

Minutes of the Annual Parish Assembly
Armenian Church of Our Saviour
Worcester, Massachusetts
February 21, 1993

Following Church Services the Annual Assembly of the Armenian Church of Our Saviour convened on Sunday February 21, 1993 in the Cultural Center Hall at 11:30 A.M. with Reverend Father Aved Terzian presiding. The meeting was called to order by Lutwig Stepanian, Chairman of the 1992 Assembly. An opening prayer was offered by Der Aved. A quorum call counted 106 members present.

The Chair asked for nominations from the floor for Chairman and Secretary. Lutwig Stepanian was nominated as chairman and Marion Aharonian as secretary. There being no further nominations from the floor nominations were closed and the secretary directed to cast 1 vote for the election of the slate as offered.

The newly elected officers took their seats with the President, Pastor Der Aved and Deacon Randy Dagley, Assistant to the Pastor, also at the head table. The Parish Council Chairman, Gilbert Markarian, Assistant Treasurer, Jay Kapur and Parish Council Member Herman Purutyan were seated adjacent to the head table and were prepared to reply to all questions from the assembly.

The Chairman called for the presentation of the ballot prepared by the Nominating Committee. (Copy Attached)

Parish Council: Alma Der Kazarian
Agnes Sahagian
Jenev Sanda
Archie Torosian

Diocesan Delegate: Seth Bilazarian
Thomas Garabedian
Gary Hovhanesian
Rose Houmere
Suney Kachadoorian
George Migridichian
Francis Najarian
Jerry Stepanian
Arthur Yagjian
Asbed Zakarian

Nominating Committee : Bryan Davis
Kay Garabedian
Charlie Hoogasian
Jan Mikitarian
Ann Pogharian

Auditing Committee: None

The Chair noted that the ballot was not complete. Since a sufficient number of names had not been presented by the Nominating Committee in each category that was on the ballot and asked for nominations from the floor in an attempt to complete the slate.

The following nominations were made and seconded:

Mardeiros Mooshagian and Andrew Surabian for Parish Council.

Robert Shamgochian and Scott Najarian for Diocesan Delegate.

Arthur Surabian and Mark Pogharian for Auditing Committee.

All other nominations made from the floor were declined by the individuals nominated.

Zarvin Kasparian commented that even with the additions to the ballot the required number of candidates still had not been met and would be subject to negation. It was noted that paragraph No. 20 of the Bylaws of the Diocese provided that within seven (7) days a complaint could be filed with the Parish Priest and forwarded to the Diocese in New York. Scott Najarian moved and it was seconded, there be a suspension of the rules and the ballot be accepted by the assembly as amended with a two-thirds majority vote. The Chair called for discussion on the motion and several people spoke in favor of approval and only 1 person spoke against the motion. There being no further discussion the chair called for a vote and the Assembly approved the motion with only 3 people voting against acceptance.

The Nominating Committee was asked to prepare new ballots reflecting the slate that included those nominated from the floor and approved by the Assembly.
(Copy Attached)

At 12:00 noon, the Assembly adjourned for lunch and balloting by the parishioners on the ballot as amended by including the individuals nominated from the floor. The Chair announced that the second session would convene at 1:00 P.M.

SECOND SESSION.

The second session of the parish assembly convened at 1:10 P.M. with 80 members present.

At this time, upon a motion duly made and seconded the Agenda for this Assembly, prepared by the Parish Council and previously mailed to all members, was adopted unanimously.

In keeping with the agenda the Chair called for comments and corrections regarding the 1992 Annual Assembly Meeting copies of which were included in the Annual Report which had been distributed to parishioners, a week prior to the Assembly.

Page 1: Nancy Hovhanesian's name had been erroneously omitted from the list of Parish Council candidates.

Page 4: "Housing for the Elderly". In answer to a query as to what has been done about the "building next door", Mr. Markarian says this is still uppermost in their plans. However, they have been unable to get together with the principals as either we were unable to meet when they were available or vice versa.

Page 6: The question was raised regarding the reporting of expenses by the Auxiliary Organizations as to whether the amount requiring itemization was \$100 or \$500. The Chairman of Parish Council, Gilbert Markarian stated that the Parish Council interpreted the motion as being \$500 and the Report Forms distributed to the Auxiliary Organizations called for itemizing all expenses of \$500 or more.

Page 8: Zarvin Kasparian stated that he had a two part question, first was the \$30,000 mentioned in Par. 5 as Sarkisian Fund money principal or interest? The Chairman of the Parish Council, Gilbert Markarian replied that it was principal received as final settlement of the estate. The second part of his question was, is the Sarkisian Fund a restricted fund, ie, did the will bequeathing us the money specify any restrictions to the use of the funds? The answer was no, there were no restrictions placed on the fund by the donor, the Parish Assembly had voted to use some \$175,000 to install an elevator as a memorial to Mr. Sarkisian and that no monies from the fund were to be spent until such time as the interest earned accumulated to bring the fund up to \$628,000 which was the initial amount received from the estate. Therefore any restriction on these funds was placed there by the Parish Assembly.

Page 8: In paragraph 13 it is noted that the Parish Council's intent is to transfer \$30,000 to the Sarkisian Fund, however it should be noted that this is not mandatory since the Fund has now passed the \$628,000 figure set by the Parish Assembly. Mr. Kasparian stated that it was essential that it be established as to whether the restrictions on the Fund had been placed by the Doner or by the Parish Assembly. If the restrictions had been placed by the Doner then we would be obligated to comply with those restrictions and not touch the principal or if we did to insure that it would be replaced. If the restrictions were placed by the Parish Assembly then of course the Parish Assembly could vote to do as it wished including the fact that it could vote to direct the Parish Council not to transfer the \$30,000 mentioned above to the Sarkisian Fund. Further the Parish Assembly could utilize the interest earned on any of the funds to offset operating expenses and to help balance the budget. Further Mr. Kasparian noted that in this year's proposed budget the Parish Council had indeed asked for some \$10,000 of accumulated Interest from previous years be utilized to balance the budget proposed for 1993.

Page 9: Paragraph 3 should be corrected to read "Zarvin Kasparian made a motion to accept the report of the Auditing Committee, etc etc etc.

Page 11: There was further discussion regarding last paragraph on that page in reference to the Sarkisian Fund and the use of interest money generated by the fund to offset deficits in the budget. The purpose of the discussion was to emphasize the fact that the Parish Assembly can approve the use of monies from this fund to offset deficits.

Page 13: It was suggested that in the future descriptive adjectives such as "overwhelmingly" not be used in describing Assembly action as was done in paragraph 9 on this page.

Page 13: Paragraph 2 Mr. Kasparian stated that his suggestion was not to set up subcommittees but to set up a committee such as Ways and Means that could address the problems of the parish with recommendations to be made to the Parish Council.

Robert Shamgochian suggested the Endowment Committee Candidates be placed on the next ballot. Robert also suggested it might be informative for the New England area to have the New England Regional Council giving us news of what is happening in our own area.

The Chair then asked if there was any further discussion regarding the minutes of the 1992 Assembly and if not asked for a motion to accept the minutes as corrected. Motion was made by Berjoohie Zarkarian, seconded by Vahe Jardarian, voted and passed without objection.

The Chair then directed the attention of the Assembly to the report by the Diocesan Delegates regarding the 90th Assembly which had been held in Boca Raton, Florida. It was noted that in the first paragraph that Zarvin Kasparian is Chairman of the New England Council and not coordinator. Further on page 16 regarding unity that the words (Co-operative action) should be deleted since there has been none on the part of the Prelacy. The Unity Committee is ready at any time to meet with the Unity Committee of the Prelacy when and if they are ready to move forward in writing and completing a set of By-Laws. There has been no action on the part of the Unity Committee of the Prelacy. With these corrections Berjoohie Zakarian moved the Diocesan report be accepted, seconded by Elda Melesky, voted and passed.

PASTOR'S REPORT: Pages 17-32

Query: by Herman Purutyan to Der Hayr: On an Ecumenical level, have there been any special prayers or support offered for Armenia? Der Hayr replied that no official request has been made of the Council of Churches, he has received many calls from individuals showing interest. All agree this is a terrible time with all the homeless here. There are needs on all sides.

It was noted that on page 26 the name of the instructor for the Armenian Language Class for Adults should be Maria and not Marie.

Motion made by Agnes Markarian and seconded by Ann Kachajian that the Pastor's report be accepted with appreciation. Motion approved.

PARISH COUNCIL REPORT: Pages 33-39

Page 36: Thomas Garabedian expressed his objection to the language used regarding false and malicious rumors and asked it be stricken from the report. Gilbert Markarian, Herman Purutyan and Jay Kapur all agreed that although the wording may not have been the greatest, they were expressing their feelings and the report of the Parish Council cannot be changed unless there were factual errors.

Page 36: Under Gift. Christine Asdourian should read Dr. Christine Asdourian, M.D.

Page 38: Workers, especially callers, are sorely needed for the Thursday night Beano game. Robert Shamgochian volunteered.

The Chairman of the Parish Council stated that through a misunderstanding of dates on which Church Services had been cancelled, a paragraph had been deleted from the report of the Parish Council in the absence of the Parish Council Chairman. The misunderstanding arose over the date a snow storm had forced cancellation of Church Services which occurred on Sunday, December 20, 1992.

The deleted paragraph reads:

"On a more pleasant note, once again the Parish proved its dedication, compassion and generosity when on Sunday, December 27, 1992, the Church of Our Saviour Cultural Committee sponsored a program showing a film on conditions in Karabagh. Mrs. Eva Medzarian spoke about the horrors faced by our brothers and sisters over there and made an appeal for funds to assist them. Some 90 parishioners donated \$8,000 with \$3,300 being sent to Christian Solidarity International, the organization affiliated with Baroness Caroline Cox and \$4,700 to Bishop Barkev Mardirosian of Karabaagh. Since that date an additional \$3,079 has been donated and sent to the Diocese to be forwarded to Bishop Mardirosian."

Gilbert Markarian moved that this paragraph be inserted in the Parish Council report just before the statement that reports the number of dues paying members. Seconded by Jay Kapur and unanimously adopted.

Mr. Robert Shamgochian stated that he objected to the wording of paragraph 4 and moved that it be deleted. He said that people do things according to their own ability and that he did not think a statement like paragraph 4 should be included in the report. Several people spoke in support of Mr. Shamgochian's proposal and several spoke against it. The Chairman of the Parish Council said that several people had contributed to the concert both financial as well as physically and they did not want public recognition. That the statement regarding the Special Fund-Raising Concert reflected the opinions of the Council. The Fund Raiser had been voted by the Assembly in February 1992 it was not a project proposed by the Parish Council. It was a mandate given to them. They tried their best to make it a success but unless the Parishioners support the programs of the Assembly they will fail. The motion to delete is out of order since it is the report of the Parish Council and it expresses their sentiments and is not an error of fact.

Mr. Shamgochian accepted this fact and withdrew his motion but wanted the record to show he was displeased with the wording of paragraph 4.

Paul Andonian moved that the Parish Council's report be accepted with appreciation, seconded by Stephen Sahagian and passed by the assembly.

A.C.Y.O.A. JUNIORS REPORT: Page 40

Alma DerKazarian, liaison to the Juniors, was asked why there were no records of their transactions as noted. She said she was not assigned to the Juniors until August of 1992 to the present and was not made aware of a financial report until today. Diratzoo Randy Dagley joined them in September of 1992 and said the Treasurer did not keep a record or ledger, so they felt the best thing to do was to close the account and start a new one. Motion made, seconded and voted to accept.

A.C.Y.O.A. SENIOR REPORT: Page 41 & 42

Motion made by Berjoohie Zakarian and seconded by Louise Tormanian. Voted to accept the report.

AVAK REPORT: Page 43

Question was asked if dues are charged and the answer was "No". Everything is done on a volunteer basis. Anyone can participate, it is not limited to church members only.

Motion made, seconded and voted to accept the report.

BABIES AND TODDLERS REPORT: Pages 44 & 45

Accepted by a motion of Hazel Eljanian, seconded by Steven Sahagian with accolades and applause for Yerezgin Vivian's dedication and efforts towards its success.

CULTURAL ORGANIZATION: Pages 46 & 47

Hazel Eljanian moved it be accepted, seconded and voted to accept.

EKMALIAN CHOIR REPORT: Pages 48 & 49

Robert Shamgochian commented Worcester will host the 1993 Convention to be held at the Marriott, November 4-7, 1993 and asked the support of all for this endeavor. He moved the report be accepted; seconded by Mr. Andonian, passed.

THE LIBRARY COMMITTEE: Pages 50 & 51

The Library Committee has resigned and a new committee will be formed. Anyone interested in participating, please contact the Parish Council. Motion made, seconded and voted to accept.

MEMORIAL ENDOWMENT COMMITTEE REPORT: Page 52

A comment was made that this is not an Auxiliary Organization and its report should not be placed in with the organizations.

Moved, seconded and voted to accept.

MEN'S CLUB REPORT: Pages 53 & 54

Moved to accept by Jay Kapur; seconded by Steven Sahagian. Approved.

SENIOR LADIES AUXILIARY: Pages 55 & 56

Motion made, seconded and voted to accept.

SUNDAY CHURCH SCHOOL REPORT: Pages 57 & 58

Berjoochie Zakarian moved to accept report; seconded by Ruth Surabian. Approved.

WOMENS GUILD REPORT: Pages 59, 60 & 61

Joan Handleman did not attend the Boca Raton Diocesan Assembly.

Under expenses: Worcester Foundation to read Worcester Biological Foundation. Motion by Elda Melesky to approve, seconded by Margaret Belles. Voted to accept.

BEANO ACTIVITY REPORT: Page 62

The need for volunteers to assist is very critical and we are trying to improve the smoking conditions. It was also announced that since its inception some 19 years ago, Beano has contributed almost one million dollars to the Parish. A happy and spontaneous, well-earned round of applause broke out. The assembly voted to accept the Beano Committee report with appreciation.

Mr. Robert Shamgochian commented on the fact that the Parish Council had met the requests of previous assemblies to improve the Annual Report by providing more complete and detailing reporting particularly in regards to the Auxillary Organziations. Gilbert Markarian stated that the Council had developed a format for uniform reporting which had been sent to each organization and all the material for the Annual Report had been given to Yerezkin Vivian who in turn developed the report as presented here. This announcement was greeted with applause and appreciation.

The Chairman, Jerry Stepanian then asked the Assembly to move to the Financial Reports as reflected on Pages 63 thru 73.

In the absence of the Treasurer, Michael Gulbankian, due to illness, the Assistant Treasurer Jay Kapur was to field inquiries regarding the Financial Report.

FINANCIAL REPORT: Pages 63-73

Page 63: Zarvin Kasparian asked how much of the Pledges collected in 1993 were for 1991? Jay Kapur stated the \$22,172.50 was collected in 1992 for 1991 pledges and \$49,669.75 was collected in 1992 for 1992 pledges.

A question was asked regarding the \$600 received as "Service Fee-Cultural Center". This is the only income outside of the fee paid by Beano. A Facilities Committee has been appointed and is reviewing the entire operational procedure and will make a report and recommendations.

Page 64: John Toromanian asked if the Clergy Stipend Guidelines as developed by the Diocese are still being used? Gilbert Markarian, Parish Council Chairman said "yes" they consist of a salary base, increments for years of service, and include travel and car allowance as well as rental allowance. The formula is reviewed each year by the Diocese and sent to the Parishes. Further the Parish Council Chairman stated that the Council this year in light of the reduction in mortgage rates, has asked Der Aved to investigate the possibility of refinancing his home at a lower rate thereby reducing the mortgage payments and possibility saving some money on rental allowance.

The figure for Payroll Custodian is for two people, 1 part time and 1 full time. The part time custodian is Gharib who works on Sundays as well as several days a week, the full time custodian is Dennis Wilson. A question was raised as to the hourly rate of our Custodian Dennis Wilson, reply is \$8.50 per hour. The question was then asked if the Parish Council felt it could retain him on the payroll at that rate in light of the fact that he does a lot more than basic maintenance. Jay Kapur replied that it was taken into consideration by the Parish Council and in light of all the other things both electrical and air conditioning, the 1993 budget increases his salary to \$10.00 per hour.

Page 65: It was noted that the cost of heating by gas has substantially increased primarily due to an increase in gas rates as well as an increase in church Activities.

Zarvin Kasparian noted that on Page 65, 1992 Actual Expenditures Totaled \$314,819.64 and on Page 63 Actual Income for Operating Expenses Totaled \$251,529.12, a difference of \$63,290.52, where did the money come from. Jay Kapur replied that the Parish Assembly had authorized \$50,000 from reserve funds as well as \$17,000 from the Sarkisian Fund for seed money for the Bobby Vinton Concert. Only \$15,000 as seed money had been used. Mr. Kasparian noted that Expenditures in 1992 had gone down, in 1991 they were \$347,338.30 and in 1992 \$324,819.64 a reduction of some \$32,000 and the Council is to be commended for this.

Mr. Kapur said that the Council was acting in a prudent manner and was trying to reduce operating costs. He noted that this year 1993, the Sarkisian Fund should be back to some \$628,000 as originally received and that income from the fund would then be available for general operating expenses of the church.

Question asked, who are the employees who are covered in Payroll Taxes? They are all employees, Pastor, Assistant to Pastor, Secretary, Receptionist, Custodians, Bookkeeper.

Motion made to accept Pages 63 thru 68 of the Financial Report. Seconded and approved.

MEMORIAL ENDOWMENT FUND - Page 69

Jay Kapur noted two typo errors in the report, the December 31, 1992 End Balance Column should be corrected to read \$1,075.00 for the Donabedian Family Fund and \$1,035.75 for the Bilazerian Family Fund. This does not change the bottom line.

It was suggested that the report show what if any restrictions are on these Funds, placed by the donor. It should be noted that the Memorial Endowment Fund Committee is in the process of preparing a booklet for distribution to all.

It was also explained that the donor may designate the purpose of the fund so long as it is within the purpose of the church. Further it was stated that no In Lieu of Flowers donations may be designated for the Endowment Fund. All funds must come from the donor.

Motion made, seconded and approved to accept the report.

Page 70: Motion made, seconded and approved to accept the reports.

Page 71: It was noted that the total funds were reduced from \$650,514.00 in 1991 to \$616,861.00 in 1992. That's that much less money to earn dividends in 1993.

Motion made, seconded and approved to accept report.

Pages 72 & 73: Several comments were made regarding the fact that there was only a small amount of cash in the Money Market Fund and that investments should be made on a monthly basis to average out losses as well as gains. Jay Kapur commented that the members of the Investment Committee were well qualified individuals that had consistantly effected gains. As a memeber of the Investment Committee, Tom Garabedian commented to the effect that the committee acts in a prudent manner and must be alert to the possibility of the need of cash by the Treasurer, therefore we must not be in a position where we must sell when it is not to our advantage just because we need the cash. We must set up cash reserves to be prepared for such an occassion.

It was noted that the investments are placed thru Dean Witter and our representative there is Edward J. Bilzerian. Further it was noted that our rate of return for 1992 was approximately 7.5% which was excellent in view of the economy.

Motion made, seconded and voted to accept.

Page 74: Question raised as to why we are still holding Earthquake money. Reply was that it is interest earned on the funds we raised thru our Concerts and is held as seed money for future concerts with the approval of the Diocese.

Further it was stated that all individual contributions for the Earthquake Fund had been sent to the Diocese as received.

Noted also was the fact that the Church Reserve Fund this year is some \$23,000 less than last year.

Motion made, seconded and voted to accept the report.

The Chair then directed the attention of the Assembly to Page 75, the proposed 1993 Budget and announced that a Revised sheet showing some corrections would be distributed.

Comment made that a typo correction under expenses. "Secretaries" should read "Secretary", there is only one secretary.

On the income side delete the word "Collected" after Pledges and at the bottom delete the word "Received" after Total Income.

On the item under Expenses question asked if "Altar/Church Supplies" included maintenance of Altar. Reply was "no", it was for candles, incense, etc. Maintenance and upkeep of the Altar is paid for from the John & Nevert Bilzerian Memorial Endowment Fund.

Comment made by Zarvin Kasparian that the average of Pledges paid in the last 5 years was \$62,000.00 and as he had pointed out earlier in reviewed the previous reports that a portion of the 1992 pledges collected were actually 1991 pledges paid in 1992 and unless the Council had some plan that would increase the payment of pledges then the figure of \$71,000.00 should be reduced to \$65,000.00 and so moved. Motion was seconded and discussion was called.

Jay Kapur replied that the Parish Council had noted these facts and had hoped that the formation of a Stewardship Committee would help and agreed that the figure of \$71,000.00 was a little ambitious.

Berjoohie Zakarian noted the Council must take into consideration the fact that there are many senior citizens in the church who want to do all they can to help the church but their income is limited and they can only do so much. That our Pledges are not increasing and our membership is not increasing so the Council has to do everything it can to cut expenses. It is up to the younger people to take a more active part and more fund raising projects to increase income.

Question was raised as to sending pledge cards by mail to all members. The only members who got cards were those that took pledge envelopes, they come with the box of envelopes. The Parish Council should get the envelopes and pledge cards out to the Parishioners according to how the member plans on paying either annually or thru weekly envelopes. We should actively solicit members for dues and pledges. Statements for payments due are sent semi-annually and should be sent out in November at year end. One answer to the problem is the formation of a Stewardship Committee and the Parish Council is working to get one started early this year.

Herman Purutyan then stated that a cut in the Income side of the proposed budget should call for a cut in the expenditure side of the budget.

Zarvin Kasparian stated that a balanced budget was not a must. That a deficit budget could be approved and that the income side of the budget is the side of the budget that should be carefully scrutinized.

The Chair called for a vote on the motion to reduce Pledges from \$71,000.00 to \$65,000.00. A count showed 32 yeas and 28 nays. Motion carried.

Tom Garabedian raised the question as to where the Parish Council expected to get some \$96,000.00 in income from investments. The budget shows \$60,000.00 as Interest/Dividend Income and \$25,000.00 as Investment-Realized Gains and a transfer of \$10,706.00. This figure is greater than the anticipated income of the Investment Committee.

Jay Kapur stated the the \$10,706.00 was interest earned in prior years which had been allocated to other funds.

Further that the \$25,000.00 anticipated as Investment-Realized Gains/Loss can only results from the sale of securities which in turn reduces the amount of our investment which in turn will reduces our future Interest/Dividend Income.

Ruth Haddon noted that on the original proposed budget a figure of \$1,000.00 was included for Memorial Endowment Committee and that it is omitted from the revised budget.

Gilbert Markarian replied that the \$1,000.00 is for the printing of the Booklet and should be in the budget.

Tom Garabedian said that the church real estate insurance could be reduced from \$6,500.00 to \$5,500.00 as was offered by the firm of Emory & Webb of New York and wanted to know why the parish Council had not purchased the Emory & Webb policy.

The Chairman Lutwig Stepanian said that as a member of the Insurance Committee he could state that they had reviewed the policy with the current agent Greg Krikorian, and were in the process of going out for three bids, one with the present carrier, one with Protective Group and one with a firm from Marlboro.

Tom Garabedian asked if Emory & Webb which bid \$1,000.00 less than the present carrier the last time was under consideration.

The Chair replied not to his knowledge.

The Chairman of the Parish Council Gilbert Markarian said that the bid was not \$1,000.00 less but some \$500.00 less when the whole package was put together. Even if we were to accept the \$1,000.00 figure, the fact remains it would have cost us over \$2,000.00 to implement the requirements the Insurance Company asked for.

Mr. Garabedian asked if we had a letter to that effect and was told that we did and it was available for anyone's perusal.

Mr. Markarian went on to say that he had tried for 4 days to contact the agent and when he finally did he asked the agent for a confirmation of the rates since the date quoted in the bid had passed plus a letter from the Fireman's Fund, the Boiler Insurance Carrier that we did not have to comply with their request that we install regulators on all the Boilers since ours was not a new installation, it had been in existence for some time and had passed State Boiler Inspections. An estimate from the plumber stated a cost of some \$2,000.00 for installing regulators plus electrical work. We wanted a statement from the carrier that we did not have to comply and that they would not impose upon us later by saying we had to share in any loss we have because we had not complied with their request. We never received the letter and we did not spend the \$2,000.00 and

did not install the regulators. We did not accept the policy they sent us and that all this is documented and will be shown to anyone who may like to see it. The gist of all this was that despite the thoroughness of everyone in reviewing the proposals there was a statement in the Emory & Webb proposal that we were "subject to inspection if necessary" and that was the basis for their inspection and request.

Mr. Garabedian moved that the \$6,500.00 in the budget for insurance be changed to \$5,500.00. Motion was seconded. Discussion was called.

Mr. Garabedian stated that he was familiar with the agency, it had insured some 1,500 to 2,500 churches around the United States and is well known in the industry. He could not understand why for two years attempts to place the policy at a savings had been blocked even after the Parish Council had voted 8 to 2 to do so, that we were still paying more. If this carrier is good enough for 2,500 churches why isn't it good enough for us? Is our position with the present carrier so strong that we can not make a change?

Gilbert Markarian said he could not sit here and let that statement pass without commenting. First there were 3 bids and the other carrier was higher than any so our present carrier is not the highest bidder and while the bidder you proposed was less than our present carrier there was another factor as stated by our Attorney who said that the lowest bidder is not always the best, that one must also take into consideration the fact of who you are dealing with as well as the proximity of your agent. The company you propose is in upstate New York and when I called them for some information, I did not get it, it was sent to other people and then sent to me second hand and as Chairman of the Parish Council I resent that. I do not have a personal agenda. I have the interest of the church at heart and if it means spending a \$1,000.00 more to insure we have protection and not end up in court in a law suit trying to collect because we did not spend \$2,000.00 to comply with a carriers request then I'm for spending the \$1,000.00. The vote to place the insurance with the present carrier was by the same people who originally voted to place it with the carrier you recommended, they changed their vote after the facts were placed on the table and everyone knew what was being asked of us.

Herman Parutyanyan then said that insurance was one of the things the Parish Council spent a lot of time on last year, that it was correct that the Council had voted 8 to 2 to place the insurance with Emory & Webb however there were conditions that arose that changed the situation and one of them was that we would have had to pay a penalty for cancellation and that would have wiped out the savings we might have had. The Parish Council then voted to establish an Insurance Committee to objectively study our policies and to come back to the Council with recommendations.

Jay Kapur added that the present policy expires in June and the Insurance Committee which consists of himself, Jerry Stepanian, Rick Maksian, Lou Mikitarian and Steve Jorjorian as Chairman, are reviewing the policies and have saved the church money on the auto insurance and are going out for bids.

The Chair called for a vote by a show of hands and the motion was rejected.

Zarvin Kasparian recommended that the Parish Council research all of the funds outside of the Memorial Endowment Fund to determine if any have restrictions placed on them other than those restrictions placed by the Annual Assembly. This should be done in anticipation of using interest earned on these funds for general operating expenses. He spoke of the Nanigian Fund and the fact that it had no restrictions, also the Thomasian Fund which came from the sale of a house on Mary Ann Dirve as well as the estate bequest with no restrictions.

In reply to a question as to what the current church deficit is, the Chair replied, \$63,000.00.

Jay Kapur moved that the Capital Expenditures Equipment figure be changed from \$5,000.00 to \$2,000.00 since the Council at its last meeting determined that it did not need to purchase additional Computer equipment.

Motion was seconded and voted to approve.

Gilbert Markarian said he had just been advised that a previous statement he had made which called for the addition of a \$1,000.00 in the Budget for the Memorial Endowment Committee was in error. He had been absent at the last Parish Council meeting when it had been determined that these funds were coming from another source.

Ruth Haddon moved that Miscellaneous Expenses be reduced from \$2,000.00 to \$1,000.00

Jay Kapur reported that these funds were spent on petty cash, coffee, name plates, Christmas Gift, etc. and other such miscellaneous items.

Motion seconded, and voted rejection.

Jay Kapur stated that this year the Choir Convention was in Worcester and we had put \$1,000.00 in the Budget.

Robert Shamgochian said the Choir Convention did not result in a loss to the Choir, that the Choir may need seed money but hoped to realize a gain from the convention.

Motion made, seconded and voted to approve removal of \$1,000.00 from the Budget for Choir Convention.

It was noted that an item should be in the Budget for Choir Convention expenses next year when the Convention is not in Worcester.

Question asked as to why Diocesan Assembly expenses were listed at \$5,000.00 when last year only \$4,000.00 was spent. Reply was that this year the convention is in Chicago which is more expensive than Boca Raton the location of last years convention.

Question regarding the \$2,500.00 for Parish Car Replacement. Reply, that is an on going fund in anticipation of car replacement and this year we feel that we will have to replace at least one car. The Balance Sheet shows a Auto Fund at present of \$7,500.00.

Question regarding funds for people to attend Summer Camp and St. Vartan Seminars. Reply that there are funds in the Alice Hagopian and Zarvin and Lucy Kasparian Endowment for these and not all the money was used this year since we only had one applicant to whom we gave \$125.00.

There being no further discussion on the Budget the Chair announced that based on the changes approved the budget now showed expenses at \$317,906.00 and income of \$315,906.00 a deficit of \$2,000.00. He asked for a motion to adopt the budget as amended.

Motion made, seconded and voted to approve.

OLD BUSINESS:

Robert Shamgochian asked for the status on tapes that were to be made of our Badarak. Der Hayr said the tapes did not come out as well as they had expected and could not be sold commercially. The Diocese has come out with a tape of the Badarak with Arch Bishop Barsamian, our Primate as Celebrant and at present is being distributed at a cost of \$30.00.

In reply to a question regarding the creation of various committees to assist the Parish Council Gilbert markarian replied that in addition to the committees listed in the Parish Council Report a Building & Grounds Committee had been

appointed, a Stewardship Committee was in process, and there was a need for volunteers to serve on a Library Committee.

NEW BUSINESS:

Scott Najarian said that he was proposing a change to the Diocesan By-Laws for approval and forwarding to the Diocesan Assembly which would convene in Chicago this year. He said "In these times of increasingly rapid change characterized by a need for vividly focused vision for the future and practical long range planning, there is an inordinate increase in demand placed upon the time and person occupying the Office of the Primate. That the present term of office of four (4) years was not adequate and should be changed to seven (7) years. This will give greater stability and effective fulfillment of endeavors to bring about those conditions which are necessary for and conducive to the betterment and well being of our Church for the glory of God".

He moved that paragraph 77 of the Diocesan By-Laws be amended to change "for a term of four year" to "for a term of seven (7) years.

Further sub paragraphs (a) thru (f) as listed below be added to paragraph 77

- (a) On his first election, he shall assume office after his election has been confirmed by His Holiness the Catholicos or by the Locum Tenens of the Mother See at Holy Etchmiadzin.
- (b) Upon the expiration of his sixth year in office of his current terms, the Diocesan Assembly at its next annual meeting, shall decide by two-thirds (2/3) vote of the delegates present and voting either to keep the incumbent for an additional term of seven (7) years or have a new election.
- (c) In either case, the decision of the Diocesan Assembly shall be reported to His Holiness the Catholicos.
- (d) In case the decision of the Diocesan Assembly is to have a new election, that election shall be held at the following annual Assembly meeting. In the meantime, the incumbent shall continue in his office as the Primate.
- (e) The Diocesan Council, in concurrence with the incumbent, shall prepare the list of candidates and present it to the Assembly for the election of the Primate as provided by Sections 89, 90 and 92.
- (f) The Primate shall continue to stay in office for as many terms of seven (7) years as the Diocesan Assembly may decide in accordance with the provision of Section 93(b).

The Primate, in consultation with the Diocesan Council, may appoint a Vicar from among the clergymen in the Diocese to direct the affairs of the Diocesan office in the absence of the Primate, or to assist or represent him when necessary.

Zarvin Kasparian seconded the motion and stated it was critical to the future of our church. Under the present By-Laws, no sooner has a Primate found his way around and started his programs then its time for him to seek re-election. He further noted that as a Diocesan By-Law change it would have to be approved at both the Diocesan Assembly of 1993 and 1994.

The Chair called for a vote on the motion and it was passed.

Motion by Scott Najarian that the flag of the Republic of Armenia be displayed in the church and cultural center halls at all time; seconded by Seth Bilazerian. Scott amended his motion to include "displaying the Armenian flag along with the American flag." Paul Andonian objected on the grounds that there should be a complete separation of church and state. Herman Purutyan stated that he would disagree with Mr. Andonian in that putting the Flag in the Cultural Hall would somehow join the church to the state. We do not have any church delegates elected to represent us at the State nor do we intend to do that but we should remember, we call this church the Armenian Church of Our Saviour and that it comes from the Armenian people and it does not dilute the Church but it does show a sign of Solidarity as reported by our Diocesan Delegates and as stated by the Primate. Zarvin Kasparian offered an amended compromise which was seconded that the flag of the Republic of Armenia be displayed in the Cultural Center Hall only and not in the Church Hall. Berjoohi Zakarian noted that you can go into a French Church but you won't see a French Flag, an Irish Church and no Irish Flag, we are Americans and we only need the American Flag. Laura Purutyan spoke in favor of placing both the Armenian Flag and the American Flag in the Cultural Center.

A question was asked as to whether or not we had a directive in this from the Diocese. Der Hayr said that the Primate and the Diocesan Council policy is that it is at the discretion of the local parish as to whether or not to display the flag.

The Chair called for a vote on the amendment to the motion and it was accepted.

He then called for a vote on the motion as amended which called for the Armenian Flag to be displayed in the Cultural Center Hall only at all times. The motion carried.

Art Surabian noted that a change in the conduct of the meeting should be considered. For example: if the two motions presented by Scott Najarian had been presented earlier many of those who had left would have stayed to participate. He suggested that at future Parish Assemblies, the Chair ask for copies of proposals to be submitted under New Business to be read and or distributed to those present so that they would know what New Business was coming on the Agenda.

Tom Garabedian made the suggestion that the future Agenda's be revised to call for the review of Reports follow the discussions on Old and New Business.

Berjoohi Zakarian proposed that the Parish Council look into the possibility of renting the downstairs of the Cultural Center Hall for a Nursery School as a good source of income. It was pointed out that both the Watertown Church and the Boston Church had done that in the past to their regret. There are so many problems that arise not the least of which is an added expense for insurance to protect the church from law suits arising out of injury, accident, etc.

At this time Chairman Stepanian invited Rose Gulanian, Chairman of the Nominating Committee to bring us the results of the elections. They are as follows:

Parish Council: Alma Der Kazarian
Madieros Mooshegian
Agnes Sahagian
Jenev Sanda
Archie Torosian
Andrew Surabian, Alternate

Diocesan Delegate: Seth Bilazarian
Suney Kachadoorian
George Migridichian
Robert Shamgochian
Lutwig (Jerry) Stepanian
Asbed Zakarian
Gary Hovhanesian, Alternate

Nominating Committee: Bryan Davis
Kay Garabedian
Charlie Hoogsian
Jan Mikitarian
Ann Pogharian

Auditing Committee: Mark Pogharian
Arthur Surabian

The Chair thanked the Nominating Committee for the months of tireless and diligent searching for good, qualified people to serve their parish.

There being no further business the Chair asked Der Aved to give the Benediction.

Der Aved thanked Chairman Jerry Stepanian, for ably conducting the Assembly and Secretary Marion Aharonian, for recording same. He also recognized with thanks the outgoing members of the Parish Council, Diocesan Delegates and Nominating Committee for being there for their church and for the newly elected members who would carry on the good work.

He especially thanked Ruth Kaprielian and her excellent committee for serving the luncheon with grace, efficiency and dispatch.

All present joined in the Lord's Prayer and departed with Der Aved's blessing.

Meeting adjourned: 5:30 P.M.

Respectfully submitted,

Marion D. Aharonian

Marion D. Aharonian
Assembly Secretary

L. J. Stepanian

Lutwig J. Stepanian
Assembly Chairman

Fr. Aved Terzian

Reverend Father Aved Terzian
Pastor and President