

# The Archangel

ARCHANGEL MICHAEL ORTHODOX CHURCH

www.StMichaelsCleveland.org | 5025 E. MILL ROAD | BROADVIEW HEIGHTS, OHIO 44147 | 440.526.5192

October 2025

## ***“Fulfill your ministry.”***

(2nd Timothy 4:5)

By Very Rev. Fr. John Memorich

In his epistle to Timothy, St. Paul offers some very sage and powerful wisdom...all contained within three simple words: “Fulfill your ministry.”

This command to “fulfill your ministry” is both weighty and rewarding. Yet, to many people, the term ministry automatically translates into the pastoral responsibilities of ordained clergy: serving, preaching, teaching, evangelizing, visiting, counseling, and consoling. Nothing, however, could be further from the truth. Just as all who are baptized are part of the Christ’s Royal Priesthood (1st Peter 2:9), every practicing believer is called upon to minister after the pattern and example which Jesus set for us: “The Son of Man did not come to be served, but to serve” (Matt. 20:28).

The Greek word for ministry is “diakonia,” which means to serve, but it also denotes the server’s faithfulness in attendance, attentiveness, anticipation, and zeal; service based upon serving God.

The word “fulfill” means to bring to a completion or reality; to carry out a task, duty, or role as required, pledged, or expected. Therefore, fulfilling your ministry through service and sacrifice is a day-to-day responsibility initiated at baptism. It is our function and goal as members of Christ’s Body, as well as the most effective way to spread the Light, Word, and Love of Christ: serving God by ministering to mankind.

Therefore, make every effort to fulfill your purpose in life by fulfilling your ministry as a vital member of Christ’s Holy Church.



## **Making Charitable Gifts After Age 70: Using Your Required Minimum Distributions (RMDs)**

For many people, retirement accounts such as IRAs and 401(k)s represent years of disciplined saving. Once you reach age 73 (previously 72), the IRS requires you to begin taking Required Minimum Distributions (RMDs) each year. These withdrawals are considered taxable income. But did you know there is a way to use those funds to both reduce your tax burden and support causes close to your heart?

It’s called a Qualified Charitable Distribution (QCD).

### ***What is a QCD?***

A QCD allows individuals age 70½ or older to donate up to \$100,000 per year, per person directly from an IRA to a qualified charity. Instead of counting the withdrawal as taxable income, the amount is transferred straight to the charity.

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**ARCHANGEL MICHAEL  
ORTHODOX CHURCH**

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at St. Michael's**  
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**Metropolitan Tikhon  
Primate**  
Orthodox Church in America

**Archbishop Daniel**  
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Rector  
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benwharton19@gmail.com

**Angelika Mindala**  
Sunday School Director

**Greg Mindala**  
Woodside Board President

**Helen Gaborick, &  
Patricia Patrick**  
Labeling

## FROM THE PRESIDENT

### **Embracing Christian Stewardship: A Call to Faithful Living**

Stewardship is often thought of in terms of giving money, but in reality, it is much more than that. True Christian stewardship is about how we use all the gifts that God has entrusted to us—our time, our talents, our treasure, and even the care of creation. It is a way of life rooted in gratitude and responsibility.



### **Stewardship as Thanksgiving**

At its heart, stewardship begins with thanksgiving. Everything we have—our health, our families, our work, our church, our very breath—is a gift from God. Recognizing this truth naturally leads us to gratitude. When we give thanks, we move away from thinking of stewardship as an obligation and toward embracing it as a joyful response to God's abundant blessings.

### **Stewardship of Time**

Time is one of the most valuable gifts we have. How we spend it reveals what we value most. Stewardship invites us to give back to God not just an hour on Sunday, but to live each day mindful of His presence. Offering time for prayer, worship, service to others, and the building up of the Church reflects faithful stewardship of this precious resource.

### **Stewardship of Talents**

God has blessed each of us with unique skills, abilities, and passions. Whether it is teaching, cooking, organizing, singing, building, or simply offering a listening ear, our talents are not meant to be hidden. They are meant to serve the community. Sharing our gifts strengthens the Body of Christ and allows the light of God's love to shine more brightly in the world.

### **Stewardship of Treasure**

Financial stewardship is one of the most visible ways we respond to God's call. Supporting the Church's mission, outreach, and ministries requires resources. Contributing from our treasure is not about "dues" or "fees" but about offering back to God a portion of what He has already given us. Generosity flows from trust—trust that God will provide for our needs and bless our giving.

### **Stewardship of Creation**

Scripture reminds us that the earth belongs to the Lord and that we are its caretakers. Stewardship also means being responsible with the environment—protecting the world around us, reducing waste, and ensuring that future generations can enjoy God's creation.

### **A Way of Life**

Stewardship is not a campaign or a season of fundraising. It is a lifelong commitment to living as disciples of Christ. When we practice stewardship, we recognize that nothing truly belongs to us. We are caretakers, called to use God's gifts wisely, to build up His kingdom, and to share His love.

As we reflect on stewardship, let us ask ourselves:

- How am I using my time for God?
- How am I sharing my talents with others?
- How am I giving generously from my treasure?
- How am I caring for creation?

When we embrace stewardship in every part of our lives, we live not for ourselves but for Christ—and in doing so, we discover the joy of faithful living.  
In Christ

Darlene



## The Sign of the Cross

Christ chose to bring about His ever-memorable death on an instrument of torture and capital punishment, the cross. The cross now reminds us of Christ's victory over death. Orthodox Christians make the sign of the cross as it affirms our belief that Christ is the incarnate Son of God and he died for our sins.

How do we make the sign of the cross?

1. We place our thumb and first two fingers together in a point, and the last two fingers flat against the palm of the hand. The three fingers together represent the Holy Trinity – Father, Son and Holy Spirit. The last two fingers represent the two natures of Christ – God and man.
2. We touch our forehead, then our chest, like the vertical part of the cross.
3. From our chest we bring our hand up to our right shoulder, touching it and then to our left shoulder, finishing the sign of the cross.
4. At this point the sign of the cross is finished, but many people also place their right hand on their heart asking God for His blessing.

In crossing ourselves we are asking God for a blessing. We make it from right to left, being a mirror image of what the priest does when he blesses us by moving his hand from left to right.

The Lord separated the sheep from the goats, putting the faithful sheep on His right side and the goats on the left. The church treats the right side as the preferred side. We cross ourselves with our Right hand. The censuring of the Holy Table in the Altar begins with the Right side, the censuring of the Iconostas, the congregation, the church itself starts with the Right side.

When do we cross ourselves in church and during Liturgy?

- When we enter or leave the church
- Whenever the priest, deacon, reader or choir invokes the name of the Holy Trinity – The Father, Son & Holy Spirit
- When venerating holy icons or relics. Normally we make the sign of the cross three times, twice before kissing the icon and once again after venerating the icon or relic.
- When singing "Holy God, Holy Mighty, Holy Immortal One" prior to the epistle reading.
- At the start of reading the Holy Gospel.
- When the priest makes the sign of the cross over the body and blood for communion and we say "Amen".
- At the beginning of the Lord's Prayer.
- Before receiving Holy Communion.
- After receiving Holy Communion – Step away from the chalice and turn to the side before making the sign of the cross. The last thing you do not want to do is hit the chalice after completing communion.
- At the end of Liturgy, when the choir sings "Blessed be the name of the Lord, henceforth and forever more".
- Many individuals cross themselves after each of the communal prayers or petitions singing "Lord have mercy," "Grant it, O Lord" and "To Thee O Lord".

It can be said that we fully participate in the Divine Liturgy by our actions, singing and crossing ourselves. If we were to count the number of times, we could cross ourselves during Liturgy it would be over 50 times.

Crossing yourself comes down to a personal choice. If the Holy Spirit moves you to express your piety and ask God for His blessing, then no one can judge you for your actions.

### SAVE THE DATE!

## ST. MICHAEL'S DAY BANQUET

SUNDAY, NOVEMBER 9TH

Tickets will be on sale Sunday, October 5 through Sunday, October 26. Additional information will be available in upcoming weekly bulletins. Please contact Natalie Boyd with any questions 440-463-6604, nboyd615@gmail.com.

### PARISHIONERS LIVING IN NURSING HOMES & INDEPENDENT LIVING

Please see the list below of our parishioners living in nursing home facilities.

Marie Bartlett	The Renaissance	26376 John Road, Apt #227	Olmsted Township, OH 44138
Andrew Buswell	The Arbors in Streetsboro	1545 Maplewood Drive	Streetsboro, OH 44241
Helen Ksenyak	Danbury Senior Living	9500 Broadview Road	Broadview Hts., OH 44147
Raymond Kogler	The Atrium of Aurora	800 N. Aurora Road	Aurora, OH 44202
Marge Kormos	Danbury Senior Living	9500 Broadview Road #102	Broadview Hts., OH 44147 440.262.2617
Alexandra Mikulicz	Independence Village Senior Living	505 S. Chillicothe Rd., Apt. 265	Aurora, OH 44202 330.995.3712
Irene Pollock	Enclave of Newell Creek		Mentor, Ohio



# AROUND THE PARISH

## Halos

### 9/5/25 Endless Summer Luau Recap

What a night to remember! We had 20 kids, 15 adults—including three sets of grandparents join in the tropical fun. With island music, homemade leis, fruity treats, and Hawaiian shirts everywhere, the vibe was pure summer joy.

Highlights included axe throwing, water balloon toss, limbo, giant bowling, and hot potato with a beach ball. Laughter and smiles filled the night as generations came together to celebrate summer in true island style.

Here's to an Endless Summer full of church family, fun, and memories!

### 9/27/25 - Halos Serve with Love at St. Herman's House of Hospitality

This past weekend, our parish Halos, joined by their parents, had the joy of serving at St. Herman's House of Hospitality, a ministry dedicated to caring for those experiencing homelessness. With cheerful hearts and plenty of helping hands, about 25 Halos and their families prepared and served 150 tacos to the residents, guests, and staff of the shelter.

In addition to sharing a warm meal, the Halos brought along a creative project: hand-colored bus pass holders. Each one was decorated with care and given to the shelter so they can bless those in need—a small but meaningful way to brighten daily travels.

The afternoon was blessed with beautiful weather, allowing everyone to spend time outdoors, enjoying uplifting conversations and fellowship with the men and women who came to eat. Smiles, laughter, and stories were exchanged freely, making the day not just about serving food, but about forming real connections.

We are deeply proud of our Halos for living out their faith through service and compassion. Their joyful presence and willingness to share their time and talents made a difference in the lives of many.

## ARCHANGEL MICHAEL'S 9-HOLE OUTING

**SUNDAY,  
OCTOBER 12TH**

**Seneca Golf Course**  
(Furnace Run)  
975 Valley Parkway  
Broadview Hts., OH

- ✓ 1<sup>st</sup> Tee Time - 1:30 PM and every 10 minutes
- ✓ Golfers - room for 40 golfers; No foursome? No worries! Will place you with your skill level
- ✓ Cost - 9 Holes plus Golfcart - \$31
- ✓ MEAL FOLLOWING GOLF AT THE SHANTY

All golfers are invited to enjoy hamburgers / hot dogs / dessert / beverage - cost \$20/ person (Payable to Dennis Schlekic)

**TO REGISTER** - Call Dennis Schlekic - 440-829-9999; OR Email - dennis@approvedplumbing.com; OR see him in church basement after Divine Liturgy

Join us for some Christian Fellowship!



# AROUND THE PARISH

## Inaugural Charity Raffle

Our Charity Raffle benefitting St. Theodosius Fire Restoration Project resulted in a \$16,500 donation to the project!

One raffle participant won three times and a second participant won twice! Raffle entries were bought by parishioners from Archangel Michael and other parishes including St. Andrews, St. Innocent, St. Theodosius, Holy Trinity, St. Nicholas, and St. Mary's Orthodox Cathedral (Minneapolis, MN).

To the right, Fr. John presented Fr. Jan Cizmar with the check for \$16,500.

### Update on the St Theodosius Fire Restoration Project (excerpt from 9/3/2025 Facebook post):

Dear Brothers and Sisters, Friends and Supporters,

Since late June, our team has been working tirelessly to finalize the scope of work (SOW) for the cathedral restoration. During July, we sought bids from contractors across multiple trades—carpenters, roofers, electricians, HVAC specialists, and more—aiming for three competitive bids per segment. Unfortunately, this wasn't always achievable; for example, only one company submitted a bid for the steel structure and selective demolition, as others opted out. At the same time, we aim to choose experienced firms to prevent issues that could drive up expenses.

Upon reviewing the bids, we encountered a \$2.6 million budget shortfall, an unexpected hurdle that pushed back our planned August start date. To stay within our financial constraints, which hinge on an expected \$10 million in insurance funds, we made the tough call to revise the SOW, omitting the construction of the main dome and two medium-sized domes.

How did this budget issue arise? An inspection of the attic uncovered severe damage: nearly the entire roof was burned from the inside, far exceeding the initial damage seen at the west elevation and main dome. This extent of destruction was unexpected. We've now organized the restoration into three phases:

- 1, Roof reconstruction to restore the cathedral's usability.
- 2, Construction and installation of the main dome and two medium-sized domes (need an additional \$2.6 mil)
- 3, Interior restoration, including frescoes, plasterwork, and marble floors. (need an additional \$3mil)

This is a substantial project, with total costs projected around \$17 million. We recognize this will take time and a lot of fundraising effort. The first phase is the most pressing. We're in discussions with city authorities regarding the updated SOW, permit modifications, and potential fee waivers. Once we secure permits and bids for the reduced scope, roof repairs will commence. Design Release #1, covering the primary structure, is complete, with all interior frameworks restored. We've also enlisted a grant writer to pursue additional funding. If you know someone skilled and affordable in grant writing, please contact us at [st.theodosiuscathedral@gmail.com](mailto:st.theodosiuscathedral@gmail.com).

Please keep us in your prayers and help spread the word. Though the road ahead is challenging, we trust in God's guidance.



### RECEIVE IMPORTANT PARISH UPDATES VIA TEXT

In an ongoing effort to keep our parish community informed and up-to-date with very important information, you can now receive TEXT MESSAGE updates from the church. These updates are not sent frequently, but rather when there is information that needs to be distributed quickly.

## TEXT AMOC TO (833) 455-0695

You'll receive a confirmation text message. Standard message and data rates apply. The church cannot add your number, you need to "opt-in" to start receiving the messages.





**OCTOBER BIRTHDAYS**

Daniel Herzak .....	2
Charles Herzak.....	3
Leo Ubbelohde.....	4
Katelyn Kormos .....	5
Patricia Muzic.....	6
Alex Meklus .....	6
Lisa Burton .....	7
Nicholas Kormos.....	7
Brooklyn Malinowski.....	7
Jacob Kormos .....	8
Peter Rivacuk.....	8
Stephen Ramsay.....	9
Stephan Kovalak.....	9
Mark Ropchock.....	10
Marina Mindala.....	10
Dan Kormos.....	12
Monica Allen .....	12
Mary Bodnar .....	13
Sofia Smyczek.....	14
Kathleen Kormos.....	15
Julia Klembara.....	16
Malorie Kormos.....	17
Julie Wels.....	18
Adam Leibold .....	19
Sandra Uhrina.....	19
Sara Strongosky.....	21
Tanya Niezgoda.....	21
Beverly Severns.....	22
Michael Bohurjak.....	23
Russell Kogler, Sr.....	23
Margaret Kormos.....	24
Linda Hilbert.....	24
Patricia Klembara.....	26
Joshua Neilsen.....	26
Susannah Neilsen.....	26
Natalie Gaydos.....	26
Timothy Hanchuk.....	27

**OCTOBER BIRTHDAYS**

(cont'd)

Ruth Herzak .....	28
James Mates.....	28
Darlene Hudeck.....	29
Joshua Bohurjak.....	30
Nancy Misichko.....	31
Belinda Weaver.....	31

<b>OCTOBER ANNIVERSARIES</b>	
Nicholas & Jessica Gaydos .....	1
Stephan & Laura Zvara.....	1
Anthony & Gayle Klich .....	3
Michael & Mary Herzak .....	3
Nicholas & Alyssa Rolin.....	3
Dennis & Suzanne Schlekke .....	4
Andrew & Anna Hayes.....	5
Jeffrey & Marie Neilsen.....	7
Peter & Stephanie Rivacuk.....	8
John & Angel Mindala.....	9
Nathan & Paula Allen.....	10
Edward & Karen Visocky.....	10
Adam & Christine Leibold.....	11
Zachariah & Ligia Yurch.....	12
Daniel & Therese Bohurjak.....	13
Joe & Cynthia Tonic.....	15
Jeffrey & Melissa Schlekke.....	15
Leonard & Darlene Dimitrijevs.....	20
Thomas & Ashley Rigby .....	21
Mark & Patricia Andradek.....	25

**ST. JAMES PRAYER LIST**

“The prayer of the righteous has great power in its affects” | James 5:1

**WITH CHILD** – Richard & Rachel Kowalchik, Andrew & Kim Weaver, Thomas & Ashley Rigby, Jeff & Melissa Schlekke,

**PARISHIONERS**

Marie Bartlett	Danny Herzak	Robert Lucak	Irene Pollock
Sandy Bohurjak	Daniel Hornik	Jean Mehalik	John Sabo
Andrew Buswell	Anne Kallay	Pauline Mehalik	Christa Schutt
Brett Deyling	Gayle Klich	Alex Meklus	Joseph Sentelik
Jane Fedohnk	Ray Kogler	Morgan Merrill	Pat Sima
John Gaborick	James Kormos	Paige Merrill	George Strongosky
Robert Glosik	Kathleen Kormos	Alexandra Mikulicz	Donna Tesar
Andrew Hanchuk	Margaret Kormos	Bill Peshina	Sandra Turk
Luke Hanchuk	Kathy Kovalak	Kristen Peshina	Edward Visocky
Timothy Hanchuk	Helen Ksenyak	Jennifer Pishko	Judi Wienclaw
	Chris Lucak	Kristina Polcen	
	Mary Jane Lucak		

**SPECIAL INTENTIONS & PRAYERS**

Archpriest Daniel Kovalak .....	(Brother/Bob Kovalak)
Archpriest Myron Manzuk.....	(Cousin/Fr. John)
Archpriest Rade Merick.....	(Friend/Fr. John)
Mat. Anna Andrew.....	(Cousin/Fr. John)
Mat. Myra Kovalak.....	(Sister-in-law/Bob Kovalak)
Mat. Theodora Ressetar.....	(Former Parishioner)
Protonica Anna Stepanov.....	(Jacqueline Sipko)
Laura Alford.....	(Wife/Russ Alford)
Jamie Arrango.....	(Friend of many FOCA members)
Mike Conroy.....	(Cousin/Natalie Boyd & Family)
Panagiotis Delimaris.....	(Father/Angel Mindala)
Thomas Eismon.....	(Friend of John/Jacque Sabo)
Emily Estrada.....	(Friend/Rebecca Timko)
Thomas Foster.....	(Fr. John)
Michelle Zdinak Frampton.....	(Friend of the parish)
Jasper France.....	(Friend of Joe/Cindy Tonic)
Allen / Megan Henley.....	(Friends/Phil Tesar)
Geraldine Irvin.....	(Friend/Donna Tesar)
Philip Kall.....	
Michelle Karnes.....	(Friend of Tim/Paula Gaydos)
Mikolaj Kormos.....	(Brother/Helen Sekerak)
Scott Krisinski.....	(Woodside Worker/Marge Dzmura)
John Kules.....	(Friend/Kathy Kovalak)

Chris Lawless.....	(Friend/Darlene Dimitrijevs)
Marc Leaventon.....	(Friend/Jackie Sipko)
Judi Linden.....	(Neighbor/Jackie Sipko)
Porsha Martinez.....	(Friend/Marge Dzmura)
Raquel Mehalik.....	(D-I-L of Bill/Pauline Mehalik)
Donna Newton.....	(Friend/Donna Tesar)
Jill Olecki.....	(Neice/Sue Schlekke)
Gino Palladino.....	(Son/Rebecca Timko)
Tamara Ponomarenko.....	(Sister/Mat. Lu)
Marian Proctor.....	(Friend/Jackie Sipko)
Gust Poulos.....	(Godson/Greg-Sandy Turk)
Jason Sabo.....	(Son/John-Jacque Sabo)
Jennifer Sabo.....	(D-I-L/John-Jacque Sabo)
Anthony Schultz.....	(Friend of FOCA)
Joey Shaluha.....	(Grandson/Ed-karen Visocky)
Elaine Sudnick.....	(Mother/Joy Pfeiffer)
Nina Sudnick.....	(Sister/Joy Pfeiffer)
George Takla.....	(Friend of Joe Sentelik)
Janet Teebagy.....	(Friend of Fr. John)
Vincent Thomas.....	(Family friend/Herzak Family)
Joseph Verba, Jr.....	(Fr. John)
Enid Voytilla.....	(Fr. John)
Mark Weaver.....	(Friend/Schlekke's)
Kathy Yacobian.....	(Brother/Jeff Weaver)
Betty Zabawski.....	(Friend/Jackie Sipko)
	(Aunt/Darlene Dimitrijevs)

**SERVING IN THE ARMED FORCES**

Jon Farragher.....	(George & JoAnn Farragher's son)
Nicholas Polcen.....	(Parishioner)
Jacob Stankiewicz.....	(Donna Tesar's neighbor)

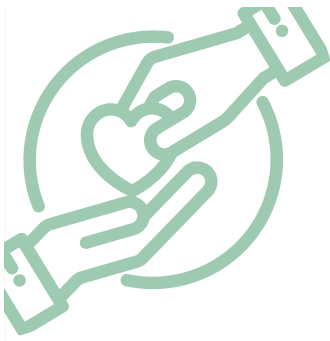
**NEWLY DEPARTED**

**Frank Jakubec +9/28/25** (Amanda Malinowski's father)

# ARCHANGEL MICHAEL ORTHODOX CHURCH

## October - 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			<b>Protection of the Most Holy Theotokos</b> 1 9:30am-Divine Liturgy	2 10am-Adult Education	3	4 2:30pm-Reader's Workshop 5pm -Vespers/Confession
5 <b>Church Musician Sunday</b> 9:30am-Divine Liturgy Church School 1pm-Designer Purse Bingo/St. Vladimir's Camp	6 <b>St. Innocent, Met. of Moscow Holy Apostle Thomas</b> 12 noon-Pierogi making	7 9am-Pierogi making	8 9:30am/Molieben / Samaritans	9 <b>St. Tikhon, Pat. of Moscow Holy Apostle James, Son of Alphaeus</b> RSVP for Train Trip to Mary Jane Lucak	10 7pm-Book Club	11 5pm -Vespers/Confession
12 <b>Fathers of the 7<sup>th</sup> Ecumenical Council</b> 9:30am-Divine Liturgy Church School 1pm-Golf Outing	13	14 <b>Ven. Paraskeva</b> 10am-Prosphora Baking	15 7pm/BOT Zoom Meeting	16 10am-Adult Education 1pm-55+ Club – <b>Train Trip</b>	17	18 <b>Holy Apostle and Evangelist Luke</b> 5pm -Vespers/Confession
19 <b>Prophet Joel</b> 9:30am-Divine Liturgy Church School	20 5pm/Dinner/Serve @ St. Herman's	21 7pm-Adult Education <b>Holy Apostle James (Jacob), the Brother of the Lord</b> 11am/55+ Meeting	22	23 <b>Holy Apostle James, brother of the Lord</b>	24	25 5pm -Vespers/Confession
26 <b>Grmtr. and Myrrhgusher Demetrius</b> 9:30am-Divine Liturgy Church School	27 <b>Martyr Nestor</b>	28 7pm-Adult Education	29 <b>Monastic Martyr Anastasia of Rome</b>	30 10am-Adult Education	31 <b>Priestmartyr John Kochurov</b>	5pm -Vespers/Confession



ARCHANGEL MICHAEL  
ORTHODOX CHURCH

2<sup>ND</sup> ANNUAL

# CHARITY RAFFLE

Benefiting

**ST. VLADIMIR'S CAMP &  
RETREAT CENTER**



FIRST DRAWING TO BE HELD ON  
**NOVEMBER 9, 2025**

**\$125 Per Ticket**

Monthly Drawings of \$250

You can win more than once!

Help us raise money for St. Vladimir's Camp & Retreat Center

[StMichaelsCleveland.org/raffle](https://StMichaelsCleveland.org/raffle)





## ST. VLADIMIR'S CAMP & RETREAT CENTER

c/o 4967 Berkshire Dr. North Olmsted, OH 44070

Email: [stvlads@gmail.com](mailto:stvlads@gmail.com) | Website: [www.stvladimirscamp.com](http://www.stvladimirscamp.com)  

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For over 60 years, Saint Vladimir's Camp & Retreat Center has been a sacred space where generations of Orthodox youth have come together to grow in faith, build lifelong friendships, and create cherished memories. From campers to counselors, families across our parishes have experienced the transformative power of this ministry.

We are proud to share that Saint Vladimir's Camp & Retreat Center is a federally recognized 501(c)(3) non-profit organization, which means we are eligible to receive tax-deductible bequests, devises, transfers, and gifts. Our operations are sustained solely through the generosity of donors and the modest tuition we charge during our annual camping season.

Your support makes a lasting impact. From everyday grounds maintenance to capital improvement initiatives, every project we undertake is funded by donations. Many of our major renovation projects have been made possible through estate gifts and bequests, and we are deeply grateful to those benefactors who have remembered the Camp in their planning. We also welcome corporate matching gifts, which can double the impact of your donation.

Every gift—large or small—helps us continue our mission and ensure that future generations can experience the joy and spiritual growth that Camp provides. Please consider making a fully tax-deductible donation to Saint Vladimir's Camp this year. If you or someone you know is interested in including Saint Vladimir's Camp in their estate planning, we would be honored to share more information.

Donations can be made online at [stvladimirscamp.com](http://stvladimirscamp.com), via Venmo at @StVladsCampOH or by check to:  
St. Vladimir's Camp & Retreat Center  
c/o Becky Tesar  
4967 Berkshire Dr.  
North Olmsted, OH 44070

Thank you for being part of our story and for helping us continue this vital ministry.

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Saint Vladimir's Camp and Retreat Center is a nonprofit organization recognized as tax-exempt under Section 501(c)(3) of the Internal Revenue Code. Our EIN is 33-3560070

No goods or services were provided in exchange for this contribution. Your donation is tax-deductible to the extent allowed by law.



# HEALTH HINT

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## Health Hint 202 - October 2025

By Kristen Dotson

### Medicare Basics

Medicare is health insurance for people 65 or older. You're first eligible to sign up for Medicare 3 months before you turn 65. You may be eligible to get Medicare earlier if you have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease). The Medicare open enrollment period to select Medicare options for 2026 is October 15th-December 7th.

There are several parts to Medicare as listed below:

- Part A: (Hospital Insurance): Helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care.
- Part B: (Medical Insurance): Helps cover Services from doctors and other health care providers, outpatient care, home health care, durable medical equipment (ie. wheelchair, walker, hospital bed), many preventative services (vaccines, wellness exams).
- Part D: (Drug Coverage): Helps cover the costs of prescriptions drugs. You join a Medicare drug plan in addition to original Medicare or by joining a Medicare Advantage Plan with drug coverage. Plans that offer Medicare drug coverage, are run by private insurance companies that follow rules set by Medicare.
- Medicare Supplemental Insurance (Medigap): Extra insurance you can buy from a private company that helps pay your share of costs in Original Medicare.
- Medicare Advantage (also known as part C): Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These "bundled" plans Part A, Part B, and usually Part D.

Generally, you pay a monthly premium for Medicare coverage and part of the costs each time you get a covered service. There's no yearly limit on what you pay out-of-pocket, unless you have supplemental coverage, like a Medicare Supplement Insurance (Medigap) policy, or you join a Medicare Advantage Plan. Services covered by Medicare must be medically necessary. Medicare also covers many preventive services, like shots and screenings. If you go to a doctor or other health care provider that accepts the Medicare-approved amount, your share of costs may be less. If you get a service that Medicare doesn't cover, you pay the full cost.

Medicare Advantage bundles your Part A, Part B, and usually Part D coverage into one plan. Plans may offer some extra benefits that Original Medicare doesn't cover – like vision, hearing, and dental services. You join a plan offered by Medicare-approved private companies that follow rules set by Medicare. Each plan can have different rules for how you get services, like needing referrals to see a specialist. Costs for monthly premiums and services you get vary depending on which plan you join. Plans must cover all emergency and urgent care, and almost all medically necessary services Original Medicare covers. Some plans tailor their benefit packages to offer additional benefits to treat specific conditions.

If you or your spouse are working past the age of 65, Medicare works a little differently. Additional information is located on the website, [Medicare.gov](https://www.Medicare.gov)

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CONTINUED FROM PAGE 1

### Why consider a QCD?

- Reduces taxable income: Unlike regular charitable gifts that require itemizing deductions, a QCD directly lowers your adjusted gross income.
- Satisfies RMDs: Your donation counts toward your required withdrawal for the year.
- Supports causes you value: It's a way to make a meaningful difference while being tax-wise.

### Example:

If you are 75 and your RMD for the year is \$15,000, you could transfer \$10,000 directly to your Archangel Michael or another qualified nonprofit. That \$10,000 goes to ministry or charity work, and you only pay income tax on the remaining \$5,000.

### Things to Remember:

- The distribution must go directly from your IRA custodian to the Archangel Michael or other designated charity (not to you first).
- Always consult your tax advisor before making a QCD.

### A Gift that Benefits Everyone

Using your RMD for charitable giving allows you to bless your church or favorite nonprofit while also lowering your tax liability. It's a powerful way to leave a legacy of generosity and faithful stewardship in retirement.



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# the Archangel

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## **REQUESTING CANDLES & PRAYERS**

Parishioners are able to request Candles & Prayers for their loved ones. This means a candle will burn in their honor or memory, they will be prayed for during Liturgy and their name will be listed in the Weekly Bulletin.

### **Vigil Light - \$3 each**

These candles are the standard beeswax, and are offered in "Memory & Blessed Repose" and "Health & Well-being".

### **Seven-Day Vigil Light - \$15 each**

These candles will burn for one week. They are offered in "Memory & Blessed Repose" and "Health & Well-being". In all, we light 12 of these each week.

Specialty Candles are also available, ranging in price from \$15 to \$30.

