



BTCC Winter Newsletter

January 2010

President's Report

Dear members of BTCC and devotees,

I am honored to be elected as President of BTCC Executive Committee for year 2010. As we start this year we like to welcome participation from Community in form of comments, suggestions and phone calls to Executive Committee members as to what they like to accomplish during this term. Any proposal which will enhance or further cause for BTCC and is feasible and fiscally possible will be incorporated in existing projects execution list. Right now we are working on Children's Playground and Bench/Storage facility in Temple area. We also like community to consider volunteering their time, giving cash donations or any other fashion they feel they can be useful to BTCC. Please call any of committee members. We have vibrant Indian Community in Central Kentucky Area and we are proud to serve on their behalf to make BTCC a place where people can congregate, worship and try to make their children participate in various dance lessons and classes. Later is being worked out with community volunteers.

Like any other organization it takes cash to run BTCC. So we urge besides giving cash donations please become yearly or lifetime member. Information is included in this newsletter.

Sincerely,
Ranchhod Patel

Past President's Report

Dear Friends,

The year 2009 was a pretty good year for BTCC(financially and spiritually). We saw a significant increase in number of people coming to the temple. We saw a good turnout for most of our functions. We like to think that the BTCC is starting to become part of day today life for our Indian Community. We are very happy about that.

We had our General Body meeting on December 12, 2009. I will be stepping down as a President at the end of 2009. I resigned my position for personal reasons. The General Body has unanimously approved Mr. Ranchhod Patel as the President for 2010 and Dr. Bhupendra Parekh as President Elect. This is a very good selection. You can be certain that they will do a very good job in 2010.

The major event of fourth quarter was the Diwali Function. And those of you who attended the function, will remember how enjoyable it was. We had a very good attendance didn't we? Good entertainment, good food, beautiful fire work and a very good time indeed.

A brief review of 2009:

During the year 2009, we celebrated all the major religious events such as Sankrant, Ugadi, Mahavir Jayanti, Ganesh Chaturthi, Diwali etc. All these functions attracted good attendance.

We also celebrated our 5th BTCC Anniversary. This year instead of inviting outside entertainers, we had the programs performed by our own local talent. People really enjoyed the whole program.

Starting this year a classical music program is going to be sponsored by Dr. Sathaye and Dr. Dubal on an annual basis. This year a vocalist Anand Bhate, presented excellent classical program. This will become an annual event, where well know artists will be invited to present vocal or instrumental classical programs.

Second classical program of Bharatnatyam was presented by Priyadarshani Govind. It was a world class program and was very much enjoyed by over 400 people.

We now have a monthly Satya Narayan Pooja on every full moon day (Purnima) and Prasad distribution on every Saturday.

Even though lot of good things happened this year, there was one pretty big disappointment. Our request for the building permit for the Kitchen Canopy, Picnic Shelter and Storage Building was denied by the Board of Adjustment of County Government. A joint committee consisting of Board Of Trustees, Building Committee and Executive Board, has proposed an alternate plan. The funds provided by Dubal family will be utilized for construction of children play ground and some benches in temple area..

Mailing Address: P.O Box 23965, Lexington, Kentucky 40523-3965

Phone: 859-294-4277,

Website: www.btccy.org

e-mail: info@btccy.org

During this year, we were blessed by the generosity of several of members. Their helped allowed us to make the Diwali and Anniversary attendance cost free to attendees. Many thanks to our donors.

I cannot complete my note without thanking our Executive Committee, Religious Committee (Muthu Srinivasan) and Cultural Committee (Rishi Gogate) for their support. We are also grateful for the support for Prasad project from Dr. Polisetty and Dr. Singh. Most of all, we want to thank all the volunteers and the Indian Community for all their support throughout the year.

Once again, I appreciate the opportunity that was given to me to serve the Indian Community during this year. God bless all of us.

Building Committee Report

"Building committee members with the help of architects applied for the required board of adjustments approval couple of months ago for building of kitchen canopy, picnic shelter and additional 100 parking spaces. Unfortunately it was not approved. 10000 sq ft. Limit for construction strictly followed regardless if structure is heated, open on sides or conditional use expansion. Right now our facility is exactly 10000 sq ft.

As an alternative plan children's playground and benches upstairs inside temple area back wall (a quality seating with some storage beneath. This will comfort seniors and those who can not seat on the floor due to their physical situation) is under consideration. Also, Chair elevator facility for our seniors and disabled people, Majmundar Auditorium painting, waxing and washing the floors at BTCC during the year 2010. Committee always welcomes suggestions from members."

BTCC Treasurer's Report

Dear BTCC Patrons:

The numbers for the balance sheet have been compared with last year. All questions regarding this report or for any detailed financial report, please write to The Treasurer, BTCC, P.O. Box 23965, Lexington, KY 40423-3965. Only current BTCC members in good standing will be provided with the details upon request.

Bharatiya Temple and Cultural Center
Balance Sheet
January 01 through Dec, 2009

	<u>Dec 31, 09</u>	<u>Dec 31, 08</u>
ASSETS		
Current Assets		
Checking/Savings		
1000 - Chase Bank	70,384.28	102,901.00
1001 - BTCC Maintenance	8,972.44	6,339.81
1070 - Savings & short-term investment	<u>105,000.00</u>	<u>16,000.00</u>
Total Checking/Savings	184,356.72	125,240.81
Other Current Assets		
1320 - Notes/loans receivables	6,690.65	6,690.65
1460 - Deposits	<u>1,135.00</u>	<u>1,135.00</u>
Total Other Current Assets	<u>7,825.65</u>	<u>7,825.65</u>
Total Current Assets	192,182.37	133,066.46
Fixed Assets		
1640 - Furniture, fixtures, & equip	45,355.93	42,805.93
1660 - Construction in progress	<u>1,489,928.79</u>	<u>1,489,928.79</u>
Total Fixed Assets	1,535,284.72	1,532,734.72
Other Assets		
1800 - Other long-term assets	<u>42,380.17</u>	<u>42,380.17</u>
Total Other Assets	<u>42,380.17</u>	<u>42,380.17</u>
TOTAL ASSETS	<u><u>1,769,847.26</u></u>	<u><u>1,708,181.35</u></u>
LIABILITIES & EQUITY		
Equity		
3001 - Opening Bal Equity	4,705.02	4,705.02
3010 - Unrestrict (retained earnings)	1,706,057.56	1,621,164.69
Net Income	<u>59,084.68</u>	<u>82,311.64</u>
Total Equity	<u>1,769,847.26</u>	<u>1,708,181.35</u>
TOTAL LIABILITIES & EQUITY	<u><u>1,769,847.26</u></u>	<u><u>1,708,181.35</u></u>

BTCC Treasurer's Report Contd

Dear BTCC Patrons:

The numbers for the P&L Sheett have been compared with last year. All questions regarding this report or for any detailed financial report, please write to The Treasurer, BTCC, P.O. Box 23965, Lexington, KY 40423-3965. Only current BTCC members in good standing will be provided with the details upon request.

Bharatiya Temple and Cultural Center P & L Sheet January 01 through Dec 31, 2009

	<u>Jan - Dec 09</u>	<u>Jan - Dec 08</u>
Ordinary Income/Expense		
Income		
4 · Contributed support		
4010 · Indiv/business contribution	129,300.86	168,121.56
Total 4 · Contributed support	129,300.86	168,121.56
5 · Earned revenues		
5040 · Other government contracts/fees	0.00	32.12
5180 · Program service fees	1,219.00	0.00
5210 · Membership dues - individuals	360.00	0.00
5310 · Interest-savings/short-term inv	569.34	155.32
5330 · Gross rents revenue	8,867.00	10,579.00
5335 · Related Rental Cost	500.00	0.00
5450 · Advertising revenues	0.00	0.00
5470 · Cook Book	598.00	302.00
5490 · Misc revenues	560.00	0.00
Total 5 · Earned revenues	12,673.34	11,086.44
5800 · Special events		
5820 · Special events - gift revenue	0.00	0.00
	0.00	0.00
Total 5800 · Special events	0.00	0.00
Total Income	141,974.20	179,208.00
Expense		
6500 · Payroll Gross		
6560 · Payroll	18,838.05	24,614.76
6562 · Payroll Taxes	5,138.94	1,613.35
6565 · Payroll Fees	51.30	1,126.80
6500 · Payroll Gross Other	251.00	0.00
Total 6500 · Payroll Gross	24,279.29	27,354.91
7500 · Other personnel expenses		
7510 · Fundraising Fees	0.00	200.00
7515 · Travel	0.00	150.00
7530 · Legal fees	0.00	3,595.00
7540 · Professional fees - other	8,496.85	4,827.00
7500 · Other personnel expenses - Other	0.00	0.00
Total 7500 · Other personnel expenses	8,496.85	8,772.00
7525 · Priest Reimbursement	0.00	0.00
7526 · Medical Expense for Priest	4,813.44	4,233.07

BTCC Treasurer's Report Contd..

8100 · Non-personnel expenses		
8110 · Supplies	4,671.60	2,102.80
8115 · Fundraising Misc Expenses	1,805.26	301.55
8120 · Donated materials & supplies	0.00	120.34
8130 · Telephone & telecommunications	607.14	805.27
8140 · Postage, shipping, delivery	0.00	370.23
8150 · Mailing services	255.00	251.89
8155 · Meeting Hall Rent	8,139.00	4,680.00
8160 · Equip rental & maintenance	195.74	0.00
8165 · Other Maintenance Expenses	9,715.62	15,008.63
8170 · Printing & copying	507.98	2,249.55
8195 · Car Expenses	480.00	1,440.00
Total 8100 · Non-personnel expenses	<u>26,377.34</u>	<u>27,330.26</u>
8111 · Fundraising Dinners	2,525.50	3,484.20
8200 · Occupancy expenses		
8220 · Utilities	9,983.05	7,335.24
8250 · Mortgage interest	0.00	0.00
Total 8200 · Occupancy expenses	<u>9,983.05</u>	<u>7,335.24</u>
8500 · Misc expenses		
8520 · Insurance - non-employee	3,164.32	3,020.26
8585 · Charitable Giving, Grants	0.00	0.00
8590 · Other expenses	2,327.00	0.00
8500 · Misc expenses - Other	0.00	0.00
Total 8500 · Misc expenses	<u>5,491.32</u>	<u>3,020.26</u>
8600 · Business expenses		
8650 · Taxes - other	0.00	794.23
8670 · Organizational (corp) expenses	0.00	0.00
8680 · Bank Service Fee	150.00	364.00
8600 · Business expenses - Other	0.00	-146.00
Total 8600 · Business expenses	<u>150.00</u>	<u>1,012.23</u>
Total Expense	<u>82,116.79</u>	<u>82,542.17</u>
Net Ordinary Income	59,857.41	96,665.83
Other Income/Expense		
Other Expense		
9800 · Fixed asset purchases	0.00	11,772.96
9830 · Capital Purchases - equipment	772.73	0.00
Total Other Expense	<u>772.73</u>	<u>11,772.96</u>
Net Other Income	<u>-772.73</u>	<u>-11,772.96</u>
Net Income	<u><u>59,084.68</u></u>	<u><u>84,892.87</u></u>

Message from Religious Committee

Religious news

First of all thank you all for supporting all the religious and other activities in the year of 2009 and we hope to continue the year 2010

The year of 2009 ended with us celebrating the VAIKUNTHA EKADASI. The event was well attended.

The new year of 2010 started well with GANESH HAVAN on new year's day. This event was well attended as well.

We celebrated for the first time KOODARA VALLAM and the turn out for this event was very good.

The SATHYANARAYANA PUJA is well attended. The religious calendar for 2010 has been published on the web site and available in paper copy at the temple.

We have lot of events coming up for the year 2010, we request your active participation in all the temple programs.

Please note that YEARLY SATHYANARAYANA PUJA SPONSORSHIP IS \$250 AND any puja can be sponsored for an yearly. Please contact the priest and the religious Committee for further information.

On behalf of the entire BTCC management and committee(s), our sincere thanks to all the volunteers and participants. Please continue to participate in all the future events and may god bless all.

Muthu Srinivasan

Message from Library Committee

BTCC Library/ Classroom Project:

Committee: Rajan Joshi, Dakshaben Parikh, Sanat Joshi, Navnit Patel, Harohalli Shashidhar

Donors for BTCC Library space: Madhuben and Jagubhai Patel

Donors for BTCC Classroom: Meena and Ashok Patel

Need for Library/ Classroom for BTCC and Community:

1. Facility that Gives without Seeking
2. Retreat and Respite for many community members
3. Education opportunity for Youth and Senior
4. Research and Youth presentations
5. Book club discussions
6. Meeting place for Senior community members
7. Education seminars
8. Workshops
9. Religious, Classical, Historic and Patriotic CD/DVD collection
10. Multimedia equipment

Present needs: More Books of Religious, Historical, India associated books, Children's books and Regional famous books, Favorite magazines subscription, Indian music, Dance and Classical, Historic and Religious CD/DVD, Money donation for Small furniture, bookcases, mobile cart for TV/DVD/Video player, Flat panel TV, Copier/Fax machine. (Please call Rajan Joshi)

Prasad Distribution on Saturdays at BTCC

Message from Rayudu Polisetty

Dear BTCC Members and Devotees,

As most of you are aware we already started serving prasad at temple on Saturdays. We like to do this for following reasons:

- 1. It is nice for devotees who come to temple to have some prasad. It is popular at many other temples and has been thoroughly appreciated.*
- 2. Added incentive to attract more devotees to temple on weekends.*
- 3. Convenience for devotees coming from out of town as well as for students, singles etc. They have some Indian food before searching for an Indian restaurant.*
- 4. Another opportunity to meet and socialize at nominal expense.*
- 5. A nice way for devotees to serve God and community by sponsoring this.*

Ways to Sponsor:

Prasadam suggestions - 20 servings of food to be brought by a family at 11.00 a.m to pooja room.

Food - lemon rice, tamarind rice, yogurt rice, veg pulav, sheera, Obuttu -puran poli, rava or boondi ladoos, Meeti pooris. Halwa (Sheera) or any Prasad. Please remember Garlic or Onion should be omitted during food preparation.

Serving suggestion - The prasadam should be placed on the table in individual bag/box in the pooja room with \$1 suggestion note and a box to collect donations. At 1.30 p.m the collected money be put in an envelope and deposited in the Hundi.

1. By preparing and pre packing in a ziploc bag or styrofoam boxes and bring to temple. Initial need is for about 20 people. Be available 11:30 - 1.30 pm to serve- at a nominal charge of \$1.00 a packet
2. To make contribution of \$51 per Saturday & BTCC will find a volunteer to prepare and serve food.

We like to hear your thoughts and suggestions. We like sponsors to tell us how many Saturdays they like to commit.

For your convenience you can email to BTCC bulletin board or contact our Prasad Distribution Coordinator Rama Aroon. At 859-223-2048.

This Prasad distribution was started on 1st Saturday, June 6th, 2009 at BTCC. Please tell your friends and family members about this program and urge you to actively participate.

We would like to thank all Volunteers so far in making Prasad. We really appreciate your cooperation and helping us in this on-going program.

h *Message from Cultural Committee*

Cultural Committee Report

Year 2009 has been a very fortunate year; we had several world class visiting artists at BTCC. On May 2nd we had a wonderful performance by Shri Anand Bhate from Pune who is a disciple of Pt. Bhimsen Joshi and a rising star in the Khayal Gayaki style. Everyone who was able to be there appreciated and enjoyed the captivating performance including the pure classical pieces and selected natyageet, abhanga and bhajans. We are very grateful to Dr. Sathaye and the UK Indian Studies program for sponsoring this program and to all who came and showed their support. Since then the CC has been diligently worked to prepare for the Anniversary and Diwali function entertainment programs. These events are always special because we have so many talented individuals in our community and we hope that everyone will once again come out and show your support.

Also if anyone would like to be part of the cultural committee next year please let anyone on the Executive Committee know that you are interested.

Regards,
BTCC Cultural Committee

Mark your Calendar:

Maha Shivratri	February 11 th 2010
Holi	February 27 th 2010
Mahavir Jayanti Celebration	March 28 th , 2010
Dr. Abdul Kalam's Lecture @ BTCC	April 11 th , 2010

For further information, Please contact EC Members or email info@bttcky.org

Kroger Reward Program Committee

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MEIJER'S HAVE CHANGED A LOT OF RULES FOR THE REWARDS PROGRAM.
WE HAVE RECEIVED LITERALLY ONLY ONE CENT PER MONTH REWARDS FOR THE LAST 18 MONTHS.

THUS I AM CLOSING THE MEIJER'S REWARDS PROGRAM AS OF TODAY.

PLEASE DISCARD YOUR MEIJER'S REWARDS CARD TODAY AS THEY WILL BE INACTIVE.

IF YOU SHOP AT KROGER'S THEN I WOULD ENCOURAGE YOU ALL TO JOIN THAT PROGRAM.
THE KROGER'S PROGRAM IS STILL VERY REWARDING.

THANK YOU FOR YOUR CONTINUED SUPPORT.

IF YOU HAVE ANY QUESTIONS, CALL MAHESH NAIK AT 859-268-9155

DONATE BY SHOPPING SHOP AT KROGER

There is an easy way of donating to BTCC and not even feel the pinch in you wallet. When you shop at Kroger, start using the Kroger Rewards Card. Kroger will then contribute a portion of every dollar you spend to our annual maintenance fund. The more you spend, the more that will be donated to BTCC. Use the Kroger Rewards Card from BTCC. For more details contact: Mahesh Naik at 859-268-9155 or email mnaik@insightbb.com

Advantage of Kroger Program

We receive 4% when the total purchase reaches \$5000.00 = \$ 250.00.

We receive this amount about every 3 months or so.

We have about 23 members using it regularly.

Members do need to know that the card they buyif the balance is zero for > 60 days.....it becomes inactive.

Members need to keep recharging it.

Volunteers Needed:

Temple Anniversary and Diwali :

Please contact Sri. Natubhai Patel at 859-223-4597 or Sri. Indrapal Singh at 859-224-9324

Why I am Optimistic

By Mohua Das, CFP®, Ph.D.

Dear Friends: We have started the second decade of the 21st Century. I hope that not just in 2010, but in this entire decade you find an abundance of joy, love, peace of mind and good health. Initially, I had planned to complete my essay started in the previous newsletter “Filter the Noise: Sharpen Your Focus – Part I”. However, I hope you will allow me a small digression. Recently, I was the lucky recipient of a special recipe and I would like to share it with you. Based on the favorable responses from family, friends and clients, I have some reason to believe you might like it.

In the New Year, I hope you find that you are able to put into each day equal parts of courage, faith, patience, work, hope, fidelity, kindness, rest (leaving this out is like leaving the olive oil out of the salad dressing), meditation, and one well-selected resolution. Then, I hope you will garnish it with one big teaspoon of good spirits, a dash of fun, a pinch of folly, a generous sprinkling of play, and a heaping cupful of good humor. My best wishes for a Happy New Year.

You will find innumerable articles and commentaries on forecasts for the markets and the economy in 2010, essentially either predicting the same thing in different words or being bullish or bearish about the future. I won't go there. Instead, I want you to travel with me back to the winter of 1974 when we knew we were in for some tough times. But back then, we did not know that there would be another 8 years of high unemployment, rising commodity prices, high inflation, rising interest rates and a tumultuous stock market. The deficit was out of control, price of gold was touching the sky and everyone talked about how the dollar would soon be worthless. Not a good time to start a business – right? Many foolhardy folks or visionaries, whatever you want to call them, did start businesses in such an environment. They spent innumerable sleepless nights, worrying whether their loan would be called in by their bank; where they would find the next customer; how they would provide for their families and yet they kept going on. Fast forward to the winter of 2009, the economic environment does not look any better. My clients know that I believe we are in the midst of a secular bear market cycle, similar to 1966-82. In this decade, my concern is that the structural problems in the economy and the bad choices we have made with personal and government debt are likely to produce less than average growth. But, just like in the 1970s, not only will we live through it, we will figure out how to make it. I recently read the book ‘The Long Walk: True Story of a Trek to Freedom’ by Slavomir Rawicz and was reminded of the resilience of the human spirit. I think of myself as a cautious optimist - not a pessimist or a wide-eyed optimist- rather cautious and hopefully, realistically optimistic. One thing common to all recessions is that some of the most dramatic improvements come from industries that are the hardest hit. The global economy has enough intelligence, gumption and desperation that once again we will innovate and create new paradigms.

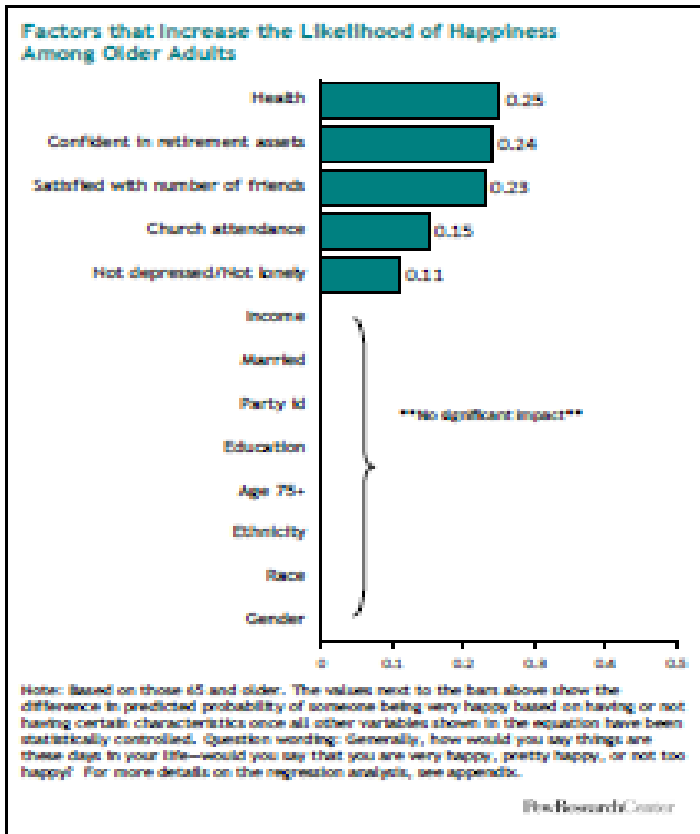
In the next BTCC newsletter, I will pick up where I left off and continue with my usual commentary. Until we meet again –have a wonderful life, take time to smell the flowers, laugh with family and friends, do good work and keep in touch.

Mohua Das is a Certified Financial Planner™, with a doctorate in Economics. She is a Wealth Advisor with Keystone Financial Group; an independent financial consulting firm based in Lexington, KY. 859-554-5090; mohua.das@lpl.com; mohua.das@keytsoneky.com

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VOLUNTEER: Your Retirement depends on it!

If you are like most Americans you have at least thought about when you could retire and what you might do after you retire. Hopefully you are amongst those who are taking steps to plan for your retirement and increase the odds to having a happy and fulfilling retirement. But what factors are most important in preparing yourself for a happy retirement. Well, a Pew Research Study gives us some clues.



As you might expect having confidence in your financial security is very important. Adults over 65 who feel confident in their retirement assets are 24% more likely to be happy than those who are not. But just as important is good health (25% more likely to be happy if in good health) and feeling satisfied with the number of friends you have (23% more likely to be happy). The only other statistically significant factors are regular attendance of religious services (15%) and emotional wellbeing (11%).

So what does this have to do with volunteering at BTCC? Well, volunteering could just give you a boost in all those key predictors of a happy retirement. Volunteering is a great way to meet new people, make more friends. Outside of the years we spend in college, volunteering and being involved in the community is one of the best ways to make new friends. Being involved in BTCC I would count as attendance of religious services which can improve your emotional wellbeing and make you happier. Too often we are so focused on the daily rat race, financial issues, kids, work related stress that it's easy to lose sight of what really can make us happy. Volunteering is a way to bring balance to your life and give you a

sense of fulfillment on a spiritual and emotional level that a huge bank balance or a large mansion simply cannot.

But wait you say what about financial security... It's all very well to talk about these intangible benefits of volunteering but I have bills to pay. Well, if you are happier, less stressed, with a strong network of friends who can be your support group, then you are very likely to do better in your professional life. Everyone knows that if you get a good night's sleep you will be more effective and perform better at work the next day. Similarly, volunteering refreshes your spiritual and emotional wellbeing and can help you be at your best in your professional life.

So get involved and get happy. Your retirement may just depend on it!

Rishi Gogate

References: Pew Research Center <http://pewresearch.org>

Money magazine January/February issue: Get by with help from your friends, by Walter Updegrave

Volunteers Needed:

Please contact Sri. Natubhai Patel at 859-223-4597 or Sri. Indrapal Singh at 859-224-9324

**Not a member
yet?**

**Please fill out the
attached from and mail
to the below mailing**

**Priest -
Sri. Vijaya
Narasimha Bhattar**

Physical address:
3050 N. Cleveland Rd.
Lexington, KY 40516
P - (859) 294 4277

Mailing Address:
PO Box 23965
Lexington, KY 40523-3965
E-MAIL:
info@btcky.org

Membership/Donation

BTCC Membership/Donation form

Tax ID: # 31-1557332

\$20,001 or greater towards Diamond Life Membership
 \$10,001 to \$20,000 towards Golden Life Membership
 \$5,001 to \$10,000 towards Pioneer Life Membership
 \$2,001 to \$5,000 towards Patron Life Membership
 \$120 towards the Annual Membership
 Other Amount \$ _____

Name: _____

Address: _____

Phone _____ Email: _____

**Please make your tax-deductible check payable to BTCC and mail it
to the above address. You will receive receipt and confirmation of
donation and be added to the BTCC member database.**

BHARATIYA TEMPLE AND CULTURAL CENTER

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Lexington, KY 40523-3965

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