



# GITANANDA

## YOGA NEWSLETTER

### DOWN UNDER

Official Quarterly Newsletter of the Gitananda Yoga Association of Australia Inc  
Australian Registered Body Number 105 451 527; Incorporation Number: A37776  
Registered Office: 9 Albemarle Street, West Hindmarsh 5007 South Australia Contact No. (08)8346 7274

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## NAMASTE!



Welcome dear members, benefactors and students to the first edition of the Gitananda Yoga Newsletter Down Under.

The Newsletter is the voice of the Gitananda Yoga Association of Australia Inc. The Association was created in July 2003 to promote Gitananda Yoga and its trained and qualified teachers in Australia as well as create and maintain an educational and cultural link with Yoga Jivana Satsangha (international), Tamil Nadu, South India.

And what better way to kick off our first quarterly Newsletter with articles from some of our members on how Swami Gitananda's teachings have influenced their lives.

Quarterly we will do our best to inform, entertain and keep you up to date with Swamiji's teachings, what is happening both locally and at the Mother Ashram in India and of course sensible suggestions and feedback are always welcomed!

Please feel free (and we encourage you) to make copies of the Newsletter to give to your students and anyone sensitive enough to be interested in our great art and science.

May your Yoga practices and life become Sukham – pleasant.



*Yours in Yoga  
The Editor.*

## ARTICLES AND VIEWS

*Letter of encouragement and support from Dr Ananda Balayogi Bhavanani – Acharya and successor to Yogamaharishi Dr Swami Gitananda Guru Maharaj, Tamil Nadu, South India.*

Both Amma and I express our wholehearted support and appreciation for the office bearers and members of the Gitananda Yoga Association of Australia in their Karma Yogic endeavour to promote the message and teachings of Yogamaharishi Dr Swami Gitananda Giri Guru Maharaj in the continent 'Down Under'.

These teachings were gratefully received by Swamiji from his Guru Swami Kakananda Brighu and later codified by him into the present system thus creating a body of practices that is unique and unparalleled.

Sadhakas walking this path are Adhikarans, the ones fit for spiritual evolution and it brings great parental joy for Amma to see her young eaglets soar high and higher.

The Gitananda Yoga Association of Australia is a 'path maker' in the true sense for the Sadhakas of Rishiculture Ashtanga Yoga (Gitananda Yoga) world-wide and is a fitting example for those in other countries to emulate. Australia looks set to be the "Flag bearer" of the Gitananda Yoga tradition!

We at the Mother Ashram proudly congratulate all of you on the endeavour to put out a quarterly newsletter and encourage all members to actively contribute articles and news on their Sadhana and experiences.

May Swamiji continue to bless us all and guide us on The Ultimate Path to achieving Oneness with the Divine.

*Yogacharya  
Dr Ananda Balayogi Bhavanani*

## HOW SWAMI GITANANDA'S TEACHINGS HAVE INFLUENCED MY LIFE

😊 *The first article is written by Dr Jonn Mumford (Swami AnandaKapila Saraswati) a long time disciple of Swamiji and the Ambassador to the Gitananda Yoga Association of Australia Inc.*

I wrote my first book, Psychosomatic Yoga, in North India in my very early twenties and at the end of a long list of "drop-outs": I had dropped out of the University of British Columbia, I had 'dropped' out of Portland Chiropractic College, and finally I had 'dropped' out of North America.

At that stage of my life the only thing that ever seemed to sustain my interest was the Yogic quest for an alchemical transformation within myself - and I successfully searched for very good Acharya's and my first Guru!

Someone said "Fortune favours the brave" and I have found it so all my life!

'Security is mostly a superstition. It does not exist in nature, nor do the children of men as a whole experience it. Avoiding danger is no safer in the long run than outright exposure. Life is either a daring adventure, or nothing.' Helen Keller

In the Mid 1950's, I was truly in 'limbo', about to begin my 'drop-out' behaviour when a momentous event opened a door.

'When one door of happiness closes, another opens; but often we look so long at the closed door that we do not see the one which has opened for us.' -Helen Keller, on Happiness

One night, in Vancouver, B.C. Canada, I wandered into a lecture hall for an advertised function by a Swami I had never heard of. The lecturer turned out to be the most charismatic person I had ever met and was to become my first Guru. What really shocked me is that the 'Swami' began his lecture with some Sanskrit and a Mantra - perfectly normal for Swami's, as I later discovered - but this was different! The glass of water on the speaker's podium began to vibrate within seconds of Swami Gitananda's chant. I watched transfixed, rather like a hypnotized rabbit caught in car lights, as the tumbler trembled and bubbles began to rise in the water! Any moment I expected an explosion - shades of Caruso!

The good Swami did not notice this event and finished the Mantric invocation just as I anticipated the goblet shattering in a wet shower of fragments. He went on nonchalantly as if nothing had occurred and indeed I believe he didn't even notice. The container of liquid settled down and became as free of agitation as a meditating Yogi!

That night was my first introduction to Yogamaharishi Dr Swami Gitananda Giri Guru Maharaj and thus began a relationship that both "saved my life" and gave me "a life", a right-angled turn from being "nowhere" to "now here!"

Swamiji's ultimate message for me is summed up by his comment:

***"To destroy is easy. To create, to construct is heroic. There is only one secret in this Universe. And that is... There is no secret!"***

Jai Jai Guruji!

PREM

*Swami Anandakapila Saraswati*

😊 *The second article is from Sri Bala, a personal student of Swamiji, who has successfully made use of the principles of Gitananda Yoga pranayama practices and AUM chanting for healing purposes.*

From the time I was introduced to Mantra Yoga in 1965 and basic breathing techniques in 1980, it dawned on me that the combination of breathing and chanting might hold the key to experiencing good health/rehabilitating from ill health.

In 1988 a Yogini introduced me to the chanting of Om, commencing the chant at 27, adding one more every day for 81 days - a total of 108. In this way she gave me a practice and a program to heal any physical or mental condition.

Not long after Swamiji taught me Mahat Yoga Pranayama and Pranava AUM Pranayama, in short how to chant AUM, with its Hathenas, breathing ratios and rhythms, the mudras etc and the invaluable theory to understand how they worked. That was all I needed. I realised that if I could successively incorporate all facets and develop a three month program, that it would be most beneficial to regenerate, rejuvenate, and rehabilitate from any physical or mental condition, within the constraints of one's karma.

The following concepts of Swamiji motivated me to investigate the practices most seriously, and assiduously to unravel their truth.

1. The Five Subtle Energy Bodies (koshas) we live in, need daily sustenance of Prana (cosmic energy) and 99.56% of it is obtained only by breathing in Mahat Yoga Pranayama.
2. The Five Subtle Energy Bodies we live in, also need daily sustenance of the vibratory resonance of AUM, which attunes to the vibratory frequencies of the physical, astral and causal planes of existence. This is obtained by chanting in Pranava AUM Pranayama.

3. The different ratios in breathing regenerate and rejuvenate the body.
4. It takes three months for both body and mind to accept and benefit from any practice. Hence if the practices are developed into a three month program, they will progressively result in an overall development, physically, mentally etc to rise above body and conscious mind, negate ego consciousness and experience the state of causal silence within, for renewal, repair and self healing.
5. As the chanting of AUM transcends the wakeful, dream and deep sleep states of consciousness, it leads one to the state of causal silence within, meditation at the Heart Centre (Anahata Chakra) – the seat of the soul, enhancing the healing process.

I've succeeded in unravelling the truth. Naturally I'm deeply indebted to Swamiji.

*Sri Bala*

*Founder, Vibrational Breath Therapy*

based on Rishiculture Ashtanga Yoga (*editor's note: now more commonly known as Gitananda Yoga*)

😊 *The next article is from Yogacharya Muralidharan Giri who successfully completed the six months Yoga teachers' training course at Ananda Ashram, Tamil Nadu, South India in 1995. Murali is the Chairperson of the Gitananda Yoga Association of Australia Inc. and instigator of the Gitananda Yoga meet Down Under since his initiation as a Yogacharya in India. Murali has also been instrumental in organising the yearly Yantra course held at Ananda Ashram by our Ambassador Dr Jonn Mumford.*

That's How Swami Gitandanda ...

It was October 1<sup>st</sup> 1994, at ICYER, 7 kilometers north of Pondicherry, in Southern India.

I was in a "9" karma yuga cycle year, which is harvest (completion), as well as a 3/3 cycle month, positive/creative for first half, whilst second half of month careful. This information was to be discovered, during the "Yantra" course, given by Jonn Mumford, later in our six month course.

That evening, once seated at dining hall, we chanted "om tat sat krishnar panamastu", to create high mental vibrations, and bless our food. Our food was to be consumed, only with water, proving the "billboards" at home wrong, as water is better for you, than cola, which was challenging, for a sweet tooth.

Next morning, a bell rang at 4.45am, was it an emergency, not at all, instead a call to Arathi, a purificatory blessing. We then proceeded, quietly, to our Hatha Yoga class, on the roof. Hatha Yoga is practised to balance the opposite energies in the body, "ha" solar/positive, whilst "tha" is lunar/negative, here we learn, negative energy is not bad, instead combined with positive energy, allows flow of energy. It also implies energy efficiency, to sustain this balance.

After initial relaxation, Jattis (thrusts, swings and sways) we sat in Vajrasana and practised Vibhagha Pranayama or low, mid and upper sections of our lungs, with ah-ooo-mmm, using associated mudras, which complimented with Mahat Yoga Pranayama or complete breathing, using Brahma Mudra, and combining ah-ooo-mmm, in turn becoming Pranava Pranayama or Primordial sound breathing, which when done in a group, harmonises the group, becoming a "Psychic" cleanser, for the group.

Mukha Bhastrika, took us into Dhamika Asana, Veera Vajra Asana, with Anjali, then Kailash Mudras, completed the sequence.

After sipping some water, we opened our palms to greet the morning sun. It was explained that this "Usha Shakti" or healing energy from the morning sun, enters the body, through the palms of our hands, and eyes, activating the photosensitive endocrine glands, particularly the pineal gland.

Surya Namaskar or Solar Adorations, in the form of Rishikesh Surya Namaskar, followed the chanting of the twelve solar names, paying respect as well, to Lord Mahadeva (Shiva). This class concluded with the "Sama Sthiti" Asana series of standing postures, including Trikona and Veera Asanas, followed by relaxation with head to the north, in Shavasana.

We learned in the first two months, many "cleansing" practises, including Shankaprakshalana, followed by coffee-enema, whilst fasting, to cleanse our digestive system of toxins. "Eka Dasi" over eleven days to cleanse us "Psychically", as well, at a sub-conscious level.

In the following two months, we learned how to 'balance' our bodies as by now we had learned that we have "Pancha Kosha" or five bodies. An essential part of this was the "polarity" or loma/villoma asanas (energy balancing postures), always keeping our head to the north, to take advantage of the magnetic polarity flow over the surface of the earth. (This could be compared with a "torch", where one of all batteries are fitted incorrectly, to positive/negative sequence, and expecting the torch to light up the path).



Intermingled with these practises, was the regular “Pranayama” session at 11am. Pranayam is the control of the “Prana” or life force, which is transmitted via the Nadis, through our Pranamaya Kosha. The Yogis tell us we have 72,000 Nadis, to distribute this Prana.

Evening was Satsangha, where we learned the universal “rules” of life, in the form of Yama-Niyamas, which when practised, assist in controlling fear, anxiety, etc., whilst enabling us to live in harmony with life, called evolving, minimising “transient rages” or “sensory outbursts”.

The last two months were “rejuvenating” or rebuilding our Pancha-Kosha or five bodies. During this time we had “Tapas” in the form of all night “aum” chanting on Kakananda’s birthday, as well as 1008 “Om Namah Shivayas” on Shiv Ratri. Cultural interludes were many and varied, including the exquisitely dressed girls, performing Bharat Natyam, in contrast to the sensual displays on those billboards, both here and at home.

Sundays was for Kambliswami Madam, enabling us to pay respect to our line of Gurus as well as singing “Bhujans”, to create a oneness, amongst the many nationalities, from most walks of life, that attend, with a common interest/purpose of “evolving” via their Dharma.

Jonn Mumford gave us many insights into “Dharma”, in our Yantra course, where we learnt, the power of numbers, as discussed earlier.

During these six months Amma, Ananda, and Renuka (1994), took us through all these practises and techniques, with dedication and precision.

All this ancient yet appropriate Yoga knowledge, is as they say “information you can take to the bank” of life, and this is how the teachings of Swami Gitananda have influenced my life.

*Yours in Yoga  
Yogacharya Muralidharan Giri*

😊 *The next article is submitted by Yogacharya Devidasan Giri who successfully completed the six-months Yoga teachers’ training course at Ananda Ashram, Tamil Nadu, South India in 2002. Devidasan is the Public Officer, Treasurer and Secretary of the Gitananda Yoga Association of Australia Inc. He is also the editor of the Gitananda Yoga Newsletter Down Under.*

Swami Gitananda’s teachings have been a blessing in my life. Prior to being introduced to Swami’s *Yoga Step-by-Step Correspondence Course*, I had been an initiate with the Self-Realization Fellowship and studying with Swami AnandaKapila

Saraswati (Dr Jonn Mumford, our Ambassador and long-term disciple of Swamiji).

I wanted to learn, practice, experience and teach all elements of classical yoga. It was our Ambassador, Dr Jonn Mumford, who suggested I go through the 12 months correspondence course and follow it up by spending 6 months at the ashram in South India.

I went ahead to do the correspondence course. I had no experience in asanas and I found that I couldn’t even do the first active asana in the course book. I actually found it to be quite an unusual posture (Dwi-Janu-Uttana Kriya). It looked easy on paper but I couldn’t even lift my knees off the ground. I immediately knew that there were going to be some challenges ahead. With perseverance and patience, and with one hour minimum of practice a day I pretty much achieved all the standard postures in the book by the end of the course. This was despite a long standing knee injury caused by my prior training in martial arts.

I found the course content rich in wisdom and techniques. A transformation was already occurring within me in doing the daily practices. I was definitely onto something.

Dr Jonn further encouraged me to go to India and do the six-months course. He emphasized that there was no training like it, that it would be challenging and that on successful completion it would set me up for life in regards to my personal development and teaching others.

I followed his advice and took the plunge. Two weeks before leaving to go to India, my knee started to play up. The pain got substantially worse. I went to a sports clinic and had x-rays done. I was told that my meniscus had pretty much worn away and that further wear and tear would result in bone rubbing against bone. I was advised to have a knee operation and go through physiotherapy. By this time, there was only a week to go. The other alternative was to do 3 months in India, come back home and have the operation.

I chose to trust and go ahead with the 6 months.

On arrival at the ashram, I spoke to Dr Ananda, Swami Gitananda’s son and spiritual heir. His response was that one of two things could happen:

i) my knee would get worse with the potential of becoming a cripple or ii) it would strengthen the muscles around the knee making it stronger which according to Dr Ananda would most likely be the case.

My knee did grow strong and resilient, so did all other aspects of me: physical, emotional, mental and psychical. I learnt about dedication no matter the circumstance – to attend and participate in all classes whatever my physical, emotional, mental and psychic state was. No backing out, no excuses. Apart from all the knowledge, techniques, immersion in the Hindu tradition and art of getting along with others (being with the same people virtually 24/7 – washing, cleaning, eating, learning, laughing, crying, and a whole range of emotions

together) this was one of the greatest lesson that has served me well in my daily life. You face life circumstances no matter what they are, you act with dignity and you persevere until the goal is reached. It is a spirituality not for the timid, not for the cowards. It is anchored in dharma – feet firmly on the ground, with a heart full of understanding, hands that labour and a consciousness that is in the world but not of it. God is indeed great and so is its agent, the Guru spirit.

*Prem*  
*Yogacharya Devidasan Giri*

😊 *The following article is by our benefactor and Karma yogini, Candida Vassallo. Candida has been involved in the personal development field for a very long time and is a student of Yogacharya Devidasan Giri. She freely gives of her time and resources greatly assisting the Gitananda Yoga Association of Australia Inc. with desktop publishing and designing. The Gitananda Yoga Newsletter Down Under is such an example.*

*Candida's article below illustrates how not only direct Acharyas of Swamiji's teachings have been positively influenced but also how in turn the Acharyas can positively influence their students and others through the Guru spirit.*

It has been my great honour and privilege to be learning about Swami Gitananda and his amazing impact on the world, through the teachings of Devidasan, of whom I have been a student for a number of years. Through the teachings of Devidasan, the energetic influence of Swamiji is inevitable and so would permeate to some degree throughout the life of anyone studying with Devidasan.

Before meeting Devidasan I had a fairly new health and training business which now spans about 13 years – and which encompasses a variety of hands-on therapies, as well as health/wellbeing/stress management training, and was fairly heavily involved in meditation per se, and some Hatha Yoga. Since studying with Devidasan my life has been enhanced in many ways, and rather than provide a list perhaps this could be gauged by a couple of major premises which maintain my life and living, particularly my work.

Hierarchies are very important things – rather than separating, as the first thought might suggest, they are the connection, links in a chain, rungs of a ladder – a sum of the parts. I think this is one of the most important 'knowings' by which I have been influenced in my learning about Swamiji and his work. I see my work as being near to the grass roots, as the people I work with in my workshops and my individual clients, are largely (but not exclusively) from the Education Department, and also from other corporate workplaces – so they are very pushed and stretched with accountability, workloads and family

commitments. And I am one of these people. Through it all there permeates this debilitating struggle and mental fog with life and living and staying well, and perchance to be happy and enjoy. In short, the dreaded modern plague, STRESS runs riot within this group

I believe my privileged and humble position lies in being a sort of a filter in delivering a message to people in general everyday life and work and it is through my own learning and growing, and being one of this group, that I am able to be of more appropriate service. The finer the filter, the more refined the outcome – so one of my challenges is to be as fine a filter as I possibly can. I cannot imagine how I would even get close to being a filter at all, without the teachings of Devidasan and the energy of Swamiji. Much more so than this, I am in the auspicious position of being able to offer a program to children in schools based on a three-part daily session of Hatha Yoga Pranayama and Yoga Nidra. I spoke with Devidasan some years ago regarding my wish to do this on a large scale (I had previously experimented with relaxation classes for children), and he provided me with the appropriate incentive, added knowledge and launching pad for this very privileged and honoured task.

So there is a staircase of life if you will – albeit loosely put, where there is Swamiji, Devidasan, me and the people I work with. I am very aware of the need to relate meaningfully to those of us who have never considered the possibility that life is meant to be beautiful and that there are ways for one to see that – because learning has to be relevant in order to be meaningful.

Through weekly teachings with Devidasan on various topics of life and living, including Puja, Yoga Sutras of Patanjali, The Law of Correspondences, Advanced Yoga Meditation and Philosophy, a short Hatha Yoga course, Hinduism etc., connection to the aspect of one-ness and divinity becomes stronger and clearer within me. Then as a 'cause and effect' principle, this can reflect from me to others – namely my clients. Although my aim is for it to permeate all my interactions and relationships, but alas and alack, the human frailty of it all often misses the mark. However, the journey and challenge are very important, as I keep reminding myself.

This brings me to the second very important 'knowing' and that is the responsibility we all have to ourselves, to be the best we can be. Because apart from my belief that this is a major reason we are here, the way we are, will reflect to and affect others.

So as I continue to learn and integrate on varying levels, the great teachings of Swamiji through Devidasan, so too, does the energy (at least to some degree) of our birthright of health, wellbeing and happiness continue to translate to others.

One quote from Swamiji which stays with me and with which I resonate strongly, is "Love is profound interest". So to stay profoundly interested in life and living is one of my very important goals, and with the aid of such auspicious influences, to then pass that on to others in as relaxed, caring and humble a way as I can.

*Thank you, Much Love  
Candida Vassallo*

**We would like to conclude our main feature with verses from the Guru Gita (taken from The Divine Life Society Yoga Vedanta AALST website) to reflect upon the Guru Spirit**



### **SONG OF GURU GITAA**

Salutations, adorations, prostrations to Guru,  
Guru is Brahmaa, Guru is Siva, Guru is Vishnu.  
Guru is father, Guru is mother, Guru is real friend.  
Serve him with all bhaava, wet with bhakti.  
He will teach you Brahma Vidya, show the divine path.  
Service of Guru is a great purifier.  
Worship the Brahavidya Gurus on Guru Purnima day  
Naaraayana, Brahma, Vasishtha, Shakti, Parashara,  
Vyaasa, Suka, Gaudapaada, Govinda, Shankara,  
Padmapaada, Hastamalaka, Trotaka, Sureshvara.

They will bless you, they will teach you, they will protect you.  
Guru's grace is necessary for Self-realisation.  
Have devotion to Guru as much as you have to the Lord.  
Then only the truths will be revealed unto thee.  
Do not expect a miracle from him to enter into Samadhi.  
You will have to, yourself do, rigorous saadhanaa.  
He will inspire, remove pitfalls, and all snares.  
Do not find any fault in your own Guru  
If you find fault, this will retard spiritual progress  
Worship him, deify him, glorify him

Relation between Guru and disciple is very sacred  
Do not break this certainty till the end of your life  
Your father gives only this physical body  
But Guru helps you to cross this ocean of samsaara  
He entirely changes your worldly nature  
His instructions serve as your eye opener  
He helps you to drink the nectar of immortality  
You cannot repay his debt in millions of births  
Stick to one Guru steadily with faith and devotion  
This is the best way to reach the goal quickly and safely

## **DIARY DATES** **Mother Ashram Updates**

10th July	Srila Sri Manikka Swamigal Guru Puja
10th July 25th July	Vyasa Guru Purnima Srila Sri Ambalavana Swamigal Guru Puja
25th July	Srila Sri Subramaniya Swamigal Guru Puja

### **August 14<sup>th</sup> to 23<sup>rd</sup> :TEN-DAY RESIDENTIAL YOGA COURSE :**

This is an introductory and beginners course in the GITANANDA (RISHICULTURE ASHTANGA) YOGA Tradition. It is residential and open only to non-smokers, non-drinkers, non-drug takers. During the ten days stay, everyone must be on a vegetarian diet.

#### **Schedule is**

5:30 am Daily Puja  
6:00 am Hatha Yoga,  
8:30 am Breakfast,  
11:00am Pranayama and Relaxation,  
1:00 pm Lunch,  
4:30 pm Mantra Chanting,  
7:00 pm Bhajans,  
7:30 pm Satsangha. (Daily with one day off in this time).  
Cost all inclusive is \$350US and this includes boarding, lodging, registration and a one year subscription to **YOGA LIFE** journal of the Ashram

**3rd September- Spectacular Dance drama by Yognat in honour of the start of Swamiji's 100th Jayanthi Celebrations**  
**13<sup>th</sup> September – Jayanthi celebrations for Amma**



**Yognat** also offers a ten lesson special non-residential course at our city centre where it is one student with one teacher for ten classes that can be spread over a week or ten days. this is especially useful for short time tourists. The cost of the ten lessons is around \$ 60US / person and includes a book with it.

Ananda Ashram at ICYER, Pondicherry ([www.icyer.com](http://www.icyer.com)) has embarked on a project of putting out various videos related to applications of Gitananda Yoga in association with the well-known music company SUPER AUDIO, Chennai ([www.musicandchants.com](http://www.musicandchants.com)) who is a partner of UNESCO'S Global Alliance for Cultural Diversity.

The first of these was the successful DVD on PRANAYAMA FOR HEALTH AND WELL BEING that was the first time the Pranayama teachings of Yogamaharishi Dr Swami Gitananda Giri were presented for a worldwide audience through this new medium.

The second production in this series was BODY TALK: YOGIC MUDRAS OF THE HUMAN BODY that showcased important Mudras that can be done using the whole body as well as the head, neck and face.

The third production in this series was MUDRAS: YOGIC GESTURES OF THE HANDS, FEET & EYES. The latest two DVDs are YOGA FOR BREATHING DISORDERS and YOGA STRESS BUSTERS.

### OTHER IMPORTANT DATES

- Tuesday 11/07/2006      Guru Purnima / Full Moon
- Tuesday 25/07/2006      New Moon
- Wednesday 9/08/2006      Full Moon
- Wednesday 16/08/2006      Krishna Janmashtami
- Thursday 24/08/2006      New Moon
- Sunday 27/08/2006      Ganesh/Vinayak Chaturthi
- Friday 8/09/2006      Full Moon
- Friday 22/09/2006      New Moon
- Saturday 23/09/2006      Navaratri begins
- Friday 29/09/2006      Durga Puja begins (Maha Saptami)

## OZ GITANANDA YOGA SCHOOLS AND CONTACTS



### SOUTH AUSTRALIA

- **ANAND YOGA ACADEMY**

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### VICTORIA

- **VIBRATIONAL BREATH THERAPY**

SRI BALA RATNAM  
5A IAN GROVE  
MT WAVERLEY VIC 3149  
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- **Barwon Harmony Yoga**

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### NEW SOUTH WALES

- **KAILASH CENTER FOR PERSONAL DEVELOPMENT INC.**

SWAMI ANANDAKAPILA SARASWATI  
[www.jonnmumfordconsult.com/](http://www.jonnmumfordconsult.com/)  
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