



ROCHESTER ZEN CENTER
A BUDDHIST COMMUNITY

BOARD OF TRUSTEES MEETING

October 18-19, 2019

Minutes recorded by the Secretary.

Unless otherwise noted, all actions of the Board at this meeting were by unanimous vote.

The following were present at the meeting:

Trustees: Chris Pulleyn (Chair), Kathryn Collina, Betsy Friedman, Sensei Gerardo Gally, Jonathan Hager, M.D., Thomas Roberts, Esq.

Officers: Roshi Bodhin Kjolhede, Abbot and President; Jeanette Prince-Cherry, Vice President; Scott Jennings, Esq., Secretary and Business Manager; Jefferson Scott, Treasurer

Others: Rebecca Gilbert, Member, Youth and Family Task Force; Thomas Kowal, Chapin Mill Care-taker and Member, Facilities and Sustainable Operations Committee; Eryl Kubicka, Chapin Mill Rental Coordinator; Ven. Wayman Kubicka, Chapin Mill Head of Zendo; Christopher Maley, Member, Youth and Family Task Force; John Pulleyn, Head of Zendo, Emeritus; Ven. Trueman Taylor, Head of Zendo; Devin Wiesner, Chair, Sangha Engagement Committee

- ◆ Devin Wiesner, who serves as Chair of the Sangha Engagement Committee, reported on behalf of the Committee. First, Devin reported to the meeting that since he is back in school pursuing a degree in social work, he will no longer have the time to serve as the Committee's Chair. Devin also reported that this past summer the Committee had organized a successful series of hikes through a number of parks in the Rochester area. The Committee's other initiatives include the following:

- *Zen of Living and Dying* led by Wayman and Eryl Kubicka, a group that supports members and their families who are dealing with illness or death.
- *Rainbow Sangha* led by Angela Häkkinä, a support group for LGBTQ (lesbian, gay, bisexual, transgender, queer or questioning) Sangha members.
- *Seeing through Racism* led by James Thompson, a group whose goal is minimizing our separation from others.

- *Sangha Book Club*, led by Susanna Guarino.
 - *Finding Your Seat*, a program that helps members and trial members get started at the Center and establish a daily meditation practice.
 - *Kannon Committee*, a group of volunteers coordinated by staff member Keith Carpenter who assist ill or temporarily disabled Sangha members through companionship, delivering meals, helping with errands, and the like.
- ◆ Tom Kowal, who is a member of the Committee on Facilities and Sustainable Operations, reported to the Board on behalf of the Committee. The written summary report of the Committee's Chair, Bill Lindenfelser, is filed with these minutes as Appendix A. (Bill was out of town and unable to attend the meeting.) As is explained in the report, two heavy steel plates have been placed over the deteriorating culvert through the mill-pond dam at Chapin Mill. Although major – and likely very expensive – work to repair the culvert may eventually be necessary, the steel plates are expected to serve for several years as a temporary solution to support the access road passing over the culvert. Tom reported that, as previously directed by the Board, the Committee is exploring longer-term solutions to the problem, including an evaluation of the cost, effectiveness, and expected life of various alternatives. As a part of this process, the Committee will consider how best to repair the collapsing concrete wall in the swimming area at the east end of the pond. Tom also reported that the Committee is considering whether to recommend selling one of the Center's vehicles and replacing it with an electric car for Roshi's use. Finally, Tom reported that the Committee is monitoring the deteriorating brick walkways and parking lot at Arnold Park. Unfortunately, full professional replacement of the bricks would likely cost over \$100,000. The Trustees asked the Committee to consider whether it would be advisable to have an outside consultant conduct a comprehensive assessment of the Center's physical plant for purposes of planning and budgeting.
- ◆ Tom, who also serves as Chapin Mill Caretaker, summarized his written Chapin Mill Caretaker's Report, which is filed with these minutes as Appendix B. Among current projects are replacement of the failing and leaking radiators in the Phase I section of the Retreat Center and replacement of the twenty-year-old pickup truck that is used for snow ploughing at Chapin Mill. The project to install a pair of commissioned and donated bronze sculptures in the Retreat Center's courtyard has been moving steadily forward. Delivery and installation of the sculptures are scheduled for late October, and sculptor Todd McGrain has been working on designing surrounding elements, such as stonework and plantings, that will complement the sculptures. [*Secretary's note:* The sculptures were delivered and installed on Monday, October 28.]

Tom also reported that Chapin Mill will be getting new addresses as of the beginning of the new year. In order to help first responders find the correct building in an emergency, Genesee County recently asked us to propose official names for the private roads at Chapin Mill, so that the County could assign a unique street address to each structure on the property. The County has accepted the names that the Center's Development Committee proposed after it considered over 100 suggestions from

Sangha members: “Grist Mill Road” for the road that leads from Seven Springs Road down to the Mill House (which was originally a grist mill), Guest Cottage, Farm House, and Klava House; and “Retreat Center Drive” for the road that starts at the garden in front of the Farm House, goes past the orchard, and ends at the Retreat Center. (We were asked not to use the Chapin name for either of the roads because of possible confusion regarding whether Batavia’s Chapin International Corporation might be located on that road.)

Roshi reported that a China-based international philanthropic organization has offered the Center an outdoor statue of Jizo (Kṣitigarbha) Bodhisattva. The organization is donating these statues to groups throughout North America and dedicating the merit of the donations to world peace. Roshi consulted with Sangha member and landscape architect Eric Higbee, who is working with the Chapin Mill Columbarium Task Force, and reported that Eric believes such a statue could be incorporated effectively into the design of the columbarium.

- ◆ Tom, who also serves as the Klava House Project Manager, gave a progress report on the construction of Klava House. The project is coming along well, and Sangha volunteers have been of real help in the construction of the house. We recently received an extension of the Klava House building permit, and Tom expects that we’ll be able to host an open house in the spring. As mentioned at previous Trustees’ meetings, building a highly energy-efficient house, such as the Klava House, requires more time and money than does conventional construction. However, Tom expects that because of its very high energy efficiency, the house will require only minimal heating in wintertime, despite the area’s average winter temperature of 23.5° F (-4.7° C), thus reducing long-term energy costs quite substantially. As of September 30, we had spent \$177,965 of the project’s \$200,000 budget. Tom remains confident that the project can be completed within that budget.
- ◆ Eryl Kubicka, who serves as Chair of the Workplace Safety Committee, reported on behalf of the Committee. There have been no injuries or near injuries since the Committee’s last report. Eryl reported that the Committee will be arranging for the residents at Chapin Mill to receive training in first aid, cardiopulmonary resuscitation (CPR), and use of the automated external defibrillator (AED).
- ◆ Eryl, who also serves as Chapin Mill Rental Coordinator and Chair of the Chapin Mill Rental Committee, reported on the Chapin Mill rental program. The rental program has been doing well this year, with robust bookings and no cancellations. We have a total of 59 rental days scheduled, and projected income of \$75,000. All but four of the 18 rentals are returning or affiliated groups, and we have been experimenting with some new rental options. The Committee is in the process of implementing recommendations made at last October’s Trustees’ meeting. Those recommendations include the following: (1) comparing our fee structure with those of similar institutions, and making fee adjustments as appropriate; (2) tightening the time limits and increasing the penalties for cancellations; (3) reviewing and improving the rental section of the Center’s website, and (4) experimenting with new rental models. In addition, the Committee is considering the possibility of advertising the rental pro-

gram more widely. Committee member Donna Kowal is working on documenting instructions and procedures for repeating rental groups.

- ◆ Chris Pulleyn, who serves as Chair of the Retreat Center Refurbishment Task Force, reported on behalf of the Task Force. The Board has charged the Task Force with creating a refurbishment and renovation plan for the Chapin Mill Retreat Center, with particular emphasis on ensuring that the building is appealing to potential renters. Chris reported that the Task Force has spent approximately \$1,000 of the \$10,000 previously authorized by the Trustees. The Task Force has purchased bedside lamps and shower benches and plans to replace or refurbish furnishings and fixtures in bathrooms. The Task Force also plans to purchase additional clothing racks and luggage racks for bedrooms, as well as area rugs for the building's entry foyer. We may install new carpeting in the Phase I portion of the building as well.
- ◆ Chris Pulleyn, who also serves as Chair of the Development and Outreach Committee, reported on behalf of the Committee. Barry Keesan, a business consultant and long-time Sangha member, has developed a proprietary strategic-planning process that could possibly be employed by the Center to help attract a greater diversity of new members. Chris plans to meet with Barry to explore this possibility. Chris also reported that the Committee plans to focus the Center's next major fundraising effort on a group of Chapin Mill projects that need to be undertaken over the next few years: landscaping for the Klava House; repair of the culvert through the mill pond dam; repairs to the collapsing concrete wall at the east end of the pond; painting of the Farm House, Mill House and Guest Cottage; and work to integrate buildings, landscape, signage, parking, roadways, and walkways in the area near the pond. Such integration is the charge of the Gateway Task Force that the Board created at its October 2018 meeting. Chris reported, however, that the work of that Task Force has been suspended pending completion of the Klava House and Retreat Center courtyard projects.

The Trustees directed that the Committee consider whether to make any changes in suggested annual membership contributions. (We currently suggest two levels: Contributing Members at \$500 per annum, and Sustaining Members at \$1,000.)

- ◆ Tom Roberts reported on behalf of the Ethics and Advisory Committee. Tom reported that at its last meeting the Committee had discussed the Center's Sexual Harassment Policy Statement, which was most recently revised by the Board effective February 29, 2012, as well as the Center's Standards for Sexual Conduct, which are incorporated into the Center's By-laws. The Committee will review these documents and make recommendations to the Trustees regarding how to make the Center's policies regarding sexual conduct and harassment more comprehensive and effective.
- ◆ Tom Roberts also reported on behalf of the Philip Kapleau Archive Task Force, which has been working with Dr. Richard Jaffe, Associate Professor of Religious Studies at Duke University, regarding the Center's donation of Roshi Philip Kapleau's papers to the David M. Rubenstein Rare Book and Manuscript Library at Duke. On October 12, Duke hosted a symposium dedicated to Roshi Philip Kapleau

and his teaching. The symposium was called *The Philip Kapleau Papers: Zen Buddhism in Post-World War II Japan and the United States*. Duke is very grateful for the Center's donation of the papers and noted that "[t]he members of the Center have graciously opened these archives, which detail much about Kapleau-rōshi's teaching and intimate exchanges with his teachers and students, to researchers who wish to access the papers at the Rubenstein Library." Bodhin-roshi, as well as a number of other Buddhist teachers and scholars spoke at the symposium. Other speakers included Professor Jaffe; Roshi Mitra Bishop, who, along with Bodhin-roshi, is one of Kapleau-roshi's Dharma heirs; and former Zen Center staff member Rebecca Mendelson, who is currently a graduate student at Duke working under Professor Jaffe. Tom commented that the talks were quite interesting and that the archivists at the Rubenstein Library have done an excellent job of physically and electronically archiving Kapleau-roshi's papers.

- ◆ After others left the meeting, the Board met in executive session, after which it adjourned for the day.
- ◆ When the meeting re-convened the next morning, the Board approved the Business Manager's financial report for the third quarter of 2019, a copy of which is filed with these minutes as Appendix C. As of the end of the third quarter, total operating revenue (\$236,660) and operating expenses (\$327,085) were as expected, constituting 61 percent and 70 percent, respectively, of the total budgeted for 2019. Last year, largely due to (1) tax-law changes that likely pulled 2018 membership contributions back into 2017 and (2) reduced rentals at Chapin Mill, third-quarter operating income had been unusually low. Going forward, it is possible that some of the contributions that members previously made in the fourth quarter of a year will now instead be made in the first quarter of the following year. As of September 30, the Center's Investment Fund had increased in value by \$209,457, or 14.5 percent, since the beginning of the year, before deduction of \$44,485 as an operating draw from investments. (The operating draw is currently computed as four percent of the three-year lagged average value of the Fund.)
- ◆ The members of the Finance Committee, Jonathan Hager, Scott Jennings, John Pulleyn, and Jeff Scott, reported to the meeting. The Center's "investment-type assets" (cash, money-market funds, certificates of deposit, stocks, bonds, mutual funds, and mortgage loans) were allocated as follows on September 30, 2019: equity investments, 66 percent; fixed-income investments (including mortgage loans and certificates of deposit), 33 percent; cash and money market funds, less than one percent. In August, the Committee sold \$100,000 in equities in order to rebalance these assets in a manner consistent with the Board's policy decision that – in order to avoid excessive risk of investment volatility – no more than 60 percent of the such assets should be invested in equities. However, continued appreciation of the equity portion of the Center's assets raised that percentage to 66 by the end of third quarter. The Committee plans to monitor this percentage during the remainder of the year and, if necessary, sell sufficient equities at year's end to reduce the percentage of equity investments to 60.

- ◆ On the Business Manager's recommendation, the Board adjusted the Center's 2019 budget as follows: (1) The \$5,000 in the contingency expense account was transferred to the teaching expense account to pay for legal expenses associated with obtaining resident alien ("green card") status for a Zen Center staff member who currently holds an R-1 non-immigrant religious worker visa. (2) The capital expenditure account for motor vehicles was increased by \$15,000, which is the estimated net cost of replacing the 20-year-old pickup truck used for snow ploughing at Chapin Mill with a newer and more suitable vehicle. (3) The Chapin Mill capital expenditure account was increased by \$6,000, the cost of the steel plates that have been placed over the deteriorating culvert through the mill pond dam.
- ◆ The Board discussed the Business Manager's proposed 2020 budget. The proposed 2020 expense budget of \$454,700 represents about a 2.5 percent decrease from the 2019 budget. Most of this decrease is attributable to a decrease in the number of resident staff members. Scott noted that most of the individual operating expense budgets have been changed little, if at all, between 2019 and 2020.

The proposed 2020 budget for operating revenue is \$403,200, based, inter alia, on projections that (1) 2020 membership contributions will remain approximately the same as the average during the past five years, and (2) net Chapin Mill rental income will increase to \$62,800, a figure based on prospective renters' current commitments.

After reviewing the proposed 2020 budget, the Board made the following changes: (1) \$3,000 was added to the budget for teaching expenses. This money will be given to the Auckland Zen Centre in order to help the AZC support its Spiritual Director, Sensei Amala Wrightson, who plans to spend two months at the Rochester Zen Center next year. (2) \$18,000 was added to the Chapin Mill capital expenditure account to cover replacement of the failing and leaking radiators in the Phase I section of the Retreat Center. (3) \$1,000 was added to Chapin Mill depreciation expense to account for the steel plates that have been purchased for the mill pond culvert (the plates were not included when projected 2020 depreciation expenses were calculated).

After the changes just noted, the proposed budget's inclusion of a four-percent investment draw of \$61,800 would result in a projected operating surplus of \$6,300 for 2020. As always, however, actual income and expenses for the next year are dependent upon many contingencies. At the conclusion of its discussion, the Board tentatively approved the proposed 2020 budget, as modified. A copy of that budget is filed with these minutes as Appendix D.

- ◆ The Board approved the minutes of its May 18-19, 2019, meeting and the minutes of the May 27, 2019, Annual Corporate Meeting of Members, both as submitted by the Secretary on July 27, 2019.
- ◆ Roshi left the meeting. Acting pursuant to Article II(E) of the Center's by-laws, the Board acquiesced in the Compensation Committee's proposal that the Abbot's salary continue as follows: (1) a base salary of \$22,500 per annum, plus (2) any bonuses proposed by the Committee and acquiesced in by the Board, plus (3) any donations to the Center that may be earmarked to supplement the Abbot's base

pay. The Board also acquiesced in the Compensation Committee's proposal that the Abbot be granted a one-time salary bonus of \$100. Roshi returned to the meeting.

The Board then discussed Roshi's clergy housing allowance, which is authorized under section 107 of the Internal Revenue Code and affords a significant tax benefit. Roshi confirmed that his housing expenses remain greater than \$25,000 per annum and that he expects to use a total of \$4,000 from his annual pay as elective deferrals (employee contributions) to his section 403(b) retirement account. The Board confirmed that, until such time as the Board may determine otherwise, Roshi's annual clergy housing allowance will continue to be the lesser of (1) the entire amount of his salary, minus \$2,500, minus the year's total non-elective (employer) contributions to Roshi's 403(b) account, or (2) \$25,000.

- ◆ The Board confirmed its decision to approve Roshi's request that staff member Jared Maybeck be granted an exemption from the general requirement that the Center's religious employees live on the premises in order to maintain a strong spiritual training environment. In view of Jared's recent marriage, his value to the Center as a trained accountant, and Roshi's judgment that granting the requested exemption would not materially impair spiritual training at the Center, the Board approved Roshi's request.
- ◆ The Board reviewed the Center's standing committees and task forces. The Board appointed Rebecca Gilbert to one of the two positions on the Trustee Nominating Committee reserved for Center members who are not the Abbot, an Officer, or a Trustee. The Committee now comprises Rebecca, Roshi, Betsy Friedman, Scott Jennings, and Elizabeth Machmer.

The Board modified the composition of the Facilities and Sustainable Operations Committee as follows: The Committee shall henceforth be composed of those members appointed by the Board, the Arnold Park Repair and Maintenance Supervisor, the Chapin Mill Caretaker, plus up to one additional member selected by the Committee. The Board confirmed the following as the current members of the Committee: Bill Lindenfelser (Chair), Barry Keesan, Tom Kowal, Wayman Kubicka, Jeanette Prince-Cherry, John Pulleyn, and Devin Wiesner.

- ◆ Roshi reported to the Board that the trustees of the Auckland Zen Centre, our sister center in New Zealand, had adopted a "Climate Emergency Declaration." Roshi requested that the Board consider adopting a similar declaration for the Rochester Zen Center. Chris and Roshi will draft a statement regarding climate change and submit it to the Board for consideration.
- ◆ Roshi reported to the meeting regarding spiritual affairs. The Center's staff has been smaller for an extended period than has been the case in two decades, though several Sangha members are planning to live and train at the Center in the next six months. With Cecily Fuhr having left staff, we now have no full-time receptionist. Ven. Sudama Ngo, who was a resident staff member at the Center for many years, has moved back to California to be near her children, grandchildren, and siblings, while at the same time involving herself with the Vietnamese Buddhist community there. Sudama plans to receive

full ordination as a Buddhist nun, or *bhikkhuni*. Former Zen Center Repair-and-Maintenance Supervisor Ananta Brückner has been continuing her extended leave of absence. Our emeritus Head of Zendo, John Pulleyn, continues as a part-time staff member and is serving as Acting Repair-and-Maintenance Supervisor. Donna Kowal has retired from her college teaching position and is now a full-time Zen Center staff member. Donna and her husband Tom Kowal are living at Chapin Mill, where Tom has now succeeded Wayman Kubicka as Chapin Mill Caretaker. (Wayman continues to serve as the Chapin Mill Head of Zendo.) Among other duties, Donna will be assisting Eryl Kubicka with her duties as Chapin Mill Rental Coordinator. In other staff news, the Center's Head Cook Dené Granger married Sangha member Scott Redding this past July. Dené is remaining on staff, and Scott, who is a professional arborist, plans to continue as a regular volunteer at the Center.

Roshi reported that most of those attending sesshin continue to be middle-aged or older, with few younger people in attendance. Introductory workshops at the Center continue to be well attended, although recent workshops have been a little smaller than before.

Roshi next reported regarding affiliates, sitting groups, and sister centers. Our sole formal affiliate, the Madison Zen Center, has been working on refurbishing the house in which it is located. Roshi has been visiting Madison twice each year. The Auckland Zen Centre, our sister center in Auckland, New Zealand, continues on a steady course under Sensei Amala Wrightson. Amala-sensei is currently visiting the Louisville Zen Center and the Cleveland Zazen Group. Many members of both those sitting groups are also Rochester Zen Center members. Jeanette, who leads the Louisville group, reported that the group held an introductory workshop, an all-day sitting, a public talk, and a Sangha dinner. Similar activities are taking place at the Cleveland group during Amala's visit. Jeanette also reported that the Cleveland group is now incorporated and has applied for federal tax exemption as a charitable organization under section 501(c)(3) of the Internal Revenue Code. Roshi reported that our European sister organizations, the Berlin Zen Group in Germany, led by Sensei Robert Goldmann, and Zenbuddhistiska Samfundet (Zen Buddhist Association) in Scandinavia, led by Roshis Sante Poromaa and Kanja Odland, also continue on a steady course.

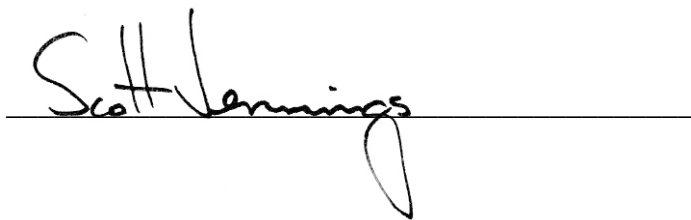
Gerardo-sensei reported regarding Casa Zen, our sister center that he leads in Mexico City. The Casa Zen Sangha is small, but is slowly growing, and sesshin are well attended, with most participants coming from outside Mexico City. Gerardo has been attending the annual meeting of Latin American Zen teachers, and he reported that he now has a number of students from other parts of Latin America and from Spain. Gerardo also reported that he is hoping to sell his publishing business so that he can devote more of his time to teaching Zen.

- ◆ Rebecca Gilbert and Chris Maley, who are members of the Youth and Family Task Force, joined the meeting. Chris reported that the Center's Youth and Family Program had sponsored a very successful family retreat a few weeks earlier at Chapin Mill. The staff liaisons to the Program, Eryl Kubicka and Trueman Taylor, will be working with parents and other Sangha members to develop an enhanced curriculum for youth Sundays. Rebecca offered her perspective as a parent, commenting that the

children attending youth Sundays, who range in age from four to twelve, have been enthusiastic. Typically eight to ten children are in attendance. Betsy Friedman, who has been serving as the Chair of the Task Force, commented that the Center's efforts to increase the diversity of its membership and to attract more young members should also help strengthen the Youth and Family Program. The Board thanked the members of the Task Force for the successful completion of their work and dissolved the Task Force.

- ◆ Chris Pulleyn, John Pulleyn, Jonathan Hager, and Kathy Collina reported on "Hello Pain," a wellness initiative of the Center's Community Mindfulness Outreach Program. This eight-week program, which helps participants deal with chronic pain, focuses on participants' thoughts about pain and the feelings that are triggered by those thoughts. Most recently, the program has been offered at the University of Rochester Medical School's Pluta Cancer Center, as well as at two local YMCAs in cooperation with Lifespan, an organization that provides information, support services, and guidance to older adults and caregivers. In addition, a presentation was given to student nurses at the University of Rochester School of Nursing. Finally, John mentioned that Refuge Recovery, a recovery group based on a combination of Buddhist and Alcoholics Anonymous principles, has been meeting in the Center's community room semi-weekly.
- ◆ The Board gave final approval to the Business Manager's proposed 2020 budget, as modified.
- ◆ The Board confirmed all day Saturday and Sunday morning, May 16 and 17, as the dates for its spring 2020 meeting. The Board also tentatively set Friday afternoon and all day Saturday, October 16 and 17, as the dates for its fall 2020 meeting.

Submitted to the Board of Trustees on February 19, 2020
by Scott Jennings, Secretary of the Center.

A handwritten signature in black ink, reading "Scott Jennings", is written over a horizontal line. The signature is cursive and stylized, with a large loop at the end.

Appendix A

Facilities and Sustainable Operations Committee Report Summary – October 2019

The culvert at the Chapin Mill pond outlet is protected by a pair of heavy steel plates that tend to relieve the load from vehicles off the culvert pipe itself. This is a temporary measure until a more permanent solution is arrived at. Our expectation is that this solution, while not optimal, will last at least a couple years. Our contractor, Greg Post, is pursuing alternatives.

Thanks to the great work of Scott Redding, the wooden fence at 5 Arnold Park has been restored. This was no mean task, as the remnants of the old posts, encased in crumbling concrete, had to be excavated. Scott, an experienced guy, provided us with a fence that shows a craftsman's touch. Thanks, Scott!

Bill Lindenfelser
Chair

Chapin Mill Caretaker's Report

Tom Kowal

October 10, 2019

Plow Truck:

As everyone on the Board is already aware, we have decided to sell the existing 1999 Ford F-250 and replace it with something that can handle our plowing needs as well as serve as a 'daily driver' for shuttling people and making occasional trips into Arnold Park to help clear snow after large storms. Unfortunately, as I took a closer look at our current truck, it is in much worse condition than I originally thought, so we probably won't get much for it.

Radiators:

The original radiators that were installed in Phase One (around 2001) have been failing and need to be replaced. To date, four units have rusted through and leaked water on the floors. Fortunately, they are all in spaces with wood flooring instead of carpeting. After learning that we shouldn't expect to get much more than 20 years of life if we were to replace them with similar 'European Style' units, we've decided to replace them with copper fin-tube units, which have a much better track record. The existing ones are made of steel, so if the boiler water chemistry is not perfect, they will rust from the inside out. The fin-tube choice is also a fraction of the cost to replace at just under \$18,000, as opposed to quotes of \$30,000 to \$45,000 for the Euro-style.

Courtyard:

The courtyard project has been moving along steadily with no major surprises. It is on track to be ready for the delivery of the bronze sculptures the final week of this month. It is not certain whether the final finishing touches will be complete this year (stonework, plantings, etc.).

Culvert:

Bill Lindenfelser will report on this as part of the FASOC report.

Refrigerator and Freezer Replacement:

We replaced an old 'conventional' fridge/freezer unit in the Retreat Center that was using over \$200 of electricity per year with an upright fridge-only unit that uses under \$50 of electricity per year. The National Grid utility was giving a \$50 rebate to replace old units with more efficient ones. And just before the most recent session, one of our two upright freezers died. It was also an old unit that used much more electricity than the new one that replaced it.

Farm House:

This past summer the Farm House received a new metal roof at the same time that the matching-style roof went on Klava House. The existing roof on the Farm House was likely installed in the 50's or 60's. (It was a cement/mineral-composite roof that was popular around then.) It was a very long-lasting material, but is brittle and had begun showing signs of leaking. Since it likely contains asbestos, the best option was to simply go over it with metal to encapsulate it. This form of asbestos material is known as 'non-friable' and is benign to human health as long as it isn't crushed or sanded, which would allow particles to become airborne.

Additionally, we are making minor improvements to the Farm House entrance. The crumbling concrete step was repaired, and we will repurpose some of the bluestone pavers that were removed from the courtyard and use them to replace the current uneven stone path leading to the front entrance.

Road Names:

As was mentioned in a recent Sangha email, we will be getting a new address starting January 1, 2020. There has been a lot of confusion involving deliveries and emergency responders with the current arrangement for our property and the adjacent Seven Springs Country Club.

Fire Department Training:

As part of the road renaming process, Wayman and I met with Stephanie Call, the Fire Chief for the Stafford Volunteer Fire Department, and Russ Lang, the Communications Coordinator of the Genesee County Sheriff's Department. We invited them to stop over for a closer look at our property and for the Fire Department to have a training session at the Retreat Center. A training session has been scheduled for the evening of Monday December 9th. This will give all of the volunteers a chance to familiarize themselves with our building so that there will be less confusion in the event of an emergency.

Ash Tree:

Wayman has been keeping an eye on a large tree outside kitchen entrance of the Retreat Center and noticed that if it were to blow over in a wind storm, it would likely cause significant damage to the building. We had our resident arborist, Scott Redding, take a look, and he identified it as an ash tree, which have been heavily affected in this region by the invasive emerald ash borer beetle. He will help with its removal in the coming year.

Appendix C



ROCHESTER ZEN CENTER
A BUDDHIST COMMUNITY

Financial Report

Third Quarter 2019

ROCHESTER ZEN CENTER
SUMMARY OF THIRD QUARTER 2019 FINANCIAL RESULTS

	Third Quarter 2019		Third Quarter 2018	
	As of September 30, 2019	9/30/19 as % of 2019 Budget	As of September 30, 2018	9/30/18 as % of 2018 Budget
Year-to-Date Operating Revenue	\$236,660	61%	\$195,147	47%
Year-to Date Operating Expenses	<u>\$327,085</u>	70%	<u>\$322,697</u>	73%
YTD Revenue Less Expenses	(\$90,426)		(\$127,550)	
YTD Operating Draw from Investments (4%)	<u>\$44,485</u>		<u>\$41,736</u>	
YTD Net Operating Surplus (Loss)	(\$45,941)		(\$85,814)	
Membership Contributions (included in operating revenue)	\$109,234	58%	\$86,805	44%
Extraordinary Income (not included in operating revenue)	\$5,786		\$30,716	
Extraordinary Expenses (not included in operating expenses)	\$0		(\$4,000)	
<hr/>				
YTD Investment Gain (Loss)	\$209,457		\$96,552	
YTD Operating Draw from Investments (5% 2017; 4% 2018)	<u>(\$44,485)</u>		<u>(\$41,736)</u>	
YTD Net Investment Gain (Loss)	\$164,972		\$54,816	
YTD Legacies and Special Donations	<u>\$11,000</u>		<u>\$0</u>	
YTD Total Investment Fund Change	\$175,972		\$54,816	

	Operating Fund	Investment Fund	Held for Others	Realty and Art (Carried at Cost)	Total
ASSETS					
CURRENT ASSETS					
Cash & Money Market	18,698.95	4,831.05	113,218.51	0.00	136,748.51
Inventories	11,648.86	0.00	0.00	0.00	11,648.86
Accounts Receivable	53,176.02	0.00	0.00	0.00	53,176.02
Prepaid Expenses	44,811.34	0.00	0.00	0.00	44,811.34
Earmarked Donations (Contra)	(11,470.40)	0.00	0.00	0.00	(11,470.40)
<i>Total Current Assets</i>	<i>116,864.77</i>	<i>4,831.05</i>	<i>113,218.51</i>	<i>0.00</i>	<i>234,914.33</i>
NON-CURRENT ASSETS					
Certificates of Deposit	0.00	438,000.00	168,000.00	0.00	606,000.00
Other Non-Equity Investments (At Book)	0.00	89,916.53	0.00	0.00	89,916.53
Equity Investments (At Market)	0.00	1,072,084.11	0.00	0.00	1,072,084.11
Mortgage Loans Outstanding	0.00	21,146.39	0.00	0.00	21,146.39
Depreciable Fixed Assets (Net)	228,641.76	0.00	0.00	0.00	228,641.76
Buildings & Land (At Cost)	0.00	0.00	0.00	5,405,650.97	5,405,650.97
Buddhist Art & Implements (At Cost)	0.00	0.00	0.00	123,419.07	123,419.07
<i>Total Non-Current Assets</i>	<i>228,641.76</i>	<i>1,621,147.03</i>	<i>168,000.00</i>	<i>5,529,070.04</i>	<i>7,546,858.83</i>
TOTAL ASSETS	345,506.53	1,625,978.08	281,218.51	5,529,070.04	7,781,773.16
LIABILITIES & EQUITY					
CURRENT LIABILITIES					
Taxes, Medicare, SS Payable	1,213.74	0.00	0.00	0.00	1,213.74
Prepaid Income	0.00	0.00	0.00	0.00	0.00
Other Current Liabilities	5,083.38	0.00	0.00	0.00	5,083.38
<i>Total Current Liabilities</i>	<i>6,297.12</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>6,297.12</i>
LONG-TERM LIABILITIES					
Auckland Zen Centre Fund	0.00	0.00	2,556.67	0.00	2,556.67
Louisville Zen Center Fund	0.00	0.00	259,453.49	0.00	259,453.49
Abbot's Scholarship Fund	0.00	0.00	19,208.35	0.00	19,208.35
<i>Total Long-Term Liabilities</i>	<i>0.00</i>	<i>0.00</i>	<i>281,218.51</i>	<i>0.00</i>	<i>281,218.51</i>
EQUITY					
»»Year-to-Date Revenues	236,659.63	209,456.88	0.00	0.00	446,116.51
»»(Less Year-to-Date Expenses)	327,085.14	0.00	0.00	0.00	327,085.14
»YTD Revenues Less Expenses	(90,425.51)	209,456.88	0.00	0.00	119,031.37
»YTD Investment Draw (4% per annum)	44,484.56	(44,484.56)	0.00	0.00	0.00
Year-to-Date Net Surplus (Loss)	(45,940.95)	164,972.32	0.00	0.00	119,031.37
Extraordinary Income & Expenses	5,785.73	11,000.00	0.00	0.00	16,785.73
Interfund Transfers In (Out)	(41,988.70)	2,500.00	0.00	39,488.70	0.00
Previous Year-End Fund Balances	421,353.33	1,447,505.76	0.00	5,489,581.34	7,358,440.43
<i>Total Equity (Current Fund Balances)</i>	<i>339,209.41</i>	<i>1,625,978.08</i>	<i>0.00</i>	<i>5,529,070.04</i>	<i>7,494,257.53</i>
TOTAL LIABILITIES & EQUITY	345,506.53	1,625,978.08	281,218.51	5,529,070.04	7,781,773.16

ROCHESTER ZEN CENTER

Income and Expense Statement for the Quarter Ended September 30, 2019

Account		3Q2019 Actual	2019 Budget	% of Budget	3Q2018 Actual
GENERAL OPERATING FUND - INCOME ACCOUNTS					
	Net Item Sales Income	\$663	\$800	83%	\$77
	Net Special Events Income	\$0	\$0		\$533
40143G	Royalty Income	\$7,966	\$7,000	114%	\$5,883
40150G	Zen Bow Income	\$240	\$500	48%	\$530
40151G	Membership Contributions	\$109,234	\$187,100	58%	\$86,840
4C151G	CM Operating Donations	\$786	\$35,000	2%	\$517
40152G	Workshop Income	\$8,541	\$12,000	71%	\$8,245
40153G	Training Program Income	\$2,015	\$4,000	50%	\$2,965
4C153G	CM Training Program Income	\$0	\$100	0%	\$0
40159G	Buddha Hall Rental Income	\$11,232	\$14,800	76%	\$10,913
4C159G	Net CM Rental Income	\$47,444	\$50,000	95%	\$30,899
40160/2G	Misc. Income & Contributions	\$6,910	\$12,500	55%	\$6,816
4C160G	CM Miscellaneous Income	\$0	\$200	0%	\$0
40161G	Sesshin Income	\$41,628	\$63,000	66%	\$42,430
	Total Operating Revenue	\$236,660	\$387,000	61%	\$196,647
GENERAL OPERATING FUND - EXPENSE ACCOUNTS					
60170G	Charity Expenses	\$0	\$500	0%	\$0
60171G	Zen Bow Expenses	\$6,250	\$8,500	74%	\$6,605
60172G	Teaching Expenses	\$1,088	\$2,500	44%	\$7,404
6C172G	CM Teaching Expenses	\$94	\$200	47%	\$0
60175G	Medical & Health Insurance	\$41,330	\$50,000	83%	\$31,610
6C175G	CM Medical & Health Insurance	\$11,874	\$19,100	62%	\$6,851
60176G	Staff Salary Expense	\$42,473	\$65,900	64%	\$44,283
6C176G	CM Staff Salary Expense	\$10,574	\$13,100	81%	\$7,432
60177G	Kitchen Expenses	\$24,833	\$41,000	61%	\$32,300
6C177G	CM Kitchen Expenses	\$7,159	\$9,600	75%	\$7,672
60178G	Housekeeping Expenses	\$3,801	\$5,500	69%	\$4,989
6C178G	CM Housekeeping Expenses	\$1,964	\$2,300	85%	\$1,738
60179G	To Staff Departure Fund	\$13,754	\$27,500	50%	\$14,796
6C179G	CM Staff Departure Fund	\$5,213	\$7,200	72%	\$4,991
60180G	Misc Administrative Expenses	\$297	\$1,500	20%	\$1,084
6C180G	CM Misc Administrative Expense	\$31	\$100	31%	\$0
60181G	Office Expenses	\$3,629	\$4,400	82%	\$3,872
6C181G	CM Office Expenses	\$446	\$500	89%	\$123
60182G	Telecommunications Expenses	\$4,097	\$6,600	62%	\$6,343
6C182G	CM Telecommunications Expenses	\$3,677	\$4,500	82%	\$1,652
60183G	Gas & Electricity Expenses	\$7,248	\$8,200	88%	\$6,999
6C183G	CM Utility Expenses	\$11,059	\$12,000	92%	\$9,785
60184G	Repair & Maintenance Expenses	\$4,993	\$18,000	28%	\$10,887
6C184G	CM Rep & Maintenance Expenses	\$20,365	\$22,000	93%	\$11,793
60186G	Insurance Expenses	\$29,723	\$39,500	75%	\$28,958
6C186G	CM Insurance Expenses	\$16,843	\$22,600	75%	\$16,676
60187G	Fundraising & Advertising Exp.	\$500	\$1,500	33%	\$1,100
60188G	Garden & Grounds Expenses	\$2,260	\$5,000	45%	\$2,705
6C188G	CM Garden & Grounds Expenses	\$697	\$3,500	20%	\$1,342
60189G	Library Expenses	\$314	\$300	105%	\$169
60190G	Automobile Expenses	\$7,703	\$9,000	86%	\$10,919
6C190G	CM Automobile Expenses	\$7,392	\$3,000	246%	\$2,414
60191G	Taxes & Municipal Fees	\$6,184	\$7,400	84%	\$5,883
6C191G	CM Tax & User Fee Expenses	\$4,808	\$5,500	87%	\$4,961
60192G	Computer Expenses	\$3,552	\$4,000	89%	\$3,516
60193G	Banking, PayPal & Crdt Crd Fees	\$455	\$1,000	46%	\$656

ROCHESTER ZEN CENTER
Income and Expense Statement for the Quarter Ended September 30, 2019

Account		3Q2019 Actual	2019 Budget	% of Budget	3Q2018 Actual
6C192G	CM Computer Expenses	\$135	\$1,000	13%	\$675
60300G	Bad Debt Expense	\$0	\$0		\$0
60389G	Depreciation Expense	\$15,065	\$20,300	74%	\$15,850
6C389G	CM Depreciation Expense	\$5,207	\$6,900	75%	\$4,700
60500G	Contingency (budget use only)	\$0	\$5,000	0%	\$0
Total Operating Expenses		\$327,085	\$466,200	70%	\$323,735
Operating Revenue Less Expenses		(\$90,426)	(\$79,200)		(\$127,088)
40168G	Operating Draw from Investments	\$44,485	\$59,700	75%	\$41,736
Total Net Operating Surplus (Loss)		(\$45,941)	(\$19,500)		(\$85,352)
Extraordinary Income & Expenses		\$5,786			\$30,716
<i>CAPITAL EXPENDITURES</i>					
15000G	Furniture and Fixtures	\$1,712			\$9,042
15100G	Equipment and Computers	\$0			\$7,880
15200G	Motor Vehicles	\$0			\$0
Non-CM Capital Expenditures		\$1,712	\$5,000	34%	\$16,922
1C500G	CM Capital Expenditures	\$11,980	\$10,000	120%	\$18,223
Total Capital Expenditures		\$13,691	\$15,000	91%	\$35,145
<i>INVESTMENT FUND</i>					
40167I	ML Equity YTD Gain (Loss)	\$201,895			\$85,488
40168I	Interest Income (IF)	\$7,562			\$11,065
40170I	Other Income (IF)	\$0			\$0
Gross Investment Income		\$209,457			\$96,552
60168I	Operating Draw from Investments	(\$44,485)			(\$41,736)
Investment Income Less Draw		\$164,972			\$54,816
40155I	Legacies & Special Donations	\$11,000			\$0
Total Net Investment Fund Gain (Loss)		\$175,972			\$54,816

ROCHESTER ZEN CENTER
Past-Year Comparison – September 30, 2019

	30-Sep-19	3Q Average 2014-2018	30-Sep-18	30-Sep-17	30-Sep-16	30-Sep-15	30-Sep-14
GENERAL OPERATING FUND – INCOME							
Net Item Sales Income	663	990	77	555	3,329	407	583
Net Special Events Income	0	(3,853)	533	(11,531)	(8,268)	0	0
40143G Royalty Income	7,966	4,741	5,883	5,350	5,665	3,674	3,136
40150G Zen Bow Income	240	401	530	660	180	220	415
40151G Membership Contributions	109,234	97,045	86,805	105,522	100,624	95,380	96,895
4C151G CM Operating Donations	786	20,449	517	23,036	24,475	26,737	27,481
40152G Workshop Income	8,541	9,953	8,245	8,755	11,112	10,525	11,127
40153G Training Program Income	2,015	3,486	2,965	2,350	3,075	3,083	5,956
4C153G CM Training Program Income	0	9	0	0	0	45	0
40159G Buddha Hall Rental Income	11,232	10,522	10,913	10,709	10,413	10,376	10,199
4C159G Net CM Rental Income	47,444	46,716	29,399	48,874	59,158	54,010	42,142
40160/2G Misc. Income & Contributions	6,910	7,883	6,816	8,736	8,164	9,605	6,092
4C160G CM Miscellaneous Income	0	107	0	0	0	523	12
40161G Sesshin Income	41,628	42,127	42,465	53,209	37,406	39,984	37,574
Total YTD Operating Income	236,660	240,577	195,147	256,225	255,333	254,569	241,611
Percentage of full-year actual total	61% of budget	59%	47%	62%	62%	64%	61%
GENERAL OPERATING FUND – EXPENSES							
60170G Charity Expenses	0	0	0	0	0	0	0
60171G Zen Bow Expenses	6,250	4,466	6,605	6,973	2,252	2,254	4,243
60172G Teaching Expenses	1,088	2,926	7,357	1,077	2,411	1,713	2,070
6C172G CM Teaching Expenses	94	32	0	82	10	66	0
60175G Medical & Health Insurance	41,330	45,895	31,610	38,661	37,033	59,820	62,348
6C175G CM Medical & Health Insurance	11,874	11,146	6,851	9,996	9,887	16,918	12,080
60176G Staff Salary Expense	42,473	45,558	44,283	42,260	47,888	47,944	45,414
6C176G CM Staff Salary Expense	10,574	8,178	7,432	7,507	7,483	8,955	9,511
60177G Kitchen Expenses	24,833	31,324	32,257	28,423	29,974	31,884	34,083
6C177G CM Kitchen Expenses	7,159	6,727	7,672	6,359	5,945	7,877	5,782
60178G Housekeeping Expenses	3,801	3,841	4,847	4,295	3,689	3,095	3,280
6C178G CM Housekeeping Expenses	1,964	1,615	1,715	1,592	1,424	1,548	1,798
60179G To Staff Departure Fund	13,754	15,520	14,796	15,999	17,081	15,528	14,197
6C179G CM Staff Departure Fund	5,213	4,326	4,991	4,658	3,993	3,993	3,993
60180G Misc Administrative Expenses	297	854	1,084	585	1,005	933	665
6C180G CM Misc Administrative Expense	31	64	0	0	0	97	225
60181G Office Expenses	3,629	3,457	3,872	3,468	3,004	3,655	3,286
6C181G CM Office Expenses	446	363	123	17	1,057	394	225
60182G Telecommunications Expenses	4,097	4,670	6,343	4,194	4,938	3,685	4,188
6C182G CM Telecommunications Expenses	3,677	2,752	1,652	3,276	2,659	2,789	3,384
60183G Gas & Electricity Expenses	7,248	6,898	6,999	7,030	4,795	6,780	8,886
6C183G CM Utility Expenses	11,059	10,599	9,785	9,848	9,048	10,009	14,303
60184G Repair & Maintenance Expenses	4,993	9,546	10,887	8,742	6,970	12,434	8,697
6C184G CM Rep & Maintenance Expenses	20,365	12,972	11,793	14,028	11,601	16,665	10,774
60186G Insurance Expenses	29,723	28,268	28,958	28,911	31,336	27,454	24,682
6C186G CM Insurance Expenses	16,843	16,372	16,676	16,466	17,893	16,265	14,557
60187G Fundraising & Advertising Exp.	500	886	1,100	500	1,000	1,000	830
6C187G CM Fundraising & Adv Expenses	0	0	0	0	0	0	0
60188G Garden & Grounds Expenses	2,260	2,300	2,624	2,737	2,000	655	3,484
6C188G CM Garden & Grounds Expenses	697	2,492	1,342	2,994	2,462	2,331	3,330
60189G Library Expenses	314	99	169	0	19	41	269
60190G Automobile Expenses	7,703	7,834	10,919	9,155	7,040	5,851	6,207
6C190G CM Automobile Expenses	7,392	4,911	2,414	7,624	5,233	5,521	3,764
60191G Taxes & Municipal Fees	6,184	5,994	5,883	5,630	6,143	6,248	6,066
6C191G CM Tax & User Fee Expenses	4,808	3,845	4,259	4,204	3,826	3,594	3,341
60192G Computer Expenses	3,552	2,949	3,516	3,617	2,184	2,414	3,014
6C192G CM Computer Expenses	135	409	675	644	(10)	379	354
60193G Banking, PayPal & Crdt Crd Fees	455		656	718	562	313	73
60300G Bad Debt Expense	0	9	0	(53)	0	100	0
60389G Depreciation Expense	15,065	16,139	15,850	16,557	17,163	15,854	15,273
6C389G CM Depreciation Expense	5,207	5,886	4,700	5,360	6,827	6,828	5,715
Total YTD Operating Expenses	327,085	332,121	322,697	324,131	317,826	353,882	344,393
Percentage of full-year actual total	70% of budget	71%	73%	74%	63%	73%	74%
YTD Operating Income Less Expenses	(90,426)	(91,545)	(127,550)	(67,907)	(62,493)	(99,313)	(102,783)
40168G Operating Draw from Investments	44,485	45,442	41,736	50,421	47,018	45,309	42,728
Total Net Operating Surplus (Loss)	(45,941)	(46,102)	(85,814)	(17,486)	(15,476)	(54,004)	(60,055)

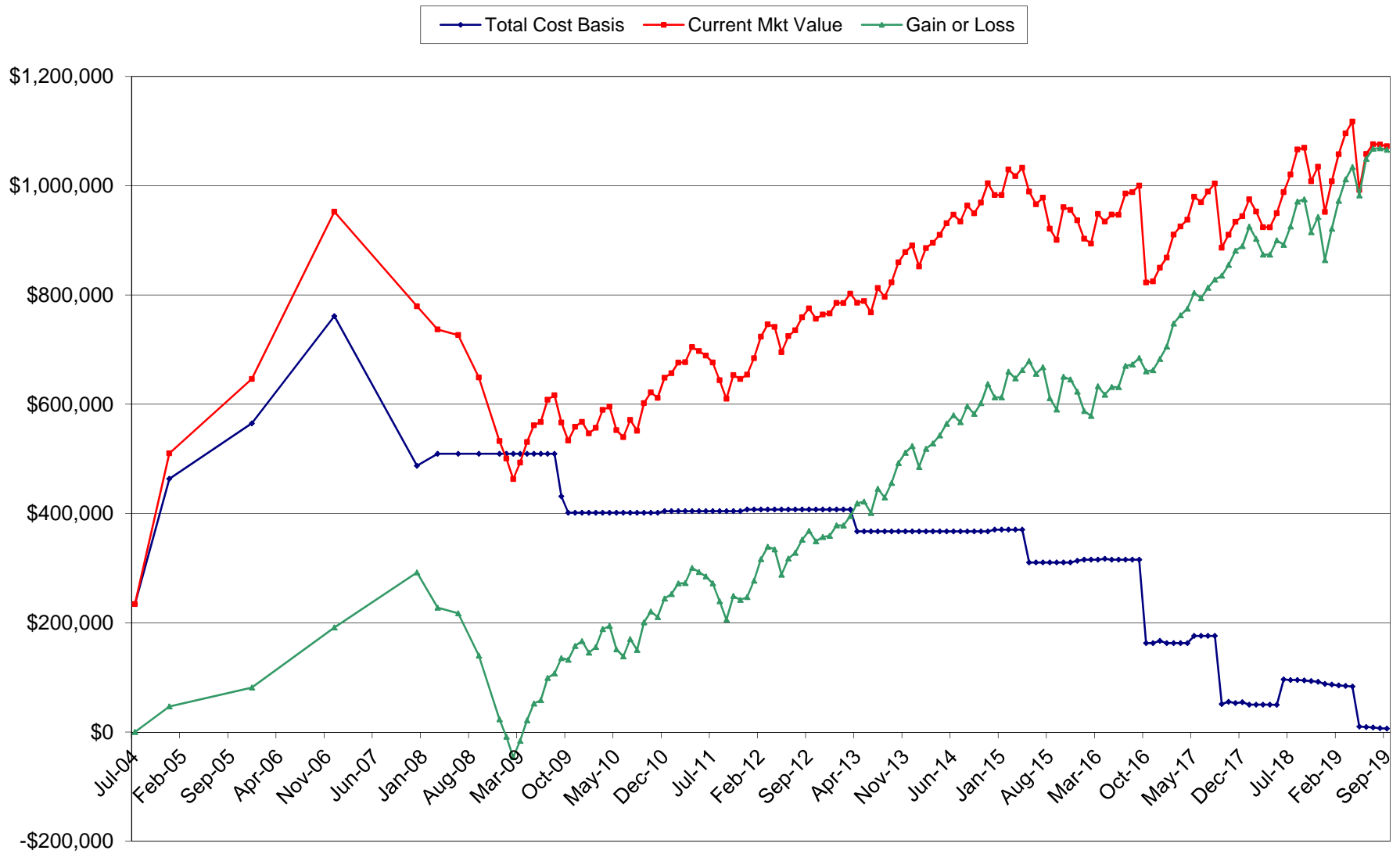
ROCHESTER ZEN CENTER
Past-Year Comparison – September 30, 2019

	30-Sep-19	3Q Average 2014-2018	30-Sep-18	30-Sep-17	30-Sep-16	30-Sep-15	30-Sep-14
CAPITAL EXPENDITURES							
15000G Furniture and Fixtures	1,712	13,519	9,042	9,251	16,250	33,053	0
15100G Equipment and Computers	0	3,219	7,880	975	6,285	0	953
15200G Motor Vehicles	0	1,636	0	0	0	0	8,179
1C500G CM Capital Expenditures	11,980	7,437	18,223	0	5,010	5,017	8,936
Total YTD Capital Expenditures	13,691	25,811	35,145	10,226	27,545	38,070	18,068
INVESTMENT FUND							
40167I ML Equity YTD Gain (Loss)	201,895	67,193	85,488	152,347	61,457	(22,198)	58,870
40168I Interest Income (IF)	7,562	7,290	11,065	5,506	6,481	6,528	6,870
40170I Other Income (IF)	0	5	0	0	14	0	10
40181I W&R YTD Gain (Loss)	0	0	0	0	0	0	0
Gross YTD Investment Fund Income	209,457	74,487	96,552	157,852	67,952	(15,670)	65,749
60168I Operating Draw from Investments	(44,485)	(45,442)	(41,736)	(50,421)	(47,018)	(45,309)	(42,728)
Net Investment Fund Gain (Loss)	164,972	29,045	54,816	107,431	20,934	(60,980)	23,021
40155I Legacies & Special Donations	11,000	0	0	0	0	0	0
Total YTD Endowment Fund Change	175,972	29,045	54,816	107,431	20,934	(60,980)	23,021

ROCHESTER ZEN CENTER INVESTMENT FUND – September 30, 2019

<i>Instrument</i>	<i>As Carried on Balance Sheet</i>		<i>Market Value</i>	<i>Cost Basis</i>	<i>Gain (Loss)</i>	<i>Annual Return on Basis</i>	<i>Est. Annual Fixed Income</i>
Equity Investments*	<i>At Market</i>						
Merrill Lynch Equities Account	\$1,072,084		\$1,072,084	\$6,317	\$1,065,767		
Total Equities	\$1,072,084	66%	\$1,072,084	\$6,317	\$1,065,767		
Cash & Money Market						<i>Current Int Rate</i>	
IF Share of Money Market Funds & Cash	\$4,831		\$4,831	\$4,831		1.74%	\$84
Total IF Cash & Money Market	\$4,831	0%	\$4,831	\$4,831		1.74%	\$84
Fixed-Income Investments	<i>Cost Basis</i>					<i>Crrnt Rtrn on Basis</i>	
Certificates of Deposit	\$438,000		\$438,000	\$438,000		2.33%	\$10,194
Bonds	\$59,940		\$60,366	\$59,940	\$426	2.61%	\$1,565
Cash Awaiting Fixed-Income Investment	\$29,976		\$29,976	\$29,976		0.35%	\$105
Total Fixed-Income Investments	\$527,917	32%	\$498,366	\$497,940	\$426	2.36%	\$11,759
Loans	<i>Outstanding</i>			<i>Original</i>		<i>Loan Rate</i>	
Mdsn ZC Mtg Loan 3.34% 2/29/32	\$21,146			\$24,287		3.34%	\$712
Total Loans	\$21,146	1%		\$24,287			\$712
Investment Fund Total	\$1,625,978	100%					\$12,555
* Donated equities that do not meet the Center's ethical investment criteria must be sold by the Center's Finance Committee within one year.							
Additional "Investment-Like" Assets		<i>Rate</i>					
Operating Fund Money Market Funds & Cash	\$18,699	0.35%					
Operating Fund Certificates of Deposit	\$0						
Total Additional	\$18,699						
Grand Total "Investment-Like Assets"	\$1,644,677						
IF Equities as Percentage of Grand Total		65.2%					

Merrill Lynch Equity Account



Abbot's Scholarship Fund
Summary for Second and Third Quarters 2019

Beginning balance 4/1/19		17,682.73
Contributions to Fund	3,165.00	
Interest income	<u>170.62</u>	
Total fund income	3,335.62	3,335.62
Sesshin fees	<u>1,810.00</u>	
Total fund disbursements	1,810.00	(1,810.00)
Ending balance 9/30/19		<u>19,208.35</u>

Auckland Zen Centre Fund
Summary for Second and Third Quarters 2019

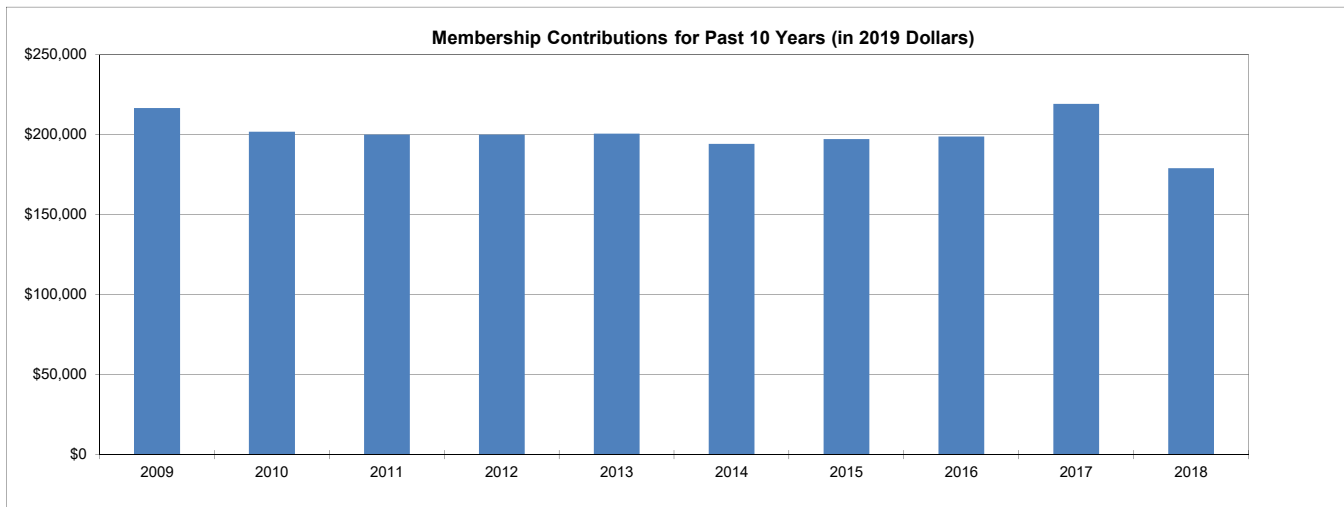
Beginning balance 4/1/19		1,270.54
Contributions to Fund	1,260.00	
Interest income	<u>26.13</u>	
Total fund income	1,286.13	1,286.13
Disbursements	<u>0.00</u>	
Total fund disbursements	0.00	0.00
Ending balance 9/30/19		<u>2,556.67</u>

Louisville Zen Center Fund
Summary for Second and Third Quarters 2019

Beginning balance 4/1/19		256,582.44
Contributions to Fund	0.00	
Interest income	<u>2,871.05</u>	
Total fund income	2,871.05	2,871.05
 Total fund disbursements	 <u>0.00</u>	 0.00
 Ending balance 9/30/19		 <u><u>259,453.49</u></u>

Rochester Zen Center
2020 Budget, Adopted October 2019 – Income

ACCOUNT	2020 Budget	2019 Budget	2018 Actual	2017 Actual	2016 Actual	2015 Actual	2014 Actual
Net Item Sales Income	\$800	\$800	\$1,166	\$1,151	\$1,290	\$468	\$1,565
Net Special Events Income	\$0	\$0	\$533	(\$8,091)	(\$6,244)	\$0	\$0
40143G Royalty Income	\$8,000	\$7,000	\$11,506	\$10,859	\$11,622	\$7,904	\$7,025
40150G Zen Bow Income	\$400	\$500	\$730	\$740	\$220	\$420	\$535
40151G Membership Contributions	\$186,200	\$187,100	\$175,472	\$210,463	\$186,953	\$177,426	\$180,600
40152G Workshop Income	\$11,200	\$12,000	\$11,198	\$10,890	\$13,167	\$13,470	\$13,707
40153G Training Program Income	\$3,500	\$4,000	\$3,620	\$3,220	\$4,200	\$3,788	\$7,593
40159G Buddha Hall Rental Income	\$14,800	\$14,800	\$14,555	\$14,276	\$13,884	\$13,847	\$13,646
40160/2G Miscellaneous Income	\$15,700	\$12,500	\$18,165	\$16,024	\$13,085	\$14,538	\$12,342
40161G Sesshin Income	\$63,000	\$63,000	\$64,425	\$72,699	\$57,205	\$63,715	\$59,694
Net CM Rental Income	\$62,800	\$50,000	\$32,168	\$58,694	\$66,114	\$67,884	\$60,532
4C151G CM Misc. Deductible Contribtns	\$36,800	\$35,000	\$19,635	\$53,855	\$36,779	\$39,518	\$38,644
4C153G CM Training Program Income	\$0	\$100	\$0	\$0	\$0	\$45	\$0
4C160G CM Miscellaneous Income	\$0	\$200	\$0	\$0	\$0	\$523	\$92
Total Operating Revenue	\$403,200	\$387,000	\$353,173	\$444,779	\$398,275	\$403,546	\$395,975



Rochester Zen Center
2020 Budget, Adopted October 2019 – Expenses

ACCOUNT	2020 Budget	2019 Budget	2018 Actual	2017 Actual	2016 Actual	2015 Actual	2014 Actual
Arnold Park							
60170G Charity Expenses	\$500	\$500	\$0	\$250	\$0	\$435	\$0
60171G Zen Bow Expenses	\$8,500	\$8,500	\$8,275	\$6,955	\$2,858	\$4,472	\$5,845
60172G Teaching Expenses	\$5,500	\$7,500	\$8,488	\$1,375	\$4,587	\$3,244	\$2,135
60175G Medical & Health Insurance	\$45,000	\$50,000	\$45,407	\$46,314	\$47,342	\$78,672	\$81,948
60176G Staff Salary Expense	\$50,000	\$65,900	\$62,392	\$57,604	\$64,403	\$66,294	\$64,170
60177G Kitchen Expenses	\$33,200	\$41,000	\$44,204	\$41,266	\$37,979	\$42,258	\$41,706
60178G Housekeeping Expenses	\$5,500	\$5,500	\$6,708	\$5,631	\$5,342	\$4,327	\$4,434
60179G 403(b) Retirement Plan	\$16,000	\$27,500	\$19,452	\$21,656	\$22,405	\$21,185	\$18,856
60180G Misc Administrative Expenses	\$1,500	\$1,500	\$1,084	\$1,139	\$1,486	\$2,393	\$911
60181G Office Expenses	\$4,500	\$4,400	\$3,163	\$4,041	\$3,683	\$4,541	\$4,241
60182G Telecommunications Expenses	\$5,700	\$6,600	\$6,495	\$6,098	\$6,273	\$4,957	\$5,642
60183G Gas & Electricity Expenses	\$8,200	\$8,200	\$8,979	\$9,777	\$6,008	\$7,762	\$10,028
60184G Repair & Maintenance Expenses	\$18,000	\$18,000	\$12,899	\$13,688	\$11,506	\$15,122	\$11,799
60185G Kapleau-roshi Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0
60186G Insurance Expenses	\$39,900	\$39,500	\$39,438	\$37,769	\$41,622	\$37,053	\$34,680
60187G Fundraising & Advertising Exp	\$1,500	\$1,500	\$1,400	\$500	\$1,300	\$1,800	\$1,255
60188G Garden & Grounds Expenses	\$3,500	\$5,000	\$4,253	\$3,331	\$2,109	\$2,266	\$3,563
60189G Library Expenses	\$500	\$300	\$213	\$0	\$29	\$139	\$287
60190G Automobile Expenses	\$10,000	\$9,000	\$13,995	\$11,157	\$8,297	\$8,671	\$12,157
60191G Taxes & Municipal Fees	\$7,300	\$7,400	\$6,717	\$6,448	\$7,007	\$7,006	\$6,780
60192G Computer Expenses	\$4,500	\$4,000	\$3,702	\$3,429	\$2,855	\$2,532	\$3,014
60193G Banking, PayPal & Credit Card Fees	\$1,000	\$1,000	\$934	\$1,052	\$807	\$503	\$203
60300G Bad Debt Expense	\$0	\$0	\$0	(\$53)	\$0	\$100	\$0
60389G Depreciation Expense	\$20,600	\$20,300	\$21,172	\$21,813	\$23,168	\$21,385	\$20,532
61500G Contingency (budget use only)	\$5,000						
AP Operating Expenses	\$295,900	\$333,100	\$319,370	\$301,238	\$301,067	\$337,117	\$334,186
Chapin Mill							
6C172G CM Teaching Expenses	\$200	\$200	\$25	\$82	\$10	\$66	\$62
6C175G CM Medical & Health Insurance	\$38,200	\$19,100	\$9,117	\$12,141	\$12,629	\$22,210	\$15,696
6C176G CM Staff Salary Expense	\$15,700	\$13,100	\$10,433	\$10,484	\$10,387	\$12,731	\$13,175
6C177G CM Kitchen Expense	\$11,400	\$9,600	\$9,967	\$7,712	\$7,433	\$9,801	\$7,374
6C178G CM Housekeeping Expense	\$2,300	\$2,300	\$2,108	\$2,155	\$2,261	\$1,880	\$2,393
6C179G CM 403(b) Retirement Plan	\$7,200	\$7,200	\$6,655	\$6,322	\$5,324	\$5,324	\$5,324
6C180G CM Misc. Administrative Expense	\$100	\$100	\$0	\$0	\$0	\$97	\$225
6C181G CM Office Expenses	\$500	\$500	\$198	\$17	\$203	\$975	\$575
6C182G CM Telecommunications Expense	\$4,800	\$4,500	\$4,678	\$3,916	\$4,134	\$3,586	\$4,388
6C183G CM Gas & Electricity Expenses	\$12,900	\$12,000	\$12,879	\$12,177	\$11,971	\$13,080	\$17,209
6C184G CM Repair & Maintenance Exp.	\$20,000	\$22,000	\$18,353	\$18,904	\$16,543	\$21,562	\$18,678
6C186G CM Insurance Expense	\$22,900	\$22,600	\$22,415	\$21,435	\$23,814	\$22,032	\$20,590
6C187G CM Fundraising & Adv Expense	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0
6C188G CM Garden & Grounds Expense	\$3,500	\$3,500	\$1,456	\$3,151	\$3,210	\$3,101	\$3,547
6C190G CM Automobile Expense	\$6,000	\$3,000	\$3,904	\$11,152	\$5,461	\$6,134	\$4,358
6C191G CM Tax & User Fee Expenses	\$6,000	\$5,500	\$6,848	\$6,350	\$5,797	\$5,732	\$5,347
6C192G CM Computer Expenses	\$1,000	\$1,000	\$782	\$623	\$904	\$379	\$877
6C389G CM Depreciation Expense	\$10,100	\$6,900	\$6,473	\$6,782	\$8,798	\$9,197	\$7,800
CM Operating Expenses	\$162,800	\$133,100	\$116,291	\$123,402	\$118,878	\$137,887	\$127,619
Total Operating Revenue	\$403,200	\$387,000	\$353,173	\$444,779	\$398,275	\$403,546	\$395,975
Total Operating Expenses	\$458,700	\$466,200	\$435,661	\$424,641	\$419,945	\$475,004	\$461,804
Operating Revenue Less Expenses	(\$55,500)	(\$79,200)	(\$82,488)	\$20,139	(\$21,670)	(\$71,458)	(\$65,830)
Operating Draw from Investments	\$61,800	\$59,700	\$54,800	\$67,403	\$62,834	\$60,788	\$57,371
Total Net Operating Surplus (Loss)	\$6,300	(\$19,500)	(\$27,688)	\$87,542	\$41,164	(\$10,670)	(\$8,458)
AP Capital Expenditures	\$13,000	\$20,000	\$25,542	\$17,000	\$22,535	\$33,053	\$9,132
CM Capital Expenditures	\$28,000	\$11,000	\$21,800	\$8,000	\$5,010	\$5,017	\$14,433
Total Capital Expenditures	\$41,000	\$31,000	\$47,342	\$25,000	\$27,545	\$38,070	\$23,565
	Bud 2020	Bud 2019	2018	2017	2016	2015	2014
Total Insurance Expense	\$62,800	\$62,100	\$61,853	\$59,204	\$65,436	\$59,085	\$55,271
Total Automobile Expense	\$16,000	\$12,000	\$20,843	\$22,308	\$13,757	\$14,805	\$16,516
Total Salary + Retirement Expense	\$88,900	\$113,700	\$98,932	\$96,066	\$102,519	\$105,534	\$101,525
Total Medical Expense	\$83,200	\$69,100	\$54,525	\$58,454	\$59,972	\$100,882	\$97,643
Total Kitchen Expense	\$44,600	\$50,600	\$54,171	\$48,978	\$45,412	\$52,059	\$49,080
Total Housekeeping Expense	\$7,800	\$7,800	\$8,815	\$7,786	\$7,603	\$6,207	\$6,826
Total Gas & Electricity Expense	\$21,100	\$20,200	\$21,858	\$21,955	\$17,979	\$20,842	\$27,238