

**Minutes of the Annual Parish Assembly
Armenian Church of Our Saviour
Worcester, Massachusetts
February 12, 1995**

Following Church Services, the Annual Assembly of the Armenian Church of Our Saviour convened on Sunday, February 12, 1995 in the Cultural Center, at 11:30 AM, with Der Aved Terzian presiding. The meeting was called to order by Arthur Surabian, Chairman of the 1994 Assembly. An opening prayer was offered by Der Aved.

93 dues paying members were present at the opening of the Assembly.

Election of Chairman and Secretary

Joan Handleman, speaking for the Nominating Committee nominated Richard Maksian as the Chairman for the Assembly. There being no other nominations from the floor, a motion was made, and approved to close nominations. The secretary was asked to cast one vote for Richard Maksian.

Joan Handleman, again in the name of the Nominating Committee nominated Herman Purutyan as the Assembly Secretary. There being no other nomination from the floor, a motion was made, and approved to close nominations. The secretary was asked to cast one vote for Herman Purutyan.

Nominations for Parish Council

The Nominating Committee put forth the following names as candidates for the Parish Council (five to be elected):

- 1) Edward Kachajian
- 2) Mardieros Mooshagian
- 3) Agnes Sahagian
- 4) Jenev Sanda
- 5) Robert Shamgochian

The floor was opened for nominations. Der Aved commented that the ballots are required to have at least twice as many candidates as positions. Since there were five positions to be filled, more candidates are necessary.

There were no nominations from the floor. Gilbert Markarian moved to close nominations, with the understanding that the Assembly recognizes that there are not the sufficient number of candidates, as stated in the bylaws. Edward S. Bilzerian seconded the motion. Motion was approved. Der Aved stated that the elections would be subject to the approval of the Primate, since they were not in strict accordance with the bylaws.

Nominations for the Nominating Committee

The Nominating Committee put forth the following names as candidates for the Nominating Committee (five to be elected):

- 1) Katherine Dodakian
- 2) Cynthia Houmere
- 3) Louis S. Mikitarian
- 4) Ruth Haddon

The floor was opened to nominations. A number of nominations were made and declined. Gilbert Markarian volunteered to be a candidate. Steven Migridichian was nominated, and accepted the nomination. Motion was made by Berjoohie Zakarian to close nominations, was seconded by Marilyn Markarian, and was approved.

Nominations for the Auditing Committee

The Nominating Committee put forth the following names as candidates for the Auditing Committee (two to be elected):

- 1) Ross Markello
- 2) Robert Shooshan
- 3) Mark Pogharian

Arthur Yagjian moved to close nominations, which was seconded by Berjoohie Zakarian.

Nominations for the Memorial Endowment Fund Committee

The Nominating Committee put forth the following names as candidates for the Endowment Committee (one to be elected):

- 1) Paul Davis
- 2) Arthur Surabian

Berjoohie Zakarian moved to close nominations, which was seconded by Arthur Yagjian.

Adoption of the agenda

The Chair stated that prior to approval of the agenda, all topics to be discussed under *New Business* should be identified at this time. Edward S. Bilzerian asked if this meant that no new items could be brought up under *New Business* after the adoption of the agenda. The Chair stated this to be the case; therefore, all items to be discussed under *New Business* should be identified at this time.

Edward S. Bilzerian asked the rationale behind this rule. Gilbert Markarian stated that identifying topics of discussion at the adoption of the agenda will prevent new topics being brought up, discussed and decided upon after many attendees have left. If the topics are identified ahead of time, those interested may remain in attendance for those discussions.

Edward S. Bilzerian made a motion to move *New Business* (Item 9) to immediately follow the election of Parish Council, Nominating Committee, Auditing Committee and Memorial Endowment Fund Committee elections. The motion was seconded by Berjoohie Zakarian.

Gilbert Markarian stated that the reason for having moved the *New Business* to later in the agenda is to ensure that the discussion of the budget is well attended. Moving *New Business* up will result in the budget being discussed later, when typically not as many people are present.

Arthur Surabian made a motion to close discussion and move to vote. It was seconded by Louis Mikitarian. Motion was defeated.

Chair opened the floor for topics of discussion under *New Business*. George Migridichian brought up Handicapped Parking. Paul Andonian brought up Handicapped ramp and railing in the Church Sanctuary.

Louis S. Mikitarian made a motion to adopt the agenda as amended with the above topics. Mark Der Mugrditchian seconded the motion, which was approved unanimously.

Chair recessed the Assembly at 12:00PM for elections and lunch, until 1:00PM.

Voting was closed at 1:00PM and the Assembly re-convened. Edward S. Bilzerian asked for a count of voting members present. There were 82 voting members present. Total number of members voted was 111.

1994 Annual Assembly Minutes

Arthur Yagjian made a motion to forego the reading of the 1994 minutes, rather than to proceed page by page to address any corrections. The motion was seconded by Berjoohie Zakarian. The motion passed.

George Migridichian commented that "Zaven" Kasparian should be "Zarvin" Kasparian.

Ruth Haddon stated that under Proposed Budget (page 7, second paragraph) it should have read "... However, the Parish Council was asked to develop a program that would not incur any expense to the parish."

Berjoohie Zakarian commented that on page 9 ACEF should have been spelled out (Armenian Church Endowment Fund).

Arthur Yagjian made a motion to accept the minutes of the 1994 Assembly as corrected. Motion was seconded by Agnes Markarian and passed unanimously.

Auditing Committee Report

Prior to the discussion of the Auditing Committee Report, Mark Mikitarian (committee member) stated that the Auditing Committee could not finish auditing all of the organizations' reports, which is ongoing. However the following should be noted:

Page 53, Choir report should include an income of \$634.53.

Page 61, Women's Guild Financial Report shows a year end allocation of \$2,900, whereas under Transfer Accounts (Schedule C on page 69) only \$2,500 (\$1,500 for 1994 and \$1,000 for 1993) is shown. The difference is due to a \$400 transfer, made to other charity.

Amar Kapur inquired about the decline in assets, which appeared to be over \$100,000 for the past year. Tom Garabedian of the Investment Committee replied stating that on paper it appears as if the decline in assets was about \$100,000, however, this includes a \$75,000 withdrawal to support the operating budget for the year. In addition, most of the assets are in fixed income investments, such as bonds and bond funds. Since 1994 was one of the worst years for bonds, the assets show a decline in value; however, this is only a paper loss.

Edward S. Bilzerian asked why the unrealized gain/loss is reported in the financial statements. Parish Council Treasurer Alma Der Kazarian stated that this informs us of the value of our current assets.

Gilbert Markarian reiterated Tom Garabedian's statement that what appears is just a paper loss and it is not something to worry about.

Parish Council Chairman Jay Kapur made a few corrections to the statements shown in the Annual Report, as follows:

Page 71, Schedule D -
1993 Quantity for ILAF (Money Market) should be 181,628,
1994 Quantity for ILAF (Money Market) should be 13,276,
1994 Quantity for Cash should be 719.

Page 72, Schedule D -
1993 Quantity for ILAF (Money Market) should be 292,427,

1994 Quantity for ILAF (Money Market) should be 86,942,
Footnote should read "Funds Transferred in Y.T.D. - \$42,000."

Jay Kapur also mentioned that since the end of the year, the assets had recovered some \$22,000.

Zarvin Kasparian stated that both in 1993 and 1994 there has been a deficit budget, where the income from all sources has been less than the total expenditures. Jay Kapur stated that the 1994 Assembly voted to accept a \$42,775 deficit in the budget. The actual deficit at year end was \$31,654.

Edward S. Bilzerian asked whether the increase in dues passed by the Assembly last year was retroactive (for 1994), and if so what the impact of it was on the dues collected. Jay Kapur answered that the increase was retroactive, but the impact of it on the actual dues collected was not clear, since year end statements were not sent out in time, which resulted in some of the dues being collected in calendar year 1995. Alma Der Kazarian stated that total 1994 dues received in 1995 was about \$7,000.

Robert Shamgochian asked whether any income was generated by the Stewardship Committee. Jay Kapur answered that this Committee has not functioned and is defunct as of now.

Alma Der Kazarian stated that the Ways and Means Committee has been compiling a database, looking at major income items. They have found that of every dollar of pledge collected, \$0.65 goes to the Diocese as dues.

Edward S. Bilzerian stated that perhaps a dual envelope system, one for the Parish and one for the Diocesan assessment, should be considered. Tom Garabedian commented that since the Diocesan assessment is a fixed amount, any increase in dues received goes completely to the Parish; therefore, an increase in dues received will disproportionately increase income. Amar Kapur stated that if the rug sale had generated the income budgeted for and there were realized gains from assets as planned, the deficit would have been offset.

Edward S. Bilzerian questioned why the telephone/cable expenses were as high as they were, and if there is anything that can be done to reduce them. Alma Der Kazarian stated that the Parish Council has looked into it and some savings have been realized. The Church had been paying State taxes on the phone bill, which should not have been paid. The phone companies will credit some of the tax already paid, and will not charge any on future bills. Also, the pay phones in the Cultural Center and the Church Hall have been costing the Church, and they will be replaced by another type of service.

Edward S. Bilzerian asked if the Church was paying taxes on the heating (gas) bill. Alma Der Kazarian said that she did not know. Jay Kapur pointed out that in January 1994 the Church paid a large sum for a gas bill, because the previous bills for some time had been

estimates and did not reflect true usage. All utilities have been asked to read meters regularly and bill actual amounts.

Steven Migridichian asked if an energy audit had been performed for the Church by one of the utilities that offer the service free of charge. Jay Kapur stated that the service is typically free for residences, but they don't have a comparable service for Churches or commercial buildings. Steven Migridichian said that there were professionals that would do an audit for a fee, which may be money well spent. George Migridichian said that the electric company has a program to audit schools; they may do Churches, as well.

Gilbert Markarian questioned the difference in the amount of contributions to the Zakarian Scholarship Fund on page 40 (\$1,350 total) and the amount shown on page 70, under Schedule D (\$1,000). Alma Der Kazarian stated that the \$350 has been transferred to the Dean Witter account, since the end of the year. Same is the case for contributions to the Peter Zakarian Fund (pg. 54 vs. pg. 73).

Paul Andonian asked why there was a large different in the amount of cash held between 1993 and 1994 (pg. 71 Schedule D). Jay Kapur said that the cash had been invested.

Gilbert Markarian stated that the Memorial Endowment Fund listed under Shapazian was established by a lady in the name of her parents, and it should be called Nishan and Mary Shapazian fund. Also, the fund presently called Makelian Family should be called Michael and Makrouhi Makelian, Lucia and Garabed Fund.

Berjoohie Zakarian asked what happened to the Sarkisian Fund. This fund is what is now called the special investment account.

Jay Kapur stated that the title on page 74 should be "Memorial Fund", not "Memorial Endowment Fund".

Gilbert Markarian stated that Mr. & Mrs. Antranik Yarumian fund has been expensed, and it should be closed out, contents transferred to the general account. Also, Mary Chakemian fund has been expensed, it should also be closed and the balance transferred.

George Migridichian pointed out that the Friday night dinners had shown a \$646.50 deficit last year. He asked if consideration should be given to eliminate it, although he attends and enjoys them. Jay Kapur said that the Parish Council is looking at ways of better financing the dinners, but is not inclined to discontinue them. Paul Andonian stated that the amount of the deficit was insignificant, given the purpose of the dinners. George Migridichian suggested that consideration be given to pot-luck dinners.

Bartev Der Bagdasarian questioned the accounting principles used in showing the Bingo statements. He mentioned that nowhere is it shown that \$8,975 in Bingo funds were used to purchase smoke-eaters for the Cultural Center. Alma Der Kazarian said that it should have been mentioned in the Parish Council report. Art Surabian stated that the amount

should have been shown as a transfer from the Bingo account and then shown as a capital expense.

Berjoohie Zakarian made a motion to accept the financial statements. It was seconded by Ruth Surabian, and approved unanimously.

Adoption of the 1995 Budget

Prior to the discussion of the budget, Jay Kapur gave a few explanations:

- The collection of dues is now computerized and will be more efficient. He thanked Louis S. Mikitarian for his efforts in assisting the Parish Council in computerizing the process.
- The \$45,000 shown under the transfer account is not all accepted to come from Bingo. Library committee and Senior ladies auxiliary are now defunct and the monies in these accounts will be transferred to the general account.
- The \$75,000 income shown from Earnings/Gains from Investment Accounts is an estimate based on a 6.25% return.
- The \$25,000 income shown for the Festival is aggressive, but is not impossible. This function should be taken off the hands of the Parish Council. A guide book was prepared last year, which will be helpful. Also, preparations for this year should be started now. The Parish Council is looking for a Church organization to take the lead.
- Fund-raising is meant to replace the Rug sale, since it is not producing the income any more. Some ideas include a golf tournament, a Christmas dance, etc.
- Under Expenses, the line item for Choir convention shows 0. The Parish Council feels that since there is money in the Choir account, this could be used for the convention.
- Etchmiadzin Looma is assessed as \$5 for every dues paying member. The amount shown in this year's budget is for 1994 and for 1995.
- The Diocesan Youth Ministry assesment is shown as \$7,000. In 1994 the Parish Council voted not to pay until we get an explanation from the Diocese on the goals and programs of this department. Nothing has been received as of yet, but the \$7,000 which is for 1994 and 1995 will likely be paid this year.

Edward S. Bilzerian made a motion to increase the budgeted amount for Pledges Collected for 1995 by \$7,000 to \$73,500. The motion was seconded by Tom Garabedian.

Edward S. Bilzerian stated that since the increase in dues collected due to the increase in dues appears to be \$7,000, the budgeted income should be increased.

Louis S. Mikitarian stated that the income budgeted for 1994 was in anticipation of the impact of the increase in dues; therefore, there is no need to increase the budgeted amount.

Zarvin Kasparian commented that the budgets could not be balanced by increasing dues. He said if there are needs for capital expenses, there should be special considerations.

Jay Kapur stated that since it is not clear what the impact of the increase has been, the income budgeted should stand as is. The \$7,000 collected in 1995 to date is not necessarily all due to the increase in dues.

Tom Garabedian said that it is the Parish Council's responsibility to make sure that the dues are collected in the year that they are due. Therefore, it is not unreasonable to expect that the \$7,000 should have been an income for 1994, and that we can count on collecting the 1995 dues this year.

Arthur Surabian asked what was collected in January 1994. Alma Der Kazarian said \$7,100 was collected. It is nearly the same amount as was collected this year.

Gilbert Markarian said that many people pay more than the minimum dues anyway, so that the increase in dues will not increase income significantly.

Mark Der Mugrditchian moved the motion to a vote.
The motion was defeated.

Edward S. Bilzerian asked for a breakdown of how many people pay over, under and the minimum dues. Jay Kapur said that roughly, 60% pay the minimum \$2.50/week, 25% pay more and 15% pay less than this amount. Edward S. Bilzerian asked that this information be made available to the Parish.

Alma Der Kazarian recommended that the word "Pledges" be changed to "Dues" next year.

Gilbert Markarian recommended that a two envelope system should be instituted, one for dues, one for pledges.

Charles Sharigian made a motion to establish a membership drive committee. The motion was seconded by Edward S. Bilzerian. The motion was then amended to establish a membership drive committee, and to increase the budgeted 1995 income by \$10,000 as a result of new members.

Jay Kapur spoke against the motion, stating that there was no guidelines or specifics given to the Parish Council.

The motion was moved to a vote. The motion was defeated.

Gilbert Markarian stated that the amount shown under Asst. to Pastor Stipend should be footnoted as " does not include a \$1,000/month subsidy from the Diocese".

Louis S. Mikitarian made a motion to include the \$1,000/month Diocesan subsidy as income, and then show the full stipend (\$18,910) as expense. The motion was seconded by Gilbert Markarian.

The motion was moved to a vote. Motion passed.

Tom Garabedian asked for a comment on the freezing of wages for 1995. Jay Kapur said that it was no reflection on the performance of the Church's employees, but it was just a way of controlling the deficit.

Tom Garabedian stated that during the past two years there were also deficits in the budget, but the wages were increased. It seems inconsistent to freeze them this year. He said that he was not in favor of a budget balanced by freezing wages.

Tom Garabedian made a motion for the Parish Council to give consideration to have a positive wage adjustment to some or all of the employees. The motion was seconded by Zarvin Kasparian.

John Fashjian said that the Parish Council worked very hard to control expenditures this year, and that the freeze was a part of this.

Tom Garabedian said that it was not fair to the employees to not increase wages because the times are tough. Edward S. Bilzerian stated that the budget includes an income of \$75,000 from investment account; therefore, it is not balanced, anyway.

The motion was moved to a vote. The motion was defeated.

Robert Shamgochian asked if there were any plans to increase income from the use of Church facilities. Jay Kapur said that the Parish Council is looking into this, but the facilities need upgrading before they can begin to generate income.

Zarvin Kasparian asked the Parish Council to itemize capital improvements needed, before the budget was approved.

Jay Kapur said that there will be a special Parish Assembly called by the Council on May 21, 1995 to discuss plans for a Church Building Fund. The improvements needed are the roof at the Cultural Center, floor, Heating and Air Conditioning, etc.

Motion was made by Mardieros Mooshagian to accept the 1995 budget (with income and expense being equal at \$328,300) as amended. The motion was seconded by Arthur Yagjian.

The motion passed.

New Business - Special Parish Assembly

Jay Kapur made a motion to hold a special Parish Assembly on May 21, 1995 to discuss the Building Renovation Fund. The motion was seconded by Bizer Simonian.

Arthur Surabian suggested that information be mailed to parishioners prior to the meeting, regarding the specifics to be discussed. Paul Andonian suggested that any repair proposed be accompanied with a cost estimate.

Motion was put to a vote. Motion passed.

New Business - Handicapped Parking

George Migridichian stated that he has noticed the handicapped spaces being used by people who are not handicapped. He suggested that the cars be towed if improperly parked. Mark Der Mugrditchian said that legally, there must be signs on posts, before a car can be towed.

Mardieros Mooshagian made a motion to direct the Parish Council to purchase signs to put up at the handicapped parking spaces during special events. The motion was seconded by Ruth Surabian.

The motion was put to a vote. Motion passed.

New Business - Handicapped Access

Paul Andonian said that he would present the Parish Council with dimensioned drawings of a ramp and railings for handicapped access in the Church. Der Aved said that if a ramp is put, it has to be built to code, which may require several pews to be removed. Also, the Parish Council is getting bids for railings.

Old Business

Edward S. Bilzerian asked about the Ways & Means Committee. Jay Kapur said that this group has met regularly. One of the projects was to do a parish-wide survey to determine the make-up of the parish. The surveys have been mailed out.

Acceptance of Annual Reports

Arthur Yagjian made a motion to dispense of going page-by-page through the reports, but rather to move a report at a time. Edward S. Bilzerian seconded the motion. Motion passed.

Diocesan Delegates Report

Herman Purutyan asked if the delegates brought up the Diocesan Youth Ministry Assessment up for discussion at the assembly. Der Aved said that there was some discussion, and a number of other New England Churches, who have Youth Directors or Assistant Pastors objected to paying the assessment. However, the budget was approved with the assessment in it, therefore, we are expected to pay it.

Arthur Yagjian made a motion to accept the Diocesan Delegates Report. Seconded by Berjoohie Zakarian the motion passed.

Pastor's Report

Some corrections to the dates and list of the funerals were offered. Richard Papazian, July 22th should be added to the list. Adam Malesky funeral should be on August 10.

Berjoohie Zakarian made a motion to accept the Pastor's Report. The motion was seconded by Elda Malesky. Bartev Der Bagdasarian asked the minutes to reflect that Pastor's report is accepted with appreciation. The motion passed.

Parish Council Report

Kay Garabedian made a motion to accept the Parish Council Report. Arthur Yagjian asked the minutes to reflect that Parish Council report is accepted with appreciation. Seconded by Harry Dostourian the motion passed.

A.C.Y.O.A. Jr. Report

Vahe Jardarian made a motion to accept the A.C.Y.O.A. Jr. Report. Seconded by Bizer Simonian the motion passed. Arpi Migridichian offered her thanks to Diratzoo Randy for his efforts and work with the ACYOA Jr.

A.C.Y.O.A. Sr. Report

Elizabeth Avakian made a motion to accept the A.C.Y.O.A. Sr. Report. Seconded by Paul Andonian the motion passed.

Avaks Report

Berjoohie Zakarian made a motion to accept the Avaks Report. Seconded by Elizabeth Avakian the motion passed.

Babies and Toddlers Report

Arpi Migridichian offered thanks to Yerezgin Vivian for her efforts.

Paul Andonian made a motion to accept the Babies and Toddlers Report. Seconded by Bizer Simonian the motion passed.

Cultural Organization

Bizer Simonian made a motion to accept the Cultural Organization Report. Seconded by George Migridichian the motion passed.

Choir

Vahe Jardarian made a motion to accept the Choir Report. Seconded by Paul Andonian the motion passed.

Memorial Endowment Fund

George Migridichian stated that the list in the report should have included Queene Bilzerian Memorial Endowment Fund.

Bizer Simonian made a motion to accept the Memorial Endowment Fund Report. Seconded by Kay Garabedian the motion passed.

Men's Club Report

Stephen Sahagian made a motion to accept the Men's Club Report. Seconded by Paul Andonian the motion passed.

Sunday School Report

Paul Andonian asked if the Sunday School was utilizing the videos donated last year. Diratzoo said that the teachers use them individually, and sometimes they are used in assemblies.

Gregory Donoian mentioned that the Superintendent Mary Shaw did a great job, but is leaving.

Vahe Jardarian made a motion to accept the Sunday School Report. Seconded by Berjoohe Zakarian the motion passed.

Women's Guild Report

Artem Andonian made a motion to accept the Women's Guild Report. Seconded by Charles Sharigian the motion passed.

Bingo Report

Berjoohie Zakarian made a motion to accept the Bingo Report. Seconded by Rose Gulanian the motion passed.

Election Results

For the Nominating Committee, Arpi Migridichian read the results of the elections. The results were as follows:

Parish Council:

Edward Kachajian
Mardieros Mooshagian
Agnes Sahagian
Jenev Sanda
Robert Shamgochian

Nominating Committee:

Katherine Dodakian
Ruth Haddon
Gilbert Markarian
Steven Migridichian
Louis S. Mikitarian
Alternate: Cynthia Houmere

Auditing Committee:

Mark Pogharian
Robert Shooshan
Alternate: Ross Markello

Endowment Committee:

Arthur Surabian
Alternate: Paul Davis

On behalf of the Nominating Committee, Arpi Migridichian thanked Der Aved and John Toromanian, for their help, and ACYOA Jr. for helping with lunch.

Jay Kapur thanked all members of the Parish Council, especially the outgoing members Alma Der Kazarian and Archie Torosian.

Der Aved made a few closing remarks. He thanked everyone for keeping the Church active. He thanked the Parish Council, including the outgoing members, and said that he hoped they would be back soon.

Der Aved also thanked Edward S. Bilzerian outgoing member of the Memorial Endowment Fund Committee, Arthur Surabian, outgoing member of the Auditing Committee for their services, Richard Maksian for Chairing the Assembly and Herman Purutyan as the Assembly Secretary.

The Assembly was adjourned following the closing prayers at 4:35PM.

Respectfully submitted,



Herman Purutyan
Assembly Secretary



Richard Maksian
Assembly Chairman



Reverend Father Aved Terzian
Pastor and President