

THE FRONT PEW

A seasonal newsletter celebrating the life and work of
Riverbend United Church

Winter 2021– Volume 19 Number 4



Join us for Advent beginning November 28th!

We are offering in-person worship (masks required) as well as
live-streamed services each Sunday at 10:30 a.m.

Special Christmas Services

Christmas Carol Service: Sunday, December 19th at 10:30 a.m.

Blue Christmas Service: Sunday, December 19th at 3:00 p.m.

(This is a quiet service for those seeking hope in a difficult time.)

Christmas Eve

We will be holding three in-person services, with all masked.

Pre-registration is required due to limited seating to meet COVID guidelines.

[Click this link to register](#) for Christmas Eve as soon as possible.

The surrounding community will begin registering December 12th.

The 5:00 service will also be live-streamed.

5:00 Candlelight Service with Choir

6:30 Candlelight Service with Choir

8:00 Candlelight Service with Communion

Boxing Day

December 26 worship will **NOT** be in person. It will be **ONLY** online via our
YouTube channel, available at 10:30 that morning and anytime thereafter.

In-person worship will resume January 2 at 10:30.



Report of the Treasurer- Ray Hawrelak

Greetings fellow congregants!

I harken to the early days of the pandemic...lockdowns, restrictions, worship stops and starts, and above all, so much uncertainty about what to do next, how we might continue to maintain connection with our faith community, and certainly, from your Treasurer's and Finance Committee's perspective, the implications of the pandemic on the church's financial stability. We are indeed blessed to have an extremely resourceful congregation; somehow, through all the turmoil, I would submit that our faith has certainly proven stronger than our fears, as, thus far anyway, we are weathering the pandemic without significant damage to our financial position.

Financial Update

Through October 31, 2021, receipts for operating purposes were \$232,000 relative to our budget of \$229,000, so we are tracking very close to what we had budgeted for the year for givings; however, pandemic restrictions limited our miscellaneous facility rentals and some of our fundraising activities (like the fall garage sale, concerts and community dinners) so our rentals and activities income to the end of October fell short of our budget by \$11,000.

Most of our recurring expenses for staffing and general operations are on budget. We are below budget in our health ministry as we have not yet replaced our parish nurse, but we are seeing variances over budget in our utilities accounts in particular, as these costs continue to escalate with expansion of the carbon tax regime and general energy cost increases. We are below budget on certain of our facility maintenance costs; notably, we deferred repairs to the parking lot and site grading which was budgeted at \$33,000. However, this work is necessary and will be budgeted next year, likely at an increased cost as construction costs escalate.

Our mortgage balance on October 31, 2021 was \$412,038. We continue to make regular monthly payments of principal and interest at \$4,740/month, and these payments, along with \$7,700 of designated donations, reduced our principal balance by \$33,700 so far this year. At the current amortization and interest rate, the mortgage will be paid in 9 years. That said,

however, the mortgage is up for renewal next October, and there is some belief that interest rates may rise over the next year. We do not anticipate any issues with a renewal at this point, but that remains to be seen, and the lower the balance is at renewal, the easier it will be to renew, so we are certainly appreciative of those that have committed designated donations to mortgage reduction. Total elimination of the mortgage would potentially free us from the current \$57,000/year in debt service payments.

In addition, we have taken advantage of the CEBA loan availability and have drawn the full \$60,000 of this amount on the basis that only \$40,000 needs to be repaid if paid by the end of 2022. We will be reserving funds for repayment on this basis by the due date.

2022 Budget

We will begin preparing our budget for 2022 over the next few weeks, and while there is still much uncertainty relative to pandemic restrictions, we are seeing significant inflation in many of our cost categories, and certainly in our maintenance requirements as we expand our live programming to a more normal state. Along with recurring operating costs, we will be budgeting to complete certain of the deferred maintenance items, repayment of the CEBA loan, and potential increases in our mortgage service costs should interest rates increase. We are also considering certain capital expenditures to stabilize our online service and social media offerings, in addition to potentially having to hire paid staff to reduce volunteer commitments to some of these endeavours.

Stewardship Comments

Our congregation has certainly met the call as needs arise from time to time, and the pandemic was no exception. We are truly blessed with an active and supportive congregation that continues to commit its time, talent and treasure to the success of our community of faith.

We are often asked "*Where is there a need?*". This is a difficult question, as there are many "*needs*" that we must accommodate, as well as "*wants*" that might improve our offerings, be it for general and deferred maintenance, debt service/mortgage reduction, programs staffing, music offerings, technological advances, office equipment, audio-visual equipment, and so on.

(continued on page 3)

Report of the Treasurer *(continued from page 2)*

Your Finance Committee and the Official Board is obliged and committed to balance these needs and wants effectively and efficiently, to diligently serve our congregation as well as possible with the resources we see available.

As we prepare our budgeting, and with this in mind, we can only budget for what we “*think*”, and in reality, “*hope*”, that we might receive in the form of givings. This process is the basis for our annual budgeting and why we ask for your commitment in the form of a pledge as we head into our new budget year, to give us an indication of what next year might look like. Giving via Pre-Authorized Remittance (“*PAR*”) is helpful as well, as it provides some consistency in our cash flow; however, of course all forms of giving are most appreciated.

We ask that everyone consider the needs, as well as the wants of RUC in their personal budget planning for the next year and respond with a pledge that would help us with the increasing costs of our ministries.

Tax Benefits of Giving

As we approach our year-end, I would be remiss in not reminding folks that there are significant tax advantages

to giving to your church, and for that matter charitable organizations in general. The general limit on the deduction of charitable donations is 75% of net income, and unclaimed charitable donations can also be carried forward for up to 5 years.

The real benefit for taxpayers in Alberta is that you receive a tax credit of *up to 50 cents* for every dollar donated in excess of \$200 for all income levels and up to 54 cents for those at higher income levels. Direct gifts of publicly traded securities with prospective capital gains can be even more lucrative in that capital gains on the shares will not be taxed while you will receive a donation receipt for the full market value of the shares at the time of transfer.

Arrangements for these transactions can be made directly between the church and your investment professional or through the United Church of Canada Foundation. Consult your tax professional to see if this might work for you, and/or contact the Treasurer for more information.

Thanks to all for your continuing support of our church! Through Riverbend United Church, we are given an energizing community of worship, learning and service. **THANK YOU** for your generosity in these times.

Message from Chair of the Official Board

I used to like rollercoasters. The anticipation of the climb ... the thrill of the descent. However, the COVID roller coaster has not been very enjoyable. COVID cases climb and then restrictions are added and cases decline, then restrictions are removed and we start another climb. As of this writing we are on the downside of the 4th wave and cases are declining nicely; hopefully any subsequent waves will be less dramatic.

Through all this turmoil, we have tried to keep the church as place of calm in the storm. We have offered a Sunday service every week, either livestreamed or recorded, and much of our programming has carried on in some format, including office support, children’s programming, youth group, choir, book study, and other elements of church life. Also, as I have often pointed out, our congregation has continued to give faithfully, which has allowed us to continue with our programming

and complete a considerable amount of maintenance work (for instance, the new front doors and cement walkway).

We are planning to have 3 Christmas Eve services this year and we hope it will feel as close to a “normal” Christmas Eve as possible. With the current restrictions, we must limit the congregation size and people will need to register to attend a service so that we don’t have to turn anyone away at the door. More details on this will follow.

I would like to take this opportunity to thank the church staff, the Board, the many volunteers, and the entire congregation for all that you do, and to wish each and every one of you a very merry Christmas! And a happy and COVID-free New Year!

Marv Severson,
Chair RUC Board

Valerie's Reveries

"God is here."

That's what the angels said.
And the shepherds beheld him.
They too then proclaimed,
first quietly within their own hearts
as the meaning of it rippled through them,
and then aloud to the world:

"God is here."

Incarnation mystery.
We don't understand it,
but we love it.
We are absorbed by it as *our story*,
as the truth embedded within us,
as the heartbeat of life:

God is here.

It changes us, if we let it,
this story of ours.
It grows us as love
because
its love grows as us.
If we let it.

Have you ever beheld a babe
and not been changed
by the beholding?
Have you ever beheld a babe
and the stones of your heart not melted?
Have you ever beheld a babe
and not known that God is here?

Incarnation mystery ignites our faith.
It starts with those who behold a babe
and are changed in the beholding.

God is here. Born.

Here. Alive.

Come, let us behold him.

Come, let us adore him.

God is here.

Affirming News-Part One

Do you struggle to find Christmas or birthday gifts for family and friends? Do you end up thinking, what do I get the person who has everything? Well, look no further: the UCC "*Gifts With Vision*" catalogue has the answer. The catalogue is available year-round and is refreshed every fall.



The gifts contained in the catalogue are in direct support of the church Mission and Service partners and cover a wide variety of interests. For example, do you have a teacher on your list? Then why not fill a backpack for a student living in an area of Toronto with the highest school dropout rate in the city. Perhaps your recipient is involved with LBGTIQ2S+ issues; why not make a donation to the LBGTIQ2S+ Global Solidarity Fund which has supported safe shelters and sponsorship of LGBTQ+ refugees to Canada. Or if you have an artist in the family, then the Hand-in-Hand Program is the one for you. This gift purchases art supplies for intellectually challenged adults who attend weekly art classes, allowing participants to express themselves using images instead of words. And finally, if you have someone on your list who likes to support local causes, then the Bissell Centre's Community Bridge is the gift for you. This gift supports people and families living paycheck to paycheck and who are one crisis away from homelessness. Community Bridge provides immediate support to prevent the tipping point being reached.

For these gifts, and many, many, more please visit <https://giftswithvision.ca/> Each gift purchased comes with an E- card which can be sent to the recipient's email on a date of your choice.

Outreach Christmas Project 2021

As in previous years, the Outreach Committee will be delivering Christmas gifts for women living in or staying at “Our Place” and “Buffalo Den”. Because of the pandemic, we will again keep it simple by having the committee purchase the gifts.

Therefore, please consider making a financial donation (ideally by December 1) in one of three ways:

1. Mail a cheque to the church or put it in the offering and indicate that it is for the Outreach Christmas project;
2. Call us if you would like us to pick up your donation; or
3. Send us your donation by e-transfer to contactus@riverbendunited.org. Please designate your donation to Outreach Christmas Project.

You will receive a tax-deductible receipt for a minimum \$20 donation.

We hope to have a ZOOM meeting with the residents of “Our Place” to watch them open their gifts (tentatively scheduled for Dec 15). Please let us know if you would like to join us.

A second initiative is collecting new socks for adults or children, men’s underwear, ladies’ panties and feminine hygiene products. Please put them in the playpen in the Narthex and we will deliver them to an appropriate place after Christmas.

Thank you so much from your Outreach Committee. For further information please contact Judi Cook at 780.435.0838 or by email at judi@royallepage.ca, or Erin James at 780.987.4702.



Affirming News-Part Two

On December 10th 1948, the United Nations General Assembly adopted, the Universal Declaration of Human Rights (UDHR). This ground-breaking document contains the undeniable truth, that everyone is entitled to the same rights as a human being, regardless of religion, sexuality, colour, sex, or social or economic status. Available in more than 500 languages, it is the most translated document in the world. Every year since 1948, December 10 is designated UN Human Rights Day, with each year having a different theme. Recent themes have included “Embrace Diversity, End Discrimination”; “My Voice Counts”; “Youth Standing Up for Human Rights”. This year’s (2021) theme is “All Human, All Equal”. The hope is this can be used to highlight how greater equality is a ‘prerequisite’ for overcoming global crises and to emphasize that action is needed to enable and empower those amongst us in the most vulnerable situations, spotlighting youth, women, older people and those populations who have no access to vaccines. Some events taking place globally include “equality murals” being created in different cities across Ukraine, and in Trinidad and Tobago an art competition will take place with the title “what does equality mean to you?”.



This can seem overwhelming when thinking about equality, and human rights on a global scale, however Eleanor Roosevelt, Chairperson of the drafting committee said the following:

“Where, after all, do universal human rights begin? In small places, close to home -- so close and so small that they cannot be seen on any maps of the world. [...] Unless these rights have meaning there, they have little meaning anywhere. Without concerted citizen action to uphold them close to home, we shall look in vain for progress in the larger world.”

As followers of Christ, and an Affirming congregation, maybe we start by ensuring that our neighbours in the community feel valued and supported. That if each community does its part, the ripples will be felt globally and we will be “All Human, All Equal”.

Dear Friends at Riverbend United Church:

I write to express my sincere thanks to the board, congregation, and ministry staff for organizing a memorable worship service to honour the 15 years I served as parish nurse at Riverbend United Church. I was overwhelmed by the kindness shown as I completed this health ministry role. The worship service on September 26, 2021 was meaningful on the day of the event but even more special in the quiet moments since when I have watched the video recording. The words, the music, and the messages read and received later were heart-warming. Gifts included floral bouquets, long-lasting live plants, a hand-crafted prayer shawl, and even homemade preserves. I will long treasure these special gifts. The entire celebration was an amazing closing ritual for an important chapter in my life. I will forever hold the day, the experience, and each of you in my heart. As I look forward to new life chapters, I value the ongoing connections and fellowship that we share as members of this special faith community.

With thanks,
Joanne Olson



Winter Health Corner

Greetings everyone. As the days get shorter and we anticipate the arrival of the Christ child, our health continues to be one of the most, if not *the* most important thing we can have. Although the winter months are scant in regard to health promotion days, nevertheless, there are some important ones to know...

December:

World AIDS Day: December 1
National Day of Remembrance & Action on Violence against Women: December 6
Human Rights Day: December 10
Anti-Bullying Day: December 17

January:

World Braille Day: January 4
Weedless Wednesday: January 19
Bell Let's Talk Day: January 26
World Leprosy Day: January 30

February:

National Heart Month
Psychology Month
World Cancer Day: February 4
Pink Shirt Day: February 23
Rare Disease Day - February 28

Immediately below is a link to one of the most beloved shows of my generation. It always reminds me of the Christmas concert the youth and children performed 7 years ago. It was a wonderful concert, and its memory always brings a smile to my face. Linus certainly has a way of articulating the truth...



[A Charlie Brown Christmas - True Meaning](#)

I would be remiss if I didn't mention one of my favourite days of the entire year, the Winter Solstice. It marks the start of winter; when the South Pole is tilted closest to the Sun, creating the day with the shortest period of daylight and longest night of the year. In Edmonton, the solstice begins on Tuesday, December 21 at 8:59am. It is after this time when the days gain a little more daylight each day. Couldn't we all do with a little more light in our lives right about now?

Peace,
Dawn

RUC Music News:

It's possible to make music while wearing masks and actually enjoy it! Yes, even though we need to rush outside midway through our rehearsals to breathe in some fresh air, your RUC musicians are getting used to wearing masks while singing and playing, and the result is quite a bit better than we expected it to be! We do long for the time when we can stand closer together and show some facial expressions, but that will come!

We are looking forward to our Christmas music, and planning a "carol sing" as part of our Sunday service on December 19. And for Christmas Eve we are putting together a special piece of music that will be a

collaboration not only of our "regular" musicians from the choir and ensemble, but some of our youth and "special guests" to fill the room with sound at the 5:00 and 6:30 services. And, of course, we are very happy to be singing "live" this year with our wonderful "live and lively" accompanist, Sherry Steele, who is definitely adding to the success and enjoyment of our musical endeavours.....2022 promises to be a VERY good year!

Have a Joyous Christmas, and Happy New Year to all!

Paula Roberts

RUC Music director

"For where two or three come together in my name, I am there with them".

Matthew 18:20

"Tis Better to Give and Receive

RUC'ers:

Your Turkey Team is searching for ways to continue our traditions of sharing food **and creating community** in these COVID times. With Advent fast approaching we have settled on a two-part celebration of our traditions for the Season.

On November 28, the first Sunday of Advent, we will be distributing a box of Christmas cookies to every household in the congregation. (Holler back to our beloved Cookie Walk). These will be baked (or purchased...) by your own Turkey Team to celebrate our connection to each other. The boxes may be picked up at the church Sunday morning or slightly later for those not comfortable with attending a service (yet...). Anyone who would like their cookies delivered can call the church office and leave a name and address and expect delivery, with a smile, that afternoon.

On Dec 18th we will be distributing 100 boxes of Christmas cookies to our neighbours in the Brander Gardens Complex as well as 100 boxes of Mandarins and one hundred \$25.00 gift cards to a local grocery store. Food prices are high, budgets are very tight and **food insecurity is a reality** for our neighbours. This is our "COVID-style" attempt to continue our tradition of The Community Dinner we have been doing since 2013! Both the church Board and the Riverbend ROCKS budget will support this initiative, but we need help from the entire congregation to bake or purchase 110 dozen cookies! Anyone who can help is asked to contact us at jcurd@shaw.ca and drop off their cookies on or by Friday Dec 17th, 7:00 to 8:00 pm so we can prepare the boxes for distribution the next day. Please include the baker's name and phone number (COVID Protocol). Thank you!

So...get some cookies (with love) and give some cookies (with love).

How better to get into the Christmas spirit!

See you on Nov. 28th!

With love...Your Turkey Team



**Riverbend Community League;
50th Anniversary Mural**

In our last issue you may remember seeing the wonderful tiles Donna Chamberland created for the Riverbend Community League, 50th Anniversary mural. The mural has now been mounted and is on permanent display at the Riverbend Community Centre. We are sure you will agree that it looks fabulous. Congratulations to all involved in this special project. *(Can you spot Donna's tiles? Look closely. The Front Pew Team).*



Talented Photographer

Thanks to a grant, Eastend Public Library in Saskatchewan has a new exhibition/display gallery. Their first exhibition, which took place in September and October this year, was a photographic show titled "Field" by talented photographer (and familiar face around RUC) Emily Bamforth. In addition to this exhibition, Emily's work was featured in the Grande Coteau Centre in Shaunavon, SK as part of a collaborative photography show called "Where the West is Still Wild". You may also remember Emily's photograph of a stem of grass cloaked in ice, selected as the Canadian Geographic photo of the week in January 2021. We were lucky enough to see more of Emily's amazing work, when she shared some photographs of her walks as part of our Lenten Faith on the Move initiative. We contacted Emily and she very kindly sent us two of her favourite photographs from the exhibitions to share with you all. We are sure you will agree that Emily is indeed a very gifted photographer. Congratulations Emily, we are sure these will be the first of many exhibitions.



Made of the Mist



Symmetry of the Morning

Faces of Faith

Our Faces of Faith in this issue are George Irwin, RUC Choir and Ensemble member, and Megan Spaner, who attended Sunday School at RUC and continues to worship with us when she is in town. If you would like to be featured in a future issue you can send your information to either Carolyn Miller, Christine Ens or Bev Sawyer.

George Irwin

I have been going to RUC for a little over 20 years (yikes - haven't thought of that in a while - seems long...). I grew up at St. Paul's United and was married there. When we had kids and started coming back to church, Riverbend was just so embracing and we had a great co-op babysitting program there with many folks that are still part of the core gang at RUC. ...but then it is the people, the community (and I get to sing and play).

My favourite thing about RUC is the overarching stretching of my mind, but also it being a place to reflect and re-ground myself. It is a place that I can feel grateful, a place that I can express thanks, a place that I can contribute, and be with people that I know support me. That security is really meaningful to me. I get to give back with some of my music, the odd reading and just being me.

Outside of RUC, I have two amazing daughters that keep me very busy. Even though they are both at University, I do lots of paper reading, help with their clubs and teams, help with summer jobs and lots more - they are a joy! I am an avid cyclist. I cycle all the time, winter and summer. My first love is road riding. My community there is also important (I am the president of Juventus). A good Saturday is heading to Miquelon Lake as part of 175k.. We rode Jasper to Lake Louise on a Saturday this summer which was also pretty epic. I love to sing and play guitar also... and climb... and ski...and - well you get the picture.



Megan Spaner

I started attending RUC with my parents when I was very young and didn't have much choice in the matter.

As I grew up and made my way through Sunday School and then into the Youth Group, then led by Karen Bridges, I continued to come of my own volition, largely because of the community provided by the group and my own interests in learning about the Bible and God. I went through Confirmation Classes and also helped to lead both those and the youth group until life presented me with other plans.

I like worshipping at Riverbend and with the United Church of Canada because it feels very open. I have never really felt locked into a particular doctrine or way of being because of the UCC's dedication to being open and accepting. As much as there are the rituals of service, there's also an interest in shaking things up, whether that is by doing something more contemporary or incorporating different methods of worship.

When I moved to Slave Lake five years ago, I found a similar community in St. Peter's Ecumenical Church. Congregations from the Anglican, Lutheran, United Church of Canada, and others worship together to create a church without walls. It has been a unique experience, as each week often brings a different method of worship, with the saying of different creeds and inclusions of different elements. Communion is an especially interesting time, with options available for all comers, whether you drink the wine, dip in the wine, or dip in the grape juice.

At RUC, I have always appreciated how the church engages with the wider community. Whether it is dinners with Brander Gardens, the Fall Supper, or any of the other outreach programs that we have, it is always fun to hear about what's going on at the Church. It always feels like there's something.

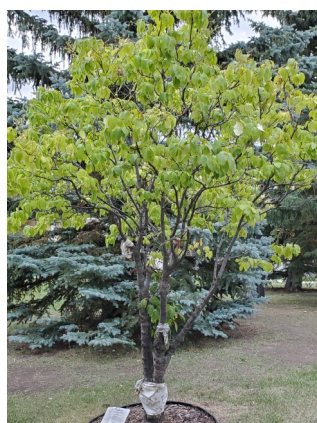
And I have always had a fondness for the physical space itself. It has always been a comfort to me.

Outside of Church, I enjoy reading, though one of the hazards of being a librarian is forever trying to keep up with my to-be-read pile. I also enjoy going for walks and listening to podcasts (often at the same time) and have become an avid player of video games.



Did You Know?

For this edition of did you know? we are moving outside the church building. We have some wonderful landscaping around the church grounds, including several trees. Did you know that we have a Mission and Service tree? (*pictured below*) which is located just outside the front doors. The M & S tree was dedicated on Sunday, June 12th 2005 in honour of the 80th birthday of church member the late Rev. Jack Towers, the 80th anniversary of The United Church of Canada, and the 25th Anniversary of Riverbend United Church. See if you can spot it the next time you come to church.



Did You Know ...

If you are a patron of Edmonton Public Library (Riverbend Square), you may have seen art by Donna Dahmer in the display case there during October. Donna (now Chamberland) and Paul began attending RUC in 2016. One of the earliest events in which they participated was the “Be a Host, Be a Guest” dinner, when they enjoyed a delicious meal hosted by Dorothy and Charles Hitschfeld. Since then, Donna has become a “Wednesday Walker”, and has volunteered at our fall garage sales. She says that her painting of the eagle arose from Psalm 91 (#807 in Voices United), “I will raise you up on eagle’s wings”.



Riverbend United Church
Exploring Faith, Engaging Community

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Call for contributions will be made about two weeks prior to the next deadline as noted below.

Next deadline: 18th February 2022