



Funeral Home Entrance























CAUTION !!!
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EXIT





Fraser River

Community Crematorium

2061 Riverside Rd

Phone: 604-746-3040 | Fax: 604-746-3050

NOTICE

FACE MASK
REQUIRED

NO CASH
IS KEPT ON
PREMISES







Fraser River Community
Commission Society
is a non-profit and
charitable organization.
No. 10100
We are open to all
who wish to join the
Fraser River Community
Commission Society.
No. 10100






2061

Fraser River Funeral Home

Preface

Building and maintaining the Fraser River Funeral Home began as an act of service to our community and developed into a true labour of love. Over the last ten years we have learned a great deal about ourselves, our community, the funeral service industry, and the nonprofit sector. The purpose of this book is to record the process and share our experiences.

There are many reasons that we worked to prepare this document with the help of the South Asian Studies Institute at the University of the Fraser Valley. Our objective was to document our journey and provide details that were firsthand, factual, and an accurate representation of the events. All too often, minority communities have their history and events told from an outside perspective, where events may be misrepresented (or missed altogether). We wanted to ensure this portion of our community's story was recorded accurately. We consider it a privilege to chronicle the development of this project and hope it has a positive impact.



We wrote this document as a means to share our learnings with future generations. We were deeply inspired by the pioneers that built the Gur Sikh Gurdwara in Abbotsford in 1911. We hope that the information we have shared in the following pages will provide an interesting case study for others who may engage in similar community-minded initiatives.

Finally, this document gives us the ability to recognize and thank our community for their support. The magnitude of this undertaking would not have been possible without the countless individuals and organizations who supported us over the years. From donating time, providing financial support, to welcoming us into your living rooms while offering words of encouragement and tea — your generosity was an integral part of our success. It kept us motivated, humbled us, and inspired us to achieve our goal.



Dying with Dignity

Building a Community Funeral Home

Dr. Satwinder Kaur Bains
Sharanjit Kaur Sandhra
Gurnaib Singh Brar
Manjit Singh Sohi



Founding Board of Directors interviewed by
The South Asian Studies Institute at the University of the Fraser Valley

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The members of the board of the Fraser River Community Crematorium Society gratefully acknowledge board member Maninder Singh Gill for his contributions to this volume.

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*Dedicated
to the Indo-Canadian pioneers
in the Fraser Valley who paved the road for us*



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Building a Community Funeral Home



History of Cremations

South Asians have a more than 100-year history of migration and settlement in Canada and the province of British Columbia, beginning in the year 1897. Many stories have been told and recorded about the inherent racism, discrimination, and difficulties that South Asians faced at the hands of white European oppression and colonial settler rule. However, few records have connected the stories of dignity, dying, and the basic rights attached to these moments, to South Asian Canadian history.

This long-standing history came to the fore in the Fraser Valley when community members of South Asian descent came together in 2010 to begin the process of creating a funeral home and crematorium in Abbotsford which would be able to serve the large and growing South Asian community. This quest eventually culminated in the development of the Fraser River Funeral Home. Many, however, are unaware of the incredible work, dedication, and time that went into the building of this funeral home.

The Fraser River Funeral Home in Abbotsford opened its doors in 2013. It is managed by the Fraser River Community Crematorium Society (FRCCS), a charitable and nonprofit organization. The mandate of the registered charity is to provide funeral, cremation, and bereavement services at an affordable rate. The Society was formed by a group of community members in the Fraser Valley to open one of the most modern funeral home and crematorium facilities in British Columbia. The Fraser River Funeral Home and crematorium serves all communities in the Lower Mainland and the Fraser Valley from Vancouver to Hope, as well as those who reside in Washington, in the United States.



Growing Community

The timeline and research were undertaken by the South Asian Studies Institute at the University of the Fraser Valley by interviewing some of the founding board members of the Fraser River Funeral Home. A common thread in the question of motivation and inspiration arose in terms of early South Asian migration history and experiences in this province. The founding board members addressed the lack of dignity many South Asians were deprived of when it came to death and dying. The board members told stories of how early South Asian settlers and their families (who officially first arrived in the early 1900s according to Canadian census data) were forced, during that time, to secretly cremate their loved ones in the densely forested areas of British Columbia. Founding members heard stories from the local pioneers about cremation by the creekside at the corner of what is now Clearbrook Road and Downes Road. Upon complaints from the mainstream community, these cremations were prohibited by local authorities. This situation was tragic on many levels, and yet a stark reminder of the racism and lack of empathy accorded to many new immigrants in Canada.

Sikh cremation ceremony at Tod Inlet, near Victoria, BC, circa 1907 (VPL 13291)



Cremation of Hasanam Koor, wife of Bhai Bhag Singh, president of Khalsa Diwan Society in Fraser Mills, New Westminster, February 2, 1914

Lack of Adequate Facilities

Founding board members explained that the mourning process for loved ones is very essential in South Asian Canadian culture. This is particularly important for the psychological reasoning that families need to honour such processes and rituals. A proper crematorium is essential to conduct all the desired services and rituals with ease of mind and some modicum of comfort. There were commercially operated funeral homes in the Abbotsford and Mission area. These facilities were small, with a seating capacity of between fifty to one hundred people. The other grieving members would be forced to stand outside and be excluded from the ceremonies. For larger services, the family would rent either a local church or a community center to accommodate the other members of the family, but these options lacked the facilities for culturally sensitive ritual functions such as bathing and dressing. And none of the funeral homes were equipped with a crematorium.



Therefore, a grieving family had to compromise the final rituals, travel to crematoriums in Mission or Aldergrove, and then travel back to Gurdwara Sahib for Bhog ceremonies. Many conversations were had with the existing commercial facilities but they were unwilling to make the necessary changes to accommodate the needs of the growing Indo-Canadian community.

Prior to the 1980s, the grieving family needed to hold the funeral at a facility in Abbotsford or Mission and then travel to Fraser Street in Vancouver for cremation, adding additional costs and inconvenience during a time of utmost grief. Prominent members of the South Asian community from Mission and Abbotsford started a dialogue with the District of Mission to build a crematorium in Mission. City council agreed to give the land for free as long as the community raised funds for a building and for a cremation machine (known as a retort). From 1975 to 1981, the community raised approximately \$80,000 to build a facility, in cooperation with the District of Mission, at Hatzic cemetery. This facility had limited seating capacity. It lessened the economic burden and reduced the commuting time to and from the funeral home for the next 30 years. But although the community paid for the crematorium, it had no say in the operation of the facility, as it was operated by the District of Mission.

It accommodated the cremation purposes of the community at that time, but the funeral home seating still was not sufficient. The inconvenient seating capacity, lack of control by the community, and the need to travel from other funeral homes remained a major obstacle to the grieving public. The driving force behind the vision of the crematorium was an expressed community need for peace of mind, as well as proper, and culturally appropriate, processes by which closure could be achieved for families who

were dealing with the loss of those they loved. Memories of cremations done in secret have been a constant reminder to founding board members that every human being, regardless of ethnicity, faith, belief, etc., deserves dignity at the time of their passing. And this reminder has been the motivator for so many who began the work of the founding of the Fraser River Funeral Home.





Formation of the Society



All human organizations originate with a purpose and evolve an infrastructure. Doctrines and principles are established, ways and means are found and listed, laws are enacted and responsibilities and duties are allocated to individuals. Individuals who perform their duties only under those laws can maintain the principles to achieve the desired purpose. Every individual is a tool in the organization, designed to perform a certain function. The individual's position can be at the top or the bottom, and the importance of an individual should be judged by the way the individual performs his duty, and not by the rank he has.—Johan Rohi



History of the Society and Prior Failed Attempts

From the first arrival of South Asians into the Fraser Valley, in particular in the early twentieth century until the 2000s, it has been a disquieting fact that there has been no joint crematorium and funeral home facility for a community as large as that which settled in the valley. Before the founding and creation of the Fraser River Funeral Home in 2013, most of the South Asian Canadian community's families used a funeral home located on Clearbrook Road.

That funeral home is located on a busy thoroughfare and many board members have noted and seen the problematic ways which community members were treated by drivers as people crossed the street to attend a service. As well, there were many logistical issues with the process of parking and needing to cross a busy thoroughfare. Many noted, for example, that as elderly community members were crossing, sometimes unaware of the crosswalk procedures, and naturally in a state of sadness and shock, that drivers going by would make rude gestures and these elders were regularly cursed or sworn at. There were not only problems associated with crossing the street, but also the further difficult logistic of having the funeral in one building, and then having to journey to Mission for the cremation and then back to Abbotsford for the final ceremony, the Bhog, at the local Gurdwara Sahib. The funeral home in Abbotsford only held about one hundred mourners, which meant that many family and community members attending a funeral service would have to stand outside the building, and deal with the weather element as well. They would not be able to pay their final respects inside at the funeral service.

Moreover, due to the monopoly of funeral homes, the cost of cremation 20 years ago was almost twice as much as compared to the Fraser River Funeral Home today. Overall, these early processes were both an incredible inconvenience, and an undue economic burden for South Asian Canadians during the time of loss of a loved one.

It is important to note that before the concerted effort and success of the Fraser River Community Crematorium Society there had been many conversations around the need for a crematorium and funeral home in the valley. For example, some founding members recall many community members discussing the need for one in the 1990s. However, those community meetings did not come to fruition in terms of any tangible crematorium building plans.

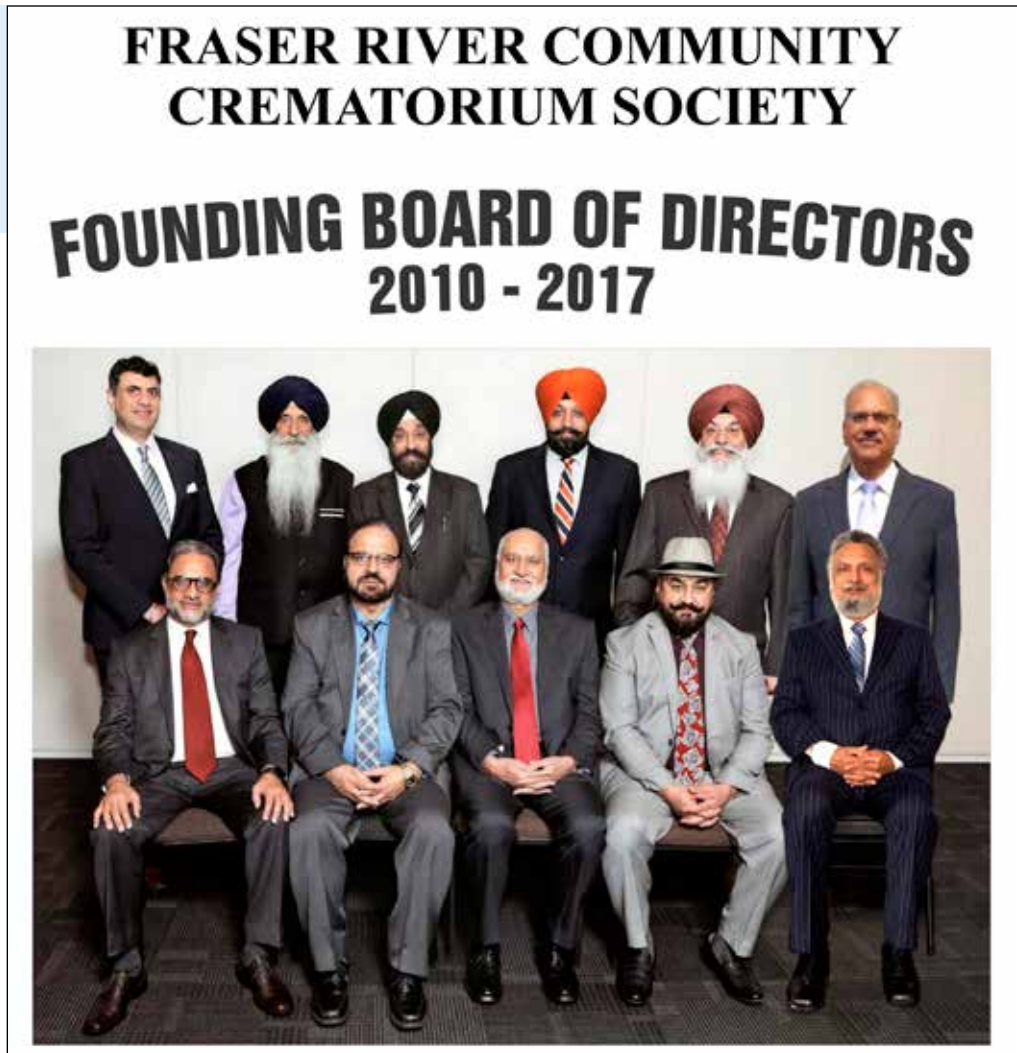
In 2006, some members of the South Asian community in Abbotsford attempted to create a funeral home in partnership with the City of Abbotsford as a joint venture at Hazelwood Cemetery. A full proposal and plan was put together and presented to municipal officials.





Sadly, when the time came to rally support from the City of Abbotsford Council under the mayoral leadership of George Ferguson, the council was split, four councilors in favor, and four against the project. Mayor Ferguson had the option of voting in favor of the project. However, he did not vote, and the project failed. The Mayor had promised the South Asian community that the city would provide land in the Hazelwood Cemetery area. The South Asians had been paying cemetery taxes to the city without ever using the burial privileges, as burial is not culturally permitted. Land was promised as the city's contribution, and the community was to provide funding for the buildings. However, based on unknown pressures, this promise was reneged at the last moment and so this initial dream of building a funeral home was not realized. A lesson learned from this incident was that it would be best to keep the political approval process out of any future crematorium projects and to instead work along the lines of permits and regularly sanctioned city bylaws, etc. This was a crucial lesson that would inform how the next push for a crematorium would be approached in 2010.

Standing (left to right): Satvir S. Gill, Manjit S. Minhas, Baljinder S. Bains, Manjit S. Sohi, Gurmeet S. Dhaliwal, Nachhattar S. Gill. Seated (left to right): Rajbir S. Grewal, Gurvinderpal S. Wadhawan, Gurnaib S. Brar, Darshan Kumar Sharma, Rajinder S. Bhatti.




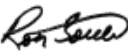


Motivating Factors

These factors were guiding principles for the founding members of how their efforts would impact the community positively and inspired the members to move past any challenges that came their way as they worked to gather support.

Formation of Heritage Gurdwara Sahib

The motivation to build a crematorium and funeral home came from two extremely different sources. The first historic piece which helped the founding directors find the motivation to build a funeral home was from the actual building and formation

 <p>BRITISH COLUMBIA The Best Place on Earth</p> <p>NUMBER: S-58229</p> <p>SOCIETY ACT</p> <p>CERTIFICATE OF INCORPORATION</p> <p><i>I Hereby Certify that</i></p> <p>FRASER RIVER COMMUNITY CREMATORIUM SOCIETY</p> <p>has this day been incorporated under the <i>Society Act</i></p> <p><i>Issued under my hand at Victoria, British Columbia</i> <i>on May 03, 2011</i></p>  <p>RON TOWNSHEND Registrar of Companies PROVINCE OF BRITISH COLUMBIA CANADA</p>	 <p>BRITISH COLUMBIA The Best Place on Earth</p> <p>File Number: S-58229</p> <p>FRASER RIVER COMMUNITY CREMATORIUM SOCIETY</p> <p>I hereby certify that the documents attached hereto are copies of documents filed with the Registrar of Companies on May 03, 2011</p>  <p>RON TOWNSHEND Registrar of Companies</p> <hr/> <table><tr><td>Ministry of Finance</td><td>BC Registry Services</td><td>Mailing Address: PO Box 9431 8th Prov Govt Victoria BC V8W 9V3</td><td>Location: Second Floor 940 Barnard Street Victoria</td></tr></table> <p>FINC07 03/2007</p>	Ministry of Finance	BC Registry Services	Mailing Address: PO Box 9431 8th Prov Govt Victoria BC V8W 9V3	Location: Second Floor 940 Barnard Street Victoria
Ministry of Finance	BC Registry Services	Mailing Address: PO Box 9431 8th Prov Govt Victoria BC V8W 9V3	Location: Second Floor 940 Barnard Street Victoria		

CRA Approval as Charitable Society

of the National Historic Site Gur Sikh Temple in Abbotsford. The construction of the gurdwara had involved early Sikh settlers starting in 1908, who had worked at the Trethewey Lumber Mill in Abbotsford for eight to ten hours a day and then would carry donated lumber on their backs, uphill to the Gurdwara's construction site. These men were mostly people living alone and away from their families. A great emphasis was laid on the effort put in by these Sikh men in laying the foundation of the Gurdwara, and morally guided the board members of the Fraser River Crematorium Society just like a North Star.

Community Needs

The second motivation came from the still-growing community's needs, lack of adequate facilities, cost of services due to the monopoly, and the lack of empathy from local municipal governments. The community had grown enough that funding and creating their own facility was in reach. The South Asian community has many successful families and was diverse enough with education, talent, and capacity to ensure the success of the project.

Community Engagement

The initial idea was to build a facility developed through a process of weekly meetings by some of the founding board members. The first six months of meetings of the founding board members were held at a local restaurant, Gian's Sweet Shop and Restaurant. Not only did the owners of Gian's Sweets put forward their best wishes, but also their generosity and kind-heartedness lifted the morale of the initial group. Whether it was by providing snacks for the meetings or providing the premises and servers for as much time as was needed (even if it meant that their staff had to stay after closing hours) the owners of Gian's provided unconditional support.

First Meeting—October 24, 2010

Present at the first meeting of community members (who later became the founding members) were Gurvinderpal Singh Wadhawan (Paul), Gurnaib Singh Brar (Gordon), Rajbir Singh Grewal (Sonny), Manjit Singh Sohi, Gurmeet Singh Dhaliwal, Manjit Singh Minhas, and Baljinder Singh Bains. At this inaugural meeting, these few community members met to plan towards the development of a crematorium that would be run by a registered society in the City of Abbotsford. These members approved a





motion that they must each contribute \$100 for general expenses related to the meetings. From that day forward, none of the society funds were ever used for any personal expenses while conducting society business.

Second Meeting—November 2, 2010

Satvir Singh Gill (Sat) and Darshan Kumar Sharma joined the founding members after the inaugural meeting. At this meeting, conversations were initiated around the naming of a society that would run the affairs of a crematorium. In this meeting, the discussions and framing of the types of membership of the society also took place. At this meeting, all the members agreed to be members of the registered society.

Third Meeting—November 23, 2010

Rajinder Singh Bhatti and Nachhattar Singh Gill (Nash) joined the founding members. At this meeting, the community members decided upon the name of the crematorium society as The Fraser River Community Crematorium Society (FRCCS). The significance of words such as river and community within this name harkened back to the emphasis of rivers in our local surrounding area as well as highlighted the process of scattering ashes in flowing water and the integration of the word community to strengthen the argument for the society to be able to apply under the category of “charitable and nonprofit”. The society would be registered under that name.

Registration of the Society and Development of Its Constitution and Bylaws

Once the society's name was registered, there was discussion about the need to create bylaws which would describe how the society functioned and a subsequent constitution that would govern the society. The members delegated this task to Manjit Sohi and Baljinder Bains with the support of Nachhattar Gill (Lawyer), Paul Wadhawan, and Sat Gill to lead the work to develop the constitution and bylaws. The bylaws of Khalsa Diwan Society, Fraser Valley Real Estate Board, Five Rivers Funeral Home, and Building Officials Association of BC were considered in drafting of the bylaws. The purpose of this extensive pre-research was to prevent any "revolving door" issues with the bylaws and to forge a strong start without any chance for future problems to arise. There were eight iterations of the bylaws before they were presented to the society's lawyer, Theodore Strocel (Ted) of Cascade Law. Under his guidance and advice, there were four more iterations made to the bylaws until they were adopted as final in May 2011.

The bylaws had to be written to accommodate the collection of donations, issuance of memberships, protection of the society from frivolous and negative elements, and avoidance of any political interference.

There were three major issues that the board thought could arise in the future: membership, protection of the bylaws, and board succession. They were motivated to pre-plan a solution for each of the potential issues that could arise.

Firstly, they had to decide the criteria for membership that could keep the society running for years to come. As a result, two kinds of memberships were created: perpetual and life membership.





Secondly, the criteria to create a stringent process to amend the bylaws. It is common in society boards to amend the bylaws without proper and thorough consultation with the membership at large. Therefore, the bylaw amendment process required that the entire board must unanimously approve the proposed amendments before presenting at the Annual General Meeting of the Society. In case there was no unanimity, the board could still present the bylaw at the AGM, however, the amendments would be presented to the AGM and tabled for consideration until the following AGM. In addition to unanimous support from the entire board, the bylaws must be supported by supermajority consisting of 75 percent of the members present at the AGM which is a higher standard than the simple majority of 50 percent plus one vote.

Thirdly, the founding members needed to establish a criterion for succession of leadership within the board. There are eleven members on the board of directors. The board of directors consists of a president, vice president, and nine directors. The secretary and treasurer are appointed on an annual basis from the nine directors. For succession and continuity of the business, the bylaws prohibit the replacement of the entire board, instead there are four directors elected every two years. One to replace the member elected for vice-president, and three to replace term expiry. There are always seven directors who have some knowledge and/or understanding of the business, for continuity. The president is never elected, instead, the board elects a senior vice president for a two-year term. This senior vice president is elected from amongst the current board of directors. After two years the senior vice president becomes president. The person must be a member in good standing in order to be considered for board of director positions.

Founding Board of Directors and Officers

Baljinder Singh Bains

BIRTHPLACE: Village Mahalpur, District Hoshiarpur, Punjab, India.

IMMIGRATED TO Canada (Abbotsford) 1986

FAMILY: Wife Jaskamal, daughters Harpreet and Jaspreet, sons Kuljinder and Pabvinder

COMMUNITY SERVICE: Khalsa Diwan Society Abbotsford, Abbotsford West NDP's riding President,

OCCUPATION: Supervisor

EDUCATION: B.Sc. Punjab University, Chandigarh, Punjab, India

Darshan Kumar Sharma

BIRTHPLACE: Village Jaimal Wala, District Moga, Punjab, India

IMMIGRATED TO Canada (Abbotsford) 1984

FAMILY: Wife Nirmala Devi, son Sandeep and daughter Kiran Devi

COMMUNITY SERVICE: Fraser Valley Indo-Canadian Business Association

OCCUPATION: Businessman

EDUCATION: High School Graduation from Punjab, India

Gurmeet Singh Dhaliwal

BIRTHPLACE: Eldoret City (Kenya)

IMMIGRATED TO Canada (Mission) 1983

FAMILY: Wife Harminder Kaur, sons Ricky and Amritpaul and daughter Harpreet

COMMUNITY SERVICE: Recreation sports in Mission and the Hockey League Association

OCCUPATION: Realtor

EDUCATION: B.A. Punjab University, Chandigarh, Punjab, India, Real Estate course, UBC Vancouver, BC

Gurnaib (Gordon) Singh Brar

BIRTHPLACE: Village Mahla Khurd, District Moga, Punjab, India.

IMMIGRATED TO Canada (Abbotsford): 1977

FAMILY: Wife Amarjit, daughters Ruby and Robyn

COMMUNITY SERVICE: the crematorium project work

OCCUPATION: Realtor

EDUCATION: B.A., Master's degree in Economics from Punjab University, Chandigarh, Punjab, India, Real Estate course, UBC Vancouver, BC



Gurvinderpal (Paul) Singh Wadhawan

BIRTHPLACE: Village Chhatt, District Mohali, Punjab, India

IMMIGRATED TO Canada (Abbotsford) 1979.

FAMILY: Wife Preetam, sons Randy and Sundeep, daughter Nisha.

COMMUNITY SERVICE: Abbotsford Community Services, Fraser Valley Indo-Canadian Business Association, UFV Director of Foundation Board, and Co-Chair, Centre for Indo-Canadian Studies, and Kiwanis Club Abbotsford.

OCCUPATION: Accountant

EDUCATION: B.Com., Master's degree in Commerce, Punjab University, Chandigarh, Punjab, India

Manjit Singh Minhas

BIRTHPLACE: Village Jalpot, District Jalandhar, Punjab, India.

IMMIGRATED TO Canada (Abbotsford) 1984

FAMILY: Wife Jaspal, sons Rajan, Jagraj, Jagmit, Pavit, Jahaan

COMMUNITY SERVICE: Gurdwara Kalgidhar Darbar Sahib on Cyril Street and Blueridge Dr., Fraser Valley Hindu Mandir

OCCUPATION: Businessman (Trucking)

EDUCATION: High School graduation, Punjab, India

Manjit Singh Sohi

BIRTHPLACE: Village Jarg, District Ludhiana, Punjab, India

IMMIGRATED TO Canada (Mission) 1987, moved to Abbotsford 1988

FAMILY: Wife Amrit, sons Ashish, Armann, and Adarsh

COMMUNITY SERVICE: Dasmesh Punjabi School relocation, Abbotsford United Soccer Club, Building Officials Association of BC, Alliance of Canadian Building Officials Associations

OCCUPATION: Building Official, International Code Council Governing Committee Member USA, International Accreditation Services Brea CA, USA

EDUCATION: B.Sc., Punjabi University, Patiala, Punjab, India; Certificate in Building Technology, BCIT, Burnaby, BC; Certificate Local Government Administration, Capilano College, North Vancouver, BC; Diploma, Provincial Instructor, VCC, King Edward Campus, Vancouver, BC.

Nachhattar (Nash) Singh Gill

BIRTHPLACE: Village Dhudike, District Moga, Punjab, India

IMMIGRATED TO Canada (Mission) 1949, moved to Abbotsford 1990

FAMILY: Wife Rajinder, sons Rick, Ron, and Randy

COMMUNITY SERVICE: Founder of Fraser Valley Indo-Canadian Business Association, UFV.

OCCUPATION: Lawyer

EDUCATION: Bachelor of Arts, University of British Columbia; Bachelor of Laws, University of British Columbia, Vancouver, BC.

Rajbir (Sonny) Singh Grewal

BIRTHPLACE: Village Sianwala, District Ferozpur, Punjab, India

IMMIGRATED TO Canada (Langley/Aldergrove) 1982

FAMILY: Wife Davinder, son Ratanbir, daughter Karanpreet

COMMUNITY SERVICE: assisting since being in high school

OCCUPATION: Business (Trucking)

EDUCATION: Senior Cambridge from school, St George's College Mussorie, Uttara Khand, India; Bachelor of Arts from Govt. College Chandigarh, Punjab, India; L.L.B. from Meerut University, Meerut, U.P., India.

Rajinder Singh Bhatti

BIRTHPLACE: Village Fazilka, District Ferozpur, Punjab, India.

IMMIGRATED TO Canada (Abbotsford) 1980

FAMILY: Wife Rajpreet, daughter Harleen, son, Umrao

OCCUPATION: Family physician

COMMUNITY SERVICE: Dasmesh Punjabi School—various governance positions

EDUCATION: MBBS, Govt. Medical College Patiala, Punjab University, Punjab, India; MD in Canada

Satvir (Sat) Singh Gill

BIRTHPLACE: Fort Saint John, BC Canada

MOVED TO Abbotsford 1994

FAMILY: Wife Amaninder, son Jahaan, daughter Maiher

COMMUNITY SERVICE: Abbotsford Chamber of Commerce, BC Chamber of Commerce, Fraser Valley Indo-Canadian Business Association, College of Physicians and Surgeons and Abbotsford Community Foundation

OCCUPATION: Portfolio Manager Senior Wealth Advisor, Scotia Wealth management

EDUCATION: Chartered Investment Manager



Nonprofit and Charitable Status

FRCCS is a nonprofit and registered charitable society. In a nonprofit society there are no dividends or any profit sharing for its members and no remuneration for the board of directors. The nonprofit society is registered under the BC Society Act. FRCCS was granted charitable status by Canada Revenue Agency in January, 2013. A society with charitable status is regulated under the Canada Revenue Agency (CRA). To be deemed a charitable status organization, one must provide some charitable service to the community and satisfy CRA requirements.

FEB. 28, 2013 11:18AM CHARITIES DIV. ORG. BIENFAIS NO. 7206 P. 2
Canada Revenue Agency Agence du revenu du Canada

Mr. Theodore F. Strocel, Q.C.
Cascade Law Corporation
300 - 32071 South Fraser Way
Abbotsford BC V2T 1W3

Your file
C110199
Our file
3049240

February 28, 2013

**Subject: Fraser River Community Crematorium Society
Notification of Registration**

Dear Mr. Strocel:


We are pleased to inform you that Fraser River Community Crematorium Society (the "Charity") meets the requirements for charitable registration under the *Income Tax Act*.

Along with the privileges of charitable status, there are also certain obligations. The information on the back of this letter and the enclosed materials include important information about the operating requirements and obligations of the Charity. **Please take the time to review them and keep them for future reference.**

You should also provide a copy of this letter and the enclosed materials to the person responsible for completing the Charity's annual information return, also referred to as Form T3010, *Registered Charity Information Return*.

Congratulations on becoming a Canadian registered charity. We wish you every success.

Yours sincerely,



Meeraun Baksh
Charities Analyst
for Cathy Hawara,
Director General
Charities Directorate

Canada

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CRA Approval as
Charitable Society

Amongst the charitable offerings, the society can provide a reduced, or no-cost service to individuals that meet certain criterion, such as low-income status; and to any child under the age of 12, regardless of the ethnicity, faith, or religion. The society will absorb all related expenses. The board of directors and the membership made a conscientious decision that the passing of children is a difficult enough time for families. Therefore, the society does whatever it can to provide those services at no cost; one burden that the family does not have to bear. The society also intends to provide bereavement services to grieving families.

Membership

The Board of Directors have established two kinds of memberships: “Perpetual” and “Life”. Life membership consisted of a donation of \$1,900 and a membership application. The life members may enter into a pre-need agreement with the society where the funeral service will be provided at a reduced cost. This total amount of \$3,500 includes \$1,500 going towards the pre-need, \$1,900 going towards the donation, and \$100 for membership fee. In addition to the donation, the membership criteria required member to be a Canadian citizen or permanent resident of Canada, be a minimum of eighteen years old, and be a member of the Hindu or Sikh faith. It was a concern of the board that the life memberships would expire with the passing of all life members over time. The society would eventually run out of a membership base to run the organization, and there was a need to create a sustained membership. Therefore, a perpetual membership was created.





Perpetual memberships consist of a donation of \$5,000 or more. A perpetual membership can be passed from generation to generation without expiry. A member of the society during his or her life has a right to appoint anyone in his or her place. As such, that membership remains in that family forever. If a family donates in multiples of \$5,000, multiple perpetual memberships will be granted. The society has issued over 1,000 life memberships and over 300 perpetual memberships.

A pre-need contract is regulated by Consumer Protection BC (CPBC). A pre-need contract requires that FRCCS must provide predefined specified services to the individual regardless of the costs at the time of the funeral service. The funds received under pre-need contract must be kept in a pre-need trust account at a financial institution under individual names. This trust account is very specific for the pre-need contracts. The pre-need funds cannot be leveraged or borrowed against and cannot be used for any other purpose. Once the pre-need is rendered to the society, only then does the society have the right to withdraw that money from the trust account.

For lists of Perpetual memberships and Life Memberships as of June 2017, see page 115.



Property Purchase



Property Requirement for a Funeral Home and Crematorium

In the city of Abbotsford, in Commercially Zoned properties, funeral homes are permitted (but not crematoriums) and in Industrial Zoned properties, crematoriums are permitted but not funeral homes. To permit both usages, the property would require a zoning bylaw amendment. Zoning bylaw amendments require a public hearing and a council approval. Meaning that the project will again be at the mercy of municipal politicians and the pressure from vested interest groups. Due to previous experiences, the board members felt that this project should have minimum political approvals.

In Abbotsford, only Service Commercial (C4) zoned properties allow both funeral home and crematorium services at one location. It was difficult to find an adequately sized C4 property in Abbotsford as there are only about twenty properties that are zoned Service Commercial.




Explored Various Properties

In November 2010, the board appointed Gurmeet Dhaliwal and Gurnaib Brar, who are Realtors in the Fraser Valley, to begin looking at industrial and commercial properties in case there was no adequately sized C4 zoned property.

Board members considered properties on McCallum Road, Simpson Road, Turner Road, and Clearbrook Road. All four properties were either Industrial or Commercial-zoned, therefore would require a zoning bylaw amendment. Had there been no fear of political interference (as we had experienced before), these four properties would have been suitable locations for this project, and for the community's current and financial needs. Two properties were shortlisted: one on Clearbrook Road and

SOLD
F3001505
Board: F
Industrial

2061 RIVERSIDE ROAD
Abbotsford
Central Abbotsford
V2S 6A5

\$2,950,000 (LP) 
\$2,800,000 (SP) 
\$0.00 (LR sq. ft. p/a) 



1.77 Acres with a 15,000 sq.ft. building zoned C-4. Great mix of Commercial and Industrial uses possible here!!

P.I.D.: 005-705-380

Property Type: Industrial

Zoning/Land Use: C-4

Land Sz SF/Acres: 77,247 / 1.77

Brochure:

Prop. Tax/Year: \$40,231.00 / 2010

Width / Depth: 221.00 / 467.00

Transaction Type: For Sale

Sale Type: Asset

Virtual Tour:

Property Details

Seller's Interest:

Interest In Land: Freehold

Environmental Assessment Phase: None

Occupancy: Owner

Seller's Rights Reserved: Yes

Amenities:

Site Services:

General Building Details

Subj. Space SqFt: 16,000

Width / Depth: /

Year Built:

Complex Name:

of Buildings:

of Storeys:

of Loading Doors:

of Grade Doors:

Parking Spaces:

of Elevators:

Roof:

HV...

Building Type: Warehouse

Construction: Concrete Block

Restrictions: None Known

Condo Strata Fee:

Office Area Sq Ft: 1,000

Retail Area Sq Ft:

Warehouse Sq Ft: 15,000

Mezzanine Area Sq Ft:

Other Area Sq Ft:

Major Business Type:

Minor Business Type:

Lease Rate (sq.ft.): \$0.00

Lease Size (sq.ft.): 0

Leased Rate(sq.ft.):

Lease Op Cost (sq.ft.): \$0.00

Additional Rent/SF:

Lease Exp. Date:

Lease Type:

Tot. Spce Avail for Lse:

Subj. Unit Cont. Spce:

Lease Sub-lease:

Lease Term,

months:

Legal: PL58224 LT 1 LD 36 SEC 15 TWP 16

List Firm 1: RE/MAX Little Oak Realty (Abbotsford) - OFC: 604-859-2341

List Firm 2: RE/MAX Little Oak Realty (Abbotsford) - OFC: 604-859-2341

List Sales Rep 1: Ray Veenbaas - OFC: 604-850-2325

List Sales Rep 2: Richard Riemersma - CONTC: 604-309-8541

Lister Email: rveenbaas@hotmail.com

Commission: S-1.38% *

Appointment Contact: RAY or RICHARD

Appointment Phone: 604-859-2341

Appointment Instructions: Contact Listing REALTOR®

List Sales Rep 3:

Lister Website:

Lease Commission:

Seller Name: Baggaley Enterprises Inc

Sell Rep 1: Gordon Brar

Rep 2:

Rep 3:

Sell Firm 1: Lighthouse Realty Ltd.

Sell Firm 2:

Realtor Remarks: *S. Comm. 1.38% of Selling Price. SELLERS RIGHTS RESERVED - No S. Comm. paid if sold to Tim Germain (T-Lane Trans & Logistics) or related companies OR Gerry Puckrin (McWilliams Moving & Storage) or related companies.

Days on Market: 14

List Date:

11/3/2010

Sold Date:

11/17/2010

Previous Price:

Expiry Date:

4/30/2011

Sold Price:

\$2,800,000

Original Price: \$2,950,000

09/22/2019 04:13 PM

Information herein deemed reliable but not guaranteed.

Agent View

Listing Record of 2061 Riverside Rd.

CONTRACT OF PURCHASE AND SALE FOR COMMERCIAL REAL ESTATE

MLS® NO: F3001505

DATE November 17, 2010

The Buyer agrees to purchase the Property from the Seller on the following terms and subject to the following conditions:

PART 1 - INFORMATION SUMMARY

1. Prepared By		
1.1	Name of Brokerage Lighthouse Realty Ltd.	
1.2	Brokerage Address #260, 2655 Clearbrook Road	Abbotsford V2T 2Y6
1.3	Licensee's Name Gordon Brar	Phone No. 604-855-7393
1.4	Personal Real Estate Corporation	
1.5	Licensee's Email Address	Fax No.
1.6	Brokerage Phone No. 604-855-7393	Fax No. 604-855-4096
2. Parties to the Contract		
2.1	Seller Baggaley Enterprises Inc	
	Seller	
2.2	Seller's Address	
2.3	Seller's Phone No.	Fax No.
2.4	Seller's Email Address	
2.5	Seller's Incorporation No.	2.6 Seller's HST No.
2.7	Seller's Residency: <input type="checkbox"/> Resident of Canada <input type="checkbox"/> Non-Resident of Canada (as defined in the <i>Income Tax Act</i>)	
2.8	Buyer Gurvinder Paul Wadhawan	
	Buyer	
2.9	Buyer's Address	
2.10	Buyer's Phone No.	Fax No.
2.11	Buyer's Email Address	
2.12	Buyer's Incorporation No.	2.13 Buyer's HST No.
3. Property		
3.1	Civic Address of Property 2061 RIVERSIDE RD	Abbotsford V2S 6A5
3.2	Legal Description of Property PL58224 LT 1 LD 36 SEC 15 TWP 16	PID 005-705-380

Part of the contract to purchase 2061 Riverside Road.

CASCADE LAW CORPORATION
300-2777 Gladwin Road
Abbotsford, BC V2T 4V1

Buyer Statement of Adjustments

BUYER:	Fraser River Community Crematorium Society		
SELLER:	Baggaley Enterprises Inc.		
PROPERTY:	PID 005-705-380, LOT 1 EXCEPT: PART SUBDIVIDED BY PLAN 82018; SECTION 15 TOWNSHIP 16 NEW WESTMINSTER DISTRICT PLAN 58224 2061 Riverside Road, Abbotsford, BC V2S 6A5		
FILE NUMBER:	C110116-AD	COMPLETION DATE:	May 30, 2011
ADJUSTMENT DATE:	May 31, 2011	POSSESSION DATE:	May 31, 2011
		<u>DEBIT</u>	<u>CREDIT</u>
Price		\$2,800,000.00	
Property Transfer Tax		\$54,000.00	
Deposit paid to Lighthouse Realty Ltd.			\$100,000.00
Seller's portion of 2011 City of Abbotsford taxes to be paid by Buyer			
\$38,517.49 x 150 / 365 days			\$15,829.11
Cost to obtain property tax information payable to City of Abbotsford		\$31.20	
Estimated cost to obtain insurance binder		\$75.00	
Seller's portion of City of Abbotsford utility account for April 01, 2010 to June 30, 2011 to be paid by Buyer			
\$1,238.52 x 425 / 456			\$1,154.32
Seller's portion of utility account for January 01, 2011 to June 30, 2011 to be paid by Buyer			
\$374.58 x 150 / 181			\$310.43
Credit to Buyer-Light House Realty			\$28,000.00
Take Back Mortgage (Baggaley Enterprises Ltd)			\$1,500,000.00
Payment of Account of Robertson, Downe & Mullally		\$1,675.74	
Credit from Seller for rent due on June 1, 2011 (including HST)			16,800.00
Payment of Account of Cascade Law Corporation for purchase		\$2,463.51	
Payment of Account of Cascade Law Corporation for legal work relating to the incorporation of the society		\$776.45	
Sub Totals		\$2,859,021.90	\$1,862,093.86
Funds required from Fraser River Community Crematorium Society to complete payable to Cascade Law Corporation, In Trust, by bank draft			\$1,196,928.04
Totals		\$2,859,021.90	\$2,859,021.90

Statement of Adjustment for purchase of 2061 Riverside Road.



one on Riverside Road. Offers were written simultaneously to the owners of these locations. The Clearbrook road property was already C4 zoned, covering an area of five acres. Since the land requirement was only half of what was available at this location, an offer was written with a clause to subdivide into a portion of 2.5 acres. However, the owners did not agree mutually on the deal and hence, it was dismissed.

Finalization of Riverside Road Location

The society board made the final decision to purchase the property on Riverside Road. It was a C4 zoned property that was 1.74 acres in size with a 16,000 sq. ft. existing building. The Riverside Road property was listed for sale at \$2.9 million. Since there was no society formed yet, an offer was written in Paul Wadhawan's name by Gurnaub Brar. A clause was inserted in the contract that the contract was to be assigned to a society in the future which would include Paul Wadhawan and Gurnaub Brar as directors of that society. The board members presented an offer that was accepted on November 17, 2010, for \$2.8 million with subject removals due on February 25, 2011, with a deposit of \$100,000. At this time, the board did not have any funds raised for this project. The completion of the transaction to purchase was May 31, 2011.

The board members knew that this property would be adequate for current and near-future needs. However, it may not be adequate thirty to fifty years in the future. Due to the political uncertainties of rezoning the other properties, the board felt that this was the best choice for this project.





Fundraising



Community Meetings

Before public consultation, the board met with all Sikh religious societies in Abbotsford and Mission on December 19, 2010, at Gian Sweet Shop and Restaurant. It was important to gain support from all these religious societies. The board was cognizant that without the religious societies and public support, these types of projects would not succeed. Representatives from Khalsa Diwan Society, Abbotsford; Kalgidhar Darbar Sahib Society; Gurdwara Baba Banda Singh Bahadar Sikh Society; Mission Gur Sikh Society; Fraser Valley Hindu Society; Indo-Canadian Senior's Society; and Das-mesh Educational Society were present at the meeting—approximately one hundred people. All societies supported the project and the board members without conditions.

The first public meeting was held on January 2, 2011, at the Cadet Building in Abbotsford. The subject removals deadline of February 25, 2011, for the Riverside Road property was fast approaching. Local media advertisements were made through Punjabi newspapers and radio. Personal calls were made by the prominent community members and the board members to promote the meeting. There were approximately three to four hundred people in attendance. The meeting was a huge success and exceeded the board members' expectations.

At the first public meeting, the community raised \$522,000. These pledges were coming in either as purchases of a pre-need contract (commonly known as a certificate) or donations. The society opened its account at Khalsa Credit Union (KCU) to deposit these funds.



The second public meeting was held on February 6, 2011, at the Cadet Building. The fundraising increased from \$522,000 to \$1,361,000 with either paid or pledged donations. Since the property purchase price was \$2.8 million plus closing costs, an additional \$1.5 million was required to complete the purchase.

The board members were not confident that they would be able to raise these additional funds by the closing date of May 31, 2011. Therefore, the seller was approached by Realtor Gurnaib Brar to negotiate to carry a first mortgage in the amount of \$1.5 million. The seller agreed to carry a first mortgage of \$1.5 million with an interest rate of 5.5% for a three-year term.

On May 31, 2011, the board successfully completed the deal and purchased the property. Renovations could not be started right away because the seller continued to rent the property three to four months after the completion date. This was beneficial to the society as the board members were in the process of designing the building and applying for necessary permits.



Friday, June 1st, 2012 Punjabi Patrika
ਪੰਜਾਬੀ ਪਤ੍ਰਿਕਾ PAGE 13

ਫਰੇਜ਼ਰ ਰਿਵਰ ਕਮਿਊਨਿਟੀ ਕ੍ਰਮਾਟੋਰੀਅਮ ਸੁਸਾਇਟੀ

FRASER RIVER COMMUNITY CREMATORIUM SOCIETY

ਸੁਸਾਇਟੀ ਸਮੁੱਚੀ ਕਮਿਊਨਿਟੀ ਦੀ ਹਾਰਦਿਕ ਧੰਨਵਾਦੀ ਹੈ ਕਿ ਤੁਸੀਂ 27 ਮਈ ਦੀ ਪਬਲਿਕ ਮੀਟਿੰਗ ਵਿੱਚ, ਵੱਡੀ ਗਿਣਤੀ ਵਿੱਚ ਸ਼ਾਮਲ ਹੋ ਕੇ, ਸੁਸਾਇਟੀ ਦੀ ਹੁਣ ਤੱਕ ਦੀ ਕਾਰਗੁਜ਼ਾਰੀ ਬਾਰੇ ਜਾਣਕਾਰੀ ਹਾਸਲ ਕੀਤੀ। ਜਿਸ ਤਰ੍ਹਾਂ ਅਸੀਂ ਮੀਟਿੰਗ ਤੇ ਵੀ ਤੁਹਾਨੂੰ ਦੱਸਿਆ ਸੀ ਕਿ ਹੁਣ ਸੁਸਾਇਟੀ ਨੂੰ 'ਵਿਊਨਰਲ ਪ੍ਰਵਾਈਡਰ' ਦਾ ਲਾਈਸੈਂਸ ਮਿਲ ਗਿਆ ਹੈ ਅਤੇ ਸੁਸਾਇਟੀ ਸਰਟੀਫਿਕੇਟ (Pre-need funeral Contract) ਜਾਰੀ ਕਰਨ ਦੇ ਯੋਗ ਹੋ ਗਈ ਹੈ।

ਜਿਨ੍ਹਾਂ ਵੀਰਾਂ ਭੈਣਾਂ ਨੇ ਹੁਣ ਤੱਕ ਸੁਸਾਇਟੀ ਨੂੰ ਦਾਨ ਦਿੱਤਾ ਹੈ, ਉਹ ਹੁਣ ਇਸ ਰਾਸ਼ੀ ਨੂੰ ਸਰਟੀਫਿਕੇਟ (Pre-need funeral Contract) ਖਰੀਦਣ ਵਾਸਤੇ ਵਰਤ ਸਕਦੇ ਹਨ। ਤੁਸੀਂ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰਕੇ ਜਲਦੀ ਤੋਂ ਜਲਦੀ ਆਪਣੇ ਇਹ ਕਾਨੂੰਨੀ ਮਾਨਤਾ ਪ੍ਰਾਪਤ ਸਰਟੀਫਿਕੇਟ ਲੈ ਲਵੋ। ਇਸ ਵਾਸਤੇ ਤੁਹਾਨੂੰ ਸਾਡੇ ਵੱਲੋਂ ਦਿੱਤੀ ਗਈ ਰਸੀਦ, ਆਪਣਾ S.I.N. ਨੰਬਰ ਅਤੇ ਜਨਮ ਦੀ ਤਰੀਕ ਦਾ ਕਾਰਡ ਲੈ ਕੇ ਆਉਣਾ ਜ਼ਰੂਰੀ ਹੈ। ਜੇਕਰ ਸਰਟੀਫਿਕੇਟ ਕਿਸੇ ਹੋਰ ਵਿਅਕਤੀ ਵਾਸਤੇ ਲੈਣਾ ਹੈ ਤਾਂ ਉਸ ਵਿਅਕਤੀ ਦੇ ਦਸਤਖਤ, S.I.N. ਨੰਬਰ ਅਤੇ ਉਸ ਵਿਅਕਤੀ ਦੀ ਜਨਮ ਤਰੀਕ ਦਾ ਹੋਣਾ ਜ਼ਰੂਰੀ ਹੈ।

ਸੁਸਾਇਟੀ ਦੇ ਮੈਂਬਰ ਗੁਰਦੁਆਰਾ ਖਾਲਸਾ ਦੀਵਾਨ ਸੁਸਾਇਟੀ ਅਤੇ ਗੁਰਦੁਆਰਾ ਕਲਗੀਧਰ ਦਰਬਾਰ ਵਿੱਚ ਜਿਤੀ ਜੂਨ 3, 2012 ਦਿਨ ਐਤਵਾਰ ਨੂੰ ਸਵੇਰੇ 11 ਵਜੇ ਤੋਂ ਬਾਅਦ ਦੁਪਹਿਰ 3 ਵਜੇ ਤੱਕ ਹਾਜ਼ਰ ਹੋਣਗੇ। ਤੁਸੀਂ ਉਥੇ ਪਹੁੰਚ ਕੇ ਆਪਣੇ ਸਰਟੀਫਿਕੇਟ ਲੈ ਸਕਦੇ ਹੋ ਅਤੇ ਨਵੇਂ ਵੀ ਖਰੀਦ ਸਕਦੇ ਹੋ।

ਜਿਸ ਤਰ੍ਹਾਂ ਅਸੀਂ ਅੱਗੇ ਵੀ ਕਈ ਵਾਰ ਬੈਠਤੀ ਕੀਤੀ ਹੈ ਕਿ ਸੁਸਾਇਟੀ ਨੇ ਸਿਰਫ 2000 ਸਰਟੀਫਿਕੇਟ ਹੀ ਵੇਚਦੇ ਹਨ। ਜਿਨ੍ਹਾਂ ਵੀਰਾਂ ਭੈਣਾਂ ਨੇ ਅਜੇ ਸਰਟੀਫਿਕੇਟ ਲੈਣੇ ਹਨ, ਉਹ ਜਲਦੀ ਤੋਂ ਜਲਦੀ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰਨ। ਅਜੇ ਵੀ ਸਾਡੇ ਕੋਲ ਸਰਟੀਫਿਕੇਟ ਉਪਲਬਧ ਹਨ। ਸਾਨੂੰ ਆਸ ਹੈ ਕਿ ਇਕ ਮਹੀਨੇ ਦੇ ਵਿੱਚ-ਵਿੱਚ ਸਾਰੇ ਸਰਟੀਫਿਕੇਟ ਵਿਕ ਜਾਣਗੇ। ਇਸ ਪ੍ਰਾਜੈਕਟ ਨੂੰ ਸਿਰੇ ਚਾੜਨ ਵਿੱਚ ਇਹ ਇਕ ਮੀਲ ਪੱਥਰ ਹੋਵੇਗਾ। ਸਰਟੀਫਿਕੇਟ ਵੇਚਣ ਲਈ ਸੁਸਾਇਟੀ ਨੂੰ ਤੁਹਾਡੇ ਸਹਿਯੋਗ ਦੀ ਬਹੁਤ ਲੋੜ ਹੈ।

ਪਾਲ ਵਾਧਵਾਨ 604-308-6234	ਗੁਰਨੇਥ ਸਿੰਘ ਬਰਾੜ 604-309-1818	ਬਲਜਿੰਦਰ ਸਿੰਘ ਬੈਂਸ 604-807-1995
ਸਨੀ ਗਰੇਵਾਲ 605-512-3450	ਗੁਰਮੀਤ ਸਿੰਘ ਧਾਲੀਵਾਲ 604-556-8949	ਮਨਜੀਤ ਸਿੰਘ ਸੋਹੀ 778 878 706
ਮਨਜੀਤ ਸਿੰਘ ਮਿਨਹਾਸ 604-644-1142	ਦਲਜਨ ਕੁਮਾਰ ਬਰਾੜ 604-308-5301	ਸਰਵੀਰ ਸਿੰਘ ਗਿੱਲ 604 807 3337
		ਡਾਕਟਰ ਰਜਿੰਦਰ ਸਿੰਘ ਭੱਟੀ ਅਤੇ ਨੰਭਰ ਸਿੰਘ ਗਿੱਲ

Paul Wadhawan 604-308-6234	Gurmeet S. Dhaliwal 604-556-8949	Satvir S. Gill 604-807-3337
Sonny Grewal 605-512-3450	Darshan K. Sharma 604-308-5301	Dr. Rajinder Singh Bhatti
Manjit S. Minhas 604-644-1142	Baljinder S. Bains 604-807-1995	and Nachhattar Singh Gill
Gurnait S. Brar 604-309-1818	Manjit S. Sohi 778-878-7060	



FRCCS
cordially invites you
for the unveiling of the
new Donor Wall, at
Fraser River Funeral Home
2061 Riverside Rd,
Abbotsford.
On Feb. 2nd at 3 pm
Please join us for
this historic event.



FRASER RIVER FUNERAL HOME

Donor Wall showing various donation amounts and names.

ਫਰੇਜ਼ਰ
ਰਿਵਰ ਫਿਊਨਰਲ ਹੋਮ ਵਿਖੇ ਦਾਨੀ ਭੈਣਾਂ
ਵੀਰਾਂ ਵਲੋਂ ਮਾਣਮੱਤੀ ਦੀਵਾਰ ਉਸਾਰੀ
ਗਈ ਹੈ, ਇਸ ਉੱਪਰ ਦਾਨਪਾਤਰੀਆਂ ਦੇ
ਨਾਮ ਅਤੇ ਰਾਸ਼ੀ ਅੰਕਿਤ ਹੈ। ਆਪ
ਸਭ ਨੂੰ ਦਿਲਾਂ ਦੀਆਂ ਗਹਿਰਾਈਆਂ
ਤੇ ਸੱਦਾ ਦੇ ਰਹੇ ਹਾਂ ਕਿ ਆਪ ਇਸਦੀ
ਘੰਡ ਚੁਕਾਈ ਰਸਮ ਤੇ ਦਰਸ਼ਨ
ਦਿਓ ਜੀ। ਰਸਮ 2 ਫਰਵਰੀ,
ਦੁਪਹਿਰ 3:00 ਵਜੇ ਹੋਵੇਗੀ
2061 Riverside Rd,
Abbotsford, BC V2S 6A5

ਹੋਰ ਜਾਣਕਾਰੀ ਲਈ ਸੰਪਰਕ ਕਰੋ
ਗਰਨੈਬ ਬਰਾੜ 604-309-1818







Donor Wall

The board members realized that it is important to recognize families, organizations, and those who support the project without any remuneration. The board wanted to create a memorable area dedicated to these founding donors. Therefore, the board created the donor wall and scribed all the donors' names on the wall, which is now the centerpiece of the main lobby. The families and organizations that donated were placed into three categories: gold, silver, and bronze.

Gold—\$25,000 or more

Silver—\$10,000 to \$24,999

Bronze—\$5,000 to \$9,999

The board raised approximately \$2 million via donations alone.

Originally, the board approached Khalsa Credit Union (KCU) Abbotsford Branch Manager, Maninderjit Kaur Grewal, for donation to the society as the society account was held at KCU. The KCU board initially approved a \$25,000 donation to the society. Then Manjit Sohi, as a representative of the board, contacted the Chief Executive Officer of KCU, Dalbir Singh Sohi (no relation to Manjit Sohi) to explore the partnership between KCU and FRCCS. The CEO and board agreed to discuss options and then Manjit Sohi and a few board members made a presentation to the KCU Board of Directors. The presentation included an option for naming one of the halls the "KCU Hall" and bringing the pre-need trust account from TD Canada Trust to KCU. The board of KCU was extremely impressed by the unique idea and recognized the efforts put in by the members of the FRCCS. Eventually their donation was raised to the very generous amount of \$250,000, the single largest donation by any family or organization.



In front of the Donor Wall,
Dean Lauze, wall designer, at right

The board was particularly thankful to the following individuals who played a major role in all the fundraising efforts:

Gurpiar Singh Romana

Harbhajan Singh Randhawa

Hardeep Singh Sidhu

Jatinder (Jati) Singh Sidhu

Nachhattar (Norm) Singh Sangha

Nirmal Singh Sivia

Parminder Singh Tiwana

Rajinder Singh Grewal

Randhir Singh Kailey

Shabnam Singh Brar

Shamsher Singh Dhaliwal

These loyal volunteers were visiting people's homes and doing the hard work of raising funds and following up with all the necessary paperwork every week. There were many long nights, hundreds of cups of chai drunk and thousands of kilometers traveled. The relentless work of these individuals ensured success.

The society approached Michael de Jong, a local MLA, who was the finance minister in provincial government at that time, to seek funding for this project. Board members met Mr. de Jong twice in his office. In the second meeting, Darryl Plecas, MLA Abbotsford South, where the project is situated, was also in attendance. Unfortunately, there was no funding assistance from any level of government.





Sale of Pre-need Certificates

The board members and prominent community members were instrumental in raising funds by selling certificates. While other board members were using other methods to raise funds, much of the door-to-door fundraising was carried out by Gurmeet Dhaliwal, Paul Wadhawan, Baljinder Bains, and Gurnaib Brar by visiting families in their homes throughout the Fraser Valley. They visited influential families, friends and other known community members. Door-to-door fundraising raised public awareness about the project and helped gain confidence from the community.

In-Kind Donation

There are several individuals, consultants, professionals, business owners, and suppliers who provided their goods and services in-kind for the success of this project.



Facility Design and Construction



Building Design, Scope, and Challenges

The original building had been built in two phases. The first half of the building having been built in the late 1970s and the second half in the 1980s, with the original purpose of warehousing. It was a single storey 16,000 sq. ft. building.

The board appointed Manjit Minhas, Baljinder Bains, Sonny Sangha (non-board member), Manjit Sohi, Sat Gill, and Sonny Grewal to the building committee. Manjit Minhas had commercial construction experience with two other community projects, Sonny Sangha owned and operated a commercial construction company, and Manjit Sohi had twenty years of experience in regulating commercial construction. Their experience played a pivotal role in the successful completion of the project. Dave Krahn of Krahn Engineering provided pro bono consulting services to create Requests for Proposals (RFP) for the design. The board mandated, for design and construction, there must be a minimum of three proposals for each RFP.

All design RFP's were evaluated by the board through an open process. The open process included the submission of sealed bids by the deadline which were then opened by the building committee in the company of other board members. The lowest price was not the only factor in consideration for the RFPs, the board considered previous experience, quality of work, and reputation of proponents. A collective decision was then made, based on the best value being offered.



Lead Design Team for the Project

Brock Croome of Brock Croome Architect as architect
Dave Krahn of Krahn Engineering as structural engineer
Jag Bhogal of Bhogal Engineering and Management as mechanical engineer
(*pro bono services*)
Ravinder K Dhanoa of Raga Engineering and Consulting as electrical engineer
Balbir S Khangura of Khangura Engineering as civil engineer (*pro bono services*)
Levelton Consultants Ltd. as geotechnical engineer
Clark Kavolinas of C. Kavolinas and Associates Inc. as landscaping architect

The renovations required upgrading an old industrial building into a modern funeral home and cremation centre and development of a new parking lot. Due to the change of use from industrial to assembly building, the building had to be upgraded to current seismic standards. It is not often economically possible to meet 100 percent of the current seismic codes for existing buildings, therefore the building was designed to meet at least 60 percent of the current building codes.

During the building permit approval process, the City of Abbotsford demanded upgrading of an existing water service from Marshall Road, north on Riverside Road and west behind the building between two properties. The city also demanded relocation a fire hydrant from the east to the west side of Riverside Road at a cost of an additional \$300,000. Manjit Sohi, with his experience in dealing with city bylaws, questioned these two requirements. After several discussions, the city withdrew these two demands.



To ensure easy access to the office to make arrangements, the administration office would be located on the east side of the building.

As the board members were unsure how much money they could raise at the beginning of the design process, the board held extensive discussion among themselves and with the design team to only convert half the building into a funeral home leaving the other half to remain vacant. Upon cost analysis review of this partial development, the board decided instead to redesign the entire building.

The board was restricted by the shape and size of the existing building. Because the building was built in two earlier phases, there was a major load-bearing wall in the middle, restricting the design team from different options for the building layout. For the final design, the board and design team considered the cost of upgrades, current and future needs of the community, services to non-South Asian populations, a purposeful design, and peaceful and serene resting places for the loved ones. After these considerations, the building design process commenced to include the following facilities:





- To ensure easy access to the office to make arrangements, the administration office would be located on the east side of the building.
- The building would be divided into two separate halls with an openable partition wall in the middle with the least number of supporting columns in order to facilitate simultaneous services.
- For infrequent large services, both halls could be opened to facilitate one single service with seating capacity of over one thousand persons.
- The body receiving area would move to the back of the building away from the public eye.
- An embalming room was located to the back of the building, away from public areas.
- Cremation chambers would be tucked away on the north side of the buildings.
- Two body storage coolers, one upstairs and one on main floor, had capacity to store up to fifty bodies at a time.
- The bathing hall with a seating capacity about one hundred persons and a bathing room with a capacity of twenty-five people were established.
- An after-life celebration room with an adjacent kitchen for food services provided a seating capacity of seventy-five persons.
- A shared glass lobby on the south side of the building permitted natural light to enter the building.
- The final design consisted of an additional 8,000 sq. ft. on the second floor to accommodate the bathing room, celebration of life room, body storage cooler, casket display and storage, office space, and additional storage space. The total finished floor area was 24,000 sq. ft.



The building would be divided into two separate halls with an openable partition wall in the middle with the least number of supporting columns in order to facilitate simultaneous services.



The body receiving area would move to the back of the building away from the public eye.





The bathing hall with a seating capacity about 100 persons and a bathing room with a capacity of 25 people were established.

An after-life celebration room with an adjacent kitchen for food services provided a seating capacity of seventy-five persons.



A shared glass lobby on the south side of the building permitted natural light to enter the building.



This design concept posed three major structural challenges to the board and design team: creating an opening in the middle partition wall, a large opening in the south exterior wall for the lobby, and elimination of structural columns in the halls running east-west in the middle of the aisle. All these major improvements needed to be created without damaging or compromising the existing structure. The middle wall opening would be supported by new cast-in-place concrete beams 20 ft. long, 4½ ft. deep and 2½ ft. wide. The lobby opening was supported by four concrete beams 15 ft. long, 2½ ft. deep and 2 ft. wide. The columns in the middle of the hall aisles were replaced by two steel beams 46 ft. long, 2 ft. deep, and 12 inches wide. Supporting these new beams, the entire slab floor was removed to accommodate the new footings.

The thought process behind the aesthetic design was the need for an elegant and peaceful building to comfort the grieving families. The board even ensured that the surrounding landscape invoked serenity. The aim was not to create a box but to add texture, slopes, reflections, etc. The sloped design of the main entrance can be interpreted in many ways; for example, it could be seen as pointing towards the sky. The building aimed to look non-institutional during a time of great pain and grief for the families. The architect at the time, Gurinder Grewal, took intense interest in the project and put a lot of thought into the design. Once the design was completed, the various permit applications were submitted to the appropriate authorities.



Post-disaster Structure

During the purchase of the building, it was made clear to the board that the building was built to comply with warehouse building codes applicable in 1978 and 1984. To convert the building from a warehouse to a funeral home would require compliance with assembly (public) use of the 2006 BC Building Code which would mean significant structural upgrades. The building code did allow for an upgrade to be as much as was economically possible. The design team was able to upgrade the entire building to more than 60 percent of 2006 seismic requirements. Due to existing conditions, it was not possible to bring the building to 100 percent of the current seismic requirements. The board members were aware that the building site is located in an active seismic zone. Due to existing conditions, it was not possible to bring the building to 100 percent of the current seismic requirements.

It is common knowledge that BC is likely due for a large seismic event which could lead to an extensive casualty rate. Therefore, the board members wanted to prepare the facility accordingly. After a large calamity, the casualty rate is significantly higher than the normal loss of life and needs for end-of-life services become an essential service. The board members knew that during a seismic event, portions of the building could collapse. The funeral service would be limited to a smaller gathering of immediate family members. Therefore, the essential funeral service would be to secure the cremation chambers and the retort areas. The board instructed the design team to design the structure of the retort rooms and associated services such as gas and electricity to comply with “post-disaster structure” requirements.



February 16, 2012, Director of Development Services approved the development permit; June 25, 2012, development permit issued.

June 25, 2012

File: 3020-20/D11-067

Gurinder Grewal
Fraser River Community Crematorium
11883 Baker Place
North Delta BC V4E 2C9

Dear Mr. Grewal:

Re: Issuance of Development Permit No. 1813 for property located at 2061 Riverside Road

Development Permit No. 1813 for the above-noted property was issued on June 5, 2012. A copy is enclosed for your records.

We issued this permit at the staff level (rather than have an appeal to City Council), so you are entitled to the \$300 refund. Our Finance Department will forward a cheque in this amount directly to Fraser River Community Crematorium Society, P.O. Box 100, STN A, Abbotsford, B.C., V2T 6Z5.

Yours truly,

Christine Batchelar
Planner

CB:db
Encl.

- c: Area Assessor, BC Assessment (text only)
Bill Ozeroff, Manager of Building Permits and Licences (File: 3750-20)
Planning Technician
Eric Fong, Urban Forester (Tree Cutting Permit exempted)

L:\D11\D11-067\Applicant DP issuance letter.docx

Economic Development & Planning Services Tel: 604 | 864 | 5510 | Fax: 604 | 853 | 4981 | 32315 South Fraser Way, Abbotsford BC, V2T 1W7

www.abbotsford.ca

city in the country

August 13, 2012, building permit issued.

Building Dept: (604) 864-5525		ABBOTSFORD	
Inspection Line: (604) 853-0958		32315 South Fraser Way, Abbotsford, B.C. V2T 1W7	
Fax: (604) 853-5373		BUILDING PERMIT No. 12-121766	
		Type: Commercial/Industrial/Institutional - Church Work: Alteration	
Construction Location: 2061 RIVERSIDE RD			
Legal Description:		Lot: 1 Section: 15 Township: 16 Plan: S8224 Folio: 6151048721 Except Plan 82018.	
Applicant: FRASER RIVER COMMUNITY CREMATORIUM SOCIETY			
Zoning: C4		Construction Value: \$1,095,500.00	
Plumbing:			
Basins	17	Toilets	18
Floor Drain	8	Hot Water Tank	2
		Urinals	4
		Catch Basin	7
		Sink	3
		Dishwasher	1
		Showers	1
		Hose bib	4
Other Information:			
Registered Professional Design	Yes	Has Construction Started?	No
Fire Dept Inspection	2	Total Gross Floor Area - sq. ft.	17351
Value of Construction	1095500	Landscaping Cost Estimate	45003
Site Survey Req.	No	Dev. Permit No.	1813
Permit Coordinator	Walter Poh	Dev. Tech Assigned	Bob McGowan
DCC Bylaw Date	Jul 13 2009	DCC - BP - Area	A
Description:			
TO CONVERT EXISTING WAREHOUSE TO CREMATORIUM			
Conditions:			
<ul style="list-style-type: none">- Separate permit required for sprinkler system prior to the installation.- Fire Dept. approval required prior to final inspection.- Subject to Building Official's approval on site.- Site and construct as per D.P.- Establish and maintain safety measures as per Part 8 BCBC.- No off-site work to be started prior to pre-construction meeting (contact Engineering Dept.).- All construction to be in accordance with the BCBC 2006.- Schedule B on file.- Submit Firestop details and installation sheets pertaining to the project at framing inspection in accordance with ULC-S115 Fire Tests of Firestop Systems.			
** No performance security shall be refunded for a building permit that expires prior to final inspection or permit renewal.			
SCHEDULE "3" FORMS PART OF THIS PERMIT			
EXECUTED this <u>13th</u> day of <u>Aug.</u> <u>2012</u> .			
By signing this document I/we consent that I/we have read and understood the Condition of Approval on the reverse for Permit Issuance and agree to be bound by same, as will my/our executors, successors, and assigns.			
Signature of Agent/Owner <u>X BALDWINER S. BAIHS</u>		Issued By <u>WJZ</u>	
Please Print Name <u>X BALDWINER S. BAIHS</u>		Issued: August 8, 2012	
		Expires: August 8, 2014	

FRASER RIVER COMMUNITY CREMATORIUM SOCIETY

ਫਰੇਜ਼ਰ ਰਿਵਰ ਕਮਿਊਨਿਟੀ ਕ੍ਰੇਮਾਟੋਰੀਅਮ ਸੁਸਾਇਟੀ

26 ਅਗਸਤ 2012 ਦਿਨ ਐਤਵਾਰ ਨੂੰ, 2061 ਰਿਵਰਸਾਈਡ ਰੋਡ 'ਤੇ ਸਮੁੱਚੇ ਭਾਈਚਾਰੇ ਵੱਲੋਂ ਪ੍ਰਮਾਤਮਾ ਦੇ ਚਰਨਾਂ ਵਿੱਚ ਅਰਦਾਸ ਬੇਨਤੀ ਕੀਤੀ ਗਈ ਤਾਂ ਜੋ ਫਿਊਨਰਲ ਹੋਮ ਦੀ ਕੰਸਟ੍ਰਕਸ਼ਨ ਦਾ ਕੰਮ ਨਿਰਵਿਘਨਤਾ ਸਹਿਤ ਜਲਦੀ ਤੋਂ ਜਲਦੀ ਮੁਕੰਮਲ ਹੋ ਸਕੇ।

ਆਪਾਂ ਨੂੰ ਬਿਲਡਿੰਗ ਪਰਮਿਟ ਮਿਲ ਗਿਆ ਹੈ ਅਤੇ ਚੈਨੇਵੇਸ਼ਨ ਦਾ ਕੰਮ ਸ਼ੁਰੂ ਕਰ ਦਿੱਤਾ ਹੈ। ਅਰਦਾਸ ਵੇਲੇ ਦੀਆਂ ਕੁਝ ਝਲਕੀਆਂ ਤਸਵੀਰਾਂ ਦੀ ਜੁਬਾਨੀ



ਦਾਨ ਦੇਣ ਵਾਸਤੇ, ਸੁਸਾਇਟੀ ਦੇ ਮੈਂਬਰ ਬਣਨ ਵਾਸਤੇ ਜਾਂ ਹੋਰ ਜਾਣਕਾਰੀ ਲੈਣ ਲਈ ਕਿਸੇ ਵੀ ਡਾਇਰੈਕਟਰ ਨਾਲ ਸੰਪਰਕ ਕਰੋ:

ਪਾਲ ਵਾਧਵਾਨ 604-308-6234, ਗੁਰਨੈਥ ਸਿੰਘ ਬਰਾਰ 604-309-1818, ਬਲਜਿੰਦਰ ਸਿੰਘ ਬੈਂਸ 604-807-1995
ਸਨੀ ਗਰੇਵਾਲ 604-512-3450, ਗੁਰਮੀਤ ਸਿੰਘ ਧਾਲੀਵਾਲ 604-556-8949, ਮਨਜੀਤ ਸਿੰਘ ਸੋਹੀ 778 878 7060
ਮਨਜੀਤ ਸਿੰਘ ਮਿਨਹਾਸ 604-644-1144, ਦਰਸ਼ਨ ਕੁਮਾਰ ਸ਼ਰਮਾ 604-308-5301, ਸਤਵੀਰ ਸਿੰਘ ਗਿੱਲ 604 807 3333
ਡਾਕਟਰ ਰਜਿੰਦਰ ਸਿੰਘ ਭੱਟੀ ਅਤੇ ਨੱਛਤਰ ਸਿੰਘ ਗਿੱਲ

For More Information Please contact a Director Listed Below:

Paul Wadhawan 604-308-6234, Gurneeth Singh Brar 604-309-1818, Baljinder Singh Bains 604-807-1995,
Sunny Grewal 604-512-3450, Gurmeet Singh Dhaliwal 604-556-8949, Manjit Singh Sohi 778-878-7060,
Manjit Singh Minhas 604-644-1144, Darshan Kumar Sharma 604-308-5301, Satvir Singh Gill 604-807-3333,
Dr. Rajinder Singh Bhatti and Nachattar Singh Gill.

August 26, 2012, ground-breaking ceremony was held with over 100 members of the community in attendance. The ceremony started with Sikh and Hindu prayers.

First week of September 2012, construction commenced.



Buildings such as police stations, community centres, or hospitals are required to comply with the post-disaster structure requirement. It is rare and uncommon for a private building to comply with these requirements. The post-disaster upgrades cost the society approximately an additional \$200,000. Since this facility would be used by all surrounding communities, the board offered the building to be placed on the Government of BC's Emergency Preparedness roster to be available to the authorities in the event of a disaster.

Retort Purchase and Installation

Manjit Minhas played a pivotal role in the purchase and delivery of the retorts (the actual cremation chambers, lined with fire resistant brick). Few companies in the world manufacture retorts. As this was another new concept to the board, the board received quotes from three suppliers and found B&L Cremations to be the best potential fit for their needs. The board invited B&L Cremations, located in Largo, Florida, the sole North American manufacturer, to make a presentation to the board on November 21, 2011. The father and son owners of B&L Cremations met the board at the property. The architect and electrical engineer attended the meeting to assist the board in the decision-making process. The building design allowed for four retorts, but due to the immediate need and to save cost, the board ordered three state-of-the-art retorts for the facility for \$85,000 USD each. On December 27, 2011, the board signed a contract with B&L Cremations to supply and install the three retorts in their facility.





Since the funeral home is in close proximity to residential areas, the board was concerned about the exhaust fumes from the retorts. In British Columbia, there were no air emission regulations governing exhaust from the retorts. However, there are several states in the United States which have air emission regulations for retorts. The State Environmental Policy Act for Washington State had the most stringent regulations at the time. The retorts were certified to comply with Washington State regulations.

The retorts were built to order, and the lead time for delivery was approximately six months. Three flatbed trucks traveled for six days to transport the retorts from Florida to Abbotsford in January 2013. Upon arrival, the board members, fearing sabotage or other mischief, hired 24-hour surveillance security to avoid any vandalism. The board members were so elated and filled with joy at the successful delivery of the retorts, all six truck drivers were invited to share a meal with members of the Board of Directors in Abbotsford.



Flatbed truck delivering the first retort to the site.





A crane unloads a retort into the building.













Mr. Bains and Mr. Minhas supervising the safe delivery of three retors.







The prep room.

Prep Room Design

The design requirements for the prep room, commonly known as the embalming room, was a new concept for the board. The board members and the design engineers visited Five Rivers Community Services Society's Riverside Funeral Home facility in Delta, to research the requirements for a prep room. Subsequently, Manjit Minhas arranged a meeting between Five Rivers Funeral Home Society and FRCCS at Brookside Gurdwara Sahib, Surrey. To the dismay of the FRCCS board, the Five Rivers Society would not provide further cooperation. One member of the Five Rivers Society even commented, "You may build the funeral facility, but it will be impossible for you to operate it properly." However, Manjit Sohi researched Cremation, Interment, and Funeral Services Regulation (B.C. Reg. 298/2004), along with the mechanical engineer, to understand the regulatory requirements for the prep room and to design a state-of-the-art prep room. The final design includes two embalming stations, an independent makeup air unit to provide a heating and ventilation system separate from the other areas on the premises. The flooring installed was hospital-grade due to the possible presence of body fluids. For health and safety reasons, the interior finishes, including paint, were specifically chosen to withstand steam cleaning. The outcome of the research was commended by the officers from the Consumer Protection BC (CPBC) who inspected the premises and issued licenses, as "one of the best prep rooms" they had ever seen.



The bathing room.

Construction Contracts

Generally speaking, the construction contracts stipulate price, cost-plus, or project management. In stipulated price contracts, the construction drawings would have cost more than \$100,000. Additionally, it would have restricted the board from adjusting the design due to site conditions. Therefore, the board selected to use the project management model. The project management model required hands-on involvement from the board to keep the construction on schedule, and to bring community volunteers from the construction industry to provide services for the project. The board selected John Floris, of J. Floris Construction, to act as its project manager. He estimated and contracted that the project would finish in twelve months with a monthly fee of \$11,000. However, the project construction lasted for fourteen months and John Floris did not charge a fee for the two additional months. The board was extremely satisfied with the services of the design team and the project manager.



Communication



Community Outreach

It was important to keep the community engaged and updated on a regular basis for the continuous support of the project. The board established the community outreach plan consisting of announcements through Punjabi radio stations, Punjabi TV, Punjabi newspapers, religious societies, and public open houses. The board felt that it was necessary to be transparent with all of its activities in order to keep the community's faith and trust. There was an effort made by existing providers to spread misinformation and do what they could to sabotage the project. Sat Gill was given the responsibility to respond to any mainstream media enquiries and also to communicate with influential individuals within the non-South Asian community. The board members were surprised but not deterred by the false claims. They knew that being transparent with the supporting community was more crucial, and a very high priority.

Radio

The Punjabi radio stations were the main source of information regarding community issues, projects, and initiatives. The board scheduled regular conversations and advertisements with RED FM, Radio India, and Radio Sher-E-Punjab to update the community on the progress of project fundraising and construction. Darshan Sharma was appointed as a contact person to communicate with all radio stations and OMNI TV. The board used the following methods for communication:

- Darshan Sharma, Baljinder Bains, Paul Wadhawan, Manjit Sohi, and Gurnaib Brar often went on Harjinder Thind's Show on Red FM and Maninder Gill's Radio India.



- Sher-e-Punjab radio interviewed Manjit Sohi on its Dr. Raminderpal Singh Kang show.
- Manjit Minhas often called in during open air talk shows on Sher-e-Punjab.
- The society also ran paid commercial advertisements on these radio stations.

These conversations and advertisements were provided by the management of the radio stations at low or no cost to the society.

Television

Another source of public information was Punjabi TV stations and programs. The Harpreet Singh Show, OMNI Punjabi TV, and Sat Samundaron Paar were the three prominent TV programs during that time that were engaged for community outreach.

Darshan Sharma made arrangements with Dilbar Kang, OMNI TV news anchor and reporter, to visit the site a few times and report progress of the project on their nightly newscast.

Gurmeet Dhaliwal and Gurnaib Brar appeared multiple times on The Harpreet Singh Show and Sat Samundaron Paar (Avtar Gill's program).

The society also ran paid commercial advertisements on these TV programs.

The TV interviews were provided at no cost to the society.

The Punjabi Patrika, Punjab Guardian, Punjabi Mail, and Des Punjab Times were the major newspapers circulating through the Fraser Valley. The society engaged these four newspapers to print paid advertising in the print media to raise awareness about the project. In addition to the regular updates about the project, two-page advertisements were printed in Punjabi Patrika consisting of donor names and amounts on a weekly basis for an extended period of time, even after the completion of the project. These papers also covered the project's progress in their news sections.

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ਮੈਸਟਰਸਫੋਰਡ 'ਚ ਫਿਊਨਰਲ ਹੋਮ ਦੇ ਜੁਲਾਈ 'ਚ ਚਾਲੂ ਹੋਣ ਦੀ ਸੰਭਾਵਨਾ

ਫਰੇਜ਼ਰ ਰਿਵਰ ਕਮਿਊਨਿਟੀ ਫਿਊਨਰਲ ਹੋਮ ਓਪਨ
ਹਾਊਸ 26 ਮਈ ਨੂੰ (2 ਤੋਂ 5 ਵਜੇ ਸ਼ਾਮ ਤੱਕ)

(See Story on Page 15 - See Advertisement on Page R8 & R9)



Religious Societies

Since the board approached the religious societies for initial support, it was important for the board to keep the societies engaged. For regular updates, the religious societies allowed the board members to address their congregations, at the will of the board, through their stage. The religious societies permitted the board to display posters at their facilities. The board members were also permitted to set up a station to collect donations or sell pre-need certificates in their facilities.

Public Open House

After possession and during construction, the board held many open houses at the property to update the community on fundraising and construction progress. Even though it was difficult to host an open house at a working construction site, it was equally important for the public to be aware of the progress of construction.









Financing of the Facility



Seller's Mortgage

The total cost of land and existing building was approximately \$2.9 million. The board raised \$1.4 million from the community and the first mortgage in the amount of \$1.5 million was carried by the seller, Baggaley Enterprises at 5.5 percent interest rate for a three-year term. As this project was a new concept, there was no financial history; it would have been extremely difficult to obtain funding from conventional financial institutions. Financing through the seller was an easier option, but it may have carried a higher interest rate than the financial institutions. The risk of lending denial from a financial institution was far greater than the slightly higher interest rate paid to the seller.

Private Lenders

After purchase and possession of the property, the board completed and approved the building design. The development and building permit applications had been made and were pending approval. The consultants had issued the drawings for tender. The total estimated cost of the renovations and equipment was approximately \$5 million. Despite concerns over funds being frozen by CPBC (Consumer Protection of BC), the board continued their fundraising efforts. However, the raised funds were not enough to complete the construction. If the funds were not sufficient, construction might in turn be suspended for some duration and could have added additional costs and created uncertainty toward the project.

In response to this uncertainty, the board decided to explore other funding options, including private lenders. Gurnaib Brar approached a well-known private mortgage broker in Surrey and invited him to the board meeting. He proposed a loan of \$1.2 million at an interest rate of 10 percent plus 2.5 percent brokerage fee, environmental study cost, appraisal cost, etc. for a two-year term with a monthly mortgage payment. Sonny Grewal had a business relationship with the broker and felt that he could negotiate better terms. Subsequently, three board members (Paul Wadhawan, Sonny Grewal, and Gurnaib Brar), had a meeting with the broker in Surrey. The revised proposal included a reduction of rate from 10 percent to 9.5 percent while other terms remained the same. This proposal was seen as the best commercial financing option available to the board. The board was willing to agree to the terms, however, Gurmeet Dhaliwal suggested that the board should consult with some prominent community members before making this commitment.

The board invited several prominent community members to a meeting to explain the financing issue, and inform them of this new proposed financing arrangement with a private lender. At the meeting, the invited members felt that the terms of the private lender's loan were aggressive and expensive. The invited members then proposed to lend a total of \$750,000 to the society from their families or businesses. This loan came from individuals in varying amounts. However, another meeting was suggested and additional community members were invited. At the second meeting, the pledged donation amount reached \$1.2 million which was committed by the following 18 people (listed at right, in alphabetical order):

Bant Singh Brar
 Gurbaksh Singh Narang
 Gurpiar Singh Romana
 Hardeep Singh Sidhu
 Jasbir Singh Banwait
 Jasvir Singh Binning
 Jaswant Singh Sidhu
 Jatinder Singh Sidhu
 Malkit Singh Dhesi
 Mohinder Singh Gill
 Nachhattar Singh Sangha
 Nirmal Singh Sivia
 Paul Wadhawan
 Rajinder Singh Bhatti
 Randhir Singh Kailey
 Shabnam Singh Brar
 Shamsher Singh Dhaliwal
 Terry Sidhu

Some of these community members were willing to lend the funding without any security protection on the title or interest payments. However, the board felt that, in order to protect the lenders for their generosity, it would be necessary to register these funds on the title of the property as a second mortgage. The board also agreed to pay an interest rate of 5 percent once the funds were returned. There was no monthly principal or interest payment required during the term of the loan. There was no brokerage fee, environmental study, or appraisal required.

The board continued to do fundraising while renovating the building. However, there was still a need for additional funding. The board approached Rajinder Singh Grewal and Dildar Singh Lanji and they provided a collective loan of \$300,000 to be registered against the property as a third mortgage with the same terms as the second mortgage.

Without these arrangements, the costs of the project would have unnecessarily escalated, and further created a financial burden on the community. The board and the community were deeply grateful for the generosity of these individuals.



Short Term Unsecured Lenders

Despite the board's fundraising efforts and the private lending arrangements, the board was still in dire need for additional funds to complete the construction. The board approached Shabnam Singh Brar and Gurpiar Singh Romana, the board of directors of Dasmesh Punjabi School, for additional funding. The Dasmesh Punjabi School Board approved the lending of their endowment fund, \$500,000 at 5 percent interest rate without any monthly payments. Dasmesh Punjabi School was comfortable without securing the loan as another mortgage because of their faith in the FRCCS board and community backing of this much needed project. In addition to being a part of the second mortgage, Shabnam Singh Brar and Gurbaksh Singh Narang advanced unsecured loans of \$200,000 and \$100,000, respectively.

In addition to the second and third mortgage and the unsecured loans mentioned above, the society was still in need of funds to support the day-to-day transactional activities needed to keep the project on schedule. The following individuals agreed to lend unsecured short-term revolving interest-free loans ranging from \$25,000 to \$100,000 as needed.

The names of the seven short term lenders are listed in the column below:

Gurbaksh Singh Narang

Hardeep Singh Sidhu

Nirmal Singh Sivia

Paul Wadhawan

Raghubir Singh Butter

Shabnam Singh Brar

Sharnjit Singh Randhawa

Jaswant Singh Gill

Final Funding

Upon completion of construction and opening of the facility, there was a need to consolidate the debt. After being operational for a year and a half, in 2015 the society started to explore debt consolidation options. Collectively, the society needed \$3.9 million to repay all loans and accumulated interest. The society approached KCU (Khalsa Credit Union) as a preferred financial institution to facilitate the funds. KCU was limited to a maximum commercial loan of \$1.5 million to a single entity. Therefore, the society had to explore other financial institutions.

The society approached Coast Capital Savings Credit Union and Vancity Credit Union. In October 2015, Coast Capital could only approve a maximum loan of \$3 million which would have left a shortfall in funding of \$900,000. Vancity conducted a more thorough review that required additional time for their response. In November 2015, Vancity agreed to provide a first mortgage in the amount of \$3.9 million at an interest rate of 3 percent for a five-year fixed term. Additionally, they also approved a line of credit of \$100,000.





Repayment of All Loans

First, second, and third mortgages' principal amounts were disbursed using Vancity mortgage funds. However, interest amounts were still due on the second and third mortgages, and principal and interest on unsecured loans. The board members felt it would be appropriate to acknowledge and appreciate every individual lender personally for their generosity and commitments. Board members delivered the payment cheques and an appreciation plaque to the lending members by visiting their homes.



Bant Singh Brar (middle)



Ranjit Singh Sidhu, Hardeep Singh Sidhu (starting second from left)



Gurbaksh Singh Narang (middle)



Manmohan Singh Heer, Jasbir Singh Banwait (starting third from left)



Gurpiar Singh Romana (second from left)



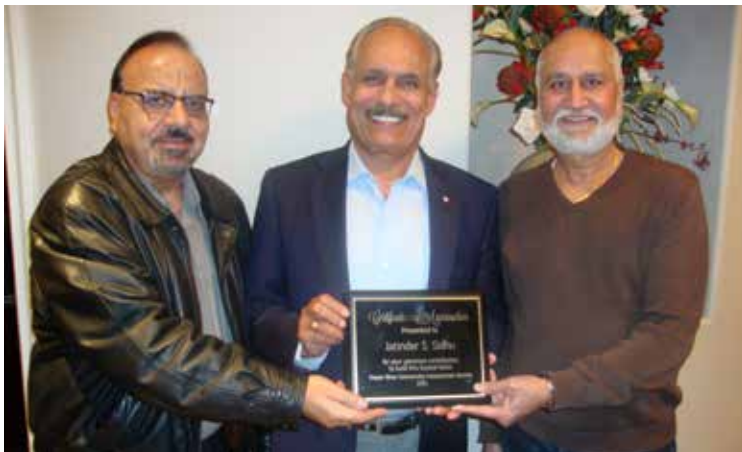
Jasvir Singh Binning (middle)



Jaswant Singh Sidhu (middle).



Mohinder Singh Gill and Gurdev Singh Gill (middle)



Jatinder (Jati) Singh Sidhu (middle)



Nachhattar Singh Sangha (Norm) (middle)



Sukhmander (Joe) Gill, Malkit Singh Dhesi, Daljit Singh Dhesi, Parminder Singh Tiwana (starting second from left)



Nirmal Singh Sivia (third from left)



Plaque Presenataion to Wadhawan Family



Rajinder Singh Bhatti (third from left)



Shabnam Singh Brar (middle)



Randhir Singh Kailey (middle)



Shamsher Singh Dhaliwal (third from left)



Rajinder Singh Grewal (middle)



Terry Singh Sidhu (middle)



The Board of Directors of the Dasmesh Punjabi School



Challenges, Setbacks, and Opportunities

These challenges have been discussed in earlier chapters, however, the details are included here.

Upgrading an Existing Building

The Riverside Road property had been built in two phases: the first phase in 1978 and the second phase in 1982 to accommodate a warehousing facility for a moving and storage company. The board was aware that to convert a warehouse to Assembly Use in order to permit a funeral home and crematorium would require considerable upgrading to comply with current building codes. The industrial building met the 1974 code but not the 2006 requirements. The building code allowed incremental upgrades to an existing building without compromising life and safety aspects of the occupants while it remained economically feasible.

The designers were able to upgrade the existing building to approximately 60 percent of the requirements of 2006 code. Since it was not economically feasible to make the entire building a post-disaster structure, the board decided to make the cremation/retort area a post-disaster structure. This would ensure that in the event of an earthquake or other natural disaster, the retort area of the building would remain standing and functional. Post-disaster buildings include hospitals, police stations, and community centres, etc. It is uncommon for a private building such as a funeral home to be built to those standards.

Another pertinent factor was that as the Lower Mainland is located on an active seismic zone, the crematorium could potentially provide service during a time of tragedy, when end-of-life services would be needed the most. The rationale for this



decision was that the facility could serve an ongoing need and purpose for the community at large. With that thought in mind, an emergency generator was installed as a backup system. Furthermore, the board met with the emergency preparedness services of the Government of BC, agreeing that in the event of a disaster, the society would turn the building over to the government for it to use to serve the entire Lower Mainland population as it deemed appropriate.

Funds Frozen by Consumer Protection BC

Generally speaking, most fundraising efforts in Indo-Canadian communities are to support religious societies or community centres. These fundraising activities are not regulated by the authorities. However, that is not the case for funeral homes and crematoriums. Unaware of this, board members began fundraising for the facility without first obtaining approvals or licenses from CPBC (Consumer Protection BC). When board members were doing everything they could to secure funding and start looking at designs, etc., they faced a major challenge with CPBC which regulates all the funeral homes in BC.

The Consumer Protection BC is a branch of the provincial government. This branch's function is to protect unassuming and vulnerable consumers from fraudulent activities by any BC businesses. To protect consumers, they regulate banks, travel agents, home warranty organizations, funeral home operations, etc. CPBC regulations ensure that no business takes financial advantage of a family when they are most vulnerable due to the death of a loved one.

Paul Wadhawan

From: Eileen Diersch [Eileen.Diersch@consumerprotectionbc.ca]
Sent: Friday, December 09, 2011 12:52 PM
To: gpwinc@shaw.ca
Subject: FRASER RIVER COMMUNITY CREMATORIUM SOCIETY
Importance: High

Mr. Wadhawan, this is to confirm the phone conversation this morning involving you, FRCC Society Director Satvir Gill and myself regarding the Freeze Order that has been placed on the property of FRCC Society. The following is my understanding of the information coming out of our phone conversation:

1. The \$3,500 collected for certificates is made up of a \$2,000 donation and \$1,500 that could be converted to a funeral contract in the future if the consumer chose to do so.
2. Certificates were not issued to consumers donating \$3,500; they were provided with receipts only.
3. Consumers who purchased the certificates were not provided anything in writing explaining the breakdown of the \$3,500 donation.
4. The breakdown of the cost of the certificates was explained to consumers during a public meeting that took place.
5. Three hundred certificates have been sold and \$1,500 for each of these certificates (\$450,000.00) was put aside and is currently in the GIC's.
6. The \$3,500 collected for certificates was not intended to be for "preneed funeral services" as such since FRCC Society is not licensed as a funeral provider and there are no preneed contracts in place.
7. Mr. Wadhawan failed to return my e-mail and phone call in June because that is a busy time of year for those directors who own farms. (It is my understanding that Mr. Wadhawan owns an accounting company)
8. The Society was not aware that the collection of money for the certificates was a violation of the BPCP Act since they were not intended to be preneed funeral contracts.
9. The Society is willing to do whatever is necessary to ensure compliance with the BPCP Act and CFS Act in order to have the Freeze Order removed.
10. The Society will immediately cease all advertising related to certificates for future funeral services.

As we discussed, Consumer Protection BC contacted the Society in January 2011 in order to provide information on what would be required of the Society should its members be considering the sale of preneed funeral and cemetery services to fund the building of a funeral home and crematorium. The intent was to educate and assist the Society so as to avoid the action that Consumer Protection BC has now taken as the result of our investigation of the Society's actions over the past year. Our intention is not to impede the Society's project in any way, however our mandate requires us to ensure that consumer funds are protected.

As we discussed, the matter of the breakdown of the \$3,500 donation is problematic since all of the written material we have viewed regarding the certificates has stated that a \$3,500 certificate would provide the consumer with full funeral services with no extra costs. The matter is further complicated by the fact that the 300 people who purchased the certificates were not provided with a written explanation of what their donation represented. Even if this information was provided at a public meeting, there is no way to know if the affected consumers were present at that meeting or if they heard/understood the information. Until further notice, we are considering the full amount of \$3,500

12/11/2011

CASCADE
LAW CORPORATION

Reply to: Abbotsford Office
Re: C110394

February 2, 2012

Via Email: Eileen.diersch@consumerprotection.bc.ca

Consumer Protection BC
#200 - 4946 Canada Way
Burnaby, British Columbia, V3G 4H7

WITHOUT PREJUDICE

Attention: Eileen Diersch, Enforcement Inspector

Dear Madam:

RE: FRASER RIVER COMMUNITY CREMATORIUM SOCIETY

Further to our telephone conference yesterday, the writer confirms his client's instructions to facilitate the process of having them comply with all regulations and licensing requirements.

With respect to your decision letter dated January 30, 2012 and Compliance Order of even date, we confirm that in principle, pursuant to our telephone conference that, FRCCS must accede to the following on a going forward basis:

1. provide your office with Pledge Agreements from all donors that have made a pledge of \$3,500.00 or any multiple thereof in prescribed form and approved by your office;
2. have the same class of persons enter into a provisional Pre-Need Funeral Contract wherein if a person dies in the interim, an advance of FRCCS being fully licensed, the monies shall be refunded; and
3. hold all monies the subject of which relate to the Pre-Need Funeral Contracts to be held in the appropriate GIC or Interest Bearing Trust Account.

In order to facilitate the foregoing, you will provide the writer with recommendations with respect to the necessary changes to the Pledge Agreement. The writer will provide you with a Pre-Need Funeral Contract for your consideration and approval. Once the foregoing steps have been taken to your satisfaction, the balance of funds subject to the Freezing Order shall be released.

In the interim, we confirm that FRCCS will be taking all necessary steps to become licensed and we will keep you apprised of our progress in that regard.

Off Abbotsford Office: 800-277-7228 (toll free) / 604-851-1011
Fax: 604-851-1011

300-2777 Steeles Road, Abbotsford, BC V3T 3V1
7570 Fraser Avenue, P.O. Box 136, Agassiz, BC V6B 1S5

T: 604-851-1011 F: 604-851-1011
T: 604-791-0122 F: 604-791-0122

Page 1 of 3

Marco D. Cedrone

From: Eileen Diersch [Eileen.Diersch@consumerprotection.bc.ca]
Sent: Thursday, February 02, 2012 3:00 PM
To: Marco D. Cedrone
Subject: ISIS FILE #27153 - ANSWERS TO YOUR QUESTIONS
Importance: High

Good afternoon Mr. Cedrone. This is further to our phone conversation yesterday morning. At that time you stated that you do not agree with my determination that the monies received through the purchase of certificates were anything other than donations. I advised you that, as per the information contained in the compliance order, you had the option of requesting a reconsideration of my determination from the Director.

You then asked about the Property Freeze Order and what needed to be done to have the order lifted. I advised you that, prior to lifting the order, we have to be satisfied that the funds collected through the sale of certificates were properly secured and available when required by the consumers at the time the services are to be supplied (time of death).

The other option would be for FRCC Society to refund to the consumers the money collected for future funeral and/or cemetery services and arrange a preneed trust account at a later date when the funeral home is ready to open and operate. This would be the simplest way to deal with the monies and it would give FRCC Society more time to generate a compliant preneed contract and price list. It would also avoid the issue of a consumer who has purchased a preneed but dies before the funeral home and crematorium is operational. According to information provided by the FRCC Society, 382 certificates were sold. If we are satisfied that the certificate purchasers understood that only \$1,500.00 was earmarked for future funeral services, then the amount to be refunded would total \$573,000.00.

If FRCC Society does not wish to refund the monies, then we will need to be satisfied that the consumers are aware of the amount to be used for preneed funeral and/or cemetery services (\$1,500 of the \$3,500 pledge), they will need to be provided with a compliant price list, they will need to sign a compliant preneed form and the money will have to be deposited into a preneed trust account. Please note that a preneed trust account is a specialized trust account in that it is administered by the financial institution through an agreement with the funeral provider. Funds cannot be removed from the preneed account until either the consumer or the consumer dies and the money is released to the funeral provider once documentation is provided to show that the services were supplied. Conversely, a regular trust account is administered by the person who opens the account (the supplier) which means the money can be removed from the trust account by the supplier at any time without the knowledge of the consumer.

As I advised you yesterday, the Pledge and Trust Agreement form that the FRCC Society is having consumers sign is not acceptable for the reasons stated in my determination letter. As per your request, the following are some suggestions for items to be included in a document to be signed by consumers that will provide us with the assurance that the consumers understand and acknowledge the terms under which they purchased a certificate:

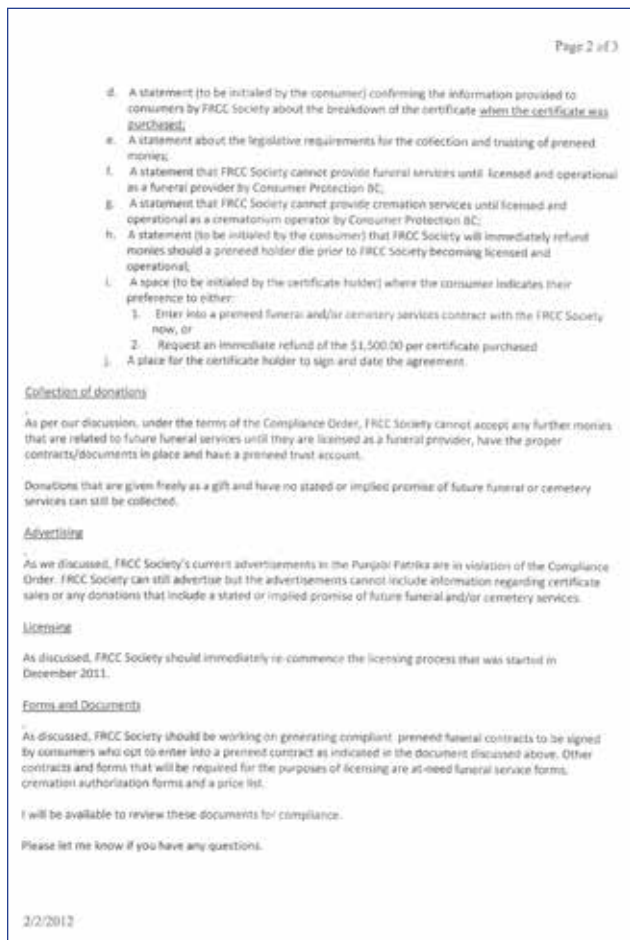
- a. The consumer's name, address and phone number.
- b. A statement that FRCC Society received xxx dollars from a specified consumer on a specified date for the purchase of a specified number of certificates;
- c. The receipt number given to the consumer at the time of purchase;

2/2/2012

In December 2011, upon receiving complaints from private funeral service providers, CPBC sent a cease and desist order. At this point, \$2.2 million had been raised through pledges and paid-up commitments from which \$1.4 million had been paid as a down payment for the purchase of the Riverside property. The remaining \$800,000 was deposited at KCU. The order from CPBC froze the bank accounts of FRCCS.

Board members were not allowed to sell further pre-need contracts (certificates) or collect donations. Despite the best of intentions, CPBC deemed that this was an illegal activity to raise funds to build the funeral home. The board members could each have faced a \$50,000 fine and imprisonment.

The board was unaware of the regulatory requirements and took immediate steps to remedy the situation once it was brought to their attention. To deal with the cease and desist order, the board appointed three board members, Manjit



Sohi, Sat Gill, and Paul Wadhawan to meet with CPBC to resolve the issues. In December 2011, these members met with CPBC officers at their office in Burnaby. In the three-hour meeting with the CPBC, the two officers asked for information from them. Upon explanation of the project, community needs and cultural dynamics of the community, the officers were sympathetic to the efforts and actions. The officers were satisfied that all funds were accounted for and not used for any other purpose than explained. In this meeting, the CPBC did not lift the cease and desist order yet; they did allude to how the society could proceed with fundraising for the project and support current financial obligations. Following verbal conversations with CPBC, an account at TD Bank was opened to make the mortgage payments (approximately \$9,500/month) and to pay other relevant expenses. The board engaged the society's solicitor, Theodore (Ted) Strocel, to bring this matter into compliance with CPBC regulations.

Crematorium in next step of meeting conditions

Consumer Protection BC lifted freeze on funds, construction at midway point

Kevin MILLS
Abbotsford News

The Fraser River Community Crematorium Society has entered into a voluntary undertaking with Consumer Protection BC, which contains a set of conditions it must meet before it can accept money for funeral or cremation services.

The agency previously stepped in to ensure the new facility was meeting regulations. The crema-

torium society was created because cremation is an important part of funeral ceremonies in the Sikh and Hindu religions, and Abbotsford does not have a facility to accommodate the large processions with hundreds of guests. The facility, which is still under construction, is located on Riverside Road.

Last year, a compliance order was issued to the society, preventing it from collecting any money

for services. At the time, the society needed to acquire a licence to be a funeral and cemetery service provider, establish a price list for services, provide pre-need contract and deposit all funds received for services into a trust account.

Tayt Winnitoy, vice-president of operations for Consumer Protection BC, said the undertaking is the next step in the process.

He said the issue raised last year was primarily regarding the fact that donations were being accepted to build the facility, with portions being earmarked for funeral and cemetery services.

"Under B.C. law, if you receive money from anybody for funeral or cemetery service, the legislation requires that money be placed into a trust account under a pre-need cemetery or funeral service contract."

To satisfy CPBC, the first step was to have each and every donor sign documents converting their donations or payments for "certificates" into a non-interest-bearing loan to the society. To satisfy the requirement, the board members had to revisit every person (approximately five hundred to six hundred households) to obtain their consent, at the same time they were continuing active fundraising. Only after the permissions and approvals from CPBC, and subsequent lifting of the cease and desist order, would the board be able to convert these loans into certificates or donations. This activity was time consuming and terribly stressful. The board and fundraising team visited each donor more than four times to assure compliance with the regulations. Going forward, the board was further required to translate any Punjabi advertising relating to fundraising and submit it to CPBC for approval before publishing. It took the board until September 2012 to satisfy all the requirements of CPBC to lift the cease and desist order to release funds. As a part of the licensing requirement, the society was required to engage the services of a funeral director to sell pre-need agreements, even though the society was not conducting or providing any funeral services. On February 10, 2012, FRCCS obtained the funeral service provider license.



Even though the board was open and transparent with all of its activities with the community, to ensure confidentiality and avoid negative propaganda, the entire board agreed not to disclose the CPBC matter to the public until the board had a complete and proper understanding of the issues. In May 2012, the board called a special public meeting to disclose the CPBC's cease and desist order and freeze on the funds. Upon explanation of the issues and paths already taken to resolve them, the public supported the board's actions. The board was always guided by the fact they were doing nothing to harm any person, and kept to their guiding principles of serving the community, front and centre. They never wavered and the community's support never weakened. Any time an obstacle occurred, the community stood together and pushed forward.

Formation of the Officers of the Society

From its inaugural meeting in October 2010, Paul Wadhawan chaired all its meetings. Before the registration of the bylaws, it was necessary to appoint officers including vice president, secretary, and a treasurer. During the board meeting on May 27, 2011, the members met to appoint the officers. Most members assumed that Paul Wadhawan would be appointed as president. There was another contender who believed he was a more suitable candidate for the president's position. Upon intervention and persuasion by Rajinder Bhatti, the second contender backed off from the president's position. Had there been a different outcome for the board selection, there was a strong possibility that the project outcome would have been completely different. There were three contenders for the vice president position. Most board members were in favor of having a secret ballot voting system, but on the insistence of one board member, the name had to be randomly drawn from a hat. In order to keep the peace, reluctantly, the members adopted this method and Baljinder Bains was drawn for the position of vice president. Darshan Sharma was appointed as treasurer and Gurnaib Brar as secretary by a unanimous decision.



NEW WESTMINSTER
FEB 23 2017
CIVIL REGISTRY

COURT FILE # 157652
NEW WESTMINSTER REGISTRY

IN THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

BALWINDER SINGH DARER, SUKHPAL SINGH DHALIWAL, KARNAIL SINGH TUT, JARNAIL SINGH MAAN, MANJIT SINGH MINHAS, HARDEV SINGH ATWAL, KARAJIT VIRDEE, SUKHMINDER SINGH SIDHU, JUZHAR SINGH RANDHAWA, JAGAT SINGH CHEEMA

PETITIONERS/APPLICANTS

AND

FRASER RIVER COMMUNITY CREMATORIUM SOCIETY, GURVINDER PAL WADHAWAN, BALJINDER SINGH BAINS, RAJINDER SINGH BHATTI, GURNAIB SINGH BRAR, GURMEET SINGH DHALIWAL, NACHHATAR SINGH GILL, SATVIR SINGH GILL, RAJBIR SINGH GREWAL, DARSHAN KUMAR SHARMA, MANJIT SINGH SOHI

RESPONDENTS

REQUISITION — SHORT NOTICE

[Rule 22-3 of the Supreme Court Civil Rules applies to all forms.]

Filed by: Karnail Singh Tut, Manjit Singh Minhas, Sukhpal Singh Dhaliwal, Balwinder Singh Darer, Karnjit Singh Virdee, Juzhar Singh Randhawa, Jagat Singh Cheema, Jarnail Singh Maan, Sukhminder Singh Sidhu, Hardev Singh Atwal

Required: an order under Rule 8-5 (1) that the main application be brought on short notice.

This requisition is supported by the following:

1. Petition to the Court filed on February 9th, 2017
2. Notice of Application filed on February 9th, 2017
3. Affidavit # 1 of Manjit Singh Minhas, sworn on February 8, 2017
4. Affidavit # 1 of Karnail Singh Tut, sworn on February 7, 2017
5. Affidavit # 1 of Sukhpal Singh Dhaliwal, sworn on February 7, 2017
6. Affidavit # 1 of Balwinder Singh Darer, sworn on February 7, 2017

7. Affidavit # 1 of Karnjit Singh Virdee, sworn on February 7, 2017
8. Affidavit # 1 of Juzhar Singh Randhawa, sworn on February 7, 2017
9. Affidavit # 1 of Jagat Singh Cheema, sworn on February 7, 2017
10. Affidavit # 1 of Jarnail Singh Maan, sworn on February 7, 2017
11. Affidavit # 1 of Sukhminder Singh Sidhu, sworn on February 7, 2017
12. Affidavit # 1 of Hardev Singh Atwal, sworn on February 7, 2017

Dated: February 8th, 2017

GURPREET BADHI
COUNSEL FOR THE PETITIONERS/ APPLICANTS

ORDER BY ENDORSEMENT (to be completed by a judge, master or registrar)

Date set for hearing of main application: Feb. 14, 2017 9:45 AM

Conditions for Service:

Service by applicant of Notice of Application and applicant's affidavits with this order on the respondent(s) before 4:30 a.m. on Feb. 9, 2017

Service of respondent(s)'s Application Response and affidavits on applicant before Feb. 13 3 a.m. on Feb. 13

Other Conditions:

Respondents to be served by leaving the copies of the Order of the Court granting short leave, Notice of Application, Supporting Affidavits and the Petition at #300, 2777 Gladwin Road, Abbotsford, British Columbia V2T 4V1

Endorsed:

Judge/Master/Registrar [Signature]

Date Feb 9 / 2017

Lawsuit Against the Society

On February 9, 2017, board member Manjit Minhas along with nine other community members filed a lawsuit against the society, and the remaining ten directors personally. Up until this time, the board of directors had received just over 1,300 life and perpetual membership applications. However, the categories for these memberships was not adequately defined in the bylaws originally registered in 2011. Therefore, the remaining ten board members felt that the definitions of the membership categories needed to be more accurately described, specifically for the perpetual memberships. In the beginning, it was not clear how the families that donated large sums could receive multiple memberships. The plaintiff felt the membership applications received had already been members and they should have a say in the amendments of the bylaws and the defendants felt that since the applications were received but not approved by the board, there were only eleven members of the society.


 NO. 187837
 NEW WESTMINSTER REGISTRY
 IN THE SUPREME COURT OF BRITISH COLUMBIA
 BETWEEN:
 BALWINDER SINGH DARRER, SUKHPAL SINGH DHALIWAL, KARNAIL SINGH
 TUT, JAINAIL SINGH MAAN, MANJIT SINGH MINHAS, HARDEV SINGH ATWAL,
 KARMOIT VIRDEE, SUKHINDER SINGH SIDHU, JIJHAR SINGH RANDHAWA,
 JAGAT SINGH CHEEMA
 PETITIONERS
 AND:
 FLASER RIVER COMMUNITY CREMATORIUM SOCIETY, GURVINDER PAL
 WADHAWAN, BALJINDER SINGH BAINS, BALJINDER SINGH BHATTI, GURNAIB
 SINGH BRAR, GURMEET SINGH DHALIWAL, NACHHATAR SINGH GILL, SATVIR
 SINGH GILL, RAJBIR SINGH GREWAL, DARSHAN KUMAR SHARMA,
 MANJIT SINGH SOHI
 RESPONDENTS
CONSENT DISMISSAL ORDER
 BEFORE: } A REGISTRAR } August 20, 2018
 } }
 } }
 ON THE APPLICATION of the respondents, without a hearing and by consent:
 THIS COURT ORDERS that:
 1. The within proceedings be dismissed against the respondents without costs.

2. Such dismissal shall be for all intents and purposes of the same force and effect as if the
 Order had been pronounced at the trial of this action on its merits.
 THE FOLLOWING PARTIES APPROVE THE FORM OF THIS ORDER AND CONSENT
 TO EACH OF THE ORDERS NOTED ABOVE:
 Signature of Gurpreet K. Bhatti
☒ lawyer for the petitioners
 Signature of Douglas MacAdams, Q.C.
☒ lawyer for the respondents
 Digitally signed by
 Javeen Singh
 By the Court
 Registrar

The remaining board members believed the families who donated more than \$5,000 should receive multiple perpetual memberships. Their reasoning was that the life membership base would eventually disappear and there might be fewer than one hundred perpetual members to run the society. By giving multiple memberships, there would be over three hundred perpetual members. The plaintiffs believed that these multiple member families could take over the operations and management of the society. But the defendants believed that, since the board elections were only to replace four members every two years (not the entire board), there was a very remote possibility of management ever becoming a monopoly of certain families.

On February 14, 2017, four directors, Paul Wadhawan, Darshan Sharma, Baljinder Bains, and Manjit Sohi, appeared with the society's lawyer, Douglas MacAdams, at the Supreme Court of BC in New Westminster to defend the holding of an AGM in April 2017. The plaintiffs, except their lawyer, did not appear in court. The judge

NO. 187852
NEW WESTMINSTER REGISTRY

IN THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

BALWINDER SINGH DARER, SUKHPAL SINGH DHALIWAL, KARNAIL SINGH TUT,
JARNAIL SINGH MAAN, MANJIT SINGH MINHAS, HARDEV SINGH ATWAL,
KARMJIT VIRDEE, SUKHMINDER SINGH SIDHU, JUZHAR SINGH RANDHAWA,
JAGAT SINGH CHEEMA

PETITIONERS

AND:

FRASER RIVER COMMUNITY CREMATORIUM SOCIETY, GURVINDER PAL
WADHAWAN, BALJINDER SINGH BAINS, RAJINDER SINGH BHATTI, GURNAIB
SINGH BRAR, GURMEET SINGH DHALIWAL, NACHHATAR SINGH GILL, SATVIR
SINGH GILL, RAJBIR SINGH GREWAL, DARSHAN KUMAR SHARMA, MANJIT SINGH SOHI

RESPONDENTS

CONSENT DISMISSAL ORDER

MacAdams Law Firm
205 - 2955 Gladwin Road
Abbotsford, BC V2T 5T4
Tel: (604) 850-1675 Fax: (604) 850-1937
Solicitors for the Respondents

DM/1337.001

ruled that the defendants were within their rights to amend the bylaws and follow up with an AGM. Subsequent to the ruling, the board changed the bylaws to accept over 1000 life and 300 perpetual membership applications. Then the AGM was held in April 2017. The board could have terminated Manjit Minhas's membership from the society, however, considering his enormous contributions to the project, the board decided not to terminate his membership. The board did hold back the approval of the other nine community membership applications until the resolution of the lawsuit.

The original lawsuit was still pending, and the plaintiff did not pursue further actions. The board, through its lawyer, made several attempts to resolve the matter. Since the board members were personally mentioned in the lawsuit, they were eager to resolve the matter and clear their names. At one point, the plaintiff's lawyer advised that he was not receiving any direction from his clients related to this matter. If the case had gone to trial, it would have cost the society approximately \$50,000. The

board members were not comfortable spending community's money for this frivolous purpose. Upon successful resolution of the lawsuit, in order to recover the legal fees, the board would have to sue the plaintiff. Generally, the legal costs are rewarded in 20 to 30 percent range. After several discussions, the board agreed to send a consent order to dissolve the matter without any further compensations. In September 2017, the consent order was signed by both parties. Some board members felt this lawsuit damaged their name and reputation in the community and wanted to file a defamation suit against the plaintiffs. But again, cooler heads prevailed, and the idea of a defamation suit was dropped forever.



Opening of the Facilities





Path and Havan Ceremonies

In September 2013, major construction for the facility was complete. However, there were still some finishing touches remaining and approvals to come from the authorities for operational use. The board felt, before operations, it would be fitting to have a Sikh Akhand Path and Hindu Havan Ceremony to signify the grand opening of the funeral home. The board obtained temporary approval from the City of Abbotsford to hold these ceremonies, however, the funeral services were not yet permitted.

On the morning of September 15, 2013, ceremonies commenced with Havan outside the building and a three-day Akhand Path inside the building.

Media outlets including OMNI News Punjabi and its reporter Satinderpal Chahal covered the opening ceremonies which were headlined during their nightly newscast. Exposure from this coverage substantially increased fundraising activities. Local Gur Sikh Temples worked together for the three-day Akhand Path inside the crematorium space. The east hall was dedicated to the Sri Guru Granth Sahib Ji and the west hall was dedicated to the langar (vegetarian communal meal). Donations were also collected during these events.

Over three days, thousands of people attended the ceremonies. The volunteers helped the visitors with guided tours of the facilities. The community had an overwhelming positive response with respect to the completed project.





Akhand Path Ceremony



Havan Ceremony





Langar on Opening Day

Building Facility Approval

Before opening the facility for business, the society would need occupancy approvals from the City of Abbotsford and funeral home regulatory approvals from the CPBC. In October 2013, the City of Abbotsford conducted their inspections and approved the facility for occupancy. At the same time, the CPBC also conducted thorough inspections for the facilities and approved it for a funeral home and cremations. One of the CPBC inspectors commented that this was the one of the most modern and state-of-the-art funeral homes they had seen. Since the retorts are specialty equipment, connected to gas and electricity, the BC Safety Authority required an independent third-party approval for the retorts. The society engaged the services of the QAI Laboratory, Coquitlam, to conduct these inspections. Numerous documentations from B&L cremations and the society's electrical and gas contractors were necessary to satisfy the QAI Laboratory. After two visits, the QAI Laboratory approved the retorts in October 2013, a major milestone for this project.



DECLARATION OF CONFORMITY FOR CE MARKING

Company contact details
B&L Cremation Systems, Inc.
7205 114th Ave N
Largo, FL 33773
USA

Telephone: 727 541 4666
email: drlooker@blcremationsystems.com

B&L Cremation Systems, Inc. declares that the:

Automatic Cremation Retort Products bearing the following model numbers
N-20SA, N-20, N-20AA, Phoenix II-1, Phoenix II-2, Phoenix II-3, BLP 100/50, BLP 200/75,
BLP 500/150, BLP 750/150, BLP 1000/250, BLP 1500/250, BLP 2000/300, BLI 200, BLI 400,
BLI 800, BLI 1500, BLI 2500, BLI 5000.

Conform with the following EU Directives:

EU Directive 98/37/EC Machinery
EU Directive 89/336/EEC & 2004/108/EC EMC
EU Directive 2006/95/EC Low Voltage

and further Conform with the following EU Harmonised Standards:

EN 1050:1996
EN 842:1996
EN 50371:2002
EN 61293:1994
EN 61140:2002
EN 60204-1:1997
EN 60204-1:2006

Position of Signatory: President

Name of Signatory: Dr. Steve Looker

Signed:



Dated: 1/30/2012*



QUALITY AUDITING INSTITUTE LTD.

16 - 211 Schoolhouse Street
Coquitlam, BC V3K 4X9
Tel: (604) 527-8378 Fax: (604) 527-8368
E-mail: Info@QAI.org
Website: www.QAI.org

INVOICE # SI 06892

Invoice Date 07/04/2013
mm/dd/yy

INVOICE

Applicant Billing Information

Company Name Fraser River Community Cremation Society
Primary Contact Manjit Sohi
Street 2061 Riverside Rd Apt/Suite
City Abbotsford Prov BC
Postal Code V2S 1L8 Country Canada
Phone 604 746 3040 778 878 7060
Fax
Email msohi@telus.net

Location of Inspection

☐ Check if Location of Inspection is the same as Applicant Billing

Company Name Fraser River Community Cremation Society
Primary Contact Phil Bangama
Street 2061 Riverside Road Apt/Suite
City Abbotsford Prov BC
Postal Code V2S 1L8 Country Canada
Phone 604 703 4658
Fax
Email phil@jflorisconstruction.com

Inspection Report #	Model #	S/N From	S/N To	Label # From	Label # To
E 07814	N20AA	14131196 -13	14151198 -13	C201032332	C201032334
E					
E					
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E					
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E					
E					
E					

Payable upon receipt to Quality Auditing Institute Ltd.
#16 - 211 Schoolhouse Street
Coquitlam, BC V3K 4X9

Method of Payment P.O.# "Phil Bangama"
☐ VISA ☐ MC ☐ CHQ# ☐ Other

For more information on QAI's Services please visit www.QAI.org or call

604-527-8378

SPECIAL INSPECTION SERVICE AGREEMENT

I/We have read and understand the Terms and Conditions of the Special Inspection Service (see reverse) and agree to abide by those Terms and Conditions. I/We have received a copy of the inspection report (s) noted on this invoice. I/We agree that any liability attached to the Special Inspection Service to be borne by Quality Auditing Institute Ltd. is limited to the fee charged for the inspection(s) on this invoice.

Print Name Phil Bangama Last

Signature [Signature] Date 07/04/2013
mm/dd/yy

QAI Copy - White

Client Copy - Yellow

Effective: May 20, 2005
Revision: May 20, 2010

QAI0512-2 Detailed Invoice Rev 7

Item	Rate	Amount
Pre Inspection:	hrs @	\$
Inspection: 2	hrs @ 150/hr	\$ 300.00
Travel Time: 1 1/2	hrs @ 150/hr	\$ 225.00
Other Expenses		\$
Labels: 3	@ \$2	\$ 6.00
Sub Total		\$ 531.00
# 140140518 GST/HST 5 %		\$ 26.55
Total Invoice		\$ 557.55

Graham Stops Graham Stops
Inspector Name Inspector Signature



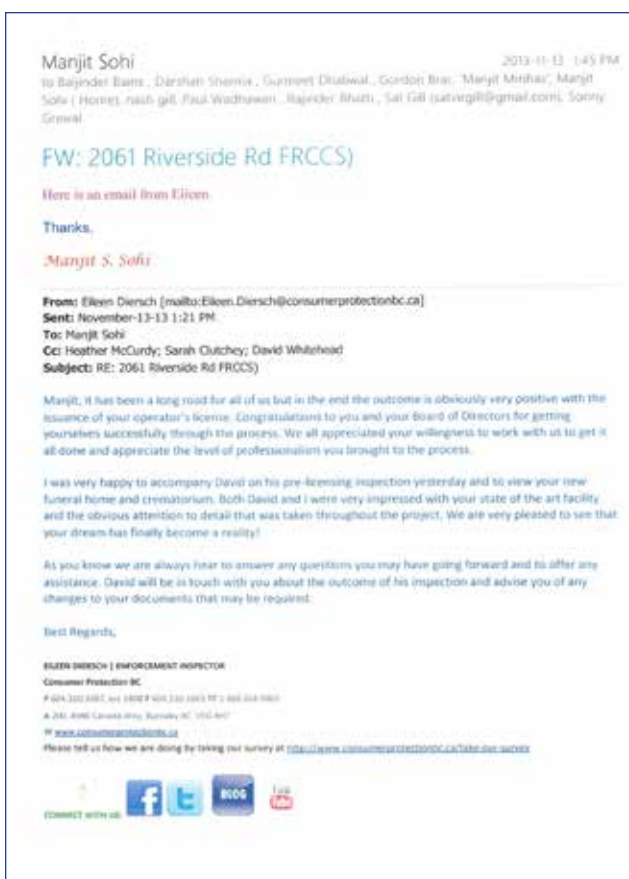
Name Change

After one year of operation, the board members were advised by the staff that the name, Fraser River Community Crematorium, portrays only a crematorium not a full-service funeral home.

Therefore, the board changed the facility's name to Fraser River Funeral Home and registered with the appropriate authorities.

First Service

While the board was still in the process of completing the final finishing touches, a family member of a prominent donor and supporter of the society passed away. The board felt it would be appropriate and fitting to accommodate this family's service. The first service was held on November 17, 2013. Being the first service of the society and funeral home, as a precaution, the board decided to bring a retort technician from Florida to monitor retort operations to avoid any technical glitches. Everything went smoothly.



Occupancy Permits and Licensing

Providers license

Received February 12, 2012.

Operator's license

Since the society had received the funeral service provider license earlier, the society still need a funeral operator license. This was received on November 12, 2013.

Business License

The society was exempt from getting a business license which would save them a total of approximately \$20,000 over a period of fifty years.



Funeral Provider Licence

Licence Number 53293

Pursuant to the *Cremation, Interment and Funeral Services Act, SBC (2004)*
The following is licensed as a funeral provider.

Fraser River Community Crematorium Society
2061 Riverside Road
ABBOTSFORD BC V2S 1L8

A copy of this licence must be displayed in a conspicuous place at the above address.
Consumer Protection BC must be notified of any changes to this licence.

This licence is subject to the conditions set out the reverse of this page and to all other conditions
imposed on this licence under the *Cremation, Interment and Funeral Services Act*.

Issued under the authority of the Director,
Consumer Protection BC

Effective Date: February 10, 2012
Expiry Date: September 14, 2012



BRUCE ROBERT PHILLIPS

Funeral Director and Embalmer Licence

Licence Number 52557

Pursuant to the *Cremation, Interment and Funeral Services Act, SBC (2004)*
The above individual is licensed as a funeral director and embalmer.

Employed at:

Fraser River Community Crematorium Society
2061 Riverside Road
ABBOTSFORD BC V2S 1L8

A copy of this licence must be displayed in a conspicuous place at the above address.
Consumer Protection BC must be notified of any changes to this licence.

This licence is subject to the conditions set out the reverse of this page and to all other conditions
imposed on this licence under the *Cremation, Interment and Funeral Services Act*.

Issued under the authority of the Director,
Consumer Protection BC

Effective Date: September 15, 2011
Expiry Date: November 28, 2011





Epilogue—Fraser River Funeral Home

FOR SO LONG, South Asians in this country were denied the basic and fundamental right for end-of-life services with dignity and respect. The board felt that the name of the facility should be non-denominational for inclusion, and to provide this basic and fundamental right. So, what better-fitting name for a funeral home that encompasses a troubled past and moves us towards a better future.

Even the naming of the funeral home was given due weight and consideration considering the historical underpinnings of the South Asian community in British Columbia. Many South Asian pioneers lived close to the Fraser River and had deep roots working in sawmills across British Columbia. Regardless of one's faith, or belief systems or values, water is considered holy because life starts with water and water is non-denominational. The society was originally named the Fraser River Crematorium Society because of the historical connection to the river, and based on many South Asian traditions and ceremonies of scattering the ashes of the deceased into flowing water. Board members genuinely believe that through the process of its conception and construction, the funeral home symbolically unites the past, present, and future of South Asians in British Columbia through its name. Inclusivity was a crucial part of the thought process for the naming of the funeral home, which promised availability to all people, regardless of faith, religion, or race. Therefore, "Community" was added into the name of the Fraser River Community Crematorium. Each aspect of the building, from its purposeful design, name, logo, landscape, etc., evokes a oneness reflective of the vision of its founding members.

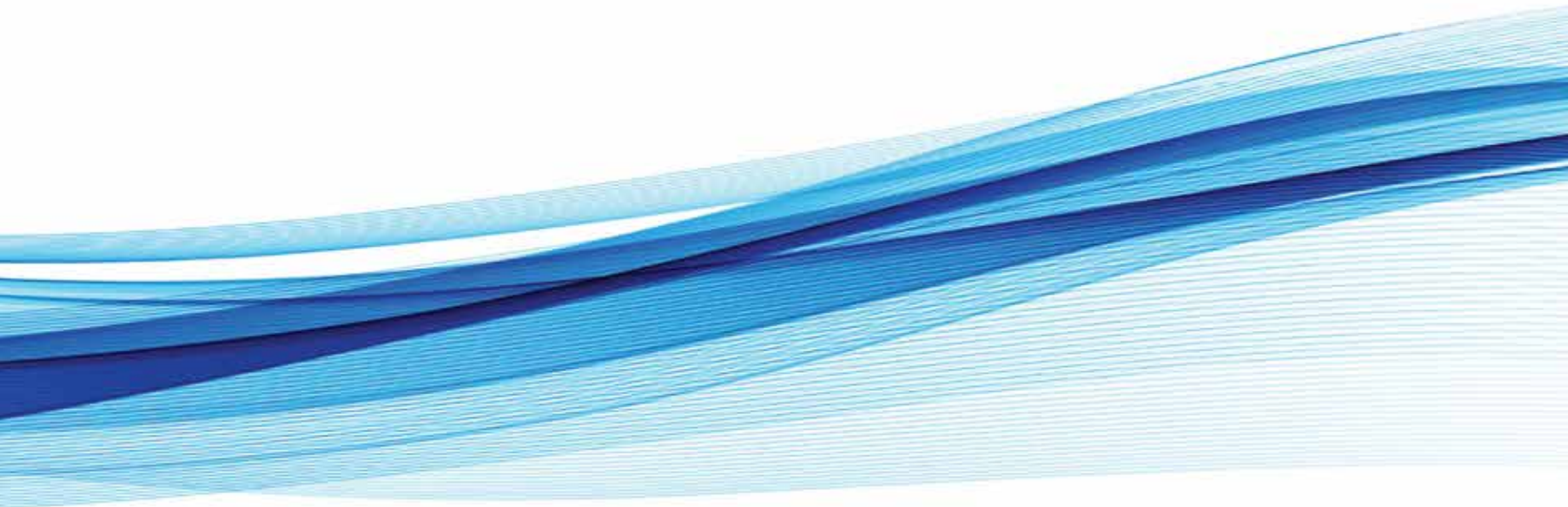


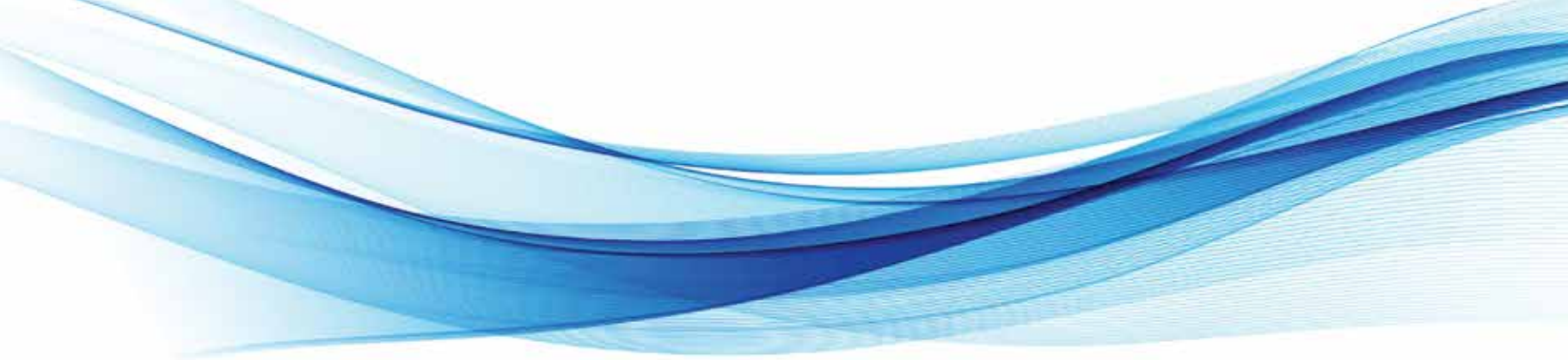
One cannot place enough value on the immense dedication, strategic vision, tenacity, and professionalism of the founding board members. The founding members continued to maintain full-time careers while moving steadfastly forward with a vision to build the crematorium. The larger community of the Fraser Valley will always be grateful to these founding members.

All the founding board members are honored and grateful to have been involved with such a worthy project. It was not easy at times, but was very rewarding. The board shared many learnings and many good laughs and companionship in the formation, and now operation, of this worthy facility. The Fraser River Funeral Home has served hundreds of families and will continue to do so for future generations. Our founders wish future board members their unconditional support and best of luck.

Upon completion of the project, an email by Gurnaib Brar to the board members, sums up the sentiments of accomplishment and jubilation of the founding members:

"We always had the dream of having an opportunity to serve our people in a worthwhile way to make a success of these mundane lives of ours. To us, death is the inevitability of life, and if we do not do anything worthwhile before it comes, then what distinguishes us from the rest of the life forms? Then, there are the rewards of satisfaction which no material wealth can give."





Appendix—Membership Lists

Membership Lists

Perpetual Memberships Approved as of April 9, 2017 begin on page 117

Life Memberships Approved as of July 3, 2017 begin on page 119

Nonvoting Members

Khalsa Credit Union
Khalsa Diwan Society Abbotsford
Baba Banda Singh Bahadur Society
Khalghidhar Darbar Society
Mission Gursikh Society
Fraser Valley Hindu Society
Dashmesh Punjabi School Society
Sukhmani Sahib Society

Perpetual Memberships

A

Alamwala Avtar Singh
Alamwala Jasvir Kaur
Alamwala Paramjit Kaur
Atwal Balraj Singh
Aulakh Gurhardip Singh

B

Bains Baljinder Singh
Bains Harpreet Kaur
Bains Jaskamal Kaur
Bains Jaspreet Kaur
Bains Paramjit Singh
Bains Patwinder Singh
Bajaj Manmeet Kaur
Bandesha Harry Singh
Bangar Harminder Singh
Banwait Jasbir Singh
Banwait Manbir Singh
Bath Amrik Singh
Bath Sanjeev Singh
Bathe Rajinder Singh
Bhattal Jasdeep Singh
Bhatti Opinder Singh
Bhatti Rajinder Singh
Bhatti Rajpreet Kaur
Bhogal Harjinder Kaur
Bhogal Harpal Singh
Bhogal Jagjit Singh
Bhogal Mohinder Singh
Bhogal Shavinder Kaur
Bhullar Baljeet Singh
Binning Harjinder Kaur
Binning Jasvir Singh
Binning Jaswant Singh
Binning Manjit Singh
Binning Narinder Kaur
Braich Jasjiwan Singh
Brar Amarjit Singh
Brar Amrik Singh
Brar Baldev Singh
Brar Beant Singh
Brar Devinder Singh

Brar Gurbhej Singh
Brar Gurnaib Singh
Brar Gurnek Singh
Brar Gurvinder Singh
Brar Jaswinder Singh
Brar Kuldeep Singh
Brar Lakhwinder Singh
Brar Malkit Kaur
Brar Onkar Singh
Brar Ron Singh
Brar Sukhdeep Kaur
Buttar Baljit Kaur
Buttar Balvinder Singh
Buttar Devon Singh
Buttar Gurdeep Singh
Buttar Gurmit Kaur
Buttar Harmit Singh
Buttar Jaimie Singh
Buttar Neena Kaur
Buttar Paramjit Kaur
Buttar Sant Singh

C

Cheema Manjit Singh
Chohan Gurdeep Singh

D

Deol Harinder Singh
Dhaliwal Baljit Singh
Dhaliwal Gurmeet Singh
Dhaliwal Harminder Kaur
Dhaliwal Jaswinder Kaur
Dhaliwal Mohinder Kaur
Dhaliwal Shamsher Singh
Dhami Gurmail Singh-
Dhami Jason Singh
Dhami Kulwant Singh
Dhami Malwinder Singh
Dhatt Manjinder Singh
Dhesi Malkit Singh
Dhesi Narbi Kaur
Dhillon Harbans Singh
Dhillon Hardeep Kaur
Dhillon Jagdish Kaur
Dhillon Jasjit Kaur

Dhillon kanwaljit Kaur
Dhillon Malkiat Singh
Dhillon Mohinder Kaur
Dhillon Ranjit Kaur
Dhillon Sukhjinder Singh

F

Flora Iqbal Singh

G

Garcha Sukhdev Singh
Gill Ajit Singh
Gill Amaninder Kaur
Gill Amaritpal Kaur
Gill Amrik Singh
Gill Balbir Singh
Gill Baldev Singh
Gill Baljinder Singh
Gill Baljit Kaur
Gill Balvinder Kaur
Gill Balvinder Singh
Gill Darcy Singh
Gill Dave Singh
Gill Gurnaib Singh
Gill Gurpreet Kaur
Gill Gurtej Singh
Gill Gurveer Kaur
Gill Harjit Kaur
Gill Harpinder Singh
Gill Jarnail Kaur
Gill Jarnail Singh
Gill Jaswinder Singh
Gill Kamaljit Kaur
Gill Kamaljit Kaur
Gill Makhan Singh
Gill Maninder Singh
Gill Manjit Kaur
Gill Manjit Singh
Gill Manjit Singh
Gill Mohinder Singh
Gill Mohinder Singh
Gill Nachhattar Singh
Gill Nashattar Singh
Gill Pritam Singh
Gill Rajinder Kaur

Gill Rajnesh Singh
 Gill Randhir Singh
 Gill Ranjeev Singh
 Gill Ranjit Singh
 Gill Ravinder Singh
 Gill Robby Singh
 Gill Satvir Singh
 Gill Shavinder Singh
 Gill Sukhdev Singh
 Gill Sukhminder Singh
 Gill Sukhminder Singh
 Gill Sukhwinder Singh
 Gill Surinder Singh
 Gill Swarn Singh
 Gill Taljit Singh
 Grewal Devinderpal Singh
 Grewal Harbans Singh
 Grewal Harkesh Singh
 Grewal Rajbir Singh
 Grewal Rajinder Singh
 Grewal Ramanpreet Singh
 Grewal Ranjit Singh
 Grewal Surinderpal Singh
 Grover Gagan

H

Harrad Jogi U.
 Hayre Gurmeet Singh
 Hayre Harbhajan Singh
 Heer Manmohan Singh
 Heer Sukhvinder Kaur
 Hundal Jasbir Kaur
 Hundal kulwinder Singh

J

Johal Rashinder Singh
 Johal Sharon Kaur
 Judge Paramjit Singh

K

Kailey Mandeep Kaur
 Kailey Randhir Singh
 Kambo Balbir Kaur
 Kapoor Anju Bala
 Kapoor Manmeet Kaur

Khaira Bakhshish Singh
 Khangura Balbir Singh
 Khangura Harpreet Singh
 Khattar Ajit Singh
 Khera Keemti
 Kooner Balraj Singh
 Kooner Parmdeep Singh
 Kooner Rupinder Singh
 Kooner Surinderpal Singh
 Kular Harmel Singh
 Kular Karanpal Singh
 Kular Malkiat Singh

L

Lail Harjit Singh
 Lalli Kuldeep Singh
 Lally Tarlochan Singh
 Lanji Dildar Singh

M

Mahal Paramjit Singh
 Mahil Darshan Singh
 Makkar Manjit Singh
 Mallhi Chhinder Kaur
 Mandair Balbir Singh
 Manghera Jaggiwan Singh
 Mankatala Naresh
 Mankatala Sudhir
 Manku Jasbir Singh
 Manku Sukhbinder Kaur
 Mann Baljinder Singh
 Mann Gursharan Singh
 Mann Nachhattar Singh
 Mann Palwinder Singh
 Meelu Manbir Singh
 Minhas Kulwinder Kaur
 Minhas Manjit Singh
 Minhas Satpal Singh

N

Nanuwa Diljit Kaur
 Narang Amrik Singh
 Narang Balbir Kaur
 Narang Gurbakash Singh
 Narang Gurmail Singh

Neer Jarnail Singh
 Neger Balwant Singh
 Neger Bhajan Kaur
 Neger Satpal Singh

O

Oberoi Aman Singh
 Oberoi Bhupinder Singh
 Oberoi Jaswinder Singh

P

Phangura Tarsem Singh
 Purewal Kamalprit Singh

R

Raiwal Balbir Singh
 Raiwal Gunnet Kaur
 Raiwal Sanjeev Singh
 Raiwal Savraj Singh
 Raiwal Sukhbinder Kaur
 Randhawa Charan Singh
 Randhawa Harbhajan Singh
 Randhawa Ranjit Singh
 Randhawa Rattan Singh
 Romana Ranbir Singh

S

Sahi Gurinder Singh
 Sahi Harpreet Singh
 Sahi Jaswinder Kaur
 Saini Amandeep Kaur
 Saini Gurbax Singh
 Saini Manjinder Singh
 Sandhu Bharathi
 Sandhu Suchiar Kaur
 Sandhu Sukhdev Singh
 Sandhu Sukhwinder Singh
 Sandhu Surjit Singh
 Sangha Baljinder Singh
 Sangha Joga Singh
 Sangha Kuijeet Singh
 Sangha Nachhattar Singh
 Sangha Sukhdev Singh
 Sanghera Harshinder Singh
 Sanghera Makhan Singh
 Seikhon Ajmer Singh

Seikhon Baldev Singh
 Seikhon Harnek Singh
 Seikhon Mohinder Kaur
 Seikhon Sukhdev Singh
 Sekhon Aninder Singh
 Sekhon Charanjit Kaur
 Sekhon Inderjit Kaur
 Sekhon Jasvir Singh
 Sekhon Sikander Singh
 Setia Avinash
 Sharma Darshan Kumar
 Sharma Nirmala Kumari
 Sidhu Beant Singh
 Sidhu Bhagwant Singh
 Sidhu Chamkaur Singh
 Sidhu Dalip Singh
 Sidhu Darshan Kaur
 Sidhu Gurdeep Singh
 Sidhu Gurjinder Singh
 Sidhu Gurpreet Singh
 Sidhu Gursewak Singh
 Sidhu Hardeep Singh
 Sidhu Jagjit Singh
 Sidhu Jasbir Singh
 Sidhu Jaswant Singh
 Sidhu Jatinder Singh
 Sidhu Kinder Singh
 Sidhu Kulvir Kaur
 Sidhu Kulwinder Singh
 Sidhu Mohan Singh
 Sidhu Narinderjit Kaur
 Sidhu Nirveen Kaur
 Sidhu Paramjit Kaur
 Sidhu Prabjot Singh
 Sidhu Raminder Kaur
 Sidhu Randeeep Singh
 Sidhu Ranjit Singh
 Sidhu Ranjit Singh
 Sidhu Sahib Singh
 Sidhu Shattar Singh
 Sidhu Surinder Kaur
 Sidhu Surjit Kaur
 Sidhu Terry Singh
 Singh Satpal
 Sivia Agarvir Singh

Sivia Gagandeep Kaur
 Sivia Gurjit Singh
 Sivia Jagdip Singh
 Sivia Ming-Yan Stephanie
 Sivia Narinderjit Singh
 Sivia Navjit Singh
 Sohi Manjit Singh
 Sood Alok
 Sood Ramesh
 Sran Mehar Singh
 Swaich Iqbal Singh

T

Tatla Karamjit Singh
 Tatla Pam Kaur
 Thandi Balbir Singh
 Thandi Gurmit Kaur
 Thandi Jasbir Singh
 Thandi Sucha Singh
 Thind Hardayal Singh
 Thind Surinder Bryan
 Tiwana Garry
 Tiwana Karro Kaur
 Toor Bhajan Singh
 Toor Gurminder Singh
 Toor Mukhtiar Singh

V

Vadhawan Pritam Kaur
 Varing Gursewak Singh

W

Wadhawa Mohan Singh
 Wadhawan Ajaypal Singh
 Wadhawan Anita Kaur
 Wadhawan Gurdeep Kaur
 Wadhawan Gurpreet Singh
 Wadhawan Gurvinderpal
 Wadhawan Hardeep Singh
 Wadhawan Malik Singh
 Wadhawan Manjit Kaur
 Wadhawan Parminder Kaur
 Wadhawan Randy Singh
 Wadhawan Raninder Singh
 Wadhawan Sandeep Singh

Life Memberships

A

Ahuja Jagdish Kumar
 Ahuja Prem Kumar
 Akali Jarnail Singh
 Alamwala Jasvir Kaur
 Ark Jaswnt Singh
 Arora Om Parkash
 Atwal Harbhajan Kaur
 Atwal Rajibinder Singh
 Aujla Joga Singh,
 Aujla Karnail Singh
 Aujla Mota Singh,C
 Aulakh Gurherdip Singh
 Aulakh Karamjit Kaur

B

Badesha Gurdial
 Badesha Pirthi Singh
 Badwal Bachan Singh
 Bains Jagtar Singh
 Bai Nsjasbir Kaur
 Bains Jit Singh
 Bains Jit Singh
 Bains Jit Singh
 Bains Kirpal Singh
 Bains Malkit Singh
 Bains Paramjit Kaur
 Bains Parminder Singh
 Bains Surinder Singh
 Bajaj Mulkh Raj
 Bajaj Depak
 Bajwa Jasbir Singh
 Bajwa Jasbir Singh
 Bajwa Kulwinder Singh
 Bakhra Kulwant Kaur
 Banga Rajinder Singh
 Bansal Bhupinderpal
 Bansal Yogesh Kumar
 Bansi Baldev Singh
 Bansi Gurdev Kaur
 Basran Charanjit Kaur
 Bassi Jasmel Kaur
 Bassi Kulwant Kaur

Bassi Manjit Kaur
 Bath Hardev Singh
 Brar Davinder Kaur
 Brar Davinder Singh
 Brar Gaganpal Singh
 Brar Gobind Kaur
 Brar Gurbax Singh
 Brar Gurdev Singh
 Brar Gurjant Singh
 Brar Gurjant Singh
 Brar Gurmail Kaur
 Brar Gurnaik Singh
 Brar Gurnaik Singh
 Brar Harcharn Singh
 Brar Harcharn Singh
 Brar Harcharn Singh
 Brar Harjinder Singh
 Brar Harjit Kaur
 Brar Harjit Singh
 Brar Harmail Singh
 Brar Harnek Singh
 Brar Jagjiwan Singh
 Brar Jagjiwan Singh
 Brar Jarnail Singh
 Brar Jawala Singh
 Brar Karamjit Singh
 Brar Karamjit Singh
 Brar Kehar Singh
 Brar Krishan Singh
 Brar Kuldip Singh
 Brar Kuljeet Singh
 Brar Lakhvir Kaur
 Brar Malkit Kaur
 Brar Malkit Singh
 Brar Malkit Singh
 Brar Manjit Kaur
 Brar Manmohan Singh
 Brar Mohinder Singh
 Brar Nachattar Singh
 Brar Onkar Singh
 Brar Paramjit Kaur
 Brar Paramjit Singh
 Brar Prithipal Singh
 Brar Rajinder Singh
 Brar Rashpal Singh

Brar Shabnam Singh
 Brar Sukhdev Singh
 Brar Sukhwant Singh
 Brar Thana Singh
 Brar Visakha Singh
 Buttar Bhag Singh
 Buttar Gurpreet Kaur
 Buttar Harbans Kaur
 Buttar Kaka Singh
 Buttar Nachhattar Kaur
 Buttar Nachhattar Singh
 Buttar Raghbir Singh
 Buttar Surinder Kaur
 Buttar Surinder Kaur
 Bimlawati Kison

C

Chahal Kulwinder Singh
 Chahal Laljit Singh
 Chahal Manjit Singh
 Chahal Nazar Singh
 Chahal Raghvir
 Chahal Randhir Singh
 Chahal Ranjit Kaur
 Chandra Prakash
 Cheema Balvir Kaur
 Cheema Dalip Kaur
 Cheema Jagar Singh
 Cheema Kartar Singh
 Cheema Makhan Singh
 Cheema Sevo Kaur
 Cheema Sukhdev Singh
 Cheema Sukhwinder Kaur
 Chohan Zora Singh
 Clair Narinderjit Singh
 Clair Narinderjit Singh

D

Dass Harbhajan Singh
 Dayal Jaswanti
 Dayal Jaswanti
 Deol Harinder Singh
 Deol Jagroop Singh
 Deol Varinder Singh
 Devi Mani Saroj

Dhada Gurpreet Singh
 Dhaliwal Avtar Singh
 Dhaliwal Avtar Singh
 Dhaliwal Baldev Singh
 Dhaliwal Baldev Singh
 Dhaliwal Baljinder S.
 Dhaliwal Balwant Kaur
 Dhaliwal Bhagwant Singh
 Dhaliwal Bhagwant Singh
 Dhaliwal Bhajahinderjit
 Dhaliwal Chamkur Singh
 Dhaliwal Charanjit Kaur
 Dhaliwal Charanjit Singh
 Dhaliwal Dalbir Singh
 Dhaliwal Daljit Singh
 Dhaliwal Darshan Singh
 Dhaliwal Gurmeet Singh
 Dhaliwal Gurbachan
 Dhaliwal Gurdev Kaur
 Dhaliwal Gurdev Singh
 Dhaliwal Gurjant Singh
 Dhaliwal Gurmail Singh
 Dhaliwal Gurmeet Kaur
 Dhaliwal Gurmeet Singh
 Dhaliwal Gurmeet Singh
 Dhaliwal Gurvinder Singh
 Dhaliwal Hakam Singh
 Dhaliwal Hakam Singh
 Dhaliwal Jagroop Singh
 Dhaliwal Jagsir Singh,
 Dhaliwal Jarnail Singh
 Dhaliwal Jaswant Kaur
 Dhaliwal Jaswant Singh
 Dhaliwal Joginder Kaur
 Dhaliwal Lal Singh
 Dhaliwal Manpreet Kaur
 Dhaliwal Mohinder Singh
 Dhaliwal Nachhattar
 Dhaliwal Nachhattar
 Dhaliwal Nachhattar
 Dhaliwal Nachhattar
 Dhaliwal Naib Singh
 Dhaliwal Piara Singh
 Dhaliwal Rajinder Pal

Dhaliwal Ranjit Kaur
 Dhaliwal Sukhdev Singh
 Dhaliwal Sukhminder S.
 Dhaliwal Surjit Kaur
 Dhaliwal Surjit Singh
 Dhaliwal Jagsir S
 Dhami Balbir Singh
 Dhami Harpreet Singh
 Dhami Malwinder Singh
 Dhami Malwinder Singh
 Dhanoa Harbhajan Singh
 Dhanoa Harbhajan Singh
 Dhatt Gurgurpal Singh
 Dhatt Gurjeet Kaur
 Dhatt Gurmail Kaur
 Dhatt Gurmail Kaur
 Dhatt Jaswinder Singh
 Dhatt Manjinder Singh
 Dhatt Manjinder Singh
 Dherari Jagroop Singh
 Dherari Jagroop Singh
 Dherari Jarnail Kaur
 Dhesi Daljit Singh
 Dhesi Malkiat Singh
 Dhillon Aroor Singh
 Dhillon Bagga Singh
 Dhillon Balraj Singh
 Dhillon Balwant Kaur
 Dhillon Balwinder Singh
 Dhillon Bhupinder Singh
 Dhillon Bhupinder Singh
 Dhillon Dilpreet Singh
 Dhillon Dilpreet Singh
 Dhillon Gurdev Singh
 Dhillon Gurjant Singh
 Dhillon Harbans Singh
 Dhillon Harjinder Singh
 Dhillon Kamalpreet Kaur
 Dhillon Kulwinder Singh
 Dhillon Lal Singh
 Dhillon Manjit Singh
 Dhillon Mohinder Kaur
 Dhillon Nirmal Singh
 Dhillon Paramjit Kaur
 Dhillon Paramjit Singh

Dhillon Paramjit Singh
 Dhillon Piara Singh
 Dhillon Pritam Singh
 Dhillon Raghvir Kaur
 Dhillon Rajinder Singh
 Dhillon Sukhdev Singh
 Dhillon Sukhdev Singh
 Dhillon Sukhdev Singh
 Dhillon Sukhjinder Singh
 Dhillon Surjit Kaur
 Dhillon Surjit Kaur
 Dhillon Surjit Singh
 Dhillon Tehal Singh
 Dhillon Major Singh
 Dhindsa Avtar Singh
 Dhinsa Avtar Singh
 Dhugga Resham Kaur
 Dial Naseeb Kaur
 Dial Sarwan Singh
 Dial Sarwan Singh
 Dial Simero Kaur
 Dial Tarsem Singh
 Doad Beant Singh
 Dosanjh Balwinder Kaur
 Dosanjh Balwinder Singh
 Dosanjh Charanjit Kaur
 Dosanjh Charanjit Kaur
 Dosanjh Gurdial Singh
 Dosanjh Gurdial Singh
 Dosanjh Gurdial Singh
 Dosanjh Gurdial Singh
 Dosanjh Raghbir Singh
 Dosanjh Raghbir Singh
 Duley Surjit Kaur
 Dutt Avtar Singh
 Dhaliwal Harbhajan

F

Farwaha Jasbir Singh
 Farwaha Jasbir Singh
 Farwaha Lakhbir Singh

G

Gandham Resham Kaur
 Ghotra Balkar Singh
 Ghuman Amrik Singh

Gidda Harbhajan Kaur
 Gidda Tarlochan Kaur
 Gidda Tarlok Singh
 Gill Ajitpal Singh
 Gill Ajmer Singh
 Gill Angrej Singh
 Gill Avtar Singh
 Gill Avtar Singh
 Gill Avtar Singh
 Gill Avtar Singh
 Gill Bachan Kaur
 Gill Bachittar Singh
 Gill Balbir Singh
 Gill Balwant Kaur
 Gill Balwinder Singh
 Gill Beant Singh
 Gill Bhupinder K.
 Gill Charanjit Kaur
 Gill Darshan Singh
 Gill Davinder Singh
 Gill Davinder Singh
 Gill Gurdev Kaur
 Gill Gurdev Singh
 Gill Gurdial Kaur
 Gill Gurdip Singh
 Gill Gurmel Singh
 Gill Gurminder Singh
 Gill Gurmit Kaur
 Gill Gurmukh Singh
 Gill Gurtej Singh
 Gill Gurtej Singh
 Gill Gurtej Singh
 Gill Gurtej Singh
 Gill Gurtej Singh
 Gill Harcharn Kaur
 Gill Hardeer Kaur
 Gill Hardevinder Singh
 Gill Hardip Singh
 Gill Hari Singh
 Gill Hari Singh
 Gill Harjinder Singh
 Gill Harpal Kaur
 Gill Iqbal Singh
 Gill Jagat Singh
 Gill Jagdev Singh
 Gill Jagdev Singh
 Gill Jagjit Singh

Gill Jagjit Singh
 Gill Jagjit Singh
 Gill Jagjit Singh
 Gill Jagtar Singh
 Gill Jagtar Singh
 Gill Jagtar Singh
 Gill Jarnail Singh
 Gill Jason Singh
 Gill Jaspal Singh
 Gill Jaspal Singh
 Gill Jaswant Singh
 Gill Jaswant Singh
 Gill Jaswinder Kaur
 Gill Jatinder Singh
 Gill Kirandeep Kaur
 Gill Kulwant Kaur
 Gill Kulwant Kaur
 Gill Kulwant Kaur
 Gill Kulwant Kaur
 Gill Kulwant Kaur
 Gill Makhan Singh
 Gill Malkit Singh
 Gill Mamjit Singh
 Gill Maninder Kaur
 Gill Manjeet S.
 Gill Manjinder Singh
 Gill Mehar Singh
 Gill Mohan Singh
 Gill Mohinder Singh
 Gill Mohinder Singh
 Gill Naib Singh
 Gill Nashattar Singh
 Gill Navjot Singh
 Gill Nirbhia Singh
 Gill Nirmal Singh
 Gill Nirmal Singh
 Gill Parkash Kaur
 Gill Parmjit Kaur
 Gill Parmjit Singh
 Gill Rajinder Kaur
 Gill Rajinder Singh
 Gill Ranjeet Singh
 Gill Ranjit Singh
 Gill Ravinderpal Singh
 Gill Sarbjit Kaur

Gill Satnam Singh
 Gill Shinderpal Singh
 Gill Sokhjinder Singh
 Gill Suchair Kaur
 Gill Sukhjinder Singh
 Gill Sukhminder Singh
 Gill Sukhwinder Kaur
 Gill Surhdev Singh
 Gill Surinder Singh
 Gill Surinder Singh
 Gill Surjit Singh
 Gill Surjit Singh
 Gill Surjit Singh
 Gill Swaran Singh
 Gill Teja Singh
 Gill Ujjagar Singh
 Gill Varsa Singh
 Gill Virsa Singh
 Gill Daljit Singh
 Gosal Balwant Kaur
 Gosal Paramjit Singh
 Gosal Paramjit Singh
 Grewal Ajitpal Singh
 Grewal Amritpal Singh
 Grewal Amritpal Singh
 Grewal Avninder Kaur
 Grewal Balbir Singh
 Grewal Baldev Singh
 Grewal Beant Kaur
 Grewal Bura Singh
 Grewal Daljit Kaur
 Grewal Davinderpal
 Grewal Dhanna Singh
 Grewal Gurjant Singh
 Grewal Gurmit Singh
 Grewal Gurmukh Singh
 Grewal Harbans Singh
 Grewal Harbhajan Kaur
 Grewal Harjinder Kaur
 Grewal Harjinder Singh
 Grewal Harvinder Singh
 Grewal Jagdev Singh
 Grewal Jagpal Singh
 Grewal Jagpal Singh
 Grewal Jagpal Singh

Grewal Jagpal Singh
 Grewal Jasbir Kaur
 Grewal Jaspreet Singh
 Grewal Joginder Singh
 Grewal Kashmir Singh
 Grewal Kuldip Singh
 Grewal Manmohan Singh
 Grewal Nirmal Singh
 Grewal Nirmal Singh
 Grewal Pawanjit Singh
 Grewal Rajwinder Kaur
 Grewal Ranjit Singh
 Grewal Surjit Kaur
 Grewal Surjit Singh
 Gupta Arun
 Gupta Arun
 Gurbax Singh Saini

H

Haer Balwinder Kaur
 Haer Malkiat Singh
 Hair Lal Singh
 Hans Nirmal Singh
 Hans Rajinder Singh
 Harry Surjit Kaur
 Herar Kuldip Kaur
 Herar Santokh Singh

J

Jagpal Joginder Singh
 Jatana Kuldeep Kaur
 Jatana Surdev Singh
 Jawanda Harjinder Kaur
 Jhaji Jarnail Singh
 Jhaji Gurcharan
 Jhaji Gurcharan
 Jhaji Gurinder Pal Singh
 Jhaji Gurmail Singh
 Jhaji Gurmail Singh
 Jhaji Magher Singh
 Jhally Harvinder Singh
 Johal Gian Singh
 Johal Harvinder Singh
 Johal Mohinder Singh
 Johal Surjit Kaur

Johal Surjit Kaur
Josan Balbir Singh
Joshi Romesh Chander
Joshi Surinder
Judge Paramjit Singh
Judge Paramjit Singh

K

Kaila Jagdev Singh
Kaila Jagdev Singh
Kaile Pritam Kaur
Kailey Ajaib Singh
Kailey Kuldeep Singh
Kailey Randhir Singh
Kailey Randhir Singh
Kailey Randhir Singh
Kailey Randhir Singh
Kailey Randhir Singh
Khaira Rachhpal Singh
Kaler Baldev Singh
Kaler Gurdip Singh
Kaler Harjit Kaur
Kaler Jaswant Singh
Kaler Kiranjit Singh
Kaler Kuljit Singh
Kaler Surjit Kaur
Kaler Surjit Kaur
Kaloya Joginder Kaur
Kang Gurmail Singh
Kang Gurmail Singh
Kanwal Jagdev Singh
Kapoor Paramila
Kapoor Paramjot Singh
Khaira Avtar Singh
Khaira Avtar Singh
Khaira Kamaljit Kaur
Khaira Sewa Singh
Khakh Harbans Singh
Khakh Rashpal Singh
Khangura Inder Singh
Khangura Prithipal Singh
Khangura Swaranjit K.
Khatra Gurchain Singh
Khatra Gurchain Singh

Khinda Avtar Singh
Khinda Jaswinder Singh
Khosa Chand Singh
Khosa Gurdev Kaur
Khosa Gurmeet Singh
Khosa Hardeep Kaur
Khosa Lachhman Singh
Khosa Mukand Singh
Khunkhun Ajit Kaur
Khunkhun Sohan Singh
Kingra Amarjit Singh
Kingra Jagtar Singh
Kingra Ranjit Singh
Kisun Bimlawati
Kisun Ram
Kooner Nachhatar Singh
Kooner Nachhatar Singh
Kooner Piara Singh
Kular Harminder Kaur
Kumar Arun
Kumari Chandra Utra
Kainth Harbans Singh
Kainth Surjit Kaur

L

Ladhar Manjit Kaur
Lail Amar Kaur
Lally Narinder Singh
Lalri Avtar Singh
Litt Amrik Singh
Litt Charn Singh
Litt Jaswant Singh
Luda Manider Singh

M

Maharihu Harbhajan
Mahil Avtar Singh
Mahil Balbir Singh
Mahil Darshan Singh
Makkar Manjit Singh
Malhi Gursewak Singh
Malhi Joginder Singh
Malhi Kamaljit Kaur
Malhi Sukhdev

Maman Sansar Chand
Mandair Harminder Singh
Mandair Harminder Singh
Mander Manjit Singh
Mangat Gurbaksh Singh
Mangat Gurcharan Singh
Mangat Rajinder Kaur
Mangat Sukhdev Singh
Mann Gurjit Kaur
Mann Gursaran Singh
Mann Pal Singh
Mann Satinder
Mann Sukhvir Singh
Mann Surinderpal
Mann Surinderpal
Mann Surjit Singh
Mann Varinderjeet Kaur
Mathu Mani Han
Minhas Satpal Singh
Minhas Tarsem Singh
Minhas Tarsem Singh
Monga Balwinder Singh
Munjal Kirpal Singh
Murthi Inder Narayan
Murthi Rajahha
Mutneja Rajinder Kumar

N

Nagpal Rajinder Singh
Narang Rattan
Nanrhe Balbir Singh
Narang Avtar
Narang Malkiat Singh
Narang Sumitra
Narang Surinder K.
Narrang Raj Kaur
Narrang Raj Kaur
Natt Amarjit Kaur
Natt Balbir Kaur
Natt Ranjit Singh
Natt Surinder Kaur
Natt Surinder Kaur
Natt Surinder Kaur
Natt Surinder Kaur

Nijjar Jagwinder Singh
Nutt Malkit Kaur

O

Oberoi Darshan Singh
Oberoi Jaswinder Singh

P

Padwal Jagir Singh
Padwal Ram Singh
Pandher Bachan Singh
Pandher Gurmeet Kaur
Pandher Tasrem Singh
Pannu Manjinder Singh
Pannu Saroop Singh
Pannu Sarup Singh
Pandit Amichand
Parhar Gurjit Kaur
Parhar Onkar Singh
Parhar Sadhu Singh
Parmar Joginder Kaur
Parmar Sarabjit Singh
Parmar Satnam Singh
Parmar Swarn Singh
Parmar Tirath Singh
Parshad Kishanchand
Phagura Harjit Singh
Phagura Manjit Kaur
Phangura Mohinder Kaur
Phangura Sohan Singh
Phangura Tarsem Singh
Purewal Kamalprit Singh
Purewal Taranjit Singh
Puri Rajinder Singh
Prem Chand

R

Rai Amir Singh
Rai Dalip Singh
Rai Dalip Singh
Rai Gurmel Kaur
Rai Hardev Kaur
Rai Jarnail Singh
Rai Kulwant Singh
Rai Kulwant Singh

Rai Tara Singh
Rakhra Amarjit Singh
Randay Surinder Singh
Randay Surinder Singh
Randhawa Gursharn K.
Randhawa Harbhajan
Randhawa Karnail Singh
Randhawa Manjit Singh
Randhawa Mohinder
Randhawa Nachattar
Randhawa Rattan Singh
Randhawa Sukhdev Sing
Randhawa Surjit Kaur
Reddy Analamma
Reddy Ohan
Reddy Krishna
Reddy Ranga
Riarh Balbir Kaur
Riarh Jaswant Kaur
Riarh Kanwaljit Kaur
Romana Gurpiar Singh
Romana Gurpiar Singh
Romana Gurpiar Singh
Romana Jagdip Singh
Romana Surjit Kaur
Romana Gurpiar S.

S

Sachdeva Sanjiv Kumar
Sagar Hakim Singh
Sahota Dasondha Singh
Sahota Jagdish Kaur
Saini Gurbax Singh
Saini Surjit Kaur
Saini Swarn Singh
Samra Dilbagh Singh
Samra Dilbagh Singh
Samra Manjit Singh
Samra Manjit Singh
Sandhar Surjit Singh
Sandhar Surjit Singh
Sandher Ajmer Singh
Sandher Ravinder Singh
Sandhu Ajit Singh
Sandhu Ajit Singh

Sandhu Charan Singh
Sandhu Charan Singh
Sandhu Daljit Singh
Sandhu Gurcharan Singh
Sandhu Gurdarshan
Sandhu Gurdev S.
Sandhu Gurnam Singh
Sandhu Gurnam Singh
Sandhu Gurnam Singh
Sandhu Harinderpal
Sandhu Jagdeep Singh
Sandhu Jagjit Singh
Sandhu Jaswant Singh
Sandhu Kulvarn Singh
Sandhu Malkiat Kaur
Sandhu Manjit Singh
Sandhu Ranjit Singh
Sandhu Satwant K
Sandhu Shamsher Singh
Sandhu Shamsher Singh
Sandra Gurinder Kaur
Sangha Balbir Singh
Sangha Baldev Singh
Sangha Baljinder Singh
Sangha Baljit Kaur
Sangha Bhupinder Singh
Sangha Dalbir Kaur
Sangha Harpal Kaur
Sangha Jagtar Singh
Sangha Nirmal Singh
Sangha Paramjit Kaur
Sangha Paramjit Kaur
Sangha Paramjit Singh
Sanghera Harshinder
Saran Arjun Singh
Saran Harbhajan Kaur
Saran Iqbal Kaur
Saroya Avtar Singh
Saroya Mohinder Singh
Sehra Manjit Kaur
Sekhon Baljinder Singh
Sekhon Harminder Singh
Sekhon Jagjit Singh
Sekhon Kamaljit Kaur
Sekhon Khem Singh

Sekhon Manjit Singh
 Sekhon Mohan Singh
 Sekhon Mukhtiar Kaur
 Sekhon Navdeep Singh
 Sekhon Santokh Kaur
 Sekhon Santokh Kaur
 Sharma Ashwini
 Sharma Ashwini
 Sharma Darshan Kumar
 Sharma Darshan Kumar
 Sharma Darshan Kumar
 Sharma Jagjiwan
 Sharma Jaspal
 Sharma Jaspal
 Sharma Lajya Wanti
 Sharma Rakesh Kumar
 Sharma Ramesh Kumar
 Sharma Ravinder
 Sharma Satwinder
 Sheenn Narinder Singh
 Sidhu Jaswant Singh
 Sidhu Jaswant Singh
 Sidhu Jit Singh
 Sidhu Kuldeep Kaur
 Sidhu Kuldeep Kaur
 Sidhu Kuldeep Kaur
 Sidhu Kuldeep Singh
 Sidhu Kuldip Kaur
 Sidhu Kulwinder Singh
 Sidhu Malkiat Singh
 Sidhu Mohinder Kaur
 Sidhu Mohinder Kaur
 Sidhu Nachattar Singh
 Sidhu Nachhattar Singh
 Sidhu Natha Singh
 Sidhu Ninderpal Singh
 Sidhu Nishan Singh
 Sidhu Paramjit Kaur
 Sidhu Paramjit Kaur
 Sidhu Paramjit Kaur
 Sidhu Paramjit Singh
 Sidhu Pargat Singh
 Sidhu Pavinder Kaur
 Sidhu Pritam Kaur
 Sidhu Pritam Kaur

Sidhu Rajdev Singh
 Sidhu Ram Singh
 Sidhu Ram Singh
 Sidhu Ranjit
 Sidhu Ranjit Singh
 Sidhu Ranjit Singh
 Sidhu Ranjit Singh
 Sidhu Sarbjit Kaur
 Sidhu Satpal Singh
 Sidhu Shattar Singh
 Sidhu Shattar Singh
 Sidhu Sikander Singh
 Sidhu Sukhchain Singh
 Sidhu Sukhjeet Kaur
 Sidhu Sukhram Singh
 Sidhu Surjit Singh
 Sidhu Swarn Singh
 Sidhu Swarn Singh
 Sidhu Taranjit Singh
 Sidhu Taranjit Singh
 Singh Balwinder Paul
 Singh Bharpur
 Singh Hardev
 Singh Harpal
 Singh Jasbir
 Singh Jasbir
 Singh Karnail
 Singh Kulwant
 Singh Kulwant Kaur
 Singh Major
 Singh Manpreet
 Singh Mit
 Singh Paramjit Kaur
 Singh Paramjit Kaur
 Singh Paramjit Kaur
 Singh Ravinderjit
 Singh Ravinderjit Singh
 Singh Salinderjit
 Singh Sham Kaur
 Sivia Nirmal Singh
 Siva Nirmal Singh
 Sran Joginder Kaur
 Sohi Balwinder Singh
 Sran Bachiitar Singh
 Sran Balbir Kaur

Sran Chamkaur
 Sran Gurcharn Singh
 Sran Satinder Singh
 Sran Joginder Kaur
 Sumal Mohinder Kaur
 Swaich Ekbal Singh

T
 Takhar Harjit Singh
 Takhar Naranjan Singh
 Talhan Jasbinder Kaur
 Tamber Parminder Singh
 Tatla Nazar Singh
 Tatla Parwinder Kaur
 Tatla Paul Singh
 Tatlay Major Singh
 Tatlay Mohan Singh
 Tatlay Sukhminder Kaur
 Tatlay Surjit Kaur
 Thandi Gurmej Kaur
 Thind Bhag Singh
 Thind Daljit Kaur
 Thind Gurcharan Singh
 Thind Harjinder Kaur
 Thind Karamjit Kaur
 Thind Paramjit Singh
 Thind Vaheguru Singh
 Tiwana Parminder Singh
 Toor Baljit Singh
 Toor Bikker Singh
 Toor Gurminder Singh
 Toor Gurminder Singh
 Toor Gurminder Singh
 Toor Harbans Singh
 Toor Harbans Singh
 Toor Harkewal Singh
 Toor Harvinder Singh
 Toor Jagjit Singh
 Toor Kuldip Kaur
 Toor Kulwinder Singh
 Toor Parkash Singh
 Toor Parkash Singh
 Toor Surinderpal Singh
 Toor Surjit Kaur
 Tut Amarjit Kaur
 Tut Navpreet Kaur

V

Verma Kashalya

Verma Sita Ram

Virk Balwant Kaur

Virk Chuhar Singh

Virk Gurdev Singh

W

Wahra Bikker Singh

Waraich Surinder Singh