A PUBLICATION OF COMMUNITY PRESBYTERIAN CHURCH OF WEST FARGO, NORTH DAKOTA. ORGANIZED APRIL 1, 1928

COMMUNITY CALL

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TREADING LIGHTLY THIS LENT SEASON

The Worship Committee is excited to share with you the Presby-

terian Hunger Program 2020 Lent Devotional, "Tread Lightly for Lent: Daily reflection-action calendar."

"The Presbyterian Hunger Program strives to walk with people in moving towards sustainable choices that restore and protect all of God's children and creation. As people of faith, we seek to "serve and preserve" God's world. . . In Lent, we slow down, take time, and examine our internal spiritual lives and the way we live out our Christian faith in the world around us. Our hope is that this Lenten calendar will be the beginning of actions intended to create more mindful behaviors throughout the year." (From https://www.presbyterianmission.org/ resource/tread-lightly-for-lent-2020/)

If you are interested in taking part in this, we have three ways in which you can. If you received the newsletter electronically, you will find the calendar attached to the same email. Another way is to follow the Community Presbyterian Church Facebook page where we will be posting daily reflections during lent. In addition, printed copies of the calendar will be available at the church.



PONDERINGS FROM PASTOR CATHIE

February, 2020

"Grace to you and peace, from God our Father and the Lord Jesus Christ" (1 Corinthians 1:3). In this greeting from Paul, he ad-

dressed the church of Corinth as "you who are called to be God's people." It seems fitting for us as well. God has called each and every one of us to be a child of God. As children of God, we are a community of believers who support one another, encourage one another, and are able to look at others, within and outside the church, and are able to see Jesus in their face.

Do you ever wonder what it means to see Jesus or God in another person's face? Think about that this month. Look for ways to see people as children of God.

As I write to you, I am less than a week away from traveling to Kenya to meet with our colleagues in ministry, build up our relationships, see the pro-

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aress of the schools for the children, and share God's love with all we meet. We have 11 people going on this mission trip, with our departure date on January 28. Sharon Secor from First Presbyterian Church of Fargo is our leader. We have four people from Community Presbyterian Church going with the group: Derek and Carrie Leopold, Patty Smith, and Pastor Cathie. We me, would appreciate your prayers as we embark on a long journey. It isn't just the physical mileage that will be different, it will be a whole part of the world I have never had the privilege to experience. In your prayers we ask that God be with us and quide us as we learn to see Jesus in the faces of the new people we meet. We are grateful for this opportunity to participate in another part of God's world.

For me, personally, I appreciate Community Presbyterian Church congregation for supporting and encouraging all of us to expand our experiences with the people of God. You will be hearing about our trip and experiences when we return home in February.

As you read these ponderings, it will be February. February is often known as the heart month as in heart healthy and giving your heart to another person. Instead of focusing mostly on Valentine's day, continue throughout the month to see God in everyone. Go out of your way to find the positive in people. Look for the little ways and bigger ways to let the focus be on others, not just oneself. If we continue seeking the positive, it will become a habit.

One of the scripture readings that often comes to people's minds when talking about love is 1 Corinthians 13:4-8. "Love is patient; love is kind; love is not envious or boastful or arrogant or rude. It does not insist on its own way; it is not irritable or resentful; it does not rejoice in wrongdoing, but rejoices in the truth. It bears all things, believes all things, hopes all things, endures all things. Love never ends." If everyone followed this scripture reading more

> than they do now, how might your life and the lives of others be different?

I was privileged to be with the Leopolds when the judge approved their adoption today. Stacy is officially a Leopold! While the whole family has gone through changes since they have been together, like any family, not everyone will agree with one another all the time. What really matters is they love one another, respect one another, and have learned to care for one another even when there are differences.

Grace and Peace, Pastor Cathie

FEBRUARY SCRIPTURES FOR WORSHIP

- Feb 2: Pulpit Supply by Bob Kozojed Micah 6:1-8; Psalm 15 1 Corinthians 1:18-31 Matthew 5:1-12
- Feb 9: Pulpit Supply TBD
- Feb 16: Deuteronomy 30:15-20 Psalm 119:1-8 1 Corinthians 3:1-9 Matthew 5:21-37
- Feb 23: Exodus 24:12-18, Psalm 2 2 Peter 1:16-21 Matthew 17:1-9
- Feb 26: Ash Wednesday Service Joel 2:1-2, 12-17 Psalm 51:1-17 2 Corinthians 5:20-6:10 Matthew 6:1-6,16-21

DECEMBER CLERK'S CORNER



The regular meeting of Session was held on Tuesday, December 17, 2019, at 7:00 p.m. in

the conference room. Elders present were Lise Alves, Lee Dobrinz, Laurie Elhard, Melanie Hansen, Bob Kozojed, Mike Misheski, Adam Montgomery, and Mary Jo Moorhead. Moderator - Cathie Bishop, Clerk of Session - Becky DeJong, and Treasurer – Carolyn Meester were present. Chad Nelson was absent.

The meeting was opened with devotions by Lee Dobrinz.

Consent Agenda:

- a. approval of the minutes of November 20, 2019
- b. next Session meeting Wednesday, January 15, 2020
- c. Session will meet the third Wednesday of every month unless otherwise noted and communion will be served the first Sunday of every month, as well as, Easter, Christmas Day, and Maundy Thursday unless otherwise noted.

Moderator's report -

- Submitted newsletter articles for December/January newsletter.
- Choir Cantata rehearsal November 25 & Saturday, 12/7. Cantata performed at Sheyenne Crossing 12/9.
- Bell practice 11/26, 12/3, 12/10, and 12/17.
- Served Thanksgiving Turkey Dinner with Brian & Laurie Elhard and Paul Campbell.
- Sunday, December 1 no worship due to snow conditions.
- Monday, December 2 traveled to East Grand Forks, moderated Session for Mendenhall Presbyterian Church.
- Met with Christian Education Committee at 6:00 p.m. and with Deacons at 7:00 p.m.
- Paul and I rang bells from 4-6 p.m. at Cash Wise, West Fargo.

- Attended Fa-La-La.
- Met with Rick Raum and Lana Schultz re: performance reviews for PNP staff. The three of us met with staff person(s) on 12/10 and 12/13.
- Met with Kristi & Kevin including rehearsal for their 12/27 wedding.
- ZOOM meeting with Care for Congregations Pod.
- Wednesday, December 11 Blue Christmas Service.
- Kenya trip meeting at FPC-Fargo
- Facetime with Claire and Zack regarding upcoming wedding, February 29.
- Attended Stewardship meeting.
- SS Program Rehearsal at 10:00 a.m. and Angel Tree gift prep with delivery in the afternoon.
- Met with family of Craig Whitney regarding funeral on Friday, 12/20, at Avalon Event Center, 10 a.m.
- Prepared worship services for: November 24 with sermon; December 1 (snow); December 8, sang in Cantata, no sermon; December 15 Children's Program, no sermon.
- Moderated CPC Session meeting.

Clerk's report -

Committee summaries are due in December.

Elders to serve communion on Christmas Day by intinction will be Lise Alves and Mary Jo Moorhead and elders to serve communion on Sunday, January 5, 2020, will be Lee Dobrinz, Melanie Hansen, Carolyn Meester, and Adam Montgomery.

The financial report was read, discussed, and received.

Membership was discussed.

Pastor Cathie will be out of town for two weeks in February. Communion will be served on Sunday, February 16, 2020.

Christian Education Committee: The Sunday School Christmas program went well. Thank you to all who helped and

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made it a success.

Deacons: December treats will be delivered to shut-ins. Home visits and communion visits continue.

Nominating Committee: There are open positions on all church committees – Session, Deacons, Trustees, Nominating, Presbytery. Being a member of your church means being active in your church. Contact the committee to tell them where you would like to donate your time!

Personnel Committee: Pulpit supply will be filled by Adam Montgomery on Sunday, December 29,2019, and Bob Kozojed on Sunday, February 2, 2020. Sunday, February 9, is currently available. Contact Adam Montgomery if you are interested in preaching on this Sunday.

Trustees: Per inspection, the sprinkler systems were checked and emergency lighting batteries were replaced.

Stewardship Committee: The church will become a Thrivent member which will provide money for grants and missions. The committee will purchase an I-pad to be used in conjunction with PayPal to make electronic payments at church. The 2020 budget was discussed. Discussion was held regarding the salary of office administrator, Mary Gross.

No reports: Mission, Service and Fellowship, and Worship committees.

Meeting closed with prayer by Pastor Cathie at 9:25 p.m.

Respectfully submitted, Becky DeJong

JANUARY CLERK'S CORNER



The regular meeting of Session was held on Wednesday,

January 15, 2020, at 7:00 p.m. in the narthex. Elders present were Lise Alves, Lee Dobrinz, Laurie Elhard, Melanie Hansen, Bob Kozojed, Adam Montgomery, Mary Jo Moorhead, and Chad Nelson. Moderator - Cathie Bishop, Clerk of Session - Becky DeJong, and Treasurer – Carolyn Meester were present. Pat Downs (Moore Engineering) and Greg Sterup (Trustee) were present. Mike Misheski was absent.

The meeting was opened with devotions by Pastor Cathie.

Consent Agenda:

- a. approval of the minutes of December 17, 2019
- b. next Session meeting Wednesday, February 19, 2020
- c. Dawn Seward would like to walk in the church narthex and sanctuary from 9-10 on M-TH when Pastor Cathie and Mary are present for the remainder of the winter.

Moderator's report -

- Attended Tablescapes on December 18.
- Met with family and officiated at funeral for Craig Whitney at Avalon Events Center/West Funeral Home, Friday, December 20.
- Prepared and led worship and sermon for December 22, Christmas Eve, Christmas Day (communion), January 5 (communion), and January 12.
- Served Christmas lunch at Salvation Army, December 24.
- Officiated at wedding on Friday, December 27, for Kristi Hardy and Kevin Kasprick, at CPCWF, and said the prayer at the reception.
- Vacation Friday, December 28, 2019 through Thursday, January 2, 2020.
- Wrote Pastor's Annual Report and submitted to Church Clerk Becky.
- Moderated Session at Mendenhall Presbyterian Church in East Grand Forks, Monday January 6.
- Bell practice: January 7 and 14.
- Prepared and served dinner from 4-6:30 p.m. at Churches United for the Homeless, Wednesday, January 8.
- Worship Committee meeting at 7 pm Wednesday, January 8.
- Kenya prep meeting at 4:00 p.m. Thursday, January 9.
- FaceTime meeting with Claire DeJong and Zack Pfau on Thursday, January (Continued on page 5)

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9 for wedding prep.

- Attended Generosity meeting from 9 a.m.-12:30 p.m. on Saturday, January 11.
- Moderated CPC Session on Wednesday, January 15.

Clerk's report -

30 served communion on December 25, 2019 and 60 served communion on January 5, 2020.

Elders to serve communion on February 16, 2020 will be Lise Alves, Lee Dobrinz, Laurie Elhard, and Chad Nelson.

The financial report was read, discussed, and received. An audit of the books was performed by Mike Misheski, with the report pending. Contribution reports will be sent out in January.

The 2019 Statistical Report was presented to Session.

Derek and Carrie Leopold will officially adopt Stacy on January 23, 2020. There will be an adoption ceremony during worship on January 26 to congratulate Stacy Sita Leopold!

All new committee members will be installed/ordained on January 26, 2020.

Lenten devotionals through the Matthew 25 Project will be ordered. These will be posted on the CPC Facebook page.

When weather is an issue and it effects services at church, please check KFGO, the Forum, WDAY, FOX or our Facebook page for updates. Gayle Thostenson will send out an e-mail alert. We are also looking into the possibility of text alerts.

Christian Education Committee: Discussions were held regarding 3rd grade Bibles, ordering palms for Palm Sunday, and what music the children will sing for Palm Sunday.

Personnel Committee: Bob Kozojed will fill the pulpit on Sunday, February 2, 2020. Sunday, February 9, is currently available. Contact Adam Montgomery if you are interested in preaching on this Sunday. Trustees: The snow pile in the parking lot will be moved. Due to storage issues, one of the classrooms in the basement will be used to store the Nativity Scene, handbells, the summer food containers, music files, and other miscellaneous items.

Service and Fellowship Committee: The head usher positions have been filled for 2020. There will be two per capita fundraisers held this year. Sandy's Sundays will be held for special events.

Worship Committee: Non-Sunday Lenten Services are as follows:

Ash WednesdayFebruary 26 at 7 p.m.Maundy ThursdayApril 9 at 7 p.m.Good FridayApril 10 at 7 p.m.

No reports from Deacons, Mission, Nominating, or Stewardship committees.

Meeting closed with prayer by Pastor Cathie at 9:16 p.m.

Respectfully submitted, Becky DeJong



January 19, 2020

The annual meeting of Community Presbyterian Church of West Fargo was held on January 19, 2020 at 11:00 a.m. in the church sanctuary. The meeting was opened with prayer by Moderator Rev. Catherine B. Bishop. The clerk verified there was a quorum present with 48 people in attendance.

The minutes of the Annual Meeting of the Congregation and Corporation of Community Presbyterian Church from January 20, 2019 were presented.

Committee reports from 2019 were presented to the congregation. All reports were received.

Carolyn Meester reviewed the financial reports. There was a \$13,336.18 short

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fall in operating expenses due largely to excessive snow removal last year, repair of the boiler, and the replacement of two water heaters. Mike Misheski commented that we all should look for ways to contribute a little more to the church. The reports were received.

Mike Misheski presented the Terms of Call for Rev. Cathie Bishop. The pastor was excused from the sanctuary during the salary discussion. It was proposed that Rev. Bishop be given a 3% raise.

Mike Misheski reviewed the budget with the aid of a power point presentation. The detailed budget can be found in the annual report. An electronic payment option will be available in 2020. It is hoped that a new youth director will be hired.

Lee Dobrinz presented Melissa Engebretson, Carrie Leopold, and Adam Montgomery to be elected as Elders for the Class of 2023. The moderator called for nominations from the floor. There were no additional nominations.

Lee Dobrinz presented Lise Alves and Boots Misheski to be elected as Deacons for the Class of 2023 and Terry Meester to be elected as a Deacon for the Class of 2021. The moderator called for nominations from the floor. There were no additional nominations.

Lee Dobrinz presented Larry Peihl and Dwight Steffen to be elected as Buildings and Grounds Trustees for the Class of 2023. The moderator called for nominations from the floor. There were no additional nominations.

Lee Dobrinz presented Lee Dobrinz, Terry Meester, Dave Ruhnke, and Jack Smith to be elected to the Nominating Committee for the Class of 2021. The moderator called for nominations from the floor. There were no additional nominations.

Lee Dobrinz presented Dixon Moorhead and Andrew Thostenson to be delegates to the Presbytery meetings for 2020 and Yvonne Hummel to be the alternate delegate to the Presbytery meetings for 2020. The moderator called for nominations from the floor. Adam Montgomery suggested that Dixon Moorhead should not be a delegate because he is a past Presbytery moderator and he has a vote at all Presbytery meetings. Yvonne Hummel was asked to be a delegate rather than an alternate, and she graciously accepted. Kevin Galt nominated himself to be the alternate delegate. There were no additional nominations.

Thank you to all who have served and will continue to serve on the various committees to make our church run smoothly. Special thanks go to our Treasurer, Carolyn Meester, and the Clerk of Session, Becky DeJong.

The meeting was closed in prayer by Moderator Bishop at 11:51 a.m.

Respectfully submitted,

Becky DeJong Clerk of Session

THANK YOU!

Community Presbyterian Church extends its thanks for a Neil and Nancy Jordheim Pass-Through Gift Grant of the FM Area Foundation.



The FM Area Foundation is a nonprofit, community foundation created by and for the people of Cass County, North Dakota, and Clay County, Minnesota. The FM Area Foundation helps people give back to the community and ensures the needs of the community are addressed now and in perpetuity. Working in partnership with individuals, families, businesses, and professional advisors, the FM Area Foundation manages charitable funds and provides grants to qualified nonprofit organizations and causes.

More information about FM Area Foundation is available at:

https://areafoundation.org/

GIVING HEARTS DAY TO BE HELD THURSDAY, FEBRUARY 13

Founded in 2008, Giving Hearts Day is a 24-hour event for charities in North Dakota and

northwest Minnesota. Each year, Giving Hearts Day provides a platform for charities to fund their missions through an ever-increasing community of donors, many of whom get to experience the joy of giving for the first time. The longestrunning giving day in the country, Giving Hearts Day has helped participating charities raise more than \$70 million since its founding. This is a great day to bless ministries that serve the Fargo Moorhead area and double the impact of your gift.

Want to make a donation?

- 1. On Giving Hearts Day (Feb. 13, 2020)
- Visit GivingHeartsDay.org and find a charity to love
- Drop off a check at your charity or Dakota Medical Foundation

2. Schedule a gift before Giving Hearts Day (Jan. 6 – Feb. 11, 2020)

- Schedule a donation at Giving-HeartsDay.org
- Make sure the "Schedule this Gift" box is checked in your cart review
- Your gift will be processed on Giving Hearts Day
- 3. Buy a Giving Hearts Day Gift Card
- Give the gift of giving and buy a Giving Hearts Day Gift Card for a friend, colleague, child or family member
- <u>Click here</u> to buy a Giving Hearts Day Gift Card
- 4. Year-Round Giving
- Schedule a monthly recurring gift to a charity at GivingHeartsDay.org
- GivingHeartsDay.org is up and running year round so you can make a donation to your local charities at any time.

Go to <u>https://www.givingheartsday.org</u> for more information about Giving Hearts Day.

DECEMBER TABLESCAPES/ SINGALONG EVENT

Laughter and joy rang through the CPC fellowship hall on Wednesday evening,



December 18, as friends and family gathered for dinner and a singalong event! Dinner tables were decorated by volunteers, using their own festive dishes, each creatively set in fashionable style. Christmas dishes, cherished family china, themed place settings, and costumes all enhanced the evening. Refer to the CPC Facebook page for photos of this delightful event.

Dawn Larson headed up the event, was assisted by Boots Misheski, and had help from numerous other volunteers. A scrumptious sit-down meal was served to a sell-out crowd of 88 people!

Standing at the piano, entertainer Larry Swenson (Dawn's brother), led the attendees in an amusing, interactive singalong. The delighted crowd participated and sang with much merriment and jubilation, only to anticipate what song would be next!

As a result of donated dollars, prizes, and ticket sales, \$2,200 was netted towards the Project Open Door mortgage.



BRIDAL SHOWER FOR CLAIRE DEJONG

All are invited to a bridal shower in honor of Claire DeJong in the CPC narthex on

Sunday, February 23, at 2:00 p.m.

Claire is the daughter of Becky DeJong. She and Zachary Pfau will be married at CPC in February. They are registered at Target.

PRAYER CHAIN

If you have a prayer concern, please contact Gayle Thostenson (<u>atgtet@far.midco.net</u> or 492-0630). To have your



name added to the prayer request e-list, just let Gayle know.

FEBRUARY DATES TO REMEMBER

BIRTHDAYS

- 2-1 Cora Carlson 2-6 Carolyn Koerselman
- 2-7 Tom Birrenkott
- 2-8 Jack Smith
- 2-9 Blair Moorhead
- 2-10 Mike Arvidson Linda Bishop
- 2-11 Tammy Nelson 2-14 Randy Meyer
- 2-17 Kevin Galt
- 2-19 Esther Hemm Alex Talley
- 2-20 Lise Alves
- 2-21 Scott Meyer
- 2-23 Paul Campbell
- 2-24 Lia Dobrinz

ANNIVERSARIES

2-19-81 – Dixon and Mary Jo Moorhead 2-24-79 – Scott and Vickie Meyer

PRESBYTERIAN SOUARES BIBLE STUDY

The holidays are over and we sure hope winter is more than half over too! It's time for our Bible study group to get back together and catch up on each other's busy lives and learn more about prayer. We will meet on Wednesday, February 5, at 6:00 p.m. Bring a dish to share and whatever you want to drink.

We will be studying about prayer warriors! Are you on our Presbyterian prayer chain at church? Do you think about how much help the prayer warriors are? Come to our study and learn more! Give Vicki a call at 361-1339 if you have questions.

WEDNESDAY MORNING **BIBLE STUDY**

This winter we are studying the Psalms. As the study

guide author, Eugene H. Peway to learn about our appearance; the Psalms are the biblical way to discover ourselves." To learn more, join us at 10 a.m. Wednesdays.

CRYSTAL SPRINGS RETREAT

What is the Crystal Springs Retreat?



The Crystal Springs Retreat is a great time for our Presbyterian Youth to meet other youth, discuss their faith, and have some fun! The weekend will consist of fun together, time in worship, Bible study, and small group devotions.

Who attends the Crystal Springs Retreat? 6th-12th grade youth of our congregation are welcome to invite friends of all faiths to this event. Adults from our congregation are welcome as well (free of charge)!

When is the Crystal Springs Retreat?

Registration starts at 7 p.m. Friday, April 24th, and we will leave at noon on Sunday, April 26th. We ask that youth be pre-registered with the Presbytery by Wednesday, April 8th.

Where is the Crystal Springs Retreat?

The Crystal Springs Retreat Center is near Medina, North Dakota.

Why attend the Crystal Springs Retreat? A weekend full of fun, making new friends, and learning in your faith! Get outside of your comfort zone to eniov fun games, outdoor adventures, and a great time with God!

\$95 covers the event, food and lodging, with adults exempt from this fee. We would never want cost to be a reason a youth cannot attend our events. Scholarship Assistance is available-please contact the Presbytery for financial support: pnpoffice@gmail.com or (701) 772 -0783.

NEEDS FOR SERVICE

We are in need of more ushers and people willto serve coffee. ina



There are sign-up sheets on the bulletin board in the narthex. If you have questions or feel hesitant about signing up, please talk with Chad Nelson.



YEAR-TO-DATE GIVING UPDATE 1-20-2020

2019 ended with operating income totaling \$122,582.10 and operat-

ing expenses totaling \$135,918.28 for a net loss of \$13,336.18. Thank you to all the members of the congregation who volunteer their time and talents to complete projects for the church. This greatly reduces the overall expenses for the church.

Our monthly payment on the building is \$3,146.54. The money to make our building payment comes from funds that are strictly designated "building fund". To make a contribution to the building fund, write "building fund" on your check or use one of the pew envelopes and mark "building fund." Thank you for your continued contributions.

Currently the operating loan is at a zero balance.

Per Capita amount for 2020 is \$47.00 for each confirmed member. The unpaid balance at the end of the year is paid out of the church general fund. Please mark on your check or envelope you are contributing to Per Capita.

Please prayerfully consider the amount you are able to contribute to the church so we are able to continue our mission to serve the members and the community. God's blessings to all.

ASH WEDNESDAY SERVICE



An Ash Wednesday service will be held at 7:00 p.m. on Wednesday, February 26, 2020. Ash Wednesday always occurs six and a half weeks before Easter, encompassing the 40 day period of Lent (technically 46, since Sundays are skipped).

FEBRUARY MISSION FOCUS

CPC's mission focus for February is Open Doors 65. Open Doors – 65 is a non-



profit 501(c)(3) organization based in Fargo. It provides Christian-based hope and help to those in need via a free thrift store in Fargo, North Dakota.

They serve people of all ages and backgrounds, valuing all individuals, doing their best to be a blessing to all who enter their doors. Their purpose: "We love because Christ first loved us."

Open Doors 65 has a Welcome Center lounge area where visitors can talk, snack, pray, read, or just come in to get out of the hot or cold weather. Free coffee and tea are served there. Other beverages and small snacks are available for a free will donation.

Used clothing and shoes are provided for all ages and genders. Household items, such as dishes, bedding and decor, are also available. In addition, they often have day-old bread products and other food items free for the taking. Bibles, magazines, and many books are also available at NO COST.

Staff is there to assist in any way they are able. They are available to pray and share information on community resources.

How can we help at CPC? You may donate items or funds. The Mission Committee will be collecting items to be donated in the narthex. Desired articles include clothing, personal care items, household items, or non-perishable food/snacks.

For more information about Open Door 65, a more detailed listing of desired items, or how you can help, go to its website at: <u>http://opendoors65.com</u>



Pre-authorized debits customer authorization form

I authorize <u>Community Presbyterian Church</u> and the financial institution listed below to initiate electronic debit entries, (and if necessary, credit entries and adjustments for any debit entries in error) to my:

[] checking account [] savings account for \$_____

(This authority will remain in effect until I have cancelled it in writing.) (Changes can be easily made)

*Please select from the following options to make contributions:

MONTHLY	TWICE A MONTH		
1 st OR 16 th	1 st AND 16 th		

Please print the following:

Name	
Address	
Financial Institution:Address:	Branch:
Signature:	Date:
Bank Routing Number (9 digits):	<u>Please return to:</u> Office Community Presbyterian Church
Account Number:	702 Sheyenne St. West Fargo, ND 58078 (A confirmation will be sent to you)

Forms accepted at any time

i i							
	Approximate Weekly Commitment						
	Proportionate to Income						
Annual							
Income	15%	10%	7%	6%	5%	4%	3%
100,000	288.00	192.00	135.00	115.00	96.00	77.00	58.00
75,000	216.00	144.00	100.00	87.00	72.00	58.00	43.00
60,000	173.00	153.00	80.00	69.00	58.00	46.00	35.00
50,000	144.00	96.00	67.00	58.00	48.00	38.00	29.00
45,000	130.00	87.00	61.00	52.00	43.00	35.00	26.00
40,000	115.00	77.00	54.00	46.00	38.00	31.00	23.00
35,000	101.00	67.00	47.00	40.00	34.00	27.00	20.00
30,000	87.00	58.00	40.00	35.00	29.00	23.00	17.00
25,000	72.00	48.00	34.00	29.00	24.00	19.00	14.00
20,000	58.00	38.00	27.00	23.00	19.00	15.00	12.00
15,000	43.00	29.00	20.00	17.00	14.00	12.00	9.00