

CHRIST THE SAVIOR ORTHODOX CHURCH

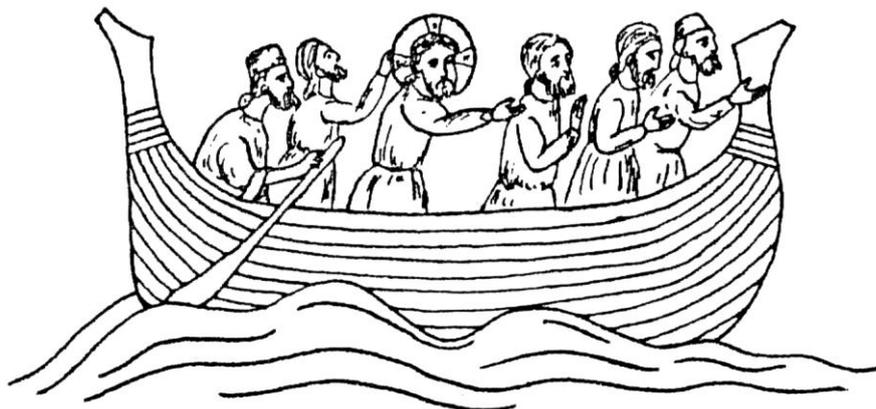
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ANNUAL PARISH MEETING

FEBRUARY 7, 2016

1. Nomination of Secretary
2. Review of Previous Annual Meeting Minutes (white)
3. Report of the Rector (gold)
4. Report of the Senior Warden (lilac)
5. Report of the Junior Warden (salmon)
6. Report on the All-American Council (salmon)
7. Report of the Treasurer (green)
8. Report of the Auditors (yellow)
9. Report on Stewardship (white)
10. Proposed Financial Budget (green)
11. Parish Council Membership Nominations (purple)
12. Old Business + New Business



Christ the Savior Orthodox Church
Annual Meeting
1-25-2015

The meeting was opened with a prayer led by Fr. John at 11:05:a.m.

IN ATTENDANCE:

- *Rector:* Fr. John Parsells
- *Parish Council:* Senior Warden: Cheryl Kokkinos; Junior Warden: George Kaloroumakis; Treasurer: Michael McFarland; Secretary: Deborah Wilson; Andrew Hageman, Ellen Kaloroumakis, Barbara Kaloroumakis, Bill Parrish, Daria Parsells, Darrell Wilson
- *Parish Members:* *Deacon Stephen Hall, Matushka Emily Parsells, Diaconissa Nancy Hall, Chad Stewart, Greg Parsells, Kathy Parrish, Catherine Lupiwok, Joanne Patrick, Constantine Mitsopoulos, Joanne Bushman*

AGENDA:

1. Nomination of Secretary
2. Review of Previous Minutes
3. Rector's Report
4. Senior Warden's Report
5. Junior Warden's Report
6. Treasurer's Report
7. Auditors' Report
8. Other Reports
9. 2015 Budget
10. 2015 Parish Council Nominations
11. Old Business
12. New Business
13. Adjournment

1. Nomination of Secretary

Deborah Wilson was nominated and confirmed by consensus as the secretary for the annual meeting. An attendance sheet for meeting was circulated.

2. Review of Previous Annual Meeting Minutes

The parish members reviewed the minutes of the 2014 annual meeting.

Motion to accept the minutes was made by Darrell Wilson

Second: Barbara Kaloroumakis

Vote: All in favor

3. Rector's Report

Fr. John distributed hard copies of the rector's report and all of the information was included in his written report.

The report included metrics, major events of the year and a written report by Father John. Father John welcomed our new members, the children in our church, and Deacon Steven Hall and his wife Diaconissa Nancy. Father reported on the first spiritual retreat that was held at the church. We experienced an increased attendance at liturgy and fellowship events. Father expressed thanks for those who prepared Palm Sunday and Paschal meals and those who help on parish work days and in keeping the facilities clean. We have participated in the pay-it-forward initiative, by providing a check to Holy Apostles Orthodox Mission. The 30K loan has been repaid. Father also reported on the status of our diocesan and OCA assessments. The parish has installed a security system. Compliance with the policy, standards and procedures for the OCA on sexual misconduct has been met. Father also reported on the status of the chapel beautification projects. Father also reported on the crawl space project. Phase I has been completed, and the costs of the remaining phases will be discussed later in the meeting today.

Father offered thanks to the parish council members who are rotating off the council this year. Father also offered thanks to Matushka Emily. The rector's report concluded with Father's vision for 2015.

Joanne Patrick questioned the status of the maturity of the parish. Father stated that we are financially considered to be a full parish but since we do not provide a full stipend to the priest, we are not considered a fully mature parish yet, but still are somewhat at mission status.

Greg Parsells questioned the decrease in Bible studies. Father John clarified that attendance has been poor (3-5 people at most but usually less) at Bible studies. Father explained that he is spread thin and this does not seem to be the best way to offer education. He has therefore extended the sermon time to provide more teaching. Father would like to offer additional classes but the lack of interest and commitment to attendance has precluded the offering of courses at this time. Father suggested Patristic Nectar as a source of online study material.

Motion to accept the Rector's Report: Michael McFarland

Second: Bill Parrish

Vote: All in favor

4. Senior Warden's Report

Cheryl Kokkinos stated that we have met the obstacle of paying off our 30k loan ahead of schedule and also meeting the needs of the first phase of the crawl space repairs. She also discussed the spiritual retreat and the women's day out activities we have had this year. She also reported on the Diocesan meeting in November. She also expressed thanks to several individuals and groups. A written copy of her report has been provided.

Motion to accept the Senior Warden's Report: George Kaloroumakis

Second: Ellen Kaloroumakis

Vote: All in favor

5. Junior Warden's Report

George Kaloroumakis reported on the clean-up days this part year and the weekly clean-up schedule. He also thanked those who bring food to share for the fellowship meals. He shared the initiation of a recycling program. A written copy of the report has been provided.

Motion to accept the Junior Warden's Report: Michael McFarland

Second: Andrew Hageman

Vote: All in favor

6. Treasurer's Report

The treasurer, Michael McFarland, distributed hard copies of the treasurer's report and highlighted the following information:

- Profit and loss statements
- Account Balance Sheet

Motion to accept the Treasurer's Report: Darrell Wilson

Second: Constantine Mitsopoulos

Vote: All in favor

7. Auditors' Report

The auditors' report was completed by Ellen Kaloroumakis and John Kokkinos, and is attached.

Motion to accept the 2014 auditors report: Deborah Wilson

Second: Daria Parsells

Vote: All in favor

8. Other Reports

Choir Director: Daria Parsells shared that the choir will be directed by a rotation of directors. She also reminded the parish that the choir does not replace the prayerful singing of the congregation, but serves to lead the people in prayer. Joanne Patrick shared her gratitude for the participation of the children in the parish in the choir.

Motion to accept the choir report: Cheryl Kokkinos

Second: Andrew Hageman

Vote: All in favor

Stewardship Report: Father John reported on the stewardship of the parish at the request of the Parish Council. Father reported on the assets and liabilities of the parish. He also reported on the status of the crawlspace project. The most notable changes this year are the termination of the mission stipend from the diocese and the first full year of paying assessments. Changes to the priest's compensation package were also mentioned. The Parish Council has requested that an Orthodox perspective on increasing our stewardship be shared with the congregation, which Father John did at this time. A chart was provided outlining how equal sacrifice by all the giving units could be made to help meet the deficit. A written copy of this report was also provided.

Motion to accept the stewardship report: Cheryl Kokkinos

Second: Michael McFarland

Vote: All in favor

9. 2015 Budget

The 2015 Budget was presented by Father John. This proposed budget A, B, and C have been prepared by the Parish Council and submitted to the membership for their approval. Father John pointed out that even if the priest's salary were completely eliminated, we would still have a deficit of over \$24,000 based on the termination of our mission stipend, the initiation of our paying full assessments, and the crawlspace project. The question was raised as to what would constitute a fully compensated priest. Father John responded that this is usually based on median income within the OCA for the area in which the parish is located. Father John shared the difficulty of trying to split his time between his personal business and the needs of the parish. Darrell Wilson shared historical perspectives on the parish budget. Several members of the parish voiced concern that if Father John was not here, with a business that supports his family, we would not with our current budget be able to attract and support a priest. The budget options of A, B, and C were presented to allow the congregation to see the adjustments that are needed to provide support of a priest. Kathy Parrish voiced her support for Budget C that would provide a priest's salary of 12k and her belief that the parish is capable of coming up with this additional amount. Concern was voiced that those not present at this meeting are not aware of the need for increased stewardship. Joanne Patrick questioned if the expenses for the crawlspace project could be recouped through insurance. The only recourse we have on the home inspection is to get our money back on the home inspection (approximately \$300).

Motion to vote only on options A, B, and C: Constantine Mitsopoulos

Second: Joanne Bushman

Vote: All in favor

Motion to adopted Option B of the proposed 2015 Budget: Nick Borodulia

Second: Michael McFarland

Vote: Carried with 1 abstention

George Kaloroumakis suggested that the parish be educated by speakers or meetings after services. Father John stated that this would be a parish council action.

10. 2015 Parish Council Nominations

The requirements for Parish Council Membership were included in the handouts.

Recommendations were taken from the floor for these parish council members who shall then be approved by His Beatitude. We need at least four more members for the council in order to have ten members, which would provide for adequate numbers to count offerings in a rotation.

Nominations included Kelly Hageman, Nick Borodulia, Constantine Mitsopoulos, Joanne Bushman, Nancy Hall, and Dmitry Lobach. We are noting that we are waiving the by-laws to nominate Nancy and Dmitry and are presenting this slate to the Metropolitan for his approval.

Motion to submit the above list to the Metropolitan for approval: Bill Parish

Second: Emily Parsells

Vote: All in favor

11. Old Business

Discussion of the Scrip account ensued, with the consensus being that the Parish Council continue its mandate to see the account closed.

Motion that we authorize the parish council to finalize the Scrip account: Deborah Wilson

Second: Michael McFarland

Vote: All in favor

12. News Business

A. Attendance at the All American Council

The mission is in need of lay delegate to accompany Fr. John to the All American Council in Atlanta during July. Father John reminded the body that others are able to attend as observers.

Motion that we nominate Mat. Emily Parsells to attend the All American Council as the lay delegate representing Christ the Savior: Nick Borodulia

Second: Kathy Parish

Vote: All in favor

B. Acquisition of an Automated External Defibrillator (AED)

Kathy Parrish suggested having an AED for use by the parish. Nick Borodulia is going to see whether there is an option to get an AED through Ocean City EMS. Father John asked that the parish council proceed with implementation of the acquisition.

Motion that the parish council proceed with asking the parish council to implement the acquisition of a pediatric/adult AED: Kathy Parrish

Second: Joanne Bushman

Vote: All in favor

C. Other Items Discussed

- George Kaloroumakis asked people to consider volunteering for the 2015 financial audit/review.
- Nick Borodulia asked that the parish council look into ways of decreasing the noise caused by people going to and from the restroom during the liturgy.

13. Adjournment

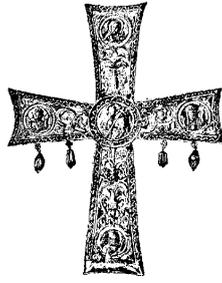
Motion to adjourn the meeting: George Kaloroumakis

Second: Deborah Wilson

Vote: All in favor

The meeting was adjourned with a prayer led by Fr. John at 1:20p.m.

Respectfully submitted,
Deborah Wilson



CHRIST THE SAVIOR ORTHODOX CHURCH

REPORT OF THE RECTOR TO THE ANNUAL MEETING OF FEBRUARY 7, 2016

Glory to Jesus Christ! Glory forever!

1. METRICS FOR THE YEAR 2015

Baptisms: 0	Marriages: 0	Catechumens: 3
Chrismations: 3	Marriage Blessings: 0	Funerals: 0

Official census, submitted to the Diocese on September 1, 2015: 40 members.

2. MAJOR EVENTS OF 2015

January	10 th	Blessing of the Atlantic Ocean w/ St. George's in Ocean City, MD
	22 nd	March For Life @ National Mall in Washington DC
	25 th	Annual Parish Meeting
March	8 th	Installation of 2015 Parish Council
April	5-12	Palm Sunday, Holy Week and Pascha
	25	March For Marriage @ Capitol Building in Washington DC
May	31 st	Holy Pentecost
June	6 th	Special Parish Meeting
July	12 th	Blessing of Chariots
	20-24	All American Council @ Atlanta, GA
August	15-16	Holy Dormition / Patronal Feast
	31 st	Blessing of Teacher and Students
September	19 th	Spiritual Retreat: Archdiocesan Missions Presentation
October	10 th	Archdiocesan Council Meeting @ St. Matthew in Columbia, MD
	11 th	Chrismation: Patricia McAlpin
November	1 st	Blessing of Those in the Healing Ministries
	8 th	St. Michael's Party
	13 th	Clergy Retreat @ St. Nicholas Cathedral in Washington DC
	14 th	Archdiocesan Assembly @ St. Nicholas Cathedral in Washington DC
December	25 th	Nativity of the Lord

3. A REVIEW OF 2015

New Members

In 2015, we were pleased to welcome a number of new members and families to our community, both through sacramental reception, enrollment in the catechumenate, visiting as inquirers, and relocation. It is good to have you all as part of our church family!

All American Council

The 18th All American Council of the Orthodox Church in America was held in Atlanta, GA from July 20-24. Much was accomplished during the sessions including the adoption of a new Statute for the OCA as well as a new financial model for funding the Church at the national level.

The Archdiocese of Washington offered a presentation to the assembled body in the form of a short-film featuring three of the Archdiocese, including our own Christ the Savior Mission.

Appreciation is expressed to George Kaloroumakis who traveled with Fr. John as our lay-delegate. George has submitted a report in which he reflects upon this important week for the Church.

Archdiocesan Assembly

The 2015 Annual Assembly of the Archdiocese of Washington took place on Saturday, November 15th at St. Nicholas Cathedral. Appreciation is extended to Cheryl Kokkinos and Barbara Kaloroumakis who travelled to Washington DC to attend the Archdiocesan Assembly as our lay delegate and observer. Barbara volunteered to serve as one of the lay auditors for the Archdiocese in 2016. The draft minutes have been posted to the website wdcoca.org, where you can currently find all the documents associated with the assembly.

Parish By-Laws

The starter by-laws adopted by the mission at its formation are in need of review and possibly revision to be in compliance with the new OCA Statute. The Parish Council is overseeing this work and will report back to the parish body with its findings and recommendations.

Missions Presentation by Archdiocese of Washington

In September, Archpriest Mark Koczak and Matushka Kitty Vitko offered a presentation based upon the information they received at the OCA's Mission School. Many thanks to all who came, cleaned up, or brought donations of food and/or funds to help defray the costs.

Church School

In 2015, Christ the Savior formalized its childhood education program under the leadership of Alexis Oleynik, the mission's first official church school teacher. There are two classes offered for the age groups: 4-7 and 8-12. Each class currently meets once a month during the coffee hour. Sincere appreciation is expressed to Alexis as well as all of the parents who see to their children's religious education and upbringing.

Liturgical Life

In 2015, our attendance at the Sunday Divine Liturgy was on average of 60 people. Attendance in previous years was 72, 60, 50, 46 and 38.

Sincere appreciation is expressed to those who faithfully attend the Divine Services, whether you come simply to offer prayers to the Lord or to serve as ushers, choir members, altar servers, and readers; without your dedication we simply could not rightly glorify God. Special thanks is extended to Protopresbyter Daniel who has covered for me on more than one occasion this past year as well as Dn. Steven who assists at the altar table. All of your efforts are greatly appreciated!

Fellowship

This past year, we shared in fellowship through picnics, pool parties, open houses, women's group outings, coffee hours, and potluck lenten meals after Presanctified Liturgies. All those who prepare food are to be sincerely thanked, especially those who do so on a consistent basis.

We also send up thanks to God for another year of safety and enjoyment in the pool! Appreciation is extended to Cheryl Kokkinos for overseeing and coordinating the lifeguards.

Palm Sunday and Paschal Meals

Gratefulness is extended to the Kaloroumakis and Miller families for offering the festive fish meal on Palm Sunday as well as to all who prepared food and cleaned up for the Paschal meal, including the coordinators. May the Lord bless!

Parish Work Days

Many thanks to those who helped clean the Parish Center, grounds, and drainage ditches on our Parish Clean-up Day as well as at other times. Your hard work does not go without notice. Our junior warden, George Kaloroumakis, will offer a more extensive review in his report.

Appreciation is likewise offered to all who have helped clean the chapel, hall, bathrooms, quiet room, and grounds following Sunday's Divine Liturgy and coffee hour.

Project Crawlspace / HVAC

In 2014, phase 1 of the much needed renovations in the crawlspace beneath the Parish Center have been completed. This included finding, closing, and sealing all ways in which water is entering the crawlspace, as well as assessing and restoring full integrity to the damaged structure. In 2015, the final phase of the project was to treat, eliminate, and prevent the mold and fungus according to standard regulations. The Parish Council over saw this important work, which will be reported on by George Kaloroumakis.

Diocesan / OCA Assessments

In 2015, Christ the Savior did not receive a mission stipend from the Archdiocese of Washington and diocesan and national assessments were paid in full. This is a significant step forward for our mission as it continues the maturation process toward full parish status. Commendation is due for pushing forward, when it would have been easier not to.

Appreciation to All the Donors

Heartfelt appreciation is expressed to everyone who has donated their financial resources, time and talent to make our Mission and its success possible. You have given very much both in regular and special offerings for our operating expenses and capital improvements, especially the Crawlspace/HVAC renovations.

In sacrificially giving of yourselves, you all have filled our community with divine blessings and apostolic energy. This has been a joy to see and a privilege to be part of – thank you!

Policies, Standards and Procedures of the OCA on Sexual Misconduct

Compliance with the newly revised policy has been completed, documented, and submitted by the Parish Council to the Archdiocese of Washington and the national offices of the Orthodox Church in America. As required by the OCA, background checks have been completed for Fr. John Parsells, Fr. Daniel Hubiak, Dn. Stephen Hall, Rdr. George Kaloroumakis, and Alexis Oleynik our church school teacher.

Altar Server Vestments

In December, three new sets of altar server vestments - red, blue, and green - were blessed. Two additional white vestments were also blessed, making 10 vestments of various sizes in each color for our altar servers. The remaining two liturgical colors - gold and purple - are hoped to be ready by February, 2016. We thank the donors, the tailors from the Republic of Georgia, as well as those who placed the order and assisted with transit. May the Lord bless one and all!

Parish Council / Supporting Committees

The Parish Council and supporting committees meet regularly with the priest to assist in the administrative work of the Church. I would like to personally thank all of our Council members, giving special acknowledgment to those who are now stepping away from administrative duties after lengthy and diligent service on the Council and supporting committees. Coming off the Council this year are Cheryl Kokkinos, senior warden, Darrell Wilson, and Constantine Mitsopoulos. You have labored well for the growth and unity of Christ the Savior, may you hear the words, "Well done, good and faithful servants!"

Thank You to All

Each year as a community we face challenges and are presented with opportunities. In some cases, we stumble and in others, we experience a measure of success; for the one we offer repentance and for the other thanksgiving to God.

I would like also to express my appreciation to you all for all that you do, and more than this for very personally for sharing the Christian struggle with me. It is not easy for any of us to be conformed to and united with God in Christ but having such a close, family-like community makes this difficult struggle not only more fruitful but also even enjoyable, and I thank you for sharing this great life in Christ with me.

Finally, I ask your forgiveness for my shortcomings, seeking your prayers for my betterment as I assure you of mine for yours too. May the Lord's continued blessings be upon us all!

4. A VISION FOR 2016

This year the Rector and Parish Council will focus on:

1. The Parish By-Laws.
2. Furnishing the multi-purpose room and installing a new sign.
3. Planning and hosting the 3rd annual Spiritual Retreat.
4. Increased financial stability through good stewardship.
5. Joint services and activities with local Orthodox churches.
6. Charitable initiatives both inside and outside our community.
7. Learning, living, and loving our Orthodox Christian Faith.



Rector

February 7, 2016

Christ the Savior Orthodox Church

Parish Assembly

Thanks be to God, 2015 was a great year for Christ the Savior Mission. We faced some very difficult challenges at various times during this year, however, we, as a church, rose to meet those challenges victoriously! We successfully completed a complex crawl space project which was completely paid for by each and every one of you. This was not an easy task, but what I love about our mission is that parishioners are moved to make sacrifices in order to meet the needs of our Church. Sacrifice is the ultimate task of what it means to be a family. And we are a family here and we make it work. It's not always easy and it takes time, but when everyone uses their individual God given gifts, we succeed!

Another milestone in July was the decision to provide a salary for Father John (as meager as it is, at least we are taking small steps). At the same time, we also ceased to receive the stipend from the Diocese. However, thanks be to God, we continue to be sound and in good order and we look forward to increasing Father's salary as we grow in numbers and in faith.

Something that we have which is different than most Churches during the summer months is that we have the privilege of having pool time during coffee hour. And with that privilege comes the responsibility of making sure the children are safe. We want to thank all the parents for watching over your children and making that pool time an enjoyable time for your children in a Christian atmosphere. It's so important to develop these kind of relationships when they are young. We are so blessed to have the pool to facilitate those relationships.

In November I attended the Diocesan meeting in Washington, DC. It was the day after the terrorists' attacks in France. After the Liturgy, Metropolitan Tikhon and several priests decided to take time to go visit the French Embassy just a few blocks away from the Cathedral. He offered words of kindness and sympathy to the Ambassador (in the French language I might add). He was also interviewed by the Washington Post. I was proud to know that our Church officials acted out of Christian love and took the time out of a very busy afternoon of upcoming church business to offer support to the French people.

Finally, I want to thank Father John for his leadership. Not all Priests are the same. Knowing that, I can say that Father John is a very special Priest. I can honestly call him “a man of God”. I learn from him every Sunday. He can hit you between the eyes with truth and you know that it’s the truth. But he speaks the truth with humility. And that is one of the things that makes him special. I’m so thankful that we have Father John here with us, to lead us, and teach us. Thank you Father. Just a few days ago, I saw a quote on Facebook-Pastors are Special But A Pastor’s Wife Is a Blessing, which leads me to Matushka Emily. Thank you for being such a wonderful example of a wife, mother, homemaker and Matushka. You are such a blessing to our Mission. I know you pick up the pieces of what does not get done in Church and probably many other things that go unnoticed. Please know that you are loved and appreciated. Thank you for all you do.

Our Mission wouldn’t be the same without seeing Father Daniel and Matushka Dunia here every Sunday. You are the pillars of this Mission. We are so blessed to have you here. Thank you for your leadership and friendship.

Thank you to Deacon Steven and Nissa Nancy for your service to our Mission. You were missed this summer while you were away. We are thankful you chose our Mission as your new home.

Thank you to the Choir for the beautiful music we hear every week. A special thank you to Daria Parsells for your dedication as choir master and for growing alternate choir directors! Many thanks also to the altar servers and ushers!

Thank you to the Parish Council for your dedication to the Church’s business issues. It has been a pleasure working with all of you. The Church is blessed to have this group of people who truly love the Church.

Thank you to Alexis, our new Sunday school teacher, for teaching our children this year. It can take a lot of patience for your job and we do appreciate you for taking on this challenge!

Lastly, thank all of you. Each and every one of you contribute to this Church with your gifts, talents, service and prayers so that we can have this awesome place to worship our God. May He bless us all and may we continue to grow in His love while serving His people.

With respect and love,

Cheryl Kokkinos, Senior Warden

2015 Summary - Junior Warden Report
February 7, 2016

The Junior Warden is responsible for addressing the maintenance needs and issues of the church facilities. All work to be completed by outside vendors is typically reviewed by a small committee that includes Father John. The Junior Warden presents the committee's findings to the Parish Council who reviews the recommendation and approves funding.

The following major improvements to the church property were completed in 2015 and January 2016. These were not optional improvements. They were made to correct system failures that could potentially have an adverse effect on the health Father's family in the rectory and the church community. We are most thankful for all of our community's families who gave so generously to support these projects.

1- **The final phase of the crawl space project was completed in August 2015.** The crawl space under the rectory and hall have been sealed and dehumidified to eliminate mold and fungus. Drainage and sump pumps were also installed to remove ground water and condensation from the space as well. Repairs to the foundation were made in 2014. This system will be inspected and maintained annually.

2- **Repairs and upgrades to the HVAC systems.** Repairs and cleaning have been made to the piping, coils, and ductwork. Control equipment replacement has been completed to correct deficiencies in the rectory proper and quiet room. The sanctuary HVAC system is being modified to include year round dehumidification unit, improve air circulation, and install additional ductwork. These systems are now being maintained annually.

3. **Water conditioning equipment replacement** – A new water treatment system was installed to correct water quality issues. The original system had completely failed. The health dept. conducted water quality tests to determine what treatment was indicated. The system will be maintained annually by the vendor.

All three projects came in or at under council authorized budget through a competitive bidding process from competent vendors.

Special thanks to all who assist in church and fellowship hall clean up. Nissa Nancy Hall is coordinating fellowship hall supplies for coffee hour, seasonal meals, and clean up. A donation basket is located in the hall to assist in the purchase of supplies. Please consider supporting this need each week.

Finally, the grounds require significant attention, both landscaping and drainage ditch maintenance. Father John performs many routine efforts, grass cutting, leaf blowing etc. The ditch system needs cleaning twice a year. Clean up days will be scheduled in early spring 2016 to address these needs and the pergola in the pool area. Thank you to those who worked on the grounds this past year. By giving our time and talents when called upon, we can meet many parish needs and enjoy the fellowship of working together for the upkeep of our sacred temple.

Prepared by G. Kaloroumakis

Report on the 18th All-American Council
July 2015 – George Kaloroumakis – Delegate

Every three years an All-American Council is convened to assemble the dioceses that comprise the OCA whose Primate is His Beatitude The Most Blessed Tikhon, Archbishop of Washington, Metropolitan of all America and Canada. The council's theme was "Expanding the Mission" and this year Atlanta, Georgia hosted the delegation.

The council program spanned seven days. Beginning with the opening call to order and prayer, the sessions ran seamlessly with excellent organization. The leaders and attendees conducted themselves in the spirit of Christ's love that began with the opening comments from His Beatitude Metropolitan Tikhon. The dioceses prepared excellent video presentations of their efforts to "expand the mission". These presentations can be viewed on the national website and expose us to the incredible work God's servants are doing in North America. They were all moving and insightful. I must report with some bias, that the Diocese of Washington, D.C. video was one of the most moving stories, with a focus on "Christ the Savior" and God working through his people in this diocese.

Each day general sessions called "Plenary Sessions" are held for the delegates to address the business aspects that are a part of the agenda. This council two major agenda items required the delegates attention, consideration and vote. The most significant being the adoption of a new revised Statutes of the Orthodox Church in America, the governing document of the church. Often, adopting change can be contentious and divisive. In contrast, the delegates addressed each issue with respect and dignity so a consensus among the 400 plus voting members could be achieved to pass the resolution to adopt the revised statutes. The second major resolution established the guidelines for each parishes obligation the diocese and national church for 2016 through 2018. Financial topics often result in passionate discussion about the merits of the formula, equality, fairness and what is Godly. After presentations by proponents and opponents this resolution also passed with over 400 delegates supporting it. Once again the delegation demonstrated the wisdom that it was important to

support what it believed to be the best option for all as we continue our effort to “Expand the Mission”

Prior to the council, a general survey of Orthodox Christianity in America conducted by an independent agency was sent out asking questions about parish life, the characteristics of our church community, how parishioners see things, how the clergy perceives their parishes and the future of the Orthodox Church in America and the other participating jurisdictions, including the Greek Orthodox Archdiocese and Antiochian Archdiocese. The results were based on both clergy and laity responses and the responses were contrasted. The results were interesting and warrant further review. Clearly the OCA clergy and faithful see their church as a place for spiritual growth and unity with a somewhat bright future. This was not always the case with the more ethnic churches who may see a decline in the years to come.

I attended a workshop on the diaconate and another on ways to expand the mission. In summary, each community needs to take stock of its gifts and talents to put a face on Orthodoxy in their community. Examples include outreach such as food pantries, coffee house/book stores, youth programs, senior programs, and coat drives. Such efforts are an extension of Christ's love. As an example, we have a pool that could be a vehicle for outreach. Making the pool available to people currently outside the community for swimming lessons (for a week in the summer) would potentially expose them to our Orthodox church, community and way of life.

Lastly one of the most profound events was not on the agenda. Following a moving presentation by IOCC on their work in places like Syria, a priest approached the microphone in the midst of the next speaker's presentation and requested to make a comment that was not in order with the proceedings at that time. The chair agreed to hear it. He had been moved by the IOCC presentation and challenged the assembly to respond with a spontaneous offering. His Beatitude agreed and almost \$12,000 was raised in about 15 minutes. This act exemplified the spirit of the council, love, conciliation and caring.

Thank you for the privilege of representing our parish at this inspiring event.

**Christ The Savior Orthodox Church
2015 End of Year Account Balances**

PNC Bank Non-Profit Checking - Account xxxxxx4667	
Opening Balance 1/1/15	7,372.50
Closing Balance 12/31/15	3,365.92
PNC Bank Savings - Account xxxxxx7067	
Opening Balance	101.80
Closing Balance	1,002.40
PayPal	
Beginning Account Value	1,893.70
Ending Account Value	2,206.07

Total Starting Balances	9,368.00
Total Ending Balances	6,574.39
Change in Account Balances	-2,793.61

Prepared by Michael McFarland, Treasurer
February 7, 2016 Annual Meeting

Christ the Savior Orthodox Church Profit & Loss

January through December 2015
Jan - Dec 15

Ordinary Income/Expense

Income

Bookstore 40.00

Candles 4,603.75

Charity

Baker Family 830.00

Christmas Charity 250.00

IOCC 30.00

Pregnancy Aid 25.00

Prison Ministry 248.00

Thanksgiving Food Drive 70.00

Total Charity 1,453.00

Coffee Hour 153.00

Stewardship

Cash 3,310.89

Members 67,855.06

Visitors 1,476.00

Total Stewardship 72,641.95

Total Income 78,891.70

Expense

Charity Expense

Baker Family 830.00

Christmas Charity 250.00

IOCC 30.00

Pregnancy Aid 25.00

Prison Ministry 248.00

Thanksgiving Food Drive 70.00

Total Charity Expense 1,453.00

Communications

Phone 600.00

Web Site 300.00

Total Communications 900.00

Education 129.01

Feastdays 74.25

Fellowship

Annual Picnic 119.63

Fellowship - Other 76.94

Total Fellowship 196.57

Insurance

Christ the Savior Orthodox Church
Profit & Loss

January through December 2015
 Jan - Dec 15

Umbrella Insurance	4,803.00
Total Insurance	4,803.00
Maintenance	
Building	1,500.85
Lawn Care	825.00
Repairs	866.08
Security System	516.00
Snow Removal	250.00
Supplies	556.19
Trash Removal	1,660.22
Total Maintenance	6,174.34
Mortgage	20,004.00
OCA	
All American Council	3,700.00
Assessments	5,045.40
Diocesan Assembly	100.00
Total OCA	8,845.40
Pool	
Lifeguard	450.00
Maintenance	1,837.33
Total Pool	2,287.33
Priest	
Insurance- Dental	2,499.96
Insurance - Health	15,000.00
IRA	1,200.00
Pension	2,001.72
Salary	6,000.00
Total Priest	26,701.68
Professional Fees	
Legal Fees	19.99
Total Professional Fees	19.99
Seminary Support	787.00
Supplies	
Altar	78.33
Candles	1,426.00
Envelopes	12.38
Office	381.57
Wine	707.80
Total Supplies	2,606.08

Christ the Savior Orthodox Church
Profit & Loss

January through December 2015
Jan - Dec 15

Supply Clergy	
Services	650.00
Total Supply Clergy	<u>650.00</u>
Taxes	
Worcester County	108.00
Total Taxes	<u>108.00</u>
Utilities	
Electric and Gas	12,319.23
Total Utilities	<u>12,319.23</u>
Total Expense	<u>88,058.88</u>
Net Ordinary Income	-9,167.18
Other Income/Expense	
Other Income	
Church Article Income	880.00
Church School	780.00
Earmarked Donation	
Crawlspace	14,310.00
HVAC Repair	8,820.00
Mission Retreat	500.00
Total Earmarked Donation	<u>23,630.00</u>
Support from other Churches	
St. Mark - Bethesda, MD	500.00
Total Support from other Churches	<u>500.00</u>
Total Other Income	25,790.00
Other Expense	
Church Article Expense	
Altar Vestments	726.00
Total Church Article Expense	<u>726.00</u>
Coffee HourExpense	239.39
Crawlspace	
HVAC	9,531.00
Crawlspace - Other	10,443.00
Total Crawlspace	<u>19,974.00</u>
Mission Retreat	

Christ the Savior Orthodox Church
Profit & Loss

January through December 2015
Jan - Dec 15

Speaker	<u>500.00</u>
Mission Retreat - Other	155.57
Total Mission Retreat	<u>655.57</u>
Other Expenses Water Testing	129.00
Void Check	0.00
Total Other Expense	<u>21,723.96</u>
Net Other Income	<u>4,066.04</u>
Net Income	<u><u>-5,101.14</u></u>

AUDITORS' REPORT

TO: 2016 Annual Meeting of Christ the Savior
FROM: Barbara Kaloroumakis and Joanne Bushman
DATE: 1/24/2015
SUBJECT: Audit of the 2015 Parish Financial Statements

Dear Parish Members:

Please be advised that a review of the churches financial record was performed on the following accounts:

Christ the Savior Operating Account at PNC XXXXXX4667
Christ the Savior Savings Account at PNC XXXXXX7067

We found everything to be in good order and would like to make the following recommendations:

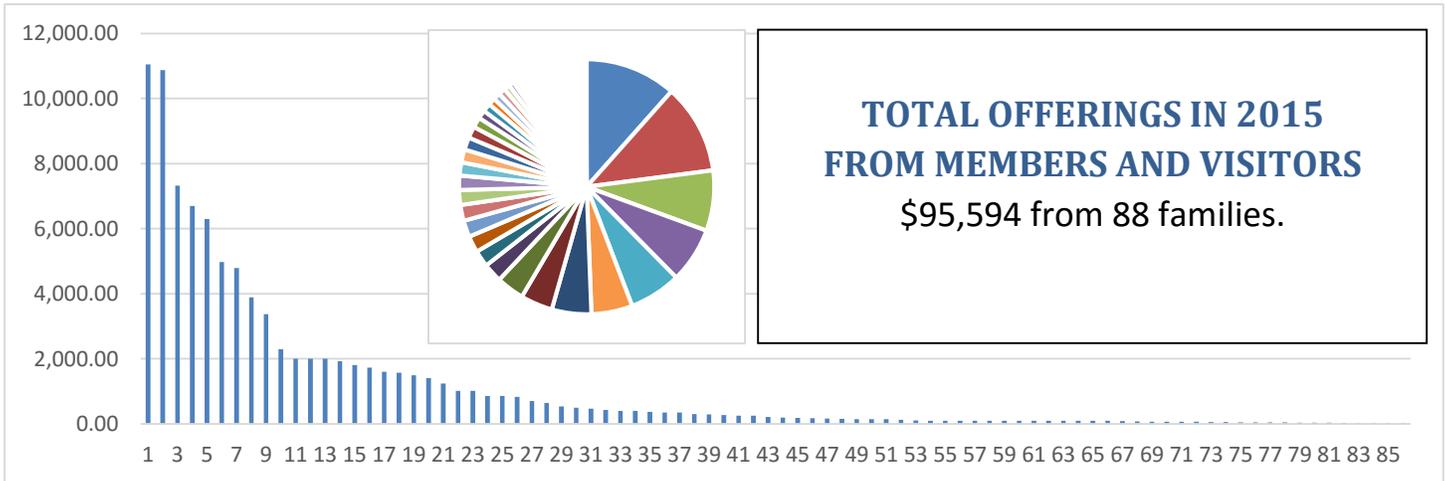
1. Signatures on carbon receipts of checks written are not always visible to determine how many signatures and whose are on the checks.
2. Items with no receipts, or perhaps there may be online receipts, were checked by the amount of the check in checkbook and amount of check on bank statement.

In Christ,

Joanne Bushman
Barbara Kaloroumakis

Stewardship Report

The following charts shows the total offerings to Christ the Savior during 2015. The data is shown by families. Not shown in the charts is the \$8,883 received as cash offerings for the collection, candles, bookstore, etc..



2016 Financial Outlook

1) Assets / Liabilities as of January 1, 2016.

Contributors: The mission has an official census of 40 members and 88 total contributors.

Accounts: \$3,365.92 (operating) + \$1,002.40 (savings) + \$2,206.07 (PayPal) = \$6,574.39 (total)

Real Estate: 5,400 sqft. Parish Center (chapel, hall, and rectory) on 15.1 acres

Mortgage: \$326,736 at 0% interest for remaining 16.5 years.

2) 2016 Budget

Shortfall in 2016 proposed budget: \$6,751.40.

3) Stewardship Increase Models

The following chart shows the needed increase to current weekly offerings for each family to meet budget and complete the crawspace project in 2016. Variables include the total deficit amount, the number of weekly contributors, and the models of equal dollar amount vs. equal sacrifice (see below).

Weekly Contributors	Equal Dollar (not recommended)			Equal Sacrifice (recommended)		
	15	25	35	15	25	35
\$6,750 Deficit	\$9	\$5	\$4	\$4 – \$13	\$3 – \$8	\$2 – \$6

The Challenge Beyond the Numbers

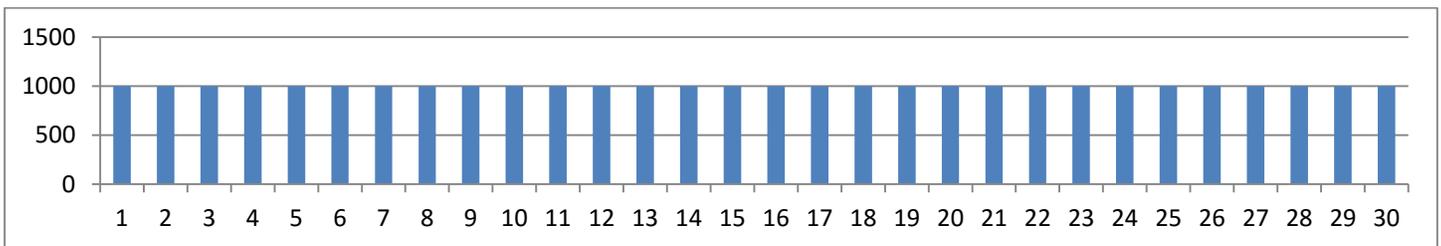
Unequal Sacrifice: Often in churches a small segment of the community carries the majority of the financial burden. This is not necessarily because this small segment has greater financial resources; it is often because this group of people designate a greater portion of their income or wealth to support the work of the Church.

The Problem: Various levels of sacrifice (extreme, moderate, minimal and none) may lead to overburdening, resentment, and even meltdown among those sacrificing much, while at the same time potentially fostering irresponsibility, negligence, and entitlement among others. Our community, and we as individuals, cannot develop properly unless this imbalance is remedied in a Christian manner.

False Alternatives

Equal Giving: 1) Each person gives the same dollar amount, dividing the sum needed by the number of people.
2) Each person offers the same percentage amount, such as the 10% tithe.

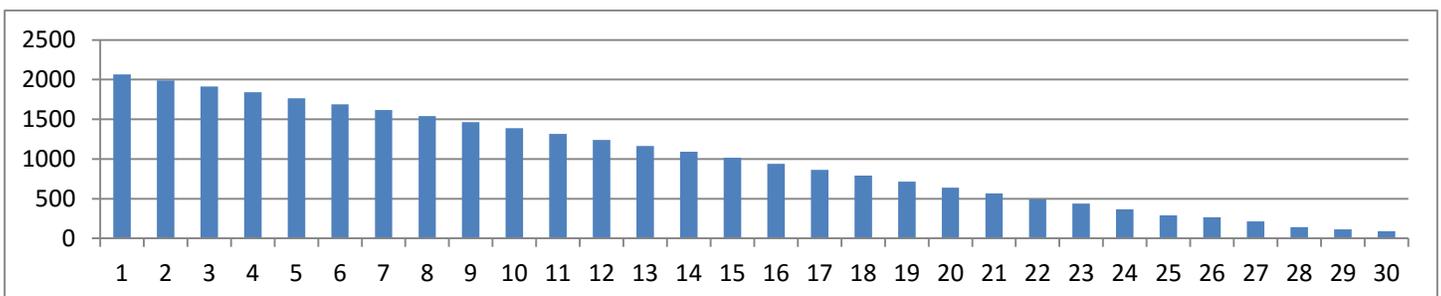
The Problem: Every person differs according to financial resources and spiritual maturity. Equal dollar amounts unfairly burden the poor, not even meeting the Old Testament standard, which used a 10% scale as small step toward equity. The tithe, equal percentage giving, is also unfit for Christians for a series of reasons. The tithe: 1) only considers income, not assets and liabilities as does, for instance, the secular US tax system, 2) doesn't address how to properly manage the other 90% of one's income, nor teach the proper use of existing wealth, 3) doesn't develop the necessary discernment between needs and wants, allowing the Christian to properly see the connection between one's treasure and one's heart, and 4) is not taught by the Lord nor the Fathers, except being referenced as something below Christian stewardship.



A Christian Model

Equal Sacrifice: New Testament stewardship is the only model that is equitable, truthful and spiritually sound. Each person is equally free, yet equally accountable, for 100% of everything God has entrusted to his or her temporary care. According to Christian teaching, this means that the stronger will help the weaker, yet no one is exempt from practicing stewardship as each person is entrusted with time, talent and treasurer by God.

This model, given by the Lord, fosters a common struggle and shared responsibility among rich and poor alike, leading to a loving, self-sacrificial unity with God and our fellow man.



Christ the Savior - 2016 Budget

	2013 Act.	2014 Act.	2015 Bud.	2015 Act.	2016 Bud.	
OCA - All American Council	-	-	3,000.00	3,700.00	0.00	\$1500 per delegate
Pool	2,137.80	2,378.50	2,500.00	2,287.33	2,500.00	
Postage and Delivery	-	0.00	150.00	0.00	150.00	
Priest						
Insurance - Health	10,065.43	14,594.68	15,000.00	15,000.00	18,506.00	premium increase: \$991 to \$1317
Insurance - Dental	1,392.22	1,949.78	2,500.00	2,499.96	2,500.00	
Pension	1,141.32	1,521.72	2,001.72	2,001.72	2,001.22	
Salary	0.00	0.00	6,000.00	6,000.00	6,000.00	
Travel	-	-	0.00	0.00	0.00	
IRA/401(k)	-	-	1,200.00	1,200.00	1,200.00	
Total Priest	12,598.97	18,066.18	26,701.72	26,701.68	30,207.22	
Seminary Support	-	711.85	683.50	787.00	892.50	1% of income
Supplies						
Altar	190.17	329.02	400.00	78.33	400.00	
Bookstore	321.00	0.00	0.00	0.00	0.00	
Coffee Hour	-	-	-	0.00	-	Category switched to Kitchen
Calendars	257.00	144.45	150.00	0.00	150.00	
Candles	1,107.45	1,701.00	1,800.00	1,426.00	1,800.00	
Choir	-	200.13	0.00	0.00	0.00	
Kitchen	-	224.95	300.00	0.00	300.00	
Offering Envelopes	184.14	136.62	75.00	12.38	75.00	
Office	438.22	460.69	500.00	381.57	500.00	
Wine	550.80	598.28	700.00	707.80	700.00	
Total Supplies	3,048.78	3,795.14	3,925.00	2,606.08	3,925.00	
Supply Clergy						
Accomodations	0.00	0.00	350.00	0.00	350.00	
Services	100.00	0.00	300.00	650.00	300.00	
Travel	50.00	0.00	100.00	0.00	100.00	
Total Supply Clergy	150.00	0.00	750.00	650.00	750.00	
Taxes	850.00	108.00	108.00	108.00	108.00	Worcester County
Utilities	7,897.53	12,194.02	12,000.00	12,319.23	13,000.00	
Total Expense	60,400.70	72,480.00	87,423.62	88,058.48	89,071.40	
Net Income	11,280.67	-1,294.37	-19,073.62	-9,166.78	178.60	

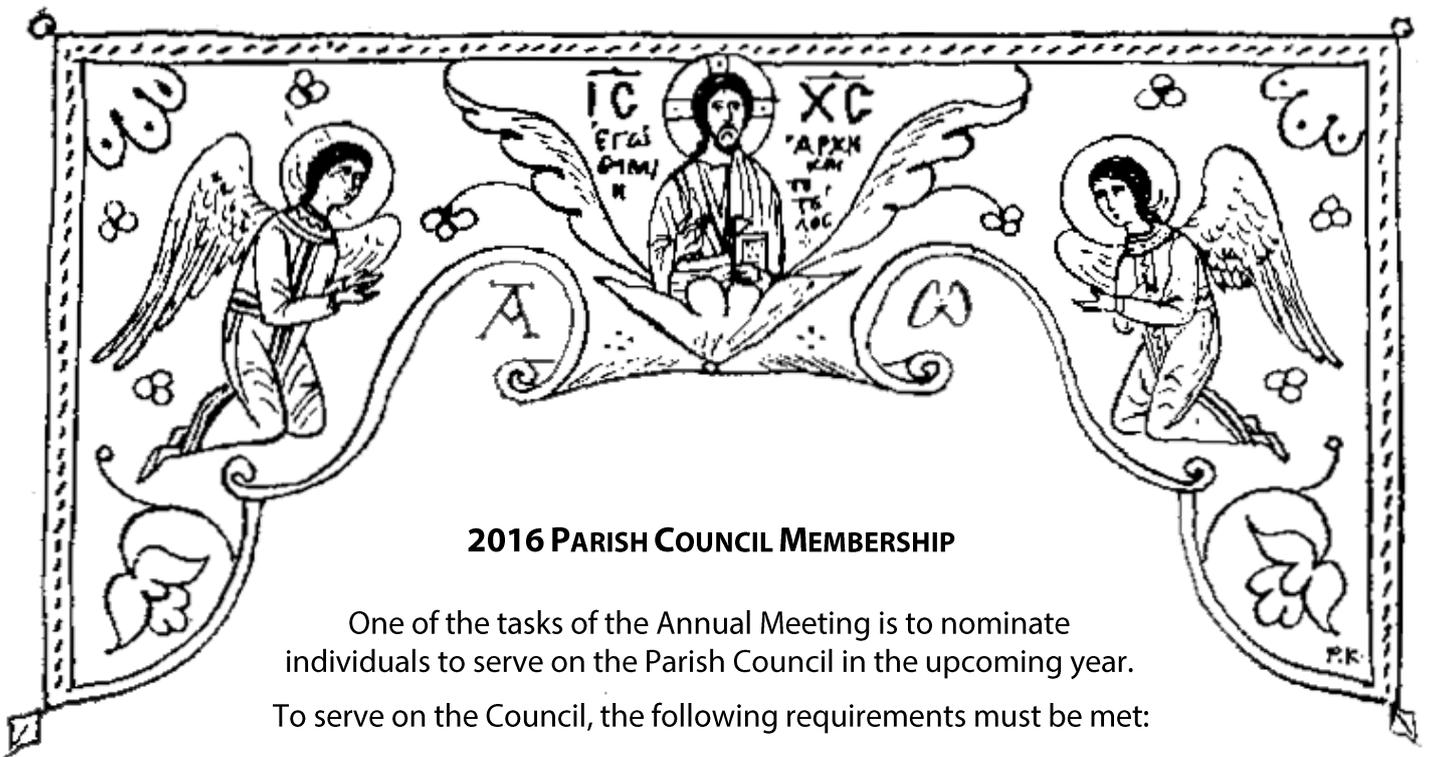
BlueChoice Gold \$1000 HMO >>> HealthyBlue HMO Gold \$1,000

Premium	7,067.40	8,448.00	11,892.00	15,804.00
Yearly HSA	2,998.56	6,146.68	n/a	n/a
Medical Expenses	-	-	2,702.68	2,702.68
	10,065.96	14,594.68	14,594.68	18,506.68

Deductible: \$1,000 person/\$2,000 family

Out of Pocket Limit: \$4500 person/\$9000 family

Out of Network: Emergency Care Only



2016 PARISH COUNCIL MEMBERSHIP

One of the tasks of the Annual Meeting is to nominate individuals to serve on the Parish Council in the upcoming year.

To serve on the Council, the following requirements must be met:

- 1) The person must be a communal member of the Orthodox Church.**
- 2) The person must be a member of the Parish for at least one year.**
- 3) The person must be at least nineteen (19) years of age.**

Nominations will now be taken from the floor. Upon finalization of this list by today's Annual Meeting, it will be sent together with the Minutes of the Annual Meeting to our diocesan bishop, His Beatitude Metropolitan Tikhon for confirmation. Following confirmation from our diocesan hierarch, the 2016 Parish Council, having prepared themselves through prayer, reflection, Confession and Communion, will be installed into office in the presence of the Parish community. At the first meeting of the 2016 Parish Council, the election of officers will take place.

The 2015 Parish Council was as follows:

Officers

Cheryl Kokkinos, Senior Warden (term ends 2016) (since 2013)
George Kaloroumakis, Junior Warden (term ends 2017) (since 2014)
Michael McFarland, Treasurer (term ends 2016) (since 2014)
Kelly Hageman, Secretary (term ends 2017) (since 2016)

Members

Nicholas Borodulia (since 2016)
Joanne Bushman (since 2016)
Barbara Kaloroumakis (since 2014)
Ellen Kaloroumakis (since 2014)
Constantine Mitsopoulos (since 2016)
Darrell Wilson (since 2013)