



Cordata Beacon

A Publication of **Cordata** Presbyterian Church

October, 2026



Message from Pastor Greg: *For All the Saints...*

Ah, Fall...the colorful leaves adorning tree-lined Cordata Parkway, cozy sweaters, rain (finally), upcoming Halloween candy and costumes, the voices of the Cordata Choir adding beautiful harmonies to Sunday worship...the new season has begun! But the shorter days and barer trees to come also remind us of our losses. We are keenly aware that our church family has seen a remarkable number of us reach the end of their mortal lives. Ten of our dear brothers and sisters in Christ at Cordata have passed into Glory this calendar year alone. Many of us feel the loss of people we know and love cumulatively, each death increasing our sorrow. And we are not alone: *Precious in the sight of the Lord is the death of his saints.* Psalm 116:15 (ESV)

As we move into October, the culture around us will focus on the carnival aspects of Halloween (October 31st). But recall that this holiday isn't truly about goblins, witches, or other creepy characters. As we all know, but rarely think about, the name "Halloween" is a contraction of "Hallowed Evening." Why "Hallowed"? Because it marks the evening before All Saints Day (November 1st). This year, All Saints Day falls on the First Sunday in November. Do we realize the significance of All Saints Day? Not only that the Lord marks our passing with a sorrow to match our own, but that there is more to the story. "Saints" are not simply salt-of-the-earth type people who have lived a good Christian life, folks we will admire for their fine qualities and particularly miss when they are gone. In the Bible, those who believe in Jesus are all called saints, people "made holy" or set apart by our inclusion in Jesus' life, death, and resurrection. As Jesus said, *I give them eternal life, and they shall never perish; no one will snatch them out of my hand. My Father, who has given them to me, is greater than all; no one can snatch them out of my Father's hand.* John 10:28-29 (NIV) That's why we not only remember with sorrow the saints who have gone before us, but also mark this season with songs of joy and hope. As the old hymn says:

*For all the saints who from their labors rest,
who Thee by faith before the world confessed;
Thy name, O Jesus, be forever blest. Alleluia, Alleluia!*

*Thou wast their Rock, their Fortress and their Might;
Thou, Lord, their Captain in the well-fought fight;
Thou, in the darkness drear, their one true Light. Alleluia, Alleluia!*

*O blest communion, fellowship divine!
We feebly struggle, they in glory shine;
yet all are one in Thee, for all are Thine. Alleluia, Alleluia!*

Faithfully together in Christ,
Pastor Greg

Unexpected Kindness

By Amy Boucher Pye

Editor's Note: Reprinted from *Our Daily Bread*, a daily devotional booklet that is available in the foyer.

EPHESIANS 2:1-10

For we are God's handiwork, created in Christ Jesus to do good works.

My friend was waiting to pay for her groceries when the man in front of her turned around and handed her a voucher for £10 (\$14) off her bill. Short on sleep, she burst into tears because of his kind act; then she started laughing at herself for crying. This unexpected kindness touched her heart and gave her hope during a period of exhaustion. She gave thanks to God for His goodness extended to her through another person.

The theme of giving was one the apostle Paul wrote about in his letter to gentile Christians in Ephesus. He called them to leave their old lives behind and embrace the new, saying that they were saved by grace. Out of this saving grace, he explained, flows our desire to "do good works," for we have been created in God's image and are His "handiwork" (2:10). We, like the man at the supermarket, can spread God's love through our everyday actions.

Of course, we don't have to give material things to share God's grace; we can show His love through many other actions. We can take the time to listen to someone when they speak to us. We can ask someone who's serving us how they're doing. We can stop to help someone in need. As we give to others, we'll receive joy in return (ACTS 20:35)

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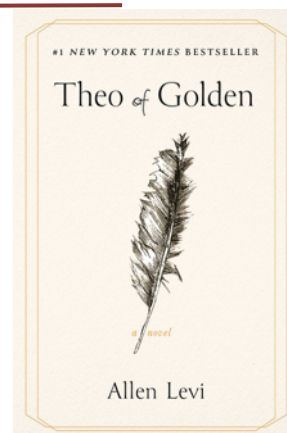
Heavenly Father, You created us in Your image, and we rejoice that we can share Your love and life. Help us to see the opportunities to give to others today.

Booklovers Book Club to Meet October 23rd

The Booklovers Book Club will gather at the home of Carol Lawrence at 1p on Friday, October 23rd to discuss the book *Theo of Golden* by Allan Levi. This self-published #1 New York Times bestseller was written by a former judge and songwriter. It follows Theo, a man who arrives in a small southern city named Golden. There, he visits a local coffeehouse and sees portraits of residents of the town drawn by a local artist. Theo decides to purchase every portrait and give them to their rightful owners, learning the unique life story of each person he meets along the way.

The book is available at the public library, Amazon, and Kindle in various formats. Everyone is welcome to come to the gathering and join the discussion of this book.

For more information, contact Carol Lawrence at cmlawren@gmail.com.



Fall Class of English as a Second Language to Begin October 6th

CPC is hosting a free adult English as a Second Language class this fall on Tuesday nights, October 6th to November 24th from 5-6p. To sign up for this 8-week class, call the church office between 10a-2p Monday through Thursday at 360-733-8860 and leave your name and phone number. A class leader will call to confirm and answer any questions you may have.



CPC Kids Clubhouse Catch Up

Sunday Morning Kids Clubhouse - We've completed our study of the Old Testament! We move into Volume 7 THE SON HAS COME of our Gospel Project for Kids curriculum in October.

UNIT 19 - JESUS CAME TO EARTH - It's been 400 hundred years since the Prophet Malachi taught that we should honor God and that God should always get our best efforts! At last—Jesus—the promised Messiah, arrives...as a baby! Kids will learn how that special baby grew up to find favor with God and people. The incarnation—the act of

God taking on flesh—set the stage for Jesus, the God-man, to be the all-sufficient sacrifice for the sins of the world. Many of our Sunday morning kids have an awesome understanding of these familiar lessons from the Gospels. It will be interesting to hear how these lessons land with them now that they are older.

BIG PICTURE QUESTION: Who is Jesus?

ANSWER: Jesus is the Messiah, the Son of God, who came to earth to save us.

KEY PASSAGE: John 3:16

OCTOBER LESSONS: Jesus Was Born (Matthew 1; Luke 1–2), Jesus Was Dedicated (Luke 2), Wise Men Visited Jesus (Matthew 2), Jesus at the Temple (Luke 2)

Clubs 4 Kids (C4K) - We resumed our after-school program on Tuesday, September 15th, to a very excited group of kiddos!

There is a new component to C4K this year: C4K Virtue of the Month. Each month we will present a character virtue and learn Bible verses, missionary stories, and have activities that relate to and help teach the meaning of the virtue. We will talk about the virtue during our Roses and Thorns sharing time and look for ways to apply the virtue in our everyday lives. September focused on COMPASSION. (For more photos see page 6.)

October's Virtue of the Month: COURAGE

C4K needs: Lemonade mix, fruit snacks, fish crackers, cheese sticks, apples, and small oranges.



Playing "The Floor is Lava" & Hoping for a Safe Color!

Fall Festival 2026! - The leaves along Cordata Parkway are turning beautiful colors and Autumn is officially here! That means it's time to get ready to open our doors for CPC's largest outreach event of the year. Come on Wednesday, October 21st, to help turn our building into a explosion of fall décor! This busy evening begins with a light meal at 5:30p and keeps going until every area of our building is ready for Friday's festivities!

The day of the Festival is Friday, October 23rd, and it goes from 6-8p. There is SO MUCH to do and experience at our Fall Festival. We will be serving hot dogs and chips from the CPC Kitchen passthrough window to be enjoyed in the Family Life Center. Folks can enjoy watching *It's the Great Pumpkin Charlie Brown* while they eat. Every available room will be decorated and ready for multiple games, crafts, and activities. Dave Ruble and his team will have constructed another masterfully designed cardboard box maze in the Chapel. It's a super fun event that draws families from all over Whatcom County and beyond.

If you have yet to participate in our annual event, we have lots of places to get involved... Check out the sign-up area in the CPC foyer for details about each volunteer area. We go through many large bags of candy at the festival. Donations of candy and DUCK brand duct tape (for the box maze) are accepted (and greatly appreciated) now through the actual event time.

CPC Block Party Review - WHAT A GREAT EVENT! The weather was not the best; however, it did NOT rain so we give a huge praise for that! We had a big group of CPC members including many of our CPC youth stationed throughout the event area to be a welcoming presence and help make this event shine – since the sun wasn't.

CPC Kids Clubhouse Catch Up Continues on page 4.

CPC Kids Clubhouse Catch Up Continued from page 3.

When reviewing these big events, we often ask the question: was the event worth the effort and most importantly the cost? The answer to this is an enthusiastic YES! Many families and folks from the neighborhood were in attendance. Many returning attendees shared their love and appreciation of this annual event. Many people also expressed their enthusiasm for the "I've Got Your Number" icebreaker game. There was wonderful participation, and everyone really enjoyed getting to



know fun facts about each other.

We didn't have as many resource table groups as we've had in the past. Meridian schools had their own Back-to-school Event in late August so they didn't join us this year. However, The Good News Clubs table with Natalie Finkbonner more than made up for the lack of other resource tables! She sure knew how to gain attention from the kids with her spin-a-wheel for a prize game! The line at her table never let up.

Another group joined our event rather last minute and we are very glad they did! The Otters Den Nature School (ODNS, founding director - Amy Keiper-Gowan) is a very unique resource for families and a creative program for their children. The ODNS Philosophy *is to cultivate ecological literacy through developmentally responsive, inquiry-driven experiences in the natural world.* They have a few scholarships and have a sliding scale for families who cannot afford the full tuition. This is a wonderful program, especially for our neighborhood families. Find out more about this valuable program on their website: www.ottersden.org.

Huge thanks to everyone who helped serve our CPC and Cordata communities in one way or another! Special Thanks to Kalani Snyder who not only took on the (smokey) grilling task BUT also picked up and dropped off the rented BBQ grill (saving us the delivery fee!). It was, indeed, a wonderful time! (More photos on page 6.)

Coming Soon: Holiday time at CPC

The Holidays are on the horizon! CPC has many wonderful activities and events planned to help you, your families, and our Cordata neighbors get connected, build community, feel inspired, and grow in faith. Holiday happenings will include annual favorites such as the Caroling at Cordata tree lighting event, Family Advent guides, and our unique tree decorating Christmas Eve service. BUT there will be more! Be sure to check your bulletins and the *Beacon*, CPC social media pages, and the CPC foyer area for information about a few new gatherings and activities this holiday season!

Only One Sunday Left to Donate to the Winter Coat Drive!

Again, this year, Cordata Church is Supporting the annual Winter Coat Drive sponsored by the Interfaith Coalition. The Coalition is asking area churches to contribute coats and gloves in new or good condition for infants, children, youth, and adults. Sizes Small to 3X are accepted. Place your donations in the red collection wagon under the information table. **This Sunday, October 4th, is the last Sunday to donate.**



Women of Cordata: Come Make a Craft and Make Connections

Daughters of Grace invite you to come out and make a craft while making connections on Thursday, October 22, 6—8p in the Family Life Center. There will be four options to choose from, ranging from small fall wreaths or swags to rock art, blessing jars or fall votive candle holders. Also, we will be offering a chance to help with the making of the Christmas Eve ornaments that are given to each family at the Christmas Eve service.

Registration is required and can be done either online with the QR Code above, or at the table in the foyer. This is a wonderful opportunity to invite a friend to craft with you. Light refreshments will be offered.

Donations are welcome and appreciated to help pay for the cost of materials; suggested amount is \$5.00. As at our previous event, transportation will be facilitated. When you sign up, please make sure to indicate if you are willing to drive or if you need a ride.

For questions, please email Amy Black at AmyB@cordatachurch.org.

Discipleship News

Volunteers Needed to Help Provide Meals to our Youth Group!

According to youth feedback, meals are their favorite part of Youth Group. Providing a hot meal, creates a welcoming space, builds community, and shows our neighborhood youth the love of Christ in a very tangible way.

We're looking for volunteers who can provide dinner on a Wednesday evening this fall. Meals can be homemade or store-bought—simple dishes are always a hit. If you're able to help, even just once, your contribution will make a real difference.

If you'd like to sign up or learn more, please contact Glenna Allbritton, email: gsa0810@aol.com. Thank you for considering this important and joyful ministry.

Adult Education

The Growing Faith Class is in the early stage of an overview of the New Testament. Gordon Terpstra does a wonderful job of teaching this class based on the curriculum of *Casket Empty*. The class begins with a video explanation of the material to be studied, followed by class discussion. Join us at 9a in the Chapel. Books are available in the church foyer on the information table.

Dunamis Project Returns

Announcing the Dunamis Project series of 6 classes is starting again at the beginning! The Dunamis Gateways to Empowered Ministry presents a Biblical view of the person and work of the Holy Spirit. Through this online conference you will have a sound, Biblically-based knowledge of who the Holy Spirit is, what the Holy Spirit's role is for today, and what it means for us to be filled with the Spirit.

This course is 100% online, begins November 11th, and meets Wednesday—Friday evenings from 6—9p and Saturday morning 8:30a—12:30p Pacific Standard Time. To sign up go to PRMI.org/events, and scroll down to November 11, Dunamis Essentials Online: Gateways to Empowered Ministry. There is a \$20 charge for the course and accompanying workbook. (There are scholarships available.) Contact Julie Farrow at JulieF@cordatachurch.org for more details.

Cordata Scene Block Party



Water Balloon Toss



Clubs 4 Kids

What do we do with the balloons that form the entry gate to the Block Party? We have fun popping them!!!





We Remember Theodore "Ted" VanZanden, Jr.

Theodore "Ted" VanZanden, Jr., was born Dec. 13, 1938, in Holland, MI, to Theodore and Helen (Boone) VanZanden. He passed away peacefully, surrounded by his family at the age of 87 on Aug. 14, 2026, in Bellingham.

Ted grew up in the small town of Holland with a "church on every corner." There he developed the values of "an old fashioned American life-style." He was a Boy Scout often walking to the river to fish (fishing became a lifelong passion). God, family, and country defined his life for 87 years.

Ted graduated from Holland High School in 1957. He was the co-captain of the football team, which earned him a place on the football team his first year at Hope College. But in 1958 he decided to take a different road. That year, he joined the US Navy, serving from 1958 to 1963 in Georgia and later Guantanamo Bay, Cuba, before being posted at the Naval Air Station on Whidbey Island. It was there he met and fell in love with Carol (Erchinger). They were married in 1965 at St. James Presbyterian Church in Bellingham. For 61 years, Ted shared a devoted marriage with his beloved wife. Together, they built a life centered on love, faith and family.

Ted continued his education at Davenport Business College and then attended Ferris State College, graduating Cum Laude in 1968 with a Bachelor of Science in Marketing, earning him a spot in the Who's Who Among Students in American Universities and Colleges.

There was an opening for a civilian at the Whidbey Naval Air Station. He applied and got the job, working under Jack Van Dam, who introduced him to the First Reformed Church. There, Ted and Carol served as deacons and were involved as Bible study leaders and youth directors. Together, they raised three children: Ted Jon, Pieter and Anna, who were also members there.

Ted also studied then taught the class at the USN Petroleum School. Between 1980 and 2000, he worked as the director of fuel operations at NAS Whidbey Island and won many awards for his leadership, including the American Petroleum Award two years in a row and the Meritorious Civilian Service Award. He was active in the Oak Harbor community, serving for 30 years as Town Crier in the parade at The Holland Happening Festival. He also played Sinter Klaus at Christmas, appearing first at Carol's school and then later at his daughter's and granddaughter's schools. As Ted neared retirement, he became interested in Portuguese Water dogs. He joined the Portuguese Water Dog Club where he served as treasurer for many years.

After Ted retired in 2000, Oak Harbor became a long drive for most family members from Bellingham. Bow was it! Ted Jon, the oldest son, designed and built their new home in Bow. Ted being thrifty, collected all the bent nails that were thrown away - not knowing it would be the start of a new career for Pieter, his other son, who began making sculptures. Ted was an avid photographer of his new view - sunsets.

Ted and Carol joined Gideons International and were part of the Bellingham Camp where they served for 22 years. Ted was membership chairman and treasurer. He distributed Bibles in the area, and during a period of 17 years, he passed out 5,000 testaments at the Firs Camp in Bellingham.

The VanZandens became members of (Birchwood) Cordata Presbyterian Church. They worked together on the Seasonaires (Together Tuesday) Committee for many years, both serving as deacons for six years, and helping with food distribution. Ted served as Head Usher for five years, and he also shared his gift of gardening helping to maintain the lawns and shrubs around the church.

Sports was a lifelong passion, from playing in games to watching his children and grandchildren play, and to cheering for his favorite professional teams—the Seattle Mariners and the Seattle Seahawks. Watching sports was always a good time to have his favorite snack, POPCORN.

He was also a gifted gardener. He had an orchard of plums, pears, and a variety of apples and grew green grapes and purple wine grapes. When he wasn't tending his orchard and grapes, he was growing flowers - dahlias, roses and tulips - for Carol to make bouquets. He tended the rose bushes, one for every anniversary, and planted tulips and daffodils every spring.

His favorite scripture was 1 Corinthians, Chapter 13 - the Love chapter in the Bible. He was respected as a humble man of integrity and faith, with the hint of "a twinkle in his eyes." Ted was blessed by God to be a blessing to others. The meaning of Ted's name is "Gift of God". Surely he was.

Do you have an IRA?

By: Gregg Block

Types of Plans - Many of us have several types of retirement plans. Maybe it's an employer-sponsored plan such as a 401K IRA, 403B, or a pension plan. Many of these plans have some type of employer match of your contribution. A common employer match is 50% of your contribution up to 6%. (You contribute 6%, company contributes (matches) 3% - 50% of your contribution). Maybe it's an Individual Retirement Account (Traditional or Roth) you created on your own outside of your employer. Maybe it's a Rollover IRA that you moved (rolled over) from your employer's plan when you changed your employer or retired. Which retirement plan that's right for you varies with your personal situation. Generally, traditional IRAs are funded with pre-tax dollars, and Roth IRAs are funded with after-tax dollars. Both have certain \$ limits. Generally, you pay taxes when you withdraw from a Traditional IRA and distributions from a Roth IRA are tax free.

A good rule of thumb to follow when trying to decide which retirement accounts are best for you and where to start is this: Match beats Roth beats traditional. - Ramsey Solutions. (You should consult with a tax or investment professional for your specifics).

Distribution Withdrawals - For money that was invested in a Traditional IRA or a Rollover IRA from a pre-tax employer account, you must eventually start taking withdrawals. Under the US Tax code these are called Required Minimum Distributions (RMDs). Current tax law requires you to start taking distributions for the year you turn 73. (75 if born in or after 1960). Distributions are based on tables that the IRS publishes, and there are substantial penalties for not taking distributions when and in the amount required. Generally, those distributions are taxable to you. The tax code provides certain ways to legally avoid paying taxes on these distributions. One of those ways is a Qualified Charitable Distribution (QCD).

What is a QCD? - A qualified charitable distribution (QCD) allows individuals who are 70½ years old or older to donate currently up to \$111,000 total to one or more eligible charities directly from a taxable IRA instead of taking their required minimum distributions. As a result, there is no income tax on the QCD; donors may avoid being pushed into higher income tax brackets and prevent phaseouts of other tax deductions, though there are some other limitations. Qualified charitable distributions are made directly to the eligible charity from a traditional IRA, inherited IRA, inactive Simplified Employee Pension (SEP) plan and inactive Savings Incentive Match Plan for Employees (SIMPLE) IRAs. (Inactive SEP and SIMPLE IRAs are accounts that no longer receive employer contributions.)

Does a QCD make sense for me? - A QCD can provide several potential benefits. It may be a suitable giving strategy for donors who:

- Are required to take a minimum distribution from an IRA, but don't need the funds and would face increased tax liabilities if they took the distribution as income.
 - Would like to reduce the balance in an IRA to lower future required minimum distributions.
 - Would like to make a larger charitable gift than they could if they simply donated cash or other assets.
- The value of charitable gifts that can be deducted from a tax return usually ranges from 20 to 60 percent of the donor's adjusted gross income. This AGI-based limit does not apply to QCDs, allowing donors to make larger gifts.
- Do not wish to make their contribution to a foundation or donor-advised fund.
 - Have identified which charities they want to support immediately with a substantial gift. (or several smaller contributions over the course of the calendar year).
 - If at least 70½ years old, QCD's can be done even if you are not required to take minimum distributions (RMD).

Please reach out to Amber Bernardy AmberB@cordatachurch.org on how to make a QCD to CPC.

This article is educational and not legal or financial advice. Please consult an attorney or financial advisor for personalized information.

Save the Date

Sunday, October 11th, After Coffee Fellowship, Table Game Sunday - See below.

Saturday, October 17th, 8a, Men's Breakfast, Palm Room

Thursday, October 22nd, 6p, Daughters of Grace, Craft & Connections, Family Life Center - See page 5.

Friday, October 23rd, 1p, Booklovers Book Club, Home of Carol Lawrence - See page 2.

6p, Fall Festival - See page 2.

Regularly Occurring Events

- Sundays -** 9a, Adult Education Class, Chapel -
 10:30a, Worship, Worship Center
 10:45a, CPC Kids Clubhouse/Sunday School
 After Worship, Coffee Fellowship, Foyer
- Mondays -** 2p, Tai Chi Exercise Class, Chapel
- Tuesdays -** 4:30p, Clubs 4 Kids, Foyer
 5p, English as a Second Language Class - Resumes October 6th; see page 2.
- Wednesdays -** 9a, Weekly Prayer Group, Zoom - Contact Admin@cordatachurch.org for link.
 2p, Tai Chi Exercise Class, Chapel
 5:30p, Youth Group: 5th - 9th Grades
 7p, Choir Rehearsal
- Thursdays -** 4:30p, Clubs 4 Kids, Foyer
 6:30p, Financial Peace University
- Fridays -** 2:30p, Free Groceries - Miracle Food Network, Foyer

What's going on in Fellowship this Fall?

With only a few days of downpour rain, it seems hard to think that we are in the midst of early fall, BUT we are! And, here are some fellowship activities in the coming months to be aware of.

A constant each month will be the **Lunch Bunch** where we go out to eat after worship with a group of 6-9 others at a variety of local restaurants. This is a great way to get acquainted with others from church who may be new to the congregation or simply someone that you haven't ever had an opportunity to talk with. Fellowship! That's what it is.

Major church gatherings from now through the end of 2026 are:

Friday, October 23rd, Fall Festival with lots of kid events, costumes, a hot dog supper, and an invite to the whole Cordata community.

Sunday, November 22nd, a Generosity Team Thanksgiving Turkey Luncheon in the CPC Foyer at 11:45a following worship.

Sunday, November 29th, Tree Lighting and Carols in the CPC round-about at 4p—1st day of Advent!!

Sunday, December 13th, Christmas Carol Sing Along in the CPC foyer at 11:45a following worship.

Women of Grace events, Table Game Sundays and upcoming "extras" that we're planning for the new year.

Table Game Sundays Return October 11th!

Do you like to play board or table games? Join us as we share a light snack and play games after coffee fellowship on Sunday, October 11th. All ages and abilities are welcome, where the best part is not winning the game...it's the fun of playing and fellowship!

Cordata Beacon - a publication of:
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