

The **Annual Reports** **1995**



Armenian Church of Our Saviour

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Rev. Fr. Aved Terzian, Pastor

PARISH COUNCIL – 1995

Executive Body

Rev. Fr. Aved Terzian, Pastor
Jay Kapur, Chairman
Mark Der Mugrditchian, Vice Chairman
Agnes Sahagian, Treasurer
Gregory Donoian, Assistant Treasurer
Harry Dostourian, Secretary
Edward Kachajian, Corresponding Secretary

Advisors

John Fashjian
Michael Gulbankian
Mardieros Mooshagian
Jenev Sanda
Robert Shamgochian

Diocesan Delegates

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

The 1995 Annual Reports

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**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 Houmère
- 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 Berjoohe 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 Berjoohe 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

Berjoohe 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."

Berjoohe 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

1995 Annual Assembly Minutes: Church of Our Saviour, Worcester, MA

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 22nd 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. Bartevo 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 that the minutes to reflect that Parish Council report is accepted with appreciation. Seconded by Harry Dostourian the motion passed.

A.C.Y.O.A. Jrs. Report

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

A.C.Y.O.A. Srs. Report

Elizabeth Avakian made a motion to accept the A.C.Y.O.A. Srs. 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 Yeretzgin 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 Berjooie 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.

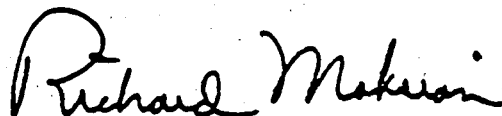
Der Aved also thanked Edward S. Bilzerian outgoing member of the Memorial Endowment Fund Committee, Arthur Surabian, outgoing member of the Auditing Committee for their services, Richard Maksian for Chairing the Assembly and Herman Purutyan as the Assembly Secretary.

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

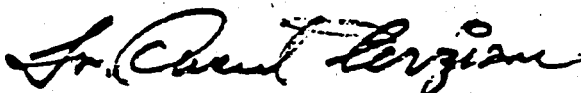
Respectfully submitted,



Herman Purutyan
Assembly Secretary



Richard Maksian
Assembly Chairman



Reverend Father Aved Terzian
Pastor and President

DIOCESAN DELEGATES REPORT

93rd Annual Assembly

May 4 - May 7, 1995

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

The 93rd Diocesan Assembly took place in Nashua, New Hampshire from May 4 to May 7, 1995 and was hosted by the Saints Vartanantz Armenian Church of Chelmsford, MA. All of the meetings and most of the social functions were held at the Sheraton Tara Hotel in Nashua, NH. The first plenary session was opened with the invocation being given by His Eminence Archbishop Khajag Barsamian, Primate of the Eastern Diocese, after which a quorum of 141 delegates was confirmed.

The first order of business was the election of the Assembly Officers. The assembly elected Arthur S. Mardigian of Detroit as its Chairman and Daniel K. Dorian of Cambridge as its Vice-Chairman. Upon approval of the minutes of the 93rd Diocesan Assembly, a message from His Holiness Lord Lord Karekin I was read to the delegates as well as the telegram from the Primate to His Holiness. In His message, His Holiness Karekin I praised our Primate, and all of the Diocesan priests and lay people devoted to serving all Armenians and the Church. He also stated that our National Tricolor is being flown in front of the U.N. Building along with the other member nations.

Two members of the Worcester delegation, George Migridichian and Suney Kachadoorian, were appointed to the Courtesies Committee.

A report to the Assembly was given by one of the members of the Clergy Conference which took place May 2 - 4. Matters discussed were the recent election of the Catholicos, unity within our diocese, female ordained deacons, cremation and request for a monetary fund to financially aid retired priests attending the Assembly.

Reports were presented by the various Diocesan Department Heads; giving an overview of their accomplishments during the past year, and in each instance, encouraging our priests to take advantage of the information within these Departments and employ greater utilization of their staffs in assisting at Parish levels.

The Chair introduced the Prelacy observer to our Assembly in the person of Mr. Richard Sarajian. Simon Balian, Esq., Director of the FAR (Fund for Armenian Relief) presented his report in which he stated that FAR is now a recognized organization by the U.S. Government and is receiving additional aid in the form of U.S. Government grants for distribution within Armenia. Mr. Balian noted that in 1994, FAR delivered and distributed approximately \$39 million worth of goods and services within Armenia.

Mr. Zaven Kasparian, Chairman of the Diocesan Unity Committee presented his report to the Delegates in which he stated that at present, the Committee had not received a response to its letter, dated February 1, 1995, addressed to the Prelacy Unity Committee, and that all negotiations are on hold.

Executive Director, Col. (Ret.) Victor V. Arzoumanian, presented his annual report of the Armenian Church Endowment Fund (ACEF) in which he noted that the Fund has gained over \$8 million since January 1, 1995, with total assets surpassing \$30 million with approximately 700 donors. He also stated that the ACEF had distributed \$1,2450,000 in April 1995 to the Diocese and the Diocesan Parishes.

2nd Plenary Session, Friday, May 5, 1995

The Primate delivered His message to the delegates in which He announced that 1995 would be known as "The Year of the Bible", which was also the theme of the Assembly. Each delegate to the Assembly was given a copy of the New Testament which is now available to all parishioners from the Diocesan bookstore. He noted that through the Bible we can perpetuate our culture and heritage. We should transmit our messages to our youth, and intergrade our young people into the church. He noted that ACYOA has contributed immensely to the Church, but with a stronger Department of Youth Ministry, we are hopeful that more of our youth will answer the call of the Church. The Primate stated that the election of the new Catholicos as being the start of a new era for all Armenians. He also noted that a new Armenian Bible will be forth coming for all in the Eastern Diocese. He stated that the Divine Liturgy is the method of bringing the word of God to our people. True worship requires all Armenians to get involved singing the praises of God. The Primate stated that newly formed Youth Choir of 67 voices has been established and should serve as an object lesson to all in the Diocese.

After the Primate's address, the delegates attended one of the six (6) Panels concerning the following topics:

- (a) Religious Vocations
- (b) Armenian Heritage
- (c) Total Youth Ministry
- (d) Christian Mission and Outreach at Home and Abroad
- (e) Diocesan Administration and Structure
- (f) Stewardship and Development.

A report was presented by the respective secretaries and panel leaders of each of these seminars on Saturday A.M.

3rd Plenary Session, Saturday, May 6, 1995

Rev. Dr. Joan Campbell, the General Secretary National Council of Church of Christ addressed the delegates. Her message was inspirational and quite moving concerning her recent trip to Armenia and the welcome that her fact finding group received from the Catholicos. She noted that the Armenian Church has been a consistent force with the National Council of Churches and the American government must recognize the Genocide.

The Assembly delegates, after a short period of discussion, passed the 1995-96 operating budgets. It was noted that the 1994 revenues amounted to \$3,434,999 and 1994 expenditures were \$3,091,629.

The Diocesan Assembly honored two noteworthy individuals during the Saturday night gala banquet; Congressman Joseph P. Kennedy II as Friend of the Armenians and George Papelian of Westburg, New York as Armenian of the Year.

The 94th Diocesan Assembly will take place at St. Sahag and St. Mesrob Church of Wynnewood, PA. whose Pastor is Rev. Dr. Patee Metjian.

Rev. Father Aved Terzian, Pastor

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

Pastor's Report

The Armenian Church worldwide, rejoiced at the election of our new spiritual leader, His Holiness Karekin I, Catholicos of All Armenians. We await, with great anticipation, to learn from his experience, knowledge and wisdom and offer our prayers for His Holiness. May he be prepared to lead the people of Armenia and the Diaspora into the new era and the new century.

Each year brings with it new experiences, from which to learn and new challenges to face. Fortunately, with each new year has also come new faces, hands, hearts and minds upon which we depend greatly. Although parish work is never done and there are always projects or programs to work on, the support of our parishioners is uplifting. The energy of next generation of leaders of this Church as witnessed in our Sunday School, Men's Club, Women's Guild, at the Armenian Festival and Kid's Fair, and more and more on committees and special projects - 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. I am grateful for those who have devoted their time and talents to our Church, for without them our work could not be done. Let it be known that any helpful suggestions for the betterment of our Church are always welcome and should be submitted verbally or in writing to the Parish Council.

We are constantly reminded of how precious life is, especially when the life of a young person is lost. Value each day, make each day count, and may each day bring you to a better understanding of our purpose and the wondrous gift of life.

We thank God for giving us the opportunity to serve Him through this Holy Church as its Pastor. My deepest gratitude to the Primate, members of the Parish Council - for their devoted service and dedication and faithful parishioners.

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

In an effort to continue for his preparation to the priesthood, Deacon Randy Dagley continued to serve our parish on part-time basis. His service to our Church officially ended in May. He did however, continue to worship with us, and serve on the Holy Altar, on Sundays through the end of the year. Our prayers for Deacon Randy and his family. He will be sorely missed.

We are grateful that Garo Papazian, assisted me greatly from July to December with Vacation Bible School and preparation for the the opening of Sunday School. At the present time, there is no one to oversee the ACYOA or the Sunday School or to assist me with visitations. The position of Assistant to the Pastor, will not be filled at this time. The position will be re-evaluated and possibly several part-time positions may be created to better serve our youth, which will be our main focus. It is hoped that at least one position will be created in the early part of the new year, as, with each passing month, our task will become more difficult.

WORSHIP

Divine Liturgy (*Soorp Badarak*) was celebrated every Sunday, (with the exception of February 5 due to weather conditions) 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.

The Very Reverend Father Nourhan Manougian
The Reverend Father Carnig Hallajian

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

The Most Reverend Archbishop Hovnan Derderian
The Very Reverend Father Mesrob Semerjian
The Very Reverend Father Ghevont Samoorian
The Very Reverend Father Nourhan Manougian
The Reverend Father Dajad Davidian
The Reverend Father Sahag Kaishian
The Reverend Father Garabed Kochakian
The Reverend Father Mampre Kouzouian
The Reverend Father Vasken Kouzoian

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 6, 1995 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

SACRAMENTS AND RITES - 1995

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

Baptisms and Confirmations	21
Adult Confirmations	2
Weddings	8
Funerals	31



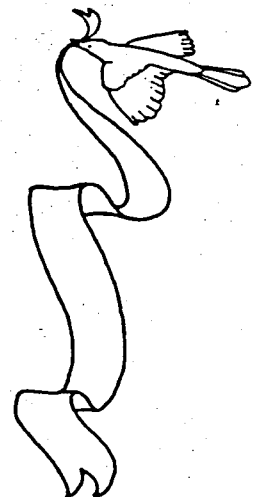
1995 Baptisms

January 22	Adam Karekin Bullock, son of Benjamin and Linda Bullock
January 29	Devon James Ara Barsamian, son of Steven and Rhonda Barsamian
March 19	Sara Elizabeth Johnson, daughter of Glenn and Joan Johnson
March 19	Anthony John Surabian, son of Andrew and Joanne Surabian
March 26	Luke Edward Pottle, son of Stephen and Margaret Pottle
April 26	Stephen Krikor Krikorian II, son of Stephen and Cindy Krikorian
May 7	Thomas Edward Peretzian, Jr., son of Thomas and Robin Peretzian
June 3	Lorig Yeva-Zarman Purutyian, daughter of Herman and Laura Purutyian
June 4	Julie Margaret Arakelian, daughter of Michael and Joan Arakelian
June 10	Adrienne Ghambari, daughter of Vigen and Zenik Ghambari
August 6	Michael Gregg Migridichian, son of Gregg and Mary Migridichian
August 12	Taline Rose Migridichian, daughter of Steven and Deborah Migridichian
August 12	Timothy David Kublbeck, son of David and Jane Kublbeck
August 13	Kenneth James Gilbane, son of Robert and Donna Gilbane
August 27	Mackenzie Mary Shaw, daughter of Daniel and Mary Shaw
September 9	Michael Alexan Kaishian, son of Fr. Sahag and Yn. Lana Kaishian
September 30	Stephen Paul Kheboian, son of Paul and Beth Kheboian
October 7	Lindsay Elise Degnan, daughter of Shawn and Lori Degnan
November 19	Stephanie Elizabeth MacDonald, daughter of John and Donna MacDonald
December 31	Layne Sutton Arakelian and Bailey Sedona Arakelian, twin daughters of David and Barbara Arakelian



1995 Weddings

January 14	Pamela Lamberto and Simon Dirazonian
January 28*	Joanne Leasca and Alex Bilzerian
May 20**	Patricia Jose and Jason Arakelian
June 17	Rebecca Mullan and Jay Kapur
September 30	Timothy Lott and Cheryl Surabian
October 21***	Richard Elloian and Cynthia Lloyd
November 4	Steven Jankowski and Lila Hagopian
December 31****	Kraig Krikorian and Donna Curran



* Performed at St. Spyridon Greek Orthodox Cathedral, Worcester, MA
 ** Performed at St. Ann's Church, Shrewsbury, MA
 *** Performed at the Church of the Messiah, Woods Hole, MA
 **** Performed at St. Bridget Church, Abington, MA

1995 Funerals

January 27	Victoria Donoian	September 12	Edward Bedrosian
February 14	Myreni Shadbegian	September 14	Abraham Trabizonian
February 18	Araxie Milikian Bogosian	September 21	Anna Krikorian
March 27	Arpenik Nikogosian	September 27	Mannik Penbeyan
April 5	Mary Surabian	October 4	Charles Kasparian
April 17	Helen Fashjian	October 9	Robert Piligian
April 21	Haig Kazarian	October 25	Parouz Piligian
June 3	Agnes Melikian	November 9	Gladys Hagopian
June 26	Dr. Michael Manoogian	November 15*	Suren Bajakian
June 27	Roseanne Egan	November 16	Christine Ahern
July 11	Grace White	November 20	Rose Anderson
July 20	John Keoseian	November 22	Sarah Titus
August 10	Jonathan Naroian	November 24	Harry Hoogasian
August 21	Mary Jorjorian	December 1	Juliette Najarian
August 30	Margaret Sogegian	December 16	Madelaine Ivok
September 1	Lucy Alexanderian		

* Performed in Fitchburg, MA

May God rest their souls in peace.



PRIMATE'S VISITATION

The Primate visited Worcester to attend the ACYOA Archbishop's Basketball Tournament on June 3. The Primate also came to Worcester for a meeting with area clergy in October.

OFFICIAL INVITATIONS

- Clergy Meeting with Mayor Mariano, Our Lady of Mt. Carmel Church - January 11
- Community Meeting with Mayor, City Manager and School Supt. - March 6
- Special Reception for Pastor Paul Kennedy's Retirement - March 11
- Knights of Vartan Banquet - March 12
- Women Saints Day, Haverhill, MA - March 18
- Symposium on Oriental and Orthodox Churches, New York - March 21
- Holocaust Program - Holy Cross College - April 19
- State House Genocide Program - April 21
- Martyrs' Day Program State House - April 22
- Boy Scouts Dinner Honoring - John Fashjian - May 10
- Holy Trinity Church Dance, held in our Cultural Center - May 13
- Rev. Fr. John Burke, 40th Anniversary Celebration - May 19
- Armenia Independence Day Program, Worcester Library - September
- Rev. Dr. Gary Shahinian - Installation Service - November 12
- Worcester City Council Invocation - November 28
- Clergy Luncheon with Mayor, to discuss youth and violence - December 13

ANNUAL ASSEMBLIES

Special Diocesan Assembly:

On January 14, our Diocesan Delegates participated in a Special Assembly to elect 24 delegates to represent our Diocese at the National Ecclesiastical Assembly in Etchmiadzin. 18 lay delegates and 6 clergymen were elected. We were fortunate to have two of our parishioners elected Zarvin Kasparian and Asbed Zakarian, who participated in the election of the Supreme Patriarch and Catholicos of All Armenians.

Diocesan Assembly:

Along with delegates from our parish, I attended the annual Diocesan Clergy Conference and diocesan Assembly which was held, May 1 through May 6, hosted by the St. Vartanantz parish of Chelmsford, Massachusetts. I fulfilled my duties as a member of the Diocesan Nominating Committee.

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

The General Assembly of the A.C.Y.O.A. was held, October 13 -15 in Florida.

Choir Assembly

The 49th Annual Assembly of the Armenian Church Choirs was held in Palos Heights, Illinois, in October. Our Choir was represented by its Chairman Norman Noorjanian, who is a member of the Choir Association's Central Council.

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 me to visit, I will request that another Armenian priest make the visitation, as we have done in the past, when parishioners of another Church are hospitalized in the Worcester area. We have also visited parishioners in 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.

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 1995, I have made over 75 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. Their needs are often physical, psychological, emotional and becoming more frequent this year – financial.

Through the efforts of Arthur Surabian, hundreds of dollars of non-perishable grocery items were donated by SuperValu Foods to be distributed to the needy families of our parish.

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 new editor, Marianne Dodakian has established a quarterly 20 page format, which I believe is 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

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
- Tenebrae Service, Blessed Sacrament Catholic Church, Worcester

Zaven Kasparian serves on the Board of the Ecumenical Council. Deacon Randy served 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.

In addition, the Primate assigned Rev. Fr. Mampre Kouzouian, Charles Diman and myself to study and develop a modified regional structure. Our plans were presented to the Primate and at a Regional Meeting. Further discussion will follow after input from the parishes are received.

EDUCATIONAL PROGRAMS

Armenian Language Classes for Adults

This program was not held in 1995, due to insufficient interest. Hopefully, we will have enough students to justify another 10-week Armenian Language Classes for Adults course in 1996.

CCD Classes Visit our Parish

On two occasions this summer, we hosted a CCD (religious instruction) class from Our Lady of Good Counsel, Catholic Church in West Boylston. Each group consisted of approximately 125 students, plus adult sponsors, who learned about our Church and beliefs. I received so many cards and thank you notes in appreciation of the visit.

Scholarship s Awarded

Through the generosity of the Asbed and Margaret Zakarian Scholarship Fund, we were able to award scholarships to three worthy students of our parish.

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): Rev. Fr. Dajad Davidian, Pastor of St. James Armenian Church; Rev. Fr. Garabed Kochakian, Chancellor, Eastern Diocese of the Armenian Church of America; Rev. Joanne Hartunian, Pastor of United Armenian Calvary Congregational Church, of Troy, N.Y.; Professor Paul Seaton, Department of Philosophy Assumption College and Rev. F. Stephen Pedone, Judicial Vicar and Vicar for Canonical Affairs, for the Roman Catholic Diocese of Worcester. In addition, we were treated to a wonderful play presented by the ACYOA Juniors "Do you Mean to Say that Manure is the Only Answer?" at our Mid Lenten Miching Dinner.

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 1994, we had 125 students registered. I am most pleased that in 1995 the registration was in grades K-10 maintained that level.

The students are enjoying lively Craft Assemblies, coordinated by Beth Bedrosian, and are beginning to learn our lovely Armenian hymns during Music Assemblies, conducted by Patty Arakelian.

Our deepest appreciation to Mary Shaw, Garo Papazian and especially 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 if you can be of assistance. We need you all.

Vacation Bible School

Garo Papazian, Donna MacDonald and I organized a week-long Vacation Bible School this summer. The enjoyment of the children is indeed an indication of the success of this program. Our gratitude to Donna Mooradian, Marcia Hovhanessian and Anush Kazarian who assisted greatly in 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.

The popularity of the Toddlers' Class over the past 8 years is evident in the increased enrollment of the Sunday School.

We have formed a Religious Education Council of qualified individuals to help us better meet the needs of our children. The committee consisting of Yeretzgin Vivian, Karen Durgarian, Dora Garabedian, Paul Avakian, and Garo Papazian has already met on several occasions, and are formulating exciting plans for September 1996. We appreciate their enthusiasm, experience, knowledge and commitment and will work closely with them.

CHURCH ORGANIZATIONS

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

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

I take a personal interest in each Church Organization, and generally attend each group's regular meetings and functions, and we maintain regular contact with the Chairmen, to keep abreast of their respective organizations.

May God bless all who serve His Church, through our organizations.

A.C.Y.O.A.

One of the priorities for 1996 will be to fill a part-time position to oversee the activities of the A.C.Y.O.A. which has greatly decreased over the past year. We strongly urge parents to become more involved with the A.C.Y.O.A. Juniors group and to provide the necessary support and guidance that is required. In addition, the A.C.Y.O.A. Seniors is in great need of new members and an exciting plan for the future - which is essential for the growth of this organization.

Avak Group

For over 17 years, this organization has provided a place for our Senior Citizens to gather weekly. For many of them, it is the highlight of their week. The hard-working committee provides social activities, holiday dinners, and fair-weather outings. It is difficult to witness the loss of members each year. It is important that we never forget the elderly and their contributions to our Church. New members are always welcome.

Basketball Teams

We currently have several active Basketball Teams in our parish. The Sunday night League which involves members of the Men's Club, Junior and Senior ACYOA, is enjoying increased participation.

The newest league which began this year - a Youth Basketball League for ages 7-11, which was coached by Gary Dodakian, and was very well attended.

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

Cultural Organization

We applaud the efforts of Van Aroian who selflessly served as Chairman of the Cultural Organization for many years. This year, the Cultural Organization sponsored the performance of the Erzurum Dance Ensemble from Armenia. The capacity crowd was mesmerized by the wonderful performance. All income from the performance was donated to the Ensemble.

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 comraderie and enjoyment. As individuals, they are very active in every major fund-raising activity of our parish, and had a very successful fund-raising event for the Festival. 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 continues to sponsor two Armenian children through the Diocesan CASP program.

A committee of Women's Guild members have undertaken the task of collecting donations with which they bought food, clothing and other gifts for needy Armenian families in our area at Christmastime. The families very much appreciated their thoughtfulness.

Ways and Means Committee

This Committee, was charged with the task of investigating the financial needs of our Church and possible solutions. Following the evaluation of the Survey which was mailed to all parishioners, the committee has been working on some valid suggestions.

The Committee is deeply engrossed in evaluating the demographics of our parish, its strengths and weaknesses. They are also studying the vitality and importance of each of our programs, both financial and social. Their focus is to prepare the Church for the 21st Century.

I thank the members of the Committee for their dedicated efforts. And look forward to implementing their suggestions.

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. In an effort to attract more younger families to the dinners, Mark DerMugrditchian organized weekly games for the children in our Cultural Center. The children who attended thoroughly enjoyed the fun! We are looking for ways to improve this program and plan to continue it following the 1996 Lenten Season.

CAMP VARTAN VISIT

This year I took a group of 10 children to Camp Vartan in Connecticut for the day. The children enjoyed all the facilities of the Camp, and some expressed a desire to attend the week-long camp next year.

DONATION OF ARMENIAN BIBLES FOR CHURCH SANCTUARY

We are very appreciative of the thoughtful donation of 75 Armenian Bibles in memory of Arthur and Zabel Jorjorian, by their daughters.

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, once again. Many committees made use of the Festival Handbook prepared last year. The Kid's Fair for the third year, provided a special flavor to our Festival. The children truly appreciated the hard work of Kitty Dodakian and her committee.

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 approximately \$22,000.00 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 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. The Picnic raised approximately \$3,600. – thanks for your support.

Rug Sale - Due to the decline in purchases over the past few years, the Rug Sale was not held in 1995.

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, for his untiring devotion and service
The Parish Council Members for their dedicated service
The Diocesan Delegates
Our Deacons, Sub-Deacons and Altar Services
Hazel Eljanian, Choir Director; Irene Shooshan and George Sogigian, Organists
Members of the Church Choir
Sunday School Superintendent and Teachers
Our Organizational Chairmen and their Executive Boards
The Auditing Committee
The Altar Guild
The Beano Committee and workers
The Fellowship Committee
The Insurance Committee
The Messenger Staff
The Mas Committee
The Memorial Endowment Committee
Religious Educational Council
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
Paul Davis, for photography
Raymond Hovsepian, for his professional advice and assistance
Vahe Jardarian, for his invaluable assistance in the Church office
Deacon Suney Kachadoorian, for his donation of incense and wine
Edward Kachajian, and his committee the Golf Tournament fund-raising event
Louis S. Mikitarian, for establishing a membership database
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
Our Church Secretary, June Jardarian for her dedicated service
Liz Avakian for her assistance in our Church Office
Kenneth Burgess, our accountant
Dennis Wilson, our Custodian, and Gharib Ghambari, Assistant Custodian
And to all others who have worked lovingly for this Church.

In this, the eleventh 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 - 1995

Elections

At the Annual Assembly held on Sunday, February 12, 1995, the following were elected to serve a two-year term on the Parish Council:

Edward Kachajian	Jenev Sanda
Mardieros Mooshagian	Robert Shamgochian
Agnes Sahagian	

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
Mark DerMugrditchian, Vice Chairman
Agnes Sahagian, Treasurer
Harry Dostourian, Secretary
Gregory Donoian, Assistant Treasurer
Edward Kachajian, Corresponding Secretary

Liaison Assignments

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

ACYOA - Mark DerMugrditchian, Gregory Donoian, Robert Shamgochian
Avaks - Jenev Sanda
Bingo - Jay Kapur
Choir - Edward Kachajian
Cultural Organization - Mardieros Mooshagian
Men's Club - John Fashjian
Women's Guild - Agnes Sahagian

In addition, a new liaison assignment was created to oversee Janitors and facility cleanliness. Michael Gulbankian served as this liaison.

Parish Council Farewell Dinner

On April 27, the Parish Council had a Farewell Dinner for the outgoing members of the Parish Council who so dutifully served the Church. These were Alma Der Kazarian and Archie Torosian. Both had served in key executive board positions. Our thanks go out to them for their hard work and dedicated service.

Meetings

During 1995, the Parish Council, under the presidency of Reverend Father Aved Terzian, held 17 regular meetings, 2 picnic planning meetings, 4 festival planning meetings, one meeting with members of the New England Region, and one meeting with the Diocesan Delegates.

Members

At year end, there were 560 dues-paying members of our parish. During 1995, with the assistance of Louis S. Mikitarian, a new computerized dues system was implemented.

Dues are a vital part of the Church operating budget, accounting for more than 20% of the operating income. However, what amounts to nearly \$0.67 out of every dollar collected in dues goes toward our current Diocesan Assessment. We encourage more parishioners to become dues-paying members.

Financial

For the first time in four years, the Church operated under a balanced budget. This was accomplished in part with the sacrifices made by our valuable Church staff, who did not receive pay increases in 1995. In addition, savings were attained with many goods and services being put out for bid.

In general, operating expenses have remained flat or lower over the past few years, but unfortunately, so has income. Traditional outside sources of income such as rug sales, festivals, and Bingo are dwindling, thus forcing the Church to explore new avenues. The Ways and Means Committee is also formulating a plan to help address these issues.

Cultural and Religious Programs

Please refer to the Pastor's Report.

Martyrs Day Program

Under direction from the respective Dioceses, a committee was formed with the pastors and representatives of the three Armenian Churches in Worcester to organize a joint commemoration of the 80th Anniversary of Martyrs Day. Through this joint effort, a successful program was held on Sunday, April 23 at Trinity Lutheran Church. Over 350 were in attendance, as well as many local and state government officials.

Friday Night Dinners

During the Fall of 1995, the Parish Council continued with its successful Friday night family dinner program. These informal dinners, which are held in the Cultural Center and Church Hall, are open to the entire Worcester Armenian community, and feature a family-priced buffet style meal and children's program. The intent of these dinners is to bring together our families in an informal atmosphere for an evening of food and socializing. This past year, an expanded menu was offered featuring meals catered by many fine area establishments. This program is sure to be continued in 1996.

Church Picnic

The annual Church Picnic was held on Church grounds on Sunday, June 11th after services. The popular annual event was well attended, and featured delicious char-broiled meals. Live Armenian music was provided by the Greg Krikorian ensemble. Special thanks go to Michael Gulbankian, who donated the produce for the entire picnic. The Parish Council also thanks the many volunteers and attendees who helped make the picnic a success!

Parish Golf Tournament

The second annual parish golf tournament was held on July 11th at Sterling Country Club. There were over 60 participants, a 50% increase from the prior year. The event, which raised over \$3000 for the Church, featured a fun day of golf, followed by a delicious dinner at the Cultural Center. Many thanks to Edward Kachajian, who organized the event and his committee.

Armenian Festival

The popular "main event" of the year, the Festival, was held on October 27th and 28th. There were many new attractions, as well as the traditional home made foods and char-broiled dinners. The Men's Club sponsored a Casino Night on Friday, which featured gaming tables with "play money", which was used to redeem prizes at an auction that evening. In addition, hourly raffles throughout the weekend provided patrons with multiple winning opportunities. The popular Kid's Fair provided games and entertainment for the children, and the Craft Booth featured hand made crafts. The Leg of Lamb donations raised over \$1800. Also new this year were Beer and Wine, and the acceptance of credit cards at all major booths.

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. The Festival is the biggest fund-raiser of the year, and raised over \$22,000.

Christmas Dance

On December 16th, a festive Christmas dance featuring Johnny Berberian was held in the Cultural Center. The dance was a tremendous success, raising over \$2800 for the Building Renovation Fund. Many thanks to Edward Atamian, who helped organize the event, and to Mr. and Mrs. Asbed Zakarian, and Mr. and Mrs. Charles Markarian for their generous donations. This successful dance is sure to be made an annual event.

Bingo

Bart Bagdasarian and John Toromanian continued to serve as co-chairmen of the Bingo Committee. They have served in this capacity since Bingo was started 22 years ago. The Church is actively seeking new committee members to continue with this effort, which accounts for over 10% of the Church operating income. The Parish Council thanks the entire Bingo committee for their continued dedication and commitment in 1995.

Basketball

Through the efforts of Kap Maksian and the Men's Club, a church basketball league was formed. Organized teams from within the parish play scheduled games on Sunday nights in the Cultural Center, complete with playoffs at the end of the season. There are over 30 active participants in the league. Anyone interested in playing should contact Kap Maksian.

For the second year in a row, the Church sponsored a youth basketball team at the Greendale YMCA for boys and girls in the parish ages 10-15. The team was coached by Jay Kapur and Darrin Migridichian and had eight regular players.

Messenger

The Church newsletter, the Messenger, was produced twice in 1995. Marianne Dodakian served as editor. Many thanks to Marianne and to Yerezgin Vivian, who volunteered to produce the copy and layout of the Messenger. Cooperation is needed from all Church Organizations in submitting articles and information on a timely basis in order to enable the Messenger to be produced regularly.

Norma Hohne Settlement

In December, the Church settled an outstanding lawsuit with one of its former secretaries, Norma Hohne. Ms. Hohne, who was terminated in August, 1990, filed the lawsuit on the basis of age discrimination. A motion was filed by the Church to dismiss the case on the basis of lack of jurisdiction, since the Church employed

fewer than six employees. However, no ruling was made on the motion, and the matter was scheduled for a hearing. Although Ms. Hohne's case lacked substance and the Church's case was very strong, upon the advise of our attorney, the Parish Council voted to settle the case for \$4000, an amount equal to attorneys fees that would have accumulated, had the matter continued. The Parish Council thanks Attorney John Chinian, who worked pro bono on this case for the Church.

Parish Council Funeral Policy

Continuing on an effort that began in 1994, members of the Parish Council attend and participated in all Wake Prayer Services of our parishioners who have passed away. Beginning in 1996, a meal will be provided to the families who have lost loved ones, on behalf of the Parish Council. Personal visitations by the Pastor and Parish Council will also be made.

Standing Committees

The Parish Council was pleased and thankful to have the valuable assistance of its Standing Committees. These committees enable the Parish Council to utilize the talents and resources of a greater number of parishioners in achieving its goals. The Parish Council welcomes any parishioner who wishes to contribute their time and talents to these committees.

Ways and Means Committee

The Ways and Means Committee was the most active of the Church's standing committees over the past year. Having completed its comprehensive survey project - to which over 60% of our parishioners responded - the committee worked on developing a comprehensive plan addressing the future needs of our Church. This plan has been approved by the Parish Council, and will be presented to the Assembly. Serving on this committee were the Pastor, Parish Council Chairman, Tina Bilazarian, Joan Davis, John Fashjian, Zarvin Kasparian, Richard Maksian, Arthur Surabian, and Asbed Zakarian.

Investment Committee

The Investment Committee is responsible for assisting the Parish Council in tracking and making recommendations on the Church's investment holdings. Edward S. Bilzerian of Dean Witter serves as the financial advisor to the Church. Also serving on the committee were the Pastor, Parish Council Chairman, Parish Council Treasurer, Karnig Durgarian, Thomas Garabedian, and Louis S. Mikitarian.

Insurance Committee

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

Elderly Housing Committee

The Elderly Housing Committee was formed four years ago to keep the Parish Council informed of opportunities and the feasibility for the Church to acquire properties for the purpose of elderly housing. One such opportunity arose in 1995, as the Hahnemman Family Health Center on Dean Street was made available for sale by the Medical Center of Central Massachusetts. After touring the facility and reviewing its possible uses, it was determined that the project was cost prohibitive, based on the asking price of the property and the subsequent conversion costs. In addition, an open dialogue was created with WPI, in order that the Church and WPI would work together in acquiring properties that are in its own best interests. Serving on this committee were the Pastor, Parish Council Chairman, Tina Bilazarian, Ramon Hovsepian, Steven Jorjorian, Zarvin Kasparian, Gilbert Markarian, and Asbed Zakarian.

Zakarian Scholarship Committee

Through the generosity of the Asbed and Margaret Zakarian Scholarship Fund, the Church awarded three scholarships to youth in our parish. Recipients of a \$400 scholarship toward college expenses were Lisa Hovsepian, Leandra Manos, and Dorin Penbeyan. Serving on the committee were the Pastor, Louis S. Mikitarian, Jerry Stepanian, Laura Purutyan, and Asbed Zakarian.

Christian Education Council

At the request of Der Hayr, a Christian Education Council was formed in 1995 to address issues dealing with Christian education, Sunday School, etc. The committee will be developing a plan to improve the quality of education in our Church. Serving on this committee are Der Aved, Yerezgin Vivian, Paul Avakian, Karen Durgarian, Dora Garabedian and Garo Papazian.

Building Renovation Fund

One of the major goals of the Parish Council this past year was to develop a comprehensive Building Renovation project to repair and upgrade the Church's facilities. Included in this project are major infrastructure repairs - such as the Cultural Center roof - as well as general renovations and updates to the facility - such as heating, air conditioning, flooring, wall coverings, lighting, etc. A financial plan will be developed and several associated subcommittees will be formed. A general outline of the plan will be presented to the Assembly for approval. However, certain necessary repairs have already been performed. In addition, an insurance settlement of over \$20,000 from roof leak damage was received. Below is a summary of repairs and improvements made during 1995:

Cultural Center Floor

The Cultural Center floor was sanded and refinished by an experienced area contractor. The critical aspect of the project was that the thickness of the flooring was only approximately 1/4 of an inch. However, after a thorough sanding and refinishing with several layers of polyurethane, the true beauty of the floor was revealed. In order to help preserve the floor, new rubber feet were purchased for all of the Cultural Center's chairs and tables. A protective covering is also being looked into.

Church Chandelier

The main Church chandelier was thoroughly cleaned, and all of the light bulbs were replaced. This was done at a minimal cost through the efforts of a group of volunteers who used a portable motorized lift to reach the chandelier. Many thanks to Gary Dodakian, Richard Dodakian, Jay Kapur, Darrin Migridichian, Louis S. Mikitarian, and Der Hayr for volunteering their time for this project.

Church Hall Ladies Room

The Church Hall Ladies Room underwent significant cosmetic repairs such as plastering and painting. Many thanks to Jackie Roberts for her efforts.

Miscellaneous

John Fashjian volunteered his time to power-wash the Khatchkar, removing sediment and residue that had built up over the years.

Tiran "Cook" Garabedian donated his services to repair the ceiling in the Cultural Center kitchen hallway.

Personnel and Staff

Reverend Father Aved Terzian served as our Church Pastor for the 11th consecutive year. The Parish Council thanks Der Hayr for his service, devotion, and spiritual leadership. The Church is fortunate to have such a gifted, loyal, and energetic Pastor. The Parish Council has again enjoyed working together with Der Hayr in its various endeavors.

Deacon Randy Dagley served as our Assistant to the Pastor until May. Diratzoo has since been ordained as a Priest and is Pastor of his own parish in Waukegan, Illinois. The Parish Council congratulates Diratzoo in his new role and thanks him for his service to our Church, and especially for his work with our parish youth.

Garo Papazian served as part-time Assistant to the Pastor in the area of Youth Ministry from August until the end of the year. Garo was a valuable asset in developing and strengthening parish youth programs. Garo also served as Sunday School Superintendent during this time, and was instrumental in revitalizing our Sunday School program through his involvement with the teachers and students. The Parish Council thanks Garo for his service and wishes him the best in his future endeavors.

Kenneth Burgess was hired in July for Bookkeeping services. Ken works as an independent contractor, and is responsible for maintaining the General Ledger, Accounts Payable, and Dues. The Treasurer and Assistant Treasurer of the Parish Council approve all transactions. Ken has extensive work experience for non-profit organizations.

June Jardarian served as the Church Office Secretary during the year. Dennis Wilson continued as the full-time Custodian, and Gharib Gambari served as the part-time Assistant Custodian. Also during the year, the Church received other secretarial and administrative support from Elizabeth Avakian. The Parish Council thanks its entire staff for providing an essential service to our Church.

Parish Automobile

The Parish Council wishes to extend sincere thanks to John and Michelle Fashjian, owners of Framingham Chrysler-Plymouth and Metro-West Oldsmobile, for their gracious donation of a newly leased Chrysler automobile for the Pastor's use. They are also donating all of the maintenance costs for the vehicle.

Gifts

During the year, the Parish Council received and acknowledges with thanks several gifts, bequests, donations, and memorial contributions. Please refer to page 69 for a complete listing. Please note that only donations of over \$100 are listed. We apologize if any names have been inadvertently omitted. Please bring these names to our attention so that our report can be corrected.

Below listed is interest income earned from the Armenian Church Endowment Fund (ACEF): Total: \$1,188.00

Funds:	Purpose:
Ermonian and Juzkalian	General Operating Expenses
Hapet and Youper Zakarian Memorial Fund	Sunday School

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

Arthur and Carol Surabian, for their design and layout of many of the Church's posters and flyers throughout the year.

Marianne Dodakian, for serving as editor of the Messenger.

John Toromanian, for 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 dedicated Beano volunteers who contribute each week to the financial well-being of the Church.

Mary Shaw, for serving as Sunday School Superintendent through the end of the '94-95 school year.

To all of the Sunday School teachers, who have contributed their talents to the enrichment and spiritual education of our youth.

John and Michael Gulbankian Jr., for repairing and overhauling the Church snow-blowers.

To Kap Maksian, Tiran "Cook" Garabedian, and the Men's Club for their donation of the new storage closets in the Church Hall.

Kap Maksian, for organizing and coordinating the Church basketball league.
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.

To the Mas Baking and Bagging Committees who enable the Church to provide Mas every Sunday.

John and Michelle Fashjian, for their donation of the Pastor's automobile and its maintenance.

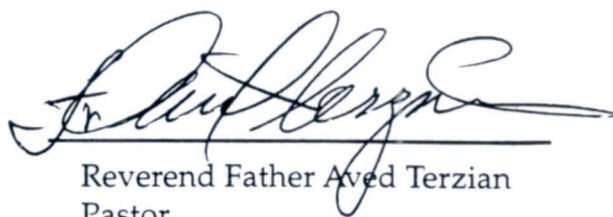
Finally, we thank you, our parishioners, who have given us the opportunity and support required to serve God, our Church, and our People. We sincerely could not meet our goals and reap our rewards without you. It is truly an honor to serve our Church and witness it flourish in many ways that we hope 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,



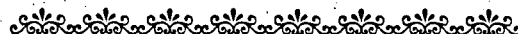
Jay A. Kapur
Parish Council Chairman



Reverend Father Aved Terzian
Pastor

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

No written
report was
submitted for this
organization.



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

No financial
report was
submitted for this
organization.



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

ACYOA Seniors started out strong in 1995. The first event we ran was Poon Pareegentan celebration on February 26. This event was very successful. We planned for 150 people and approximately 230 adults and children came to the event. Several ladies from the Woman's Guild cooked and donated their favorite recipes for the celebration. The food was excellent and there was hardly anything left over. The day's entertainment was a fun filled magic show which adults as well as children enjoyed. Seth & Tina Bilazarian graciously donated the money for the magic show.

The next event for the seniors was a Lenten dinner in which we had about sixty people in attendance. The Lenten dinner very successful.

The final event was the Archbishop Torkom Manoogian Invitational Tournament. This event brings basketball teams from the eastern part of the United States. Several teams played in the tournament. The basketball half of the tournament went very well. We held the games at Assumption College's new basketball court. The first place winners came from the Armenian Church of the Holy Martyrs, Bayside NY. The banquet was catered by Sahag and the out of town attendees were quite thrilled with the food. The dance however did not go as smoothly. Karnig Mikitarian's band provided wonderful music, however very few people attended the dance. The tournament managed to break even financially.

Finally, I am no longer the chairman of the ACYOA Seniors having been elected to the Parish Council in March of 95. I would like to thank all the people who supported the ACYOA Seniors events this past year.

Respectfully submitted,



Edward Kachajian
Chairman



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

Cash on Hand as of 1/1/95 \$3,860.00

Income:

Poon Pareegentan	\$1,343.18
Lenten Dinner	394.44
Archbishop's Tournament	2,656.00

Total Income: \$4393.62

Expenses

Poon Pareegentan	643.18
Lenten Dinner	244.44
Archbishop's Tournament	2,656.00

Total Expenses: \$3,543.62

Net Profit (Loss) for 1994: 850.00

Transfer to Parish Council: \$3,013.36

Year-End Cash Balance 12/31/94 **\$1,696.64**



Avak (Senior Citizens) Group Report

1995 started with the celebration of Armenian Christmas on January 6th at a luncheon hosted by the AVAKS. It was a big success.

The weather is a major factor with our membership. Winter was extremely cold and snowy and the summer months were unbearably hot. We, therefore, had to curtail some of our activities in order to accommodate everyone.

On May 1st, we had a wonderful Pizza Party and our guest speaker was Zaven Kasparian who was a delegate to the National Ecclesiastical Assembly in Etchmiadzin, and who graciously showed us slides of all of the events that took place. It was enjoyed by everyone.

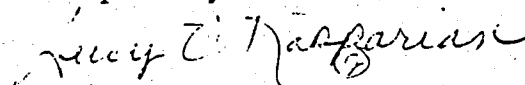
Other activities were:

August 7th	Indoor Picnic
November 20th	Thanksgiving Dinner
December 18th	Christmas Luncheon at Anna's Restaurant in Shrewsbury

I wish to extend my sincere thanks to all of the volunteers (Louise Toromanian, Berjoohe Zakarian, Francis Elloian and Pauline Agazarian), but particularly to Louise who has stepped in and is ably doing everything that needs to be done during my recent hospitalization.

I also wish to thank all those who are so ready and eager to pitch in and help whenever the need arises. They are Arek Thompson, Penny Haroian, Marion Bilzerian, Lisa Hagopian and Peggy Belles.

Respectfully submitted,



Lucy V. Kasparian
Chairman



Avak (Senior Citizens) Group Financial Report

Cash on Hand as of 12/31/94 \$1,224.08

Income:

Interest \$32.60
Donations 826.18

Total Income: 858.78

Expenses

Church Bazaar (Donation of 5 legs of Lamb) 100.00
Thanksgiving Luncheon 99.34
Christmas Luncheon 305.00
Miscellaneous (coffee, milk, cake mix, etc.) 180.00

Total Expenses: 684.34

Net Profit (Loss) for 1995: 174.44

Year-End Cash Balance 12/31/95 \$1,398.52



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. **This year we have incorporated an Armenian Language lesson in our Program.** The children have learned a few words, through over-exaggerated gestures and movements, and are beginning to count to 10 in Armenian. We are very pleased at the response from both the children and their parents!

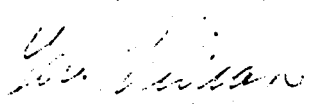
The parents are each scheduled to prepare a project or snack approximately 3 times a year. Most parents and children attend regularly. With babies and very young children illness is inevitable, and inclement weather prohibits weekly attendance, but that's okay! What we try to convey is that **whenever they attend, they have a place, both in Church and in the Toddlers' Classroom.**

Through the generosity of the **Holly Rose Migridichian Fund**, we purchased a beautiful learning tool this year - a large flannel board and a set of colorful felt bible-oriented figures. The board will be used for storytelling. In addition, I hope to use the board for special programs which will benefit older children as well.

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.

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, 1994	\$325.00	
Balance as of December 31, 1995		\$325.00
	<u>Year-End Cash Balance 12/31/95</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 of our normal classroom activity.

The class had no income and all expenses (craft supplies, year-end gifts for the children, and fellowship, were covered by donations from our parents.



Cultural Organization Report

Temporary Board:

Rose Houmère and Ms. Rose Aslanian, *Co-Chairman*
Marion Yagoobian, *Treasurer*
Rose Paloian, *Recording Secretary*


Activities:

- March Hosted Lenten Supper. Rev. Fr. Garabed Kochakian was the guest speaker.
- Nov. 5 We presented the Erzerum International Children's Dance Ensemble comprised of twenty-nine boys and girls, ages five through ten, from Yerevan, who skillfully performed their ethnic Armenian dances to a very appreciative capacity audience. The excitement created by these wonderful youngsters "brought the house down."
- Nov. 26 Our organization sponsored a fellowship for Mrs. Marion DerKazarian on the occasion of the publication of her book entitled "Sacrifice and Redemption." The book was available for sale and upon request it was autographed by the author. Refreshments were provided by us for this event.

Plans for the future included the presentation of a youth choral group from New York City sometime during the beginning of 1996. However, this event was postponed due to the impending visit to our city of our Vehapar, Karekin I. Our organization hopes to reschedule the choral group in the near future.

Our meetings in past years had been held on the third Monday of the month. At the present time there are approximately twenty-eight members. We welcome and encourage new members to join us who are interested in helping to continue our cultural endeavors. Interested individuals who may wish to participate may contact any one of the present Board members. At the present time, meetings will be held from time to time as they are needed.

Respectfully submitted,


Rose Houmère
Co-Chairman


Ms. Rose Aslanian
Co-Chairman


Rose Paloian
Recording Secretary



Cultural Organization Financial Report

Cash on Hand as of 1/1/95 \$943.02

Income:

Videos - Church History	526.00
Lenten Dinner	154.00
Erzurum Dance Group	3,860.00
Book Fair	2,800.00
Interest - Bank	25.44
Misc.	160.00

Total Income: 7,525.44

Expenses

Videos - Church History	192.00
Lenten Dinner	201.15
Erzurum Dance Group	3,600.00
Book Fair	2,800.00
Service Charge - Bank	123.89
Misc.	269.16

Total Expenses: 7,186.20

Net Profit (Loss) for 1994: 339.24

Year-End Cash Balance 12/31/94 **\$1,282.26**



Ekmalian Choir Report

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

The Annual Choir Picnic was held again this year at the home of Norman and Joyce Noorjanian. Ann Mosessian, Chairman of the affair along with her committee, made this affair very enjoyable. The gathering included Father Aved, Trustees, Deacons, Acolytes and their guests.

In March our choir hosted the first Lenten supper during Lent.

The Choir membership consists of approximately 35 members, some of whom serve on the altar.

The forty-ninth Annual Assembly of The Association of Armenian Church Choirs of America was held in Palos Heights, Illinois hosted by Sts. Joachim and Anne Armenian Church in October. In attendance were Norman Noorjanian, Choir Chairman, representing our choir as well as serving on the Board of the Association of Armenian Church Choirs of America as its Treasurer.

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

We also wish to thank our Trustees for their continued financial support on numerous occasions. To our Godfather of the Choir, Zarmair Shepherd, our sincere appreciation for all his kindness afforded us during the year. We sincerely thank our many generous parishioners who have so graciously donated sums of money to our choir for books and other needs.

We welcome any new members to join us and "old" members to rejoin us.

Respectfully submitted,



Norman Noorjanian
Choir Chairman



Ekmalian Choir Financial Report

Cash on Hand as of 1/1/95 \$2,489.68

Income:

Lenten Dinner	\$286.50
Gifts*	125.00
Misc. Income	50.51

Total Income: 462.01

*Zarmair Shepherd 1/25/95 \$25

*Zarmair Shepherd 4/01/95 \$100

Expenses

Lenten Dinner	250.00
Gifts (Get Well & In Lieu of Flower)	166.00
Misc. Expense	487.74

Total Expenses: 903.74

Net Profit (Loss) for 1994: (441.73)

Year-End Cash Balance 12/31/95 \$2,047.95



Memorial Endowment Committee Report

The Memorial Endowment Committee received one new member, Arthur Surabian, from the Annual Parish Elections of 1995. I would like to thank Edward S. Bilzerian as the retiring member of the five-person elected committee for his dedication and contribution to the group.

In 1995, the committee received the following contributions to the Memorial Endowment Fund:

- 1) Mr. Kaspar Pilibosian - \$1,000
- 2) Steven and Deborah Migridichian - \$500 (additional)
- 3) Barry and Jean Bilzerian - \$100 (Holly Rose Migridichian Fund)
- 4) Ms. Bizer Simonian - \$5,000
- 5) Ms. Dianne Sahagian - \$10,000
- 6) Mr. Bartev DerBagdasarian - \$1,200
- 7) Mr. James A. Sarkisian - \$1,000
- 8) George and Arpy Migridichian - \$10,000
- 9) Steven and Agnes Sahagian - \$5,000
- 10) Owen and Anne Paelian - \$2,500 (additional)
- 11) Ms. Charlotte Calfaian - \$2,500 (additional)

The current list of donors through 1995 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' Program*
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*
Jacob and Queenie Bilzerian Memorial Fund, *General Operating Expenses*
Sadie H. Pilibosian Memorial Fund, *Educational and Social Advancement of our Church Youth*
Oghda Simonian O'Gulian Memorial Fund, *General Operating Expenses*
Bedros G. and Elmas (Essayan) and Isabel Sahagian Memorial Fund *Social Services and Outreach Programs*
Mantarian Family Memorial Fund, *General Operating Expenses*
Katherine Hougasian Sarkisian Memorial Fund, *Sunday School Expenses*
Dr. Michael Manoogian Memorial Fund
George and Sylvia Arpy Migridichian Memorial Fund, *Sunday School Expenses*
Peter A. and Rose Samourian Harootian Memorial Fund, *Educational and Social Advancement of our Youth*
Stephen R. and Agnes B. Sahagian Memorial Fund *Educational and Social Advancement of our Church Youth*



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: Ruth Haddon, Secretary (5 years), Stephen R. Sahagian, Treasurer (2 years), Amar V. Kapur (2 years), and Arthur Surabian (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 second mailing of the Memorial Endowment Fund Booklet was made recently with an updated letter indicating the need and urgency of our parishioners to start a living Memorial Endowment Fund for yourself or a fund for a beloved deceased member. I would like to thank Arthur Surabian for his expertise in assisting the writer in the preparation of the most recent update letter. I would like to thank June Jardarian and her mailing staff for their quick and efficient services for the second mailing of the booklet recently.

I would like to conclude this report by again encouraging our parishioners to consider a contribution to the Memorial Endowment Fund to support the various special interests or projects as noted in our recent update. Your continued support will help to ensure 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 (4 years)

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



Men's Club Report

The Men's Club completed a very exciting year for 1995. It began with the adoption of a new meeting format, where a different member sponsors a meeting. This sponsor is responsible for getting a guest speaker, planning the meal, purchasing the food, recruiting volunteers to help at the meeting, and finally, preparing the meal. This new format worked well and it has been renewed for 1996. Our sincere thanks to the following meeting sponsors: January - George Migridichian; February - Mark Markarian, March - Bryan Davis and Randy Chavoor, May - Greg Barsamaian, September - Diran Garabedian, October - Paul Avakian and in November - Barry Bilzerian.

Meals ranged from the classic *kheyma* to a delicious German Oktoberfest in October. The sponsors lined up the following guest speakers: Gordon Hargrove - Director of Friendly House, Dr. Ed Kazarian - Doctor of Optomology, Paul Wasgatt - Safeside Insurance Agency, Dr. Michael Wollin - Urologist and Jay Kapur - Parish Council Chairman

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

In response to Der Hayr's request in last year's Annual Report, the Men's Club successfully completed a major fund-raiser in 1995. The Picnic/Festival Placemat generated a profit of over \$1,700 for the Church. Our thanks to all the advertisers and to the committee who worked hard to make this fundraiser a success. The committee consisted of Diran Garabedian, Mark Markarian, and myself. Our special thanks to Art and Carol Surabian for once again donating their time and effort in the layout, design and printing of the placemat.

In addition to the above activities, the Men's Club hosted a Parish Family Breakfast. Paul Wasgatt chaired the Family Breakfast on the first day of Sunday School, September 17, 1995. Thanks to his hard efforts in getting sponsors, we were able to charge only \$2.00 for the breakfast. The meal included pancakes, sausages, home-made cinnamon buns, juice, coffee and milk. We would like to thank the following sponsors: American Linen Supply Company, Big D/Wonder Markets, Durkee Spices, Gibson's Dairy, Leroux Meats, Sam's Club of Worcester and Shaw's Market - Gold Star Blvd.

To promote good health and exercise, the Men's Club runs the Sunday Night Basketball League. The league has grown to include 6 teams and over 40 active participants. Anyone interested in joining us for a little exercise should show up any Sunday night at 6:00 p.m. in the Cultural Center.

And to top it off, the Men's Club donated and build 3 closets for the Parish. Our thanks to Diran Garabedian for donating his time and effort in completing this project.



As you can see, 1995 was a busy year for the Men's Club. this could not have been accomplished without the support of our members, and the dedication of our Executive Board. The Board consisted of: Kap Maksian - Chairman, Greg Barsamian - Vice Chairman, Diran Garabedian - Treasurer, and Marty Mooshagian - Secretary. The 1996 Executive Board will consist of: Archie Torosian - Chairman, Diran Garabedian- Vice Chairman, Paul Wasgatt - Treasurer and Marty Mooshagian - Secretary.

In closing the Men's Club is very proud of our accomplishments of 1995. The \$3,000 transfer to the Church was due to the hard efforts of many different members. I would like to thank each and every one of our members for making 1995 a success.

Respectfully submitted,

Kap Maksian
Kap Maksian
Chairman

Men's Club Financial Report

No Financial Report
was received for
this organization



Sunday Church School Report

<u>Grade</u>	<u>Teacher</u>	<u>Class Size</u>
Preschool/Nursery:	Barbara Kolligian and Meghan Davis	?
Kindergarten:	Diana Johnson and Andrea Surabian	9
1st Grade:	Donna Mooradian and Donna Macdonald	10
2nd Grade:	Patty Arakelian	17
3rd/4th Grades:	Linda Poldoian and Dora Garabedian	18
5th Grade:	Jake Merzigian	21
6th/7th Grades:	Diane Strazzulla and Valerie Babaian	13
8th Grade:	Rich Maksian and Art Surabian	14
9th Grade:	Barry Bilzerian	7
10th Grade:	Darrin Migridichian (Paul Kapur, assistant)	6
Parish Council Liason:	Greg Donoian	

Teacher Meetings:

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

1995 Activities:

January	Children's Christmas Communion and Breakfast
March	Easter Communion and Breakfast
June	End of year program/Graduation
June-Sept.	Preparation for upcoming school year Teachers' Meeting
September	Registration/Opening Day
October	Parents Visitation Day
November	Thanksgiving Basket Presentation
December	Christmas Pageant

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

Respectfully submitted,

Garo Papazian
Garo Papazian
Interim Superintendent



Sunday School Expense Report

1995 Expenses

Text books, Activity Packets, Teacher Aids, Bibles	\$693.00
Misc. Supplies	375.00
End of Year Gifts (Attendance, Teachers)	120.00

Total Expense for 1995: **\$1,198.00**



Women's Guild Report

Meetings are held on the second Tuesday of each month. There are no meetings during July and August. In the case of inclement weather, when Worcester Public Schools are closed, Guild meetings are also cancelled. The executive Board for 1995 is as follows: Marilyn Larkin, *Chairman*; Donna MacDonald, *Vice Chairman*; Anne Kachajian, *Recording Secretary*; Elizabeth Avakian, *Corresponding Secretary*; Estella Berberian, *Treasurer*; Pamela DerKazarian, *Assistant Treasurer*; Marilyn Markarian and Rose Paloian, *Advisors*

In addition to our regularly-scheduled business meetings, our activities included:

- | | |
|-----------|---|
| January | Installation of Officers during Church services; hosted Armenian Christmas Fellowship. |
| February | Valentine Tea - A John Robert Powers model demonstrated accessorizing. |
| March | Pizza Dinner and Program - Mark DerMugrditchian gave fun and easy exercising tips
Hosted Lenten Dinner - Rev. Fr. Dajad Davidian was the guest speaker.
Attended Women Saints Day - bus to St. Gregory the Illuminator, Haverhill. |
| April | Hosted Easter Fellowship and a special Fellowship in honor of Mike Gulbankian |
| May | Four delegates attended th 9th Annual Women's Guild Assembly, in conjunction with the 94th Annual Diocesan Assembly, in Nashua, New Hampshire.
May Guest Night (our main fundraiser) featured vocalists, Jon and Elizabeth (Schwering) Berberian and Lincoln Pratt, piano accompanist.
Mother's Day - Hokehankist for deceased members; distribution of carnations
Hosted a special Fellowship in honor of Deacon Randy Dagley who was leaving our parish to continue his education toward the priesthood. |
| June | Dinner at the webster House Restaurant and Café.
Members assisted (in all aspects) with the Church Picnic. |
| September | Bake Sale for Worcester's CASP (Children of Armenia Sponsorship Program) We sponsor two children.
Program - Our guest speaker was Rev. Dr. Gary Shahinian. |
| October | Pot Luck Dinner - Our guest speaker was our Pastor, Fr. Aved |
| November | Attended Women's Guild New England Regional Conference, hosted by St. James Armenian Church, Watertown, sponsored by the Women's Guild Central Council.
Purchased five turkeys for needy families of our parish - distributed by Fr. Aved. |
| December | Held elections for 1996; Christmas Program - entertainer was pianist Gary Landgren.
Raised funds for Christmas gifts to needy families of our Parish - distributed by Fr. Aved
Year-end allocations to our Church, Friendly House, and NEADS (Nat'l Ed. for Ass't Dog Services. Inc.) |

Visitations to members who are bereaved or ill are made. Cards, donations in lieu of flowers, or flowers/plants are sent on appropriate occasions. We welcome all ladies of the Parish to attend our monthly meetings. If there are any concerns or comments, please do not hesitate to contact past or present Executive Board members.

For their commitment and hard work, I would like to thank my Executive Board, Standing Committees, and others who have chaired or worked on special committees. Well done! The Board wishes to thank our Pastor, Fr. Aved, for his attendance and guidance. To the members of the Parish Council and the Parish, in general, we thank all for their support in our endeavors.

Respectfully submitted,

Marilyn Larkin

Marilyn Larkin
Chairman



Women's Guild Financial Report

Cash on Hand as of 1/1/95 \$2,370.58

Income:

Dues	\$995.00
Aprons (CASP fundraiser)	96.00
Bake Sale (CASP fundraiser)	885.60
Lenten Dinner	630.00
Pizza Dinner	137.50
May Guest Night	2,154.00
June Dinner	645.00
Pot Luck Dinner	85.00
Women Saints Day	390.00
Donations	58.00
Easter Fellowship	84.00
Mother's Day Flowers	111.00
Miscellaneous	82.00
Church Needy Families	1,565.00
Interest	50.64

Total Income: \$7,968.74

Expenses

Dues	\$232.00
CASP	400.00
Postage	212.51
Lenten Dinner	456.93
Pizza Dinner	151.63
May Guest Night	675.78
June Dinner	625.61
Pot Luck Dinner	8.48
Women Saints Day	390.00
Speakers Gifts and Flowers to Members	619.55
Easter Fellowship	209.87
Mother's Day Flowers	72.00
In Lieu of Flowers	120.00
church Needy Families	1,565.00
Women's Guild Delegates	300.00
Misc/Meeting Refreshments	36.18
Fellowships	106.15
Miscellaneous	113.25
Service charges	162.50
Year-end Allocations	1,400.00
1994 Allocation/Microwave	300.00

Total Expenses: \$8,157.44

Net Profit (Loss) for 1995: (188.70)

Year-End Cash Balance 12/31/95 \$2,181.88*

*Allocated Funds: CASP \$1,000.46

Working Balance \$599.82



Bingo Activity Report

	1995	1994
Gross Bingo Receipts	\$232,729.50	\$245,162.90
Bingo Expenditures:		
Prizes Paid	\$189,643.00	\$195,724.00
MA Tax	11,636.95	11,789.60
Rent (Cultural Center)	11,750.00	11,750.00
Bingo Supplies	6,361.55	5,894.41
Advertising	877.00	1,282.47
Equipment (Camera)	1,000.00	657.49
Postage and License Fee	114.00	108.00
Bank Service Charge	<u>115.39</u>	<u>58.81</u>
<u>Total Bingo Expenditures</u>	<u>\$221,497.89</u>	<u>\$227,464.78</u>
Net Profit from Bingo Operation	\$11,231.61	\$17,698.12
Net Profit from Charity Game	<u>11,818.95</u>	<u>12,964.00</u>
<u>Total Profit from Bingo Operations</u>	<u>\$23,050.56</u>	<u>\$30,662.12</u>
Interest Earned		
Checking and Savings Accounts	2,837.71	4,769.58
Cash Balance as of 1/1/95	\$44,733.27	\$49,301.57
<u>Total Funds Available for Distribution</u>	<u>\$70,621.54</u>	<u>\$84,733.27</u>
Distribution:		
Church of Our Saviour	25,000.00	40,000.00
<u>Surplus Funds on Deposit at year end</u>	<u>\$45,621.54</u>	<u>\$44,733.27</u>
Average Weekly Attendance	194	205
Number of Events	47	47

To Our Volunteers: We extend sincere thanks to our Parish Member Volunteers. Their commitment encompasses twenty-one years of service that has enriched the Parish treasury by a total of \$1,031,615.

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.

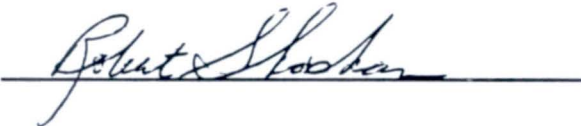
Examined and signed on this Tuesday, February 13, 1996 by the 1995 Auditing Committee.



Richard Dodakian



Mark Mikitarian



Robert Shooshan



Armenian Church of Our Saviour

BALANCE SHEET
Years Ended December 31, 1995 and 1994

	<u>1995</u>	<u>1994</u>
Assets:		
Wall Street Checking - Bank of Boston	\$49,945.09	\$24,601.86
Earthquake Checking - Bank of Boston	23,070.79	22,759.49
Church Function Checking - Shawmut	10,151.35	12,183.59
Investment/Securities - Dean Witter (Schedule D)	625,011.03	507,030.03
Special Investment Account - Dean Witter (Schedule D)	757,963.25	665,133.25
Investment Fund - Paine Webber (Schedule D)	5,846.00	8,290.00
Zakarian Scholarship Fund - Dean Witter (Schedule D)	28,214.69	27,505.71
Accounts Receivable	3,965.31	—
Prepaid Insurance	2,144.00	2,991.00
Transfer in Transit	—	3,000.00
Total Assets	<u>1,506,311.51</u>	<u>1,273,494.93</u>
Liabilities:		
Etchmiadzin Looma Payable	—	160.00
Diocesan Earthquake Payable	23,070.79	22,759.49
Notes Payable SBA	21,436.35	22,765.32
Accounts Payable	9,024.19	10,213.14
Patriarch of Jerusalem Fund Payable	<u>10,000.00</u>	<u>10,000.00</u>
Total Liabilities	<u>63,531.33</u>	<u>65,897.95</u>
Equity:		
Endowment Fund (Schedule E)	236,503.22	189,618.33
Memorial Funds Pending (Schedule F)	21,456.68	22,766.35
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	28,214.69	27,855.71
Church Reserve Fund	1,121,945.65	950,684.17
Building Renovation Fund	<u>17,987.52</u>	—
Total Equity	<u>1,442,780.18</u>	<u>1,207,596.98</u>
Total Liabilities and Equity	<u>\$1,506,311.51</u>	<u>\$1,273,494.93</u>

Armenian Church of Our Saviour

STATEMENT OF EARNINGS AND CHURCH RESERVE FUND
Years Ended December 31, 1995 and 1994

	<u>1995</u>	<u>1994</u>
Revenues:		
Pledges and Collections	\$148,329.14	\$133,043.64
Service Fees	15,855.00	14,170.00
Church Functions	26,867.71	24,394.22
Other Operating Income	35,220.21	45,377.71
Investment Income	<u>82,398.28</u>	<u>59,025.63</u>
Total Operating Income	<u>308,670.34</u>	<u>276,011.20</u>
Expenses:		
Clergy Stipend and Other	67,633.02	70,939.34
Assistant to Pastor Stipend and Other	11,722.02	33,517.93
Wages - Other Employees	57,758.01	59,870.46
Honorariums	7,404.63	6,170.00
Payroll Taxes	7,631.59	8,608.80
Insurance	8,296.65	8,792.54
Utilities	35,041.93	39,350.14
Building Maintenance	11,927.04	6,645.60
Capital Expenditures	1,729.42	179.86
Diocesan Assessment	40,460.00	38,730.00
Building and Office Supplies	9,831.17	10,294.85
Other Operating Expenses	<u>28,827.38</u>	<u>24,566.20</u>
Total Operating Expenses	<u>288,262.86</u>	<u>307,665.72</u>
Excess/(Deficiency) of Revenue Collected Over Expenses Paid	20,407.48	(31,654.52)
Unrealized Investment Gains/(Loss)	150,854.00	(100,950.00)
Church Reserve Fund, Beginning of Year	<u>950,684.17</u>	<u>1,083,288.69</u>
Church Reserve Fund, End of Year	<u>\$1,121,945.65</u>	<u>\$950,684.17</u>

Armenian Church of Our Saviour

COMPARATIVE STATEMENT OF INCOME
Years Ended December 31, 1995 and 1994

Operating Income	<u>1995</u>	<u>1994</u>
Pledges Collected	\$65,856.80	\$60,053.85
Plate Collection	4,602.70	4,007.03
Sunday School Plate Collection	914.70	799.85
Youghakin	16,523.00	15,930.15
Hokehankist	18,357.94	16,573.36
Altar Flowers	1,869.00	1,654.00
Momakin	2,174.00	2,354.40
In Lieu of Flowers	38,031.00	31,671.00
Service Fees - Bingo	12,000.00	11,500.00
Service Fees - Church Hall	1,570.00	1,445.00
Service Fees - Cultural Center	1,085.00	25.00
Service Fees - New England Region	1,200.00	1,200.00
Weddings	765.00	630.00
Memorial Biographies (Schedule A)	500.00	200.00
Gifts/Outreach Fund Donations (Schedule B)	2,725.57	5,295.00
Transfer Account (Schedule C)	29,934.79	38,459.63
Unallocated General Endowment Fund Income	5,745.51	—
Interest/Dividend Income	41,593.77	59,025.63
Interest Income - Diocesan Endowment Fund	1,188.00	—
Investment Realized Gains/(Loss)	33,871.00	—
Church Function - Golf Tournament	3,158.33	—
Church Function - Picnic	4,288.26	3,621.52
Church Function - Armenian Festival	19,216.82	20,047.10
Church Function - Christmas Dance	2,849.22	—
Church Function - Friday Night Dinner/Other	204.30	(646.50)
Church Function - 10th Anniversary	—	604.36
Church Function - Rug Sale	—	767.74
Vacation Bible School	238.94	193.08
Miscellaneous Income	<u>1,055.91</u>	<u>600.00</u>
Total Operating Income	311,519.56	276,011.20
Reallocations:		
Reallocation of Investment Earnings from Restricted and Memorial Funds		—
Nonoperating Income		
Restoration of Principal to Sarkisian Investment Account, Restricted Interest & Dividends		—
Unrealized Gains/(Loss)	<u>150,854.00</u>	<u>(100,950.00)</u>
Total Nonoperating Income/(Loss)	<u>150,854.00</u>	<u>(100,950.00)</u>
Total Income:	<u>\$462,373.56</u>	<u>\$175,061.20</u>

Armenian Church of Our Saviour

COMPARATIVE STATEMENT OF EXPENSES
Years Ended December 31, 1995 and 1994

	<u>1995</u>	<u>1994</u>
Clergy Stipend	\$36,860.20	\$36,614.86
Clergy Rental Allowance	16,896.00	18,097.98
Clergy Auto Allowance	2,142.00	2,184.00
Clergy Auto Insurance	1,229.00	1,382.50
Clergy Health/Life Insurance	6,705.82	8,860.00
Clergy Disability Insurance	1,800.00	1,800.00
Clergy Pension	2,000.00	2,000.00
Assistant to Pastor Stipend	3,375.04	15,896.01
Assistant to Pastor Housing Allowance	3,000.00	7,200.00
Assistant to Pastor Auto Exp./Insurance	2,086.50	2,318.18
Assistant to Pastor Health Insurance	2,356.10	6,887.98
Assistant to Pastor Gas/Auto Maint.	904.38	1,215.76
Payroll - Secretaries	23,705.81	24,400.33
Payroll - Bookkeeping	1,425.00	4,207.00
Payroll - Custodial	31,648.54	31,263.13
Professional Service - Payroll	978.66	1,077.03
Visiting Clergy and Related Expenses	675.00	775.00
Honorarium - Choir Director	1,899.63	1,785.00
Honorarium - Organist	3,090.00	2,555.00
Honorarium - Soloist	1,330.00	1,060.00
Honorarium - Deacons	1,085.00	770.00
Sunday School Program	1,159.94	1,883.08
Armenian Language School	—	300.00
Youth Activities Programs	575.00	62.95
Choir Convention	—	(68.33)
Diocesan Assembly	511.92	3,304.25
Diocesan Assessment	40,460.00	38,730.00
Ecumenical Council	300.00	—
Pastor's Discretionary Fund	242.00	553.00
Payroll Taxes Expense	7,631.59	8,608.80
Insurance - Employee Health Care	—	26.54
Insurance - Workers Compensation	2,758.00	2,892.00
Insurance - Real Estate/Per. Prop.	5,538.65	5,874.00

Armenian Church of Our Saviour

COMPARATIVE STATEMENT OF EXPENSES - CONTINUED
Years Ended December 31, 1995 and 1994

	<u>1995</u>	<u>1994</u>
Auto Repairs - Pastor's Car	\$186.50	\$265.26
Other Employee Car Expense	215.40	86.80
Altar/Church Supplies	3,697.13	951.73
Altar Flowers	4,254.30	2,008.20
Church Functions/Religious Misc.	1,532.83	1,084.81
Heating - Gas	17,810.91	22,227.03
Water	1,927.06	2,194.41
Electric	9,147.86	9,124.44
Telephone/Cable	6,156.10	5,804.26
Licenses/Permits	395.00	—
Building Maintenance - Electric	126.00	—
Building Maintenance - Gen./Lisc.	2,854.38	1,959.46
Building Maintenance - Heating	—	2,372.18
Building Maintenance - Plumbing	996.47	188.00
Building Maintenance - Elevator	1,482.00	1,104.40
Building Equip. Maintenance - Maint/Repairs	3,612.43	1,021.56
Rubbish Removal	2,855.76	2,523.88
Capital Expenditures - Building	1,492.25	—
Capital Expenditures - Equipment	237.17	179.86
Building Supplies	5,412.52	7,265.50
Office Supplies	4,418.65	3,029.35
Printing	1,784.11	1,489.51
Messenger Printing	1,673.50	1,007.15
Office Equipment Maint/Repairs	1,150.50	839.50
Postage	3,177.44	3,394.00
Interest Expense - SBA Loan	663.03	716.28
Petty Cash, Subscriptions & Misc.	<u>6,633.78</u>	<u>2,312.10</u>
Total Expenditures	<u>\$288,262.86</u>	<u>\$307,665.72</u>

Armenian Church of Our Saviour

SCHEDULES OF INCOME AND EXPENSE
Years Ended December 31, 1995

Schedule A - Memorial Biographies (in memory of):

Harry and Sonia Dodakian	\$200.00
Elizabeth Ajemian	100.00
Nishan Minassian	100.00
Ara Shadbegian	<u>100.00</u>
Total Memorial Biographies:	<u>\$500.00</u>

Schedule B - Gifts:

Mary Chakemian	\$650.00
Zarmair Shepherd	300.00
Richard and Joan Berberian	200.00
Sharkie Helen Kinosian	200.00
Vartavar	160.00
Mr. and Mrs. Everett G. Titus	150.00
Queenie Hagopian	140.00
Anonymous	130.00
Paul and Beth Kheboian	105.00
Mr. and Mrs. John Fashjian	100.00
Nora Harootian	100.00
John Jeppson	100.00
Dr. and Mrs. Michael Manoogian	100.00
Taline and Harutyun Purut	100.00
Lucy Vasil	100.00
Richard Welk	100.00
Miscellaneous Gifts under \$100	300.00
Distributions	<u>(500.00)</u>
Total Gifts:	<u>\$2,535.00</u>

Outreach Fund Donations:

Hoogasian	\$105.00
Allocation from Endowment Funds	510.52
Distributions	<u>(424.95)</u>
Total Outreach Donations:	<u>\$190.57</u>

Schedule C - Transfer Account:

Beano Transfer	\$25,000.00
Men's Club	3,000.00
Women's Guild	1,200.00
Senior Ladies Lenten Dinner	734.79
Total Transfers:	<u>\$29,934.79</u>

Armenian Church of Our Saviour

BALANCE SHEET SCHEDULES CONTINUED
Years Ended December 31, 1995 and 1994

Schedule D - Investment Accounts

Investment/Securities - Dean Witter

Balance at December 31, 1994	\$507,030.00
Interest Income	16,974.00
Dividend Income	8,198.00
Realized Gains	(462.00)
Unrealized Gains/(Loss)	73,225.00
Withdrawals	(20,000.00)
Deposits	40,046.00
Balance at December 31, 1995	<u>\$625,011.00</u>

Special Investment Account - Dean Witter

Balance at December 31, 1994	\$665,133.00
Dividend Income	33,233.00
Withdrawals	(55,000.00)
Realized Gain	34,333.00
Unrealized Gains/(Loss)	80,264.00
Balance at December 31, 1995	<u>\$757,963.00</u>

Investment Fund - Paine Webber

Balance at December 31, 1994	\$8,290.00
Dividend Income	191.00
<u>Unrealized (Loss)</u>	<u>(2,635.00)</u>
Balance at December 31, 1995	<u>\$5,846.00</u>

Zakarian Scholarship Fund - Dean Witter

Balance at December 31, 1994	\$27,506.00
Interest Income	1,558.00
Additional Deposits	350.00
Scholarships Paid	<u>(1,200.00)</u>
Balance at December 31, 1995	<u>\$28,214.00</u>

Armenian Church of Our Saviour

INVESTMENT ACCOUNT HOLDINGS AND VALUES
Years Ended December 31, 1995 and 1994

Schedule D

Quantity	Description	12/31/94 Value	12/31/95 Value
5384	Dean Witter Dividend Growth	\$154,037	\$207,779
10320	Dean Witter Global S/T Inc.	89,323	*****
2000	Dean Witter World Wide Income	16,740	18,100
88000	Sear Credit Account Trust 8.70% due 8/25/95	88,220	*****
88000	NOTES 7.125% due 9/30/99	*****	93,280
100,000	NOTES 5.625% due 11/30/00	*****	99,875
70,000	NOTES 8.00% due 5/15/01	70,525	78,312
100,000	US STRIP 0 due 11/15/98	74,188	86,113
25,000	Paine Webber Equity Partners I	8,290	5,655
114817	ILAF (Money Market)	13,278	20,870
861	Cash	718	861
Totals:		<u>\$515,319</u>	<u>\$610,845</u>

Withdrawals Y.T.D. - \$20,000

Deposits - \$20,046

**Item Matured or Sold

	1994		1995	
Equity	\$154,037	29.89%	\$207,779	34.01%
Fixed Income	338,996	65.78%	375,680	61.50%
Limited Partnerships	8,290	1.61%	5,655	.93%
Cash	13,996	2.72%	21,731	3.56%
	<u>\$515,319</u>	100.00%	<u>\$610,845</u>	100.00%

Armenian Church of Our Saviour

SPECIAL ACCOUNT – HOLDINGS AND VALUES
Years Ended December 31, 1995 and 1994

Schedule D

Quantity	Description	12/31/94 Value	12/31/95 Value
9,913	AIM High Yield Fund	\$79,994	\$93,480
6,452	AIM Utilities Fund	73,502	94,135
4,157	AIM Value Fund	82,652	111,456
7,089	Putnam Fund for Growth and Income	84,056	114,772
6,410	Putnam Global Government Income Trust	77,699	90,066
9,861	Putnam High Yield Advantage	79,850	94,867
200,000	STIPS 0% due 11/15/03	100,438	*****
100,000	Hurley St. Bk. CD 6.10% due 12/6/02	*****	100,000
59,187	ILAF (Money Market)	86,942	59,187
Totals:		<u>\$665,133</u>	<u>\$757,963</u>

Withdrawals Y.T.D. - \$55,000

Armenian Church of Our Saviour

MEMORIAL ENDOWMENT FUND
Years Ended December 31, 1995 and 1994

	Balance at 12/31/94	Principal	1995 Contributions	1995 Interest	1995 Expenditures	Balance at 12/31/95
John and Nevert Bilzerian	\$17,023.08	\$10,000.00	0.00	\$1,332.91	0.00	\$18,355.99
Helen Bogosian	3,000.00	3,000.00	0.00	234.90	234.90	3,000.00
Dr. Simon Harootian	1,773.22	1,000.00	0.00	138.84	0.00	1,912.06
Yeranoosh Abrahamian	3,965.10	2,500.00	0.00	310.47	0.00	4,275.57
Alice Hagopian	2,347.34	2,000.00	0.00	183.80	0.00	2,531.14
Kasper and Agavny Donabedian Family	1,075.00	1,000.00	0.00	84.17	84.17	1,075.00
Mouradian - Piligian	1,200.00	1,200.00	0.00	93.96	93.96	1,200.00
Mr. and Mrs. Nishan Baljian	12,777.58	10,000.00	0.00	1,000.48	0.00	13,778.06
Zarvin and Lucy Kasparian	1,075.00	1,000.00	0.00	84.17	84.17	1,075.00
Elizabeth Chakarian	1,147.04	1,000.00	0.00	89.81	89.81	1,147.04
Jalloian Family	1,078.20	1,000.00	0.00	84.42	84.42	1,078.20
Haroutune and Agavny Bilazarian	1,035.75	1,000.00	0.00	81.10	81.10	1,035.75
Asbed and Margaret Zakarian	5,000.00	5,000.00	0.00	391.50	391.50	5,000.00
Jacob and Queene Bilzerian	1,000.00	1,000.00	0.00	78.30	78.30	1,000.00
Armenian/American Veterans, Milford	1,516.62	1,500.00	0.00	118.75	118.75	1,516.62
Peter Zakarian	527.08	500.00	0.00	41.27	41.27	527.08
James and Elizabeth Calfaian	5,290.99	5,000.00	2,500.00	415.89	0.00	8,206.88
Levon Jazalean	18,030.08	16,688.34	0.00	1,411.76	0.00	19,441.84
Holly Rose Migridichian	1,192.63	1,150.00	765.00	139.34	139.34	1,957.63
Satenig and Roxie Hovagimian	6,895.91	6,895.91	0.00	539.95	539.95	6,895.91
Margaret Thomasian	38,776.52	38,776.52	0.00	3,036.20	3,036.20	38,776.52
Charles and Elizabeth Nanigian	15,000.00	15,000.00	0.00	1,174.50	1,174.50	15,000.00
Owen Paelian Family	20,161.96	19,100.00	2,500.00	1,578.68	0.00	24,240.64
Verkin Hooloian Estate	4,398.69	4,167.00	0.00	344.42	0.00	4,743.11
Nevart Bilzerian	2,000.00	2,000.00	0.00	156.60	0.00	2,156.60
Margaret Hagopian	6,973.75	6,973.75	0.00	546.04	0.00	7,519.79
Shapazian	1,000.00	1,000.00	0.00	78.30	78.30	1,000.00
Sarah Manooshian Estate	1,000.00	1,000.00	0.00	78.30	78.30	1,000.00
Mary Bedrosian	1,000.00	1,000.00	0.00	78.30	78.30	1,000.00
Hoogas and Nevert Hoogasian	2,651.79	2,651.79	0.00	207.64	207.64	2,651.79
Mary Manoogian Outreach	1,205.00	1,205.00	0.00	94.35	94.35	1,205.00
Sarah Yegsigian	1,000.00	1,000.00	0.00	78.30	78.30	1,000.00
Hagop Haroutunian	1,000.00	1,000.00	0.00	78.30	78.30	1,000.00
Makelian Family	1,000.00	1,000.00	0.00	78.30	78.30	1,000.00
May Andonian	5,000.00	5,000.00	0.00	391.50	391.50	5,000.00
Rose Eknoian	500.00	500.00	0.00	39.15	39.15	500.00
Peter and Rose Harootian		—	5,000.00	5.36	5.36	5,000.00
Dr. Michael Manoogian		—	500.00	14.27	14.27	500.00
Mantarian Family		—	1,200.00	42.22	42.22	1,200.00
George and Sylvia Migridichian		—	5,000.00	5.36	5.36	5,000.00
Ogdha O'Gulian		—	5,000.00	264.93	264.93	5,000.00
Sadie Pilibosian		—	1,000.00	64.14	64.14	1,000.00
Isabel, Bedros and Almas Sahagian		—	10,000.00	416.17	416.17	10,000.00
Stephen and Agnes Sahagian		—	5,000.00	1.07	1.07	5,000.00
Katherine Sarkisian		—	1,000.00	9.01	9.01	1,000.00
Totals:	\$189,618.33		\$39,465.00	\$15,717.20	\$8,297.31	\$236,503.22

Armenian Church of Our Saviour

MEMORIAL FUND - PENDING
Years Ended December 31, 1995 and 1994

Schedule F

	Balance 12/31/94	1995 Contribs.	1995 Int. Earned	1995 Expenditures	Balance 12/31/95
N. Rose Baljian	1,583.40	0.00	123.98	0.00	1,707.38
Marjorie Sohigian	2,111.20	0.00	165.31	0.00	2,276.51
John Sagarian	7,316.96	400.00	589.12	0.00	8,306.08
Mr. and Mrs. George Manos	527.80	0.00	41.32	0.00	569.12
Mary Chakemian	844.48	0.00	66.12	910.60	0.00
Mr. and Mrs. Antranik Yarumian	1,498.95	0.00	117.37	0.00	1,616.32
Helen Torigian	1,055.60	0.00	82.65	0.00	1,138.25
Mr. and Mrs. H. Andonian	105.56	0.00	8.26	0.00	113.82
George Krikorian	3,166.80	0.00	247.97	0.00	3,414.77
Vehanoush Jorjorian	1,055.60	0.00	82.65	0.00	1,138.25
Deborah and Steven Migridichian	3,500.00	0.00	176.18	2,500.00	1,176.18
Totals:	\$22,766.35	\$400.00	\$1,700.93	\$3,410.60	\$21,456.68

Armenian Church of Our Saviour

SUPPLEMENTARY INFORMATION
Income – 1995 Budget Analysis

	<u>1995 Actual</u>	<u>1995 Budgeted</u>	<u>Over/ (Under)</u>
Pledges Collected	\$65,856.80	\$66,500.00	(643.20)
Plate Collection	4,602.70	4,000.00	602.70
Sunday School Plate Collection	914.70	800.00	114.70
Youghakin	16,523.00	16,000.00	523.00
Unallocated General Endowment Fund Income	5,745.51	—	5,745.51
Hokehankist	18,357.94	15,500.00	2,857.94
Altar Flowers	1,869.00	1,600.00	269.00
Momakin	2,174.00	2,400.00	(226.00)
In Lieu of Flowers	38,031.00	25,000.00	13,031.00
Service Fees - Bingo	12,000.00	12,500.00	(500.00)
Service Fees - Church Hall	1,570.00	1,500.00	70.00
Service Fees - Cultural Center	1,085.00	500.00	585.00
Service Fees - New England Region	1,200.00	1,200.00	—
Weddings	765.00	900.00	(135.00)
Memorial Biographies	500.00	1,000.00	(500.00)
Gifts/Outreach Fund Donations	2,725.57	4,000.00	(1,274.43)
Transfer Account	29,934.79	45,000.00	(15,065.21)
Interest/Dividend Income	41,593.77	600.00	40,993.77
Interest Income Diocesan Endowment Fund	1,188.00	—	1,188.00
Estimated Earnings/Gains from Investment Accts	33,871.00	75,000.00	(41,129.00)
Fund Raising	0	12,800.00	(12,800.00)
Church Function – Golf Tournament	3,158.33	—	3,158.33
Church Function - Picnic	4,288.26	4,000.00	288.26
Church Function - Armenian Festival	19,216.82	25,000.00	(5,783.18)
Church Function - Friday Night Dinner/Other	204.30	—	204.30
Miscellaneous Income	1,055.91	500.00	555.91
Vacation Bible School	238.94	—	238.94
Total Operating Income	<u>\$308,670.34</u>	<u>\$316,300.00</u>	<u>(\$7,629.66)</u>

Armenian Church of Our Saviour

SUPPLEMENTARY INFORMATION
Expense – 1995 Budget Analysis

	1995 Actual	1995 Budgeted	Over/ (Under)
Clergy Stipend	\$36,860.20	\$36,642.00	218.20
Clergy Rental Allowance	16,896.00	16,900.00	(4.00)
Clergy Auto Allowance	2,142.00	1,800.00	342.00
Clergy Auto Insurance	1,229.00	1,200.00	29.00
Clergy Health/Life Insurance	6,705.82	7,200.00	(494.18)
Clergy Disability Insurance	1,800.00	1,800.00	—
Clergy Pension	2,000.00	2,000.00	—
Assistant to Pastor Stipend	3,375.04	6,910.00	(3,534.96)
Assistant to Pastor Housing Allowance	3,000.00	7,200.00	(4,200.00)
Assistant to Pastor Auto Exp./Ins.	2,086.50	2,150.00	(63.50)
Assistant to Pastor Health/Life Ins.	2,356.10	7,200.00	(4,843.90)
Assistant to Pastor - Gas/Auto Maint.	904.38	1,500.00	(595.62)
Payroll - Secretaries	23,705.81	25,000.00	(1,294.19)
Payroll - Bookkeeping	1,425.00	4,000.00	(2,575.00)
Payroll - Custodial	31,648.54	29,808.00	1,840.54
Professional Service - Payroll	978.66	680.00	298.66
Visiting Clergy and Related Exp.	675.00	1,500.00	(825.00)
Honorarium - Choir Director	1,899.63	2,000.00	(100.37)
Honorarium - Organist	3,090.00	2,500.00	590.00
Honorarium - Soloist	1,330.00	1,000.00	330.00
Honorarium - Deacons	1,085.00	750.00	335.00
Sunday School Program	1,159.94	2,500.00	(1,340.06)
Armenian Language School	—	500.00	(500.00)
Youth Activities Programs	575.00	1,000.00	(425.00)
Diocesan Assembly	511.92	2,000.00	(1,488.08)
Summer Studies Tuition Subsidy	—	1,000.00	(1,000.00)
Diocesan Assessment	40,460.00	40,000.00	460.00
Ecumenical Council	300.00	300.00	—
Etchmiadzin Looma	0	5,000.00	(5,000.00)
Pastor's Discretionary Fund	242.00	1,000.00	(758.00)
Payroll Taxes Expense	7,631.59	9,500.00	(1,868.41)
Insurance - Employee Health Care	0	1,000.00	(1,000.00)
Insurance - Workers Compensation	2,758.00	2,500.00	258.00
Insurance - Real Estate/Per. Prop.	5,538.65	6,500.00	(961.35)

Armenian Church of Our Saviour

SUPPLEMENTARY INFORMATION - CONTINUED
Expense - 1995 Budget Analysis

	<u>1995 Actual</u>	<u>1995 Budgeted</u>	<u>Over/ (Under)</u>
Auto Repairs - Pastor Car	\$186.50	\$700.00	(\$513.50)
Other Employee Car Expense	215.40	200.00	15.40
Altar/Church Supplies	3,697.13	2,000.00	1,697.13
Altar Flowers	4,254.30	3,000.00	1,254.30
Church Functions/Religious Misc.	1,532.83	1,000.00	532.83
Heating - Gas	17,810.91	19,000.00	(1,189.09)
Water	1,927.06	2,500.00	(572.94)
Electric	9,147.86	8,000.00	1,147.86
Telephone/Cable	6,156.10	4,850.00	1,306.10
Licenses/Permits	395.00	—	395.00
Building Maintenance - Gen./Lisc.	2,854.38	3,500.00	(645.62)
Building Maintenance - Electric	126.00	500.00	(374.00)
Building Maintenance - Heating	—	1,000.00	(1,000.00)
Building Maintenance - Plumbing	996.47	500.00	496.47
Building Maintenance - Elevator	1,482.00	1,260.00	222.00
Building Equip. Maint.-Maint/Repairs	3,612.43	1,500.00	2,112.43
Rubbish Removal	2,855.76	2,500.00	355.76
Capital Expenditures - Building	1,492.25	0	1,492.25
Capital Expenditures - Equipment	237.17	2,000.00	(1,762.83)
Building Supplies	5,412.52	6,000.00	(587.48)
Office Supplies	4,418.65	4,000.00	418.65
Messenger Printing	1,673.50	2,000.00	(326.50)
Printing	1,784.11	2,000.00	(215.89)
Office Equipment Maint/Repairs	1,150.50	1,500.00	(349.50)
Postage	3,177.44	4,000.00	(822.56)
Interest Expense - SBA Loan	663.03	750.00	(86.97)
Youth Ministry Assessment	—	7,000.00	(7,000.00)
Petty Cash, Subscriptions & Misc.	6,633.78	2,500.00	4,133.78
Total Expenditures:	<u>\$288,262.86</u>	<u>\$316,300.00</u>	<u>(\$28,037.14)</u>

Armenian Church of Our Saviour

1996
PROPOSED
BUDGET

INCOME	
Pledges Collected	\$66,500
Plate Collection	4,000
Sunday School Plate	800
Youghakin	16,000
Hokehankist	17,000
Altar Flowers	1,700
Momakin	2,200
In Lieu of Flowers	30,000
Service Fees - Bingo	12,000
Service Fees - Church Hall	1,500
Service Fees - Cultural Center	1,500
Service Fees - NE Region	-0-
Weddings	900
Memorial Biographies	1,500
Gifts	4,000
Transfer Account	29,000
Interest Income	600
Estimated Earnings/Gains from Investment Accounts	85,000
Picnic	4,500
Armenian Festival	25,000
Fundraising	10,000
Misc. Income	1,000
Total Operating Income	\$314,700

EXPENSES

Clergy Stipend	\$38,474
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
Assistant to the Pastor	15,000
Payroll - Secretaries (combined)	25,000
Bookkeeping	4,200
Payroll - Custodial (combined)	29,808
Outside Accounting	700
Visiting Clergy Expense	1,600
Honorariums - Choir Dir.	2,000
Honorariums - Organist	3,000
Honorariums - Soloist	1,500
Honorariums - Deacons	1,250
Sunday School Program	2,500
Armenian Language School	1,000
Youth Activities	1,000
Diocesan Assembly	3,200
Summer Studies Subsidy	1,000
Diocesan Assessment	40,500
Dio. Youth Ministry Assessment	7,000
Ecumenical Council	300
Etchmiadzin Looma	5,000
Pastor's Discretionary Fund	1,000
Payroll Taxes Expense	8,500
Insurance - Workman's Comp.	2,500
Insurance - RE Pers. Prop.	6,500
Other employee Car Exp.	200
Altar/Church Supplies	2,000
Altar Flowers	3,500
Church Functions/Religious	1,500
Heating - Gas	19,000
Water	2,000
Electric	8,500
Telephone/Cable	5,800
Building Maint. - Gen/Lisc.	3,500
Building Maint. - Electric	500
Building Maint. - Heating	1,000
Building Maint. - Plumbing	500
Building Maint. - Elevator	1,272
Building Equip. Maint/Repairs	1,500
Capital Expenditures - Building	*
Capital Expenditures - Equipment	2,000
Rubbish Removal	2,500
Building Supplies	5,500
Office Supplies	4,500
Printing	2,000
Messenger Printing	2,000
Office Equip. Maint/Repair	1,500
Postage	3,500
Interest Expense - SBA Loan	750
Misc. Expense	3,246
Catholicos Visit	3,000

Total Operating Expenditures **\$314,700**

*To be paid from the Building Renovation Fund

