realms, and searching for answers. One day she began to ascend through the planes of consciousness; where finite meets the

infinite, where matter(स्थूल) meets subtle(सूक्ष्म), where time blends into eternal, where there is no duality, and where there is a divine intelligence working out the mysterious process that reveals itself as meaningful and evident when all is done. In the Vedas, these levels of consciousness are referred to as different realms ('लोक')-(पाताल लोक, सत्य लोक). Here Savitri first saw the mother of seven sorrows, who was her own soul in a sorrowful state. She then ascended to meet the Mother of Might, guarding the Light against the forces of the Night and Death. This meeting revealed to Savitri her true nature: that she is the mother's manifestation in human form, sent to the human world to protect and save the weak, and to reward the strong; and that Savitri was Durga, Lakshmi, and Kali, who was destined to save the revered. Savitri traveled further to meet her supreme soul (Atman): the Brahman. She underwent a great transformation.

When the fateful day arrived, Savitri and Satyavan were in the forest. Satyavan felt sick and within a few moments, his soul left his body. Yama, the God of Death, came to take away Satyavan's soul but found Savitri's divine soul accompanying her husband to confront him. The debate and dialogue over love and death began between Savitri and Yama.

Savitri said to Yama that it was because of him that the eternity was hid-



den from the human just like light and knowledge was hidden behind a veil of darkness. In response, Yama stated the law that every human being must die and she was not going to change the law. Savitri replied that her will was greater than the law because love was sanctioned by God and gave her inner strength. Yama went on; he said that matter and spirit can never become one and death is the last felicity. To this Savitri replies, "The Infinite flowers in the finite. The soul grows in the matter, through trance, it realizes the purpose of existence." Savitri then beautifully explained that moksha can be attained in human form and that body is needed to do sadhana and how her soul is incomplete without her husband's. She further expresses how Savitri and Satyavan together can uplift humanity and teach them the value of love and bliss.

Hearing this, Yama turned into a luminous splendor: the viraat roop mentioned in the Bhagavad Gita. He



revealed the bliss of the infinite, referred also as Hiranyagarbha, the birthplace of all cosmos, the Prajna, the all-knowing, and full of knowledge. Spirit and matter are born of one original bliss: The Brahman. Man has to realize that this will be reconciled one day. Till then, the law of duality prevails.

Savitri, awake from the deep trance, found Satyavan beside her, strong and healthy. Having undergone a transformative cosmic change, they were now ready to teach the world how mortal love can lead to immortal bliss and thereby how to realize the truth, the divine, and the self.

Sri Aurobindo portrays the manifestation of Divine Shakti in the consciousness of the seeker. Stree Shakti is the Prakriti of the Purusha and the Maya of the Puroshottam. Stree Shakti has manifested herself in the materialistic world, Maa Lakshmi for wealth, Maa Durga for bravery, Maa Saraswati for knowledge. Aditi is the First Mother. Banka Mundi is the Goddess of fertility. Durga alleviates suffering. Gayatri is the personification. Kamadhenu fulfills wishes. Maya is the Goddess of illusion. Parvati is love and devotion. Radharani is devotion. Shasti is the Goddess for marriage and children. Vishwambhari is the Goddess of Karma. She is in the panch mahabhutas (five elements). She is wild, and yet she is the source of perfect harmony and balance. She is ferocious and she is the protector. Everything in nature is a part of Shakti: she is the reality and she is also your illusion. She is everywhere, within each one of us waiting to be transcended.

Veena Kulkarni is the Sevika Pramukh of MI vibhag. She is from Chanakya Shakha, Troy, MI. She loves to do Meditation and Yoga. She is also involved in various Sewa activities. She loves to spend time in nature and enjoys its tranquility. Adventure into the wild is in her bucket list.

# Snippets

## Ramayana Word Search

By Megha Jayaraman

### RAMAYANA WORD SEARCH

#### FIND THE FAMOUS CHARACTERS IN RAMAYANA

Search Directions:

NSKR BHARATA I F I T C L T O S  
 V O U B I E K N A D K D K A U S A L Y A  
 I B S G S S W U U V L V A S I S H T H A  
 S K H C R H H S M O A L J A F U L B H Q  
 W A A O G E A Y A B M N B H A M G V A F  
 A B O H G N E T A M H C A I L I Y P T B  
 M A O J A S E V R R P A R L A T G Y A R  
 I N Z M Q K C Y A U I A K Y V R U F T P  
 T D S U M A N T R A G N T A A A H J A A  
 R H F U G H Q C N N T H G I R U A A K R  
 A A W M A N D O D A R I A A T N R T A A  
 I N D R A J I T R K W Y Y N N Z A A S S  
 S S N A Q L V I B H E E S H A N A Y H H  
 I G E N M A N T H A R A V X E G I U A U  
 T J E G P G K W C R J A M B A V A N B R  
 A A L A Y S U R P A N A K H A R S N A A  
 X N A D O K A I K E Y I H M Z A U N R M  
 X A M A R I C H A N U M A N Q M R A I A  
 H K X B X M T L A K S H M A N A S L U R  
 G A J R V F K G G M Y V L A R S A A S I

Kumbhakarana	Rishyaringa	Shatrughana	Parashurama
Surpanakha	Vibheeshana	Mandodari	Vasishtha
Lakshmana	Viswamitra	Jambavan	Kausalya
Kabandha	Sugreeva	Hanuman	Sampati
Manthara	Shabari	Sumitra	Kaikeyi
Sumanthra	Indrajit	Maricha	Jatayu
Ahilya	Bharata	Janaka	Ravana
Guha	Sita	Angada	Tataka
Neela	Sursa	Khara	Kusha
Nala	Lava	Rama	

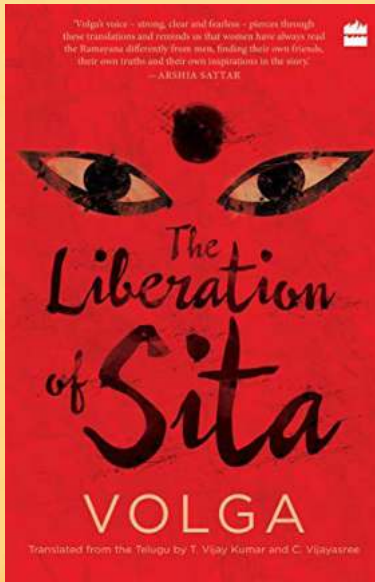
Megha Jayaraman is from Subramanyam Bharati Shakha, Bellvue, WA.

answers on page 22



## The liberation of Sita by VOLGA

By Poorna Vijay



**"T**he liberation of Sita", a book by P Lalitha Kumari (Volga) is a retelling of Ramayana from Sita's perspective. It opens up new dimensions to the

when the time comes to hand over her grown up sons to Rama. Sita chooses to join her mother "Earth" instead of declaring her innocence in the royal court to return to Ayodhya.

The story "The Liberated", narrates the struggle and enlightenment achieved by Urmila at Ayodhya. Lakshmana followed Rama to forest without informing his wife, Urmila. This led to a feeling of rejection and abandonment within Urmila. Raged with revenge and anger, Urmila imposes a self-punishment to confine to 4 walls of her chamber. In this journey of meditation, Urmila unknowingly realizes how love, hate, jealousy and respect are different shades of same condition. She explains to Sita why it is important for her to liberate herself from Rama to achieve self-realization through looking inward and meditating.

arduous journey of Sita towards liberation, after being abandoned by Purushottam Rama. Along the way, the wisdom of few minor women characters of the epic (Surpanakha, Ahalya, Renuka, Urmila) steer Sita towards self-realization and liberation from the material bondage of marital status, children, notions of desire, chastity and beauty.

The book begins from that stage of Ramayana, where Sita takes shelter at Valmiki's ashrama along with her 2 sons (Lava & Kusha), after being abandoned by Rama.

In the first story, "The reunion", Sita realizes that Surpanakha is dwelling in a beautiful garden within the forest. On visiting the garden, Sita encounters to see a transformed, matured Surpanakha who has mastered the inner peace and love to find beauty in every being. Surpanakha mentions how difficult it was for her to come out of the humiliation and mutilation she faced in the hands of Rama and Lakshmana. The mutilation led her to self-realization of the true nature of beauty and led her to a happy life with her husband Sudhira.

The next story "The Music of the Earth", is about Sita's meetings with Ahalya, the wife of Sage Gautama. Ahalya's story portrays her as a victim of patriarchal norms of female chastity. She enlightens Sita about the complexities in popular notions of female chastity. According to Ahalya, the core issue is not that of female fidelity or lack of it, but of men's power to put it to test. Sita realizes the actual implication of Ahalya's words only after she was asked to prove her chastity by going through fire test. On Sita's second meeting with Ahalya, she embraces Ahalya's astuteness and listens to her advice attentively to attend liberation.

Renuka, the wife of Sage Jamadagni, whom her own son Parashurama beheads in obedience to his father's injunction, is the spokesperson of the story, "The Sand Pot". She tells Sita how Pativratyam or fidelity of a married woman is as fragile as a sand pot. So, it is futile for a woman to anchor her identity in her marital status or motherhood. Even though initially Sita doesn't agree to the advice of Renuka, it proves useful

Volga, finally completes the book with a story "The Shackled". This story narrates the inner monologue of Rama about his lack of personal freedom due to patriarchal structure. The only time Rama lived freely of any burden were those 13 years of Vanavasa with Sita & Lakshmana. He considers it to be a boon from his mother Kekiya. His oath to spread the Arya dharma across Bharathvarsha continues to keep Rama shackled through his life.

Traditional versions of Ramayana talk mostly about Rama's righteousness in ruling the Ayodhya kingdom and his greatness. It very well connects with the present generation where women bear responsibility for themselves and strive to attain self-realization. I thoroughly enjoyed the narration by Volga. It's available on Amazon in paperback and Kindle versions.

Poorna Vijay is part of Parashurama Shaka, Los Angeles, CA. With deep inclination to Hindu spiritual concepts, she spends most of her time reading, cooking, gardening, hiking and camping.

## Tips for Healthy Hair

By Kirti Naik

**D**andruff, baldness, itchiness, or dry and thinning hair are some of the most common problems we hear about. A germ called Bottle Bacillus is responsible for many of these scalp and hair conditions. Every strand of hair has tiny openings. Bacillus can clog these tiny openings at the root of hair, this forms scales and dry crust, resulting in itching and dandruff.

Here is a remedy for these common problems:

- Put 2-3 tablespoons of apple cider vinegar in a bowl.
- Part hair into sections.
- Sponge apple cider vinegar directly on the scalp and wrap head with a towel.
- Keep hair wrapped for 30 minutes to 3 hours, before shampooing.
- Those with dry hair should apply castor oil or olive oil to their hair before applying apple cider vinegar to their scalp.

Enjoy your healthy and strong hair!

Kirti Naik is from Satsang Shakha, Burlington, MA. Her Hobbies are reading, travelling, doing volunteer work for society and meditation.

## Answers to Puzzles on Pages 18 and 20

### UTSAY'S WORD SEARCH (EASY) Answers

K R I S H N A J A N M A S H T A M I  
T V N Q L Y D Y X V N B L Q N Z N Q  
R I R G A N E S H C H A T U R T H I  
G J N N B Y J G U R U P U R N I M A  
M A H A S H I V A R A T R I V D N D  
D Y Q R A K S H A B A N D H A N T T  
R A D E E P A W A L I Y L R W V Y J  
M D N A V A R A T R I T N M R Z K Z  
S A N K R A N T I B H A I D O O J Z  
B S Y U G A D I W Y H K Z P R J Y T  
L H R T M L J N T B O R R B N T T M  
Y M J R V D J Z Z Y L R R W R D Q J  
R I M Y B W M M K Y I V M T Y R N J

### Word Search

N S K R B H A R A T A I F I T C L T O S  
V O U B I E K N A D K D K A U S A I Y A  
I B S G S S W U V L V A S I S H T H A  
S K H C R H H S M O A L J A F U L B H Q  
W A A O G E A Y A B M N B H A M G V A F  
A B O H G N E T A M H C A I L I Y P T B  
M A O J A S E V R R P A R L A T G Y A R  
I N Z M O K C Y A U J A K Y V R U F T P  
T D S U M A N T R A G N T A A H J A A  
R H F U G H O C N N T H G I R U A A K R  
A A W M A N D O D A R I A A T N R T A A  
I N D R A J I T R K W Y Y N N Z A A S S  
S S N A O L V I B H E E S H A N A Y H H  
I G E N M A N T H A R A V X E G I U A U  
T J E G P G K W C R J A M B A V A N B R  
A A L A Y S U R P A N A K H A R S N A A  
X N A D O K A I K E Y I H M Z A U N R M  
X A M A R I C H A N U M A N Q M R A I A  
H K X B X M T L A K S H M A N A S L U R  
G A J R V F K G G M Y V L A R S A A S I



# Next Generation Asks



How have your role and responsibilities as a daughter, mother and/or sister evolved over time?

**W**e love our parents, children, and siblings. Our parents love us and shower us with attention. We are the most beautiful thing in the world for them. They fulfil our demands lovingly. They scold us when we do some mischief.

Siblings tend to have a special bond as well. I remember a time when my brother and I were arguing on the phone on some very trivial topic. My mom was listening and wanted to know why we were fighting on the Raksha Bandhan Day. My brother responded by asking her what good it is having a sister if he was not allowed to say what he felt and when he felt it.

As a child, siblings live under the same roof. As we grow older, our opinions and priorities change. There are others who take more importance in our lives. While that may be the case, it is very important to nurture these bonds throughout all changes.

We need to develop clarity and understanding of how these roles change over time. If I do not appreciate my role as a sister of my brother in his home, I may invite trouble for myself and for others.

When I made my home for myself and my family, I accepted

What are three pieces of advice you wish you could go back and tell your younger self?

Just three? I have so much to offer!

This question reminded me of the time when I was a new mother.

I knew Abhimanyu's story from the Mahabharata, but never took it very seriously. My first piece of advice to women who are expecting, or planning for parenthood, is to believe in yourself, your actions, words, and strengths. These are values you will be passing onto the next generation.

the pleasures and pains that came along with it. I must similarly learn to accept that my siblings have their own homes and lives, and while I will still be lovingly entertained in their homes, I must also understand and appreciate that my place in their homes is not the same as before.

When cultivated with trust, affection, and understanding, these are the best bonds that can be sustained and enjoyed over a long time.

I did not know what motherhood meant until I became a mother and really until my daughters grew up, went to college, and became adults. To see them grow up, become independent, and make choices, was not always easy, but I knew it was inevitable. These milestones are all stressful events, but accepting the inevitability of the events like parents and children growing older can make it easier to manage the stress. If you are ready for it, it is a fun journey. You can think of your responsibilities toward your parents as your turn to pay back! Instead of taking responsibilities as children, take responsibilities for parents!

I feel that this question gave me a lot to reflect about, made me look back on my life, and made me wiser.

My second piece of advice to you is follow your passions. What do you want to do in your life? Travel? Read? Write? Paint? .. Whatever it is, keep doing it a little bit, if not too much. Doing what you love will give you that sense of life and happiness. You can aspire to be a homemaker, a wage earner, or a social worker. Anything and everything is great and you must do it! But keep that "young you" within yourself alive and nourish yourself.

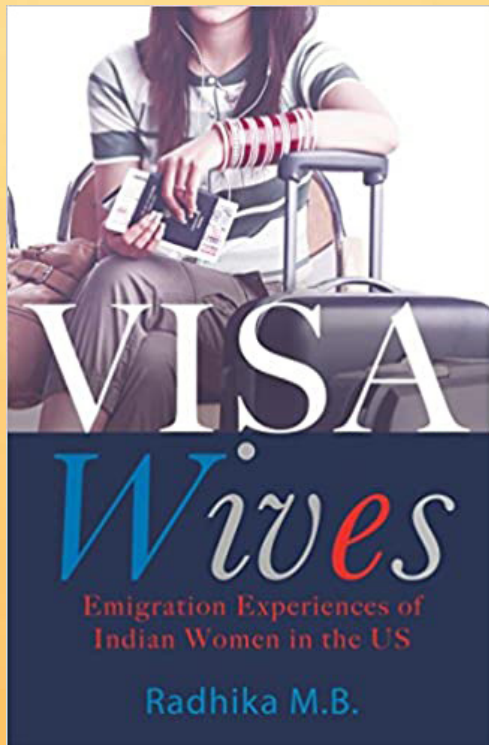
My third piece of advice is to not feel bad about growing up.



At times you may think, "OMG I am 33, or 44 already!" That is OK! Be that age. Don't try to be younger or older than you are.

When you are responsible for one more person, take it gracefully, Nurture your passion, grow up, and don't be afraid!

Keep yourself healthy, continue to learn, and look forward to doing something.



I don't take inspiration from great leaders. I believe that life's greatest heroes are people who have conquered the day-to-day obstacles to achieve greatness:

Someone who might have managed depression. Someone who has beaten cancer. A mother of four who completed her education at fifty! A wife who got back to work after staying home for a decade! A daughter who raised her younger siblings after they lost their mother. An army widow who got on her feet in her forties to take care of her family. Those are the ones worth taking inspiration from.

Their stories not only inspire me but also make me believe that we are much more capable than we count ourselves as accountable for! God has brought us women into this world to do great things and believe it or not every woman out there is doing her bit.

I chose M.B. Radhika's book *Visa Wives* because it speaks about one such issue

of several immigrant women who travel to the United States to accompany their husbands working on H1B visas. Being a Visa Wives myself, I am eternally thankful to HSS for making my life here in the US a happy one. Our concept of 'Vasudev Kutumbakam' and Shakha as an extended family helped me grow and learn. I always had someone to lean on, thanks to the wonderful sevikas. The women who come to the US on dependent visas often don't know what's coming. They arrive on an alien land after being completely displaced from their family and friends to start life afresh, completely clueless and baffled about what this might entail. This book has voiced out experiences of such Visa Wives whilst advising them to deal with life in the US and to let them know that they are not alone in this.

The story starts with the author's husband announcing that they must move to the US as he landed a job there. Radhika, a Bengaluru based journalist who had worked with Tehelka, New Indian Express, and Deccan Chronicle, was responsible for setting up Tehelka's Bangalore branch in 2004. She started her journey as an immigrant wife in 2011. Besides adjusting to a new life, she had to give up a fulfilling career and a sense of security from living near family and friends. She dealt with fear and anxiety. Moving from a 'collective' society to a society based on the individual where privacy is supreme. She missed her family and place so much that she developed social anxiety. She even missed Bangalore's pollution. In the book, Radhika also writes about the fears and anxieties of visa wives especially during the initial years after arriv-

## Book review

*Visa Wives* by Radhika MB

By Swati Arun

ing in the US. The toughest part of her journey was when she has a miscarriage. She has no one to lean on.

Radhika has also very sensitively narrated the stories of Sarika and Sairam, Rani and Kant, Meghana Damani who overcame depression to do a documentary about H4 women, Madhusmita Bora who teaches and promotes Sattriya dance in the US, Rashi Bhatnagar who started her 'H4 Visa is a Curse' FB page, Kaushalya and Prakash, Aruna Raman who in her own quiet way did voluntary work, went on to study and blended into life at Pittsburgh. The book also speaks about the inability to commute since most women don't drive, inability to open bank accounts in certain states. The pinch of not qualifying to do anything independently, the loss of identity on a professional sphere since wives without jobs have no choice but to remain house-bound. The tensions of living a life full of uncertainty.

Swati Arun is from Meera Shakha, Audubon, Pennsylvania.

I  
W  
a  
n  
t  
t  
o  
s  
h  
a  
r  
e



# Sri Rama and the Squirrel

By Saroja Seetarama

Ravana had abducted Maa Sita and taken her to Lanka. Soon, Hanuman discovered that Maa Sita was in the Ashoka Vatika in Lanka. Sri Rama, along with his Vanara Sena (army of monkeys), left for Lanka to bring back Sita. On their way, they needed to cross the ocean to reach Lanka.

Rama and his army soon realized that they could not move further unless a bridge was built that allowed the army to cross the ocean. The entire army started working on building a bridge with stones that would take them to Lanka. Everyone began chanting 'Jai Sri Rama! Jai Sri Rama!' while throwing stones into the ocean. As per blessings from the ocean god, stones did not sink but kept floating allowing the Vanara army to cross the ocean. Rama was deeply moved by devotion and tireless working of his entire army.



To his surprise, he saw an ardently working small squirrel participating enthusiastically in the bridge construction. Bhagwan Ram saw that the tiny squirrel was picking-up tiny stones in her mouth, running to the seashore, and rolling herself in the sand. Then she would go to the water and put small stones near the boulders again.

A monkey made fun of the squirrel's attempts by asking her to stay away from the boulder, or she might get crushed under it. Seeing the monkey laugh at the squirrel, everyone else joined in making fun of the squirrel. The squirrel was hurt and started crying.

Rama saw this and assembled everyone and showed them how the pebbles thrown by the little squirrel and the sand transferred by the squirrel's body filled gaps between large boulders of the bridge. Appreciating the hard work and effort of the squirrel, Rama took the squirrel into his hands and lovingly stroked the squirrel's back. The gentle stroke left three stripes on the squirrel's back. It is believed that before this incident, squirrels did not have stripes on their bodies.

Through this small episode, Bhagwan Rama showed us that all beings are equal. He showed that what matters is intent and devotion. So we should keep doing good deeds, whether big or small.

In other words: No job is too big, none too small. All are important and equal!

Saroja Seetarama is from Netaji Sakha, Irvine, CA. She is passionate about reading, learning, cooking, and arts.

Image credits: <https://i.pinimg.com/564x/22/ae/18/22ae18c795c7b7d02e0eb52876f70ceb.jpg>

*True knowledge is not attained by thinking. It is what you are; it is what you become.*

--Shri Aurobindo

## *Tips on Savings during COVID*

*By Archana Remane Dhore*

**W**ages have been cut; work contracts have dried up; a pay raise or bonus you were banking on may have disappeared. Finances are being stretched by the effects of the coronavirus outbreak, so what can you do to find, save, or free up some extra cash in these uncertain times?

*Below are some tips-*

**The government is offering benefit claims that you may be entitled to:**

The government is providing benefits such as statutory sick pay, employment and support allowance, job seekers' allowance claim, and PPP loans- claim if you are properly entitled. IRS has also Expanded Mid-Year Change Opportunities for Health and FSA Benefits and Increased the Carryover Limit due to pandemic. If your employer is offering these benefits, check with them for recent changes which may lead to tax savings.

**Claim refunds for services which you cannot use:**

You might have enrolled in gym memberships, subscribed to restaurants or clubs, or even paid for a summer camp in advance. Contact them and claim for refunds for these unused services. The regulator,

the Competition and Markets Authority, will take complaints if you are unsuccessful.

**Manage your mortgage:**

Refinancing at a lower rate can, now, not only reduce your payments but also help you spend less on interest in the long term. See if you can take advantage of current low-interest rates and refinance.

**Invest your savings into a retirement plan:**

With vacations canceled, restaurants and bars closed, gyms, and social parties out of the question, you're probably spending less money than you were pre-COVID. Try to invest this extra money into a retirement account like 401K which can also benefit you paying less in taxes.

Archana Remane Dhore is from Hanuman Shakha, Aldie Virginia. She is a CPA, PHR, and SHRM-CP. She enjoys traveling, dancing, and reading.

**“ An aimless life is always a troubled life. Every individual should have an aim. But do not forget that the quality of your aim will depend the quality of your life. Your aim should be high and wide, generous and disinterested; this will make your life precious to yourself and to others. Whatever your ideal, it cannot be perfectly realized unless you have realized perfection in yourself.”**

*--Shri Aurobindo*