

The Annual Reports 1992



Armenian Church of Our Saviour

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Rev. Fr. Aved Terzian, Pastor

Parish Council - 1992

Executive Body

Rev. Fr. Aved Terzian, Pastor and President
Gilbert Markarian, Chairman
Paul Avakian, Vice Chairman
Michael Gulbankian, Treasurer
Jay Kapur, Assistant Treasurer
Jenev Sanda, Secretary
Louis Mikitarian, Corresponding Secretary

Advisors

Alma Der Kazarian
Gerald Kheboian
Herman Purutyan
Everett Titus
Archie Torosian

Diocesan Delegates

Edward S. Bilzerian
Garabed Hovhanesian
Suney Kachadoorian
John Merzigian
Lutwig J. Stepanian
Asbed Zakarian
George Migridichian, Alternate

Armenian Church of Our Saviour

1992 Annual Report

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Minutes of the Annual Parish Assembly
Armenian Church of Our Saviour
Worcester, Massachusetts
February 23, 1992

The Armenian Church of Our Saviour Annual Assembly convened on Sunday, February 23, 1992 in the Cultural Center at 11:30 a.m. following church services, presided by Reverend Father Aved Terzian. The meeting was called to order by Lutwig Stepanian, Chairman of the 1991 Assembly. An opening prayer was offered by Der Aved. A quorum call counted 125 members.

The Chair then invited Seth Bilazarian, Nominating Committee Chairman, to submit names of candidates for ensuing chairman and secretary. Names of Lutwig Stepanian for Chairman and Karen King for Secretary were submitted as candidates. There being no nominations from the floor, nominations were closed and one vote was cast by Secretary Barte Der Bagdasarian to complete the election.

The newly elected officers took their seats with the President, Pastor Terzian and with Deacon Norman Odabashian, Assistant to the Pastor, also at the head table.

A ballot, prepared by the Nominating Committee, was presented to the members by Chairman Bilazarian.

Parish Council:

Paul Avakian
Alma Der Kazarian
Gregory Donoian
Karnig Dugarian
John Fashjian
Michael Gulbankian
Jay Kapur
Gilbert Markarian
Louis Mikitarian
Herman Purutyan
Archie Torosian

Nominating Committee:

Mary Atamian
Jenny Barsamian
Margaret Boosahda
Rose Gulanian
Marsha Hovenesian
Elizabeth Markarian
Madieros Mooshagian
Mary Shamoian
Charles Sharigian
Helen Torigian

Auditing Committee:

Richard Dodakian
Richard Maksian
Mark Mikitarian
Gary Pogharian
Rose Simonian

Endowment Committee

Herb Alexander
George Migridichian

At this time, nominations from the floor were opened. There being no additional nominations, Chairman Stepanian moved to close the nominations, which was duly seconded, voted upon, and passed.

Before the Chair recessed the meeting for voting, it was offered to the Assembly to extend voting time, due to the meeting beginning 15 minutes late. It was determined that a one hour window would be given to voting, beginning at 11:50 a.m. and ending at 12:50 p.m. Der Aved sealed the ballot box, and the Chair recessed the meeting at 11:50 a.m. for elections and lunch.

The Assembly Meeting resume after voting terminated at 12:50 p.m. The Chair thanked the Luncheon Committee, headed by Mrs. Ann Pogharian, for their efforts. A tally established that 118 members of the Parish were in attendance.

At this time, upon a motion duly made and seconded the Agenda for this Assembly, prepared by the Parish Council, was adopted unanimously. The agenda is made a part of these minutes.

The Chair undertook to review "The Annual Reports 1991" in the order of their appearance therein giving time for comments, corrections, additions, etc. The list is as follows:

Minutes Annual Parish Assembly, Pages 1-9.

Page 7: Scott Najarian, in referring to the paragraph discussing the pro and con discussion on the progress of the Unity Committee, pointed out that when a second vote is requested due to a question of a narrow margin, the number of votes should be counted and noted in the minutes. The Chair so noted this remark.

Page 8 Correction: Karen King noted that the name of *Ann Pogharian* was left out of the 1991 minutes as an elected member of the Nominating Committee. The Chair so noted this missing name.

Scott Najarian noted that the number of dues paying members did not appear any where in the 1991 report. He asked that this information be included with future reports. Gilbert Markarian explained that since some 1991 dues were received after December 31, 1991, and accepted up to the end of voting on the Assembly Day, this information could not be accurate enough to include in the Annual Reports. Scott Najarian then asked for the total number of dues-paying members as of December 31 of any given year.

Harry Sahagian made a motion to accept the minutes of the 1991 Annual Assembly, which was seconded by Elizabeth Markarian. The motion was voted upon and passed.

Diocesan Delegates' Report, Pages 10-12

Page 10: Chairman Stepanian noted that the location of the 1991 Diocesan Convention was missing from the report. It took place at St. Thomas Armenian Church in Tenafly, NJ.

Page 11: Herman Purutyan asked about the proposals mentioned in *Paragraph B and C*, and what activity had taken place since these proposals were passed at the convention. Der Aved explained that the Diocesan Council sets the agenda, and that the Diocese has not addressed as of yet these issues, and since parishes cannot take action on their own, the parishes must wait for directives from New York.

Page 12: Zaven Kasparian commented on the paragraph that begins *The Saturday session*, asking what the etc. means at the end of the third to the last sentence. He felt that should be removed. He said that what is stated in this paragraph is not correct, and the correct version should be read from Page 20 of the Diocesan Report, included as follows:

Discussion by the delegates of the Assembly included questions as to why the delay of translating of the 1990 Joint Diocesan-Prelacy Bylaws into Armenian by the Prelacy delegates, the attendance record of delegates from the Prelacy. After further exploration, the Diocesan Assembly moved, seconded and adopted that the final paragraph - with the word we that appears on line 8 is changed to the Diocesan Unity Committee and the last we in the same line be changed to Diocesan Unity Committee.

Zaven said he would write a paragraph to substitute for what appeared in the Annual Reports, that will be included in these Minutes as follows:

The Diocesan Assembly moved, seconded and adopted the final paragraph of the Unity Committee report stating that the "Diocesan Unity Committee will not schedule any further meeting unless the Diocesan Unity/By-Laws Committee can be assured that the Prelacy Unity/By-Laws Committee is prepared and willing to work toward a final By-Laws for a reunited Diocese.

A motion was made by Elda Malesky to accept the Diocesan Delegate's Report, which was seconded by Mary Atamian. The motion was voted upon and passed.

Pastor's Report, Pages 13 - 32

Page 15 Corrections: Very Rev. Oshagan should read Very Rev. Father Oshagan Gulgolian. Rev. Fr. Yeprem Davidian should read Rev. Fr. Yeprem Kelegian.

Page 17 Corrections: Strike Sarkis Balian and Heather Enterline from *Engagements* and add Lisa Najarian and Steven Sarkisian.

Page 22 Correction: Under the title *Altar Servers*, the first paragraph, strike out sub-deacon and insert acolyte.

Page 26 Correction: Hannah *Kalaydjian* should be *Kalajian*.

Page 27 Corrections: Elda Malesky mentioned that Louise Toromanian chaired the Senior Ladies Martyrs' Day Madagh Fellowship.

Louis Mikitarian asked why the A.C.Y.O.A. Juniors and Seniors were listed under *Educational Programs* in the Pastor's Report, instead of under *Church Organizations*. Der Aved replied that they should be listed under *Church Organizations*.

Page 30 Corrections: Alma Der Kazarian noted that the last paragraph it should state the 50th Anniversary of the Daughters of Vartan.

Chairman Stepanian asked that the amount collected at the Perry Como concert be changed from \$65,000 to \$75,889.26. At this time there was applause for Edward Atamian and Arthur Surabian for their efforts and a job well done.

Nancy Hohvanesian questioned the \$650,000 amount raised for the Earthquake Fund. Gilbert Markarian responded by saying the sum raised was considerable, but he didn't know exact numbers at that time. Arthur Surabian filled in this information by reporting that a total of \$664,623 has been raised up to this time.

Alice Papazian moved that the Pastor's Report be accepted. This motion was seconded by Harry Sahagian. It was voted upon, and so passed.

Zaven Kasparian asked at this time that the Pastor's Report should be accepted with the recognition of the efforts of our Pastor, Rev. Fr. Aved Terzian and Rev. Deacon Norman Odabashian be added to the minutes.

Parish Council Report - Pages 33 - 36

Page 33 Comments: Scott Najarian commented that out of all the Armenian Churches he has visited in this country and abroad, the Worcester parish is one of the best-kept facilities he has seen, and that this should be noted.

Page 34 Corrections: Fourth paragraph, Gilbert Markarian noted that four youths were sponsored for one week at St. Vartan's Camp and one youth was sponsored at St. Nersess. He also asked that the work expenses be insert after the second sentence, *Part of these....*

Page 35 Comments: Robert Shamgochian asked if anything has been done about researching "Housing for the Elderly." Edward Atamian responded that since the Centennial Celebration took so much time, effort and attention this past year, this issue has not been addressed. He said it will be addressed by the 1992 Parish Council.

Page 36 Correction: Marilyn Larkin asked that the name of Dorothy Trask be inserted before Martha Villani's name where it listed employees of the church.

Agnes Markarian made a motion that the Parish Council report be accepted, which was seconded by Betty Markarian. This was voted upon and passed.

ACYOA Juniors' Report - Page 37

Gilbert Markarian asked that it be noted that the Donation to Church of \$300.00 is not noted in the Treasurer's report because it was received in 1992 and not in 1991. He also mentioned that was the same for the Senior Ladies Auxiliary's and A.C.Y.O.A. Seniors' donation.

Zaven Kasparian mentioned at this time that at last year's assembly it was requested that organizations include an itemization of expenses with their reports. This has not be done.

Steven Migridichian asked who was the parental liaison for the ACYOA Junior, as it was not specifically mentioned in their report. Der Hayr responded by saying that Malcolm and Rose Asadoorian were mentioned in his report, and they were given recognition at that time.

Elizabeth Markarian asked that a motion to accept the Juniors' Report be made, and this was seconded by Pauline Agazarian. So voted and passed.

ACYOA Seniors' Report - Page 38

Agnes Markarian moved to accept this report, seconded by Mrs. Satenig Donabedian. So voted and passed.

Avaks Report - Page 39

Pauline Agazarian moved to accept this report, seconded by Agnes Sahagian, voted and so passed.

Babies' and Toddlers' Program Report - Page 40

Appreciation was given to Yerezgin Vivian for a job well done.

Everett Titus made a motion to accept this report, seconded by Arek Thompson. So voted and passed.

Centennial Committee Report - Page 41

Mrs. Satenig Donabedian made a motion to accept this report, seconded by Elizabeth Sheehan. So voted and passed.

Cultural Organization Report - Page 43

Herman Purutyan made a motion to accept this page, seconded by Harry Sahagian. So voted and passed.

Ekmalian Choir Report - Page 44

Vahe Jardarian asked if the total number of choir members sent to the annual choir convention had changed. Edward Atamian said that the Parish Council had approved two members to attend, but only one, Marilyn Larkin, actually attended. Vahe said he was asked to go, but that no one kept him informed. Gary

Hohvanesian said that three choir members were asked to attend, only one responded positively. Edward Atamian said it was not the intention of the Parish Council to limit the number of choir members attending, and Vahe was asked who was suppose to keep him informed. Vahe responded that it was the choir director.

Paul Andonian made a motion to accept this page, seconded by Elizabeth Sheehan. So voted and passed.

Library Committee Report - Page 45

Agnes Sahagian made a motion to accept this page, seconded by Elizabeth Sheehan. So voted and passed.

Memorial Endowment Committee Annual Report - Page 46

Marilyn Larkin made a motion to accept this page, seconded by Anne Hovenesian. So voted and passed.

Men's Club Report - Page 47

Harry Sahagian made a motion to accept this page, seconded by Alice Sahagian. So voted and passed.

Senior Ladies Auxiliary Annual Report - Page 48

It was noted that in the list of the Executive Board members, Berjouhi Zakarian should be Berjoohi Zakarian and Ann Zakaian should be Ann Zakarian.

Suney Kachadoorian noted that the Men's Club should, like the Senior Ladies Auxiliary and other organizations, post their meeting times in their reports.

Anne Hovenesian asked that those who submit reports for the Annual Report be allowed to proofread their reports before printing.

Sarah Bulbulian asked that the elderly be given consideration when church events were planned. Their transportation needs should be kept in mind during the planning of church events.

Harry Sahagian made a motion to accept this report, seconded by Mrs. Satenig Donabedian. So voted and passed.

Sunday Church School Report - Page 49

Paul Andonian asked for the total number of registered children in Sunday School. Superintendent Tara Stepanian said over 100 children enrolled since November, 1991, and that attendance on any given Sunday is at 65%-70%. Attendance, she noted, is seasonably influenced. She also said that attendance on this day was at 60%.

Herman Purutyan made a motion to accept this report, seconded by John Sagarian. So voted and passed.

Women's Guild Annual Report - Pages 50 - 51

Page 50 Corrections: Marilyn Larkin, as listed in the Executive Body as Advisor should be Marilyn Markarian. Marilyn Larkin noted that only she was elected to the Nominating Committee. The Women's Guild Control Council should be Central Council.

Harry Sahagian made a motion to accept this report, seconded by Arek Thompson. So voted and passed.

Beano Report - Page 52

Mark Mikitarian asked why the Beano report was at the end of the reports, not in alphabetical order. Der

Aved explained that since Beano was not an official church organization that it did not belong with the other reports.

Elizabeth Markarian moved to accept this report, seconded by Elda Malesky. So voted and passed.

Zaven Kasparian asked why an itemization of expenses was not completed on each report. Harry Sahagian commented that to list each and every expense would make the Annual Reports too long and increase cost of printing.

Herman Purutyan then made a motion to limit listed expenses to those equalling \$500 or more. Marilyn Markarian asked that the motion be changed to include expenses over \$100. Less than \$100 should be included in the category of *Other Expenses*.

Zaven Kasparian said this is redundant, and was voted upon last year. The Parish Council should have monitored this. Herman Purutyan said that last year's motion was passed, but no minimum limits were established in reporting expenses. Rose Aslanian asked for clarification: should it be \$100 per expense, or all expenses over \$100?

Louis Mikitarian asked the question, Should we amend last year's motion, or vote on Herman Purutyan's motion?

It was voted upon: 38 in favor, 13 opposed. Motion carried.

Robert Shamgochian asked if he could discuss Old Business at this time. Chairman Stepanian asked if it related to either Page 52 or Page 53. Robert replied it was Old Business, and he agreed to hold until Item 11A of the Agenda was in process.

Comparative Statement of Income - Page 53

Gilbert Markarian noted that the footnote on the bottom of this page should read *Patriarchate* and not *Patriarch*.

Herman Purutyan asked for information on how the money would be allocated for Jerusalem. Gilbert Markarian responded that Worcester is waiting to hear from the Patriarch as to what the Patriarchate's needs are, and then the money will be disbursed. Der Aved said he is waiting for a fax from Jerusalem with that information.

Louis Mikitarian asked who decided to send a donation to the Patriarchate. Gilbert Markarian said this is reflected in the report on page 42. The Parish Council accepted the Centennial Committee's recommendation in this matter. Gilbert explained that much money has already been spent improving the church for the Centennial celebration, including the Khatchkar and the lawn.

Zaven Kasparian commented that the wide attendance of this function was due to the fact that the Patriarch attended. This is what brought people from all over the world and all over this country. Jerusalem needs our help, and we should be willing to help out.

Paul Andonian wished to know why the donor of the \$100,000 to Jerusalem was not mentioned in the Annual Report. Der Aved replied that the donor wished to remain anonymous, even though the donor's name has become public knowledge. Der Aved said that this was not a donation to our Parish, but a personal donation, and the donor's wish for privacy should be respected.

Harry Sogigian expressed his concern that the Parish was not more involved in making the decision to send the \$10,000 to Jerusalem. He is not opposed to the idea, just that the Parish was not consulted. Chairman Stepanian replied that a proposal had been submitted to the Parish Council that this money be donated, and the Parish Council, a duly elected body representing the Parish, voted to accept this proposal.

Edward Atamian asked that the Assembly refer to page 35 of the 1991 Annual Reports.

Zaven Kasparian mentioned that the Centennial Committee has not committed any money as of this date. In accordance with authorization from the Parish Council, this proposal has been made part of this Report, which the assembly here today voted to accept. Chairman Stepanian commented that if the assembly had concerns about this proposal, it should have been mentioned at the time of the Centennial Committee Report discussion.

Scott Najarian, point of order. The Assembly accepted the report, not the decision.

Gilbert Markarian said that this proposal was made in 1992, and should not be discussed with the 1991 Annual Reports. Edward Atamian reported that this will be reported on in 1992.

Marsha Hovenesian asked that statements for dues be sent out in October.

Gilbert Markarian remarked that requests were sent out in early December, showing total payment made to church as of that date. There are two systems for paying dues: envelopes and annual payment. Gilbert asked for the parish's cooperation in paying yearly dues within the present year.

Herman Purutyan asked why there was no income under the Earthquake Fund. Gilbert Markarian said the money is reported elsewhere. Der Hayr commented that the money is not income for the church, only held in trust. Herman asked about the Children's Fund for 1990, not allocated as income. Arthur Surabian remarked that this is non-operating income. It shows as a transfer into the church's fund, but also shows as a liability. He said this is done to leave a "paper trail."

Herman Purutyan asked why there were no 1991 Etchmiadzin Looma or St. Nersess Seminary Fund disbursements. Gilbert Markarian responded that the Diocese bills for Etchmiadzin Looma, and forgot to bill the church in 1991. We will be double billed in 1992. Gilbert also explained that there were some expenses for the Martyr's Day program.

Gilbert Markarian remarked that 1991 included 53 weeks of pay for office staff. Because of the variation of days in a calendar year, some years include more than 52 weeks of pay. He remarked further that 1992 will include 51 weeks of pay.

Zaven Kasparian commented on the pattern of paying dues, and that late pledges were accepted after the first of the year. This has been a pattern for many years. The Treasurer this year handled a larger than expect sum of late pledges this year.

Nancy Hovhanesian asked why was money paid to an outside accounting firm (Page 54). Gilbert explained that this was for Safeguard, a company who handles our payroll.

Herman Purutyan asked why 1990 Outside Accounting expenses were nearly half that needed in 1991. Gilbert Markarian said that in 1990 these accounting procedures were completed in house, and now was being completed by an outside company.

Paul Andonian asked about the number of custodians employed by the church. Gilbert said we have one full time and one part time custodian. We were with only one custodian for many months.

Louis Mikitarian asked if the Pledges Collected (as listed on page 53) in 1991 included those promised in 1990. Gilbert Markarian said yes.

Pauline Agazarian asked why the Choir Director's pay and the soloist pay were listed separately, and not lumped together. Gilbert said that the soloist was not always the Choir Director, and these categories must be kept separate.

Nancy Hohvanesian asked about the method of reporting the Actual Income on page 54. Arthur Surabian explained the difference between Total Operating Income and Total Income Received, and that the format shows actual income received versus budgeted income, but is not designed to be an income statement. It only shows income and expenditures.

Joan Handleman asked if we are in a deficit, and both Edward Atamian and Gilbert Markarian responded yes, the amount being \$90,000.

Vahe Jardarian asked what were Memorial Biographies, and it was explained that those were published in the Vestibule of the church.

Harry Sahagian asked where did the money for Capital Expenditures listed in *Schedule F* come from? Asbed Zakarian commented that the majority of the money was transferred from the Equity Account holding the residue of the Cultural Center Building Fund. He also commented that there is a \$90,000 deficit.

Gilbert Markarian remarked that \$50,000 came from interest which doesn't show as income. Also, \$30,000 of interest from the H. Sarkisian fund has not been transferred, as we need the money.

Joan Handleman asked how long could we go on like this? Asbed Zakarian mentioned that in nine years the money would be depleted.

Gary Hohvanesian remarked that Nona Trabizonian should be Nina Trabizonian.

Edward Atamian remarked that we have many planned events, such as the Picnic, Bazaar, etc., but we did not take in enough money. He continued to say the Parish Council cannot do everything, and there is a need for greater volunteer effort from the parish.

Ann Sharigian stated that she felt the church should cut down on expenses.

Gladys Bagdasarian commented that as she looked back on the history of our parish, it took hard work to bring us to where we are today. Perhaps this is what is needed now to come up with a solution for the church's financial problems.

On page 59, Gilbert Markarian asked that on Margaret Der Merjian Memorial Fund Pending that this be deleted this year.

Paul Andonian asked that the suggestions by the Parish Council to solve the \$90,000 deficit be presented at this time. He remarked that monies should not be taken out of reserves to finance this problem.

Gilbert Markarian responded to this by saying \$50,000 was taken from interest on restricted fund and that this was called for in the 1991 budget. In fact, last year's budget called for \$55,000 to be taken from interest gained from restricted funds, but the church withheld only \$50,000. Also, \$30,000 from the H. Sarkisian money stayed in the treasury. The church has, at the present time, a balance of \$45,000 left in the checkbook. It was the intent of the Parish Council to replace the \$30,000 to the Harry Sarkisian account.

Nancy Hovhanesian asked if there was a problem with people paying their dues by the end of the calendar year. Gilbert reported yes, it was a greater problem this year than in previous years.

It was asked what the rate of return was on the invested monies, and Arthur Surabian responded it was at about 8.235%.

Marjorie Sohigian remarked that the spelling of Margaret Der Merjian's name was incorrect, but Gilbert Markarian said that it was spelled this way on correspondence received from the family.

Agnes Sahagian asked how monies listed in *Schedule B (Gifts)* on Page 56 are expended. Der Aved responded that people donated gifts to the church, and some of these gifts were earmarked for certain subjects. If they are categorized as unrestricted gifts, the monies go towards the operating expenses of the church.

Gladys Bagdasarian asked how the names of the donors of sanctuary windows are identified. Gilbert Markarian responded that there is a list of donors in the Pangal, on a plaque, where individual donors are listed by name. The church is presently looking for a donor(s) to underwrite the cost (approximately \$60,000) of all the dome windows. This was acknowledged to be quite an expense, and there are color and architectural issues to be worked out.

At this point Zaven Kasparian made a motion to accept the financial reports of the Auditing Committee up to and including page 62. This motion was seconded by Gladys Nordigian. This was voted upon and passed.

Herman Purutyan asked how the money in the Children's Earthquake Fund was to be disbursed. Gilbert Markarian said there are no present plans for that money at this time.

Zaven Kasparian asked that the inconsistency in naming Beano as Bingo be corrected. It should be Beano.

Edward Atamian invited comments on the deficit budget at this time. He remarked that the Pledges collected were insufficient because of uncollected dues.

Joan Handleman asked what the weekly dues obligations were in this parish.

Zaven Kasparian mentioned that the Parish Council published with the proposed budget a statement that it would present several proposals to the congregation to solve the budget deficit. Did the Parish Council consider a Stewardship program? He commented that the parish is faced with debt every year. Has any consideration been given to this idea? Stewardship has not been addressed in this parish for over 10 years. He remarked that many parishes have such a program in place.

Mary Atamian asked for a definition of a Stewardship Program. Zaven explained that it is an organized effort by a team of parish members to make contact with all who are members to bring to them the idea of tithing in a proper amount in accordance with the member's ability to pay.

Harry Sogigian said that a Stewardship Program was started in 1953, in order to pay off the church's mortgage. He described the envelope system that was used, and that the committee also followed up on dues that were unpaid.

Paul Andonian asked about delinquent payers at this time. Der Aved replied that we should look at the budget to see where the money comes in from. We tend to generate monies from functions, not from parishioners. Some contribute the \$2.00 per week amount and some contribute more. We have not asked individuals to give more. We need an appeals committee to ask those who can contribute more to consider doing so. It is difficult to determine who is delinquent. We need to establish a Stewardship Program to see how people are pledging. A Stewardship Program needs to be established in order to increase monies received by the church.

Arthur Yagjian asked why there was no income reported from Bequests in the proposed budget. Gilbert Markarian remarked that bequests were not operating income and should not be included at this point. Der Aved explained that gifts to the church are just that, gifts. The church cannot know in advance who is to die and leave money to the church. It is a chance event.

Charlotte Calfaian asked about Pledges Collected Current Year, and the blank line that followed it.

George Migridichian asked about the increase in Custodian pay from last's year actual amount paid. He said there is a \$4,805.57 difference. Gilbert Markarian remarked that the church has one full time and one part

time custodian, but in 1991, we had only one custodian for many months. Now that there are two, the projected amount to be paid is more than last year's actual.

Herman Purutyan remarked that the 1991 Rug Sale only generated \$4,000 income. He asked if it was prudent to budget such a high amount. Edward Atamian answered that the 1991 Rug Sale was hampered by poor advertising and a poor economy. The church intends to change the rug supply, prices and maybe even distributor to increase sales. Herman asked if we should consider not holding a Rug Sale this year due to the poor economy. Edward responded that the Rug Sale requires minimal effort and should be held this year. To stop this annual event now would not be in the church's best interest.

Paul Andonian asked what the full-time custodian is paid for 40 hours per week. Gilbert Markarian replied that he is paid \$20,000 a year, with overtime.

Zaven Kasparian asked why is there money set aside for the elevator? Edward Atamian responded that this money pays for the service contract that maintains the elevator.

Zaven remarked that \$27,000 has been invested in the church grounds, as the result of the Centennial Celebration. He expressed concern that the grounds should be professionally maintained to protect this investment.

Arthur Surabian remarked that it is good to look closely at the 1992 budget. The Rug Sale for this year will be run differently from 1991. One point that he felt was unnecessary was the hiring of WPI students to flip rugs. He felt that parishioners could volunteer to perform that service for their church and this would help cut costs.

Charles Sharigian commented that the church should have a membership drive to bring in dues-paying members.

Laura Purutyan suggested that new activities be developed to spark interest in those parishioners who might not be active at the present time.

At this time the Parish Council proposed two methods of generating the \$90,000 to delete the deficit from 1991.

First Option: Gilbert Markarian proposed that interest money from the Harry Sarkisian estate, valued at \$35,000 be transferred to the operating budget. He pointed out that it was the direction of the 1990 Parish Assembly that requested the money in this account be invested prudently to replenish money withdrawn for the elevator project.

Second Option: Arthur Surabian and Edward Atamian steered the Perry Como Concert for the Earthquake Fund. They have volunteered to do this for the benefit of our church. If this proposal is passed, then there would be the need for about \$35,000 in seed money to plan the concert.

A lengthy discussion ensued from these proposals.

Zaven Kasparian remarked that he is against the first proposal, because experience tells him that it is not profitable to take money from restricted accounts. He is in favor of a concert and a Stewardship program. He felt the church has depended upon Beano too long and too heavily. Now that income from Beano is falling, income to the church has dropped dramatically. The parish should look towards itself and tithe accordingly to make up the difference.

Herman Purutyan commented that this decision should not be made at this assembly, and that the parish would need more time to come up with a solution. He agrees with Zaven and is against the first proposal. He does not want a concert promoted, as it might send the wrong message to the community. He is for

Stewardship and a Membership drive.

Arthur Surabian offered an explanation to the assembly regarding the money in the Sarkisian estate, and made the distinction between a bequest and an endowment fund. He said that the proposal Gilbert mentioned would not include taking money from the principal, but the interest only. When the bequest was made, the total amount was \$628,000 with no restrictions. The assembly voted to take up to \$200,000 to build the elevator. There was \$428,000 left in the account. It was determined that it would take four years to replenish this money, according to Edward Bilzerian, our investment broker. Had the parish not taken the action to replenish money to this account, interest from this account would normally go towards income.

Gilbert Markarian remarked that all monies received from bequests, unless otherwise specified, would go towards the operating income of the church.

Zaven Kasparian commented that the financial position of the parish needed to be addressed, with an eye towards the long-term needs of the church, in light of the shortfall of 1991.

Der Aved remarked that if the long-term needs of the church have been neglected now for 10 years, it will take more than one year to rebuild the church's financial standing. Many charities today are in the same position. Tithing might not be able to complete the task alone. It takes time to start up a Stewardship program. Many people who take advantage of the church's programs do not actively contribute money. Taking money in through a Stewardship program will not be easy. We do need to find more active members. But we need to face our immediate problem, as the deficit does exist now and needs to be solved now.

Der Aved continued to say that the Parish Council has to initiate fund raising as a means to balance the budget. A concert may or may not generate the kind of money needed to balance the budget. Parishioners may or may not come through during a Stewardship program, and it may take four or five years to reap the benefits of such a program.

Chairman Stepanian moved to make a motion to present to the Assembly the different proposals that were made to balance the 1991 deficit budget.

- Proposal Number 1* Permit the Parish Council to use interest monies from the Harry Sarkisian fund to close deficit.
- Proposal Number 2* Begin a Stewardship Program.
- Proposal Number 3* Plan a concert to raise money.
- Proposal Number 4* Plan a Stewardship Program and plan a concert. Permit the Parish Council to form a committee to look into Stewardship.

Louis Mikitarian moved that a certain percentage of the deficit be taken from the Sarkisian Fund account interest.

Arthur Surabian reminded the Assembly that the only tangible money available is the interest from the Sarkisian account. Stewardship is the long-term answer, not the short-term answer. He asked that the assembly consider allocating \$35,000 to the deficit and if there is a surplus of money over the next year, the money can be used to replenish the Sarkisian account.

Louis Mikitarian made a motion to decrease the deficit amount by approximately 20% by using interest money generated from the Harry Sarkisian fund, about \$17,000. He moved that the balance of the deficit should be eliminated by raising the needed money by planning a special event. He also included in this motion that seed money be set aside to plan this special event. This motion was seconded by Harry Sahagian.

Discussion:

Paul Andonian noted he is against restricting the amount of interest money withdrawn from the Sarkisian estate to only 20% of the deficit amount, but to make 100% of the interest generated from this account available. Harry Sahagian remarked that while the Perry Como concert was successful and this concert made money, there is the potential to lose money.

The Chair then moved the motion to vote, and the motion was carried. Those in favor, 38; those opposed, 32.

Chair called for approval of revised budget. Harry Sahagian made this motion, and Mrs. Elizabeth Markarian seconded the motion.

Gilbert Markarian made a motion to permit the Parish Council to draw seed money to plan the special event. Motion was voted upon and passed.

Zaven Kasparian asked about the Auditors' Report on Page 64. He asked if the Auditing Committee reviewed the reports turned in for 1991. Gilbert Markarian replied that all the books of all the church's organizations were reviewed by the Auditing Committee.

Elizabeth Markarian asked whether or not Perry Como was paid for his performance. Arthur Surabian answered Perry Como was paid a total of \$52,500.

Bizer Simonian asked the assembly to thank Edward Atamian and Arthur Surabian for their work on the Como concert.

Old Business

Robert Shamgochian asked about the taping of the Divine Liturgy and if tapes were available for sale. Der Aved responded that there were some problems with the taping equipment, and as of yet, nothing has been completed with that project.

Charles Der Kazarian asked about the status of the Centennial weekend video tape. Der Aved responded that we have a tape of Saturday's events including the concert, and Sunday's Banquet, representing six hours of viewing time. We had close-circuit TV and the Divine Liturgy was taped from only from one camera which faced the altar. Again, there were some problems with the equipment, and so far there are no tapes for sale from this weekend.

Vahe Jardarian asked about the proposed ramp to the elevator. Der Aved replied that the project to finish the wheelchair ramp into the church would mean the removal of pews and create esthetic problems. It would also require about \$4,000 to \$5,000 in expenses. Wheelchair users are presently being helped on Sunday mornings by Parish Council members, who watch the back entrance over a monitoring system.

New Business

Scott Najarian moved that the Parish Council be allowed to donate \$10,000 to the Patriarchate of Jerusalem. This was seconded by Herman Purutyan.

Discussion on this motion: Arthur Yagjian asked that a flat \$10,000 be sent. Scott Najarian replied that putting a cap on the amount would be agreeable. Arthur Surabian commented that this motion is out of order, and that the Parish Council has already approved of the Centennial Committee's recommendation that the money be donated. Marsha Hovenesian opposed this motion since the parish is faced with a deficit.

The Chair moved the motion, which was voted upon and passed.

Zaven Kasparian requested that the Parish Council, in the future, report on the contributions made to the Armenian Church Endowment Fund in the name of the Church of Our Saviour. He has never seen this acknowledged any where. The Parish Council should acknowledge the money in this account.

A proposal was made by Zaven Kasparian to advise the Parish Council to setup a sub-committees to address the problems of the parish, and make them standing sub-committees of the Parish Council.

Asbed Zakarian said that this team would be of great benefit to the parish. He added it is very important to have financial professionals sit on the Auditing Committee.

Herman Purutyan moved to place the Armenian Flag in the church hall and Cultural Center. Louis Mikitarian seconded this motion. Lengthy discussion started from this motion. Problems of legality of this move were raised.

Der Aved expressed his feelings on this motion to the Assembly. He said that the flag has been a symbol of political issues and has caused bad feelings. The parish has received a directive from the Primate and Diocesan Council in 1990 on usage of the Armenian flag, making its display in churches optional. Displaying the flag of Armenia in Armenia has different meaning than displaying it here in this country, because it is a symbol of struggle and independence. In church, Der Aved said, the most important symbol is the Cross. We should approach this issue wisely, and try to take the hurt out of the Armenian flag. Der Aved felt it would not be appropriate to display the flag at church at this time, knowing it might cause hurt among some parishioners.

Louis Mikitarian said that if no political affiliations were to be displayed at church, then why is the American flag displayed? Many comments from the congregation were expressed as to the difference between displaying the American flag and the Armenian flag.

The question was asked if Armenian flags were displayed in Armenian churches in Armenia. Der Aved stated that only a few parishes in this Diocese displayed the Armenian flag. Deacon Norman claimed that they do not display the flag in Armenian Churches in Armenia. Scott Najarian stated he had seen the flag displayed widely at Etchmiadzin during the Blessing of the Holy Muron.

Herman Purutyan responded to all this discussion by saying people should be educated regarding the flag. People should be free to criticize whether or not they want the flag displayed, but the flag does mean something to Armenians in a Nationalistic and Christian manner. He does not want the flag in the sanctuary, but in non-religious areas of the church. He asked the parish assembly to consider his motion.

At this time, the Chair moved on this motion, which was overwhelmingly opposed and the motion defeated.

Agnes and Stephen Sahagian volunteered to donate a suitable step to be used by Sunday School children to facilitate the taking of Communion.

Chairman Stepanian invited Chairman Seth Bilazarian to declare the results of the Parish Assembly elections. Chairman Bilazarian thanked all the candidates and volunteers who made this Assembly possible. A total of 183 votes were cast. He then read the names of the newly-elected 1992 Parish Council, Nominating Committee, Auditing Committee, and Endowment Committee members:

Parish Council:

Paul Avakian
Michael Gulbankian
Jay Kapur
Gilbert Markarian
Louis Mikitarian
Herman Purutyan
Alma Der Kazarian, Alternate.

Nominating Committee: Mary Atamian
Jenny Barsamian
Rose Gulanian
Charles Sharigian
Helen Torigian
Mary Shamoian, Alternate.

Auditing Committee: Mark Mikitarian
Gary Pogharian
Richard Dodakian, alternate.

Endowment Committee George Migridichian

The Chair thanked the Nominating Committee for their meritorious efforts.

There being no further business, the Chair thanked the participants and asked for a motion for adjournment. It was so moved and seconded. Voted to adjourn at 5:25 p.m.

Benediction

Der Aved thanked Chairman Lutwig Stepanian and Secretary Karen King for ably conducting the Assembly, and also extended thanks to all outgoing and newly elected members of the Parish Council.

The Lord's Prayer was offered in unison and with Father Aved's blessing the members departed.

Respectfully submitted,



Reverend Father Aved Terzian
Pastor and President

Lutwig J. Stepanian
Assembly Chairman

Karen A. King
Assembly Secretary



Armenian Church of Our Saviour ☐ Worcester, Massachusetts

Diocesan Delegates Report – 90th Assembly

Diocese of the Armenian Church of America

April 30 to May 2, 1992

Delegates attending: Rev. Father Aved Terzian, Edward S. Bilzerian, Garabed Hovhanesian, Suney Kachadoorian, John Merzigian, J. Ludwig Stepanian, Asbed Zakarian (also member of the Diocesan Council), Gilbert Markarian, Chairman of the Parish Council. In addition from Worcester was Zaven Kasparian, Coordinator of the New England Council and Chairman of the Diocesan Unity Committee.

Clergy Conference

The annual Conference of the Clergy of the Diocese of the Armenian Church of America was held from April 27 through April 29, at the Duncan Conference Center in Del Ray Beach, Florida, with the participation of 27 Diocesan and guest clergymen. The St. David Armenian Church of Boca Raton, Florida, was the host parish. His Grace Bishop Khajag Barsamian, Primate of the Diocese, presided over the sessions. A number of topics were discussed including: an in-depth discussion regarding the youth of our Church, the clergy missionary project in Armenia, several upcoming publications, and future plans of our parishes to promote family involvement and Bible study. In addition, several liturgical questions were discussed and guests of the Primate: Archbishop Housig Santourian, Grand Sacristan of the Cathedral of Holy Etchmiadzin, and His Grace Bishop Kissag Mouradian, Prelate of the Diocese of the Armenian Church of Argentina, addressed the clergy and discussed with them the current situations of their respective Dioceses.

In Attendance

The Primate presided over the Assembly which convened on April 30th through May 3rd. Delegates from the 50 parishes were present. In addition to Archbishop Santourian and Bishop Mouradian, Archbishop Soukias Derderian, representing the Patriarchate of Jerusalem, Very Rev. Fr. Datev Melingitchian representing the Diocese of Canada and Richard Sarafian, representing the Prelacy were also in attendance.

The Primate's Address

The Primate conveyed the paternal blessings and greetings of His Holiness Vasken I, Supreme Patriarch and Catholicos of All Armenians. He stated that the 90th Assembly is also an eyewitness to a renaissance of Armenian faith throughout the world, the centerpiece of which came last September, when the people of Armenia declared the Independence of Armenia.

Addressing the subject of Church Unity, the Primate stated that he stands firm in the conviction that the emergence of an independent political identity for Armenia utterly negates all the political, social and moral reasons for the division within the Church. He stated that the final responsibility of making our Church whole again rests not on any institution, organization, or group, but with each one of us—because we are the Church.

The reorganization of Diocesan operations is, at the immediate level, regionalization is the key and much progress has been made in New England which may serve as the prototype for other regions.

We are in critical need of clergy. There are six seminarians presently and three more in college that will enter upon graduation. Every parish should take seriously the responsibility to encourage young men to consider entering the priesthood.

The Armenian Flag flying alongside other flags at the United Nations made us all realize the deep solidarity which binds us to our homeland. Our roots remain in Armenia and the safety and health of these roots continues to be a priority for the Diocese, said the Primate.

"The Diocese must be placed on a strong financial footing. It is operating under a deficit budget and cannot continue to do so."

"This Assembly is the fruit of 90 years of labor. Let us seize this moment, in the memory of those who came before us, and for the sake of those who are to come."

Unity

The Chairman of the Unity Committee reported that no meetings had been held since last year's Assembly because the Prelacy Unity Committee had not taken pre-requisite steps (co-operative action) to convene a meeting. It was reported that the Diocesan Council on a separate action had taken under advisement, a request for four Diocesan Parishes (St. James Watertown, St. Mary Washington, D.C., St. Mark, Springfield, St. Mesrob, Racine) to co-operatively join with Prelacy Parishes in establishing joint Armenian Language and Sunday School programs. Since the proposal by the Diocesan Council to support the program was announced and endorsed by the Assembly, the Unity Committee felt that a key pre-requisite noted above had been met and was therefore ready to proceed to the next steps. The Assembly then unanimously endorsed the actions of the Unity Committee and expressed its support for the Unity Committee to proceed.

Endowment Fund

The Armenian Church Endowment Fund was increased during 1991 by some \$3,500,000 to \$16,500,000. This grand sum has been contributed by 550 donors

New England Regional Council

The New England Regional Council announced that the Very Rev. Fr. Ghevont Samoorian has been appointed Vicar General for New England.

Diocesan Fund for the Recovery of Armenia

The DFAR has delivered \$32,000,000 in goods and services to Armenia to date.

Diocesan Budget

A Diocesan Budget of \$2,294,283 was approved for 1992. There will be a deficit of \$198,424; this is considerably less than last year's deficit. Total assessments from all churches comes to \$690,040. All income above the \$690,040 is from individual donations, gifts and bequests. The viability of the Diocesan operation is as important as the viability of each parish to survive. Complete details are available at the Parish Office.

Elections

Worcester Delegate Edward Bilzerian was elected to the Proposals Committee for the 1992 year along with 4 other members.

St. Nersess Seminary

With the transfer of Father Chevian to the Diocese in the youth and family services area, Deacon Hratch Tchilingirian was appointed Rector of the Seminary. This excerpt from the St. Nersess report should give some insight into the relationship between the Seminary and our Diocesan Churches:

"In view of the developing and new realities of the Armenian Church and Nation, St. Nersess finds itself at a critical moment in its history. The symbiotic relationship between the Seminary and the Church and the communities in North America is extremely important and crucial. One is dependent upon the other. We have to realize that without the Seminary, the future of our parishes will be volatile and uncertain. On the other hand, without the community, the Seminary will not survive, both in terms of prospective candidates and financial resources."

Youth

A full afternoon was devoted to the youth in our parishes. By the use of skits and panel discussions, the plight of the youth was amply demonstrated. The respect with which we treat the youth as well as newcomers to our parishes, tells a great deal about ourselves and the skits were used to hold a mirror to ourselves.

Respectfully submitted by the Delegates of the Armenian Church of Our Saviour:

Rev. Fr. Aved Terzian
Garabed Hovhanesian
John Merzgian

Edward S. Bilzerian
Suney Kachadoorian
J. Lutwig Stepanian
Asbed Zakarian

Pastor's Report

The year 1992 was a struggle for our homeland of Armenia. As we celebrated with them the anniversary of the 1st year of an independent Armenia, we heard in horror the stories of poor living conditions, starvation and the inevitable demise of many. Our continued support is needed now more than ever. Not only to the areas affected by the Earthquake of 1988, to which we have contributed a modest sum toward our \$1 million goal, but to the entire country. At year end we heard confirmation that many were living without any energy source - gas or electricity; and talk of reopening the nuclear energy plant which was closed because it was unsafe.

In spite of its suffering, Armenia celebrated its 1st year of independence. And, on September 23, 1992 the Opening Session of the United Nations began with the address of the President of Armenia - Levon Der Petrossian.

Our parishioners have also responded quickly when asked for donations for our local Armenian families, who are less fortunate than others. In addition to financial assistance through the Outreach Fund, Thanksgiving Food Baskets and Christmas gifts were given to several most-appreciative families.

And, family is our focus of the future. Our Church family. Just as any family sometimes has problems, misunderstandings, or disagreements - so does this family. But, being a Church Family, we *should* be able to withstand the temptation to hurt our fellow parishioners, and strive only toward the betterment of our Church.

We should remember never to allow the conduct of one bad or discourteous person to make us condemn the whole institution to which he belongs.

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.

Assistant to the Pastor

We were very fortunate to have Deacon Norman Odabashian for the 15 months that he was assigned to our Parish. Diratzoo worked diligently in the Sunday School, A.C.Y.O.A. Juniors and on *The Messenger*. Much to my dismay, he was assigned to the St. Narek Armenian Church in Cleveland Ohio, last May. I hope some of the experience he gain by being in our midst have benefited him. We miss him and wish him well.

In June, the need for an Assistant to the Pastor was filled by Randolph Haig Dagley. Randy has had many years experience in working with youth in the Watertown area. He and his wife Patty had just recently returned from Jerusalem when he was assigned to our Parish. The Women's Guild hosted a Fellowship to welcome Randy and Patty on September 13. We were honored to witness Randy's ordination to the rank of Sub-Deacon on October 4, by His Eminence the Primate. Diratzoo is currently responsible for the Sunday School, and oversees the activities of the A.C.Y.O.A. Juniors and Seniors, and assists me whenever possible. While he continues his studies, he will gain invaluable experience from his tenure in Worcester.

Worship

Divine Liturgy (*Soorp Badarak*) was celebrated every Sunday, with the exception of :

May 3rd, when a Jashou Service was conducted by Dn. Norman, assisted by the Altar Servers and Choir

Sept. 6th, when a Jashou Service was conducted by Dn. Suney Kachadoorian, assisted by the Altar Servers and Choir

Dec. 27th, when services were cancelled due to a snowstorm

May God continue to bless all of our faithful, our Choir and Altar Servers for their dedication.

The following clergy have visited our parish and have served as guest celebrant and/or preacher this year:

His Eminence Archbishop Khajag Barsamian, Primate
Very Reverend Father Haigazoun Najarian, Vicar General
Very Reverend Father Nourhan Manougian

The following clergy have visited our parish this year to participate in a sacrament or program:

- The Very Reverend Father Mesrob Semerjian
- The Very Reverend Father Yeznig Balian
- The Reverend Father Arden Ashjian
- The Reverend Father Dajad Davidian
- Father John Gregory - St. Jovid Monestary, Canada - for Fellowship

Sermons are delivered in both Armenian and English. Aside from our Sunday morning liturgies, several special services were offered such as the following:

- Eve of Theophany January 5, 1992 Divine Liturgy
- Armenian Christmas Divine Liturgy (January 6, 1992)
- Special Communion for Children (Christmas and Easter)
- Lenten Services on Wednesday Evenings
- Holy Thursday Divine Liturgy
- Holy Week (Full cycle of services)
- Martyrs' Day
- Ascension Thursday (*Jashou Service*)
- Feast of St. Stephen (Christmas Eve)
- Ordination of Sub-deacon Randolph Dagley and *tibirs*,

Sacraments and Rites - 1992

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

Baptisms and Confirmation	28
Adult Baptisms and Confirmations	2
Engagements	2
Weddings	12
Funerals	29
Committals	5

Baptisms

Nathan Alexander Racicot - April 5, son of Ronald and Gail (Aharonian) Racicot
Liana Kaye Harotian - April 5, daughter of Dianna Marie and John C. Harotian
Audrey Faye Karre - May 9, daughter of Richard and Kristin Karre
Ashley Pearl Cranston - May 16, daughter of Mark and Joanne Cranston
Stephanie Lynn Rogers - May 17, daughter of Dana and Lisa Rogers
Jennifer Mary Pappas - June 6, daughter of David and Susan (Takvorian) Pappas
Mikayla Diana Burke - June 20, daughter of Robert and Diane (Aghajanian) Burke
Daniel Benjamin Bullock - July 18, son of Ben and Linda (Agazarian) Bullock
Raffi Souren Daniels III - July 25, son of Ralph and Debbie Daniels
Gregory Steven Kazarian - July 25, son of Richard and Anush Kazarian
Cameron Alec Markarian - Aug. 8, son of Richard and Vania Markarian
Kara, Jason and Laura Bilzerian - Aug. 12, children of Alexander and Debra Bilzerian
Daniel Jon Soghomonian - Aug. 15, son of Jon and Jill Soghomonian
Jessica Mariam Dodakian - Sept. 12, daughter of Richard and Maureen Dodakian
Ross Davis Markello - Sept. 19, son of Rick and Pamela (Davis) Markello
Steven Yervant Migridichian - Sept. 26, son of Steven and Deborah Migridichian
Zachariah Dirazonian - Oct. 24, son of Karop and Crystal Dirazonian
Stephen James Sivazlian - Nov. 7, son of Norman and Marcia Sivazlian
Seth Glen Yaylaian - Nov. 8, son of Glen and Cheryl Yaylaian
Jordan Richard Ovannes Barsaian - Nov. 22, son of Steven and Rhonda Barsamian
Jill Ann Kublbeck - Nov. 28, daughter of David and Jane (Naroian) Kublbeck
Peter Charles Markarian - Nov. 28, son of Charles and Linda Markarian
Timothy James Hovagim Wasgatt - Nov. 29, son of Paul and Barbara (Hagopian) Wasgatt
John Harry Sagarian III - Dec. 5, son of John and Pamela Sagarian
Maggie Katherine Lynch - Dec. 17, daughter of Martin and Diane (Toromanian) Lynch

Adult Confirmations

Steven Leonard Mole - June 12
Daniel Harold Shaw - June 17

Weddings

Paul M. Nigosian and Tammy A. Bourakis - May 17
Lisa Najarian and Stephen Sarkisian - May 24
Elise E. Simonian and Steven L. Mole - June 13
Michael Arakelian and Leda Nakas - June 27
Mary Surabian and Daniel Shaw - June 28
Michael Hovagimian and Debra Bazer - July 11
Beth Bilbilian and Michael Kennedy - August 1
John Mark Kalian and Lauren Elizabeth Keable - August 15
Robert Andrew Woodward and Debrah Ruth Killoran - October 17
Lynn-Ann Nanigian and David Handleman - November 7

Robert S. Haddon and Kathy Kane - September 12 - *performed in Springfield*

Funerals

Nuvart Sarkisian - January 11
Leo Sahag Harootyan - January 13
Barry Mansfield - January 31
Harry Garabedian - March 18
Mariam Thomasian Sarkisian - March 21
Edward Postoian - April 24
Hurache Aslanian - May 29
Anita Sarian - May 31
Henry Jorjorian - June 18
Katherine Sarkisian - June 23
Agavny Bilazarian - June 29
Benjamin Hagopian - July 21
Vahram Uluhogian - August 8
Sahak Ozerson - August 12
Sarkis Gazoorian - August 17
Zabelle Yagjian - August 19
May H. Andonian - August 20
Avedis Mshooshian - August 29
Paul M. Soghomonian - September 17
Lillian S. Kazarian - September 29
Vartanoush Markosian - October 5
Avedis G. Choolfian - October 12
Takoohy Sahagian - November 28
Garabed Saccoyan - December 4
Thomas Simonian - December 14
Surphue (Arslanian) Bodurian - December 18
Austin Nanigian - December 23
Rose Eknoian - December 24
Mary Bagdigian Zimmer - December 3

Committals

William D. Nanigian - April 14
Austin Nanigian - December 23

There were also 3 infant burials this year.

Primate's Visitation

On October 4th, the Primate celebrated the Divine Liturgy in our Church, during which an Encyclical from His Holiness Vasken I Catholicos of all Armenians, was read proclaiming from that day forward the primate would be elevated to the rank of Archbishop.

During the Divine Liturgy, the Primate ordained our Assistant to the Pastor, Randolph Haig Dagley to the rank of sub-deacon, an important step toward his ordination to the Priesthood. The Primate also ordained six well-prepared young men to the rank of "tbir" - Barry Bohigian, Deron Garabedian, Jason Markarian, Adam Markarian, Simon Harootian and Paul Kapur.

Following the Divine Liturgy, the Primate consecrated the Baptismal Font Painting, which was donated in honor of: Harry and Macrouhi Adjeleian and created by artist Leon Hovsepian.

Following the Consecration of the painting, the Primate presided over our Parish Recognition Day Dinner. Our appreciation to Arthur Yagjian, who chaired the Recognition Day Committee, Gilbert Markarian, Parish Council Chairman, and the Recognition Day Committee members.

Official Invitations

Opening of the Worcester City Council Meeting - Offered the Prayer
Banquet for Church of Martyrs - Armenian Protestant - May 3
Holy Cross College - Holocaust Committee - April 7
WPI Invocation at Graduation Ceremony - (1st time for an Armenian priest)
Women's Saints Day - Providence - March 25
Blessing of Armenian-American Veteran's Memorial at Hope Cemetery

Annual Assemblies

Diocesan Assembly

Along with delegates from our parish, I attended the Annual Diocesan Clergy Conference and Diocesan Assembly which was held April 27 to May 3, in Boca Raton, Florida.

A.C.Y.O.A. Assembly

Deacon Randy and I attended the Annual A.C.Y.O.A. Assembly and Sports Weekend from September 3 to 6 in Long Island, New York, along with delegates from our Parish. Our Church was represented by a basketball team who also took part in other sporting events. Our Chapter Chairman, Jay Kapur was also elected to the A.C.Y.O.A. Central Council.

Visitations

As part of our ministry, Deacon Norman, Deacon Randy and I have made regular weekly visitations to all Worcester area hospitals, and on many occasions, visitations to our parishioners in Boston -area 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 without a visit from me or my assistant. Sometimes we learn of the hospitalization and plan a visitation only to learn that the person was discharged that morning.

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 request*.

We encourage families to notify us of *all* hospitalizations, even if they are out-of-town. If it is not possible for Deacon Randy or I 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 all Worcester and Greater Worcester area nursing homes, during the Christmas and Easter seasons, and as requested, to offer them Holy Communion. I have also attended meetings and luncheons of the Women's Welfare Association, when held in Worcester.

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 1992, I have made 96 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 bereaved families.

In addition, we have taken part in many family celebrations: anniversaries, engagements, birthdays, retirements, achievements, testimonials and social gatherings, at the request of our parishioners.

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 they are comforted.

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 elderly parishioners in need of attention, assistance and consolation. Due to budget cuts, 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. It is sometimes at the request of Social Service Agencies that I become involved with their personal lives, sometimes it is because there is no where else for them to turn. Their needs are often physical, psychological, emotional and becoming more frequent this year - financial. This year we began English classes, taught by Elizabeth Ajamia - held twice weekly. Those who attend benefit greatly from the opportunity to learn English from someone who also speaks their native tongue.

We have been working closely with Gordon Hardgrove of Friendly House in Worcester, who has been very helpful to us, and has gone above and beyond the call of duty to help Armenians in this community. Gordon's wife, Sona - has agreed to serve on a newly-formed Social Services Committee, along with: Beth (Bilbilian) Kennedy, Elizabeth Ajamian and Karen King.

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.

Publications

Our Church publication, *The Messenger*, is mailed to all members of our parish, to several Armenian Churches, and others by special request. Its informative articles, pictures and format are the result of the continued diligence and talent of its editor, Harold Gregory.

With the combination of the transfer of Deacon Norman Odabashian, the resignation of Karen King, and Harold not feeling well we were unable to produce an issue following the usual summer vacation. We hope to continue publication of this informative, enjoyable chronicle of our parish life. We pray that God give Harold the strength and zeal to continue his valued service to our Church. Once again, we urge all parishioners and organizations to make frequent contributions to *The Messenger*.

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. A number of special fliers and announcements for various occasions are sent to our parishioners to inform them of parish activities. This task has been facilitated and the output much improved, by the use of the Macintosh Computer.

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.

We attend the Pre-Advent Assembly at the First Baptist Church of Worcester.

Lenten Ecumenical Assembly which took place in St. Matthews Church in February.

New England Regional Council

This year, along with Zarvin Kasparian, Chairman; Jerry Stepanian and John Merzigian, I continued membership on the New England Regional Council. As a member, I have attended nine meetings this year.

We also attended two Regional Assemblies. The Regional Council is working diligently with the Vicar to activate much-needed departments - with representatives from all the Armenian Churches in the New England Region - to *pool our efforts*. We encourage our parishioners to get involved in the shaping of the future, with the promise of a better Region and increased communication with our Diocese.

When the work of the New England Regional Council is successful - we shall all benefit !

Educational Programs

Armenian Language Classes for Adults

In response to a overwhelming desire (two) 10-week Armenian language programs for adults were held this year. The credit goes to the instructor: Mrs. Marie Kooymjian who held the interest of her students. All who attended the program benefitted greatly from it - and many (if not all) have expressed a desire to continue. I thank Maria for sharing her talent and knowledge with us.

Altar Servers

We do not always see the fruits of our labor, but in this case we have seen the blossoms bloom. On October 4, six dedicated young men: Barry Bohigian, Deron Garabedian, Jason Markarian, Adam Markarian, Simon Harootian and Paul Kapur, were ordained to the order of *tbir* by the Primate. It gave me great joy to see these young men achieve this goal and I pray that it was the first of several steps they will take toward serving this Church. *My appreciation to Dn. Norman Odabashian who worked intensively with these young men, while he was in Worcester.*

Lenten Programs

During the Lenten Season, 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 included: The Very Reverend Father Mesrob Semerjian, Dr. Richard Bedrosian, Deacon Michael Findikyan, Dr. Diran Apelian, the Reverend Father Dajad Davidian and Leon Hovsepian.

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.

Sunday School

In August, I was saddened by the resignation of Tara Stepanian as superintendent of our Sunday School. Tara has served this parish, and its children as superintendent for the past 10 years. On behalf of all the children, parents, teachers, Parish Council and fellow parishioners, I thank Tara for increasing the effectiveness of the Sunday School with each passing year, and wish her well in all her future endeavors.

We are also appreciative of the efforts of Dn. Norman, who worked closely with Tara from September to May, 1992. Dn. Norman conducted several very effective Assembly programs, bringing with him the advantage of his education and musical ability.

We have a dedicated staff of teachers and assistants in our Sunday School, who since September, have been under the supervision of Dn. Randy. Diratzoo's Christian education and experience in working with youth will serve well in the Sunday School. *But, he needs your help!* He has been diligently seeking ways to make the Sunday School more enjoyable, without sacrificing any learning. He has begun by instituting a program of Armenian Folk Dance and Song.

And, for the Adults, Dn. Randy is conducting a **Parents' Sunday School** - a project for which he has my full encouragement. *No more excuses parents- now is a good time to learn.*

We are currently looking for a Superintendent to alleviate some of the burden from Diratzoo. With the knowledge of the continued valuable assistance of Donna MacDonald, and the supervision of Diratzoo Randy - perhaps someone will be appointed shortly.

Just prior to Christmas, we were gifted with a 12 video tape set of **Bible Stories of the New Testament, for Children**. Our appreciation to Paul and Ardem Andonian for making organizing this effort and making it possible by finding 11 donors, in addition to themselves, to each donate one video to complete the series. I am pleased to have had the opportunity to preview one of the tapes and found that it was wonderfully done and will be a great learning tool for our children. We hope that next year the Old Testament series will be added to our collection. *Again we thank all the donors.*

Lastly, parents: attendance is very important - please try your utmost to have your children attend regularly - it is so easy to give in to secular pressures - be strong, make Church a priority!

Babies and Toddlers Program

This was the year of baptisms! If this noticeable growth in our Church is any indication, the necessity of the Babies and Toddlers' Program will be even more evident next year. Yeretzgin Vivain has expanded the responsibilities of the parents from alternating project and snack responsibilities to: hosting Communion Breakfast, planning a Field Trip and organizing a very successful Halloween Party, in addition to their year-end Program.

Therefore, in summary of our educational programs, it is never too early (or late) to bring someone closer to God through His teachings; or to learn our ancient language. Parents, Godparents, Grandparents - you are responsible for the Christian Education of your child, we are here to help.

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 paishioners.

I take personal interest in each Church Organization, and either my Assistant (Dn. Norman prior to May) Deacon Randy (currently) or I 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.

It is inevitable that in the near future the A.C.Y.O.A. - Diocesan-wide will be restructured. The Primate and the Diocesan Department for Youth Ministr seek new approaches to keep the youth involved in the Church. The new program will consenstrate on family ministry - and where the youth fit in that.

Within our A.C.Y.O.A. (Juniors and Seniors) there is never enough communication, between members and the rest of our Church Family. What is their role? What are their responsibilities?

And how can we motive them to make the Church - and A.C.Y.O.A. an integral part of their lives?

This is what we face - these are the unanswered questions - but we are working on the answers.

Parents encourage your children to join the A.C.Y.O.A. Juniors - with your support and encouragement, they will . Remember, with each missed opportunity, our task becomes more difficult.

Regarding the Seniors, we have other barriers to deal with. Most of our Seniors are hard-working business people - or college students. Their time is limited, and do not have much time for meetings and planning - but they are very willing to work!

Perhaps with the assistance of Dn. Randy, we can help organize these our youth groups, and make the quality time they spend together more valuable.

Avak Group

Each passing year takes its toll - we miss the blessed souls who have fallen asleep in Christ. Those who are physically able, come and have an enjoyable time; they look forward to these Monday mornings. Our thanks once again, to the devoted volunteer staff.

Beano Volunteers

I have been amazed at how this organization has created a closeness amongst its co-workers. There was a time that many of us took for granted the annual monetary contributions that the Beano Volunteers make possible. Over the past several years, it has been well-proven that we could not have accomplished all that we have, without the contribution of this organization. Thank you to the organizers - and the devoted volunteers.

Church Choir

We are very fortunate to have a large, well-organized, beautiful-sounding Choir. Our sincere appreciation to Hazel Eljanian and Irene Shooshan for their continued dedicated service, and to all our Choir members for sharing their talents with us.

Our Church Choir will be hosting the Choir Convention next year in Worcester

Cultural Organization

Disappointed, but not disheartened by the cancellation of the Yerevan Women's Choir, which was to come from Armenia this year, this organization strives to bring Armenian Culture to our parish and community. We look forward to their next program with great anticipation because our heritage is so *rich with culture*. Whether it be Armenian music, song, or poetry or art, experiencing it can only enrich us. The Cultural Organization has taken great care in choosing and planning programs in the past, therefore, I hope whatever program they bring to us, next year, will be well-attended - and enjoyed by many.

Library Committee

After many years of service, the Library Committee resigned this year. We thank the members of this Committee, under the Chairmanship of Harry Sogigian for their years of dedicated service and commitment to literature, education and willingness to share that information with our parishioners.

Through the generosity of our parishioners, our Church owns a wealth of information and very good resource books, literature, and history - in Armenian and English.

We hope to establish a new Library Committee, and are currently seeking volunteers. We hope to make our Library even more accessible for our parishioners - especially the students, and add to our collection.

Men's Club

There seems to be a renewed interest in the Men's Club this year - and have even increased membership. The members were quite excited about serving Thanksgiving Dinner to the Homeless and plans were well underway. *Although the dinner did not take place, the willingness of the Men's Club members to host this event, was admirable.*

Senior Ladies Auxiliary

The Senior Ladies Auxiliary is a group of self-confident, knowledgeable, dedicated women, who have served this Church for over a generation. Most of them began when they were young mothers - and have never stopped. Although some of them have minor physical limitations, they are unstoppable when they put their minds to something! I applaud their efforts, and wish them all continued health and strength.

Women's Guild

The Women's Guild has long upheld a reputation of service to our Church. They are the working hands behind many functions. Along with the activities they host upon request of the Parish Council, they conduct their own fund-raising and made another financial donation to the Church this year.

There is a great wealth of talent in the Guild, and we depend upon them greatly. As a result of the last election, a noticeable change has occurred, a new generation has entered the Guild. They are young, energetic and still fresh with ideas. I encourage them to "try everything" *there's nothing you can't do!* Here is an open invitation to any and all women in our parish - the Guild wants you, now is the time to join.

Annual Events

The three main fund-raising activities of our Parish are: the Harvest Bazaar, the Picnic and the Rug Sale and each of them demand the dedication of many volunteers and good organizers. We are fortunate to have capable people in both areas.

Harvest Bazaar - chaired by the Parish Council, was, of course, made possible by countless hours of devoted service of our parishioners: the baking, cooking, planning, shopping and preparation. I wish to call special attention to the efforts of our Parish Council Chairman, Gilbert Markarian, who worked diligently with Parish Council Members this Bazaar.

Church Picnic - chaired by the Parish Council and held on our Church grounds once again. We enjoyed good attendance, good music and great food. Thank you to all the parishioners who helped make this possible.

Rug Sale - We are grateful to Edward Atamian and Margaret Zakarian and their Committee for their effort - and for not being discouraged by lower profits from the Sale last year and again this year. We cannot say that it was unexpected, the economy is not right for luxury items - such as Oriental Rugs. We did realize a small profit, for a minimal amount of work - and for that we are happy.

Special Events and Projects

"Poon Pareegentan"

Mardi Gras - the Sunday before the beginning of Lent. This year we truly celebrated - together as a Church Family. Malcolm and Rose Asadoorian, organized the event for the A.C.Y.O.A. Juniors and the Sunday School. We enjoyed watching an old country wedding - where the "bride" was escorted into our Cultural Center - riding on a live donkey. We had all the excitement of a wedding - with all the trimmings. The children had a wonderful learning experience, and everyone enjoyed the food and music - all afternoon long. Our appreciation to all those who made this day possible.

Also on that day, Mayor Jordan Levy was presented us with a proclamation to declare the day "St. Vartan Day" in the City of Worcester.

Bobby Vinton Holiday Concert

It is so unfortunate that our parish did not support this Concert, which was to be a major fund-raising effort for our Church. It was through Concerts, such as this one, that our Parish was able to make a substantial donation to the Earthquake Fund. It seemed logical to have a concert to directly benefit our Church, to close the deficit. As is any fundraiser, there was some financial risk, but, the Parish Council was very careful with expenses.

There were no unforeseen expenses, or problems - and the show *was excellent as expected*. Our gratitude to Art Surabian, for the countless hours he spent working on this event, and for his invaluable advice to the Parish Council.

But, the reason we lost money on this Concert was because not enough parishioners responded to the urgent appeal to purchase \$50 and \$100 tickets. It was the sale of these tickets that we were relying upon to make a profit.

I am sorry to say that instead of closing the deficit, we widened the gap.

A Look into the Future:

We are working toward establishing a new family-oriented activity on Friday evenings - **Open House** will be a casual place to gather, enjoy good food and the company of our fellow parishioners and friends. The possibilities for social and education enjoyment are endless.

Church of Our Saviour Earthquake Relief Efforts

On October 4, during his parish visitation, we were most pleased to give to our Primate a check in the amount of \$100,000 toward the Diocesan Earthquake Fund. This funds were made possible by fund-raising concerts



In Appreciation

We sincerely appreciate the efforts of the following individuals, who have given selflessly of themselves for the enrichment of our Holy Church:

- The Parish Council Chairman, Gilbert Markarian
- The Parish Council Members
- The Diocesan Delegates
- Our Deacons, Sub-Deacons and Altar Servers
- Hazel Eljanian, Choir Director
- Irene Shooshan, the Church Organist
- Members of the Church Choir
- Arthur Surabian, for computerizing our financial records
- The Mas Committee
- The Fellowship Committee
- Church Office Volunteers
- Carol Surabian, sharing her computer expertise with us
- Belmont Cleaners (Surabian Family) for their services
- Charlotte Calfaian, In Lieu of Flowers Coordinator
- Deacon Suney Kachadoorian, for his donation of incense and wine for our Holy Altar
- Jo Ann Sivazlian (formerly and Jackie Roberts (currently) for the weekly care and preparation of all liturgical vestments
- Andrew Shadbegian and Archie Shadbegian - for tending doors at funerals
- John Toromanian for his special projects bookkeeping
- Elizabeth Ajamian, for teaching English Classes
- Edward Simsarian, Esq., for his legal assistance on many occasions
- The Auditing Committee
- The Nominating Committee
- Our hard-working Staff

And to all who have worked lovingly for this Church.

In this, the eighth 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 of 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 exmample for our children and strive to bring ourselves closer to God and to eachother.

Prayerfully,

Reverend Father Aved Terzian
Pastor



Report of the Parish Council

At the Annual Assembly held on Sunday, February 23, 1992, the following were elected to serve a two-year term on the Parish Council:

Paul Avakian	Louis Mikitarian
Michael Gulbankian	Herman Purutyan
Jay Kapur	Gilbert Markarian
Alma Der Kazarian, 1st Alternate	Archie Torosian, 2nd Alternate

After ratification of the Annual Report and Election results of the Church of Our Saviour, by the Primate and the Diocesan Council, elections were held by the Parish Council and the following officers were elected:

Gilbert Markarian, Chairman	Michael Gulbankian, Treasurer
Paul Avakian, Vice-Chairman	Louis Mikitarian, Corresponding Secretary
Jenev Sanda, Secretary	Jay Kapur, Assistant Treasurer

During the year, two members of the Council resigned and at the present time the following serve as advisors:

Alma Der Kazarian	Gerald Kheboian
Herman Purutyan	Everett Titus
Archie Torosian	

During the calendar year, 1992, the Parish Council under the Presidency of the Pastor, Reverend Father Aved Terzian, met twenty times. Five meetings were special; one was an Organization and Orientation meeting; one was a special meeting for the Picnic; one was with the Church Auxiliary Organizations; one was for the Harvest Fair and one was an "Open Parish Meeting."

In February, the Council accepted the report of the Centennial Committee and its recommendation that ten thousand dollars (\$10,000.00) be set aside and earmarked for a future contribution to the Patriarchate of Jerusalem and the balance be set aside to build a walk from the Cultural Center to the Parish House. Neither of these actions have been taken to date and at year end there is \$11,860.08 in this account.

In April, the Parish Council met with the Diocesan Delegates prior to the Annual Diocesan Assembly to discuss items being proposed at the Assembly which was held at St. David Church in Boca Raton, Florida. A follow-up meeting was not held since both the Pastor and the Parish Council Chairman attended and made a report to the Parish Council.

In May, Deacon Norman Odabashian left to assume duties of Deacon-in-Charge of the St. Gregory of Narek Church in Cleveland, Ohio. Deacon Norman had been a valued asset to the Church and played a major role in the Church Community. He served in this Parish for almost two years with dedication and enthusiasm.

A Special Fellowship was held on Sunday, May 31, 1992 honoring Deacon Norman. The Parish Council wishes him success in his pastoral, spiritual and personal goals.

Also in May, the Parish Council received Mr. Souren Lusigian from Yerevan, Armenia. He was the sculptor who had carved the *Khatchkar* which had been donated to the Parish on the occasion of our Centennial. General arrangements made by the Primate, officials of the Armenian Government and Mr. Lusigian were that we would provide living quarters and other necessities for Mr. Lusigian and he would donate his efforts to the completion of the *Khatchkar*. Further, they had agreed that upon completion of the work, they would make arrangements for his wife and infant daughter to join him in America. Upon his arrival in Worcester, Mr. Lusigian was pleased to be a part of our Church Community and satisfied with his living conditions. He lived in the second floor of the Parish House and was provided with all his necessities: food, clothing, as well as tools and other items for personal use - including free use of the telephone to make long distance calls to his family in Armenia. In June, the Parish Council voted to give Mr. Lusigian \$2,000.00 as a gift in appreciation of his work on the *Khatchkar*. As a result of a misunderstanding and incomplete action taken in Armenia, his family was unable to join him and Mr. Lusigian left Worcester on less than amicable terms on July 24, 1992 after a meeting with the Parish Council.

In June, the Church secretary Karen King left. The Pastor and Parish Council Chairman conducted a search for a replacement with no success. With Mrs. King's departure, there was a huge void since we had neither a secretary or receptionist. Yerezgin Vivian volunteered to fill-in and after seven weeks without success in finding a secretary, she was asked to take over the position and she accepted. It should be noted that during this period of time Yerezgin retained a baby-sitter and paid for it out of her own pocket while she worked in the office as a fill-in. During her tenure in this position, she brought order to the Church files and administration. Church files have been cleared and records are stored so that the present file cabinets hold current material. Record keeping of weddings, baptisms, deaths and other vital data are now current and up-to-date. A complete manual of some 98 pages on the duties and responsibilities of a Church secretary has been completed and is in use, all of which was done through the dedication and devotion to her work by Yerezgin Vivian Terzian. She is sorely missed in the office.

Continuing efforts on our part to hire a secretary and a receptionist have been unsuccessful. As a result of an advertisement placed in the daily and Sunday papers, we received one telephone call for an application for employment in December. People are not interested in working at a job that has limited benefits, no opportunity for advancement, a salary that is lower than the scale and no unemployment benefits when you leave.

A new filing system has been set up by our bookkeeper, Martha Villani which will cross reference to a master list of vendors and be easy reference in the future as to what was purchased and from whom. A list of vendors was used to solicit sales of tickets for the Bobby Vinton Concert with some success.

In June, a Special meeting was held with the Church Auxiliary Organizations, the Picnic, Rug Sale, Harvest Fair and Special Fund Raiser were discussed, as well as a report received from each organization on its planned activities for the remainder of the year.

The Church sponsored one youth to attend the St. Vartan Camp, money from the Alice Hagopian Memorial Fund was used.

On July 26, a very successful Annual Church Picnic was held with a capacity attendance. The Parish Council extends its thanks and appreciation to the many Parishioners who volunteered and worked during this event. Net profit was \$4,164.26.

In August, the Council interviewed Randolph Haig Dagley for the position of Assistant to the Pastor and submitted a request to the Primate to assign him to our Church. The Primate approved, and in October, ordained him a sub-deacon in the Church.

In September, a Special Parish Meeting was held to discuss the Special Fund Raiser Concert planned to offset the Budget Deficit as approved by the Annual Parish Assembly in February 1992. The Rug Sale and Harvest Fair were also on the agenda and volunteers were assigned various tasks and plans were made for the Harvest Fair scheduled for November 13 and 14, 1992.

Plans were also made this month to receive His Grace, then Bishop Khajag Barsamian who was due to arrive on Saturday, October 3, 1992 and would be present on Sunday, October 4 during our Recognition Day Dinner. The Parish Council also approved the presentation of a check in the amount of \$100,000.00 from the Earthquake Fund to the Primate. To date, this Parish has given a total of \$635,000.00 to the Diocese for Earthquake Relief and holds \$21,485.58 in a Special Account for possible future fund-raising activities to benefit the Earthquake Fund.

On Sunday, October 4, Bishop Khajag Barsamian was the celebrant of the Divine Liturgy, after which he blessed the Baptismal Font painting, by artist Leon Hovsepian. During the *Badarak*, an Encyclical from His Holiness Catholicos Vasken I was read elevating the Primate to the rank of Archbishop.

Also on Sunday, October 4, 1992, the Recognition Day Dinner was held with over 200 people in attendance, in tribute to the contributions made to our Church by the following individuals: George Herosian, Garabed Hovhanesian, Peter Nalbandian*, Charles Sharigian, Ralph Yagjian* and Berjoohe Zakarian. (* posthumously)

Our Rug Sale was held on October 16 and 17 and in attempt to boost prior year's diminishing sales, greater emphasis was placed on an aggressive advertising campaign without much success. Serious consideration should be given to this event before future rug sales are planned. Master Card and Visa credit cards were accepted this year for the first time. Net profit was \$5,302.04.

The Parish Council extends its thanks and appreciation to the many volunteers who helped make the Annual Harvest Fair a success. A net profit of \$16,198.53 was realized.

On Tuesday, November 24, 1992, the Pastor and Parish Council called for an "Open Meeting" to discuss and dispel the false and malicious rumors a very few people, who had a personal agenda, were spreading. These people did a great disservice to the Church with the innuendos and implications which had no basis in fact and should be condemned by all. Unfortunately, not all those who should have been present at the meeting were there. Those who came were given an opportunity to ask any questions of any member of the Council and all questions were answered and clarifications made on all items placed on the agenda. However, the damage done by those few through this type of action can never be fully repaired. Individual's feelings are hurt and while forgiveness is in all of us, sometimes it takes awhile for the pain to ease. Those that were responsible know who they are and they must live with their own conscience.

During the year, the following Standing Committees were appointed: *Investment Committee, Housing for the Elderly Committee, Insurance Committee and Facilities Committee.* They will serve at the discretion of this and future Councils.

The Council is working on the formation of a Building and Grounds Committee, a Library Committee and a Stewardship Committee. We ask for volunteers to submit their names if willing to serve on any of these Committees.

The Parish Council acknowledges with appreciation and thanks a donation made to the A.C.Y.O.A. Juniors by Michael Gulbankian in the amount of \$300.00

During the year, the Parish Council received and acknowledges with thanks and appreciation the following gifts, bequests, donations and memorial contributions. If any names have been inadvertently omitted, please bring them to our attention so that corrections may be made.

Gifts:	Mr. and Mrs. Paul Andonian - for Vestments	\$650.00
	Mr. and Mrs. George Eljanian - for Vestments	650.00
	Mr. and Mrs. Henry Shooshan	500.00
	Mr. and Mrs. Ara Berber	250.00
	Mrs. Christine Asdourian - Sunday School	200.00
	Yeretzgin Vivian Terzian - Toddler's Program	200.00
	Mr. Hratch Aris	200.00
	Mr. and Mrs. Paul Surabian	150.00
	Mr. and Mrs. Sahag Sahagian - Earthquake Fund	150.00
	Mr. and Mrs. Haig Arakelian - Toddler's Program	125.00
	Mrs. Lucy C. Vasil	125.00
	Mr. Paul Avakian - Pastor's Outreach Fund	100.00
	Dr. and Mrs. Michael Manoogian - Outreach Fund	100.00
	Mr. and Mrs. Haroutune Bilazarian - Outreach Fund	100.00
	Mr. Suney Kachadoorian - Patriarchate of Jerusalem	100.00
	Mr. Suney Kachadoorian - Armenian Fund - Chase Bank	100.00
	Anonymous - Outreach Fund	185.00

Memorials Pending and Restricted Fund:

Mrs. Owen Paelian	\$5,100.00
Mrs. Vehanoush Jorjorian	1,000.00
Mr. George Krikorian	1,000.00
Mr. John Sagarian	600.00

Memorial Biographies:

Mr. Setrak Der Bagdasarian	100.00
Mrs. Azniv Der Bagdasarian	100.00
Mrs. Katherine Sarkisian	100.00
Mrs. Mary Hougasian	100.00
Mrs. Takoohy Sahagian	100.00

Estate and Bequests:

Miss May Andonian	\$5,000.00
Mrs. Margaret Thomasian	2,251.52
Miss Rose Eknoian	500.00
Mr. Harry Garabedian - for Earthquake Fund Armenian Church Endowment Fund (ACEF)	300.00
Simon and Satenig Ermonian	\$717.50
Kevork and Maritza Juskalian	77.00
	794.50

Church Auxiliary Organizations:

Women's Guild	\$2,000.00
Senior Ladies Auxiliary	1,500.00
Men's Club	1,000.00
A.C.Y.O.A. Juniors	300.00
Choir Fund	402.72

Memorial Endowment Fund:

Asbed and Margaret Zakarian <i>(proceeds to benefit General Operating Expenses)</i>	\$5,000.00
Agavny and Haroutune Bilazarian <i>(proceeds to benefit the Sunday School)</i>	\$1,000.00

The Parish Council is pleased to announce a gift of \$25,000.00 from Mr. and Mrs. Asbed Zakarian for purposes of establishing the *Asbed and Margaret Zakarian Scholarship Fund*. The proceeds from this fund will be used to provide scholarships to worthy young men and women of the Parish. Details concerning its operation are being prepared by legal counsel and will be announced at a later date. We applaud Mr. and Mrs. Asbed Zakarian for their generosity and foresight in establishing this scholarship fund which will benefit our youth and future generations. This gift is yet another example of their long dedication to the Church and the Community.

We are in urgent need of volunteers to assist on Thursdays at Beano. This group of dedicated workers should be publicly recognized for their tremendous contribution to the fund-raising efforts of the Church. The Parish Council extends its heartfelt thanks and appreciation to them for giving so generously of their time. We ask any of you who can to give a few hours to this effort to please step forward and volunteer. A schedule can be arranged to meet your time restraints. You do not have to be there every Thursday, every little bit helps. Anyone interested should contact either Bart Bagdasarian or John Toromanian. The total amount received from Beano this year in service fees and contributions, amounts to \$38,250.00.

The Parish Council extends its thanks and appreciation to the Staff of The Messenger. Unfortunately, its publication has been suspended due to the illness of the Editor, Harold Gregory. We wish him a speedy recovery. Any interested in working on The Messenger, please contact the Pastor or Parish Council.

Unfortunately, the Special Fund-Raising Concert voted by the Annual Assembly, in February 1992, was not a success. Failure on the part of many of our parishioners to support this endeavor lead to a loss instead of a gain as hoped for. Our losses would have been greater if it had not been for the untiring efforts of Arthur Surabian and a few dedicated individuals who gave of their time and talent during a telephone appeal, the reception that followed and a canvas of our suppliers. Our thanks and appreciation to those dedicated members who purchased tickets even though they knew they would be unable to attend. We also owe a debt of gratitude to those who purchased blocks of VIP tickets which were distributed to worthy individuals.

The names of all of the above need not be mentioned, they know who they are and the Lord knows who they are, and *really*, isn't that all that matters?

It is unfortunate when we do not support the programs voted by the Annual Assembly, for if we don't, then who will? Those who failed to support this event missed out twice, not only did they miss a great evening of entertainment, more importantly, they missed an opportunity to do something for their Church.

At year-end there were 512 dues paying members.

The Parish Council extents it's thanks and appreciation to:

Mr. Arthur Surabian and his wife, Carol, for their development of our computer operations in recording the financial records of the Church. Their dedication and diligence in perfecting the program permits us to generate timely financial statements and provides us with current financial data.

Yeretzgin Vivian Terzian, for her dedication and devotion brought to the task, as our Church Secretary. Yeretzgin Vivian brought a tremendous degree of organization and efficiency to the administration of the Church Office.

Mr. Peter Der Kazarian for keeping our drives and parking areas free of snow again.

Deacon Norman and to Deacon Randy for their efforts on our behalf with our youth and the many parishioners they have helped.

And to the devoted group of volunteers who have worked in the Church Office throughout the year.

Liz Avakian and Eva Haroian who arrange for the Sunday Fellowships we all enjoy.

To our dedicated staff members, both past and present: Karen King, Lynn (Nanigian) Handleman, Charlotte Calfaian, Martha Villani, Betty Sheehan, Gharib Ghambari and Dennis Wilson.

Finally, we thank you, our parishioners, who have given us this opportunity to, once again, serve our Church and our People. With your prayers and God's blessings, we will continue to do our best.

Respectfully submitted,



Reverend Father Aved Terzian
Pastor

Gilbert Markarian
Parish Council Chairman



A.C.Y.O.A. Juniors Report

Throughout this year, the A.C.Y.O.A. Juniors have again maintained another productive, successful and active year.

We started off the year by hosting the "Poon Paregentan" Celebration with the full involvement of our Sunday School. Everyone who attended had a most joyous afternoon. In May, we sent a basketball and volleyball team to the annual Watertown "Hye Mrstoom" weekend. Hopefully, next year we'll comeback with a trophy.

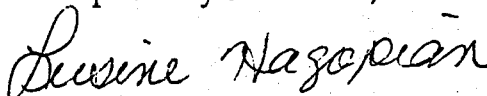
During the fall season, we held our annual elections, had a snack bar at the Harvest Fair and assisted in the Rug Sale. Also we held a very successful fund-raiser selling pies at a Fellowship. Many of our members participated in the 3-on-3 Basketball Tournament, cosponsored by the Juniors and Seniors. We ended the year with a Boston day trip.

For the upcoming year, the Juniors have a published a six-month calendar with activities of all kinds, social, religious, cultural and service to the community - all to create more involvement and interest for its membership.

Of course, with our new advisor - Diratzoo Randy, I'm sure we'll have yet another successful and busy year.

We sincerely thank Michael Gulbankian of Gulbankian Bus Company for his generous donation of \$300.

Respectfully submitted,



Lusine Hagopian, Chairman

Financial Statement

Cash on hand as of December 31, 1992 \$1,156.48

There is no record of this year's transactions. The present account is now closed and a new account is being established with a proper record-keeping system.

A.C.Y.O.A. Seniors Report

The A.C.Y.O.A. Seniors had 16 dues-paid members in 1992. The following members served on the Executive Board:

Jay Kapur, Chairman
Mark Pogharian, Vice-Chairman
Gary Pogharian, Treasurer
Darrin Migridichian, Corresponding Secretary
Gayane Hoogasian, Recording Secretary

Four meetings were held in 1992.

The A.C.Y.O.A. Seniors hosted a Lenten Dinner on Wednesday, March 18. Eighty people were in attendance and Deacon Michael Findikyan was the guest speaker.

The A.C.Y.O.A. Seniors held their annual A.C.Y.O.A. Day Palm Sunday Banquet on Sunday, April 12 - 170 people were in attendance. Boston Globe writer Steven Kurkjian was the guest speaker. Malcolm and Rose Asadoorian were given the annual *Paregam Award* for their dedicated service to the youth.

The A.C.Y.O.A. Seniors attended the 1992 Sports Weekend and General Assembly which was held September 2 - 7 in Long Island, N.Y. and hosted by the Bayside Chapter. Over 15 Seniors from Worcester attended and participated in the Sports competition. Worcester also entered its first Men's Basketball team since 1987.

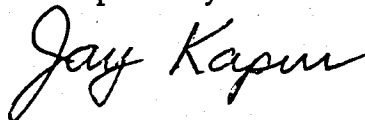
On Friday October 23, the Seniors hosted an A.C.Y.O.A. night at the Celtic's game at the Centrum in Worcester. Thirty-four A.C.Y.O.A. Juniors and Seniors enjoyed pizza before the game and an enjoyable Celtics victory.

On Sunday, November 15, a Collegiate dinner was held. All area Armenian college students and A.C.Y.O.A. members were invited. The meal and program were complimentary.

A 3-on-3 Basketball Tournament was held with the grateful assistance of the Men's Club.

The A.C.Y.O.A. would like to extend their best wishes for Deacon Norman Odabashian, who greatly assisted the A.C.Y.O.A. in 1992. We also welcome with great enthusiasm Diratzoo Randy Dagley.

Respectfully submitted,



Jay Kapur, Chairman

A.C.Y.O.A. Seniors Financial Report

Income:

Lenten Dinner 3/18/92	\$ 325.00
Palm Sunday ACYOA Day Banquet 4/12.....	2,183.00*
Celtics Game 10/23.....	532.67
	\$3,040.67
	\$3,040.67

* Included in this figure are the following gifts:

Michael Gulbankian	\$100.00
Mary Arakelian.....	\$50.00
Zarmair Shepherd	30.00
Paul Andonian.....	25.00

Expenses:

Lenten Dinner/Sam's Club (food).....	\$149.68
Lenten Dinner/Dn. Michael Findikyan.....	75.00*
Palm Sunday/Award	65.00
Palm Sunday/Paper Kingdom (supplies).....	34.95
Palm Sunday/(decorations)	33.60
Palm Sunday/Sharfman's.....	112.63*
Palm Sunday/Sahag Davagian (meal)	1,267.00
A.C.Y.O.A. Sports weekend (registration)	125.00
A.C.Y.O.A. Sports weekend (uniforms)	133.00
Celtics Game/Centrum	770.00
Church of Our Saviour T-shirts/Bazaar	314.50
	\$3,080.36
	\$3,080.36

* These were gifts for guest speakers.

Balance as of 12/31/91	<u>\$287.23</u>
Net Gain or (Loss) for 1992	<u>\$(39.69)</u>
Balance as of December 31, 1992	<u>\$247.54</u>

AVAK (Senior Citizens) Group Report

The AVAK group continues to meet every Monday from 10:00 a.m. to 3:00 p.m. Average attendance is between 35 to 40 people.

Activities were as follows:

- | | |
|-------------|---|
| January 6 | Hosted luncheon for Armenian Christmas |
| August 25 | Bus trip to Bellingham - Dinner at Ma Glockner's |
| October 26 | Bus trip to Nashua, N.H. - luncheon at the Hilltop Restaurant
Pheasant Lane Shopping Mall afterwards |
| November 23 | Complimentary Thanksgiving Dinner for all members |
| December 21 | Christmas Party - complimentary to all members |

During the year we lost several of our members, including Anita Sarian, who was one of the original AVAK Group Volunteers. Others were: Avedis Mshooshian, Dr. Vahram Uluhogian, Leon Manoogian, Sarkis Gazoorian, Avedis Choolfaian, Agavny Bilazarian, Mary Sarkisian. They are all sorely missed.

Our thanks to all those for their generous contribution, materially and financially. Sincere thanks to the volunteers who continue to serve, week after week.

Respectfully submitted,



Lucy V. Kasparian, Chairman

Financial Report

INCOME:	Total Income:	\$ 495.00
EXPENSES:	Total Expenses:	\$385.65
	Balance as of 12/31/91	<u>\$1,192.42</u>
	Net Gain or (Loss) for 1992	<u>\$ 99.35</u>
	Balance as of December 31, 1992	<u>\$ 1,291.77</u>

Babies' and Toddlers' Program Report

I am so happy with the Babies and Toddlers' Program. Parents and children both benefit equally from the time shared. We currently have 24 students registered (and counting. . .). 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. We often have grandparents, aunts and uncles join us too!

The Toddlers' 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 basic Bible stories. The parents are each scheduled to prepare a project or a snack approximately 4 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 **when- ever they attend, they have a place, both in Church and in the Toddlers' Classroom.**

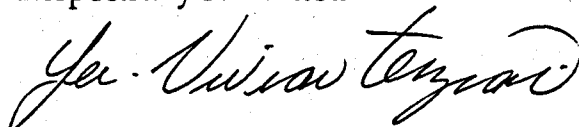
In addition to our weekly classes, our parents were very busy this year, as we hosted the Children's Communion Breakfast, chaired by Kitty Dodakian, last Christmas. Every one of our parents were involved in the planning and actual work involved - and I thank them, once again.

And for the first time, our class organized a trip to the Southwick Animal Farm in June, which was open to the entire parish, but was poorly attended. Michael Gulbankian donated the bus to and from the Farm and Mary Arakelian obtained a special discount rate for admission. We attribute the poor attendance (approximately 20 children and adults total) to the time of year. But those who went had a **wonderful** time. It was on this occasion that Haig and Mary Arakelian graciously donated \$125 to the Toddlers' Class with which something for the enjoyment or benefit of all the children of our parish will be purchased in 1993.

In October, our class hosted our 3rd Halloween Party, and for the first time, we covered all costs involved - including the Puppeteer. Our appreciation to all the parents who gave selflessly of their time, talents, and made every effort to make this party successful. Although Halloween is definitely **not** a Church holiday, it gives us the opportunity to bring our children together - and *that* is worth celebrating!

My sincere appreciation to Der Aved, and the parents of the Toddlers' Class who encourage me to continue (although I am no longer the parent of a toddler). 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, 1991	-0-
Balance as of December 31, 1992	<u>\$325.00</u>

The above balance is a reflection of two donations which were made in 1992.

Haig and Mary Arakelian	\$125.00
Yeretzgin Vivian Terzian	\$200.00

The Toddler's Class does not have a bank account of any sort, the donations listed above will be administered through Parish Council.

In addition, all Halloween party expenses, including reimbursement to the Church for the entertainer, were covered by the admission and raffle proceeds. There were not additional profits (expected or realized) from this function.



Cultural Organization

Van Aroian, Chairman
Marion Yagoobian, Treasurer
Rose Paloian, Recording Secretary
Lucy Hovenesian, Corresponding Secretary
Bizer Simonian, Advisor

The Cultural Organization meets on the third Monday of each month and had seven formal business meetings during 1992 as well as some informal meetings when needed.

The two main functions planned for the year were:

1. A memorial concert to have been held in the sanctuary of the Church on Sunday, October 18, 1992 by the Yerevan Women's Choir of Armenia, under the Direction of Arthur Veranian.
2. A major fund-raising function for immediate relief to Karabagh.

The response from the parish was extraordinarily supportive of both events. The Yerevan Women's Choir concert was to have honored the memory of the late Arsen Haroian, founder of the Cultural Organization, and the late Aaron Hovenesian, the second Chairman and Artistic Director of the Cultural Organization. Unfortunately, the U.S. State Department failed to issue the visas in a timely manner for the thirty-six members of the Choir. The disappointment was deep based on our great expectations, the detailed effort in planning that had been expended in Armenia as well as here at the Church of Our Saviour and the Armenian Musical Alliance.

The second event surrounded the unfortunate circumstances of Karabagh. The Cultural Organization spearheaded the drive which collected \$11,430.00 from parishioners to go immediately for the Karabagh Relief Fund of the Diocese and Christian Solidarity International. We members of the Cultural Organization wish to express our gratitude for the generous support of the parish in making this fund appeal such a success. It is rewarding for all of us who contributed to know that our modest efforts can help alleviate the suffering and pain of a few of the many who are experiencing the tragedy of Karabagh.

Respectfully submitted,

Van Aroian (E.S.)
Van Aroian, Chairman

Rose Paloian (E.S.)
Rose Paloian, Recording Secretary



Cultural Organization Financial Statement

Cash on hand as of January 1, 1992	\$ 758.07
Additional Receipts *	<u>9,275.30</u>
	10,033.37
 Total Expenditures in 1992	 <u>8,616.08</u>
 Balance as of December 31, 1992	 \$1,417.29

* Additional Receipts includes a figure of \$8,000 collected for Karabagh Relief.

Total Expenditures includes the same figure of \$8,000, of which \$3,300.00 was sent to Baroness Cox (Christian Solidarity International) and \$4,700.00 to the Bishop of Karabagh.

Financial Report

INCOME:

A.	Dues	\$ 45.00
B.	Lenten Dinner	556.00
C.	Interest	12.30
D.	Gifts**	\$8,662.00

Total Income \$9,275.30

EXPENSES:

A.	Lenten Dinner	\$ 117.37
B.	Printing	92.00
C.	Mailing	212.93
D.	Gifts	\$8,193.78

Total Expenses \$8,616.08

Net Gain or (Loss) \$ 659.22

Balance as of 12/31/91 \$ 758.07

Net Gain or (Loss) for 1992 \$ 659.22

Balance as of December 31, 1992 \$ 1,417.29

**Karabagh Donors

The Ekmalian Choir

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

The Choir membership consists of approximately thirty-five members, some of which serve on the altar.

In July, the Choir held their annual picnic at the home of Norman and Joyce Noorjanian along with the Trustees, Deacons, Acolytes and their guests. Ann Mosessian, chairperson of the affair, along with her committee, once again made it an enjoyable day for everyone present.

In October, the forty-sixth Annual Assembly of the Armenian Church Choirs of America was held in Cambridge, Massachusetts hosted by the Holy Trinity Church Choir. Delegates attending from our Choir were: Deacon Robert Shamgochian; Assistant Choir Director, George Avakian and Vahe Jardarian.

We wish to express our sincere thanks to Father Aved Terzian for his tireless and continued spiritual support of the Choir; to Hazel Eljanian, Choir Director; Ann Mosessian and George Avakian, Assistant Choir Directors and Irene Shooshan, Organist; who have helped in each of their capacities to enhance the glorification of the *Soorp Badarak*.

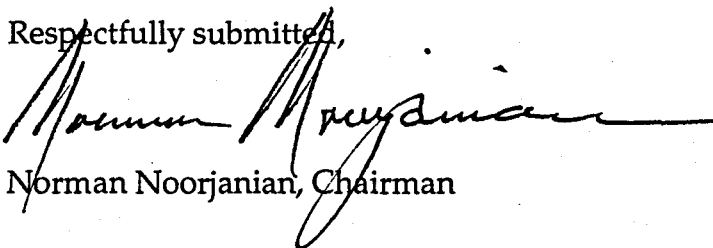
We also wish to thank our Trustees for their continued financial support on numerous occasions.

To our Godfather of the Choir, Zarmair Shepherd, our sincere appreciation for the all kindness afforded us during the year.

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.

Respectfully submitted,



Norman Noorjanian, Chairman



Ekmalian Choir Financial Report

INCOME:

A.	Gifts*	\$ 150.00
B.	Lenten Dinner	385.00
C.	Choir Picnic	10.00
C.	Choir Day Collection	265.00
D.	Interest	52.97

Total Income \$ 862.97

**Zarmair Shepherd (1/92) \$50*

George Krikorian (3/92) \$100

EXPENSES:

A.	Donations**	\$500.00
B.	Choir Convention (2 Delegates)	500.00
C.	WCIS checks	4.00

Total Expenses \$ 1,004.00

*** Holy Trinity Armenian Church, Cambridge, MA. (Choir Convention Ad) \$150.00*

Choir Association Dues \$250

Margaret E. Hagopian Scholarship Fund \$100

Net Gain or (Loss) \$ (141.03)

Balance as of 10/31/91 \$ 1,230.91

Net (Loss) for 1992 \$ (141.03)

Balance as of December 31, 1992 \$ 1,089.28

The Library Committee

Harry G. Sogigian, Chairman Pro-Tem
Charlotte Calfaian, Treasurer
Anna Janazian, Member
Dianne Sahagian, Member
Berjoohie Zakarian, Member

(The following is the text of a letter written to Father Aved Terzian and the Parish Council, dated: August 17, 1992).

This letter is to inform you that the members of the Library Committee of the Church of Our Saviour are hereby submitting their resignations effective as of the date of this letter.

We are also furnishing the following information regarding the books and properties of the Library:

1. An inventory taken on July 22, 1992 of all English printed books on Armenia and related subjects, as well as books by Armenian authors, is attached.
2. We had two three-drawer file cabinets in which we had placed periodicals, booklets and some duplicate publications. One file is now in the connector storage room; the other has been placed elsewhere and cannot be located by us.
3. All English books listed in the inventory have been stamped, pocketed and indexed to the best of our ability (we are not professional librarians). Card files include an index of authors and another of titles. The Armenian language books have not been indexed or inventoried. Arthur Sarian was in charge of these books and they are as they were since he passed away.
4. Enclosed are the Treasurer's books and the Worcester County Institution for Savings passbook #1-557346-2. The passbook is up-to-date as of August 7, 1992, including interest as of July 31, 1992, and shows a balance of \$2,403.67. This amount agrees with the Treasurer's book. These funds were raised by the Library Committee for the sole purpose of buying books, supplies and Library equipment.
5. The tall metal cabinet next to the bookcases is also the property of the Library. It contains paper supplies, index card files, library stamp and a few Armenian records, as well as some miscellaneous items.
6. There are still some A.G.B.U. cookbooks available for sale. These books have been turned over to Charlotte Calfaian for anyone interested in purchasing one. Monies received from the sale of these cookbooks will be turned over to the Church for deposit in the Library WCIS account.

7. Also furnished are the Secretary's reports and other miscellaneous material, such as circulars, announcements, fliers pertaining to the Library activities in the past.

Charlotte Calfaian is the Treasurer of the Library Fund on record at the bank (WCIS). It would be appreciated if a new Treasurer were appointed and a signature card completed appointing her successor, as soon as possible.

If you have any questions or need any assistance in the transition to a new Library Committee, please be assured that, of course, we will be available to assist.

Respectfully submitted,

Harry G. Sogigian
Chairman Pro-Tem

Charlotte Calfaian
Treasurer

Enclosures: Inventory of English Books
Treasurer's Book
WCIS Passbook Savings Account
Secretary's Books
Miscellaneous Items

The Library Committee Financial Report

INCOME:

A.	Book Sales	\$ 167.46
B.	Interest	78.67

Total Income	<u>\$ 246.13</u>
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EXPENSES:

- 0-

Total Expenses	<u>\$ - 0 -</u>
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Net Gain or (Loss)	<u>\$-0-</u>
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Balance as of 10/31/91	<u>\$ 2,303.93</u>
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Net (Loss) for 1992	<u>\$ 246.13</u>
---------------------	------------------

Balance as of December 31, 1992	<u>\$2,550.06</u>
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Memorial Endowment Committee Report

The Memorial Endowment Committee received a new member in the person of George Migridichian, resulting from the annual parish elections of 1992. I would like to thank Mr. Robert Shamgochian, as the retiring member of the five-person elected committee for his dedication and contributions to the group.

In 1992, the Committee received a contribution of \$1,000.00 from Mr. and Mrs. Harry Bilazarian, Mr. and Mrs. Seth Bilazarian, Mr. and Mrs. Robert Haddon and Mr. and Mrs. Nerses Zeytoonian in memory of their mother Mrs. Agavny Bilazarian. Proceeds from the investment will be used towards Choir expenses.

Also in 1992, the Committee received a contribution of \$5,000.00 from Asbed and Margaret Zakarian with the proceeds from the investment to be used for general operating expenses.

The current list of donors to the Memorial Endowment Fund and purposes of the funds are as follows:


John and Nevert Bilzerian Fund, *Altar Maintenance*
Helen Bogosian Fund, *Altar Flowers and Church Ground Care*
Dr. Simon Harootian Memorial Fund
Yeranoosh Abrahamian Memorial Fund
Alice Hagopian Memorial Fund, *St. Nerses Educational Summer Studies*
Kaspar and Agavny Donabedian Family Memorial Fund, *Enhancement of Religious Rites and Ceremonies*
Mr. and Mrs. Nishan Baljian Fund, *Educational and Cultural Purposes*
Zaven and Lucy Kasparian Fund, *Educational and Religious Advancement of Our Youth*
Jalloian Family Fund, *Hokehankist*
Mrs. Elizabeth Chakarian, *Hokehankist*

I would like to remind potential contributors that the donated principal is not spent, only the income generated from the principal. The Committee, per agreement with the Parish Council, receive credit for interest earned on the principal based upon the income percentage generated from the Parish Investment Accounts.

I wish to take this opportunity to thank Der Hayr and Gilbert Markarian, Parish Council representative for their guidance, and to committee members: Edward S. Bilzerian, Ruth Haddon, secretary; Gary Hovhanesian, Treasurer and Lutwig J. Stepanian for their help and diligent support. The Committee is finalizing a booklet listing the various charitable bequests that can be made through the Memorial Endowment Committee.

I would like to conclude this report by encouraging our parishioners to consider contributions to the Memorial Endowment Fund to support programs or projects per your requests.

Respectfully submitted,


George Migridichian, Chairman

Please refer to page 69 for the Memorial Endowment Fund Committee's Financial Report.

Men's Club

This past year was an extremely eventful year for the Men's Club. Over the past year, the Men's Club had six membership meetings and had four other special events. Meetings are usually held on the first Monday of each month.

In February, over 60 people joined us for a pizza party and a night at the Centrum to see the Harlem Globetrotters. Members and their families enjoyed a nice evening and watched the Globetrotter's win for the millionth time against the Washington Generals.

In March, the Men's Club used some of their own fine basketball skills in a challenge game with the A.C.Y.O.A. Seniors. It is safe to say, we will not lose any of our members to the Harlem Globetrotters.

In April, the Men's Club hosted a spring Communion Breakfast for the Sunday School. Thanks to Greg Barsamian for chairing this event.

And, in November, the Men's Club combined with the A.C.Y.O.A. Seniors to host a New England Region "3-on-3" basketball Tournament. This was a successful event that will be repeated next year.

As always, none of the above could have been accomplished without the help of numerous members and my executive board. Special thanks to:

Greg Barsamian
Art Surabian
Charlie Sharigian

Vice- Chairman
Secretary/Treasurer
Treasurer

And, the "Krazy Kheyma Krew" of :
Steve Jorjorian, Gary Manoogian, Steve Sahagian and Tony Barsamian.

Respectfully submitted,

Kap Maksian
Kap Maksian
Chairman



Men's Club Financial Report

<u>Event</u>	<u>Income</u>	<u>Expenses</u>	<u>Net Profit (or Loss)</u>
January Membership Meeting	\$ 383.00	\$ 392.21	\$ (9.21)
February Membership Meeting	441.00	380.25	60.75
Harlem Globetrotter's Game	771.00	899.32	(128.32)
March Lenten Dinner	525.00	230.71	294.29
ACYOA/Men's Club Challenge Game	0	104.41	(104.41)
April Membership Meeting	319.00	430.57	(111.57)
Spring Communion Breakfast	0	78.51	(78.51)
September Membership Meeting	278.00	381.96	(103.96)
October Membership Meeting	418.00	282.99	135.01
November Membership Meeting	343.00	310.67	32.33
3-on-3 Basketball	0	98.50	(98.50)
Dues	750.00	0	750.00
Misc. Expense:			
Tourshi from Bazaar		96.00	(96.00)
Nemco Blade for Yalanchi		47.10	(47.10)
Bank Service Charge		17.00	(17.00)
Misc. Income	15.93	0	15.93
Total for year:	\$4,243.93	\$3,750.20	\$493.73
		\$ 794.67	
		\$ 493.73	
		<u>\$1,288.40</u>	
		(\$1,000.00)	
		<u>\$288.40</u>	

Senior Ladies Auxiliary

Frances Elloian	<i>Chairman</i>
Ann Zakarian	<i>Treasurer</i>
Margaret Belles	<i>Corresponding Secretary</i>
Louise Toromanian	<i>Advisor</i>
Derouhi Ishlemejian	<i>Advisor</i>

The Senior Ladies hold a luncheon/meeting on the third Tuesday of the month, whenever possible.

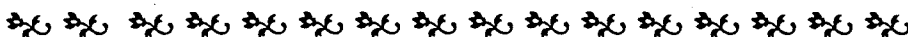
<i>January 12</i>	Hosted Sunday fellowship (Blessing of the Water)
<i>March 23</i>	Meeting with Der Aved
<i>March 25</i>	Lenten luncheon (<i>Miching</i>) Leon Hovsepian and wife, Mary were our guests. Leon showed slides and spoke about his trip across.
<i>April 16</i>	Lenten luncheon (<i>Panjaraboor</i>) prepared for Holy Thursday.
<i>May 28</i>	Kheyma luncheon (<i>Hampartzoom</i>) Suren Lusigian (artist and designer) of the Khatchkar, talked about Armenia and did the finishing touches on the Khatchkar.
<i>August 18</i>	Annual picnic held in the Cultural Center
<i>September 8</i>	Kheyma luncheon with our new Deacon Randy, present

We had six luncheon/meetings and one meeting with Der Aved.

We have 51 members, as a result of the loss of many who have passed away, or who have gone to Nursing Homes. We need new and active ladies to join to keep this organization going, otherwise we'll fold up.

Respectfully submitted,

Margaret Belles
Recording Secretary



Senior Ladies Auxiliary Financial Report

INCOME:

A.	Dues	\$ 54.00	
B.	Luncheons & Lenten Dinner	2,573.00	
C.	Gifts	100.00	
D.	Interest	7.97	
Total Income			<u>\$2,814.97</u>

EXPENSES:

A.	Food purchases	\$ 778.37	
B.	Donation to Church 12/31/92	2,000.00	
Total Expenses			<u>\$2778.37</u>

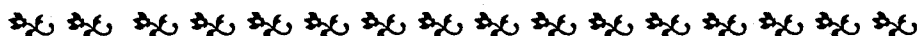
Net Gain or (Loss) \$ 36.60

Balance as of 12/31/91 \$ 2,113.24

Net Gain or (Loss) for 1992 \$36.60

Balance as of 12/ 31/92 \$ 2,149.84

Our donation to the Church was \$2,000.00



Sunday Church School

This year, the Sunday School opened with many expectations and hopes for the continuation and growth of one of the most successful Sunday Schools in our Diocese. This year, we are continuing to build upon four major objectives:

1. *To teach Christianity in the Armenian Church tradition.*
2. *To enhance and encourage involvement of the whole family and promote community building.*
3. *To sustain and improve attendance*
4. *To promote involvement in the life of the parish.*

Some of the methods we are using to achieve these objectives are: following the present "We Believe" curriculum, providing teacher-training workshops, weekly parent Sunday School classes, Apple picking field trip, Harvest Fair, the Birthday Party for Jesus, and a children's communion service and breakfast. We are looking forward to an upcoming parent/teacher's dinner, mid-year recognition and attendance awards, and much more!

Our teachers are a very enthusiastic and dedicated group who are continually demonstrating their care and concern for our children. They are listed below, along with the number of students registered in each class.

<u>Class</u>	<u>Teacher (s)</u>	<u>Class Size</u>
Nursery/Pre-School:	Patty Dagley and Lori Dobbs	19
Kindergarten:	Connie and Craig Whenman	9
1st Grade:	Donna MacDonald and Beth Bedrosian	6
2nd Grade:	Carolyn Gulbankian and Linda Poldoian	17
3rd Grade:	Christopher Monroy	4
4th Grade:	Beth Ann Barsom	6
5th Grade:	Mary Shaw	14
6th Grade:	Phyllis Apkarian	14
7th & 8th Grades:	Leda Arakelian and Peter Babaian	15
9th Grade:	Patty Arakelian	4
	<u>Total enrollment:</u>	<u>106</u>

Also, we could not be as consistently effective as we are if it were not for my assistant superintendent Donna MacDonald and our substitutes and helpers who also share in the same sense of care and concern for the Sunday School and its children. A few participants responsible for the success of some of our special projects are:

George Sogigian:	Children's singing
Anna Oganian:	Armenian folk dance
Susan Atamian:	Chairman of the Children's Bazaar
Karen Durgarian:	Chairman of the Birthday Party for Jesus

On behalf of the students, parents, and teachers of this and the past years, we extend our sincere appreciation and recognition of 10 years of dedicated service to this Sunday School, to our former Superintendent: Tara Stepanian, who retired from the position this fall. We cannot thank her enough.

Respectfully submitted,



Diratzoo Randy Dagley



Women's Guild

Elizabeth Sheehan	<i>Chairman</i>
Alice LaFleur	<i>Vice Chairman</i>
Rose Aslanian	<i>Recording Secretary</i>
Agnes Sahagian	<i>Corresponding Secretary</i>
Joan Handleman	<i>Treasurer</i>
Margaret Boosahda	<i>Assistant Treasurer</i>

The Women's Guild of the Church of Our Saviour meets on the evening of every second Tuesday of the month. Six board meetings were held and eight regular meetings, over which the executive board presided.

Total membership is 141 members. Four sisters were lost to sleep in Christ. Nine new members were embraced into our midst.

The following is the year's schedule:

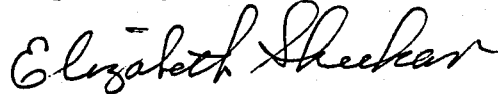
- January:* Installation and Dinner/meeting
- February:* Regular Meeting
Bakeless Bake Sale - chaired by Agnes Sahagian
- March:* Regular meeting
Prepared meal for "Poon Pareegentan" chaired by Nevin and Maria Aslan & Jackie Roberts
Assisted the Senior Ladies Auxiliary with their *Miching* Dinner.
Prepared a Wednesday Lenten Dinner - chaired by Kay Garabedian
- April:* Regular meeting
Supplied a luncheon for approximately 70 volunteers for a Very Special Arts Day. Special needs students spent the day in the Cultural Center, up, down and all over - chaired by Anne Hovenesian and Betty Sheehan.
Easter Fellowship - chaired by Dorothy Yagjian and Jenev Sanda.
Were represented in Chelmsford for the Women Saint's Day in Chelmsford - represented by Marilyn Larkin.
- May:* Guild Guest Night - chaired by Rose Aslanian and Rose Paloian.
Farewell Fellowship for Deacon Norman Odabashian - chaired by Betty Sheehan.
- June:* Dinner Meeting - chaired by Rose Paloian, Eliza Haffty and Jenev Sanda.
- July/August:* Vacation
- September:* Regular Meeting
Welcome Fellowship for Randy Dagley - chaired by Betty Sheehan
Schoolbag Project for Armenia's Children - chaired by Betty Sheehan
- October:* Rummage Sale - chaired by Liz Avakian and Joan Handleman
- November:* Regular Meeting
Bazaar - great percentage of members involved in all aspects.
- December:* Christmas dinner with members of the Men's Club as guests - chaired by Martha Layte and Marilyn Markarian.
Christmas Good Cheer shared by 13 families - chaired by Agnes Sahagian.

Elizabeth Sheehan, Joan Handleman and Marilyn Larkin were the three delegates who represented the Guild at the Diocesan Convention held in Boca Raton, Florida.

The newly elected executive officers of the board for 1993 are as follows:

Chairman: Marilyn Markarian
Treasurer: Martha Layte
Assistant Treasurer: Joanne Sivazlian

Respectfully submitted,



Elizabeth Sheehan, Chairman

Women's Guild Financial Report

INCOME:

Balance as of 1/1/92		\$ 512.01
WCIS Bank Interest	\$ 28.14	
Dues	722.00	
Date Book Planners 1/92	126.00	
Donations	25.00	
Installation Dinner 1/27/92	35.00	
Bakeless Bake Sale 3/17/92	380.00	
Trip to Providence, Saint's Day 3/30/92	85.00	
Raffle for Central Council 4/18/92	302.00	
Lenten Dinner Net Profit 4/13/92	409.00	
Easter Fellowship Choreg Sales 5/18/92	28.00	
Guest Nite 5/28/92	2,186.50	
Very Special Arts Festival 5/28/92	480.00	
Deacon Fellowship - Sale of Choreg 6/18/92	19.00	
Rummage Sale 10/13/92	585.39	
Christmas Dinner Guild/Men's Club 12/3/92	1,575.00	
Needy Families 12/13/92	1,045.00	
Total Income		<u>\$8,031.03</u>
Total:		<u>8,543.04</u>
Total Expenses*:		<u>\$7,482.04</u>
Balance as of 12/31/92		<u>\$1,061.00</u>

*Please see the page that follows for a detailed expense report.

Women's Guild Financial Report (Continued)

1/1/92 - 12/31/92

EXPENSES:

Donation to Our Church 12/92 \$2,000.00

Various Other Donations 12/92

Gazette Santa	\$ 50.00
Worcester Foundation	50.00
Age Center of Worcester	25.00
Armenian Home for the Aged	50.00
St. Tarkmanchatz Secondary School	200.00

375.00

Other Expenses

Bank Service Charges	42.00
Mailings and Supplies	449.81
Installation Dinner 1/27	5.00
Flowers and Gifts to Members	201.50
Delegates Expenses to Convention 3/22	300.00
Cakes - Senior Ladies Lenten Dinner 3/28	49.98
Trip to Providence - Saints Day 3/30	205.00
Very Special Arts Fair 4/7	161.49
Central Council Membership Dues 4/15	94.00
Raffle for Central Council 4/15	302.00
Easter Fellowship Food 5/12	58.99
Guest Nite - Food, etc. 5/19	820.77
September Meeting Fellowship 9/8	41.94
Deacon Norman Fellowship Flowers 9/8	25.00
Rummage Sale Advertising 10/7	17.10
Christmas Dinner 12/8	1,287.46
Needy Families 12/13	1,045.00

\$5,107.04

Total Expenses:

\$7,482.04



Beano Activity Report

		<u>1991 Comparative</u>
Gross Beano Receipts	\$239,411.70	\$250,132.85
Beano Expenditures:		
Prizes Paid	\$194,285.00	
MA Tax	11,970.66	
Rent (Cultural Center)	11,750.00	
Bingo Supplies	5,541.35	
Advertising	1,110.25	
Equipment (Microphone)	500.00	
Postage	58.00	
License (Lottery Comm.)	50.00	
Total Beano Expenditures	\$225,265.26	\$233,170.46
Net Profit from Bingo Game	\$14,146.44	\$16,962.39
Net Profit from Charity Game	7,867.95	6,508.15
Total Profit from Bingo Activity	\$22,014.39	\$23,470.54
Cash Balance as of 1/1/92:	47,250.05	40,138.10
Interest earned on Deposits (approx. 7%):	3,237.13	3,691.41
<u>Total Funds Available for Distribution:</u>	<u>\$ 72,501.57</u>	<u>\$67,300.05</u>
Distribution:		
Church of Our Saviour	\$26,500.00	\$20,000.00
Jimmy Fund		50.00
Total Funds Distributed:	\$ 26,500.00	\$ 20,050.00
<u>Surplus Funds on Deposit at year-end</u>	<u>\$ 46,001.57</u>	<u>\$47,250.05</u>
46 Events held in 1992		1991 - 49
210 average weekly attendance		1991 - 204

This fund-raising project is supported and can continue only through our loyal and dedicated Parish Members. We are deeply grateful to the approximately *thirty-five* such volunteers who do their stint each week in order to post the results shown above.

John Toromanian
John Toromanian, Co-Member

Bart Bagdasarian
Bart Bagdasarian, Member in Charge

Comparative Statement of Income

	<u>1992 Actual</u>	<u>1991 Actual</u>	<u>1992 Budgeted</u>
Pledges Collected	\$ 71,842.25	\$ 50,204.75	\$ 65,000.00
Plate Collection	4,531.56	5,973.93	5,500.00
Sunday School Plate Collection	955.02	660.28	650.00
Youghakin	16,440.00	13,688.00	14,500.00
Hokehankist	13,496.63	13,148.35	13,000.00
Altar Flowers	1,622.00	1,909.00	-
Momakin	2,558.90	2,153.65	2,200.00
In Lieu of Flowers	26,396.00	30,130.00	25,000.00
Service Fees - Bingo	11,750.00	9,800.00	12,000.00
Service Fees - Church Hall	320.00	1,585.00	2,000.00
Service Fees - Cultural Center	600.00	575.00	-
Service Fees - N.E. Region	1,200.00	1,200.00	1,200.00
Weddings	1,125.00	600.00	1,000.00
Memorial Biographies (<i>Schedule A</i>)	500.00	700.00	-
Gifts (<i>Schedule B</i>)	7,565.74	4,079.00	2,000.00
Transfer Account (<i>Schedule C</i>)	31,702.72	45,634.48	44,000.00
Interest/Dividend Income	33,670.92	38,123.59	50,000.00
Investment Realized Gains/Loss	7,331.00	4,147.00	-
Investment Unrealized Gains (loss)	(4,004.00)	9,176.00	-
Armenian Language School Tuition	425.00	-	-
Church Function - Picnic	4,164.26	3,332.97	4,000.00
Church Function - Harvest Fair	16,198.53	15,216.49	20,000.00
Church Function - Rug Sale	5,302.04	4,805.57	10,000.00
Church Function - First Night	116.81	-	-
Concert - Bobby Vinton (<i>Schedule G</i>)	(6,232.28)	-	-
Miscellaneous Income	1,951.02	-	2,500.00
Total Operating Income:	\$251,529.12	\$256,843.06	\$274,550.00
*Restricted Income:			
Bequests (<i>Schedule D</i>)	\$ 5,500.00	\$ 30,361.19	-
Interest/Dividend Income	29,545.18	39,881.00	-
<small>(Special Investment, Restricted, Memorial and Endowment Funds)</small>			
Realized Gains (<i>Special Investment Account</i>)	20,495.00	10,803.00	-
Unrealized Gains (<i>Special Investment Account</i>)	-	34,385.00	-
Memorial Contributions	9,951.53	2,900.00	-
Endowment Contributions	6,000.00	4,500.00	-
Earthquake Fund	-	-	-
Children's Earthquake Fund	-	-	-
Total Income Received:	\$323,020.82	\$379,673.25	\$274,550.00

Restricted Income earned and received throughout the fiscal year listed for informational purposes only.

Comparative Statement of Expenditures

	1992 <u>Actual</u>	1991 <u>Actual</u>	1992 <u>Budgeted</u>
Clergy Stipend	\$33,755.28	\$32,003.63	\$33,755.00
Clergy Rental Allowance	19,299.96	19,299.98	19,300.00
Clergy Auto Allowance	2,184.00	2,226.00	2,184.00
Clergy Auto Insurance	1,307.00	1,261	1,200.00
Clergy Health/Life Insurance	6,251.15	6,502.28	4,900.00
Clergy Disability Insurance	1,800.00	1,250.00	1,800.00
Clergy Pension	2,000.00	2,000.00	2,000.00
Assistant to Pastor Stipend	15,414.70	17,172.86	21,000.00
Assistant to Pastor Housing Allowance	5,372.50	6,600.00	6,600.00
Assistant to Pastor Auto Exp/Insur.	1,116.00	5,958.05	3,000.00
Assistant to Pastor - Health Ins.	2,321.78	1,000.26	1,200.00
Assistant to Pastor - Gas/Auto Maint.	1,613.17	383.31	500.00
Payroll - Secretaries	21,864.55	29,232.76	26,000.00
Payroll - Bookkeeping	6,688.35	6,268.22	7,500.00
Payroll - Custodial	27,312.37	22,809.39	27,000.00
Outside Accounting	1,052.74	862.13	1,000.00
Visiting Clergy Expense	410.00	522.46	1,000.00
Honorarium - Choir Director	1,995.00	1,610.00	1,800.00
Honorarium - Organist	2,970.00	2,295.00	2,300.00
Honorarium - Soloist	1,190.00	840.00	900.00
Honorarium - Deacons	980.00	350.00	350.00
Sunday School Program	3,340.18	2,048.51	2,000.00
Armenian Language School	300.00	170.00	500.00
Youth Activities Programs	785.15	336.00	1,000.00
Choir Convention	353.27	418.00	200.00
Diocesan Assembly	4,052.93	2,403.98	5,000.00
Summer Studies Tuition Subsidy	-0-	798.65	1,000.00
Diocesan Assessment	38,800.00	40,789.00	37,882.00
N.E. Region Assessment	-	-	-
Ecumenical Council	300.00	341.00	300.00
Etchmiadzin Looma	-	-	1,000.00
Community Mission Fund	-	500.00	3,000.00
St. Nerses Seminary	-	-	-
Pastor's Discretionary Fund	616.50	777.24	1,000.00
Payroll Taxes Expense	8,098.47	7,691.91	8,700.00
Insurance - Employee Health Care	1,985.83	5,851.60	4,400.00
Insurance - Workman's Comp.	1,747.00	1,413.00	1,400.00
Insurance - Real Estate/Per. Prop.	6,130.00	5,391.00	5,400.00
Auto Repairs - Pastor Car	791.60	666.37	1,000.00
Parish Car Replacement Fund	2,500.00	2,500.00	2,500.00

Comparative Statement of Expenditures (Continued)

	1992 <u>Actual</u>	1991 <u>Actual</u>	1992 <u>Budgeted</u>
Other Employee Car Expense	\$ 272.60	\$ 80.00	-
Altar/Church Supplies	2,742.81	1,162.74	2,000.00
Altar Flowers	2,952.96	2,530.04	-
Church Functions/Religious Misc.	1,510.03	3,466.71	-
Heating - Gas	17,147.72	12,586.84	12,000.00
Water	982.99	919.15	1,000.00
Electric	9,023.81	7,977.55	8,000.00
Telephone/Cable	6,998.36	5,924.34	4,000.00
Beano Breakdown	-	2,231.00	-
Building Maintenance - Gen./Lisc.	3,745.50	10,627.59	5,000.00
Building Maintenance - Electric	366.53	1,634.87	500.00
Building Maintenance - Heating	273.75	757.00	1,000.00
Building Maintenance - Plumbing	986.70	458.33	400.00
Building Equip. Maint - Maint/Repairs	2,156.72	1,657.62	1,000.00
Rubbish Removal	2,573.82	2,972.97	3,000.00
Building Maintenance - Elevator	2,520.00	420.00	2,520.00
Capital Expenditures - Building (<i>Schedule E</i>)	5,664.00	12,917.25	5,000.00
Capital Expenditures - Equip. (<i>Schedule F</i>)	3,213.75	27,032.70	3,000.00
Building Supplies	5,999.25	3,784.44	3,500.00
Office Supplies	5,677.87	5,103.94	3,500.00
Printing	1,102.80	885.97	1,000.00
Messenger Printing	1,898.90	1,482.00	3,000.00
Office Equipment Maint/Repairs	1,608.00	813.63	800.00
Postage	3,049.88	2,449.67	3,000.00
Interest Expense - SBA Loan	780.48	689.21	1,000.00
Recognition Day Dinner	1,048.28	-	-
Miscellaneous Expense	3,822.65	4,229.15	4,500.00
Memorial Endowment Fund	-	-	1,000.00
	<u> </u>	<u> </u>	<u> </u>
Total Expenditures:	\$314,819.64	\$347,338.30	\$311,291.00
	<u> </u>	<u> </u>	<u> </u>

Schedules of Income

Schedule A - Memorial Biographies (in memory of):

Mrs. Katherine Sarkisian	\$100.00
Mrs. Mary Hougasian	\$100.00
Azniv and Setrak Der Bagdasarian	\$200.00
Takoohy Sahagian	\$100.00

Total Memorial Biographies:	\$500.00
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Schedule B - Gifts:

Margaret Der Merjian <i>Memorial</i>	\$2,020.74
Miscellaneous Gifts	920.00
Mr. and Mrs. Paul Andonian <i>for vestments</i>	650.00
Mr. and Mrs. George Eljanian <i>for vestments</i>	650.00
Madagh Contributions	505.00
Mr. and Mrs. Henry Shooshan	500.00
Pastor's Discretionary Fund	420.00
Mr. and Mrs. Ara Berber	250.00
Grape Contributions	250.00
Mrs. Christine Asdourian <i>for Sunday School</i>	200.00
Yeretzgin Vivian Terzian <i>for Toddlers' Class</i>	200.00
Hratch Aris	200.00
Mr. and Mrs. Paul Surabian	150.00
Mr. and Mrs. Haig Arakelian <i>for Toddlers' Class</i>	125.00
Mrs. Lucy C. Vasil	125.00
Mr. Paul Avakian <i>for Outreach Fund</i>	100.00
Mr. and Mrs. Haroutune Bilazarian <i>for Outreach Fund</i>	100.00
Dr. and Mrs. Michael Manoogian <i>for Outreach Fund</i>	100.00
Mr. Harry Ozerson	100.00

Total Gifts:	\$7,565.74
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Schedule C - Transfer Account

Beano Transfer	\$26,500.00
Women's Guild	2,000.00
Senior Ladies	1,500.00
Men's Club	1,000.00
A.C.Y.O.A. Juniors	300.00
Choir Fund	402.72

Total Transfers:	\$31,702.72
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Schedules of Income (Continued)

Schedule D - Bequests:

Estate of May Andonian	\$5,000.00
Estate of Rose Eknoian	500.00

Total Bequests:	\$5,500.00

Schedules of Expenses

Schedule E - Capital Expenditures - Building

Connector Roof.....	\$3,664.00
Khatchkar - Suren Lusigian	2,000.00

Total Capital Expenditures - Building	\$5,664.00

Schedule F - Capital Expenditures - Equipment

Vestments	\$1,300.00
Air Conditioners	\$1,260.00
Vacuum Cleaner	\$473.95
Bookcases	179.80

Total Capital Expenditures - Equipment.....	\$3,213.75

Schedule G

Summary Report
Bobby Vinton Holiday Show

Thursday, December 17, 1992

7:30 p.m. - Mechanics Hall, Worcester

<i>Ticket Prices:</i>	
\$ 24.50	\$ 50.00 Preferred Seating
\$ 38.50	\$100.00 VIP Seating w/Reception
<i>804 people were in attendance</i>	

<u>135 \$50.00 tickets were sold</u>
<u>50 \$100.00 tickets were sold</u>

Income:	.....	\$27,970.23
Less Expenses	.....	34,202.51
Net Profit (Loss)	.....	\$(6,232.28)

Income:		Expenses:	
Ticket Sales to Parishioners	.....\$11,726.00	Bobby Vinton/Rexford Productions	.....\$17,010.00
Box Office Ticket Sales	.....14,261.00	Mechanics Hall	.....4,005.80
Albanian Church Sales	.....857.50	Production Costs	.....6,875.00
Donation: Reverend Father Aved Terzian	.....500.00	Advertising	.....5,151.82
Donation: Michael Gulbankian	.....400.00	Hotel/Limousine	.....725.04
Donation: Zarmair Shepard	.....75.00	Reception	.....338.58
Donation: Thorndike Mills	.....50.00	Miscellaneous	.....96.27
Donation: Fred Shuster/Paine Webber	.....36.00	Total Expenses:	.....\$34,202.51
Donation: Boucher's Religious Book Store	.....25.00		
Interest Income	.....18.50		
Miscellaneous Income	.....21.23		
Total Income	.....\$27,970.23		

Memorial Endowment Fund

	12/31/91	1992	1992	1992	12/31/92
	Balance	Contribs.	Expends.	Int Earned	End Balance
John and Nevert Bilzerian	14,732.00	0.00	0.00	1,104.90	\$15,836.90
Helen Bogosian Fund	3,000.00	0.00	225.00	225.00	3,000.00
Dr. Simon Harootunian	1,453.74	0.00	0.00	109.03	1,562.77
Yeranoosh Abrahamian	3,250.71	0.00	0.00	243.80	3,494.51
Alice Hagopian	2,040.70	0.00	125.00	153.05	2,068.75
Kaspar and Agavny					
Donabedian Family Fund	1,000.00	0.00	0.00	75.00	1,000.00
Mouradian-Piligian Fund	1,000.00	0.00	75.00	75.00	1,000.00
Mr. and Mrs. Nishan Baljian	8,181.84	0.00	0.00	613.64	8,795.48
Zarvin and Lucy Kasparian	1,000.00	0.00	0.00	75.00	1,075.00
Elizabeth Chakarian	1,067.01	0.00	0.00	80.03	1,147.04
Sooren and Mary Daniels	1,042.63	0.00	42.63	78.20	1,078.20
Bilazarian Family	0.00	1,000.00	0.00	35.75	1,037.75
Asbed and Margaret Zakarian	0.00	5,000.00	0.00	0.00	5,000.00
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Totals:	\$37,768.63	\$6,000.00	\$467.63	\$2,868.40	\$46,169.40
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Restricted Funds

	Balance 12/31/91	1992 Contribs	1992 Expnd	1992 Interest	Balance 12/31/92
Margaret Thomasian	\$39,788.51	\$2,251.52	0.00	\$3,068.92	\$45,108.95
Charles and Elizabeth Nanigian Mem.	16,340.25	0.00	0.00	1,192.84	17,533.09
Owen Paelian Family Fund Mem.	12,509.17	5,100.00	0.00	1,102.97	18,712.14
Verkin Hooloian Estate	4,539.32	0.00	0.00	331.37	4,870.69
Nevart Bilzerian Fund	2,178.70	0.00	0.00	159.05	2,337.75
Margaret Hagopian Mem.	7,406.22	0.00	0.00	540.65	7,946.87
Shapazian Memorial	1,089.35	0.00	0.00	79.52	1,168.87
Sarah Manooshian Estate	1,089.35	0.00	0.00	79.52	1,168.87
Mary Bedrosian Memorial	1,089.35	0.00	0.00	79.52	1,168.87
Nevart Hoogasian Memorial	1,307.22	0.00	0.00	95.43	1,402.65
Hoogas Hoogasian Estate	1,581.51	0.00	0.00	115.45	1,696.96
Mary Manoogian Outreach	1,312.67	0.00	0.00	95.82	1,408.49
Totals:	<u>\$90,231.62</u>	<u>\$7,351.52</u>	0	<u>\$6,941.07</u>	<u>\$104,524.21</u>

Memorial Funds Pending

	Balance 12/31/91	1992 Contribs	1992 Expnd	1992 Interest	Ending Balance 12/31/92
N. Rose Baljian	\$ 1,634.03	0.00	0.00	\$ 119.28	\$1,753.31
Marjorie Sohigian	2,178.70	0.00	0.00	159.05	2,337.75
John Sagarian	5,158.63	600.00	0.00	393.66	6,152.29
Margaret Der Merjian	2,020.74	0.00	2,020.74	0.00	0.00
Sarah Yegsigian	1,089.35	0.00	0.00	79.52	1,168.87
Hagop Hintlian	1,089.35	0.00	0.00	79.52	1,168.87
Mr. and Mrs. George Manos	544.68	0.00	0.00	39.76	584.44
Mary Chakemian	871.48	0.00	0.00	63.62	935.10
Mr. and Mrs. John Smith	1,089.35	0.00	0.00	79.52	1,168.87
Mr. and Mrs. Antranik Yarumian	1,546.88	0.00	0.00	112.92	1,659.80
Satenig Hovagimian	2,178.70	0.00	0.00	159.05	2,337.75
Helen Torigian	1,089.35	0.00	0.00	79.52	1,168.87
Mr. and Mrs. H. Andonian	101.10	0.00	0.00	7.38	108.48
George Krikorian	0.00	1,000.00	0.00	73.00	1,073.00
May Andonian	0.00	5,000.00	0.00	0.00	5,000.00
Rose Eknoian	0.00	500.00	0.00	0.00	500.00
Vehanoush Jorjorian	0.00	1,000.00	0.00	48.91	1,048.91
Totals:	<u>\$20,592.34</u>	<u>\$8,100.00</u>	<u>\$2,020.74</u>	<u>\$1,494.71</u>	<u>\$28,166.31</u>

Armenian Church of Our Saviour
Investment Account
Holdings and Values

<u>Quantity</u>	<u>Description</u>	<u>12/31/91</u> <u>Value</u>	<u>12/31/92</u> <u>Value</u>
400	Ford Motor Company	\$ 11,250	*
1619	Dean Witter Dividend Growth	-----	\$ 44,792
9141	Dean Witter Global S/T Inc.	\$ 81,665	\$ 84,105
2000	Dean Witter World Wide Income	\$ 18,540	\$ 17,860
110000	CATS 0% due 5/15/93	\$103,262	*
87000	Greenwood Trust CD 8.25% due 12/12/94	\$ 87,000	*
7000	Greenwood Trust CD 8.25% due 12/12/94		\$ 7,000
88000	Sears Credit Account Trust 8.70% due 8/25/95	\$ 90,640	\$ 91,300
272000	STRIPS 0% due 11/15/00	\$146,050	\$159,460
200000	STRIPS 0% due 11/15/01	-----	\$107,750
70000	NOTES 8.00% due 05/15/01	-----	\$ 75,775
122000	STRIPS 0% due 11/15/04	\$ 46,201	*
25000	Pain Webber Equity Partners I	\$ 11,625	\$ 9,325
5	Principal Guarantee Fund	\$ 5,583	\$ 5,150
13106	ILAF (Money Market)	\$ 48,282	\$ 13,106
1238	Cash	\$ 516	\$ 1,238
	Totals:	<u>\$650,614</u>	<u>\$616,861</u>

* Item matured or sold

Total withdrawals: \$80,000

<u>Investment Portfolio</u>				
	<u>1991</u>		<u>1992</u>	
Equity	\$ 11,250	1.73%	\$ 44,792	7.26%
Fixed Income	\$573,358	88.13%	\$543,250	88.06%
Limited Partnerships	\$ 17,208	2.64%	\$ 14,475	2.35%
Cash	\$ 48,798	7.50%	\$ 14,344	2.33%
	\$650,614	100.00%	\$616,861	100.00%

Investment Account

Beginning Balance:	\$650,614
Interest Income	41,706
Dividend Income	1,214
Realized Gain	7,331
Unrealized Gains	(4,004)
Withdrawals	(80,000)
	<hr/>
Ending Balance:	\$616,861

Working Fund

Beginning Balance:	\$ 4,353
Interest Income	145
	<hr/>
Ending Balance:	\$ 4,498

Special Account

Beginning Balance:	\$ 575,749
Interest Income	18,241
Realized Gain	20,495
	<hr/>
Ending Balance:	\$ 614,485

Armenian Church of Our Saviour
Special Account
Holdings and Values

<u>Quantity</u>	<u>Description</u>	<u>12/31/91</u> <u>Value</u>	<u>12/31/92</u> <u>Value</u>
200000	STRIPS 0% due 11/15/97	\$136,930	\$148,750
710000	STRIPS 0% due 11/15/01	-----	\$382,512
70000	STRIPS 0% due 11/15/00	37,586	*
1057000	STRIPS 0% due 11/15/04	400,285	*
80000	Greenwood Trust CD 8.25% due 12/12/94	-----	\$ 80,000
3223	ILAF (Money Market)	<u>948</u>	<u>3,223</u>
Totals:		<u><u>\$575,749</u></u>	<u><u>\$614,485</u></u>

* Item matured or sold

Balance Sheet
December 31, 1992

Assets:

Wall Street Checking - WCIS.....	\$60,601.46
Earthquake Checking - WCIS.....	21,485.58
Church Function Checking Shawmut.....	11,860.08
Investment/Securities - Dean Witter	607,536.00
Special Investment Account - Dean Witter	614,485.25
Working Fund - Dean Witter	4,498.57
Investment Fund - Paine Webber	9,325.00
Concert Checking - WCIS	8,417.72
Total Assets	<u><u>\$1,338,209.66</u></u>

Liabilities:

Hurricane Andrew Payable.....	394.00
Diocesan Food Fund Payable	220.00
Accounts Payable - WBZ	800.00
Diocesan Earthquake Payable	21,485.58
Notes Payable SBA	25,070.38
Accounts Payable - Telegram & Gazette	1,342.71
Total Liabilities	<u><u>\$49,312.67</u></u>

Equity:

Endowment Fund	\$46,169.40
Memorial Funds Pending	28,166.31
Restricted Funds.....	104,524.21
Auto Fund	7,500.00
Baptismal Font Fund	474.16
Church Organ Fund	2,526.54
Children's Earthquake Fund	2,628.41
Special Reserve/Maint. and Beautification of Khatchkar	1,517.47
Special Reserve/Patriarch of Jerusalem Fund	10,000.00
Asbed and Margaret Zakarian Scholarship Fund	25,000.00
Church Reserve Fund	1,060,390.49
Total Equity.....	<u><u>\$1,288,896.99</u></u>

Total Liabilities and Equity:..... **\$1,338,209.66**

1993 Proposed Budget

Income

Pledges Collected	\$ 71,000.00
Plate Collection	5,000.00
Sunday School Plate Collection	1,000.00
Youghakin	17,000.00
Hokehankist	14,000.00
Altar Flowers	1,500.00
Momakin	2,500.00
In Lieu of Flowers	25,000.00
Service Fees - Bingo	12,500.00
Service Fees - Church Hall	500.00
Service Fees - Cultural Center	500.00
Service Fees - N.E. Region	1,200.00
Weddings	1,000.00
Memorial Biographies	500.00
Gifts	4,000.00
Transfer Account	35,000.00
Interest/Dividend Income	60,000.00
Investment-Realized Gains/Loss	25,000.00
Church Function - Picnic	4,000.00
Church Function - Harvest Fair	20,000.00
Church Function - Rug Sale	7,500.00
Miscellaneous Income	2,500.00
Total Operating Income	\$311,200.00
Transfer from Interest Earned Prior Years	7,635.00
Total Income Received	\$318,835.00

Expenses

Clergy Stipend	\$ 35,183.00
Clergy Rental Allowance	19,300.00
Clergy Auto Allowance	2,000.00
Clergy Auto Insurance	995.00
Clergy Health Insurance	7,525.00
Clergy Disability Insurance	1,800.00
Clergy Pension	2,000.00
Assistant to Pastor - Stipend	17,621.00
Assistant to Pastor - Housing Allowance	7,200.00
Assistant to Pastor Auto Exp/Insurance	1,048.00
Assistant to Pastor Gas/Auto Maint.	1,000.00
Assistant to Pastor - Health Insurance	5,325.00
Payroll - Secretaries	18,000.00
Payroll - Bookkeeping	7,750.00
Payroll - Custodial	30,208.00
Outside Accounting	1,100.00
Visiting Clergy Expense	1,000.00
Honorarium - Choir Director	1,960.00
Honorarium - Organist	2,500.00
Honorarium - Soloist	1,000.00
Honorarium - Deacons	750.00
Sunday School Program	3,000.00
Armenian Language School	250.00
Youth Activities Programs	1,000.00
Choir Convention	1,000.00
Diocesan Assembly	5,000.00
Diocesan Assessment	40,000.00
Ecumenical Council	300.00
Etchmiadzin Looma	1,000.00
Pastor's Discretionary Fund	1,000.00
Payroll Taxes Expense	9,500.00
Insurance - Employee Health Care	2,450.00
Insurance - Workman's Comp.	2,000.00
Insurance - Real Estate/Per. Prop.	6,500.00
Auto Repairs - Pastor Car	750.00
Parish Car Replacement Fund	2,500.00
Other Employee Car Expense	200.00
Altar/Church Supplies	2,000.00
Altar Flowers	1,500.00
Church Functions/Religious Misc.	1,500.00
Heating - Gas	17,000.00
Water	1,000.00
Electric	9,000.00
Telephone/Cable	4,250.00
Building Maintenance - Gen./Lisc.	3,500.00
Building Maintenance - Electric	500.00
Building Maintenance - Heating	250.00
Building Maintenance - Plumbing	750.00
Building Equipment Maint./Repairs	1,500.00
Rubbish Removal	2,500.00
Building Maintenance - Elevator	2,520.00
Capital Expenditures - Building	2,000.00
Capital Expenditures - Equipment	5,000.00
Building Supplies	6,000.00
Office Supplies and Printing	6,000.00
Messenger Printing	2,000.00
Office Equipment Maint. and Repairs	1,600.00
Postage	3,000.00
Interest Expense - SBA Loan	750.00
Miscellaneous Expense	2,000.00
Memorial Endowment Committee	1,000.00
Total Expenditures:	\$318,835.00

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 Treasurer's Reports, and 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, February 7, 1993 by the 1992 Auditing Committee:

Mark K. Pogharian
Mark Pogharian

Asbed Zakarian (E.S.)
Asbed Zakarian

Gary M. Pogharian
Gary Pogharian

Mark Mikitarian (E.S.)
Mark Mikitarian

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