

The **Annual Reports** **1997**



Armenian Church of Our Saviour

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Rev. Fr. Aved Terzian, Pastor

PARISH COUNCIL – 1997

EXECUTIVE BODY

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Louis S. Mikitarian, Chairman
Archie Torosian, Jr., Vice Chairman
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Kap Maksian, Assistant Treasurer
Harry Dostourian, Secretary
Marion D. Aharonian, Corresponding Secretary

ADVISORS

Patricia Arakelian
Elizabeth Avakian
Michael Gulbankian
Vahe Jardarian
Edward Kachajian

DIOCESAN DELEGATES

Michael Gulbankian
Jay Kapur
Louis S. Mikitarian
Agnes Sahagian
Asbed Zakarian

Armenian Church of Our Saviour

The 1997 Annual Reports

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Joghov Usguseleh Arach

*Imasdootiun Hor Hisoos,
Door intz imasdootiun
Uzbaris khorhel, yev khosel, yev kordzel
Arachi ko hamenain jham;
Ee char khorhurtotz, ee banitz yev ee kordzotz
Purghia zis.
Yev voghormia ko araradzotz.
Yev intz pazmameghis. Amen.*

Prayer Before a Meeting

**O Jesus, wisdom of the Father,
grant me wisdom,
that I may always think; speak and do
that which is good in Thy sight;
Save me from evil thoughts, words and deeds.
Have mercy upon Thy creatures
and upon me, a manifold sinner.**

Amen.

St. Nersess Shnorhali

ARMENIAN CHURCH OF OUR SAVIOUR

1997 Annual Parish Assembly Minutes

February 16, 1997

The Annual Assembly of the Armenian Church of Our Saviour was called to order on Sunday, February 16, 1997 at 11:45 a.m. by Richard Maksian, the Chairman of the 1996 Assembly. The opening prayer was given by Fr. Aved Terzian.

Election of Assembly Officers

The Nominating Committee nominated George Migridichian as Assembly Chairman. His nomination was seconded by Bizer Simonian. No other candidates for Chairman were nominated and nominations were closed. The Secretary cast one vote for George Migridichian.

Several members declined nominations as Secretary of the Assembly. Pauline Agazarian nominated Gladys Andonian for Assembly Secretary. The nomination was seconded by Charles Sharigian. No other candidates for Secretary were nominated and nominations were closed. The Secretary cast one vote for Gladys Andonian.

Quorum

The Chairman requested a show of hands to indicate a quorum. 115 members were in attendance at this point of the meeting.

Adoption of the Agenda

The agenda was presented for review by the Parish Council. Scott Najarian made a motion to move item No. 9 on the agenda, New Business, to the No. 13 position. The motion was seconded by George P. Krikorian. After some discussion, the motion passed.

Zarvin Kasparian acknowledged and thanked Richard Maksian for serving as Assembly Chairman for the past two years.

Scott Najarian made a motion to adopt the agenda as amended. The motion was seconded by Zarvin Kasparian.

Louis S. Mikitarian, Parish Council Chairman, introduced a procedural change which would be used count votes taken during the assembly. Green cards would be used to indicate a "for" (yes) vote. Red cards would be used to indicate an "against" (no) vote. One card of each color would be handed out to each dues paying member in good standing in attendance.

Nominations for Parish Council

The Chairman introduced Laura Purutyan, Nominating Committee Chairperson. Laura Purutyan presented the names of the Parish Council candidates nominated by the Nominating Committee. They were:

Patricia Arakelian	Harry Dostourian
Karnig Durgarian, Jr.	Vahe Jardarian
Edward Kachajian	Joseph Strazulla
Elizabeth Avakian	

Laura Purutyan indicated that the number of nominees did not meet the Diocesan By-Laws requirement for two times the elected offices (five) and requested additional nominations from the floor. Many nominations were made and all were declined. Joan Handleman moved that nominations be closed. It was seconded by Elda Malesky. The motion passed. The Parish Council final ballot consisted of the names above.

Laura Purutyan presented the names of the Nominating Committee candidates nominated by the Nominating Committee. They were:

Richard Bedrosian Barbara Davis Pamela Sagarian

Laura Purutyan indicated that the number of nominees did not meet the Diocesan By-Laws requirement for two times the elected offices (five) and requested additional nominations from the floor. Arpy Migridichian nominated George P. Krikorian. His nomination was seconded by Joan Handleman. Seth Bilazarian nominated Ruth Haddon. Her nomination was seconded by Arek Thompson. Many other nominations were made and all were declined. Scott Najarian moved that nominations be closed. It was seconded by Bizer Simonian. The motion passed. The final Nominating Committee ballot consisted of:

Richard Bedrosian Barbara Davis
Ruth Haddon George P. Krikorian Pamela Sagarian

Laura Purutyan presented the names of the Auditing Committee candidates nominated by the Nominating Committee. They were:

Karen Durgarian George P. Krikorian Norman Noorjarian

Laura Purutyan indicated that the number of nominees did not meet the Diocesan By-laws requirement for two times the elected offices (two) and requested additional nominations from the floor. Many nominations were made and all were declined. Marilyn Markarian moved that nominations be closed. It was seconded by Joan Handleman. The motion passed. The final Nominating Committee ballot consisted of the names above.

Laura Purutyan presented the names of the Endowment Committee candidates nominated by the Nominating Committee. They were:

Gilbert Markarian Scott Najarian

Laura Purutyan asked if there were additional nominations from the floor. Edward S. Bilzerian moved that nominations be closed. It was seconded by Marilyn Markarian. The motion passed. The final Memorial Endowment Committee ballot consisted of the names above.

Laura Purutyan presented the names of the Diocesan Delegate candidates nominated by the Nominating Committee. They were:

Paul Davis Alma Der Kazarian Thomas Garabedian Michael Gulbankian, Sr.
Jay Kapur Marilyn Markarian Louis S. Mikitarian Scott Najarian

Herman Purutyan Agnes Sahagian Robert Shamgochian Asbed Zakarian

Louis S. Mikitarian explained that the number of delegates allowed by a parish is one delegate per 100 dues paid members in good standing. Since there are more than 400 members in good standing, five diocesan delegates are allowed. Arthur Yagjian, through a point of information, requested to know the number of dues paid members. Louis S. Mikitarian indicated that there were 426 dues paid members for 1996. Laura Purutyan asked if there were additional nominations from the floor. Edward S. Bilzerian moved that nominations be closed. It was seconded by Marilyn Markarian. The motion passed. The final Diocesan Delegate ballot consisted of the names above.

The Chairman proposed that the voting begin as soon as the final ballots are provided (approximately 5 minutes), that lunch and voting take place at the same time and that the meeting reconvene at 1:15 PM. This schedule was approved by the assembly.

The Chairman reconvened the meeting at 1:25 PM. The Chairman requested a show of yes (green) cards to note the current number of voting members present. 87 members were counted.

1996 Annual Assembly Minutes

The 1996 Annual Assembly Minutes were reviewed. The following changes were noted:

Page 3 of the 1996 Annual Report: Change "John Sagarian, Jr." to "John Sagarian, Sr."

Page 13 of the 1996 Annual Report: The quote attributed to Zarvin Kasparian was not made by him.

Page 5 of the 1996 Annual Report: Edward S. Bilzerian indicated that the statement "The Diocesan Assessment represents the single largest budgeted expense item..." is not true and needs to be corrected.

Page 11 of the 1996 Annual Report: Edward S. Bilzerian noted the statement by Arpy Migridichian. After some discussion, he agreed that this should be discussed under Old Business.

Auditing Committee Report

Richard Dodakian, representing the Auditing Committee, explained the responsibility and process of the Auditing Committee.

Seth Bilazarian asked whether the special plate collections should be noted in the financial reports. Louis S. Mikitarian responded that special collections are not typically itemized in the financial reports, that all the special collections are forwarded or designated for the specific purpose and that the Parish Council can investigate the feasibility of listing those amounts in future reports.

Edward S. Bilzerian asked when the job description of the Auditing Committee was changed from only auditing to encompassing more tasks. Louis S. Mikitarian responded that due to the complexity of the financial reports, the Treasurer, with much assistance from the Auditing Committee, has been involved in the preparation and review of the reports. Zarvin Kasparian has stated that since 1973, the Auditing Committee has performed its duties in accordance with the Diocesan By-Laws. He suggested that outside professional help be considered if the financial records are so complicated that the Parish Council cannot compile the reports. He suggested that the Auditing Committee report be rejected

because of the statement in the By-Laws. He requested that the word "prepared" be removed from the Auditing Committee report. He indicated that if the Auditing Committee is preparing the financial reports, there is a conflict of interest in that area. Kap Maksian indicated that the Auditing Committee, as part of its review process, examines all the accounts and fundamental financial data maintained by the Parish Council and that the reports are generated based on this information. Edward S. Bilzerian said that the issue is that the Treasurer should prepare the reports and that the Auditing Committee should examine the reports. He agreed with Zarvin Kasparian that the church should have professional help to audit the books at the end of the year. He agreed that the word "prepare" should be eliminated from the Auditing Committee report. Zarvin Kasparian said that the reports belong to the Parish Council to prepare and present to the Parish Assembly. He said that he could not remember an Assembly which voted or granted the Auditing Committee the right to eliminate examination of the reports from its duties. Richard Dodakian stated that he, the Parish Council and Tom Garabedian worked together to prepare the reports and that it would be difficult for an outside organization to prepare and/or audit the reports in a timely manner.

Edward S. Bilazarian moved that the Parish Council look into outside auditors for next year's financial reports. Berjoohie Zakarian seconded the motion. Tom Garabedian stated that probably 80% of the Church's assets are in the memorial fund or the Church's reserve fund and are reported independently by the securities agent which handles those accounts. The Chairman suggested that the Parish Council, Auditing Committee and other subgroups should get together to solve these issues. Dorothy Yagjian stated that it would probably cost more than \$5,000 for an audit. Edward S. Bilzerian reiterated that the motion was to have the work of outside auditors investigated. The motion passed.

The Chairman solicited comments to the financial pages of the Annual Report.

Page 72 - Edward S. Bilzerian questioned why the Earthquake Fund is maintained in a relatively low interest checking account. He moved that the Earthquake Fund moneys be placed in a higher interest account, such as a savings account. Tom Garabedian seconded the motion. Herman Purutyan said that the money was raised for earthquake relief and should be sent to the Diocese for that use. Fr. Aved explained that a motion had been made to move the money into a higher interest vehicle. Edward S. Bilzerian said that the money should be placed in a higher interest account or it should be dispersed. Charles Sharigian said that the earthquake money should be in a CD for a higher return. Michael Gulbankian said that the money was collected for earthquake relief and should be used for that purpose. Edward S. Bilzerian stated that he'd like to withdraw his motion. Scott Najarian said that the motion could not be withdrawn by the originator because it had been seconded already but that the Assembly could vote to withdraw the motion. The Assembly voted to withdraw the motion.

Herman Purutyan moved to send the Earthquake Fund money to the Fund for Armenian Relief. Tony Barsamian seconded the motion. Arpy Migridichian asked whether the money could be earmarked for a specific purpose in Armenia. Tom Garabedian stated that the money was not originally intended for FAR or any specific project. Fr. Aved made the following points: (a) the money was not raised by donations alone, (b) the parish originally committed to raise \$1,000,000 for earthquake relief, (c) over \$600,000 had been raised so far, (d) the Primate asked our Church to retain the money left in the account to use as seed money for other earthquake fundraising events. He said that there may be a project in Armenia that can have the Worcester parish's name on it and that the church has been waiting for the Diocese's direction regardless of whether the moneys are maintained at our Church or at the Diocese. Edward S. Bilzerian asked when the last Earthquake fundraising event was. The

response was that the last fund-raiser was in 1993. Fr. Aved said that whatever money is raised would be used to benefit Armenia. Edward S. Bilzerian said that the money should be left where it is or that it should be "wiped" off the books. Tony Barsamian said that the money should be used for a specific project, similar to the "Milk Fund". Herman Purutyan said that the goal of \$1,000,000 is unrealistic at this point and that the money should be dispersed to help Armenia. Eva Haroian said that the money should be retained, perhaps to generate more. Fr. Aved said that regardless, all monies will ultimately be sent to FAR and would not be used for other purposes within our parish. The motion passed.

Arpy Migridichian moved that the money should be earmarked for a specific project within FAR. Ruth Haddon seconded the motion. Seth Bilazarian said that the money should be earmarked for a project within the earthquake zone. Scott Najarian said that a list of projects in Armenia which are candidates for earthquake relief funds is available. Berjoohie Zakarian said that the funds must be given to FAR for what is determined to be the best use with the Worcester parish receiving the appropriate credit. The motion was defeated.

Seth Bilazarian questioned whether the Investment Committee is too conservative with the Church's investments. Tom Garabedian referred to Pages 79-80 and indicated that the Investment Committee, through the Parish Council, changed some of the Church's investments in order to achieve a higher yield.

Jay Kapur asked what the average rate of return was for the Church's investments and how it compared with the general market returns. Tom Garabedian responded that the changes made to the investment accounts occurred between September and the end of the year and that three months is too short a period to get a good sense of the returns of the new investments. He said that 1997 will provide a better indication of what the returns will be.

Jay Kapur asked how the equity funds performed. Tom Garabedian indicated that the S&P 500 funds were expected to have higher returns. Edward S. Bilzerian said that it is proven that over time having money invested in various funds is better.

The Chairman asked the Assembly to review the reports page-by-page and to refocus on page 74. Zarvin Kasparian said the item "Service Fees - New England Region" should reflect \$1,200, not \$900. Kap Maksian said that the account was credited incorrectly and that the error would be corrected.

Zarvin Kasparian said that the \$1.00 listed under Vacation Bible School should have been included under Miscellaneous Income. Tom Garabedian clarified the nature of the Vacation Bible School account.

George Migridichian requested an explanation of the Retroactive Clergy Vacation Allowance. Louis S. Mikitarian explained that three years ago, when Fr. Aved had accumulated unused vacation, there was no policy. The Parish Council at that time voted to compensate Fr. Aved for his current unused vacation and establish an unused vacation policy for the Pastor. The amount listed for Retroactive Clergy Vacation Allowance reflects unused vacation for 1992-1994. Edward S. Bilzerian asked how many weeks of vacation the amount represented. Jay Kapur responded that it represented seven weeks unused vacation out of a total of nine weeks. Louis S. Mikitarian said that the current policy is that the Pastor is entitled to 3 weeks vacation per year and that two of the weeks must be taken. Tom

Garabedian said that he objects to the Parish Council spending the Church's money without the knowledge of the "Finance" Committee and feels that Fr. Aved should take all three weeks of his vacation. Louis S. Mikitarian said that the Parish Council's proposed budget includes the amount for unused vacation.

Steven Migridichian questioned the increases in Clergy Health/Life Insurance, Diocesan Assessment, Landscape Maintenance and Payroll Bookkeeping.

Clergy Health/Life Insurance - Louis S. Mikitarian explained that Health Insurance costs are increasing, that premiums are reviewed and adjusted twice a year. Regarding the Religious Institute insurance policy, he indicated that the Church is insured for approximately \$3.6 million and that the premiums are also increasing in that area. Edward S. Bilzerian suggested HMO coverage for the Clergy. Louis S. Mikitarian indicated that the Parish Council will check into other coverages. Edward S. Bilzerian asked how much the Church pays monthly. Louis S. Mikitarian responded approximately \$700 per month. Edward S. Bilzerian indicated that it would be \$350 per month for an HMO. Tom Garabedian suggested the Fallon Health Plan. Jay Kapur said that the Parish Council looked into the issue of health insurance a few years ago and discovered that two covered employees are required to qualify for the lower rates. He also indicated that the Diocese requires full coverage for the Pastor with no co-payments.

Payroll Bookkeeping - Louis S. Mikitarian explained that the bookkeeper was hired only for a portion of 1995 and that the figure has tripled for 1996 because the bookkeeper worked the whole year.

Landscape Maintenance - Louis S. Mikitarian said that the landscaping during 1996 was primarily performed by an outside firm and not donated, as was suggested.

Diocesan Assessment - Louis S. Mikitarian indicated that the Diocese formula for parish assessment is based on several factors including dues paying membership, pledges, collections and number of priests. This year, the Church's dues paying membership is lower so the assessment should be lower. Agnes Sahagian stated that the Church's Diocesan assessment is \$4,091 per month. George Migridichian stated that the Diocesan Council is reviewing and creating a new assessment formula. Edward S. Bilzerian requested an explanation as to how our parish's assessment is determined. Louis S. Mikitarian responded that during 1995 there were 560 dues paying members. During 1996, 47 of the 426 dues paying members paid the "senior citizen/hardship" dues amount of \$65. The parish was assessed approximately \$90 for each reported dues paying member. Edward J. Bilzerian questioned what the assessment would be for the coming year. Louis S. Mikitarian responded that it should be lower based on the reduced number of dues paying members reported for 1996. Charles Sharigian questioned how many parishes have one priest. Louis S. Mikitarian responded: 44. He further explained that many smaller churches are unable to pay their assessment which places additional burden on those churches which can.

Edward S. Bilzerian questioned how often the finances of the church are reviewed. Louis S. Mikitarian responded: several times during the year.

Bart Bagdasarian commented that on Page 75, the items Clergy Auto Allowance, Clergy Auto Insurance and Payroll Bookkeeping should be listed as general expense items and in particular, the first two items should not include the word "Clergy". He also said that if the bookkeeper is qualified,

frequent auditing should not be necessary.

Jay Kapur commented that everyone is concerned with expenses and said that the Parish Council is doing a good job. He further stated that the budget is under \$300,000 and the Parish Council keeps expenses under control. He said that Youghakin donations should be increased and that more people need to become dues paying members.

Vahe Jardarian stated that a replacement for the custodian needs to be made and that part-time cleaning maintenance is not sufficient. Louis S. Mikitarian stated that the full-time custodian was dismissed during the year and that there is a part-time custodian and a cleaning service. The cleaning service performs its duties on a weekly basis and the overall custodial costs are less than they were with a full-time custodian.

Seth Bilazarian expressed a concern that there is no Youth Director/Assistant to the Pastor.

Harry Sogigian questioned what happened with the Stewardship Committee. He suggested that another Stewardship Committee be formed with a more effective way of functioning. He stated that the recent correspondence that had been mailed to the parish did not constitute stewardship. Louis S. Mikitarian stated that the dues letter sent to the parishioners was sent by the Parish Council, not by the Stewardship Committee. He added that a committee needs to be formed to address the issue of increasing church membership. Harry Sogigian responded that dues payment is not stewardship and that other methods must be pursued. The Chairman commented that in the 1994 Annual Reports, the Stewardship Committee was reported as one of the standing committees. Mrs. Rose Aslanian said that if a Stewardship Committee is formed, shouldn't it report to the Parish Council. Louis S. Mikitarian responded that when the Stewardship Committee was originally formed in 1994, it was started by the Parish Council with the hope that the leadership of the committee would pass to other committee members. After several meetings, none of the committee members came forward to chair the committee and the Parish Council was unable to continue to lead the committee, and therefore it disbanded. Harry Sogigian said that a procedure of person-to-person contact must be pursued by a Stewardship Committee.

George Migridichian commented on Pages 77, 78, 81 and 82:

On Page 82, "Alice Piligian" should be changed to "Parouz Piligian" and should be moved to the Memorial Endowment Fund.

On Page 82, \$200 should be subtracted from the "Parouz Piligian" Pending Memorial Fund.

The George Herosian and Andrew and Helen Michaelian funds should be listed under the Memorial Endowment Funds.

Kap Maksian said that the Drs. George and Christine Asdourian fund should be listed under the Memorial Endowment Funds.

Vahe Jardarian asked whether there would be replacements for the Office computer and copying machine. Louis S. Mikitarian responded that there are no plans to replace the computer, that the copying machine has gone through twice its expected life span in terms of number of copies and that there are no plans to replace the copying machine. The church maintains a service contract for the copying machine. A new copier would cost in the \$20,000 - \$30,000 range. The church does not appear to have the funds to purchase a new copier.

Charlotte Calfaian referred to Page 81 of the Annual Report and said that the amount listed for James and Elizabeth Calfaian is incorrect. Kap Maksian indicated that the incorrect amount had been identified and is being corrected to \$7,500.

Harry Sogigian stated that Mary Chakemian is not listed among the Memorial Funds on Page 82. Kap Maksian said that the Memorial Fund moneys can be spent and that the amount listed under Mary Chakemian's name has already been spent and therefore is no longer listed.

Steve Sahagian noted the correction to the Piligian fund listing on Page 82 which had been previously identified.

Pauline Agazarian said that the name "Yeranoosh Abrahamian" should be changed to "Yeranoohi Abrahamian".

Berjoohe Zakarian questioned several Memorial Endowment funds/amounts that should have been listed as benefiting the Sunday School. Kap Maksian said that next year a new format will be presented for the Memorial Endowment Funds which will indicate the designated purpose for the interest earned from those funds.

Tony Barsamian moved that the Financial Reports be accepted. The motion was seconded by James Sarkisian. The motion passed.

Adoption of 1997 Operating Budget

The Parish Council distributed a revised proposed budget. Louis S. Mikitarian said that this revised proposed budget should be the basis for the budget discussions.

Tom Garabedian said that annual dues be increased to \$200 per person and proposed that a list of amounts given by each member be published. He said that in order for the Church to grow, it must spend money and increase its revenues. He moved that the amount listed for Pledges be increased to \$100,000 and that the Item Assistant to the Pastor be created under Expenses with the amount of \$21,000. Agnes Sahagian volunteered to chair the Stewardship Committee in hopes that it will lead to an increase in membership. John Toromanian stated that in 1981 there were 633 dues paid members and that a Membership Committee can canvas people in order to acquire church members. Zarvin Kasparian stated he was in favor of having an Assistant to the Pastor to relieve Fr. Aved to participate in some youth activities. Richard Dodakian said that in order to achieve \$100,000 in dues, the minimum dues per person would have to be increased. John Toromanian stated that in 1981, out of 633 dues paid members, 79 were retirees (paying a reduced minimum dues amount) and that the remainder were regular dues paying members. Seth Bilazarian said that the youth need to be supported. Charles Sharigian said that people need to be pursued in order to get new members. George Migridichian said that the Stewardship Committee should pursue this issue. Kitty Dodakian said that there are families whose children attend Sunday School who do not pay dues. The motion was voted upon and defeated.

Zarvin Kasparian said that if income is less than expenditures, the Church must strive to increase its income. He moved that a \$5,000 expense item be designated for the purpose of engaging a person, preferably clergy, to assist the pastor so that the pastor can spend more time on youth activities. Louis S. Mikitarian responded that funds on the expense side of the proposed budget have been

included under Visiting Clergy Expense so that Fr. Aved will be able to spend more time on Sundays in Sunday School. Fr. Aved said that he understands the parish's concern that he is unable to do everything. He explained that any deacons which are produced by the Seminary are assigned to a parish which has no priest and that there are no deacons projected as available for two years. He wants to have a priest to perform services on certain Sundays so that he can spend time with the youth. He said that preliminary arrangements have been made with Rev. Fr. Krikor Maksoudian. He said that our parish could not afford a second priest, even if one were available. Zarvin Kasparian asked how many times Father Maksoudian would visit our Church. Fr. Aved responded that he may come as many as 15 Sundays and may also be asked to train Sunday School teachers. Zarvin Kasparian suggested that \$4,500 is not enough to compensate the visiting clergy for the proposed number of visits. Seth Bilazarian said that no youth programs will benefit from a visiting priest. Der Hayr responded that the parish had two Assistants to the Pastor in 4 1/2 years and that although they were somewhat beneficial to the youth activities while they were assigned to Worcester, there is little of substance to show for their time here since they have departed. He said that the church does encourage children to participate in Camp St. Vartan and other youth programs. He said that the youth need to be encouraged by everyone, not only the pastor. Scott Najarian said that the parish needs a youth director, not another assistant to the pastor - someone who will be able to tell the parish how to attract the youth to the Church. He said that he is familiar with the programs at other churches around the Diocese and that some are doing better than Worcester is in this area. He said that our parish has neglected its youth and that in order to get more dues paying members, young people have to be attracted to the parish. Kap Maksian asked Scott Najarian whether the small parishes have youth directors. Scott Najarian responded that many churches have a youth director or a youth committee that spends many hours on youth problems. Kap Maksian asked Scott Najarian if our church could get feedback from these other churches. He said that in our parish he has talked to many of the youth and they say they are too busy to be involved. Scott Najarian said that interest has to be created to achieve an excitement to attract youth in our parish. Kap Maksian asked if the parish can get information about attracting youth. Scott Najarian responded that the parish still needs a youth director and feedback from other parishes to excite the youth. In other parishes, the youth director is typically not a member of the clergy. He said he has seen results in other parishes. He added that without active youth participation, church membership will decline. Eva Haroian asked whether the parents encourage their children. Scott Najarian said that most teenagers rebel in those years. He said that his parents and the clergy did encourage him in his teen years. Eva Haroian said that parents should encourage and participate and get involved. Kap Maksian commented how few parents of Sunday School children were present at the assembly. Tom Garabedian said that this is school vacation week and that meetings such as this should not be scheduled at the same time as school vacation if parents are expected to attend. Kitty Dodakian said that last year's experience of scheduling the meeting on another date proves that the meeting date is not the issue. Cynthia Houmery said that last year's meeting was rescheduled due to the delay of the Auditing Committee report. The assembly voted on the motion and the motion passed.

Arthur Yagjian moved to accept the 1997 Operating Budget as amended. The motion passed.

Old Business

No Old Business was raised.

Annual Report of the Pastor

Annual Report of the Parish Council

Annual Reports of the Church Organizations

Dorothy Yagjian moved that the assembly dispense with the reading of the reports. The motion passed.

Louis S. Mikitarian indicated that the Parish Council Report overlooked the work donated by Seth Derderian of Joseph's Lock and Safe for changing of the Church's exterior locks. He thanked Joan Waukeen for the donation of her interior decorating consulting on the Cultural Center renovations. He thanked Jay Kapur for planning and implementing the renovations.

New Business

a. Bingo Status. Louis S. Mikitarian expressed the Church's appreciation to the Bingo Committee, especially Bart Bagdasarian and John Toromanian, for the over \$1 million raised for the Church by the Bingo program. He stated that due to the resignation of John and Bart, the declining membership of the Bingo Committee, and declining Bingo attendance, after many meetings and much discussion, Bingo had been deactivated. He said that the Bingo license is still valid and could be reactivated, that it expires in October of 1997, that the Parish Council wanted to leave the final decision of whether to terminate Bingo up to the parish and that more help on the Bingo Committee would be required in order for it to function properly. George Migridichian said that competition from casinos are partly at fault for the dwindling Bingo participation. He suggested abandoning Bingo. Louis S. Mikitarian said that if a motion to terminate Bingo permanently is passed, approximately \$96,000 in the Bingo savings account will become part of the general church account.

Berjoohe Zakarian moved to terminate Bingo. The motion was seconded by Patricia Arakelian. George Migridichian expressed his thanks to the Bingo Committee. The motion passed.

Kap Maksian suggested that the members of the Bingo Committee be recognized by way of a plaque. Alice Papazian suggested that a plaque be worded to recognize all Bingo Committee members and not specifically by name. Patricia Arakelian said that Jesus would not approve of a plaque for Bingo workers. Bart Bagdasarian stated he was against any recognition of that sort.

Other Business

Marilyn Larkin said that she did not think the Women's Guild report should be accepted. She said there were many errors and the signature on the report was not hers. Louis S. Mikitarian said that every organization chair had the opportunity to review and sign their reports. Agnes Sahagian said that she signed the report with Marilyn's signature since it was turned in unsigned.

Tony Barsamian suggested that the Church purchase a walk-in refrigerator and ice maker.

Tom Garabedian suggested that the "Regular" Investment Account and "Special" Investment Account be combined. Louis S. Mikitarian said that the Parish Council had already approved this procedural action and that it was in process.

Election Results

Laura Purutyan of the Nominating Committee announced the results of the elections:

Parish Council:

Patricia Arakelian Elizabeth Avakian
Harry Dostourian Vahe Jardarian
Edward Kachajian
1st Alternate: Karnig Durgarian, Jr.

Nominating Committee:

Richard Bedrosian Barbara Davis
Ruth Haddon George P. Krikorian
Pamela Sagerian

Auditing Committee:

Karen Durgarian Norman Noorjanian
1st Alternate: George P. Krikorian

Memorial Endowment Committee:

Gilbert Markarian
1st Alternate: Scott Najarian

Diocesan Delegates:

Michael Gulbankian, Sr. Jay Kapur
Louis S. Mikitarian Agnes Sahagian
Asbed Zakarian
1st Alternate: Herman Purutyan
2nd Alternate: Thomas Garabedian

Fr. Aved expressed his thanks and appreciation for the Parish Council and for all the hard work of the parish. He congratulated all the newly elected individuals and also George Migridichian, Chairman of the assembly and Gladys Andonian, Secretary of the assembly.

Arthur Yagjian moved to adjourn the meeting. The assembly was adjourned at 5:30 PM followed by the closing prayer.

Respectfully Submitted,

Gladys Andonian
Assembly Secretary

George Migridichian
Assembly Chairman

Rev. Fr. Aved Terzian
Pastor

(SIGNATURES FROM ORIGINAL DOCUMENT ARE ON FILE AT THE CHURCH OFFICE)

DIOCESAN DELEGATES REPORT

Annual Diocesan Assembly

May, 1997

The 95th Annual Diocesan Assembly and Convention was held May 1-4, 1997 at the Renaissance Hotel in Cleveland, OH, and was hosted by St. Gregory of Narek Armenian Church. Their pastor is the newly ordained Very Reverend Simeon Odabashian (formerly Deacon Norman Odabashian), who served as Assistant to the Pastor in Worcester from 1991-1993. The meetings, which were attended by over 130 delegates from the Eastern Diocese, were presided over by His Eminence Archbishop Khajag Barsamian, Primate of the Eastern Diocese. The delegates from our parish who attended were:

Reverend Father Aved Terzian - Pastor
Thomas Garabedian
Herman Purutyan
Asbed Zakarian

Louis S. Mikitarian - Parish Council Chairman
Jay Kapur
Agnes Sahagian

Also in attendance for the Women's Guild Assembly, which was held concurrently, were Marilyn Larkin, Rose Aslanian, and Annie Kachajian.

Primate's Message

In his message, the Primate stated that 1997 was the year of "Mission and Outreach."

The Primate noted that over the next five years, three important milestones will take place. These are:

- 1) The 2000th Anniversary of the birth of Christ
- 2) The 1700th Anniversary of the birth of Christianity (301 A.D.), and
- 3) The 100th Anniversary of the Eastern Diocese.

The Primate also reaffirmed the need for a unified church, citing a passage from the Bible referring to "one shepherd, one flock." The Primate also said that His Holiness Karekin I, Catholicos of All Armenians, will be visiting the U.S. next year for the 100th Anniversary of the Diocese.

Elections

This year, elections were held for open positions on the Diocesan Council, Diocesan Board of Trustees, Nominating Committee, Auditing Committee, and Proposals Committee. Asbed Zakarian's term on the Diocesan Council was completed, and he decided not to seek another term. His service on the Diocesan Council, in which he served as Vice Chairman, was recognized by the Primate. Father Aved Terzian was nominated for one of the open clergy positions on the Diocesan Council, and was elected by a clear majority of the delegates on the first ballot. Father Dajad Davidian of Watertown, an incumbent on the Diocesan Council, was reelected for the other open clergy position in a subsequent runoff election. Asbed Zakarian was narrowly defeated for Diocesan Board of Trustees in a very close runoff election.

Budget

For 1996, the Diocese reported total operating income of \$3,453,000 (budget: \$3,577,610) and expenditures of \$3,495,048 (budget: \$3,615,460). Donations to the Armenian Church Endowment Fund (ACEF) in 1996 were \$1,832,734. Total funds in the ACEF were \$31,494,748, however only \$565,839

in interest was available to the general Diocesan operating budget. The balance was distributed to parishes and specific programs and/or projects, according to the guidelines set forth by the donors. The 1997 and 1998 budgets were also approved, with projected 1997 expenditures of \$3,583,565 (on income of \$3,529,390) and a balanced 1998 budget of \$3,823,370. Delinquent parish assessments continue to be a problem, as there was over \$200,000 in uncollected assessments as of the end of 1996. Smaller, financially struggling parishes are attempting to work out a payment schedule. The Diocesan Council also reported that the budget included provisions to pay back the over \$3 million borrowed from the ACEF in order to renovate the St. Vartan Cathedral and Diocesan complex.

Reports

Reports were presented by the Diocesan Council and all departments of the Diocese. In addition, reports were presented by St. Nersess Seminary, Fund for Armenian Relief (FAR), ACEF, New England Region, Clergy Conference, Auditing Committee, and Mission Parish Director. The Diocesan Council reported that there are 43 fully organized parishes in our Diocese, as well as 18 mission parishes, and 5 mission communities. FAR director, Simon Balian indicated that the Fund continues to be the most important humanitarian relief fund and stabilizing factor for Armenians in Armenia. In 1996, over \$28 million in goods and services were distributed in Armenia.

Panel Sessions

This year, five panel sessions were added to the meeting schedule. These sessions were intended to further educate the delegates on the major departments and programs of the Diocese. The panel sessions dealt with Youth Ministry, ALLARC, Department of Religious Education (DRE), Mission & Outreach, and Finance.

Proposals/Amendments

There were several proposals and two proposed By-Laws amendments presented to the Assembly. Both proposed By-Laws amendments were defeated, however many proposals passed. These were:

- 1) The number of years of service of clergy will be added next to clergyman's names in the Parish Directory of the Diocese.
- 2) The Annual 1% Youth Ministry assessment was rescinded and the Department of Youth Ministry was added to the annual operating budget of the Diocese. In addition, the 1% assessment was added to the the regular parish assessments.
- 3) The New England Region of the Diocese and its organizational structure was dissolved because the goals of regionalization have not been met.
- 4) An annual report on Diocesan Restricted Funds is to be prepared, including all information such as donor's name, original gift amount, purpose, current balance, etc.

Unity

Zarvin Kasparian, Chairman of the Diocesan Unity Committee, presented a report to the Assembly regarding the status of unity with the Prelacy. The proposed By-Laws, which were drafted and agreed to in 1994 by both the Diocesan and Prelacy Unity Committees, were to have been presented to their respective delegates for discussion via three regional meetings. The Prelacy had requested a change in dates for these meetings, and that the last of these meetings take place after the impending visit of

His Holiness Aram I, Catholicos of Cilicia, to the U.S. The majority of the Diocesan Unity Committee, feeling that the Prelacy was engaging in delay tactics, recommended that the Assembly adopt a position that all talks with the Prelacy Unity Committee be suspended until the proposed By-Laws be presented directly to the respective special assemblies and, if not adopted by the 100th Anniversary of the Eastern Diocese in 1998, that the future direction of unity be redefined by the Assembly. However, after hearing a minority report, the Assembly directed the Diocesan Unity Committee to proceed with the regional meetings as proposed by the Prelacy Unity Committee. The Primate echoed the eagerness and willingness of the Assembly to achieve unity by encouraging the regional meetings, the last of which would be held in November 1997. The Primate also expressed that it is necessary for the Armenian Church to achieve unity in order to survive and progress in the future.

Awards

This year, the Diocese honored our own Asbed Zakarian as the distinguished "Armenian Person of the Year," a prestigious award which is presented annually to a person in the Eastern Diocese. Asbed was recognized for his many years of service to the Armenian Church for which he has served in numerous capacities on both the parish and Diocesan levels. The "Friend of the Armenians" award was presented to Dr. Albert Zakha, a pediatric cardiologist who has provided valuable medical assistance to children in Armenia.

The 96th Diocesan Assembly will be held May 7-10, 1998 at St. Vartan Cathedral in New York City. This will also commemorate the 100th Anniversary of the Eastern Diocese, with special events taking place.

Respectfully submitted,

Reverend Father Aved Terzian
Jay Kapur
Agnes Sahagian
Asbed Zakarian

Louis S. Mikitarian
Thomas Garabedian
Herman Purutyan

(SIGNATURES FROM ORIGINAL DOCUMENT ARE ON FILE AT THE CHURCH OFFICE)



Pastor's Report

God has invited us today, through the Church, to be participants, not to be idle spectators, but to be people of action, people who try things. The overall success and the positive experiences is what we shall be remembered, for only they are important and they please Our Heavenly Father.

Looking back ... over the past year, I thank God for all He has done in our Church. All in all, 1997 was a good year for our Church, however we should not be satisfied with our past achievements. It is a time to continue to move forward. What do we remember? We tend to weed out the unpleasant things so that we remember the pleasant things first. These are memories I cherish because beneath them I am aware that there are such powerful images of God. There is no doubt that our best memories are tied in with the relationships that mean so much to us, including our relationship with God. Of course, at the beginning of each new year, if it is proper to remember the past, it is also proper to resolve to make the future better.

Today ... we speak of what is past, and what is yet to come. It is not only the end of another year, and the beginning of a new one, but it is almost the end of a decade, and the beginning of a new decade, one that is leading us to a new millennium ... what will it bring? What will it mean for our children?

We are always concerned how will the Church meet her financial needs. How will the Church of Our Saviour fulfill her mission? Over 100 years since her founding in 1891, the Armenian Church of Our Saviour has had to respond to those questions, among others. The quality of faith is the thread that ties the past and the present together. The questions which dominated our Church and Community in the past are still the same, but the answers are different! Believing in our mission, encouraged by our heritage and challenged by our opportunities - that's what we are! We approach our second century full of optimism, as we reach for tomorrow. Let's trust Him to make this new year the best yet!

Looking forward ... Yes, there is much to be done, but we can go on to meet the task with the Lord as our strength. Indeed we have been blessed with devoted and faithful people who are always ready and willing to rise to the challenges we face as a Church. I am thankful that the Armenian Church of Our Saviour is blessed with many truly devoted individuals who serve on the Parish Council, in our Church Organizations, and on special Committees. They go above and beyond the "call of duty" and are eager to respond positively whenever called upon. These are people who truly care about this Church and who willingly donate hours of their time for the betterment of this Church and its parishioners. For the most part, their contributions go unnoticed, by the majority of people, but they are indeed cherished, and I thank them from the bottom of my heart, for they make my ministry more effective.

In the coming year, I would like to see more people attending Church services, greater commitment to personal prayer and active participation in our Church life through membership in our organizations, educational programs, and functions.

We also look forward to the upcoming 100th Anniversary of the Diocese of the Armenian Church, which also had its humble beginnings in Worcester! We look forward with great anticipation to celebrating the past and at the same time, future of our Church!

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 May 4 Jashoo Service conducted by our deacons) 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 Krikor Maksoudian
The Very Reverend Father Mesrob Semerjian
Reverend Father Haroutiun Dagley
Reverend Father Garen Gdanian
Reverend Father Sahag Kaishian

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

The Very Reverend Father Mesrob Semerjia
The Very Reverend Father Ghevont Samoor
Reverend Father Gomidas Bagdasarian
Reverend Father Antranig Baljian
Reverend Father Arsen Barsamian
Reverend Father Vasken Bekirian
Reverend Father Dajad Davidian
Reverend Father Carnig Hallajian
Reverend Father Sahag Kaishian
Reverend Father Garabed Kochakian



Aside from our Sunday morning liturgies, several special services were offered, such as the following:



- Eve of Theophany, January 5, 1997 Divine Liturgy
- Armenian Christmas Divine Liturgy, January 6
- Women's Guild Installation
- Special Communion Services for Children – Christmas and Easter
- Lenten Services on Wednesday evenings
- Holy Thursday Divine Liturgy
- Holy Week (full cycle of services)
- Martyrs' Day
- Feast of the Ascension of Christ
- December 24 – Christmas Eve Service, celebrated at Holy Trinity Armenian Church, Worcester

SACRAMENTS AND RITES – 1997

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

Baptisms and Confirmations	8
Adult Confirmations	2
Weddings	4
Funerals.	17



1997 BAPTISMS

- June 7 Joseph Mullan Kapur, son of Jay and Rebecca (Mullan) Kapur
- June 29 Sophia Andrea Johnson, daughter of Glenn and Joan Titus Johnson
- July 20 Alexa Kay Peretzian, daughter of Thomas and Robin Peretzian
- August 31 Lily Glad Hamilton, daughter of Robert and Susan (Hagopian) Hamilton
- September 7 Zachary David Handleman, son of David and Lynn-Anne (Nanigian) Handleman
- September 21 Cole Patrick Degnan, son of Shawn and Lori (L'Esperence) Degnan
- November 15 Jivan Harutyun Purutyan, son of Herman and Laura (Bilazarian) Purutyan
- December 13 Andrea Catherine Elloian, daughter of Alan and Carol Elloian





1997 FUNERALS

January 8	William E. Belles
January 13	Paul E. Handleman
January 21	Annabelle J. Bohigian Sjogren
January 25	Margaret Kachajian Avakian
February 26	Blanche Bizdikian
February 27	Haig C. Donoian
March 31	Zarouhi Mikitarian
May 3	Ruth V. Shamgochian
May 19	Siranoush Tatevosian Varderesian
May 19	Gilbert Markarian
June 10	Souren Hadji-Hagopian
August 29	Rose Belazarian Mshooshian
September 24	Robert G. Shooshan
October 27	Marie Zovigian Phillips
December 2	Harold G. Kalashian
December 27	Sarkis Avakian
December 27	Jennie Markarian Barsamian

Rev. Fr. Michael Buttero, New Britain, Connecticut
Harry Belezarian, St. Mark Armenian Church, Springfield
Blanche Bezdigian, Vermont

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

May God rest their souls in peace.

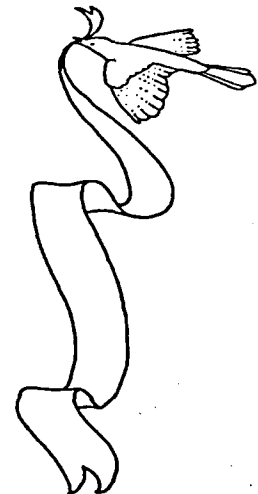
Members of the Parish Council continue to accompany Der Hayr to wakes and often participate with the readings.



1997 WEDDINGS

August 7	Dr. Gregory Ciottone and Amalia Voskanyan
September 21	Justin Aslanian and Melissa O'Connor
October 11	Michael Fashjian and Jacqueline Brewer
November 9	Glenn Berberian and Linda Trotto

Wedding of Reverend Gary Shahinian and Linda Bogosian, at Armenian Church of the Martyrs, Worcester



PRIMATE'S VISITATION



The Primate visited Worcester on November 30th to preside over our Recognition Day Banquet. During the Divine Liturgy, the Primate ordained four boys to the rank of "tbir."

Honored for their years of dedicated service to the Church were: Mary Arakelian, Marion DerKazarian, Ghevont Hagopian, Charles Hoogasian, Jenev Sanda, Andrew Shadbegian and Arthur Yagjian.

Asbed Zakarian, was presented with a "gontag" and St. Gregory Medal from the Catholicos for his years of devoted service to our Church and Diocese.

In addition, Bartev der Bagdasarian and John Toromanian were each presented with a "gontag" from the Catholicos for their many years of service to our Church, and their contribution to our Bingo program.

Also recognized on that day were the nearly 100 Bingo volunteers over the years. During the Divine Liturgy, a special requiem service was held for the deceased Bingo volunteers. Those present were presented with a small token of appreciation.

According to the decision of the 1996 Parish Assembly, a check was presented to His Eminence for approximately \$23,600.00 from our Earthquake Relief Fund. It was a very uplifting day, and we are most pleased that our Primate was there to make the day even more memorable.

OFFICIAL INVITATIONS

Symposium on Oriental and Orthodox Churches, New York

Holocaust Program - Holy Cross College

Worcester City Council Invocation

Worcester School Committee, City Hall

Funeral of Bishop Timothy Harrington, St. Paul Cathedral, Worcester

New England Prayer Breakfast, at the invitation of Steve Migridichian

Luncheon at the Diocese with the Patriarch of Jerusalem

Congressman Frank Pallone's lecture on Karabagh at the Diocese

Lecture: The Vatican, A Lost Chance to Save the Jews, at Clark University

Installation of The Rev. Dr. William K. Amiot, Priest in Charge, Trinity Episcopal Church, Milford

Gave Invocation at Knights of Vartan hosted Independence of Armenia Celebration, Holy Cross College

Dec. 6 - Celebrated Divine Liturgy at Cape Cod, St. Peter Episcopal Church



ANNUAL ASSEMBLIES

Diocesan Assembly:

Along with delegates from our parish, I attended the annual Diocesan Clergy Conference and Diocesan Assembly which was held, May 1 through May 4, hosted by the Cleveland, Ohio parish. Following in the footsteps of, and encouraged by, other dedicated individuals from Worcester, I was elected to serve on the Diocesan Council. During the Banquet held on Saturday evening, Asbed Zakarian was honored as the Man of the Year.

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

The General Assembly of the A.C.Y.O.A. was held, May 22–25, 1997 in Washington, D.C. Due to the scheduled annual Memorial Day Weekend grave blessings at our three local cemeteries I was not able attend the Assembly.

Choir Assembly

The 51th Annual Assembly of the Armenian Church Choirs was held in Washington, D.C. Our Choir was represented by its Chairman Norman Noorjanian, who is a member of the Choir Association's Central Council.

VISITATIONS

As part of our ministry, 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 after he or she has been discharged. Due to the increase of day surgeries and limitations on hospital stays, it has become more and more difficult to visit parishioners during short hospital stays.

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, sot that no one feels neglected in their time of need. Names of hospitalized individuals may be withheld from the Church Bulletin upon *upon request*.

We encourage families to notify us of all hospitalizations, even if they are out-of-town. if it is not possible for me to visit, I will request that another Armenian priest make the visitation, as we have done in the past, when parishioners of another Church are hospitalized in the Worcester area.

We have also visited parishioners in all Worcester and Greater Worcester area nursing homes, during the Christmas and Easter seasons, and as requested, to offer them Holy Communion. I have also attended 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 1997, I have made over 60 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 and more difficult with each passing year – financial.

This year, I have frequently called upon the services of Sona Hardgrove and Sonia Gabeshian, both local Armenian social workers. I have come to rely upon their professional expertise, and they have been most helpful. I am grateful for their support and assistance.

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:

Our Church Newsletter, The Messenger, was revived in 1997 thanks to the efforts of Rich Maksian, and members of the Ways and Means Committee. The devoted staff of the Messenger is: Nancy Bedrosian, Marianne Dodakian, Alma DerKazarian, Vahe Jardarian, Mary Ann Nalbandian and Richard Maksian - publisher. The goal of this publication is to improve communication with our parishioners. We encourage the efforts of the Messenger Staff and urge all Church Organizations and parishioners to contribute to its pages.

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.

Flyers, Booklets, and More!

We sincerely thank Yeretzgin Vivian, who alleviates some of the pressure on the Church Office by preparing most of the flyers, booklets and special Bulletins, that are published throughout the year. In addition, she and I prepared a special Youth Newsletter distributed in September, which described all upcoming youth-related activities.

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 at St. Charles Borromeo, Worcester
- Lenten Ecumenical Assembly
- Lenten Pentecost Assembly in Worcester, on May 29
- 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.

Neighborhood Involvement

Located at the intersection of Main Street and Route 9, Lincoln Square is the major entrance to the City of Worcester. The area contains many of the City's most important and significant buildings and its greatest concentration of public buildings. But, due to many poorly planned public projects, it is very difficult to access and appreciate the neighborhood's resources. There are several important public projects imminent, and many decisions will be made about city and state buildings in the near future, which will affect our neighborhood. I was asked to join members and clergy from six Lincoln Square churches to meet with Worcester Interfaith this past year to discuss neighborhood concerns. The meetings began with a "getting to know our neighborhood walk" which began at Main Street and ended at our Church. We hope that through this committee, we and the neighboring churches will become much more vocal in decision-making affecting downtown Worcester.



We have also become involved with our neighbors on Salisbury Street, including the area churches and the Worcester Art Museum, Worcester Polytechnic Institute, Worcester Antiquarian Society, and the National Guard, in a program known as "Salisbury Street Samplers" in which we each opened our doors to our neighbors. We have discovered that our Church has been the best kept secret on the street. It has often been admired from outside, but they were very pleased to be invited in to see the beauty of our Church. Plans are already in place to participate in this program again next September.

NEW ENGLAND REGIONAL COUNCIL

The New England Regional Council did not meet in 1997, the structure is currently under review by the Diocesan Council.

EDUCATIONAL PROGRAMS

Armenian Language Classes for Children

Planning for an Armenian Language Program for children continued in 1997 after a promising first semester. Through the efforts of Yerezgin Vivian, the program was updated over the summer months and was adapted to meet the needs of the participants, on three distinct levels. 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 Ara Billian who is teaching the advanced 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): Rev. Dr. Gary Shahinian, Deacon Arthur Sabounjian, Karen Jean White, Dr.



Valerie Karras and for the final week, I presented an audio-visual lecture on Jesus' last days. 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 20 – 24, 1998

Vacation Bible School was held during the week of July 14th. This year's enrollment exceeded all expectations! Thirty-three children ranging in age from two to eleven years old engaged in a variety of activities. A typical day started with an Armenian Language lesson followed by a candlelighting and prayer ceremony, the parable of the day, snack, craft and recreation time. The Armenian Language lesson focused on learning letters and numbers, greetings and basic everyday words. After the language lesson, the children were brought into the Church where they lit their candles at our new side altar, said a prayer and attentively waited for Der Hayr to tell them the parable of the day. Following snack time, our goal was to tie in a craft with the parable for that day.

Every day Bible School ended with the younger children playing various games at Institute Park, while our older group played a well-deserved game of basketball outside in our Church parking lot. The highlight of the week was our field trip to Tougas Farm in Northboro. Children were able to pick blueberries, visit the petting zoo and play in the playground. This special visit to Tougas Farm allowed the group to actually experience the parable of "The Sower" which Der Hayr told them about earlier in the week. The overall program was extremely successful largely due to the outstanding contributions of the parent volunteers! Parents' enthusiasm and dedication ensured that each child's experience was a happy one. Our gratitude goes out to the following volunteers: Linda Bullock, Anush Kazarian, Lucy Garabedian, Datevig Mardirossian, Jan Mikitarian, Garo and Donna Papazian, Margaret Pottle, JoAnn Sivazlian, Dawn Jay Varjabedian, Barbara Wasgatt and Craig and Connie Whenman. A special thanks to Kitty Dodakian, for helping to make this program possible through her hard work and energetic involvement.

Sunday School

Our deepest appreciation to our former superintendent Dora Garabedian, all the teachers, assistants 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.

Teaching Sunday School is a big responsibility, it involves time, energy and effort, but it is also a rewarding experience, as you touch lives. Having this in mind, we are most pleased that Linda Donoian, a former graduate of our Sunday School and teacher by profession, accepted the challenge and tremendous responsibility of being the Superintendent of our Sunday School. Linda has built upon the organization of past superintendents, and has added her own touch, to make our Sunday School a well-disciplined place of love and caring.



This year, more frequently than in past years, I have made planned visitations to each class, led Assembly programs and met with our Sunday School Superintendent and teachers, collectively and individually. I also met with each of the graduates prior to their graduation from Sunday School. I found these interactions a most beneficial way to get to know one another, and to offer guidance. We plan to continue to take a more active role in our Sunday School and to be more available to teach, answer questions, and offer guidance. May God bless all those who serve in our Sunday School, its students and parents.

Babies and Toddlers Program

The Toddlers' Program provides a place for infants and toddlers to get their first taste of Christian Education, in a loving and playful atmosphere. The parents enjoy each other's companionship, and many friendships have formed or been renewed in that classroom, amongst the children and parents. The "graduates" of the Toddlers' Class are all enrolled in the Sunday School, and many of their parents have become teachers, sing in the Church Choir, and often attend Church Services.

I 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.

It was a beautiful opportunity to celebrate the 10th Anniversary of the Toddlers' Class this year and I applaud the efforts of Yeretzgin Vivian, past and present Toddler parents – who for the past 10 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.

Bible Study 10 Week Program for Adults - During the Lenten Period

This year's Bible Study focused on the spiritual aspects of contemporary issues and what the Bible says about them. I am grateful to Paul Avakian who helped organize and assisted in greatly this program, and shared with us his commitment and knowledge of the Bible. We followed a topic format for each week, which Paul prepared examining and relating to our spirituality.

Acolyte Training Program

This Fall four boys completed the Acolytes Training Program which culminated in their being ordained Acolytes "Tbir" by the Primate. They are: Kirk Atamian, James Bilzerian, Onnig Terzian and Chris Willey.

My congratulations to the boys and their families, and prayer that they continue to serve the Armenian Church upon the Holy Altar.



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.

We are greatly encouraged by the results that Kap Maksian has been getting with the A.C.Y.O.A. Kap has stepped forward to oversee the activities of the A.C.Y.O.A. Jrs. He has organized several meetings and successful functions and has developed a good relationship with the members. 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. On April 12, we hosted a Youth Leadership Program, sponsored by the Diocese, for the New England Region. Representatives came together to discuss the status of the youth in our region. We found that small and large parishes share the same great challenge of keeping the interest of youth in this age group. Previous methods are no longer applicable, innovative ways must be found to entice these young and restless youths, faced with so many other outside forces. We want them to choose the Church Youth Group and to provide a safe, pleasant atmosphere in which to grow, to experience friendship, and lead to Church service.

The A.C.Y.O.A. Seniors is in great need of reorganization and leadership, unfortunately they were inactive as a group in 1997, however they do plan basketball on Sunday evenings, and individually assist in Church functions.

Avak Group

For over 19 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. Gary Dodakian has taken the place of Kap Maksian who has ran the Church Basketball for many years. The newest program which began 2 years ago – a Youth Basketball League for ages 7–11, was coached this year by Brian Davis. We thank these (energetic!) men for bringing these teams together.



Beano Volunteers

In November we had the opportunity to thank some very special people ... our Bingo volunteers. Bartevar der Bagdasarian and John Toromanian, gave their final reflections on our Bingo project and joined the Primate and Pastor in individually thanking each of the volunteers. The Primate then presented Bartevar and John with a well-deserved encyclical "gontag" from the Catholicos congratulating them on their efforts for the past 23 years. There were no further words to express the deep appreciation of the parishioners of our parish. May God bless Bart, John and all the Bingo volunteers for their devotion.

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 fellowship 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 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.

Altar Guild

We are very appreciative of the efforts of our Altar Guild: Dorothy Yagjian, Rose Aslanian, Agnes Sahagian and Lucy Sivazlian, for their care of our altar cloths and items. The time and care they put into this effort is evident during every service.

CULTURAL CENTER RENOVATION AND RENTAL

Jay Kapur, continued work he began as Parish Council Chairman, to oversee the renovation, and beautification of our Cultural Center. He has been responsible for obtaining and managing the Hall rentals. Our deepest appreciation to Jay for his enthusiastic attitude and devotion.

FRIDAY NIGHT OPEN HOUSE

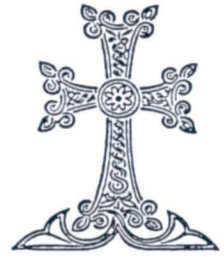
Friday Night Open House dinners were very much enjoyed by those who attended. As no reservations were required, it was difficult for the Parish Council to guess how many people to prepare for each week. In order to reduce costs, the tireless Parish Council members hosted several dinners themselves! The 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.

CAMP VARTAN VISIT

High in the mountains, in a little town called Kent, Connecticut is Marvelwood School, for two weeks in July, home of St Vartan Camp. Highlights of the Camp include: lots of Free Time to meet and enjoy fellow campers from all over the country, sports, daily swim time in an indoor pool, art class, heritage class, religion class, campfire, Friday Night Farewell Dance and the C.I.T. Hunt. Campers share a comfortable dorm room for two, and are always very well supervised. Three children from our parish attended this year Stephanie Johnson (one week), Onnig and Raffi Terzian (two weeks) and each said they had a wonderful time and hope that many of their friends from Church will attend next year.

Throughout the years, the Parish Council has allocated funds to help subsidize the cost of each camper. Next year's camp dates are June 28 through July 11 and I hope that many more of our parish children will plan to attend! This year I was once again asked to lecture to a group of teenagers at Camp St. Vartan. I spent two days at the camp and enjoyed seeing the campers in action. 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 wonderful camp.



DIOCESAN COUNCIL AND ST. NERSESS BOARD

Since being elected to the Diocesan Council, I have travelled to New York for meetings once a month. It is both a privilege and honor to serve our Diocese in this capacity, and I thank those who elected me for their confidence. As a member of the Diocesan Council, I was appointed to the St. Nersess Board, along with the Chairman of the Diocesan Council, to represent the Diocesan Council.

WE THANK THE FOLLOWING FOR THEIR THOUGHTFUL DONATIONS TO OUR SANCTUARY

We thank the following for their thoughtful donation of three sets of Altar Cloths: (Mrs.) Rose Aslanian, Elizabeth Kirk, Vahan and Ann Pogharian, Steve and Agnes Sahagian, Charles and Ann Sharigian, Lucy Sivazlian, Dorothy, Ruth and Agnes Surabian, Dorothy and Arthur Yagjian.

The Holy Altar was painted this year, with funds from the John and Nevart Bilzerian Endowment Fund.

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, 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 Archie Torosian, Vice Chairman of the Parish Council; and assisted by members of the Parish Council. The picnic was once again 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:

- Our tireless Parish Council Chairman, Louis Mikitarian, who gives countless hours of his time each and every day, for the betterment of our Church. Words cannot express my appreciation.
- The Parish Council Members, former and present, for their service
- The Diocesan Delegates
- Our Deacons, Sub-Deacons and Altar Servers
- Hazel Eljanian, Choir Director; Irene Shooshan; Mark Sivazlian and George Sogigian, Organists
- Members of the Church Choir
- Former and Present Sunday School Superintendent, Staff and Teachers
- Armenian School Coordinator and Teachers
- Our Organizational Chairmen and their Executive Boards
- The Auditing Committee
- The Altar Guild
- The Beano Committee and workers
- The Fellowship Committee
- The Insurance Committee
- Nominating Committee
- The Mas Committee
- The Memorial Endowment Committee
- The Messenger Staff
- The Ways and Means Committee
- Jay Kapur, Cultural Center Rental and Promotion
- Church Office Volunteers



- Arthur and Carol Surabian, for sharing their expertise with us
- Belmont Cleaners (Surabian Family) for their services
- Charlotte Calfaian, in Lieu of Flowers Coordinator and Arpy Migridichian for sending Thank You cards.
- Jack Chinian, Esq., for his legal advice whenever called upon
- Paul Davis, and Ed Kachajian for photography
- Raymond Hovsepien, 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
- 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 and Vigen Ghambari, for Custodial assistance
- Seth Derderian for his professional locksmith services, whenever called upon
- Diran Garabedian for assistance whenever called upon
- Cindy Der Mugrditchian and Chris Maksian for decorating the Church for Christmas
- Louis S. Mikitarian, and his committee the Golf Tournament fund-raising event



- Louis S. Mikitarian, for establishing and maintaining a membership database

May God bless these devoted individuals
(and their spouses for their understanding)
and to all others who have worked lovingly for this Church.

In this, the thirteenth year of my ordination to the Holy Priesthood, I am thankful to God for giving me the opportunity to serve Him, through this Holy Church; and for the continued cooperation and love our our parishioners.

With each passing year, may we never stop learning, and never turn our heads when asked for help, may we help to improve rather than criticize, and work together – for His Glory, set an example for our children and strive to bring ourselves closer to God and to each other.


Rev. Fr. Aved Terzian
Pastor

REPORT OF THE PARISH COUNCIL - 1997

Elections

At the Annual Assembly held on Sunday, February 16, 1997, the following people were elected to serve a two-year term on the Parish Council:

Patricia Arakelian
Elizabeth Avakian
Harry Dostourian

Edward Kachajian
Vahe Jardarian

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 on April 15, 1997. The following officers were elected:

Louis S. Mikitarian, Chairman
Archie Torosian, Vice-Chairman
Harry Dostourian, Secretary

Katherine Dodakian, Treasurer
Kap Maksian, Assistant Treasurer
Marion Aharonian, Corresponding Secretary

Liaison Assignments

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

Kap Maksian
Archie Torosian
Marion Aharonian
Elizabeth Avakian
Edward Kachajian
Katherine Dodakian, Patricia Arakelian
Louis S. Mikitarian

ACYOA Jrs. and Youth
ACYOA Srs.
Cultural Committee
Women's Guild
Men's Club
Choir
Sunday School

Meetings

During 1997, the Parish Council, under the Presidency of the Pastor, Rev. Fr. Aved Terzian, held seventeen regular meetings.

Church Membership

At year end, we are pleased to report that there were **434** dues paying members of our parish. At the writing of this report, **38** additional dues paying member have been counted for 1997. This is a tremendous increase from the 251 dues paying members recorded at the end of 1996, which eventually settled at 425 by the February 16, 1997 Annual Assembly.

Last year, the Parish Council pledged to improve the Church's dues solicitation and collection process and it truly became a top priority for 1997. These results reflect our commitment and ability to pursue new members through pledge cards and letters, to send dues contribution

statements based on pledges and to follow up with all dues inquiries to our Treasurer. We have attempted to politely and tactfully remind each parishioner of their annual financial obligation to their church.

We thank you, our parishioners, for responding to our efforts in this area. It is not an easy task to request money and keep track of over 500 dues accounts, but those of you who reacted to the dues letters and statements sent by us have made it a rewarding task. It is much more pleasing to write this report than the disappointing results of last year.

As the financial pages indicate, just under \$93,000 was collected in dues during 1997. About \$21,000 represents 1996 dues that was collected in 1997. The balance of about \$72,000 represents 1997 dues collected during the calendar year. These are all record numbers.

Financial Highlights

The detailed financial reports are enclosed. At the beginning of the year, the Church's two primary Dean Witter investment accounts were merged into one account. The stipulations passed by a previous assembly for keeping them separate had long since expired and the Parish Council took this action to simplify the Church's financial record keeping and reporting.

The Church's investment account grew 13.45% (not including deposits and withdrawals) during 1997, 6.74% in realized gains (interest, dividends and capital gains). With inflation in the 2-3% range and the Church's requirement to withdraw \$55,000 for operating income, this was considered a very good year for a balanced portfolio.

Church Hall and Cultural Center Rentals

This year, we continued to increasingly rent the Church's facilities, leading to welcome revenue in our Church's first year without its Bingo operation. Several wedding receptions were booked as the result of an advertisement in Bride & Groom Magazine. The first ad was sponsored by Jay Kapur. Other opportunities occurred by word of mouth, by informal promotion and sometimes completely by chance. As indicated in last year's report, we have begun to formally promote the use and rental of our Church facilities in 1997. The following promotional strategies have been pursued:

- * The Church rented a booth at the recent Wedding Expo at the Worcester Centrum Centre.
- * A full color brochure has been produced for prospective wedding receptions.
- * A second brochure has been planned for general interest receptions, functions and meetings.
- * Plans have been made to advertise our facility to what we view as our target customers.

Thanks go to Jay Kapur for organizing the rental and promotion of our facilities. Thanks to Art Surabian and Edward Kachajian at Surabian Advertising for their donation of consultation and graphic design services for the promotional brochures.

Major Renovations, Repairs and Maintenance

Cultural Center Renovations

At the beginning of this year, improvements to the Cultural Center as the result of prior water damage was completed. The following major tasks were performed in the Cultural Center:

- Painting of the walls and ceiling.
- New wallpaper in the foyer.
- New carpeting throughout the upper level.
- New stage curtains.
- Refinishing of the parquet and stage floors.

Jay Kapur did an excellent job managing these tasks and continues to help the Parish Council manage the major renovation projects of our facilities.

Altar Painting

The Holy Altar was painted this year. Funds accumulated in the John and Nevert Bilzerian endowment fund for the express purpose of maintaining the altar were used to pay for the painting.

Handrails

A much needed brass handrail, donated by Mr. and Mrs. Harry Dodakian, was installed near the entrance at the right side of the altar. This entrance has been used more frequently by the elderly and those members of our parish who have limited mobility. We're sure the handrail will be very helpful to the many individuals that will use it.

A handrail, donated by Mr. and Mrs. Harry Dodakian, Jr., was installed at the front side "pangal" entrance to the church, the scene of several minor accidents, especially during Winter. Thanks go to brothers Harry and Gary Dodakian for installing both of these handrails.

Cultural Center Chandelier and Lighting

In the process of renovating the Cultural Center, a decision was made to change the lighting scheme. After a chandelier was identified to replace the current lighting configuration, (Mrs.) Rose Aslanian donated a beautiful new brass chandelier. Matching wall sconces were donated by Jay and Rebecca Kapur and Louis and Jan Mikitarian. Richard and Anush Kazarian of Keystone Lighting were very helpful in selection and pricing of the lighting.

Boiler Room Repairs

After pipes froze in the boiler room on New Year's Eve, repairs were required to the boiler system. New controls were installed by Richard Markarian of Markarian



Plumbing. Rich was very effective in performing the initial cleanup and getting the system up and running, estimating the costs and implementing the permanent repairs. Thanks also to Greg Kerkorian at Kerkorian & Najarian Insurance Agency for helping to expedite the insurance claim.

Parish House Roof

Repairs were made to the Parish House roof in the Spring of 1997. Thanks to Kitty Dodakian and George Migridichian for managing this project.

Air Conditioner

Repairs were performed on the Cultural Center air conditioner after it failed in June. We were informed again that the air conditioner has outlived its expected life, that it is difficult to repair (because of its age, replacement parts are no longer available) and that it is time to consider a replacement unit.

Cultural Center Lower Level Carpeting

In September, the carpeting in the Sunday School classrooms was cleaned.

The Messenger

The Parish Council was pleased to have Rich Maksian step forward and organize the rejuvenation of the Messenger, our parish newsletter. After several months of detailed organizing and planning, the first issue of the Messenger was mailed in November. Rich, as publisher, and co-editors Nancy Bedrosian and Marianne Dodakian have worked extremely hard with modern computer techniques to compose an informative, timely and financially self-supporting newsletter. This revived Messenger began its roots as part of the Ways and Means Committee's "Vision 2000" view of our parish's needs as we enter the 3rd millennium.

Meeting With Diocesan Delegates

The Parish Council met with the Diocesan Delegates during its April 15th meeting and reviewed proposals that would be presented and the unity issue in preparation for the Diocesan Assembly. We also met with the delegates on August 5th to review the proposed Unified Diocese Bylaws.

Parish Council Farewell Dinner

The Parish Council Farewell Dinner for "outgoing" Parish Council members Madieros Mooshagian, Agnes Sahagian and Jenev Sanda was held on April 22nd. The Parish Council extends its gratitude to Marty, Agnes and Jenev 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. 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.

Camp Vartan Subsidy

Our Church awarded a subsidies for one week of Camp Vartan to Stephanie Johnson, Onnig Terzian and Raffi Terzian. Each of them wrote a note reflecting their experience at Camp Vartan and thanking the Church for sponsoring them. 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, and other retreats and religious programs. Each year, funds are budgeted to subsidize the young men and women and boys and girls of our parish for these activities.

Golf Tournament

The Church held its 4th Annual Golf Tournament on Thursday September 11th. In spite of being postponed from its original August 21st date due to rain, and more threatening skies on the 11th, a great time was had by all the golfers. Golf was played at the Juniper Hill Golf Course during the morning and afternoon. An outstanding Shish- and Losh-Kebab awards banquet was held at the Cultural Center. We received terrific compliments (as we have each year) on the meal, which is as much if not more of a feature than the golf. We also received many compliments on the golf course, this being our first year at Juniper Hill. A successful raffle and auction was held after the meal. Thanks go to the golf committee, meals committee and various donors. Overall, a wonderful day was had by all and the Church exceeded all expectations for this major fundraising event. The golf booklet listing all the sponsors and committee members was previously mailed to the parish.

Armenian Festival

The days October 24-25 marked another successful Armenian Festival. All the popular booths were represented, along with the traditional delicious Armenian Festival meals. 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. Our spirit of working together toward a common goal demonstrated what it takes to achieve success both for the Festival and for the Church overall.

Primate's Visit

On Sunday, November 30th, our Primate, His Eminence, Archbishop Khajag Barsamian, presided over Recognition Day at the Armenian Church of Our Saviour. He celebrated the Divine Liturgy and ordained four acolytes to the four Minor Orders of the Church during church services: Kirk Atamian, James Bilzerian, Onnig Terzian and Chris Willey. and presided over the Recognition Day Banquet. The following dedicated members of the our Church were recognized as outstanding servants and leaders in the parish over the course of their lives:



Mary Arakelian
Marion Der Kazarian
Ghevont Hagopian
Charles Hoogasian

Jenev Sanda
Andrew Shadbegian
Arthur Yagjian

His Eminence bestowed special awards for service to the Church to:

Asbed Zakarian - St. Nerses Shnorhali Medal
Bartev Der Bagdasarian - Encyclical from the Catholicos
John Toromanian - Encyclical from the Catholicos

In addition, all the members of the Church's Bingo Volunteer Organization throughout the years were recognized for their 23 years of service.

Thanks to Edward Atamian and his committee for chairing this affair.

Christmas Dance

On December 13, our Church held its third 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 hopes that this affair continue to grow in popularity on an annual basis.

Christmas Eve

On December 24, members of our parish joined the Worcester Holy Trinity Church on the traditional Feast of St. Stephen for Christmas Eve services at the 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 for the second year in a row (last year, the services were held at our Church). 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 a Friday of each month in January, September, October and December. These family-priced buffet style informal dinners which are held in the Church Hall are open to the entire Worcester Armenian community. The menu varies each Friday. These casual dinners have been well attended by our community.

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. Also, on behalf of our Church, a cooked ham is provided to the family of the deceased.

Active 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 within the 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, Katherine Dodakian, 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. Thanks to Steve Jorjorian, who worked with Kerkorian & Najarian Insurance, the Church was the beneficiary of a 7% savings on its religious institute policy during a year in which payment for significant claims were received by the church.

Also, at Der Hayr's initiation, Greg Kerkorian was able to arrange for an alternate health insurance carrier for our pastor which resulted in a savings of approximately 40% from the previous carrier with comparable benefits.

Zakarian Scholarships

Through the generosity of the Asbed and Margaret Zakarian Scholarship Fund, the Church awarded \$500 scholarships towards undergraduate education expenses to four young members of our parish: Simon Harootian, Megan Davis, Stephanie Chaparian and Alex Shaginian. This year, Asbed and Margaret donated additional funds above and beyond the proceeds of the Scholarship fund so that a \$500 scholarships could be granted to each recipient. 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 1997 for the 13th 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. 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.

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

Miscellaneous

Ice Machine Repairs - Due to the perseverance of George Migridichian, the ice maker was finally repaired. We can now bag or make ice in anticipation of upcoming events.

Freezer, Refrigerator Repairs - The Cultural Center refrigerator and one of the freezers were repaired when they failed this year.

Rubbish Removal Contract - Also with George's help, the Church's rubbish removal contract was renegotiated to half its previous rate.

Telephone Charges - With significant assistance from Steve Jorjorian, the Parish Council contracted with a new phone service provider which we believe will save the Church at least 30-40% in local and long distance telephone service.

Lenten Dinner - The Parish Council organized one of the Lenten Dinners during 1997.

Parish House Cleanup - On a January Saturday morning, some PC members helped to archive old files, reorganize existing files and performed a general cleanup of the 1st floor of the parish house.

Extermination - After two pro bono visits and treatments by an extermination company to treat for mice in the Parish House and bees in the Cultural Center, the company was contracted to provide their service at regular intervals during the 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 You And Appreciation

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

John and Michelle Fashjian of Framingham Chrysler-Plymouth, for their generous donation of a major portion of the 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, and Eddie Kachajian for donating their resources for the flyers and posters for the Armenian Festival, the Golf Tournament and the Cultural Center promotional flyer.

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.

Gary Dodakian and Brian Davis, for coordinating the Church basketball league, and for organizing the basketball league for the youth of our Church.

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

Tiran Garabedian, George Migridichian and Sarkis Balian 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.

Arpy Migridichian, for sending thank you notes on the Church's behalf for In Lieu of Flowers donations.

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.

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

The Fellowship Committee, consisting of Elizabeth Avakian, Estelle Berberian, Eva Haroyan and Bizer Simonian, for coordinating the fellowships after Divine Liturgy, and to the many families and individuals who sponsored fellowships in 1997.

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

A.C.Y.O.A. JUNIORS REPORT

The ACYOA Juniors were quite active in 1997. They have participated in a number of programs over the past year that have been fun and enlightening.

In May, seven ACYOA Juniors traveled to Watertown for the *Hye Mrt'soom* Weekend. The Basketball Team finished in Third Place, losing to Watertown by 3 points in the semi-final game, who went on to win the tournament by 20 points over Holy Trinity of Philadelphia. The Volleyball Team also lost to the eventual champion, 2 games to 1. While no trophies were won, a lot of fun was had by all and many new friendships were made. Our thanks to Gidge Harootian (1997 Team Captain) for his leadership and dedication. A special thanks to Mr. and Mrs. John Elloian for providing transportation for 3 Juniors to and from the event.

During the summer, a newly-elected Executive Board met to plan activities for the fall. The Executive Board consists of:

Chairperson:	Julie Kapur
Vice-Chairperson:	David Fournier
Treasurer:	Talya Yaylaian
Secretary:	Michelle Maksian

We started off the new year by going to the new movie theater in Marlboro. Four Juniors travelled to Philadelphia for the Columbus Day Sports Weekend. All four of them had a great time and look forward to attending future ACYOA weekends. In October, we went to Spookyworld in Berlin for a Halloween scare.

They also participated in many parish events; the Sunday evening Basketball League, Picnic, Vacation Bible School, and Armenian Festival. More activities are already scheduled to start 1998 off right.

The ACYOA Juniors would like to thank our Pastor, Parish Council, Parents and Parishioners for all their support over the past year. We look forward to an even more exciting 1998.

Respectfully submitted,



Kap Maksian
Parish Council Liaison

A.C.Y.O.A. JUNIORS FINANCIAL REPORT

Balance as of January 1, 1997	\$2,031.35
Net Gain (Loss) for 1997	\$0
Balance as of December 31, 1997	\$2,031.35

Total Income for 1997: \$ 0
Total Expense for 1997: \$ 0

ARMENIAN LANGUAGE PROGRAM FOR CHILDREN

I am very pleased with the progress our Armenian Language Program for Children. 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. We continued to enjoy good attendance through May of 1996. Our "kick-off" in September resulted in the registration of approximately 32 children. Although there is a good core of students who attend faithfully, and are benefitting the most from our efforts, there are many who attend sporadically, which makes progression with the lessons difficult for our instructors. With repetition and constant reinforcement of past lessons, the class is beginning to develop working knowledge of vocabulary, common phrases and verbs, each on their own level.

The breakdown of our Program (as of September 1997) is as follows:

Ara Bilian – instructs a class of approximately 11 students, who already have a working comprehension and vocabulary of the language. He fortifies their knowledge of the spoken language and is currently instructing them in the written alphabet. The class is conducted mostly in Armenian. 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.

Yeretzgin – instructs the smallest group of approximately 6 students, with varying degrees of knowledge of the language. These students are able to read and follow along in a curriculum book.

Alice Piligian – has the utter joy of teaching the youngest members of the Program. The class ranges in size from 10 to 12 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.

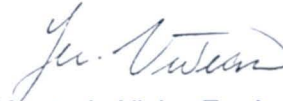
My personal gratitude, and on behalf of the children and their parents, to **Ara Bilian, Alice Piligian, Dawn Varjabedian** (who has assisted in Miss Alice's class) and **Michael Mamishian** (who is our substitute teacher).

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. 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.

Աստուած Սէր է

Special acknowledgement and appreciation, to Der Hayr – who initiated this Program and once again this Summer, reviewed the curriculum materials and altered some of the material to better serve the needs of our students.

Respectfully submitted,



Yeretgin 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 was absorbed by the Church Office.
- Future purchases, if any, for materials, will be made using previously budgeted funds, and administered through Der Hayr.

Lesson #1-6 ... Review Sheet

Match each sentence with an appropriate picture.

	Ays eem kooyrus eh.	
	Ays eem hayrus eh.	
	Eem keerkus hohn eh.	
	Ayseegah eem madeedus eh.	
	Ays eem mayrus eh.	
	Ayseegah eem doonus eh.	
	Eem medzmayrus hohn eh.	
	Menk Yeghegetzi gertank.	
	Eem tubrotzus hos eh.	
	Ays eem yeghpayrus eh.	

Armenian Church of Our Saviour
Conversational Armenian Language Class for Children

Sept. 1996

Lesson #3 & #4 - supplement

Vocabulary		
Ahlor (chair)	Hayrus (my father)	Mayrus (my mother)
Ays (this)	Keerk (book)	Ov (who)
Doon (house)	Kooyr (sister)	Ov eh (who is)
Eench (what)	Kooyrus (my sister)	Sieghan (table)
Eench eh (what is)	Kuhntag (ball)	Yeghpayr (brother)
Eem (my)	Madeed (pencil)	Yeghpayrus (my brother)
Hayr (father)	Mayr (mother)	Yeghegetzi (Church)

AYSEE GAH GAME

Ays eench eh?
What is this?

Ays ov eh?
Who is this?

For things we use:

Ayseegah eem _____ eh.
This is my _____.

Ayseegah eem ahlorus eh.
This is my chair.

Ayseegah eem keerkus eh.
This is my book.

Ayseegah eem madeedus eh.
This is my pencil.

Ayseegah eem kuhntagus eh.
This is my ball.

Ayseegah eem seghanus eh.
This is my table.

Ayseegah eem Yeghegetzis eh.
This is my Church.

For people we use:

Ays eem _____ eh.
This is my _____.

Ays eem mayrus eh.
This is my mother.

Ays eem hayrus eh.
This is my father.

Ays eem yeghpayrus eh.
This is my brother.

Ays eem kooyrus eh.
This is my sister.

Ays eem medzmayrus eh.
This is my grandmother.

Ays eem medzhayrus eh.
This is my grandfather.

Armenian Church of Our Saviour
Conversational Armenian Language Class for Children

Sept. 1996

AVAK (SENIOR CITIZENS) GROUP REPORT

The Avak Group meets in the Church Hall every Monday from 9:30 a.m. to 3:00 p.m. 1996 was an exceptional year for us in that we increased our membership by 35%.

Our activities are varied which include Pinochle, Backgammon, Rummy-cube, Handcrafts and a host of other games.

Special functions were as follows:

- Jan. 6 Hosted luncheon immediately following Armenian Christmas Church service.
- Feb. 18 Bus trip to Foxwoods. A lot of fun!
- July 21 Indoor Picnic
- Oct. 2 Bus trip to Wright's Chicken Farm
- Nov. 17 Thanksgiving Dinner
- Dec. 15 Christmas Dinner hosted by Edward and Marion Bilzerian.

We wish to thank Ed and Marion Bilzerian for once again sponsoring our Christmas Dinner.

The volunteers continue their dedicated service throughout the year. They are: Louise Toromanian, Berjoohe Zakarian, Pauline Agazarian, Penny Haroian, Andrew Shadbegian and Vahan Santoian.

Other points of light are those who readily step in and help when the need arises. They are: Arek Thompson, Marion Bilzerian, Lisa Hagopian, Agnes Sahagian, Annie Kachajian and Hazel Eljanian.

Respectfully submitted,



Lucy V. Kasparian
Chairman



AVAK (SENIOR CITIZENS) GROUP FINANCIAL REPORT

Cash on Hand as of 12/31/96 \$1,139.22

Income:

Interest \$20.99
Donations 1,244.00

Total Income: 1,264.99

Expenses

Armenian Christmas Dinner 94.00
Bus Trip to Wright's Chicken Farm 310.00
Church Bazaar (Leg of Lamb Donation) 100.00
Purchase of Card Tables 90.00
Thanksgiving Dinner 129.75
Miscellaneous (coffee, cake mixes, etc.) 230.00

Total Expenses: 953.75

Net Profit (Loss) for 1996: 311.24

Year-End Cash Balance 12/31/97 \$1,450.46

Cash on Hand: \$ 56.95
Bank Deposit: 1,393.51
\$1,450.46



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 celebrated our **10th Anniversary!** Although that is barely a "drop in the bucket" when compared to the history of this Church, it generated much excitement and gave reason to celebrate the accomplishments of the program. Many former graduates attended the fun-filled afternoon. Members of the first graduating class performed, along with a clown, pianist, magician and juggler! This event was truly made possible through the tireless efforts of our Committee Members. They are an energetic, cohesive group who made it happen. With their support, positive attitude and smiling faces, they energized one another and me. I loved that this Committee worked together on everything – from planning every detail of the event to washing the last dish! This group worked so well together, in true Christian love and spirit. The committee members were: Michael and Joan Arakelian, Richard and Maureen Dodakian, Greg and Linda Donoian, Louis and Jan Mikitarian, Steve and Margaret Pottle, Paul and Barbara Wasgatt and me. *In his Benediction, Der Aved said that we can rest assured that the future is bright – for here is the future – in our midst, and their parents are taking the places of their parents on the Parish Council, in the Sunday School and in our Church Organizations.*

I look forward to Toddler's Class each week, the bewildered faces looking at me when I'm telling a Bible Story, the little hands trying to make the sign of the cross, the smiles and laughter at songtime, hearing a child repeat something I taught them, and, of course, the kisses, makes me very happy – and I'm so happy it has made others happy as well. I thank God for the opportunity to serve Him, through this Holy Church, by helping in some small way to bring His Children closer to Him. Thank you all for showing support of our Program and for sharing some wonderful memories with us. 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, 1996 \$325.00

1997 Income:

Net Profit from Toddler's 10th Anniversary
Celebration (full accounting report submitted
to the Parish Council Nov. 1997) \$1,572.75

Year-End Cash Balance 12/31/97 \$1,897.75

The Toddler's Class does not have a bank account of any sort, the income and expenses 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 Arakelian. In addition the Coordinator received a thoughtful cash donation at Christmastime, from Mrs. Anna Taraian to "purchase something for the children."

The Coordinator intends to form a committee to make recommendations on shelving and/or storage units to help organize the classroom. The actual purchase will be made in the Spring/Summer 1998 and the classroom reorganized and ready for September 1998.

Year-end gifts to the children (June 1997) were previously donated by Paul and Ardem Andonian.

Our class is the beneficiary of an Endowment Fund in memory of **Holly Rose Migridichian**. Any interest in this Fund accumulated might be used to offset the expenses for the classroom renovation in 1998.

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

CULTURAL ORGANIZATION REPORT

EXECUTIVE BOARD SEPTEMBER 1997

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

Activities:

- March 12 Hosted Lenten Supper. Guest Speaker was Dr. Valerie Karras, whose subject was "The Role of Women in the Eastern Church, Past, Present and Future."
- April 12 Armenian Cooking Workshop. Making *Cheese Boureg* proved to be a very successful and well-attended endeavor with gratifying results which aroused much enthusiasm for future cooking workshops.

Future Plans:

Additional proposed programs included a Variety Show entitled "Hye Time Frolics" with participants from our Parish and community. We were most fortunate to acquire the talents and expertise of Parouhi Boyajian who donated many, many hours of her time to formulate a program of various acts and presentations. Two cast calls were made to recruit performers but, due to lack of response, this project was set aside for a possible future date.

In October, at our Annual Church Festival, we were fortunate to have had the opportunity to display the beautiful and exciting art works of our own Bryan Davagian. Brian has been able to reproduce some of his paintings on greeting and note cards which were available for purchase at the Festival to the delight of many of our parishioners.

We are presently making plans for future programs in the Spring and Fall of 1998. We look forward to welcoming new members who may like to share their ideas and suggestions for future events. Those who are interested in joining the cultural Organization may contact any one of the Executive Board members.

Respectfully submitted,



Rose Paloian
Recording Secretary

CULTURAL ORGANIZATION FINANCIAL REPORT

Cash on Hand as of 1/1/97 \$1,640.62

Income:

Lenten Dinner - March 12, 1997	372.00
Boreg Workshop - April 12, 1997	559.00
Miscellaneous	29.79

Total Income: \$ 960.79

Expenses

Lenten Dinner - March 12, 1997	\$ 186.77
Boreg Workshop - April 12, 1997	399.47
Miscellaneous	95.87

Total Expenses: 682.11

Net Profit (Loss) for 1996: 278.68

Year-End Cash Balance 12/31/97 \$1,919.30

THE EKMALIAN CHOIR

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

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

This past October, the 51st Assembly of the Association of Armenian Church Choirs of America was held in Washington, D.C. hosted by the St. Mary Armenian Church Choir. Attending, was Norman Noorjanian, Choir Chairman. Norman is currently serving as Treasurer of the AACCA.

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

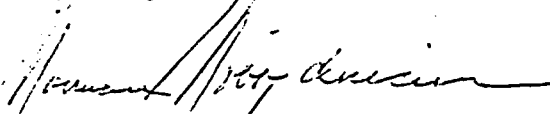
We also wish to thank our Trustees for their continued financial support on numerous occasions.

To our Godfather of the Choir, Zarmair Shepherd, our prayers for the restoration of his health.

We sincerely thank our many generous parishioners who have so graciously donated sums of money to our Choir for books and other needs.

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

Respectfully submitted,



Norman Noorjanian
Choir Chairman

EKMALIAN CHOIR FINANCIAL REPORT

Cash on Hand as of 1/1/97 \$932.75

Income:

Miscellaneous 296.73

Total Income: \$ 296.73

Expenses

Miscellaneous 340.00

Total Expenses: 340.00

Balance January 1, 1997: \$ 932.75

Net Profit (Loss) for 1996: (43.27)

Year-End Cash Balance 12/31/97 \$ 889.48



MEMORIAL ENDOWMENT COMMITTEE REPORT

THE MEMORIAL ENDOWMENT COMMITTEE

Rev. Fr. Aved Terzian	Lutwig Stepanian, Chairman
Amar Kapur	John Sagarian, Sr.
Stephen R. Sahagian	Arthur Surabian

The Committee met for four official meetings during the calendar year 1997 as prescribed by our official By-Laws. As a result of the 1997 Parish Assembly vote, Mr. Gilbert Markarian was elected for a five-year term on the Endowment Committee as a replacement for out-going member Mrs. Ruth Haddon. It is with deep regret we note that Mr. Markarian passed away in early 1997. The vacant seat on the Committee was offered to the first alternate as per results of the 1997 Parish Assembly elections but the invitation was declined. The Parish Council then approved the appointment of Mr. John Sagarian, Sr., the first alternate in the 1996 Parish Assembly elections to fill this vacancy until the Parish Elections of 1998. Mr. George Migridichian, whose term had expired after the 1997 elections, agreed to remain on the Committee up through the May 1997 Committee meeting, at which time he stepped down as a member. All the members of the Endowment Committee wish to thank George for his dedicated service to the Committee and the Church these past five+ years. He provided continuity and direction for a Church committee whose charge is to raise funds for the Church by appealing to parish-wide contributors.

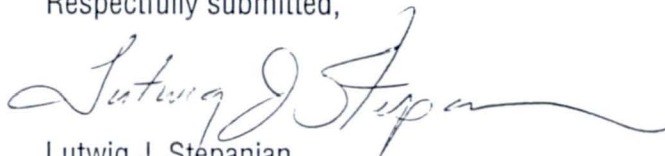
This past year saw a significant number of parishioners stepping forward and contributing to the Endowment Fund, either to accounts which already existed or to new accounts (see following page). The Committee wishes to thank these individuals for actively supporting the concept of a Memorial Endowment Fund and hopes that other parishioners will come forward and open active accounts in 1998. Parishioners should note that an active account can be realized by a contribution of \$500 or a series of smaller contributions which when reaching the \$500 plateau, triggers an active account. It should be noted that all funds donated to the Memorial Endowment are not spent, rather the interest generated by these funds are utilized in such categories as Altar Flowers, Hokehankist (Repose of Souls), Sunday School, Cultural, General Operating Expenses or any other category designated by a contributor.

I wish to thank Der Aved and the Committee members for their cooperation, counsel, guidance and support. I also wish to thank Mrs. June Jardarian and her volunteers for aiding the Committee in the processing and mailing of our Memoranda letters to the Parish.

In conclusion, I wish to reiterate a statement that was made in the last Memorandum letter:

“Remember, the ultimate goal of the Memorial Endowment is to benefit your Church and all its members. Reach out and help yourself and your fellow parishioners.”

Respectfully submitted,



Lutwig J. Stepanian
Chairman



MEMORIAL ENDOWMENT FUND LISTING

CONTRIBUTORS TO EXISTING ACCOUNTS

Yervant and Deborah Annian
Harry Bilazarian (Cranston, R.I.)
Seth Bilazarian
Ruth Haddon
Levon Jazelian account
Juskalian account
Zarvin and Lucy Kasparian
Dana Manoogian (Eastham, MA)
Steven and Deborah Migridichian
Alice Piligian
Linda Poldoian (Sudbury, MA)
John Sagarian, Sr.
Stephen and Agnes Sahagian
James Sarkisian
Arthur and Dorothy Yagjian
Asbed and Margaret Zakarian
Gladys Zaytoonian (Falmouth, MA)

CONTRIBUTORS OF NEW ACCOUNTS

Zarven Aroian
Ruth Aroian
Margaret Bedrosian (Coventry, R.I.)
Annie Kachajian
Irene Nalbandian
Violet Nalbandian
Agnes Markarian
Hamayak and Ann Rakijian
Alice Shamgochian (Petersham, MA)

ADDITIONAL TO THE 1996 PARISH ASSEMBLY ANNUAL REPORT

A. GENERAL OPERATING EXPENSE, MAINTENANCE AND RESTORATION OF CHURCH COMPLEX

Edward C. Bedrosian
Nalbandian and Berberian Kertastan
Edward S. and Annie Kachajian
Hamayak and Ann Rakijian
Arthur and Dorothy Yagjian Memorial Fund

B. GENERAL AND RELIGIOUS RITES (HOKEHANKIST)

Nalbandian and Berberian Kertastan

C. YOUTH, EDUCATIONAL, SUNDAY SCHOOL PROGRAMS

Gilbert Markarian

D. FUTURE CHURCH LIBRARY

Dr. Michael Manoogian

E. UNCOMMITTED

Alice Shamgochian
Ruth Aroian
Zarven Aroian
John Sagarian, Sr.

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

THE MEN'S CLUB

EXECUTIVE BOARD SEPTEMBER 1997

Tom Belezarian, Chairman
Tiran Garabedian, Vice Chairman
Mike Jardarian, Secretary
George Migridichian, Treasurer

In 1997, the Men's Club had an interesting year to say the least. I would like to thank my fellow Board Members: Tiran Garabedian, Mike Jardarian and George Migridichian. Meetings were held on the first Monday of the month as described below:

DATE	SPEAKER	DINNER SERVED
Feb. 3	Tom Belezarian	Kheyma and Chicken
March 3	Rich Gedman, Former Red Sox Catcher	Fish
April 7	Paul Giorgio, Aide to Vice President Al Gore	Kheyma and Losh Kebab
May 5	Ed Jette, Elder Care Agency	Kheyma and Chicken
October 6	Bob McCauley, Radio Show Host	Kheyma and Chicken
November 3	Tom McDavitt, Investment Consultant	Kheyma and American Chop Suey
December 15	Richard Kazarian Ensemble	Prime Rib

The Men's Club hosted a Lenten Dinner on February 19, 1997, it was an Italian Dinner with Salad and Dessert. I would like to thank the following for their assistance: Mike Jardarian, Greg Barsamian, Tiran Garabedian, Archie Torosian and George Migridichian.

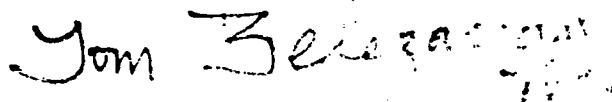
We also hosted a Communion Breakfast for the Sunday School. We served waffles and sausage. I would like to thank the following for helping me out: Greg Barsamian, Steve Jorjorian, Archie Torosian and George Migridichian.

A big Thank You to Tony Barsamian (*our Kheyma King*) and his group for preparing our monthly Kheyma dinner.

Special thanks to Kap Maksian, Paul Wasgatt and Mark Markarian for the November and December meals, and other help throughout my term as Chairman. Last but not least, I sincerely thank June Jardarian, Archie Torosian and Greg Barsamian - for everything.

In closing, the Men's Club transferred \$3,600 to the Church.

Respectfully submitted,



Tom Belezarian
Chairman



THE MEN'S CLUB

Cash on Hand as of 1/1/97 \$ 89.00

Income:

Dues	\$ 630.00
Meals	3,128.00
Beer and Raffle Sales	552.00
Basketball	20.00
Fund-Raiser: Placemats	1,755.00
Flea Market	182.00
Miscellaneous	302.00

Total Income: \$ 6,658.00

Expenses

Meals	2,171.00
Speakers' Gifts	260.00
Clean-up	255.00
Transfer to Church	3,600.00
Miscellaneous	159.00

Total Expenses: \$6,445.00

Balance January 1, 1997: \$ 89.00

Net Profit (Loss) for 1996: 213.00

Year-End Cash Balance 12/31/97 \$ 213.00



SUNDAY SCHOOL REPORT

JANUARY – JUNE, 1997

The 1997 Sunday School calendar year continued to be productive, demonstrating progress guided by the established theme...with Praise and Celebration. The Sunday School persevered in focusing on meeting our identified goals from August 1996 and continued to utilize the published calendar of events as a baseline for operation.

The Sunday School remained student-oriented and planned various programs to continue to stimulate student participation. Students contributed during assembly, collecting offering, participating by playing music, reciting, reading the Gospel and sharing in the Hye Spirit Pennant. Two children's communion breakfasts were held: January 5, 1997 ... Sponsored by the Women's Guild and March 20, 1997 ... Sponsored by the Men's Club.

This year students enacted the Christmas story in a Christmas Pageant, held in the Church Sanctuary on Armenian Christmas, January 12, 1997. The pageant was designed to include all Sunday School students; offering acting parts, narration, choral and musical accompaniment and stage hand support. The Sunday School extends deepest thanks to Michelle Maksian who played flute and Irene Shooshan organ accompanist. Our thanks as well, to Herman Purutyan for video taping the experience and donating a tape to the Sunday School.

The Hye Spirit Pennant was another opportunity developed to offer a creative avenue to religious education. We kicked off the Hye Spirit Pennant challenge in January. Sunday school students were divided into three teams, balanced for age and numbers. Students chose the following team names: Patriot Saints, Jesus, and Angels of Faith. Teams accrued points based upon predetermined criteria which included attendance, behavior, church etiquette, participation and weekly religious/Bible trivia questions. At two designated intervals, the team with the most points was acknowledged with a small incentive gift. Congratulations to the overall winners, Angels of Faith.

Students also participated in the Lenten services, the Remembrance of the Virgins. Parts were assigned and coordinated by the superintendent. Disciples of Christ for the Washing of the Feet Service were chosen based upon past Godfathers of the Cross. Students also participated in the Palm Sunday service by making palm crosses and joining the church processional. Student assemblies were re-instituted this year and craft Sundays were continued. Craft Sundays were coordinated with inservice education Sundays, whenever possible. Craft Sundays were donated, planned and executed thanks to the generosity and talents of Beth Bedrosian. The format was embellished so that pre-school students were grouped in one craft area with low tables and the primary and junior students grouped in another area. Classes attended the craft assembly area when it was most convenient to the class time schedule.

April 13, 1997: students were recipients of an enrichment experience by Ruth Thomasian from Project Save. Two mini-assemblies for grades 5-6 and 8-11 were held in the church hall. Through the use of photographs, students were encouraged to critically review and draw inferences about Armenian history, tradition and ways of life.

April 13, 1997 - Laura Purutyan, Assembly teacher, prepared a special assembly for pre-school through grade 3 students. The Sunday School continued to experiment with the Assembly program in an effort to critique how best to provide experiences for various age groupings.

The Sunday School addressed the goal to support teaching faculty by providing and promoting educational resources and opportunities for growth in faith and teaching techniques in various ways. Teacher curriculum meetings were held monthly for planning and evaluation. Meetings were usually held the last Sunday of the month at 9:00 a.m. in order to evaluate experiences and plan for the following month. Teachers' meetings were held on: March 2, April 13, May 4 (final evaluative meeting) and June 29 (teacher orientation for new or returning teachers). Teachers were also kept informed through memos, flyers or mailings. This year inservice education opportunities were provided. March 16 - Deacon Arthur Sabounjian gave an introductory inservice about the Badarak. April 13 - Project SAVE, Ruth Thomasian.

A new evaluation tool was introduced this year for use by the teachers and students. This tool provided feedback about the enrichment and inservice opportunities. Evaluation forms are on file in the Resource Room file cabinet. Attendance was tracked over the course of the year through the Monthly Planner sheet. A master record is on file in the Resource Room. In addition, teachers kept a weekly teaching plan so that a master sequential curriculum plan could be developed and kept on file. The teaching plans are in the Resource Room and teachers saved samples of crafts and teaching aids which were developed as samples for future reference.

A new concept was introduced this year to facilitate with planning and recruitment of teaching staff. At the March 2, 1997 teacher's meeting the Teacher Recruitment Team idea (TRT) was presented and accepted. A team consisting of five volunteer members was established, with each member receiving an assignment to contact Sunday School families to provide information about the Sunday School and solicit prospective teachers.

Communication continued to be a key goal of our operations. The Sunday School Exchange was published during February and April for a total of 5 publications for this year. Deepest thanks to editor, Karen Durgarian for combining her desktop publishing expertise with innovative reporting to create a successful and valued communication tool. Additional avenues of communication to families were through flyers, letters to parents and the use of the Sunday School bulletin boards.

The Resource Room was a valued and nourishing backdrop for educational and resource materials. The dedication of Diana Johnson and Carol Maksian ensured that this room was user-friendly. The Sunday School is very grateful for the time and energy which Carol Maksian donated to catalog contents on the computer. Teachers were encouraged to use the resources and it was an administrative goal to continue to educate teachers as to the resources available and also to provide anticipatory guidance and information to maximize education for the students. The classroom totes were well received and found to be an assets, easily utilized and accessible. Again, we were ever grateful for the gracious donations of the refrigerator, the copy machine and supplies of snacks which made significant contributions to the ease of operation of the Sunday School.



Our goal of providing modern programs and opportunities to increase awareness and involvement evolved in several ways. At all grade levels and during assembly time our goal was to instruct so as to increase understanding about our religion, culture, music and ethnic heritage. At the upper grade levels eight grade students participated in an Ecumenical Outreach experience.

April 27, 1997 - Tenth and Eleventh grade students visited Trinity Lutheran Church and Sunday School. Our students felt this was a valuable experience; educationally enlightening to meet other senior students and compare and contrast their religious service. The Sunday School recommends that this be a program which is continued and expanded to other area religious groups.

Senior students met the following criteria for graduation by the end of May 1997.

- 1) Administer and Pass the Diocesan Senior Exam
- 2) An individual conference with Der Hayr
- 3) Complete a Senior essay on a topic assigned by Der Hayr

June 8, 1997 - Final Closing Ceremony. Seven senior students were awarded graduation diplomas in Church, followed by the Final Closing exercises which were held in the Cultural Hall. Grade level performances addressed the classroom curricular theme. Teaching staff was recognized and thirty-five perfect and faithful attendance awards were presented to students. In addition, a curriculum corner was set up in the Church Hall and the VCR was used to show the eighth grade community service project and the Christmas Pageant.

In my final presentation to the Parish Council I provided an assessment of this year and observations and recommendations. I pass along the following evaluative comments for future consideration which were derived from discussions with teachers and parents over the course of this year.

- Organizationally, operate with co-superintendents
- Continue team-teaching
- Review the Sunday School calendar to end prior to Memorial Day weekend
- Initiate a combined family orientation with registration Sunday, in early September
- Continue to provide at least 2 teacher inservice experiences during the year
- Continue to expand, upgrade and modernize the curriculum
- Expand the Resource Room with relevant and pertinent supplemental materials
- Continue to increase knowledge about resource materials and provide information to teachers so it blends with and supplements the grade level curriculum
- Strengthen the Sunday School music program
- Continue to expand student involvement
- Continue the assembly program and adapt so all students benefit
- Expand the service/community outreach component for our students

In closing, I would like to thank Der Aved and the Parish Council for this opportunity to serve in capacity as superintendent. This has been a year of growth, rewards and challenges. The success that we shared this year is a credit to the dedicated Sunday School teaching staff. It was my privilege to have worked with these deeply caring and faithful volunteers. On behalf of the Sunday School I thank the teachers for the donations of time, energy and monetary contributions. I would also like to thank the students for providing the enthusiasm and inspiration to keep all of us engaged in the process of teaching. Finally, thank you parents and parishioners for your support, encouragement and feedback on how to make our Sunday School a dynamic and relevant Christian experience for our youth.

Respectfully submitted,

Dora V. Garabedian
Superintendent 1996-1977 Sunday School Year

FINANCIAL REPORT SEPTEMBER 1996 JUNE 1997

EXPENSES:

Books:

Magazines.....\$ 71.45
Religious.....37.44
Total.....\$ 109.29

Capital Goods:

Donations.....\$543.33
Food and Beverages.....119.07
Total.....\$ 662.40

Graduation Expenses

Year End Gifts (estimated) \$100.00
Senior Gifts (estimated) 70.00
Attendance Gifts.....72.72
Misc.....170.00
Total.....\$ 417.72

Mail:

Flyers\$ 247.30
Total.....\$ 247.30

Office Operations:

Copy Costs.....605.65
Supplies (paper, toner)543.25
Miscellaneous20.00
Total\$1,168.90

Programming:

Inservice\$ 275.00
Hye Spirit227.49
Total.....\$ 502.49

Publications:

S.S. Exchange (2 issues)56.00
Mail.....64.00
Total.....\$ 120.00

TOTAL EXPENSES:\$3,228.10

SUNDAY SCHOOL REPORT

JUNE – DECEMBER 1997

Linda Donoian, Superintendent
Donna MacDonald, Assistant Superintendent
Diana Johnson and Carol Maksian, Resource Room Coordinators
Parish Council Liaison, Louis Mikitarian

Preparation for the 1997-1998 Sunday School year began in July 1997. The first priority was to secure teachers for each grade. Some recent graduates also volunteered as assistants in the classrooms as well. The following is our Sunday School Teaching Roster as well as the number of registered students.

Grade	# of Students	Teachers and Assistants
Pre-School	10	JoAnn Sivazlian Assistants: Connie and Craig Whenman
Nursery	13	Barbara Kolligian Assistant: Carol Billian
Kindergarten	13	Andrea Surabian Assistants: Pam Davis and Ani Hagopian
First Grade	15	Darrilyn Besnilian-Wasiuk and Adrienne Kabian, Assistants: Marianne Dodakian and June Soloperto
Second Grade	9	Mary Shaw Assistant: Jennifer Killoran
Third Grade	11	Jayne Sarkisian Assistant: Gina Totaro
Fourth Grade	15	Darrin Migridichian Shooshan Tutunjian
Sixth Grade	13	Mary Ann Nalbandian Arpy Migridichian
Seventh	14	Rich Maksian Joan Davis
Ninth	10	Gregory Donoian
Tenth	9	Barry Bilzerian

Total number of Registered Students: 132

Substitute teachers: Beth Bedrosian, Diane Lynch, Zarri Dhembe, Susan Atamian and Jay Kapur

Teachers' Meetings: August 24 - Teacher Orientation was held from 10:00 a.m. - Noon. Meetings held on October 5, November 2 and December 14, began at 9:00 a.m. and ended at approximately 10:00 a.m, Der Hayr was in attendance.



Important Dates:

September 14	Sunday School Opening/Registration Day
September 20	The Superintendent, Barbara Kolligian and Maryann Nalbandian attend a Teachers' Workshop hosted by the DRE in Watertown, MA
September 28	Sunday School families go to Tougas Farm for apple-picking after Church
October 5	Craft Assembly - Students make masks Teachers' Dedication Service in Church
November 8	Sunday School families to Barney Concert at Centrum in Worcester
November 23	Presentation of Thanksgiving Basket in Church, students share their thoughts regarding Thanksgiving with the parishioners by way of essays, poems and lists
December 7	Craft Assembly - Students make ornaments
December 14	Students participate in Toy Drive - Donation of numerous toys made to Toys for Tots

The months of November and December were also busy with many practice sessions for the upcoming Christmas Concert in January.

Additional Vital Information:

For scheduling of communion and assembly times, grades were grouped together based upon age.

Group 1	Pre-school, Nursery, Kindergarten and First Grade
Group 2	Second, Third and Fourth Grades
Group 3	Sixth, Seventh, Ninth and Tenth Grades

Each group is scheduled to have communion once a month and assembly twice a month. There is one assembly time each month in which all groups attend and one in which only their particular groups attend. By refocusing in this way, it allows for more classroom instruction and less interruption for lesson delivery.

Der Hayr has shown his commitment and support to the Sunday School in two addition ways this Fall, which he will continue with in the new year. First, he has begun visiting each classroom to meet with the teachers and students to discuss a variety of topics related to Church and Sunday School; the feedback has been wonderful! So far he has visited Pre-school, nursery, kindergarten, First, Second and Seventh Grades. Secondly, Der Hayr has been the guest speaker for assemblies on those days that he is visiting our classrooms.



The Diocesan Department of Religious Education has reinstated mandatory testing for all Sunday School students in grades Four, Six, Eight and the Graduating Class. The teachers of these grades have been given copies of the exams along with study/guide sheets for the students. The testing is comprehensive and requires additional planning/revision of lessons for these teachers. A letter to parents was sent out to students in these grades advising them of this important change. Actual testing will begin in April and will be spread out over several weeks. In this way, if a student is struggling with a particular section of the exam, there will be ample opportunity for them to receive extra assistance from the teacher and to retake that section if necessary. Actual grading and results of the exams must be submitted to the DRE in the Spring.

To better accommodate the needs of students in Pre-School and Nursery, a room between the two classes has been set aside. This allows for extra space for snacking and play during transition from one activity to another. This request/suggestion was made at the end of last year and we were happy to be able to satisfy that need.

Monthly calendars are distributed to teachers and students. This provides a schedule regarding assemblies, communions, teacher meetings, Der Hayr's visitations and any other relevant information relating to Sunday School or Church activities.

Respectfully Submitted,

Linda Donoian
FAL

Linda Donoian
Superintendent

FINANCIAL REPORT JULY 1997 – 1996 DECEMBER 1997

EXPENSES:

Curriculum

Books from Diocese.....\$ 630.00
Music.....\$5.73
Total.....\$ 635.73

Food/Beverages

Snacks and Juices for Children
Coffee for Teachers64.63
Total\$ 64.63

Resource Room

Supplies26.74
Copier Cartridge.....124.99
Total.....\$ 151.73

TOTAL EXPENSES:\$ 852.09

WAYS AND MEANS COMMITTEE REPORT

2/3/97 Status

The focus of the Ways and Means Committee in 1997 was to focus on three of the key areas defined in the Vision 2000 plan, which was developed and presented to parishioners in mid-1996.

The three sub-committees included:

- Administrative management
- Communications
- Youth programs & organizations

The Administrative management sub-committee is tasked with providing recommendations on how to improve the management process of the Parish. In 1997, it performed research of both Armenian & non-Armenian churches to evaluate whether there are operational changes already successful in other parishes. The sub-committee is expected to publish recommendations in 1998.

The Communications sub-committee re-established the Messenger in 1997 with the advent of the November/December issue. The newsletter has a bi-monthly publication schedule, a very workable format, an outstanding staff and is highly automated. Review and printing is accomplished completely electronically. The Messenger is an exciting opportunity for parishioners to become involved in the parish, offering flexible assignments to accommodate an individual's time availability. From writing to research to layout, the Messenger can always benefit from your involvement. We expect that this publication will continue successfully for many years to come.

The Youth programs & organizations sub-committee began preliminary investigation in 1997 as to the need for new or revised Church organizations and programs. The task of determining whether our current organizations fulfill the needs of a majority of parishioners is a lengthy process and one that requires input and participation from a vast number of parishioners. With additional Ways & Means staff, we are hoping to focus on this topic further in 1998.

The Ways and Means' Committee goals for 1998 are to have the Administrative Management & Organizations 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.

Ways & Means Committee Members currently include Der Hayr, Zarvin Kasparian, Rich Maksian, Lou Mikitarian (PC Liaison) and Art Surabian. In 1998, it is imperative that additional members, who are enthusiastically committed to improving the Armenian Church of Our Saviour community, become involved in either the W&M Committee or any of the sub-committees.

Respectfully Submitted,



Rich Maksian
Chairman

WOMEN'S GUILD REPORT

1997 EXECUTIVE BOARD

Annie Kachajian, Chairman
Grace Kheboian, Vice Chairman
Donna McDonald, Recording Secretary
Bizer Simonian, Corresponding Secretary

Agnes Torosian, Treasurer
Pam Der Kazarian, Assistant Treasurer
Betty Sheehan, Advisor
Rose Paloian, Advisor

Business meetings were held on the second Tuesday of each month, unless otherwise designated. Besides our business meetings, our other activities and programs were as follows:

- January
- Hosted Communion Breakfast for Sunday School children
 - Installation of the Executive Board for 1997 was held during Church Service.
- February
- Program was an improvised skit, directed by Liz Avakian with Guild Members
- March
- Women Saints' Day held at St. Vartanantz Church in Chelmsford. Bus was donated by Michael Gulbenkian.
 - Program was an art show by Artist John Tarzian.
 - Hosted Lenten Dinner.
 - Hosted Easter Fellowship.
- April
- Program was a slide presentation given "of Armenia and Turkey" by Paul Davis and Marty Mooshagian.
- May
- The 11th Annual Women's Guild Assembly was held in Cleveland Ohio - May 1-3
Representing our Guild was Annie Kachajian, Chairman and Rose Aslanian, Alternate Delegate.
Marilyn Larkin was Recording Secretary for the Annual Assembly.
- *Hokehankist* for deceased members of the Guild for Mother's Day. Carnations were distributed.
 - Attic Sale was held.
 - May Guest Night: Dinner was catered by Ron Pahigian. Appetizer and Dessert was done by Guild Members. Entertainment was "The Auburn Senior Swingers."
- June
- Held a Bake Sale.
 - June Dinner was at the Sole Proprietor
- September
- Bingo
- October
- Program was an improvised skit with the members. Directed by Liz Avakian.
 - 18 Members from our Guild attended the regional conference for the Women's Guild Central Council, held at the Holy Trinity Armenian Church in Cambridge, MA
- November
- Nominations
- December
- Elections of New Officers held.

1998 EXECUTIVE BOARD

Agnes Sahagian, Chairman
Donna McDonald, Vice Chairman
Marsha Hovanesian, Recording Secretary
Bizer Simonian, Corresponding Secretary
Agnes Torosian, Treasurer
Pam Der Kazarian, Assistant Treasurer
Annie Kachajian, Advisor

- December
- The Christmas Dinner was hosted and prepared by Guild Members: Surprise Santa Archie Torosian. Entertainment was singing Christmas Carols, and a skit by Santa Archie and Liz Avakian.
 - The profit from the Christmas Dinner went to CASP (Children of Armenia Sponsorship Program), the Church and Allocations to charity (listed below):

St. Tarkmanchatz Armenian School in Jerusalem
Armenian Rehab and Nursing Home in Jamaica Plains
Salvation Army
Abby House
Central Mass Homeless Veterans
Friendly House
NEADS (National Education for Assistance Dog Services)

Special thanks to the Executive Board and to all the Committees: Altar Committee, Visitation Committee, Programs Committee, Hospitality and Nominating Committees, and to all those who worked and helped make this a successful year for the Women's Guild.

Respectfully submitted,



Annie Kachajian
Chairman

Women's Guild Financial Report

Cash on Hand as of 1/1/97 \$2,812.50

Income:

Dues	\$745.00
Lenten Dinner	617.00
Easter Fellowship	96.00
Guest Night	1,743.00
Saints Day	336.00
Mother's Day Flowers	108.00
Bake Sale (Casp Fundraiser)	677.00
Christmas Party	1,150.00
Raffles	521.00
Interest	33.35
Miscellaneous	48.00
Attic Sale	440.00

Total Income: \$6,514.35

Expenses

WGCC Dues	\$ 206.00
Lenten Dinner	262.27
Easter Fellowship	119.75
Guest Night	1,294.48
Saints Day	336.00
Mother's Day Flowers	73.50
Attic Sale	16.50
Postage	215.65
Christmas Party	377.18
WG Delegates	636.00
Service Charges	119.37
In Lieu of Flowers	145.00
Miscellaneous	112.50
Program Gifts & Flowers	248.45
Communion Breakfast	67.00
Year-end Allocations	2,350.00
Transferred to CASP	2,017.96

Total Expenses: \$8,597.61

Net Profit (Loss) for 1997: \$729.24

CASP Balance (Separate Account) \$1,237.59

BINGO ACTIVITY CLOSING REPORT

One would assume that when the last bingo game was played on December 26, 1996, that activities would be terminated promptly including that of management. State Lottery Commission requires continuation of reporting weekly BC-2 forms, even though there is no income or expense, pending their auditing procedure. Also required is disposal of assets such as: cash in checking and savings accounts, equipment, furniture and fixtures, supplies and liabilities. Primarily we had to conserve and disperse Bingo holdings to the ultimate satisfaction of the Commission before being absolved of our commitment.

During the period of January through July 1997, auditors of the Commission carried on investigation of our records and accounts. Requested were statements of bank accounts indicating zero balances and evidence that the funds had been turned over to the Church treasury. Also, inventory of physical items to be transferred to Church trust. We, of course, complied with all requests. Included was a payment of accumulated cash prize to a player of the Charity Game sales. There were no repercussions of any kind and final release of licensing requirements was anticipated. We were relieved to receive termination July 24, 1997. This ended our obligation to the Commission, signed off by six officers of the Charitable Gaming Division.

Briefs of correspondence follow in chronological order describing further closing activities:

February 18, 1997 - letter to Lottery Commission indicating the vote of Parish Assembly to permanently terminate Bingo which had been on inactive status since the last occasion of December 26, 1996.

March 20, 1997 - letter to Pastor and Parish Council tendering \$45,147.01 in the form of three Certificates of Deposit to their custody.

March 20, 1997 - letter to Pastor and Parish Council advising transfer to their custody a Certificate of Deposit in the amount of \$37,476.80.

Inventory List of equipment, furniture, fixtures and supplies taken at December 31, 1996 was turned over to the Parish Council with a request that it be verified and a receipt thereof be issued to Bingo management. Total value at acquisition cost is: \$16,223.00.

In order to conserve the integrity of certain Bingo equipment such as console, flashboard, TV, camera and other related devices, management undertook to dispose of them at near original cost. Fortunately these items were sold at a price of \$4,150.00 and the proceeds deposited in an open savings account.

June 13, 1997 - letter to Pastor and Parish Council details check in amount of \$13,016.46 including above sale of equipment and balance of refreshment bar income.

June 16, 1997 - letter addressed to Pastor and Parish Council listing 92 members of this parish who have served as volunteers with an expression of gratitude from management for their services. (the list follows this report).

To wind-up affairs of the Bingo operation and since there was no acknowledgement of above correspondence or response to letters of resignation, dated November 17, 1996, it was decided to request a meeting with the Parish Council.

The date was set for August 5, 1997 at which time the undersigned appeared along with some members of the Council. Appointed "Member In Charge" Bart Bagdasarian read a prepared statement turning over a 23 year period of accounting record journal/ledger, closing statements of all bank accounts, specimen copies of Lottery forms, original licenses of first and last years of operation, etc. and keys to complex buildings as well as locked cabinet. Co-manager, John Toromanian made pertinent verbal remarks relative to his association wherein he had also been appointed by the "Council in office" some twenty years ago.

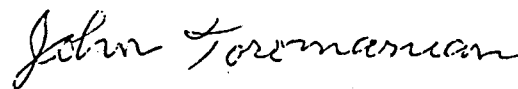
Management also offered proposals (copy on file in Church office) for the Council to consider, evaluate and implement. Basically, one proposal requests publication of a souvenir momento of the Bingo Era and secondly to conserving and perpetuating the closing total of \$95,645.27 plus attendant interest to maturity of several CD's and titling it "Bingo Era Fund."

This report is a factual statement of closure activity and consequently, we believe, the end of our tenure.

Respectfully submitted,



Bartev Der Bagdasarian
Member In Charge



John Toromanian
Co-Chairman

BEANO DISTRIBUTION 1974-1996

Direct Beano Contribution to Church:		\$1,074,535.00
Includes:		
Armenian Earthquake	\$10,000.00	
St. Nersess Seminary	2,000.00	
Cultural Hall Furnishing	13,125.00	

RECAP June 13, 1974 - December 31, 1996

Direct Church Contribution:	\$1,074,535.00
Avak Group:	1,800.00
Misc. Charitable Organizations	3,970.00
Closing Beano CD's and Cash	95,640.00

Grand Total Distribution: \$1,175,945.00

Inventory of Equipment and Supplies to Church: 7,963.00

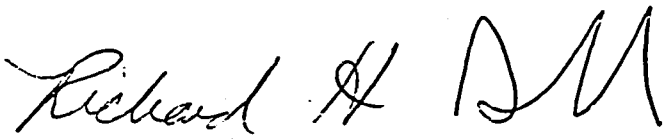
ROSTER OF BINGO VOLUNTEERS 1974 TO 1997

John N. Kabian	Member in Charge 1974–1979	
Bartev Der Bagdasarian	Member in Charge 1979-1997 (Member Since 1974)	
John Toromanian	Co-Chair 1979-1997 (Member Since 1974)	
Pauline Agazarian	John Kabian	Richard Papazian
Marion Aharonian	Ann Kabian	Alice Papazian
Nicholas Alexanian, Jr.	Leon Kachadorian	Leo Parnagian
Ardem Andonian	Martin Keljikian	
Richard Anusbigian	Zarvin Kasparian	John Sagarian
Rose Aslanian	Lucy Kasparian	Harry Sahagian
Edward Atamian	Elizabeth Kazarian	Alice Sahagian
Ann Avakian	Marge Kazarian	Steve Sahagian
	Kazar Kazarian	Agnes Sahagian
	Harriet Krikorian	Jenev Sanda
Bart Bagdasarian		Katherine Sarkisian
Anthony Barsamian	Elda Malesky	Andrew Shadbegian
Jennie Barsamian	Gary Markarian	Jeanne Shadbegian
Margaret Belles	Gladys Markarian	Sophie Shamgochian
	Ann Martin	Charles Sharigian
Charlotte Calfaian	Margaret Masamanian	Ann Sharigian
Avedis Choolfaian	Jean Merzigian	Elizabeth Sheehan
	John Merzigian	Bizer Simonian
Arthur Elloian	John Mesrobian	Rose Simonian
Frances Elloian	Marjorie Mesrobian	Abraham Sivazlian
	Louis Mikitarian	Norair Soghomonian
Mary Garabedian	Elizabeth Mikitarian	Margaret Soghomonian
Kay Garabedian	George Mouradian	Ludwig Stepanian
Rose Gulanian	Helen Mouradian	
	Ann Mosessian	John Toromanian
Ghevont Hagopian	Mardeiros Mooshagian	Louise Toromanian
Jake Hagopian	Richard Mshooshian	Archie Torosian
Lisa Hagopian	George Migridichian	Rose Toromanian
Arsen Haroian	Arpy Migridichian	
Eva Haroian		Florence Varella
Pearl Harutunian	Aaron Najarian	
Rose Heroux	Ralph Nigosian	Asbed Zakarian
George Herosian	Helen Nishanian	Berjoohe Zakarian
Agnes Herosian		
Ann Hovenesian	Ervant Osganian	
Lucy Hovenesian		
Anna Janazian	Rose Paloian	
Annette Jorjorian	Ann Pogharian	

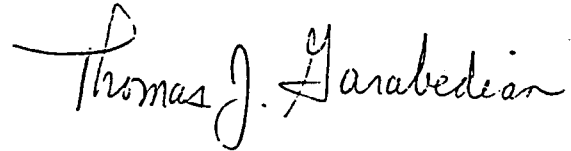
ARMENIAN CHURCH OF OUR SAVIOUR AUDITING COMMITTEE REPORT

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 organizational 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, February 1, 1998 the 1997 Auditing Committee.



Richard Dodakian



Tom Garabedian



Karen Durgarian

ARMENIAN CHURCH OF OUR SAVIOUR

BALANCE SHEET

Years Ended December 31, 1997 and 1996

	<u>1997</u>	<u>1996</u>
Assets:		
Wall Street Checking - Bank Boston	\$20,465.00	\$23,538.00
Earthquake Checking - Bank Boston	0	23,379.00
Church Function Checking - Shawmut	0	10,246.00
Investment/Securities - Dean Witter (Schedule D)	1,685,424.00	648,233.00
Special Investment Account - Dean Witter (Schedule D)	0	813,004.00
Investment Fund - Paine Webber (Schedule D)	6,970.00	6,501.00
Zakarian Scholarship Fund - Dean Witter (Schedule D)	30,847.00	28,637.00
Accounts Receivable	0	3,762.00
Prepaid Expense	970.00	0
Prepaid Insurance	1,968.00	1,518.00
Total Assets	<u>\$1,746,644.00</u>	<u>\$1,558,818.00</u>
Liabilities:		
Diocesan Earthquake Payable	0	23,379.00
Notes Payable SBA	18,663.00	20,086.00
Accounts Payable	0	2,953.00
Patriarch of Jerusalem Fund Payable	10,000.00	10,000.00
Total Liabilities	<u>28,663.00</u>	<u>56,418.00</u>
Equity:		
Endowment Fund (Schedule E)	302,665.00	257,064.00
Memorial Funds Pending (Schedule F)	25,963.00	30,298.00
Auto Fund	5,000.00	10,000.00
Church Organ Fund	2,527.00	2,527.00
Children's Earthquake Fund	2,628.00	2,628.00
Special Reserve - Maintenance and Beautification of Khatchkar	1,517.00	1,517.00
Toddler's 10th Anniversary Fund	1,573.00	0
Asbed and Margaret Zakarian Scholarship Fund	30,847.00	28,637.00
Church Reserve Fund	1,291,992.00	1,156,788.00
Bingo Reserve Fund	53,269.00	0
Building Renovation Fund	0	12,941.00
Total Equity	<u>1,717,981.00</u>	<u>1,502,400.00</u>
Total Liabilities and Equity	<u>\$1,746,644.00</u>	<u>\$1,558,818.00</u>

ARMENIAN CHURCH OF OUR SAVIOUR

STATEMENT OF EARNINGS AND CHURCH RESERVE FUND

Years Ended December 31, 1997 and 1996

	<u>1997</u>	<u>1996</u>
Revenues:		
Pledges and Collections	161,873.00	\$119,551.00
Service Fees	12,050.00	19,495.00
Church Functions	33,067.00	27,220.00
Other Operating Income	7,558.00	30,582.00
Investment Income	<u>89,758.00</u>	<u>74,681.00</u>
Total Operating Income	<u>304,306.00</u>	<u>271,529.00</u>
Expenses:		
Clergy Stipend and Other	71,701.00	76,110.00
Assistant to Pastor Stipend and Other	0	44.00
Wages - Other Employees	38,659.00	54,315.00
Honorariums	6,810.00	5,672.00
Payroll Taxes	5,807.00	6,966.00
Insurance	6,428.00	8,685.00
Utilities	34,811.00	33,886.00
Building Maintenance	26,402.00	25,566.00
Capital Expenditures	2,310.00	447.00
Diocesan Assessment	36,110.00	44,686.00
Building and Office Supplies	10,198.00	9,013.00
Other Operating Expenses	<u>28,493.00</u>	<u>28,392.00</u>
Total Operating Expenses	<u>267,729.00</u>	<u>293,782.00</u>
Excess/(Deficiency) of Revenue Collected Over Expenses Paid	36,577.00	(22,253.00)
Unrealized Investment Gains	98,627.00	57,095.00
Church Reserve Fund, Beginning of Year	<u>1,156,788.00</u>	<u>1,121,946.00</u>
Church Reserve Fund, End of Year	<u><u>\$1,291,992.00</u></u>	<u><u>\$1,156,788.00</u></u>

ARMENIAN CHURCH OF OUR SAVIOUR

COMPARATIVE STATEMENT OF INCOME

Years Ended December 31, 1997 and 1996

	<u>1997</u>	<u>1996</u>
Operating Income		
Pledges Collected	\$93,768.00	\$62,473.00
Plate Collection	4,529.00	3,932.00
Sunday School Plate Collection	1,194.00	760.00
Youghakin	17,895.00	12,627.00
Hokehankist	16,186.00	17,895.00
Altar Flowers	2,139.00	2,190.00
Momakin	2,151.00	1,822.00
In Lieu of Flowers	24,011.00	17,852.00
Service Fees - Bingo	0	11,750.00
Service Fees - Church Hall	1,145.00	2,975.00
Service Fees - Cultural Center	9,805.00	3,870.00
Service Fees - New England Region	1,100.00	900.00
Weddings	500.00	525.00
Memorial Biographies (Schedule A)	100.00	700.00
Gifts/Outreach Fund Donations (Schedule B)	535.00	2,869.00
Transfer Account (Schedule C)	5,600.00	26,052.00
Unallocated General Endowment Fund Income	10,113.00	5,053.00
Interest/Dividend Income	36,914.00	50,195.00
Interest Income – Diocesan Endowment Fund*	1,897.00	1,397.00
Investment Realized Gains/(Loss)	40,834.00	18,036.00
Church Function - Golf Tournament	8,319.00	2,370.00
Church Function - Picnic	3,447.00	3,674.00
Church Function - Armenian Festival	19,165.00	18,574.00
Church Function - Christmas Dance	1,683.00	1,771.00
Church Function - Friday Night Dinner/Other	453.00	831.00
Vacation Bible School	150.00	1.00
Miscellaneous Income	<u>673.00</u>	<u>435.00</u>
Total Operating Income	\$304,306.00	\$271,529.00
Nonoperating Income		
Unrealized Gains/(Loss)	<u>98,627.00</u>	<u>57,095.00</u>
Total Nonoperating Income/(Loss)	<u>98,627.00</u>	<u>57,095.00</u>
Total Income:	<u>\$402,933.00</u>	<u>\$328,624.00</u>

* Subsidizes General and Sunday School Expenses

ARMENIAN CHURCH OF OUR SAVIOUR

COMPARATIVE STATEMENT OF EXPENSES

Years Ended December 31, 1997 and 1996

	<u>1997</u>	<u>1996</u>
Clergy Stipend	\$39,447.00	\$38,474.00
Retroactive Clergy Vacation Allowance	0	4,940.00
Clergy Rental Allowance	16,896.00	16,896.00
Clergy Gas Allowance	2,184.00	2,226.00
Clergy Auto Insurance	1,288.00	1,420.00
Clergy Health/Life Insurance	8,086.00	8,354.00
Clergy Disability Insurance	1,800.00	1,800.00
Clergy Pension	2,000.00	2,000.00
Assistant to Pastor Stipend	0	44.00
Payroll - Secretaries	23,145.00	24,438.00
Payroll - Bookkeeping	4,200.00	4,575.00
Payroll - Custodial	11,314.00	25,087.00
Professional Service - Payroll	647.00	682.00
Visiting Clergy and Related Expenses	2,935.00	625.00
Honorarium - Choir Director	1,965.00	1,622.00
Honorarium - Organist	3,235.00	2,550.00
Honorarium - Soloist	1,100.00	740.00
Honorarium - Deacons	510.00	760.00
Sunday School Program	1,451.00	1,600.00
Youth Activities Programs	140.00	229.00
Diocesan Assembly	2,321.00	974.00
Diocesan Assessment	36,110.00	44,686.00
Etchmiadzin Looma	1,278.00	0
Pastor's Discretionary Fund	278.00	420.00
Payroll Taxes Expense	5,807.00	6,966.00
Insurance - Workers Compensation	327.00	1,640.00
Insurance - Real Estate/Per. Prop.	6,101.00	7,045.00
Payroll - Youth Director	0	215.00
Landscape Maintenance	3,654.00	3,056.00
Security Expense	480.00	1,076.00
Function Supplies	4,833.00	915.00
Youth Ministry Assessment	2,566.00	2,854.00
Church Function - Parish Recognition Day	1,702.00	0

ARMENIAN CHURCH OF OUR SAVIOUR

COMPARATIVE STATEMENT OF EXPENSES - CONTINUED

Years Ended December 31, 1997 and 1996

	<u>1997</u>	<u>1996</u>
Other Employee Car Expense	\$ 0	\$ 113.00
Altar/Church Supplies	1,203.00	3,271.00
Altar Flowers	2,462.00	3,097.00
Church Functions/Religious Misc.	0	1,553.00
Heating - Gas	18,531.00	16,936.00
Water	1,829.00	1,417.00
Electric	8,492.00	9,781.00
Telephone/Cable	5,959.00	5,752.00
Building Maintenance - Contract Service	15,229.00	9,131.00
Licenses/Permits	300.00	300.00
Building Maintenance - Electric	0	554.00
Building Maintenance - Gen./Lisc.	4,435.00	2,194.00
Building Maintenance - Heating	1,950.00	876.00
Building Maintenance - Elevator	1,469.00	1,272.00
Building Equip. Maintenance - Maint/Repairs	1,153.00	6,079.00
Rubbish Removal	1,866.00	2,404.00
Capital Expenditures - Building	2,310.00	447.00
Capital Expenditures - Equipment	0	0
Building Supplies	872.00	4,957.00
Office Supplies	3,290.00	4,056.00
Printing	1,596.00	1,435.00
Messenger Printing	257.00	0
Office Equipment Maint/Repairs	286.00	80.00
Postage	2,625.00	3,220.00
Interest Expense - SBA Loan	570.00	641.00
Advertising	1,100.00	0
Petty Cash, Subscriptions & Misc.	<u>2,145.00</u>	<u>5,307.00</u>
Total Expenditures	<u>\$267,729.00</u>	<u>\$293,782.00</u>

ARMENIAN CHURCH OF OUR SAVIOUR

SCHEDULES OF INCOME AND EXPENSE

Year Ended December 31, 1997

Schedule A - Memorial Biographies (in memory of):

M. Mooshagian	\$100.00
Total Memorial Biographies:	<u>\$100.00</u>

Schedule B - Gifts and Bequest Donations:

Everett and Elizabeth Titus	\$100.00
R. Kazanjian	100.00
Harry Manoogian	100.00
Cynthia Houmère	100.00
Miscellaneous Gifts under \$100	<u>135.00</u>
Total Gifts:	<u>\$535.00</u>

Schedule C - Transfer Account:

Men's Club	\$ 3,600.00
Women's Guild	<u>2,000.00</u>
Total Transfers:	<u>\$5,600.00</u>

ARMENIAN CHURCH OF OUR SAVIOUR

BALANCE SHEET SCHEDULES CONTINUED

Year Ended December 31, 1997

Schedule D - Investment Accounts

Investment Account - Dean Witter

Balance at December 31, 1996 - Investment Account	\$648,233.00
Balance at December 31, 1996 - Special Account	813,004.00
Interest/Dividend Income	57,554.00
Realized Gains	40,834.00
Unrealized Gains/(Loss)	98,627.00
Withdrawals	(62,336.00)
Deposits (includes deposit in transit \$1,000)	<u>89,508.00</u>
Balance at December 31, 1997	<u><u>\$1,685,424.00</u></u>

Investment Fund - Paine Webber

Balance at December 31, 1996	\$6,501.00
Interest/Dividend Income	<u>469.00</u>
Balance at December 31, 1997	<u><u>\$6,970.00</u></u>

Zakarian Scholarship Fund - Dean Witter

Balance at December 31, 1996	\$28,637.00
Interest Income	1,483.00
Additional Deposits	2,727.00
Scholarships Paid	<u>(2,000.00)</u>
Balance at December 31, 1997	<u><u>\$30,847.00</u></u>

ARMENIAN CHURCH OF OUR SAVIOUR

INVESTMENT ACCOUNT HOLDINGS AND VALUES

Years Ended December 31, 1997 and 1996

Schedule D

Quantity	Description	12/31/97 Value	12/31/96 Value
88,000	Notes 7.125% due 9/30/99	\$90,090	\$90,310
100,000	Notes 5.625% due 11/30/00	99,750	98,125
70,000	Notes 8.00% due 5/15/01	74,813	74,725
100,000	US Strip 0 due 11/15/98	95,322	89,808
100,000	Hurley St. Bk. CD 6.10% due 12/6/02	100,000	100,000
7,191	AIM High Yield Fund	73,056	64,930
4,755	AIM Global Utilities Fund	91,576	74,029
4,880	AIM Value Fund	158,207	127,638
6,760	Putnam Fund for Growth and Income	132,087	106,385
4,192	Putnam Global Government Income Trust	56,011	56,260
9,493	Putnam High Yield Advantage	94,932	83,740
6,604	Putnam Int'l New Opportunities	73,566	72,418
4,702	Putnam OTC Emerging Growth	75,747	68,741
5,399	Dean Witter Dividend Growth	293,406	233,498
2,000	Dean Witter WorldWide Income	17,640	18,380
25,000	Paine Webber Equity Partners I	6,040	6,040
151,893	ILAF (Money Market)	151,893	91,859
930	Cash Fund (Money Market)	930	0
6,328	Cash	6,328	852
	Deposit in Transit	1,000	10,000
	Totals:	<u>\$1,692,394</u>	<u>\$1,467,738</u>

	<u>1997</u>	
Equity	\$824,589	48.72%
Fixed Income	701,614	41.46%
Limited Partnerships	6,040	.36%
Cash	160,151	9.46%
	<u>\$1,692,394</u>	<u>100.00%</u>

ARMENIAN CHURCH OF OUR SAVIOUR

MEMORIAL ENDOWMENT FUND

Years Ended December 31, 1997 and 1996

Schedule E

	Balance at 12/31/96	Principal	1997 Contributions	1997 Interest	1997 Expenditures	Balance at 12/31/97
John and Nevert Bilzerian	\$19,464.69	\$10,000.00	0.00	\$1,311.92	\$2,295.72	\$18,480.89
Helen Bogosian	3,000.00	3,000.00	\$7,000.00	504.67	504.67	10,000.00
Dr. Simon Harootian	2,027.55	1,000.00	0.00	136.66	0.00	2,164.21
Yeranoohi Abrahamian	4,533.81	2,500.00	0.00	305.58	0.00	4,839.39
Alice Hagopian	2,598.31	2,000.00	0.00	175.13	175.13	2,598.31
Kasper and Agavny Donabedian Family	1,075.00	1,000.00	0.00	72.46	72.46	1,075.00
Mouradian - Piligian	1,400.00	1,400.00	0.00	94.36	94.36	1,400.00
Mr. and Mrs. Nishan Baljian	14,610.25	10,000.00	0.00	984.73	27.15	15,567.83
Zarvin and Lucy Kasparian	1,075.00	1,000.00	1,000.00	72.46	72.46	2,075.00
Elizabeth Chakarian	1,147.04	1,000.00	0.00	77.31	77.31	1,147.04
Jalloian Family	1,078.20	1,000.00	0.00	72.67	72.67	1,078.20
Haroutune and Agavny Bilazarian	1,035.75	1,000.00	1,000.00	69.81	69.81	2,035.75
Asbed and Margaret Zakarian	5,000.00	5,000.00	5,000.00	344.39	344.39	10,000.00
Jacob and Queene Bilzerian	1,000.00	1,000.00	0.00	67.40	67.40	1,000.00
Armenian/American Veterans, Milford	1,516.62	1,500.00	0.00	102.22	102.22	1,516.62
Peter Zakarian	527.08	500.00	0.00	35.53	35.53	527.08
James and Elizabeth Calfaian	8,488.30	7,500.00	0.00	572.11	369.87	8,690.54
Levon Jazalean	22,854.34	16,688.34	1,230.99	1,604.71	1,604.71	24,085.33
Holly Rose Migridichian	2,507.63	1,915.00	1,025.00	221.25	221.25	3,532.63
Satenig and Roxie Hovagimian	6,895.91	6,895.91	0.00	464.78	464.78	6,895.91
Margaret Thomasian	38,776.52	38,776.52	0.00	2,613.54	2,613.54	38,776.52
Charles and Elizabeth Nanigian	15,000.00	15,000.00	0.00	1,011.00	1,011.00	15,000.00
Owen Paelian Family	25,704.77	21,600.00	0.00	1,732.50	1,732.50	25,704.77
Verkin Hooloian Estate	5,029.59	4,167.00	0.00	338.99	176.92	5,191.66
Nevart Bilzerian	2,286.86	2,000.00	0.00	154.13	0.00	2,440.99
Margaret Hagopian	7,973.99	6,973.75	0.00	537.45	0.00	8,511.44
Shapazian	1,000.00	1,000.00	0.00	67.40	67.40	1,000.00
Sarah Manooshian Estate	1,000.00	1,000.00	0.00	67.40	67.40	1,000.00
Mary Bedrosian	1,000.00	1,000.00	0.00	67.40	67.40	1,000.00
Hoogas and Nevert Hoogasian	2,651.79	2,651.79	0.00	178.73	178.73	2,651.79
Mary Manoogian Outreach	1,205.00	1,205.00	0.00	81.22	81.22	1,205.00
Sarah Yegsigian	1,000.00	1,000.00	0.00	67.40	67.40	1,000.00
Hagop Haroutunian	1,000.00	1,000.00	0.00	67.40	67.40	1,000.00

ARMENIAN CHURCH OF OUR SAVIOUR

MEMORIAL ENDOWMENT FUND ... CONTINUED
Years Ended December 31, 1997 and 1996

Schedule E

	Balance at 12/31/96	Principal	1997 Contributions	1997 Interest	1997 Expenditures	Balance at 12/31/97
Makelian Family	1,000.00	1,000.00	0.00	67.40	67.40	1,000.00
May Andonian	5,000.00	5,000.00	0.00	337.00	337.00	5,000.00
Rose Eknoian	500.00	500.00	0.00	33.70	33.70	500.00
Peter and Rose Harootian	5,000.00	5,000.00	0.00	337.00	337.00	5,000.00
Dr. Michael Manoogian	600.00	600.00	500.00	41.36	0	1,141.36
Mantarian Family	1,200.00	1,200.00	0.00	80.88	80.88	1,200.00
George and Sylvia Migridichian	5,000.00	5,000.00	0.00	337.00	0.00	5,337.00
Ogdha O'Gulian	5,000.00	5,000.00	0.00	337.00	337.00	5,000.00
Sadie Pilibosian	1,000.00	1,000.00	0.00	67.40	67.40	1,000.00
Isabel, Bedros and Almas Sahagian	10,000.00	10,000.00	0.00	674.00	674.00	10,000.00
Stephen and Agnes Sahagian	5,500.00	5,500.00	500.00	372.27	372.27	6,000.00
Katherine Sarkisian	1,500.00	1,500.00	500.00	119.47	119.47	2,000.00
Mary and Haig Arakelian	500.00	500.00	0.00	33.70	33.70	500.00
Arthur and Dorothy Yagjian	10,000.00	10,000.00	5,000.00	674.00	674.00	15,000.00
Parouz Piligian	1,045.80	1,000.00	500.00	90.61	0.00	1,636.41
George Herosian	1,022.17	1,000.00	0.00	68.89	68.89	1,022.17
Andrew and Helen Michaelian	2,026.15	2,000.00	0.00	136.56	136.56	2,026.15
Edward Bedrosian	0.00	0.00	1,500.00	43.49	43.49	1,500.00
K&M Aroian	0.00	0.00	4,000.00	79.77	0.00	4,079.77
Hamayak and Ann Rakijian	0.00	0.00	1,000.00	1.85	1.85	1,000.00
Nalbandian-Berberian (Hokehankist)	0.00	0.00	2,000.00	83.83	83.83	2,000.00
Nalbandian-Berberian (General)	0.00	0.00	5,000.00	209.59	209.59	5,000.00
Ruth Shamgochian	0.00	0.00	1,000.00	30.10	0.00	1,030.10
Gilbert and Agnes Markarian	0.00	0.00	1,000.00	9.60	9.60	1,000.00
Edward and Annie Kachajian	0.00	0.00	500.00	0.92	0.92	500.00
Totals:	\$261,358.12	\$229,073.31	\$39,255.99	\$18,542.11	\$16,491.28	\$302,664.94

ARMENIAN CHURCH OF OUR SAVIOUR

MEMORIAL FUND - PENDING

Years Ended December 31, 1997 and 1996

Schedule F

	Balance 12/31/96	1997 Contribs.	1997 Int. Earned	1997 Expenditures	Balance 12/31/97
N. Rose Baljian	\$1,810.51	0.00	\$122.03	0.00	\$1,932.54
Marjorie Sohigian	2,414.01	0.00	162.70	0.00	2,576.71
John Sagarian	9,329.69	450.00	643.94	0.00	10,423.63
Mr. and Mrs. George Manos	603.49	0.00	40.68	0.00	644.17
Mr. and Mrs. Antranik Yarumian	1,713.95	0.00	115.52	0.00	1,829.47
Helen Torigian	1,207.00	0.00	81.35	0.00	1,288.35
Mr. and Mrs. H. Andonian	120.69	0.00	8.13	0.00	128.82
George Krikorian	3,621.02	0.00	244.06	0.00	3,865.08
Vehanoush Jorjorian	1,207.00	0.00	81.35	0.00	1,288.35
Deborah and Steven Migridichian	1,247.22	0.00	84.06	0.00	1,331.28
Mrs. Rose Aslanian	2,115.84	0.00	142.61	2,258.45	0.00
Dr. George and Christine Asdourian	507.69	0.00	34.22	0.00	541.91
Memorian Fund Pending <\$500	105.59	0.00	7.12	0.00	112.71
Totals:	\$26,003.70	\$450.00	\$1,767.78	\$2,258.45	\$25,963.03

ARMENIAN CHURCH OF OUR SAVIOUR

SUPPLEMENTARY INFORMATION
Income – 1997 Budget Analysis

	1997 Gross Income	Endowment Fund Income Allocation	1997 Actual	1997 Budgeted	Over/ (Under)
Pledges Collected			\$93,768.00	\$79,000.00	\$14,768.00
Plate Collection			4,529.00	4,000.00	529.00
Sunday School Plate Collection			1,194.00	800.00	394.00
Youghakin			17,895.00	14,000.00	3,895.00
Unallocated General Endowment Fund Income	\$0	\$10,113.00	10,113.00	5,500.00	4,613.00
Hokehankist	15,484.00	702.00	16,186.00	17,000.00	(814.00)
Altar Flowers			2,139.00	1,900.00	239.00
Momakin			2,151.00	2,000.00	151.00
In Lieu of Flowers			24,011.00	25,000.00	(989.00)
Service Fees - Church Hall			1,145.00	2,000.00	(855.00)
Service Fees - Cultural Center			9,805.00	4,000.00	5,805.00
Service Fees - New England Region			1,100.00	1,000.00	100.00
Weddings			500.00	750.00	(250.00)
Memorial Biographies			100.00	600.00	(500.00)
Gifts/Outreach Fund Donations	500.00	35.00	535.00	3,500.00	(2,965.00)
Transfer Account			5,600.00	7,000.00	(1,400.00)
Interest/Dividend Income			36,914.00	56,000.00	(19,086.00)
Interest Income Diocesan Endowment Fund			1,897.00	1,500.00	397.00
Estimated Earnings/Gains from Investment Accts			40,834.00	20,000.00	20,834.00
Parish Fundraising			0	5,300.00	(5,300.00)
Church Function – Golf Tournament			8,319.00	3,000.00	5,319.00
Church Function - Picnic			3,447.00	4,000.00	(553.00)
Church Function - Armenian Festival			19,165.00	22,000.00	(2,835.00)
Church Function - Friday Night Dinner/Other	426.00	27.00	453.00	0	453.00
Church Function - Christmas Dance			1,683.00	2,000.00	(317.00)
Miscellaneous Income			673.00	1,000.00	(327.00)
Vacation Bible School			150.00	0	150.00
Total Operating Income			\$10,877.00	\$304,306.00	\$282,850.00
			\$21,456.00		

ARMENIAN CHURCH OF OUR SAVIOUR

SUPPLEMENTARY INFORMATION
Expense – 1997 Budget Analysis

	1997 Gross Expense	Endowment Fund Income Allocation	1997 Actual	1997 Budgeted	Over/ (Under)
Clergy Stipend			\$39,447.00	\$39,628.00	(181.00)
Clergy Rental Allowance			16,896.00	16,900.00	(4.00)
Clergy Gas Allowance			2,184.00	1,800.00	384.00
Clergy Auto Insurance			1,288.00	1,200.00	88.00
Clergy Health/Life Insurance			8,086.00	8,000.00	86.00
Clergy Disability Insurance			1,800.00	1,800.00	0
Clergy Pension			2,000.00	2,000.00	0
Payroll - Youth Director			0	1,500.00	(1,500.00)
Payroll - Secretaries			23,145.00	25,000.00	(1,855.00)
Payroll - Bookkeeping			4,200.00	4,200.00	0
Payroll - Custodial			11,314.00	8,000.00	3,314.00
Professional Service - Payroll			647.00	700.00	(53.00)
Visiting Clergy and Related Exp.			2,935.00	9,500.00	(6,565.00)
Honorarium - Choir Director	\$2,035.00	(\$70.00)	1,965.00	2,000.00	(35.00)
Honorarium - Organist			3,235.00	3,000.00	235.00
Honorarium - Soloist			1,100.00	1,500.00	(400.00)
Honorarium - Deacons			510.00	1,250.00	(740.00)
Sunday School Program	2,753.00	(1,302.00)	1,451.00	3,500.00	(2,049.00)
Armenian Language School	177.00	(177.00)	0	500.00	(500.00)
Youth Activities Programs			140.00	500.00	(360.00)
Diocesan Assembly			2,321.00	3,000.00	(679.00)
Summer Studies Tuition Subsidy			0	1,000.00	(1,000.00)
St. Nersess/Camp Vartan	545.00	(545.00)	0	0	0
Diocesan Assessment			36,110.00	35,000.00	1,110.00
Youth Ministry Assessment			2,566.00	2,900.00	(334.00)
Ecumenical Council			0	300.00	(300.00)
Etchmiadzin Looma			1,278.00	1,500.00	(222.00)

ARMENIAN CHURCH OF OUR SAVIOUR

SUPPLEMENTARY INFORMATION
Expense – 1997 Budget Analysis

	1997 Gross Expense	Endowment Fund Income Allocation	1997 Actual	1997 Budgeted	Over/ (Under)
Pastor's Discretionary Fund	998.00	(720.00)	278.00	750.00	(472.00)
Payroll Taxes Expense			5,807.00	6,000.00	(193.00)
Insurance - Workers Compensation			327.00	1,500.00	(1,173.00)
Insurance - Real Estate/Per. Prop.			6,101.00	7,000.00	(899.00)
Landscape/Maintenance			3,654.00	3,000.00	654.00
Security Expense			480.00	0	480.00
Function Supplies			4,833.00	0	4,833.00
Church Function - Recognition Day			1,702.00	0	1,702.00
Auto Repairs - Pastor's Car			0	500.00	(500.00)
Other Employee Car Expense			0	200.00	(200.00)
Altar/Church Supplies/Altar Maintenance	\$3,499.00	(2,296.00)	1,203.00	3,500.00	(2,297.00)
Altar Flowers	2,967.00	(504.00)	2,462.00	3,000.00	(538.00)
Church Functions/Religious Misc.			0	500.00	(500.00)
Heating - Gas			18,531.00	17,000.00	1,531.00
Water			1,829.00	1,500.00	329.00
Electric			8,492.00	9,000.00	(508.00)
Telephone/Cable			5,959.00	5,800.00	159.00
Licenses/Permits			300.00	0	300.00
Building Maintenance - Contract Service			15,229.00	15,400.00	(171.00)
Building Maintenance - Gen./Lisc.			4,435.00	3,000.00	1,435.00
Building Maintenance - Electric			0	500.00	(500.00)
Building Maintenance - Heating			1,950.00	1,000.00	950.00
Building Maintenance - Plumbing			0	500.00	(500.00)
Building Maintenance - Elevator			1,469.00	1,272.00	197.00
Building Equip. Maint.-Maint/Repairs			1,153.00	4,500.00	(3,347.00)

ARMENIAN CHURCH OF OUR SAVIOUR

SUPPLEMENTARY INFORMATION
Expense – 1997 Budget Analysis

	<u>1997 Gross Expense</u>	<u>Endowment Fund Income Allocation</u>	<u>1997 Actual</u>	<u>1997 Budgeted</u>	<u>Over/ (Under)</u>
Rubbish Removal			1,866.00	1,800.00	66.00
Capital Expenditures - Building			2,310.00	1,000.00	1,310.00
Capital Expenditures - Equipment			0	1,000.00	(1,000.00)
Building Supplies			872.00	6,000.00	(5,128.00)
Office Supplies			3,290.00	4,500.00	(1,210.00)
Messenger Printing			257.00	2,000.00	(1,743.00)
Printing			1,596.00	1,750.00	(154.00)
Office Equipment Maint/Repairs			286.00	1,000.00	(714.00)
Postage			2,625.00	3,500.00	(875.00)
Interest Expense - SBA Loan			570.00	700.00	(130.00)
Catholicos Visit			1,100.00	0	1,100.00
Petty Cash, Subscriptions & Misc.			2,145.00	3,000.00	(855.00)
Total Expenditures:		(\$5,614.00)	\$267,729.00	\$287,850.00	(\$20,121.00)

ARMENIAN CHURCH OF OUR SAVIOUR

**1998
PROPOSED BUDGET**

CHANGE TO INCLUDE
COLUMNS FROM
PREVIOUS PAGES

INCOME

Pledges Collected	\$75,000
Plate Collection	4,000
Sunday School Plate	1,000
Youghakin	16,000
Unallocated General	
Endowment Fund Income	8,500
Hokehankist	16,000
Altar Flowers	1,600
Momakin	2,000
In Lieu of Flowers	25,000
Service Fees - Church Hall	1,500
Service Fees - Cultural Center	17,000
Weddings	750
Memorial Biographies	500
Gifts	2,000
Transfer Account	5,500
Interest and Dividend Income	36,000
Estimated Earnings/Gains from Investment Accounts	37,500
Interest Income - Diocesan	
Endowment Fund (ACEF)	2,000
Golf Tournament	8,000
Christmas Dance	1,800
Picnic	3,500
Armenian Festival	20,000
Misc. Income	1,000
SUBTOTAL	\$286,150
Renovation Fundraising (one third of 3 year pledges totaling \$120K)	40,000
TOTAL OPERATING INCOME	\$326,150

EXPENSES

Clergy Stipend	\$39,624
Clergy Rental Allowance	16,900
Clergy Health, Dental, Life Ins.	8,500
Clergy Disability	1,800
Clergy Pension	2,000
Payroll - Secretaries (combined)	25,000
Payroll - Bookkeeping	4,200
Payroll - Youth Director	7,500
Payroll - Custodial	25,455
Payroll - Event Custodian	2,500
Payroll Service	700
Visiting Clergy Expense	3,500
Honorariums - Choir Dir.	2,000
Honorariums - Organist	3,000
Honorariums - Soloist	1,500
Honorariums - Deacons	1,000
Sunday School Program	3,500
Armenian Language School	500
Youth Activities	1,000
Diocesan Assembly	4,000
Camp Vartan St. Nersess Subsidy	1,500
Diocesan Assessment	40,000
Ecumenical Council	600
Etchmiadzin Looma	1,400
Pastor's Discretionary Fund	750
Payroll Taxes Expense	8,000
Insurance - Workman's Comp.	2,500
Insurance - Auto	1,300
Insurance - RE Pers. Prop.	6,500
Parish Car Gas Allowance	2,200
Parish Car Replacement Fund	2,500
Altar/Church Supplies	2,500
Altar Flowers	3,000
Church Functions/Religious	500
Heating - Gas	18,000
Water	1,900
Electric	9,000
Telephone/Cable	4,500
Building Maint. - Gen/Lisc.	4,000
Building Maint. - Contract Services	6,000
Building Maint. - Electric	500
Building Maint. - Heating	1,000
Building Maint. - Plumbing	500
Building Maint. - Elevator	1,250
Building Equip. Maint/Repairs	3,500
Landscape Maintenance	1,800
Capital Expenditures - Building	1,000
Capital Expenditures - Equipment	1,000
Rubbish Removal	1,000
Building Supplies	6,000
Office Supplies	4,000
Printing	1,750
Messenger Printing	1,200
Office Equip. Maint/Repair	500
Postage	3,500
Interest Expense - SBA Loan	600
Advertising	3,000
Misc. Expense	3,200
SUBTOTAL:	\$307,779
Cultural Center Roof	50,000
Air Conditioner Replacement	35,000
Copying Machine	14,000
TOTAL OPERATING EXPENSES:	\$406,779

