



VANDANA

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THE HINDU TEMPLE

FEBRUARY 2013



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UPCOMING EVENTS

MARCH

MAHASIVRATRI

10

For more information, please call Kiranji at (734) 383-1872

LAGHU RUDRA HAVAN

MARCH

17

For more information, please call Panditji at (734) 377-6138

MARCH

HOLI

31

For more information, please call Mukhiyaji at (734) 272-1667

ANNUAL HEALTH FAIR—DIAGNOSTIC DAY

[Register Now](#)

NO WALK-INS
PLEASE

APRIL

7

APRIL

ANNUAL HEALTH FAIR—CONSULTATION DAY

14

[Register Now](#)

For more information, please call Jatin Desai at (734) 459-8583

RAM NAVMI AKHAND RAMAYAN

APRIL

20

For more information, please call Temple Office at (734) 981-8730

APRIL

SUNDERKAND

27

For more information, please call Temple Office at (734) 981-8730

2013 BOARD

Chairman: Anil Sakhuja

Vice-Chairman: Avinash Rachmale

President: Daxesh Modi

Vice-President: Manoj Sachdeva

Treasurer: Vishnu Panjwani

Asst. Treasurer: Keshav Raizada

Secretary: Kalpesh Unadkat

Trustee: Bela Patel

Trustee: Dhaval Vaishnav

Trustee: Navnit Patel

Trustee: Urmil Salvi

Trustee: Dalip Guglani

Trustee: Jignesh Patel

Trustee: Jatin Desai

Trustee: Anurag Bajaj

Temple Administrator:

Dalip Guglani

Custodian/Security Officers:

Steve Dimovski

Dean Dimovski

THE COMMITTEES

Committee	Chairperson	Co-Chair	Members
Audit & Finance	Anil Sakhuja	Vishnu Panjwani	Somil Shah, Jatin Desai, Anurag Bajaj, Manoj Sachdeva, Daxesh Modi, Avinash Rachmale
Bylaws/ Constitution	Manoj Sachdeva	Anil Sakhuja	Daxesh Modi, Jatin Desai, Anurag Bajaj, Prakash Patel, Avinash Rachmale
Community Affairs	Avinash Rachmale	Manoj Sachdeva	Anil Sakhuja, Jatin Desai, Dhaval Vaishnav
Education	Nitin Desai	Daxesh Modi, Vishnu Panjwani	Jignesh Patel, Dhaval Vaishnav, Deep Prakash, Manoj Sachdeva
Food/Kitchen	Dalip Guglani	Kalpesh Unadkat	Bhupendra Desai, Natubhai Patel, Daxesh Modi, Prakash Patel, Ajit Shah, Nee-lam Guglani, Madhu Suri
Fund Raising	Avinash Rachmale	Anil Sakhuja, Manoj Sachdeva	Jatin Desai, Daxesh Modi, Dalip Guglani, Jignesh Patel, Somil Shah, Bela Patel, Vishnu Panjwani, Keshav Raizada, Dhaval Vaishnav, Sarju Shah and all Board members
India Day Bazaar	Jignesh Patel	Anil Sakhuja, Daxesh Modi, Avinash Rachmale, Vishnu Panjwani	All
Hall Rental	Keshav Raizada	Dalip Guglani	Kiran Ji, Pandit Ji, Manoj Sachdeva, Navnit Patel, Vishnu Panjwani
Health Care	Jatin Desai	Sarju Shah	Chandarkant Pujara, Chandarlekha Pujara, Surinder Jolly
Library Management	Trupti Modi	Brenda Vaishnav	Kiran Ji, Panditji, Sonal Shah, Anuja Shah, Manohar Jagasia, Manoj Sachdeva, Daxesh Modi, Bela & Prakash Patel, Kalpesh Unadkat, Chirag Shah, Sushil and Kamlesh Sachdev
Long Range Planning	Manoj Sachdeva	Avinash Rachmale	Anil Sakhuja, Anurag Bajaj, Keshav Raizada, Daxesh Modi, Jignesh Patel, Dhaval Vaishnav, Bela Patel
Membership Directory	Daxesh Modi	Kalpesh Unadkat	Manoj Sachdeva, Anil Sakhuja, Jignesh Patel
MIS/Web Page	Daxesh Modi	Kalpesh Unadkat	Urmil Salvi, Manoj Sachdeva, Jignesh Patel, Prakash Patel
Communication (Radio etc)/ Publicity	Avinash Rachmale	Dr. Subash Kelkar/Jatin Desai	Daxesh Modi, Kalpesh Unadkat
eNewsletter	Urmil Salvi	Kalpesh Unadkat/Daxesh Modi	Prakash Patel, Manoj Sachdeva
Property Mgmt. (Outside/Inside Maintenance)	Manoj Sachdeva	Keshav Raizada	Steve Dimovski, Robert Dompkey, Kiran Ji, Pandit Ji, Mukhiya Ji, Kalpesh Unadkat, Natubhai Patel, Daxesh Modi, Navnit Patel, Bhupendra Desai, Prakash Patel, Chirag Shah
Audio/Video Systems	Navnit Patel	Keshav Raizada	Kiran Ji, Pandit Ji, Kalpesh Unadkat, Prakash Patel, Bela Patel, Steve Dimovski
Public Relations	Avinash Rachmale	Manoj Sachdeva	Anil Sakhuja, Jatin Desai, Mukhiya Ji, Kiran Ji, Pandit Ji, Mukhiya Ji, Daxesh Modi, Vishnu Panjwani, Dhaval Vaishnav
Religious Affairs	Dhaval Vaishnav	Bela Patel/ Navnit Patel/ Manoj Sachdeva	Kiran Ji, Pandit Ji, Mukhiya Ji, Anuja Shah, Chirag Shah, Maithili Patel, Sonal Shah, Kirti Karia, Anuradha Hadagali
Senior Activities	Harish Jethwa	Sushil Sachdev	Dalip Guglani, Navnit Patel, Kamlesh Sachdev, Steve Dimovski
Youth Affairs/ Bal Vihar	Bela Patel	Kirti Karia	Prakash Patel, Kalpesh Unadkat, Daxesh Modi, Chirag Shah, Sonal Shah, Anuja Shah
Volunteers	Kalpesh Unadkat	Dalip Guglani/ Dhaval Vaishnav	Sonal Shah, Anuja Shah, Chirag Shah, Trupti Modi, Kirti Unadkat, Daxesh Modi, Kamlesh Patel, Manohar Jagasia, Chirag Shah, Anuja Shah, Navnit Patel, Keshav Raizada, Bhupendra Desai, Natvar Patel
Legal Affairs	Anil Sakhuja	Manoj Sachdeva	Avinash Rachmale, Daxesh Modi
Temple Shop	Anil Sakhuja	Dalip Guglani	Narender Agarwal, Manoj Sachdeva, Daxesh Modi, Somil Shah, Manohar Jagasia, Sushil Sachdev, Amar Bhasin, Kalpesh Unadkat, Pandit Ji, Kiran Ji, Vishnu Panjwani, Kamlesh Sachdev, Bela Patel, Vinod Goel

CHAIRMAN'S REPORT

Dear Members and Devotees:

Hari Om!
Good Morning & Namaste,

On behalf of all Board Members including myself, I thank you all for coming to Today's Annual General Body Meeting. This is our second year in this extremely beautiful and one of a kind new temple.

2012 was a year full of great and very special & memorable events.

All major events, such as Shivratri, Ugadi, Holi, Ram Navami, Saraswati Havan, India Independence Day, Shri Krishna Janamashtami, Ganesh Chaturthi, Navaratri, Deepawali, Annakut and Tulsi Vivah were celebrated in grand style each one better than the other.

During July once again this year, we had the fortune and honor of welcoming Goswami Shri Vrajraj Kumarji Mahodayshri known amongst us as beloved JeJe for chapter 12 Bhagwat katha and a very auspicious Puroshottam Havan. These were divine 4 days attended by quite a lot of devotees from all over Detroit.

Also, we had great pleasure of hosting Pujya Swami Mukundanand ji for 7 days of yoga and discourse on essence of spirituality. He was a fantastic speaker who has given talks at Google, Oracle, Kellogg, Stanford, MIT etc. This was one of a kind excellent event of Yoga for the mind, body and soul which was thoroughly enjoyed by everyone.

In celebration of our second anniversary here at the temple, we had beautiful Mata ki Chowki again very well attended and enjoyed to the fullest. We also had Balaji anniversary celebration in a grand way with a 2 day event including Balaji Kalyanam and Sudarshana homam. What more can we ask for blessings?

One very special and the last permanent installation done this year was of the two pillars of strength—our grand and majestic golden elephants welcoming all at the entrance of the temple. Our heartfelt gratitude for the very generous sponsor family for the same. This looks even more majestic beauty in a very traditional way for our temple.

As you can see we have also installed new LED rope lighting around the four niches. This has not only added brightness but also a touch of elegant beauty.

Every event was extremely well managed and organized with a great success, pomp and show. Our event themed center displays in the outside lobby area has been very well received and exceptionally liked and praised by all the devotees. It served as focal point for photographs at so many big events. Our special thanks to the entire volunteer team who spent days and nights to make everything so beautiful and memorable. Thanks to Temple Board of Trustees, Advisory committee to the Board, Temple Management, Temple Members and devotees for their whole hearted support.

The senior group was very active during whole year

2012. Seniors meet once a month and really enjoy various activities such as seminars on health and financial matters, picnic, music, Yoga and so on. Our new temple is able to accommodate all seniors who wish to join this group.

Our Annual Health fair held in April with support from MAPI and Oakwood Hospital was well managed by Jatin Desai and his team of dedicated volunteers. Our special thanks to all physicians and other medical staff for their voluntary services.

Please encourage your children along with you to come to the temple and participate in Sunday prayers, Monday Lord Shiva Abhishekam, Tuesday Hanuman Chalisa prayer and Bhajans, Wednesday Bhagavad Gita Class, Thursday yoga class, Friday Lalitha Sahasra namam, Saturday Suprabhatam, Lord Balaji and Lord Shiva abhishekam, Sunday Bal Vihar as well as all other religious prayers/bhajans scheduled at various times at the temple.

I also encourage you all to make best use of temple facilities by renting various areas of this temple as often as possible and please give us your valuable input in this regard. Rental rates are very competitive. You now do not have to go look for this type of facility anywhere else. Please make use of it as much as you can. We need to generate revenue from rental to pay down Temple Loan. For rental, please contact our Temple Administrator, Dalip Guglani. We are very thankful to Dalip Ji for dedicating so much of his time towards all activities at the temple. Our special thanks to Navnit Patel for taking charge and working hard on facility rental management this year.

Also, please take every opportunity to visit Hari Om Gift Center in the temple lobby and help temple out with your purchases. We have beautifully carved silver coins of deities and several other items of interest in temple shop. We get new items all the time as well as offered sarees to the Dieties are also available in the gift shop.

We are also requesting some new volunteers to step in and help manage various activities at your temple. Please contact any of the Board members or email us thru the temple website.

Now that all major events relating to situating everything at this new and beautiful facility have been done, your very own temple is now going to be in need of help from all devotees and members with contributions towards operational costs. It is my humble request to all devotees again to participate in Temple Mortgage Payoff Program by contributing \$ 100 per month (\$3.29 per day). We need to sign up a minimum of 400 members in this program. For ease, members can sign up with an automatic monthly debit from their bank account or charge to their respective credit cards. Another good way of helping the temple is by loaning temple money at 5% interest. For more details, please contact Vishnu Panjwani, Temple Treasurer or Manoj Sachdeva.

It is my pleasure to announce that temple raised over \$ 225,000 in cash and pledges during Diwali Dinner on December 1, 2012. We thank all devotees for their

support. Diwali Dinner was one of a kind event arranged in beautiful banquet hall in our very own temple.

I would also like to bring to your attention that year end is approaching fast. Only a few days left. Please make your donations before December 31, 2012 to take advantage of tax deductions for the year 2012.

Before closing this report, I would like to thank 4 retiring Board Members (Mr. Nitin Desai, Mr. Somil Shah, Mr. Navin Patel and Dr. Sarju Shah) for their valuable time and contributions by serving as Board Members for this awesome temple.

Now it is my pleasure to welcome 4 New Board Members (Mr. Dhaval Vaishnav, Mr. Keshav Raizada, Mr. Vishnu Panjwani and Mr. Jignesh Patel) to serve on The Hindu Temple Board for the next 3 years. We are all very proud to have them as our new Board Members. As a team we have accomplished a lot for our temple and we will continue to do so with the new team of Board of Trustees, Temple Management and volunteers to take our temple to great heights in 2013.

On behalf of all of us, I also want to thank our respectable priests, Pandit Ji, Mukhyaji and Kiran Ji for performing all Poojas & rituals whole heartedly with utmost faith and devotion. We all thank them for all their guidance, support and blessings. Please make full use of the Priestly services and spread the word in the community for our priests. This is a mutual benefit for the temple and the priests.

Once again, on behalf of the Temple Board of Trustees and its Management, I want to thank all of you for attending this meeting today.

May God bless us and This Great Temple "THE HINDU TEMPLE OF CANTON"

Bela Patel, President
Filling in for Anil Sakhuja, Chairman



ANNUAL GENERAL BODY MEETING MINUTES

Date: December 16th 2012

Location: Temple Prayer Hall

Meeting Chair: Belaben Patel, President, Board of Trustees (representing Anil Sakhuja, Chairman, Board of Trustees)

Board of Trustees in attendance:

Somil Shah(Audit Committee Co-Chair and Board Member),

Daxesh Modi(Vice Chairman and Board Member),

Belaben Patel(President, Religious Chair and Board Member),

Manoj Sachdeva (Advisory Board Member)

Dalip Guglani(Temple Administrator and Board Member)

Kalpesh Unadkat(Secretary and Board Member)

Meeting started with prayers by Pandit Ji, Kiran Ji and Mukhiya Ji

Welcome note by President Belaben Patel on behalf of Chairman, Anil Sakhuja

Belaben Patel welcomed all the devotees to the 2012 Annual General Body meeting. She clarified that BOT Chairman Anil Sakhuja had to unexpectedly leave for India and that is the reason why she was presiding over the meeting

Approval of December 11, 2011 Annual General Body Meeting Minutes

Belaben stated that AGM meeting minutes are published each year in the First temple newsletter "Vandana". She asked if any of the devotees had any questions. Since nobody had any questions, Belaben (President and Religious Chair) proposed meeting minutes for approval and Jesal Shah second it and minutes from the December 11th, 2011 AGM meeting were approved.

Chairman's Report (Presented by Belaben Patel)

Belaben thanked all the devotees for attending the AGM and then read the attached letter from Anil ji, highlighting temple events and celebrations. The report was then handed over to the secretary, and is included herewith as an attachment.

Religious update by Bela Patel, Religious Chair

Please find Religious chair report on the other page

2012 Financial Report/Temple Cash on Hand and 2013 Budget presented by Temple Audit and Finance Committee Co-Chair, Somil Shah

This session was chaired by Bela Patel, who described the following protocol for this

item

Questions can be asked by raising hand

Volunteers to provide microphone

Devotee to state his/her name first and then ask the question

Question will be addressed to the Chair – Budget and Audit questions may be taken by Audit committee Co-Chair, all other questions to be taken by Chair person, Belaben Patel

Somil Shah was then asked to explain the budget

Printed copy of the budget was handed to all devotees, so that everybody can refer to it.

Budget and accounting was up to date for nine months starting January 1, 2012 – September 30, 2012.

12 month budget for 2012 was based upon projections. Budget also included projections for year 2013, 2014 and 2015

Somil ji clarified that the total donation from Balvihar is \$36,000 per year and not \$31,000

The copy of the Budget is attached

Question and answer session about the Budget

Q1> VinodBhai Patel had the following comment

On the behalf of all devotees, he thanked all the Board members and especially Belaben. He expressed that we are very fortunate to have her at the temple. He mentioned the following line from a song: Jeevan jo divya Chahe to Prabhu nu Kam Karjo ji and He mentioned that Belaben is doing exactly that. He also said that he has traveled a lot and Canton Hindu temple is the Best temple in the USA. This Mandir is a benchmark temple, it is Bhavya and awesome.

Belaben thanked him for comments

Q2> We have \$905,000 cash in the bank and out of that \$180,000 are unrestricted funds. Can we use those funds to pay down our mortgage?(Bhagubhai Patel)

Answer : Somil ji stated that at this time there are no plans to use those funds towards mortgage payment and Manoj ji added that we do not want to break our Fixed Deposits and we do want financial flexibility for

events(this year we had couple of events that we did not have on our calendar)

Manoj ji also stated that temple need cash all the time and members can loan money to the temple at 5% interest. Please contact Vishnu ji(Treasurer) or Manoj ji for information

Somil ji also clarified that the Hari OM Gift Center is a separate entity from the temple for IRS purposes

Approval of 2013 Budget

After the question/answer session, Belaben proposed the budget motion. Natubhai Patel and Vinodbhai Patel second it and the budget was approved.

Vote of Thanks(Belaben Patel)

Belaben thanked the following:

All mighty God

All the Board members

Manoj Sachdeva, Avinash Rachmale and Anurag Bajaj(Advisory Board)

All the Volunteers

Steve and Dean our Custodian

And All the Members

Manoj ji thanked Dalip ji for all his hard work.

This was official conclusion of Board meeting

Minutes taken by Kalpesh Unadkat



RELIGIOUS COMMITTEE REPORT

As a temple president and Religious Committee chairperson this year, I am grateful to all of you for your trust and support. It has truly been a privilege and honor and I am greatly thankful to the Almighty for this opportunity.

Temple management is but a reflection of the ever-increasing dedication and devotion that our enthusiastic devotees display.

All temple events & celebrations were resounding success by all accounts, but I couldn't have done it WITHOUT YOU. I appreciate your gift of time, energy, donation and encouraging support.

For the first time, we had Maha mrutunjaya havan, Purushottam havan, Ganesh Havan, Saraswati Havan and Sudarshana havan. All our regular festivals and celebrations like were very very successful in each way. This year onwards 3 times a year, we have also started Sundar-kand path recitation and Navagraha Abhishekam.

We also celebrated different Shrinath ji utsavs every other month like flower holi utsav, Malaji Shringar utsav, Chandan lepan utsav and so on. I would like to thank all our priests for their hard work and devotion in performing all these events in a very ritualistic traditional ways. It was a very enjoyable, devotion filled, energetic and lively year.

I would like to take this opportunity to say a heartfelt "Thank You!" and look forward to sharing the same devotion & dedication again in 2013.

Bela Patel



WEEKLY ACTIVITIES

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Shiva Abhishakam	Bharata Natyam Dance	Bhagwatam Class	Yoga Class	Durga Puja	Suprabhatam	Yoga Class
	Hanuman Puja	Indian Music Lessons		Lalita Sahara Naama Chanting	Lord Venkateshwara Abhishekam	Prayer
					Vishnu Sahasranam Rudrabhisheka	Balvihar Class
						Language Class

Sponsored Archana and Car Pooja is offered everyday

	Actuals - 9/30/12	Full Year Estimate 2012	Budget 2012	Projections		
	2012	2012	2012	2013	2014	2015
REVENUES						
Operational Revenue						
Member Contributions/Donations	\$ 321,933	\$ 474,244	\$ 524,242	\$ 546,454	\$ 569,777	\$ 594,266
Music & Dance Class	8,377	\$ 11,169	\$ 12,600	10,000	10,500	11,025
Priest services	75,580	\$ 100,773	\$ 75,000	100,000	105,000	115,500
Advertisements	-	9,000	1,000	5,000	5,250	5,513
Hall rental	30,869	\$ 41,159	\$ 20,000	50,000	60,000	72,000
Interest Income	9,236	\$ 12,315	\$ 8,125	10,000	11,000	12,000
BalVihar	-	36,000	30,000	36,000	36,000	36,000
Total operational Revenues	445,995	684,660	670,967	757,454	797,527	846,304
Pledges Received	131,348	175,000	250,000	200,000	200,000	200,000
Total Revenues	\$ 577,343	\$ 859,660	\$ 920,967	\$ 957,454	\$ 997,527	\$ 1,046,304
EXPENSES						
Pujan's Expenses						
Salaries	59,554	79,405	80,000	84,000	88,200	92,610
Health Insurance	36,168	48,224	40,000	52,800	55,440	58,212
Automobile Expense	8,545	11,393	15,000	16,000	17,000	17,000
Payroll taxes and other	3,961	5,281	10,500	7,500	7,875	8,269
Total Pujan's Expenses	108,228	144,304	145,500	160,300	168,515	176,091
Facility Expenses						
Contract Labor - Temple Cleaning	4,640	7,000	7,500	7,500	7,500	8,000
Custodians	48,726	50,000	55,000	60,500	63,525	66,701
Custodians - payroll tax	3,241	6,000	6,600	7,260	7,623	8,004
Garbage Removal	743	991	1,800	1,890	1,985	2,084
Repairs & Maintenance	14,964	19,952	11,000	20,000	22,000	24,200
Security Expense	3,609	4,812	2,000	5,000	5,250	5,513
Snow Plowing & Lawn cutting	8,000	10,867	9,000	12,000	13,200	14,520
Telephone	2,035	2,713	3,000	3,150	3,308	3,473
Temple Insurance	6,323	6,323	7,200	7,920	8,712	9,583
Utilities - Gas and Electric	28,886	65,000	85,000	75,000	78,750	82,688
Utilities - Water	6,124	8,165	8,000	8,500	8,755	9,018
Total Facility Expenses	127,291	181,623	196,100	208,720	220,607	233,783
Other Operational Expenses						
Dance Class	4,190	5,587	8,000	7,000	7,000	7,000
Flowers	3,456	4,608	7,500	8,000	8,000	8,000
Fundraising - Entertainment & Food	-	20,000	10,000	20,000	20,000	20,000
Kitchen Supplies - Paper & Food	15,566	20,755	20,000	20,000	24,000	28,800
Miscellaneous - donation boxes, ornaments	-	-	10,000	7,500	8,250	9,075
Operating Supplies	8,322	11,096	28,000	20,000	22,000	24,200
Total Other Operational Expenses	31,534	62,045	83,500	82,500	89,250	97,075
Administrative Expenses						
Audit fees/Legal fees	2,203	7,703	6,000	7,500	7,500	7,500
Bank and Credit Card Collection Charges	2,865	3,820	6,000	5,000	5,000	5,000
Calendars, Posters, Directory & Newsletters	721	8,000	11,000	12,100	13,310	14,641
Casual Labor - Administrative	7,479	9,972	12,000	13,200	14,520	15,972
Community Service - Yoga, Scholarships, Health Fair, Etc.	885	1,000	16,500	15,000	15,750	16,538
Licenses and Permits	360	480	750	1,000	1,000	1,000
Office Exp/Postage	3,483	4,644	7,200	6,000	7,200	8,640
Payroll Processing Fee	1,890	2,520	1,650	3,000	3,300	3,630
Total Administrative Expenses	19,886	38,139	61,100	62,800	67,580	72,921
Normalized Operating Expenses	\$ 286,939	\$ 426,111	\$ 486,200	\$ 514,320	\$ 545,952	\$ 579,869
Special Events & Other Expenses						
Shrinathji Event, Mataki Chowki, etc...	20,399	30,000	-	25,000	25,000	25,000
Hall Rental	1,588	-	-	3,000	4,000	5,000
Total Special Events' Expenses	21,987	30,000	-	28,000	29,000	30,000
Total Expenses	\$ 308,926	\$ 456,111	\$ 486,200	\$ 542,320	\$ 574,952	\$ 609,869
Debt Obligations						
Interest Expense	96,683	128,911	150,000	140,000	145,000	150,000
Bond Repayments - Principal	175,000	175,000	185,000	195,000	205,000	215,000
Total Debt Obligations	\$ 271,683	\$ 303,911	\$ 335,000	\$ 335,000	\$ 350,000	\$ 365,000
Cash Surplus For The Year	\$ (3,266)	\$ 99,638	\$ 99,767	\$ 80,134	\$ 72,575	\$ 71,434
MEMO ONLY - Operating Expenses + Debt Obligations		\$ 730,022	\$ 821,200	\$ 849,320	\$ 895,952	\$ 944,869
BALANCE SHEET SUMMARY						
Cash in Bank						
Cash in Bank - Unrestricted Funds	\$ 135,000	\$ 180,000		\$ 175,000	\$ 150,000	\$ 150,000
Cash in Bank - 6 months operations	150,000	225,000	400,000	250,000	300,000	300,000
Cash in Bank - Restricted Funds	500,000	500,000	500,000	500,000	500,000	500,000
Total Cash Balance	\$ 785,000	\$ 905,000	\$ 900,000	\$ 925,000	\$ 950,000	\$ 950,000
Pledges Receivables	\$ 1,491,000	\$ 1,750,000	\$ 1,450,000	\$ 1,150,000	\$ 850,000	\$ 550,000
Notes Payable						
Bonds Outstanding	4,590,000	4,590,000	4,590,000	4,345,000	4,140,000	3,925,000
Members' Loan	201,111	201,000	201,000	251,000	251,000	251,000
Total Notes Payable	\$ 4,791,111	\$ 4,791,000	\$ 4,791,000	\$ 4,596,000	\$ 4,391,000	\$ 4,176,000
NOTE >						
Hari OM Gift Center - This is a separate legal entity for tax purposes. A tax return will be filed for this entity.						
Revenues of approximately \$20,000 are included in the above projections.						
Bank account for this entity has approximately \$7,000.						