



The Stream

A monthly publication of the Diocese of South-West America

August - September
2013

Vol. 2 Issue 6

*"Behold, how good and how pleasant it is For brethren to dwell together in unity!"
Psalm 133:1*



Orthodox Clergy Gather in Kansas City

During our Diocesan Metropolitan's second pastoral visit to Kansas City, an Orthodox Clergy Fellowship Luncheon was hosted on September 23rd by the St. Gregorios Orthodox Church as an opportunity for the Orthodox Clergy in the area to meet Thirumeni. Priests representing the Orthodox Church of America, Serbian Orthodox Church, Antiochian Orthodox Church, Ethiopian Orthodox Church & Malankara Orthodox Church were all in attendance. The meeting consisted of a discussion among the clergy present, noon prayer and a formal luncheon. - see p2 for more

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Pray for our Brothers and Sisters

During this season of the Holy Cross, let us especially remember the Coptic and Syrian Christians who continue to endure trials and tribulations through social and political persecution. May God strengthen and protect our Brothers and Sisters. May the Holy Cross be their refuge and strength.

Let God arise, and let His enemies be scattered; and let those who hate Him flee from His face. As smoke vanishes, let them vanish; and as wax melts from the presence of fire, so let the demons perish from the presence of those who love God and who sign themselves with the Sign of the Cross and say with gladness: Hail, most precious and life-giving Cross of the Lord, for Thou drives away the demons by the power of our Lord Jesus Christ Who was crucified on thee, , and gave us thee, His honorable Cross, for driving away all enemies. O most precious and life-giving Cross of the Lord, help me with our holy Lady, the Virgin Theotokos, and with all the Saints throughout the ages. Amen.

*"Even youths
grow tired and
weary, and
young men
stumble and
fall; but those
who hope in the
LORD will renew
their strength.
They will soar
on wings like
eagles; they will
run and not
grow weary,
they will walk
and not be
faint."*

**Isaiah
40 : 30 - 31**



Ecumenical Corner

Metropolitan's Column

Beloved in Christ,

We have come to the last season of the Liturgical year that begins with the Feast of the Holy Cross (September 14th) and concludes with the start of the new liturgical year on Koodosh Etho (this year on November 3rd). The main themes during this season include vigilance especially in preparation for the second coming of Christ. The Gospel passages that we read on Sundays during this season are arranged in such a way to communicate the importance of this theme which Jesus Christ gave much importance to.

Quite often, Jesus referred to the imagery of seasonal change as a way to teach His followers. When we think of the seasons of the year, we notice how creation as a whole also changes including the plants/trees we see around us. Even the birds of the air according to the seasons migrate to difference places.

In a similar way, as the liturgical season changes, we must be aware of our surroundings and bring to attention those things that are happening in the world today. Though we do not desire to predict the end times, much of what Jesus warned regarding signs of the end times can be seen in the world today. Man continues to quarrel with his fellow being and religious fanaticism is at a peak. Nations are preparing themselves with chemical/atomic weapons to defend themselves. Christians are struggling to worship or live in peace, especially in places such as Syria, Egypt, Ethiopia, Eritrea, etc. where there is an ongoing crisis for our brethren including loss of life, homes and places for worship. Not only do we need to be aware of what is happening, but we need to respond with prayer and support to our brother and sisters who are struggling in these nations. Now is not the time to think about old age schisms or differences, but to awaken ourselves and support those who are in dire need. Even in our own county, the government is struggling to come to a common agreement for the welfare of the people. In developed nations like the United States, same sex marriages have been given the approval and legalized. Unless Christians unite against such unethical human standards and moral degradation, we surrender ourselves to the world and lose witness of the Faith and Traditions our forefathers died for.

Let us fix our eyes on the Creator and implore for our God to intervene in these moments of distress. No man will be able to correct everything that is happening in the world today, but we can begin by submitting ourselves to prayer and love for our brethren, which will in turn produce significant change. Let us ask God to forgive us of our weaknesses and ask for His love and peace to reign upon this world.

*Your Shepherd in Christ,
Alexios Mar Eusebius*

Orthodox Clergy Fellowship and Luncheon



A special meeting was also arranged on September 23rd with our Diocesan Metropolitan and His Grace Bishop Makarios, Bishop General of the Coptic Orthodox Church & Bishop of the Eritrean Archdiocese of North America, who was also visiting Kansas City the same weekend. Both Mar Eusebius & Bishop Makarios shared their call to ministry, experiences and their current responsibilities within the Holy Church. Their Graces expressed their joy in being able to meet each other for the first time and considered it God's Divine plan that such a meeting even took place.



Sooboro
Wednesday Prayer

Let us unite to pray for others!

Tele-Prayer Meeting in Malayalam

From 10:20am to 11:30am (CST) every Wednesday.

Bible reading, hymns, devotional message,
intercessory prayer for the needy & the sick.

Please send prayer requests to: sooboro@ds-wa.org

Phone #: (218) 632-0187

Access code: 3703#

From Around the Diocese

Atlanta Church Consecration

The consecration of St. Thomas Orthodox Church, Atlanta, GA will be held on October 4th and 5th. St. Thomas Orthodox Church has been serving the Atlanta community since 1997. The ceremony will be led by H.G. Alexios Mar Eusebius, Metropolitan of South West American Diocese along with H.G. Dr. Mathews Mar Severios Metropolitan (Diocese of Kandanad) and H.G. Dr. Yuhanon Mar Chrysostomos Metropolitan (Diocese of Niranam).

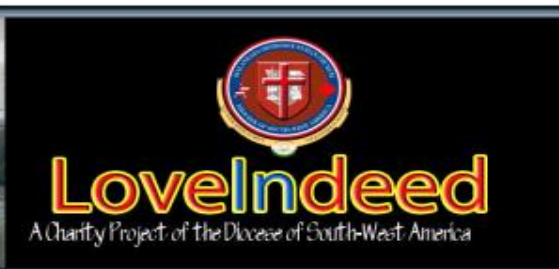


The commencement of the services will be on Friday, October 4th. In the first session, the church and management committee members will welcome the Respected Metropolitans and Chief Guests to Church by way of traditional procession. The second phase of the consecration will be held on Saturday morning with Holy Liturgy (Moonnnimal Qurbana) followed by public meeting. In addition, there will be a Christian Devotional music night with performances by well known play back singer Alex Paul on Sunday evening to bless the occasion.

The Organizing Committee is working under the spiritual leadership of Vicar Fr. Wilson Manaletu for the success of the program. This committee includes the Church Managing committee members Tiby Kunjunju (Trustee), Cherian P Abraham (Secretary), Byju Alex, Varghese Varghese, George Varghese, John Varghese, Ajay Varghese, Boban P Varghese as well as Building Committee conveners Mathen Mathew and K.K Mathew.

MGOC SM Chicago Summer Conference

MGOC SM-Chicago held their 15th Annual Summer Conference at Benedictine University in Lisle, Illinois from Thursday, August 1st through Sunday, August 4th. This Summer Conference wrapped up a year's worth of study on what it means to be a "Chosen Generation" based off of St. Peter's writing from 1 Peter 2:9-10. The main speakers, Rev. Dn. Daniel Mathai and Ms. Ceena Varghese, provided the conference participants with great insight on what it takes to lead a Christian life. With over 100 participants, wise and dedicated speakers and leaders, and true fellowship, this conference reminded the youth of the power of true prayer and the beauty of the Lord's faithfulness.



Lifestyle

Social Security & Retirement: Maximize Benefits while Minimizing Taxes

As our general population is getting to the retirement age faster than we could imagine, I thought this would be an ideal subject to deal with in today's economy.

Waiting to collect Social Security Benefit as long as possible is good. You can start collecting as early as 62, but the full retirement age for people who are now in their 60's is age 66. If you choose to retire at age 62 instead of age 66, you are going to get only 75% of your full benefits. But for each year you wait beyond 66 not only you get 100% of your benefits, you get an additional 8%. So, if you can hold out to age 70, you are going to get 132% of your full benefits. By retiring at age 70 instead of age 62 you are going to get 76% more in your monthly paycheck than you otherwise would.



Prince Zacharia, CPA

For couples, it is a little more complicated. Once your spouse has started to receive benefits, you can claim on your spouse's record. You can then get 50% of your spouse's benefit and then and not claim on your own. During this time, you are earning this delayed retirement credit on your own benefit, then you can switch over, let's say at age 66...at age 70, switch from this relatively small spousal benefit to this now much higher benefit based on your own earnings.

For People who are collecting benefits and below their full retirement age, below 66 today, if they earn more than a certain amount their social security benefits will be reduced. And the threshold today is about \$15,000. So, for every two dollars that you earn above that level, above \$15,000 they are going to lose one dollar in Social Security benefits. However, after the full retirement age, after 66, you can earn as much as you want. It will have no impact on your social Security at all

The tax code related to Social Security benefits is incredibly complicated, and it is a huge headache to deal with. However, if you plan it right, you won't have to pay much tax at all in retirement. It is a great feeling to keep more of your money when you need it the most. The average monthly Social Security Benefit for a retired worker was about \$1,230 a month if you worked and paid taxes for at least 10 years.

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MGOCSM DEVOTIONALS

<http://www.mgoCSMamerica.com/devotionals>

MGOCSM North America releases weekly devotionals based on the Gospel readings for each week. These devotionals are written by the leaders of the Church - both clergy and lay leaders. This is a great way to revamp your week with self-reflection and in the word. Please subscribe and spread the word in your areas as well!

Slootho

Tuesday Prayer

Let us come together for fellowship and intercession!



Tele-Prayer Meeting in English

From 9:05 pm to 9:35 pm (CST) every Tuesday.

Soothoro prayer, Devotional message,

Intercessory prayer for the needy & the sick.

Please send prayer requests to: slootho@ds-wa.org

Phone # (218) 632-0187

Access code: 3703#



From Around the Diocese



OCYM Dallas Youth Fest & Family Night 2013

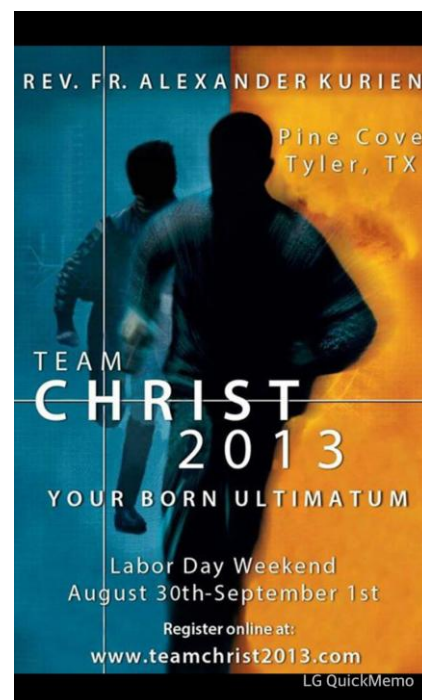
The OCYM Dallas Area Youth Fest & Family Night 2013 was held at MGM Auditorium at Garland, Dallas, USA, on August 24th Night, which was hosted by St. Gregarious OCYM Unit. The event was inaugurated by H. G. Dr Josph Mar Dionysius the Metropolitan of Calcutta Diocese with the presence of Rev. Fr. C J Thomas and Rev. Fr. Raju Daniel, OCYM Dallas area secretary Johnson Jacob and Coordinator Shibu Mathew, Council Members Mr. Thomas Rajan and Mr. Elson Samuel and representatives of all 6 Dallas area OCYM Units.



The inaugural melodious song sung by Rev. Fr. Rajesh K John. Classical and devotional songs, classical and modern dance, Indian patriotic skit, the Christian traditional Margam Kali the drama of Snapaka Yohannan (John the Baptist) etc. performed by different age group. All the OCYM units joint effort to keep up the amity among the Christian community in Dallas area. It was memorable cultural night was made possible by the participation of OCYM Units of St. Mary's Valiyapally, St. Mary's Orthodox Church of India, St. Thomas church, St. George church and St. Gregarious. Rev. Fr. Mathews George, Rev. Fr. John Kunnathusherril and Rev. Fr. Thampan Varghese were present in this occasion. Johnson Jacob Secretary and Shibu Mathew coordinator gave leadership to this event.

10th Team Christ Camp hosted by Dallas MGOCSM

The 10th annual Team Christ Camp hosted by the Dallas area MGOCSM was held on Labor Day Weekend, August 30th-September 1st at Pine Cove Towers in Tyler, Texas. The theme for this year's camp was "Your Born Identity", with the bible verse taken from 1 Peter 2:9 which reads, "But you are a chosen people, a royal priesthood, a holy nation, God's special possession, that you may declare the praises of him who called you out of darkness into his wonderful light." The camp's keynote speaker was Rev. Fr. Alexander Kurien, from Washington, D.C., who was also the main speaker at the very first Team Christ camp in 2003. Campers in attendance were from the Dallas Area as well as Houston. Also in attendance were Dallas Area Youth Minister Rev. Fr. Mat Alexander, and Rev. Dn. Shaun Mathew, from Houston. The camp lasted three days and there was a full schedule full of many items that kept the campers busy and engaged in the camp. Saturday night was the camp's retreat time in which Holy Confession, counseling, chanting, and Bible reading were all offered. Holy Qurbana was celebrated on Sunday by Rev Fr. Alexander Kurien and assisted by Rev. Fr. Mat Alexander. All glory to God for blessing the Dallas Area with Team Christ for the past 10 years. Special thanks to the main speaker, Rev. Fr. Alexander Kurien for delivering wonderful messages throughout the camp, the Dallas Area Youth Minister, Rev. Fr. Mat Alexander, for his support and spiritual guidance, the conveners for this year, Babitha Palathumthalackal and Syril John, the entire Team Christ committee for all their hard work and efforts, and lastly to all the participants for attending and making the 10th year a grand success!



Lifestyle - cont'd

Con'd from p. 4-

By planning ahead, you can really avoid paying tax on your social Security income. If Social Security benefit is your only income, then you probably won't have to pay any taxes on it at all. Even if you have more income from your pension or IRA distribution, you still might not have to pay tax on your Social Security income. Here is a look at how social Security benefit is taxed: First, you need to figure out your "combined income". This is your adjusted gross income plus non-taxable interest income plus half of your Social Security benefit.



- If this is under \$25,000 for singles or \$32,000 for couples filing jointly, then your benefits are not taxable.
- If this is between \$25,000-\$34,000 for singles and \$32,000-\$44,000 for couples filing jointly, then you will have to pay income tax on up to 50% of your benefit.
- If this is over \$34,000 for singles (\$44,000 for couples), then you will have to pay income tax on up to 85% of your benefit.

It is true that you won't ever have to pay income tax on 100% of your Social Security Income. But there are still steps you can take to reduce taxes on your Social Security income. If you want to minimize tax, then you should try to keep your combined income at around \$25,000. For example, let us assume you received the average Social Security benefit of \$15,000 in 2012. If you withdraw \$17,500 from your IRA, your real income would be \$32,500 and your combined taxable income would be \$25,000. Once you take the standard deduction of \$5,950 and the standard exemption of \$3,800, then you will only have to pay \$778 in tax on income of \$32,500 which is only a 2% effective tax rate. Diversify your retirement income. It is nice to pay only 2% tax, but what if \$32,500 is not enough to live on? This is why you need to diversify your retirement income. For example, you can withdraw \$5,000 from a Roth IRA and it won't change any of the calculation above. You can also withdraw from your savings accounts or CD's, and you still won't have to pay tax on this income either. Minimize your Expenses. The easiest way to minimize combined income is to keep your expenses low after retirement. This is a major reason it is a good idea to pay off your mortgage before you retire. A mortgage payment is the biggest monthly expense for many households. If you can eliminate that big bill, then it will be much easier to live on \$32,500 per year.

From Around the Diocese

Sunday School Teachers honored in Dallas

Mr. Alex Alexander and Mrs. Sheena Alexander were honored for the husband and wife TEAM (Together Everyone Achieves More) both long times dedicated Sunday School Teachers of St. Gregorios Orthodox Church, Dallas of the American diocese during the Sunday School Anniversary day on August 25th, 2013. Special recognition awards were presented to the couples by H.G. Dr. Joseph Mar Dynasious, Metropolitan of the Calcutta Diocese after the Holy Qurbana. The vicar Rev. Fr. C. G. Thomas, Principal Sony Alexander and the Sunday School Secretary Jithin Zachariah spoke during the occasion appreciating their dedication and hard work. Mr. Alex Alexander is one of the pioneers



who started the Malankara Orthodox Church Sunday School organization in Dallas along with few others during 1978. Sheena Alexander has been serving as a Sunday School teacher for the last 20 years and achieved many awards for perfect attendance and academic accomplishments in the parish along with Alex. Congratulations and best wishes to both of them for their successful journey.

From Around the Diocese



NW Regional MGOCSM Summer Conference 2013

From July 12-14, the Northwest Region MGOCSM, had their 2nd annual MGOCSM Conference held in Vancouver, British Columbia, Canada. Many of the MGOCSM in this region had never met, hence the theme of the conference was unity. This conference allowed a time for the MGOCSM of the Northwest to bond and grow together as a family. The verse that was constantly in our minds during the conference was 1 Cor 3:8-10 which says, "Just as a body, though one, has many parts, but all its many parts form one body, so it is with Christ. For we were all baptized by one Spirit so as to form one body—whether Jews or Gentiles, slave or free—and we were all given

the one Spirit to drink. Even so the body is not made up of one part but of many." The Northwest MGOCSM were blessed to have Rev. Dn. Anoop Thomas as the main speaker for the conference. Dn. Anoop Thomas taught us about how we should unite with Christ and unite with others, while Dr. Biju Mathew, a respected psychiatrist in Vancouver, taught us about unity within our family. Listening to these speakers, allowed the MGOCSM to reflect on their own unity with Christ, others and family. Besides listening to these speakers, the MGOCSM were able to spend the July 12th afternoon and evening in downtown Vancouver together with Dn. Anoop Thomas. There, they participated in different activities and had testimonials about their faith, which helped the MGOCSM to grow closer to each other. On July 14th, St. George Malankara Orthodox Church in Vancouver had their very first, of hopefully many, English Holy Qurbana. It was a groundbreaking event which occurred in their parish. The MGOCSM of the Northwest region left the conference united with each other as a family, occurring because of their unity with Christ.

SE Regional MGOCSM Summer Conference 2013

For a spiritual renewal the South-East Region MGOCSM of the South-West American Diocese of the Malankara Orthodox Syrian Church of India conducted its annual MGOCSM South-East Region Fall Retreat at Warren Willis Camp in Fruitland Park, FL. It was held during the Labor Day weekend; the retreat began with Evening Prayer on Friday August 30th, 2013 and ended with Holy Qurbana on Sunday September 1st, 2013. The retreat was truly a blessed and an eye opening experience for all the youth who attended. We were graced by the presence of Rev. Fr. Sujit Thomas from (Albany, NY) and Dn. Daniel Dennis Mathai from (Minneapolis, MN). The theme for this year was Discipleship taken from The Gospel



According to St. Matthew 28: 19-20. The youth learned a great deal about following Jesus and making Disciples in today's world by attending workshops in Apologetics- "Defending the Faith" led by Rev. Fr. Sujit Thomas & Faith and Science – "Does Science contradict Christian Faith?" which was led by Dn. Daniel Dennis Mathai. Through Worship, Study, and Service we hope to see the South-East Region MGOCSM flourish in the coming years. Furthermore there was great attendance from various parishes all around the Florida area and for the very first time we were excited to have full attendance from the Tennessee parish. We hope to conduct this amazing event once again in the fall of 2014 God willing and we all look forward to it.

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