



HINDU CULTURAL CENTRE OF LONDON ONTARIO

62 Charterhouse Crescent, London, Ontario, Canada, N5W 5V5

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President - Dr. Mohan Merchea, Vice-President - Mr. Tara Prasaud, Treasurer - Mr. Vishal Kothari
Secretary - Mrs. Sarita Gupta, Asst. Secretary Treasurer, Mrs. Shanta Doobay, Past President - Mr. R. Bhana
Members: Dr. A.V. Singh, Mrs. Shashi Bawa, Mrs. Sanjay Singh, Dr. Dev Sainani, Mr. Nimesh Shukla

NEWS LETTER – APRIL 2018

1. AGM and Elections – March 18th 2018
The Annual General Meeting and elections were held in the auditorium of HCC on March 18th 2018. Dr. Raj Harricharran was the returning officer.
The following members were elected as Directors for a three term:
 1. Mr. Tara Prashad
 2. Mrs. Shanta Doobay
 3. Mrs. Shashi Bawa
 4. Mr. Nimesh Shukla
2. The following were elected as office bearers of HCC Board of Directors for the year 2018 – 2019:
President: Dr. Mohan Merchea
Vice-President: Mr. Tara Prashad
Treasurer: Mr. Vishal Kothari
Secretary: Mrs. Sarita Gupta
Asst. Secretary – Treasurer: Mrs. Shanta Doobay

Presidents Message:

Dear Brothers and Sisters

I am thankful and humbled having been elected as your President for this year. Your Board has many plans for this year namely:

Temple Expansion:



With your financial and volunteer support, the board will respond to the needs of a growing community, by expanding the altar area, doubling the space in temple hall and preeti-bhoj area, renovate and make modern cloakrooms and washrooms. We will also expand our kitchen.

We recognize the need to make the temple more accessible to seniors and we will make it fully accessible to our seniors.

Parking:

I have been in discussions with the City Hall to remove all parking signs from the Charterhouse Crescent. I am very hopeful that City Hall will agree to our request and then we will be able to park on both sides of the road.

Donations:

With the blessings of Almighty God I hope that this will be achieved within two years. I will need your very generous financial support to achieve our goal. A number of our esteemed members have already come forward and donated large amounts and I have donations and pledges for over \$60, 000.00. I request you to open your hearts for your Mandir.

Your donations are very important to us and one can save more on taxes, about 13% more by donating securities, rather than selling your securities and then donating cash. Please see the attached article for the same. If any community member needs any more information for this they can contact Dr. PC Shah or me and we can further explain this.

I am also attaching an article published in London Free Press by Hon. David Johnson, our past Governor General of Canada. This outlines the donations given by Canadians.

25th year Murti Staphana celebrations

This year marks the beginning of the 25th anniversary of our murti installations. We plan to celebrate the 25th anniversaries of Lord Ganeshji, Lord Krishna, Lord Shiva, Shiv Lingam, Mata Durga, Sri Vanketeshwara and Mahavir Swamy. I have already approached the members who had donated these murtis and established the celebration dates for the same.

We will post on the website and notice board, a schedule of dates for all functions for the year including the Staphana celebrations. If after review, you believe that any function has been missed or you would like to have a function included, please inform any Board member and it will be put forward to the Board for approval.

Health and AED



HCC has purchased and installed a Defibrillator (AED) for any emergency situation. We will organize CPR sessions for our community members. This has been possible with the efforts of the following devotees and spear headed by Dr. Amit Shah and Dr. Vikram Dalal:

Mrs. Poonam Khanna, Dr. Bhooma Bhayana, Dr. Vikram Dalal, Dr. Anita Singh, Dr. Amit Shah, Dr. PC Shah, Mr. Chirag Shah, Mata Ki Choki Group, Dr. Bo Venkatesan, Mrs. Mina Sharma, Mr. Vikram Jindal, Mr. Bhupendra Jajal Mrs., Varsha Surti, Mr. Sachin Patel, Mr. Sanjay Singh, Mr. Piyush Rao, Mr. Dhaval Patel, Mr. Rakesh Raval, Mrs. Niharika Chandra, and Mrs. Hetal Shah. HCC thanks for their generosity. They have raised over \$ 4000.00 and the AED has cost us \$ 2300.00. This will pay for its upkeep and even give us money to put for purchase of a second AED in our expanded facility. I heartily appreciate their efforts.

This will be installed at HCC premises on May 13th 2018.

I will request the community members to register for CPR sessions.

Committees of HCC

I have established various committees to assist in the day-to-day operations of HCC. The community members in these committees are very dedicated people and I am sure they will work diligently to improve the activities and effectiveness of our temple.

Improving Efficiency and effectiveness

In order to increase efficiency and effectiveness of the financial record keeping process, we have moved to Accounting Software Quick books and computerized the accounts.

In addition, as indicated at the AGM, the issuance of tax receipts for donations and membership fees will now take place via email. Mr. Vishal Kothari has been working assiduously toward making this a reality and I applaud his best efforts in this regard. You can now count on accessing your donation receipts in a timely manner through email rather than having a physical copy that can be lost or easily misplaced.

I have reviewed, the current cost of the water heater in the Priest home and recommended that we move to one that is owned rather than rented. If HCC had bought the water heater in year 2000, rather than renting it from Reliance, HCC would have saved \$ 6000.00 over this time. In buying the water heater will result in ongoing savings.

Your Board has unanimously decided to increase the membership fees to \$ 100.00 per year starting from January 1st 2019. This will be the first increase from \$ 50.00 per year since 1993. As per CRA rules, you will receive a membership dues receipt for your membership fees since no financial benefit accrues to you as a consequence of your membership, this **will be tax deductible**. Your membership dues help in the day to day running of the Mandir.



Education:

HCC is not just a place of worship, but an education dissemination center, in keeping with this mandate we will publish Jagriti this year. I have the commitment of a very dedicated editor and editorial board who will ensure that this becomes a reality.

Bal Vikas and Heritage Classes: We request parents to enroll children in these classes. This year there will be renewed efforts to utilize a professionally developed curriculum for the bal vikas classes.

Youth Group: We request all our youths from Grade 8 and up to enroll in the youth group.

Vedanta Classes: Drs. Bal Sharma and Dr. Shiv Sareen under the guidance of our senior priest Pandit. Dwejendra Doobay will hold the Vedanta classes.

Preeti-Bhoj Sponsorship:

We look forward to the generosity of our community members in hosting Preeti-Bhoj on Sunday puja. There are openings available and we request you to sponsor either as a family or group. Please contact Mrs. Shipra Lala or any member of the Preeti-Bhoj Committee.

Temple Hours:

Temple is open: From 7 AM to 8 AM and 7 PM to 9 PM – Monday to Friday

From 7 AM to 9 AM – Saturday

From 10 AM to 1 PM - Sunday

Accountability:

I realized that we do not have any inventory of the chattels of the temple. I have commenced the process of developing an inventory of the murti's, ornaments, kitchen appliances, kitchen utensils, and other donated items in the Mandir for accountability. The Quick Books will be useful in this.

Tax-Efficient Giving - Donating Publicly Traded Securities

A tax change in the 2006 federal budget means that you now pay no tax on capital gains when you donate publicly traded shares/mutual funds or segregated funds to charity. Donating in-kind with publicly traded securities is now the most tax effective way to donate.



If you own publicly traded securities outside an RSP, RIF, or TFSA that have increased significantly in value, you will owe capital gains tax when you sell them; however, if you donate the securities to charity, you can meet your charitable goals, pay no tax on the capital gain and receive a charitable receipt for the full value of the donated securities. This charitable receipt can be used to reduce your income taxes payable.

The following example demonstrates the potential savings that can be achieved by donating shares with accrued capital gains versus selling the shares and then donating the cash/sale proceeds.

Tax Benefit of Donating Securities

	Sell securities and donate cash	Donate securities
Selling price	\$10,000	\$10,000
Cost of purchasing security	(\$5,000)	(\$5,000)
Capital gain	\$5,000	\$5,000
Taxable capital gain	\$2,500	\$0
Marginal tax rate (assumed)	53.53%	53.53%
Tax payable	\$1,338	\$0
Charitable receipt	\$10,000	\$10,000

In the above example you save \$1,338 in tax by donating \$10,000 worth of shares directly to the charity instead of writing a cheque drawn on your bank account. This saving of \$ 1, 338.00 is in addition to the tax savings on donation of \$ 10, 000.00 in the above example.



Charities must, can broaden donor pool

The generosity of Canadians is unquestionable. According to tax filer data, Canadians annually give more than \$14 billion to charities. But our strong culture of giving, so essential to our quality of life, is increasingly at risk.

The Rideau Hall Foundation (RHF), in partnership with Imagine Canada, has just released a landmark report, examining charitable donations and giving patterns from 1985 to 2014.

First, the not-so-good news: donations are dropping across all age categories and donors aged 50 and over account for 74 per cent of donations.

From a peak in 1990, the percentage of tax filers claiming donations has dropped by roughly a third, while the average amount claimed has nearly doubled.

Charities must raise donation rates among younger and new Canadians. The good news is these groups offer fertile ground.

Greater transparency is needed to win trust. Charities must also become more adept at leveraging digital technologies and social media.

Motivations for giving among young Canadians are strong: compassion, commitment to a cause and the desire to contribute to their community.

However, younger Canadians are more likely to say they are not being asked to give

more and do not know where to give.

The report dispels any notion that new Canadians are less generous. The annual average donation by new citizens is \$672, compared to \$509 for those born in Canada. And the average donation of non-citizens is \$450, despite lower incomes and less familiarity with Canadian society.

The ascent of women in philanthropy is another source of optimism. Over the past 30 years, women have steadily gained ground as a percentage of donors. The only factor holding women back is income disparity.

Strong charities are everybody's business. Individual Canadians should reflect on the societal value the giving sector creates. Charities are a powerful catalyst for good deeds, compassion for others and the quintessential values that define us as a caring people. More than 13 million Canadians volunteer to work with charities to serve worthy causes and help those in need.

Any diminishment of the sector's capacity to serve impoverishes us all. The next time you're asked for a donation to a cause that reflects your values, carefully reflect on your decision. All of us have a stake in the future of philanthropy because all of us have a stake in the future of Canada.

— *Right Hon. David Johnston was Canada's 28th Governor General and is chair of the Rideau Hall Foundation.*



CALENDAR OF EVENTS HCC – 2018-2019

May 13th 2018 – Mothers Day

June 17th 2018 – Fathers Day

July 22nd 2018 – Fun in Sun

August 26th 2018 – Raksha Bandhan Poornima

September 2nd 2018 – Shri Krishan Janamastmi – 8 to 12 midnight

Dhai Handi – Check for Dhai HANDI – Sept 2nd 2018 - Confirmed

Ganesh Shana – Sept 12th 2018 - 5:30 to 7:30 PM

Daily Puja during Navratri and Ganesh Puja – 7 – 8 PM

Ganesh Visarjan - (to be decided) -

September 14th – September 15th 2018 -Ganeshji – 25TH anniversary installation Dr. Rita Rabheru

Sept 16th 2018 – Radha Ashtmi

September 30th 2018 – Sharad Tarpan in Mandir

October 7th 2018 – Sharad Tarpan in Mandir – Thanksgiving – Oct 8th 2018

October 9th 2018 – (Tuesday) 1st Navratri

Durga Puja, 13th, 14th 15th 16th Oct 2018 (15th and 16th – 7:30 to 9:30 PM)

Mata Ki Chauki Oct 12th 2018

October 18th 2018 - Dusshera

October 27th 2018 – Karva Chauth

October 30th 2018 – Ahoi Ashtmi

November 3rd 2018 – Diwali Fund raising Dinner

November 4th 2018 – Dhan Teras

November 5th / 6th 2018 – Deepavli Lakshmi Puja

November 11th 2018 – Ankoot and Goverdhan Puja - Chappan Bhog - (Ankoot is Nov 7th 2018)



November 17th – Nov 18th 2018 – Tulsi Vivah

Dec 31st 2018 to January 1st 2019 – New Year's day

Krishanji 25th anniversary installation Mr. KM and Dr. Suman Dhir

January 13th 2019 – Pongal, Makar Sankranti, Lohri

February 10th 2019– Vasant Panchmi and Sarawasti Puja

March 2nd and March 3rd 2019 -Shiv Parivar – 25th anniversary installation Rudra Yaga – Dr. Mohan Merchea, Mr. Bal Bawa and Dr. Sood

March 4th 2019 - Maha Shivratri

AGM – March 10th / 17th 2019

March 20th 2019, (Wednesday) Holika Dhan

March 24th 2019 - Holi

April 5th, 6th and 7th 2019 - Durga Mata – 25th anniversary installation – Dr. Mohan Merchea

Navratri April 6th to April 14th 2019

April 6th 2019 – (Friday) Mata Ki Chauki – to be decided

April 13th – April 14th 2019 - Ram Chritramans – Dr. Sareen's. (Ram Naumi April 14th 2019 -

April 27th and 28th 2019 -Balaji – 25th anniversary installation

(Dr. Raj Velamoor, Dr. Sam Swaminath, Dr. C. Rajgopal, Dr. GN Swamy, Dr. Arun Prakash, and Dr. Bo Vanketsan)

April 21st 2019 - Mahavir Jayanti

May 25th and May 26th 2019 - Mahavir Swami ji 25th anniversary installation – Dr. PC Shah, Mrs. Raj Jain, and Mr. Amrit Nahata

