

The **Annual Reports** **1994**



Armenian Church of Our Saviour

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Rev. Fr. Aved Terzian, Pastor

PARISH COUNCIL – 1994

Executive Body

Rev. Fr. Aved Terzian, Pastor
Jay Kapur, Chairman
Archie Torosian, Vice Chairman
Alma Der Kazarian, Treasurer
Agnes Sahagian, Assistant Treasurer
Gregory Donoian, Secretary
Harry Dostourian, Corresponding Secretary

Advisors

Mark Der Mugrditchian
John Fashjian
Michael Gulbankian
Mardieros Mooshagian
Jenev Sanda

Diocesan Delegates

Seth Bilazarian
Suney Kachadoorian
George Migridichian
Robert Shamgochian
Lutwig J. Stepanian
Asbed Zakarian

The 1994 Annual Reports

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Minutes of the Annual Parish Assembly
Armenian Church of Our Saviour
Worcester, Massachusetts
February 20, 1994

Following Church Services, the Annual Assembly of the Armenian Church of Our Saviour convened on Sunday, February 20, 1994 in the Cultural Center at 11:23 A.M. with Reverend Father Aved Terzian presiding. The meeting was called to order by Lutwig Stepanian, Chairman of the 1993 Assembly. An opening prayer was offered by Der Aved. A quorum call counted 82 members present.

The Chair notified the Assembly that the meeting was being recorded on audio tape and that notes were being recorded on a portable computer at the beginning of the meeting in lieu of the fact that last year's Secretary of the Assembly was not present. The Chair asked the Nominating Committee to present its recommendation for Assembly Officers. Jan Mikitarian, representing the Nominating Committee presented the name of Arthur Surabian for Chairman of the Assembly. The Chair asked for other nominations from the floor. Since no other nominations were received from the floor, motion was made and approved to close nominations for Chairman of the Assembly. Nominations were received from the floor for Secretary at the request of Chairman Stepanian. After five individuals declined, a motion was made and seconded to have Elizabeth Sheehan serve as Secretary. There being no other nominations from the floor, nominations were closed and the Secretary was asked to cast one vote for the election of the slate as offered. Chairman Stepanian thanked the Assembly for its confidence in having him Chair the Assembly the past two years.

The newly elected officers took their seats with the President, Pastor Der Aved and Deacon Randy Dagley, Assistant to the Pastor at the head table. Also seated adjacent to the head table were Louis Mikitarian, Parish Council Chairman; Jay Kapur, Parish Council Vice Chairman; and Michael Gulbankian and Alma DerKazarian, Parish Council Treasurer and Assistant Treasurer respectively. They were joined by other members of the Parish Council and were prepared to reply to questions from the Assembly.

The Chairman called for the presentation of the ballot prepared by the Nominating Committee. Jan Mikitarian of the Nominating Committee presented the following names:

PARISH COUNCIL

Mark Der Mugrditchian
Gregory C. Donoian
Harry Dostourian
John Fashjian
Michael Gulbankian
Jay Kapur
Nori Soghomonian

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NOMINATING COMMITTEE

Paul Davis
Joan Handleman
Richard Kazarian
George Krikorian, Sr.
Paul Krikorian
Arpy Migridichian
Ann Mosessian
Agnes Torosian

AUDITING COMMITTEE

Richard Dodakian
Mark Mikitarian
Mark Sivazlian

ENDOWMENT COMMITTEE

Bryan Davis
Charles Hoogasian
Amar Kapur
Stephen R. Sahagian

Nominations for Parish Council were made from the floor and were declined by the individuals nominated. Motion was made and seconded to close the nominations for Parish Council. Der Hayr explained the bylaws state that the number of names on the ballot must be double the number of candidates to be elected. Der Hayr added that as long as the Assembly approves the final ballot, the election can be held subject to the approval of the Primate and the Diocesan Council.

The Chair asked for a motion to accept the ballot for Parish Council as presented. Motion was made, seconded and approved.

Jan Mikitarian presented the names on the ballot for Nominating Committee, Auditing Committee and Endowment Committee. There were no other nominations made from the floor for those positions. Motions were made and seconded to close the nominations for each of these three Committees respectively.

After the acceptance of the ballot, the Chair presented the Agenda for adoption by the Assembly. Edward Bilzerian proposed that Old and New Business be moved to the end of the Agenda. Motion was seconded by Marilyn Markarian. Parish Council Chairman Louis Mikitarian explained the rationale for having the Agenda presented as it was. There being no further discussion, the Chair asked for a vote on the proposal. Motion was defeated. The Chair asked for any other items under New Business. Jay Kapur introduced a new item relating to Annual Dues. Assembly voted to include the item under New Business. A motion was made by Zaven Kasparian and seconded by Edward Bilzerian to accept the Agenda as amended.

The Assembly adjourned for the elections and lunch at 11:55 A.M. The Chair requested that the second session of the Assembly begin at 12:55 P.M.

SECOND SESSION

The second session of the Parish Assembly convened at 1:00 P.M. The Chair thanked the volunteers who prepared the lunch. A head count taken showed that 95 members were present. In light of the fact that 95 members were present, Edward Bilzerian raised a question regarding majority vote. The Chair explained that the number present satisfied the quorum requirements of the bylaws and that a majority would be based on the 95 members present.

Thomas Garabedian moved to dispense with the reading of the Minutes of the 1993 Annual Parish Assembly. Motion was seconded by Lutwig Stepanian. Motion was approved. A motion was then made by Lutwig Stepanian to accept the 1993 Assembly Minutes. Jenev Sanda seconded the motion. Motion was approved.

Berjoohie Zakarian expressed her disappointment that the 1993 Annual Reports were not made available two weeks prior to the Assembly. She stated that the one week advance distribution was not adequate time to review the reports. Parish Council Chairman Louis Mikitarian explained the reasons why the reports could not be made available two weeks prior to the Assembly. Tom Garabedian suggested that the Parish Council investigate the costs of mailing the Reports to all dues paying members two weeks prior to the Assembly. Further discussion continued and Tom Garabedian made a motion that the Reports be mailed to all dues paying members two weeks prior to the Assembly. Motion was seconded by Edward Bilzerian. Der Aved and the Parish Council Chairman reiterated the logistics and costs relating to this motion. After extensive discussion, the motion was defeated. In light of the fact that the "two week issue" has been a standing motion from previous assemblies, the Parish Council will make every effort to comply with this motion. At this time Der Hayr thanked the volunteers who braved the weather and came to help assemble this year's Report. Der Hayr also advised the Assembly that we should try to avoid scheduling next year's Assembly during the annual February school vacation. Berjoohie Zakarian further added that every effort should be made to have the reports completed by January 31st. Edward Bilzerian suggested that the Assembly date should be extended to allow for the two week availability of the Reports.

A motion was made by Agnes Markarian and seconded by Stephen Sahagian to close Old Business. Motion was passed.

NEW BUSINESS

Under New Business, the Parish Council presented three separate proposals regarding the reclassification of funds to the Memorial Endowment Fund. Gilbert Markarian, on behalf of the Parish Council, presented the proposals. After Lutwig Stepanian seconded that the motions be discussed, Mr. Markarian explained the extensive research involved in presenting these proposals. Before presenting the proposals, Mr. Markarian informed the Assembly that Mrs. Owen Paelian and Mrs. Margaret Zakarian were contacted and that it was their wishes that their respective Restricted Funds be transferred to the Memorial Endowment Fund.

Mr. Markarian, on behalf of the Parish Council made the following motion: Motion to transfer the following funds to the Memorial Endowment Fund with the interest to be used for the purposes designated:

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Verkin Hooloian - Maintenance of Baptismal Font and Armenian School \$4,176
Nevart Bilzerian - Maintenance of the Altar \$2,000
Margaret Hagopian - Choir and Music Scholarships and Concerts \$6,973.75
Mary Manoogian - Outreach Program \$1,205

The motion was seconded by Lutwig Stepanian and was approved.

Mr. Markarian then made a motion to combine the two Hoogasian Funds and that they be renamed the Hoogas and Nevart Hoogasian Fund and that the monies in these funds be transferred to the Memorial Endowment Fund. The interest from this fund is to be used to defray General Operating Expenses. The motion was seconded by Jerry Stepanian and was approved.

The next motion made by Gilbert Markarian was to transfer the following funds to the Memorial Endowment Fund with the interest income to be designated to defray General Operating Expenses:

Margaret Thomasian Fund	\$38,776.52
Charles and Elizabeth Nanigian	\$15,000.00
Shapazian Family Memorial	\$ 1,000.00
Mary Bedrosian Fund	\$ 1,000.00

The motion was seconded by Jerry Stepanian and approved by the Assembly.

Mr. Markarian then pointed out to the Assembly that the Memorials Pending had some adjustments that had to be made and that the Parish Council would take the necessary steps to correct them. He made the following motion:

The Hagop Hintlian donation was made by Mr. and Mrs. Hintlian in memory of Mrs. Hintlian's father, Hagop Haroutunian and that this fund should be set up as a Memorial Endowment Fund.

The Mr. and Mrs. John Smith donation was made by Mrs. John Smith in memory of her family and should be recognized as the Michael and Makrouhi Makelian, Lucia and Garabed Fund. It was recommended that this fund also be a Memorial Endowment Fund. Mr. Markarian stated that the Parish Council would take the necessary steps to properly reclassify these funds.

The motion was seconded by Jerry Stepanian and approved by the Assembly.

Mr. Markarian noted that the Parish Council had received a request to change the Satenig Hovagimian Fund to read the Satenig and Roxie Hovagimian Fund and that the fund be transferred to the Memorial Endowment Fund. Interest income from this fund will be designated to defray General Operating Expenses. Mr. Markarian noted that the Parish Council would take the necessary steps to carry out this request.

The final proposal made by Gilbert Markarian, on behalf of the Parish Council was to transfer the following funds to the Memorial Endowment Fund with the interest income designated to defray General Operating Expenses:

May Andonian Fund	\$5,000.00
Sarah Yegsigian	\$1,000.00
Rose Eknoian	\$ 500.00
Peter Zakarian	\$ 500.00

The motion was seconded by Lutwig Stepanian and approved by the Assembly.

As a point of information, Zaven Kasparian pointed out that the principle of the funds should not be reduced at anytime. Mr. Zakarian also stated that the restricted funds have not been earning interest income. Mark Pogharian reminded the Assembly that it was voted upon last year not to allocate interest to restricted funds other than the Memorial Endowment Funds.

Regarding the transfers that Mr. Markarian proposed, Robert Shamgochian asked whether the families were contacted. Gilbert explained that those who had next of kin were contacted.

A motion was made by Jay Kapur to increase the weekly dues for individuals from \$2.00 weekly to \$2.50. Motion was seconded by Edward Bilzerian. Jay emphasized that the increase would not apply to the elderly or those not able to pay. He also stated that he was making the proposal as a member of the Assembly and that he was not representing the Parish Council, of which Jay is Vice Chairman, in making the motion. Jay stated statistics of the current dues structure and noted that at one time Dues Income accounted for 50% of the total budget. He added that this past year, Dues Income accounted for 17% of the total budget. Edward Bilzerian made a friendly amendment that Jay's .50 increase be doubled to \$1.00. Mr. Kapur thanked Mr. Bilzerian, but felt strongly not to amend the original motion. The motion was discussed in length, and after exhausting the subject matter and hearing all pros and cons, the Chair asked for a vote on the motion. The vote was recorded with 49 voting in favor of the motion, and 19 against. Motion carried.

AUDITING COMMITTEE REPORT

The Chair recognized that the Treasurer and the Assistant Treasurer of the Parish Council and representatives of the Auditing Committee were present to answer and to clarify any questions pertaining to the finances of the Church. The Chair asked the Assembly to go through the financial page by page.

Zaven Kasparian inquired as to the status of the \$10,000 earmarked for the Patriarchate of Jerusalem. The Parish Council Chairman, Louis Mikitarian, stated that the Parish Council is waiting to hear from the Patriarchate of Jerusalem for direction. Mark Pogharian, a member of the Auditing Committee, refreshed the Assembly's memory that this fund would not be earning interest per the decision of the 1991 Assembly.

Edward Bilzerian questioned whether the Investment Income which appeared in the Statement of Earnings on page 73 was accurate. Alma Der Kazarian stated that the amounts in question were accurate.

Zaven Kasparian questioned why the Comparative Statement of Expenses on page 75 showed an increase in the Diocesan Assessment, since the Diocesan Assembly of 1992 froze the assessment for 1993. Alma Der Kazarian stated that the increase reflected two years of Youth Ministry Assessments. It was suggested that for future

years, the Youth Ministry Assessment should be shown separately.

Edward Bilzerian questioned why the Health insurance for the Clergy and the Assistant to the Pastor had increased substantially. Louis Mikitarian, Parish Council Chairman, stated that the Parish Council recognized the problem, and with the help of the Insurance Committee (a sub-committee of the Parish Council) they found alternate carriers with lower premiums. However, due to pre-existing medical conditions, the change has been delayed. Michael Gulbankian, Treasurer of the Parish Council, assured the Assembly that the Parish Council would do everything possible to lower these costs.

Vahan Pogharian asked if the Parish Council had investigated the Health Programs that the Diocese provides. Jerry Stepanian, a member of the Insurance Committee, stated that the Diocese's Insurance Plan was more expensive.

The Chair asked Thomas Garabedian, a member of the Investment Committee, to explain the strategies and rationale of the Investment Committee. Mr. Garabedian outlined the change in strategies and explained how the direction changed from a strong position in Treasuries, to a strong Cash position. With low interest rates facing the Investment Committee, Mr. Garabedian explained that the current strategy was to begin investing in diverse, proven mutual funds.

Jerry Stepanian asked if the Treasurer of the Parish Council was a member of the Investment Committee. Louis Mikitarian, Parish Council Chairman stated that he was and went on to say that the Investment Committee was made up of the Parish Council Chairman, Treasurer and three members of the parish who are elected by the Parish Council. He also stated that the Pastor was an ex-officio member of the Investment Committee. Mr. Mikitarian further explained that the Chairman of the Parish Council reports to the Parish Council every action of the Investment Committee which are subject to the final approval of the Parish Council.

Gilbert Markarian acknowledged the fact that the Investment Committee is made up of very qualified and knowledgeable individuals.

Jerry Stepanian asked if the Memorial Endowment Fund Report on page 81 listed all the donations received for 1993. Alma DerKazarian responded that all funds that were received in 1993 were listed in the report.

Thomas Garabedian questioned why the Proposed Budget showed a decrease vs. the Actual in the Telephone/Cable expense account. Herman Purutyan explained that the Parish Council is currently studying ways to reduce the expense in question.

Lutwig Stepanian made a motion to accept the financial report.
Motion was seconded by Agnes Sahagian. Motion passed.

PROPOSED BUDGET

The Parish Council presented to the Assembly an amended Proposed Budget and distributed copies to all present for their review. After the Assembly had an opportunity to review the amended Budget, Parish Council Chairman Louis Mikitarian explained the items that were amended. The proposed Budget showed an operating deficit for 1994. The deficit issue was discussed at great length. There were concerns for the current fiscal year and also the need to recognize long-term solutions to the deficit issue. The Assembly addressed specific cut-backs on certain expenditures in an attempt to reduce the deficit.

Edward Bilzerian made a motion to eliminate the \$4,125 that was budgeted for the Parish Appreciation Day. Ruth Haddon seconded the motion. It was suggested that the Parish Appreciation Day be held. However, the Parish Council was asked to develop a program that would incur any expense to the parish. Motion passed.

Edward Bilzerian made a motion to eliminate the Estimated Transfer from Retained Earnings in the amount of \$55,900 from the Income side of the Proposed Budget. Motion was seconded and passed.

Edward Bilzerian made a motion to eliminate the \$2,500 expense allocation for the Pastor's car replacement. Thomas Garabedian seconded the motion and explained that with the aggressive lease options available today, building equity for the purchase of a car may not be necessary. The motion passed.

There was concern regarding the \$7,100 budgeted for the 1994 Diocesan Assembly scheduled for Houston, Texas. Cost-cutting options were discussed. Considering the extensive travel requirements, the Assembly voted to maintain the \$7,100 which was budgeted.

A question was raised on the Youth Ministry Assessment. The Parish Council responded that they are concerned with this expenditure, and that they will advise the Diocesan Delegates of the parish to present the matter to the Diocesan Assembly.

At this juncture, Jay Kapur advised the Assembly that the Dues income should be increased by \$6,500 as a result of the passage of an earlier motion where the annual dues were increased by 50 cents a week.

Edward Bilzerian pointed out that additional savings may be realized upon changes to the Clergy Health Insurance. The Parish Council will further look into this matter.

Zaven Kasparian moved that the Assembly accept the Budget as amended and afford the Parish Council the liberty to implement additional programs as may be deemed beneficial or necessary to the parish. Motion was seconded by Stephen Sahagian. The motion passed.

Jay Kapur informed the Assembly that as a result of the adjustments made to the Proposed Budget, the income figure has been adjusted to \$295,500. The expense side has been adjusted to \$338,275.

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PASTOR'S REPORT: Pages 24-37

Marilyn Markarian made a motion to accept the Pastor's Report. The motion was seconded by Nori Soghomonian. The motion passed.

Robert Shamgochian pointed out that the Choir Assembly should be listed as part of the Pastor's Report on page 28 under the heading of Annual Assemblies.

DIOCESAN DELEGATE'S REPORT: Pages 21-23

Zaven Kasparian noted that the Delegates report did not address the proposal presented by our parish to the Diocesan Assembly concerning the term of office of the Primate. Mr. Kasparian also noted that the Diocesan Delegates Report did not mention the decision of the 1993 Diocesan Assembly which froze all 1993 Diocesan Assessments to the 1992 figure.

Motion was made to accept the Diocesan Delegates Report as corrected by Berjoohie Zakarian. The motion was seconded by Agnes Markarian. The motion passed.

Gilbert Markarian made a motion to reaffirm our support of last year's proposal concerning the term of office of the Primate. The motion was seconded and passed.

Der Hayr explained that the reason our parish's proposal was not discussed at the Diocesan Assembly in Chicago was due to the fact that the proposal was not submitted a minimum of 60 days prior to the Assembly as required by the Diocesan By-Laws. Der Hayr also stated that the proposal would be submitted in accordance with the By-Laws so that it will be on the agenda at the Diocesan Assembly in Houston, Texas this year.

PARISH COUNCIL REPORT: Pages 38-45

Parish Council Chairman Louis Mikitarian presented the names of the individuals who served on the various Standing Committees of the Parish Council.

ARMENIAN CHURCH OF OUR SAVIOUR STANDING COMMITTEES

FACILITIES COMMITTEE

Kap Maksian	Ed Atamian	(Miss) Rose Aslanian
Violet Nalbandian	Arek Thompson	Gilbert Markarian

INSURANCE COMMITTEE

Steve Jorjorian	Lutwig Stepanian	Rich Maksian
Jay Kapur	Louis S. Mikitarian	

BUILDING AND GROUNDS COMMITTEE

Gerald Kheboian	Louis Mikitarian	Harry Dodakian
Steve Sahagian	Mal Asadoorian	

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STEWARDSHIP COMMITTEE

Rev. Father Aved Terzian	Karen Durgarian	Francis Najarian
Dn. Randy Dagley	Dora Garabedian	Scott Najarian
Elizabeth Ajemian	Michael Gulbankian	Herman Purutyan
Paul Avakian	Jay Kapur	Agnes Sahagian
Greg Barsamian	Gilbert Markarian	Jenev Sanda
Seth Derderian, Jr.	Louis S. Mikitarian	Archie Torsian, Jr.
Alma Der Kazarian	Mark Mikitarian	Dorothy Yagjian
Marianne Dodakian	Madieros Mooshagian	Joanne Yaylian

MEDIA RELATIONS COMMITTEE

Paul Avakian	Alma DerKazarian	Marianne Dodakian
Laura Purutyan	Robert Shamgochian	

Zaven Kasparian pointed out that interest received from the Ermonian and Juskalian Funds, which are part of the ACEF, should not be listed under Bequests and Estates. He went on to suggest that in future years a separate Interest Income account identifying the ACEF should be established and that the total contributions made to the ACEF for the use of our parish should individually list the donor and the amount donated to the fund.

A motion was made by Lutwig Stepanian to accept the Parish Council Report. The motion was seconded by Berjoohie Zakarian. The motion passed.

ACYOA JUNIORS REPORT: Pages 46-47

Zaven Kasparian pointed out a typographical error on page 47. Net Profit (Loss) for 1992 should read 1993.

Marilyn Markarian made a motion to accept the ACYOA Junior's Report. Agnes Markarian seconded the motion. The motion passed.

ACYOA SENIORS REPORT: Pages 48-49

Jay Kapur pointed out a typographical error on page 49. ACYOA Dues should have read \$220.00 instead of \$2,320.00.

Lutwig Stepanian made a motion to accept the ACYOA Seniors' Report. Marilyn Markarian seconded the motion. The motion passed.

AVAKS REPORT: Pages 50-51

Berjoohie Zakarian made a motion to accept the AVAK'S report. Vahe Jardarian seconded the motion.

Zaven Kasparian noted that the report shows that under the expense heading that the work "Donation" should appear in front of the words "Church Bazaar" to show that the expense was in fact a donation to the Church Bazaar.

Mr. Kasparian also pointed out that the balance at year end appeared as December 31, 1992 instead of December 31, 1993.

The motion passed.

BABIES' and TODDLERS' PROGRAM REPORT: Pages 52-53

Rose Aslanian made a motion to accept the Babies' and Toddlers' Program Report. Dorothy Surabian seconded the motion. The motion passed.

CULTURAL ORGANIZATION REPORT: Pages 54-55

Agnes Sahagian made a motion to accept the Cultural Organization's Report. Rose Aslanian seconded the motion.

Zaven Kasparian asked whether the Parish Council was approving individual expenditures of the Church's organizations that were in excess of \$100. Mr. Kasparian specifically questioned the Cultural Organization's expense of \$1,015 to Christian Solidarity International. In this matter the Parish Council had not approved the expenditure. Der Hayr explained to the Assembly the details regarding the expenditure and stressed that it was the responsibility of all Church organizations to report to the Parish Council for its approval of all expenditures greater than \$100. Der Hayr went on to suggest that this policy should be reinforced to all Church organizations and that they be urged to use their funds in a responsible manner.

The motion passed.

THE EKMALIAN CHOIR REPORT: Pages 56-58

Robert Shamgochian noted that on page 58 of the report, Income from parishioners was listed at \$2,970. The correct amount was \$2,960.

Motion was made to accept the Ekmalian Choir Report. The motion was seconded. The motion passed.

THE LIBRARY COMMITTEE REPORT: Page 59

Nori Soghomonian made a motion to accept the Library Committee Report. Vahe Jardarian seconded the motion. The motion passed.

MEMORIAL ENDOWMENT COMMITTEE REPORT: Page 60-61

Lutwig Stepanian made a motion to accept the Memorial Endowment Committee Report. Charlotte Calfaian seconded the motion.

Mark Pogharian, a member of the Auditing Committee pointed out that the Mouradian-Piligian Fund was omitted from the MEC Report. Mr. Pogharian noted that the name does appear on page 81 of the Financial Reports.

The motion passed.

MEN'S CLUB REPORT: Pages 62-63

Mardieros Mooshagian made a motion to accept the Men's Club Report. Jay Kapur seconded the motion. Zaven Kasparian noted that on page 63, the year 1992 appeared twice where it should have been 1993. The error appeared in the Net Gain or Loss and Year End Balance headers.

The motion passed.

SENIOR LADIES AUXILIARY REPORT: Pages 64-65

Dorothy Surabian made a motion to accept the Senior Ladies Auxiliary Report. Berjoochie Zakarian seconded the motion.

It was noted that on page 65 the beginning balance should have read, "Balance as of January 1, 1993" instead of 1992.

The motion passed

SUNDAY CHURCH SCHOOL REPORT: Pages 66-67

Dorothy Surabian made a motion to accept the Sunday Church School Report. Vahe Jardarian seconded the motion. The motion passed.

WOMEN'S GUILD REPORT: Pages 68-69

Agnes Sahagian made a motion to accept the Women's Guild Report. Alice Papazian seconded the motion.

Charlotte Calfaian asked what the initials CASP stood for on page 69. Marilyn Markarian, Chairwoman of the Women's Guild, explained that it stood for Children of Armenia Sponsorship Program. Charlotte suggested that in the future abbreviations should not be used when initially presenting a title. She stated writing them out in full would be helpful.

The motion passed.

BEANO ACTIVITY REPORT: Page 70

Rose Gulanian made a motion to accept the Beano Activity Report. Berjoochie Zakarian seconded the motion.

John Toromanian and Bart Bagdasarian made the Assembly aware of the urgent need for Beano workers. Mr. Toromanian and Mr. Bagdasarian warned that if the shortage of volunteers worsened, that they wouldn't be surprised to see Beano terminated.

The problem of smoke in the room was discussed and Gilbert Markarian of the Parish Council explained to the Assembly that new smokeaters were being installed and that this would result in a significant improvement to the smoke problem.

The motion passed.

At this time, Chairman Surabian invited Jan Mikitarian of the Nominating Committee to announce the results of the elections. Jan thanked all the workers and volunteers who help with the elections. They were announced as follows:

Parish Council: Mark Der Mugrditchian
Gregory C. Donoian
Harry Dostourian
John Fashjian
Michael Gulbankian
Jay Kapur
Nori Soghomonian, Alternate

Nominating Committee: Paul Davis
Joan Handleman
George Krikorian, Sr.
Arpy Migridichian
Ann Mosessian
Paul Krikorian, Alternate

Auditing Committee: Richard Dodakian
Mark Mikitarian
Mark Sivazlian, Alternate

Endowment Committee: Amar Kapur
Stephen R. Sahagian
Bryan Davis, Alternate

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

Zaven Kasparian expressed a deep concern in the financial stability of the parish for the future. Mr. Kasparian made a motion that the Parish Council establish a Ways and Means Committee to research the past financial performance and to project the needs and status five years from now. Vahe Jardarian seconded the motion. The motion passed.

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Zarvin Kasparian made a motion that the Assembly acknowledge the hard work and unselfish dedication of our Pastor and Assistant, and the Parish Council. Mr. Kasparian's statement received an enthusiastic applause from the Assembly. Vahe Jardarian seconded the motion. The motion was approved.

Der Aved congratulated the newly elected individuals and thanked the outgoing members of the Parish Council, Nominating Committee, Auditing Committee and Endowment Committee for their dedication in serving their Church. Der Aved also thanked Chairman Arthur Surabian for ably conducting the Assembly and Secretary Elizabeth Sheehan, for recording same.

All present joined in the Lord's prayer and departed with Der Aved's blessings.

Meeting adjourned at 5:28 P.M.

Respectfully submitted,



Elizabeth Sheehan
Assembly Secretary



Arthur Surabian
Assembly Chairman



Reverend Father Aved Terzian
Pastor and President

Diocesan Delegates Report

92nd Annual Assembly April 28 - May 1, 1994

Delegates attending: Rev. Father Aved Terzian, Jay Kapur, Parish Council Chairman, Seth Bilazarian, George Migridichian, Robert Shamgochian, Lutwig Stepanian, Suney Kachadoorian and Asbed Zakarian. Zaven Kasparian attended as Chairman of the Diocesan Unity Committee and also as Chairman of the New England Regional Council.

The 92nd Diocesan Assembly took place in Houston, Texas from April 28th to May 1st, 1994 and was hosted by Saint Kevork Armenian Church of Houston, TX. The 1st Plenary Session was opened with the invocation being given by His Eminence Archbishop Kahjag Barsamian after which a quorum of 121 delegates was confirmed. The first order of business was the election of the Assembly Officers. The Assembly re-elected Dr. Garo Garibian as its Chairman and Edward Chapian Esq. as its Vice-Chairman. A message from His Holiness Vasken I to the Assembly was read, as well as the telegram from the Primate to His Holiness. The minutes of the 91st Diocesan Assembly, as amended, were approved. A report on the Clergy Conference was presented by Father Nareg Berberian in which he summarized the various topics that had been debated during the Clergy Conference. The major topics included Moral Issues, AIDS, Abortion and Homosexuality with the hopes of publishing a text explaining the Armenian Church's position on these issues. No set date for publication. Greetings was presented by Dn. Alan Zendian, representing the Western Diocese. He informed the Assembly that the Western Diocese currently consists of 17 Parishes and 5 Mission Churches, all with only 15 Priests. Mr. Zaven Kasparian's report on the New England Region was presented to the Assembly Chairman and accepted by the delegates. A report by Mrs. Sonia Derman Harlan, the Coordinator for the Mid-West Region was presented to the delegates. This region consists of 7 Mid-West Churches. Her foremost responsibility is programming activities that serve the Christian, cultural and educational needs of the Midwest parishes. She thus acts as a regional facilitator, promoter and sometimes implementor of programming and ministry that is developed by the various Diocese departments.

The Second Plenary Session took place on Friday, April 29th. Some of the major reports presented were as follows:

(1) A report on the ACEF (Armenian Church Endowment Fund) was presented by its Executive Director, Col. Victor Arzoomanian in which he revealed that the Endowment Fund has total assets of \$17,288,850 from which \$1,440,440 was returned to designated beneficiaries from accrued interest.

(2) Simon Balian Esq., Director of FAR (Fund for Armenian Relief) informed the delegates that within the calendar year 1993, a separate organization, not affiliated with the Diocese, was established in order to better compete for U.S. Government grants which would be targeted to Armenia. He also stated that all the funds at the Diocese relative to the 1988 earthquake, have been transferred to FAR. These funds amounted to \$2,370,669.

(3) Zaven Kasparian gave the delegates a status report on Unity in terms of the progress made by both the Prelacy and Diocesan Unity Committees. He stated that the 15 outstanding By-Law issues of one year ago have been discussed and resolved, and that there are no longer any more open issues as far as the two Unity Committees are concerned. As of this reporting, a first draft of the final proposed By Laws document has been completed and it is expected that the Armenian-English versions of this document will be submitted to the Primate/Prelate and respective Councils by June 1994 accompanied by a proposed outline for moving into the next stage of implementation.

A significant stage is that the Diocese and Prelacy may schedule at least four joint informative regional meetings of Pastors, Chairman or a representative of the Parish Council/Board of Trustees and Delegates in September, October and November of 1994 for discussion or explanation of rationale on any items that may be questioned. Joint meetings of Diocesan and Prelacy Unity Committees to results of regional meetings and prepare the By-Laws document for presentation to respective 1995 assemblies. Following affirmative action of respective assemblies submit By-Laws to Catholicoi, Their Holinesses Vasken I and Karekin II seeking their approval.

The Assembly was addressed by the Primate during this Session. Some of the key points of His address were as follows:

- (a) The 92nd Diocesan Assembly was meeting in our Diocesan Year of the Family.
- (b) The Assembly was a milestone for the Primate because it was four years ago in Worcester, MA that the Assembly had elected Him as Primate of the Eastern Diocese.
- (c) All of the projects we undertake as a Church are in some measure a recognition of our family bond. The roots of this recognition lie in the feelings of love and loyalty which characterize our individual families - those same feelings are directed beyond our immediate relatives, to encompass all those who worship at the same altar and who sing the praises of God.

(d) The family of the Church must overcome problems and obstacles in the same fashion as every Christian family, that being a sense of concern and charity towards each other.

(e) The mission of the Church is to promote a harmony of relationship between its members and pass on knowledge and wisdom from generation to generation based on the Church's vast experience.

(f) Ministry and education can be equated in the form of a horizontal relationship, because they extend from one human being to another. As a Church, we are also aware of a vertical relationship - that being between man and God. God, Our Heavenly Father is above man, the way man is above the animals, accordingly we owe God a higher kind of honor, a higher order of love, respect and humility.

(g) One of the highest priorities of this Diocese is the building up of the number of Armenian Clergymen, with an ultimate goal of having a clergyman serving every parish. To this end, within the last 20 months, our Diocese has seen 5 new clergymen ordained into the Armenian priesthood, with 5 more graduates from the Saint Nerses Seminary ready to be ordained in the near future. In addition, 2 further candidates will graduate from the Seminary in May 1994 with several more currently as students.

(h) Another chief priority involves the Church's mission to its youth. To aid in better serving our younger generation, the Department of Youth Ministry was created. This Department has been instrumental in informing the Diocese of the serious and complex concerns of our youth so that the Diocese and the Department of Youth Ministry can respond to their needs and concerns.

(i) The Diocese has developed strong and beneficial links with our sister dioceses of Armenia, especially with the Diocese of Artsakh where we are helping to build a Christian ministry.

The most important event during the Friday Session was the re-election by unanimous vote of Our Primate for a new four year term. As Primate, Archbishop Barsamian will continue to occupy the highest ecclesial seat in the Eastern Diocese, and whose jurisdiction extends over 55 organized and mission parishes.

Also on Friday were elections for Diocesan Board of Trustees, Nominating Committee, Proposals Committee and Auditing Committee. Our Pastor Der Aved was nominated and elected to the Nominating Committee for a one year term.

The Third Plenary Session took place on Saturday, April 30th. During this session, the Assembly was fortunate to be addressed by Lady Baroness Cox. She had just returned that week from Armenia and the battlefields in the adjoining regions. She related the current trying situation in Karabagh-Azeri conflict. She stated how very important it was for Armenians in the U.S. and world-wide to continue to apply political pressure at all levels of government, in order to cease the horrific slaughter of innocent victims. If this conflict is permitted to continue, she felt that Armenia would be drawn in and once again we could face a possible genocide.

The Diocesan Budget for 1994 was discussed in great detail. There was a \$700,000 deficit in 1993 due to actual revenues less than budgeted and actual expenditures more than budgeted. The delegates were assured by the Diocesan staff that they would oversee the 1994 budget more closely to insure that a deficit is avoided in 1994. The anticipated Diocesan budget for 1994 is \$3,290,000 which is a \$500,000 reduction from 1993.

The following proposals for By-Law changes were defeated by a majority vote of the delegates:

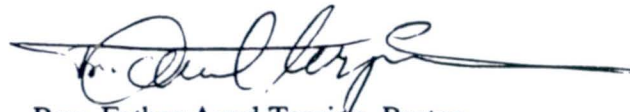
- 1- Worcester's proposal to extend the term of the Primate from the current four years to seven years.
- 2- Cambridge's proposal to limit the term of a Diocesan delegate to two consecutive terms, which is eight years, and be ineligible to hold another term until at least four or more years have elapsed.

The following proposals were tabled by the Assembly delegates:

- 1- Proposal by the Very Rev. Father Mesrob V. Semerjian through the Diocesan Council asking for the establishment of a provisional working relationship between our Eastern U.S.A. Diocese and The Prelacy.
- 2- Proposal by Saint James Armenian Church of Watertown to dissolve the New England Region and its organized structure as mandated by the 82nd Diocesan Assembly.

The final order of business was the establishment of the site for the 93rd Diocesan Assembly which in this case will be hosted by Sts. Vartanantz Armenian Church of Chelmsford, MA.

Respectfully submitted:



Rev. Father Aved Terzian, Pastor



Seth Bilazarian



Suney Kachadoorian



George Migridichian



Robert Shamgochian



Lutwig Stepanian



Asbed Zakarian

Pastor's Report

The Armenian Church worldwide, mourned the death of our beloved Pontiff, His Holiness Vasken I, Catholicos of All Armenians. We remembered with gratitude and awe, his contributions to this Holy Church. Our prayers are for his successor, may he be prepared to lead the people of Armenia and the Diaspora into the new era and the new century.

This year I had the joy of celebrating the 10th Anniversary of my ordination to the Holy Priesthood, surrounded by family and friends. The show of support and love from our parishioners was overwhelming. Over the past ten years, I as an individual have grown – and our ministry has been strengthened.

We have had the pleasure of meeting, working with and witnessing the growth of many individuals during that time. Wisdom of senior citizens – many of whom helped build this Church. The energy of next generation of leaders of this Church as witnessed weekly in our Sunday School, at the Armenian Festival and Kid's Fair, and more and more on committees and special projects. I have watched them developing over the past ten years, they have come through for me on many occasions, and now, they are beginning to get ready to assume their rightful places among the experienced.

We thank God for giving us the opportunity to serve Him through this Holy Church as its Pastor for the past ten years. My deepest gratitude to the Primate, Parish Council, members of the Anniversary Celebration Committee, the many individuals who participated in preparation of the celebration, and all those who attended, for the most touching tribute.

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

1994 was a memorable year for our Assistant. In May, he and his wife Patty gave birth to their first child, Sona. In addition, at the request of the Primate, Deacon Randy resumed his studies, part time, at St. Nersess Seminary in New York. Consequently, his duties and time in the office have been reduced to 4 days a week.

Deacon Randy still oversees activities of the ACYOA Juniors, ACYOA Seniors and Sunday School. Every other week he preaches during the Divine Liturgy and has led various programs: Vacation Bible School, Christmas Vacation Bible School, Bible study classes, Acolyte Training classes, Deacons Training classes and Divine Liturgy explanation program to share some of his knowledge and spirituality with our parishioners. He is an an asset in the Church Office, and to me.

It is hoped that the experience that Deacon Randy gains from being in our parish, can be called upon in the future, as he approaches closer to his goal of ordination to the priesthood.

WORSHIP

Divine Liturgy (*Soorp Badarak*) was celebrated every Sunday (with the exception of Sunday, May 1) following Morning Service, with the assistance of the Deacons, sub-deacons and the Church Choir. May God continue to bless them all for their dedication.

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

His Eminence Archbishop Khajag Barsamian, Primate
The Very Reverend Father Nourhan Manougian
The Reverend Father Karekin Kasparian

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

The Very Reverend Father Mesrob Semerjian
The Very Reverend Father Ghevont Samoorian
The Very Reverend Father Nourhan Manoogian
The Reverend Father Tateos Abdalian
The Reverend Father Michael Buttero
The Reverend Father Dajad Davidian
The Reverend Father Sahag Kaishian
The Reverend Father Garabed Kochakian
The Reverend Father Mampre Kouzouian
The Reverend Father Zenob Nalbandian
The Reverend Father Diran Papazian

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, 1994 Divine Liturgy
Armenian Christmas Divine Liturgy, January 6
Women's Guild Installation
Special Communion for Children - Christmas and Easter
Lenten Services on Wednesday evenings
Holy Thursday Divine Liturgy
Holy Week (full cycle of services)
Martyrs' Day
December 24 - Christmas Eve Service
Ordination of Acolytes

SACRAMENTS AND RITES – 1994

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

Baptisms and Confirmations	26
Adult Confirmations	3
Weddings	9
Funerals.	35



1994 Baptisms

- January 2 Nicole Samantha Weldon, daughter of Paul W. and Karen Arakelian Weldon
- March 13 Christopher Nishan Notolla, son of Joseph and Nancy Nishanian Notolla
- April 9 Nicole Papron Papazian, daughter of Garo and Donna Papazian
- April 17 Richard Charles Karre, Jr. son of Richard C. Sr. and Kristin J. Karre
- April 24 Kimberly Elloian, daughter of Arthur and Kathy Elloian
- May 14 Carolyn Elizabeth Mshooshian, daughter of Michael and Sharon Mshooshian
- May 15 Daniel Jake Krikorian, son of John and Debra Ann Krikorian
- May 15* Cyndi Marie Krikorian, daughter of John and Debra Ann Krikorian
- May 21 Antranig Sarkis Balian, son of Sarkis and Heather Ann Balian
- June 12 Jenna Taline Maksian, daughter of Kasper and Christine Maksian
- June 18 Antranik Robert Beremian, son of Mooshegh and Linda Beremian
- July 2 Lauren Elizabeth Djohar Wasgatt, daughter of Barbara and Paul Wasgatt
- July 10 Alyssa Nicole Rogers, daughter of Dana and Lisa Rogers
- July 10 Allison Whenman, daughter of Craig and Constance Whenman
- July 16 Alexandra Marcelle Artinian, daughter of Garen and Debra Artinian
- July 24 Sona Elizabeth Dagley, daughter of Dn. Randy and Patricia Dagley
- Sept. 18 Allison Frances Dodakian, daughter of Richard and Maureen Dodakian
- Oct. 16 Stephanie Marielle Kishibay, daughter of John and Donna Eteson Kishibay
- Oct. 23 Zaven Donoian, son of Gregory and Linda Donoian
- Oct. 30 Aidan James Drumstas, son of James and Andrea Drumstas
- Oct. 30 Jessica Nalbandian, daughter of Wayne and Mary Ann Nalbandian
- November 13 Jacob Merzigian, son of Jacob and Donna Merzigian
- November 13 Alexandra Marie Zicolella, daughter of John and Amy Zicolella
- November 20 Kristen Elizabeth Surabian, daughter of Richard and Wendy Surabian
- November 20 Erik Martin Surabian, son of Richard and Wendy Surabian
- December 11 Julie Taline Shamgochian, daughter of Robert and Andrea Shamgochian

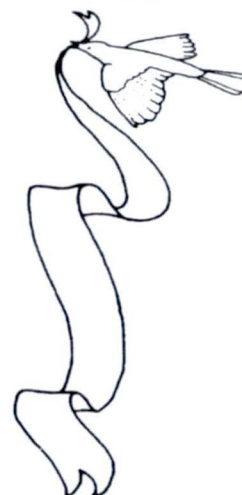
*Sacrament of Holy Christening and Confirmation



1994 Weddings

- January 29 James Sarkisian and Julia Garabedian
- April 16 Mark Jorjorian and Jennifer Boucher
- April 23* David Papazian and Geina Cicero
- May 14 Vasken Chagarian and Jane Faford
- June 18 Kevin Gould and Sarah Titus
- August 13 Michael DiTullio and Debra Bedrosian
- September 10 Gary Pogharian and Heidi Nercessian
- October 9** Todd Alexander and Monica Powers
- October 23*** Alan Elloian and Carol Anderson

*Performed at Our Lady of Loreto Church, Worcester
 **Performed at St. Luke Evangelist Church, Westboro
 ***Performed at the Church of the Messiah, Woods Hole



1994 Funerals

January 11	Haroutioun Poghosian	June 9	John Kinonian
January 31	Josephine A. Takesian	June 29	Daniel McBride
February 3	Mary Bedrosian	July 9**	Sima Dirazonian
February 17	Roxie Hovagimian	July 22	Adam Malesky
February 23	Thomas J. Hamp	August 17	Candace Fitzback
March 8	Mary Avakian	September 3***	Samuel Kay Meregian
March 12	Oghda O'Gulian	September 7	Zabel Kasparian
March 30	Holly Rose Migridichian	September 9	George Eljanian
April 5*	Hachik Eknoyan	September 26	Agnes Tavajian
April 23	Karzouhi Degermajian	November 2	Shakey Kenosian
April 27	Vahanouhi MacDonald	November 10	Kinos Donabedian
May 10	Jeanne Shadbegian	November 25	Alice Alexander
May 12**	Vivian Hintlian	November 29	William Aslanian
May 13	Rose Harootian	December 13	Beatrice Zamanigian
May 19	John Balian	December 15	Hannah Kalajian
June 8**	Anita Magarian	December 19	Gladys Nordigian
June 9	Theodore Berberian	December 29	Aram Norsigian

* attended services held at Holy Trinity Armenian Church

** services in Milford

*** services in Springfield

May God rest their souls in peace.



PRIMATE'S VISITATION

We were honored by the presence of the Primate on November 27th, for the 10th Anniversary Celebration of my ordination to the priesthood. His Eminence presided over the Divine Liturgy, and gave the sermon. We are pleased that we were able to present 5 young boys to the Primate who conferred the four minor clerical orders, rank of "tbir" upon the following: Raffi Asdourian, Ross Atamian, Edward Bedrosian, Mark Harootian and Andrew Layte. The Primate then presided over the Celebration Banquet and offered a moving message and blessing.

The Primate came for a meeting with area clergy in September, in October for a New England Regional Assembly, and again in December for a meeting of Pastors and Parish Council Chairmen in the New England Region.

OFFICIAL INVITATIONS

- Holocaust Program – Holy Cross College – April 20
- Martyrs' Day Program State House – April 22
- 25th Anniversary Dinner for Rev. Fr. Dajad Davidian –
- Welcoming the President of Armenia, Hanscom Air Force Base – August 13
- Armenia Independence Day Program, Shrewsbury Library – September 21
- Educational Society of Malatia Annual Assembly – September 24
- Knights of Vartan Christmas Party – December
- Mayor of Worcester's meeting of area clergy - regarding violence – December

ANNUAL ASSEMBLIES

Diocesan Assembly:

Along with delegates from our parish, I attended the annual Diocesan Clergy Conference and diocesan Assembly which was held, April 25 to May 2, hosted by the St. Kevork parish of Houston, Texas. I was elected to the Diocesan Nominating Committee. This committee was given the infrequent task of preparing a list of eligible candidates for the election of delegates to represent our Diocese in the election of a new Catholicos.

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

Due to the passing of our Catholicos, the traditional Sports Weekend festivities were cancelled. The meetings were held in October in New York City. Scott Najarian was elected Chairman of the Assembly, and very capably performed his duties.

Choir Assembly

The 48th Annual Assembly of the Armenian Church Choirs was held in Richmond, Virginia on in November. Our Choir was represented by its Chairman Norman Noorjanian, who is a member of the Choir Association's Central Council, and Vahe Jardarian.

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 *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.

Once a month, we offer services at Salisbury Nursing Home. Armenians and non-Armenians have been attending our services. Along with our traditional Armenian hymns, we have included a few in English for all to participate. We offer a message, also in English to make them feel welcome. When we began, we had only eight participants – in recent months, we have had approximately 20! In addition to a short service and message, we have shown the video of the Catholicos' funeral, and sang Christmas carols in December.

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 1994, 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 the bereaved families.

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

COUNSELING

Most of my evening hours are passed in counseling sessions. On various occasions, I offered counseling assistance to individuals and families who were facing difficulties, including youths and college students, some of whom are non-Armenian. I consider this an **integral** part of our ministry. I pray that with God's help I offer comfort to those whom I counsel.

I feel strongly about the necessity for pre-nuptial and marital counseling (*creating stronger ties with the Church*), pre-confirmation counseling, counseling of bereaved families and pre-baptismal counseling of the parents and godparents. And, to ensure that the participants are properly prepared, many of my evenings are spent helping to educate and bring these individuals closer to their Church in anticipation of these sacraments. We pray that the Holy Spirit grant them spiritual growth.

Social Services:

In recent years there has been an increased number of parishioners, in need of attention, assistance and consolation. Due to changing laws and language limitations, many are not aware of their benefits and recourse when faced with difficulty. More often than not, the need is greatest when the individual no longer has members of her family to rely upon. 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.

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

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

CHURCH PUBLICATIONS

The Messenger:

The Messenger, which has been an informative, enjoyable chronicle of our parish life, has gone through a period of adjustment since the passing of our editor, Harold Gregory. The newly assigned editor, Marianne Dodakian has established a quarterly 20 page format, which I believe will be most pleasing to its readers. With each issue, we strive to send a message to our parishioners. The Messenger is a powerful vehicle which not only reports on parish events, but can educate its readers about our traditions, canons and history.

I would like to take this opportunity to thank the dedicated staff of The Messenger:
Marianne Dodakian, Editor
Yeretzgin Vivian Terzian, Layout, design and typesetting
Deacon Randy Dagley, Youth Correspondent
Laura Purutyan, Features Writer

The Messenger welcomes articles of interest and photographs from our parishioners as well as organizations.

The Sunday Bulletins

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

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

ECUMENICAL RELATIONS

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

- The Pre-Advent Assembly
- Lenten Ecumenical Assembly
- Preacher – Ecumenical Service - Our Lady of Good Counsel Church, West Boylston
- Tenebrae Service, Blessed Sacrament Catholic Church, Worcester

Zaven Kasparian serves on the Board of the Ecumenical Council. Deacon Randy serves on the Dialogue and Prayer Commission. Betty Sheehan is a delegate and attends meetings of the Ecumenical Council.

NEW ENGLAND REGIONAL COUNCIL

This year, along with Zaven Kasparian, Chairman, and Jerry Stepanian, I continued membership on the New England Regional Council. As a member I have attended numerous meetings this year.

The New England Region has been in the process of reorganization structurally, to better serve the Churches in our Region.

EDUCATIONAL PROGRAMS

Armenian Language Classes for Adults

Once again, we offered a 10-week Armenian language program for adults this year. Our appreciation to the instructor, Mrs. Marie Kooymjian. All who attended the program benefitted greatly from it and we hope to offer this class again next year.

One Day Cultural Program

This program offered an intense one-day "trip" for 30 children of our parish, to Armenia, focusing on the culture, religion and language and history of our people. It was sponsored by the Armenian Language Lab and Resource Center of our Diocese and led by its Director, Sylva Der Stepanian. Ms. Der Stepanian sent each child home with armloads of information and souvenirs from the day. Our appreciation to her and to Yerezgin Vivian who chaired the event.

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): Martin Trice, Director of Admissions, Lexington Christian Academy, Rev. Fr. Roger Corriveau, Professor from the Theological Department of Assumption College, Dr. Richard C. Bedrosian, Director of Bedrosian Associates, Clinical Psychologist, Rev. Fr. Sahag Kaishian, Pastor St. Gregory the Illuminator Armenian Church, Haverhill, MA. In addition, we were treated to a wonderful play presented by the ACYOA Juniors "An Evening with St. Gregory the Illuminator" at our Mid Lenten Miching Dinner. Unfortunately, one of our programs was cancelled, due to the weather, at which Deacon Gary Alexander was to speak.

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

We have seen noticeable growth in our Sunday School over the past year. In 1993, we had 107 students registered. I am most pleased that in 1994 the registration was up to 125 in grades K-10.

New this year in the Sunday School is: Craft Assemblies and Music Assemblies. In addition, to Parent Visitation Day and Field Trips. I am pleased that a Junior Choir has been established and has already participated in the Christmas Eve services.

Our deepest appreciation to Mary Shaw, and to all the teachers who have devoted their Sundays to giving the gift of Christian Education to the children of our parish. I cannot thank them enough. Although you may not see the fruits of your labor, know that you are helping to shape the lives of the children entrusted to your care.

What we need in our Sunday School is continued 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 – **Be good examples to 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. Please contact me or Deacon Randy if you can be of assistance. We need you all.

Vacation Bible School

Dn. Randy organized a week-long Vacation Bible School this summer and a two-day Christmas Vacation Bible School. The increased participation is indeed an indication of the success of this program. The children enjoyed interesting lessons, songs, arts and crafts. Our gratitude to Dn. Randy and the volunteers who made this a very worthwhile 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 the Sunday School, and many of their parents have become teachers, sing in the Church Choir, and often attend Church Services.

I applaud the efforts of Yeretzgin 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.

In this, the largest Class yet, there are 30 children presently registered. The popularity of the Toddlers' Class over the past 7 years is evident in the increased enrollment of the Sunday School.

*Therefore, in summary of our educational programs,
it is never too early (or too late) to bring someone closer to God through His teachings;
or to learn about our culture or 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 increased attendance, however, due to increased financial obligations, **we must urge the executive boards of all Church organizations, to concentrate on at least one fund-raising activity, for the purpose of securing a monetary contribution to the Church, at year-end,** and again thank those who have done so this year.

I take a personal interest in each Church Organization, and 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.

ACYOA continued its programs and activities: religious, cultural, athletic and leadership development for young adults. While encouraging the participation of these young people in our Church and community, our efforts were directed toward developing spiritual, intellectual and creative potentials. I am appreciative of the efforts of Dn. Randy to develop both the Junior and Senior groups and to oversee their increased activities and involvement in our parish functions. Our appreciation also to the dedicated executive boards of both organizations. I urge parents of the ACYOA members to continue and increase their participation in the organization. They need your advice and assistance.

Avak Group

For over 16 years, this organization has provided a place for our Senior Citizens to gather weekly. For many of them, it is the highlight of their week. The hard-working committee provides social activities, holiday dinners, and fair-weather outings. It is difficult to witness the loss of members each year. It is important that we never forget the elderly and their contributions to our Church.

Basketball Teams

We currently have several active Basketball Teams in our parish. The Sunday night League which involves members of the Men's Club, Junior and Senior ACYOA, is enjoying increased participation. The ACYOA Juniors participate in a YMCA League under the coaches: Jay Kapur and Darrin Migrdichian – who took the second place award this year. We look forward with great anticipation, the newest league to begin next year – a Youth Basketball League for ages 7–11, which will be coached by Gary Dodakian.

Beano Volunteers

The Beano volunteers have helped us to earn the reputation of being hospitable and polite people as they treat the players who attend on Thursday evenings with kindness and integrity. Over the past several years it has been well-proven that we could not have accomplished all that we have, had it not been for 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 a well-attended Regional Choir Workshop, through the efforts of the New England Regional, and directed by Maestro Khoren Meikhanedjian.

New members are always welcome to our Church Choir.

Cultural Organization

The Cultural Organization, and Harry Sogigian, produced a very touching video presentation entitled "A Sentimental Journey." The audience enjoyed reminiscing and seeing the growth of our Church. It was sad, however, to remember those who have passed on. I thank the Cultural Organization for bringing us this documentary which has been added to the permanent video collection of our parish.

Library Committee

Our Church has some dated material in the form of books in its Library. We are still in need of a committee to reorganize our books, make recommendations for possible purchases or donations and set up a system for withdrawals and returns. If anyone is interested, please contact me.

Men's Club

The Men's Club continues to offer monthly dinner/meetings with interesting speakers and programs. They have created an atmosphere of comradery and enjoyment. As individuals, they are very active in every major fund-raising activity of our parish, and as an organization, they sponsor our YMCA Basketball League, and provide a challenge for the Sunday Night Basketball League.

Senior Ladies Auxiliary

This organization disbanded in 1993 and although several contacts have been made, it has not been re-established as of yet. If there are any individuals who are interested in working with me to re-establish this organization, please contact me.

Women's Guild

The Women's Guild continues to enjoy the active participation of a new generation. They serve on the Executive Board as well as active in the membership. This year, in addition to their traditional fund-raising activities, the Women's Guild deserves noteworthy appreciation for sponsoring two Armenian children through the Diocesan CASP program.

Ways and Means Committee

This Committee, was charged with the task of investigating the financial needs of our Church and possible solutions. The Committee's first contribution was to develop and distribute an in-depth Survey to all parishioners. When completed, the information will be used to establish a database that will be invaluable to us to develop programs, and fulfilling the needs of our people.

The database, will provide our Church with the necessary information to take us into the 21st Century. I thank the members of the Committee for their dedicated efforts. And ask that all parishioners return their Surveys to help us begin this major undertaking.

FRIDAY NIGHT OPEN HOUSE

Friday Night Open House dinners were very much enjoyed by those who attended. As no reservations were required, it was difficult for the Parish Council to guess how many people to prepare for each week.

The relaxed atmosphere and delicious inexpensive meals were very attractive elements of the evenings. The Parish Council is seeking ways in which to improve the program next year, in the hopes that it enjoy good attendance on a steady basis.

ANNUAL EVENTS

The three main fund-raising activities of our Parish are the Armenian Festival, 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, truly brought out the best of our resources. The completion of a Festival Handbook was a very helpful tool, which eliminated some of the guesswork involved in the preparation of the Festival. The Kid's Fair for the second year, provided a special flavor to our Festival. The children truly appreciated the hard work of Kitty Dodakian and her committee. Unfortunately, this year our Festival fell on the same date as the Worcester Fashion Mall's Grand Opening, which caused the absence of many past friends and supporters of our Festival. Although the event is draining on many of our hardworking parishioners, we depend upon them each year to continue so that we may achieve budgetary expectations. We thank all those who worked prior to, during and after the Festival to make it successful. It is due to their efforts that we raised nearly \$20,000.00 from this event.

Church Picnic – chaired by members of the Parish Council and held on our Church grounds. We enjoyed good attendance, good music, good weather (until the afternoon) and **great food**. This event is probably the one most people look forward to each year, more than any other. We thank all those who helped make the Picnic possible – with special recognition to Charlie Sharigian, who has chaired the Picnic Raffle for countless number of years. The Picnic raised \$3,621. – thanks for your support.

Rug Sale - We are grateful to Edward Atamian, Margaret Zakarian and their Committee for their efforts once again. Unfortunately, possibly due to economic reasons and new severe competition in the area, the Rug Sale profit was meager (\$767.) this year. We thank the Committee, and Art Surabian who handled the aggressive advertising this year, for their efforts.

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

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, Jay Kapur
The Parish Council Members
The Diocesan Delegates
Our Deacons, Sub-Deacons and Altar Services
Hazel Eljanian, Choir Director
Irene Shooshan and George Sogigian, Church Organists
Members of the Church Choir
Sunday School Superintendent and Teachers
Our Organizational Chairmen and Executive Boards
The Auditing Committee
The Beano Committee and workers
The Fellowship Committee
The Insurance Committee
The Mas Committee
The Messenger Staff
The Memorial Endowment Committee
The Stewardship Committee
The Ways and Means Committee
Church Office Volunteers
Arthur Surabian, for maintaining our computerized financial records
Carol Surabian, for sharing her computer expertise with us
Belmont Cleaners (Surabian Family) for their services
Charlotte Calfaian, in Lieu of Flowers Coordinator
Jack Chinian, Esq., for his legal advice whenever called upon
Deacon Suney Kachadoorian, for his donation of incense and wine
Jackie Roberts for the weekly care and preparation of all liturgical vestments
Andrew Shadbegian - for tending doors at funerals
Edward Simsarian, Esq. for his legal assistance whenever called upon
Harry Sogigian, for his special help with research whenever called upon
Louise Toromanian and her committee for their services whenever called upon
John Toromanian for his special projects bookkeeping
Pete Der Kazarian for plowing the driveways
Last, but not least our Church Secretary, June Jardarian for her dedicated service
Dennis Wilson, our Custodian, and Gharib Ghambari, Assistant Custodian
And to all others who have worked lovingly for this Church.

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



Prayerfully,

Rev. Fr. Aved Terzian
Pastor

Report of the Parish Council – 1994

Elections

At the Annual Assembly held on Sunday, February 20, 1994, the following were elected to serve a two-year term on the Parish Council:

Mark Der Mugriditchian	John Fashjian
Gregory Donoian	Michael Gulbankian
Harry Dostourian	Jay Kapur

(Nori Soghomonian -First 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:

Jay Kapur, Chairman	Alma Der Kazarian, Treasurer
Archie Torosian, Vice Chairman	Agnes Sahagian, Assistant Treasurer
Gregory Donoian, Secretary	Harry Dostourian, Corresponding Secretary

The Advisors were: Mark Der Mugrditchian, John Fashjian, Michael Gulbankian, Madieros Mooshagian and Jenev Sanda.

Liaison Assignments

The following Parish Council members served as liaisons to our various Church Organizations:

ACYOA Jrs. - Michael Gulbankian	ACYOA Srs. - Mark Der Mugrditchian
Avaks - Jenev Sanda	Bingo - Jay Kapur
Choir - Madieros Mooshagian	Sunday School - Gregory Donoian
Women's Guild - Agnes Sahagian	Men's Club - Harry Dostourian
Cultural Organization - Alma Der Kazarian	

Parish Council Farewell Dinner

On May 17th, the Parish Council had a Farewell Dinner for the outgoing members of the Parish Council who so dutifully served the Church. These were: Paul Avakian, Gilbert Markarian, Louis S. Mikitarian and Herman Purutyan. **Each** of them had served as officers during their terms. Many thanks to them for their dedicated service.

Meetings

During 1994, the Parish Council, under the presidency of Rev. Father Aved Terzian, held 16 regular meetings, two Armenian Festival meetings, one Open Parish Meeting, one meeting with the Diocesan Delegates, one meeting with members of the New England Region of the Diocese, and one meeting with former Parish Council members.

Members

At year end, there were 556 dues-paying members of our parish. This included **24 new** dues-paying members for this year. The new dues minimum structure of \$2.50 per week took effect this year. What amounts to nearly 67¢ out of every dollar collected in dues goes toward our current Assessment to the Diocese.

The Parish Council is currently working on computerizing the entire dues and pledge system to minimize human error. A new pledge card will also be sent out to all parishioners in 1995.

Financial:

The Parish Council worked very hard over the past year to control the Church Operating Budget. Despite a deficit budget that was passed by the Assembly, the Parish Council was able to significantly reduce the deficit. Several changes were made, including the decision not to hire a new Bookkeeper after Martha Villani left in August. The overall bookkeeping and accounting functions were redefined, with added responsibilities given to the Treasurer, Assistant Treasurer, Parish Council and Auditing Committee. Choices like these are never easy to make, but through the commitment of these individuals, the Church will save over \$8,500 annually.

Cost savings were attained in several other budget line items including Outside Accounting, Health Insurance, Dental Insurance, Pastor's Housing Allowance, Telephones, and Maintenance, among others. The total estimated savings from these areas was approximately \$6,000. The Parish Council will continue to investigate areas of cost savings throughout the upcoming year.

The Parish Council feels confident that it can produce a balanced budget for 1995, with the help of improved returns from our investment accounts and fund-raising activities. One of the major issues concerning the attainment of this goal is a dramatically reduced role of the Parish Council in running regular events like the Picnic and Festival. The Parish Council needs increased assistance from a larger group of parishioners if it is to administer the affairs of the Church effectively.

Cultural and Religious Programs

The Church held many cultural and religious programs throughout the year. These were as follows:

Martyrs Day Program

Members of our Parish Council and Church, including our Pastor served on a city-wide committee to organize a Martyrs Day program. Parish Council member Herman Purutyan was one of the speakers at the program held at Trinity Lutheran Church.

Vacation Bible School

Chaired by Deacon Randy Dagley, Vacation Bible School was held weekday mornings for one week in July. The children heard Bible readings, did craft projects and learned about our Church.

Adult Armenian Language Class

Classes were held on Thursday evening. The classes taught by Marie Kooyomjian ran through June.

President Levon Ter-Petrosian

The Church organized a bus trip to the Boston area for the visitation of Armenia's President. Bus transportation was donated by Michael Gulbankian.

Divine Liturgy Explanation

A study of our *Soorp Badarak* (Divine Liturgy) was conducted by Deacon Randy, complete with video and commentary, held on three consecutive Sundays.

One Day Cultural Trip to Armenia

Chaired by Yeretzgin Vivian and presented by Sylva Der Stepanian of the Armenian Language Lab and Resource Center of our Diocese, this program provided a look at the rich culture of Armenia for 30 children of our parish.

Sentimental Journey

The Cultural Organization held an excellent program with a video depicting important events of the last 40 years of our Church. Many thanks to Harry Sogigian for compiling the film and pictures comprising the video.

Christmas Vacation Bible School

Following the success of the summertime Vacation Bible School, a two day program was held during Christmas Vacation week. Chaired by Deacon Randy.

Junior Choir

For the first time in many years, a Junior Choir was formed. They performed for the first time during Christmas Eve services. Many thanks to Patty Arakelian, Cindy Der Mugrditchian, and George Sogigian for their assistance in this endeavor.

Parish Open Meeting

In an effort to foster and enhance communications between the Parish Council and our Church Community, the Parish Council continued with its policy to hold open parish meetings. One such meeting was held on May 24th. 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 50 parishioners, and was well received.

Friday Night Dinners

During six different months in 1994, informal family dinners were held on Friday evenings. These dinners, which are held in the Cultural Center and Church Hall, and are open to the Worcester Armenian community, are served buffet style at a nominal charge. Occasional activities such as music, games, and kid's programs accompanied many dinners. The intent of these dinners is to bring together our families in an informal atmosphere for an evening of food and socializing. The Parish Council will be presenting a "new look" to the Friday Night Dinners in 1995 to enhance greater participation.

Youth Basketball

With the financial assistance of the Men's Club, the church sponsored a co-ed youth basketball team in the Greendale YMCA Church Basketball League. The team had nine regular players aged 10-15, and was coached by Jay Kapur and Darrin Migridichian. The team, despite being only its first year, played in the League Championship and finished second overall. A team has already been organized for 1995.

Basketball

In May, the Church sponsored a "Spring Robin" basketball tournament in which the Men's Club, ACYOA Seniors and Juniors participated. In addition, a Fall league, comprised solely of parishioners and youth, was organized with games played on Sunday evenings in our Cultural Center.

Bingo

Bart Bagdasarian and John Toromanian continued to serve as chairmen of the Bingo Committee. During 1995, Bingo will have generated over **\$1,000,000** for the Church in twenty years of service. In an effort to attract new volunteers, and to make the working air atmosphere more pleasant for the existing volunteers, new air/smoke cleaners were installed in the Cultural Center. The funds for their purchase came from Bingo reserve funds. Many thanks to the Bingo committee for their cooperation and longtime financial support and commitment to the Church.

Church Picnic

The annual Church Picnic was held on Church grounds on Sunday, July 17th after services. The popular annual event was well attended, despite a late afternoon rain shower. Longtime raffle "king" Charlie Sharigian was presented with a special recognition award by the Parish Council for his many years of dedicated service. Many thanks go to Michael Gulbankian, who donated the cost of the band for the picnic. The band was the Greg Krikorian Ensemble, who also made a \$50 donation back to the Church. The Parish Council also thanks the many volunteers and attendees who helped make the event a success!

First Parish Golf Tournament

With the leadership of ACYOA Seniors Chairman Edward Kachajian, and Deacon Randy, the church co-sponsored a fund-raising golf tournament on October 6th. The tournament, held at Sterling Country Club, had over 40 participants, and was followed by a deluxe buffet dinner and door prizes. The tournament raised \$3,000 for the Church, and will be aggressively continued in 1995.

Oriental Rug Sale

The Church held its 9th Annual Oriental Rug Sale in the Cultural Center on October 22-23. Unfortunately, the Rug Sale realized only a \$767. profit and was sparsely attended. Other parishes in New England experienced similar problems, and the Parish Council is seriously considering not holding the event in 1995. Stiff local competition and widespread abundance of rugs were cited as the main reasons for its recent failure. Many thanks to Edward Atamian for chairing the event, Arthur Surabian, for handling the advertising, and to the loyal staff of volunteers and rug flippers for their dedication in producing many years of income to the Church operating budgets.

Messenger

The Church newsletter, The Messenger, was produced twice in 1994. A new editor, Marianne Dodakian was appointed in October. The Messenger is now scheduled to be produced on a quarterly basis.

Armenian Festival

The popular "main event" of the year, the Festival, was held on October 28th and 29th. The newly-produced Festival handbook, a product of last year's Festival Committee, with special appreciation to Arthur Surabian and Louis S. Mikitarian, was a tremendously useful tool in preparing for the 1994 Festival. Parish Council members Archie Torosian, Agnes Sahagian, Gregory Donoian and Jenev Sanda each chaired various booths. The Kid's Fair, headed by Kitty Dodakian, continued its new and exciting format and attractions. The Festival came close to its aggressive financial goal, despite competition with the opening of Worcester's new Fashion Outlet mall. A new addition to the fund raising was the "Leg of Lamb Donations", which raised nearly \$1,900 toward the purchase of meat. This new concept will be continued in 1995.

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. 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.

Father Aved Terzian's 10th Anniversary

On Sunday, November 27th, the Church honored Father Aved on the 10th Anniversary of his ordination and service as pastor of our Church. A banquet was held following Church services, with His Eminence, Archbishop Khajag Barsamian, the Primate, presiding. The banquet, with nearly 400 in attendance in our Cultural Center, featured a presentation by the Sunday School children, a special message by Onnig and Raffi Terzian, a video depicting special moments in Der Aved's life, as well as messages from many guest clergy acquainted with Der Aved. The Parish Council presented Der Aved with two \$500 value savings bonds for Onnig and Raffi. Many thanks to the dedicated volunteers who helped make this day a success, especially the core committee members Louis S. Mikitarian, Zarvin Kasparian, Arthur Surabian, Diratzoo Randy and Jay Kapur.

New Parish Council Policy

Based upon a policy approved last year, members of the Parish Council now attend and participate in all Memorial Calling Hours of our parishioners who have passed away. Our heartfelt condolences go out to the families who lost loved ones during the past year.

Building Renovation

The Church's need for extensive repairs and renovations was brought to light this year by the continued repairs necessary to the leaking Cultural Center roof. These leaks have caused damage to the ceiling, parquet floor, stage curtains, bathroom ceilings, and wallpaper in the Cultural Center, not to mention causing a strain on our capital budget. Some of the damage may be covered by our insurance, however, there are many areas throughout the whole facility that need attention merely due to age or neglect. The current Cultural Center roof is nearly twenty years old, and many items such as the heating and air conditioning system are original.

The Parish Council plans to put together a detailed multi-year plan for a Building Renovation Fund Committee, the plans for which will be unveiled at a Special Parish Assembly shortly following this year's Annual Assembly. This exciting new program will involve many people in our Parish, and will give us renewed pride in our Church.

Personnel and Staff

Reverend Father Aved Terzian served as our Church Pastor in 1994 for the 10th consecutive year. The Parish Council thanks Der Hayr for his service, devotion and spiritual leadership in this milestone year. The Parish Council has again enjoyed working with Der Hayr in its various endeavors.

Deacon Randy Dagley served as our Assistant to the Pastor during the past year. In September, the Primate directed Diratzoo to accelerate his studies toward the ministry and subsequently changed his work schedule. Diratzoo now works three days towards his studies (including travel to New York) and four days for the Parish. The Parish Council thanks Deacon Randy for enriching our Church's spiritual growth, especially among the youth and younger adults in our Church.

June Jardarian was the Church Secretary during the year. Dennis Wilson continued as the Church's Custodian during the year. Gharib Gambari continued to serve as the Assistant Custodian during the year. Martha Villani served as Bookkeeper until August, at which time she left and was not replaced.

Also during the year, the Church received other secretarial and administrative support from Elizabeth Avakian and Betty Sheehan. The Parish Council thanks them for providing an essential service to our Church.

Standing Committees

The Parish Council was pleased and thankful to have the valuable assistance of its Standing Committees. It is the Parish Council's goal in 1995 to greater utilize and further "empower" the Standing Committees in an effort to reduce the burden of work on the Parish Council as well as producing benefits for the entire parish. These committees enable the Parish Council to utilize the resources and talents of a greater number of parishioners. The Parish Council gladly welcomes any parishioner who wishes to contribute their talents to these committees.

Building and Grounds Committee:

The purpose of this committee is to pursue many avenues in order to review, maintain, and upgrade (where necessary) our Church's major structures and systems. The Parish Council will be working especially close with this committee in the upcoming year in pursuing its aggressive Building Renovation Project.

Facilities Committee:

This committee has been responsible for reviewing the fees charged by the Church for use of its facilities, as well as the policies and rules associated with such. This committee is also responsible for periodically conducting a detailed inventory of the Church equipment and making recommendations for necessary purchases.

Insurance Committee

This committee is responsible for thoroughly reviewing and making recommendations on all of the Church's insurance coverages and policies. These include Automobile, Religious Institution, Health and Workmen's Compensation insurances.

Investment Committee

The Investment Committee is responsible for assisting the Parish Council in tracking and making recommendations on the purchase and sale of the Church's investments. Edward S. Bilzerian of Dean Witter serves as the financial advisor to the Church.

Media Relations Committee

This committee, which was formed in December 1993, and has not been active, has the responsibility of facilitating publicity of our Church's activities with outside media organizations.

Ways and Means Committee

This new committee was formed earlier this year to help the Parish Council address the future. In order to begin to achieve this goal, the Ways and Means Committee prepared a survey to be sent out in 1995 to all of our parishioners in order to help keep the Parish Council apprised of the talents and interests of each and every member of our Church family. The Pastor and Parish Council urge all of our parishioners to promptly return this exciting new survey in order to allow the Church to better serve you.

Gifts

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

Gifts

Steven and Deborah Migridichian	For a motorized altar curtain	\$3,500.00
Diana J. Johnson	for Bibles for the Church	1,000.00
Rev. Fr. Aved Terzian	Outreach Fund	500.00
Carol Kasparian		500.00
Family of Virginia Manoogian	In her memory	500.00
Mr. and Mrs. John Fashjian	Lamb Donation	500.00
Mr. and Mrs. Michael Gulbankian	Lamb Donation	500.00
Lucy Kasparian		300.00
Virginia Berberian & Family	In memory of Theodore Berberian	255.00
Simon and Linda Balian		250.00
Drs. George and Christine Asdourian		200.00
Ovsanna Nordigian	Outreach Fund	200.00
Gary and Theresa Degermajian		150.00
Rose Aslanian	Outreach Fund	100.00
Kachadore Berberian Family	In Memory of Theodore Berberian	100.00
Mr. and Mrs. C. Kishibay		100.00
Mr. and Mrs. George Krikorian	Lamb Donation	100.00
Mr. and Mrs. Haig Belazarian		100.00
Mr. and Mrs. Edward Hagopian		100.00
John Jeppson		100.00
Charles Sharigian		100.00
Surabian Advertising	Outreach Fund	100.00

Estates and Bequests

Satenig and Roxie Hovagimian Endowment Fund		\$4,895.91
Levon Jazalean		207.03

Memorial Biographies

Margaret Boosahda	For Margaret Derderian	\$100.00
Madieros and Mary Mooshagian	For Anna Mooshagian	\$100.00

Memorials Pending

Mr. and Mrs. John Sagarian		\$700.00
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Church Auxiliary Organizations

ACYOA Seniors	(received Jan. 1995)	\$3,000.00
Women's Guild		2,500.00
Men's Club		1,400.00
Senior Ladies	(from Lenten Dinner)	534.63

Memorial Endowment Fund

Owen Paelian Memorial Fund		\$2,500.00
Steven and Deborah Migridichian	Holly Rose Migridichian Fund	1,150.00
Charles and Elizabeth Markarian	Zakarian Scholarship Fund	500.00
Hagop Jamgochian	Zakarian Scholarship Fund	500.00
Margaret and Edward Bedrosian	Zakarian Scholarship Fund	350.00
Susie Mouradian & Family	Mouradian-Piligian Fund	200.00

Armenian Church Endowment Fund (ACEF)

Berjoohe Zakarian	Hapet and Yougaper Zakarian Memorial Fund (interest to be used for Sunday School)	\$5,000.00
Ermonian and Juzkalian Endowment Fund	Interest Distribution	884.00

Thank You's and Appreciation

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

Yeretzgin Vivian for the professional layout and typing of this Annual Report, the Messenger and many of our Church's booklets and flyers.

Arthur Surabian, for maintaining the computerized trial balance of our Church's accounts. And to both Arthur and Carol Surabian for their design of many of the Church's flyers and posters throughout the year.

Marianne Dodakian for serving as Editor of **The Messenger**.

John Toromanian, for again serving as an Assistant to the Treasurer of the Church. John's accurate and detailed financial reports of the Picnic and Festival have been invaluable.

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

All of the many volunteers who helped make the celebration of Der Aved's 10th Anniversary a tremendous success.

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

Mary Shaw, for serving as Superintendent of our Church Sunday School. Her leadership has contributed to increased enrollment and the spiritual education of our youth.

Elizabeth Avakian and the Fellowship Committee, for coordinating the fellowship activities after Church.

John and Michael Gulbankian for repairing and overhauling the Church snowblower.

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

To the devoted group of volunteers who have worked in the Church Office to send out the many mailings to our parishioners: 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 and Arek Thompson.

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 Parish Council Treasurer Alma Der Kazarian, and Assistant Treasurer Agnes Sahagian for accepting the added bookkeeping responsibilities given to them this year. They have been instrumental in helping the church control its financial well-being.


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



Jay Kapur
Parish Council Chairman

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

The ACYOA Juniors have held and participated in a variety of programs over the past year that have been fun and educational for us and, we hope, helpful and enjoyed by all those who shared our experiences.

We started off the year preparing for *Poon Paregentan* – which was snowed out. We carried our efforts over to the Palm Sunday Banquet, at which we awarded Beth Bilbilian Kennedy the *Paregam Award*. We also gave honorable mention to our Juniors who helped lead our YMCA Church League Basketball team to a winning season. Between *Poon Paregentan* and Palm Sunday the Juniors had another very important program in the works, a play on the life of St. Gregory, for a Lenten evening program. We also performed the play for the Sunday School and parish.

In the Spring we hosted a dance for the juniors of the New England Region. Then a few weeks later, we went to Watertown for their *Hye Mrt'soom* Weekend.

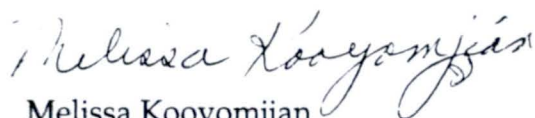
During the Summer, a newly-elected executive committee met a few times to plan events for the Fall. We started off the Fall cleaning up and decorating the New Youth Room. Then we had a program with our parents, offered by Diratzoo Randy, which was very insightful for communication skills between youth and their parents. We went to Spookyworld for a Halloween scare. We bagged the food donations that were presented in Church by the Sunday School, to help Der Aved and Diratzoo prepare to take food to needy families. We held a Poinsettia Sale and Pie Sale and finished out the year by caroling at nursing homes with Diratzoo.

We also participated in many parish events: the Spring Robin Basketball Tournament, Picnic, Vacation Bible School, Rug Sale, Festival, Sunday evening Basketball League, Junior Choir and Christmas Vacation Bible School. Between parish and Juniors activities we have had approximately 36 youth involved in our programs.

Already we are working on another play for this year's Lenten Program and we hope everyone will come to see it. You'll have fun and be challenged in your faith.

The ACYOA Juniors would like to thank our Pastor, Diratzoo Randy, Parish Council, Advisors, Parents and Parishioners for all their support over the past year.

Respectfully submitted,



Melissa Kooyomjian
Chairman



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

Cash on Hand as of 1/1/94 \$914.69

Income:

Poon Paregentan and Palm Sunday	\$1,953.00
Poinsettia, Pie and Tape Sales	966.50
Gifts	40.00
Misc.	10.00
Interest	8.29

Total Income: 2,977.79

Expenses

Poon Paregentan and Palm Sunday	\$1,237.59
Poinsettia, Pie and Tape Sales	623.25
Dance	369.90
Programs	100.53
Misc.	69.00

Total Expenses: 2,400.27

Net Profit (Loss) for 1994: 577.52

Year-End Cash Balance 12/31/94 **\$1,492.21**



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

The ACYOA Seniors' first function of '94 was hosting a Lenten dinner and program, which confronted the snow of last winter as did many other activities. The boys shook off the winter blues playing in the Spring Robin Basketball Tournament with the Men's Club and the Juniors. In June, we hosted our second Annual Dance, and the nine-person committee did an excellent job in decorations and preparations, the band was playing, the hall looked great and the *mezzeh* was plentiful, but the support was not. With the upcoming Golf Tournament already in the planning stages, our attention turned to making it a success.

On October 6, the Tournament took place at the beautiful Sterling Country on a gorgeous day, with 40 players taking on a challenging course. After the play was finished, everyone went back to the Church hall for a delicious buffet dinner and awards presentation. Plus, a video taken during the day was enjoyed - everyone got to see how their swings really looked! The Tournament was a success in every respect and raised \$3,300.00 for the Parish. In the Fall months, the boys once again got their exercise in, playing in our own Sunday evening Basketball League.

We had a meeting in October to kick-off our next projects. One was a *Tavloo* and *Ishlee* Tournament in conjunction with a Friday Night Dinner. The interest turned out to be mainly in *Ishley*, and we had fun learning and playing. We also helped out at the Annual Picnic, Rug Sale and Festival.

Now we are in the midst of our plans with the Women's Guild for the February 26th *Poon Paregentan* Banquet. We are trying a new way of presenting this banquet that will be educational as well as delicious, and we will have entertainment for the children. After that we will be hosting another Lenten Dinner and Program. We are proud to report that we will be hosting the ACYOA Archbishop's Tournament this Spring, June 3rd, and we are looking forward to seeing various chapters from the ACYOA come to Worcester for this event.

Our Second Annual Parish Golf Tournament will be held on Tuesday, July 11 at Sterling Country Club. The interest and support for the second Golf Tournament has already been very encouraging for an even bigger success this year.

We look forward to your support in our upcoming events in '95. We would like to thank Der Aved, Diratzoo Randy and the Parish Council for their faith and support in our organization.

Respectfully submitted,



Edward Kachajian,
Chairman



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

Cash on Hand as of 1/1/94 \$944.34

Income:

Golf Tournament \$6,313.85

Total Income: 6,313.85

Expenses

Athletic Programs 113.92

Lenten Dinner 66.86

Dance 333.16

Golf 3,008.49

Misc. 57.74

Total Expenses: 3,580.17

Net Profit (Loss) for 1994: 2,733.68

Transfer to Parish Council: \$3,000.00

Year-End Cash Balance 12/31/94 \$678.02



Avak (Senior Citizens) Group Report

We began 1994 by hosting the Armenian Christmas Luncheon on January 6th.

Our activities during the summer months were rather limited due to the intense heat. We did, however, successfully have an indoor picnic on July 11th.

In October, we were pleased to be able to donate 5 Legs of Lamb for the Church Bazaar.

November 21st was the annual Thanksgiving Dinner, complimentary to Avak Members.

December 20, Christmas Luncheon at the El Morocco – a gift to all our members. It was a huge success.

Our sincere thanks to the following for their generous contributions:

\$200.00 from Mr. and Mrs. Shabo in memory of
Loussik Shabo's mother, Mrs. Ashken Mouradian

\$300.00 from Mr. Melvin Cummings in memory of his mother,
Mrs. Nellie Bedrosian

and

a very large **Thank You** to all those who continue to support our endeavors year after year.

Once again we have been invited to host the Armenian Christmas Luncheon on January 6th, 1995 and we are prepared to do so.

My personal thanks to the full time volunteers who are Louise Toromanian (Treasurer), Berjoochie Zakarian, Francis Elloian, and Pauline Agazarian. There are also others who from time to time pitch in and help as the need arises. they are: Penny Haroian, Marion Bilzerian, Arek Thompson, Lisa Hagopian and Peggy Belles.

Respectfully submitted,



Lucy V. Kasparian
Chairman



Avak (Senior Citizens) Group Financial Report

Cash on Hand as of 12/31/93 \$1,045.45

Income:

Interest \$21.00

Donations 879.00

Total Income: 900.00

Expenses

Church Bazaar (Donation) 100.00

Thanksgiving Luncheon 116.45

Christmas Luncheon 319.41

Miscellaneous (coffee, milk, cake mix, etc.) 185.51

Total Expenses: 721.37

Net Profit (Loss) for 1994: 178.63

Year-End Cash Balance 12/31/94 \$1,224.08



Babies' and Toddlers' Program Report

We currently have 30 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 Toddler's Class is both a learning and fun experience for our "littlest Churchgoers" - *and* their parents. We strive for easy goals - learning the Sign of the Cross, hearing the name of Our Saviour Jesus, and simplified Bible stories. The parents are each scheduled to prepare a project or 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.**

The Toddlers' Class is the beneficiary of an Endowment Fund established this year, in memory of Holly Rose Migriditchian. We sincerely appreciate the thoughtfulness of Steve and Debbie Migriditchian for establishing this Fund.

Special acknowledgement and appreciation, once again, to our "godfather" Paul Andonian, who gifts us with many coloring books, crayons, chalk, glue, etc. for use throughout the year. We thank all those who contributed toys and books - they are always needed.

Due to the popularity of our class, similar Toddler Classes have begun this September in both **Watertown** and **Haverhill** Churches. I met with each of their coordinators this past summer, and gave them an overview of our Class, our goals and copies of all our program materials. I have heard that both programs are flourishing. It pleases me immensely that others are now also benefiting from our experience and success.

I am grateful to Der Aved, and the parents of the Toddlers' Class who show their appreciation for our little program each week. May this program continue to flourish, for its benefits are numerous.

Respectfully submitted,



Yeretgin Vivian Terzian
Coordinator



Babies' and Toddlers' Program Financial Report

Balance as of December 31, 1993	\$325.00	
Balance as of December 31, 1994		\$325.00
	<u>Year-End Cash Balance 12/31/94</u>	<u>\$325.00</u>

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

The Toddler's Class did not host any functions this year, outside our classroom activity. The class had no income and all expenses were covered by donations.



Cultural Organization Report

The Cultural Organization had two cultural events in the past year. The first took a group to New York's Pierpont Morgan Library to experience the exhibit "Treasures in Heaven," an exceptional collection of Armenian Illuminated Manuscripts dating from the 10th to 18th centuries.

The second event was the presentation, on Sunday, October 16, of the video "A Sentimental Journey from Laurel to Salisbury Street." The creation of this video incorporated nearly 50 years of Harry Sogigian's still life photography, movie film and video records of life and events in our parish. Some 117 people enjoyed this visual history, 39 videos were sold; and the Church of Our Saviour has a video documentation of many of the major events in its past forty plus years. The Cultural Organization is pleased to have been a part of Harry Sogigian's presentation and takes pleasure in publicly recognizing his contribution to preserving a significant part of the story of the parish life of Our Saviour.

The Cultural Organization has 25 members. Meetings are scheduled for the third Monday of the month but are not called regularly. Van Aroian, Acting Chairman; Marion Yagoobian, Treasurer; Rose Paloian, Recording Secretary; Lucy Hovenesian, Corresponding Secretary; Bizer Simonian, Ruth Haddon, Advisors; Alma Der Kazarian, Parish Council Liason.

Respectfully submitted,



Van Aroian
Chairman



Cultural Organization Financial Report

Cash on Hand as of 1/1/94 \$369.17

Income:

Lenten Dinner	335.00
Trip to Manuscripts	1,226.00
Sentimental Journey Video	1,747.00
Misc.	6.51

Total Income: 3,314.51

Expenses

Lenten Dinner	83.18
Trip to Manuscripts	1,037.00
Sentimental Journey Video	1,576.61
Misc.	43.87

Total Expenses: 2,740.66

Net Profit (Loss) for 1994: 573.85

Year-End Cash Balance 12/31/94 \$943.02



Ekmalian Choir Report

The Ekmalian Choir fo the Armenian Church of Our Saviour has sun at each *Badarak* during the course of the year, both on Sunday mornings as well as special weekday Divine Liturgies, totaling approximately 65 services. The Choir membership consists of 35 members, some of whom serve on the Holy Altar.

On Saturday, April 16, 1994, a Choir Workshop for the New England Parishes was held at the Armenian Church of Our Saviour, Worcester sponsored jointly by the Central Council of the Association of Armenian Church Choirs of America and the New England Regional Council, conducted by Maestro Khoren Meikhanedjian. Our Church Choir was well represented at the workshop. There was a total of 60 choir members from the New England area in attendance for this workshop. Our sincere thanks to Zaven Kasparian, Chairman of the Regional Council for making this workshop possible. It was a rewarding and inspirational experience for all the choir members who attended from the eight New England parishes.


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

In November, the 48th Annual Assembly of the Armenian Church Choirs of America was held in Richmond, Virginia. Norman Noorjanian, Choir Chairman and Vahe Jardarian represented the Ekmalian Choir as delegates.

We wish to express our sincere thanks to our beloved pastor, Father Aved Terzian for his untiring and continued spiritual support of the Choir, Hazel Eljanian, Choir Director; Ann Mossessian and George Avakian, Assistant Choir Directors; and Irene Shooshan and George Sogigian, Organists.

We wish to thank our Trustees for their assistance and continued financial support on numerous occasions. Our sincere thanks to Zarmair Shepherd, Godfather of our Choir for all the kindnesses extended to our Choir and its members. We wish to thank all our parishioners who have graciously contributed to our Choir's needs through the past year. We welcome all our congregation to become Choir members so as to enhance the beautification of the *Soorp Badarak*.

Respectfully submitted,


Norman Noorjanian
Choir Chairman



Ekmalian Choir Financial Report

Cash on Hand as of 1/1/94 \$1,195.68

Income:

Lenten Dinner	124.00	
Gifts*	450.00	
Choir Assembly Proceeds	3,189.46	
Total Income:		4,397.99

*Zarmair Shepherd 2/94 \$250

*George Krikorian 2/94 \$100

*George Krikorian 6/94 \$100

Expenses

Gifts (Get Well & In Lieu of Flower)	148.25	
Purchase of 50 new Badarak Books	2,000.00	
Misc. Expense	955.74	
Total Expenses:		3,103.99

Net Profit (Loss) for 1994: **1,294.00**

Year-End Cash Balance 12/31/94 **\$2,489.68**



Memorial Endowment Committee Report

The Memorial Endowment Committee received two new members, Amar V. Kapur and Stephen R. Sahagian, from the Annual Parish Elections of 1994. I would like to thank Garabed Hovhanesian and Ludwig J. Stepanian as the retiring members of the five-person elected committee for their dedication and contributions to the group.

In 1994, the committee received the following contributions to the Memorial Endowment Fund:

- 1) Additional \$2,500 to the Owen Paelian Family Fund
- 2) Additional \$200 to the Mouradian-Piligian Fund
- 3) \$5,000 from Ms. Charlotte Calfaian
- 4) \$16,688.34 from the estate of Levon Jazalean
- 5) \$1,150 from Steven and Deborah Migridichian
- 6) \$4,895.91 from Mrs. Rose Hovagimian
(\$2,000 additional will be transferred year end from Memorial Fund)
- 7) \$500 to the Peter Zakarian Fund

The current list of donors through 1994 to the Memorial Endowment Fund and purposes of the funds are as follows:

John and Nevert Bilzerian Fund, *Altar Maintenance*
Helen Bogosian Fund, *Altar Flowers and Church Ground Care*
Dr. Simon Harootian Memorial Fund
Yeranoosh Abrahamian Memorial Fund
Alice Hagopian Memorial Fund, *St. Nerses Educational Summer Studies*
Kaspar and Agavny Donabedian Family Memorial Fund,
Enhancement of Religious Rites and Services
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*
Mouradian-Piligian Memorial Fund, *Hokehankist*
Armenian-American Veterans of Milford Memorial Fund, *Hokehankist*
Peter Zakarian Memorial Fund
Levon Jazalean Memorial Fund, *General Operating Expenses*
Holly Rose Migridichian Memorial Fund, *Toddlers' Programs*
James and Elizabeth Calfaian Memorial Fund, *St. Nerses Summer Studies*
and/or St. Vartan Summer Camp
Satenig and Roxie Hovagimian Memorial Fund, *Sunday School Expenses*

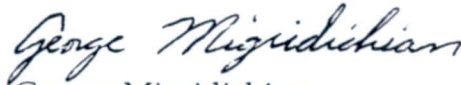


I would like to remind potential contributors that the donated principal is not spent, only the income generated by the principal. The committee, per agreement with the Parish Council, receive credit for interest earned on the principal based upon the income percentage generated from the Parish Investment Accounts. I wish to take this opportunity to thank Der Aved, Jay Kapur, Parish Council Representative for their guidance and to committee members: Edward S. Bilzerian (5 years), Ruth Haddon, Secretary (4 years), Stephen R. Sahagian, Treasurer (1 year), Amar V. Kapur (1 year) for their help and diligent support. The numbers in parenthesis indicate the years that a member has served on the Memorial Endowment Committee. Members are elected for 5 year terms with a new member being elected annually to replace the 5 year member.

A major accomplishment of the Committee was the completion and mailing of the Memorial Endowment Fund booklet that contains information relative to the procedures in establishing a Memorial Bequest, in a Will or Trust, to the Church. At this time, I would like to thank Arthur Surabian for his patience and expertise in assisting the Committee for the first edition and ultimate printing of the booklet.

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 request. Your continued support will help to insure the stability of our Church so that we can continue to provide for the spiritual, educational and social needs of our faithful.

Respectfully submitted,



George Migridichian
Chairman (3 years)

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



Men's Club Report

The Men's Club has completed a very exciting year for 1994. The Board consisted of:

Mark Markarian, *Chairman*
Art Surabian, *Vice Chairman*
Diran (Cook) Garabedian, *Treasurer*
Marty Mooshagian, *Secretary*

We had some very interesting speakers from both within our parish and from outside our parish.

Herb Alexander, *Tax Seminar*
Congressman Peter Blute
Former Speaker of the House - George Keverian
Attorneys Kressler & Pitnoff
District Attorney John Conte
Edward Bilizerian, Jr.

The Men's Club purchased new uniforms for the Church Basketball Team. We sponsored a Lenten dinner in March of 1994.

Meetings were held on the first Monday of the month with an average attendance of 50-60 people.

We as a group have adopted a new format for 1995 which will involve more participation by our members. Each month a member will sponsor a meeting. He will be responsible for the planning of that month's meeting. The sponsor will schedule and plan all food preparation for that month.

The new board for 1995 will be as follows:

Kap Maksian, *Chairman*
Greg Barsamian, *Vice Chairman*
Cook Garabedian, *Treasurer*
Marty Mooshagian, *Secretary*

I look forward to participating in this new format and drawing from more members.

Respectfully submitted,


Mark Markarian
Chairman



Men's Club Financial Report

<u>Event</u>	<u>Income</u>	<u>Expense</u>	<u>Net</u>
January Meeting	\$282.00	\$152.00	\$130.00
February Meeting	425.00	147.00	278.00
March Lenten Dinner	456.00	82.00	374.00
April Meeting	289.00	129.00	160.00
May Meeting	232.00	136.00	96.00
June Meeting	336.00	296.00	40.00
September Meeting	382.00	175.00	207.00
October Meeting	271.00	141.00	130.00
December Meeting	304.00	209.00	95.00
	\$2,977.00	\$1,467.00	\$1,510.00

Balance 12/31/93 **\$234.00**

Net Profit (Loss) for 1994: **1,510.00**

Balance 12/31/94 **1,744.00**

Transfer to Church **1,400.00**

Year-End Balance: **\$344.00**



Sunday Church School Report

<u>Grade</u>	<u>Teacher</u>	<u>Class Size</u>
Preschool/Nursery:	Barbara Kolligian and Lori Dobbs	16
Kindergarten:	Diana Johnson (Janet Willey, assistant)	8
1st Grade:	Donna Macdonald and Donna Mooradian	1
2nd/3rd Grades:	Patty Arakelian	15
4th	Andrea Surabian	20
5th/6th Grades:	Beth Ann Barsom	12
7th Grade:	Karnig Durgarian	15
8th Grade:	Paul Avakian	10
9th Grade:	Eddie Kachajian	7
10th Grade:	Barry Bilzerian (Paul Kapur, assistant)	6
Parish Council Liason:	Greg Donoian	Total: <u>125</u>

Teacher Meetings:

The Superintendent runs weekly teacher meetings Sunday mornings before classes from 10:15 - 10:30 a.m.

1994 Activities:

January	Children's Christmas Communion and Breakfast
February	Teachers' Workshop
March	Easter Communion and Breakfast
May	Field Trip to Chuck-E-Cheese
June	End of year program/Graduation
June-Sept.	Preparation for upcoming school year Teachers' Meeting
September	Registration/Opening Day
October	Field Trip to Mt. Wachusett for Applefest/Craft Fair Parents Visitation Day
November	Thanksgiving Basket Presentation
December	Christmas Pageant

New this October: •Classes are scheduled to observe *Badarak* on a rotating basis,
• Monthly Craft Assemblies and •Musical Assemblies (every other month).

Respectfully submitted,



Mary Shaw
Superintendent



Sunday School Expense Report

1994 Expenses

Text books, Activity Packets, Teacher Aids, Bibles	\$1,275.35
Postage	125.00
Misc. Supplies	70.00
End of Year Gifts (Attendance, Teachers)	125.00

Total Expense for 1994: \$1,555.35



Women's Guild Report

Meetings are held on the second Tuesday of each month. There are no meetings during July and August.

The executive Board for 1994 is as follows:

Marilyn Markarian, *Chairman*
Donna MacDonald, *Vice Chairman*
Martha Merzigian Layte, *Treasurer*
Annie Kachajian, *Recording Secretary*
Elizabeth Avakian, *Corresponding Secretary*
JoAnn Sivazlian, *Assistant Treasurer*
Ann Sharigian and Elizabeth Sheehan, *Advisors*

Some activities were:

January	Sponsorship of 2 children in Armenia (CASP) "Edward and Lilit" Installation of Officers and Initiation of New Members
March	Lenten Dinner Women Saints' Day - bus to Cambridge, MA
April	Hosted Easter Fellowship
May	Fashion Show at Pleasant Valley Mother's Day Flowers Hokehankist for Deceased Members
June	Dinner at Dino's
September	Bake Sale for Worcester CASP Program
October	Flea Market/Attic Sale
November	Spaghetti Dinner Elections for 1995 Giving Tree with the Department of Social Services Women's Guild Regional Conference
December	Christmas Pot Luck Dinner Allocation of Funds

As always, visitations to members who have lost a loved one, are made. Cards, in lieu of flowers, or flowers are sent on appropriate occasions. Everyone is invited to attend our monthly meetings. With new faces, come new ideas. Please feel free to contact past or present executive board members with questions or comments. Good Luck to the new Board!

Respectfully submitted,



Marilyn Markarian
Chairman



Women's Guild Financial Report

Cash on Hand as of 1/1/94 \$1,873.37

Income:

Dues	\$581.00
Aprons (CASP fundraiser)	1,525.00
Bake Sale (CASP fundraiser)	775.00
Kheyma Dinner	452.00
Lenten Dinner	501.59
June Dinner	500.00
Spaghetti Dinner	225.00
Pot Luck Christmas Dinner	100.00
Saints Day	340.00
Donations	51.00
Auction	82.00
Easter Fellowship	81.00
Mother's Day Flowers	130.00
Fashion Show	1,325.00
Spring Concert	75.00
Tag Sale	941.28
WGCC Conference	256.67
Misc.	5.00
Misc./	
Balance to Bank Statement	65.54
Interest	25.12

Total Income: \$8,037.20

Expenses

Dues	\$144.00
CASP	400.00
Aprons (CASP fundraiser)	1,000.50
Year end allocations	2,900.00
Kheyma dinner	161.02
Lenten dinner	297.95
June dinner	525.43
Spaghetti dinner	202.87
Pot Luck Dinner	100.00
Saints Day	340.00
Speaker gifts & flowers to members	130.66
Easter Fellowship	127.63
Misc. Fall/mtg. refreshments	72.57
In Lieu of Flowers	105.00
Tag Sale	159.95
WGCC conference	157.35
Chairman's Gift	50.00
Giving Tree (DSS)	50.00
Misc.	203.50
Postage	344.30
Service Charge	67.26

Total Expenses: \$7,539.99

Net Profit (Loss) for 1994: 497.21

Year-End Cash Balance 12/31/94 \$2,370.58*

*Allocated Funds: CASP \$1,000.46
Pending approval - Microwave Oven Purchase \$300.00

Working balance \$1,070.12



Bingo Activity Report

	<u>1994</u>	<u>1993</u>
Gross Bingo Receipts	\$245,162.90	\$267,877.05
Bingo Expenditures:		
Prizes Paid	\$195,724.00	\$208,484.00
MA Tax	11,789.60	13,393.92
Rent (Cultural Center)	11,750.00	12,250.00
Bingo Supplies	5,894.41	5,042.03
Advertising	1,282.47	3,197.90
Equipment	657.49	1,150.95
Postage	58.00	29.00
License Fee	50.00	50.00
Bigger Bingo Contribution	200.00	490.00
Bank Service Charge	<u>58.81</u>	<u>72.91</u>
<u>Total Bingo Expenditures</u>	<u>\$227,464.78</u>	<u>\$244,160.71</u>
Net Profit from Bingo Operation	17,698.12	23,716.34
Net Profit from Charity Game	<u>12,964.00</u>	<u>14,538.05</u>
<u>Total Profit from Bingo Activity</u>	<u>\$30,662.12</u>	<u>\$38,254.39</u>
Interest Earned Checking Account	98.47	95.61
Interest Earned Savings Account	4,671.11	
Cash Balance as of 1/1/94	<u>\$49,301.57</u>	<u>\$46,001.57</u>
<u>Total Funds Available for Distribution</u>	<u>\$84,733.27</u>	<u>\$84,351.57</u>
Distribution:		
Church of Our Saviour	40,000.00	35,000.00
Jimmy Fund		50.00
<u>Surplus Funds on Deposit at year end</u>	<u>\$44,733.27</u>	<u>\$49,301.57</u>
<u>Average Weekly Attendance</u>	<u>205</u>	<u>219</u>
Number of Events	47	49

To Our Volunteers: Grateful appreciation is extended to our committed volunteers for their time, talent and energy in this 21st year and for their devotion to this project. Many, many thanks to all of you.

Respectfully submitted,

John Toromanian
John Toromanian, Co-Chairman

Bart Bagdasarian
Bart Bagdasarian, Member in Charge



Armenian Church of Our Saviour Auditing Committee Report

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

Examined and signed on this Tuesday, January 24, 1995 by the 1994 Auditing Committee.



Arthur Surabian



Mark Pogharian



Richard Dodakian

Mark Mikitarian

Armenian Church of Our Saviour

BALANCE SHEET
Years Ended December 31, 1994 and 1993

	<u>1994</u>	<u>1993</u>
Assets:		
Wall Street Checking - Bank of Boston	\$24,601.86	\$11,704.13
Earthquake Checking - Bank of Boston	22,759.49	21,596.22
Church Function Checking - Shawmut	12,183.59	12,039.29
Investment/Securities - Dean Witter (Schedule D)	507,030.03	629,511.00
Special Investment Account - Dean Witter (Schedule D)	665,133.25	650,509.25
Working Fund - Dean Witter (Schedule D)	—	4,616.57
Investment Fund - Paine Webber (Schedule D)	8,290.00	8,290.00
Zakarian Scholarship Fund - Dean Witter (Schedule D)	27,505.71	25,540.71
Concert Checking - WCIS	—	26.91
Prepaid Insurance	2,991.00	5,485.00
Transfer in Transit	<u>3,000.00</u>	<u>7,000.00</u>
Total Assets	<u>1,273,494.93</u>	<u>1,376,319.08</u>
Liabilities:		
Etchmiadzin Looma Payable	160.00	
Diocesan Earthquake Payable	22,759.49	21,596.22
Notes Payable SBA	22,765.32	24,041.04
Accounts Payable	10,213.14	—
Patriarch of Jerusalem Fund Payable	10,000.00	10,000.00
Accrued Payroll Taxes	—	(73.79)
Harvest Fair Payable	—	<u>678.30</u>
Total Liabilities	<u>65,897.95</u>	<u>56,241.77</u>
Equity:		
Endowment Fund (Schedule E)	189,618.33	76,131.43
Restricted Funds (Schedule E)	—	90,374.06
Memorial Funds Pending (Schedule F)	22,766.35	28,070.00
Auto Fund	10,000.00	10,000.00
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	27,855.71	25,540.71
Church Reserve Fund	<u>950,684.17</u>	<u>1,083,288.69</u>
Total Equity	<u>1,207,596.98</u>	<u>1,320,077.31</u>
Total Liabilities and Equity	<u>\$1,273,494.93</u>	<u>\$1,376,319.08</u>

Armenian Church of Our Saviour

STATEMENT OF EARNINGS AND CHURCH RESERVE FUND
Years Ended December 31, 1994 and 1993

	<u>1994</u>	<u>1993</u>
Revenues:		
Pledges and Collections	\$133,043.64	\$122,758.95
Service Fees	14,170.00	15,585.00
Church Functions	24,394.22	39,341.27
Other Operating Income	45,377.71	46,583.40
Investment Income	<u>59,025.63</u>	<u>83,101.76</u>
Total Operating Income	<u>276,011.20</u>	<u>307,370.38</u>
Expenses:		
Clergy Stipend and Other	70,939.34	70,774.71
Assistant to Pastor Stipend and Other	33,517.93	35,316.35
Wages - Other Employees	59,870.46	64,421.31
Honorariums	6,170.00	6,605.00
Payroll Taxes	8,608.80	8,957.66
Insurance	8,792.54	9,166.60
Utilities	39,350.14	35,540.40
Building Maintenance	6,645.60	7,444.16
Capital Expenditures	179.86	2,453.98
Diocesan Assessment	38,730.00	43,377.00
Building and Office Supplies	10,294.85	10,883.51
Other Operating Expenses	<u>24,566.20</u>	<u>38,519.95</u>
Total Operating Expenses	<u>307,665.72</u>	<u>333,460.63</u>
Excess/(Deficiency) of Revenue Collected Over Expenses Paid Before Reallocations	(31,654.52)	(26,090.25)
Reallocations:		
Reallocation of Investment Earnings from Restricted and Memorial Funds	<u>—</u>	<u>17,321.45</u>
Excess/(Deficiency) of Revenue Collected Over Expenses Paid after Reallocations	(31,654.52)	(8,768.80)
Unrealized Investment Gains/(Loss)	(100,950.00)	31,667.00
Church Reserve Fund, Beginning of Year	<u>1,083,288.69</u>	<u>1,060,390.49</u>
Church Reserve Fund, End of Year	<u>\$950,684.17</u>	<u>\$1,083,288.69</u>

Armenian Church of Our Saviour

COMPARATIVE STATEMENT OF INCOME
Years Ended December 31, 1994 and 1993

	<u>1994</u>	<u>1993</u>
Operating Income		
Pledges Collected	\$60,053.85	\$60,603.75
Plate Collection	4,007.03	4,197.61
Sunday School Plate Collection	799.85	683.88
Youghakin	15,930.15	13,950.00
Hokehankist	16,573.36	14,790.00
Altar Flowers	1,654.00	1,930.00
Momakin	2,354.40	2,208.01
In Lieu of Flowers	31,671.00	24,395.70
Service Fees - Bingo	11,500.00	12,000.00
Service Fees - Church Hall	1,445.00	885.00
Service Fees - Cultural Center	25.00	1,500.00
Service Fees - New England Region	1,200.00	1,200.00
Weddings	630.00	350.00
Memorial Biographies (Schedule A)	200.00	200.00
Gifts/Outreach Fund Donations (Schedule B)	5,295.00	5,483.40
Transfer Account (Schedule C)	38,459.63	38,500.00
Interest/Dividend Income	59,025.63	35,764.76
Investment Realized Gains/(Loss)	—	47,337.00
Church Function - 10th Anniversary Celebration	604.36	—
Church Function - Picnic	3,621.52	4,995.64
Church Function - Harvest Fair	20,047.10	21,489.86
Church Function - Rug Sale	767.74	13,106.91
Church Function - First Night/Friday Night Dinner	(646.50)	(251.14)
Vacation Bible School	193.08	—
Miscellaneous Income	<u>600.00</u>	<u>2,050.00</u>
Total Operating Income	276,011.20	307,370.38
Reallocations:		
Reallocation of Investment Earnings from Restricted and Memorial Funds	—	17,321.45
Nonoperating Income		
Restoration of Principal to Sarkisian Investment Account, Restricted Interest & Dividends	—	8,733.00
Unrealized Gains/(Loss)	<u>(100,950.00)</u>	<u>22,934.00</u>
Total Nonoperating Income/(Loss)	<u>(100,950.00)</u>	<u>31,667.00</u>
Total Income:	<u>\$175,061.20</u>	<u>\$356,358.83</u>

Armenian Church of Our Saviour

COMPARATIVE STATEMENT OF EXPENSES
Years Ended December 31, 1994 and 1993

	<u>1994</u>	<u>1993</u>
Clergy Stipend	\$36,614.86	\$35,183.08
Clergy Rental Allowance	18,097.98	19,299.96
Clergy Auto Allowance	2,184.00	2,142.00
Clergy Auto Insurance	1,382.50	1,286.00
Clergy Health/Life Insurance	8,860.00	9,063.67
Clergy Disability Insurance	1,800.00	1,800.00
Clergy Pension	2,000.00	2,000.00
Assistant to Pastor Stipend	15,896.01	18,157.00
Assistant to Pastor Housing Allowance	7,200.00	7,200.00
Assistant to Pastor Auto Exp./Insurance	2,318.18	2,110.00
Assistant to Pastor Health Insurance	6,887.98	6,695.87
Assistant to Pastor Gas/Auto Maint.	1,215.76	1,153.48
Payroll - Secretaries	24,400.33	21,929.97
Payroll - Bookkeeping	4,207.00	8,228.75
Payroll - Custodial	31,263.13	34,262.59
Professional Service - Payroll	1,077.03	1,063.99
Visiting Clergy and Related Expenses	775.00	1,348.69
Honorarium - Choir Director	1,785.00	1,785.00
Honorarium - Organist	2,555.00	2,720.00
Honorarium - Soloist	1,060.00	1,225.00
Honorarium - Deacons	770.00	875.00
Sunday School Program	1,883.08	2,982.74
Armenian Language School	300.00	(42.66)
Youth Activities Programs	62.95	449.40
Choir Convention	(68.33)	435.00
Diocesan Assembly	3,304.25	4,160.20
Summer Studies Tuition Subsidy	—	275.00
Diocesan Assessment	38,730.00	43,377.00
Ecumenical Council	—	300.00
Etchmiadzin Looma	—	1,000.00
Pastor's Discretionary Fund	553.00	800.00
Payroll Taxes Expense	8,608.80	8,957.66
Insurance - Employee Health Care	26.54	1,098.60
Insurance - Workers Compensation	2,892.00	1,982.00
Insurance - Real Estate/Per. Prop.	5,874.00	6,086.00

Armenian Church of Our Saviour

COMPARATIVE STATEMENT OF EXPENSES - CONTINUED
Years Ended December 31, 1994 and 1993

	<u>1994</u>	<u>1993</u>
Auto Repairs - Pastor's Car	\$265.26	\$161.32
Parish Car Replacement Fund	—	2,500.00
Other Employee Car Expense	86.80	56.20
Altar/Church Supplies	951.73	1,665.70
Altar Flowers	2,008.20	3,113.70
Church Functions/Religious Misc.	1,084.81	738.49
Heating - Gas	22,227.03	18,345.69
Water	2,194.41	1,595.80
Electric	9,124.44	9,174.44
Telephone/Cable	5,804.26	6,424.47
Beano Breakdown	—	250.50
Building Maintenance - Gen./Lisc.	1,959.46	3,494.51
Building Maintenance - Heating	2,372.18	—
Building Maintenance - Plumbing	188.00	488.78
Building Maintenance - Elevator	1,104.40	1,890.00
Building Equip. Maintenance - Maint/Repairs	1,021.56	1,570.87
Rubbish Removal	2,523.88	2,573.82
Capital Expenditures - Building	—	—
Capital Expenditures - Equipment	179.86	2,453.98
Building Supplies	7,265.50	6,251.74
Office Supplies	3,029.35	4,631.77
Printing	1,489.51	1,516.72
Messenger Printing	1,007.15	856.00
Office Equipment Maint/Repairs	839.50	1,354.75
Postage	3,394.00	2,835.75
Interest Expense - SBA Loan	716.28	695.78
Youth Ministry Assessment - 1993	—	3,556.00
Petty Cash, Subscriptions & Misc.	<u>2,312.10</u>	<u>3,872.86</u>
Total Expenditures	<u>\$307,665.72</u>	<u>\$333,460.63</u>

Armenian Church of Our Saviour

SCHEDULES OF INCOME AND EXPENSE
Years Ended December 31, 1994

Schedule A - Memorial Biographies (in memory of):

Anna Mooshagian	\$100.00
Margaret Derderian	<u>100.00</u>
Total Memorial Biographies:	<u>\$200.00</u>

Schedule B - Gifts:

Diana J. Johnson	\$1,000.00
Virginia Manoogian & Family	500.00
Carol Kasparian	500.00
Mr. and Mrs. Zarvin Kasparian	300.00
V. Berberian & Family	255.00
Simon and Linda Balian	250.00
Drs. George and Christine Asdourian	200.00
Grapes	185.00
Mr. and Mrs. Gary Degermajian	150.00
Kachadoor Berberian Family	100.00
John Jeppson	100.00
Mr. and Mrs. Edward Hagopian	100.00
Mr. and Mrs. Charles Sharigian	100.00
Mr. and Mrs. Haig Belazarian	100.00
Mr. and Mrs. C. Kishibay	100.00
Miscellaneous Gifts under \$100	<u>365.00</u>
Total Gifts:	<u>\$4,305.00</u>

Outreach Fund Donations:

Rev. Fr. Aved Terzian	\$500.00
Ovsanna Nordigian	200.00
Mrs. Rose Aslanian	100.00
Carol and Arthur Surabian	100.00
Miscellaneous Outreach Fund Donations under \$100	<u>90.00</u>
Total Outreach Donations:	<u>\$990.00</u>

Schedule C - Transfer Account:

Beano Transfer	\$31,025.00
ACYOA Seniors	3,000.00
Women's Guild - 1994	1,500.00
Women's Guild - 1993	1,000.00
Men's Club	1,400.00
Senior Ladies - Lenten Dinner	<u>534.63</u>
Total Transfers:	<u>\$38,459.63</u>

Armenian Church of Our Saviour

BALANCE SHEET SCHEDULES CONTINUED
Years Ended December 31, 1994 and 1993

Schedule D - Investment Accounts

Investment/Securities - Dean Witter

Balance at December 31, 1993	\$629,511.00
Interest Income	27,922.00
Dividend Income	—
Realized Gains	—
Unrealized Gains/(Loss)	(32,891.00)
Withdrawals	(75,512.00)
Transfers to Special Account	(42,000.00)
Balance at December 31, 1994	<u>\$507,030.00</u>

Special Investment Account - Dean Witter

Balance at December 31, 1993	\$650,509.00
Interest Income	40,683.00
Funds Transferred from Investment/Dean Witter	42,000.00
Unrealized Gains/(Loss)	(68,059.00)
Balance at December 31, 1994	<u>\$665,133.00</u>

Working Fund - Dean Witter

Balance at December 31, 1993	\$4,616.00
Interest Income	75.00
Withdrawals transfer to Bank of Boston Checking Account	(4,691.00)
Balance at December 31, 1994	<u>-0-</u>

Investment Fund - Paine Webber

Balance at December 31, 1993	<u>\$8,290.00</u>
Balance at December 31, 1994	<u>\$8,290.00</u>

Zakarian Scholarship Fund - Dean Witter

Balance at December 31, 1993	\$25,541.00
Interest Income	965.00
Additional Deposits	<u>1,000.00</u>
Balance at December 31, 1994	<u>\$27,506.00</u>

Armenian Church of Our Saviour

INVESTMENT ACCOUNT HOLDINGS AND VALUES
Years Ended December 31, 1994 and 1993

Schedule D

Quantity		Description	1993	1994
1993	1994			
5,153	5,269	Dean Witter Dividend Growth	\$159,090	\$154,037
9,754	10,320	Dean Witter Global S/T Inc.	89,154	89,323
2,000	2,000	Dean Witter World Wide Income	18,460	16,740
7,000	-	Greenwood Trust CD 8.25% due 12/12/94	7,000	***
88,000	88,000	Sear Credit Account Trust 8.70% due 8/25/95	93,390	88,220
70,000	70,000	NOTES 8.00% due 5/15/01	80,062	70,525
-	100,000	US STRIP 0 due 11/15/98	—	74,188
25,000	25,000	Paine Webber Equity Partners I	8,290	8,290
81,627	13,276	ILAF (Money Market)	181,627	13,278
728	718	Cash	728	719
Totals:			<u>\$637,801</u>	<u>\$515,320</u>

Withdrawals Y.T.D. - \$75,512

Funds Transferred out Y.T.D. - \$42,000

**Item Matured or Sold

	1993		1994	
Equity	\$159,090	24.94%	\$154,037	29.89%
Fixed Income	288,066	45.17%	338,996	65.78%
Limited Partnerships	8,290	1.30%	8,290	1.61%
Cash	182,355	28.59%	13,997	2.72%
	<u>\$637,801</u>	100.00%	<u>\$515,320</u>	100.00%

Armenian Church of Our Saviour

SPECIAL ACCOUNT – HOLDINGS AND VALUES
Years Ended December 31, 1994 and 1993

Schedule D

Quantity		Description	12/31/93	12/31/94
1993	1994		Value	Value
2,736	8,864	AIM High Yield Fund	\$27,497	\$79,994
1,905	6,174	AIM Utilities Fund	26,841	73,502
1,326	3,909	AIM Value Fund	27,607	82,652
2,078	6,608	Putnam Fund for Growth and Income	28,265	84,056
1,870	6,013	Putnam Global Government Income Trust	28,654	77,699
2,703	8,872	Putnam High Yield Advantage	28,468	79,850
200,000	200,000	STIPS 0% due 11/15/03	110,750	100,438
-	80,000	Greenwood Trust CD 8.25% due 12/12/94	80,000	***
3,223	86,929	ILAF (Money Market)	292,427	86,942
Totals:			<u>\$650,509</u>	<u>\$665,133</u>

Withdrawals Y.T.D. - \$0

Funds Transferred out Y.T.D. - \$42,000

***Item Matured or Sold

Armenian Church of Our Saviour

MEMORIAL ENDOWMENT FUND
Years Ended December 31, 1994 and 1993

Schedule E

	Balance at 12/31/93	Restricted Fund Transfers	1994 Contributions	1994 Interest	1994 Expenditures	Balance at 12/31/94
John and Nevert Bilzerian	\$17,023.08	-	0.00	\$946.48	\$946.48	\$17,023.08
Helen Bogosian	3,000.00	-	0.00	166.80	166.80	3,000.00
Dr. Simon Harootian	1,679.82	-	0.00	93.40	0.00	1,773.22
Yeranoosh Abrahamian	3,756.25	-	0.00	208.85	0.00	3,965.10
Alice Hagopian	2,223.70	-	0.00	123.64	0.00	2,347.34
Kasper and Agavny Donabedian Family	1,075.00	-	0.00	59.77	59.77	1,075.00
Mouradian - Piligian	1,000.00	-	200.00	59.31	59.31	1,200.00
Mr. and Mrs. Nishan Baljian	12,104.57	-	0.00	673.01	0.00	12,777.58
Zarvin and Lucy Kasparian	1,075.00	-	0.00	59.77	59.77	1,075.00
Elizabeth Chakarian	1,147.04	-	0.00	63.78	63.78	1,147.04
Jalloian Family	1,078.20	-	0.00	59.95	59.95	1,078.20
Haroutune and Agavny Bilazarian	1,035.75	-	0.00	57.59	57.59	1,035.75
Asbed and Margaret Zakarian	5,000.00	-	0.00	278.00	278.00	5,000.00
Jacob and Queene Bilzerian	1,000.00	-	0.00	55.60	55.60	1,000.00
Armenian/American Veterans, Milford	1,516.62	-	0.00	84.32	84.32	1,516.62
Peter Zakarian	527.08	-	0.00	29.31	29.31	527.08
Charlotte Calfaian	5,012.31	-	0.00	278.68	0.00	5,290.99
Levon Jazalean	16,877.01	-	207.03	946.04	0.00	18,030.08
Holly Rose Migridichian	-	-	1,150.00	42.63	0.00	1,192.63
Satenig and Roxie Hovagimian	-	2,000.00	4,895.91	247.31	247.31	6,895.91
Margaret Thomasian	-	38,776.52	0.00	2,155.97	2,155.97	38,776.52
Charles and Elizabeth Nanigian	-	15,000.00	0.00	834.00	834.00	15,000.00
Owen Paelian Family	-	16,600.00	2,500.00	1,061.96	0.00	20,161.96
Verkin Hooloian Estate	-	4,167.00	0.00	231.69	0.00	4,398.69
Nevart Bilzerian	-	2,000.00	0.00	111.20	111.20	2,000.00
Margaret Hagopian	-	6,973.75	0.00	387.74	387.74	6,973.75
Shapazian	-	1,000.00	0.00	55.60	55.60	1,000.00
Sarah Manooshian Estate	-	1,000.00	0.00	55.60	55.60	1,000.00
Mary Bedrosian	-	1,000.00	0.00	55.60	55.60	1,000.00
Hoogas and Nevert Hoogasian	-	2,651.79	0.00	147.44	147.44	2,651.79
Mary Manoogian Outreach	-	1,205.00	0.00	67.00	67.00	1,205.00
Sarah Yegsigian	-	1,000.00	0.00	55.60	55.60	1,000.00
Hagop Haroutunian	-	1,000.00	0.00	55.60	55.60	1,000.00
Makelian Family	-	1,000.00	0.00	55.60	55.60	1,000.00
May Andonian	-	5,000.00	0.00	278.00	278.00	5,000.00
Rose Eknoian	-	500.00	0.00	27.80	27.80	500.00
Totals:	\$76,131.43	\$100,874.06	\$8,952.94	\$10,170.64	\$6,510.74	\$189,618.33

Armenian Church of Our Saviour

MEMORIAL ENDOWMENT FUND - PENDING
Years Ended December 31, 1994 and 1993

Schedule F

	Balance 12/31/93	1994 Contribs.	1994 Int. Earned	1994 Expenditures	Balance 12/31/94
N. Rose Baljian	1,500.00	0.00	83.40	0.00	1,583.40
Marjorie Sohigian	2,000.00	0.00	111.20	0.00	2,111.20
John Sagarian	6,250.00	700.00	366.96	0.00	7,316.96
Mr. and Mrs. George Manos	500.00	0.00	27.80	0.00	527.80
Mary Chakemian	800.00	0.00	44.48	0.00	844.48
Mr. and Mrs. Antranik Yarumian	1,420.00	0.00	78.95	0.00	1,498.95
Helen Torigian	1,000.00	0.00	55.60	0.00	1,055.60
Mr. and Mrs. H. Andonian	100.00	0.00	5.56	0.00	105.56
George Krikorian	3,000.00	0.00	166.80	0.00	3,166.80
Vehanoush Jorjorian	1,000.00	0.00	55.60	0.00	1,055.60
Deborah and Steven Migridichian	0.00	3,500.00	0.00	0.00	3,500.00
Totals:	\$17,570.00	\$4,200.00	\$996.35	0.00	\$22,766.35

Armenian Church of Our Saviour

SUPPLEMENTARY INFORMATION
Income – 1994 Budget Analysis

	1994 Actual	1994 Budgeted	Over/ (Under)
Pledges Collected	\$60,053.85	\$66,500.00	(6,446.15)
Plate Collection	4,007.03	4,500.00	(492.97)
Sunday School Plate Collection	799.85	750.00	49.85
Youghakin	15,930.15	15,000.00	930.15
Hokehankist	16,573.36	14,500.00	2,073.36
Altar Flowers	1,654.00	1,900.00	(246.00)
Momakin	2,354.40	2,400.00	(45.60)
In Lieu of Flowers	31,671.00	25,000.00	6,671.00
Service Fees - Bingo	11,500.00	12,500.00	(1,000.00)
Service Fees - Church Hall	1,445.00	750.00	695.00
Service Fees - Cultural Center	25.00	1,000.00	(975.00)
Service Fees - New England Region	1,200.00	1,200.00	—
Weddings	630.00	1,000.00	(370.00)
Memorial Biographies	200.00	500.00	(300.00)
Gifts/Outreach Fund Donations	5,295.00	4,000.00	1,295.00
Transfer Account	38,459.63	40,000.00	(1,540.37)
Interest/Dividend Income	59,025.63	64,000.00	(4,974.37)
Church Function – 10th Anniversary Celebration	604.36	0.00	604.36
Church Function - Picnic	3,621.52	4,500.00	(878.48)
Church Function - Harvest Fair	20,047.10	22,000.00	(1,952.90)
Church Function - Rug Sale	767.74	13,000.00	(12,232.26)
Church Function - Friday Night Dinner	(646.50)	—	(646.50)
Miscellaneous Income	793.08	500.00	293.08
Total Operating Income	\$276,011.20	\$295,500.00	(\$19,488.80)

Armenian Church of Our Saviour

SUPPLEMENTARY INFORMATION
Expense – 1994 Budget Analysis

	1994 Actual	1994 Budgeted	Over/ (Under)
Clergy Stipend	\$36,614.86	\$36,642.00	(27.14)
Clergy Rental Allowance	18,097.98	18,100.00	(2.02)
Clergy Auto Allowance	2,184.00	1,800.00	384.00
Clergy Auto Insurance	1,382.50	1,250.00	132.50
Clergy Health/Life Insurance	8,860.00	9,000.00	(140.00)
Clergy Disability Insurance	1,800.00	1,800.00	—
Clergy Pension	2,000.00	2,000.00	—
Assistant to Pastor Stipend	15,896.01	18,910.00	(3,013.99)
Assistant to Pastor Housing Allowance	7,200.00	7,200.00	—
Assistant to Pastor Auto Exp. /Ins.	2,318.18	2,300.00	18.18
Assistant to Pastor Health/Life Ins.	6,887.98	6,700.00	187.98
Assistant to Pastor - Gas/Auto Maint.	1,215.76	1,100.00	115.76
Payroll - Secretaries	24,400.33	24,584.00	(183.67)
Payroll - Bookkeeping	4,207.00	8,400.00	(4,193.00)
Payroll - Custodial	31,263.13	29,217.00	2,046.13
Professional Service - Payroll	1,077.03	1,100.00	(22.97)
Visiting Clergy and Related Exp.	775.00	1,500.00	(725.00)
Honorarium - Choir Director	1,785.00	2,000.00	(215.00)
Honorarium - Organist	2,555.00	2,500.00	55.00
Honorarium - Soloist	1,060.00	1,000.00	60.00
Honorarium - Deacons	770.00	750.00	20.00
Sunday School Program	1,883.08	3,000.00	(1,116.92)
Armenian Language School	300.00	500.00	(200.00)
Youth Activities Programs	62.95	1,000.00	(937.05)
Choir Convention	(68.33)	1,000.00	(1,068.33)
Diocesan Assembly	3,304.25	7,100.00	(3,795.75)
Summer Studies Tuition Subsidy	—	1,000.00	(1,000.00)
Diocesan Assessment	38,730.00	40,000.00	(1,270.00)
Ecumenical Council	—	300.00	(300.00)
Etchmiadzin Looma	—	1,000.00	(1,000.00)
Pastor's Discretionary Fund	553.00	1,000.00	(447.00)
Payroll Taxes Expense	8,608.80	10,500.00	(1,891.20)
Insurance - Employee Health Care	26.54	1,400.00	(1,373.46)
Insurance - Workers Compensation	2,892.00	2,212.00	680.00
Insurance - Real Estate/Per. Prop.	5,874.00	6,500.00	(626.00)

Armenian Church of Our Saviour

SUPPLEMENTARY INFORMATION - CONTINUED
Expense – 1994 Budget Analysis

	<u>1994 Actual</u>	<u>1994 Budgeted</u>	<u>Over/ (Under)</u>
Auto Repairs - Pastor Car	\$265.26	\$700.00	(\$434.74)
Parish Car Replacement Fund	—	—	—
Other Employee Car Expense	86.80	200.00	(113.20)
Altar/Church Supplies	951.73	2,000.00	(1,048.27)
Altar Flowers	2,008.20	3,000.00	(991.80)
Church Functions/Religious Misc.	1,084.81	1,000.00	84.81
Heating - Gas	22,227.03	17,000.00	5,227.03
Water	2,194.41	1,500.00	694.41
Electric	9,124.44	9,000.00	124.44
Telephone/Cable	5,804.26	5,500.00	304.26
Building Maintenance - Gen./Lisc.	1,959.46	3,500.00	(1,540.54)
Building Maintenance - Electric	—	500.00	(500.00)
Building Maintenance - Heating	2,372.18	500.00	1,872.18
Building Maintenance - Plumbing	188.00	500.00	(312.00)
Building Maintenance - Elevator	1,104.40	1,260.00	(155.60)
Building Equip. Maint.-Maint/Repairs	1,021.56	1,500.00	(478.44)
Rubbish Removal	2,523.88	2,500.00	23.88
Capital Expenditures - Building	—	2,000.00	(2,000.00)
Capital Expenditures - Equipment	179.86	2,000.00	(1,820.14)
Building Supplies	7,265.50	6,000.00	1,265.50
Office Supplies and Printing	4,518.86	10,000.00*	(5,481.14)
Messenger Printing	1,007.15	2,000.00	(992.85)
Office Equipment Maint/Repairs	839.50	1,500.00	(660.50)
Postage	3,394.00	3,000.00	394.00
Interest Expense - SBA Loan	716.28	750.00	(33.72)
Youth Ministry Assessment	—	3,500.00	(3,500.00)
Petty Cash, Subscriptions & Misc.	2,312.10	3,000.00	(687.90)
Total Expenditures:	<u>\$307,665.72</u>	<u>\$338,275.00</u>	<u>(\$30,609.28)</u>

• Budgeted Amount includes \$2,500 for MEC brochure and mailing.

Armenian Church of Our Saviour

1995 PROPOSED BUDGET

INCOME

Pledges Collected	\$66,500
Plate Collection	4,000
Sunday School Plate	800
Youghakin	16,000
Hokehankist	15,500
Altar Flowers	1,600
Momakin	2,400
In Lieu of Flowers	25,000
Service Fees - Bingo	12,500
Service Fees - Church Hall	1,500
Service Fees - Cultural Center	500
Service Fees - NE Region	1,200
Weddings	900
Memorial Biographies	1,000
Gifts	4,000
Transfer Account	45,000
Interest Income	600
Estimated Earnings/Gains from Investment Accounts	75,000
Picnic	4,000
Armenian Festival	25,000
Fundraising	12,800*
Misc. Income	500
Total Operating Income	\$316,300

*New Line Item.

NOTE: PLEASE NOTE THAT NO WAGE ADJUSTMENTS HAVE BEEN PROPOSED, DUE TO OUR CURRENT FINANCIAL SITUATION. THIS IS BY NO MEANS A REFLECTION OF THE PERFORMANCE OF OUR VALUABLE CLERGY AND STAFF.

* Line Items for which cost savings were attained over previous year

**Includes \$1,000/month subsidy from the Diocese

EXPENSES

Clergy Stipend	\$36,642
Clergy Rental Allowance	16,900*
Clergy Gas Allowance	1,800
Clergy Auto Insurance	1,200
Clergy Health, Dental, Life Ins.	7,200*
Clergy Disability	1,800
Clergy Pension	2,000
Asst. to Pastor Stipend	6,910**
Ast. to Pastor House Allowance	7,200
Asst. to Pastor Auto Ins.	2,150*
Asst. to Pastor Auto Maint./Gas	1,500
Asst. to Pastor Health, Dental Ins.	7,200
Payroll - Secretaries (combined)	25,000
Payroll - Bookkeeping	4,000*
Payroll - Custodial (combined)	29,808
Outside Accounting	680*
Visiting Clergy Expense	1,500
Honorariums - Choir Dir.	2,000
Honorariums - Organist	2,500
Honorariums - Soloist	1,000
Honorariums - Deacons	750
Sunday School Program	2,500
Armenian Language School	500
Youth Activities	1,000
Choir Convention	-0-
Diocesan Assembly	2,000*
Summer Studies Subsidy	1,000
Diocesan Assessment	40,000
Dio. Youth Ministry Assessment	7,000
Ecumenical Council	300
Etchmiadzin Looma	5,000
Pastor's Discretionary Fund	1,000
Payroll Taxes Expense	9,500
Insurance - Emp. Health Care	1,000
Insurance - Workman's Comp.	2,500
Insurance - RE Pers. Prop.	6,500
Auto Repairs - Pastor's Car	700
Other employee Car Exp.	200
Altar/Church Supplies	2,000
Altar Flowers	3,000
Church Functions/Religious	1,000
Heating - Gas	19,000
Water	2,500
Electric	8,000*
Telephone/Cable	4,850*
Building Maint. - Gen/Lisc.	3,500
Building Maint. - Electric	500
Building Maint. - Heating	1,000
Building Maint. - Plumbing	500
Building Maint. - Elevator	1,260
Building Equip. Maint/Repairs	1,500
Capital Expenditures - Building	-0-
Capital Expenditures - Equipment	2,000
Rubbish Removal	2,500
Building Supplies	6,000
Office Supplies	4,000*
Printing	2,000
Messenger Printing	2,000
Office Equip. Maint/Repair	1,500
Postage	4,000
Interest Expense - SBA Loan	750
Misc. Expense	2,500*
Total Operating Expenditures	\$316,300

