

The Annual Reports 1998



Armenian Church of Our Saviour

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Rev. Fr. Aved Terzian, Pastor

PARISH COUNCIL – 1998

EXECUTIVE BODY

Rev. Fr. Aved Terzian, Pastor
Louis S. Mikitarian, Chairman
Archie Torosian, Jr., Vice Chairman
Katherine Dodakian, Treasurer
Benjamin Bullock, Assistant Treasurer
Harry Dostourian, Secretary
Vahe Jardarian, Corresponding Secretary

ADVISORS

Michael Arakelian
Patricia Arakelian
Elizabeth Avakian
Edward Kachajian
Mark Markarian

DIOCESAN DELEGATES

Michael Gulbankian
Jay Kapur
Louis S. Mikitarian
Agnes Sahagian
Asbed Zakarian

Armenian Church of Our Saviour

The 1998 Annual Reports

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Joghov Usguseleh Arach

*Imasdootiun Hor Hisoos,
Door intz imasdootiun
Uzbaris khorhel, yev khosel, yev kordzel
Arachi ko hamenain jham;
Ee char khorhurtotz, ee banitz yev ee kordzotz
Purghia zis.
Yev voghormia ko araradzotz.
Yev intz pazmameghis. Amen.*

Prayer Before a Meeting

**O Jesus, wisdom of the Father,
grant me wisdom,
that I may always think; speak and do
that which is good in Thy sight;
Save me from evil thoughts, words and deeds.
Have mercy upon Thy creatures
and upon me, a manifold sinner.**

Amen.

St. Nersess Shnorhali

ARMENIAN CHURCH OF OUR SAVIOUR

1998 Annual Parish Assembly Minutes

March 1, 1998

Election of Assembly Officers

The Annual Assembly of the Armenian Church of Our Saviour was called to order on Sunday, March 1, 1998 at 11:45 a.m. by Louis S. Mikitarian, Chairman of the Parish Council (Chairman of the 1997 Annual Assembly, George Migridichian, was unable to attend). The opening prayer was given by Reverend Father Aved Terzian.

Richard Bedrosian, Chairman of the Nominating Committee, nominated Gary Dodakian as Assembly Chairman. His nomination was seconded by Joan Handleman. No other candidates were nominated from the floor, and nominations were closed. The Secretary cast one vote for Gary Dodakian.

Richard Bedrosian nominated Jay Kapur as Assembly Secretary. The nomination was seconded by Agnes Sahagian. No other candidates were nominated from the floor, and nominations were closed. The Secretary cast one vote for Jay Kapur.

Quorum

The newly elected Chairman of the Assembly, Gary Dodakian, requested a show of hands of dues-paid members to indicate a quorum. 86 members were in attendance at this point of the meeting.

Adoption of the Agenda

The Assembly agenda was presented for review by the Parish Council. Edward J. Bilzerian made a motion to add item 9b. (Old Business) regarding the Pastor's Health Insurance, seconded by Michael Gulbankian. The motion passed. Zarvin Kasparian made a motion to add item 9c. (Old Business) regarding Stewardship, seconded by Seth Bilazarian. The motion passed. Seth Bilazarian made a motion to add item 13d. (New Business) regarding Youth Programs, seconded by Ruth Haddon. Louis Mikitarian asked if there was a specific proposal, as the Assembly would need to know what it was at this point in order to consider the item. Seth said that there was no specific proposal, but that he just wanted to know the status of any diocese or parish youth programs and participation by our parish youth. The motion passed.

John Chicknavorian made a motion to adopt the agenda as amended. The motion was seconded by Dorothy Surabian. The motion passed. The Chairman called on Richard Bedrosian to present the nominations for the 1998 Ballot.

Nominations for Parish Council

Richard presented the following names of the Parish Council candidates nominated by the Nominating Committee:

Katherine Dodakian
Marcia Hovenesian

Mark Markarian
Louis S. Mikitarian

Archie Torosian



Der Hayr indicated that the number of nominees did not meet the Diocesan By-Laws requirements for two times the number of candidates as open positions (6) and requested additional nominations from the floor. Several persons were nominated and respectfully declined to become candidates. They were Kap Maksian, Paul Avakian, Herman Purutyan, Seth Bilazarian, Steven Migridichian, Edward S. Bilzerian, Harry Dodakian, Gladys Andonian, Ruth Haddon, Vahan Pogharian, Louise Toromanian, Richard Bedrosian, John Chicknavorian, Darrin Migridichian, Jay Kapur, and John Sagarian, Jr.

Michael Arakelian was nominated by Herman Purutyan, seconded by Paul Avakian. Michael accepted the nomination.

Der Hayr expressed concern that the ballot was still considered "illegal" according to the Diocesan By-Laws, and would be subject to approval by the Diocesan Council. He mentioned that while we were allowed to present a ballot with an insufficient number of nominees in the past, it was not guaranteed that it would be accepted this time. He said that a parish of our size should be able to put forth a complete ballot, with all positions duly contested. Ruth Haddon said that in order to attract more candidates for Parish Council, we would have to lessen the workload of the Council. Arthur Yagjian asked if we could reduce the number of Parish Council members. Der Hayr said that it would be the decision of the Assembly, and that a minimum of seven and maximum of fifteen members were the only requirements of the By-Laws. Michael Gulbankian was adamantly opposed to such an idea, and said that the number of Parish Council members had to be representative of the number of parish members.

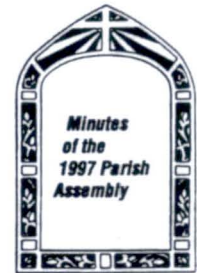
Der Hayr suggested that dues-paid parishioners submit their names for the purposes of completing the ballot, with the understanding that they were not interested in actually getting elected. The Chairman stressed that anyone doing so would be still considered a candidate and that nothing was guaranteed. Der Hayr said that if someone was elected that did not wish to serve, they could resign. Der Hayr said that other churches in the Diocese have used this method in the past in order to complete the ballot. Edward J. Bilzerian asked if there were any dire consequences if we did not present a legal ballot. Der Hayr said that the likely worst-case scenario would be that we would have to hold another Assembly.

Herman Purutyan and Seth Bilazarian expressed concern about Der Hayr's suggestion, and advised against putting together a "misleading" ballot. Nevertheless, Charles Sharigian volunteered to have his name added to the ballot, seconded by Joan Handleman. Arthur Yagjian also volunteered to have his name added to the ballot, seconded by Edward J. Bilzerian.

Ben Bullock was nominated by Katherine Dodakian, seconded by Vahe Jardarian. Ben accepted the nomination.

At this point, Berjoohe Zakarian made a motion to close the nominations for Parish Council, seconded by Richard Dodakian. The motion passed without objection, and the final Parish Council ballot was as follows:

Michael Arakelian	Marcia Hovenesian	Charles Sharigian
Ben Bullock	Mark Markarian	Archie Torosian
Katherine Dodakian	Louis S. Mikitarian	Arthur Yagjian



Nominations for Nominating Committee

Richard Bedrosian presented the following names of the Nominating Committee candidates nominated by the Nominating Committee:

Linda Bullock	Agnes Sahagian	Darrilyn Wasiuk
Annie Kachajian	Mark Sivazlian	

Richard indicated that the number of nominees did not meet the Diocesan By-Laws requirements for two times the number of candidates as open positions (5) and requested additional nominations from the floor. Several persons were nominated and respectfully declined to become candidates. They were Seth Bilazarian, Arek Thompson, Barry Bilzerian, Herman Purutyan, Dorothy Surabian, Betty Sheehan, Berjoochie Zakarian, Michael Gulbankian, and Gary Dodakian.

Elizabeth Avakian nominated Paul Avakian, seconded by Mark Markarian. Paul accepted the nomination. Louis Mikitarian nominated Steven Migridichian, seconded by Katherine Dodakian. Steven accepted the nomination.

At this point, Ruth Haddon made a motion to close the nominations for Nominating Committee, seconded by Berjoochie Zakarian. The motion passed, and the final Nominating Committee ballot was as follows:

Paul Avakian	Steven Migridichian	Mark Sivazlian
Linda Bullock	Agnes Sahagian	Darrilyn Wasiuk
Annie Kachajian		

Nominations for Auditing Committee

Richard Bedrosian presented the following names of the Auditing Committee candidates nominated by the Nominating Committee:

Richard Bedrosian	Richard Dodakian	Jan Mikitarian
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Richard indicated that the number of nominees did not meet the Diocesan By-Laws requirements for two times the number of candidates as open positions (2) and requested additional nominations from the floor. Edward J. Bilzerian declined nomination for this position. Jan Mikitarian made a motion to close the nominations for Auditing Committee, seconded by Ruth Haddon. The motion passed, and the final Auditing Committee ballot was as listed above.



Nominations for Memorial Endowment Committee

Richard Bedrosian presented the following names of the Memorial Endowment Committee candidates nominated by the Nominating Committee:

Seth Bilazarian
John Chicknavorian

Mardieros Mooshagian
Arthur Yagjian

Arthur Yagjian asked why there were two open positions for Memorial Endowment Committee. Der Hayr explained that because Gilbert Markarian was unable to complete his term due to illness, the next available alternate from prior elections, John Sagarian Sr., completed the term for a period of one year. Therefore, the highest vote getter would serve for five years, and the next highest vote getter would serve for four years. Elda Malesky made a motion to close the nominations for Memorial Endowment Committee, seconded by Margaret Belles. The motion passed, and the final Memorial Endowment Committee ballot was as listed above.

The Chairman proposed that the voting begin as soon as the final ballots are prepared (approximately fifteen minutes), that lunch and voting take place at the same time, and that the meeting reconvene at 1:15 p.m. This schedule was approved by the Assembly.

Louis Mikitarian announced the procedure for vote counts during the Assembly. At the time of ballot voting, blue ("yes", "for") and yellow ("no", "against") cards would be handed out to dues-paying, voting members of the parish. These cards would be used during the Assembly.

The Chairman reconvened the meeting at 1:25 p.m. The Chairman requested a show of blue (yes) cards to note the number of voting members present. 70 members were counted.

1997 Annual Assembly Minutes

The 1997 Annual Assembly Minutes were reviewed, and the following changes were approved:

Page 4 - The sentence, "He agreed with Zarvin Kasparian that the church should have professional help to audit the books at the end of the year" be stricken.

Page 8 - That "...a list of amounts given by each member be published" be changed to "...a distribution of the amounts given by the membership be published"

Auditing Committee Report

Zarvin Kasparian objected to the terminology used at the beginning of the Auditing Committee Report stating that the report was "prepared" in "accordance with" Diocesan By-Laws. He noted that the responsibility of the Auditing Committee was not to prepare the reports, but to audit the financial records of the church. Richard Dodakian of the Auditing Committee explained that the Auditing Committee reviewed and audited the financial records and results provided by the Treasurer of the Parish Council and the church bookkeeper. Zarvin thereby made a motion, seconded by Edward J. Bilzerian, that the term "prepared" be eliminated from the report. This motion was approved.



Berjoohie Zakarian expressed displeasure that income from her ACEF fund did not show up in any of the financial reports or the Sunday School report. She said that interest from the fund she established in the ACEF was intended to benefit the Sunday School of our church. She noted that there was no acknowledgment of this income in the Sunday School report. Louis S. Mikitarian noted that on page 75 of the financial reports, there was a notation on the income statement that ACEF interest income subsidized Sunday School expenses. He said that donors are not individually listed because the amount listed is an aggregate total of several donors. He did note, however, that every effort would be made to acknowledge these donors in future reports. Edward J. Bilzerian said that the names of all such donors should also be noted in the Sunday School report, as well.

Zarvin Kasparian questioned why income from New England Region service fees (page 75) was listed as \$1100 when he had canceled checks for \$1200. The Treasurer will investigate this matter and the financial records will be corrected, if necessary.

Scott Najarian made a recommendation that the Annual Report be readily available in the church office, as he had difficulty obtaining one during the week. The Parish Council agreed to make the Annual Report easily accessible in the future. Edward J. Bilzerian made a motion to accept the Auditing Committee Report, seconded by Mrs. Rose Aslanian. The motion was approved. Mr. Bilzerian congratulated the Parish Council on a job well done in handling the finances of the church.

Adoption of 1998 Operating Budget

Edward J. Bilzerian questioned the figure proposed for "Pledges Collected" in the 1998 budget, and whether uncollected 1997 dues were taken into account. Louis S. Mikitarian explained that a big "carryover" in uncollected 1997 dues was not expected in 1998 (as was the case in 1997) because the Parish Council now sends out dues statements regularly. Louis mentioned that "calendar year" dues-paid members rose from 251 in 1996 to 434 in 1997. Mr. Bilzerian also asked whether our Diocesan Assessment should be going down more, since our dues paying membership was significantly less than in prior years. Louis explained that there were several factors that determine our Assessment, and offered a handout for further clarification. Our church paid \$83 per member to the Diocese in 1997. Mr. Bilzerian felt that we should be generating more funds per member. Charles Sharigian said that the church should have a membership drive.

Thomas Garabedian suggested that the actual prior year's results be also listed in the Supplementary Budget Analysis pages for comparative purposes along with the proposed budget figures. Thomas also pointed out that a shortfall is projected for 1998 (before capital expense items) and asked how this would be made up. Louis said that if there was an actual shortfall, it would be made up from the church's reserve funds.

Zarvin Kasparian asked about other repairs that were needed that were not listed under the capital expenditures, such as refinishing the Dean St. doors, repairing the front steps, and painting the peeling wood window casings. Jay Kapur responded that he is assisting the Parish Council in getting minor repairs done, and that the Council has already approved getting the doors done, as well as other



minor paint and plaster work. Louis mentioned that there are many other things that need to be done, but that the Council has had to prioritize by addressing the most crucial items, and that funds would have to be raised in order to make more substantial renovations. He pointed out that the Council is proposing a separate fundraising effort (consisting, in part, of three-year pledges) that would raise a minimum of \$40,000 per year to cover the major capital expenses.

John Toromanian asked about the Contract Services expense item. Louis explained that this covers outside janitorial and snow removal services. He also said that the Council has budgeted for hiring either a full-time or part-time custodian(s) during the year, and that this accounts for some of the increased expenses. John expressed that a hired custodian needs to be on hand to do basic things. Steven Migridichian suggested that the church have a permanent building & grounds committee to oversee capital expenditures and maintenance related issues and enthusiastically volunteered to serve on such a committee. Steven made a motion, seconded by Agnes Sahagian to form a Building and Grounds Committee. The motion was approved.

Arthur Yagjian made a motion, seconded by Edward Bilzerian to approve the 1998 Proposed Budget, as presented. Herman Purutyan questioned whether this meant that all aspects of the budget (capital expenditures and fundraising) are assumed. The Chairman responded that this was correct. Thomas Garabedian felt that item 13a. (Preliminary Renovation Plans and Fundraising) should be addressed prior to voting on the budget. Louis Mikitarian and Jay Kapur gave detailed background about the status of and plans for replacing the Cultural Center roof.

Richard Maksian questioned the \$14,000 for a new copying machine. Louis said that the church makes 250,000 copies per year and that our existing copy machine has gone through twice its expected life (2 million copies). He explained that copier companies will no longer sign maintenance agreements for our machine because of frequent repairs. The budget figure was based on a demo model that appeared to be a good value. The total cost per copy still works out cheaper if the church owns its own machine.

Zarvin Kasparian felt that special assemblies were needed to address specific capital expenditures as more detailed information became available. Berjoohe Zakarian said that the Assembly should have faith in the Parish Council's judgment, and that no special assemblies were needed because these capital improvements require immediate attention. Der Hayr said that ultimately, it was the Parish Council's responsibility to ensure the well-being and safety of the church, according to the Diocesan By-Laws.

Zarvin Kasparian asked about the duties of bookkeeper and that the issue of "Outside Auditors" (item 9a.) should be discussed at this time. Louis Mikitarian discussed the duties of the church bookkeeper. Kap Maksian said that he pursued the issue of outside auditors by contacting several firms for their fees. All auditing professionals that were contacted were not interested in providing their services to the church because the work would take place in January - a very busy time of the year for their regular clientele. One estimate was \$4000 minimum. Der Hayr stressed that according to Diocesan By-Laws, only elected members of the Auditing Committee are ultimately responsible for

auditing the church books.

Herman Purutyan asked about the status of the Youth Director, which was in the budget last year and again this year, but that nobody has been hired. Der Hayr responded that a full-time position was not practical, and that part-time candidates were difficult to find, especially those who are familiar with our church traditions. However, volunteers like Kap Maksian have helped out tremendously with the youth, and have done a good job.



Thomas Garabedian asked about the approximately \$100,000 that was transferred to the church after the closing of the Bingo Account, and if these funds could be utilized for the capital improvements. Der Hayr explained that the Parish Council agreed, as requested by the Bingo Committee, to create a separate fund for this money, so that the legacy of Bingo would perpetuate into the future.

Edward J. Bilzerian requested that the question on the approval of the 1998 Budget as proposed be moved. The motion was approved.

Old Business:

As per previous discussions, the Parish Council reiterated that, at this time, additional outside accounting help was not needed. A motion was made by Scott Najarian, seconded by Kap Maksian to accept the Parish Council's recommendation. The motion passed.

Edward J. Bilzerian asked about the status of the Pastor's health insurance policy, and if anything was done to reduce the cost, such as investigating the use of HMO's, etc. Louis Mikitarian said that during 1997, Der Hayr voluntarily entered the Tuft's Community HMO health plan, which costs just under \$500 per month (including dental insurance), saving the church a considerable amount of money. The Assembly commended Der Hayr and the Parish Council for their efforts.

With regards to Stewardship, Agnes Sahagian and Charles Sharigian volunteered to start a membership drive.

Annual Report of the Pastor

A motion was made by Edward J. Bilzerian, seconded by Dorothy Yagjian, not to read and to accept the Pastor's Report. Scott Najarian expressed that we should encourage our pastor to attend the ACYOA Assembly held during Memorial Day Weekend. Der Hayr said that it was his prerogative whether or not to attend this event, given his busy schedule blessing graves locally during that weekend. The motion passed.

Annual Report of the Parish Council

A motion was made by Edward J. Bilzerian, seconded by Charles Sharigian, not to read and to accept the Annual Report of the Parish Council. Steven Migridichian wanted to recognize the outstanding efforts of Richard Maksian and the Parish Council for bringing back the regular publication of the Messenger. Agnes Sahagian said that she and Steven Sahagian donated the chandelier outside the front of the church. The Parish Council said that the donation would be recognized. The motion passed.



Annual Reports of Church Organizations

A motion was made by Edward J. Bilzerian, seconded by Berjoohe Zakarian, not to read and to accept the Annual Reports of the Church Organizations. Zarvin Kasparian wanted to know why no funds were transacted by the ACYOA Juniors, and why they did not put their money in a checking account that could have earned about \$40 in interest. Kap Maksian explained that although activities were held by the ACYOA Juniors, they did not entail any transaction of funds. In addition, the checking account has no fees and gives no interest. Steven Migridichian noted spelling corrections of donors on page 55 (Memorial Endowment Fund) - Yervant and Janet Annaian, Gladys Zeytoonian. The motion was approved.

New Business:

Preliminary Renovation Plans and Fundraising

Although most of this discussion took place during the budget deliberations, the issue of capital improvements and fundraising was revisited. Agnes Sahagian requested additional clarification on how the funds would be raised. Louis Mikitarian said that the Parish Council's tentative plan is to send out a letter to the parish encouraging separate 3-year pledges specifically for the purpose of building renovations. The minimum goal is to raise \$40,000 per year for three years. It would be a straightforward process, however Louis encouraged other ideas and suggestions. Edward J. Bilzerian made a motion to continue with these plans, seconded by Annie Kachajian. The motion passed.

Diocesan Centennial

Der Hayr spoke of the upcoming plans for the celebration of the Centennial Anniversary of the Eastern Diocese of the Armenian Church. The Catholicos will be attending. There are representatives from the New England churches coordinating the programs, under the direction of the Primate. Zarvin Kasparian was appointed the local chairman of these activities. There will be a Badarak in Worcester on May 17, 1998.

Promotion of Cultural Center

Jay Kapur spoke of the continuing efforts to promote the rental of the Cultural Center for income. Jay said that last spring, extensive renovations were made in the Cultural Center as a result of insurance claims for water damage. Jay said that all of the renovations were made with virtually no additional cost to the church. Jay said that Joan Wakeen, a retired professional interior decorator (and mother of parishioner Diane Strazulla), donated her services and assisted with the decor selections.

Jay said that, with the support of the Parish Council, an aggressive marketing approach has been taken, especially in targeting the bridal market. A professional four-color brochure, designed by Edward Kachajian and Surabian Advertising, was produced and initially distributed at the recent Wedding Expo at the Worcester Convention Center (at which the church had a booth). The church also advertises in the Bride & Groom Magazine. Another general brochure is planned in order to target a broader rental market (i.e. business functions, parties, etc.).

In 1997, through the efforts of Jay Kapur and the Parish Council, the church generated over \$10,000 in hall rental income (only \$4,000 was generated in 1996). \$17,000 was budgeted for 1998, and Jay reported that, as of the date of the Assembly, he already had bookings equaling all of 1997. Louis Mikitarian thanked Jay for his efforts in this area.



Youth Programs

Seth Bilazarian expressed concern about the lack of participation by our parish youth in Diocese-sponsored programs like St. Vartan Camp and St. Nersess. Seth felt that more personal contact was needed in order to attract youth to these programs. Der Hayr said that a lot of behind the scenes work was done last year to recruit youth for these programs, and that three youngsters attended the St. Vartan Camp. Der Hayr said that five youth would have attended the St. Nersess Summer Studies programs, were it not for summer work commitments and busy activity schedules, in general. Der Hayr suggested that Seth put together a committee to contact prospective youth for this year's programs, and Seth volunteered.

Herman Purutyan felt that we have not spent enough money and effort on the youth. Kap Maksian said that he has spent many volunteer hours working with the ACYOA Juniors, and that they have over fifteen active members that have planned events such as Poon Paregentan, ACYOA Day, field trips, etc. Kap did say, however, that he felt that there was a definite lack of commitment by the parents, who have not encouraged their children to be active and to participate. Kap also pointed out that the Parish Council made every effort to schedule the Assembly on a date that did not conflict with school vacation schedules, but that unfortunately, participation in the Assembly by parents of school-aged children was still minimal. Herman asked what the church can do to reach out to these parents. Rich Maksian spoke of competing activities, such as sports, that are held on Sunday mornings are among the challenges facing Sunday School teachers. Der Hayr said that the situation is the same across the Diocese. Existing programs such as Bible Study (taught by Paul Avakian) and Lenten services and speakers have only been supported by elderly. Seth Bilazarian made a motion, seconded by Hazel Eljanian to form a committee to address youth issues. The motion was approved.

Results of the Elections

The Chairman called on Richard Bedrosian to announce the results of the Elections. A total of 89 members cast votes. Elected to the Parish Council were:

Michael Arakelian	Katherine Dodakian	Louis Mikitarian
Ben Bullock	Mark Markarian	Archie Torosian

The first alternate was Marcia Hovenesian, and the second alternate was Arthur Yagjian.

Elected to the Nominating Committee were:

Linda Bullock	Steven Migridichian	Mark Sivazlian
Annie Kachajian	Agnes Sahagian	

The first alternate was Paul Avakian.



Elected to the Auditing Committee were:

Richard Bedrosian Richard Dodakian

The alternate was Jan Mikitarian.

Elected to the Memorial Endowment Committee were:

Seth Bilazarian (5 years) John Chicknavorian (4 years)

The alternate was Arthur Yagjian.

Louis Mikitarian thanked the members of the Nominating Committee for their efforts. Louis also thanked the Assembly Chairman, Gary Dodakian, for a job well done, especially since this was his first time. Louis also thanked Assembly Secretary, Jay Kapur. Louis extended special thanks to Der Hayr for his leadership and guidance throughout the year.

Benediction

Der Hayr expressed his thanks to Parish Council Chairman, Louis S. Mikitarian, for his tireless efforts over the past year. Der Hayr also thanked retiring Parish Council members Marion Aharonian, Michael Gulbankian, and Kap Maksian. Michael served for the maximum of six consecutive years.

A motion was made by Annie Kachajian, seconded by Bizer Simonian to adjourn the meeting. The Assembly was adjourned at 4:45 p.m. followed by the closing prayer by Der Hayr.

Respectfully Submitted,

Jay A. Kapur
Assembly Secretary

Gary Dodakian
Assembly Chairman

Reverend Father Aved Terzian
Pastor

(SIGNATURES FROM ORIGINAL DOCUMENT ARE ON FILE AT THE CHURCH OFFICE)

DIOCESAN DELEGATES REPORT

96th Annual Diocesan Assembly

May, 1998



The 96th Diocesan Assembly was held at St. Vartan Cathedral in New York City, from May 7-9th, 1998. Delegates from the Armenian Church of Our Saviour in attendance were: our Pastor, Der Aved Terzian, Parish Council Chairman Louis S. Mikitarian, the Diocesan delegates Jay Kapur, Agnes Sahagian and Asbed Zakarian, and alternate delegates Thomas Garabedian and Herman Purutyan.

Over 140 delegates were present representing parishes throughout the Diocese. Five business sessions were held with the focus on the numerous issues affecting the Diocese, along with the special emphasis on the celebration of the 100th Anniversary of the Diocese.

His Holiness Karekin I, Supreme Patriarch and Catholicos of all Armenians spoke of two major themes, urging us first to "get involved" in building a strong church community, and second to lend a helping hand to the motherland of Armenia.

Thursday's first session consisted of a full report by the Auditing Committee, followed by a "State of the Diocese" message given by the Primate, His Eminence Archbishop Khajag Barsamian, focusing on the achievements of the Diocese during the eight years as our Primate. He noted that there are currently 66 communities in the Diocese, including 43 parishes and 23 mission parishes. Areas of achievement which support this growth were the Department of Mission and Outreach, the Department of Youth Ministry, Fund for Armenian Relief [FAR], and the Children of Armenia Sponsorship Program [CASP].

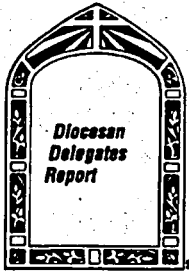
His message also stated that there is a major challenge which we all face and that is the financial strength of the Diocese. The Centennial Endowment Fund, which was established on the occasion of the 100th Anniversary of the Diocese, had already raised over \$5,000,000 in pledges in the support of this major challenge.

"A point of major disappointment has been the inability to bring about the unified Church in our Diocese," the Primate stated, "and this is something that must not continue."

On Friday, elections were held for the Primate, the Board of Trustees, the Nominating Committee, Proposals Committee and the Auditing Committee. Our Primate, His Eminence Khajag Barsamian, was re-elected to a third four year term.

Under New Business, the Assembly considered a number of proposals brought by different parishes. One proposal that passed the Assembly called for the Diocese to prepare an inventory of all religious items etc. and to update this inventory annually.

Regarding term limitations of delegates, a proposal was presented that would allow Diocesan Delegates other than the parish priest(s) and Parish Council Chairperson to serve a maximum of two consecutive terms, and after an interim of one year, to serve again as a Diocesan Delegate. The rationale of this amendment was to allow currently serving delegates to continue in service for up to



twelve additional consecutive years while encouraging future young adults to take positions of responsibility in the Diocesan Assembly, as well as to promote a greater participation of parish members in Diocesan matters. The assembly voted to return this proposal to the submitting parish for revision to correct wording that was in conflict with the Diocesan By-laws.

A proposal was put forth to appoint a five member committee to act on behalf of the Diocese to meet with Parish Councils and Diocesan Delegates of any parish delinquent in its Diocesan assessments for six or more months, in order to resolve any delinquency. The rationale of this amendment was to address the issues that parishes use to justify their delinquencies, and to explain to parish representatives the mission of the Diocese and how their parish plays an important part in the fulfillment of the mission. This proposal was defeated.

Another item under New Business proposed that disbursements from restricted funds that are over \$1000 should be signed by two persons, not under direct supervision of the requesting party. An amendment to not fill the administrator position and to shift \$70,000 to the Department of Youth Ministry failed. This proposal passed.

A proposal that was submitted resolved that the Diocesan Council address the responsibility for payment by the Diocese of the Clergy longevity stipends, which was passed in 1974 and reaffirmed in 1982 and 1983. The rationale for this proposal said, since our clergy are as important to the Diocese as are the many programs of the Diocese, than we feel that parishes should not carry that burden any more than they carry other Diocesan Programs. This proposal passed.

Another Proposal, related to issues of the clergy, called for a committee to be formed, composed of three clergy and two lay members appointed by the Diocesan Council for one four year term. This committee would prepare yearly stipend guidelines, investigate and advise the Diocesan Council on matters of insurance, create a pension plan, create a schedule for clergy to further their education and for retreats and sabbaticals. This committee would also make allowances for recovery from illness or injury, and investigate and advise the Diocesan Council on proper insurance coverage in cases of misconduct, breach of confidentiality, wrongful advice and other liabilities that could create a vehicle for the Diocese, Diocesan Council, clergy and parishes to assist in resolving issues before they become major problems. This proposal passed.

Related to the functioning of the Diocesan Assembly itself, a proposal was put forth to alter the agenda of the Assembly by implementing a workshop format in place of the panel discussion format used. The purpose of workshops would be to provide practical tools that delegates can use in their respective parishes and to address new and contemporary topics presently facing our people. This proposal passed.

A proposal passed that called for parishes in our Diocese at their own discretion to adopt a sister Armenian Church in the Republics of Armenia, Nagorno-Karabagh and other countries of the former Soviet Union, in order to create a fraternal relationship and to provide financial support. The parishes would follow a plan developed by the Diocesan Primate and Council and approved by the Diocesan Assembly.

The proposed budget was accepted.

The Diocesan Unity Committee recommended adoption of a resolution jointly promulgated with the Diocesan Council that through its unity committee, the Diocese move forward to complete the unity process when the Prelacy is prepared to proceed in implementing the 1982 guidelines. The Resolution looks to the direction and blessings of His Holiness Karekin I, Supreme Patriarch and Catholicos of All Armenians, and to His Holiness Aram I, Catholicos of the Great House of Cilicia, for the Reunification of the Armenian Church in America. This motion to adopt the resolution carried.



Respectfully submitted,

Reverend Father Aved Terzian
Jay Kapur
Agnes Sahagian
Asbed Zakarian

Louis S. Mikitarian
Thomas Garabedian
Herman Purutyan

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Pastor's Report

Karekin I, who captivated the community with his eloquence, his vitality and enthusiasm for the future, visited our Church for the second time in less than a year. We were honored that the Diocesan Centennial Celebration provided another opportunity for us to be in the Catholicos' presence once again. His most memorable address was the one he made to the youth. In a special address just for them, they heard His Holiness speak with pride, determination and fatherly wisdom. His visit to our Community rejuvenated us all. We all join in prayer for the restoration of the health of our Catholicos, so that he may continue to lead his flock.

The elders of our Church ... are slowly and sadly disappearing. The generation who witnessed the Genocide, those who built our Churches, and kept the faith alive, are almost gone. They have taught us much, and we owe them a debt of gratitude. We want to express our appreciation to those who have given their faithful service for many years. You have blessed us with your service, and love.

We have truly been blessed ... with the children of their children, who are directly involved in the operation of this Church. They serve on the Parish Council, they teach in our Sunday and Armenian Schools, serve on the Altar and in the Choir, are members of various committees and are vital at our fundraising events and special functions. These are people with very busy lives. They have very demanding jobs and family lives, but, they have made the Church a priority in their lives. They are setting a good example for their children. More importantly, they are helping to secure the future of the Church for their children, and I thank God for each and every one of them.

Our Primary Task ... is to create and nurture, a loving environment in which our children will grow, secure in themselves and strong in their faith; to know that they are loved by God and by us, their Church family. There are too many distractions in our culture competing for our children's time and attention. The Church's mission is to counter those forces and offer, in partnership with their parents, the foundation upon which they will base the decisions of their future. Now, as always, this the **most** important task facing our Church. I am pleased to say that we have many dedicated servants of this Church who share this conviction, most of whom are parents of school-aged children. They are working very hard to teach, lead and set a good example for our youth. Your efforts will not be wasted. Continue to teach by example ... they are watching!

Every New Year ... fills us with both hope and resolutions. We look to the future in hope, with a sense of renewal. New ideas come from "new faces" - not necessarily "new" to our Church or to our community, but new to a committee or organization. We must seek them out, for they bring with them, their ideas, based on their upbringing in the Church and their knowledge of the world outside. It is a necessary cycle. We are thankful for the "new" faces we see each year, we welcome your thoughts and ideas.

The following is an overview of the past year, we must now review it, learn from it and move on. The future is in our hands. Let us aspire to reach remarkable goals – to make the Church the center of life for every parishioner, to teach our children about the past, and prepare them for the future, and to bring us all closer to God and renew our faith in Him.

I submit my Pastor's Report to His Eminence the Primate, and our beloved parishioners.



WORSHIP

Divine Liturgy (*Soorp Badarak*) was celebrated every Sunday, following Morning Service, with the assistance of the Deacons, sub-deacons and the Church Choir. May God continue to bless them all for their dedication.

The following Clergy have visited and have served as guest celebrant and preacher this year.

Archbishop Khajag Barsamian, Primate
Very Reverend Father Baret Yerezian
Very Reverend Father Suren Chinchinian
Reverend Father Arakel Aljalian
Reverend Father Sahag Kaishian

In addition, many Armenian and non-Armenian clergy joined us for the celebration of the Centennial Celebration of the Diocese, Funeral Services, Weddings and Baptisms.

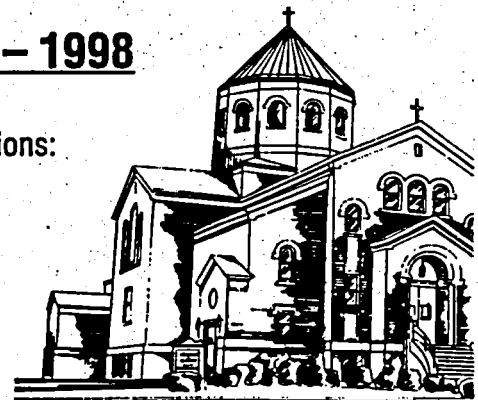
Aside from our Sunday morning liturgies, several special services were offered, such as the following:

Eve of Theophany, January 5, 1998 Divine Liturgy
Armenian Christmas Divine Liturgy, January 6
Women's Guild Installation
Special Communion Services for Children – Christmas and Easter
Lenten Services on Wednesday evenings
Holy Thursday Divine Liturgy
Holy Week (full cycle of services)
Martyrs' Day
Feast of the Ascension of Christ
June 28 - 100th Anniversary Celebration, Cathedral of the Pines
December 24 – Christmas Eve Service

SACRAMENTS AND RITES – 1998

We have shared the joys and sorrows of the families on these occasions:

Baptisms and Confirmations.....	13
Adult Confirmations.....	3
Weddings.....	5
Funerals.....	21





1998 BAPTISMS



January 25	Zachary Alec Gordon, son of Roger and Nicole Gordon
February 15	Anna Rose Drumstas, daughter of James and Andrea Drumstas
March 28	Rachel Sophie Mazur, daughter of Edward Holly Mazur
April 18	Emily Katherine Sarkisian, daughter of David and Darlene Sarkisian
May 24	Olivia Anne Solitro, daughter of John and Erica (Reid Burrows) Solitro
May 31	Dean Michael Murphy, son of Richard and Sona Murphy
August 30	Lan Curtin, daughter of Richmond and Thoa Curtin
September 27	Ani Sirma Dirazonian, daughter of Simon and Pamela Dirazonian
October 4	Alexander George Arakelian, son of Michael and Joan Arakelian
November 22	Juliana Merzigian, daughter of Jake and Donna Merzigian
December 6	Jake Kegham Murray, son of Sean and Mary Jo (Bazarian) Murray
December 27	Nathaniel Suren Bajakian, son of Todd and Michele Bajakian
December 27	John Gabriel Goodchild Shamgochian, son of Alexander and Alison Shamgochian

1998 FUNERALS

January 2	Mary Chakemian	October 5	George Krikorian
January 3	Arthur Elloian	October 19	Azat Kazanchian
January 14	Robert V. Bogosian	October 20	Mary H. Arakelian
March 24	John Kassabian	November 16	Marion Nalbandian
March 30	Andrew Damon, Sr.	November 17	Charles M. Hoogasian
April 29	Vartanoosh Simonian	November 18	Joanne Garabedian
May 4	Susan Thomasian	November 19	Gladys (Atlas) Kalat
August 2	Lucy M. Damon	November 23	Yeranouhi Abrahamian
September 3	Gladys Bagdasarian	December 8	Norman Noorjanian
September 12	Hampar Matellian	December 17	Elizabeth Santoian
September 15	John N. Noorjanian		

I have also attended several wakes and funeral services at Holy Trinity Armenian Apostolic Church and attended the funeral of Diramayr Rose Davidian at St. James Armenian Church, Watertown. Members of the Parish Council continue to accompany me to wakes and often participate with the readings.

1998 WEDDINGS

June 14	James Barton and Tara Stepanian
July 25	Armen Bagdasarian and Lucine Hagopian
September 12	Joseph Nanigian and Lan Curtin
September 26	Daniel Greene and Kristina Fashjian
October 24	Mark Markarian and Linda Howard
November 21	Gregory Kasbarian and Susan Breen





OFFICIAL INVITATIONS

Holocaust Program - Holy Cross College

Worcester City Council Invocation

Invocation at Mayor's Inauguration

Worcester School Committee, City Hall

Solemn Christian Burial - Most Rev. Bernard J. Flanagan, 2nd Bishop of the Diocese of Worcester

Installation of The Rev. Ara Jizmejian, Congregational Armenian Church

Invocation and Remarks at 150th Anniversary of the Establishment of the City of Worcester, organized by the Knights of Vartan

Knights of the Year Celebration - Honoring Suney Kachadoorian

Benediction and Closing Remarks at Knights of Vartan hosted Independence of Armenia Celebration

ANNUAL ASSEMBLIES

Diocesan Assembly:

Along with delegates from our parish, I attended the annual Diocesan Clergy Conference and Diocesan Assembly which was held, May 4 through May 9, hosted by the Diocese in New York City. We were honored by the presence of His Holiness the Catholicos, to kick-off the Centennial Celebration. Also in attendance were representatives from North and South America, whose roots also stem from our Diocese in New York. His Eminence Khajag Barsamian was re-elected for a third term as Primate.

A.C.Y.O.A. Assembly:

The General Assembly of the A.C.Y.O.A. was held, May 22-26, 1998 in Detroit, Michigan. As our Church's A.C.Y.O.A. Seniors are not active at present, we did not have any representatives at the meetings. Unfortunately, other Church's are facing similar situations and attendance has dropped significantly. We are hoping that this trend will change as more and more Juniors become of age.

Choir Assembly

The 52nd Annual Assembly of the Armenian Church Choirs was held in Cambridge, MA. Our Choir was represented by its Chairman Norman Noorjanian, who is a member of the Choir Association's Central Council. As the Assembly was held close to home, we had a very good representation of Choir members present at the meetings and functions. I was able to participate and attend several very informative lectures on Friday.

VISITATIONS

As part of our ministry, I have made regular weekly visitations to all Worcester area hospitals, and on many occasions, visitations to our parishioners in Boston, the Cape and Rhode Island hospitals.



Although routine telephone calls are made to each area hospital by our office, we sometimes learn that a parishioner has been hospitalized and released after he or she has been discharged. Due to the increase of day surgeries and limitations on hospital stays, it has become more and more difficult to visit parishioners during short hospital stays.

Again, we must remind our parishioners that **hospitals do not notify the Church** or pastor of a hospitalized parishioner. We request the assistance of each of our parishioners to rectify that situation, so that no one feels neglected in their time of need. Names of hospitalized individuals may be withheld from the Church Bulletin upon *upon request*.

We encourage families to notify us of all hospitalizations, even if they are out-of-town. If it is not possible for me to visit, I will request that another Armenian priest make the visitation, as we have done in the past, when parishioners of another Church are hospitalized in the Worcester area.

We have also visited parishioners in Worcester and Greater Worcester area nursing homes, during the Christmas and Easter seasons, and as requested, to offer them Holy Communion.

On many occasions, I have gladly visited the homes of the sick or elderly (shut-ins) who are not able to come to Church, to offer comfort and Holy Communion. In 1998, I have made over 55 such visitations (in addition to hospital visitations). They are most beneficial to the elderly who have felt forgotten by the Church. As much as I enjoy these visits, my schedule does not usually permit me to make these visitations unless they are requested. Please, *do not hesitate* to make such requests known to me.

We have also visited area cemeteries to bless the graves of departed loved ones: on Memorial Day, following 40-day mass (*karrasoonk*) services, and at the special request of the bereaved families.

In addition, when our schedule allows, we have taken part in many family celebrations: anniversaries, engagements, birthdays, retirements, achievements, testimonials and social gatherings, at the request of our parishioners. Please notify us in advance, as we are often faced with scheduling difficulties.

COUNSELING

Most of my evening hours are passed in counseling sessions. On various occasions, I offered counseling assistance to individuals and families who were facing difficulties, including youths and college students, some of whom are non-Armenian. I consider this an **integral** part of our ministry. I pray that with God's help I offer comfort to those whom I counsel. I feel strongly about the necessity for pre-nuptial and marital counseling (*creating stronger ties with the Church*), pre-confirmation counseling, counseling of bereaved families and pre-baptismal counseling of the parents and godparents. And, to ensure that the participants are properly prepared, many of my evenings are spent helping to educate and bring these individuals closer to their Church in anticipation of these sacraments. We pray that the Holy Spirit grant them spiritual growth.

Social Services:

In recent years there has been an increased number of parishioners, in need of attention, assis-



tance and consolation. Due to changing laws and language limitations, many are not aware of their benefits and recourse when faced with difficulty. More often than not, the need is greatest when the individual no longer has members of her family to rely upon. Their needs are often physical, psychological, emotional and becoming more and more difficult with each passing year – financial.

This year, I have once again called upon the services of Sona Hardgrove and Sonia Gabeshian, both local Armenian social workers. I have come to rely upon their professional expertise, and they have been most helpful. I am grateful for their support and assistance.

At times we are faced with parishioners who are in desperate need of temporary financial assistance for food, rent or other necessities. They often do not qualify or cannot wait for public assistance – and come to their Church as a last resort. The assistance made to them is available through the Outreach Fund and Pastor's Discretionary Fund – however, the need is greater than we can afford. I sincerely thank those who selflessly donated to these funds this year, so that we may continue to help those in need. I also thank the Parish Council for their support in this endeavor.

Further, I try to make myself available for the sick, troubled and the needy of our community, as they are in spiritual as well as physical pain. I pray that my visits lighten their burdens and help ease their suffering.

CHURCH PUBLICATIONS

The Messenger:

Our Church Newsletter, The Messenger, has become an important means of dependable communication once again. Our sincere appreciation to the efforts of Rich Maksian and his devoted staff: Nancy Bedrosian, Marianne Dodakian, Alma DerKazarian, Vahe Jardarian, Mary Ann Nalbandian and Richard Maksian. We encourage the efforts of the Messenger Staff and urge all Church Organizations and parishioners to contribute to its pages.

The Sunday Bulletins

The Sunday Bulletins are prepared in our office and are distributed each Sunday to our congregation, informing them of the day's Requiem Service, English translation of the Gospel reading and announcements.

Flyers, Booklets, and More!

We sincerely thank Yerezgin Vivian, who alleviates some of the pressure on the Church Office by preparing most of the flyers, booklets and special Bulletins, that are published throughout the year.

ECUMENICAL RELATIONS

Our relations with all non-Armenian Churches throughout the Worcester area are mainly through the ecumenical Council of Churches, in which we continue our membership. On several occasions, we have had the opportunity to perform sacraments with non-Armenian clergy, giving us the opportunity to

share the richness of our service with them and they with us.

In January, our Church was the host for the Annual Week of Prayer for Christian Unity. Representatives of various Christian churches joined together in an Ecumenical Celebration at our Church. Over 200 people were in attendance. The service was officiated by Bishop Daniel P. Reilly of the Diocese of Worcester and me. The Telegram and Gazette described our Church this way: "richly adorned for the holidays in sways of greenery tied with maroon and gold bows, the interior of the Church shined like a jewel, as a light snow fell on the street outside. Red, pink and white poinsettias graced the altar while a huge crystal chandelier cast light over the gathering." The article was accompanied by a nice photo of our Choir. It generated a great deal of favorable publicity and interest.



We also attended •The Pre-Advent Assembly •Lenten Ecumenical Assembly •Lenten Pentecost Assembly in Worcester •Tenebrae Service, Blessed Sacrament Catholic Church (represented by Dn. Suney Kachadoorian).

Zaven Kasparian continues to serve on the Board of the Ecumenical Council, Dialogue and Prayer Commission. Betty Sheehan is a delegate and attends meetings of the Ecumenical Council.

Notre Dame Academy Visits Church of Our Saviour

In March, I conducted three 1 1/2 hour lectures for graduate students, who were studying world religions at Notre Dame Academy. I immediately realized that they knew little or nothing about Armenians, before visiting our Church. Approximately 80 students and teachers learned about our Christian roots, the Genocide and our traditions, and asked many thoughtful questions. They were quite taken by the beauty of our Church, who many of them had seen from the outside. I received a very nice note of appreciation by the director of the Religious Studies Department, who has already requested to return with next year's class. We look forward to the opportunity to teach others about ourselves.

Neighborhood Involvement

At my suggestion, the North Main and Lincoln Square Clergy, under the umbrella of Worcester Interfaith, met to identify the common outreach needs in our area. Every Church is faced with people coming off the street asking for money, clothing, food. Although each Church had its own way of dealing with these requests, we had this dialogue to consolidate our efforts, and to form a network amongst us. We are now better equipped to refer someone to a particular place for food, clothing or money. Now that we are working together we are less vulnerable as well.

Once again we participated with our neighbors on Salisbury Street, including the area churches and the Worcester Art Museum, Worcester Polytechnic Institute, Worcester Antiquarian Society, and the National Guard, in a program known as "Salisbury Street Samplers" in which we each opened our doors to our neighbors. We have discovered that our Church has been the best kept secret on the street. It has often been admired from outside, but they were very pleased to be invited in to see the beauty of our Church. Our appreciation to Liz Avakian and Vahe Jardarian for organizing the volunteers for this event, and Irene Shooshan for filling the Church with her lovely organ music.

Worcester's Commission and Executive office of Elder Affairs invited community religious leaders on



Thursday, November 12, to discuss the quality of life for older adults and families. We had several strategic planning sessions which proved to be productive. Their goal is to build a functional Senior Center for Worcester.

On April 29, we donated the use of our Cultural Center to the Big Brothers, Big Sisters of America Inc. They came to celebrate their 35th Anniversary in Worcester. Several of our parishioners are involved in this worthwhile organization and we were pleased to be able to help them with their celebration.

NEW ENGLAND REGIONAL COUNCIL

In 1998 the Diocesan Council took action to dissolve the New England Regional structure due to the lack of leadership and support. Personally, I feel we missed the chance to consolidate our efforts on many levels. I have always felt that regionalization would have been beneficial to the parishes, especially those who are geographically far away from the Diocese. Unfortunately, the many hours of planning, time and energy invested in this effort were short-lived. Hopefully, in the future, idea of regionalization will be resurrected in order to benefit the Diocese.

JOINT COMMEMORATION OF THE 83RD ANNIVERSARY OF THE ARMENIAN GENOCIDE

Over 300 people attended a moving tribute to the Survivors of the Armenian Genocide. The committee, consisted of pastors and representatives from our Church, Holy Trinity Armenian Apostolic Church, Armenian Church of the Martyrs and Soorp Asdvadzadzeen Apostolic Church of Whitinsville, and held in our Church Cultural Center. We were delighted by the songs and recitations offered by the rector and eight seminarians of St. Nersess Seminary. It was a good opportunity to get to know them and we were truly inspired by them! The traditional blessing of the Madagh followed the program.

100TH ANNIVERSARY OF THE DIOCESE OF THE ARMENIAN CHURCH

His Holiness Karekin I, Supreme Patriarch and Catholicos of All Armenians, presided over the service and banquet to celebrate this momentous event. We were honored by the representation of clergy, dignitaries and parishioners from throughout the area, totalling over 500 in all. An eloquent banquet which was attended by state representatives: Mayor Raymond Mariano, US Congressman James P. McGovern, State Senator Matthew J. Amorello and Governor Paul Cellucci was held in Mechanics Hall. Our congratulations to the hardworking Committee, chaired by Zarvin Kasparian, for a nearly flawless event! The only thing that went "wrong" was the one thing they could not control - the weather!

EDUCATIONAL PROGRAMS

Armenian Language Classes for Children

The Armenian Language Program for children had a productive year. Through the efforts of Yeretzgin Vivian, the program was re-evaluated over the summer months to meet the needs of the participants, on three distinct levels. Please see the report of the Armenian Language Program for Children for details on the classes. My sincere appreciation to Yeretzgin Vivian for organizing and coordinating the program, as well as developing the curriculum; to Ara Billian who is teaching the advanced level and sharing his knowledge of Armenian history with the children as well; to Dawn Varjabedian who enjoys sharing her knowledge in playful ways with the youngest non-reading students, and Michael Mamishian

who is brining the language alive for the students in the intermediate level. May the language of our forefathers never die!

Lenten Programs

Due to the mild winter weather, we enjoyed very good attendance at special educational lectures which were held following a Lenten meal, on Wednesday evenings after Church Services. The guest speakers were (in order): Rev. Fr. Ibrahim Haddad, Rev. Father Tateos Abdalian, Dr. Gregory Ciottone, Very Reverend Father Daniel Findikyan, and I offered an audio-visual presentation. We thank the members of each of our Church organizations who prepared and served an appropriate Lenten meal on their assigned day. As the Lenten period is a time for inner reflection, we strive to bring forth informative programs to our parishioners and hope that many more of them will take part in the future.



Vacation Bible School

Next summer's program: Monday, July 26 – 30, 1999

Vacation Bible School was held during the week of July 20th. Thirty children ranging in age from two to twelve years old engaged in a variety of activities. A typical day started with an Armenian Language lesson followed by a candlelighting and prayer ceremony, the lesson of the day - on the miracles of Christ, snack, craft and recreation time. After the language lesson, the children were brought into the Church where they lit their candles at our new side altar, said a prayer and attentively waited for Der Hayr to tell them the story of the day and then took them to each part of the Church. Following snack time, our goal was to tie in a craft with the lesson of the day.

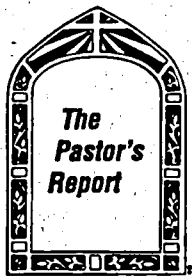
Every day Bible School ended with the younger children playing various games at Institute Park, while our older group played a well-deserved game of basketball outside in our Church parking lot. The highlight of the week was our field trip to Tougas Farm in Northboro. Children were able to pick blueberries, visit the petting zoo and play in the playground. The overall program was extremely successful largely due to the outstanding contributions of the parent volunteers! Parents' enthusiasm and dedication ensured that each child's experience was a happy one. Our gratitude goes out to the following volunteers: Linda Bullock, Datevig Mardirossian, Jan Mikitarian, Garo Papazian, Dawn Varjabedian, Craig and Connie Whenman. Thank you to our special assistants: Onnig Terzian and Nieri Varjabedian. Our appreciation once again to Kitty Dodakian, for helping to make this program possible through her hard work and energetic involvement.

Sunday School

I truly appreciate the efforts of our dedicated Superintendent Linda Donoian, and the devoted staff of our Sunday School. Enrollment and weekly attendance has risen nicely and atmosphere is a happy one!

I am grateful that I have had the opportunity on four occasions this year to meet with the teachers and then visit the Sunday School. I enjoyed conducting the Assembly program and visiting the classrooms, where the children felt free to ask me impromptu questions. I'm glad I had the answers!

In a recent visit to our area, the Pope of the Coptic Orthodox Church, His Holiness Pope Shenouda III, age 86 said "Sunday School is very important, parents are the most important people when it comes to teaching religious and spiritual values to children. I say to parents 'your child goes to



Sunday School one hour a week and they spend the other 167 hours each week under your guidance.' "

How true! The Sunday School teachers and Superintendent can give their all for the 1 1/2 hours the children are in their care, but you must teach them all the time. The best way to teach them is by example. I know I have said this many times before, but it cannot be said enough - ***set a good example*** for your children, they watch and learn from you.

Babies and Toddlers Program

The Toddlers' Program provides a place for infants and toddlers to get their first taste of Christian Education, in a loving and playful atmosphere. The parents enjoy each other's companionship, and many friendships have formed or been renewed in that classroom, amongst the children and parents. The "graduates" of the Toddlers' Class are all enrolled in the Sunday School, and many of their parents have become teachers, sing in the Church Choir, and often attend Church Services.

I see it as a unique opportunity for the little ones to share the experience of hearing their first stories of the Bible with their parents. It opens a door for the parents to pray with them before meals, cross themselves, and repeat the stories they hear in class. In addition, the children see their parents participating in the classes, during project and song time. This places an unquestionable sense of importance upon their Christian education. Upon graduation, the children, and equally important, the parents, are better equipped to participate in Sunday School.

Deacon's Training Program

This year five sub-deacons completed the Deacon's Training Program which will culminate in their being ordained Deacons by the Primate in February 1999. My thanks and appreciation to Deacon Suney Kachadoorian and George Sogigian for their invaluable assistance in this training program.

CHURCH ORGANIZATIONS

The Church Organizations and Special Committees are among the fundamental necessities that sustain the Church. Their success and stability are vital to our Church's future. It is not only through their fund-raising efforts, but in the service they provide that we can offer a wide variety of programs for the social, spiritual, educational and enjoyment of our parishioners.

We acknowledge the monetary support of our Church organizations in the past, however over the past few years, this support has been not a primary concern. Perhaps, we have not stressed the importance of the fund-raising function of the organizations. We are pleased that the organizations are, for the most part, enjoying increased attendance, however, due to increased financial obligations, once again, **we must urge the executive boards of all Church organizations, to concentrate on at least one fund-raising activity, for the purpose of securing a monetary contribution to the Church, at year-end, and**

again thank those who have done so this year. I take a personal interest in each Church Organization, and generally attend each group's regular meetings and functions, and we maintain regular contact with the Chairmen, to keep abreast of their respective organizations. May God bless all who serve His Church, through our organizations.



A.C.Y.O.A.

We applaud the efforts of Kap Maksian for keeping the enthusiasm alive in our A.C.Y.O.A. Kap has devoted another year as overseer of the activities of the A.C.Y.O.A. Jrs. He has organized several meetings and successful functions and has developed a good relationship with the members. The group enjoyed an active year and membership is growing. We strongly urge parents to become more involved with the A.C.Y.O.A. Jrs. and to provide the necessary support and guidance that is required. Previous methods are no longer applicable, innovative ways must be found to entice these young and restless youths, faced with so many other outside forces. We want them to choose the Church Youth Group and to provide a safe, pleasant atmosphere in which to grow, to experience friendship, and lead to Church service.

The A.C.Y.O.A. Seniors group is in great need of reorganization and leadership, unfortunately they were inactive as a group in 1998, however they do play basketball on Sunday evenings, and individually assist in Church functions.

Avak Group

For over 20 years, this organization has provided a place for our Senior Citizens to gather weekly. For many of them, it is the highlight of their week. The hard-working committee provides social activities, holiday dinners, and fair-weather outings. It is difficult to witness the loss of members each year. It is important that we never forget the elderly and their contributions to our Church. New members are always welcome.

Basketball Teams

We currently have several active Basketball Teams in our parish. The Sunday Night League, which involves members of the Men's Club, Junior and Senior ACYOA, is run by Gary Dodakian and Bryan Davis. The groups enjoy the competitive atmosphere and take it very seriously! The members are not only around on Sunday nights, but are frequently called upon to help at all Church functions - and have always come through. Mark Markarian and Paul Wasgatt are having a great time coaching the Friday Night Youth league for ages 7-11. Parents and players are having a wonderful time. In addition to their other activities, Kap Maksian has the A.C.Y.O.A. Juniors "in training" for the upcoming Hye M'rtzoom, in Watertown. We thank these (energetic!) men for taking on this responsibility.

Church Choir

The year ended sadly as the choir lost its long-time Chairman Norman Noorjanian. Norman and his wife Joyce experienced the tragic loss of their son just three months earlier. The choir members share the family's pain. Earlier in the year, the Choir and Altar Servers mourned the passing of Sub-deacon Charlie Hoogasian, a very devoted individual. As we pray for their families; their memories shall be



with us forever. We are very fortunate to have dedicated members of our Church Choir. I cannot say enough about their commitment and devotion, and offer, on behalf of all our parishioners, our gratitude. New members are always welcome.

Cultural Organization

This organization has gone through an adjustment period and self-evaluation. They have many wonderful plans to bring different examples of our traditions and culture for the enjoyment and awareness of our community. Let us support the new executive board and encourage their efforts.

Men's Club

The Men's Club continues to offer monthly dinner/meetings with interesting speakers and programs. They continue to create an atmosphere of fellowship and enjoyment. The members of the group vary in age and interests. The executive board works very hard to please everyone. As individuals, they are very active in every major fund-raising activity of our parish; and continued fund-raising with their placemat advertising project. The most memorable event of the year was a Sports Night, honoring the Bobby Shooshan Memorial Men's Club Basketball League and established an Endowment Fund benefitting athletic programs for the youth of our Church.

Women's Guild

This year the Women's Guild Central Council celebrated the 100th Anniversary of the Establishment of the Diocese in America. Our ladies did a superb job of hosting the event on October 3 in our Church Cultural Center. Many of our members were honored with certificates awarded by the Central Council. I was honored to be asked to speak on the History of the Armenian Church at this joyous celebration.

The Women's Guild continues to enjoy an active membership. Among other activities the Guild had a day-trip to St. Nersess Seminary this year and enjoyed a wonderful tour and luncheon with Fr. Arakel. The Women's Guild continues to sponsor two Armenian children through the Diocesan CASP program. The Women's Guild is a strong organization with many capable and talented members. As always, it is a huge commitment to chair this organization. I commend all who have undertaken this responsibility and their executive boards. In the future, I hope to see a continued increase of new members and increased activities.

Altar Guild

We are very appreciative of the "behind the scenes" work of our Altar Guild: Dorothy Yagjian, Rose Aslanian, Agnes Sahagian and Lucy Sivazlian, for their care of our altar cloths and items. The time and care they put into this effort is evident during every service.

CAMP VARTAN VISIT

High in the mountains, in a little town called Kent, Connecticut is Marvelwood School, for two weeks in July, home of St Vartan Camp. Highlights of the Camp include: lots of Free Time to meet and enjoy fellow campers from all over the country, sports, daily swim time in an indoor pool, art class, her-

itage class, religion class, campfire, Friday Night Farewell Dance and the C.I.T. Hunt. Campers share a comfortable dorm room for two, and are always very well supervised. Three children from our parish attended this year Kirk Atamian, Stephanie Johnson, Onnig and Raffi Terzian (two weeks,) Mardiros and Vania Mardirossian (one week) and each said they had a wonderful time and hope that many of their friends from Church will attend next year.



Throughout the years, the Parish Council has allocated funds to help subsidize the cost of each camper. Next year's camp dates are July 3 through July 17 and I hope that many more of our parish children will plan to attend! During my visit, I witnessed first hand, the pleasant way in which the children are taught a little about the language and heritage of our people, in addition to sports and other activities. I encourage our parishioners to consider sending their children to this wonderful camp.

DIOCESAN COUNCIL AND ST. NERSESS BOARD

Since being elected to the Diocesan Council, I have travelled to New York for meetings once a month. It is both a privilege and honor to serve our Diocese in this capacity. As a member of the Diocesan Council, I was appointed to the St. Nersess Board to represent the Diocesan Council. Asbed Zakarian, serves as an elected board member.

ANNUAL EVENTS

The main fund-raising activities of our Parish are the Armenian Festival and the Picnic and each of them demand the dedication of many volunteers and good organization. We are fortunate to have capable people in both areas.

Armenian Festival – We congratulate the Festival Committee, who relieved the pressure from the Parish Council by taking charge of our largest fundraising event. The effort truly brought out the best of our resources, once again. Along with the traditional booths, and wonderful meals, everyone enjoyed the live Armenian music on Saturday night! The children truly appreciated the hard work of Kitty Dodakian and her committee at the Kid's Fair.

Although the event is draining on many of our hardworking parishioners, we depend upon them each year to continue so that we may achieve budgetary expectations. We thank all those who worked prior to, during and after the Festival to make it successful.

Church Picnic – The Parish Council made an appeal for volunteers to chair this year's Picnic. As no one came forward to accept the challenge, the Picnic was not held this year. Many people were saddened by the absence of this wonderful opportunity to enjoy good food, music and the company of their fellow parishioners. I'm certain that a chairman or team will step forward to organize next year's Picnic, and everyone will, once again, look forward to that wonderful day!

Golf Tournament – was a tremendous success once again. Chaired by our Parish Council Chairman, Lou Mikitarian, the Golf Tournament has become an annual event. Under beautiful sunny skies, 71 participants enjoyed a day of golf. A wonderful dinner followed in our Church Cultural Center. We sincerely



thank Lou and his committee for giving it their all, once again!

Christmas Dance – a well attended event, once again chaired by Ed Atamian and held in our Cultural Center. It was truly a beautiful evening of lively Armenian music and enjoyment for our whole community. Thanks in part, to a generous donation by Mr. and Mrs. John Fashjian, the event was also financially successful. Also, on the same night, the ACYOA Juniors hosted a dance, to which they invited ACYOA members from other New England area parishes. The Juniors enjoyed popular American music provided by DJ Ross (Atamian) as well as the Armenian music upstairs.

God bless you all for your dedicated service to our Church.

IN APPRECIATION

Many thanks to the many people who have given some of their precious time during the year to help the Church of Our Saviour carry out our mission of caring:

- Our tireless Parish Council Chairman, Louis Mikitarian, who has led by example. Lou has devoted countless hours of his time each and every day, for the betterment of our Church. Words cannot express my appreciation to him and to his family for their support and understanding.
- The Parish Council Members, former and present, for their service
- The Diocesan Delegates
- Our Deacons, Sub-Deacons and Altar Servers
- Hazel Eljanian, Choir Director; Irene Shooshan; Mark Sivazlian and George Sogigian, Organists
- Members of the Church Choir
- Sunday School Superintendent, Staff and Teachers
- Armenian School Coordinator and Teachers
- Our Organizational Chairmen and their Executive Boards
- The Auditing Committee
- The Altar Guild
- The Beano Committee and workers
- The Fellowship Committee
- The Insurance Committee
- Nominating Committee
- The Mas Committee
- The Memorial Endowment Committee
- The Messenger Staff
- The Ways and Means Committee
- Jay Kapur, Cultural Center Rental and Promotion
- Church Office Volunteers
- Arthur Surabian and Ed Kachajian for sharing their advertising expertise with us.
- Belmont Cleaners (Surabian Family) for their services
- Arpy Migridichian, In Lieu of Flowers Coordinator



- Richard Simonian, Esq., for his legal advice whenever called upon
- Paul Davis, and Ed Kachajian for photography
- Raymond Hovsepian, for his professional advice and assistance
- Vahe Jardarian, for his invaluable assistance in the Church office
- Dn. Suney Kachadoorian, for his donation of incense and wine and assistance
- Dn. Suney Kachadoorian, Dn. Himayak Rakijian and Andrew Shadbegian for tending doors at funerals
- Edward Simsarian, Esq. for his legal assistance whenever called upon
- Harry Sogigian and Torkom Boyajian for his special help with research
- Louise Toromanian and her committee for their services whenever called upon
- John Toromanian for his special projects bookkeeping
- Pete Der Kazarian for plowing the driveways
- Our Church Secretary, June Jardarian, who retired after 5 years of dedicated service
- Kitty Dodakian, for running the Vacation Bible School
- Liz Avakian and Agnes Sahagian, and Kitty Dodakian for their assistance in our Church Office
- Kenneth Burgess, our accountant
- Gharib and Vigen Ghambari, for Custodial assistance
- Seth Derderian for his professional locksmith services, whenever called upon
- Diran Garabedian for assistance whenever called upon
- Cindy Der Mugrditchian and Chris Maksian for decorating the Church for Christmas
- George Migridichian, for helping us with the facility whenever called upon
- Linda Poldoian, for sharing her professional expertise with us
- Louis S. Mikitarian, and his committee the Golf Tournament fund-raising event
- Louis S. Mikitarian, for establishing and maintaining a membership database

May God bless these devoted individuals (and their spouses for their understanding) and to all others who have worked lovingly for this Church. There are many others who contribute in so many other ways to the mission of our Church. Our appreciation to each and every one of you.

In this, the fourteenth year of my ordination to the Holy Priesthood, I am thankful to God for giving me the opportunity to serve Him, through this Holy Church; and for the continued cooperation and love our our parishioners. With each passing year, may we never stop learning, and never turn our heads when asked for help, may we help to improve rather than criticize, and work together – for His Glory, set an example for our children and strive to bring ourselves closer to God and to each other.

With prayers,

A handwritten signature in cursive script, appearing to read "Fr. Aved Terzian".

Rev. Fr. Aved Terzian
Pastor

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Report of the Parish Council - 1998

Elections

At the Annual Assembly held on Sunday, March 1, 1998, the following people were elected to serve a two-year term on the Parish Council:

Michael Arakelian
Ben Bullock
Katherine Dodakian

Mark Markarian
Louis S. Mikitarian
Archie Torosian

Officers

After ratification of the Annual Report and election results by the Primate and Diocesan Council in April, the Parish Council elected its "tivan", or executive board on March 31, 1998. The following officers were elected:

Louis S. Mikitarian, Chairman
Archie Torosian, Vice-Chairman
Harry Dostourian, Secretary

Katherine Dodakian, Treasurer
Ben Bullock, Assistant Treasurer
Vahe Jardarian, Corresponding Secretary

Advisors

Michael Arakelian
Patricia Arakelian
Elizabeth Avakian

Edward Kachajian
Mark Markarian

Liaison Assignments

The following Parish Council members served as liaisons to the listed Church Organizations:

Michael Arakelian
Vahe Jardarian
Elizabeth Avakian
Mark Markarian
Ben Bullock
Harry Dostourian
Louis S. Mikitarian

ACYOA Jrs. and Youth
Cultural Committee
Women's Guild
Men's Club
Choir
Avaks
Sunday School

Meetings

During 1998, the Parish Council, under the Presidency of the Pastor, Rev. Fr. Aved Terzian, held fifteen regular meetings.

Church Membership

At year end, we are pleased to report that there were **405** dues paying members of our parish. At the writing of this report, **55** additional dues paying member have been counted for 1998, for a total of **460**, 12 fewer than in 1997. These results reflect our commitment and ability to pursue new members through pledge cards and letters, to send dues contribution statements based on pledges and to follow up with all dues inquiries to our Treasurer. We rely on our faithful Church members to do their part to fulfill their obligation. Throughout the year, we have attempted to politely and tactfully remind each parishioner of their annual financial obligation to their church.



We thank you, our parishioners, for responding to our efforts in this area. It is not an easy task to request money and keep track of over 500 dues accounts, but those of you who reacted to the dues letters and statements sent by us have made it a rewarding task.

Meeting With Diocesan Delegates

The Parish Council met with the Diocesan Delegates during its April 14th meeting and reviewed proposals that would be presented at the Diocesan Assembly.

Parish Council Farewell Dinner

The Parish Council Farewell Dinner for "outgoing" Parish Council members Marion Aharonian, Michael Gulbankian and Kap Maksian was held on April 15th. The Parish Council extends its gratitude to Marion, Michael and Kap for their years of dedicated service to our Church.

Financial Highlights

The detailed financial reports are enclosed. The Church's investment account grew 11.94% (not including deposits and withdrawals) during 1998, 6.99% in realized gains (interest, dividends and capital gains).

Centennial Celebration - Catholicos' Visit

Our Church was honored to be the site of New England's celebration of the Diocese's Centennial. The highlight of the celebration was the blessed visit of His Holiness Karekin I, Supreme Patriarch and Catholicos of all Armenians. On Sunday, May 17th, after it rained on the original planned site of the Divine Liturgy, Institute Park, His Holiness presided over the Holy Badarak in our very crowded sanctuary.

Although we were unable to hold what would have been a unique open air Badarak, the initial poor weather did nothing to prevent this from being a momentous and memorable event. True to New England form, at the conclusion of Badarak, the sun shone on His Holiness and our Church.

His Holiness was accompanied by many clerical dignitaries from around the world, including our Primate, His Eminence Archbishop Khajag Barsamian.

Later in the day, a banquet commemorating the Centennial was held at Mechanics Hall. It was attended by dignitaries from throughout New England, including Worcester Mayor Raymond Mariano, U.S. Congressman James P. McGovern, State Senator Matthew J. Amorello and Governor Paul Cellucci. The Governor issued a proclamation for May 17, 1998 as Centennial Day of the Armenian Church of America.

This special day was planned by the New England Diocesan Celebration Committee consisting of the pastors and representatives from all the New England Armenian churches, which was chaired by Zarvin Kasparian. Because the activities of this day revolved around our Church, volunteers from our parish contributed greatly to the success of the day. In addition to Zarvin, the members of our Church who served on the committee were: Edward Atamian, George Migridichian, Lutwig J. Stepanian and John Toromanian. Of course, this event could not have been executed so well without the contributions of many other parishioners in our parish. In particular, we credit and thank all the people who helped prepare for the open air Divine Liturgy, and with disappointment, returned all the liturgical items to our Church in a orderly fashion in the middle of a downpour.

Church Hall and Cultural Center Rentals

Under the direction of Jay Kapur, the rental of our facilities has increased tremendously. This year, we

continued to expand our rental of the Church's facilities for private functions, leading to exceptional revenue. Several wedding receptions were booked as the result of advertisements in Bride & Groom Magazine and renting of a booth at the Wedding Expo at the Worcester Centrum Centre.



On January 25th, our Church was represented at the 1998 Wedding Expo at the Worcester Centrum Centre. Color brochures were created and handed out to prospective brides and grooms with hopes that they would select our Cultural Center for their wedding reception. Thanks to Jay Kapur, Rebecca Kapur, Susan Atamian and Ed Kachajian who represented our Church at the booth.

Other opportunities occurred by word of mouth, by informal promotion and sometimes completely by chance. Our Cultural Center offers some very unique characteristics and fills a niche that is attractive to different organizations and people looking for a place to hold their event. This renting of our facilities has had improving results for the last 3 years. Thanks to Jay for all the hours he has invested in this project and his professional management of our facility rentals. Refer to the separate Facility Rental report for additional details.

Church Office Administrator/Secretary Resignation

- **Resignation**

Our Church Secretary, June Jardarian, resigned in March. The Parish Council held a fellowship in her honor in May to thank her for her five years of service to our Church. June occasionally voluntarily assisted the Church office during the remainder of the year.

- **Hiring of New Office Administrator/Secretary**

Eileen Charbonneau, our Church's new Office Administrator/Secretary, was hired in December. We are pleased to welcome Eileen to our Church family.

The Parish Council thanks Linda Poldoian who organized the hiring process, interviewed candidates and provided her professional expertise in finding the right person to match our Church's needs. She spent a significant amount of time advising Father Aved and the Parish Council and effectively screened all the candidates, a time consuming process. Also, the Parish Council thanks Gary Dodakian for his contributions to the hiring of our new Office Administrator/Secretary. Prior to Ms. Charbonneau's hiring, another Secretary was hired. After a period of orientation and evaluation, it was mutually determined that this Secretary did not meet our needs and requirements.

- **Intermediate Secretarial Support**

While the Parish Council was searching for a new Secretary, several individuals stepped forward to lend their support to the Church office. Elizabeth Avakian, who had been assisting the Secretary as a part time paid employee, put in significantly more hours in the Church Office and performed most of the weekly Secretarial tasks. The Parish Council thanks Liz for the additional effort she put in the Church office this year and her assistance in the training of Ms. Charbonneau.

We thank the following individuals who volunteered to perform secretarial and receptionist duties during the periods where the Church had no full-time Secretary:

Alice Papazian and Agnes Sahagian - May, June

Katherine Dodakian - May, June, September, October, November

Katherine also assisted in training Ms. Charbonneau.

Hiring of Part Time Custodian

At the end of November, the Church hired a part time custodian, Bill Chaleki, to handle the majority of



the cleaning tasks on the Church complex. Bill is working mostly in the late afternoon and early evening. Bill has already been involved in some special projects such as thoroughly washing and organizing our china into new china racks, installing new soap dispensers in bathrooms, installing new contact paper in the kitchen cabinets and performing some minor repairs. He has also set up and overseen many of the rental events at the Church.

When Mr. Chaleki was hired, we discontinued our use of Nu England Services, a contracted custodial service.

Donations

• **Church Handrail**

A much needed brass handrail, donated by Elizabeth Kirk, was installed near the entrance at the left side of the altar. We're sure the handrail will be very helpful to the many individuals that will use it.

• **Refrigerator**

In early October, the Parish Council voted to purchase a new refrigerator for the Cultural Center. The previous refrigerator, the original refrigerator in our Cultural Center kitchen (over 30 years old), was requiring more frequent and more expensive repairs over the past year. Soon after the refrigerator was purchased, an anonymous donor, a member of our parish, stepped forward and reimbursed the Church for cost of this commercial quality refrigerator. While we honor that donor's wishes to remain anonymous, we thank the donor for providing a reliable refrigerator for our facility. Since the new refrigerator was installed, we have heard many positive comments from our parishioners.

• **Vacuums**

When our aging primary vacuum was on its last legs and was not worth sinking repair money into, a decision was made to purchase a new one. When the decision was made by the Parish Council, Archie Torosian, Jr. and Ed Kachajian donated funds to purchase an industrial vacuum and an additional small vacuum to clean the steps in the Cultural Center.

• **Church Complex Door Locks**

After reviewing and revising the existing keying and locking plan on the Church complex, Seth Derderian donated the planning and implementation of a new key and lock system. This new system makes it easier for the Church to selectively allow access to certain areas of the church while prohibiting access to others. It also includes a new master keying system which makes access to the Church simpler for the Parish Council and Der Aved.

• **Cultural Center Kitchen Cabinet Security System**

For many years parishioners have complained because kitchen items became missing or even stolen. After Jay Kapur and Mark Markarian initiated discussion with Seth Derderian on how to secure our valuable pots, pans, china, silver and kitchen equipment, Seth donated and installed locks on the kitchen cabinets in the Cultural Center kitchen. The locking of the cabinets is part of a larger project to better control the use of our china, silverware and pots and pans. The increased rental of our facilities has caused us to recognize the need for securing these items in our kitchen.

• **Mas Dough Machine and Table**

Edward and Marion Bilzerian donated a new dough shaping machine to our Church. This commercial type machine, which is employed by many baking businesses on a daily basis, can be used to flatten out dough in a variety of thicknesses. Although this machine has many uses, Ed and Marion donated the machine so that it could be used for preparing Mas dough.

Vahan and Anna Pogharian donated the commercial stainless steel table on which the dough machine sits. It has caster wheels to make it easy to place anywhere in the kitchen.

Ed and Marion and Vahan and Anna performed considerable research and evaluation of these items and selected one that would save significant time and effort of our Mas Committee volunteers. Thank You so much!



- **Stained Glass Window**

Marjorie Sohigian generously donated a beautiful stained glass window to our Church. The image in the window is that of the Good Shepherd.

- **Cultural Center Foyer Mirror and Table**

Agnes Markarian donated an impressive mirror and table combination in memory of her husband Gilbert. The mirror and table significantly enhances the attractiveness of the Cultural Center foyer.

- **Printer**

Ed Kachajian donated a laser printer for the Church Office when the old printer failed. This printer is used by our bookkeeper to print out financial reports for the Treasurer and Parish Council.

- **Church Exterior Light Fixture**

In 1997, Steve and Agnes Sahagian donated a beautiful light fixture for the exterior front entrance to the Church. The Parish Council failed to acknowledge this donation in last year's reports and this corrects that oversight.

Major Renovations, Repairs and Maintenance

- **Cultural Center Roof**

The replacement of the Cultural Center roof was completed at the end of 1998. This major task was planned since it was discussed and approved at the 1998 parish assembly. Since the roof originally began leaking over four years ago, it was determined that a complete replacement was required. In the meantime, temporary repairs that were intended to last 3-5 years were performed so that the Cultural Center interior, which has been damaged as the result of the leaking, could be repaired without risk of further damage.

As part of the roof replacement, the old roof was completely removed. A new set of tapered insulation panels, which create the slight pitch required for proper drainage, was installed. The final layer of the roof employing a newer rubber membrane technology was installed over the insulation panels.

We thank Ray Hovsepian, our architect for this project, for donating his time and services to this effort. Ray prepared the detailed engineering specifications and bidding format, reviewed the bids that were sent in by the contractors and oversaw the project through its inspection.

- **Completion of Cultural Center Carpeting**

In January, the carpeting of the Cultural Center foyer steps, cloak room and "VIP" room was completed. This completed the carpeting portion of the renovations that began in early 1997 and serves to further enhance the Cultural Center as an attractive facility for renting.

- **Church Wooden Doors**

Much-needed refurbishment of the exterior wooden doors of the Church was also completed in early 1998.



- **Cultural Center Foyer**
The front facade in the Cultural Center foyer has been refinished to match the new wallpaper and carpeting decor.
- **Repairs to Stovetop and Coffee Machine**
Repairs to the Cultural Center's kitchen stovetop and coffee machine were performed.

Digital Printer/Copying Machine

In April, the Parish Council made a decision to replace the existing aging copying machine with a large volume digital printing machine and a small volume photocopying machine. The replacement of our copying machine was forecasted, discussed and approved as part of the 1998 budget.

The digital printer will take care of the Church's large volume copying needs for at least the next 15 years. Its life expectancy is over twice an equivalent photocopying machine and 10 times the life span of the machine it replaced. It is also less costly to maintain than a typical photocopy machine. Its primary application is large volume copying.

Because the digital printer requires the use of a "relatively expensive" master copy to print hundreds of copies, it is not a cost effective tool for small volume copying which is also a requirement at our Church office. Therefore, a small inexpensive photocopying machine was also purchased to compliment the digital printer.

The Parish Council felt that the combination of these two office machines was the most cost effective approach to the Church's copying needs.

Armenian Festival

In April of this year, the Parish Council was making its final appeal for leaders to step forward and organize the Armenian Festival. In short, the Festival, which has been such a tradition and contributor to our Church's success, was in danger of not being held. At a meeting late in April, a number of individuals took the bull by the horns and became the 1998 Armenian Festival Committee. The number of volunteers on this core committee eventually rose to eleven people and they held their first meeting early in June.

This year, the members of the Festival Committee were: **Kap Maksian, Agnes Sahagian**, - coordinators; **Tony Barsamian, Kitty Dodakian, Tiran Garabedian, Jay and Becky Kapur, Mark Markarian, Paul Wasgatt, Dorothy and Arthur Yagjian**.

We observed their chemistry unfold in the months leading up to the Festival, the excitement and anticipation of a major event on the horizon. While reaching for higher goals, they overcame some of the typical frustrations. The result was a rejuvenated festival with our traditional offerings merged with new ideas, new spirit and new enthusiasm. The Festival Committee took great pride and ownership in what they were doing, yielding tremendous results. And of course, they could not have accomplished their goals without the many parishioners who contributed their time and talents (many on multiple tasks and projects). As always, our parishioners responded when they were called upon to prepare for and work during the Festival.

The Parish Council hosted a Festival Follow-up dinner and meeting to thank all the Festival volunteers and solicit feedback on the Festival.

The Parish Council extends a gracious THANK YOU to all the members of our parish who played a part

in this year's successful Armenian Festival. Our spirit of working together toward a common goal demonstrated what it takes to achieve success both for the Festival and for the Church overall.



Golf Tournament

The Church held its 4th Annual Golf Tournament on Tuesday August 18th. A great time was had by all the golfers. Golf was played at the Juniper Hill Golf Course during the morning and afternoon with 71 golfers enjoying sunny skies and ideal conditions. After golf, an outstanding awards banquet was served at the Cultural Center. We received terrific compliments (as we have each year) on the meal, which is as much if not more of a feature than the golf. Thanks to the Meals committee chaired by **Jan Mikitarian** and **Kitty Dodakian**.

A successful raffle was held after the meal. Our tournament has become a significant fundraiser for our Church and an enjoyable experience for all the participants. Thanks go to the golf committee, meals committee, volunteers, golf booklet and hole sponsors, and various donors. Also, a very special thank you to **Edward Kachajian**, who, while recovering from surgery, put the Golf Booklet together. Overall, a wonderful day was had by all. The golf booklet listing all the sponsors and committee members was previously mailed to the parish.

Christmas Dance

On December 12th, our Church held its fourth annual Christmas Dance in our Cultural Center. A festive time was had by the over 125 people who attended the dance. The Parish Council thanks **Ed Atamian**, for chairing this affair, and his committee. Thanks also to **John Fashjian**, who generously donated the band expense with hopes that this affair continue to grow in popularity on an annual basis.

Also on that evening, the ACYOA organized their own Christmas gathering in the lower Cultural Center Hall. ACYOA members from other parishes in New England attended the party and migrated upstairs to the Armenian music and dancing.

Christmas Eve

On December 24th, members of the Worcester Holy Trinity Church joined the members of our parish on the traditional Feast of St. Stephen for Christmas Eve services at the our church. It was a thrilling sight to see so many members from both of the Worcester Armenian Apostolic churches participate in this evening of joy and caroling for the third year in a row (last year, the services were held at our Holy Trinity Church). After the service, everyone attended a special Christmas eve fellowship organized by our Church's Parish Council and Holy Trinity's Board of Trustees. Thanks go to Father Aved and Father Vazken Bekirian for "making this happen".

The Messenger

The Messenger, with **Rich Maksian** as its publisher, celebrated the 1-year anniversary of its rejuvenation. With co-editors **Nancy Bedrosian** and **Marianne Dodakian**, the Messenger staff, and its contributors, the Messenger has again become an effective pleasing resource which the parish waits to receive every 2 months. Thanks to Rich and the whole Messenger staff for diligently producing the Messenger, something our parish is very proud to have.

Camp Vartan Attendance and Subsidy

Our Church awarded subsidies for one week of Camp Vartan to Kirk Atamian, Mardig Mardirossian, Varnia Mardirossian, Stephanie Johnson, Onnig Terzian and Raffi Terzian. Each of them wrote a note reflecting their experience at Camp Vartan and thanking the Church for sponsoring them. The Parish Council encourages all the parents and youth of our parish to discover and participate in Camp



Vartan, the St. Nersess Summer Religious Study Conference, and other retreats and religious programs. Each year, funds are budgeted to subsidize the young men and women and boys and girls of our parish for these activities.

Parish Council Attendance at Calling Hours

The Parish Council continued its policy of attending and participating in all Wake Prayer Services of our parishioners who have passed away. Also, on behalf of our Church, a cooked ham is provided to the family of the deceased.

Active Standing Committees

The Parish Council was once again pleased and thankful to have the valuable assistance of the Standing Committees. The volunteers of these committees have lent their time and talents to their associated activities. Their work has reduced some of the Parish Council's burden and resulted in benefits to our parish for which the Parish Council is grateful.

• Zakarian Scholarships

Through the generosity of the Asbed and Margaret Zakarian Scholarship Fund, the Church awarded \$500 scholarships towards undergraduate education expenses to four young members of our parish: Barry Bohigian, Stephanie Chaparian, Adam Markarian and Nirva Penbeyan. Again this year, Asbed and Margaret Zakarian donated additional funds above and beyond the proceeds of the Scholarship fund so that a \$500 scholarships could be granted to each recipient. Serving on the committee were Father Aved, Louis S. Mikitarian, Jerry Stepanian, Laura Purutyan and Asbed Zakarian. We are fortunate to have such generous benefactors in our parish like Margaret and Asbed who truly have the interests of our Armenian youth at heart. We thank them and wish all the students much success! Thanks to Jerry Stepanian for chairing this committee.

• Insurance Committee

The Insurance Committee is responsible for thoroughly reviewing and making recommendations to the Parish Council on all of the Church's insurance coverages and policies. These policies include Automobile, Religious Institution, Health and Workmen's Compensation. Serving on this committee were: Steven Jorjorian, Richard Maksian, Louis S. Mikitarian, Jerry Stepanian and Gregory Donoian. Thanks to Steve Jorjorian for chairing this committee.

• Investment Committee

The Investment Committee is responsible for assisting the Parish Council in monitoring the Church's investment portfolio and makes investment recommendations to the Parish Council. The members of the Investment Committee are: Father Aved, Louis S. Mikitarian, Katherine Dodakian, Thomas Garabedian, Karnig Durgarian and Amar Kapur. Edward S. Bilzerian serves as the financial adviser and account manager for the Church.

Personnel And Staff

Reverend Father Aved Terzian served as our Church's Pastor during 1998 for the 14th consecutive year. The Parish Council thanks Der Hayr for his service, devotion and most of all spiritual leadership and compassion to his Worcester flock. The Church is extremely fortunate to have such a gifted, loyal and tireless Pastor. Each year, he demonstrates his versatility and pours his heart and energy into every pursuit. The Parish Council has again enjoyed working with Der Hayr on its various activities.

Eileen Charbonneau became the Church's full-time Office Administrator/Secretary on December 7th. See above for a complete description of the Church Secretarial status for the 1998.

Gharib Gambari served as a part-time Assistant Custodian.

Kenneth Burgess continued to serve as the Church's Bookkeeper during the year.

The Parish Council thanks those mentioned above for providing their essential services to our Church.

The Parish Council contracted with companies to clean the interior of the Church buildings, to perform landscaping and to remove snow from walkways, stairs and entrances. The Church also has maintenance and inspection contracts for maintenance of the elevator and pest control.



Gifts

During the year, the Church received gifts, bequests, donations and memorial contributions. On behalf of the parish, the Parish Council thanks those who have made donations of these types. Gift donations are listed in the financial section of these reports. Only those donations of over \$100 are listed. We apologize if any names have been inadvertently omitted. Please bring those names to the Parish Council's attention so that our report can be corrected.

Thank You And Appreciation

The Parish Council extends its thanks and appreciation to the individuals mentioned above, and the following persons who volunteered their services throughout the year:

The many volunteers who have worked in the Church Office throughout the year.

• **Mail Committee**

The Mail Committee collates the mailing material, stuffs and labels the envelopes and prepares the mail for the Post Office. We thank them for performing a tremendous service for the Church. Our most recent list of Mail Committee members includes: **Liz Avakian, Annie Kachajian** -- coordinators, **Marion Bilzerian, Charlotte Calfaian, Rose Gulanian, Vahe Jardarian, Alice Papazian, Bizer Simonian,** and **Arek Thompson.**

Marty Mooshagian, for delivering the mail to the Post Office.

• **Fellowship Committee and Sponsors**

The Fellowship Committee, consisting of **Elizabeth Avakian, Estelle Berberian, Eva Haroyan** and **Bizer Simonian,** coordinates the fellowships after Divine Liturgy. On most Sundays during the 9 months from September to May, we are fortunate to have families and individual parishioners come forward to sponsor the fellowships. Fellowships have become one of our treasured habits - a short time where people can catch up with each other after church, and a chance to meet new people who may be attending our Church for the first time. The Fellowship Committee has done a terrific job coordinating the fellowships and recruiting new people to sponsor them.

• **Mas Committee**

The Mas Baking and Bagging Committees enable the Church to provide Mas each Sunday. Six times a year they prepare the Holy Mas that is distributed to parishioners and Sunday School students each Sunday after Divine Liturgy. After taking over for Kay Garabedian this year, **Ann Pogharian** coordinated the following dedicated volunteers on the Baking Committee: **Ardem Andonian, Gladys Andonian, Marion Bilzerian, Sid Davagian, Rose Derderian, Sona Dodakian, Frances Elloian, Kay Garabedian, Lucy Hovenesian, Anna Janazian, Ann Sharigian** and **Betty Titus.** Thanks to Kay for her longstanding leadership and to Ann for stepping forward to organize this activity.



Annie Kachajian leads the Bagging Committee consisting of: **Helen Alexander, (Mrs.) Rose Aslanian, Liz Avakian, Hazel Eljanian, Frances Elloian, Anna Janazian, Zvart Hougasian, Anna Janazian, Alice Piligian, Diane Sahagian, Bizer Simonian, Dorothy Surabian, Ruth Surabian, Arek Thompson, Helen Torigian** and **Berjoohie Zakarian**.

Thank you all for continuing this vital tradition.

Kap Maksian, for nurturing our teenagers in the ACYOA Jrs. Kap has dedicated himself to keeping our teenage youth involved in its church through fellowship among themselves and Armenian youth from other parishes. Through his actions, he reinforces awareness of their heritage and the binds that link them to our Church.

John and Michelle Fashjian of Framingham Chrysler-Plymouth, for their generous donation of a major portion of the leased Chrysler automobile for the Pastor's use. They have also donated all the maintenance costs for this vehicle.

Yeretzgin Vivian - For the last several years, Yeretzgin has volunteered to type, compile and produce our Church's annual reports. The annual reports include reports from the Pastor, Parish Council, Diocesan Delegates, every organization and select committees from our Church. It also includes our Church's financial reports for the year. Together, the annual reports amount to 80-90 pages of material. Because of the tight timetable required to assemble and reproduce the report, this becomes a very challenging time intensive task. When completed, the reports have a professional quality that is unmatched by any other parish in our Diocese. Thanks Yeretzgin !

Gary Dodakian and Bryan Davis, for coordinating the Church basketball league.

Paul Wasgatt, Tiran Garabedian and Mark Markarian, for organizing the Friday Night sports program for the youth of our Church.

Arthur and Carol Surabian, and Edward Kachajian, of Surabian Advertising, for donating their resources and time for the flyers and posters for the Armenian Festival, the Golf Tournament and the Cultural Center promotional flyer.

Tiran Garabedian, George Migridichian, Harry Dodakian, Louis Mikitarian, Sarkis Balian, and Jackie Roberts for their many little repairs and helping gestures throughout the year.

Charlotte Calfaian, for compiling the names of the In Lieu of Flowers donations for the families who have lost loved ones throughout the year.

Arpy Migridichian, for sending thank you notes on the Church's behalf for In Lieu of Flowers donations

Vahe Jardarian, for his assistance in the Church office.

Chris Maksian and Cindy Der Mugrditchian, for decorating the Church sanctuary for the holiday season for the 6th consecutive year!

Asbed Zakarian, for repairing the Cultural Center chairs that have broken or damaged, and the grilling grates used during the Festival and other church events. He has also designed and built new grilling grates for the church.

Ramon Hovsepian, for his consultation services related to various building issues.

Peter Der Kazarian, for donating his snow plowing services, keeping our drive-ways and parking areas free of snow.



Finally, we thank you, our parishioners, who have given us the opportunity and support required to serve God, our Church and our People. We sincerely could not meet our goals and reap our rewards without you. It is truly an honor and a labor of love to serve our Church and witness it flourish in many ways that we hope will ultimately benefit our children and our children's children. With God's blessings and your continued commitment and support, we will continue to do our best to serve our Church.

We regret if we have overlooked some individuals. The Parish Council would be happy to amend our report to include thanks to those who were inadvertently overlooked.

Respectfully Submitted,

Louis S. Mikitarian
Parish Council Chairman

Reverend Father Aved Terzian
Pastor

Chairman's Note: Although this report is intended to be a report of the whole Parish Council, I want to add some personal note of thanks. While I was on an 2-month out-of-state work assignment during the Summer, Archie Torosian, our Vice-Chairman, assumed the day-to-day duties of the Chairman. He masterfully handled all the ongoing issues, and all the new business that arose while I was away. I want to acknowledge Archie and thank him for filling in while I was away. The Chairman's duties were certainly in good hands.

Also, I want to thank all the members of the Parish Council for their dedication, time, devotion and love for their Church exemplified through their actions during 1998. It's an understatement to say that so much of what they do goes unnoticed.

A.C.Y.O.A. JUNIORS REPORT

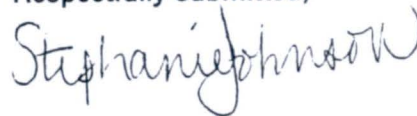
The A.C.Y.O.A JRS. had a very busy year in 1998, having done many rewarding and beneficial activities to further the success of our organization. Included in the activities were:

- * Regular Meetings - During the year, we had seven meetings. Average attendance at the meeting was 10 JRS. Meetings were normally held after Sunday School in one of the classrooms.
- * Poon Paregentan - On February 22nd, the ACYOA JRS. had a very successful Poon Paregentan celebration. Close to 100 parishioners joined us for a wonderful Italian feast prepared by the JRS. and their parents. Thirteen A.C.Y.O.A. Juniors and seven parents worked extremely hard to make this event a success. Special thanks to Ross Atamian for providing the entertainment.
- * Palm Sunday Dinner - On April 5th, we hosted Palm Sunday Dinner for A.C.Y.O.A. Day. Over one hundred parishioners attended and ten juniors helped out. Our thanks to Ronnie Pahigian for providing a wonderful meal.
- * Hye M'rtsoom - Nine Worcester Juniors attended the 24th annual Hye M'rtsoom in Watertown, MA on May twenty-second to the twenty-fifth. Our boys' basketball team won second place and brought a trophy home with them. Everyone who attended had a great time. We would like to thank the Men's Club and especially Mr. Mark Markarian and Mr. Tiran Garabedian for hosting a sports night in June and for the trophies which were awarded to all members who traveled to Watertown.
- * ACYOA JRS. Sports Weekend - Seven Juniors traveled to Watervliet, NY for Sports Weekend in October. We won the Sportsmanship award for our upbeat attitude in both volleyball and basketball. And during the festival, we completed a candy bar fund-raiser to help pay for some of the costs associated with traveling to the weekend.
- * Movie Night - Three Juniors attended Chelmsford's Movie Night in November to meet kids from both Chelmsford and Watertown.
- * Christmas Dance - We hosted a Christmas dance on December twelfth in which approximately fifty Juniors attended. ACYOA JRS. joined us from Watertown and Chelmsford for this event. Again, our thanks to Ross Atamian for providing entertainment.

Our upcoming plans are to begin volleyball practice in preparation for May's Hye M'rtsoom in which we anticipate that many Juniors will attend. We are also planning on going to an area nursing home and maybe making a visit to the Friendly House. We will host a Palm Sunday dinner in April. And to get ready for the new millennium, Dan Chaparian is working on an ACYOA JRS. web site which will hopefully be available on line in the near future. The 1999 Executive Board consists of Christine Elloian as Vice-Chairperson, Julie Kapur as Treasurer, and Mark Harootian as Secretary. Christine assists me in meetings and in organizing activities. Mark and Julie take care of the financial aspect of our group and send out flyers when they are needed. Kap Maksian, our Youth Advisor, oversees meetings, plans activities and makes sure that our plans are carried out. Our primary goals is to expand the organization to all possible members and to do more

regional activities with other Massachusetts ACYOA Youth Groups. We would like to thank both the Parish Council and Der Hayr for your continued support of this organization. A.C.Y.O.A. would not be as successful without your operation and devotion to our success. We would also like to thank the parishioners for your support of us and our events.

Respectfully submitted,



Stephanie Johnson
Chairperson

A.C.Y.O.A. JUNIORS FINANCIAL REPORT

Cash on Hand as of 1/9/98		\$2,031.35
Income:		
	Poon Paregentan.....	\$408.00
	Palm Sunday Dinner.....	1,338.00
	Candy Bar Fundraiser.....	144.00
	Total Income:	\$1,890.00
Expenses:		
	Poon Paregentan.....	\$274.81
	Palm Sunday Dinner.....	875.00
	Hye'Mrtsoom.....	57.75
	Postage.....	14.13
	October Sports Weekend.....	310.74
	Candy Bars.....	57.56
	Christmas Dance.....	14.08
	Total Expenses	\$1,604.07
	Net Profit (Loss) for 1998)	\$285.93
	Transfer to Church	\$0.00
	Cash Balance 12/31/98	<u>\$2,317.28</u>

*** Church paid hotel expenses for youth advisor/chaperone to attend sports weekend in the amount of \$263.07 (not included above.)

ARMENIAN LANGUAGE PROGRAM FOR CHILDREN

I am very pleased with the progress our Armenian Language Program for Children. The classes, outlined below, meet every Sunday morning, during the School year, from 10:00 a.m. to 10:30 a.m. at the conclusion of which the students are led to the Sunday School Assembly area. We continued to enjoy good attendance through May. Our "kick-off" in September resulted in the registration of approximately 35 children. Although there is a good core of students who attend faithfully, and are benefitting the most from our efforts, there are many who attend sporadically, which makes progression with the lessons difficult for our instructors. With repetition and constant reinforcement of past lessons, the class is beginning to develop working knowledge of vocabulary, common phrases and verbs, each on their own level.

The breakdown of our Program (as of September 1998) is as follows:

Ara Bilian – instructs a class of approximately 18 students, who already have a working knowledge and comprehension of the language. He fortifies their knowledge of the spoken language by concentrating on the conjugation of verbs and the constant addition of new vocabulary words. The class is conducted mostly in Armenian.

Michael Mamishian – instructs the smallest group of approximately 5 students, with varying degrees of knowledge of the language. These students are able to read and follow along in a curriculum book. Having a small group, Michael has the advantage of being able to adapt the lesson to their individual needs and personalities.

Dawn Varjabedian – has the utter joy of teaching the youngest members of the Program. The class ranges in size from 8 to 10 students, who are not yet able to read. Their curriculum material is prepared specifically for them with coloring pictures - key words are written on the sheets for the parents. Again, the pace of learning new material is somewhat slow, and dependent upon the grasp of the material previously presented. In this class as well, there is a core group of students who attend regularly; however, some attend sporadically and repetition is key.

The organization of the Toddler Classrooms made possible the usage of the three connecting rooms for Armenian School. We have found it most beneficial to have the three classes in adjoining classrooms. Because we begin promptly at 10:00, we have a solid 20 minutes of conversation. All three classes come together at 10:22 for the singing of the Armenian National Anthem "Mer Hayreneek." In September we began with the first verse and added another verse following the Christmas vacation - even the non-readers are learning it well!

We teach the language the way we learned it, by hearing and using it. We make an effort to say "Paree Looys" when they arrive and "ahbrees" to praise them ... we end each class by saying "Yertak Parov" and "Mnak Parov" to one another. These words are now familiar to our students and with each passing week it becomes more and more natural. The Armenian School will present its very first year-end program this May at which we will show video "clips" of our classes in progress and present recitations. The "grand finale" will be when the students come together to sing Mer Hayreneek.

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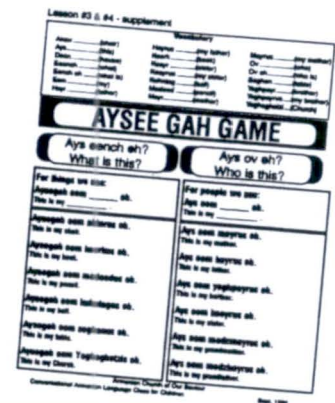
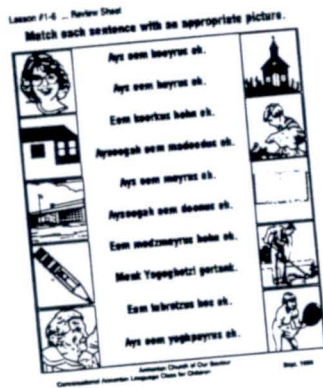
My personal gratitude, and on behalf of the children and their parents, to **Ara Bilian, Dawn Varjabedian** and **Michael Mamishian** for their patience, dedication and devotion. We also thank the Toddlers Class for sharing their classrooms with us.

I believe our Program has been a very beneficial one. The students who attend seem to be very eager to learn the language and appear to be absorbing the material presented to them. With periodic review lessons and constant repetition – and perhaps a little practice at home – they will have the basis for speaking the language comfortably. If the interest in learning the language is sparked in the students of this group, surely they will continue their quest for learning the language. That is our hope.

Special acknowledgement and appreciation, to Der Hayr – who initiated this Program and once again this Summer, reviewed the curriculum materials and altered some of the material to better serve the needs of our students.

Respectfully submitted,

Yeretzgin Vivian Terzian
Yeretzgin Vivian Terzian
Coordinator



ARMENIAN LANGUAGE PROGRAM FINANCIAL REPORT

The Armenian Language Program does not have a specific budget, the only costs incurred for the year have been:

- Preparation of the curriculum materials was done voluntarily by Der Aved and the Coordinator, using personal materials.
- Cost of photocopying of curriculum was absorbed by the Church Office.
- Small gift of appreciation for Teachers.
- Future purchases, if any, for materials, will be made using previously budgeted funds, and administered through Der Hayr.

YOUTH FRIDAY NIGHT BASKETBALL

The Youth Friday Night Basketball began in October 1998 for boys and girls ages 6 - 12. There have been an average of 12-15 kids per night plus their parents.

We meet at the Cultural Center from 6 - 8 pm on Fridays. A typical night begins with shooting around for 5 - 10 minutes. Basic fundamentals are covered from 6:15 - 6:30 then we break into teams for a game from 6:30 - 7:30. The evening is finished off with Pizza and socializing around 7:30.

The kids and their parents seem to really enjoy this program. If you haven't given it a try yet stop by some Friday night and see for yourself as we are always looking for new faces. Any volunteers or suggestions on how to improve this program are always welcome.

Don't be shy. Give us a try.

Respectfully Submitted,

Mark Markarian

Paul Wasgatt



AVAK (SENIOR CITIZENS) GROUP REPORT

The Avak Group meets in the Church Hall every Monday from 9:30 a.m. to 3:00 p.m. Our activities are varied which include Pinochle, Backgammon, Rummy-cube, Handcrafts and a host of other games.

Special functions were as follows:

July 13	Indoor Picnic
Oct. 27	Casino Cruise from Gloucester
Nov. 23	Thanksgiving Dinner
Dec. 21	Christmas Luncheon hosted by Edward and Marion Bilzerian.

We wish to thank Ed and Marion Bilzerian for once again sponsoring our Christmas Dinner.

The volunteers continue their dedicated service throughout the year. They are: Louise Toromanian, Berjoohe Zakarian, Pauline Agazarian, Penny Haroian, Andrew Shadbegian and Vahan Santoian. Other points of light are those who readily step in and help when the need arises. They are: Arek Thompson, Marion Bilzerian, Lisa Hagopian, Agnes Sahagian, Annie Kachajian, Hazel Eljanian and Bizer Simonian.

Respectfully submitted,



Lucy V. Kasparian
Chairman

AVAK (SENIOR CITIZENS) GROUP FINANCIAL REPORT

Cash on Hand as of 1/1/98		\$1,450.46
Income:		
	Total Income:	505.00
Expenses		
	Total Expenses:	228.92
	Net Gain (Loss) for 1998:	276.08
	<u>Year-End Cash Balance 12/31/98</u>	<u>\$1,726.54</u>

BABIES' AND TODDLERS' PROGRAM REPORT

In 1998 we had approximately 30 students registered in our Class (and counting...)! In September 1998 the registration was considerably lower, but growing fast. The class meets every Sunday morning, during the School year, from 10:30 a.m. to 12:00 Noon. Parents are welcome to stay with their children, or attend Church Services, at any time during the Class.

The Toddler's Class is both a learning and fun experience for our "littlest Churchgoers" - *and* their parents. We strive for easy goals – learning the Sign of the Cross, hearing the name of Our Saviour Jesus, and simplified Bible stories. A very short Armenian Language lesson precedes the Bible Story of the day and is well-received. The children have learned a few words, through over-exaggerated gestures and movements, and are beginning to count to 10 in Armenian. We are very pleased at the response from both the children and their parents! The parents are each scheduled to prepare a project or snack approximately 3 times a year. Most parents and children attend regularly. With babies and very young children illness is inevitable, and inclement weather prohibits weekly attendance, but that's okay! What we try to convey is that **whenever they attend, they have a place, both in Church and in the Toddlers' Classroom.**

My deepest appreciation to Sarkis Balian who volunteered to make a wonderful bookcase for our Playroom. Sarkis designed and worked on the piece over the summer, and then installed it in time for Opening Day in September. Sarkis not only constructed this wonderful storage unit, but donated the materials as well. The organization of the Playroom not only made our clean-up time easier, but now that the toys are neatly put away each week, it allowed us to use the Playroom for Armenian School as well

I look forward to Toddler's Class each week, the bewildered faces looking at me when I'm telling a Bible Story, the little hands trying to make the sign of the cross, the smiles and laughter at song time, hearing a child repeat something I taught them, and, of course, the kisses, makes me very happy – and I'm so happy it has made others happy as well. I thank God for the opportunity to serve Him, through this Holy Church, by helping in some small way to bring His Children closer to Him. Thank you all for showing support of our Program which is now in our 11th year. I am grateful to Der Aved, and the parents of the Toddlers' Class who show their appreciation for our little program each week. May this program continue to flourish, for its benefits are numerous.

Respectfully submitted,



Yeretgin Vivian Terzian
Coordinator

BABIES' AND TODDLERS' PROGRAM FINANCIAL REPORT

Balance as of December 31, 1997

\$1,897.75

Year-End Cash Balance 12/31/98

\$1,897.75

The Toddler's Class does not have a bank account of any sort, the income and expenses, will be administered through the Parish Council.

The above balance has been detailed in previous Annual Reports and reflect donations and net profit from our 10th Anniversary Celebration in 1997.

Year-end gifts to the children (June 1998) were paid by the Parish Council.

Our class is the beneficiary of an Endowment Fund in memory of **Holly Rose Migridichian**. Any interest in this Fund accumulated might be used to offset the expenses for further classroom renovation in 1999.

All other weekly expenses (craft supplies, snacks and room decorations) were donated by our parents.

CULTURAL ORGANIZATION REPORT

EXECUTIVE BOARD SEPTEMBER 1998

Arpy Migridichian, Chairman
Rose Houmere, Co-Chairman
Marion Yagoobian, Treasurer
Rose Paloian, Recording Secretary

Activities:

- March 4 Hosted Lenten Supper. Guest speaker was Rev. Father Ibrahim Haddad.
- March 28 Armenian Cooking Workshop. Learning to make *Sini Kufra* drew a very large number of enthusiastic participants (including a few men.) For a moderate fee each of them, after viewing demonstrations by three of our committee members, was supplied with all the necessary ingredients and prepared her/his own tray of *Sini Kufra* to be taken home and baked. The making of *Sini Kufra* proved to be a successful endeavor.

Future Plans:

Future plans include an exhibit in the spring of 1999 of K. S. Melikian's photographs covering a period of fifty years. We are also anticipating a beautiful musical program, the date of which has not yet been determined. New members are always welcome to join us. Contact any of the board members if you are interested.

Respectfully submitted,



Rose Paloian
Recording Secretary

CULTURAL ORGANIZATION FINANCIAL REPORT

Cash on Hand as of 1/1/98 **\$1,919.30**

Income:

Lenten Dinner - March 4, 1998	\$400.00
Sini Kuffa Workshop - March 28, 1998	640.00
Interest 1998	35.50

Total Income: **\$1,075.00**

Expenses

Lenten Dinner - March 4, 1998	\$191.44
Sini Kuffa Workshop - March 28, 1998	\$264.03

Total Expenses: **\$455.47**

Net Profit (Loss) for 1998 **\$620.03**

Year-End Cash Balance 12/31/98 **\$2,539.33**

THE EKMALIAN CHOIR

The Armenian Church of Our Saviour Ekmalian Choir has sung at each *Soorp Badarak* during the past year, both on Sunday mornings and on special weekday Divine Liturgies, which totals about sixty services.

The Choir membership consists of approximately 30 members, some of whom serve on the altar. This past November, the 52nd Assembly of the Association of Armenian Church Choirs of America was held in Cambridge, MA, hosted by Holy Trinity Armenian Church. Attending was Norman Noorjanian, Choir Chairman and Vahe Jardarian, Delegate. Norman has been serving as Treasurer of the AACCA. The central council of the AACCA awarded Church of Our Saviour the "Yegmalian Award for Excellence" for our altar servers' program. Congratulations to Der Hayr and the deacons.

We wish to express our sincere thanks to Father Aved Terzian for his untiring and continued spiritual support of the Choir; to Hazel Eljanian, Choir Director; Ann Mosessian and George Avakian, Assistant Choir Directors; George also serves as choir treasurer; Irene Shooshan, George Sogigian and Mark Sivazlian, Organists, who have helped in each of their capacities to enhance the glorification of the *Soorp Badarak*.

We also wish to thank our Trustees for their continued financial support on numerous occasions. To our Godfather of the choir, Zarmair Shepard, our prayers for the restoration of his health.

We sincerely thank our many generous parishioners who have so graciously donated sums of money to our Choir for books and other needs. We welcome any new members to join us and any "old" members to rejoin us.

This year, the choir lost two of their most loyal and faithful members; Deacon Charles Hoogasian and Choir Chairman, Norman Noorjanian. May their souls rest in peace. They will be sorely missed.

Respectfully submitted,



Vahe Jardarian
Choir Member



EKMALIAN CHOIR FINANCIAL REPORT

Cash on Hand as of 1/1/98 **\$889.48**

Income:

Gift in memory of John Noorjanian	\$300.00
Miscellaneous	198.00
Interest	17.81

Total Income: **\$515.81**

Expenses

Purchase of veils	\$250.00
AACCA Convention (delegate)	468.90
Miscellaneous	175.00

Total Expenses: **\$893.90**

Net Profit (Loss) for 1998: **(378.09)**

Year-End Cash Balance 12/31/98 **\$ 511.39**



MEMORIAL ENDOWMENT COMMITTEE REPORT

THE MEMORIAL ENDOWMENT COMMITTEE

**Rev. Fr. Aved Terzian, Pastor
Lutwig Stepanian, Chairman
John Chicknavorian, Secretary**

**Seth Bilazarian
Amar Kapur
Stephen R. Sahagian
Arthur Surabian**

The Memorial Endowment Committee met on five separate occasions in the calendar year 1998 as prescribed by our official by-laws. This year's Parish Assembly will select one individual to replace departing member Amar Kapur and unofficial committee member, Stephen R. Sahagian. Mr. Sahagian volunteered to remain on the Committee this past year in an advisory capacity, thus lending credence and continuity to past committees. Father Aved and current committee members wish to thank both of these parishioners for their dedicated service to the Church and the Endowment Committee over these past many years. The contributions of these two individuals have been invaluable and will be sorely missed.

The Endowment Committee is delighted to report to the Parish Assembly that 1998 has proven to be a banner year. Total contributions to the Memorial Endowment Fund in new or existing accounts amounted to \$60,000. Contributions in calendar year 1997 were \$39,200 -- thus 1998 saw an increase of about 35.53% over the prior year. Committee members are very gratified and eternally grateful to those parishioners who saw the wisdom in the concept of the Memorial Endowment Fund and came forward to open new accounts or contributed to existing accounts. It is the eternal hope of the committee members that those who are not yet aware of this invaluable program will elect to join the "Endowment Fund Team" in calendar year 1999.

Parishioners may initiate an Endowment Fund Account with a minimum donation of \$500 or through a series of smaller contributions, which when reaching the required sum, activates an account. Endowment Fund accounts may be started either under the contributor's name or to memorialize a deceased loved one. Another alternative could be a gift through your will or trust account of a percentage of the estate of a specific amount -- a very convenient and effective method of gift giving to your church. A third alternative could be a bequest of a specific property or financial instrument such as stocks or bonds. Whichever the avenue of giving, the important point to bear in mind is that your church will be the beneficiary of your benevolence and better able to enter the next millennium in a more positive financial position. I should remind parishioners that only the interest generated by the funds in these various accounts within the Endowment Fund are utilized. Endowment Fund accounts may be earmarked towards Sunday School, Altar Flowers, General Operating Expenses, Church Candles, Hokehankist (Repose of Souls), Youth Activities, Armenian Language Program or if you so desire, a category of your own choosing.

We should feel a strong sense of pride and dedication when thinking of our church as did our forefathers over one hundred years ago when they established the first Armenian Church in North America here in this city. As parishioners, we should build a bridge into the future for the benefit of our current youth and those yet to breathe the spirit of our church. The Memorial Endowment Fund is a means to fulfill this dedication and commitment.

I wish to thank Der Aved and the past and present committee members for their counsel, guidance,

support and cooperation. I am also deeply grateful for the support and assistance provided by Miss Elizabeth Avakian and our illustrious Parish Council Treasurer, Mrs. Katherine Dodakian -- both dedicated servants to the Church.

In conclusion, I wish to reiterate a statement printed in the report submitted by the Memorial Endowment Committee to the 1997 Parish Assembly:

"Remember, the ultimate goal of the Memorial Endowment Fund is to benefit your Church and all of its members. Reach out and help yourself and your fellow parishioners."

Respectfully submitted,



L. J. Stepanian
For the Endowment Committee

MEMORIAL ENDOWMENT FUND LISTING

CONTRIBUTORS TO EXISTING ACCOUNTS

Mr. Harry Abrahamian
Mr. and Mrs. Edward Annaian (Andover, MA)
Mr. and Mrs. Haig Arakelian (Sutton, MA)
Corporate Environmental Advisors Inc.
Mrs. Annie Kachajian
Mrs. Dana Manoogian (Eastham, MA)
Maple Root Corp. (Coventry, RI)
Mrs. Susie Mouradian
Miss Violet Nalbandian
Miss Irene Nalbandian
Mrs. Anne Paelian (Huntsville, AL)
Mr. and Mrs. Stephen Sahagian
Mr. and Mrs. Arthur Yagjian

CONTRIBUTORS OF NEW ACCOUNTS

Anonymous
Ann Avakian
Mary Chakemian
Mr. and Mrs. Harry Dodakian
Mr. and Mrs. John Fashjian (Framingham, MA)
Anna and Lucy Hovenesian
Armenian Church of Our Saviour Men's Club
Mr. and Mrs. Henry Shooshan
Miss Bizer Simonian
Rev. Father Aved and Yeretzgin Vivian Terzian

**Please refer to the Financial Reports
for the Memorial Endowment Fund Committee's Financial Report.**

THE MEN'S CLUB

EXECUTIVE BOARD SEPTEMBER 1998

Tiran Garabedian, Chairman
Mark Markarian, Vice Chairman
Marty Mooshagian, Secretary
George Migridichian, Treasurer

The year 1998 was a busy year for the Men's Club. In addition to our regular meetings every month we also hosted three events for the church.

The Men's Club served an Italian dinner with salad for a Lenten dinner in March. We also held a breakfast for Sunday School children and their families in September.

Our biggest event of the year was a Sports Night held in June. This event was emceed by Nick Mazello of the Telegram and Gazette. The three speakers included Coach Paul Phillips, Coach Bob Vartanian and Coach Bill Gibbons, Sr. Trophies were given to members of the Hye Mrt'soom teams.

The Sports Night also started off the Bob Shooshan Memorial Fund which raised money for Church Children's Sports Programs. Plaques were also given to the Shooshan family. I would like to give special thanks to Mark Markarian for preparing such a wonderful dinner.

The work of Tony Barsamian, George Migridichian, Harry Dodakian, Lou Mikitarian, Sr., Jerry Stepanian, Jimmy Sarkisian, Paul Wasgatt and Kap Maksian every time we need them must be mentioned.

In closing, The Men's Club transferred or raised \$6,500.00 for the church.

Respectfully submitted



Tiran Garabedian
Chairman



THE MEN'S CLUB

Cash on Hand as of 1/1/98 **\$ 213.00**

Income:

Dues	\$590.00
Meals	4,463.00
Beer and Raffle Sales	\$1,089.00
Basketball Registration Fees	\$650.00
Fund Raisers: Placemats	\$1,755.00
Auction	\$830.00

Total Income: **\$ 9,710.00**

Expenses

Meals	2,297.00
Speakers' Gifts	275.00
Clean-up	200.00
Transfer to Church	3,500.00
Transfer to Memorial Endowment Fund in Memory of Robert G. Shooshan	3,000.00

Total Expenses: **\$9,272.00**

Net Profit (Loss) for 1998: **438.00**

Year-End Cash Balance 12/31/98 **\$ 651.00**



THE SUNDAY SCHOOL

For the remainder of the Sunday School year 1997-1998, teachers and students worked diligently on the DRE mandatory testing in grades 4, 6, 8, and the graduating class.

Dates of teachers' meetings: February 15 and April 19

Other important dates:	January 11	Christmas concert
	February 7	Teachers' Breakfast and mini-workshop with Der Hayr
	February	Craft Assembly
	April	Craft Assembly
	April	Sunday School hosted 2 fellowships during Holy Week and Sunday School collects about \$130.00 to donate to the Diocese for the Lenten Drive for the hungry
	May 21	Women's Guild hosts a Teacher Appreciation Dinner
	May 31	Sunday School Graduation

Preparation for the 1998-1999 Sunday School year began in June 1998. The first priority was to secure teachers for each grade. Many recent graduates also volunteered as assistants in the classrooms as well. The following is our Sunday School Teaching Roster as well as the number of registered students.

GRADE	# OF STUDENTS	TEACHER(S)	ASSISTANT(S)
Pre-school	9	Connie and Craig Whenman	Mary Shaw
Nursery	13	Barbara Kolligian	Talia Mercurio
Kindergarten	14	Andrea Surabian	Barbara Wasgatt Chrissy Maksian Ani Hagopian
First Grade	15	Darrilyn Besnilian Wasiuk Adrienne Kabian Marianne Dodakian	Lauren Bedrosian Michelle Maksian
Second Grade	14	Joann Cranston	JoAnn Sivazlian Talya Yaylaian Mark Harootian Jill Dooley
Third Grade	8	Jayne Sarkisian	Linda Bullock
Fourth Grade	10	Darrin Migridichian Shooshan Tutunjian	

GRADE	# OF STUDENTS	TEACHER(S)	ASSISTANT(S)
Fifth Grade	14	Gail Racicot Cindy DerMugrditchian	Sub: Valery Babaian
Seventh	13	Michael Mamishian	
Eighth Grade	14	Richard Dodakian Dawn Varjabedian Ara Billian	
Tenth Grade	10	Barry Bilzerian	

Substitute Teacher List: Beth Bedrosian, Zarri Dhembe, Susan Atamian,
Maryann Nalbanian, Pam Davis

Other positions are as follows:

Superintendent:	Linda Donoian
Assistant Superintendent:	Diana Johnson
Resource Room Coordinator:	Carol Maksian
Assembly Coordinator:	Laura Purutyan
Parish Council Liaison:	Louis Mikitarian

Dates of Teachers' Meetings:

August 20th (dinner and teacher orientation), October 4th and November 29th.

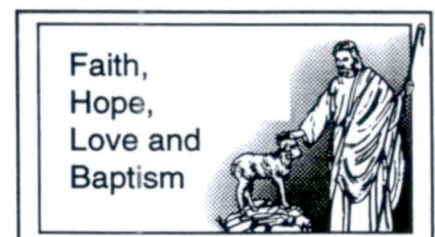
Other Important Dates:

September 13	Sunday School Opening/Registration
October 4	Craft Assembly and Teacher Dedication - SS hosts fellowship
November 22	Presentation of Thanksgiving basket in Church, students share their thoughts regarding Thanksgiving with the parishioners by way of essays, poems, and lists
December 6	Craft Assembly
December 13	Students participate in toy drive and donation of numerous toys to the Friendly House Children's Christmas party.

Respectfully submitted,

Linda Donoian

Linda Donoian
Superintendent



SUNDAY SCHOOL FINANCIAL REPORT JANUARY – DECEMBER 1998

EXPENSES:

Curriculum

Books from Diocese.....\$ 531.75
Total.....\$ 531.75

Food/Beverages

Snacks and Juices for Children, Coffee
and Orientation Dinner for Teachers
Total\$154.01

Resource Room

Supplies.....99.50
Copier Cartridge.....249.98
Total\$349.48

Other

Fellowships (2)42.10
Graduation Gifts.....82.32
Total\$124.42

TOTAL EXPENSES:\$1,159.66

THE WOMEN'S GUILD

1998 EXECUTIVE BOARD

The newly elected Executive Board consists of the following members, Chairman, Agnes Sahagian; Vice-Chairman, Donna MacDonald; Recording Secretary, Marsha Hovenesian; Corresponding Secretary, Bizer Simonian; Treasurer, Agnes Torosian; Assistant Treasurer, Pamela DerKazarian and Advisors, Anne Kachajian and Dorothy Yagjian. They were installed by Der Hayr during Church services in January.

At the first monthly meeting, the Standing Committees were welcomed.

An Ecumenical buffet was hosted by the following committee, Rose Aslanian, Liz Avakian, Estelle Berberian, Agnes Sahagian and Dorothy Yagjian.

A Valentine noon/luncheon meeting was held to benefit those who are unable to drive during the winter months. There were 53 members present. The board members were assisted by Rose Aslanian, Ann Sharigian and Arek Thompson in preparing the luncheon. It was a wonderful day.

In the early part of March, 24 members travelled by Gulbankian bus lines to St. James Armenian Church in Watertown, who hosted the Women's Saints Day.

Our annual Lenten Fish dinner was chaired by Rose Aslanian and her committee, Rose Paloian, Dorothy Yagjian and Bizer Simonian. The guest speaker was Dr. Gregory Ciottone.

Anne Kachajian and her "bakers" supplied not only the Cheorg for the Church Festival, but made over 250 dozen Cheorg for a fund raiser and the Fellowship Easter Sunday supply. To Anne and her committee sincere appreciation for a fabulous job.

Also during the month of April, we served the Sunday School children, Communion breakfast. Our Easter fellowship was beautiful -- many thanks to Chris Maksian and Cindy DerMugriditchian and assisted by JoAnn Sivazlian and Martha Layte.

And lastly in April, we all participated in the Genocide program held at our Church again this year. The Visitation Committee headed by Eliza Haffty did a great job in taking pictures and visiting with our elder genocide survivors.

The Big Brother/Big Sister Program, chaired by Marilyn Markarian held an event at our Cultural Center. She was assisted by our guild members, Charlotte Calfaian, Hazel Eljanian, Alice Papazian and Betty Sheehan. It was a truly rewarding day.

Chairman, Agnes Sahagian and the delegates, Betty Sheehan and Rose Aslanian attended the Diocesan Assembly and Women's Guild meetings, along with Dorothy Yagjian, in New York City.

Betty Sheehan gave of her time and efforts in the sale of Avon products to the Guild members and donated \$100.00 to our CASP program. We still continue to support four children in need in Yerevan, Armenia.

Our Annual Guest Night, chaired by Dorothy Yagjian and her committee was attended by over 90 guests.

Mary Atamian volunteered her services in coordinating the Fashion Show program which was the highlight of the evening.

The annual Bake Sale in September for the support of our CASP account, was an excellent event supported by more than half of the Guild members, donating the delicious goods and monetary funds.

A bus trip in September to visit our St. Nersess Seminary with 28 travelling together was so enlightening and fulfilling. We thank Rev. Father Arakel Aljalian for the beautiful day. Hope we can return in 1999.

Liz Avakian's annual Attic Sale, Fund Raiser was a great success. Her committee was at her side at all times. Great sales ladies, believe me.

Celebration of the 100th Anniversary of the Women's Guild Central Council was held here in Worcester. We were honored that they selected our church. A fabulous meal was served by our Ronnie Pohigian to 128 guest Council and Guild members.

Lastly, election of a new Treasurer was conducted in November. The members all join me in thanking Mrs. Agnes Torosian, who served us so well. We truly appreciated all her efforts. A big welcome to Estelle Berberian who will be our new Treasurer.

Our allocations were voted to our church, St. Tarkmanchadz School, Bosler Humane Society, Friendly House, Armenian Tree Project, St. Nersess Seminary and the Red Cross. Through the efforts of all our members (123), this year our Treasury was able to help these organizations, selected by those present. An additional line financial item was started. I am very happy to see it for the future. It is headed "Church Project Account", which we will follow through during the coming years.

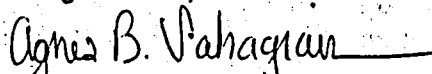
Our year ended with a fun Christmas party. Chaired by Anna Pogarian and her West Boylston Guild friends hosted the evening. We enjoyed dinner served by our Ronnie Pohigian, especially the DESSERT made by Rose Elloian and her committee. Mel Simons and Santa Claus, (Archie Torosian) were the greatest, starting our holiday season.

We were saddened by the loss of four members this year, Mary Arakelian, Jennie Barsamian, Marion Nalbandian and Elizabeth Santoian. They shall truly be missed. May they rest in peace and never be forgotten. Our Hokehankist Sunday for our deceased Guild Members was held in November.

I do wish to welcome our four new members, Anne Chichnavorian, Julie Grillo, Beth Kheboian and Betty Orsi, who will be initiated in January 1999.

I am sincerely honored to be the elected Chairman of the Armenian Church of Our Saviour, Women's Guild. We had a busy and rewarding year. The Executive Board and the Advisors look forward to another year of success, friendship and support of each other and to our church.

Yours in good faith,



Agnes B. Sahagian, Chairman
Women's Guild

Women's Guild Financial Report

Cash on Hand as of 1/1/98

\$729.24

Income:

Dues	\$966.00
Lenten Dinner	560.00
Easter Choreg Sales	1,013.00
Guest Night	3,896.00
Saints Day	559.00
Mother's Day Flowers	77.00
Bake Sale (Casp Fundraiser)	610.00
Christmas Party	1,900.00
Attic Sale	734.10
Programs	76.00
Donations	625.00
Miscellaneous	136.70
June Dinner	447.50
September Dinner	126.00
St. Nersess Trip	570.00
Interest	2.36

Total Income: \$12,298.66

Expenses

WGCC Dues	\$ 234.00
Lenten Dinner	455.40
Easter Fellowship	460.87
Guest Night	2,734.15
Saints Day	559.00
Mother's Day Flowers	73.50
Bake Sales (CASP)	610.00
Christmas Party	1,711.37
Attic Sale	15.75
Programs/Gifts	100.00
Postage	235.88
Miscellaneous	262.93
June Dinner	418.48
September Dinner	81.44
St. Nersess Trip	570.00
WG Delegates	424.00
Valentine Tea	34.93
Bank Charges	93.53
In Lieu of Flowers	120.00
Year End Allocations	2,700.00

Total Expenses: \$11,895.23

Ending Balance 1/31/98: \$1,132.67

CASP Balance (Separate Account) \$1,325.16



CULTURAL CENTER RENTALS

1998 was another record year for revenues associated with renting our Cultural Center. Through aggressive marketing and "word of mouth," we have booked events from a diverse group of people. This is now becoming a leading source of revenue for the church, and is close to replacing the lost revenue from Bingo operations.

The Cultural Center was booked for a number of different events in 1998, including Wedding Receptions, Christening Parties, Dances, Engagement Parties, Reunions, and Fashion Shows. A total of 35 events were booked, resulting in gross revenues in excess of \$24,000. Of the 35 events that were booked in 1998, 5 were booked by parishioners.

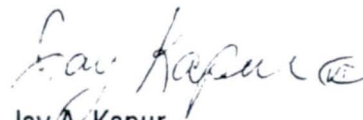
In addition to rental fees, income is also generated from the rental of church-owned property such as china, silverware, serving platters, and cookware. In addition, as a result of favorable arrangements with local vendors, we have been able to rent items such as linens, helium balloons, etc. All of this has enabled the church to compete favorably with other function facilities in the area.

The church has a running ad in the leading bridal magazine in Worcester County, as well as a professional brochure targeting the wedding rental market. This year, we hope to produce a general promotional brochure and possibly advertise in other markets. As we approach our capacity of booking Saturdays during the year (the most favorable day of the week for social events), we will be working on a plan to book more events (such as business functions) during the week. We hope to also make additional improvements to the facility such as purchasing new chairs and replacing the outdoor light fixtures.

We have thoroughly cleaned and organized our kitchen. All cabinets are under lock and key, and all china and silverware is stored on special moveable carts in the Bingo room. We are fortunate to have found a responsible custodian that works during all of the events. His duties include cleanup, break-down of tables and chairs, and general supervision of the event. For events that extend past 1:00 am, uniformed Worcester Police officers are hired (at the renter's expense). Security deposits are taken for any rental involving the kitchen.

We expect to rent the Cultural Center virtually every weekend in 1999, and should have another successful year. However, the responsibility of renting the facility is becoming too much for only one person to handle, and more volunteers will be needed to ensure an efficient operation. Mark Markarian, Kap Maksian, and Tiran Garabedian have offered their services. Of course, please do not hesitate to contact Jay Kapur with any questions regarding renting the Cultural Center.

Respectfully submitted,



Jay A. Kapur
Facility Rental Manager

ARMENIAN CHURCH OF OUR SAVIOUR AUDITING COMMITTEE REPORT

In accordance with the By-Laws of the Armenian Church of America (Eastern Diocese), the Auditing Committee of the Armenian Church of Our Saviour has examined the following financials (with the exceptions of the separate organizational reports). As a result of this examination, we find these records to be a fair and reasonable representation of the financial position of the Church.

Examined and signed on this Sunday, January 24, 1999 the 1998 Auditing Committee.



Richard Dodakian



Richard Bedrosian

ARMENIAN CHURCH OF OUR SAVIOUR .

BALANCE SHEET

Years Ended December 31, 1998 and 1997

	<u>1998</u>	<u>1997</u>
Assets:		
Wall Street Checking - Bank Boston	\$71,829.00	\$20,465.00
Investment/Securities - Dean Witter (Schedule E)	1,845,987.00	1,685,424.00
Investment Fund - Paine Webber (Schedule E)	20,340.00	6,970.00
Zakarian Scholarship Fund - Dean Witter (Schedule E)	31,221.00	30,847.00
Accounts Receivable	1,010.00	0
Prepaid Expense	0	970.00
Prepaid Insurance	1,833.00	1,968.00
Total Assets	<u>\$1,972,220.00</u>	<u>\$1,746,644.00</u>
Liabilities:		
Notes Payable SBA	17,206.00	18,663.00
Accounts Payable	26,720.00	0
Patriarch of Jerusalem Fund Payable	10,000.00	10,000.00
Total Liabilities	<u>53,926.00</u>	<u>28,663.00</u>
Equity:		
Endowment Fund (Schedule F)	368,073.00	302,665.00
Memorial Funds Pending (Schedule G)	26,105.00	25,963.00
Auto Fund	7,500.00	5,000.00
Church Organ Fund	2,527.00	2,527.00
Children's Earthquake Fund	2,628.00	2,628.00
Special Reserve - Maintenance and Beautification of Khatchkar	1,517.00	1,517.00
Toddler's 10th Anniversary Fund	1,898.00	1,573.00
Asbed and Margaret Zakarian Scholarship Fund	31,221.00	30,847.00
Church Reserve Fund	1,372,736.00	1,291,992.00
Bingo Reserve Fund	103,224.00	53,269.00
R. Shooshan Memorial Basketball League Fund	865.00	-
Total Equity	<u>\$1,918,294.00</u>	<u>\$1,717,981.00</u>
<u>Total Liabilities and Equity</u>	<u>\$1,972,220.00</u>	<u>\$1,746,644.00</u>

ARMENIAN CHURCH OF OUR SAVIOUR

STATEMENT OF EARNINGS AND CHURCH RESERVE FUND

Years Ended December 31, 1998 and 1997

	1998	1997
Revenues:		
Pledges and Collections	\$148,875.00	\$161,873.00
Service Fees	27,680.00	12,050.00
Church Functions	29,654.00	33,067.00
Other Operating Income	16,170.00	7,558.00
Investment Income	<u>109,440.00</u>	<u>89,758.00</u>
Total Operating Income	<u>331,819.00</u>	<u>304,306.00</u>
Expenses:		
Clergy Stipend and Other	69,554.00	71,701.00
Wages - Other Employees	37,848.00	38,659.00
Honorariums	6,473.00	6,810.00
Payroll Taxes	4,553.00	5,807.00
Insurance	7,114.00	6,428.00
Utilities	30,158.00	34,811.00
Building Maintenance	25,288.00	26,402.00
Capital Expenditures	72,247.00	2,310.00
Diocesan Assessment	42,310.00	36,110.00
Building and Office Supplies	9,019.00	10,198.00
Other Operating Expenses	<u>30,282.00</u>	<u>28,493.00</u>
Total Operating Expenses	<u>334,846.00</u>	<u>267,729.00</u>
Excess/(Deficiency) of Revenue Collected Over Expenses Paid	(3,027.00)	36,577.00
Unrealized Investment Gains	83,771.00	98,627.00
Church Reserve Fund, Beginning of Year	<u>1,291,992.00</u>	<u>1,156,788.00</u>
Church Reserve Fund, End of Year	<u><u>\$1,372,736.00</u></u>	<u><u>\$1,291,992.00</u></u>

ARMENIAN CHURCH OF OUR SAVIOUR

COMPARATIVE STATEMENT OF INCOME

Years Ended December 31, 1998 and 1997

	<u>1998</u>	<u>1997</u>
Operating Income		
Pledges Collected	\$71,243.00	\$93,768.00
Plate Collection	5,346.00	4,529.00
Sunday School Plate Collection	1,203.00	1,194.00
Youghakin	16,738.00	17,895.00
Hokehankist	19,936.00	16,186.00
Altar Flowers	2,361.00	2,139.00
Momakin	1,997.00	2,151.00
In Lieu of Flowers	30,051.00	24,011.00
Service Fees - Cultural Event	514.00	0
Service Fees - Church Hall	1,190.00	1,145.00
Service Fees - Cultural Center	25,976.00	9,805.00
Service Fees - New England Region	0	1,100.00
Weddings	800.00	500.00
Memorial Biographies (Schedule A)	200.00	100.00
Gifts/Outreach Fund Donations (Schedule B)	8,457.00	535.00
Transfer Account (Schedule C)	5,800.00	5,600.00
Unallocated General Endowment Fund Income	11,872.00	10,113.00
Interest/Dividend Income	40,553.00	36,914.00
Interest Income – Diocesan Endowment Fund* (Schedule D)	2,368.00	1,897.00
Investment Realized Gains/(Loss)	44,254.00	40,834.00
Investment Distribution Proceeds	10,393.00	0
Church Function - Golf Tournament	6,150.00	8,319.00
Church Function - Picnic	0	3,447.00
Church Function - Armenian Festival	21,623.00	19,165.00
Church Function - Christmas Dance	1,973.00	1,683.00
Church Function - Friday Night Dinner/Other/Genocide	(92.00)	453.00
Vacation Bible School	76.00	150.00
Miscellaneous Income/Messenger Ads	<u>837.00</u>	<u>673.00</u>
Total Operating Income	\$331,819.00	\$304,306.00
Nonoperating Income		
Unrealized Gains/(Loss)	<u>83,771.00</u>	<u>98,627.00</u>
Total Nonoperating Income/(Loss)	<u>83,771.00</u>	<u>98,627.00</u>
Total Income:	<u>\$415,590.00</u>	<u>\$402,933.00</u>

* Subsidizes General and Sunday School Expenses

ARMENIAN CHURCH OF OUR SAVIOUR

COMPARATIVE STATEMENT OF EXPENSES

Years Ended December 31, 1998 and 1997

	1998	1997
Clergy Stipend	\$39,624.00	\$39,447.00
Clergy Rental Allowance	16,896.00	16,896.00
Parish Car Gas Allowance	2,184.00	2,184.00
Clergy Health/Life Insurance	5,586.00	8,086.00
Clergy Disability Insurance	1,800.00	1,800.00
Clergy Pension	2,000.00	2,000.00
Payroll - Event Custodial	3,990.00	0
Payroll - Secretaries	18,879.00	23,145.00
Payroll - Bookkeeping	4,200.00	4,200.00
Payroll - Custodial	10,779.00	11,314.00
Professional Service - Payroll	663.00	647.00
Visiting Clergy and Related Expenses	1,816.00	2,935.00
Honorarium - Choir Director	1,673.00	1,965.00
Honorarium - Organist	2,925.00	3,235.00
Honorarium - Soloist	900.00	1,100.00
Honorarium - Deacons	975.00	510.00
Sunday School Program	123.00	1,451.00
Youth Activities Programs	254.00	140.00
Diocesan Assembly	1,321.00	2,321.00
Diocesan Assessment	42,310.00	36,110.00
Diocesan Centennial	(341.00)	0
Etchmiadzin Looma	1,452.00	1,278.00
Pastor's Discretionary Fund	(543.00)	278.00
Family Assistance Program - Deceased	950.00	0
Holiday Donations/Gifts	850.00	0
Payroll Taxes Expense	4,553.00	5,807.00
Insurance - Workers Compensation	1,088.00	327.00
Insurance - Real Estate/Per. Prop.	6,026.00	6,101.00
Insurance - Auto	1,464.00	1,288.00
Armenian Language School	128.00	0
Landscape Maintenance	4,128.00	3,654.00
Security Expense	755.00	480.00
Function Supplies	4,305.00	4,833.00
Youth Ministry Assessment	0	2,566.00
Church Function - Parish Recognition Day	0	1,702.00
Worcester Ecumenical Council	300.00	0
St. Nersess/Camp Vartan Subsidy	727.00	0

ARMENIAN CHURCH OF OUR SAVIOUR

COMPARATIVE STATEMENT OF EXPENSES - CONTINUED

Years Ended December 31, 1998 and 1997

	<u>1998</u>	<u>1997</u>
Altar/Church Supplies	\$1,627.00	\$1,203.00
Altar Flowers	2,883.00	2,462.00
Church Functions/Religious Misc.	45.00	0
Heating - Gas	15,068.00	18,531.00
Water	1,519.00	1,829.00
Electric	8,201.00	8,492.00
Telephone/Cable	5,370.00	5,959.00
Building Maintenance - Contract Service	14,434.00	15,229.00
Licenses/Permits	105.00	300.00
Building Maintenance - Electric	1,074.00	0
Building Maintenance - Gen./Lisc.	5,560.00	4,435.00
Building Maintenance - Heating	424.00	1,950.00
Building Maintenance - Elevator	1,235.00	1,469.00
Building Equip. Maintenance - Maint/Repairs	1,390.00	1,153.00
Rubbish Removal	1,066.00	1,866.00
Capital Expenditures - Building	702.00	2,310.00
Capital Expense - Cultural Center Roof	46,119.00	0
Capital Expenditures - Equipment	22,926.00	0
Capital Expense - Parish Auto Replacement	2,500.00	0
Building Supplies	1,509.00	872.00
Office Supplies	3,205.00	3,290.00
Printing	1,139.00	1,596.00
Messenger Printing	1,679.00	257.00
Office Equipment Maint/Repairs	0	286.00
Postage	3,081.00	2,625.00
Interest Expense - SBA Loan	534.00	570.00
Advertising	134.00	1,100.00
Facility Rental Promotion Expense	4,169.00	0
Petty Cash, Subscriptions & Misc.	<u>2,408.00</u>	<u>2,145.00</u>
Total Expenditures	<u>\$334,846.00</u>	<u>\$267,729.00</u>

ARMENIAN CHURCH OF OUR SAVIOUR

SCHEDULES OF INCOME AND EXPENSE

Year Ended December 31, 1998

Schedule A - Memorial Biographies (in memory of):

Sarkis and Ann Avakian	\$200.00
Total Memorial Biographies:	<u>\$200.00</u>

Schedule B - Gifts and Bequest Donations:

Mr. and Mrs. Richard Berberian	\$200.00
Mr. and Mrs. Alan Asadoorian	100.00
George Kalashian	250.00
Jean M. Willis	100.00
Mrs. Rose Aslanian	450.00
Jay and Rebecca Kapur - Cultural Center Wall Sconces	200.00
Elizabeth Kirk	575.00
Dana Manoogian	100.00
Edward and Marion Bilzerian - Mas Dough Preparation Machine	2,745.00
Archie Torosian - Vacuum	400.00
Edward Kachajian - Vacuum	200.00
Anonymous - Cultural Center Refrigerator	2,400.00
Outreach Endowment Fund Income	667.00
Miscellaneous	70.00
Total Gifts:	<u>\$8,457.00</u>

Schedule C - Transfer Account:

Men's Club	\$ 3,500.00
Women's Guild	2,300.00
Total Transfers:	<u>\$5,800.00</u>

Schedule D - Diocesan Endowment Fund

<u>Account Name</u>	<u>1998 Earnings</u>
Ermonian, Simon and Satenig	\$1,474.00
Juskalian	94.00
Zakarian, Hapet and Youghaper	800.00
Total Transfers:	<u>\$2,368.00</u>

ARMENIAN CHURCH OF OUR SAVIOUR

BALANCE SHEET SCHEDULES CONTINUED

Year Ended December 31, 1998

Schedule E - Investment Accounts

Investment Account - Dean Witter

Balance at December 31, 1997 - Investment Account	\$1,684,424.00
Interest/Dividend Income	63,646.00
Realized Gains	44,254.00
Unrealized Gains/(Loss)	80,881.00
Withdrawals	(105,000.00)
Deposits (includes deposit in transit \$3,880)	77,782.00
Balance at December 31, 1998	<u>\$1,845,987.00</u>

Investment Fund - Paine Webber

Balance at December 31, 1997	\$6,970.00
Interest/Dividend Income	86.00
Distribution Proceeds	10,393.00
Unrealized Gain	2,891.00
Balance at December 31, 1998	<u>\$20,340.00</u>

Zakarian Scholarship Fund - Dean Witter

Balance at December 31, 1997	\$30,847.00
Interest Income	1,576.00
Additional Deposits	100.00
Scholarships Paid	(1,302.00)
Balance at December 31, 1998	<u>\$31,221.00</u>

ARMENIAN CHURCH OF OUR SAVIOUR

INVESTMENT ACCOUNT HOLDINGS AND VALUES

Years Ended December 31, 1998 and 1997

Quantity	Description	12/31/98 Value	12/31/97 Value
88,000	Notes 7.125% due 9/30/99	\$89,540	\$90,090
100,000	Notes 5.625% due 11/30/00	101,750	99,750
70,000	Notes 8.00% due 5/15/01	75,163	74,813
100,000	US Strip 0 due 11/15/98	0	95,322
100,000	Hurley St. Bk. CD 6.10% due 12/6/02	100,000	100,000
200	General Electric	20,400	0
7,191	AIM High Yield Fund	69,334	73,056
4,755	AIM Global Utilities Fund	151,072	91,576
4,880	AIM Value Fund	210,043	158,207
6,760	Putnam Fund for Growth and Income	152,144	132,087
4,192	Putnam Global Government Income Trust	57,954	56,011
9,493	Putnam High Yield Advantage	85,889	94,932
6,604	Putnam Int'l New Opportunities	85,255	73,566
4,702	Putnam OTC Emerging Growth	84,081	75,747
5,399	Dean Witter Dividend Growth	298,597	293,406
2,000	Dean Witter WorldWide Income	18,060	17,640
25,000	Paine Webber Equity Partners I	8,930	6,040
151,893	ILAF (Money Market)	246,705	151,893
930	Cash Fund (Money Market)	7,530	930
6,328	Cash	0	6,328
	Deposit in Transit	3,880	1,000
	Totals:	<u>\$1,866,327</u>	<u>\$1,692,394</u>

1998

Equity	\$1,019,652	54.63%
Fixed Income	579,630	31.06%
Limited Partnerships	8,930	00.48%
Cash	258,115	13.83%
	<u>\$1,866,327</u>	<u>100.00%</u>

ARMENIAN CHURCH OF OUR SAVIOUR

MEMORIAL ENDOWMENT FUND

Years Ended December 31, 1998 and 1997.

Schedule F

	Balance at 12/31/97	Principal	1998 Contributions	1998 Interest	1998 Expenditures	Balance at 12/31/98
John and Nevert Bilzerian	\$18,480.89	\$10,000.00	0.00	\$1,291.81	0.00	\$19,772.70
Helen Bogosian	10,000.00	10,000.00	0.00	699.00	699.00	10,000.00
Dr. Simon Harootian	2,164.21	1,000.00	0.00	151.28	0.00	2,315.49
Yeranoohi Abrahamian	4,839.39	3,100.00	600.00	338.50	0.00	5,777.89
Alice Hagopian	2,598.31	2,000.00	0.00	181.62	181.62	2,598.31
Kasper and Agavny Donabedian Family	1,075.00	1,000.00	0.00	75.14	0.00	1,150.14
Mouradian - Piligian	1,400.00	1,600.00	200.00	85.28	85.28	1,600.00
Mr. and Mrs. Nishan Baljian	15,567.83	10,000.00	0.00	1,088.19	0.00	16,656.02
Zarvin and Lucy Kasparian	2,075.00	3,000.00	1,000.00	145.04	145.04	3,075.00
Elizabeth Chakarian	1,147.04	1,000.00	0.00	80.18	80.18	1,147.04
Jalloian Family	1,078.20	1,000.00	0.00	75.37	75.37	1,078.20
Haroutune and Agavny Bilazarian	2,035.75	1,000.00	0.00	142.30	142.30	2,035.75
Asbed and Margaret Zakarian	10,000.00	10,000.00	0.00	699.00	699.00	10,000.00
Jacob and Queene Bilzerian	1,000.00	1,000.00	0.00	69.90	69.90	1,000.00
Armenian/American Veterans, Milford	1,516.62	1,500.00	0.00	106.01	106.01	1,516.62
Peter Zakarian	527.08	500.00	0.00	36.84	36.84	527.08
James and Elizabeth Calfaian	8,690.54	8,500.00	1,000.00	607.47	607.47	9,690.54
Levon Jazalean	24,085.33	16,688.34	0.00	1,683.56	1,683.56	24,085.33
Holly Rose Migridichian	3,753.88	2,965.00	1,050.00	313.87	51.45	5,066.30
Satenig and Roxie Hovagimian	6,895.91	6,895.91	0.00	482.02	482.02	6,895.91
Margaret Thomasian	38,776.52	38,776.52	0.00	2,710.48	2,710.48	38,776.52
Charles and Elizabeth Nanigian	15,000.00	15,000.00	0.00	1,048.50	1,048.50	15,000.00
Owen Paelian Family	25,704.77	24,100.00	2,500.00	1,798.68	1,798.68	28,204.77
Verkin Hooloian Estate	5,191.66	4,167.00	0.00	362.90	0.00	5,554.56
Nevart Bilzerian	2,440.99	2,000.00	0.00	170.63	0.00	2,611.62
Margaret Hagopian	8,511.44	6,973.75	0.00	594.95	0.00	9,106.39
Shapazian	1,000.00	1,000.00	0.00	69.90	69.90	1,000.00
Sarah Manooshian Estate	1,000.00	1,000.00	0.00	69.90	69.90	1,000.00
Mary Bedrosian	1,000.00	1,000.00	0.00	69.90	69.90	1,000.00
Hoogas and Nevert Hoogasian	2,651.79	2,651.79	0.00	185.36	185.36	2,651.79
Mary Manoogian Outreach	1,205.00	1,205.00	0.00	84.23	84.23	1,205.00
Sarah Yegsigian	1,000.00	1,000.00	0.00	69.90	69.90	1,000.00
Hagop Haroutunian	1,000.00	1,000.00	0.00	69.90	69.90	1,000.00

Schedule F (Continued)

	Balance at 12/31/97	Principal	1998 Contributions	1998 Interest	1998 Expenditures	Balance at 12/31/98
Makelian Family	1,000.00	1,000.00	0.00	69.90	69.90	1,000.00
May Andonian	5,000.00	5,000.00	0.00	349.50	349.50	5,000.00
Rose Eknoian	500.00	500.00	0.00	34.95	34.95	500.00
Peter and Rose Harootian	5,000.00	5,000.00	0.00	349.50	349.50	5,000.00
Dr. Michael Manoogian	1,141.36	1,100.00	500.00	82.94	0.00	1,724.30
Mantarian Family	1,200.00	1,200.00	0.00	83.88	83.88	1,200.00
George and Sylvia Migridichian	5,337.00	5,000.00	0.00	373.06	0.00	5,710.06
Ogdha O'Gulian	5,000.00	5,000.00	0.00	349.50	349.50	5,000.00
Sadie Pilibosian	1,000.00	1,000.00	0.00	69.90	69.90	1,000.00
Isabel, Bedros and Almas Sahagian	10,000.00	10,000.00	0.00	699.00	699.00	10,000.00
Stephen and Agnes Sahagian	6,000.07	6,000.00	500.00	424.48	424.48	6,500.07
Katherine Sarkisian	2,000.00	2,000.00	0.00	139.80	139.80	2,000.00
Mary and Haig Arakelian	500.00	500.00	500.00	56.11	56.11	1,000.00
Arthur and Dorothy Yagjian	15,000.00	15,000.00	5,000.00	1,050.42	1,050.42	20,000.00
Parouz Piligian	1,636.41	1,000.00	0.00	114.39	114.39	1,636.41
George Herosian	1,022.17	1,000.00	0.00	71.45	71.45	1,022.17
Andrew and Helen Michaelian	2,026.15	2,000.00	0.00	141.63	141.63	2,026.15
Edward Bedrosian	1,500.00	3,000.00	1,500.00	148.80	148.80	3,000.00
K&M Aroian	4,079.77	4,000.00	0.00	285.18	285.18	4,079.77
Hamayak and Ann Rakijian	1,000.00	1,000.00	0.00	69.90	69.90	1,000.00
Nalbandian-Berberian (Hokehankist)	2,000.00	2,000.00	0.00	139.80	139.80	2,000.00
Nalbandian-Berberian (General)	5,000.00	7,000.00	2,000.00	351.03	351.03	7,000.00
Ruth Shamgochian	1,030.10	1,000.00	0.00	72.00	0.00	1,102.10
Gilbert and Agnes Markarian	1,000.00	1,000.00	0.00	69.90	69.90	1,000.00
Edward and Annie Kachajian	500.00	500.00	500.00	34.95	34.95	1,000.00
Bedros and Mary Bedrosian		1,500.00	1,500.00	43.66	43.66	1,500.00
Anna and Lucy Hovenesian		17,400.00	17,400.00	0.00	0.00	17,400.00
Harry and Sonia Dodakian		3,000.00	3,000.00	18.96	18.96	3,000.00
Sarkis and Ann Avakian		1,000.00	1,000.00	45.58	45.58	1,000.00
Mary Chakemian		1,000.00	1,000.00	13.98	0.00	1,013.98
Yegazar and Noonian Simonian		500.00	500.00	5.36	5.36	500.00
Anonymous		10,000.00	10,000.00	11.49	11.49	10,000.00
Robert G. Shooshan		3,050.00	3,050.00	8.76	8.76	3,050.00
Sarkis G. Fashjian		2,000.00	2,000.00	3.06	0.00	2,003.06
Roxie (Ashjian) Fashjian		2,000.00	2,000.00	3.06	0.00	2,003.06
Varsenig Abladian		2,000.00	2,000.00	3.06	0.00	2,003.06
Totals:	\$302,886.18	\$317,873.31	\$60,300.00	\$21,446.57	\$16,559.57	\$368,073.18

ARMENIAN CHURCH OF OUR SAVIOUR

MEMORIAL FUND - PENDING

Years Ended December 31, 1998 and 1997

Schedule G

	Balance 12/31/97	1998 Contribs.	1998 Int. Earned	1998 Expenditures	Balance 12/31/98
N. Rose Baljian	\$1,932.54	0.00	\$135.08	0.00	\$2,067.62
Marjorie Sohigian	2,576.71	0.00	90.05	2,390.00	276.76
John Sagarian	10,423.63	400.00	735.51	0.00	11,559.14
Mr. and Mrs. George Manos	644.17	0.00	45.03	0.00	689.20
Mr. and Mrs. Antranik Yarumian	1,829.47	0.00	127.88	0.00	1,957.35
Helen Torigian	1,288.35	0.00	90.06	0.00	1,378.41
Mr. and Mrs. H. Andonian	128.82	0.00	9.01	0.00	137.83
George Krikorian	3,865.08	0.00	270.17	0.00	4,135.25
Vehanoush Jorjorian	1,288.35	0.00	90.06	0.00	1,378.41
Deborah and Steven Migridichian	1,331.28	0.00	93.06	0.00	1,424.34
Father Aved Terzian	0.00	400.00	0.31	0.00	400.31
Dr. George and Christine Asdourian	541.91	0.00	37.88	0.00	579.79
Memorial Fund Pending <\$500	112.71	0.00	7.90	0.00	120.61
Totals:	\$25,963.02	\$800.00	\$1,731.99	\$2,390.00	\$26,105.01

ARMENIAN CHURCH OF OUR SAVIOUR

SUPPLEMENTARY INFORMATION
Income – 1998 Budget Analysis

	1998 Gross Income	Endowment Fund Income Allocation	1998 Actual	1998 Budgeted	Over/ (Under)
Pledges Collected			\$71,243.00	\$75,000.00	(\$3,757.00)
Plate Collection			5,346.00	4,000.00	1,346.00
Sunday School Plate Collection			1,203.00	1,000.00	203.00
Youghakin			16,738.00	16,000.00	738.00
Unallocated General Endowment Fund Income	\$0	\$11,872.00	11,872.00	8,500.00	3,372.00
Hokehankist	19,168.00	768.00	19,936.00	16,000.00	3,936.00
Altar Flowers			2,361.00	1,600.00	761.00
Momakin			1,997.00	2,000.00	(3.00)
In Lieu of Flowers			30,051.00	25,000.00	5,051.00
Service Fees - Church Hall			1,190.00	1,500.00	(310.00)
Service Fees - Cultural Center			25,976.00	17,000.00	8,976.00
Service Fees - Cultural Event			514.00	0	514.00
Weddings			800.00	750.00	50.00
Memorial Biographies			200.00	500.00	(300.00)
Gifts/Outreach Fund Donations	7,674.00	783.00	8,457.00	2,000.00	6,457.00
Transfer Account			5,800.00	5,500.00	300.00
Interest/Dividend Income			40,553.00	36,000.00	4,553.00
Interest Income Diocesan Endowment Fund			2,368.00	2,000.00	368.00
Estimated Earnings/Gains from Investment Accts			44,254.00	37,500.00	6,754.00
Investment Distribution			10,393.00	0	10,393.00
Church Function – Golf Tournament			6,150.00	8,000.00	(1,850.00)
Church Function - Picnic			0	3,500.00	(3,500.00)
Church Function - Armenian Festival			21,623.00	20,000.00	1,623.00
Church Function - Friday Night Dinner/Other/Genocide			(92.00)	0	(92.00)
Church Function - Christmas Dance			1,973.00	1,800.00	173.00
Miscellaneous Income			837.00	1,000.00	(163.00)
Vacation Bible School			76.00	0	76.00
Subtotal			\$331,819.00	\$286,150.00	\$45,669.00
Renovation Fundraising (one third of 3 year pledges totalling \$120,000)			0.00	\$40,000.00	(\$40,000.00)
Total Operating Income			\$13,423.00	\$326,150.00	\$5,669.00

ARMENIAN CHURCH OF OUR SAVIOUR

SUPPLEMENTARY INFORMATION
Expense – 1998 Budget Analysis

	1998 Gross Expense	Endowment Fund Income Allocation	1998 Actual	1998 Budgeted	Over/ (Under)
Clergy Stipend			\$39,624.00	\$39,624.00	0
Clergy Rental Allowance			16,896.00	16,900.00	(4)
Clergy Health/Life Insurance			5,586.00	8,500.00	(2,914.00)
Clergy Disability Insurance			1,800.00	1,800.00	0
Clergy Pension			2,000.00	2,000.00	0
Payroll - Youth Director			0	7,500.00	(7,500.00)
Payroll - Secretaries			18,879.00	25,000.00	(6,121.00)
Payroll - Bookkeeping			4,200.00	4,200.00	0
Payroll - Custodial			10,779.00	25,455.00	(14,676.00)
Payroll - Event Custodian			3,990.00	2,500.00	1,490.00
Professional Service - Payroll			663.00	700.00	(37.00)
Visiting Clergy and Related Exp.			1,816.00	3,500.00	(1,684.00)
Honorarium - Choir Director	\$1,815.00	(\$142.00)	1,673.00	2,000.00	(327.00)
Honorarium - Organist			2,925.00	3,000.00	(75.00)
Honorarium - Soloist			900.00	1,500.00	(600.00)
Honorarium - Deacons			975.00	1,000.00	(25.00)
Sunday School Program	1,449.00	1,326.00	123.00	3,500.00	(3,377.00)
Armenian Language School	133.00	(5.00)	128.00	500.00	(372.00)
Youth Activities Programs	263.00	(9.00)	254.00	1,000.00	(746.00)
Diocesan Assembly			1,321.00	4,000.00	(2,679.00)
St. Nersess/Camp Vartan	1,630.00	(903.00)	727.00	1,500.00	(773.00)
Diocesan Assessment			42,310.00	40,000.00	2,310.00
Ecumenical Council			300.00	600.00	(300.00)
Etchmiadzin Looma			1,452.00	1,400.00	52.00
Memorial Meals			950.00	1,000.00	(50.00)
Outreach Funds			0	650.00	(650.00)

ARMENIAN CHURCH OF OUR SAVIOUR

SUPPLEMENTARY INFORMATION
Expense – 1998 Budget Analysis

	1998 Gross Expense	Endowment Fund Income Allocation	1998 Actual	1998 Budgeted	Over/ (Under)
Pastor's Discretionary Fund			(\$543.00)	\$750.00	(\$1,293.00)
Payroll Taxes Expense			4,553.00	8,000.00	(3,447.00)
Insurance - Workers Compensation			1,088.00	2,500.00	(1,412.00)
Insurance - Auto			1,464.00	1,300.00	164.00
Insurance - Real Estate/Per. Prop.			6,026.00	6,500.00	(474.00)
Landscape/Maintenance			4,128.00	1,800.00	2,328.00
Security Expense			755.00	0	755.00
Pastor's Car Gas Allowance			2,184.00	2,200.00	(16.00)
Altar/Church Supplies/Altar Maintenance			1,627.00	2,500.00	(873.00)
Altar Flowers	3,582.00	699.00	2,883.00	3,000.00	(117.00)
Church Functions/Religious Misc.			45.00	500.00	(455.00)
Heating - Gas			15,068.00	18,000.00	(2,932.00)
Water			1,519.00	1,900.00	(381.00)
Electric			8,201.00	9,000.00	(799.00)
Telephone/Cable			5,370.00	4,500.00	870.00
Building Maintenance - Contract Service			14,434.00	6,000.00	8,434.00
Building Maintenance - Gen./Lisc.			5,665.00	4,000.00	1,665.00
Building Maintenance - Electric			1,074.00	500.00	574.00
Building Maintenance - Heating			424.00	1,000.00	(576.00)
Building Maintenance - Plumbing			0	500.00	(500.00)
Building Maintenance - Elevator			1,235.00	1,250.00	(15.00)
Building Equip. Maint.-Maint/Repairs			1,390.00	3,500.00	(2,110.00)

ARMENIAN CHURCH OF OUR SAVIOUR

SUPPLEMENTARY INFORMATION
Expense – 1998 Budget Analysis

	1998 Gross Expense	Endowment Fund Income Allocation	1998 Actual	1998 Budgeted	Over/ (Under)
Rubbish Removal			\$1,066.00	\$1,000.00	\$66.00
Capital Expenditures - Building			702.00	1,000.00	(298.00)
Capital Expenditures - Equipment			7,331.00	1,000.00	6,331.00
Capital Expense - Parish Auto Replacement			2,500.00	2,500.00	0
Building Supplies - Function Supplies			5,814.00	6,000.00	(186.00)
Office Supplies			3,205.00	4,000.00	(795.00)
Messenger Printing			1,679.00	1,200.00	479.00
Printing			1,139.00	1,750.00	(611.00)
Office Equipment Maint/Repairs			0	500.00	(500.00)
Postage			3,081.00	3,500.00	(419.00)
Interest Expense - SBA Loan			534.00	600.00	(66.00)
Petty Cash, Subscriptions & Misc.			2,917.00	3,200.00	(283.00)
Advertising/Facility Rental Promotion Expense			4,303.00	3,000.00	1,303.00
Subtotal:			\$273,132.00	\$307,779.00	(\$34,647.00)
Cultural Center Roof			46,119.00	50,000.00	(3,881.00)
Air Conditioner Replacement			0	35,000.00	(35,000.00)
Copying Machine			15,595.00	14,000.00	1,595.00
Total Expenditures:			\$334,846.00	\$406,779.00	(\$71,933.00)

ARMENIAN CHURCH OF OUR SAVIOUR

**1999
PROPOSED BUDGET**

INCOME

Pledges Collected	\$75,000
Plate Collection	4,500
Sunday School Plate	1,000
Youghakin	16,000
Unallocated General	
Endowment Fund Income	12,000
Hokehankist	16,000
Altar Flowers	2,000
Momakin	2,000
In Lieu of Flowers	25,000
Service Fees - Church Hall	1,500
Service Fees - Cultural Center	30,500
Weddings	750
Memorial Biographies	500
Gifts	2,000
Transfer Account	5,500
Interest and Dividend Income	40,000
Estimated Earnings/Gains from Investment Accounts	40,000
Interest Income - Diocesan Endowment Fund (ACEF)	2,500
Golf Tournament	7,000
Christmas Dance	2,000
Picnic	4,000
Armenian Festival	20,000
Misc. Income	1,500
SUBTOTAL	\$311,250

Renovation Fundraising (one third of
3 year pledges totaling \$150K) **50,000**

TOTAL OPERATING INCOME **\$361,250**

EXPENSES

Clergy Stipend	\$41,600
Clergy Rental Allowance	16,900
Clergy Health, Dental, Life Ins.	8,500
Clergy Disability	1,800
Clergy Pension	2,000
Payroll - Secretary	24,840
Health Insurance - Secretary	1,125
Payroll - Bookkeeping	4,200
Payroll - Youth Director	7,500
Payroll - Custodial	21,420
Payroll - Event Custodian	6,300
Payroll Service	700
Visiting Clergy Expense	3,500
Honorariums - Choir Dir.	2,000
Honorariums - Organist	3,000
Honorariums - Soloist	1,500
Honorariums - Deacons	1,000
Sunday School Program	3,500
Armenian Language School	500
Youth Activities	1,000
Diocesan Assembly	2,500
Camp Vartan St. Nersess Subsidy	2,000
Diocesan Assessment	43,512
Ecumenical Council	300
Etchmiadzin Looma	1,500
Memorial Meals	1,000
Pastor's Discretionary Fund	750
Outreach Fund	650
Payroll Taxes Expense	5,000
Insurance - Workman's Comp.	2,500
Insurance - Auto	1,500
Insurance - RE Pers. Prop.	6,500
Parish Car Gas Allowance	2,200
Parish Car Replacement Fund	2,500
Altar/Church Supplies	2,500
Altar Flowers	3,000
Church Functions/Religious	500
Heating - Gas	18,000
Water	2,000
Electric	9,000
Telephone/Cable	5,000
Building Maint. - Gen/Lisc.	4,500
Building Maint. - Contract Services	2,000
Building Maint. - Electric	500
Building Maint. - Heating	1,000
Building Maint. - Plumbing	1,000
Building Maint. - Elevator	1,250
Building Equip. Maint/Repairs	3,500
Landscape Maintenance	4,000
Capital Expenditures - Building	3,500
Capital Expenditures - Equipment	3,000
Rubbish Removal	1,500
Building Supplies	6,000
Office Supplies	3,500
Printing	1,500
Messenger Printing	2,000
Office Equip. Maint/Repair	500
Postage	4,000
Interest Expense - SBA Loan	600
Facility Promotion	2,500
Misc. Expense	3,000
Sister Parish Program	2,000

SUBTOTAL: \$316,647

Air Conditioner Replacement	35,000
Cultural Center Chair Replacement	9,000

TOTAL OPERATING EXPENSES: \$360,647

