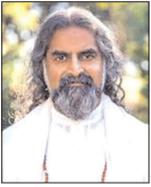


Don't Think that all the people around a Master are enlightened



■ MOHANJI

There was a great Master called Shivananda of Divine Light Society. Anybody coming to him, he would give sainthood (Sanyasa).

People asked him, "Are you not contaminating this? Some of these people whom you've asked to sit in your ashram are not worth it. They are pretty raw. They're very normal people. Why are you giving them this power?" Swami Shivananda said, "Do you know what? If they sit in society, society will be more contaminated. Let them sit in the ashram; I'll give them food."

So, don't think that all the people around a Master are enlightened. They are all trying to be, or some are pretending. Some are trying, but they've to display their actual character. Whether they meditate more or not, some of them are extremely insecure. Understand, if seeds are not sown, tomorrow they'll not become trees. But seeds have to be sown at some point in time.

The very reason they've come to a Master means there's something in them which is asking for liberation. It is The Master's Job To Sow The Seed. But when will it germinate? When will it become a tree? The Master has no control. It depends on the student. If the student is deeply connected to the Master, he can become the Master. If the student is not connected or connected only partially, he'll grow only partially.

You are powerful

■ MOHANJI

Use this life to understand that your life is a marriage between the gross and the subtle. The more and more understanding you have about the subtle, the Sukshma, the more and more you'll be liberated from karmic existence.

The more and more you're aware of the Sukshma, the energy (the soul) which is running the show, ownership will go away. Acceptance will increase, and you'll start experiencing life as fresh as possible.

If not, what happens? You come back again and again - different bodies, same show, repeated.

Look at our own lives now. Similar things are coming back, isn't it? Why do they come back? Because we are holding on to them, the memories are stuck here, so we keep repeating them, or we ask for them.

Please remember: You're very powerful. But why do you feel weak? Because your connection is with your personality. All of you are extraordinarily powerful. Whatever boundaries you've set for yourself aren't true. They're set by your mind.

Shiv Khori-Shrine of Shakti

■ G.L. KHAJURIA

Situated around 140 kms from Jammu itself to its North-West is situated this Sanctum Sanctorum cave, some 4 kms ahead of Ransoo village or hamlet is unambiguously a piece of heavenly abode where sayambhu image of the Lord Shiva has originated naturally over centuries back. The sacred cave is situated in Reasi district of Jammu and there from are twin routes to this holy cave; one through Katra Reasi Pouni-Barkh and finally, Ransoo; second through Akhnour, Sunderbani, Rajouri and thence to Ramsao. However, the former is preferable in view the short route length and accessibility to the holy cave, apart from having holy Darshan of other Sanctum Sanctorums and prominent sacred places viz Katra, Aghar Bawa Jitoo, fort of vallent General Zorawar Singh, Sula Park, lush green and vibrant forests, Salal Jyotipuram and other accessible sacred- sports of mul-tihued religions.

Shiva Khori as is a prominent Sanctum Sanctorum and is a natural cave being longest one arounding 100 mts or so and while on way to holy cave, one becomes wonder struck to have a pious Darshan/glimpse on the entrance of the holy cave with a spacious chamber having wonderful concrete flooring. First you will have to pay obeisance to sacred Samadhi of a sage who has had arduous penance of lord Shiva for an unaccountable period and as thus obtained blessings. The entire story, the writer is narrating is evidence by the fact that he himself trained from Jammu -via Katra, Reasi and Ramsao on bike on 1st July this year, took holy bath in old sacred Shiva-Ganga and proceeded to holy cave, easily and comfortable. Though, the sun had set-in and in the pitch dark all alone reached the holy cave where from to go into the interiors of cave was strictly prohibited, yet with a request to the in charge cave (Police officer by name Yash Paul along with his associates) the natural images that have had originated naturally in the diamond type hard rocks are well within the very spacious front of the cave though not narratable for fear of magnanimous divine ShivaShakti of the supreme lord.

Shiva Khori cave is within a hillock having a broader spacious outside chamber, now up graded and can comfortably accommodate 20-30 devotees, where all naturally originated Gods and Goddesses though astonishingly Kaleidoscopic manifestation as narrated above. The top of the hillock is laden with lushgreen vibrant forests associated with local flora and fauna, hovering overhead azure sky with embracing waiting clouds.

The spiritual and spacious front of the cave is having its own divinely attraction which the supreme beholder ... Lord Shiva well knows.

Shiva Khori is a miraculous cave and the name symbolizes Shiva and Khori- Shiva for the Lord Shiva and Khori commutates cave which emblazon that the cave. From first spacious chamber of the cave has a narrow, steep and moderately deep passage which becomes cumbersome to get through but miraculous are the ways of supreme shiva that even fattiest of fattiest true devotee get through this 100 mts (350 ft) rocky cave quite comfortably.

Ransoo is a beautiful hamlet with conglomeration of people of all religion and they are so hospitable and compassionate that there are no words for their praises.

They live in love, compassion, harmony, sharing each other's joys and sorrows.

Pious stream, locally spoken as Shiv Ganga flows alongside hamlet with lively milieu with lushgreen, vibrant and salubrious forests associated with local flora and fauna which enchants every human and glimpsing overhead there is azure sky with wafting clouds kissing the natural phenomena and without further exaggeration it is concluded impelled by passion, the clouds pour down, they rain everywhere, and by this rain creatures gain their sustenance, Srimad Bhagavatam.

(The author is Former Dy. Conservator of Forest, J&K).

The Chenab that flows through Indian Civilization

■ G.L. KHAJURIA

Literally speaking, Chenab acronymises a Persian derivation, Cheen means China and aab means water, cannotating thereby China's water. But with the revolving wheel of time, the learned school of thought negated it and attributed that the origin of Chenab is from 'Tandi'- a small village or hamlet in Himachal Pradesh (HP) adjoining our state. Even in Sanskrit texts, Chenab river finds its mention as a nectar-clear water having its origin from higher reaches of Himachal Pradesh.

According to our great epics, the Mahabharatand the Harivansha Purana, there is mention of the origin of these two mighty rivers- Chandra and Bhaga from higher reaches amidst the Himalayan region of Himachal Pradesh. And after traversing through longer distances ultimately confluence at Atholi, little below padder (Kishtwar) around 306 kms serpentine is named as Chandrabhaga, Chandra literally means Moon and Bhaga Cannotates Luck or virtue. The Chenab or Chandrabhaga as well occupies a very significant place in our revered Rigveda, wherein it has been mentioned as 'Askini'.

Apart from, the Greeks have made a mention about Chenab river in more than many ways. Askesines and Chandrabhaga as Sandropagosviz the man eater or Alexandrapags as the devour of Alexander the great, who attempted to cross this mighty river and had to suffer disastrously.

The Neelmat Purana, a historical tratise of Kashmir mentions about Chenab or Chandrabhaga most prominently. Poster, a well - renowned traveller in 1783 AD extensively Journeyed through Kashmir and named this mighty river as chanan. And Vigne, another traveller- cum-explorer in 1783 AD, extensively travelled the vale of Kashmir and recorded in his travelogue thechenab's water from Moon.

And very rightly has as such 'Jean Naudou' a French traveller- cum-author has commented about Chenab as a beautiful, enchanting river having the biggest vibrant, lush green forest in its back drop and explains further regarding the location together with other affiliations as such: 'To the east and the south-east, Kashmir is in communication with upper valley of chandrabhaga and at the foot of frontier ridge which separates the basin of vistasta' the

Jhellum. Kashavata used to constitute an independent principality mentioned one single time in Rajatrangmi (Kalhana) but many times in the modern chronicles.

Downstream, Bhadaravakasa was attached to champapura, while more to the south and west campa, vallapura was an independent state where Biksarea were taking refuge, and of whom, a princess was forming a part of harem of Sussala, mentioned many times by Kalhana.

The river Chenab or chandrabhaga after confluencing at Atholi sweeps down surpentinly taking turns and twists on sharp bends sometimes too narrow and deep and at places oftenly with broader width all along its under lying bed -rocks of sub-Himalayan, pre-cambrian region relatively unchangeable in its entire route. The river, of course, accumulates various rivulets, Nallahs on its either side of the catchments thereby enhancing its quantitative flow like fiery flames. The river as such forms a narrow gorge cut out of hard rock filled up with perpetual flow of water and is locked up in the rock forming a dam-like shape. And a mega Dul Hasti project generating huge power potential is the first of the for-

mation in the history of the Charming Chenab.

And still down below, the river has been dammed at Baglihar hydroelectric power project near Batote. The damming of these two hydro- electric projects have provided an ample scope of power generation. But at the same time has indeed lost its natural beauty, it enchanting tones and charming white foaming watery up heavens forever and ever.

The mighty and majestic Chenab or Chandrabhaga is having a nectar-like crystal water with very fast flow spanning its either bank, debouches from hills down and travels hundreds of thousand kilometres in the land-locked mountainous terrain and the plains down below. The river as such emerges out at Akhnour after passing through Salal and Sawalakot power project and the river flows to Pakistan inter-mingling Tawi, Ravi, Satluj, Beas and other rivers, rivulets and streams. The river as such confluences other mega rivers, en route, with gushing flow and finally drains down into Arabian sea.

(The author is former Deputy Conservator, J&K forests).

Small/Tutorial Classes: As a Way to Develop Marginalised

■ DR. RAJKUMAR SINGH

Smaller classes are an educational setting in which the number of students is intentionally kept low, typically below a certain threshold. This approach is in contrast to larger classes, where the number of students can be higher and might hinder the effectiveness of teaching and learning. Smaller class sizes have been a subject of interest and debate in the field of education, with proponents highlighting several potential advantages. There are some key features of smaller classes which include: a. Individualized Attention: With fewer students in the class, teachers can provide more personalized attention to each student. They can better understand the strengths and weaknesses of each individual and tailor their teaching methods accordingly. This can lead to improved academic performance and a better learning experience. b. Increased Student Engagement: Smaller class sizes allow for increased student participation and engagement. In larger classes, some students may feel reluctant to participate or get lost in the crowd. In smaller classes, students are more likely to be actively involved in discussions and activities. c. Improved Classroom Management: Managing a smaller group of students is generally easier for teachers. They can maintain better discipline, create a more focused learning environment, and address behavioral issues more effectively. d. Better Student-Teacher Relationships: In smaller classes, teachers can establish stronger connections with their students. This can create a positive and supportive learning environment,

as students may feel more comfortable approaching the teacher with questions or concerns. e. Enhanced Collaboration: Smaller class sizes promote more peer-to-peer interaction and collaboration among students. This can foster teamwork, communication skills, and social development. f. Higher Academic Achievement: Research has suggested that smaller classes can lead to improved academic performance, especially for students from disadvantaged backgrounds. Smaller classes have been associated with higher test scores and increased graduation rates. g. Early Intervention: In smaller classes, teachers are more likely to notice when a student is struggling academically or emotionally. This enables early intervention and support, preventing issues from escalating and helping students succeed. i. Positive Impact on Special Needs Students: Smaller class sizes can be particularly beneficial for students with special needs or learning disabilities. Teachers can provide more individualized support and accommodations to meet their unique requirements. Despite the potential benefits, it's essential to note that smaller classes may also present some challenges, including: j. Resource Allocation: Maintaining smaller class sizes might require additional funding and resources to hire more teachers and create more classrooms. k. Limited Course Offerings: In smaller schools or districts, offering a wide range of courses and extracurricular activities may become more challenging due to limited student numbers. l. Teacher Shortage: In some regions, there might be a shortage of qualified

teachers, making it difficult to implement smaller classes on a large scale. m. Mixed Evidence: While some studies support the advantages of smaller classes, others have found the impact to be less significant. The effectiveness of smaller classes can vary depending on various factors such as teacher quality, curriculum, and the overall learning environment.

Origin of smaller classes

The concept of smaller classes in education has a long history that dates back centuries, however, the modern emphasis on smaller class sizes as an educational strategy emerged in the late 20th century, primarily in response to research and educational reform movements with history as: a. Early Educational Settings: In ancient civilizations, such as Greece and Rome, education often took place in small groups or one-on-one tutoring settings. Philosophers and scholars would instruct a limited number of students, allowing for personalized attention and individualized learning. b. Industrial Revolution: The Industrial Revolution in the 18th and 19th centuries brought about significant social and economic changes. With the rise of factories and urbanization, the need for a more standardized and efficient education system arose. As a result, larger classrooms became more common, with one teacher instructing a larger number of students. c. Progressive Education Movement: In the late 19th and early 20th centuries, the progressive education movement, led by educators such as John Dewey, emphasized a child-centered approach to learning.

Progressive educators advocated for smaller classes and individualized instruction to better meet the needs of each student. d. The "Small Schools" Movement: In the 1960s and 1970s, there was a resurgence of interest in smaller classes and schools. The "small schools" movement advocated for the creation of smaller, more intimate learning environments to improve student engagement and performance. e. Research on Class Size: In the 1980s and 1990s, several influential studies were conducted to examine the impact of class size on student learning. Notably, the Tennessee STAR (Student/Teacher Achievement Ratio) study found that students in smaller classes performed better academically, especially in the early grades. f. Legislative Efforts: Based on the research findings, some policymakers began advocating for reducing class sizes through legislative efforts. Several states in the United States, for example, implemented class size reduction programs in the 1990s and 2000s. g. Ongoing Debates: Despite the positive findings from some studies, there has been ongoing debate and discussion about the effectiveness of smaller classes. Critics argue that other factors, such as teacher quality and instructional practices, can have a more significant impact on student outcomes. It's important to note that while smaller classes have been shown to have potential benefits, achieving and maintaining smaller class sizes can be challenging due to various factors, including budget constraints, teacher availability, and infrastructure limitations.

(The Author is a Youth Motivator).

A Simple Approach to Financial Freedom

Financial freedom is a goal which almost every other individual aspires for. As a means to help individuals achieve it and several other financials goals, ICICI Prudential Mutual Fund has a unique feature in the form of Freedom SIP.

Freedom SIP is a unique investment feature that combines the power of a Systematic Investment Plan (SIP) with a Systematic Withdrawal Plan (SWP). Through this feature, investors can grow their wealth over a period and then start receiving regular cash flow through SWP, post completion of SIP period.

How Freedom SIP Works

Freedom SIP is a three step process. To bring with, investors have to choose a source scheme in which they will invest through SIP across 8 years, 10 years, 12 years, 15 years, 20 years, 25 years or 30 years. Since the time frame is typically long, investors can choose from a wide range of equity offering to SIP into. After the stated tenure is complete, the money will be transferred to a target scheme. The target scheme is the scheme from which the investor will receive regular cash flow through SWP.

Given the objective of the target scheme is to behave like a holding fund, it is best to choose a hybrid or a debt fund as it is necessary to protect the corpus created over the years from market volatility. From this fund, the SWP will continue as

long as there is money available. Investors have the freedom to choose their desired SWP amount. If they do not mention the SWP amount, they will receive the default SWP amount, which would vary based on the SIP amount and the SIP tenure selected by them.

For example: If an investor starts an SIP of Rs. 10,000, for a period of 10 years, the SWP amount would be Rs. 15,000. Extend the investment timeframe to 15 years, the SWP amount would be Rs. 30,000. If one continues the investment for 20, 25 and 30 years, the SWP amount would be to the tune of Rs. 50,000, Rs. 80,000 and Rs. 1.2 lakhs. The SWP will be processed till the units are available in the target scheme.

Monthly SIP Amount	SIP Tenure	Default SWP Amount
Rs. 10,000	8 Years	Rs. 10,000
Rs. 10,000	10 Years	Rs. 15,000
Rs. 10,000	12 Years	Rs. 20,000
Rs. 10,000	15 Years	Rs. 30,000
Rs. 10,000	20 Years	Rs. 50,000
Rs. 10,000	25 Years	Rs. 80,000
Rs. 10,000	30 Years	Rs. 1,20,000

Please note the default SWP amounts will vary based on the SIP amount invested and the tenure selected by the investor. The default monthly SWP payout amounts indicates the likely amount that can be withdrawn. Please read the terms and conditions in the application form before investing.

Advantages of Freedom SIP

"Consistent Cash Flow: Freedom SIP allows investors to receive regular cash flow after completing the SIP tenure. This helps investors have a steady cash stream to meet their planned expenses.

"Flexibility: Investors have the flexibility to choose the source scheme, target scheme, and the tenure of the SIP. There is also an annual top-up available.

"Helps Maintain Financial Discipline: The feature ensures that both SIP and SWP is done in a staggered manner thereby protecting the investor from behavioural challenges.

Benefits of Investing through Freedom SIP



In this manner, by signing up for a feature like Freedom SIP, one's aim of meeting the financial goal a decade or more down the line will be achieved in a hassle free manner.

YOUR COLUMN Set a goal in life

Dear Editor,

A goal is a desired result that a person or a system visualizes or imagines as a future possibility, plans and then commits to achieving that desired result as set previously. The setting of goals or targets is extremely necessary to move on properly and efficiently in life. Both the setting of the goal and working dedicatedly to implement those are equally important. Following the correct path for the achievement of the goal or target is of utmost importance rather than setting the goal and not following the right path to achieve it. Life without a goal is simply like an arrow without a target. One can shoot the arrow anywhere one likes. Without a goal, it becomes tough to achieve anything until and unless there is something to focus on. One might have a huge potential and great talent, but without focus, the talent and abilities are simply useless. Hence, the focus is an important thing that setting of goals provides us with and with its help we are able to achieve something in life. The sense of direction is actually what enables the mind to focus on a goal and go on a path to achieve the goal instead of aimlessly going around for nothing. With a goal in mind, we know exactly what all things to do for attaining the goal. By the setting of the goals for oneself, one can keep track of one's progress. With the help of these aims, one can set a benchmark for the performance of self and then one can compare how high or how low the performance is as compared to the level that is set. It can also be very well understood that how good or how bad one has performed in comparison to the previous performance. Thus, the goals are a very good way to measure one's performance and then do the

needful accordingly. Goals are critical to take control of one's life rather than allowing life to take control of oneself. There are several people who work extremely hard but are unable to achieve anything ultimately because they are just working because they need to work and are going in the direction where life is taking them. The goals will show them the direction and the target to achieve by working hard. Thus, the goals will eventually help them to take control of their life where they exactly know what they are working for. Goals are the roots of motivation and inspiration. Without motivation, it becomes tough to achieve or get something in life. The setting of the goals provides one with the foundation for one's drive. The goals provide a concrete endpoint to aim at and achieve the target with full of excitement. The goal helps one to put a hundred percent effort to achieve the target, and this focus is what results in the development of motivation.

Shrvani Sharma, Udhampur.

Atal Bihari Vajpayee, Shining Star

Dear Editor,

Atal Bihari Vajpayee is the shining star of Indian politics. Vajpayee is the other name for oratory skill. Pauses during his speech took the audience to edge to hear him. His body language with sense of humour was special attraction of his speech. Vajpayee, L.K. Advani and Murali Manohar Joshi were referred to as trinities. Advani quite often used to visit Vajpayee when amnesia had set in, in Vajpayee before his demise on August 16, 2018. Once in Parliament, he said "half of the Congressmen are fools". Congress members rose from the seat and demanded to withdraw the remarks.

"Okay, half of the Congressmen are not fools", he quipped. The entire Parliament House packed with other party members including Congressmen was burst with laughter.

Once Lata Mangeshkar, noted singer, met Vajpayee. Vajpayee said "my name is reversal of your name". "How", asked Lata. "Read your name 'Lata' from right", said Vajpayee. Vajpayee was the first to speak in an Indian language (in Hindi) in the UN. Breaking the ranks, all political parties hailed Vajpayee. Next to follow Vajpayee to speak in Hindi in the UN was P.V. Narasimha Rao.

It is Vajpayee who said "friends can be changed but not the neighbour". "Jai Jawan, jai kisan" was the slogan of Lal Bahadur Shastri. Vajpayee added to it "Jai Vignan". When Bangladesh was created, Vajpayee called Indira Gandhi "Durgi" in praise of her. Vajpayee was a visionary and a statesman. Politicians think of election. Statesmen think of next generation. He was true to this. Dual membership issue in the Janata Party floated by Jayaprakash Narayan rocked the party leading to the formation of Bharatiya Janata Party (BJP). That was the beginning of the disintegration of Janata Party even though Dr. Subrahmanian Swamy filled a lonely furrow for some time to keep Janata party alive. Barring BJP, all the constituents of Janata Party have been reduced to the status of a regional party. BJP started with a dull note with only two candidates sent to Lok Sabha. BJP became an object of ridicule. Vajpayee had said "a day will come when BJP would take larger share over all others in the Indian politics".

It has come true. He lived for principled politics. Vajpayee is alive in the hearts of people.

K.V. Seetharamaiah