

The **Annual Reports** **1993**



Armenian Church of Our Saviour

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Rev. Fr. Aved Terzian, Pastor

PARISH COUNCIL – 1993

Executive Body

Rev. Fr. Aved Terzian, Pastor
Louis S. Mikitarian, Chairman
Jay Kapur, Vice Chairman
Michael Gulbankian, Treasurer
Alma Der Kazarian, Assistant Treasurer
Herman Purutyian, Secretary
Paul Avakian, Corresponding Secretary

Advisors

Gilbert Markarian
Mardiros Mooshagian
Agnes Sahagian
Jenev Sanda
Archie Torosian

Diocesan Delegates

Seth Bilazarian
Suney Kachadoorian
George Migridichian
Robert Shamgochian
Lutwig J. Stepanian
Asbed Zakarian
Gary Hovhanesian, Alternate

Armenian Church of Our Saviour

1993 Annual Report

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

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

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

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

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

Parish Council:	Alma Der Kazarian Agnes Sahagian Jenev Sanda Archie Torosian
Diocesan Delegate:	Seth Bilazarian Thomas Garabedian Gary Hovhanesian Rose Houmere Suney Kachadoorian George Migridichian Francis Najarian Jerry Stepanian Arthur Yagjian Asbed Zakarian
Nominating Committee :	Bryan Davis Kay Garabedian Charlie Hoogasian Jan Mikitarian Ann Pogharian
Auditing Committee:	None

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

The following nominations were made and seconded:

Mardeiros Mooshagian and Andrew Surabian for Parish Council.

Robert Shamgochian and Scott Najarian for Diocesan Delegate.

Arthur Surabian and Mark Pogharian for Auditing Committee.

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

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

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

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

SECOND SESSION.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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PASTOR'S REPORT: Pages 17-32

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

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

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

PARISH COUNCIL REPORT: Pages 33-39

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

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

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

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

The deleted paragraph reads:

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

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

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

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

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

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

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

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

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

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AVAK REPORT: Page 43

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

Motion made, seconded and voted to accept the report.

BABIES AND TODDLERS REPORT: Pages 44 & 45

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

CULTURAL ORGANIZATION: Pages 46 & 47

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

EKMALIAN CHOIR REPORT: Pages 48 & 49

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

THE LIBRARY COMMITTEE: Pages 50 & 51

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

MEMORIAL ENDOWMENT COMMITTEE REPORT: Page 52

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

Moved, seconded and voted to accept.

MEN'S CLUB REPORT: Pages 53 & 54

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

SENIOR LADIES AUXILIARY: Pages 55 & 56

Motion made, seconded and voted to accept.

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SUNDAY CHURCH SCHOOL REPORT: Pages 57 & 58

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

WOMENS GUILD REPORT: Pages 59, 60 & 61

Joan Handleman did not attend the Boca Raton Diocesan Assembly.

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

BEANO ACTIVITY REPORT: Page 62

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

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

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

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

FINANCIAL REPORT: Pages 63-73

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

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

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

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

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

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

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

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

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

MEMORIAL ENDOWMENT FUND - Page 69

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

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

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

Motion made, seconded and approved to accept the report.

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

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

Motion made, seconded and approved to accept report.

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

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

Motion made, seconded and voted to accept.

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

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

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

Motion made, seconded and voted to accept the report.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The Chair replied not to his knowledge.

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

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

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

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

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

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

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

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

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

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

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

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

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

Motion was seconded and voted to approve.

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

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

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

Motion seconded, and voted rejection.

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

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

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

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

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

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

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

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

Motion made, seconded and voted to approve.

OLD BUSINESS:

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

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

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

NEW BUSINESS:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Parish Council:

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

Diocesan Delegate:

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

Nominating Committee:

Bryan Davis
Kay Garabedian
Charlie Hoogsian
Jan Mikitarian
Ann Pogharian

Auditing Committee:

Mark Pogharian
Arthur Surabian

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

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

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

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

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

Meeting adjourned: 5:30 P.M.

Respectfully submitted,

Marion D. Aharonian *L. J. Stepanian*

Marion D. Aharonian
Assembly Secretary

Lutwig J. Stepanian
Assembly Chairman

F. Aved Terzian

Reverend Father Aved Terzian
Pastor and President

Diocesan Delegates Report

91st Annual Assembly April 29th to May 1, 1993

Delegates attending: Rev. Father Aved Terzian, Seth Bilazarian, George Migridichian, Robert Shamgochian, Lutwig J. Stepanian and Asbed Zakarian. Zarven Kasparian attended as Chairman of the Diocesan Unity Committee and as Chairman of the New England Regional Council.

The 91st Diocesan Assembly took place in Chicago, IL from April 29th to May 1, 1993, and was hosted by St. Gregory the Illuminator Armenian Church of Chicago, IL. The invocation was given by His Eminence Archbishop Kahjag Barsamian after which a quorum of delegates was confirmed. In its first order of business, the Assembly elected as its Chairman Dr. Garo Garibian, MD and as its Vice Chairman George Marifian, Esq. During the rest of the First Plenary Session on May 29th, the delegates approved the minutes, as amended, of the 90th Diocesan Assembly held in Boca Raton, FL. The Unity Committee report was presented by Mr. Zarven Kasparian. After the report, Mr. Kasparian and members of the Committee answered questions posed by the delegates as to progress towards unity thus far. The Assembly delegates voted that the Unity Committee was to continue its efforts until February 15, 1994 at which time the Committee will present a report to the voting delegates via the Primate and the Diocesan Council. The Unity Committee reported to the delegates that as of May 29, 1993, 85 out of 99 articles of discussion had been agreed upon by both Unity Committee representatives, with 14 articles being deferred for further discussions. If these 14 articles have not been resolved by February 15, 1994, the Assembly at its next meeting in April 1994 will decide at that time on a proper course of action. A message was read to the assembly from His Holiness Vasken I and a telegram to His Holiness from the Assembly was read for delegates approval. Mr. Kasparian presented a report concerning the status of the New England Region. He noted that the long-range goal of the New England Region is creating the dynamics of regional organization and instituting fundamental religious and educational perspectives.

The Second Plenary Session was on Friday, April 30th, 1993 in which the following were discussed and/or presented to the Assembly delegates:

The Primate's Message contained a variety of important thoughts amongst them: The status of Armenia and the aid received from the diaspora, the streamlining of Diocesan operations, greater stress on religious education programs helping to make life in the local parishes as strong and vital as possible and finally, the question of Unity. Regarding this latter subject, the Primate stated that He was standing before an Assembly Body for the third time to discuss the unresolved issue of Church Unity. He stated "that the year 1993 is an especially dismal milestone in the history of this problem, because it marks the 60th year that our Holy Church has endured this disastrous and needless split. The truth is that the solution to our division is simple; it could be resolved tomorrow if we could agree on one thing: that Etchmiadzin is the center of the Armenian Church. This is Primary; this is the key to unity in our Church. Once we agree on this, all other things will fall into place; without such agreement, all the talk about by-laws, committees and negotiations is just a kind of play-acting and ultimately meaningless."

Following the Primate's message, reports were offered from the various Diocesan Departments.

Next, a new format was instituted as per the request of the delegates of the 90th Diocesan Assembly. Both Clergy and delegates met in panel discussion with members of various Diocesan Departments either acting as moderator or available to answer pertinent questions related to the Panel. Intense discussions concerned themselves with:

- a - Christian Education
- b - Armenian language, Cultural and Identity
- c - Youth and the Church
- d - Christian Outreach
- e - Christian Stewardship

Each of the above discussion groups later presented to the Assembly an overview of their deliberations. The Armenian Church Endowment Fund (ACEF) report was made by its Executive Director, Col. Victor Arzoomanian. Besides his usual appeal it was noted that the fund is up to \$16,487,284.00 with allocated income of \$1,082,421 for the year 1992.

During the Third Plenary Session, the Annual Diocesan budget was presented to the delegates. After some lengthy discussion, the budget was approved as modified. During this Plenary Session, the election results were announced and they were as follows:

Diocesan Council: Clergy - Rev. Father Dajad Davidian and Very Rev. Father Baret Yeretian

Lay Memebers: Edward Brewster, Rose Mekenian, George Papalian, Asbed Zakarian

Diocesan Board of Trustees: Alex Manoogian (10 Years)

Nominating Committee: Richard Norsigian, Rev. Father Diran Papazian, George Marifian, George Nahabedian, Dr. Gary Zamanigian

Proposals Committee: Rev. Father Zenob Nalbandian, William Aznarvorian, Aris Derderian, Rev. Father Aved Terzian, James Kaloustian

Auditing Committee: Haig Dadourian, Karen Dederian, Sahag Sahagian

The Fourth Plenary Session took place on Saturday. The delegates heard reports from the committees concerned with Auditing, Courtesies and Proposals.

A special proposal was presented to the Assembly and approved which dealt with the raising of funds for programs in the Motherland sponsored by the Diocese. The amount to be raised in the parishes throughout the Diocese in 1994 and independent of the Diocesan Budget is \$150,000. In addition to these monies the sum of \$40,000 is to be raised independent of the Diocesan Budget to fund two of the projects in Armenia, namely a program of mission and religious camp, both to take place in the Summer of 1993.

Other Proposals: Second Reading

(a) Proposed Amendment to By-Laws #7 - that members in good standing of a Parish Church who are 18 years of age or over, may participate in the assemblies of the same Parish and may vote, provided that at least six months have elapsed since they have registered and paid their dues at the time of registration as members of the Parish.

(b) Proposed Amendment to By-Laws #27: In case of vacancies in the Parish Council due to resignations or deaths, the persons who had received the highest number of votes short of election in the last Parish Assembly shall be invited to complete the unexpired term of the member he replaces, beginning with the alternate with the highest votes short of election and, working down, subject to confirmation by the Primate.

(c) First Passage: Proposal by St. James of Watertown asking the Primate and the Diocesan Council, to implement a Panel Discussion format in the next and future Diocesan Assemblies. These panels will include:

- a- Department of Religious Education
- b - Armenian Language Lab and Armenian Schools
- c - Department of Youth Ministry
- d - Christian Outreach
- e - Finances and Budget
- f - Diocesan Administration and Related Matters

(d) First Passage: Proposal by Holy Trinity of Greater Boston asking for an Amendment to By-Laws #51: Delegates shall be elected for a four year term only by their respective parish. Dues paying members of a given Parish, who have served two consecutive terms, which is eight years as a Diocesan Delegate, be ineligible to hold another term until at least four years have elapsed.

The Assembly closed with the announcement that the 92nd Assembly will take place in Houston, Texas from April 25-30, 1994.



Pastor's Report

The year 1993 was not unlike the past few years. We strive to provide the spiritual, cultural and social needs of our parishioners, keeping in mind the richness of our Armenian heritage. However, we must face the necessities of fund-raising and proper appropriation of those funds. The stability of our Church, *unfortunately*, depends upon two things: 1) the faith and the will of the people; and 2) money. We are charged with the responsibility of keeping this Church on solid ground financially, as well as emotionally. We owe that to our children and to the memory of those who established this Church.

For the financial obligation: we held three successful fund-raising projects, this year, which were not only monetarily successful, but brought our people together, enjoying one another's company, for the good of the Church.

Although we are concentrating our efforts on our Church here, we, as a Church, have not forgotten our brethren in Armenia. We have prayed for them, have raised funds, and collected necessary items for them, in conjunction with the Diocesan programs for that purpose. I commend our parishioners for their consistent and generous support. Several of our parishioners have also dedicated their valuable time, resources and energies toward similar programs of other organizations – which also benefit Armenia. **We do not suggest that their intentions are not in the best interest of those they seek to benefit**, however, we must urge our parishioners to work toward the Diocesan sponsored projects which are in place. We are a small community and we need every one of our parishioners. We also do not wish to fragment our community, or to confuse our parishioners – yes, we must all support Armenia, and through our Diocese, we are trying to do so. The true fact is that, Armenia's needs are much greater than we can provide, what we pray for most of all, is peace in Armenia, prosperity. But, until that time, we shall work toward bringing them some relief, whenever called upon by our Diocese. I trust that the Primate, and the Diocesan Council, will continue to guide us in our Christian and brotherly duty to Armenia.

As for the Spiritual nourishment of our parishioners, I am pleased with our developments, and most for the involvement of a new generation. We must never sit idle, and consider the job done – there are always new souls to reach and we shall never stop looking for them, and helping each one of them to grow spiritually.



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

Ordained to the rank of Deacon, by our Primate, on November 7, Dn. Randy has been a valuable assistant and we feel fortunate to have him. As he prepares for ordination to the priesthood, we congratulate him on his accomplishments, and pray for his growth and the fulfillment of his dream.

Although Deacon Randy attends meetings of the Women's Guild, Men's Club, Senior Ladies, and other organizations, his strength is his ability to relate to the Youth and has done well in organizing the A.C.Y.O.A. Juniors, and the Sunday School.

Every other week he preaches during the Divine Liturgy and has led various programs: Vacation Bible School, Bible Study classes and Divine Liturgy explanation programs to share some of his knowledge and spirituality with our parishioners. He is an asset in the Church Office, and and to me. Now that he has been with us for a year, I am certain he will reach for higher goals in the coming year.

Worship

Divine Liturgy (*Soorp Badarak*) was celebrated every Sunday, with the exception of March 14, when services were cancelled due to a bilizzard, and on March 21 when services were held in St. Vartan Cathedral on the occasion of the protest for aid to Karabagh.

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
His Grace Bishop Kissag Mouradian, Primate of the Diocese of Argentina
The Very Reverend Father Krikor Maksoudian
The Reverend Father Garabed Kochakian

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 Ghevont Samoorian
The Very Reverend Father Nourhan Manougian
The Reverend Father Dajad Davidian
The Reverend Father Yeprem Kelegian
The Reverend Father Garabed Kochakian
The Reverend Father Untzag Nalbandian

Generally Deacon Randy and I alternate preaching duties. Aside from our Sunday morning liturgies, several special services were offered such as the following:

- Eve of Theophany January 5, 1993 Divine Liturgy
- Armenian Christmas Divine Liturgy (January 6, 1993)
- 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*)
- December 24 – Christmas Eve Service
- Ordination of Sub-deacon Randolph Dagley to the rank of Deacon

Sacraments and Rites - 1993

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

Baptisms and Confirmation	23
Adult Baptisms and Confirmations	1
Engagements	1
Weddings	7
Funerals	32

Baptisms

- Jasmine Melkonian Torrey - January 17, daughter of James and Leslie (Melkonian) Torrey
- Sara Beth Kheboian - February 14, daughter of Paul and Beth Ann (Doherty) Kheboian
- Kyle Paul Nigosian - February 14, son of Paul and Tammy Ann Bourakis Nigosian
- Erik Pierr Johnaon - February 28, son of Glenn Pierr and Joan (Titus) Johnson
- Michael Mack Wasiuk - March 27, son of Anthony and Darrylin (Besnilian)-Wasiuk
- Jonathan Paul Zicolella - April 3, son of John Paul and Amy Marie Zicolella
- Thomas James Sarkisian - May 22, son of James and Jayne Sarkisian
- Alexandra Jonna Sivazlian - May 23, daughter of Mark S. and JoAnn (Merzigian) Sivazlian
- Michael Richard Mshooshian, Jr. - June 26, son of Michael and Sharon (Murphy) Mshooshian
- Joseph Solomon Surabian - July 25, son of Michael S. and Jamie Beth Surabian
- Alison Kheboian Howard - August 1, daughter of David E. and Carolyn (Kheboian) Howard
- Michael Joseph Arakelian - August 15, son of Michael K. and Joan (Tateosian) Arakelian
- Melissa Mari Eknaian - August 15, daughter of Herman and Thereasa Eknaian
- Susan Mary Garabedian - August 28, daughter of Robert Tiran and Lucy M. Garabedian
- Katie Taylor Horan - August 29, daughter of James P. and Shelly A. Horan
- Ani Katherine Mikitarian - August 29, daughter of Louis S. and Jan (Aslanian) Mikitarian
- Alexis DeYoung - September 11, daughter of Nelson and Christine DeYoung
- Aelxa Joy Markarian - November 14, daughter of Mark N. and Paula J. Markarian
- Elliot Grey Bilzerian - November 21, son of Laurence E. and Sian R. Bilzerian
- Jake Henry Bilzerian - November 21, son of Laurence E. and Sian R. Bilzerian
- Alexander Thomas Bilzerian - November 21, son of Kenneth D. and Nicole M. Bilzerian
- Olicia Augusta Kelly - November 21, daughter of Dolly Bilzerian Kelly
- Victoria Coleman Kelly - November 21, daughter of Dolly Bilzerian Kelly

Adult Confirmation

Kimberly Arakelian - August 15

Weddings



Lisa Merzgian and James C. Balch - April 24
 Jennifer Dawn Surabian and Roger Elie Bachour - April 24
 Susan H. Hagopian and Robert J. Hamilton - May 22
 Lisa Wheeler and Thomas Hackett - May 29
 Gareen John Artinian and Debra Cook - August 22
 Jake Merzgian and Donna O'Brien - October 2
 Abraham Trabizonian and Rima Gevorkian - November 3



Funerals

<p> Sara A. Belezarian - January 2 Herbert Z. Hachigian - January 11 Marion D. (Abraham) Bilzerian - January 28 John Hovannes Bagdigian - February 12 Barbara (Calfaian) Nalkranian - February 16 Roger H. Aroian - February 19 Armig Amy (Mellian) Der Torosian - February 20 Satenig (Merijanian) Sharougian - February 24 Macrouhi (Fermanian) Adjeleian - March 6 Vehanoosh (Odabashian) Jorjorian - March 17 Paul Asadoorian - April 6 Vartan Kungoian - May 7 George H. Mooradian - May 12 Arshag "Archie" Shadbegian - May 14 *Kora Mardirosian Pancauskas - May 24 Roxie Bohigian - May 28 </p>	<p> Helen Terkanian - June 10 Sharkey (Heroian) Hightaian - June 17 Catherine Mooshagian Balian - July 2 Ashken (Gazarian) Mouradian - July 22 **Sadie Philiposian - August 3 Araxie (Der Mardirosian) Berberian - August 28 Marjorie (Deokmejian) Atlas - September 2 Ohannes Malkhassian - September 24 ***Murad Derderian - September 25 Harold A. Gregory - October 7 Jasmine "Jessie" Shahnarian - November 5 Virginia Manoogian - November 6 Sally (Melikian) Pashoian - November 15 Margaret (Balemian) Derderian - November 30 Mary Dasho Hagopian - December 6 Veronica (Simonian) Yagoobian - December 18 </p>
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* Funeral done in Marlboro ** Funeral done in Whitinsville *** Funeral done in Milford

Primate's Visitation

On November 7th, on the occasion of the 47th Annual Choir Assembly, the Primate presided over the Divine Liturgy in our Church, and delivered a moving sermon.

During the Divine Liturgy, the Primate ordained our Assistant to the Pastor, Randolph Haig Dagley to the rank of Deacon, an important step toward his ordination to the Priesthood.

Official Invitations

Opening of the Worcester City Council Meeting - Offered the Prayer on Feb. 23
 N.C.C.J/ Grafton Public School visit- March 24, and April 7
 Holy Cross College - Holocaust Program - April 22
 Martyrs' Program, State House - April 24
 Closing Remarks Armenian Martyrs Commemoration at W.P.I. - April 25
 Participated and Offered Closing Prayers
 Vietnam Veterans Moving Wall Ceremony - held at Holy Cross College - July 21

Annual Assemblies

Diocesan Assembly

Along with delegates from our parish, I attended the Annual Diocesan Clergy Conference and Diocesan Assembly which was held April 26 to May 2, hosted by the St. Gregory parish, of Chicago, Illinois. I was elected to the Diocesan Proposals Committee.

A.C.Y.O.A. Assembly

Deacon Randy attended the Annual A.C.Y.O.A. Assembly and Sports Weekend from September 3 to 6 in Watertown, MA, along with delegates from our Parish. I visited the sporting events on Saturday and was disappointed that our Church was not represented by a basketball team. I am glad that several of our delegates were active in the Assembly and several of youth did attend the games and social functions.

Visitations

As part of our ministry, 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 1993, Deacon Randy and I have made over 100 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, when our schedule allows, we have taken part in many family celebrations: anniversaries, engagements, birthdays, retirements, achievements, testimonials and social gatherings, at the request of our parishioners.

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.

For our newcomers from Armenia, we continued to hold English classes, taught by Elizabeth Ajamian for the first part of the year. Those who attend benefit greatly from the opportunity to learn English from someone who also speaks their native tongue. Some of them went on to State funded English as a Second Language programs, and some found employment.

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.

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

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

Publications

The Messenger has been an informative, enjoyable chronicle of our parish life. We were all deeply saddened by the sudden passing of our editor Harold Gregory, who passed away, after a brief illness, last October. Harold was not only the editor, but the main photographer of *The Messenger*, and could be seen at most Church functions "on duty." The next issue of *The Messenger* will be dedicated to his memory. We shall all remember fondly the contribution Harold Gregory made to this Church, through this vehicle.

The Staff of *The Messenger* :

Rev. Fr. Aved Terzian – Editor
Deacon Randy Dagley – copy editor
Yeretzgin Vivian – layout, design and typesetting
Marianne E. Dodakian – features writer

We thank them all for their contribution, and hope that they (perhaps with the assistance of others) will pick up the ball and continue, where Harold left off. 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.

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

Ecumenical Relations

Our relations with all non-Armenian Churches throughout the Worcester area are mainly through the Ecumenical Council of Churches, in which we continue our membership. On several occasions, we have had the opportunity to perform sacraments with non-Armenian clergy, giving us the opportunity to share the richness of our service with them and they with us. We attended:

- The Pre-Advent Assembly , Nov. 17 at the St. George's Antiochian Cathedral
- Lenten Ecumenical Assembly which took place in St. Matthews Church in February.

Dn. Randy currently serves on the Dialogue and Prayer Commission of the Ecumenical Council.

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 several meetings this year. One of the meetings were presided over by the Primate, the remainder were presided over by the Vicar, the Very Rev. Fr. Ghevont Samoorian

Under the leadership of Dn. Randy, our A.C.Y.O.A. has taken an active role in the Regional events, by hosted a Regional-wide event which they entitled: Search for the Sacred. Our parish was the site for a Leadership Workshop organized by the Region, which we found beneficial. Our parish was well represented at both events.

We also attended two Regional Assemblies. 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.

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.

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 were (in order): Gordon Hargrove, Exec. Director of Friendly House, the Rev. Fr. Yeprem Kelegian, the Covenant Players, the Rev. Fr. Arsen Barsamian, Chris Zakian, Director of Public Relations of the Diocese, the Rev. Fr. Konicki, pastor of Youth Ministry Catholic Diocese, Worcester.

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

The Sunday School has been in a period of transition and I thank the students and especially the teachers for their understanding during this time. Our appreciation to Dn. Randy and Donna MacDonald for assuming the responsibilities of the Superintendent until the end of the school year.

In June, we met with Mary Shaw, who was gracious enough to accept the challenge of the position. Mary is a product of our Sunday School, and has been a teacher in our school for several years. Working with Dn. Randy, Mary and I have outlined the needs and goals to be achieved. But we need the support of the parents. Mary has been working well with the parents and teachers and has already begun to work toward several of our goals. One area, in which I am pleased with the results, is the Assembly program, which brings the entire student body together for prayer, and learning.

Mostly, what we need is the support and encouragement of the parents. Parents, you are the primary teacher of Christian Education for your children. The learning never stops, the Church and the home compliment one another. I cannot stress this enough – **Be a good example for your children, in all that you do.** This includes your attendance in Church, participation in Sunday School and in Church activities. I request that parents step forward and volunteer to be teachers in our Sunday School. Ideally, first-time teachers will assist for the first year, and “get the feeling.” Please contact Mary if you can be of assistance. We need you all.

Vacation Bible School

This past summer Dn. Randy organized a one week - Vacation Bible School, for children. The children enjoyed interesting lessons, arts and crafts and guest speakers. It was a true “hands-on” experience with Christian faith. I encourage our parents to plan ahead for next year’s Vacation Bible School, and do you utmost to have your children benefit from this program and grow. Our gratitude to Dn. Randy who, with the assistance of his committee, put together this wonderful program.

Babies and Toddlers Program

The Toddlers program provides a place for infants and toddlers to get their first taste of Christian Education, in a loving and playful atmosphere. The parents enjoy each other's companionship, and many friendships have formed or been renewed in that classroom, amongst the children and parents. The "graduates" of the Toddlers' Class are all enrolled in Sunday School now, and many of their parents have become teachers, sing in the Church Choir, and often attend Church Services. I applaud the efforts of Yerezgin Vivian and the Toddler parents – who are providing a great service to this Church, by nurturing the babies and toddler children from that young and tender age, which can only lead them closer to God.

The Toddler parents work well together. Their presence was evident at the Kid's Fair, and once again they organized a successful, enjoyable Halloween Party, for all of our children. At year-end we enjoyed their performance, which is a small representation of the learning that goes on in Toddlers' Class.

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 parishioners.

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

I take personal interest in each Church Organization, and either Dn. Randy 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.

I believe that this is the single most important area in which Dn. Randy has been of assistance. It is impossible for the pastor to devote enough time to the Youth in addition to other duties. I am pleased that Dn. Randy has worked well with the A.C.Y.O.A. Juniors and has increased their membership and activities. Jay Kapur and Darrin Migrdichian coach a Basketball Team which practices in the Cultural Center on Sunday afternoons and play on Saturdays, and they have enjoyed excellent participation. 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! Their participation was noticeable in the Armenian Festival, Picnic and Rug Sale. They, along with the Juniors hosted the annual Palm Sunday Dinner, and they also participated in the A.C.Y.O.A. Assembly and Sports Weekend in Watertown.

With the assistance of Dn. Randy, our Youth Groups maintain their link to the Church and each other for social, for educational and spiritual functions and for service to our Church.

Avak Group

For over 15 years, this organization has provided a place for our Senior Citizens to gather weekly. For many of them, it is the highlight of their week. The hard-working committee provides social activities, holiday dinners and fair weather outings. It is difficult to witness the loss of members each year. We hope to see new members join the Avaks this year.

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. I cannot say enough about their commitment and devotion, and offer, on behalf of all our parishioners, our gratitude. Our Choir hosted the Annual Choir Assembly this year, under the chairmanship of Robert Shamgotchian and George Avakian. The theme for the weekend was Angels, which sparked excitement in the Committee. They were a hard-working, harmonious group and they deserve our congratulations.

Cultural Organization

The Cultural Organization held no functions this year, but are currently working on a video history of our Church with the assistance of Harry Sogigian.

Library Committee

We need an active Library Committee to revitalize our Library. The youth are asking for up-to-date information on Armenia and its people. They are looking for current maps and statistics – this information is no longer current in our Library. We have been fortunate that we have received several informative books and seek additional donations.

Men's Club

The Men's Club is on the move. They are no longer searching for their place in the Church, they have found it! They are currently enjoying good membership at their dinner/meetings at which they have informative guest speakers. I am pleased that they have also had successful joint functions with the Women's Guild.

Senior Ladies Auxiliary

The Senior Ladies Auxiliary consisted of 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 had minor physical limitations, they were unstoppable when they put their minds to something! I regret that they disbanded, which was a most difficult decision for the Executive Board. *We will work on re-establishing this organization in the coming year.*

Women's Guild

I am most pleased to see the Women's Guild is being rejuvenated with the addition of a new generation serving on the Executive Board and within the membership. 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. It is encouraging to see that our Guild is also represented on the Women's Guild Central Council.

Stewardship Committee

The main objective was to firm the link between the Church and its parishioners, most of all - the currently inactive and new members. A great deal of time was spent organizing and establishing this committee, however, the fruits of our labor have not yet been seen. I hope the Committee will not be discouraged and will continue to accept the challenge set forth and bring others closer to the Church.

Relief for Armenia

Our Parish Council Chairman, Louis S. Mikitarian, chaired two very important and successful efforts in accordance with the Diocesan efforts for relief to Armenia: **Operation Winter Rescue and Help Heat Armenia**. Appreciation to the Delegates for their assistance.

Our parishioners were generous with the needed funds, **food, clothing and medical supplies**. Thank you to all who volunteered their time and all those who donated to this worthy cause. *Please refer to the Parish Council report for further details.*

Friday Night Open House

Friday Night **Open House** dinners became a reality this year. The purpose of this program is not to raise funds, but to provide a social atmosphere for our parishioners and their guests. We have enjoyed good attendance, and a variety of affordable, delicious meals provided by *Sahag* and *The Catered Affair*. Our sincere appreciation to the members of the parish council who have undertaken the duties of running this event.

Annual Events

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

Armenian Festival - chaired by the Parish Council, organized by an Ad Hoc Committee, truly brought out the best of our resources. The Committee was much more aggressive in their goals and introduced new organization and additional booths (Spices, Jewelry, Festabucks). The increase in product was, of course, made possible by countless hours of devoted service of our parishioners: the baking, cooking, planning, shopping and preparation, took countless hours of service. The addition of the Kid's Fair, generated increased interest amongst the young families and involved approximately 100 individuals in addition to providing a source of entertainment for the children. There seemed to be an overall excitement about the Festival this year, and the result was a profit of approximately \$22,000. To say "thank you" to everyone who participated in the Festival seems inadequate - bless you all.

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

Rug Sale - We are grateful to Edward Atamian and Margaret Zakarian and their Committee for their efforts once again. Luckily they were not discouraged by the minimal profit of the past two years, and worked harder this year to bring a larger variety of rugs for sale, and increased their advertising (with the assistance of Art Surabian). The result was an increase in profit.

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, Louis S. Mikitarian
 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
 Sunday School Superintendent and Teachers
 Our organizational Chairmen and Executive Boards
 The Beano Committee and workers
 The Mas Committee
 The Fellowship Committee
 The Auditing Committee
 The Nominating Committee
 The Insurance Committee
 The Memorial Endowment Committee
 The Stewardship Committee
 The Messenger Staff
 Church Office Volunteers
 Arthur Surabian, for computerizing our financial records
 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
 Jackie Roberts for the weekly care and preparation of all liturgical vestments
 Andrew Shadbegian - for tending doors at funerals
 Louise Toromanian and her committee for their service whenever called upon
 John Toromanian for his special projects bookkeeping
 Elizabeth Ajamian, for teaching English Classes
 Edward Simsarian, Esq., for his legal assistance on many occasions
 Pete Der Kazarian, for plowing the driveways
 Last, but not least, our Church Secretary, June Jardarian for her dedicated service
 and Dennis Wilson, our Custodian and Gharib Ghambari, assistant custodian,
 Martha Villani our bookkeeper.

And to all others who have worked lovingly for this Church.

In this, the ninth 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 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 example for our children and strive to bring ourselves closer to God and to each other.



Prayerfully,

Reverend Father Aved Terzian, Pastor

Report of the Parish Council - 1993

Elections

At the Annual Assembly held on Sunday, February 21, 1993, the following were elected to serve a two-year term on the Parish Council:

Alma Der Kazarian
Jenev Sanda
Madieros Mooshagian

Agnes Sahagian
Archie Torosian
(Andrew Surabian - 1st Alternate)

Officers

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

Louis S. Mikitarian, Chairman
Jay Kapur, Vice-Chairman
Herman Purutyan, Secretary

Michael Gulbankian, Treasurer
Alma Der Kazarian, Assistant Treasurer
Paul Avakian, Corresponding Secretary

Meetings

During 1993, the Parish Council, under the Presidency of the Pastor, Rev. Fr. Aved Terzian, held eighteen regular meetings, two Armenian Festival meetings, one Parish Open Meeting and one Operation Winter Rescue meeting.

Church Membership – At year end there were 485 dues paying members of our parish.

Operation Winter Rescue

Our Church received an outpouring of donations of food, clothing, medical supplies, blankets, money and other miscellaneous items during its Operation Winter Rescue drive in the months of February and March. During the weekends of February 6–7 and March 27–28 our Cultural Center became the dropoff point and packing center for these donations. Over two container trucks (>2500 cubic feet) consisting of more than 400 boxes of goods were filled from collections made from our Church community and the metro Worcester area. Once again our Church rose to the occasion on short notice. We sincerely thank and commend the volunteers and donors for their efforts.

1993 Annual Assembly Elections Letter of Objection

The Pastor received a letter of objection from one of our parishioners regarding the legality of the 1993 Annual Assembly election ballot immediately following the Assembly. The letter questioned the adequacy of number of candidates included on the ballot in light of the minimum requirements as spelled out by the Diocesan By-Laws. As requested by the letter and per Paragraph 20 of the Diocesan By-Laws, this letter was forwarded to the Primate as President of the Diocesan Council for their consideration with an explanation of the circumstances from the Pastor's and Parish Council's perspective. The Primate responded that the diocesan Council had considered the matter and viewed that Annual Parish meeting as "an 'exception' to the standard as set forth by the By-Laws." Therefore, the Diocesan Council had accepted the meeting as legal. Copies of the complete correspondence regarding this matter can be obtained from the Parish Council.

Meetings With Diocesan Delegates

The Parish Council met with the Diocesan Delegates during its regular April meeting in preparation for the Diocesan Assembly and on two other occasions — to discuss the St. Vartan Cathedral Fundraising Raffle and the Help Heat Armenia program. The Diocesan delegates assisted the Parish Council in these two endeavors and thanks to them for their support during the year.

Parish Council Farewell Dinner

The Parish Council Farewell Dinner for “outgoing” Parish Council members Gerald Kheboian and Everett Titus was held on May 12th. The Parish Council extends its gratitude to Gerry and Everett for their years of dedicated service to our Church.

Parish Open Meeting

In an effort to foster and enhance communications between the Parish Council and our Church Community, the Parish Council organized a “Parish Open Meeting” on May 25th. The purpose of the meeting was to generate interest, excitement, participation and a sense of togetherness for plans being pursued by the Parish Council, church auxiliary organizations and other church committees. The meeting also acted as a forum for any other issues that our parishioners were interested in. The meeting was attended by approximately 80 parishioners and was well received.

St. Vartan Cathedral Fundraising Raffle

As part of the campaign to refurbish and renovate the St. Vartan Cathedral in New York during its 25th Anniversary celebration, our Church participated in this Fundraising Raffle during the Spring and Summer months. Ticket selling was organized by the Parish Council and Diocesan Delegates. Sixty-eight \$100 tickets were sold with \$25 from each ticket benefiting our Parish. Thanks to those who purchased these tickets. Special thanks go to Mrs. Margaret Zakarian for her persistence in selling the great majority of these tickets. The Grand Prize for the winning ticket was a Florida condo or \$40,000 cash.

Church Picnic

The Parish held its Church Picnic on July 25th under the organization of several Parish Council members. Along with delicious food and exciting sounds of live Armenian music, the wonderful weather that day helped to attract a standing room only crowd — one of the best attended picnics in recent years. Thanks to the many volunteers and contributors, an enjoyable time was had by all.

Armenian Independence Day

In September a Special Program was held after Church to commemorate Armenia’s Independence Day. On this day the Flag of Armenia was proudly raised in our Cultural Center.

Friday Night Dinners

Friday Night Dinners debuted in October. Each Friday Night a buffet style informal dinner was held at the Cultural Center or Church Hall. Its intent is to bring together our parishioners, and especially our families, in an informal atmosphere to share an evening of eating and socializing each Friday night. The dinners are catered by Sahag and The Catered Affair on an alternating basis with a nominal fee charged to cover the costs of the complete salad-to-dessert meal. The menu varies each Friday. These casual dinners have been well attended by the Worcester Armenian community. The Parish Council hopes to see continued growth in the future.

Rug Sale

This year's Oriental Rug Sale was held on October 15-17. Its success exceeded everyone's expectations. The Church surpassed last year's sales — a sign that the Rug Sale remains a viable fundraiser and that our Church's Rug Sale is looked upon as a source of quality oriental rugs in a very competitive environment. Thanks to Ed Atamian and his team of assistants and rug flippers for their generous time and organization.

Armenian Festival (formerly the Harvest Fair)

The former Harvest Fair took on a new name this year, the Armenian Festival and was held on October 22nd and 23rd. This year's Festival was viewed as something bigger and better than the Harvest Fairs of the recent past and it lived up to everyone's ambitious goals in both attendance and financial terms. With the addition of the Kid's Fair, the new Festa-Bucks raffle and the Spice booth to the traditional booths of our Bazaars/Fairs, the Armenian Festival was a rewarding success. Most, if not all, of the booths had record setting numbers.

The Parish Council would like to thank and acknowledge everyone who contributed their time and resources to make the Festival the tremendous success that it was, especially Arthur Surabian and his Core Committee and the respective Activity Chairpersons. One of the most redeeming rewards was to see the outpouring of volunteerism by our parishioners. This spirit of working together toward a common goal demonstrated what it takes to achieve success both for the Festival and for the Church overall.

Help Heat Armenia

Again, in response to the forecasted conditions for the Winter season in Armenia and as requested by the Fund for Armenian Relief, the Parish Council, together with the Diocesan Delegates, conducted the Help Heat Armenia campaign during October and November. Our parishioners once again gave generously, making the extra financial effort for our own less fortunate brethren. The parish raised over \$16,000 for kerosene heaters, fuel and the general provisioning of heat for over 160 families in Armenia.

Church Youth Basketball Team

This year the Church sponsored a Church Basketball Team for boys and girls ages 10-14. The team, which is coached by Jay Kapur and Darrin Migridichian, plays in the Greendale YMCA Church Youth Basketball League. It is the first team the Church has had in several years.

Diocesan Leadership Seminar

In November our Church hosted a Leadership Seminar for the New England Region sponsored by the Diocesan Department of Religious Education. Two Parish Council members attended along with several other members of our Parish. Unfortunately, only two people from outside our Parish attended what was a very stimulating and rewarding program.

First Night Worcester

On New Year's Eve, the Cultural Center was a primary site of the Worcester First Night activities. On that evening, many metropolitan Worcester residents, and many members of our Parish, with their First Night buttons, enjoyed one of five shows held there. The Worcester First Night Committee considers our Church a strategically located and convenient site for some of the shows that they plan for that night. Our Church, in turn, enjoys giving something back to the Worcester community by donating its facility for the evening.

Miscellaneous

The Church subsidized one student from our Parish for Camp Vartan. The Parish Council hopes to subsidize more of our young adults in the future.

The Church purchased air conditioners for the Parish House during the Summer.

The Church purchased a new lawnmower in August.

In the coming months the Parish Council will be considering renovations for the Cultural Center roof and main hall floor and replacement of the smoke eaters.

STANDING COMMITTEES

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

Stewardship Committee

A Stewardship Committee was established in March. The Stewardship Committee was formed in response to comments made at a number of recent parish assemblies to establish a Stewardship program. The purpose of the Stewardship Committee is to promote a feeling of responsibility toward our church, and a spirit of community, dedication and belonging to our church among both current and future parishioners. The Stewardship Committee's goal is to implement a program that (1) promotes the spiritual and community characteristics of church life, (2) encourages participation and contribution of time talent and treasure, and (3) establishes a stronger relationship between church and people. The Stewardship Committee held 5 meetings during the year. The Committee, while recognizing its challenging and idealistic goals, had some success and some disappointment. The work of this committee has been temporarily suspended pending a detailed review of this year's efforts and the direction this committee should take in the future. The Parish Council thanks the dedicated members of the Stewardship Committee for their work during the year.

Facilities Committee

The Facilities Committee reviewed the fees charged by the Church for use of its facilities and conducted an detailed inventory of the Church. The Parish Council accepted the Facilities Committee's report and the fees have been brought up to date commensurate with fees charged by other Armenian churches and local non-Armenian churches.

Building and Grounds Committee

The Building and Grounds Committee pursued many avenues in order to review, maintain and upgrade (where necessary) our church's major structures and systems. One of their initiatives in the past year has resulted in the purchase of air conditioners for the Parish ouse. They also researched the replacement of smoke eaters for the Cultural Center

Insurance Committee

After a thorough investigation and evaluation by the Insurance Committee, the Parish Council renewed its Religious Institute policy, saving the church some money and providing greater coverage. The Insurance Committee also reviewed and provided their recommendations on the Church's Automobile and Clergy Health Insurance Policies to the Parish Council.

Media Relations

A Media Relations Committee was formed in December. Its purpose is to facilitate publicity of our Church's activities with outside media organizations.

GIFTS

During the year, the Parish Council received and acknowledges with thanks and appreciation the following gifts, bequests, donations and memorial contributions. Only those donations of over \$100 are listed. We apologize if any names have been inadvertently omitted. Please bring those name to the Parish Council's attention so that our report can be corrected.

Gifts

Mr. and Mrs. Mary Heroian and Family - Processional Cross – \$1,000.00

Mr. Norman Torosian and Mr. William Mellian - Altar Cross – \$900.00

Mr. and Mrs. Steven Sahagian, Mr. and Mrs. Michael G. Sahagian -for purchase and installation of shrubs, bushes and plants in front of Parish House – \$ 500.00

Mr. John M. Bagdigian– \$450.00

Mr. and Mrs. Paul Andonian, Mr. and Mrs. Malcolm Bodurian, Mr. and Mrs. Malcolm Asadoorian, Mr. and Mrs. Sahag Davadjian, Mr. and Mrs. Michael Gulbankian, Mr. and Mrs. George Krikorian, Mr. and Mrs. John Merzigian, Mr. and Mrs. Norman Noorjanian, Mr. and Mrs. John Sagarian, Sr., Mr. and Mrs. Asbed Zakarian, Miss Rose Gulanian and Miss Elizabeth Kirk – For Animated Videos for Sunday School (total) \$ 339.40

Hacik and Elbis Eknayan - \$200.00

Mr. and Mrs. Zarmair Shepherd - Liturgy Books - \$125.00

Mrs. Armonuhy Chakemian - Ladies Room Handrail - \$112.00

Mr. and Mrs. Kenneth Bilzerian - \$100.00

Mr. and Mrs. Asbed Zakarian - Outreach Fund - \$100.00

Sarkis and Seta Shahverdian - \$100.00

Estates and Bequests

Mr. Levon Jazalean - \$16,481.31

Ermoian and Juzkalian Endowment Funds - \$ 864.50

Memorials Biographies

Mr. James Sarkisian - \$100.00

Memorials Pending and Restricted Funds

Miss Charlotte Calfaian - \$5,000.00

Mr. and Mrs. George Krikorian - \$ 2,000.00

Mr. and Mrs. John Sagarian - \$ 900.00

Elizabeth Shadbegian - \$250.00

Mary Bohigian - \$100.00

Hyreni, Antranig and Anahid Shadbegian - \$100.00

Church Auxilliary Organizations

Senior Ladies Auxilliary - \$2,000.00

Men's Club - \$1,500.00

Memorial Endowment Fund

Nevart Rose Baljian Gara - \$2,500.00

Armenian-American Veterans of Milford - \$1,500.00

Mrs. Queene Bilzerian - \$1,000.00

PERSONNEL AND STAFF

Reverend Father Aved Terzian served as our Church's Pastor during 1993 for the ninth consecutive year. The Parish Council thanks Der Hayr for his service, devotion and most of all spiritual leadership to his Worcester flock. The Parish Council has again enjoyed working with Der Hayr on its various activities. Deacon Randy Dagley served as our Church's Assistant to the Pastor during the year. Deacon Randy was ordained to the Diaconate on November 7th (see above). The Parish Council thanks Deacon Randy for enriching our Church's spiritual growth, especially among the youth and younger adults in our Church.

In March, June Jardarian was hired as the Church's Secretary.

The Receptionist position has been left unfilled and the Parish Council is not planning to fill this position.

Dennis Wilson continued as the Church's Custodian during the year.

Gharib Ghambari continued to serve as the Church's Assistant Custodian during the year.

Martha Villani continued to serve as the Church's Bookkeeper during the year.

Also during the year, the Church received other secretarial and administrative support from Elizabeth Avakian, Yerezgin Vivian Terzian and Betty Sheehan.

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

THANK YOU'S and APPRECIATION

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

Thanks to Arthur Surabian for assisting in maintaining the computerized trial balance of our Church's accounts. And to both Arthur and Carol for their design of the flyers and posters for the Armenian Festival.

Yerezgin Vivian Terzian for her design of many of the graphic flyers that are mailed to the Parish and for formatting and laying out the Messenger.

Mr. Edward Simsarian and Mr. John Chinian for their legal assistance.

Armenian Apostolic Holy Trinity Church in Worcester for the use of their lighted sign during the Oriental Rug Sale and Armenian Festival.

John Toromanian for again serving as an Assistant to the Treasurer of the Church. John's meticulous work crunching the numbers during and after the Picnic and Armenian Festival has been invaluable.

Peter Der Kazarian for keeping our driveways and parking areas free of snow.

To the devoted group of volunteers who have worked in the Church Office throughout the year: Betty Ajemian, Elizabeth Avakian, Marion Bilzerian, Charlotte Calfaian, Ann Hovenesian, Vahe (Mike) Jardarian, Anne Kachajian, Jackie Roberts, Agnes Sahagian, Steve Sahagian, Diane Sahagian, Rose Sogigian, Dorothy Surabian, Ruth Surabian, Arek Thompson.

Special thanks also to the Mas Baking and Bagging Committees consisting of Helen Alexander, Ardem Andonian, (Miss) Rose Aslanian, Elizabeth Avakian, Marion Bilzerian, Charlotte Calfaian, Sid Davajian, Rose Derderian, Frances Elloian, Kay Garabedian, Gladys Hagopian, Zavart Hougasian, Lucy Hovenesian, Ann Janezian, Mary Manoogian, Jenev Sanda, Ann Sharigian, Irene Shooshan, Bizer Simonian, Marion Yagoobian, Berjoohe Zakarian.

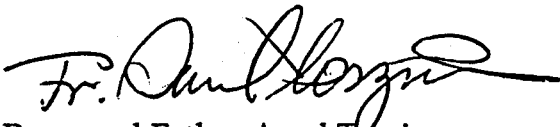
To the dedicated Beano volunteers who contribute each week to the financial health of our Church.

The Parish Council also recognizes the special contributions to our Church of Harold Gregory throughout his lifetime. He was a dedicated servant in our Church - most recently as the editor of the Messenger. His spirit will be deeply missed.

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

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

Respectfully Submitted,



Reverend Father Aved Terzian
Pastor



Louis S. Mikitarian
Parish Council Chairman

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

During this past year the Worcester A.C.Y.O.A. Juniors have worked very diligently and have enjoyed another successful year with 6 membership meetings and involvement with 13 functions. We sponsored a number of events which included: a parents' dinner, Thanksgiving Pie Sale, two Church Fellowships, and a Lenten Dinner.

The membership also helped at the Annual Armenian Festival, Rug Sale and assisted our A.C.Y.O.A. Seniors on A.C.Y.O.A. Day. Our activities included two pizza parties, an evening at the movies, a holiday gathering at Deacon Randy's home, and a summer swim party.

In addition, the Worcester A.C.Y.O.A. Juniors have maintained an active involvement with other Junior chapters on a regional basis.

We participated in Watertown's annual Sports Weekend on Memorial Day weekend.

Our organization has planned several events for 1994 and with increasing enthusiasm and membership, we hope to accomplish them with great success.

On behalf of the organization I would like to extend my appreciation for the ongoing support of our pastor, youth director, parish council, advisors, parents, members and parishioners. We anticipate the pursuit of again another very prosperous year.

Respectfully submitted,



Ara Asadoorian, Chairman



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

Cash on hand as of 3/11/93 (opening balance of new account) \$1,464.28

INCOME:

Lenten Dinner 3/31 & Palm Sunday 4/4	\$ 116.00	
Pie Sale 11/21	713.00	
Gifts	50.00	
Interest	5.03	

Total Income: 884.03

EXPENSES:

Pie Sale	\$567.00	
Hosting Fellowships	92.50	
Mailings; fliers and stamps	74.32	
Athletic Team Fees & Transportation Subsidized	476.00	
Programs	211.85	
Bank Charges (new checks)	11.95	

Total Expenses: 1,433.62

Net Profit (Loss) for 1992 (549.59)

Year-End Cash Balance 12/31/93 \$914.69



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

The A.C.Y.O.A. Seniors had 17 dues-paid members in 1993. The following members served on the Executive Board:

Dorin Penbeyan, Chairman
Lusine Hagopian, Vice-Chairman
Gayane Hoogasian, Secretary

Three meetings were held in 1993.

A.C.Y.O.A. Senior events began on June 5th with a dance. At least 125 people attended. A good time was had by all.

One June 18th, the Seniors went to the Karun Restaurant, in Watertown, for an evening of dinner and dancing. Six Seniors attended along with Deacon Randy Dagley and his wife, Patty.

The A.C.Y.O.A. Seniors attended the 1993 Sports Weekend and General Assembly which was held September 1-7 in Watertown. Over 15 Seniors from Worcester attended and 2 members participated in the Sports competition.

In late September, the Seniors had dinner and a meeting at the Peking Restaurant. Elections were held at this time. Seven Seniors attended this dinner. Also in September, members from the Seniors helped the A.C.Y.O.A. Juniors during their "Search for the Sacred" activity.

With the help of the Men's Club, a 3-on-3 Basketball Tournament was held with members of the Men's Club and the Seniors, and teams from the St. James parish of Watertown.

The A.C.Y.O.A. Seniors have several events planned for 1994. With the assistance of Deacon Randy Dagley, who we'd like to thank, the Seniors hope to accomplish more in 1994. We hope to see everyone at some of our events.

Respectfully submitted,

Dorin Penbeyan

Dorin Penbeyan, Chairman



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

Balance as of Jan. 1, 1993\$247.54

Income:

Palm Sunday Banquet\$ 2,383.00
 June Dance2,000.00
 Miscellaneous 105.00

Total Income:\$4,488.00

**The A.C.Y.O.A. Seniors would like to gratefully acknowledge the following donations:*

Michael Gulbankian\$900.00
 Haig and Mary Arakelian\$50.00
 John Baronian 50.00
 Dr. Charles Garabedian 50.00
 Tina Bilazarian 30.00
 Elizabeth Ajamian 25.00
 Paul and Ardemis Andonian 25.00
 Ruth and Robert Haddon 25.00
 Herman and Laura Purutyan 25.00
 Harry and Alice Sahagian 25.00

Expenses:

Palm Sunday/Caterer1,200.00
 Palm Sunday/Flowers276.00
 Palm Sunday/Gifts 140.00
 Palm Sunday/other 8.30
 June Dance/Band & D.J.850.00
 June Dance Liquor485.84
 June Dance/Advertising 90.00
 June Dance/License 50.00
 June Dance/Other 96.99
 A.C.Y.O.A. Dues2320.00
 Sports Weekend 300.00
 Gifts 50.00
 Other24.07

Total Expenses:\$3,791.20

Net Gain or (Loss) for 1993\$696.80

Balance as of December 31, 1993\$944.34



AVAK (Senior Citizens) Group Report

The AVAK GROUP continues its regular schedule of meeting every Monday from 9:30 a.m. to 3:00 p.m. It is hard to believe that we are in our 15th year of service. We wish to remind our parishioners that all retirees are eligible to join.

Activities for the year were as follows:

- 7/12 Indoor picnic
- 9/22 Bus trip to the Villiage Inn in Rhode Island
- 10/11 Surprise Birthday party for Mrs. Margaret Derderian (92nd)
hosted by her daughter Margaret Boosahda who provided all the paklava
- 11/22 Thanksgiving dinner
- 12/20 Christmas Dinner

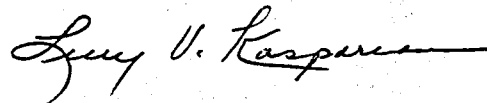
The last two events were gratuitous for members only.

Our sincere thanks to Mr. George Krikorian who graciously provided all of the pies for our Thanksgiving Dinner.

Further thanks to all who have contributed financially and in various other ways.

We have been asked to host the Armenian Christmas luncheon on January 6, 1994 and look forward with pleasure to this event.

Respectfully submitted,



Lucy V. Kasparian, Chairman



AVAK GROUP Financial Report**INCOME:**

Interest	\$ 29.50
Donations	391.73

Total Income:	\$421.23
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EXPENSES:

Church Bazaar	\$300.00
Gulbankian Bus Rental	\$280.00

Total Expenses:	\$580.00
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Balance as of 1/01/93	<u>\$1,204.22</u>
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Net Gain or (Loss) for 1993	<u>(\$158.77)</u>
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Balance as of December 31, 1992	<u>\$ 1,045.45</u>
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Babies' and Toddlers' Program Report

We currently have 25 students registered in our Class (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 **whenever they attend, they have a place, both in Church and in the Toddlers' Classroom.**

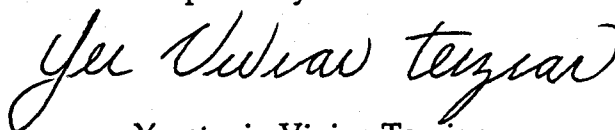
We are very appreciative of the donations a new safety gate and many toys to our classroom. Special acknowledgment and appreciation to our "godfather" Paul Andonian, who gifts us with many coloring books, crayons, chalk, etc. throughout the year.

In October, our class hosted our 4th Halloween Party, and for the second time, we covered all costs involved - including the Puppeteer. Our appreciation to all the Toddler parents who helped with the planning and preparation, and made every effort to make this party successful - and donated candy for the event, Kap Maksian for donating candy, Dr. Robert Anusbigian for donating toothbrushes for all the children, and Paul Andonian for donating the apples and a huge pumpkin for decoration. Although Halloween is definitely not a Church holiday, it gives us the opportunity to bring our children together - and *that* is worth celebrating!

As a class, we want to do something for our Church, and this year our goal is for the Toddlers' Class to donate a **Baby Changing Station** for each of the Ladies Rooms in our Complex. These items would make changing diapers, safer, cleaner and a much easier chore, not only during classtime, but during functions held in the Complex, as well. We are currently in touch with the manufacturer and hope that a donation or discounted price will be the result.

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, 1992	\$325.00
Balance as of December 31, 1993	\$325.00

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

Our only function, outside the classroom is the Halloween party. This year, once again, all expenses, including food and the entertainer, were covered by the admission price. The apples, candy and toothbrushes were donated. There was a small profit of approximately \$20 realized from this function which will be used to purchase supplies next year.



Cultural Organization

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

The Cultural Organization met four times during the past year. There are presently approximately twenty-seven (27) members.

There were no cultural programs presented during the past year.

At the present time, the Cultural Organization is assisting Harry Sogigian in preparing his film history of the Church of Our Saviour from the early 1960's on. Intensive work is being carried on by our Church historian Harry Sogigian, who is preparing a video tape compiled from edited reels of many different films that he has taken over the last thirty years. Harry is also adding to the edited films, a vocal commentary with appropriate musical accompaniment. It promises to be an exciting and historically significant presentation of the life within the community of the Church of Our Saviour. The Cultural Organization will present this program in the Spring of 1994. We are certain that Harry Sogigian's presentation will be of deep personal interest to everyone in the parish.

Respectfully submitted,

Van Aroian
Chairman

Rose Paloian
Recording Secretary

Van Aroian

Rose Paloian



Cultural Organization Financial Report

Cash on hand as of January 1, 1993 \$ 1,417.29

INCOME:

A.	Contributions - Karabagh Fund	\$ 815.00
B.	Lenten Dinner	352.00
C.	Dues	10.00
D.	Interest	9.78

Total Income \$1,186.78

EXPENSES:

A.	Christian Solidarity Int'l	1,015.00
B.	Karabagh Relief Fund (Diocese)	515.00
C.	Clothing for Armenia	262.94
D.	Blankets for Armenia	130.50
E.	Aspirin & Tylenol for Armenia	100.00
F.	Lenten dinner guest	100.00
G.	Lenten Dinner food	82.46
H.	Postage	29.00

Total Expense: \$2,234.90

Net Gain or (Loss) \$ (1,048.12)

Balance as of December 31, 1993 \$369.17



The Ekmalian Choir

The Armenian Church of Our Saviour Ekmalian Choir was honored to host the 47th Annual Assembly of the Association of Armenian Church Choirs of America.

The Assembly's activities began on November 4, 1993 at the Worcester Marriott Hotel with business sessions and workshops held Friday and Saturday with His Eminence Archbishop Khajag Barsamian, Primate of the Diocese of the Armenian Church of America presiding. The climax of the Assembly was the celebration of the Divine Liturgy on Sunday, November 7, 1993 by Rev. Fr. Garabed Kochakian with the compliment of several visiting deacons and choir members of our Diocese.

The host committee, co-chaired by Robert P. Shamgochian and George Avakian have worked very hard to make this Assembly successful. It has kindled memories and renewed cherished friendships. Our Choir Chairman, Norman Noorjanian, was elected to a three-year term to the Central Council of the Association of the Church Choirs of America.


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 the committee, once again made it an enjoyable day for everyone present.

The Ekmalian Choir has sung at each *Badarak* during the course of the year, both on Sunday mornings as well as special weekday Divine Liturgies, totalling approximately 65 services. The Choir membership consists of thirty-five members, some of whom serve on the Altar.

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

Our sincere appreciation to Zarmair Shepherd, Godfather of our Choir, for the many kindnesses extended to our Choir members. We wish to thank all our generous parishioners who have graciously contributed to the Choir's needs and for listening to our angelic voices which fills our Church with prayers of thanks to our Lord. May God bless all of us.

Respectfully submitted,


Norman Noorjanian, Chairman



Ekmalian Choir Financial Report

INCOME:

A.	Gifts*	\$ 175.00
B.	Lenten Dinner	262.00
C.	Interest	26.40

Total Income	<u>\$ 463.40</u>
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**Zarmair Shepherd (2/93) \$75*

George Krikorian (2/93) \$100

EXPENSES:

A.	Gifts (In Lieu of Flowers)	\$ 25.00
B.	Miscellaneous Expenses	332.00

Total Expenses	<u>\$ 357.00</u>
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Balance as of January 1, 1993	<u>\$ 1,089.28</u>
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Net Gain or (Loss)	<u>\$ 106.40</u>
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Balance as of December 31, 1993	<u>\$ 1,195.68</u>
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A complete financial report of the Choir Assembly
hosted by our Church Choir, is on the following page.



Financial Report of the 47th Annual Assembly of the Association of Armenian Church Choirs of America

INCOME:

Package Plans	\$6,470.00
Parishioners	2,970.00
Booklet	6,093.16
Dance	340.00
Bar	202.00
Raffle	491.00
Sale of mugs	60.00
Sale of food	95.00
Donations	554.50
Interest	5.48

Total Income**\$ 17,271.14****EXPENSES:**

•11/04	Delegates	182.21	
	Hospitality	221.26	403.47
•11/05	Hospitality	99.45	
	Luncheon	607.50	
	Dinner	1,745.09	
	Dance – Band & Bar	754.17	3,206.21
•11/06	Hospitality	134.29	
	Luncheon	1,018.48	
	Banquet	3,122.34	
	Entertainment	400.00	4,675.11
•11/07	Farewell Dinner	1,300.00	1,300.00
General:	Printing	586.26	
	Supplies	65.73	
	Postage	321.05	
	Refunds	255.00	
	Bank charges	11.75	
	Miscellaneous	248.68	1,488.47

Total Expenses**\$11,073.26****Net Gain or (Loss)****\$6,197.88* as of 12/31/93**

* Upon finalization, the proceeds will be divided equally between the A.A.C.C.A. and the host choir.

The Library Committee

The Library Committee was disbanded in 1992 with the resignation of its long-time Chairman Harry Sogigian, and his dedicated fellow committee members.

As indicated by their final report last year, the funds of the Library Committee, as well as their financial records and materials were turned-in to the Parish Council in an orderly fashion.

We are hoping that a new committee will emerge to accept the challenge of expanding our collection, as well as to seek new books and to revitalize our library, making the collection more current. With the changes in Armenia over the past several years, since its independence, students are now looking for more recent information on the development and situation of Armenia. They are also requesting current maps and boundary information, and other pertinent information, which we do not have.

We hope the library will become a reliable resource center for all our parishioners, as it was in the past.



Memorial Endowment Committee Report

The Memorial Endowment Committee did not receive a new member from the Annual Parish Elections of 1993.

In 1993, the Committee received an additional \$2,500 contribution from Nvart Rose Baljian Gara in memory of her parents, Mr. and Mrs. Nishan Baljian. This brings her total fund donation to \$10,000.00. Also in 1993, the Committee received a contribution of \$1,500 from the Armenian-American Veteran's of Milford with the proceeds from the investment to be used for Hokehankist each year for all veterans and martyrs on Memorial Day and Veterans' Day respectively. In addition in 1993, the committee received a contribution of \$1,000 from Mrs. Queene Bilzerian with the proceeds from the investment to be used for general operating expenses. The donation will be recognized as the Jacob and Queene Bilzerian Memorial Fund and it has been requested that Hokehankist for listed family members be memorialized on each of the last Sundays in July and December respectively.

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

John and Nevart 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*
Mrs. Elizabeth Chakarian, *Hokehankist*
Jalloian Family Fund, *Hokehankist*
Haroutune and Agavny Bilazarian Memorial Fund, *Choir Expenses*
Asbed and Margaret Zakarian Memorial Fund, *General Operating Expenses*

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, Gilbert Markarian, and Louis Mikitarian, Parish Council representatives for their guidance, and to committee members: Edward S. Bilzerian (4 years), Ruth Haddon, secretary (3 years); Gary Hovhanesian, treasurer (6 years) and Ludwig J. Stepanian (5 years) for their help and diligent support. The numbers in parenthesis indicate the years that a member has been on the Memorial Endowment Committee. Members are elected for 5 year terms with a new member being elected annually, and replacing the 5-year member.

The Committee has been working on a booklet listing the various charitable bequests that can be made through the Memorial Endowment Committee that will be available to all our parishioners and friends of the Armenian Church of Our Saviour. 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

George Migridichian, Chairman (2 years)

Please refer to The Financial Reports (colored pages) for the Memorial Endowment Fund Committee's Financial Report.



Men's Club

During this past year the Men's Club held six regular and two special meetings with an average attendance of 47 members. Each meeting included a guest speaker that advised, entertained, informed or instructed the members. Speakers included mayor-elect Raymond Mariano, State Trooper Albert Toney and club members whose special talent or experiences provided interesting topics they shared with the members.

Special events included hosting a March Lenten dinner. Approximately 100 parishioners and guests attended and were enlightened by the guest speaker: Rev. Fr. Yeprem Kelegian. In April, the Men's Club volunteered to prepare and serve Communion breakfast to the Sunday School children and their families.

Our end-of-year Christmas dinner, in conjunction with the Women's Guild, was open to the entire parish and proved to be a memorable evening for all. The guest speaker was Margaret Demers who presented "Worcester Remembered," a slide presentation depicting Worcester during the 1950's when the entire business section of downtown was going through a rebuilding metamorphosis. It was a reminder of an earlier Worcester.

My personal thanks to the officers and especially to those dedicated volunteers who contributed their valuable time and efforts in achieving a successful year of camaraderie among the men of our Church.

Respectfully submitted,



Paul Davis, Chairman



Men's Club Financial Report

<u>Event</u>	<u>Income</u>	<u>Expenses</u>	<u>Net Profit (or Loss)</u>
February Membership Meeting	\$ 482.00	\$ 292.68	\$ 189.32
March Lenten Dinner	485.00	274.00	211.00
Communion Breakfast	4.00	66.55	(62.55)
April Membership Meeting	337.00	372.51	(35.51)
May Membership Meeting	421.00	261.63	159.37
Misc. Exp. check stamp		7.45	(7.45)
September Membership Meeting	368.00	260.02	107.98
October Membership Meeting	321.00	245.82	75.18
November Membership Meeting	408.00	233.59	174.41
December Membership Meeting	1,280.00	1,394.01	(114.01)
Misc. Income – Sale of Lasagna	20.00		20.00
Dues – 70 @ \$10.00	700.00		700.00
Misc. Exp. – Diratzoo's Fellowship		42.00	(42.00)
Member Donation	50.00		50.00
Adjustment	20.32		20.32
Total for year:	\$4,896.32	\$3,450.26	\$1,446.06
		Balance for 12/31/92	\$ 288.40
		<u>Net Gain or Loss for 1992</u>	<u>\$ 1,446.06</u>
		Balance 12/31/93	<u>\$1,734.46</u>
		<u>Transfer to Church 12/30/93</u>	<u>(\$1,500.00)</u>
		Year Ending Balance 1992	<u>\$234.46</u>



Senior Ladies Auxiliary

Frances Elloian	Chairman
Ann Zakarian	Treasurer
Margaret Belles	Recording Secretary
Louise Toromanian	Advisor

We held four luncheon/meetings during the year. Der Aved and Deacon Randy are generally present our meetings.

In addition, we hosted the following activities:

- Armenian Christmas dinner in January.
- Sunday Fellowship in January.
- Hosted Wednesday night Lenten luncheon.
- Hosted luncheon for Holy Thursday.

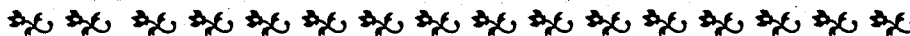
The annual Lenten Luncheon (*Miching*) was cancelled due to inclement weather.

At our final luncheon/meeting for the year, our Chairman Frances Elloian submitted her resignation. We hope to establish a new executive board – volunteers are needed.

Respectfully submitted,

Margaret Belles

Margaret Belles
Recording Secretary



Senior Ladies Auxiliary Financial Report

Balance as of January 1, 1992	\$2,149.84
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Check Book	2,049.85
Petty Cash	100.00

INCOME:

January 6, 1993 Food Sales	\$ 8.10
Luncheons	795.25
Donations	75.00
Interest	39.93

<u>Total Income</u>	<u>918.28</u>
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EXPENSES:

Food purchases	\$455.16
Luncheon Speaker	50.00
Dishwashing	15.00

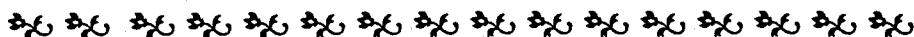
<u>Total Expense</u>	<u>520.16</u>
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Net Gain or (Loss)	<u>\$ 398.12</u>
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Balance as of 12/31/93	<u>\$ 2,447.96</u>
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<u>Petty Cash Deposited</u>	<u>\$100.00</u>
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<u>Total Balance as of 12/ 31/93</u>	<u>\$2,547.96</u>
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Sunday Church School

Mary Shaw, Superintendent

<u>Class</u>	<u>Teacher (s)</u>	<u>Class Size</u>
Nursery/Pre-School:	Patty Dagley and Lori Dobbs	11
Kindergarten:	Connie and Craig Whenman	14
1st/2nd Grade:	Donna MacDonald and Linda Poldoian	13
3rd Grade:	Patty Arakelian and Deborah Killoran	15
4th/5th Grade:	Andrea Surabian	12
6th Grade:	Rose Dostourian and Kim Krikorian	13
7th Grade:	Ann and Seth Derderian	11
8th/9th Grade:	Beth Ann Barsom	14
10th Grades:	Peter Babaian and Barry Bilzerian	4
<u>Total enrollment:</u>		<u>107</u>

Meetings are held each Sunday morning before classes begin from 10:10 to 10:25 a.m. For those teachers who cannot attend, notes are left on the chalkboard for any information relevant to that Sunday.

Activities: (June 1993–December 1993)

- June - Aug. Preparation and planning for upcoming school year with Der Aved and Dn. Randy.
- Aug. 16 Planning Meeting with Teachers
- Sept. 12 Opening Day/Registration.
Sunday School participation in the procession for Exaltation of the Holy Cross.
- Sept. 19 Teachers' Dedication Service
- Oct. 17 Parent Visitation Day. Parents sat in on their child's class and had an opportunity to get to know their child's teacher as well. A field trip to Tougas Farm also was scheduled for this day, but due to rain, we had to cancel.
- Oct.-Nov. Students collected non-perishable and canned food items for the Thanksgiving Food Basket collection.
- Nov. 14 Dn. Randy conducted a workshop for teachers. 5 teachers attended.
- Nov. 21. Students presented the food for the Thanksgiving Basket in Church. Four students read what they were each thankful for.

- Nov. 14 Dn. Randy conducted a workshop for teachers. 5 teachers attended.
 Nov. 21. Students presented the food for the Thanksgiving Basket in Church.
 Dec. Students rehearsed for the Christmas pageant. Due to the weather,
 we had to postpone the pageant until Jan. 8, 1994 and present it in
 honor of Armenian Christmas.

The Sunday School was very fortunate to have Assemblies programs conducted by Deacon Randy, Dr. Richard Bedrosian, Patty Dagley and Barry Bilzerian. Patty Arakelian conducted musical assemblies, where she introduced Armenian hymns to the students. She also spent some time rehearsing Christmas Carols with the students, for our pageant.

Respectfully submitted,

Mary Shaw
 Mary Shaw (P)
 Superintendent

Sunday School Expense Report

Expenses:

A. Text books, Activity Packets, Teacher Aids, Bibles	\$1,845.52
B. Postage	69.60
C. Paper, Markers, Glue, Crayons, Pencils, Pens	36.00
D. Christmas Tree Decorations	15.00
<u>Total Expense for 1993:</u>	<u>\$1,966.12</u>



Women's Guild

Marilyn Markarian	Chairman
Alice LaFleur	Vice Chairman
Rose Aslanian	Recording Secretary
Agnes Sahagian	Corresponding Secretary
Martha Layte	Treasurer
JoAnn Sivazlian	Assistant Treasurer

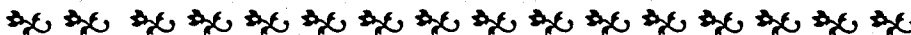
The Women's Guild of the Church of Our Saviour met on the second Tuesday of each month from September – June at 7:00 p.m. Executive Board meetings were held monthly before the general meeting. The total membership as of December 1993 was 99.

Activities of the year:

- Installation and Initiation of Board members and new Guild members
- Speaker from Very Special Arts – Ms. Merle Brandzel
- Collection of 90 blankets for Armenia
- Hosted Lenten dinner with Covenant Players
- Hosted Easter Fellowship
- Home Security & Personal Safety Demonstration by Linda Bullock
- Hokehankist for deceased members of the Women's Guild
- Guest Night – Millinery Fashion Show
- Bake Sale for C.A.S.P.
- Speaker – Dr. Dwayne Baharozian, ophthalmologist
- Participated in Jeopardy Game hosted by A.C.Y.O.A. – Women's Guild team won!
- Election results: Donna MacDonald, Vice Chairman
Anne Kachajian, Recording Secretary
Elizabeth Avakian, Corresponding Secretary
- Allotment of funds
- Christmas social
- Annual Assembly in Chicago - attended by 2 delegates: Marilyn Larkin and Marilyn Markarian

Respectfully submitted,

Marilyn Markarian, Chairman



Women's Guild Financial Report

	Balance as of 1/1/93	\$ 1,061.00
INCOME:		
	Dues	701.00
	CASP	500.96
	Installation Dinner	173.50
	Lenten Dinner	885.00
	Blankets for Armenia	402.60
	Donations	70.00
	M.D. Flowers	103.00
	Guest Night	2,607.00
	Mtg. Fee - Lawrence	30.00
	Pot Luck Dinner	70.00
	Interest	9.24
	<u>Total Income:</u>	<u>5,552.30</u>
EXPENSES:		
	Dues	166.00
	CASP	400.00
	Installation Dinner	110.39
	Lenten Dinner	677.85
	Blankets	432.60
	Guest Night	2,037.84
	Mtg. Fee - Lawrence	30.00
	Pot Luck Dinner	8.96
	Postage	281.97
	Guest Speaker Gifts	41.73
	Refreshments	22.37
	Communion Breakfast	83.55
	In Lieu of Flowers	60.00
	Diocesan Assembly	200.00
	Easter Choreg	38.00
	Flowers & Cards	81.28
	Service Charge	66.20
	<u>Total Expenses:</u>	<u>\$4,738.74</u>
	<u>Net Profit (Loss) for 1993</u>	<u>813.56</u>
	<u>Balance as of 12/31/93</u>	<u>\$1,874.56</u>

Beano Activity Report

	<u>1993</u>	<u>1992 Comparative</u>
Gross Beano Receipts	\$267,877.05	\$239,411.70
Beano Expenditures:		
Prizes Paid	\$208,484.00	\$194,285.00
MA Tax	13,393.92	11,970.66
Rent (Cultural Center)	12,250.00	11,750.00
Bingo Supplies	5,042.03	5,541.35
Advertising	3,197.90	1,110.25
Equipment and Equipment Repairs	1,150.95	500.00
Postage	29.00	58.00
License (Lottery Comm.)	50.00	50.00
"Bigger Bingo" Contribs.	490.00	-
Banking Stationery	72.91	-
<u>Total Beano Expenditures</u>	<u>\$244,160.71</u>	<u>\$225,265.26</u>
Net Profit from Bingo Game	\$23,716.34	\$14,146.44
Net Profit from Charity Game	14,538.05	7,867.95
<u>Total Profit from Bingo Activity</u>	<u>\$38,254.39</u>	<u>\$22,014.39</u>
Cash Balance as of 1/1/93:	46,001.57	47,250.05
Interest earned on (checking account)	95.61	-
Interest earned on (checking and savings)		3,237.13
<u>Total Funds Available for Distribution:</u>	<u>\$84,351.57</u>	<u>\$72,501.57</u>
Distribution: Church of Our Saviour	\$35,000.00	\$26,500.00
Jimmy Fund	50.00	
<u>Total Funds Distributed:</u>	<u>\$ 35,050.00</u>	
<u>Surplus Funds on Deposit at year-end</u>	<u>\$ 49,301.57</u>	<u>\$46,001.57</u>
Average Weekly Attendance	219	210
Occasions	49	46

To Our Volunteers: We are deeply grateful and highly-appreciative of the effort made by thirty-five (35) parish members whose time and talent make this fund-raising project possible. They each contribute countless hours as we begin our 20th year. Thank you all!

John Toromanian, Co-Chairman

Bart Bagdasarian, Member in Charge

Armenian Church Of Our Saviour
Auditing Committee Reprot

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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 theses records to be a fair and reasonable representation of the financail position of the Church.

Examined and signed on this Sunday, February 6, 1994 by the 1993 Auditing Committee:


Mark Mikitarian


Gary Pogharian


Mark Pogharian


Arthur Surabian

Armenian Church Of Our Saviour
Balance Sheet
Years Ended December 31, 1993 And 1992

	1993	1992
Assets:		
Wall Street Checking - WCIS	11,704.13	60,601.46
Earthquake Checking - WCIS	21,596.22	21,485.58
Church Function Checking Shawmut	12,039.29	11,860.08
Investment/Securities - Dean Witter (Schedule E)	629,511.00	607,536.00
Special Investment Account - Dean Witter (Schedule E)	650,509.25	614,485.25
Working Fund - Dean Witter (Schedule E)	4,616.57	4,498.57
Investment Fund - Paine Webber (Schedule E)	8,290.00	9,325.00
Zakarian Scholarship Fund - Dean Witter (Schedule E)	25,540.71	0.00
Concert Checking - WCIS	26.91	8,417.72
Prepaid Insurance	5,485.00	0.00
Beano Transfer In Transit	7,000.00	0.00
	1,376,319.08	1,338,209.66
Total Assets		
 Liabilities:		
Hurricane Andrew Payable	0.00	394.00
Diocesan Food Fund Payable	0.00	220.00
Accounts Payable - WBZ	0.00	800.00
Diocesan Earthquake Payable	21,596.22	21,485.58
Notes Payable SBA	24,041.04	25,070.38
Accounts Payable - Telegram & Gazette	0.00	1,342.71
Patriarch Of Jerusalem Fund Payable	10,000.00	10,000.00
Accrued Payroll Taxes	-73.79	0.00
Harvest Fair Payable	678.30	0.00
	56,241.77	59,312.67
Total Liabilities		
 Equity:		
Endowment Fund (Schedule F)	76,131.43	46,169.40
Memorial Funds Pending (Schedule H)	28,070.00	28,166.31
Restricted Funds (Schedule G)	90,374.06	104,524.21
Auto Fund	10,000.00	7,500.00
Baptismal Font Fund	0.00	474.16
Church Organ Fund	2,526.54	2,526.54
Children's Earthquake Fund	2,628.41	2,628.41
Special Reserve - Maintenance and Beautification Of Khatchkar	1,517.47	1,517.47
Asbed and Margaret Zakarian Scholarship Fund	25,540.71	25,000.00
Church Reserve Fund	1,083,288.69	1,060,390.49
	1,320,077.31	1,278,896.99
Total Equity		
	1,376,319.08	1,338,209.66
Total Liabilities And Equity		

Armenian Church Of Our Saviour
Statement Of Earnings And Church Reserve Fund
Years Ended December 31, 1993 And 1992

	1993	1992
Revenues:		
Pledges And Collections	122,758.95	137,842.36
Service Fees	15,585.00	13,870.00
Church Functions	39,341.27	25,781.64
Other Operating Income	46,583.40	43,269.48
Concert - Bobby Vinton	0.00	-6,232.28
Investment Income	83,101.76	36,997.92
Total Operating Income	307,370.38	251,529.12
Expenses:		
Clergy Stipend And Other	70,774.71	66,597.39
Assistant To Pastor Stipend And Other	35,316.35	25,838.15
Wages - Other Employees	64,421.31	55,865.27
Honorariums	6,605.00	7,135.00
Payroll Taxes	8,957.66	8,098.47
Insurance	9,166.60	9,862.83
Utilities	35,540.40	34,152.88
Building Maintenance	7,444.16	10,049.20
Capital Expenditures	2,453.98	8,877.75
Diocesan Assessment	43,377.00	38,800.00
Building And Office Supplies	10,883.51	11,677.12
Other Operating Expenses	38,519.95	37,865.58
Total Operating Expenses	333,460.63	314,819.64
Excess/(Deficiency) Of Revenue Collected Over Expenses Paid Before Reallocations	-26,090.25	-63,290.52
Reallocations:		
Reallocation Of Investment Earnings From Restricted And Memorial Funds 1992 And 1991	17,321.45	0.00
Excess/(Deficiency) Of Revenue Collected Over Expenses Paid After Reallocations	-8,768.80	-63,290.52
Church Reserve Fund, Beginning Of Year	1,060,390.49	1,073,640.83
Nonoperating Income:		
Unrealized Investment Income	31,667.00	50,040.18
Church Reserve Fund, End Of Year	1,083,288.69	1,060,390.49

Armenian Church Of Our Saviour
Comparative Statement Of Income
Years Ended December 31, 1993 And 1992

	<u>1993</u>	<u>1992</u>
Pledges Collected	60,603.75	71,842.25
Plate Collection	4,197.61	4,531.56
Sunday School Plate Collection	683.88	955.02
Youghakin	13,950.00	16,440.00
Hokehankist	14,790.00	13,496.63
Altar Flowers	1,930.00	1,622.00
Momakin	2,208.01	2,558.90
In Lieu of Flowers	24,395.70	26,396.00
Service Fees - Bingo	12,000.00	11,750.00
Service Fees - Church Hall	885.00	320.00
Service Fees - Cultural Center	1,500.00	600.00
Service Fees - N.E. Region	1,200.00	1,200.00
Weddings	350.00	1,125.00
Memorial Biographies (Schedule A)	200.00	500.00
Gifts (Schedule B)	5,483.40	7,565.74
Transfer Account (Schedule C)	38,500.00	31,702.72
Interest/Dividend Income	35,764.76	33,670.92
Investment Realized Gains/(Loss)	47,337.00	7,331.00
Investments Unrealized Gains/(Loss)	0.00	-4,004.00
Armenian Language School Tuition	0.00	425.00
Church Function - Picnic	4,995.64	4,164.26
Church Function - Harvest Fair	21,489.86	16,198.53
Church Function - Rug Sale	13,106.91	5,302.04
Church Function - First Night/Friday Night Dinner	-251.14	116.81
Concert - Bobby Vinton	0.00	-6,232.28
Miscellaneous Income	2,050.00	1,951.02
	<u>307,370.38</u>	<u>251,529.12</u>
Total Operating Income		
Reallocations:		
Reallocation Of Investment Earnings From Restricted And Memorial Funds 1992 And 1991 As Approved By The 1993 Parish Assembly	<u>17,321.45</u>	<u>0.00</u>
Nonoperating Income:		
Bequests	0.00	5,500.00
Restoration Of Principal To Sarkisian Investment Account, Restricted Interest & Dividends	8,733.00	50,040.18
Unrealized Gains	22,934.00	0
Memorial Contributions	0.00	9,951.53
Endowment Contributions	0.00	6,000.00
	<u>31,667.00</u>	<u>71,491.71</u>
Total Nonoperating Income		
Total Income	<u><u>356,358.83</u></u>	<u><u>323,020.83</u></u>

*Armenian Church Of Our Saviour
Comparative Statement Of Expenses
Years Ended December 31, 1993 And 1992*

	<u>1993</u>	<u>1992</u>
Clergy Stipend	35,183.08	33,755.28
Clergy Rental Allowance	19,299.96	19,299.96
Clergy Auto Allowance	2,142.00	2,184.00
Clergy Auto Insurance	1,286.00	1,307.00
Clergy Health/Life Insurance	9,063.67	6,251.15
Clergy Disability Insurance	1,800.00	1,800.00
Clergy Pension	2,000.00	2,000.00
Assistant to Pastor Stipend (Full year for 1993)	18,157.00	15,414.70
Assistant to Pastor Housing Allowance	7,200.00	5,372.50
Assistant to Pastor Auto Exp/Insur.	2,110.00	1,116.00
Assistant to Pastor - Health Ins.	6,695.87	2,321.78
Assistant to Pastor - Gas/Auto Maint.	1,153.48	1,613.17
Payroll - Secretaries	21,929.97	21,864.55
Payroll - Bookkeeping	8,228.75	6,688.35
Payroll - Custodial	34,262.59	27,312.37
Professional Service - Payroll	1,063.99	1,052.74
Visiting Clergy And Related Expenses	1,348.69	410.00
Honorarium - Choir Director	1,785.00	1,995.00
Honorarium - Organist	2,720.00	2,970.00
Honorarium - Soloist	1,225.00	1,190.00
Honorarium - Deacons	875.00	980.00
Sunday School Program	2,982.74	3,340.18
Armenian Language School	-42.66	300.00
Youth Activities Programs	449.40	785.15
Choir Convention	435.00	353.27
Diocesan Assembly	4,160.20	4,052.93
Summer Studies Tuition Subsidy	275.00	0.00
Diocesan Assessment	43,377.00	38,800.00
Ecumenical Council	300.00	300.00
Etchmiadzin Looma	1,000.00	0.00
Pastor's Discretionary Fund	800.00	616.50
Payroll Taxes Expense	8,957.66	8,098.47
Insurance - Employee Health Care	1,098.60	1,985.83
Insurance - Workers Compensation	1,982.00	1,747.00
Insurance - Real Estate/Per. Prop.	6,086.00	6,130.00
Auto Repairs - Pastor Car	161.32	791.60
Parish Car Replacement Fund	2,500.00	2,500.00
Other Employee Car Expense	56.20	272.60
Altar/Church Supplies	1,665.70	2,742.81
Altar Flowers	3,113.70	2,952.96
Church Functions/Religious Misc.	738.49	1,510.03
Heating - Gas	18,345.69	17,147.72
Water	1,595.80	982.99
Electric	9,174.44	9,023.81
Telephone/Cable	6,424.47	6,998.36
Beano Breakdown	250.50	0.00

Armenian Church Of Our Saviour
Comparative Statement Of Expenses - Continued
Years Ended December 31, 1993 And 1992

Building Maintenance - Gen./Lisc.	3,494.51	3,745.50
Building Maintenance - Electric	0.00	366.53
Building Maintenance - Heating	0.00	273.75
Building Maintenance - Plumbing	488.78	986.70
Building Maintenance - Elevator	1,890.00	2,520.00
Building Equip. Maint. - Maint./Repairs	1,570.87	2,156.72
Rubbish Removal	2,573.82	2,573.82
Capital Expenditures - Building	0.00	5,664.00
Capital Expenditures - Equipment (Schedule D)	2,453.98	3,213.75
Building Supplies	6,251.74	5,999.25
Office Supplies	4,631.77	5,677.87
Printing	1,516.72	1,102.80
Messenger Printing	856.00	1,898.90
Office Equipment Maint/Repairs	1,354.75	1,608.00
Postage	2,835.75	3,049.88
Interest Expense - SBA Loan	695.78	780.48
Recognition Day Dinner	0.00	1,048.28
Youth Ministry Assessment - 1992	3,556.00	0.00
Petty Cash, Subscriptions & Miscellaneous	3,872.86	3,822.65
	<hr/>	<hr/>
Total Expenditures	333,460.63	314,819.64
	<hr/> <hr/>	<hr/> <hr/>

Schedule A - Memorial Biographies (in memory of):

James Sarkissian	100.00
Mary Bohigian	<u>100.00</u>
Total Memorial Biographies	<u><u>200.00</u></u>

Schedule B - Gifts:

Ara Heroian Family - Processional Cross In Memory Of Sharkey Hightaian	1,000.00
N. Torosian & B. Mellian - New Cross In Memory Of Amy Mellian Torosian	900.00
John Bagdigian	450.00
Paul Andonian - Sunday School Videos	339.40
Grapes	290.00
Elizabeth Shadbegian	250.00
Kachadoorian Family	200.00
Hacik & Elbis Eknayan	200.00
Madagh	142.00
Christine & Garo Artinian	140.00
Zarmair Shepherd - Liturgy Books	125.00
Armonohy Chakemian - Hand Rail	112.00
Family Of A. Mouradian	105.00
Martha Domenico	100.00
Mr. and Mrs. Sarkis Shahverdian	100.00
Christine Asdourian - Sunday School	100.00
Marj and Beverly Bagdasarian	100.00
A. Aharonian	100.00
Mr. and Mrs. Kenneth Bilzerian	100.00
Miscellaneous Gifts Under \$100	<u>630.00</u>
Total Gifts	<u><u>5,483.40</u></u>

Schedule C - Transfer Account:

Beano Transfer	35,000.00
Senior Ladies	2,000.00
Men's Club	<u>1,500.00</u>
Total Transfers	<u><u>38,500.00</u></u>

Schedule D - Capital Expenditures - Equipment:

Processional/Altar Cross	1,600.00
Lawnmower	278.00
Heater	277.38
Armenian Flag	169.00
Armenian Fonts	75.00
Baptismal Water Tank	<u>54.60</u>
Total Capital Expenditures - Equipment	<u><u>2,453.98</u></u>

**Armenian Church Of Our Saviour
Balance Sheet Schedules**

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Schedule E - Investment Accounts:

Investment/Securities - Dean Witter

Balance At December 31, 1992	607,536
Interest Income	13,833
Dividend Income	14,252
Realized Gains	16,986
Unrealized Gains	16,904
Transfers To Wall Street Checking - WCIS	<u>-40,000</u>
Balance At December 31, 1993	<u><u>629,511</u></u>

Special Investment Account - Dean Witter

Balance At December 31, 1992	614,485
Interest Income	16,343
Realized Gains	30,351
Unrealized Gains	7,065
Transfers To Wall Street Checking - WCIS	<u>-17,735</u>
Balance At December 31, 1993	<u><u>650,509</u></u>

Working Fund - Dean Witter

Balance At December 31, 1992	4,498
Interest Income	<u>118</u>
Balance At December 31, 1993	<u><u>4,616</u></u>

Investment Fund - Paine Webber

Balance At December 31, 1992	9,325
Unrealized Loss	<u>-1,035</u>
Balance At December 31, 1993	<u><u>8,290</u></u>

Zakarian Scholarship Fund - Dean Witter

Balance At December 31, 1992	0
Transfers In	25,000
Interest Income	<u>541</u>
Balance At December 31, 1993	<u><u>25,541</u></u>

**Armenian Church Of Our Saviour
Investment Account Holdings And Values
Years Ended December 31, 1993 And 1992**

Schedule E-1

Quantity	Description	1993	1992
5,153	Dean Witter Dividend Growth	* 159,090	44,792
9,754	Dean Witter Global Short Term Income	89,154	84,105
2,000	Dean Witter World Wide Income	18,460	17,860
7,000	Greenwood Trust CD 8.25% due 12/12/94	7,000	7,000
88,000	Sears Credit Account Trust 8.7% due 8/25/95	93,390	91,300
272,000	STRIPS 0% due 11/15/2000	*	159,460
200,000	STRIPS 0% due 11/15/2001	*	107,750
70,000	Notes 8.00% due 5/15/2001	80,062	75,775
25,000	PaineWebber Equity Partners I	8,290	9,325
5	Principal Guaranteed Fund	*	5,150
181,627	ILAF (Money Market)	181,627	13,106
728	Cash	728	1,238
	Totals	<u>637,801</u>	<u>616,861</u>

* = Item Matured Or Sold During 1993

Withdrawals transferred to Wall Street Checking were \$40,000 and \$80,000 in 1993 and 1992, respectively.

Investment Portfolio

	1993		1992	
Equity	159,090	24.94%	44,792	7.26%
Fixed Income	288,066	45.17%	543,250	88.06%
Limited Partnership	8,290	1.30%	14,475	2.35%
Cash	182,355	28.59%	14,344	2.33%
	<u>637,801</u>	<u>100.00%</u>	<u>616,861</u>	<u>100.00%</u>

**Armenian Church Of Our Saviour
Special Account Holdings And Values
Years Ended December 31, 1993 And 1992**

Schedule E-2

<u>Quantity</u>	<u>Description</u>	<u>1993</u>	<u>1992</u>
200,000	STRIPS 0% due 11/15/97	*	148,750
710,000	STRIPS 0% due 11/15/01	*	382,512
80,000	Greenwood Trust CD 8.25% due 12/12/94	80,000	80,000
3,223	ILAF (Money Market)	292,427	3,223
2,736	AIM High Yield Fund	27,497	0
1,905	AIM Utilities Fund	26,841	0
1,326	AIM Value Fund	27,607	0
2,078	Putnam Fund For Growth & Income	28,265	0
1,870	Putnam Global Government Income Trust	28,654	0
2,703	Putnam High Yield Advantage	28,468	0
200,000	STRIPS 0% due 11/15/03	110,750	0
	Totals	<u>650,509</u>	<u>614,485</u>
	Totals		

* = Item matured or sold during 1993.

Note: Withdrawals transferred YTD were \$17,735.

**Armenian Church Of Our Saviour
Memorial Endowment Fund**

Schedule F

	<u>Balance At 12/31/92</u>	<u>1993 Contributions</u>	<u>1993 Expenditures</u>	<u>1993 Int. Eamed</u>	<u>Balance At 12/31/93</u>
John and Nevert Bilzerian	15,836.90	0.00	0.00	1,186.18	17,023.08
Helen Bogosian Fund	3,000.00	0.00	224.70	224.70	3,000.00
Dr. Simon Harootian	1,562.77	0.00	0.00	117.05	1,679.82
Yeranoosh Abrahamian	3,494.51	0.00	0.00	261.74	3,756.25
Alice Hagopian	2,068.75	0.00	0.00	154.95	2,223.70
Kaspar and Agavny Donabedian Family Fund	1,075.00	0.00	80.52	80.52	1,075.00
Mouradian-Piligian Fund	1,000.00	0.00	74.90	74.90	1,000.00
Mr. and Mrs. Nishan Baljian	8,795.48	2,500.00	0.00	809.09	12,104.57
Zarvin and Lucy Kasparian	1,075.00	0.00	80.52	80.52	1,075.00
Elizabeth Chakarian	1,147.04	0.00	85.91	85.91	1,147.04
Jalloian Family Fund	1,078.20	0.00	80.76	80.76	1,078.20
Haroutune and Agavny Bilazarian	1,035.75	0.00	77.58	77.58	1,035.75
Asbed and Margaret Zakarian	5,000.00	0.00	374.50	374.50	5,000.00
Jacob and Queene Bilzerian	0.00	1,000.00	30.78	30.78	1,000.00
Armenian/American Veterans-Milford	0.00	1,500.00	0.00	16.62	1,516.62
Peter Zakarian *	0.00	500.00	0.00	27.08	527.08
Charlotte Calfaian *	0.00	5,000.00	0.00	12.31	5,012.31
Levon Jazalean *	0.00	16,481.31	0.00	395.70	16,877.01
Totals	<u>46,169.40</u>	<u>26,981.31</u>	<u>1,110.17</u>	<u>4,090.89</u>	<u>76,131.43</u>

* These funds were established as Memorial Endowment Funds upon receipt of a check by the Treasurer of the Parish Council. The Memorial Endowment Committee is currently establishing the criteria and identification of these funds. Upon completion, the Memorial Endowment Committee will recognize these funds in its 1994 report.

**Armenian Church Of Our Saviour
Restricted Funds**

Schedule G

	Balance At 12/31/92	1993 Contributions	Interest Reallocation	1993 Int. Earned	Balance At 12/31/93
Margaret Thomasian	45,108.95	0.00	6,332.43	0.00	38,776.52
Charles and Elizabeth Nanigian Memorial	17,533.09	0.00	2,533.09	0.00	15,000.00
Owen Paelian Family Fund Memorial	18,712.14	0.00	2,112.14	0.00	16,600.00
Verkin Hooloian Estate	4,870.69	0.00	703.69	0.00	4,167.00
Nevart Bilzerian Fund	2,337.75	0.00	337.75	0.00	2,000.00
Margaret Hagopian Memorial	7,946.87	175.00	1,148.12	0.00	6,973.75
Shapazian Memorial	1,168.87	0.00	168.87	0.00	1,000.00
Sarah Manooshian Estate	1,168.87	0.00	168.87	0.00	1,000.00
Mary Bedrosian Memorial	1,168.87	0.00	168.87	0.00	1,000.00
Nevart Hoogasian Memorial	1,402.65	0.00	202.65	0.00	1,200.00
Hoogas Hoogasian Estate	1,696.96	0.00	245.17	0.00	1,451.79
Mary Manoogian Outreach	1,408.49	0.00	203.49	0.00	1,205.00
Totals	<u>104,524.20</u>	<u>175.00</u>	<u>14,325.14</u>	<u>0.00</u>	<u>90,374.06</u>

Schedule H**Memorial Funds Pending**

	Balance At 12/31/92	1993 Contributions	Interest Reallocation	1993 Int. Earned	Balance At 12/31/93
N. Rose Baljian	1,753.31	0.00	253.31	0.00	1,500.00
Marjorie Sohigian	2,337.75	0.00	337.75	0.00	2,000.00
John Sagarian	6,152.29	900.00	802.29	0.00	6,250.00
Sarah Yegsigian	1,168.87	0.00	168.87	0.00	1,000.00
Hagop Hintlian	1,168.87	0.00	168.87	0.00	1,000.00
Mr. and Mrs. George Manos	584.44	0.00	84.44	0.00	500.00
Mary Chakemian	935.10	0.00	135.10	0.00	800.00
Mr. and Mrs. John Smith	1,168.87	0.00	168.87	0.00	1,000.00
Mr. and Mrs. Antranik Yarumian	1,659.80	0.00	239.80	0.00	1,420.00
Satenig Hovagimian	2,337.75	0.00	337.75	0.00	2,000.00
Helen Torigian	1,168.87	0.00	168.87	0.00	1,000.00
Mr. and Mrs. H. Andonian	108.48	0.00	8.48	0.00	100.00
George Krikorian	1,073.00	2,000.00	73.00	0.00	3,000.00
May Andonian	5,000.00	0.00	0.00	0.00	5,000.00
Rose Eknoian	500.00	0.00	0.00	0.00	500.00
Vehanoush Jorjorian	1,048.91	0.00	48.91	0.00	1,000.00
Totals	<u>28,166.31</u>	<u>2,900.00</u>	<u>2,996.31</u>	<u>0.00</u>	<u>28,070.00</u>

**Armenian Church Of Our Saviour
Supplementary Information
Income - 1993 Budget Analysis**

	<u>1993 Actual</u>	<u>1993 Budgeted</u>	<u>Over/ (Under)</u>
Pledges Collected	60,603.75	65,000.00	-4,396.25
Plate Collection	4,197.61	5,000.00	-802.39
Sunday School Plate Collection	683.88	1,000.00	-316.12
Youghakin	13,950.00	17,000.00	-3,050.00
Hokehankist	14,790.00	14,000.00	790.00
Altar Flowers	1,930.00	1,500.00	430.00
Momakin	2,208.01	2,500.00	-291.99
In Lieu of Flowers	24,395.70	25,000.00	-604.30
Service Fees - Bingo	12,000.00	12,500.00	-500.00
Service Fees - Church Hall	885.00	500.00	385.00
Service Fees - Cultural Center	1,500.00	500.00	1,000.00
N.E. Region	1,200.00	1,200.00	0.00
Weddings	350.00	1,000.00	-650.00
Memorial Biographies	200.00	500.00	-300.00
Gifts	5,483.40	4,000.00	1,483.40
Transfer Account	38,500.00	35,000.00	3,500.00
Interest/Dividend Income	35,764.76	60,000.00	-24,235.24
Investment Realized Gains/(Loss)	47,337.00	25,000.00	22,337.00
Church Function - Picnic	4,995.64	4,000.00	995.64
Church Function - Harvest Fair	21,489.86	20,000.00	1,489.86
Church Function - Rug Sale	13,106.91	7,500.00	5,606.91
Church Function - Friday Night Dinner	-251.14	0.00	-251.14
Miscellaneous Income	2,050.00	2,500.00	-450.00
Total Operating Income	<u>307,370.38</u>	<u>305,200.00</u>	<u>2,170.38</u>
Reallocations:			
Reallocation Of Investment Earnings From Restricted And Memorial Funds 1992 And 1991	<u>17,321.45</u>	<u>10,706.00</u>	<u>6,615.45</u>
Total Income	<u><u>324,691.83</u></u>	<u><u>315,906.00</u></u>	<u><u>8,785.83</u></u>

**Armenian Church Of Our Saviour
Supplementary Information
Expense - 1993 Budget Analysis**

	1993 Actual	1993 Budgeted	Over/ (Under)
Clergy Stipend	35,183.08	35,183.00	0.08
Clergy Rental Allowance	19,299.96	19,300.00	-0.04
Clergy Auto Allowance	2,142.00	1,800.00	342.00
Clergy Auto Insurance	1,286.00	995.00	291.00
Clergy Health/Life Insurance	9,063.67	5,525.00	3,538.67
Clergy Disability Insurance	1,800.00	1,800.00	0.00
Clergy Pension	2,000.00	2,000.00	0.00
Assistant to Pastor Stipend	18,157.00	17,621.00	536.00
Assistant to Pastor Housing Allowance	7,200.00	7,200.00	0.00
Assistant to Pastor Auto Exp/Insur.	2,110.00	1,048.00	1,062.00
Assistant to Pastor - Health Ins.	6,695.87	3,825.00	2,870.87
Assistant to Pastor - Gas/Auto Maint.	1,153.48	1,000.00	153.48
Payroll - Secretaries	21,929.97	25,750.00	-3,820.03
Payroll - Bookkeeping	8,228.75	8,455.00	-226.25
Payroll - Custodial	34,262.59	30,208.00	4,054.59
Professional Service - Payroll	1,063.99	1,100.00	-36.01
Visiting Clergy And Related Expenses	1,348.69	1,000.00	348.69
Honorarium - Choir Director	1,785.00	1,960.00	-175.00
Honorarium - Organist	2,720.00	2,500.00	220.00
Honorarium - Soloist	1,225.00	1,000.00	225.00
Honorarium - Deacons	875.00	750.00	125.00
Sunday School Program	2,982.74	3,000.00	-17.26
Armenian Language School	-42.66	250.00	-292.66
Youth Activities Programs	449.40	1,000.00	-550.60
Choir Convention	435.00	0.00	435.00
Diocesan Assembly	4,160.20	5,000.00	-839.80
Summer Studies Tuition Subsidy	275.00	0.00	275.00
Diocesan Assessment	43,377.00	40,000.00	3,377.00
Ecumenical Council	300.00	300.00	0.00
Etchmiadzin Looma	1,000.00	1,000.00	0.00
Pastor's Discretionary Fund	800.00	1,000.00	-200.00
Payroll Taxes Expense	8,957.66	9,500.00	-542.34
Insurance - Employee Health Care	1,098.60	1,766.00	-667.40
Insurance - Workers Compensation	1,982.00	2,000.00	-18.00
Insurance - Real Estate/Per. Prop.	6,086.00	6,500.00	-414.00
Auto Repairs - Pastor Car	161.32	750.00	-588.68
Parish Car Replacement Fund	2,500.00	2,500.00	0.00
Other Employee Car Expense	56.20	200.00	-143.80
Altar/Church Supplies	1,665.70	2,000.00	-334.30
Altar Flowers	3,113.70	1,500.00	1,613.70
Church Functions/Religious Misc.	738.49	1,500.00	-761.51
Heating - Gas	18,345.69	17,000.00	1,345.69
Water	1,595.80	1,000.00	595.80
Electric	9,174.44	9,000.00	174.44
Telephone/Cable	6,424.47	4,250.00	2,174.47
Beano Breakdown	250.50	0.00	250.50

*Armenian Church Of Our Saviour
Supplementary Information
Expense - 1993 Budget Analysis (Continued)*

Building Maintenance - Gen./Lisc.	3,494.51	3,500.00	-5.49
Building Maintenance - Electric	0.00	500.00	-500.00
Building Maintenance - Heating	0.00	250.00	-250.00
Building Maintenance - Plumbing	488.78	750.00	-261.22
Building Maintenance - Elevator	1,890.00	2,520.00	-630.00
Building Equip. Maint. - Maint./Repairs	1,570.87	1,500.00	70.87
Rubbish Removal	2,573.82	2,500.00	73.82
Capital Expenditures - Building	0.00	2,000.00	-2,000.00
Capital Expenditures - Equipment	2,453.98	2,000.00	453.98
Building Supplies	6,251.74	6,000.00	251.74
Office Supplies & Printing	6,148.49	6,000.00	148.49
Messenger Printing	856.00	2,000.00	-1,144.00
Office Equipment Maint/Repairs	1,354.75	1,600.00	-245.25
Postage	2,835.75	3,000.00	-164.25
Interest Expense - SBA Loan	695.78	750.00	-54.22
Youth Ministry Assessment - 1992	3,556.00	0.00	3,556.00
Petty Cash, Subscriptions & Miscellaneous	3,872.86	2,000.00	1,872.86
	<u>333,460.63</u>	<u>317,906.00</u>	<u>15,554.63</u>
Total Expenditures	<u>333,460.63</u>	<u>317,906.00</u>	<u>15,554.63</u>

**ARMENIAN CHURCH OF OUR SAVIOUR
1994 PROPOSED BUDGET**

INCOME

R1	Pledges Collected Prior Years	\$ 4,000
R2	Pledges Collected Current	56,000
R3	Plate Collection	4,500
R4	Sunday School Plate	750
R5	Youghakin	15,000
R6	Hokehankist	14,500
R7	Altar Flowers	1,900
R8	Momakin	2,400
R9	In Lieu of Flowers	25,000
R10	Service Fees-Bingo	12,500
R11	Service Fees-Church Hall	750
R12	Service Fees-Cultural Ctr	1,000
R13	Service Fees-NE Region	1,200
R14	Weddings	1,000
R15	Memorial Biographies	500
R16	Gifts	4,000
	Outreach Fund	0
R17	Transfer Account	40,000
R18	Interest Income	2,000
R19	Transfer from Investment Accis	110,900
R20	Picnic	4,500
R21	Armenian Festival	22,000
R22	Rug Sale	13,000
R23	Misc. Income	500
R24	Interest From Restricted Funds	7,000
	TOTAL OPERATING INCOME	344,900

ESTIMATED RETURN FROM INVESTMENT ACCOUNTS	
Realized Gains	\$55,000
Unrealized Gains	\$15,000

EXPENSES

X1	Clergy Stipend	\$ 36,642
X2	Clergy Rental Allowance	18,100
X3	Clergy Gas Allowance	1,800
X4	Clergy Auto Insurance	1,250
X5	Clergy Health, Dental, Life Ins.	9,000
X6	Clergy Disability	1,800
X7	Clergy Pension	2,000
X8	Asst. to Pastor Stipend	18,910
X9	Asst. to Pastor House Allow	7,200
X10	Asst. to Pastor Auto Insurance	2,300
X11	Assistant to Pastor Auto Maint./Gas	1,100
X12	Asst. to Pastor Health, Dental Ins.	6,700
X13	Payroll - Secretaries	23,584
X14	Secretarial Assistance	1,000
X15	Payroll-Bookkeeping	8,400
X16	Payroll-Custodian	22,009
X17	Payroll-Asst. Custodian	7,208
X18	Outside Accounting	1,100
X19	Visiting Clergy Expense	1,500
X20	Honorariums-Choir Dir	2,000
X21	Honorariums-Organist	2,500
X22	Honorariums-Soloist	1,000
X23	Honorariums-Deacons	750
X24	Sunday School Program	3,000
X25	Armenian Lanuage School	500
X26	Youth Activities	1,000
X27	Choir Convention	1,000
X28	Diocesan Assembly	7,100
X29	Summer Studies Subsidy	1,000
X30	Diocesan Assessment	40,000
X31	Diocesan Youth Ministry Assessment	3,500
X32	Ecumenical Council	300
X33	Etchmiadzin Looma	1,000
X34	Pastor's Discretionary Fund	1,000
X35	Payroll Taxes Expense	10,500
X36	Insurance-Empl Health Care	1,400
X37	Insurance-Workman's Comp	2,212
X38	Insurance-RE Pers Prop	6,500
X39	Auto Repairs-Pastor Car	700
X40	Parish Car Replacement Fund	2,500
X41	Other Employee Car Exp	200
X42	Altar/Church Supplies	2,000
X43	Altar Flowers	3,000
X44	Church Functions/Religious	1,000
X45	Heating-Gas	17,000
X46	Water	1,500
X47	Electric	9,000
X48	Telephone/Cable	5,500
X49	Building Maint - Gen/Lisc	3,500
X50	Building Maint - Electric	500
X51	Building Maint - Heating	500
X52	Building Maint-Plumbing	500
X53	Building Maint-Elevator	1,260
X54	Building Equip Maint/Repairs	1,500
X55	Capital Expenditures - Building	2,000
X56	Capital Expenditures-Equipment	2,000
X57	Rubbish Removal	2,500
X58	Building Supplies	6,000
X59	Office Supplies and	5,750
X60	Printing	1,750
X61	Messenger Printing	2,000
X62	MEF Brochure Printing/Mailing	2,500
X63	Office Equip Maint/Repair	1,500
X64	Postage	3,000
X65	Interest Expense-SBA Loan	750
X66	Misc Expense	3,000
X67	Parish Appreciation Day	4,125
	Parish Appreciation Day	
	TOTAL OPERATING EXPENDITURES	344,900