

March 2024

Rev. Valerie Oden

Reflections on 2023

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We have so many invisible servants. Through the coming year, see if you can identify who: creates the slides for our worship; tidies up the sanctuary after we gather; makes the coffee for fellowship; prepares and cleans up Communion; sets up the tables for a funeral reception; changes the sign on Riverbend Road; takes our donations to those in need; folds the bulletins for Sunday; puts the Christmas Eve candles in their little cup-holders; keeps our AV equipment running; counts the money on Sunday; keeps records of our giving; organizes the choir music;

edits our beautiful Front Pew Newsletter; makes calls to those in need; tends the flowers in the beds or waters our community vegetable garden; hosts the elevator or serves coffee for a funeral; deposits our offerings at the bank each week; tends the little ones during worship.

These and *many* other gifts are offered behind the scenes by quiet disciples who keep our ministry flowing smoothly. Thank these folks when you recognize who they are! They all serve *beyond* the many leaders on com-

mittees who make the decisions for our ministry together so wisely.

We are also blessed by a tremendous staff, all tending to their ministry areas with commitment and enthusiasm, a word that means “spirit-filled.”

As you turn the pages of this report, look beneath the words and between the lines of what each leader shares. I believe you might just find the Holy Spirit swirling.

~ In gratitude,
Valerie

Chair of the Official Board

Despite having signed on for one year as Board Chair, I am somehow now in my second year in that job. I am a pediatric infectious diseases physician, but the skills for managing children with unusual infections do not always translate to managing church business. I am therefore very grateful to have a terrific group of Board members to help me out. One of my sisters told me once that for any volunteer organization, volunteer to be the chair as that is far less work than are the other positions! That was good advice.

The Board continues to function very well. We spend more time laughing than lamenting and have been able to solve all problems to date by consensus. It is actually unusual that voting is not unanimous for a motion, even if we started off with discordant opinions.

Ray Hawrelak and his team continue to provide high quality on-line services for those who prefer to worship from home or are traveling. Of note, many new members of the congregation tell us that they attended our virtual services initially and then decided that

our church would be a good fit for them.

Thanks to Krystal and Luke, has it not been fun to watch our Youth and Children’s ministries continue to thrive? From the mouths of babes come some profound notions - I hate to tell Valerie that sometimes the things spoken by the children in the Children’s Time stick in my brain better than the things spoken during the sermon. Thanks also to Paula and Sherry for the children’s choir – when they perform, it is my favorite part of the service.

Sharing summer services with St Paul’s in Belgravia again was a success. It was with the help of that congregation that Riverbend United Church started in about 1980. Initial services were in the home of Kay and Don Quon, Brander Gardens Elementary School Music Room and then the gymnasium of Riverbend Junior High. The current church building was completed in 1989. One piece of trivia is that we were not the inaugural United Church in Riverbend. The United Church held services in Rabbit Hill School. The

building was at 23rd Ave and Rabbit Hill Road when those were gravel roads, and was not torn down until 2005. The church services ended when the school was closed in 1955.

Our financial picture continues to be much brighter than that of many churches in Canada. It looks like we will again be mortgage-free (as we were prior to the 2014 addition) within the next few years.

I have been working part-time since October 2022. The COVID-19 pandemic has taught us that one must not assume that there will be endless opportunities to travel in the future, so with my husband Rob Seal, I have been searching out interesting locations on the globe. I am grateful to Jill Spaner who has been covering for me as Board Chair when I am out of town.

Thanks also to Valerie, to all Board members and to all members of this congregation for making this such a special church.

~ With gratitude,
Joan Robinson

Solar Panel project



As we march into spring I bet you are wondering: “How are our solar panels doing?”

In addition to the original 63 panels installed in 2022, a donor added another 12 in early 2023 bringing us up to 75 panels increasing our installation to 34 kW. While I don’t know for certain, this is likely the largest installation on any religious building in Edmonton.

In terms of production, we missed the planned production target and were at roughly 36% offset. Last summer you might recall the enormous number of forest fires we had and this noticeably

impacted production. In the summer of 2022, we hit 110% to plan, the summer of 2023 we were only 93% of planned.

But how about the money?

Since installation we have saved approximately \$9500 (about \$5200/year) on our power bills and are on track to break even as planned.

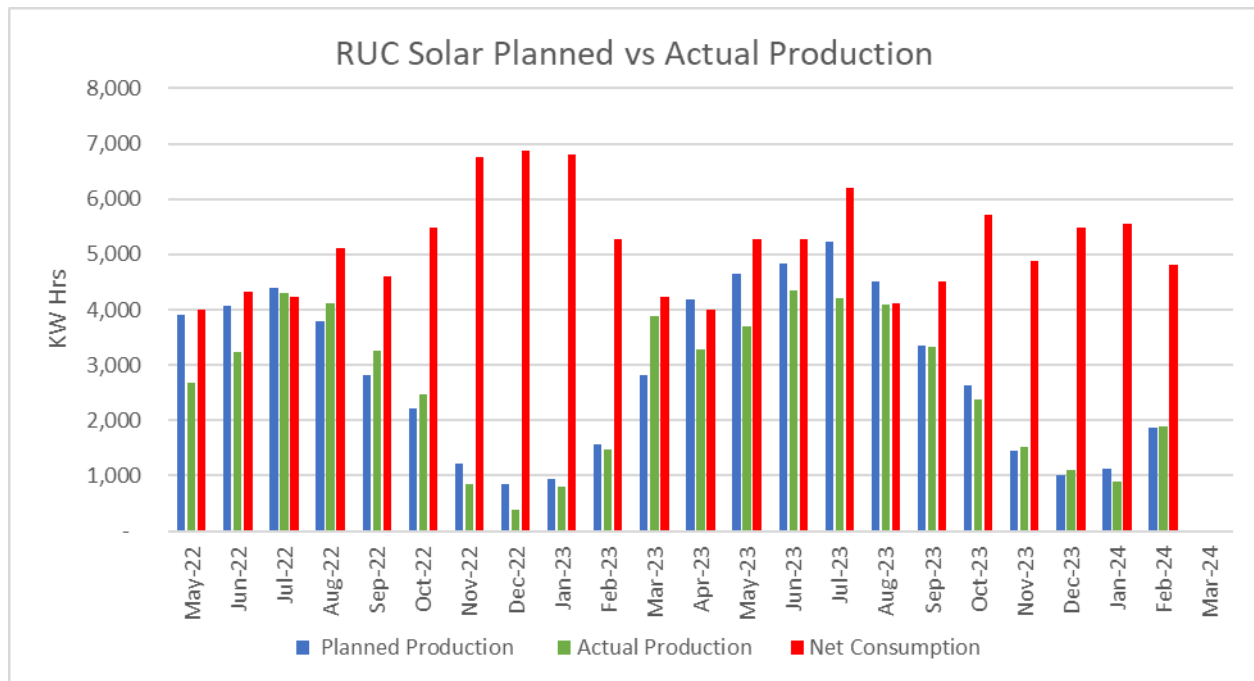
You might have heard a lot about carbon taxes these days. Rather than tell you that they work (and they do) I will add that our Church earned almost \$1000 of carbon credits this past year, bringing our to-date savings up almost 10% to \$10,500 since 1st install. This

payment was about 30-50% higher than expected.

We are getting closer to our creed of “living with respect in creation”, supporting Truth and Reconciliation through call to action #92 (economic activity with First Nations through our great vendor Newo.Energy) while at the same time making over a 9% return on investment.

It’s hard not to be pleased with these outcomes!

~ Matthew Schoenhardt
Solar Panel project Manager



Music Director

2023 - The year the RUC Choir, became the RUC Choirs!

When choir members and our wonderful accompanist Sherry Steele and I returned after our Christmas/New Year break, singers were excited about making music, but also, as it turned out, excited about doing a bit of travelling as it became easier to navigate airports, etc. and we all put Covid further behind us. We felt back in the swing of things, BUT we now had some logistical hurdles to get over. As usual, singers stayed away when they were under the weather, but now winter getaways had singers coming and going as well! Planning repertoire that fit whatever voice parts were present became a bit of a juggling act, but with a few new two-part anthems and modifying some older music, we were pretty successful in having a good-sounding choir every Sunday, no matter how small it was! We often didn't make our final anthem choices until the Thursday before singing them 3 days later on Sunday, which explains why the name of our anthem did not make it into the bulletin most weeks! I must take a sentence here to applaud our singers for their 100% cooperation in keeping me current on what was happening in their lives! (Ordinarily, the choir director is the last to know!!)

In addition, I wish to express my sincere appreciation to Sheryl Bowhay for her contributions to our performances with her flute on multiple occasions. Her playing greatly elevated some of our choir anthems, and our selection "*Blessed Are the Peacemakers*" by Rosephanye Powell was a particular favourite.

When Easter rolled around, unfortunately, my luck ran out and both my

husband Jamie and I came down with Covid, so I unfortunately missed our beautiful Easter music! Our substitute Sunday conductors, along with Sherry's great leadership at rehearsals pulled us through with ease, thank goodness! And, upon occasion, for an important Sunday, we were able to invite a few of Sherry's students, friends, and family to pop in for a bit of vocal support. Also during this time, we gained a couple of new singers from the congregation! (We are, of course ALWAYS open to welcoming new voices!)

After a much needed summer break, choir members were more than ready to sing again, and the BIG NEWS for the season was that we were forming an RUC Children's choir! We organized ourselves by October and met with our small, but "mighty" group of young vocalists every Sunday after church. We presented, "*This Little Light of Mine*", and "*For the Beauty of the Earth*" at church services and sang "*Il Est Né*" in December at the RUC Children's Christmas Pageant. We are looking forward to continuing to build on the great start we have on this new opportunity here at Riverbend.

In addition to our RUC vocal choirs, our Handbell Choir, under the direction of Lois Samis Lund, with assistance from Fiona Bamforth, remained active with their rehearsals in spite of operating with fewer members and some brand new "ringers." They played less frequently at services, but did present some wonderful Christmas music at our annual Christmas "Carol Sing".

Our RUC Ensemble also showcased their talent at the Carol Sing, and, this season we saw the return of some previous members to this group,

which was a welcome sight and sound! As usual, the Ensemble also helped plan and present many of the Whole Community worship services throughout the year. They were, of course, also very active in preparing the return of Marv Severson's extremely successful "Marvelous Marv" concert in November, which this year was performed exclusively by Riverbend United musicians!



As usual, our Christmas Service capped off the year and was a memorable occasion with participation by our Handbell Choir and RUC adult choir. *O Come All Ye Faithful* wouldn't have been the same without Marv Severson's trumpet, and we were extremely fortunate once again to hear Sherry's husband, John Tessier's gorgeous performance of "*O Holy Night*". As usual, we closed out the Christmas season, as well as our choir year, with our a cappella verse of *Silent Night* sung in the glow of candle light.

~ Respectfully submitted,
Paula Roberts
Music Director

Handbell Choir

At Riverbend we are blessed to have five octaves of Malmark bells and three octaves of Malmark hand chimes. Most United Churches in metro Edmonton are not as fortunate.

The Covid pandemic was not kind to handbell choirs as close teamwork and the ability to pass bells among players was not permitted and we have been struggling to regain momentum. Some of our senior ringers, who have been in the choir for up to 30 years, have stepped aside as travel plans, moving to the lake, caring of

grandchildren etc. has made them less able to regularly commit to ringing.

While that may sound pessimistic, there are some good things happening. Over the last year, we have four new ringers join us – all very enthusiastic and eager to get on us track again.

Although we only played in church three times in the last year, including the Community Carol Sing, we did have the opportunity to give a Christmas concert at the Edmonton General

Hospital. Never have we seen such an enthusiastic audience – it was most uplifting. And one of our ringers brought her ukulele along to accompany the carol singing.

With 61 bells in our collection, we always have room to welcome new ringers!

~ Respectfully submitted,

Fiona Bamforth
Handbell Choir



Outreach Committee

We started 2023 with the *Somewhat Sacrilegious Sacramental Sock Toss* on two consecutive Sundays where socks were thrown at Valerie. This allowed us to donate hundreds of pairs of new socks to inner city adults and children.

Our church again provided bagged lunches to about 300 inner city residents at the Bissell Centre on Father's Day.

Cash donations also allowed us to deliver gift bags to 22 residents of "Our House" and "Buffalo Den" as we have for several years. Some committee members had tea with residents of these group homes when the gifts were delivered. We also answered the call to deliver gift bags to 13 residents of three other group homes, one of which serves youth.

Thanks to the congregation for donating many magazines that we then donate to the group homes.



Other ideas for worthy projects are always welcome.

~ Joan Robinson
Outreach Committee

Spiritual Formation

The Spiritual Formation Committee oversees all aspects of worship and Christian education including service planning, communion, sanctuary décor, music, adult education as well as children and youth ministries – aspects that contribute to your enjoyment of fulfilling worship services and programs.

Thank you to this strong committee for their dedication to RUC over the past year. In addition to our minister Valerie Oden, the committee is comprised of the following members:

- Joanne Little
- Krystal Manuel
- Carolyn Miller
- Luke Nelson
- Peggy Robinson
- Jennifer Tupper

Reverend Valerie has conducted inspiring worship series, led a variety of adult education sessions, and has supported lay leaders to share their perspectives in services. Through all the seasons of the church calendar, Valerie brings passion and enthusiasm to the pulpit. In the summer, RUC shared in worship with St. Paul's United Church with services offered at St.

Paul's in July, and at Riverbend United in August.

Whole Community Worship was held four times in the year – these services engage all ages in theme-based worship. We have Carolyn Miller to thank for sharing her creativity and insight in the coordination and execution of these services.

Sound and Video: Livestreamed worship has become an integral part of our outreach ministry. We must acknowledge Ray Hawrelak and the audio-visual team of Nathan Mills and Tea Romanzin who ensure that our services are of utmost quality.

Music: RUC is pleased to have Paula Roberts at the helm of our Music Ministry along with our wonderful accompanist Sherry Steele. Together they ensure that the adult choir is in top form each week. In September, Paula and Sherry began to work with a small children's choir and RUC has been graced with their sweet voices in a few services. We enjoy other music as well - the handbells ring under the guidance of Fiona Bamforth while Lois Lund is away and the Ensemble shares their talents one Sunday per month.

The congregation is blessed with many talented singers and musicians – thanks to all who share in our music ministry.

Children: Krystal Manuel, Children's Ministry Coordinator continues to grow this program. Using a 'one-room schoolhouse' model, Krystal engages all ages in her program including stories, crafts and acts of service.

Youth: Luke Nelson and Madison Prairie completed their second year of shared leadership in June. In September, Luke continued on his own in the youth leader role. Through Sunday discussions, Saturday social events and a weekend retreat, positive relationships have been developed with the youth participants.

Sanctuary Décor: Special thanks to Peggy Robinson and her team of willing volunteers for maintaining our ever-changing sanctuary displays.

Please see report submissions by Paula, Krystal, and Luke for more details.

~ Blessings,
Christine Ens

Children's Ministry

Regular children's programming in 2023 continued with Children's Time (object lesson, book or conversational topic), and the opportunity for children to join downstairs for a planned activity.

Our Sunday school program is run downstairs in a one-room school house area. Attendance varied week to week, but on average, 5-12 children could be expected. We generally follow seasonal themes as well as a curriculum called "A Joyful Path" from Progressive Christianity to plan lessons. The main focus for the past year was symbolism and imagery.

During Lent and Easter, we had conversations about the Easter story and made Lenten promises. The children made Lenten pretzels, palm crosses, and participated in many other planned activities.

We celebrated spring by building feeders, planting flowers and discussing new life.

In the fall, the Children's ministry welcomed back the children. Many of our regular children were back in attendance along with many new children.

We prepared for our Christmas pageant by discussing the Symbols of Christmas. We worked on props, songs, dances and costumes together. Using some of the symbols we discussed in class, we wrote and performed a Christmas play. We celebrated downstairs with snacks, hot chocolate and a little Christmas party to finish off the year.

This year we introduced a Children's Choir. After Sunday school, the children head upstairs for a 20 minute (average) time with Sherry and Paula to learn new songs and practice together. They have been performing for our congregation since October. The Children seem to really love the opportunity to perform and work on their vocal skills, and I feel it is allowing them to feel closer to one another, and the congregation.

There were a couple family events held in the spring and fall where the parents had an opportunity to talk to Valerie and Christine about how they could be more supported by the Church. We shared a family meal, wonderful conversations and "get to know one another" games, and an activity was planned for the children.

As our ministry is growing, Ayla Tupper has been assisting with our Children's programming. She has been a wonderful help, and the children all adore her.

In the fall, we discussed potentially splitting the Children's ministry into two groups; pre-school and school-aged. Jill Curd and her team of Volunteers will be assisting with the pre-school. The topics and activities were getting a little tough for the younger children. We are testing the water as we progress through our Lenten journey.

~ Krystal Manuel
Children's Ministry Coordinator

Trustees — 2023

The 2023 Board of Trustees of Riverbend United Church was comprised of:

- Terry Hunt, Chair (Trustee since 2012)
- Joan Robinson (since 2006)
- Matthew Schoenhardt (since 2019)
- David Turner (since 2012)
- Peggy Robinson (since 2019)
- David Olson (since 2023)

The role of the Trustees is primarily to hold title to the real and tangible property of the congregation and ensure its proper use and protection. The Trustees act in conjunction with, or as directed by, the (managing) Board of Riverbend United Church acting on behalf of the congregation.



Affirming Committee



A new call and vision for the church was affirmed by the 43rd General Council meeting of the United Church. We are called to *Deep Spirituality, Bold Discipleship, Daring Justice*. As an Affirming congregation, this call resonates as a foundation for all that we hope to achieve as an ally and support for all marginalized communities.

This year we have added some new décor around the church building. The latest version of the pride flag is prominently displayed on a window in the narthex, visible from both Riverbend Road and 49th Ave. Hopefully, this will serve as a beacon to the wider community, letting them know that RUC is a safe space to be your authentic self.

The Affirming certificate, which had been displayed at the front of the sanctuary was moved to the narthex, and a new Affirming banner, showing

a heart with a cross at its centre surrounded by light beams in the colours of the pride flag, took its place. The thought process was twofold. Moving the certificate means that everyone who uses our church building (but does not necessarily come into the sanctuary) knows we are an Affirming congregation and the new banner, at the front of the sanctuary, is a reminder, as we worship, of God's unwavering love for all his children.

The Affirming Pew hangers were used throughout the summer and will now also be used during the winter months, and we continue to show our support during Pride Month with our rainbow railings.

We are grateful for the work carried out this year, on the congregation's behalf, by the RUC Learning Together Group who carefully and prayerfully

educated themselves on issues surrounding the Remit question asked by the United Church of Canada which proposes a change in structure that would support our Indigenous communities of faith. On their recommendation, a YES vote was submitted from Riverbend United. We are especially grateful for this work as a failure to vote is automatically registered as a NO vote. Richard Bott, former Moderator of the United Church of Canada, reported that as of March 5th 2024, only 53.35% of pastoral charges had registered their results, with March 31st 2024 being the closing date for registering a vote.

~ Respectfully submitted
Carolyn Miller

Property & Maintenance / Facilities

Greetings to all members of the congregation. Once again time has slipped by very quickly. The following is a list of projects completed by the maintenance department in 2023.

- A new furnace was installed to replace a furnace that could not be repaired in the old furnace room.
- Furnaces and air conditioning units were inspected in spring and fall as part of our maintenance program.
- Basement floor was stripped and waxed.
- Main floor carpets were steam cleaned.

- A railing was installed on each side of steps from the sanctuary to the chancel. This is to assist those with disabilities to go up and down these stairs.
- Two kitchen faucets were replaced in the basement kitchen.
- A dedicated land line for the fire alarm security system was installed.
- The main sewer line was flushed out to prevent future sewer issues.
- 16 strings of outdoor Christmas lights were replaced on trees in front of church.



We were fortunate that with an aging building (now 36 years old), that there were no additional replacement projects required. We are monitoring all replacement items closely so we can keep on top of these in a timely and cost-effective manner.

~ Respectfully yours,
Don Trenn
Chair, Property & Maintenance

Northern Spirit Regional Council

Riverbend United Church is an active member congregation in the Northern Spirit Regional Council (NSRC), a wider church group (Northern Alberta, part of Northern B.C. and Northwest Territories) reporting to the individual church boards or councils and to the United Church of Canada Council.

NSRC maintains a website and weekly newsletter with news from the region. Since 2019 all meetings had been held online, but the Annual General Meeting planned for May 4 to 6, 2024 in Camrose, Alberta will be in-person. RUC is represented on the Council by Rev. Valerie Oden and one layperson.

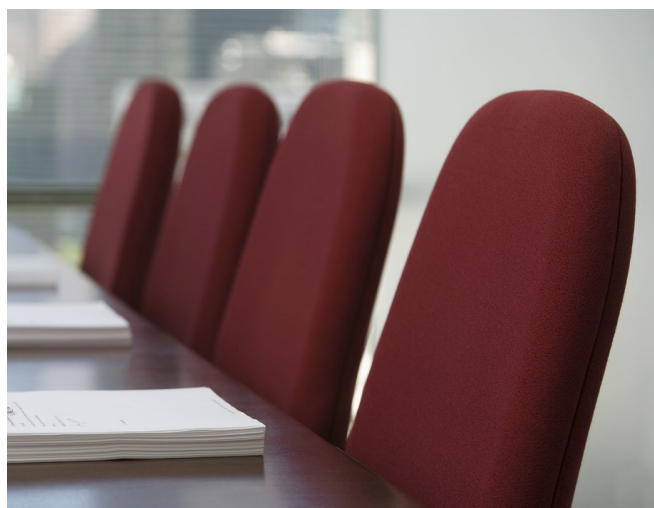
Changes to the United Church of Canada's Manual and structure must be voted on through a nation wide remit. A remit concerning the Indigenous Church as a recognized partner in the Union will be voted on in 2023.

~ Submitted
by Jill Spaner,
Northern Spirit Region Representative

2023 Statistics

Marriages	2	Members	385 residents & non-residents
Deaths	13	Households	315 residents & non-residents
Baptisms	3		

Official Board 2023 — 2024



Chair	Joan Robinson
Co-Chair	Jill Spaner
Past Chair	Marv Severson
Chair Elect	VACANT
Secretary	Sheila Luther
Treasurer	Ray Hawrelak
Affirm Committee	Carolyn Miller
Finance Chair	Ian Meier
Ministry and Personnel	Heather Dettman
Northern Spirit Representative	Jill Spaner
Outreach	Judi Cook
Property & Maintenance	Don Trenn
Spiritual Formation	Christine Ens
Member-at-Large	Dawn Power

Youth Ministry Coordinator

This year marked my third year of leading the youth group at Riverbend. As in previous years, we have done a combination of weekly Sunday morning discussions as well as evening events every two weeks.

This year, I have led the youth group by myself, since my partner Madison has taken a step back from youth leadership to focus on her career as a teacher. I have a consistently attending core group of younger youth, mainly in junior high, and it has been incredible to observe them forming long-term friendships during our events. Our youth group has trended to be dominated by boys, which I am concerned may be due in part to the end of the co-leadership model with Madison from the past several years.

I have repeated many of the classic events that have become traditions in the youth group, such as a visit to the Edmonton Corn Maze, Christmas cookie decorating, and a beginning-of-the-year cookout at Whitemud Park. I also added some new events into this year's schedule, such as skating at the Victoria Park Oval, sledding and hot chocolate making, and a paint night at Riverbend.

In Sunday morning discussions, we have talked about a variety of subjects relating to the daily lives of the youth, as well as current events, such as the various global conflicts occurring in the present.

I have also focused on teaching the youth more in-depth knowledge about the various events that form the church's liturgical year. We spent a large amount of time discussing Pentecost and Advent, as well as the beginning of Lent. The youth happily speak up in these discussions, and I am glad

to see them giving their perspectives – even on complicated topics.

The youth participated in multiple services, as lay readers, actors in skits, and by giving their reflections on specific topics. We helped host Shrove Tuesday, alongside the Turkey Team, an event which Christine Ens declared a “massive success.”

This year, I have tried to incorporate more arts and crafts into our Sunday morning discussions. We created an altar cover depicting the liturgical year for one of the whole community worship Sundays, as well as made a model out of plasticine of the nativity scene. It is good to see the youth trying new things, and since many of them have little prior experience with visual arts, they are challenged to participate in activities out of their comfort zone.

One of my main focuses for this year was a partnership with St. Paul's and Grace United, two Edmonton area Churches with active youth programs. This method is good for introducing the youth to a larger pool of people their age and also divides some of the planning work between church leadership. The youth leaders in these congregations have been great collaborators on a variety of shared events, such as a youth sleepover at St. Paul's, and Hide and Seek events at Grace and McDougal United Churches.

I have also attempted to make our Youth Retreat as collaborative as possible this year. With the advice of Rev. Anna Constantin from St. Paul's United, we reached out to Jasper United about doing a collaborative retreat hosted at their church. We were pleased to receive a positive response, and have included youth from Riverbend, St. Paul's, and Jasper United in a

fun-filled weekend in Jasper. As a fundraiser for the retreat, we sold dishcloths that were handmade and generously donated by Betty Otterdahl. The hope is to grow this collaborative retreat into a larger regional event for United Church youth from Northern Alberta in future years.

~ submitted by
Luke Nelson,
Youth Ministry Coordinator



Whitemud Park cookout at beginning of the year



RUC Youth at corn maze



Sledding at Ramsey Park



Hot chocolate night



Liturgical year altar cover




Christmas cookie decorating



Bus ride to 2024 Youth Retreat

Ministry Team

Rev. Valerie Oden	Lead Minister
Rev. Tom Sawyer	Minister Emeritus
Paula Roberts	Music Director
Sherry Steele	Music Ministry, Accompanist
Lois Samis Lund	Music Ministry, Handbells
Fiona Bamforth	Music Ministry, Handbells
Krystal Manuel	Children's Ministry
Luke Nelson	Youth Ministry
Jacqueline Hunt	Office Manager
Catherine Evoy	Office Assistant
Nathan Mills	Audio-Visual assistant
Tea Romanzin	Audio-Visual assistant
Tuan Bangsa-Jayah	Maintenance



IN MEMORIAM

- ◆ Amona Buleba (community)
- ◆ Elizabeth Catherine (Beth) Corus
 - ◆ Bruce MacDonald Dafoe
 - ◆ Sharon Lee Hoekstra
- ◆ Janice Katherine Johnston
- ◆ Donald Douglas McDavid
- ◆ Thomas Keith Porter
- ◆ Robert (Bob) Allan Serne
- ◆ Donna Elaine Watson
- ◆ Sheila Wilson-Hyde
 - ◆ Bette Woodhead
 - ◆ Eugene Yaremko
 - ◆ Eleanor Young

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Riverbend United Church

2023 Annual Report

Appendix A

Summary of 2023 Financial Information
and 2024 Budget

Our community of faith has come through 2023 in good financial health. I am pleased to provide financial reporting for the year ended December 31, 2023, along with our budget for the year ended December 31, 2024 in the attached schedule of Supplementary Financial Info. Note that although these supplementary disclosures were prepared in advance of completion of our external accountant prepared financial statements and are summarized to hopefully more clearly represent our major revenue and expense categories. I have included summary prior year information as well for comparative purposes.

Operating Fund cash flow: Our Operating Fund reflects our base level of regular offerings, rental activities, and events, along with our operating expenses for staffing, church maintenance, office support and contributions to the greater church. 2023 results ended with a \$53,123 reduction in our cash reserves relative to our budget of \$110,814 for a positive variance of \$55,471.

The 2023 budget included significant debt reductions payments from our available cash, including the CEBA loan repayment (net \$40,000 after \$20,000 forgiveness under the program), as well as a supplemental payment of \$25,000 to the mortgage in addition to our regular and donor-supported mortgage payments. To offset this, however, we were blessed with a number of substantial contributions from congregants to bring our giving's over budget by \$23,841, as well as a number of fundraising and regular events that generated an excess of \$18,887 in revenue for the church. Our 2023 revenue also reflects the CEBA loan forgiveness amount of \$20,000, which is a one-time, non-recurring grant. As a number of donor and event occurrences were also considered to be potentially non-recurring, our 2024 budget reflects a more conservative level of revenue over 2023.

Our mortgage: A highlight for the year was a substantial reduction in our mortgage balance in the amount of \$102,430, bring our 2023 year end balance to \$161,280. Our mortgage came up for renewal in 2023, and with the end now in sight and interest rates at the highest level in years, the Official Board has been deliberating on strategies to try to get rid of the debt as quickly as possible. To this end, we have committed another \$25,000 of cash reserves to principal reduction in 2024, which is now done. In conjunction with the renewal, we have reduced our monthly payments from \$5,190/month to \$2,480/month, however we have the option to pay down as much as we can or want going forward at our option, should our financial position support further payments.

Rentals: As many are aware, we receive substantial income from rentals (over 30% of our income in 2023), primarily including the cell tower, the E2 Academy, the Ghanaian Methodist congregation, as well as several other miscellaneous rentals, one of which was an unexpected \$4,000 rental for the 2023 provincial election. Recurring rentals are fixed for 2024, so our 2024 budget of \$157,177 reflects a close approximation to our expectations for this year.

Events and fundraising: We hosted a very successful garage sale in 2023 and a number of fun and community events that contributed to an excess in our events budget. We also hosted several funerals and weddings, all contributing to event revenue exceeding budget by \$18,887. A portion of this is of course offset by a cost overage of \$7,419 reflected in our expense stream. Our 2024 budget for events reflects our normalized expectations for this category.

Grants and subsidies: The last of the pandemic programs ended in 2023 with our repayment of the CEBA loan, which was a \$60,000 advance that was fully repaid in December to receive forgiveness of \$20,000, which is reflected in our revenue numbers. This revenue is, of course, non-recurring.

Staff salaries, benefits and honoraria: Our 2023 staffing costs were slightly over budget due to a retroactive correction to 2022 salaries which were processed in error. Our 2024 budget reflects staff compensation increases of 6.30%, in accordance with the recommendation of the United Church of Canada, plus the addition of our new Care Coordinator and some other minor adjustments.

Supplies and administration: Expenditures in this category exceeded budget by \$5,491, notably due to the unexpected replacement of our piano (\$4,700 net of donor contributions). Our 2024 budget is based on our expectations of normalized operations.

Facility - operating and insurance: Regular facility operating costs are reasonably close to our budget estimates, although we are looking into some possible corrections to our electricity billings arising from the installation of our solar panels, which are yet to be determined. Our 2023 budget included a major capital reserve fund component that was not utilized, and we have reduced the reserve commitment for 2024, while considering some known repairs required to our HVAC system.

Cash: We ended 2023 with \$115,334 in our operating fund, of which \$25,000 is committed to mortgage reduction (paid in March 2024). Our 2024 budget indicates a further potential reduction of cash in the amount of approximately \$44,000, which, if accurate, would leave us with a balance of cash at the end of 2023 in the order of \$45,000, which we are hopeful might be a *conservative* estimate.

Schedule 3 reflects a number of other funds that are maintained within our cash accounts, and these are restricted to the activities of the respective funds. Notably, the \$2,500 balance of the Mortgage Fund, representing donations received in late December, 2023, was fully applied to the mortgage principal in January 2024.

As your Treasurer, I can attest to the diligence of the Official Board as we debate the merits of mortgage reduction, facility repairs and maintenance and other less spiritual pursuits in the context of our spiritual mission, our worship and outreach activities, and the spiritual well-being of our community. I do believe that the decisions arising from this debate truly balance our spiritual pursuits with the realities of managing our financial situation and our physical assets as best possible.

I believe that the schedules included in this reporting reflect the discussion herein, and certainly, should anyone have any questions regarding this information, please do not hesitate to contact me. As I am coming to the end of my term as your Treasurer, I extend personal thanks to Jackie, Catherine, and Kristen for their assistance in maintaining our records, and to numerous folks that are working in the background as counters, organizers, bank couriers and tenders of a host of other necessary tasks to manage our financial resources.

Thanks also to the Official Board and particularly Valerie for their leadership and guidance through our debate and decision-making in these times. Most importantly thanks to all in our congregation for continuing support and engagement in this amazing community we have at RUC. Through Riverbend United Church, we are offered an invigorating opportunity to share in faith, fellowship, caring and community, thanks to all for your part in it.

Respectfully submitted,
Ray Hawrelak,
RUC Treasurer

RIVERBEND UNITED CHURCH
Supplemental Summary Financial Info

Years ended December 31

Schedule 1 OPERATING FUND	Budget	2023			Actual			
	2024	Actual	Budget	Variance	2022	2021	2020	2019
Revenue:								
Offerings to operating activities	\$ 270,580	\$ 288,086	\$ 264,245	\$ 23,841	\$ 256,020	\$ 317,654	\$ 289,928	\$ 275,989
Rentals	157,177	162,061	159,502	2,559	159,201	148,452	108,784	105,225
Events and fundraising	21,985	42,172	23,285	18,887	26,111	16,629	17,020	38,720
Grants and subsidies	-	20,000	20,000	-	-	14,902	19,118	7,650
Total income	449,742	512,320	467,032	45,288	441,332	497,637	434,850	427,584
Expenses:								
Staff salaries, benefits and honoraria	252,556	231,075	227,742	(3,333)	215,218	209,447	204,745	218,768
Supplies and administration	31,000	38,298	32,807	(5,491)	36,847	24,768	30,691	29,540
Events and fundraising	10,050	16,932	9,513	(7,419)	12,293	10,592	7,141	12,026
Facility - operating and insurance	80,895	80,613	76,855	(3,750)	80,567	74,780	74,778	63,346
Facility - major repairs	40,000	28,705	60,000	31,295	55,826	28,835	-	22,639
UCC assessment	18,944	18,540	18,540	-	18,512	18,257	18,911	18,470
Total expenses	433,445	414,163	425,457	11,294	419,263	366,679	336,266	364,789
Excess of revenue over expenses before debt service	16,297	98,157	41,576	56,581	22,069	130,958	98,584	62,795
Debt service:								
Servus mortgage interest	10,519	16,312	15,797	(515)	16,333	18,775	20,396	22,616
Regular principal payments	24,738	49,968	51,593	1,625	40,997	38,105	22,264	34,761
Extra principal payments from reserves	25,000	25,000	25,000	-	-	-	-	-
CEBA loan repayment	-	60,000	60,000	-	-	-	-	-
	60,257	151,280	152,390	1,110	57,330	56,880	42,660	57,377
Excess (shortfall) of revenue over expenses after debt service	\$ (43,960)	\$ (53,123)	\$ (110,814)	\$ 55,471	\$ (35,261)	\$ 74,078	\$ 55,924	\$ 5,418

Schedule 2 MORTGAGE BALANCE	Budget	2023			Actual			
	2024	Actual	Budget	Variance	2022	2021	2020	2019
Balance due, beginning of the year	\$ 161,280	\$ 263,710	\$ 263,710	\$ -	\$ 395,546	\$ 451,528	\$ 479,363	\$ 524,319
Regular monthly principal payments	(24,738)	(45,968)	(51,593)	5,625	(40,997)	(40,224)	(22,264)	(34,761)
Extra principal payments from reserves	(25,000)	(25,000)	(25,000)	-	(50,000)	-	-	-
Extra principal payments from offerings	(2,500)	(31,462)	(15,000)	(16,462)	(40,839)	(15,758)	(5,571)	(10,195)
Balance due, end of the year	\$ 109,042	\$ 161,280	\$ 172,117	\$ (10,837)	\$ 263,710	\$ 395,546	\$ 451,528	\$ 479,363

Schedule 3 OTHER FUND BALANCES	Total						
		Mortgage	Solar panel	M&S	Memorial	Legacy	Opportunity
Fund balance, December 31, 2022	\$ 34,469	\$ 11,000	\$ 2,826	\$ -	\$ 13,757	\$ 1,000	\$ 5,886
Offerings	55,295	22,962	16,170	15,723	440	-	-
UCC grant/subsidy	1,000	-	1,000	-	-	-	-
Disbursements	(66,767)	(31,462)	(15,785)	(15,723)	(3,797)	-	-
Fund balance, December 31, 2023	\$ 23,997	\$ 2,500	\$ 4,211	\$ -	\$ 10,400	\$ 1,000	\$ 5,886

