

OCTOBER 2026



Greek Orthodox
Metropolis of
New Jersey

Saint Andrew Family News

A MONTHLY PUBLICATION OF SAINT ANDREW GREEK ORTHODOX COMMUNITY OF MORRIS COUNTY

MR. AND MISS GOYA PAGEANT – OCT 11

PTA TRUNK-OR-TREAT & HARVEST PARTY – OCT 23

ST. DEMETRIOS THE MYRRHBEARER – OCT 26

THE HOLY PROTECTION OF THE THEOTOKOS – OCT 28

OXI DAY CELEBRATION (HAS PROGRAM) – NOV 1

Saint Andrew Family News

A MONTHLY PUBLICATION OF SAINT ANDREW GREEK ORTHODOX COMMUNITY OF MORRIS COUNTY

On Sundays we celebrate

Orthros 8:15 am & **Divine Liturgy** 9:30 am

For other services, please check our website or call the office

OFFICE HOURS

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Please submit your articles and information on time to
info@standrewgonj.org

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DIVINE SERVICES

SUBJECT TO CHANGE; CONSULT WEEKLY/E-BULLETINS

OCTOBER

Sunday	4	2ND SUNDAY OF LUKE
Tuesday	6	ST. THOMAS THE APOSTLE
Sunday	11	SUNDAY THE 7TH ECUMENICAL COUNCIL
Sunday	18	ST. LUKE THE EVANGELIST
Friday	23	ST. JAMES (IAKOVOS) THE APOSTLE
Sunday	25	6TH SUNDAY OF LUKE
Monday	26	ST. DEMETRIOS THE MYRRH-BEARER
Wednesday	28	HOLY PROTECTION OF THE THEOTOKOS

NOVEMBER

Sunday	1	5TH SUNDAY OF LUKE STS. COSMAS AND DAMIAN Hellenic Afternoon School 28 th of October Program
Sunday	8	7TH SUNDAY OF LUKE SYNAXIS OF THE ARCHANGELS
Monday	9	SAINT NEKTARIOS THE WONDERWORKER
Friday	13	ST. JOHN CHRYSOSTOM
Saturday	14	ST. PHILIP THE APOSTLE
Sunday	15	8TH SUNDAY OF LUKE
Monday	16	ST. MATTHEW THE APOSTLE AND EVANGELIST
Saturday	21	ENTRANCE OF THE THEOTOKOS INTO THE TEMPLE
Sunday	22	9TH SUNDAY OF LUKE
Wednesday	25	ST. KATHERINE THE GREAT MARTYR/LITURGY FOR THANKSGIVING DAY <u>5:00PM</u>
Sunday	29	13TH SUNDAY OF LUKE
Sunday	29	GREAT VESPERS SAINT ANDREW
Monday	30	SAINT ANDREW THE FIRST-CALLED APOSTLE

Sundays: Orthros @ 8:15AM & Divine Liturgy @ 9:30AM
Weekdays: Orthros @ 8:00AM & Divine Liturgy @ 9:00AM
*Sunday School students attend Divine Liturgy at 9:30am, receive Holy Communion,
and then proceed to their class – Graduation is on May 23rd*

ΙΕΡΕΣ ΑΚΟΛΟΥΘΙΕΣ

Τ Ο Π Ρ Ο Γ Ρ Α Μ Μ Α Μ Π Ο Ρ Ε Ι Ν Α Α Λ Λ Α Ξ Ε Ι .
Σ Υ Μ Β Ο Υ Λ Ε Υ Τ Ε Ι Τ Ε Τ Ο Ε Β Δ Ο Μ Α Δ Ι Α Ι Ο Δ Ε Λ Τ Ι Ο .

ΟΚΤΩΒΡΙΟΣ

Κυριακή 4 Β' ΛΟΥΚΑ

Τρίτη 6 ΑΓΙΟΥ ΑΠΟΣΤΟΛΟΥ ΘΩΜΑ

Κυριακή 11 ΤΩΝ ΆΓΙΩΝ ΠΑΤΕΡΩΝ ΤΗΣ Ζ' ΟΙΚ. ΣΥΝΟΔΟΥ

Κυριακή 18 ΑΓΙΟΥ ΛΟΥΚΑ ΕΥΑΓΓΕΛΙΣΤΗ

Παρασκευή 23 ΑΓΙΟΥ ΙΑΚΩΒΟΥ ΤΟΥ ΑΠΟΣΤΟΛΟΥ

Κυριακή 25 ΣΤ' ΚΥΡΙΑΚΗ ΤΟΥ ΛΟΥΚΑ

Δευτέρα 26 ΣΤ' ΛΟΥΚΑ, ΑΓΙΟΥ ΔΗΜΗΤΡΙΟΥ ΜΥΡΟΒΛΗΤΟΥ

Τετάρτη 28 ΑΓΙΑΣ ΣΚΕΠΗΣ ΤΗΣ ΘΕΟΤΟΚΟΥ

ΝΟΕΜΒΡΙΟΣ

Κυριακή 1 ΣΤ' ΛΟΥΚΑ / ΘΑΥΜΑΤΟΥΡΓΩΝ ΆΝΑΡΓΥΡΩΝ ΚΟΣΜΑ ΚΑΙ ΔΑΜΙΑΝΟΥ
Πρόγραμμα 28^{ης} Οκτωβρίου Απογευματινού Ελληνικού Σχολείου

Κυριακή 8 Ζ' ΛΟΥΚΑ | +Η ΣΥΝΑΞΙΣ ΤΩΝ ΑΡΧΙΣΤΡΑΤΗΓΩΝ ΜΙΧΑΗΛ ΚΑΙ ΓΑΒΡΙΗΛ

Δευτέρα 9 ΝΕΚΤΑΡΙΟΥ ΕΠΙΣΚΟΠΟΥ ΠΕΝΤΑΠΟΛΕΩΣ ΤΟΥ ΘΑΥΜΑΤΟΥΡΓΟΥ

Παρασκευή 13 ΊΩΑΝΝΗΣ ΧΡΥΣΟΣΤΟΜΟΣ, ΆΡΧΙΕΠΙΣΚΟΠΟΣ ΚΩΝΣΤΑΝΤΙΝΟΥΠΟΛΕΩΣ

Σάββατο 14 +ΦΙΛΙΠΠΟΥ ΤΟΥ ΑΠΟΣΤΟΛΟΥ

Κυριακή 15 Η' ΛΟΥΚΑ

Δευτέρα 16 ΆΠΟΣΤΟΛΟΣ ΚΑΙ ΕΥΑΓΓΕΛΙΣΤΗΣ ΜΑΤΘΑΙΟΣ

Σάββατο 21 ΤΑ ΕΙΣΟΔΙΑ ΤΗΣ ΘΕΟΤΟΚΟΥ

Κυριακή 22 Θ' ΛΟΥΚΑ

Τετάρτη 25 ΑΙΚΑΤΕΡΙΝΗ ΜΕΓΑΛΟΜΑΡΤΥΣ/ΚΑΤΑ ΤΗΝ ΗΜΕΡΑΝ ΤΩΝ ΕΥΧΑΡΙΣΤΩΝ **ΩΡΑ 5:00ΜΜ**

Κυριακή 29 ΙΓ' ΛΟΥΚΑ

Κυριακή 29 ΜΕΓΑΣ ΕΣΠΕΡΙΝΟΣ ΤΟΥ ΑΓΙΟΥ ΑΝΔΡΕΟΥ

Δευτέρα 30 ΑΝΔΡΕΟΥ ΑΠΟΣΤΟΛΟΥ ΤΟΥ ΠΡΩΤΟΚΛΗΤΟΥ

Την Κυριακή – Όρθρος - ώρα 8:15πμ & Θεία Λειτουργία - ώρα 9:30πμ

Τις καθημερινές – Όρθρος - ώρα 8:00πμ & Θεία Λειτουργία - ώρα 9:00πμ

Οι μαθητές του Κατηχητικού σχολείου θα έρθουν πρώτα στην Θεία Λειτουργία ώρα 9:30πμ, μετά την Θεία Κοινωνία θα συνεχίσουνε στις τάξεις τους. -Αποφοίτηση Κατηχητικού σχολείου 23^η Μαΐου

Saved Into Communion: Salvation as a Relationship with God

Rev Fr John Theodosion

As we begin another season of parish life at Saint Andrew, it is worthwhile to pause and ask a simple but deeply important question: **What does it mean to be saved?**

We often think of salvation as something that happens after this life—as being forgiven of our sins so that, when we die, we can go to heaven. Certainly, eternal life is part of the Christian hope. But the Orthodox Christian understanding of salvation is much richer. Salvation is not simply about where we go after death. **Salvation is about becoming united with God and learning to live in communion with Him beginning today.**

Jesus tells us:

“And this is eternal life, that they may know You, the only true God, and Jesus Christ whom You have sent.”
—John 17:3

Notice that Christ does not define eternal life merely as living forever. He defines it as **knowing God**. Salvation is a relationship.

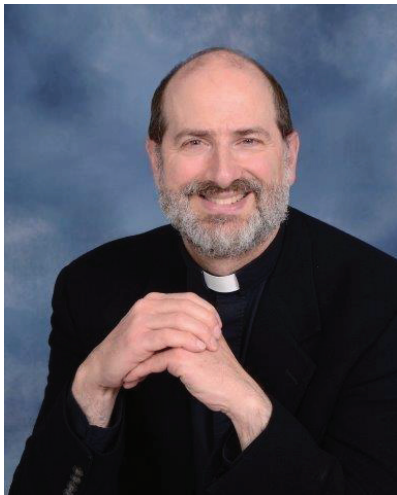
We Were Created for Communion

From the very beginning of Scripture, we see that human beings were created for relationship—with God and with one another.

In Genesis we read:

“Then God said, ‘Let Us make man in Our image, according to Our likeness.’”
—Genesis 1:26

The Fathers of the Church understood this passage in light of the revelation of the Holy Trinity. God is not an isolated individual. The Father, Son, and Holy Spirit exist eternally in love and communion.



We were created in the image of this God.

This means that something fundamental about who we are as human beings is relational. We were not created to live only for ourselves. We were created to receive God’s love, to love Him in return, and to share that love with others.

This is why God says in Genesis:

“It is not good that man should be alone.”
—Genesis 2:18

Our deepest fulfillment cannot be found in isolation.

We can have possessions, accomplishments, careers, friendships, entertainment and success, and still experience an emptiness within us. Why? Because the human heart was created for something greater. **We were created for communion with God.**

Sin Is More Than Breaking Rules

The Orthodox Church understands sin not simply as breaking a list of rules. Sin is a rupture in our relationship with God.

When humanity turned away from God, we experienced separation from the very Source of our life.

St. Irenaeus of Lyons explains the consequence of turning away from God:

“Man, having turned away from God, deprived himself of life.”

Sin therefore is not merely about violating a commandment. It is about turning away from the One who gives us life.

Every time we choose pride over humility, resentment over forgiveness, selfishness over love, or indifference over compassion, we move away from communion with God.

And yet the wonderful message of the Gospel is that **God does not abandon us when we turn away from Him.**

Christ Came to Restore Communion

The entire mission of Jesus Christ can be understood as God's work of restoring humanity to communion with Himself.

St. Paul writes:

"God was in Christ reconciling the world to Himself, not imputing their trespasses to them."

—2 Corinthians 5:19

The Son of God became man so that humanity could once again be united with God.

This is at the heart of the Orthodox understanding of salvation.

St. Athanasius the Great famously expressed this mystery:

"God became man so that man might become god."

The Fathers call this ***theosis***—our participation in the life of God by His grace.

This does not mean that we become God by nature. Rather, through Christ, we are invited to participate in God's divine life.

St. Peter writes:

"By which have been given to us exceedingly great and precious promises, that through these you may be partakers of the divine nature."

—2 Peter 1:4

This is the extraordinary invitation of Christianity: **God does not merely want to forgive us; He wants to unite us to Himself.**

"Abide in Me"

Jesus gives us a beautiful image for this relationship:

"I am the vine, you are the branches. He who abides in Me, and I in him, bears much fruit; for without Me you can do nothing."

—John 15:5

A branch does not live by itself. It receives its life from the vine.

In the same way, the Christian life cannot be sustained simply by trying harder to be a good person. We need Christ.

We need prayer.

We need the Scriptures.

We need the Sacraments.

We need the Divine Liturgy.

We need repentance.

We need the forgiveness and encouragement of our brothers and sisters in Christ.

Most importantly, **we need communion with Jesus Christ.**

Christianity is not merely learning a collection of beliefs or following a moral code. It is entering into a living relationship with the risen Christ.

A Restless Heart

St. Augustine expressed the longing of the human heart beautifully:

"You have made us for Yourself, O Lord, and our heart is restless until it rests in You."

We often try to satisfy this restlessness with other things.

We tell ourselves:

"When I accomplish this, then I will be happy."

"When I have enough money, then I will be secure."

“When I find the right relationship, then I will be fulfilled.”

“When people recognize me, then I will know that I have value.”

But none of these things can bear the weight of our deepest longing.

Only God can.

This does not mean that our relationships, careers, families, friendships or accomplishments are unimportant. They are gifts from God. But they were never intended to replace God.

The human heart was created for the Infinite.

Salvation Begins Now

Sometimes we speak about salvation as though it were entirely a future event.

But the Orthodox Christian life teaches us that eternal life begins now.

Every time we pray sincerely, we enter more deeply into communion with God.

Every time we repent, we turn our hearts back toward Him.

Every time we receive Holy Communion with faith and preparation, we encounter Christ.

Every time we forgive someone, we participate in the life of Christ.

Every time we serve someone who needs us, we encounter Christ in our neighbor.

Every time we choose love instead of hatred, humility instead of pride, and faith instead of despair, we allow God’s life to become more visible within us.

Salvation is therefore not simply something we hope to receive someday. **Salvation is a life we are learning to live today.**

What Does This Mean for Us as a Parish?

This understanding of salvation also reminds us why our parish community is so important.

The Christian life was never meant to be lived alone.

God calls us into communion with Himself, but He also calls us into communion with one another.

Saint Andrew is more than a building where we attend Divine Liturgy on Sunday. It is a spiritual family where we learn to love Christ and one another.

Our parish ministries, Bible studies, youth programs, fellowship gatherings, charitable activities, educational programs and opportunities for service are not simply activities that fill our calendar. They can become opportunities for us to grow in communion with God and with one another.

Perhaps this year God is inviting each of us to take one more step.

Maybe it is returning to Divine Liturgy more regularly.

Maybe it is making confession a more regular part of our spiritual life.

Maybe it is joining a Bible study or parish ministry.

Maybe it is getting to know someone in our parish whom we have never spoken with.

Maybe it is forgiving someone.

Maybe it is simply spending a few more minutes each day in prayer.

Whatever that next step may be, the goal is the same: **to draw closer to Jesus Christ.**

“That They All May Be One”

On the night before His Passion, Jesus prayed for His disciples—and for all of us:

“That they all may be one, as You, Father, are in Me, and I in You; that they also may

be one in Us.”

—John 17:21

This is the heart of salvation.

God calls us into communion with Himself.

He calls us to become more fully what He created us to be.

And He calls us to discover that this journey is not one we make alone.

As we begin another year together at Saint Andrew, may our parish become ever more deeply a place where people encounter Christ, experience His love, receive His healing, and discover the joy of living in communion with God and with one another.

May each of us ask ourselves:

Am I simply practicing Christianity, or am I growing in my relationship with Jesus Christ?

Am I merely attending church, or am I becoming part of the Body of Christ?

Am I trying to live life on my own, or am I allowing God to lead me into communion with Him and with others?

Christ does not simply offer us a set of teachings.

He offers us Himself. And in Him, we discover the life for which we were created.

“Abide in Me, and I in you.”
—John 15:4

May the Lord bless our Saint Andrew community and lead each of us ever more deeply into the joy of communion with Him.

President's Update

From Progress to Participation — Building Our Future Together

“Let all things be done decently and in order.” — 1 Corinthians 14:40

Dear Brothers and Sisters in Christ,

As we enter the final months of 2026, I am pleased to share that several important projects undertaken this year have now been completed.

These include our **new fire alarm system, new front entrance and circular-drive lighting, church ceiling restoration and painting, new sidewalks, parking lot repaving, and refinishing of our front doors.** We also completed an air quality assessment, with reassuring results showing no current significant concerns.

These projects represent important investments in the **safety, preservation and future of St. Andrew,** and I thank everyone who contributed financially, volunteered their time, reviewed proposals and helped oversee the work.

I would also like to clarify how these improvements were funded. Our emergency appeal for the fire

alarm generated an extraordinary response of approximately **\$40,000.** Approximately \$26,000 funded the new system, with the remaining balance being preserved for future emergency facility needs and unforeseen repairs.

The other major improvements were funded primarily through **separate designated donations from four generous parishioners who specifically earmarked their gifts for these projects.** These funds did not come from the Fire Alarm Emergency Fund or regular stewardship.

We are deeply grateful for this generosity. At the same time, it reminds us of something important:

A strong parish is not built by a few people doing everything. It is built when many people each do something.

Improving Financial Transparency

We also recognize that **stewardship statements remain overdue**. We understand how important these statements are in helping families know where they stand with their annual stewardship commitments, and we appreciate your patience.

Rather than simply addressing the immediate problem, we intend to improve the underlying technology and processes that support our parish. Our goal is a modern platform that will ultimately give parishioners **timely and easy access to their stewardship information**, while providing greater financial transparency and more efficient parish administration.

Our new **IT Committee, with the participation and expertise of parishioners from our community, will soon begin the planning process** for this important initiative. This is another example of how sharing our talents, not only our financial resources, can strengthen St. Andrew.

Looking Toward 2027

Earlier this year, we asked for your input through our **Parish Voice Survey**. We listened, and your feedback helped shape our **St. Andrew Strategy Wheel** and the priorities that will guide us forward.

Now we need to turn that voice into participation.

Participation means worshipping together, supporting stewardship according to our ability, volunteering, joining a ministry, supporting parish events, sharing our talents and professional expertise, and attending the General Assembly.

For 2027, we are developing comprehensive **Operating (OPEX) and Capital (CAPEX) budgets** so everyone can better understand what it costs both to **operate St. Andrew and preserve St. Andrew**. These plans will be presented to the parish and brought before the General Assembly for discussion and approval.

Our goal is simple: to move from reacting to needs as they arise toward **planning responsibly, improving transparency, and building our future together**.

You shared your voice. We listened. Together, we delivered. Now, together, let us participate.

Thank you for your faith, generosity, patience and commitment to St. Andrew.

In Christ,

Michael Serghiou
Parish Council President



Ενημέρωση Προέδρου

Από την Πρόοδο στη Συμμετοχή — Χτίζοντας Μαζί το Μέλλον μας

«Όλα να γίνονται με ευπρέπεια και τάξη.» — Α΄ Κορινθίους 14:40

Αγαπητοί Αδελφοί και Αδελφές εν Χριστώ,

Καθώς μπαίνουμε στους τελευταίους μήνες του 2026, με χαρά σας ενημερώνω ότι αρκετά σημαντικά έργα που αναλάβαμε φέτος έχουν πλέον ολοκληρωθεί.

Σε αυτά περιλαμβάνονται το νέο σύστημα πυρανίχνευσης και συναγερμού, ο νέος φωτισμός στην κεντρική είσοδο και στον κυκλικό δρόμο μπροστά από την εκκλησία, η αποκατάσταση και βαφή της οροφής του ναού, τα νέα πεζοδρόμια, η νέα ασφαλιτοστρωση του χώρου στάθμευσης, καθώς και η επαναβαφή με βερνίκι των κεντρικών θυρών. Ολοκληρώσαμε επίσης έλεγχο της

ποιότητας του αέρα, με καθησυχαστικά αποτελέσματα που δεν έδειξαν επί του παρόντος κάποια σημαντική ανησυχία.

Τα έργα αυτά αποτελούν σημαντικές επενδύσεις για την ασφάλεια, τη διατήρηση και το μέλλον του Αγίου Ανδρέα και ευχαριστώ όλους όσους συνέβαλαν οικονομικά, προσέφεραν εθελοντικά τον χρόνο τους, αξιολόγησαν προσφορές και βοήθησαν στην επίβλεψη των εργασιών.

Θα ήθελα επίσης να διευκρινίσω πώς χρηματοδοτήθηκαν αυτές οι βελτιώσεις. Η έκτακτη έκκλησή μας για το σύστημα πυρανίχνευσης και συναγερμού είχε μια εξαιρετική ανταπόκριση,

συγκεντρώνοντας περίπου 40.000 δολάρια. Περίπου 26.000 δολάρια χρησιμοποιήθηκαν για τη χρηματοδότηση του νέου συστήματος, ενώ το υπόλοιπο ποσό διατηρείται για μελλοντικές έκτακτες ανάγκες των εγκαταστάσεων και απρόβλεπτες επισκευές.

Οι υπόλοιπες σημαντικές βελτιώσεις χρηματοδοτήθηκαν κυρίως μέσω ξεχωριστών, ειδικά καθορισμένων δωρεών από τέσσερις γενναιοδωρους ενορίτες, οι οποίοι διέθεσαν συγκεκριμένα τις δωρεές τους για αυτά τα έργα. Τα χρήματα αυτά δεν προήλθαν από το Ταμείο Έκτακτης Ανάγκης για το σύστημα πυρανίχνευσης ούτε από την τακτική οικονομική προσφορά (Stewardship).

Είμαστε βαθιά ευγνώμονες για αυτή τη γενναιοδωρία. Ταυτόχρονα, μας υπενθυμίζει κάτι πολύ σημαντικό:

Μια ισχυρή ενορία δεν χτίζεται όταν λίγοι άνθρωποι κάνουν τα πάντα. Χτίζεται όταν πολλοί άνθρωποι κάνουν ο καθένας το δικό του μέρος.

Βελτίωση της Οικονομικής Διαφάνειας

Αναγνωρίζουμε επίσης ότι οι ενημερωτικές καταστάσεις της οικονομικής προσφοράς (Stewardship) εξακολουθούν να εκκρεμούν. Κατανοούμε πόσο σημαντικές είναι αυτές οι καταστάσεις, ώστε οι οικογένειες να γνωρίζουν πού βρίσκονται σε σχέση με τις ετήσιες δεσμεύσεις τους, και σας ευχαριστούμε για την υπομονή σας.

Αντί να αντιμετωπίσουμε απλώς το άμεσο πρόβλημα, σκοπεύουμε να βελτιώσουμε την τεχνολογία και τις διαδικασίες που υποστηρίζουν τη λειτουργία της ενορίας μας. Στόχος μας είναι μια σύγχρονη πλατφόρμα που τελικά θα προσφέρει στους ενορίτες έγκαιρη και εύκολη πρόσβαση στις πληροφορίες της οικονομικής τους προσφοράς, ενώ παράλληλα θα εξασφαλίζει μεγαλύτερη οικονομική διαφάνεια και αποτελεσματικότερη διοίκηση της ενορίας.

Η νέα Επιτροπή Πληροφορικής (IT Committee), με τη συμμετοχή και την τεχνογνωσία ενοριτών της κοινότητάς μας, θα ξεκινήσει σύντομα τη διαδικασία σχεδιασμού αυτής της σημαντικής πρωτοβουλίας. Αυτό αποτελεί ακόμη ένα παράδειγμα του πώς η προσφορά των ταλέντων και

των ικανοτήτων μας, και όχι μόνο των οικονομικών μας πόρων, μπορεί να ενισχύσει τον Άγιο Ανδρέα.

Κοιτάζοντας προς το 2027

Νωρίτερα φέτος, ζητήσαμε τη γνώμη σας μέσω της Έρευνας της Φωνής της Ενορίας (Parish Voice Survey). Σας ακούσαμε και οι απόψεις σας συνέβαλαν στη διαμόρφωση του Στρατηγικού Τροχού του Αγίου Ανδρέα (St. Andrew Strategy Wheel) και των προτεραιοτήτων που θα μας καθοδηγήσουν στο μέλλον.

Τώρα πρέπει να μετατρέψουμε αυτή τη φωνή σε συμμετοχή.

Συμμετοχή σημαίνει να λατρεύουμε τον Θεό μαζί, να στηρίζουμε την οικονομική προσφορά (Stewardship) ανάλογα με τις δυνατότητές μας, να προσφέρουμε εθελοντική εργασία, να συμμετέχουμε σε μια διακονία, να υποστηρίζουμε τις εκδηλώσεις της ενορίας, να μοιραζόμαστε τα ταλέντα και την επαγγελματική μας εμπειρία και να συμμετέχουμε στη Γενική Συνέλευση.

Για το 2027, καταρτίζουμε ολοκληρωμένους Προϋπολογισμούς Λειτουργικών Δαπανών (OPEX) και Κεφαλαιουχικών Δαπανών (CAPEX), ώστε όλοι να μπορούν να κατανοήσουν καλύτερα τόσο το κόστος λειτουργίας του Αγίου Ανδρέα όσο και το κόστος διατήρησης και συντήρησής του. Τα σχέδια αυτά θα παρουσιαστούν στην ενορία και θα τεθούν ενώπιον της Γενικής Συνέλευσης για συζήτηση και έγκριση.

Ο στόχος μας είναι απλός: να περάσουμε από την αντιμετώπιση των αναγκών όταν αυτές προκύπτουν στον υπεύθυνο προγραμματισμό, στη βελτίωση της διαφάνειας και στο χτίσιμο του μέλλοντός μας όλοι μαζί.

Μοιραστήκατε τη φωνή σας. Εμείς σας ακούσαμε. Μαζί πετύχαμε αποτελέσματα. Τώρα, όλοι μαζί, ως συμμετέχουμε.

Σας ευχαριστώ για την πίστη, τη γενναιοδωρία, την υπομονή και την αφοσίωσή σας στον Άγιο Ανδρέα.

Εν Χριστώ,
Michael Serghiou,
Πρόεδρος του Ενοριακού Συμβουλίου

FILOTIMO

STEWARDSHIP

How the cherished Greek Orthodox virtue of *filotimo* inspires joyful tithing, gratitude, and faithful giving

Among the many beautiful concepts found within Greek Orthodox spirituality, few are as cherished or as difficult to translate into English as the word *filotimo*. It is often described as “love of honor,” but its meaning goes much deeper. *Filotimo* encompasses gratitude, humility, generosity, self-sacrifice, and a heartfelt desire to do what is right out of love for God and others. It is not something that can be commanded. Rather, it is a response of the heart.

Saint Paisios of Mount Athos frequently spoke about *filotimo* as the noble sensitivity that moves a person to act with love and generosity and to expect no reward. A person with *filotimo* sees God's blessings and naturally desires to give back. This understanding helps us see why *filotimo* and tithing are closely connected in the life of an Orthodox Christian.

Tithing is the spiritual practice of giving a portion of our income, our time and our talent back to God through the Church. It is not a financial transaction, but an act of worship. By returning a portion of our blessings, we express gratitude and trust in Him. If tithing is seen merely as an obligation, it can feel burdensome. If tithing is seen through the lens of *filotimo*, it is transformed into something entirely different.

Imagine receiving a priceless gift from someone who loves you deeply. Most people, out of gratitude and appreciation, would naturally want to respond in some way. That response is not driven by duty but by love. This is the spirit of *filotimo*.

God has blessed us with life, family, faith, salvation through Christ, and the countless gifts we enjoy each day. When we recognize these blessings, *filotimo* awakens within us. We begin to ask, “How can I give back?” Tithing becomes one of the ways we answer that question. A person motivated by *filotimo* gives because they understand that generosity is a tangible expression of their love for God and their commitment to His Church. We grow in *filotimo* when we: thank God daily for His blessings; participate regularly in the sacramental life of the Church; serve others without seeking recognition; give generously according to our means; and view our resources as gifts entrusted to us by God.

As members of Saint Andrew, we are blessed to belong to a parish that has faithfully served generations of Orthodox Christians. Every ministry, worship service, educational program, outreach effort, and act of hospitality is made possible through the combined stewardship of our parish family. When we approach stewardship through the lens of *filotimo*, giving is no longer about meeting a budget. It becomes an opportunity to offer thanks to God for all He has done for us. Our gifts become acts of love, faith, and devotion.

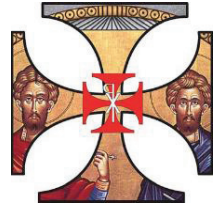
May we continue to grow in *filotimo*, seeking not merely to fulfill an obligation, but to joyfully return to God a portion of the abundant blessings He has so graciously entrusted to us.

With sincere gratitude and prayers,
The Stewardship Committee



SAINT ANDREW GREEK ORTHODOX CHURCH

PHILOPTOCHOS



Dear Saint Andrew Parishioners,

Saint Andrew Philoptochos is embracing the change of seasons with gusto as we gear up for a busy fall! We hope everyone has enjoyed a wonderful summer and the bustle of September! Philoptochos has kicked off the annual Saint Andrew Coat Drive to benefit the Morristown Street Mission's annual Coat Give Away to be held on the Morristown Green Saturday, November 6, 2026 from 10 am to 1 pm. Please donate your new or gently used coats, gloves, scarves and hats to help benefit those in need. The labeled containers are located in the church lobby near the main office. Our collection will run now through October 29th. All sizes (children through adults) are accepted in clean condition. Please contact Maria Galvin at 973-214-7046 with questions or concerns!

Please stay tuned for our Annual Food Drive to begin mid-October as well! If you or someone you know may be interested in joining the Philoptochos, please contact the office or President Marina Venizelos for further assistance. We are looking forward to working together to benefit members of our Saint Andrew family as well as those in need throughout the surrounding community.

St. Andrew Philoptochos

Coat Drive

September 10th - October 29th

To benefit the
Market Street Mission

Collecting men's, women's and children's new or gently used coats

Also collecting gloves, scarves and hats for all ages

Executive Board: *President, Marina Venizelos; 1st Vice President, Maro Schuster; 2nd Vice President, Panayiota Louca; Treasurer, Irene Laoudis; Assistant Treasurer, Presvytera Athena Theodosion; Recording Secretary, Maria Galvin; Corresponding Secretary, Melissa Dobias*
Board Members: Maria Baker, Antonia Clapsis, Rachel Lopardo, Salomi Massaras, Faye Paskas, Kia Paskas, Irene Petrou, Alexandra Protopapas.
Past President: Mary Michailidis | Spiritual Advisor: Fr. John Theodosion

SAINT ANDREW GREEK ORTHODOX CHURCH

GREEK SCHOOL & SUNDAY SCHOOL

PTA NEWSLETTER

October 2026

♦ FAITH • EDUCATION • COMMUNITY ♦



Dear Saint Andrew Families,

What an amazing start to our new school year! We are so grateful to see our students back in the classrooms, reconnecting with friends, learning, growing, and continuing to build our Greek and Orthodox community together. The first day of Greek School and Sunday School was filled with excitement, smiles, and joy!

We would like to extend a heartfelt thank you to all of our families, teachers, clergy, and volunteers who helped make the first days of Greek School and Sunday School so special. It was truly wonderful to see the excitement throughout our church and school as we welcomed everyone back. We are looking forward to a fantastic year filled with faith, friendship, learning, and fun!

A very special thank you to all of the parents who have already signed up to help with our Coffee Hour events. Your time and generosity make these gatherings possible and help create a welcoming environment for our entire parish community.

If you haven't signed up yet but would like to help with a Coffee Hour—or if you simply know that you'll be at church on a particular Sunday—please don't hesitate to reach out! We are always happy to have additional help. The Coffee Hour volunteer schedule can be found on Spond and on the St. Andrew PTA Facebook page.

First PTA Parent Meeting: Thursday, October 1st • 5:00 PM

We invite all parents to join us for our first PTA Parent Meeting of the school year! Come hear about what we have planned for the year, upcoming events, fundraising opportunities, and ways you can be involved in making this a wonderful year for our children and our community. All parents are welcome—we would love to see you there!

OCTOBER EVENTS TO LOOK FORWARD TO

October 5 – November 6	FunPasta Fundraiser — Our FunPasta Fundraiser begins October 5th! Stock up on fun pasta shapes while supporting our Greek School and Sunday School.
October 11 • 10:30 AM	Coffee Hour — Join us after services for fellowship, coffee, and treats.
October 15 • 5:30 PM	Meet the Author: Reading of Manoli the Greek Mouse — Join us for a special reading of Manoli the Greek Mouse and an evening celebrating reading and Greek culture.
October 23 • 6:00 PM	Trunk-or-Treat — Hosted by the PTA & HOPE/JOY. Costumes, decorated trunks, treats, and family fun!

The PTA is grateful for everything our families do throughout the year. Whether you can help for an entire event, lend a hand for an hour, donate supplies, or simply pitch in when you're available, every contribution makes a difference. If you would like to get involved or have an idea you'd like to share, please reach out to the PTA. We are always happy to welcome new faces and helping hands!

*With gratitude, **The St. Andrew PTA***

Spond • St. Andrew PTA Facebook Page | Volunteer schedules • Updates • Events

Introducing Saint Andrew's New Office Manager...

As most of you know, Kia Paskas has transitioned into Christen Demnitz's role as the St. Andrew Greek Orthodox Church office manager. She is thrilled to take on this new position and appreciates your patience as she adjusts. Kia brings a diverse professional background to our community, having most recently managed a dermatology practice, worked in the translation industry and taught Spanish in the public school system. Kia is an active member of the St. Andrew chapter of the Philoptochos, as well as the Religious Education teacher of grades seven and eight. She looks forward to further serving our parish as she settles into her new role, and she is grateful for this opportunity to work closely with the members of her beloved community.



Introducing the Hellenic Afternoon School

Teachers of Levels 2 through 4...



Level 2: Anastasia (Stacey) Papanikolaw is a native of Piraeus, Greece, and has been an active member of the St. Andrew community since 1983. Stacey and her husband George raised their two daughters Chrysanthi and Vasiliki in our community. Their daughter Chrysanthi (Christie) teaches high school literature in Bernards Township. Their daughter Vasiliki (Valerie) is a pediatric physical therapist and a mother to two wonderful boys, Nicholas and George.

Before joining the St. Andrew community, Stacey lived in Westchester, New York, where she worked in the Medical Records

Department at St. John's Riverside Hospital. Stacey taught Sunday School at Prophet Elias Greek Orthodox Church and was a member of the parish choir.

Stacey earned her Certificate in Excellence in the Greek language from the Ministry of the National Education of Greece. Stacey enjoyed teaching Greek language classes at a language school as well as at St. Anna Greek Orthodox Church, where her students ranged from kindergarten to adult levels.

Stacey has been a teacher at the Hellenic Afternoon School (HAS) for over 30 years and has also served as a Sunday School teacher. For HAS, Stacey has taught kindergarten through 5th grade, as well as assisting children and adults of all levels. Teaching the Greek language has been a very rewarding experience for her. She loves sharing our faith and Hellenic heritage with her students. Stacey will continue to strive in making her classroom a place where her students can learn the Greek language in a loving environment that fosters enthusiasm and lifelong friendships.

Stacey thanks God for His blessings and prays that by His Grace, she will continue to serve the community of St. Andrew with love and dedication.



Level 3: My name is **Mrs. Eleni Zeris**. I was born and raised in Athens, Greece, where I graduated with honors and developed a lifelong passion for languages and education. I have always carried with me a deep appreciation for culture, learning, and the way education can open doors and shape a person's future. After immigrating to the United States, I earned a degree in Computer Science and built my professional career working for several corporations, including DISH Network, where I managed marketing communications for the Greek channels.

I also worked for approximately 10 years across multiple school districts, primarily with Child Study Team services. This experience gave me a deeper understanding of the individual needs of students and strengthened my belief that every child learns differently and deserves patience, encouragement, and respect.

For the past 20 years, I have been teaching the Greek language and sharing my love for Greek culture, traditions, and heritage with students of all ages. I have taught at St. George Greek Orthodox Church, St. Nicholas Greek Orthodox Church, and for the last 18 years at St. Andrew Greek Orthodox Church.

In my classroom, I strive to create an environment where learning is inspired by curiosity, kindness, and a genuine love of discovery. I believe that education is not only about language and academic growth, but also about building confidence, character, and a lasting connection to one's heritage.

I am deeply committed to my students and take great pride in their progress and accomplishments. It is a privilege to be part of their learning journey and to build meaningful relationships with them and their families over the years.

I reside in Randolph with my husband Steve, my three children, and my beloved dog, Prince.

Level 4: My name is Hariclea Christodoulou and I have been a member of Saint Andrew's community for almost 33 years. I come from the beloved and much suffered Cyprus. I have four children who have all graduated from the Greek Afternoon School of St. Andrew.

I graduated from the School of Physics and Mathematics of the University of Athens and from the Greek Center of Productivity, where I successfully attended the two-year program "Programming and Computer Analysis" and was awarded the relevant diploma. I also successfully attended seminars at the Greek Statistics Institute concerning "Sampling – Polls" and obtained the relevant diploma as well.



I had the honor of working as a judicial employee at the Trial Court of Athens and then at the Supreme Court, the highest court of Greece. I have also worked as an associate Math teacher at the High School and Lyceum of my birth country.

Here, in my new country, I have been working as a teacher of the Greek language at the Afternoon School at Saint Andrew for almost 13 years, and also at the Greek School of the Saint George community for the last three years.

It should be our concern and duty to pass on to our children our love for Jesus and our Greece (our nation in general), and for all human beings.

"We owe it to those who passed, who came, who will come!"

The Ecclesiastical Year Begins!

Sunday School classes began on September 13th and are currently in full swing! If you have not already registered your child for the 2026-2027 Religious Education year, please do so as soon as possible by scanning the QR code. Classes serve children from as young as 2.5 years old all the way through high school and beyond!

As we move forward with the newly developed Religious Education curriculum created by the Greek Orthodox Archdiocese of America, we continue to encourage participation from parents, grandparents, and of course, our students. Bringing what we see and do in church into the classroom creates important connections and opportunities to express our faith. Getting involved with your child's religious education will help them to grow in our Orthodox Faith. Reach out to any Religious Education teacher if you are interested in volunteering!

Yours in Christ,
Rachel Lopardo & Faye Paskas
Religious Education Directors

Religious Education



2026-2027 Registration Form



Welcoming a New Year of Hope and Joy!

Welcome back to a brand-new year of Hope and Joy! As we kick off this season, we are filled with excitement for all the laughter, growth, and community ahead.

We had an absolute blast at our first craft event on Sunday, September 13th, where our youth spent the afternoon decorating colorful church birdhouses. It was wonderful seeing so many familiar faces again and warmly welcoming new friends into our group. Faith, Fun, and Fellowship are truly what Hope and Joy is all about!

Looking Ahead: Save the Date!

Get ready for some autumn fun! Hope and Joy is excited to co-host the annual **Trunk or Treat & Harvest Party** alongside the PTA!

When: Friday, October 23rd

Where: St. Andrew Greek Orthodox Church

Details: More exciting information and sign-ups will be coming soon, so keep an eye out!

Please stay tuned for announcements about upcoming events throughout the year. If you would like to join our email list, please contact:

hopejoy@standeewgonj.org

Stala Jelis, Pamela Kotsaftis, Tanya DeBoer



A.H.E.P.A. News

In spite of the summer, the chapter was keeping busy. A combined raffle held with the Eagle Rock chapter kept members busy selling tickets. On August 30th, we pulled the winning tickets for our semi-quincentennial raffle at Sts. Nicholas, Helen & Constantine Church. With the proceeds, the Morris chapter will be in a position to finally buy a service dog for a deserving veteran. This has been an ongoing project for a few years and it's good to see that our goal has been reached. The holders of the winning tickets were as follows:

Michael Taggart (Randolph).....1st prize
Tyler Coleman (Denville).....2nd prize
Evans John (Florham Pk).....3rd prize
Andy Antoniou (Verona).....4th prize

Haritos Family.....5th prize
Josh Dawson (Ledgewood).....6th prize
Katie Taggart (Randolph).....7th prize



A winning ticket is drawn from the drum as Peter Vardakis & Tom Borzeka observe.

We will be having another combined event with Roseland. At The Knolls in Boonton, we will be having our Cigar Night. It is an open event, so friends, wives and family are encouraged to attend. There will be plenty of good food and music. Smoking will occur outside so the indoor environment will be smoke-free. Please support us since this is our primary fund-raising event. Please note that it has been decided to move the date to May 6, 2027.

Our Bourbon Night has been rescheduled as well. It will be on December 17, 2026. This event is open to all. We are in the planning stages of our Brew Night. We are looking to make it a relaxing event. There would be no admission ticket, unlike the

Bourbon and Cigar Nights, and we would gather in an area within the premises. Under consideration is the brewery in downtown Denville since it's conveniently located off I-80 and U.S.46. The downtown area features a number of eateries, where food can be purchased and brought into the brewery (or delivered). We are awaiting confirmation that the brewery would be open to reserving an area for us. The sole fundraising aspect would be running a 50-50 raffle.

In closing, as a chapter, we are always looking for new members. We are the only organization for people of Greek descent. The A.H.E.P.A. family offers a chance to be involved in publicizing that heritage.

GOYA Updates for October 2026

Our GOYA year is off to a great start! We recently held our Kick-off Barbecue, where we welcomed both returning members and our new GOYAns for another exciting year of faith, fellowship, service, and fun. Our volleyball and basketball practices have also begun, and we are looking forward to a great sports season together.

We were proud to have our GOYAns represent St. Andrew at the Cross Diving at St. George Church. A special thank you goes to Bobby, our Senior Boy; Irene, our Senior Girl; Themis, our Junior Boy; and Emma, our Junior Girl, for representing our parish. We are very proud of each of you! GOYA also recently participated in Faith Kitchen, where our members

had the opportunity to serve meals and help feed those in need. Thank you to everyone who gave their time and represented St. Andrew through this important act of service.

We are now looking forward to the upcoming Harvest Dance, which will be a wonderful way to continue kicking off the new GOYA year. We are also excited for Mr. and Miss GOYA, where Joseph Theodosion and Stamatina Mousis will proudly represent St. Andrew. We wish Joseph and Stamatina the very best of luck and know they will represent our church wonderfully. We look forward to a year filled with faith, friendship, service, and many great memories together!



For more information about joining our GOYA, please email:

goya@standrewgonj.org

Our Most Holy Theotokos: Intercessor, *not* Savior

Beware of the deception that has been spreading in recent years, presenting the Virgin Mary as the one who saves humanity.

Our Most Holy Theotokos does not save us; rather, she intercedes for our salvation. Unfortunately, there are people who believe that the Virgin Mary herself saves.

Thus, the time has come for the greatest deception: to shift people from salvation through Christ to salvation through the Virgin Mary. This is a deception of the last age. A sweet deception. A beautiful deception... It has led many people astray...

It is a carefully devised trick of the Devil. Because we honor the Virgin Mary and because we cannot conceive of the Church without her, the Devil seeks to make us worshipers of Mary rather than worshipers of Christ. Pay close attention to this! The Virgin Mary does not save! For even the Virgin Mary herself was saved by the Lord. She said, "My spirit has rejoiced in God my Savior" (Luke 1:47). She called God her Savior. So how, then, does the Virgin Mary save? And in the Akathist Hymn, how does the hymnographer describe our Most Holy Theotokos? "Rejoice, ray of the noetic Sun." Place a single ray before the Sun. Christ is the Sun, and the Virgin Mary is the ray.

Would you like another example? Go and watch the priest during the Proskomedie. He removes a particle for me, one for you,

one for another person, and others for the departed.

He also removes a particle for our Most Holy Theotokos, and then that particle—together with all the others—is placed into the Blood of Christ in the Holy Chalice. If the Virgin Mary saves, why would her particle need to be placed into the Blood of Christ?

So how does she save? Our Most Holy Theotokos intercedes; she does not save. We Orthodox say, "Through the intercessions of the Theotokos, O Savior, save us," do we not? What else do we say? "Save us, O Son of God." We do not say, "Save us, O Virgin Mary."

When we say in the Supplicatory Canon, "Most Holy Theotokos, save us," we mean that the Virgin Mary may save us from earthquakes, illnesses, enemies, and the like—not that she saves our souls. Our souls will be saved by Christ and by the Blood of Christ. Our Most Holy Theotokos intercedes, and Christ saves. This is the correct teaching. Our Most Holy Theotokos is a great person, of great power, a great step toward God, but she does not grant salvation... Christ saves!

Pay attention to these things! These are the subtle deceptions of our time, and many souls, out of love for our Most Holy Theotokos, lose themselves along these paths of deception.

Demetrios Panagopoulos, the preacher †

Υπεραγία Θεοτόκε πρεσβεύει για τη σωτηρία μας

Προσέξτε την πλάνη που κυκλοφορεί τα τελευταία χρόνια, που παρουσιάζει την Παναγία, ότι σώζει τον άνθρωπο.

Η Παναγία μας δεν σώζει, αλλά πρεσβεύει για τη σωτηρία μας. Δυστυχώς υπάρχουν άνθρωποι που πιστεύουν, ότι η Παναγία σώζει. Ώστε ήρθε η εποχή της μεγαλυτέρας πλάνης και να μεταφερθεί ο άνθρωπος από την Χριστοσωτηρία, στην Παναγιοσωτηρία. Είναι του τελευταίου αιώνος αυτή η πλάνη. Γλυκιά πλάνη. Όμορφη πλάνη... Πολλούς ανθρώπους έχει πλανέψει...

Είναι ένα τέχνασμα μελετημένο από τον Διάβολο. Ο Διάβολος επειδή εμείς σεβόμεθα την Παναγία και διότι δεν μπορούμε να αισθανθούμε Εκκλησία χωρίς την Παναγία, κοιτάζει να μας κάνει Παναγιολάτρες και να μην είμαστε Χριστολάτρες. Προσέξτε το αυτό πράγμα! Δεν σώζει η Παναγία!

Διότι και η Παναγία μας, από τον Κύριο εσώθη. Είπε η Παναγία «ηγαλλίασε το πνεύμα μου επί τω Θεώ τω σωτήρι μου» (Λουκ. 1,47). Είπε τον Θεό, Σωτήρα της. Πώς λοιπόν σώζει η Παναγία; Και στον Ακάθιστο Ύμνο, πως την λέει την Παναγία μας ο Υμνωδός; «Χαίρε ακτίς νοητού Ηλίου». Βάλε μία ακτίνα τώρα, μπροστά στον Ήλιο. Αυτός είναι ο Χριστός (Ήλιος) και αυτή είναι η Παναγία μας (ακτίνα).

Θέλετε και άλλο; Τραβάτε να δείτε που κάνει προσκομιδή ο Πάτερ. Βγάζει

μερίδα για μένα, βγάζει για σένα, βγάζει για τον άλλον, βγάζει για τους κεκοιμημένους.

Βγάζει μερίδα και για την Παναγίας μας και έπειτα αυτή η μερίδα – μαζί με τις άλλες – πέφτει στο Αίμα του Χριστού στο Άγιο Ποτήριο. Εάν η Παναγία σώζει, τί θέλει μέσα στο Αίμα του Χριστού; Πώς λοιπόν σώζει; Πρεσβεύει η Παναγία μας, δεν σώζει. Εμείς οι Ορθόδοξοι λέμε: «ταις πρεσβείαις της Θεοτόκου σώτερ σώσον ημάς», έτσι δεν λέμε; Τι άλλο λέμε; «Σώσον ημάς Υιέ Θεού». Δεν λέμε: «σώσον ημάς Παναγία».

Εάν εμείς λέμε στην Παράκληση: «Υπεραγία Θεοτόκε σώσον ημάς», εννοούμε να μας σώσει η Παναγία από σεισμούς, από αρρώστιες, από τον εχθρό κ.λπ. και όχι να μας σώσει την ψυχή. Την ψυχή θα την σώσει ο Χριστός και το Αίμα του Χριστού. Η Παναγία μας πρεσβεύει και ο Χριστός σώζει. Αυτή είναι η διδασκαλία η σωστή.

Μεγάλο πρόσωπο η Παναγία μας, μεγάλη δύναμη, μεγάλο σκαλοπάτι, αλλά δεν προσφέρει σωτηρία... ο Χριστός σώζει!

Προσέξτε τα! Είναι τεχνάσματα των ημερών μας αυτά και πολλές ψυχές από αγάπη στην Παναγία μας, χάνουν στα μονοπάτια αυτά της πλάνης, την ύπαρξή τους.

-Δημήτριος Παναγόπουλος ο ιεροκήρυκας †



The 28th of October (OXI Day) is a very significant day for all Greeks around the world. As Greeks commemorate the anniversary when Prime Minister Ioannis Metaxas said, “NO” to an ultimatum made by the Italian Prime Minister Benito Mussolini to allow Italian forces to occupy strategic locations in Greece or otherwise face war. As a result, Greece entered World War II and the Greek-Italian war of 1940-1941 began. This “NO!” to fascism proved to be disastrous for the Mussolini’s forces. The Greeks succeeded in pushing the Italian back into Albania after just one week which led to Mussolini’s humiliation. As Greece’s participation in the war was so impressive than many of the surrounding countries, it earned them unprecedented praise and respect, from many great world leaders. At Saint Andrew Hellenic Afternoon School, we proudly continue to celebrate OXI Day!

ΖΗΤΩ Η ΕΛΛΑΔΑ! --- ΖΗΤΩ ΤΟ ΟΧΙ!

“...until now we would say that the Greeks fight like heroes. From now on we will say that heroes fight like Greeks.” ~Sir Winston Churchill.

Join us to celebrate OXI Day!

The Saint Andrew Hellenic Afternoon School (HAS) students warmly invite you to their 28th of October program on
Sunday, November 1, 2026,
immediately following church services.

Come witness their performances and celebrate our Hellenic heritage in
the Saint Andrew Auditorium.

We look forward to seeing you there!

Tax-Smart Ways to Make Your Giving Go Further at Saint Andrew

by Jim Andrews, CPA

Updated for 2026

There are many meaningful ways to support Saint Andrew Greek Orthodox Church while fulfilling your annual stewardship commitment.

While cash, checks, and electronic payments remain the most common forms of giving, other charitable giving strategies may provide valuable tax advantages and enable you to make an even greater gift to the Parish.

Two particularly popular options are outlined below.

1. Donate Appreciated Stocks or Investments

If you own stocks, bonds, or mutual funds that have increased in value, consider donating them **directly** to Saint Andrew rather than selling them first.

By donating appreciated securities, you may be able to:

- Avoid paying capital gains tax on the appreciation;
- Receive a charitable deduction if you itemize deductions; and
- Give the full value of the investment to Saint Andrew.

Note: The investment should be transferred directly from your brokerage account to Saint Andrew before it is sold.

2. Make a Qualified Charitable Distribution (QCD) from Your IRA

If you are age 70½ or older and own an eligible IRA, a **Qualified Charitable Distribution (QCD)** can be an excellent way to support Saint Andrew. A QCD allows funds to be transferred directly from your IRA to a qualified charitable organization.

A properly completed QCD may:

- Be excluded from your taxable income;
- Count toward your required minimum distribution (RMD), if applicable;
- Provide a tax benefit even if you do not itemize deductions; and
- Potentially reduce the impact of income-based taxes and Medicare-related charges.

2026 QCD Limit: An individual can generally make qualifying QCDs of up to **\$111,000** in 2026. Married couples may be able to give more if each spouse owns a qualifying IRA and meets all applicable requirements.

Note: The distribution generally must be made directly from your IRA custodian to Saint Andrew. Funds distributed to you first and then donated generally do not qualify as a QCD.

Additional Giving Strategies to Consider

Depending on your circumstances, you may also wish to consider:

Donor-Advised Funds (DAFs)

May be useful for larger gifts or for "bunching" several years of charitable contributions into a single tax year.

Planned Gifts

Charitable Gift Annuities and other planned-giving strategies may offer both charitable and financial benefits.

Estate Gifts

Naming Saint Andrew as a beneficiary of an IRA, retirement account, life insurance policy, investment account, or estate can provide lasting support for the Parish and its ministries.

Which Giving Strategy Is Right for You?

There is no single best way to make a charitable gift. The most effective approach depends on your personal and financial circumstances.

Own appreciated investments?

Consider donating them directly rather than selling them first.

Age 70½ or older and have an IRA?

Ask your financial or tax advisor whether a QCD may be an appropriate way to make your stewardship gift.

Make larger charitable gifts?

A donor-advised fund or another planned-giving strategy may be worth considering.

Thinking about your legacy?

Consider including Saint Andrew in

your estate plan via our Endowment Fund.

Plan Ahead

Some charitable gifts require additional time to complete. Stock transfers and IRA distributions, **in particular, may involve paperwork and coordination with your financial institution.**

If you are considering one of these strategies, begin the process early and avoid waiting until the final weeks of the year.

Your thoughtful planning helps support Saint Andrew while maximizing the tax benefits available to you.

Important Disclaimer

Tax laws are subject to change and vary based on individual circumstances. The information provided here generally reflects federal tax rules in effect for 2026. State and local tax laws may differ.

Before making any significant charitable gift, IRA distribution, investment transfer, or estate-planning decision, we strongly encourage you to consult your CPA, tax advisor, financial professional, or legal counsel regarding your specific situation.

Saint Andrew Greek Orthodox Church does not provide individualized tax, legal, financial, or investment advice and cannot guarantee any specific tax or financial outcome.

PARENTS' CORNER by Alexandra Protopapas

What to Do in October!

Can you believe October is here? Our children have settled into elementary, high school, and college, but have they also registered in our St. Andrew's Church community?

Our ministries are up and running: our Hellenic Afternoon School, Religious Education School, GOYA, and preschool are ready for you. You can find posts on our St. Andrews sites and in our bulletins, or you can call the church for more information.

Here's how you can get involved this month and what to do in October! For our **Hellenic Afternoon School**, ask a teacher to invite you one day to see how children learn language and Greek cultural traditions. Think about collecting Greek/English bilingual children's books for a book drive to add to our church library.

For our **Religious Education School**, let's invite our older **GOYA** students to perform a short skit or parable for the younger classes. It's fun, it reinforces what they've learned, and it encourages everyone to keep coming back. Don't forget our preschoolers too!

GOYA, did your team sign up yet? THE GOYA Kickoff can include a booth during coffee hour, plus serving and cleanup. Not into sports? GOYA members can keep score, be greeters at games, tour, work with younger children, make cards and flags for October 28th Ohi Day, and assemble care kits for various organizations. We've seen their hard work at car washes and festivals- let's keep that SPIRIT going!

What about something for all ages? Fall fellowship ideas include pumpkin painting or a hike with a short walk on an Orthodox saint celebrated in October, like Saint Luke on October 18. (Look at our church calendar.) Ask Father John to give a tour of our icons to younger and older groups. Let's ask our older students to mentor the younger ones. How

do we grow participation? Easy, when everyone has a role and people support each other's events.

Hellenic Afternoon School and Religious Education School parents, please support **GOYA** events. **GOYA** parents, please support the schools. Always tie it back to faith.

What does our Church community mean to you and your children? Come, learn, serve, and grow with us this October! Read our church bulletin to see what events are scheduled for this month or call the church.

I want to wish everyone a Blessed Month of October and reach out to me with any suggestions of topics. With that in mind, my prayer this month, again, is from my book, A Table Prayer Guide – “Daily Prayers for all times” by Saint Gregory of Nyssa / Fourth Century:

*“Prayer is the strength of the body,
The prosperity of the household,
The might of the kingdom,
The victory in war, the serenity in peace,
The unity of those divided,
The constancy of those united.”*

Comments or suggestions for “Parents’ Corner”?

E-mail me: alexandraproto@gmail.com

Find me on **Facebook**: Alexandra Alex Protopapas

Alexandra Protopapas,
M.Ed.
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Handicapped – Language
Arts and Social Science
Retired, part-time at the
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Saint Demetrios, the Myrrh-Streamer

-Article from the Greek Orthodox Metropolis of Chicago

Saint Demetrios was born into a wealthy family in Thessaloniki, Greece in 270 AD. Because he was athletic in appearance and heroic in spirit, he became a high-ranking officer in the Roman Army when he was very young. (This is why he is depicted in Byzantine icons in military dress, either standing or riding a horse.) He considered himself a soldier of Christ first, and a military soldier second. He spent most of his time as a devout missionary, preaching the Gospel at secret meetings and converting pagans to the Christian faith.

At one of these meetings, he was captured and placed in front of the Emperor Maximian, who wanted to learn the truth about the conversions. Saint Demetrios proclaimed his faith by saying: "...only in Christ do I believe." With that proclamation, Maximian ordered that Saint Demetrios be sent to prison and subjected to the cruelest tortures.

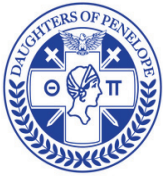
Even though Saint Demetrios was imprisoned, he did not stop preaching the Gospel to those who came to see him. In jail, he was visited by his follower, Nestoras. Nestoras was a man of small stature and had come to ask for his beloved teacher's blessing to fight in the upcoming gladiator games. The emperor had decided to use the games as a duel between Christianity and paganism by challenging any Christian to a fight against the athletic giant, Leo.



With the blessing of Saint Demetrios, Nestoras fought and killed Leo. Enraged at the loss of his favorite gladiator, the emperor commanded that Nestoras be beheaded on the spot. Recognizing that Saint Demetrios was the inspiring power behind Nestoras, the emperor ordered that Saint Demetrios be executed by spear on **October 26**, 306 AD. Christians buried the body of Saint Demetrios at the place of his execution and because of the beautiful scent that emanated from his tomb, he was named *Miroulitis*, or "The Myrrh Gusher."

The most ancient icons of Saint Demetrios may be found in his temple in Thessaloniki where he is the patron saint. This is not just because he was born and died there, but because the people believe it was his intervention that saved the city during many attacks by nearby nations. Even the liberation of Thessaloniki during the Balkan wars of 1912 coincide with the feast day of Saint Demetrios on **October 26th**.

In ancient times, the life of Saint Demetrios was commemorated with celebrations that lasted for months. These celebrations were accompanied by many events, such as the famous market named "Demetria." Traders and businesspeople from Europe, Egypt, Arabia and Libya came to deal and trade. The festivities were also attended by philosophers, artists and learned men of the time. To this day, Thessaloniki hosts Greece's largest international trade exhibition each year.



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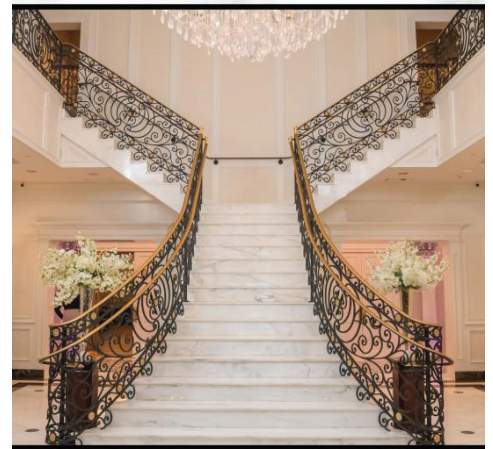
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SAINT ANDREW CALENDAR

* UPDATES IN WEEKLY E-BULLETIN OR ON WEBSITE Parish Calendar - St Andrew Greek Orthodox Church

WEEKLY SCHEDULE

Religious Education Sundays after Holy Communion

Baking Group Tuesdays 9:00am

GOYA Volleyball Tuesdays @7:00-8:30pm

GOYA Basketball Wednesdays @6:30-8:00pm

Knitting & Pillow 1ST & 2ND Wednesdays @11:00am
2nd & 3rd Wednesdays @6:30pm

Hellenic Afternoon School Thursday 4:30pm

TBA Youth Greek Dancing Thursdays @6:30 pm

TBA GOYA Greek Dancing Thursdays @7:15 pm

*COFFEE HOUR HOSTS IN OCTOBER: 10/4 PHILOPTOCHOS,
10/11 PTA, 10/18 DOP, 10/25 GOYA*

10/1 @7:00pm Adult Greek Language Class Begins
@7:00pm Bible Study

10/2 @7:00pm GOYA Harvest Dance at St. George
(Ocean Twsp)

10/3 @2:30pm Baptism: Antoni Greenlee

10/4 @1:30pm DOP Testimonial Celebration: Athena
Borzeka

10/5 @7:00pm Young Adult League Meeting

10/8 @7:00pm Bible Study

10/11 @1:00pm Loblance-Stavrakis Wedding
@4:00pm Mr. & Miss GOYA

10/12 @7:30pm Parish Council meeting

10/15 @7:00pm Bible Study

10/17 @3:00pm Baptism: Luke Plotzker

10/22 @7:00pm Bible Study

10/23 @6:00pm PTA Trunk-or-Treat & Harvest Party

10/24 @9:00am Faith Kitchen Philoptochos
@10:30am Baptism: Sophia Ibrahim

10/27 @7:00pm Philoptochos meeting

10/29 @11:30am Agape Luncheon
@7:00pm Bible Study

*COFFEE HOUR HOSTS IN NOVEMBER: 11/1 PHILOPTOCHOS, 11/8
PTA, 11/15 DOP, 11/22 GOYA, 11/29 PARISH COUNCIL*

11/1 @10:30am Memorial: +Philoptochos Members
@11:30 HAS OXI Day (Oct 28th) Celebration

11/2 @7:00pm Young Adult League Meeting

11/5 @7:00pm Bible Study

11/9 @7:30pm Parish Council meeting

11/11 @6:30pm Evening Knitting Group

11/14 @12:00pm DOP Tavli Tournament

11/19 @11:30am Agape Luncheon
@7:00pm Bible Study

11/24 @7:00pm Philoptochos Meeting

11/26 **No** HAS Classes-Happy Thanksgiving!

11/28 @9:00am Faith Kitchen GOYA

11/29 Great Vespers Saint Andrew

11/30 @8:15am Saint Andrew Day

*COFFEE HOUR HOSTS IN DECEMBER: 12/6 PTA, 12/13
PHILOPTOCHOS, 12/20 DOP, 12/27 GOYA*

12/3 @7:00pm Bible Study

12/6 @11:00am Christmas Pageant Rehearsal

12/13 Sunday **CHRISTMAS PAGEANT** (Rel Ed)

12/14 @7:30pm Parish Council meeting

12/26 @9:00am Faith Kitchen DOP/AHEPA

Reservations for Saint Andrew Community Center Gym, Social Hall or Classrooms must be made with Church Office.

DOP-Daughters of Penelope | HAS-Hellenic Afternoon School | PC-Parish Council | PH-Philoptochos | RelEd-Religious Education



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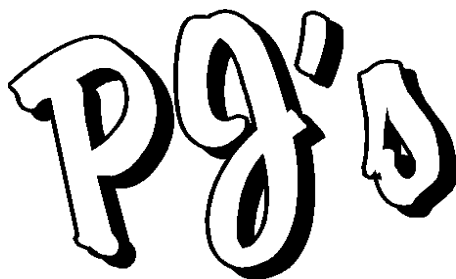
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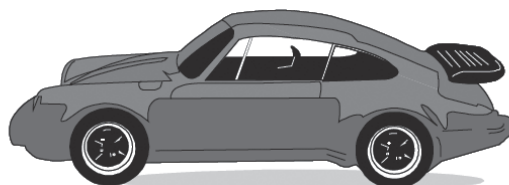


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