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# *The* Annual Reports 1996



## Armenian Church of Our Saviour

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Rev. Fr. Aved Terzian, Pastor

## PARISH COUNCIL – 1996

### Executive Body

Rev. Fr. Aved Terzian, Pastor  
Louis S. Mikitarian, Chairman  
Archie Torosian, Jr., Vice Chairman  
Agnes Sahagian, Treasurer  
Edward Kachajian, Assistant Treasurer  
Harry Dostourian, Secretary  
Marion D. Aharonian, Corresponding Secretary

### Advisors

Katherine Dodakian  
Michael Gulbankian  
Kap Maksian  
Mardieros Mooshagian  
Jenev Sanda

### Diocesan Delegates

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

# *Armenian Church of Our Saviour*

# The 1996 Annual Reports

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# Minutes of the Annual Parish Assembly Armenian Church of Our Saviour

Worcester, Massachusetts  
March 10, 1996

Following Church Services, the Annual Assembly of the Armenian Church of Our Saviour convened on Sunday March 10, 1996 at 11:40 AM, with Der Aved Terzian presiding. The meeting was called to order by Richard Maksian, Chairman of the 1995 Assembly. An opening prayer was offered by Der Aved.

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

## Election of the Chairman and Secretary

Louis S. Mikitarian, speaking for the Nominating Committee, nominated Richard Maksian as the Chairman of 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.

Louis S. Mikitarian, again in the name of the Nominating Committee, nominated Arthur Surabian as the Assembly Secretary. 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 Arthur Surabian.

## Adoption of the Agenda

The Chair stated that prior to the approval of the agenda, all topics to be discussed under New Business should be identified at this time.

Jerry Aharonian requested that the Agenda include a proposal asking for the introduction of more English in the Badarak.

Thomas Garabedian requested that the agenda include a proposal asking that the Investment Committee be allowed to invest up to 50 percent of the assets of the Investment Account and Special Account in equity investments.

There being no other additions from the floor, the Chair asked for a motion to adopt the Amended Agenda. Zarvin Kasparian made a motion to adopt the agenda as amended with the above topics. The motion was seconded by Kap Maksian.  
The motion was passed.

### Nominations for Parish Council

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

- |                       |                          |
|-----------------------|--------------------------|
| 1) Marion Aharonian   | 7) Kap Maksian           |
| 2) Katherine Dodakian | 8) Louis S. Mikitarian   |
| 3) Harry Dostourian   | 9) John Sagarian, Jr.    |
| 4) Karnig Durgarian   | 10) Nori Soghomonian     |
| 5) Michael Gulbankian | 11) Archie Torosian, Jr. |
| 6) Marsha Hovenesian  | 12) Darrylin Wasiuk      |

Louis S. Mikitarian thanked his fellow Nominating Committee members for their diligent and dedicated effort and they were applauded by the Assembly.

Louis went on to thank all candidates for supporting the parish by being candidates and stated that there were no losers...all of the individuals are winners for becoming candidates and that they should be congratulated.

The floor was opened to nominations. Louis S. Mikitarian pointed out that for the six positions to be elected, the slate of 12 candidates satisfied the By-laws of the Diocese. There being no further nominations from the floor, Charles Sharigian made a motion to close the nominations for Parish Council. The motion was seconded by Steve Sahagian and was approved.

### Nominations for the Nominating Committee

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

- |                    |                        |
|--------------------|------------------------|
| 1) Cynthia Houmère | 3) Steven Migridichian |
| 2) Jay Kapur       | 4) Laura Purutyan      |

Louis S. Mikitarian informed the Assembly that only 4 candidate's names appear on the ballot for the 5 Nominating Committee positions needed to be filled. He informed the Assembly that per the Diocesan By-laws double the amount of names is required. In the event that the conditions of the By-laws are not satisfied, the elections would be subject to the approval of the Primate.

Kap Maksian nominated Bryan Davis who accepted the nomination. The nomination was seconded by Joan Handleman. There being no further candidates nominated from the floor, the Chair asked that the nominations be closed. A vote was taken, with a majority approving the closing of the ballot for Nominating Committee.

### Nominations for Auditing Committee

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

- 1) Richard Dodakian                      2) Jan Mikitarian                      3) Norman Noorjanian

The Assembly was informed that four names were required to complete the ballot.

Seth Bilazarian nominated Thomas Garabedian who accepted the nomination. Hazel Eljanian seconded the nomination. There being no further candidates nominated from the floor, George Migridichian made a motion to close the nominations for the Auditing Committee. The motion was seconded by Arek Thompson and was approved.

### Nominations for Endowment Committee

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

- 1) John Sagarian, Jr.                      2) L. Jerry Stepanian

There being no further candidates nominated from the floor, a motion was made and seconded to close the nominations for the Endowment Committee. The nominations were closed.

Louis S. Mikitarian informed the assembly that the names nominated from the floor would be added to the ballot. He estimated that it would take 5-10 minutes to do so, at which time Der Aved would seal the ballot box and the elections could begin.

Edward S. Bilzerian made a motion that the closing of the voting be extended from 12:45 PM to 1:00 PM. The motion was seconded by Kap Maksian. The Chair did not send the motion to vote ruling that a motion to set time is not required. At 12:10 PM the Chair recessed the Assembly and announced that the voting could begin at 12:15 PM. The Chair announced that the voting would close at 1:00 PM at which time the Assembly would reconvene. The Chair announced that lunch would be served during the voting.

Voting was closed at 1:00 PM and the Assembly re-convened. Chair asked for a count of voting members present. There were 70 voting members present. The Chair was informed that 119 ballots were cast.

### 1995 Annual Assembly Minutes

In light of the fact the 1995 Annual Reports were issued two weeks prior to the Assembly, Arthur Yagjian made a motion to forego reading of the 1995 Minutes as well as the reading of the Pastor's Report, the Parish Council's Report, and the Church Organizations' Reports. Elizabeth Avakian seconded the motion. The motion passed.

Edward S. Bilzerian noted that on page 7, the work "accepted" be changed to "expected" so that the text read: the \$45,000 shown under the transfer account is not all expected.....

Pauline Agazarian made a motion to accept the 1995 Annual Assembly Minutes. Bizer Simonian seconded the motion. The motion passed.

### **Auditing Committee Report**

Richard Dodakian, a member of the Auditing Committee, explained the general scope of the audit conducted by the Auditing Committee. He noted that on page 66 of the report, the proceeds from the Church Function Christmas Dance should not have credited to the General Operating Fund. It should have been credited to the Church Building Fund. Richard stated that the reclassification would be properly taken care of.

Bart der Bagdasarian asked if the Auditing Committee prepared all the financial statements and was told that indeed they were.

### **Adoption of the 1996 Budget**

The Chair asked Jay Kapur, Chairman of the Parish Council, to address the Assembly on the 1996 Budget

Jay informed the Assembly that in preparing the budget, the Parish Council examined prior years' results, as well as general trends, unusual circumstances from prior years as well as any anticipated changes. He noted that in 1995, income exceeded expenses by approximately \$20,000. Jay stated that in preparing the 1996 Budget, the Parish Council was conservative in projecting income and liberal in estimating the expenses.

Jay noted that on page 78, the income derived from in Lieu of Flowers was budgeted at \$30,000 which represents a \$5,000 increase from prior years. Jay said that the increase was budgeted based on a multi-year trend over the past 4-5 years which showed an average of over \$30,000.

Jay explained the nature of the Transfer account. The number one transfer source is Bingo. Other transfer income is derived from the Church Organizations' year-end transfers. It was noted that Bingo income has been on a steady decline and that the actual 1995 Transfer income did not reach the budgeted figure (29K vs 45K). As a result of this, the 1996 Transfer amount is less than prior years and Jay informed the Assembly that with the adjustment, this year's amount appears realistic.

It was explained that the parish's investment portfolio performed very well in 1995. Though 1995 was exceptional, Jay informed the Assembly that Edward Bilzerian of Dean Witter, the parish's investment broker, anticipated a conservative yield from earnings and gains from the sale of investments at approximately 6%. Based on that information, the Council was conservative in budgeting \$85,000. Jay advised the Assembly that this number appears to be realistic.

Jay noted that the audited figures for the 1995 Armenian Festival showed a \$19,000 profit compared to a \$22,000 figure that the Council was working with when preparing this year's budget. He said the council hasn't reviewed the audited numbers and based on their 22k profit, the Council budgeted \$25,000 for 1996. The Council feels that they need to be aggressive with this fund raiser and with an early jump in 1996 and a strong helping hand from the parish, the 25k profit can be attained.

Other fund raising such as the Golf Tournament as well as innovative fund raising by the Church's organizations (Jay thanked the Men's Club and its 1995 Chairman Kap Maksian for the \$1800 generated from their placemat sales program) were addressed. The Golf Tourney under the direction of Edward Kachajian is growing and it is anticipated that it could earn 6-7K this year. Jay indicated that the 10k budgeted for fund raising appears realistic. He stressed that the Council must look at new fund raising opportunities especially in light of the downward trend of Bingo earnings.

Jay presented the following overview on the expense portion of the budget:

A freelance bookkeeper was hired in July '95

The Diocesan Assessment represents the single largest budgeted expense item

The Diocesan Youth Ministry Assessment has not been paid over the last couple of years. Seven thousand dollars has been budgeted however the Parish Council has voted to forego paying the assessment until the Diocese provides a detailed presentation of programs. The Parish Council has discussed that Diocesan Youth Ministry programs may not be as effective as programs that could be developed on a local level. Other parishes in the Diocese have taken a similar stand and in light of this complaint, the possibility exists that the Diocese could rescind the assessment.

Last year the Parish Council asked for a Building Renovation Fund be established. Since then, roof specialist who work with Raymond Hovsepien have advised the Parish Council that there's no need to rush into a program. The roofing company proposed that minor repairs costing around \$3000 would extend the useful life of the roof approximately 3 years. The Parish Council approved the proposal.

The Parish Council received a check for \$24,000 as an insurance settlement for damages incurred in the Cultural Center as a result of Water damages to the floor, carpets, stage curtain, ceiling tiles etc. The floor on the main level was refinished as well as the roof repair and other minor repairs. A 1995 Christmas dance held in December added approximately \$2800 to the current fund balance of approximately \$18,000. The fund appears in the equity section of the Balance Sheet.

The Parish Council is to establish a Building Renovations Committee with General Guidelines. Some of the areas to be studied will be: Fund Raising to subsidize the program, a list of repairs and improvements (Jay advised that the Cultural Center air conditioner is at the end of its useful life and that parts may not be available when it breaks), a renovation



program to the Cultural Center and the Church hall to make the facility more appealing for our parishioners and outside groups interested in renting the facility. The committee will also explore improvements that though they aren't 100% necessary, would be nice to have such as a walk in refrigerator and kitchen updating. Jay explained that the expenditures will be limited to the amount of money that is in the fund. This project is not a budgeted general operating item. Projects will be prioritized and the Committee will communicate with the parish for its input.

The cost of the Catholicos' visit came in at under \$3000. The Parish Council Chairman concluded by answering questions from the floor.

George Migridichian pointed out that on page 75 Estimated Earnings/Gains from investments is budgeted in 1995 at \$75,000 but actual is only \$33,871. Jay explained by saying that approximately \$43,000 of Interest/Dividend income which is another line item, is part of the \$75,000 budgeted item. George stated that this is confusing and recommended that in 1996 the Interest and Dividend Income should be budgeted separately from the Gains account since the items are reported separately in the Income Analysis.

George Migridichian also pointed out that he felt that in light of the 1995 performances, some of the budgeted Church Function items may have been budgeted overzealously. The Parish Council Chairman responded by stating that may be a bit aggressive, but were realistic. He cited the Golf Tourney as one of those functions where growth was anticipated.

George Migridichian stated that through no fault of the Parish Council, the parish is not getting its moneys worth from our full-time custodian Dennis Wilson. Jay responded that the Parish Council has discussed the matter and agrees with Mr. Migridichian and that Mr. Wilson did not receive a pay raise in 1996. The Parish Council is reviewing ways to improve this matter, and that the Council is not at liberty to discuss it further at this time.

Zarvin Kasparian made a motion that when budgeting Investment Income, Gains from the Sale of Investments should be budgeted separately from Interest/Dividend Income. George Migridichian seconded the motion. After an exchange of various views on the matter, Arthur Yajjian asked that the motion be moved. The motion was approved.

A question why the Parish Council hasn't taken an aggressive position in budgeting additional revenue from dues was raised. The Parish Council Chairman, Jay Kapur, explained that until an active Pledge Membership Committee is established, the Council hesitates raising the budgeted Dues Income figure.

Tom Garabedian asked for comments on how the Parish Council was attempting to fill the position of Assistant to the Pastor. The Parish Council Chair explained that since Deacon Randy left that position, Garo Papazian was hired part-time for a 6 month period to help in the Educational and ACYOA programs. Mr. Papazian resigned at the end of 1995, and since that time, the Parish Council is attempting to fill the void.

Dora Garabedian stressed the needs of our youth and made a motion that the parish hire a

full-time Assistant to the Pastor of which one of their responsibilities would be to head up a Department of Youth Ministry. Pauline Agazarian seconded the motion. Various opinions on the matter were expressed. The need for more parental involvement was cited as well as the need for more volunteers to get involved. Der Aved expressed his feelings by telling the Assembly the need to develop programs for our youth is vital for the future existence of the parish. He explained that there is no quick fix to this program. A learning curve will exist as it has in the past. Der Aved informed the Assembly that according to the Primate, there are no current clergy available for this position. Der Hayr referred to his Pastor's Report where it states that the effort will be made to hire a qualified individual to fill this position.

The motion passed.

Zarvin Kasparian asked why the Patriarch of Jerusalem Fund Payable does not reflect any interest income. It was explained that at a prior Assembly it was voted not to allocate interest to the account since the intention of keeping the funds were not intended to be long-term. Der Hayr explained that communication with the Patriarch is going on at this time to determine what is needed so that this fund can be transferred to Jerusalem to do the good work that it was intended for.

Marilyn Larkin asked for an explanation of the cost of Cable Television which is part of the Telephone/Cable account. The Parish Council Chairman said that it was an insignificant amount, somewhere in the \$10-\$15 per month range.

Mrs. Larkin asked if overhead fans in the sanctuary have been considered to lower our heating costs. She pointed out that it becomes extremely warm in the Choir Loft. The Parish Council Chairman stated that the efficiency of the heating system is high on the Building Renovation Committee's priority list.

Mrs. Larkin asked if the Parish owns the residence that Der Aved and his family reside in and was told that Der Hayr personally owns the residence.

Berjohie Zakarian asked why there's an expense for elevator maintenance. It was explained that periodic maintenance is required by state law to insure the safety of all who use the elevator. The parish has an elevator maintenance agreement.

Arthur Yagjian asked why Etchmiadzin Looma appears on the budget again when in 1995 it was budgeted for \$5,000 and zero funds were transferred. It was noted that funds haven't been transferred in two years, but the allocation is on the records. Der Hayr explained that in prior years Etchmiadzin was fairly self-sufficient and the annual parish transfer was \$500. However, most recently, there is a greater need for funds and the Diocese forwards the funds and bills the parish's when they need the funds replenished, hence the allocation is carried forward on the books in the event that a transfer is requested.

Greg Donoian, Parish Council Assistant Treasurer, asked the Assembly for guidance in establishing the annual salary for the Assistant to the Pastor. The Parish Council Chairman expressed that since three months have already passed in 1996, and that an immediate hiring

is not conceivable, the \$15,000 budgeted for 1996 may be adequate for the remainder of 1996.

Karnig Durgarian made a motion to accept the Amended Budget. Gary Dodakian seconded the motion. There was discussion related to the fact that the \$15,000 budgeted for an estimated six months would not send a feeling of job security to the candidates for the Assistant to the Pastor position. The motion to accept the amended budget passed 30-26. Arthur Yagjian challenged the vote and another vote was taken. Voting members were asked to please stand, and when the votes were counted, there were 29 in favor, 29 opposed.

Agnes Sahagian, Treasurer of the Parish Council, made a motion that the Assembly pass the budget as is, and then when an individual is chosen to fill the position of Assistant to the Pastor, hold a special Assembly to approve the salary offered. Ruth Surabian seconded the motion. The motion was defeated.

Marsha Hovenesian made a motion that the following explanation be added to the line item Assistant to the Pastor Stipend: The \$15,000 budgeted for the Assistant to the Pastor's Stipend is for a partial year and not a full year. Bizer Simonian seconded the motion. The motion passed.

Scott Najarian pointed out that the budget was a guideline for the Council to act upon and expressed a vote of confidence that the council will use sound judgement in establishing the salary in question.

Greg Donoian made a motion that the amended budget be adopted. Agnes Sahagian seconded the motion. The motion passed and the 196 budget was adopted.

Dora Garabedian inquired as to how many times the Messenger is published each year. Jay Kapur indicated that the Messenger comes out 4 times a year.

At this time, the Assembly Chairman, Richard Maksian, acknowledged the delicious luncheon that was served earlier in the afternoon. Kitty Dodakian of the Nominating Committee thanked her co-workers who were applauded by the Assembly.

### **New Business....Ways and Means Committee Report**

The Chair asked Arthur Surabian to present the report of the Ways and Means Committee to the Assembly. Arthur thanked all the Committee members who contributed their time to the project and gave special thanks to Joan Davis, Zarvin Kasparian and Richard Maksian who were the core group that put the final package together. The survey that was sent out in late 1994 and 1995 was instrumental in some of the data that was included in the report. Arthur indicated however that in October of 1995 an unexpected roadblock occurred in building the data base that was to be used in inputting the survey. At the time, the Committee was in the midst of the first draft of the Master Plan, and tabled the data base until 1996. The Committee plans to go forward in electronically entering the data.

The Ways and Means Committee made a formal presentation of its plan to the Parish Council

on December 5, 1995. The Council approved the plan and Arthur gave a general overview of the program to the Assembly. He informed the Assembly that it was not the intention of the Ways and Means Committee to present the entire program to the Assembly. It was stressed that if the Assembly endorsed the plan, that the Ways and Means Committee, through the Parish Council, would begin to implement the program. Mr. Surabian stressed that it was the intention of the Committee to have every member of the parish exposed to this program. Arthur explained that our parish is in transition and that the program titled "Reach Out and Touch: Vision 2000...A Working Plan for the 21st Century" is intended to do just that...reach out and touch every parishioner. The presentation gave the Assembly a firm grasp of the plan and an understanding of the overall objectives.

Gary Dodakian made a motion to that the Assembly endorse the plan of the Ways and Means Committee and to give the Committee its support in implementing the program. Steven Sahagian seconded the motion. The motion passed.

Rose Houmère, Chairperson of the Cultural Organization, asked the Ways and Means Committee not to forget to include the Cultural Organization in its plan.

#### **New Business...Memorial Endowment Committee Proposal**

On behalf of the Memorial Endowment Committee, George Migridichian, the MEC Chairman, made a motion that the Assembly amend the By-laws of the Memorial Endowment Fund to include the following: The stated minimum amount needed to establish a Memorial Endowment Fund be established at \$500. Agnes Sahagian seconded the motion.

Zarvin Kasparian amended the motion by adding the following: If an individual does not make an initial \$500 contribution, donations can be made in lesser amounts at the donor's discretion, and the funds will be placed in a Memorial Fund Pending. When the \$500 amount is attained, the Pending account will then be transferred to a perpetual living Memorial Endowment Fund account. Mr. Migridichian agreed to the amended proposal. The proposal passed.

#### **New Business....Publishing a List of Dues Paying Members**

Louis S. Mikitarian submitted the following proposal in writing to the entire Assembly:

- a) That the Parish Council publish and distribute annually via a parish mailing, the list of dues paying members of the Armenian Church of Our Saviour for the previous year.
- b) That the list consist of members in good standing according to the Diocesan By-laws and the policies of the Armenian Church of Our Saviour.
- c) That the list not contain amounts attributed to individuals.

Mr. Mikitarian's written proposal contained a summary of his views on the proposal. The motion was seconded by Greg Donoian. After an exchange of various views, the proposal was

moved to a vote and the proposal was defeated.

### **New Business.....Reduce the Size of the Parish Council**

George Migridichian made a motion to reduce the number of members on the Parish Council from 11 members to 9. As part of the motion, Mr. Migridichian stated that finding candidates is difficult because the job description of Parish Council is so intense. He noted that Church Functions such as the Picnic and Festival were projects that contributed to this overload of responsibilities. He added that he was making the motion with mixed feelings in light of the fact that this year's Nominating Committee did such an outstanding job in filling the ballot. He pointed out that over the past 5-7 years, this year's success was not the case.

Cynthia Houmère seconded the motion. In light of recent success of the Nominating Committee, Der Aved suggested to Mr. Migridichian that he give consideration to tabling the motion. Mr. Migridichian agreed to table the motion. Motion was tabled.

### **New Business....A Study to introduce English into the Badarak**

Jerry Aharonian made a motion to appoint a Committee in the parish consisting of Der Hayr and other volunteers to conduct a year long study and to report to next year's Parish

Assembly as to what conclusion it may have regarding the introduction of English into the Badarak. The motion was seconded by Elizabeth Sheehan.

Der Hayr pointed out to the Assembly that the motion was out of order because we are not an individual parish that can go off on our own private mission apart from the Diocese. When it comes to liturgical issues, Der Hayr pointed out that the sole jurisdiction on these matters lies in the hands of the Diocese. Der Hayr concluded by saying that the Primate is aware of this concern and is working with some Midwest parishes on the matter. Der Hayr said that he was open to any suggestions on how to create a better understanding of the service. The motion was defeated.

### **New Business....Investment Committee Investment Policy**

Thomas Garabedian made a motion requesting that the Investment Committee be given the authority to invest up to 50 percent of the Investment Account and Special Investment Account in equity investments. The motion was seconded by Karnig Durgarian.

As a result of discussion from the floor, Mr. Garabedian amended his proposal so that it read....Special Investment Account in equity funds and not individual investments. The motion passed.

### **Other Discussions....**

Berjoughie Zakarian asked why a Day Care Center can't be established in the Sunday School area. The Parish Council Chairman told her that a committee is needed to volunteer and pre-

sent a plan to the Parish Council since the Council does not have the time to address the matter due to its heavy workload. Diane Johnson pointed out that a fence would be needed to enclose a play area, and that she would be willing to share her expertise on the matter.

### Acceptance of the Annual Reports

(The Chair went page by page through each report and asked for comments)

### Diocesan Delegates Report

A motion was made to accept the Diocesan Delegates Report by Bizer Simonian. Hazel Eljanian seconded the motion. The motion passed.

### Pastor's Report

Zarvin Kasparian made a motion to accept the Pastor's Report. Arthur Yagjian seconded the motion. Bizer Simonian commented that after reading Der Aved's report, it makes us realize how lucky our parish is to have such a hard working, dedicated Der Hayr. The Assembly applauded Bizer's comment. The motion passed.

### Parish Council Report

Arthur Yagjian made a motion to accept the Parish Council's Report. The motion was seconded by Bizer Simonian. Michael Gulbankian thanked fellow Councillor Mark Der Mugridichian for finding the roofing company that assisted the parish on the roofing dilemma.

Paul Andonian questioned whether our insurance coverage paid the settlement in the Norma Hohne case. Jay Kapur informed the Assembly that the answer to that question was no, and since the settlement was a "No Fault Settlement", insurance would not have covered the parish.

Arpie Migridichian made a motion that the parish should acknowledge In Lieu of Flowers contributions made by non-parishioners. Mrs. Migridichian volunteered to coordinate this project. The motion was seconded by George Migridichian. The motion passed.

### ACYOA Junior Report

There was no written report from the ACYOA Juniors.

Seth Bilazarian expressed his concerns on the status of the youth organizations. Scott Najarian, Chairman of the 50th Anniversary ACYOA, announced that the 50th Anniversary of the ACYOA events will be held on Memorial Day weekend on Cape Cod and that alumni of the organization would be invited. He noted that the Primate would attend and encouraged inquiries.

### **ACYOA Seniors Report**

Kap Maksian made a motion to accept the report. Anne Kachajian seconded the motion. The motion passed.

### **AVAKS Report**

Bizer Simonian made a motion to accept the report. Anne Kachajian seconded the motion. Zarvin Kasparian noted that the name of Andrew Shadbegian was omitted and should have been listed as a volunteer. The motion to accept the report passed.

### **Babies' and Toddlers' Program Report**

Anne Kachajian made a motion to accept the report. Kap Maksian seconded the motion. The motion passed.

### **Cultural Organization Report**

Paul Andonian made a motion to accept the report. Elizabeth Sheehan seconded the motion. The motion passed.

### **Ekmalian Choir Report**

Pauline Agazarian made a motion to accept the report. Elizabeth Sheehan seconded the motion. The motion passed.

### **Memorial Endowment Committee Report**

Agnes Sahagian made a motion to accept the report. Mark Der Mugriditchian seconded the motion. The motion passed.

### **Men's Club Report**

Bizer Simonian made a motion to accept the report. Anne Kachajian seconded the motion. Kap Maksian mentioned that the financials of the Men's Club were late in being submitted and hence were not included in the Annual Reports. The motion passed.

### **Sunday School Church Report**

Paul Andonian made a motion to accept the report. Elizabeth Sheehan seconded the motion. Berjoughie Zakarian asked why expenses are shown, but income from the endowment funds are not shown. In answer to the question, it was pointed out that indeed that there was income derived from the endowment funds, and that they were credited to the Sunday School expense account in the General Ledger and that the endowments were netted against the expenses. It was requested that in future Sunday School Reports, endowment income be listed in the Sunday School Report as well as in any other reports that endowments might

affect. The motion passed.

### Women's Guild Report

George Migridichian made a motion to accept the report. Bizer Simonian seconded the motion. The motion passed.

### Bingo Activity Report

Zarvin Kasparian made a motion to accept the report. George Migridichian seconded the motion. John Toromanian said that the Bingo Committee was very disappointed that the smokeaters hadn't been cleaned. The Parish Council Chairman told him that the matter would be addressed.

Mr. Toromanian thanked the loyal individuals who have given of their time so unselfishly over the years. He went on to say the recruitment of new volunteers has been void and that he wanted to make the Assembly aware that volunteers are needed now to replace the current group of Bingo volunteers immediately.

The motion to accept the report passed.

### Auditing Committee Report

Zarvin Kasparian asked why the report says the Auditing committee prepared and examined the financial reports. He noted it should have read "examined the financials and prepared the following reports." The correction was duly noted.

Bizer Simonian made a motion to accept the Financial Statements appearing of pages 64 through 76. Elizabeth Avakian seconded the motion. The motion passed.

### Election Results

For the Nominating Committee, Louis S. Mikitarian read the results of the elections. The results were as follows:

(A tie occurred for the final spot and the first alternate in the Parish Council election. In accordance with Diocesan By-laws, Der Hayr had the tie breaking vote. In lieu of voting, he chose to draw from a hat the name of the final elected individual.)

### Parish Council

Marion Aharonian  
Louis S. Mikitarian  
Michael Gulbankian

Katherine Dodakian  
Archie Torosian, Jr.  
Kap Maksian

Alternate: Harry Dostourian



**Nominating Committee**

Bryan Davis  
Jay Kapur  
Laura Purutyan

Cynthia Houmère  
Steven Migridichian

**Auditing Committee**

Richard Dodakian  
Alternate: Norman Noorjanian

Thomas Garabedian

**Endowment Committee**

L. Jerry Stepanian

Alternate: John Sagarian, Sr.

Mr. Mikitarian thanked all the candidates and all the volunteers who served with him on the Nominating Committee. He thanked Debbie and Steven Migridichian for their generosity in donating the Lahmajeune served at lunch. He concluded by thanking Der Hayr for guiding the Nominating Committee.

Der Hayr expressed his thanks to the dedication of the Parish Council and applauded them for their unselfish dedication and hard work for the betterment of the Church. He also thanked the Chairman of the day, Richard Maksian as well Arthur Surabian who was the Secretary of the Assembly.

Der Hayr congratulated the newly elected individuals as well as all candidates who participated. He expressed a special thanks to retiring Parish Council Chairman, Jay Kapur, as well as John Fashjian, Mark Der Mugriditchian and Greg Donoian, all of whom did not seek re-election. He added that another public gathering would be appropriate to formally thank them for their contributions.

Der Hayr concluded by thanking Louis S. Mikitarian and all of the members of the Nominating Committee for their hard work and in bringing in so many qualified members to this year's ballot.

The Assembly adjourned following the closing prayers at 6:10 pm.

Respectfully submitted,

Arthur M. Surabian  
Assembly Secretary

Richard Maksian  
Assembly Chairman

Reverend Father Aved Terzian  
Pastor and President

## Diocesan Delegates Report 94th Annual Assembly

May 2-5, 1996

Our Delegates Attending: Rev. Father Aved Terzian, Seth Bilazarian, Suney Kachadoorian, George Migridichian, Robert Shamgochian, Lutwig Stepanian and Asbed Zakarian. Louis S. Mikitarian, Parish Council Chairman and Zarvin Kasparian, Chairman of the Diocesan Unity Committee and Chairman of the New England Regional Council were also in attendance. Also in attendance from the Armenian Church of Our Saviour were Marilyn Larkin, Womens Guild Chairlady, Marilyn Markarian and JoAnne Sivazlian delegates from the Womens Guild. Marilyn Larkin also represented the Womens Guild Central Council as an advisor.

The first order of business was the election of the Assembly Officers. The Assembly elected Dr. Garo Garibian of Cheltenham, PA as its Chairman and Arthur S. Mardigian of Detroit as its Vice-Chairman, Armenian Secretary, Very Rev. Father Nareg Berberian and English Secretary, Berjoughie Haigagian. Upon approval of the 93rd Diocesan Assembly minutes, a message from His Holiness Lord Lord Karekin I, Supreme Patriarch and Catholicos of All Armenians was read to the delegates as well the telegram from the Primate to His Holiness. In his message, His Holiness Karekin I expressed his appreciation for the achievements on the part of the Primate, the Delegates, the Diocesan Council and other bodies of the Diocese, Parish Councils and affiliated organizations made over the last year on behalf of the people of the Eastern Diocese of the Armenian Church and the Mother See of Holy Etchmiadzin.

A Clergy Conference report to the Assembly was given by Deacon Norman Odabashian which took place April 30 - May 1. Matters discussed were the visitation by His Holiness Karekan I, a unified Church and the importance of our youth in the Church and a reflection of the importance of maintaining our cultural heritage.

The Diocesan Report was presented by Judge Vincent Gurahian, Diocesan Council Chairman. Some of the major points of interest were as follows:

- a) The St. Vartan Cathedral and Diocesan Complex renovation was close to completion by the end of 1995 at a cost of \$3,500,000.
- b) As of December 31, 1995, the number of fully organized parishes in our Diocese is 43. Of these, 35 have pastors. There are 17 mission parishes and 4 mission communities that comprise those without elected officers and delegates. New mission parishes were organized in Nashville, TN and Lansing, MI. There are older parishes that are considering merging.
- c) Achieving a balanced budget was a major concern of the Diocesan Council. With the cooperation of the Diocesan staff, efforts are on going to keep budget expenditures in line with revenues.

- d) There are a number of immigrant Armenians within our Diocese who must be helped by the Church and who in turn will bring added strength to our Church heritage and culture.

The Fund for Armenia Relief (FAR) was presented by Simon Balian who indicated that the fund continues to be the most important Humanitarian relief fund and stabilizing factor for Armenians in Armenia. In 1995, \$28,000,000 in goods and services were distributed in Armenia and hopefully the same amount will be distributed in 1996.

### **2nd Plenary Session, Friday, May 3, 1996**

The first order of business was the election of members to auditing, nominating and proposals committees and one member to the Diocesan Board of Trustees.

Next order of business was the Primate's address. In his address, he stated the most remarkable event of the last twelve months occurred at the beginning of 1996 was the Pontifical Visit of His Holiness Karekin I. His visit galvanized our Diocese like no other event had in the past. His Holiness touched the hearts of our people and captivated their imagination. His Holiness and Our Primate Khajag Barsamian met with President Clinton and other political and religious leaders. These visits left deep and positive impressions and generated enormous good will for and among Armenians in this country. Despite our small numbers in this country, Armenian prestige in America is very high.

One of the factors consistent in the Diocese mentioned as a barrier to greater participation in the Church concerns the continuing division throughout our communities. Having witnessed our people from every rank and quarter gathering around His Holiness, there is no longer any reason to remain separated. Now is the right time to take an important and historic step. With this in mind, the Primate announced to the delegates that in accordance with the prerogatives granted him as Diocesan Primate, he will begin allowing clergymen serving under the jurisdiction of the Catholicate of Cilicia to participate in liturgical functions with his permission. On each occasion, the local priest shall apply in writing to the Primate for permission to hold a joint service. The purpose of taking this bold step is an attempt to heal the fracture in the Armenian Church in this country.

He focussed on 1996 as "The Year of the Youth" and 1996 also marks 50 years of the AC YOA founding by Archbishop Tiran Nersoyan. The Primate reminded the delegates that in the year 2001 the Armenian Church will celebrate its 1700th anniversary of the conversion of Armenia to Christianity.

After the Primate's address, the delegates attended one of three (3) discussion panels where the focus was on youth and their involvement in the Church. In each of these panels viewpoints were expressed by our youths ranging in age from early teens to young professionals.

### **3rd Plenary Session, Saturday, May 4, 1996**

The 1996 Diocesan proposed budget in the amount of \$3,573,260 was reviewed and approved

by the delegates. In 1995, the Diocesan expenditures exceeded total revenues by the sum of \$70,657. In addition \$3,100,000 dollars was borrowed from the Armenian Church Endowment Fund (ACEF) to complete the renovations of the Cathedral and Diocesan complex

The Diocesan Unity Committee Chairman Zarvin Kasparian noted that no further meetings with their Prelacy counterparts took place since October 1, 1994. Mr. Kasparian noted that a letter was sent to the Prelacy Committee Chairman on November 22, 1995 requesting that the joint committees commence meeting again and immediately schedule regional seminars for the purpose of review and discussion of the unity by-laws. As of this date no response has been received.

A St. Nersess Armenian Seminary report noted that there were three (3) full time students and seven (7) pre-theological students at the seminary at this time. The renovations to the seminary included heating, air conditioning, plumbing and electrical systems and improvements made to the seminary grounds and facilities.

The ACEF report was presented by Colonel Victor V. Arzoomanian, Executive Director, and he noted that 1995 donations exceeded \$8,900,000 bringing the total fund to over \$32,000,000. The income earned in 1994 and distributed to beneficiaries in April 1995 was \$1,247,000.

The Diocesan Assembly honored two noteworthy individuals during the Saturday night gala banquet: Former Ambassador from the United States to Armenia, Harry Gilmore as Friend of the Armenians and Mrs. Helen Mardigian of Detroit, Michigan as Armenian of the Year.

The 95th Diocesan Assembly will take place May 1-4, 1997 at St. Gregory of Narek Armenian Church of Cleveland, Ohio whose administrator is Deacon Norman Odabashian.

Rev. Father Aved Terzian, Pastor

Seth Bilazarian

Suney Kachadoorian

George Migridichian

Robert Shamgochian

Lutwig Stepanian

Asbed Zakarian



# Pastor's Report

*The Armenian-American Church rejoiced at the visit of our spiritual leader, His Holiness Karekin I, Catholicos of All Armenians. As a result of his visit we embark upon a new era - and promise of long-awaited unity with our separated brethren.*

**The new year ...** the first Pontifical visit of His Holiness brought all Armenians of the Worcester Community together. Although it was for just one day ... several hours, in reality, the Catholicos bestowed his blessing upon the Armenians of Worcester, and ushered in the New Year with revived hope and joy. The Catholicos wished to visit the site of the first Armenian Church in America - Laurel Street and witness the humble beginnings, and perhaps feel the spirit of the forefathers of our Church, which lead the way for the establishment of the Armenian Church in America.

Young and old filled the Church on the morning of his arrival. Worcester area clergy including Bishop Patrick Reilly, of Worcester Diocese who addressed the congregation, participated in a most moving celebration. His Holiness Catholicos Karekin I impressed the congregation with his eloquence and knowledge. His message was uplifting and inspirational: "... You have the life your fathers dreamed of..." Our community welcomed His Holiness with open arms and hearts. My appreciation to all who took part in the planning and preparation for the day. Their efforts left a most favorable reflection upon our community. The Mayor of Worcester proclaimed the day "**His Holiness Karekin I Day**" in Worcester. We presented the Catholicos with a framed photograph of the Laurel Street Church and our present Church, which he admired.

**January 18, 1996** – marking of the historic occasion. The Catholicos of All Armenians, The Primate of the Eastern Diocese of the Armenian Church of America, and the Pastor of the Armenian Church of Our Saviour, pictured on the front page of the Worcester Telegram and Gazette, with a related story regarding the visit of His Holiness. A photo and caption was also printed in the New York Times on the following day.

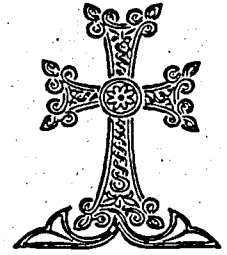
**Other Pontifical Visits in New England** – The Catholicos presided at Divine Liturgy in Cambridge, welcomed at a Hrashapar Service in Providence, Rhode Island. He also addressed a gathering of Ecumenical and Civic Leaders at a breakfast in Boston. He then met with young adults in an open forum in Boston and responded to many of their questions. I am pleased that I had the opportunity to not only serve on the Executive Committee for the planning of his visit to the New England region, and to also attend each of the events held in his honor in the region.

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.

## 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.*

Archbishop Khajag Barsamian, Primate  
The Very Reverend Father Nourhan Manougian  
The Very Reverend Father Mesrob Semerjian

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

The Very Reverend Father Mesrob Semerjian  
The Very Reverend Father Ghevont Samoorian  
The Very Reverend Father Mesrob Semerjian  
The Reverend Father Vasken Bekiarian  
The Reverend Father Carnig Hallajian  
The Reverend Father Partog Hirkaciyian  
The Reverend Father Sahag Kaishian  
The Reverend Father Mampre Kouzouian  
The Reverend Father Vasken Kouzoian

In addition, a number of area Armenian and non-Armenian clergy were guests of our parish at the Hrashapar ceremony to welcome the Catholicos. Amongst our honored guests were: Bishop Patrick Reilly Bishop of Worcester.

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  
Ascension of Christ - May 16  
December 24 - Christmas Eve Service

SACRAMENTS AND RITES – 1996

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



Baptisms and Confirmations .....	12
Adult Confirmations .....	1
Weddings .....	4
Funerals. ....	21



1996 Baptisms

- |              |  |
|--------------|--|
| January 20   | Sharyn Lee Walters, daughter of Sherman and Karen Shamoian Walters             |
| January 20   | Karine Elise Mikitarian, daughter of Louis S. and Jan Mikitarian               |
| March 17     | Brendon Adam Haddon, son of Athena Ruth Haddon                                 |
| March 23     | Michael Papalian Villa, son of Ronald and Mary Ellen Villa                     |
| April 13     | Hovhannes Dadian Balian, son of Sarkis and Heather Balian                      |
| April 21     | Stephen Carlo Natola, son of Joseph and Nancy Nishanian Natola                 |
| May 5        | Gregory Edward Merzigian, son of Jake and Donna Merzigian                      |
| September 8  | Julie Taleen Nakashian, daughter of Vicken and Karen Nakashian                 |
| September 28 | Sarah Christine Elloian, daughter of Alan and Carol Elloian                    |
| October 19   | Michael Arda Hovagimian, Jr., son of Michael and Debra Hovagimian              |
| November 17  | Stephen Shamgochian, son of Robert and Andrea Shamgochian                      |
| December 28  | Marissa Nicole Lawrence, daughter of Daniel J. and Beverly A. Elloian Lawrence |



1996 Weddings

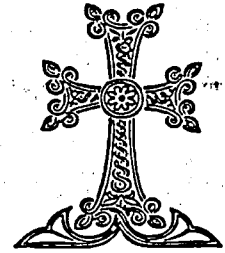
- |           |                                      |
|-----------|--------------------------------------|
| May 12    | Lisa Hagopian and Jeffrey Larocca    |
| June 1*   | Andrea Simonian and James Maher      |
| June 29** | Elvan Aslan and Paul Marian          |
| August 17 | Darlene Liberty and David Sarkissian |

\* Performed at St. Joseph's Church, Auburn, MA  
\*\* Performed at St. Stepanos Armenian Apostolic Church



### 1996 Funerals

February 16	Aram Markarian
February 27	Kohar Norsigian
February 28	George Davagian, Sr.
March 4	Rose Hamparsoomian Hovagimian
March 5	Diane Tackvorian Houmere (Diane Ishlemejian)
April 2	Nora Harootian
April 25	Shake Aslanian Malkhassian
June 12	Arthur P. Owanesian
June 17	Piloon Juskalian Chicknavorian
June 20	Thomas J. Little
June 29	Mary R. Apkarian Manoogian
July 8	Susan Q. Noorjanian
July 8	Richard A. Kahaian
July 9	George A. Herosian
July 17	Eva S. Bedrosian Demurjian
July 20	Paris Andonian Melikian
September 18	Martha Tahmazian Dostourian
September 19	Anna M. Rustigian
October 26	Agavny M. Koobatian Bagdigian
November 11	John Abrahamian



As of this year, members of the Parish Council now accompany Der Hayr to wakes and often participate with the readings.



I have also attended several wakes and funeral services at (Holy Trinity Armenian Apostolic Church.

*May God rest their souls in peace.*

### PRIMATE'S VISITATION

The Primate visited Worcester on Oct. 6 to attend the annual Parish Recognition Day. The Primate consecrated the new side altar and painting. Recognized at the banquet that followed, the St. Nersess Shnorhali medal was bestowed upon Ramon Hovsepien, for his service during the renovation of St. Vartan Cathedral. The Primate also visited Worcester throughout the year for regional and clergy meetings.

### OFFICIAL INVITATIONS

Clergy Meeting with Mayor Mariano, Our Lady of Mt. Carmel Church  
Symposium on Oriental and Orthodox Churches, New York  
Holocaust Program - Holy Cross College  
9th Annual Easter Seal Black Tie Function - Honoring George Krikorian  
Ribbon Cutting - opening of CEA plant/office in West Boylston  
Worcester City Council Invocation  
Funeral of Anthony "Spag" Borgatti, Shrewsbury  
Seminar on Papal Letters on Unity - sponsored by the Massachusetts Council of Churches  
104th Anniversary of the Armenian Church of the Martyrs  
Gave the Invocation at Commencement Exercises, Worcester Polytechnic Institute  
Worcester School Committee, City Hall



## ANNUAL ASSEMBLIES



### Diocesan Assembly:

Along with delegates from our parish, I attended the annual Diocesan Clergy Conference and Diocesan Assembly which was held, April 29 through May 4, hosted by the Philadelphia, PA. In a surprise announcement, His Eminence the Primate stated that he would grant requests for participation of the clergy of our Diocese and members of the clergy of our separated brethren.

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

The General Assembly of the A.C.Y.O.A. was held, May 23–25, 1996 in Cape Cod, Scott Najarian was chairman. Due to unforeseen emergencies and scheduled annual Memorial Day Weekend grave blessings at our three local cemeteries I could not attend the well-attended Assembly and Celebration of the 50th Anniversary of the A.C.Y.O.A. One of our parishioners, Arthur Yagjian, was honored for being one of the members of the original council.

### Choir Assembly

The 50th Annual Assembly of the Armenian Church Choirs was held in New York, in October. The Archbishop Torkom Manoogian, Patriarch of Jerusalem was the honored guest of the event. Along with other Diocesan Clergy, I had the honor of meeting with the Patriarch on Friday, October 25, and also met with the Patriarch the following day. Our Choir was represented by its Chairman Norman Noorjanian, who is a member of the Choir Association's Central Council and Vahe Jardarian.

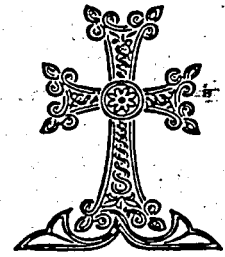
## VISITATIONS

As part of our ministry, I have made regular weekly visitations to all Worcester area hospitals, and on many occasions, visitations to our parishioners in Boston, the Cape and Rhode Island 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. 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. In Holy Trinity and Salisbury Nursing Homes I have met with the Directors and have organized social programs for our Armenian residents. I have also attended some meetings and luncheons of the Women's Welfare Association.



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 1996, I have made over 65 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.



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, was not published in 1996. Currently the Ways and Means committee has on its agenda to research the viability of this publication and seeks ways to improve communication with our parishioners. We await their recommendations.

#### *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

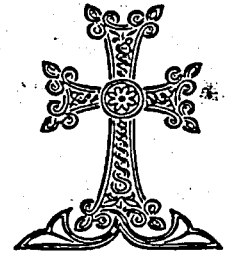
Our relations with all non-Armenian Churches throughout the Worcester area are mainly through the ecumenical Council of Churches, in which we continue our membership. On several occasions, we have had the opportunity to perform sacraments with non-Armenian clergy, giving us the opportunity to share the 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  
(represented by Dn. Suney Kachadoorian)

Zaven Kasparian serves on the Board of the Ecumenical Council. 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. Nov. 16 - Diocesan Council and Primate held a Regional Meeting in Worcester to discuss current issues concerning the Diocese and the Parishes.



## EDUCATIONAL PROGRAMS

### Armenian Language Classes for Children

Planning for an Armenian Language Program for children began last spring after the results of the Department of Religious Education Council's questionnaire was mailed to parents. The promise of interest and support amongst the parents warranted the effort to make a program available. Through the efforts of Yerezgin Vivian, a program was developed over a short period of time and was adapted to meet the needs of the participants. Please see the report of the Armenian Language Program for Children for details on the classes. My sincere appreciation to Yerezgin Vivian for organizing and coordinating the program, as well as developing the curriculum; to Datevig Mardirosian who is developing the lessons and teaching the advanced class to read and write in Armenian; to Ara Billian who is teaching the intermediate level and sharing his knowledge of Armenian history with the children as well; to Alice Piligian who is enjoying sharing her knowledge and gentle ways with the youngest non-reading students. May the language of our forefathers never die!

### 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): Dr. Richard Bedrosian, Prof. James Russell, Rev. Fr. Haroutiune Dagley. We also enjoyed a comedy play in Armenian "Heevant Des." 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.

### Vacation Bible School

Next summer's program: Monday, July 14 - 18, 1997.

With the invaluable assistance of Kitty Dodakian, I organized a week-long Vacation Bible School this summer. The increased enrollment and enjoyment of the children is indeed an indication of the success of this program. Our gratitude to Datevig Mardirosian, (Armenian Language lessons) Garo Papazian (who assisted with teaching), Linda Bullock, Ann Derderian, Lucy Garabedian, Margaret Pottle, JoAnn Sivazlian and Barbara Wasgatt - who assisted greatly in this a very worthwhile program. This year we had a field trip to the Hiefer Project where the children were exposed to problems of the third world developing countries. This year 26 children participated in Vacation Bible School.



*In 1995 we formed a Religious Education Council of qualified individuals to help us better meet the needs of our children. The committee consisting of Yeretgin Vivian, Karen Durgarian, Dora Garabedian, Paul Avakian, Garo Papazian and Donna McDonald met on 11 occasions. As a result of the meetings, the council prepared a survey for parents, and after many brainstorming sessions, came up with some very creative ideas which lead to the advancements we are now seeing in the Sunday School. Some of the areas that were discussed were: enhancement of the Sunday School curriculum, Teachers Training, Communication with parents and expanding the Team Teaching concept. We are most pleased that a member of the council, Dora Garabedian accepted the huge responsibility of becoming our Superintendent. She brings with her much enthusiasm, interpersonal and organizational skills.*

### **Sunday School**

Donna MacDonald, once again, helped us out tremendously and took over the responsibilities of Superintendent, until the position could be filled. Her devotion and dedication to our Sunday School is truly commendable.

In 1996 we witnessed a slight drop in attendance in our Sunday School. Although this is discouraging to the devoted teachers who take time in preparing their lessons, I believe that the unusually harsh winter and prolonged cold and flu season had much to do with the inconsistencies in attendance.

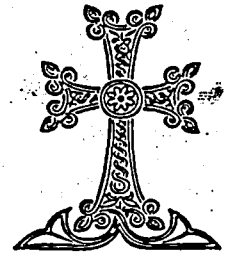
In September, the Sunday School opened with a fresh, clean look. The teachers were treated to a "warm-up day" where they set up their classrooms and got a look at the new Resource Room. Weekly assembly programs were reinstated which presents an opportunity for announcements, lessons, group singing and worship.

Our deepest appreciation to Dora Garabedian, and all the teachers and staff who have devoted their Sundays to giving the gift of Christian Education to the children of our parish. I cannot thank you 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 the continued active 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.

### **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.

The class is not a babysitting service, far from it. I see it as a unique opportunity for the little ones to share the experience of hearing their first stories of the Bible with their parents. It opens a door for the parents to pray with them before meals, cross themselves, and repeat the stories they hear in class. In addition, the children see their parents participating in the classes, during project and song time. This places an unquestionable sense of importance upon their Christian education. Upon graduation, the children, and equally important, the parents, are better equipped to participate in Sunday School.



I applaud the efforts of Yeretzgin Vivian and the Toddler parents – who for the past 9 years have provided 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.

### 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.

Lynn Ann (Nanigian) Handleman was given a part-time position to oversee the activities of the A.C.Y.O.A. Jrs. She organized several successful functions and developed a good relationship with the members. We held a meeting for parents and unfortunately only a few attended - we strongly urge parents to become more involved with the A.C.Y.O.A. Jrs. and to provide the necessary support and guidance that is required. Our plans for 1997 are increased activities and membership. In addition, the A.C.Y.O.A. Seniors is in great need of reorganization and leadership, unfortunately they were inactive as a group in 1996.



### Avak Group

For over 18 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, thanks to Kap Maksian. The Sunday night League which involves members of the Men's Club, Junior and Senior ACYOA, is enjoying increased participation, while creating a place for these groups to come together. The newest program which began last year – a Youth Basketball League for ages 7–11, which was coached by Gary Dodakian, and was very well attended.

### Beano Volunteers

An era has come to an end ... a commitment made 22 1/2 years ago to supplement the Church's income through Bingo. Throughout the years there have been countless number of volunteers who have done their best to make a good impression on those who visited our complex to play Bingo. It has been well-proven that we could not have accomplished all that we have, had it not been for the financial contribution of this organization. This fund-raising effort may or may not continue in our Church, but we will always be grateful for the years of financial support it has given us.

### 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

It is encouraging to see that this organization has gone through an adjustment period and, and self-evaluation, and has emerged with rejuvenation. They have many wonderful plans to bring different examples of our traditions and culture for the enjoyment and awareness of our community. Let us support the new executive board and encourage their efforts.

### Men's Club

The Men's Club continues to offer monthly dinner/meetings with interesting speakers and programs. They continue to create an atmosphere of comraderie and enjoyment. The members of the group vary in age and interests. The executive board works very hard to please everyone. As individuals, they are very active in every major fund-raising activity of our parish; and continued fund-raising with their placemat advertising project.

### Women's Guild

The Women's Guild continues to enjoy an active membership. This year, in addition to their traditional fund-raising activities, Guild members provided meals for an organization renting our facilities. The Women's Guild continues to sponsor two Armenian children through the Diocesan CASP program.



The Women's Guild is a strong organization with many capable and talented members. As always, it is a huge commitment to chair this organization. I commend all who have undertaken this responsibility and their executive boards. In the future, I hope to see a continued increase of new members and increased activities.

### Ways and Means Committee

This Committee, continued their investigation and evaluation of the financial needs of our Church and possible solutions. The Committee remains deeply engrossed in evaluating the demographics of our parish, its strengths and weaknesses and our Church's organizational structure. They are also studying the vitality and importance of each of our programs, both financial and social. The purpose of their study and their outlook is not to judge, but to make recommendations to improve and strengthen ... their focus is to prepare our Church for the 21st Century, and all that it will bring. I thank the members of the Committee for their unseen but nevertheless dedicated efforts and await their findings and suggestions.

### Altar Guild

We are very appreciative of the efforts of the new Altar Guild: Dorothy Yagjian, Rose Aslanian, Agnes Sahagian and Lucy Sivazlian, for their care of our altar cloths and items.

## 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. In order to reduce costs, the tireless Parish Council members hosted several dinners themselves! The relaxed atmosphere and delicious inexpensive meals were very attractive elements of the evenings. We are looking for ways to improve this program and make it a more attractive way to bring our community together.

## ORDINATION OF TWO OF OUR FORMER ASSISTANTS

This year, Deacon Norman Odabashian was ordained a celibate priest "Vartabed" named: Hayr Simeon. Deacon Randy Dagley was ordained Randy was ordained a "kahanah" Der Haroutune. Unfortunately, due to weather and prior commitments here in Worcester, I was unable to attend either service. Congratulatory messages were sent to each on behalf on myself and the entire congregation. We remember each of them in our prayers, and wish them fulfillment.





### CAMP VARTAN VISIT

This year I was asked to lecture to a group of teenagers at Camp St. Vartan. I spent two days at the camp and enjoyed seeing the campers interaction. During my visit, I witnessed first hand, the pleasant way in which the children are taught a little about the language and heritage of our people, in addition to sports and other activities. I encourage our parishioners to consider sending their children to this camp.

### DONATION OF SIDE ALTAR AND PAINTING

We are most appreciative of the efforts of Mr. and Mrs. Gary Degermajian and donation of a beautiful new side altar and painting of St. George, unveiled and consecrated on October 6. The gift was dedicated to the memory of their families.

### WE THANK THE FOLLOWING FOR THEIR THOUGHTFUL DONATIONS

Anna Taraian and Elizabeth Sheehan for a beautiful Challis. Armenouhie Chakemian for a baptismal cross and pourvar (incense burner). Steve and Agnes Sahagian for donating a pourvar. Arthur and Dorothy Yagjian donated a beautiful new set of altar cloths for Easter. †

### ANNUAL EVENTS

The main fund-raising activities of our Parish are the Armenian Festival and the Picnic 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. The Kid's Fair for the four 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.

**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.

**Christmas Dance** – a well attended event, once again chaired by Ed Atamian and held in our Cultural Center. It was truly a beautiful evening of lively Armenian music and enjoyment for our whole community. Thanks in part, to a generous donation by Mr. and Mrs. John Fashjian, the event was also financially successful.

*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 former Parish Council Chairman, Jay Kapur, for his tireless efforts
- Parish Council Chairman, Louis S. Mikitarian, for his dedicated service
- The Parish Council Members, former and present, for their service
- The Diocesan Delegates
- Our Deacons, Sub-Deacons and Altar Services
- Hazel Eljanian, Choir Director; Irene Shooshan, Organist
- Members of the Church Choir
- Former and Present Sunday School Superintendent, Staff and Teachers
- Our Organizational Chairmen and their Executive Boards
  - The Auditing Committee
  - The Beano Committee and workers
  - The Insurance Committee
  - The Mas Committee
  - Religious Educational Council
  - The Altar Guild
  - The Fellowship Committee
  - Nominating Committee
  - The Memorial Endowment Committee
  - The Ways and Means Committee
- Church Office Volunteers
- Arthur and Carol Surabian, for sharing their expertise with us on countless occasions
- 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, and Ed Kachajian 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 and assistance
- Edward Kachajian, and his committee the Golf Tournament fund-raising event
- Louis S. Mikitarian, for establishing and maintaining a membership database
- Dn. Suney Kachadoorian, Dn. Himayak Rakijian and Andrew Shadbegian - for funerals
- Edward Simsarian, Esq. for his legal assistance whenever called upon
- Harry Sogigian and Torkom Boyajian for his special help with research
- 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
- Kitty Dodakian, for the total re-organization of the Pastor's files
- Liz Avakian for her assistance in our Church Office
- Kenneth Burgess, our accountant
- Gharib Ghambari, for Custodial assistance
- Dorothy Yagjian for decorating the Tomb of Christ for Holy Week

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

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

Rev. Fr. Aved Terzian, Pastor

# Report of the Parish Council - 1996

## Elections

At the Annual Assembly held on Sunday, March 10, 1996, the following people were elected to serve a two-year term on the Parish Council:

Marion Aharonian  
Katherine Dodakian  
Michael Gulbankian

Kasper (Kap) Maksian  
Louis S. Mikitarian  
Archie Torosian

## Officers

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

Louis S. Mikitarian, Chairman	Agnes Sahagian, Treasurer
Archie Torosian, Vice-Chairman	Edward Kachajian, Assistant Treasurer
Harry Dostourian, Secretary	Marion Aharonian, Corresponding Secretary

During this April meeting, the Parish Council was informed of the resignation of Robert Shamgochian. Harry Dostourian, as the first alternate from the 1996 elections, took his place on the Parish Council.

## Liaison Assignments

The following Parish Council members served as liaisons to the listed Church Organizations:

Kap Maksian, Edward Kachajian	ACYOA
Madieros Mooshagian	Cultural Committee
Agnes Sahagian	Women's Guild
Archie Torosian	Men's Club
Katherine Dodakian	Choir
Harry Dostourian	Bingo
Jenev Sanda	Avaks
Louis S. Mikitarian	Sunday School
Michael Gulbankian	Custodian and Facility Cleanliness

## Meetings

During 1993, the Parish Council, under the Presidency of the Pastor, Rev. Fr. Aved Terzian, held sixteen regular meetings, one Picnic planning meeting, one Armenian Festival planning meeting, and two special meetings.

## Church Membership

At year end there were 251 dues paying members of our parish. This is a significant drop from past reported levels. Although the amount reported for dues collected is within \$3,000 of the budgeted amount, it is clear that fewer individuals are participating in full. Many individuals and couples have made a partial payment. Many who have paid dues in the past did not do so at all in 1996. The Parish Council is working to correct this situation.

### Visit From His Holiness Karekin I

On January 17, our Church was honored to welcome His Holiness Karekin I to Worcester as part of his visit to North America. On that day, His Holiness led the Hrashapar service, which was followed by a reception in our Cultural Center. The tremendous turnout by the entire Armenian and ecumenical community of greater Worcester demonstrated the recognition and respect for the spiritual leader of the Armenian Church. The presence of His Holiness in our midst proved to be one of the most exciting events our Church has experienced — a day of great excitement and religious renewal. Our parish met the challenge once again in planning for His Holiness' visit (a moving target) and organizing a first class reception for His Holiness. That day, without question, was truly the highlight of 1996.

### Major Renovations, Repairs and Maintenance

At the beginning of this year the Cultural Center floor was refinished. In order to protect the newly finished floor, new rubber feet were purchased and installed on all our Cultural Center chairs and tables.

In June, the carpeting in the Church Hall and in the Sunday School classrooms were cleaned.

Painting, plaster and woodworking repairs were performed in the Church proper where water damage had occurred. The Church was insured for these repairs.

The Parish House roof, which had been leaking leading to cosmetic damage on the second and third floors, was temporarily (due to seasonal conditions) repaired. Plans have been made to perform permanent repairs in the Spring on 1997.

Additional repairs and renovations will be performed in the Cultural Center during the first quarter of 1997.

### Meeting With Diocesan Delegates

The Parish Council met with the Diocesan Delegates during its March 26th meeting in preparation for the Diocesan Assembly. As this is the final year of a four year term for the Delegates, the Parish Council recognizes and thanks them for their years of dedicated representation and service in matters of importance to our Diocese and on diocesan issues which directly affect our parish.

### Youth Director

In April of 1996, Lynne Ann Handleman was hired as a part time Youth Director for our parish. She has been involved with helping to organize and inspire the ACYOA Jrs.

### Parish Council Farewell Dinner

The Parish Council Farewell Dinner for "outgoing" Parish Council members Jay Kapur, Mark DerMugrditchian, John Fashjian and Gregory Donoian was held on April 22nd. The Parish Council extends its gratitude to Jay (Chairman for two years), Mark, John and Greg for their years of dedicated service to our Church.

### **Church Picnic**

The Parish held its Church Picnic on June 23rd under the organization of several Parish Council members and the Church Organizations. Along with delicious food and exciting sounds of live Armenian music, the wonderful weather that day helped to make it a successful picnic. Thanks to the many volunteers and contributors, an enjoyable time was had by all.

### **Dismissal of Custodian**

On July 11, the Parish Council dismissed its full time custodian, Dennis Wilson, for performance reasons.

### **Contract Services**

The Parish Council contracted with companies to clean the interior of the Church buildings, to perform landscaping and to remove snow from our walkways, stairs and entrances.

### **Camp Vartan Subsidy**

The Parish Council awarded a partial subsidy to Camp Vartan for Alexis Babaian. The Parish Council encourages all the parents and youth of our parish to discover and participate in Camp Vartan, the St. Nersess Summer Religious Study Conference, Young Professionals Trip to Armenia, and other retreats and religious programs. Each year, funds are budgeted to subsidize the young men, women and boys and girls of our parish for these activities.

### **Armenian Basketball Team Preparation**

In July, the Armenian National Basketball team was scheduled to play in a tournament in Worcester. After a significant amount of planning and preparation to welcome the team and display our hospitality, the Parish Council was disappointed to learn at the last minute that they would not attend. The Parish Council thanks Kap Maksian, who with short notice, led the activities our parish had planned for the team during the week that they would have been in Worcester.

### **Mailing List Upgrade**

As it turned out, the upgrading of the Church mailing list during the second half of the year was one of the Parish Council's largest projects during the year. Late this past Spring, the Parish Council became aware that many names were missing from the existing Church mailing list. It was clear that for several reasons, the mailing list had become out of date and inaccurate. The most serious ramification of this situation was that many members of our parish were not receiving any form of written communication from their own church — a situation which the Parish Council and Der Hayr recognized required immediate action. Several members of the Parish Council spent many hours reviewing the old mailing list, the Church Rolodex, phone books and dues lists to come up with a starting point. Prepaid address correction postcards were included in the first mailing using the new mailing list. Even though the Parish Council worked hard to make the list as accurate as possible, many responses were received from address corrections to "OK as is" comments.

This resulting computerized database includes over 150 new addresses. It's easy

to maintain and update. It will greatly improve the ability of Der Hayr, the Parish Council and other organizations to communicate with the Church of Our Saviour family. It will also be a valuable tool for the Church Secretary. In the future, it will be enhanced with phone numbers and information acquired through the Church Survey and can be used to support other church committees and activities.

The Parish Council thanks our parish for its patience while the mailing list was being updated. The Parish Council feels it was a worthy and vital task.

### Golf Tournament

The Church held its third annual Golf Tournament at Sterling Country Club in September. After a round of golf under perfect conditions, the players returned to the Cultural Center for a delicious meal prepared by Anne Kachajian and her committee.

### Primate's Visit

On October 6, His Eminence Archbishop Khajag Barsamian, Primate of our Diocese, visited our parish and celebrated the Divine Liturgy. At the end of the Divine Liturgy, His Eminence consecrated the beautiful new side altar in our church which was so generously donated by Mr. and Mrs. Gary Degermajian in memory of the Degermajian and Kalashian families. Following Church services, a banquet was held in the Cultural Center. During the banquet, Ramon Hovsepian was bestowed with the St. Nersess medal for his dedicated service throughout the years, especially in the recent renovations of the St. Vartan Cathedral in New York.

### Armenian Festival

The days October 18-19 marked another successful Armenian Festival. All the popular booths were represented, along with the traditional delicious Armenian Festival meals. Especially pleasing this year was the increased success of the country store. The Parish Council was pleased to sell most of the remaining food during a one-day sale on a November Sunday after Church, thus increasing the bottom line.

The Parish Council hosted a Festival Follow-up Dinner and meeting to thank all the Festival volunteers and solicit feedback on the Festival. The Parish Council would like to thank and acknowledge everyone who contributed their time and resources to once again make the Festival an outstanding success. One of the most redeeming rewards was to see the outpouring of volunteerism by our parishioners. This spirit of working together toward a common goal demonstrated what it takes to achieve success both for the Festival and for the Church overall.

### Organization of Cultural Center Attic and Supply Room

After the Armenian Festival, a few Parish Council members organized the Cultural Center Attic and the Supply Room. Many people do not even know we have an attic in the Cultural Center. It is accessed through the cloak room outside the main hall. The attic, which is used for storage, had accumulated a lot of "stuff" over the 28 years of the Cultural Center's existence. The stuff was all over the place. Items which would never be used again were tossed out and the remaining items were organized.

Also, the Supply Room in the connector was reorganized and labels were placed on the shelves. A supply order sheet was created so that paper goods and other items kept in that room will be easier to order via the Church Secretary.

### Christmas Dance

On December 14, our Church held its second annual Christmas Dance in our Cultural Center. A festive time was had by the over 125 people who attended the dance. The Parish Council thanks Ed Atamian, for chairing this affair, and his committee. Thanks also to John Fashjian, who generously donated the band expense with the hopes that this affair continue to grow in popularity on an annual basis.

### Deactivation of Bingo

On December 22, the Parish Council voted to deactivate the Church's Bingo Activity effective at the end of 1996. First and foremost, this Parish Council, on behalf of previous Parish Councils and our entire parish, extends its heartfelt thanks to all the Bingo volunteers, including all the volunteers who worked Bingo since its inception. A special thank you is extended to Bart Bagdasarian and John Toromanian who led our Bingo operation with great skill for over 22 years. The financial results speak for themselves: over one million dollars raised for our church over the years. There is enough room in this report to say what needs to be said about Bart, John and all the Bingo volunteers throughout the years. Suffice it to say that the Parish Council will be making plans to honor them in the future.

This decision was reached after much consideration, but with a feeling of inevitability. Initially, the issue of the continuation of Bingo was raised because the Member-In-Charge, Bart Bagdasarian, and Co-Chairman, John Toromanian, had submitted their resignations to the Parish Council in November. However, the decision to discontinue Bingo was based on other factors as well.

For years, the Bingo committee has been operating without the proper staffing of volunteers. Attempts to fill its ranks with new blood have not been successful. Many of the same volunteers who worked at Bingo when it started in 1974 were still part of the operation. For various reasons, the existing volunteers were gradually leaving or didn't want to do it any longer.

Also, Bingo revenues and attendance has dropped significantly in the last couple of years. Players are finding other more rewarding outlets for their gambling dollars. Although our Bingo operation continued to make money, the amount of money being generated made it questionable as to whether the investment of the Bingo volunteers' time each Thursday was worth the gradually decreasing rewards.

All of these factors led to this decision, but Bart's and John's resignations forced the hands of the Parish Council to view the reality that no new volunteers would be on the horizon for Bingo and that it was fruitless to encourage an ever dwindling number of workers to continue this endeavor.

Along with the Parish Council's decision to deactivate Bingo was a decision to place the continuation of Bingo on the agenda of the Parish Assembly. Deactivation means that the Church maintains its current one-year license and may decide to reactivate Bingo before the expiration of the license. The Parish Council has no plans to pursue this course but felt that the matter should ultimately be presented before the Annual Assembly.

#### Christmas Eve

On December 24, the traditional Feast of St. Stephen and Christmas Eve service was held in our Church. This year, our parish was joined by members of the Worcester Holy Trinity Church. It was a thrilling sight to see so many members from both of the Worcester Armenian Apostolic churches participate in this evening of joy and caroling. After the service, everyone attended a special Christmas eve fellowship organized by our Church's Parish Council and Holy Trinity's Board of Trustees. Thanks go to Father Aved and Father Vazken Bekirian for "making this happen".

#### Friday Night Dinners

Friday Night Dinners were held on the first Friday of each Month in September, October and November. These family-priced buffet style informal dinners which are held in the Church Hall are open to the entire Worcester Armenian community. The first two dinners were catered. The November dinner was put on by the Parish Council using the food leftover from the Armenian Festival. The menu varies each Friday. These casual dinners have been well attended by our community.

#### Church Hall and Cultural Center Rentals

Our Church was fortunate to be able to rent its facilities for an unexpected number of occasions this year, leading to some unplanned but welcome revenue. These opportunities occurred by word of mouth, by informal promotion and sometimes completely by chance. The Parish Council hopes to more formally promote the use and rental of our Church facilities in 1997. Thanks go to Jay Kapur for promoting our facilities and to Jay and some Parish Council members who monitored the facility for certain events.

#### Parish Council Attendance at Calling Hours

The Parish Council continued its policy of attending and participating in all Wake Prayer Services of our parishioners who have passed away. In 1996, the Parish Council added a policy to provide a cooked ham to the family of the deceased.

#### Standing Committees

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

#### Ways and Means Committee

The Ways and Means Committee is responsible for assisting the Parish Council in forecasting the organizational, administrative and financial needs of our parish



and laying the groundwork for implementing appropriate modifications to "the way our church does its business." The report of the Ways and Means Committee can be found with these Annual Reports.

#### **Investment Committee**

The Investment Committee is responsible for assisting the Parish Council in monitoring the Church's investment portfolio and makes investment recommendations to the Parish Council. The members of the Investment Committee are: Father Aved, Louis S. Mikitarian, Agnes Sahagian, Thomas Garabedian, Karnig Durgarian and Amar Kapur. Edward S. Bilzerian serves as the financial adviser and account manager for the Church.

#### **Insurance Committee**

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

#### **Elderly Housing Committee**

The Elderly Housing Committee was formed to keep the Parish Council informed of opportunities and the feasibility for the Church to acquire properties for senior members of our parish. In 1996, the property at 30 Boynton St. was placed on the market. The committee has met a few times to discuss this property and some members of the committee toured the building. At the end of the year, the committee remained positive about pursuing this property, though not concrete actions or plans have taken place. Serving on this committee were Father Aved, Louis S. Mikitarian, Tina Bilazarian, Ramon Hovsepian, Steven Jorjorian, Zarvin Kasparian and Asbed Zakarian.

#### **Zakarian Scholarships**

Through the generosity of the Asbed and Margaret Zakarian Scholarship Fund, the Church awarded \$500 scholarships towards undergraduate education expenses to two young members of our parish: Andrea Arakelian and Mark Shooshan. Serving on the committee were Father Aved, Louis S. Mikitarian, Jerry Stepanian, Laura Purutyan and Asbed Zakarian

#### **Personnel And Staff**

Reverend Father Aved Terzian served as our Church's Pastor during 1996 for the 12th consecutive year. The Parish Council thanks Der Hayr for his service, devotion and most of all spiritual leadership and compassion to his Worcester flock. The Church is extremely fortunate to have such a gifted, loyal and tireless Pastor. The Parish Council has again enjoyed working with Der Hayr on its various activities.

June Jardarian continued as the Church's Secretary during the year. Also during the year, the Church received other secretarial support from Elizabeth Avakian. Dennis Wilson served as Custodian for a portion of the year. Gharib Gambari served as the part-time Assistant Custodian. Kenneth Burgess continued to serve

as the Church's Bookkeeper during the year.

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

#### Miscellaneous

A new automated soap dispensing system was installed in the Cultural Center kitchen dishwasher.

The Parish Council replaced many light bulbs in the Cultural Center main hall.

More than a dozen windows or window panes were repaired this year.

#### Gifts

During the year, the Church received gifts, bequests, donations and memorial contributions. On behalf of the parish, the Parish Council thanks those who have made donations of these types. The donations are listed elsewhere in these reports. Only those donations of over \$100 are listed. We apologize if any names have been inadvertently omitted. Please bring those name to the Parish Council's attention so that our report can be corrected.

#### Thank Yous and Appreciation

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

John and Michelle Fashjian of Framingham Chrysler-Plymouth for their generous donation of a leased Chrysler automobile for the Pastor's use. They have also donated all the maintenance costs for this vehicle.

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

Arthur and Carol Surabian for donating their resources for the flyers and posters for the Armenian Festival.

Yeretzgin Vivian Terzian for her graphic design work on many of the flyers that are mailed to the Parish and her tireless work in compiling, editing and producing this report booklet.

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

Vahe (Michael) Jardarian for his assistance in the Church office.

Tiran Garabedian and George Migridichian for their many little repairs and helping gestures throughout the year.

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

Ramon Hovsepien, for his consultation services related to various building issues.

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

Attorney John Chinian, for his legal assistance.

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

Michael Gulbankian, Jr. and John Gulbankian, for overhauling the church snow-blowers and placing them in working order for the Winter season.

NYNEX, for donating, and Robert Shamgochian, for obtaining the donation of a 486 computer. This computer is used by our bookkeeper to maintain the status of the various church accounts and funds. Previously, time on the secretary's computer was required to perform this function.

GTE Government Systems, for donating three Macintosh computers.

Special thanks also to the Mas Baking and Bagging Committees who enable the Church to provide Mas each Sunday.

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,



Louis S. Mikitarian  
Parish Council Chairman



Reverend Father Aved Terzian  
Pastor

# Reports of our Church Committees and Organizations

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

No written report was  
submitted for this organization.

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

Cash on Hand as of 1/1/96

Not entered on submitted report

**Income:**

Car wash - June 2, 1996  
Armenian Festival

216.52  
70.25

**Total Income: 286.77**

**Expenses**

**Total Expenses:**

**Net Profit (Loss) for 1996:**

Year-End Cash Balance 12/31/96      \$286.77



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

**This organization was inactive  
in 1996....**



## Armenian Language Program for Children

I am very pleased with the progress of this new Armenian Language Program for Children. We currently have approximately 35 students registered in our Program. Although weekly attendance varies, there are many who attend regularly and, naturally, are benefitting the most from our efforts. The classes, outlined below, meet every Sunday morning, during the School year, from 10:00 a.m. to 10:30 a.m. at the conclusion of which the students are led to the Sunday School Assembly area.

The breakdown of our Program is as follows:

**Datevig Mardirossian** – instructs a class of approximately 6 students, who already have a working comprehension and vocabulary of the language. She fortifies their knowledge of the spoken language and is currently instructing them in the written alphabet. The class is conducted solely in Armenian.

**Ara Bilian** – and I instruct the largest group of approximately 25 students, with varying degrees of knowledge of the language, ranging from “very little” to “good.” With repetition and constant reinforcement of past lessons, the class is beginning to develop working knowledge of vocabulary, common phrases and verbs. New material is not generally presented until the majority of the group appears comfortable with what has already been presented. The difficulty is that although there is a good core of students who attend faithfully, there are some who attend sporadically - and naturally, cannot keep up with the group. For them, and for the benefit of the others as well, previously lessons are constantly being reviewed.

In addition to the lessons, Mr. Bilian has presented several history lessons which the class has enjoyed. Although not the main focus of our program, this has added a certain depth to their studies and appreciation of the Armenian Language.

**Alice Piligian** – has the utter joy of teaching the youngest members of the Program. The class ranges in size from 5 to 10 students, who are not yet able to read. Their curriculum material is prepared specifically for them with coloring pictures - key words are written on the sheets for the parents. Again, the pace of learning new material is somewhat slow, and dependent upon the grasp of the material previously presented. In this class as well, there is a core group of students who attend regularly; however, some attend sporadically and repetition is key.

If the interest in learning the language is sparked in the students of this group, surely they will continue their quest for learning the language. That is our hope.

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Although just barely out of the developmental stage, our Program has the potential of being a very beneficial one. The students who attend seem to be very eager to learn the language and appear to be absorbing the material presented to them. With periodic review lessons and constant repetition – and perhaps a little practice at home – they will have the basis for speaking the language comfortably.

My personal gratitude, and on behalf of the children and their parents, to Datevig Mardirossian, Ara Bilian, Alice Piligian and Dawn Varjabedian (who has assisted in Miss Alice's class) for their weekly commitment and devotion.

Special acknowledgement and appreciation, to Der Hayr – who initiated this Program and is directly involved in the careful preparation of its curriculum along with the Coordinator.

Respectfully submitted,



Yeretzhin Vivian Terzian  
Coordinator

## Armenian Language Program Financial Report

The Armenian Language Program does not have a specific budget, the only costs incurred for the year have been:

- Preparation of the curriculum materials was done voluntarily by Der Aved and the Coordinator, using personal materials.
- Cost of photocopying of curriculum papers absorbed by Church Office
- Future purchases, if any, for materials, will be made using previously budgeted funds, and administered through Der Hayr.

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## Avak (Senior Citizens) Group Report

The Avak Group meets every Monday from 9:30 a.m. to 3:00 p.m.

Daily activities are Pinochle, Backgammon, Rummy-cube, Handcrafts and a host of other card games.

### Our special functions were as follows:

July 15th	Indoor Picnic
July 26th	Bus trip to Wright's Chicken Farm
August 26	Bus trip to ALMA, Watertown, MA
November 25	Thanksgiving Dinner hosted by Mr. and Mrs. Gerald Kheboian in memory of their respective mothers, Nevart Mirakian and Macroohi Adjelian.
December 15	Christmas Dinner hosted by Edward and Marion Bilzerian

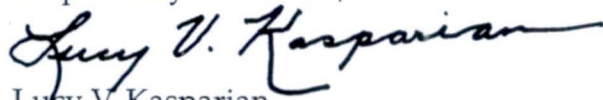
Both sponsors of the above holiday dinners were extremely gracious and generous and we thank them very much.

On September 16, Berjoochie Zakarian and Agnes Sahagian took us on a sentimental journey to Armenia and allowed us to share in their experiences. It was wonderful!

My sincere thanks to all of the volunteers for their dedication to service. They are Louise Toromanian, Berjoochie Zakarian, Francis Elloian, Pauline Agazarian, Andrew Shadbegian and Vahan Santoian.

My thanks also to all those who so readily pitch in and help when the need arises. They are Penny Haroian, Arek Thompson, Marion Bilzerian, Lisa Hagopian and Agnes Sahagian.

Respectfully submitted,



Lucy V. Kasparian  
Chairman



## Avak (Senior Citizens) Group Financial Report

Cash on Hand as of 12/31/95 \$1,398.52

**Income:**

Interest	\$24.85
Donations	581.00

**Total Income:** 605.85

**Expenses**

Bus trip to Wright's Chicken Farm	240.00
Bus Trip to ALMA, Watertown	200.00
Donation to ALMA	75.00
Church Bazaar (Donation of 5 Legs of Lamb)	100.00
Miscellaneous (coffee, cake mixes, etc.)	250.15

**Total Expenses:** 865.15

**Net Profit (Loss) for 1995:** (259.30)

**Year-End Cash Balance 12/31/96** **\$1,139.22**



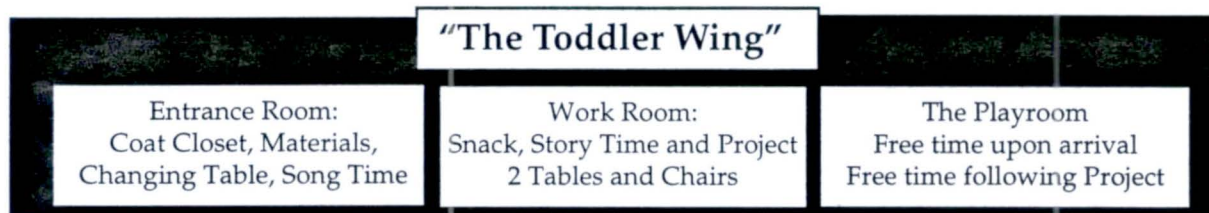
## Babies' and Toddlers' Program Report

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. A very short Armenian Language lesson precedes the Bible Story of the day and is well-received. 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.**

This year, we were granted the much-awaited and hoped for third classroom. We can now easily accommodate many children, their parents and paraphernalia in our well-equipped classroom which includes: baby carriers, high chairs, changing table, a coat closet, tape player, file cabinet, work tables and chairs and many, many toys!



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
Balance as of December 31, 1996	\$325.00

Year-End Cash Balance 12/31/96      \$325.00

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 above amounts have been detailed in previous Annual Reports and reflect one donation from the Coordinator and another from Haig and Mary Arekelian. The Coordinator intends to purchase shelf units for the playroom in 1997, which will be paid for by the amounts listed above. In addition the Coordinator received a thoughtful cash donation at Christmastime, from Mrs. Anna Taraian to "purchase something for the children."

Year-end gifts to the children (June 1996) were previously donated by Paul and Ardem Andonian.

Our class is the beneficiary of an Endowment Fund in memory of Holly Rose Migridichian Fund. A Celebration of the 10th year Anniversary of Toddlers' Class is possible for 1997. Any interest in this Fund accumulated until that time, might be used to offset the expenses for that event. This matter has not yet been finalized.

The Toddler's Class did not host any functions this year, outside of our normal classroom activity.

All other weekly expenses (craft supplies, snacks and room decorations) were donated by our parents.

## Cultural Organization Report

### Temporary Board January to September 1996

Rose Houmère/Ms. Rose Aslanian, *Co-Chairmen*  
Marion Yagoobian, *Treasurer*  
Rose Paloian, *Recording Secretary*

### Executive Board September 1996

Arpy Migridichian, *Chairman*  
Rose Houmère, *Co-Chairman*  
Marion Yagoobian, *Treasurer*  
Rose Paloian, *Recording Secretary*

#### Activities:

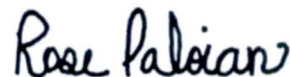
- March 27** Hosted Lenten Supper. Dr. James Russell, Mashtotz Professor of Armenian Studies at Harvard University, whose subject matter was "The Four Elements and the Cross" was the guest speaker.
- April 14** Presented musical program featuring the Khrimian Lyceum Choral and Dance Groups from New York City. A catered dinner followed in our Church Cultural Center.

#### Future Plans:

Presentation of a variety show sometime in the Fall with the participation of members of our parish and the Armenian Community.

There are 35 members in our Organization. New members are always welcome to join us. Please contact any one of the Board members.

Respectfully submitted,



Rose Paloian  
Recording Secretary



## Cultural Organization Financial Report

Cash on Hand as of 1/1/96 \$1,282.26

**Income:**

Lenten Dinner - March 27, 1996	444.00
Dinner - April 14, 1996	
Khrimian Lyceum Choral/Dance Groups	1,068.00
Gifts: Marion Der Kazarian - January 1996	
Book Fair held on November 27, 1995	200.00
Miscellaneous	81.08

**Total Income: \$1,793.08**

**Expenses**

Lenten Dinner - March 27, 1996	73.72
Dinner - April 14, 1996	
Khrimian Lyceum Choral/Dance Groups	1,250.93
Gift: Armenian Church of Our Saviour	
in lieu of flowers for Mrs. Ishlemejian	25.00
Miscellaneous	85.07

**Total Expenses: 1,434.72**

**Net Profit (Loss) for 1995: 358.36**

**Year-End Cash Balance 12/31/96 \$1,640.62**



## 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 sixty-five services. The Choir membership consists of thirty members, some of whom serve on the altar.

In October the 50th Annual Assembly of the Association of Armenian Church Choirs of America was hosted by the Central Council in New York City. Two delegates represented our Choir, Norman Noorjanian, Choir Chairman and Vahe Jardarian. At the Assembly, Norman Noorjanian was re-elected to a three year term as Treasurer of the Central Council of the Association of Armenian Church Choirs of America.

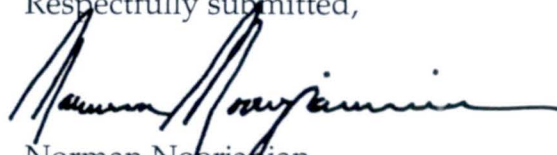
We wish to express our sincere thanks to our beloved pastor, Father Aved Terzian for his untiring and continued spiritual support of the choir, to Hazel Eljanian, Choir Director; Ann Mosessian and George Avakian, Assistant Choir Directors; Irene Shooshan, Organist; and George Sogigian, Organists.

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

Our sincere thanks to Zarmair Shepherd, Godfather of our Choir for all the kindnesses extended to our Choir and its members.

We wish to thank all our parishioners who have graciously contributed to our Choir's needs through the past year. We welcome all our congregation to become choir members so as to enhance the beautification of the *Soorp Badarak*.

Respectfully submitted,



Norman Noorjanian  
Choir Chairman



## Ekmalian Choir Financial Report

Cash on Hand as of 1/1/96 \$2,047.95

**Income:**

Misc. Income 36.80

**Total Income: 36.80**

**Expenses**

Other Expenses: 595.00

Misc. Expense 557.00

**Total Expenses: 1,152.00**

**Net Profit (Loss) for 1996: (1,115.20)**

**Year-End Cash Balance 12/31/96 \$932.75**





## Memorial Endowment Committee Report

The Memorial Endowment Committee received one new member, Lutwig J. Stepanian, from the Annual Parish Elections of 1996. I would like to thank Ruth Kaprielian as the retiring member of the five-person elected committee for his dedication and contribution to the group.

In 1996, the committee received the following contributions to the Memorial Endowment Fund:

**Ms. Rose Manoogian - Dr. and Mrs. Thomas Michael - \$500 (in 1995)**

**Mrs. Dana Manoogian - \$100 (additional)**

**Ms. Alice Piligian - \$1,000**

**Steven and Deborah Migridichian - \$500 (additional)**

**Edward and Janet Annaian - \$50 (additional)**

**Haig and Mary Arakelian - \$500**

**Mrs. Agnes M. Herosian - \$1,000**

**Mr. Peter Michaelian - \$2,000**

**Stephen and Agnes Sahagian - \$500 (additional)**

**Mrs. Susie Mouradian - \$200 (additional)**

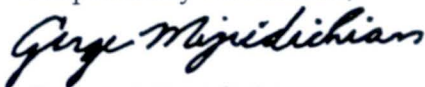
**Arthur and Dorothy Yagjian - \$10,000**

I would like to remind potential contributors that the donated principal is not spent, only the interest income generated from the principal. The committee, per agreement with the Parish Council, received 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 and Louis Mikitarian, Parish Council Representatives for their guidance and to committee members: Stephen R. Sahagian, Treasurer (3 years), Amar Kapur (3 years), Arthur Surabian (2 years) and Lutwig J. Stepanian, Secretary (1 year) for their help and diligent support. The numbers in parentheses 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. I would like to thank June Jardarian and her staff for the mailing of the our update letter.

I would like to conclude this report by again encouraging our parishioners and friends to consider a contribution to the Memorial Endowment Fund to support the various special interests as noted. 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 (5 years)

## Memorial Endowment Committee Report

The following is a list of the funds which make up the Memorial Endowment Fund, listed by designated purposes.

### Altar Maintenance

John and Nevart Bilzerian

### Altar Flowers and Church

#### Ground Care Fund

Helen Bogosian

### Youth, Educational Sunday School Programs

Alice Hagopian

Zaven and Lucy Kasparian

James and Elizabeth Calfaian

Holly Rose Migridichian

Satenig and Roxie Hovagimian

Verkin Hooloian Memorial

Peter A. and Rose Samourian Harootian

George and Sylvia Arpy Migridichian

Sadie H. Pilibosian Memorial

Stephen R. and Agnes B. Sahagian

Katherine Hougasian Sarkisian

Parouz Piligian

George Herosian

### General and Religious Rites (Hokehankist)

Kaspar and Agavny Donabedian Family

Mouradian-Piligian

Mrs. Elizabeth Chakarian

Jalloian Family

Armenian-American Veterans of Milford

Andrew and Helen Michaelian

### Outreach

Mary Manoogian

Bedros G. and Elmas (Essayan)  
and Isabel Sahagian

### General Operating Expenses

Jacob and Queenie Bilzerian

Peter Zakarian

Margaret Thomasian

Charles and Elizabeth Nanigian

Shapazian Family

Mary Bedrosian

Hoogas and Nevart Hoogasian

Sarah Yegsigian

May Andonian

Rose Eknoian

Mantarian Family

Oghdah (Simonian) O'Gulian

Asbed and Margaret Zakarian

Owen Papelian Family

Levon Jazalean Memorial

### Church and Musical Concerts and Scholarship

Margaret Hagopian

### Choir Expenses

Haroutune and Agavny Bilazarian

### Educational and Cultural Purposes

Mr. and Mrs. Nishan Baljian

### Uncommitted

Dr. Simon Harootian

Yeranoosh Abrahamian

Sarah Manooshian

Hagop Haroutunian

Makelian Family

Dr. Michael Manoogian

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



## Men's Club Report

In 1996, the Men's Club kept the newly-adopted format for holding its meetings: each meeting had a member doing the dinner and he recruited a team to help with it. I would like to thank those sponsor members. They are: Kap Maksian, Bryan Davis, Mark Markarian, Tiran Garabedian, Anthony Barsamian, George Migridichian, Jerry Stepanian and Dr. Robert Anusbigian. A variety of meals was prepared during the year including: Kheyma, Fish, Italian, Prime Rib, Losh Kebab and Chicken.

I want to thank my fellow board members, Tiran Garabedian, Vice-Chairman, who always made sure our raffle was equipped for Charlie Sharigian to sell tickets for it. Thanks to Paul Wasgatt, the Treasurer, who kept excellent books and provided so much help in many ways to the Club's function. Thanks to Marty Mooshagian, the Secretary who mailed the flyers each month and who was a regular attendee at each meeting.

Meetings were held monthly, on the first Monday of the month. The average attendance was 40 – 50 members. The sequence of the meetings and the guest speakers at each one were as follows: **January:** Cancelled due to snow **February:** Gordie Lockbaum, Holy Cross Football Superstar **March:** Herb Alexander, tax expert and Financial Consultant **April:** Bill Beyer, "Right to Die" expert and Sociologist **May:** Congressman Peter Blute **September:** C. Garth Hengen, Ph.D., Audiologist **October:** Agnes Sahagian and Berjouhie Zakarian told of their trip to Armenia **November:** Mr. Joseph Montecalvo, Retired Vice-Principal of Shrewsbury High School **December:** Bryan Davis, Presentation on the Internet

Other events and business: September 15 the Men's Club sponsored a **Breakfast** on the occasion of the re-opening of the Sunday School. On February 28 we sponsored the first **Lenten Dinner** of the season with Dr. Richard Bedrosian as guest speaker.

March 30, the Men's Club sponsored the the **Easter Communion Breakfast**.

May 21, a trip to **Foxwoods** was enjoyed by many, thanks to the two chairmen of the trip: Tom Bilzerian and Gregg Barsamian.

Special Thank You's to: **Kap Maksian** for undertaking our project of the year – **Placemats**, which were used at the Church Picnic and Armenian Festival. They contained names of donating sponsors in the business and private sectors. Our gratitude to **Arthur and Carol Surabian** for typesetting and printing of our flyers and placemats.

**Ed Kachajian** for maintaining our mailing list, printing out our mailing labels and typesetting our monthly meeting notices and special flyers.

**Kap Maksian** and **Paul Wasgatt** for co-chairing the Communion Breakfast and Gregg Barsamian for the obtaining many donations for Communion Breakfast.



Donations were received from the following: American Linen Supply, Durkee Spices, Gibson's Dairy, Leroux Meats, Sam's Club and Shaw's Market.

Finally, and most importantly, the Men's Club was able to turn over the sum of \$4,200.00 to the Church this year. May I thank all the members who I served with in 1996 and congratulations to the newly-elected board: Tom Belezarian, Chairman, Tiran Garabedian, Vice-Chairman, Michael Jardarian, Secretary and George Migridichian, Treasurer.

Respectfully submitted,

Archie Torosian, Chairman

### Men's Club Financial Report

Cash on Hand as of 1/1/96		\$00.00
<b>Income:</b>		
Dues	470.00	
Meals	3,820.00	
Beer and Raffle	632.80	
Basketball	555.00	
Fundraiser - Placemats	1,945.00	
Misc. Income	927.52	
	<b>Total Income:</b>	<b>\$8,350.32</b>
<b>Expenses</b>		
Meals	2,130.92	
Beer and Raffle	425.60	
Bank Fee	27.50	
Speakers' Gifts	365.00	
Transfer to Church	4,200.00	
Misc. Expense	1,106.75	
	<b>Total Expenses:</b>	<b>\$8,255.77</b>
	<b>Net Profit (Loss) for 1996:</b>	<b>94.55</b>
	<b><u>Year-End Cash Balance 12/31/96</u></b>	<b><u>\$94.55</u></b>

## Sunday Church School Report

### January 1996–June 1996

The Superintendent runs weekly teacher meetings Sunday mornings from 10:15 a.m. - 10:30 a.m. The following is a brief summary of our 1996 Activities through September.

January	Children's Christmas Communion and Breakfast
March	Teacher DRE Workshop
April	Children's Easter Communion and Breakfast
June	End of the Year Program Teacher DRE Workshop
July-August	Preparation for upcoming school year Teachers' Meeting
September	Registration/Opening Day

Respectfully submitted,



Donna MacDonald  
Interim Superintendent

### June 1996-December 1996

Preparation for the 1996-1997 Fall Sunday School year began in June 1996. The Sunday School Assembly area was reorganized and classrooms were grouped into the following 4 departments:

- |              |                                  |
|--------------|----------------------------------|
| • Pre-School | Pre-School, Nursery              |
| • Primary    | Kindergarten, Grades: 1, 2, 3, 4 |
| • Junior     | Grades: 5, 6, 7, 8               |
| • Senior     | Grades: 9, 10, 11                |

The reorganization of the Sunday School created new positions in the Resource Room, for Assembly time and general Sunday School operation. The volunteers are listed below. Teachers were sought and encouraged to compose "teams" for teaching each class level. The following roster indicates the classes being taught, the teachers, and the number of students registered for each class.

- Superintendent: Dora V. Garabedian • Assistant Superintendent: Donna MacDonald,
- Accompanist: Karen Chaparian • Sunday School Exchange: Karen Durgarian
- Resource Room Coordinators: Diana Johnson, Carol Maksian
- Assembly Teachers: Laura Purutyan, Joanne Yaylaian
- Arts and Crafts Resource: Beth Bedrosian • Parish Council Liaison: Louis Mikitarian

<u>Grade</u>	<u>Teacher</u>	<u>Students Registered</u>
<b><u>Pre-school Department</u></b>		
Pre-School	JoAnn Sivazlian	14
Nursery	Barbara Kolligian	8
<b><u>Primary Department</u></b>		
Kindergarten	Andrea Surabian	14
Grade 1	Darrilyn Wasiuk (TL) Cheryl Halloran, Adrienne Kabian, June Soloperto	9
Grade 2	Patty Arakelian	9
Grade 3	Linda Poldoian (TL) Susan Atamian, Karen Durgarian, Jane Sarkisian	15
<b><u>Junior Department</u></b>		
Grade 5	Jake Merzigian, Darrin Migridichian	13
Grade 6	Mary Ann Nalbandian, Arpy Migridichian	14
Grade 8	Rich Maksian, Joan Davis	10
<b><u>Senior Department</u></b>		
Grade 9	Karnig Durgarian, Mark DerMugrditchian, Garo Papazian, Herman Purutyan	9
Grade 10-11	Jay Kapur, Glenn Pogharian, Diane and Joe Strazzulla	8

**Total number of Students: 123**

During June 1996, with dedicated volunteer help, a Resource Room was prepared in the Sunday School wing. The room was painted, and outfitted with bookcases, file cabinets, storage areas, and teacher mailboxes. Religious and teaching materials and resource supplies were combined within the one room. Necessary books and materials were updated for the teaching staff and students. Tote containers, filled with classroom supplies were created for individual classroom use and could be signed out at the Resource Room.

One major goal identified for the 1996-1997 year was to enhance communication between Sunday School and home. Three large bulletin boards were added to the assembly area: two for student decoration and information, a third as a communication center for parents and parishioners. The *Sunday School Exchange*, a newsletter from the Sunday School serves as a communication tool to families and has been published three times in 1996, September, October and December. The first edition was targeted to reach families at the beginning of September, prior to opening exercises. Families have also received notices by flyer.



In addition, the Sunday School published a Family Guide to the Sunday School Curriculum. This publication provides parents with an overview of the scope and sequence of the "We Believe" curriculum.

Other goals identified at the beginning of the year were to provide a warm and welcoming environment, and to promote a Christian Armenian education that is the foundation to a living faith. The theme that was chosen for this year for the Sunday School to help us meet our goals was ... **with Praise and Celebration**. A banner was donated and is on display in the Sunday School Assembly area as a reminder of our united focus.

Weekly assemblies are being held prior to classroom time. New Assembly Worship booklets were written specifically for the students to help guide them through the service. Mrs. Laura Purutyan has been leading the assembly time where children actively participate through prayer, song, offertory and service.

Keeping to the goal and commitment to contemporize the Sunday School curriculum, additional resource material is being provided to teachers in the Resource Room. Creation of the teacher *Monthly Planner Communication Sheet* provides an avenue to keep abreast of attendance, new students and teachers' needs. A tuned piano was moved into the Sunday School assembly area for use during assembly worship, pageant rehearsals and classroom time. The Sunday School was pleased to welcome the incoming pre-school students, three new families and returning students, giving us a total of 100 families on the Sunday School roster.

The following is an overview of important Sunday School activities from August to December 1996. There has been Sunday School every week with the exception of one cancellation due to snow and two Sundays during Christmas vacation where families were encouraged to worship together.

**Aug. 29, 1996:** Teacher Orientation Meeting, 7:00-9:00 p.m. Teachers were introduced, teaching assignments clarified and refined. All teachers received a teaching packet containing the Church's mission statement, Sunday School goals, 4 month calendar of dates, telephone/teaching roster, a sample Sunday School time-agenda. Sunday School Exchange deadlines, Communion/Badarak Schedule for each grade level, a redesigned Registration Form, Monthly Planner Communication Sheet, Opening Day Student letter, various teaching aids and educational materials. A Telephone Calling chain was developed for teacher/student notification. It was established that a teachers' meeting would be held once a month alternating between Sunday mornings with a weekly evening meeting to allow Der Hayr to attend.

Teachers Meetings were held: September 29, October 27 and November 19.

**Sept. 15, 1996** Sunday School Opening/Registration Day. General registration was held in the Assembly area. Introduction to classrooms and to teachers

occurred with classes filtering out to a common craft assembly area, where students decorated crosses for the Blessing of the Four Corners Service. Sunday School schedule is as follows: 10:30 a.m. Assembly, 11:00-12:00 Sunday School Class time

- Sept. 22, 1996** Sunday School assembly format introduced with use of new Assembly Worship booklets. Weekly offering is being collected during Assembly.
- Oct. 27, 1996** Senior Classes distribute flyers for Thanksgiving Project: Food Pantry, Grades 8-11 begin service project of making Christmas cards for church senior citizens under guidance of Mrs. Strazzulla. Second publication of *Sunday School Exchange* is published.
- Nov. 10, 1996** Craft Assembly for entire Sunday School. Teachers bring children out to common area when convenient to classroom schedule.
- Nov. 17, 1996** Pageant Planning and rehearsal begin.
- Nov. 24, 1996** Thanksgiving Basket presentation in Church. Student representatives read thoughts on Thanksgiving to parishioners on behalf of their class.
- Dec. 1, 1996** Christmas Pageant Rehearsal after Sunday School.
- Dec. 8, 1996** Teacher Inservice in Church with Der Hayr. Craft Sunday for Sunday School. Inservice and Sunday School cancelled due to inclement weather.
- Dec. 14, 1996** Saturday morning pageant rehearsal in Church proper.

I appreciated the opportunity to meet with the Parish Council on August 13, 1996, to discuss my goals, objectives and planning needs. I would like to recognize the Parish Council members for their interest and support of the Sunday School. The Sunday School is very grateful for the many donations which have been given by parishioners to assist us with meeting our goals. The list of donations within this report does not include those teachers and individuals who have quietly absorbed their expenses as gifts to the Sunday School.

We have incurred additional expenses in our operating budget this year due to upgrades and reorganization within the Sunday School. I would like to acknowledge the gracious generosity of Mr. Michael Gulbankian for underwriting many of the large expenditures for the Resource Room and the Sunday School. In addition he has donated a refrigerator for our needs and continues to provide his support of our endeavors in many ways. On behalf of the Sunday School, I would also like to recognize Mr. and Mrs. Gregory Mazmanian for donating a copy machine. Their generous gift has helped to make curriculum planning much easier on Sunday morning. The budget report follows:



**PURCHASES:**

**Books:**

Curriculum .....\$868.00  
Magazines .....55.00  
Music.....114.00  
Teacher Religious/ Arts  
and Craft Resources .....169.36  
**Total .....\$1,207.13**

**Capital Goods:** *one-time expenses*

Bulletin Boards, 4 Bookcases, Mailbox,  
Refrigerator, Christmas Tree, Copy Machine  
**Total .....\$1,674.96**

**Food/Beverage:**

Snacks and juices for children  
**Total .....\$167.06**

**Mail:**

Flyers, Publications, Mail  
**Total .....\$306.25**

**Office Operations:**

Offering Boxes .....\$105.15  
Copy Costs .....1,518.71  
Supplies .....866.31  
Miscellaneous .....160.03  
**Total .....\$2,650.20**

**Publications:**

Sunday School Exchange Worship Service  
Booklet Curriculum Guide  
**Total .....\$504.59**

**TOTAL EXPENSES: .....\$9,793.27**

**DONATIONS: .....\$3,283.08\***

**EXPENSE: .....\$6,510.19**

*\*Donations were received from: The Sunday School Teachers and Staff, Beth Bedrosian, Mark and Cindy DerMugrditchian, Karnig and Karen Durgarian, Tiran Garabedian, Tom and Dora Garabedian, Michael Gulbankian (\$1,000), Donna MacDonald, Carol Maksian, Kap Maksian, Gregory and Irene Mazmanian (\$725.) Lou Mikitarian, Linda Poldoian, Laura and Herman Purutyian, Mr. and Mrs. Stephen Sahagian, Mark and JoAnn Sivazlian, Joe and Diane Strazzulla, Mr. and Mrs. Varjabedian, Darrilyn Wasiuk.*

There are numerous weekly contributions made by teachers who absorb the cost of materials and items for their classrooms and do not forward the amounts to be included under donations. The Sunday School is indebted to parishioners for their warm support of the youth. The Sunday School focus has been on the youth of our Church and we feel the education of our youth is paramount. The children are the foundation who carry on the past and bring the Church into the future. Thank you for you acknowledging that this mission is of prime importance.

Respectfully submitted,



Dora V. Garabedian  
Sunday School Superintendent

## Women's Guild Report

Meetings are held on the second Tuesday of each month (unless otherwise noted) except 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 1996 is as follows: Marilyn Larkin, *Chairman*; Grace Kheboian, *Vice Chairman*; Arpi Migridichian, *Recording Secretary\**; Joan Handleman, *Corresponding Secretary*; Estella Berberian, *Treasurer*; Pamela DerKazarian, *Assistant Treasurer*; Marilyn Markarian and Rose Paloian, *Advisors*.  
*\*Due to personal reasons, Arpy Migridichian resigned from her office the latter part of the year. Grace Kheboian, Vice-Chairman, took on the additional role of Acting Recording Secretary for the remainder of the year.*

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

- January** Installation of Officers during Church services; hosted Armenian Christmas Fellowship. Helped in all ways with the visit of His Holiness Karekin I, Catholicos of All Armenians.
- February** Hosted Fellowship Hour after Church Services. Held a Valentine bake sale.
- March** Hosted the last Lenten Dinner. Guest speaker was The Rev. Fr. Haroutiun Dagley. Attended Women Saints Day - bus to Holy Cross Armenian Church, Lawrence.
- April** Hosted Easter Fellowship.
- May** Three Delegates, Marilyn Larkin, Marilyn Markarian and JoAnn Sivazlian, attended the 10th Annual Women's Guild Assembly, in conjunction with the 95th Annual Diocesan Assembly in King of Prussia, Pennsylvania. May Guest Night - dinner and entertainment featured the DerMugrditchian Ensemble - Arthur, Queenie and Gary (father, mother and brother of former Parish Council member Mark DerMugrditchian). Mother's Day - Received Holy Communion as a group; had Hokehankist for deceased members; carnations
- June** "Maids Nite Out"- dinner/meeting at the Cock 'n Kettle in Uxbridge. Members assisted in all ways with the Church Picnic.
- August** Raised substantial funds for our treasury by preparing a continental breakfast, hot ethnic luncheon, and afternoon refreshments for a local non-Armenian group who rented our Church hall for three days. The three groups represented were African-Americans, Hispanic/Latinos, and Asians/Pacific Islanders. The three cuisines included: African-American,



Hispanic/Latino and Armenian. (The Asians had met previously in July so that cuisine was not prepared.)

- September** Bake Sale for Worcester's CASP (Children of Armenian Sponsorship Program) - We sponsor two children: Eduard and Lillit.
- October** Vintage Fashions and Silver Tea. This program was open to all women of the community.
- November** Donated five turkeys for needy families of our parish. Two were donated by the Guild and three were donated by individual members.  
Held annual elections for 1997. We elected the Executive Board, Nominating Committee, and Delegates who will attend the 11th Annual Diocesan Assembly at St. Gregory of Narek Church in Cleveland, Ohio.
- December** Christmas Dinner prepared by Guild members and our surprise guest was "Santa Claus." played by Parish Council member, Madieros Mooshagian. We had a "kitchen" gift exchange.  
Allocations: Our Church, St. Tarkmanchatz Armenian Secondary School in Jerusalem, Abby's House, The Salvation Army, Central Massachusetts Shelter for Homeless Veterans, Inc., Bosler Humane Society, Friendly House, The Gazette Santa, WTAG Christmas for Children, and NEADS (National Education for Assistance Dog Services, Inc.).

Visitations to members who are bereaved or ill are made. Cards, donations in lieu of flowers, or flowers/plants/gift certificates 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.

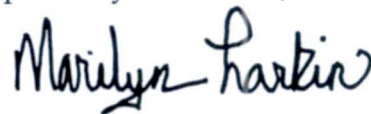
For their commitment and hard work, I would like to thank my Executive Board, Standing Committees, and others who have chaired/co-chaired or worked on special committees. Well done! To the Parish Council and parishioners, we thank all for their support in our projects.

God's blessings and guidance to the new Executive Board and our many good wishes in all their future endeavors.

**The New Executive Board for 1997:**

Anne Kachajian, Chairman  
Grace Kheboian, Vice Chairman  
Donna MacDonald, Recording Secretary  
Bizer Simonian, Corresponding Secretary  
Agnes Torosian, Treasurer  
Pamela DerKazarian, Assistant Treasurer  
Rose Paloian and Elizabeth Sheehan, Advisors

Respectfully submitted,



Marilyn Larkin  
Chairman

## Women's Guild Financial Report

		<b>Cash on Hand as of 1/1/96</b>	<b>\$2,181.88</b>
<b>Income:</b>		<b>Expenses</b>	
Dues	\$931.00	Dues	\$172.00
Bake Sale	519.75	WG Delegates	500.00
Lenten Dinner	753.00	Lenten Dinner	345.89
Easter Fellowship	220.00	Easter Fellowship	53.29
Guest Night	1,616.65	Guest Night	621.42
June Dinner	564.00	June Dinner	564.00
Worcester Fights Back	2,137.50	Worcester Fights Back	575.36
Fashion Show & Tea	408.00	Fashion Show & Tea	40.50
Christmas Party	273.50	Christmas Party	291.06
Saints Day	156.00	Saints Day	156.00
Mother's Day Flowers	104.15	Mother's Day Flowers	72.00
Bake Sale (Casp Fundraiser)	585.90	CASP	550.00
Donations	104.50	Speakers Gifts & Flowers to Members	373.00
Misc. Raffles & Bingo	551.00	In Lieu of Flowers	60.00
Interest	78.14	Postage	121.59
1994 Left-over allocation	80.61	Service Charge	141.85
		Misc.	63.12
		Year-end Allocations	3,752.00
<b>Total Income:</b>	<b>\$9,083.70</b>	<b>Total Expenses:</b>	<b>\$8,453.08</b>
		<b>Net Profit (Loss) for 1996:</b>	<b>630.62</b>
		<b><u>Year-End Cash Balance 12/31/96</u></b>	<b><u>\$2,812.50*</u></b>
		<b>*Allocated Funds: CASP</b>	<b>\$1,617.96</b>
		<b><u>Working Balance</u></b>	<b><u>\$1,194.54</u></b>



## Ways and Means Committee

The focus of the Ways and Means committee in 1996 was to develop a plan based on the research and parishioner input that was accomplished during the preceding year. This plan – termed **Vision 2000** – was developed and presented to the Parish Council and then twice presented to Parishioners in open forums.

The plans summarized the following **status and trends** affecting the Parish:

- Strong clergy and religious programs, with the diversity of programs constrained by resources
- Stable membership and a slight increase in Church attendance
- Increasing number of marriages with non-Armenian spouse
- Fewer families which speak or understand the Armenian language
- Strong Sunday School enrollment, especially pre-school and early grades
- Expense rate growth higher than income, with declining income from traditional events such as Beano, Rug Sale and Bazaar
- Greater geographic diversity, i.e., increasing population in adjacent and outer suburbs from Worcester
- Multitude of “competing” school and community activities

Based on the committee’s research, interaction with parishioners and solicited input, Ways and Means outlined the following **Parish Goals**:

- Strong Religious and Educational Programs
- Effective and Broader Programs, e.g., elderly, outreach, youth
- Increased Membership and Active Participation
- Financial Stability
- Improved Administrative Management

These goals have been transformed into tangible **Programs** to achieve progress. After further definition and based on input from Der Hayr, the Parish Council and Parishioners, the Committee prioritized and established three initial sub-committees:

- Administrative management
- Communications
- Youth Programs and Organizations

These committees are in various stages of activity. The Communications sub-committee has been evaluating the feasibility and make-up of a Parish newsletter and is finalizing recommendations for Parish Council review. The Administrative Management sub-committee has formulated a thorough questionnaire which will be used with both Armenian and non-Armenian Churches to determine potential improvements in the management of our Parish. The Youth Programs and Organizations sub-committee will be holding its kick-off in February and is designed to develop interactive programs for youth and adults to provide an improved environment within the Church community and to meet the changing demographics of the community.

Our goals for 1997 are to have the three sub-committees develop and present plans to the Parish Council with concrete implementation recommendations. In addition, new sub-committees will be formulated based on the next priority topics from our Vision 2000 plan. The Ways and Means Committee will continue to monitor the progress of the sub-committees and serve as a catalyst for the entire process.

The Ways and Means Committee Members currently include:

Der Hayr	Joan Davis	Jay Kapur
Zarvin Kasparian	Rich Maksian	Art Surabian
Louis S. Mikitarian (Parish Council Liaison)		

We are interested in adding additional members -- who are enthusiastically committed to improving the Armenian Church of Our Saviour community - to either the Ways and Means Committee or any of the sub-committees.

Respectfully submitted,



Richard Maksian  
Chairman



## Bingo Activity Report

	<u>1996</u>	<u>1995</u>
<b>Gross Bingo Receipts</b>	\$222,081.45	\$232,729.50
<b>Bingo Expenditures:</b>		
Prizes Paid	\$185,107.00	\$189,643.00
MA Tax	11,104.11	11,636.95
Rent (Cultural Center)	11,750.00	11,750.00
Bingo Supplies	4,863.31	6,361.55
Advertising	754.48	877.00
Postage and License Fee	114.00	114.00
Bank Service Charge	126.43	115.39
Equipment (Camera)	- 0 -	<u>1,000.00</u>
<b><u>Total Bingo Expenditures</u></b>	<b><u>\$213,819.33</u></b>	<b><u>\$221,497.89</u></b>
Net Profit from Bingo Operation	\$8,262.12	\$11,231.61
Net Profit from Charity Game	11,103.20	<u>11,818.95</u>
<b><u>Total Profit from Bingo Operations</u></b>	<b><u>\$19,365.32</u></b>	<b><u>\$23,050.56</u></b>
Interest Earned		
Checking and Savings Accounts	2,225.94	2,837.71
Cash Balance as of 1/1/96	<u>\$45,621.54</u>	<u>\$44,733.27</u>
<b><u>Total Funds Available for Distribution</u></b>	<b><u>\$67,212.80</u></b>	<b><u>\$70,621.54</u></b>
Distribution:		
Church of Our Saviour	18,500.00	25,000.00
<b><u>Surplus Funds on Deposit at year end</u></b>	<b><u>\$48,712.80</u></b>	<b><u>\$45,621.54</u></b>
Average Weekly Attendance	187	194
Number of Events	47	47

## Bingo Activity

### Profit or Loss Statement Year 1996

<b><u>Bingo Operations:</u></b>		
Gross Income:	\$222,081.45	
Less: Total Expenditures	<u>213,819.33</u>	
Net Profit from Bingo		<b>\$8,262.12</b>
<b><u>Charity Game:</u></b>		
Proceeds after prizes:	\$1,4072.00	
Less: Cost of tickets	<u>2,968.80</u>	
Net Profit from Charity Game		<b><u>\$11,103.20</u></b>
<b><u>Overall Profit on Operations:</u></b>		<b>\$19,365.32</b>
Less: Transfer to Church		<u>18,500.00</u>
Surplus on Hand		<b><u>\$865.32</u></b>

## Cumulative Analysis of Income and Distribution

### Bingo Operation 1974 – 1996

**Income:**

Bingo receipts .....	\$5,583,102
Charity game receipts .....	232,881
Supplies sold .....	21,086
Interest earned.....	<u>44,751</u>
 Total income all sources: .....	 \$5,881,820

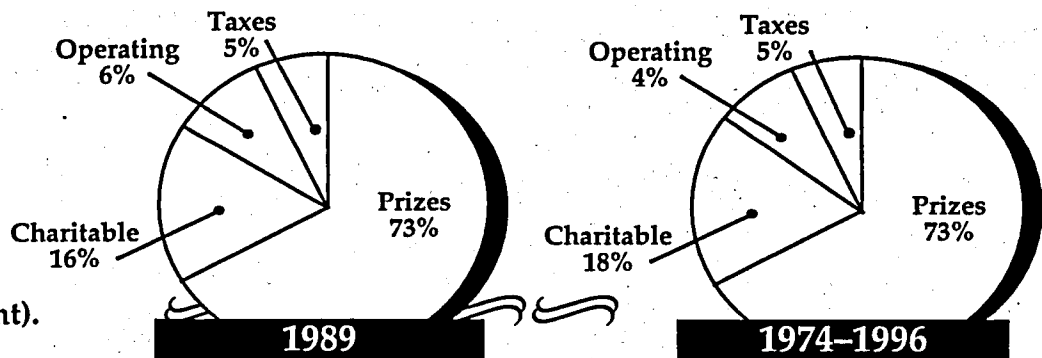
**Distribution:**

Prizes paid.....	\$4,260,384
Church transfers.....	842,798
MA Tax Payments .....	283,534
Rent (Cultural Center).....	210,200
Bingo Supplies.....	80,723
Equipment and Repairs .....	5,835
Charity game Tickets.....	59,280
Advertising .....	35,699
Security (Worc. Police Dept.).....	48,458
Bigger Bingo (Lottery Promotion).....	690
License .....	1,150
Postage.....	835
Bank Service.....	428
Charitable Contributions .....	<u>3,094</u>

Total Income:.....	\$5,881,820
Total Distributions .....	\$5,833,108
Net Surplus (rounded) .....	\$48,712

Total Distributions .....\$5,833,108

Comparative Distribution of Bingo Income for Year 1989 (left) and Years 1974 through 1996 (right).





## Bingo Activity

Balance Sheet Bingo Accounts at December 31, 1996

### Checking and

Certificates of Deposit:	Matures	Rate	Amount
Fleet Bank #1-418733-0	1 June 1998	6.40%	\$7,254.53
Fleet Bank #10185130	6 July 1997	5.50%	2,546.07
Fleet Bank #1-044159-0	6 July 1997	5.50%	35,346.41
Bank Boston Checking account	Open	Var.	<u>3,565.79</u>
<u>Total: see bottom line 1996 Bingo Activity Report</u>			<u>\$48,712.80</u>

### Checking and

Certificates of Deposit: (working cash and refreshment account)

Bank Boston	Open Account interest bearing as of 31 Dec. 1996	
Bank Boston	Checking Account #545-34292	\$6,202.57
Bank Boston	Certificate of Deposit ... 1 year term Maturing 25 Sept. 1997 ... Rate 5.27%	<u>\$37,476.80</u>
<u>Total Cash: Working Accounts</u>		<u>\$43,679.37</u>

### Other Assets:

Inventory equipment, furniture and supplies	
	<u>Estimated value</u>
	\$11,818.09
Interest on CD's as of 31 December 1996	<u>2,273.58</u>

Grand Total: Bingo Assets at Year-End 1996 \$106,483.84

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We are deeply indebted to those Church members whose valued commitment and service during the past twenty-two and one half years has aided our purpose to raise funds for day-to-day operating expenses. We have added \$1,061,865.00 to the Parish treasury.

Respectfully submitted,

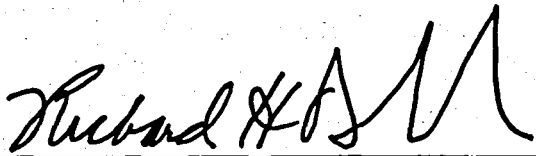
  
Bartev Der Bagdasarian  
Member in Charge

  
John Toromanian  
Co-Chairman

## 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 Sunday, January 26, 1997 the 1996 Auditing Committee.



Richard Dodakian



Tom Garabedian

Armenian Church of Our Saviour

BALANCE SHEET  
Years Ended December 31, 1996 and 1995

	<u>1996</u>	<u>1995</u>
<b>Assets:</b>		
Wall Street Checking - Bank of Boston	\$23,538.00	\$49,945.09
Earthquake Checking - Bank of Boston	23,379.00	23,070.79
Church Function Checking - Shawmut	10,246.00	10,151.35
Investment/Securities - Dean Witter (Schedule D)	648,233.00	625,011.03
Special Investment Account - Dean Witter (Schedule D)	813,004.00	757,963.25
Investment Fund - Paine Webber (Schedule D)	6,501.00	5,846.00
Zakarian Scholarship Fund - Dean Witter (Schedule D)	28,637.00	28,214.69
Accounts Receivable	3,762.00	3,965.31
Prepaid Insurance	1,518.00	2,144.00
<b>Total Assets</b>	<b><u>\$1,558,818.00</u></b>	<b><u>\$1,506,311.51</u></b>
<b>Liabilities:</b>		
Diocesan Earthquake Payable	23,379.00	23,070.79
Notes Payable SBA	20,086.00	21,436.35
Accounts Payable	2,953.00	9,024.19
Patriarch of Jerusalem Fund Payable	<u>10,000.00</u>	<u>10,000.00</u>
<b>Total Liabilities</b>	<b><u>56,418.00</u></b>	<b><u>63,531.33</u></b>
<b>Equity:</b>		
Endowment Fund (Schedule E)	257,064.00	236,503.22
Memorial Funds Pending (Schedule F)	30,298.00	21,456.68
Auto Fund	10,000.00	10,000.00
Church Organ Fund	2,527.00	2,526.54
Children's Earthquake Fund	2,628.00	2,628.41
Special Reserve - Maintenance and Beautification of Khatchkar	1,517.00	1,517.47
Asbed and Margaret Zakarian Scholarship Fund	28,637.00	28,214.69
Church Reserve Fund	1,156,788.00	1,121,945.65
Building Renovation Fund	<u>12,941.00</u>	<u>17,987.52</u>
<b>Total Equity</b>	<b><u>1,502,400.00</u></b>	<b><u>1,442,780.18</u></b>
<b>Total Liabilities and Equity</b>	<b><u>\$1,558,818.00</u></b>	<b><u>\$1,506,311.51</u></b>

Armenian Church of Our Saviour

STATEMENT OF EARNINGS AND CHURCH RESERVE FUND  
Years Ended December 31, 1996 and 1995

	<u>1996</u>	<u>1995</u>
<b>Revenues:</b>		
Pledges and Collections	\$119,551.00	\$148,329.14
Service Fees	19,495.00	15,855.00
Church Functions	27,220.00	26,867.71
Other Operating Income	30,582.00	35,220.21
Investment Income	<u>74,681.00</u>	<u>82,398.28</u>
<b>Total Operating Income</b>	<b><u>271,529.00</u></b>	<b><u>308,670.34</u></b>
<b>Expenses:</b>		
Clergy Stipend and Other	76,110.00	67,633.02
Assistant to Pastor Stipend and Other	44.00	11,722.02
Wages - Other Employees	54,315.00	57,758.01
Honorariums	5,672.00	7,404.63
Payroll Taxes	6,966.00	7,631.59
Insurance	8,685.00	8,296.65
Utilities	33,886.00	35,041.93
Building Maintenance	25,566.00	11,927.04
Capital Expenditures	447.00	1,729.42
Diocesan Assessment	44,686.00	40,460.00
Building and Office Supplies	9,013.00	9,831.17
Other Operating Expenses	<u>28,392.00</u>	<u>28,827.38</u>
<b>Total Operating Expenses</b>	<b><u>293,782.00</u></b>	<b><u>288,262.86</u></b>
<b>Excess/(Deficiency) of Revenue Collected Over Expenses Paid</b>	<b>(22,253.00)</b>	<b>20,407.48</b>
<b>Unrealized Investment Gains</b>	<b>57,095.00</b>	<b>150,854.00</b>
<b>Church Reserve Fund, Beginning of Year</b>	<b><u>1,121,946.00</u></b>	<b><u>950,684.17</u></b>
<b>Church Reserve Fund, End of Year</b>	<b><u><u>\$1,156,788.00</u></u></b>	<b><u><u>\$1,121,945.65</u></u></b>

Armenian Church of Our Saviour

COMPARATIVE STATEMENT OF INCOME  
Years Ended December 31, 1996 and 1995

	<u>1996</u>	<u>1995</u>
<b>Operating Income</b>		
Pledges Collected	\$62,473.00	\$65,856.80
Plate Collection	3,932.00	4,602.70
Sunday School Plate Collection	760.00	914.70
Youghakin	12,627.00	16,523.00
Hokehankist	17,895.00	18,357.94
Altar Flowers	2,190.00	1,869.00
Momakin	1,822.00	2,174.00
In Lieu of Flowers	17,852.00	38,031.00
Service Fees - Bingo	11,750.00	12,000.00
Service Fees - Church Hall	2,975.00	1,570.00
Service Fees - Cultural Center	3,870.00	1,085.00
Service Fees - New England Region	900.00	1,200.00
Weddings	525.00	765.00
Memorial Biographies (Schedule A)	700.00	500.00
Gifts/Outreach Fund Donations (Schedule B)	2,869.00	2,725.57
Transfer Account (Schedule C)	26,052.00	29,934.79
Unallocated General Endowment Fund Income	5,053.00	5,745.51
Interest/Dividend Income	50,195.00	41,593.77
Interest Income - Diocesan Endowment Fund	1,397.00	1,188.00
Investment Realized Gains/(Loss)	18,036.00	33,871.00
Church Function - Golf Tournament	2,370.00	3,158.33
Church Function - Picnic	3,674.00	4,288.26
Church Function - Armenian Festival	18,574.00	19,216.82
Church Function - Christmas Dance	1,771.00	2,849.22
Church Function - Friday Night Dinner/Other	831.00	204.30
Vacation Bible School	1.00	238.94
Miscellaneous Income	<u>435.00</u>	<u>1,055.91</u>
<b>Total Operating Income</b>	<b>\$271,529.00</b>	<b>\$311,519.56</b>
<b>Nonoperating Income</b>		
Unrealized Gains/(Loss)	<u>57,095.00</u>	<u>150,854.00</u>
<b>Total Nonoperating Income/(Loss)</b>	<b><u>57,095.00</u></b>	<b><u>150,854.00</u></b>
<b>Total Income:</b>	<b><u><u>\$328,624.00</u></u></b>	<b><u><u>\$462,373.56</u></u></b>

Armenian Church of Our Saviour

COMPARATIVE STATEMENT OF EXPENSES  
Years Ended December 31, 1996 and 1995

	<u>1996</u>	<u>1995</u>
Clergy Stipend	\$38,474.00	\$36,860.20
Retroactive Clergy Vacation Allowance	4,940.00	0
Clergy Rental Allowance	16,896.00	16,896.00
Clergy Auto Allowance	2,226.00	2,142.00
Clergy Auto Insurance	1,420.00	1,229.00
Clergy Health/Life Insurance	8,354.00	6,705.82
Clergy Disability Insurance	1,800.00	1,800.00
Clergy Pension	2,000.00	2,000.00
Assistant to Pastor Stipend	44.00	3,375.04
Assistant to Pastor Housing Allowance	-	3,000.00
Assistant to Pastor Auto Exp./Insurance	-	2,086.50
Assistant to Pastor Health Insurance	-	2,356.10
Assistant to Pastor Gas/Auto Maint.	-	904.38
Payroll - Secretaries	24,438.00	23,705.81
Payroll - Bookkeeping	4,575.00	1,425.00
Payroll - Custodial	25,087.00	31,648.54
Professional Service - Payroll	682.00	978.66
Visiting Clergy and Related Expenses	625.00	675.00
Honorarium - Choir Director	1,622.00	1,899.63
Honorarium - Organist	2,550.00	3,090.00
Honorarium - Soloist	740.00	1,330.00
Honorarium - Deacons	760.00	1,085.00
Sunday School Program	1,600.00	1,159.94
Youth Activities Programs	229.00	575.00
Diocesan Assembly	974.00	511.92
Diocesan Assessment	44,686.00	40,460.00
Ecumenical Council	0	300.00
Pastor's Discretionary Fund	420.00	242.00
Payroll Taxes Expense	6,966.00	7,631.59
Insurance - Workers Compensation	1,640.00	2,758.00
Insurance - Real Estate/Per. Prop.	7,045.00	5,538.65
Payroll - Youth Director	215.00	-
Landscape Maintenance	3,056.00	-
Security Expense	1,076.00	-
Function Supplies	915.00	-
Youth Ministry Assessment	2,854.00	-

Armenian Church of Our Saviour

COMPARATIVE STATEMENT OF EXPENSES - CONTINUED  
Years Ended December 31, 1996 and 1995

	<u>1996</u>	<u>1995</u>
Auto Repairs - Pastor's Car	\$ -	\$186.50
Other Employee Car Expense	113.00	215.40
Altar/Church Supplies	3,271.00	3,697.13
Altar Flowers	3,097.00	4,254.30
Church Functions/Religious Misc.	1,553.00	1,532.83
Heating - Gas	16,936.00	17,810.91
Water	1,417.00	1,927.06
Electric	9,781.00	9,147.86
Telephone/Cable	5,752.00	6,156.10
Building Maintenance - Contract Service	9,131.00	-
Licenses/Permits	300.00	395.00
Building Maintenance - Electric	554.00	126.00
Building Maintenance - Gen./Lisc.	2,194.00	2,854.38
Building Maintenance - Heating	876.00	-
Building Maintenance - Plumbing	-	996.47
Building Maintenance - Elevator	1,272.00	1,482.00
Building Equip. Maintenance - Maint/Repairs	6,079.00	3,612.43
Rubbish Removal	2,404.00	2,855.76
Capital Expenditures - Building	447.00	1,492.25
Capital Expenditures - Equipment	-	237.17
Building Supplies	4,957.00	5,412.52
Office Supplies	4,056.00	4,418.65
Printing	1,435.00	1,784.11
Messenger Printing	-	1,673.50
Office Equipment Maint/Repairs	80.00	1,150.50
Postage	3,220.00	3,177.44
Interest Expense - SBA Loan	641.00	663.03
Petty Cash, Subscriptions & Misc.	<u>5,307.00</u>	<u>6,633.78</u>
<b>Total Expenditures</b>	<b><u>\$293,782.00</u></b>	<b><u>\$288,262.86</u></b>

Armenian Church of Our Saviour

SCHEDULES OF INCOME AND EXPENSE  
Year Ended December 31, 1996

**Schedule A - Memorial Biographies (in memory of):**

Stephen and Agnes Sahagian	\$200.00
B. Zakarian	100.00
Jasmine Shahnamian	100.00
Agavny Bagdigian	100.00
Kachajian	<u>200.00</u>
<b>Total Memorial Biographies:</b>	<b><u>\$700.00</u></b>

**Schedule B - Gifts and Outreach Donations:**

Virginia Asadourian	\$500.00
Ronald and Maryellen Papelian-Villa	400.00
Arthur and Dorothy Yagjian	347.00
Nora Harootian	150.00
Jack and Caroline Enterline	100.00
John Jeppson	200.00
K. Nosigian	100.00
Allocation from Endowment Funds	677.00
Miscellaneous Gifts under \$100	<u>395.00</u>
<b>Total Gifts:</b>	<b><u>\$2,869.00</u></b>

**Schedule C - Transfer Account:**

Beano Transfer	\$18,500.00
Men's Club	4,200.00
Women's Guild	3,352.00
<b>Total Transfers:</b>	<b><u>\$26,052.00</u></b>



Armenian Church of Our Saviour

BALANCE SHEET SCHEDULES CONTINUED  
Year Ended December 31, 1996

**Schedule D - Investment Accounts**

**Investment Account - Dean Witter**

Balance at December 31, 1995	\$604,999.00
Interest/Dividend Income	25,494.00
Realized Gains	2,740.00
Unrealized Gains/(Loss)	27,067.00
Withdrawals	(50,000.00)
Deposits	<u>37,933.00</u>
Balance at December 31, 1996	<u>\$648,233.00</u>

**Special Account - Dean Witter**

Balance at December 31, 1995	\$757,963.00
Interest/Dividend Income	40,107.00
Withdrawals	(30,000.00)
Realized Gain	15,296.00
Unrealized Gains/(Loss)	<u>29,638.00</u>
Balance at December 31, 1996	<u>\$813,004.00</u>

**Investment Fund - Paine Webber**

Balance at December 31, 1995	\$5,846.00
Interest/Dividend Income	264.00
Unrealized (Loss)	<u>391.00</u>
Balance at December 31, 1996	<u>\$6,501.00</u>

**Zakarian Scholarship Fund - Dean Witter**

Balance at December 31, 1995	\$28,214.00
Interest Income	1,423.00
Additional Deposits	0
Scholarships Paid	<u>(1,000.00)</u>
Balance at December 31, 1996	<u>\$28,637.00</u>

Armenian Church of Our Saviour

INVESTMENT ACCOUNT HOLDINGS AND VALUES  
Years Ended December 31, 1996 and 1995

Schedule D

Quantity	Description	12/31/96 Value	12/31/95 Value
5238	Dean Witter Dividend Growth	\$233,498	\$207,779
2000	Dean Witter World Wide Income	18,380	18,100
88000	NOTES 7.125% due 9/30/99	90,310	93,280
100,000	NOTES 5.625% due 11/30/00	98,125	99,875
70,000	NOTES 8.00% due 5/15/01	74,725	78,312
100,000	US STRIP 0 due 11/15/98	89,808	86,113
25,000	Paine Webber Equity Partners I	6,040	5,655
32,996	ILAF (Money Market)	32,996	20,870
852	Cash	852	861
10,000	Deposit in Transit	10,000	0
Totals:		<u>\$654,734</u>	<u>\$610,845</u>

Withdrawals Y.T.D. - \$50,000  
Deposits - \$37,933

	1996		1995	
Equity	\$233,498	35.66%	\$207,779	34.01%
Fixed Income	371,348	56.72%	375,680	61.50%
Limited Partnerships	6,040	.92%	5,655	.93%
Cash	43,848	6.70%	21,731	3.56%
	<u>\$654,734</u>	<u>100.00%</u>	<u>\$610,845</u>	<u>100.00%</u>

Armenian Church of Our Saviour

SPECIAL ACCOUNT – HOLDINGS AND VALUES  
Years Ended December 31, 1996 and 1995

Schedule D

Quantity	Description	12/31/96 Value	12/31/95 Value
6,504	AIM High Yield Fund	\$64,930	\$93,480
4,589	AIM Global Utilities Fund	74,029	94,135
4,378	AIM Value Fund	127,638	111,456
5,903	Putnam Fund for Growth and Income	106,385	114,772
3,928	Putnam Global Government Income Trust	56,260	90,066
8,641	Putnam High Yield Advantage	83,740	94,867
5,989	Putnam Int'l New Opportunities A	72,418	0
4,701	Putnam OTC Emerging Growth	68,741	0
100,000	Hurley St. Bk. CD 6.10% due 12/6/02	100,000	100,000
58,863	ILAF (Money Market)	<u>58,863</u>	<u>59,187</u>
	Totals:	<u>\$813,004</u>	<u>\$757,963</u>

Withdrawals Y.T.D. - \$30,000

Armenian Church of Our Saviour  
MEMORIAL ENDOWMENT FUND  
Years Ended December 31, 1996 and 1995

Schedule E

	Balance at 12/31/95	Principal	1996 Contributions	1996 Interest	1996 Expenditures	Balance at 12/31/96
John and Nevert Bilzerian	\$18,355.99	\$10,000.00	0.00	\$1,108.70	0.00	\$19,464.69
Helen Bogosian	3,000.00	3,000.00	0.00	181.20	181.20	3,000.00
Dr. Simon Harootian	1,912.06	1,000.00	0.00	115.49	0.00	2,027.55
Yeranoosh Abrahamian	4,275.57	2,500.00	0.00	258.24	0.00	4,533.81
Alice Hagopian	2,531.14	2,000.00	0.00	152.88	85.71	2,598.31
Kasper and Agavny Donabedian Family	1,075.00	1,000.00	0.00	64.93	64.93	1,075.00
Mouradian - Piligian	1,200.00	1,200.00	0.00	72.48	72.48	1,200.00
Mr. and Mrs. Nishan Baljian	13,778.06	10,000.00	0.00	832.19	0.00	14,610.25
Zarvin and Lucy Kasparian	1,075.00	1,000.00	0.00	64.93	64.93	1,075.00
Elizabeth Chakarian	1,147.04	1,000.00	0.00	69.28	69.28	1,147.04
Jalloian Family	1,078.20	1,000.00	0.00	65.12	65.12	1,078.20
Haroutune and Agavny Bilazarian	1,035.75	1,000.00	0.00	62.56	62.56	1,035.75
Asbed and Margaret Zakarian	5,000.00	5,000.00	0.00	302.00	302.00	5,000.00
Jacob and Queene Bilzerian	1,000.00	1,000.00	0.00	60.40	60.40	1,000.00
Armenian/American Veterans, Milford	1,516.62	1,500.00	0.00	91.60	91.60	1,516.62
Peter Zakarian	527.08	500.00	0.00	31.84	31.84	527.08
James and Elizabeth Calfaian	8,206.88	5,000.00	0.00	495.70	214.28	8,488.30
Levon Jazalean	19,441.84	16,688.34	2,184.35	1,228.15	0.00	22,854.34
Holly Rose Migridichian	1,957.63	1,150.00	550.00	143.91	143.91	2,507.63
Satenig and Roxie Hovagimian	6,895.91	6,895.91	0.00	416.51	416.51	6,895.91
Margaret Thomasian	38,776.52	38,776.52	0.00	2,342.10	2,342.10	38,776.52
Charles and Elizabeth Nanigian	15,000.00	15,000.00	0.00	906.00	906.00	15,000.00
Owen Paelian Family	24,240.64	19,100.00	0.00	1,464.13	0.00	25,704.77
Verkin Hooloian Estate	4,743.11	4,167.00	0.00	286.48	0.00	5,029.59
Nevert Bilzerian	2,156.60	2,000.00	0.00	130.26	0.00	2,286.86
Margaret Hagopian	7,519.79	6,973.75	0.00	454.20	0.00	7,973.99
Shapazian	1,000.00	1,000.00	0.00	60.40	60.40	1,000.00
Sarah Manooshian Estate	1,000.00	1,000.00	0.00	60.40	60.40	1,000.00
Mary Bedrosian	1,000.00	1,000.00	0.00	60.40	60.40	1,000.00
Hoogas and Nevert Hoogasian	2,651.79	2,651.79	0.00	160.17	160.17	2,651.79
Mary Manoogian Outreach	1,205.00	1,205.00	0.00	72.78	72.78	1,205.00
Sarah Yegsigian	1,000.00	1,000.00	0.00	60.40	60.40	1,000.00
Hagop Haroutunian	1,000.00	1,000.00	0.00	60.40	60.40	1,000.00
Makelian Family	1,000.00	1,000.00	0.00	60.40	60.40	1,000.00
May Andonian	5,000.00	5,000.00	0.00	302.00	302.00	5,000.00
Rose Eknoian	500.00	500.00	0.00	30.20	30.20	500.00
Peter and Rose Harootian	5,000.00	5,000.00	0.00	302.00	302.00	5,000.00
Dr. Michael Manoogian	500.00	500.00	100.00	30.20	30.20	600.00
Mantarian Family	1,200.00	1,200.00	0.00	72.48	72.48	1,200.00
George and Sylvia Migridichian	5,000.00	5,000.00	0.00	302.00	302.00	5,000.00
Ogdha O'Gulian	5,000.00	5,000.00	0.00	302.00	302.00	5,000.00
Sadie Pilibosian	1,000.00	1,000.00	0.00	60.40	60.40	1,000.00
Isabel, Bedros and Almas Sahagian	10,000.00	10,000.00	0.00	604.00	604.00	10,000.00
Stephen and Agnes Sahagian	5,000.00	5,000.00	500.00	303.24	303.24	5,500.00
Katherine Sarkisian	1,000.00	1,000.00	500.00	76.20	76.20	1,500.00
Mary and Haig Arakelian	0.00	0.00	500.00	7.69	7.69	500.00
Arthur and Dorothy Yagjian	0.00	0.00	10,000.00	1.65	1.65	10,000.00
<b>Totals:</b>	<b>\$236,503.22</b>		<b>\$14,334.35</b>	<b>\$14,390.71</b>	<b>\$8,164.26</b>	<b>\$257,064.02</b>

Armenian Church of Our Saviour

MEMORIAL FUND - PENDING  
Years Ended December 31, 1996 and 1995

Schedule F

	Balance 12/31/95	1996 Contribs.	1996 Int. Earned	1996 Expenditures	Balance 12/31/96
N. Rose Baljian	\$1,707.38	0.00	\$103.13	0.00	\$1,810.51
Marjorie Sohigian	2,276.51	0.00	137.50	0.00	2,414.01
John Sagarian	8,306.08	500.00	523.61	0.00	9,329.69
Mr. and Mrs. George Manos	569.12	0.00	34.37	0.00	603.49
Mr. and Mrs. Antranik Yarumian	1,616.32	0.00	97.63	0.00	1,713.95
Helen Torigian	1,138.25	0.00	68.75	0.00	1,207.00
Mr. and Mrs. H. Andonian	113.82	0.00	6.87	0.00	120.69
George Krikorian	3,414.77	0.00	206.25	0.00	3,621.02
Vehanoush Jorjorian	1,138.25	0.00	68.75	0.00	1,207.00
Deborah and Steven Migridichian	1,176.18	0.00	71.04	0.00	1,247.22
Rose Aslanian	0.00	2,000.00	115.84	0.00	2,115.84
Alice Piligian	0.00	1,200.00	45.80	0.00	1,245.80
George Herosian	0.00	1,000.00	22.17	0.00	1,022.17
Andrew and Helen Michaelian	0.00	2,000.00	26.15	0.00	2,026.15
Dr. George and Christine Asdourian	0.00	500.00	7.69	0.00	507.69
Memorian Fund Pending <\$500	0.00	100.00	5.59	0.00	105.59
<b>Totals:</b>	<b>\$21,456.68</b>	<b>\$7,300.00</b>	<b>\$1,541.14</b>	<b>0.00</b>	<b>\$30,297.82</b>

Armenian Church of Our Saviour

SUPPLEMENTARY INFORMATION  
Income – 1996 Budget Analysis

	1996 Actual	1996 Budgeted	Over/ (Under)
Pledges Collected	\$62,473.00	\$66,500.00	(4,027.00)
Plate Collection	3,932.00	4,000.00	(68.00)
Sunday School Plate Collection	760.00	800.00	(40.00)
Youghakin	12,627.00	16,000.00	(3,373.00)
Unallocated General Endowment Fund Income	5,053.00	—	5,053.00
Hokehankist	17,895.00	17,000.00	895.00
Altar Flowers	2,190.00	1,700.00	490.00
Momakin	1,822.00	2,200.00	(378.00)
In Lieu of Flowers	17,852.00	30,000.00	(12,148.00)
Service Fees - Bingo	11,750.00	12,000.00	(250.00)
Service Fees - Church Hall	2,975.00	1,500.00	1,475.00
Service Fees - Cultural Center	3,870.00	1,500.00	2,370.00
Service Fees - New England Region	900.00	0	900.00
Weddings	525.00	900.00	(375.00)
Memorial Biographies	700.00	1,500.00	(800.00)
Gifts/Outreach Fund Donations	2,869.00	4,000.00	(1,131.00)
Transfer Account	26,052.00	29,000.00	(2,948.00)
Interest/Dividend Income	50,195.00	600.00	49,595.00
Interest Income Diocesan Endowment Fund	1,397.00	—	1,397.00
Estimated Earnings/Gains from Investment Accts	18,036.00	85,000.00	(66,964.00)
Fund Raising	0	10,000.00	(10,000.00)
Church Function – Golf Tournament	2,370.00	—	2,370.00
Church Function - Picnic	3,674.00	4,500.00	(826.00)
Church Function - Armenian Festival	18,574.00	25,000.00	(6,426.00)
Church Function - Friday Night Dinner/Other	831.00	0	831.00
Church Function - Christmas Dance	1,771.00	0	1,771.00
Miscellaneous Income	435.00	1,000.00	(565.00)
Vacation Bible School	1	0	1
<b>Total Operating Income</b>	<b>\$271,529.00</b>	<b>\$314,700.00</b>	<b>(\$43,171.00)</b>

Armenian Church of Our Saviour

SUPPLEMENTARY INFORMATION  
Expense – 1996 Budget Analysis

	<u>1996 Actual</u>	<u>1996 Budgeted</u>	<u>Over/ (Under)</u>
Clergy Stipend	\$38,474.00	\$38,474.00	0
Retroactive Clergy Vacation Allowance	4,940.00	0	4,940.00
Clergy Rental Allowance	16,896.00	16,900.00	(4.00)
Clergy Auto Allowance	2,226.00	1,800.00	426.00
Clergy Auto Insurance	1,420.00	1,200.00	220.00
Clergy Health/Life Insurance	8,354.00	7,200.00	1,154.00
Clergy Disability Insurance	1,800.00	1,800.00	0
Clergy Pension	2,000.00	2,000.00	0
Assistant to Pastor Stipend	44.00	15,000.00	(14,956.00)
Payroll - Youth Director	215.00	0	215.00
Payroll - Secretaries	24,438.00	25,000.00	(562.00)
Payroll - Bookkeeping	4,575.00	4,200.00	375.00
Payroll - Custodial	25,087.00	29,808.00	(4,721.00)
Professional Service - Payroll	682.00	700.00	(18.00)
Visiting Clergy and Related Exp.	625.00	1,600.00	(975.00)
Honorarium - Choir Director	1,622.00	2,000.00	(378.00)
Honorarium - Organist	2,550.00	3,000.00	(450.00)
Honorarium - Soloist	740.00	1,500.00	(760.00)
Honorarium - Deacons	760.00	1,250.00	(490.00)
Sunday School Program	1,600.00	2,500.00	(900.00)
Armenian Language School	0	1,000.00	(1,000.00)
Youth Activities Programs	229.00	1,000.00	(771.00)
Diocesan Assembly	974.00	3,200.00	(2,226.00)
Summer Studies Tuition Subsidy	0	1,000.00	(1,000.00)
Diocesan Assessment	44,686.00	40,500.00	4,186.00
Youth Ministry Assessment	2,854.00	7,000.00	(4,146.00)
Ecumenical Council	0	300.00	(300.00)
Etchmiadzin Looma	1,482.00	5,000.00	(3,518.00)
Pastor's Discretionary Fund	420.00	1,000.00	(580.00)
Payroll Taxes Expense	6,966.00	8,500.00	(1,534.00)
Insurance - Workers Compensation	1,640.00	2,500.00	(860.00)
Insurance - Real Estate/Per. Prop.	7,045.00	6,500.00	545.00
Landscape/Maintenance	3,056.00	0	3,056.00
Security Expense	1,076.00	0	1,076.00
Function Supplies	915.00	0	915.00

Armenian Church of Our Saviour

SUPPLEMENTARY INFORMATION - CONTINUED  
Expense - 1996 Budget Analysis

	<u>1996</u> <u>Actual</u>	<u>1996</u> <u>Budgeted</u>	<u>Over/</u> <u>(Under)</u>
Other Employee Car Expense	\$113.00	\$200.00	(87.00)
Altar/Church Supplies	3,271.00	2,000.00	1,271.00
Altar Flowers	3,097.00	3,500.00	(403.00)
Church Functions/Religious Misc.	0	1,500.00	(1,500.00)
Heating - Gas	16,936.00	19,000.00	(2,064.00)
Water	1,417.00	2,000.00	(583.00)
Electric	9,781.00	8,500.00	1,281.00
Telephone/Cable	5,752.00	5,800.00	(48.00)
Licenses/Permits	300	0	300
Building Maintenance - Contract Service	9,131.00	0	9,131.00
Building Maintenance - Gen./Lisc.	2,194.00	3,500.00	(1,306.00)
Building Maintenance - Electric	554.00	500.00	54.00
Building Maintenance - Heating	876.00	1,000.00	(124.00)
Building Maintenance - Plumbing	0	500.00	(500.00)
Building Maintenance - Elevator	1,272.00	1,272.00	0
Building Equip. Maint.-Maint/Repairs	6,079.00	1,500.00	4,579.00
Rubbish Removal	2,404.00	2,500.00	(96.00)
Capital Expenditures - Building	447.00	*	447.00
Capital Expenditures - Equipment	0	2,000.00	(2,000.00)
Building Supplies	4,957.00	5,500.00	(543.00)
Office Supplies	4,056.00	4,500.00	(444.00)
Messenger Printing	0	2,000.00	(2,000.00)
Printing	1,435.00	2,000.00	(565.00)
Office Equipment Maint/Repairs	80.00	1,500.00	(1,420.00)
Postage	3,220.00	3,500.00	(280.00)
Interest Expense - SBA Loan	641.00	750.00	(109.00)
Catholicos Visit	1,553.00	3,000.00	(1,447.00)
Petty Cash, Subscriptions & Misc.	3,825.00	3,246.00	579.00
<b>Total Expenditures:</b>	<b>\$293,782.00</b>	<b>\$314,700.00</b>	<b>(\$20,918.00)</b>



Armenian Church of Our Saviour

**1997**  
**PROPOSED**  
**BUDGET**

**INCOME**

Pledges Collected	\$70,000
Plate Collection	4,000
Sunday School Plate	800
Youghakin	14,000
Unallocated General	
Endowment Fund Income	5,500
Hokehankist	17,000
Altar Flowers	1,900
Momakin	2,000
In Lieu of Flowers	25,000
Service Fees - Church Hall	2,000
Service Fees - Cultural Center	4,000
Service Fees - NE Region	1,000
Weddings	750
Memorial Biographies	600
Gifts	3,500
Transfer Account	7,000
Interest and Dividend Income	56,000
Estimated Earnings/Gains from Investment Accounts	20,000
Interest Income - Diocesan	
Endowment Fund (ACEF)	1,500
Golf Tournament	3,000
Christmas Dance	2,000
Picnic	4,000
Armenian Festival	20,000
Misc. Income	1,000
<b>Total Operating Income</b>	<b>\$266,550</b>

**EXPENSES**

Clergy Stipend	\$39,628
Clergy Rental Allowance	16,900
Clergy Gas Allowance	1,800
Clergy Auto Insurance	1,200
Clergy Health, Dental, Life Ins.	8,000
Clergy Disability	1,800
Clergy Pension	2,000
Payroll - Secretaries (combined)	25,000
Payroll - Bookkeeping	4,200
Payroll - Youth Director	1,500
Payroll - Custodial	8,000
Payroll Service	700
Visiting Clergy Expense	4,500
Honorariums - Choir Dir.	2,000
Honorariums - Organist	3,000
Honorariums - Soloist	1,500
Honorariums - Deacons	1,250
Sunday School Program	3,500
Armenian Language School	500
Youth Activities	500
Diocesan Assembly	3,000
Summer Studies Subsidy	1,000
Diocesan Assessment	35,000
Dio. Youth Ministry Assessment	2,900
Ecumenical Council	300
Etchmiadzin Looma	1,500
Pastor's Discretionary Fund	750
Payroll Taxes Expense	6,000
Insurance - Workman's Comp.	1,500
Insurance - RE Pers. Prop.	7,000
Auto Repairs - Pastor's car	500
Other Employee Car Expense	200
Altar/Church Supplies	3,500
Altar Flowers	3,000
Church Functions/Religious	500
Heating - Gas	17,000
Water	1,500
Electric	9,000
Telephone/Cable	5,800
Building Maint. - Gen/Lisc.	3,000
Building Maint. - Contract Services	15,400
Building Maint. - Electric	500
Building Maint. - Heating	1,000
Building Maint. - Plumbing	500
Building Maint. - Elevator	1,272
Building Equip. Maint/Repairs	4,500
Landscape Maintenance	3,000
Capital Expenditures - Building	1,000
Capital Expenditures - Equipment	1,000
Rubbish Removal	1,800
Building Supplies	6,000
Office Supplies	4,500
Printing	1,750
Messenger Printing	2,000
Office Equip. Maint/Repair	1,000
Postage	3,500
Interest Expense - SBA Loan	700
Misc. Expense	3,000
<b>Total Operating Expenditures</b>	<b>\$282,850</b>

