

COMMUNITY CALL

Pastor: Rev. Catherine Bishop; **Office Specialist:** Roberta Cruz; **Ministers:** The People of God
702 Sheyenne St., West Fargo, ND 58078; 701-282-4135; Pastor cell: 712-490-8333; E-mail: office@pcwf.org; Web: www.pcwf.org



PRESBYTERY OF THE NORTHERN PLAINS TRIP TO PRESBYTERIAN YOUTH TRIENNIUM

Five days of CONVERSATION, RECREATION, LEARNING, WORSHIP AND FUN! Drawing from the rich and diverse theology, history and education of the Presbyterian tradition – the Triennium experience is packed with the information students long to explore!

WHEN & WHERE:
July 16 -20, 2019
Purdue University
West Lafayette, Indiana

COST:
\$675

Jan. 16, 2019 through Feb. 20, 2019
Final date to register is 2/20/19
(If it is easier, you can make
a \$250.00 deposit at registration,
and pay the rest by 2/20/19)

WHO?

8TH - 12TH GRADE STUDENTS

FOR MORE INFORMATION, CONTACT:

Your Youth Group Leader

OR

Presbytery of the
Northern Plains Office
(701) 772-0783

**TRIENNIUM APPLICATION CAN BE
FOUND AT**

Presbytery of the
Northern Plains Website
[www.northernplainspresbytery.com/
youth-connection-team](http://www.northernplainspresbytery.com/youth-connection-team)
OR
CPC Youth Bulletin Board



PONDERINGS FROM PASTOR CATHIE

As Paul wrote to the church in Corinth, I write to you; "Grace to you and peace from God our Father and the Lord Jesus Christ." It is good to have you ponder along with me via the newsletter from Community Presbyterian Church of West Fargo. Since the last time I wrote to you, we have gone through Advent and Christmas and are now in the season after Epiphany.

I was doing some background reading this week and was reminded that the season after Epiphany has bookends holding it together. At the beginning is the Baptism of the Lord and the end of the season is the Transfiguration of the Lord, which is the last Sunday before Lent. Both of the festivals are about the identity of Jesus Christ. We are following the Revised Common Lectionary during this season. What we find is the readings highlight the
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themes of Christian vocation, discipleship, and community. The liturgical color for this season is Green, except for the two bookends, which are White. The next time you come to church, check out the paraments on the pulpit. Notice when the color changes. *Hint: The paraments should be green until the Transfiguration of the Lord in on March 3 when you will find a white parament. Starting on Ash Wednesday, the parament will be purple.*

Winter has firmly settled into the West Fargo area, and our snowbirds are enjoying the warmth of the southern climate. Shoveling is not my favorite activity, yet sometimes, I enjoy it. Why? Because on mornings like today, the snow was fresh and light so our puppy, Calvin, was having a great time jumping the snowbanks along the sidewalk. He was fascinated with the snow, glistening in the early morning darkness. When I saw his excitement and viewed the snow coming down, it reminded me that God's world is beautiful, especially in the early morning. It's hard to be grumpy when I am filled with gratitude for the world we live in.

It also reminded me how privileged I am to live in a warm home and have access to shovels for the snow in the winter and a mower for the grass in the summer. We have coats to keep us warm and air conditioning in the summer to keep us cool. We do not worry about where our next meal is coming from. Joe Obermeyer preached at Community Presbyterian Church on Sunday January 20th. He talked about how important it is to be good neighbors to one another. Community Presbyterian Church considers Bdecan Presbyterian Church, where he ministers, our neighbors. He showed us some of the pictures of the children at Bdecan and shared some of the great needs of our neighbors at Bdecan. Many



of the children count on their neighbors like us, for warm coats and boots and mittens. I am grateful that we can help our neighbors.

In January we welcomed two "new" members. Both Chad Nelson and Bob Kozojed have worshipped with us at Community Presbyterian Church and had been participating in the life of the Church. I learned something in talking with Chad and Bob. What did I learn? I learned how important it is to pay attention and not be afraid to ask people to become members of our church.

We are looking at dates to host classes later this spring where we will talk about what it means to be a member of a church and what it means to be a member in a Presbyterian church. You are all welcome to participate in the classes. Watch for the notices!

Grace and Peace,
Pastor Cathie

SCRIPTURES FOR WORSHIP



- February 3
Jeremiah 1:4-10; Psalm 71:1-6
1 Corinthians 13:1-13
Luke 4:21-30 (sermon)
- February 10
Isaiah 6:1-8; Psalm 138
1 Corinthians 15:1-11
Luke 5:1-11 (sermon)
- February 17
Jeremiah 17:5-10; Psalm 1
1 Corinthians 15:12-20
Luke 6:17-26 (sermon)
- February 24
Genesis 45:3-11, 15
Psalm 37:1-11, 39-40
1 Corinthians 15: 35-38, 42-50
Luke 6:27-38 (sermon)
- March 3
Exodus 34:29-35; Psalm 99
2 Corinthians 3:12-4:2
Luke 9:28-36 (37-43) (sermon)

DECEMBER CLERK'S CORNER



The regular meeting of Session was held on Wednesday, December 19, 2018, at 7:00 p.m. in the conference room. Elders present were Lise Alves, Lee Dobrinz (via phone), Laurie Elhard, Sue Hanna, Melanie Hansen, Mike Misheski, Mary Jo Moorhead, and Andrew Thostenson. Moderator Cathie Bishop, Clerk of Session Becky DeJong, and Treasurer Carolyn Meester were present. Greg Sterup was also present.

The meeting was opened with devotions by Mike Misheski.

Consent Agenda:

- a. approval of the minutes of November 18, 2018
- b. next Session meeting - Wednesday, January 16, 2019
- 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.
- d. Bob and Violet Galt - requested a transfer membership to Baldwin Presbyterian Church in Page, ND.
- e. Gayle Thostenson would like to use the conference room or quilter's room from 7:30 a.m. to 5:00 p.m. on January 16 and 17 for all-day meetings to prepare for the administering of the National Assessment of Educational Progress tests.

Moderator's report -

- Newsletter Articles submitted for combined December & January newsletter, November 20, 2018.
- Paul and I worked with Brian and Laurie Elhard on the first CPC Thanksgiving Dinner. We served 18 people, and sent \$180 to the Emergency Food Bank from the free-will offering.
- Participated in the Prebytery's Care for Congregation Pod's Zoom meeting on November 26.

- Visited Irene Martin at Sanford Hospital on November 27.
- Prepared and facilitated Confirmation Class on November 28 and December 12.
- Confirmation students attended the Blue Christmas Service and have been participating as Advent Candle Lighters, the Youth Praise Band, ushering, and the Christmas Program.
- Rehearsal for Courtney Roberts' and Adam Montgomery's wedding on Friday, November 30, and wedding on Saturday, December 1.
- Officiant for marriage of (Harriett Diede's granddaughter and Abby's mother), Kristi Jo Fillbrandt, and Joseph Miller the afternoon of December 2, 2018 at the Cass County Jail.
- Visited Greta Rehling at Sanford Hospice at the request of her daughter, Judi, on December 3.
- Participated in the Cantata at Sheyenne Crossing on December 3.
- Met with the family of Greta Rehling at West Funeral Home to plan her service on Wednesday, December 5; officiated at Greta's funeral on Saturday, December 8.
- Visited Jenner's, Michelle and Donna, on Thursday, December 6.
- Met with individual regarding personal issues on Tuesday, December 11.
- Helped set up the sanctuary for the children's program on Thursday afternoon, December 13th; attended SS Christmas Program practice on Saturday morning, December 15.
- Helped deliver Angel Tree gifts on the afternoon of December 15.
- Prepared and led 4 Sunday worship services: November 25, with baptism of Talen Hill; December 2 (Cantata) with communion; December 9; and December 16 (Children's Program). Also prepared and led the Blue Christmas Service on December 12.
- Dr. Christi R. McGeorge, professor of Human Development and Family Science at NDSU has invited me and 3 other pastors to participate in a panel

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discussion for the conference, "Working with Faith Communities to Prevent Suicide Among LGBTQ+ Populations" which will be held at the Delta Hotel on March 29, 2019.

- I will be on vacation to spend time with my children and grandchildren in the Toledo, Ohio area from the afternoon of Christmas Day through Wednesday, January 2; returning to the office on Thursday, January 3. Dave Ruhnke is providing pulpit supply on December 30. Donna Monteith will be "on call" for me, along with the Deacons.

Clerk's report -

- i. 108 served communion on Sunday, December 2, 2018.
- ii. Committee summaries are due in December.
- iii. Greta Rehling died on December 5, 2018 and her funeral was held at West Funeral Home on December 8, 2018.

Elders to serve communion on Christmas Day, December 25, by intinction will be Lise Alves and Mary Jo Moorhead and elders to serve communion on Sunday, January 6, 2019, will be Lee Dobrinz, Laurie Elhard, Melanie Hansen, and Andrew Thostenson.

Discussion was held regarding phasing out our Post Office Box and having all mail sent directly to the church.

The financial report was discussed.

Greg Sterup gave a summary of the rate increases in our insurance policy.

The removal of non-active members was discussed.

Discussion was held regarding the wording of Bylaw #7. The revised bylaw will be placed on the agenda at the congregational meeting on January 20, 2019 for the congregation to vote on.

A monetary gift was given to the church. It was decided that the Worship Committee would use this money to enhance worship at CPC.

A new member class will be offered in

early 2019. All are welcome to attend and learn more about membership at Community Presbyterian Church.

Alex Misheski will be starting a community garden on the grounds of CPC. This will help him on his mission to becoming an Eagle Scout. Please look for ways to help in this project. Good luck Alex - I love cherry tomatoes!

Mission Committee: Two large totes of clothes were delivered to the New Life Center - thank you! The mission project for January and February will be the Food Pantry. CPC rang bells for 20 hours for the Salvation Army.

Nominating Committee is searching for members interested in serving on Trustees and Session. God is calling you!

Stewardship Committee: The 2019 budget was reviewed and amended. The Pastor's salary was discussed and will be sent to the congregation for approval at the January 20, 2019 congregational meeting.

Trustees: The vacuum cleaners have been restored, and they are all working properly.

Worship Committee: Discussion was held regarding the sanctuary candles and the soot problem. Oil candles will be used for two months, and then wax candles will be used for two months. Careful cleaning will be done after each two-month period. The results will be compared and sent back to Session for further evaluation.

No reports: Deacons or the Christian Education, Personnel, Service and Fellowship committees.

Meeting closed with prayer by Pastor Cathie at 9:40 p.m.

Respectfully submitted,
Becky DeJong

ADDRESS CHANGE

Community Presbyterian Church no longer retains a post office box. If you mail something to the church, please use the street address - 702 Sheyenne Street.



JANUARY CLERK'S CORNER



The regular meeting of Session was held on Wednesday, January 16, 2019 at 7:00 p.m. in the Conference Room. Elders present were Lise Alves, Lee Dobrinz, Laurie Elhard, Sue Hanna, Melanie Hansen, Mike Misheski, Adam Montgomery, Mary Jo Moorhead, and Andrew Thostenson. Moderator Cathie Bishop, Clerk of Session Becky DeJong, and Treasurer Carolyn Meester were present.

The meeting was opened with devotions by Lise Alves.

Thank you to Sue Hanna and Andrew Thostenson for their service on Session.

The minutes of December 19, 2018 were approved.

Next Session meeting will be Wednesday, February 20, 2019.

Chad Nelson and Bob Kozojed were approved to join CPC by reaffirmation of faith.

A wedding shower for Mary DeJong will occur Saturday, March 16, in the narthex. Narthex use approved from 9:00 a.m. to 1:00 p.m.

Moderator's report –

- Sunday worship service preparation and participation: Sunday, December 23, 2018; Sunday, January 6, 2019, and Sunday, January 13, 2019. Also prepared and participated in our Christmas Eve Service on December 24, 2018 and Christmas Day Service on December 25, 2018.
- Vacation, including Sunday, December 30, 2018 – 8 days.
- Prepared Pastor's Report for the Annual Congregational meeting.
- Led worship for Touchmark at Harwood Groves, Tuesday, January 8, 2019.
- Confirmation class, January 9, 2019.
- Met with two individuals regarding joining CPCWF, one on January 6 and one on January 10, 2019.

- Met with Worship Committee after church on Sunday, January 13, 2019.
- Back with choir practice on January 7 and Bells practice on January 8, 2019.
- Working ahead on worship service preparation and planning for Lent worship.

Clerk's report -

- i. 29 served communion on December 25, 2018 and 63 served communion January 6, 2019.
- ii. Adam Montgomery and Courtney Roberts were married on December 1, 2018.
- iii. Talen Theo Hill was baptized on November 25, 2018. His parents are Justin and Jessica Hill.
- iv. Chad Nelson was received into membership on Sunday, January 13, 2019.

Elders to serve communion on Sunday, February 3, 2019, will be Lise Alves, Melanie Hansen, Mike Misheski, and Adam Montgomery.

The financial report was discussed. An audit of the books was done on Saturday, January 12, 2019, by Dixon Moorhead and Yvonne Hummel. The books were found to be in good standing.

The spring Presbytery meeting will be Saturday, April 6, in Moorhead, MN. Our church is allowed two voting delegates but all are welcome to attend.

The 2018 Statistical report was presented by Becky DeJong.

Our church will participate in a two-year Generosity Training program. We will be coached and taught ways to invigorate and encourage our stewardship efforts.

Christian Education: The pre-school curriculum is being reviewed. The basement closet will be cleaned out. Youth Sunday will be Sunday, February 24.

Nominating Committee: Open committee positions have been filled.

Stewardship: Contribution reports were
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mailed in early January.

Trustees: The sanctuary lighting is being discussed. Our insurance policy is current.

Worship Committee: Lenten Services are being planned:

Ash Wednesday service –
March 6 at 7:00 p.m.

Maundy-Thursday service –
April 18 at 7:00 p.m.

Good Friday service –
April 19 at 7:00 p.m.

No reports: Deacons, Mission, Personnel, Service and Fellowship committees.

Meeting closed with prayer by Pastor Cathie at 8:20 p.m.

Respectfully submitted,
Becky DeJong



**MINUTES OF THE ANNUAL MEETING
OF THE CONGREGATION
AND CORPORATION OF
COMMUNITY PRESBYTERIAN
CHURCH
OF WEST FARGO**

January 20, 2019

The annual meeting of Community Presbyterian Church was held on January 20, 2019 at 11:00 a.m. in the church sanctuary. The meeting was opened with prayer by Moderator Rev. Cathie Bishop. The clerk verified there was a quorum present with 44 people in attendance.

The minutes of the Annual meeting of the Congregation and Corporation of Community Presbyterian Church from January 21, 2018 were presented.

Becky DeJong presented the membership report. 2018 had 2 membership gains and 21 membership losses result-

ing in 162 active members of CPC.

Committee reports from 2018 were presented to the congregation. All reports were received.

Andrew Thostenson reviewed the budget with the aid of a power point presentation. The budget is based on actual spending. The detailed budget can be found in the annual report.

Becky DeJong presented the change to Bylaw #7. The original wording: 'Ordination or installation of newly elected officers of the congregation/corporation is to take place on the last Sunday of February following a period of instruction and approval by the Session as required by the Book of Order of the Presbyterian Church (USA).' will be changed to: 'Ordination or installation of newly elected officers of the congregation/corporation is to take place on the Sunday following the congregational meeting.'

Andrew Thostenson presented the Terms of Call for Rev. Cathie Bishop and the budget. The pastor was dismissed from the sanctuary during the salary discussion. It was proposed that Rev. Bishop be given a 3% raise. \$1,000.00 was added to continuing education.

Mike Misheski presented the list of elders for the Class of 2022 to be elected. Lee Dobrinz, Robert Kozojed, and Chad Nelson were presented. The moderator called for nominations from the floor. There were no additional nominations from the floor.

Mike Misheski presented the list of Deacons to be elected. Gayle Thostenson was presented for a one-year term for the class of 2020. Dixon Moorhead and Vicky Whitcomb were presented for three-year terms for the class of 2022. The moderator called for nominations from the floor. There were no additional nominations from the floor.

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Mike Misheski presented the list of Trustees for the Class of 2022 to be elected. Martin Matzke and Jack Smith were presented. The moderator called for nominations from the floor. There were no additional nominations from the floor.

Mike Misheski presented the list for the Nominating Committee for the Class of 2020 to be elected. Mike Arvidson, Terry Meester, Dave Ruhnke, and Jack Smith were presented. The moderator called for nominations from the floor. 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 12:00.

Respectfully submitted,
Becky DeJong
Clerk of Session



GIVING HEARTS DAY

On February 14, be counted as a Giving Heart for charity. Giving Hearts Day is the largest 24-hour giving event in North Dakota and northwestern Minnesota. Each year, thousands of people rally around hundreds of nonprofits in our community saying, "count me" as a Giving Heart for charity.

Giving Hearts Day always falls on the second Thursday in February and is a 24-hour window for online giving. Organizations are responsible for finding matching funds with the goal that every donation given that day will be matched. Secure online donations can be made to 450 non-profit charitable organizations at givingheartsday.org. This is a great day to bless ministries that serve the Fargo Moorhead area and double the impact of your gift. Thank you for your support!

MISSION OF THE MONTH



The Emergency Food Pantry is CPC'S Mission Focus for February. The Emergency Food Pantry is a food distribution program whose mission is to provide referred families and individuals facing emergency situations with one week's supply of healthy food.

For over 40 years, the Emergency Food Pantry has been located in the Fargo-Moorhead community to help feed the citizens of Cass and Clay counties in times of crisis, unemployment, fire, family violence, medical problems, and other difficult situations. The Pantry provides hungry families and individuals with wholesome food to tide them over during these times of emergency.

We all pay the price of hunger, as the economic and social costs of malnutrition, chronic illness, unemployment, and low productivity rise. We all benefit when fewer are hungry.

The idea of the Emergency Food Pantry was born in a college class, and it came to fruition through the efforts of a college professor, Volunteers for Community Service, and the United Way. Ultimately, it became an independent entity relying on donations of food, dollars, and volunteer time. The Pantry has been in several locations, each one a little larger and serving more clients

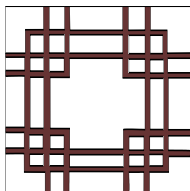
The newly renovated, permanent home of the Pantry at 1101 4th Avenue North in Fargo opened on Monday, September 10, 2012 with hours of food distribution from 10:00 a.m. to 11:30 a.m. and 1:30 p.m. to 3:30 p.m. A grand opening/open house was held on September 18, 2012. The new location has more space and affords greater efficiency to better serve the needs of the hungry in Cass and Clay counties.

CONFIRMATION

**C
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N
E
R**

Our confirmation class has started meeting again after a break for Christmas. Be watching for confirmation students being active in worship. Please continue to keep all involved in confirmation, students, parents, and mentors, in your prayers.

PRESBYTERIAN SQUARES



Do you feel too busy and is life just too hectic? Are your prayers suffering because life events keep interrupting your planned times to pray and/or read the Bible? Maybe you need a prayer closet or special place to steal off to in order to take time to pray. Why do we need that special spot? So we can hear God's answers to our prayers. Come join us at our Bible study to hear more about times and places to pray.

Our women's Bible study will meet at 5:55 p.m. on Wednesday, February 6, at the church. Please bring a dish to share and we will enjoy a light supper and fellowship before our study. Everyone is welcome; each lesson is separate from the others. Our book is called Prayers with Power. If you have any questions, please talk to Vicki Peihl.



WEDNESDAY MORNING BIBLE STUDY WITH SNOW BIRDS

Join us on Wednesday mornings at 10:00 in the sunny narthex as Bonnie Thompson continues to lead us through a study of the letters of John. That's right! Bonnie is still leading the study even though she is currently enjoying all Arizona has to offer. Come see how she does it and enjoy the fellowship and new Bible knowledge along the way.

FEBRUARY DATES TO REMEMBER

BIRTHDAYS

- 2-1 Cora Carlson
- 2-6 Carolyn Koerselman
- 2-7 Tom Birrenkott
- 2-8 Ann Corneliussen
Jack Smith
- 2-9 Blair Moorhead
- 2-10 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



2018-2019 SUNDAY SCHOOL CALENDAR

Sunday School for those aged 3 years and beyond will be meeting every Sunday at 9:00 a.m. with the following exceptions: There will be NO Sunday School Easter weekend (4/21). In addition, CPC youth and children Sunday School will NOT be meeting March 17.

WATCH THIS SPOT

Vacation Bible School will be coming in June this year. Keep your eyes and ears open for ways, whens, and hows God can use you in this annual event. More information to be found in upcoming newsletters, weekly reminders, and worship service announcements.





YEAR-TO-DATE GIVING UPDATE

1-20-2019

2018 ended with operating income totaling \$124,383.97. Operating expenses totaled \$128,511.25 for a net loss of \$4,127.28. Thanks to all who volunteer their talents to complete projects for the church. This helps reduce the overall expenses for the church.

Our monthly payment on the building loan 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 has a zero balance.

Per Capita amount for 2019 is \$46.00 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 funds you are contributing to Per Capita.

Out of love and gratitude for the Lord, we will always want to give to Him. Love compels us to give. To those we love, we give. Friends in Christ, God's counsel tells us that, when we give our hearts to the Lord, our desire to give will follow.

PRAYER CHAIN

Sharing our needs and concerns in prayer with our church family brings us closer to one another and lightens our load. If you have a prayer concern, please contact Gayle Thostenson (492-0630 or atgtet@far.midco.net). To have your name added to the prayer request e-list, just let Gayle know.

**March's Community Call
deadline will be
Thursday, February 21**

2019 PER CAPITA

2019 Per Capita was approved at October's presbytery meeting. Per Capita apportionment is based on the funds necessary for the Presbytery/Synod/General Assembly to do their essential work.



A brochure explaining the fundamentals of Per Capita and Unified Mission is available on the table outside the sanctuary door.

2019 Per Capita

Apportionment breakdown:

General Assembly (GA)	\$ 8.95
Synod of Lakes & Prairies	\$ 5.40
Northern Plains Presbytery	\$ 31.65
	<u>\$ 46.00</u>

The 2019 apportionment is based on a church's membership as of December 31, 2018, as reported in the 2018 General Assembly Minutes.

For additional information about Per Capita, check out the Office of the GA Stated Clerk webpage:

<http://oga.pcusa.org/section/ecclesial-and-ecumenical-ministries/per-capita/>

DEACONS



Special thanks go to out-going deacons Lisa Steffen and Carolyn Talley. Welcome to newly installed deacons Dixon Moorhead, Gayle Thostenson, and Vicky Whitcomb.

If anyone in the congregation is hospitalized or needs a visit, contact the Deacons.

If anyone in the congregation would like home communion service please contact Lise Alves.

Linda Bishop	[H] 701-282-8515
	[C] 701-200-1818
Steve Hanna	701-793-5109
Boots Montgomery	701-281-0028
Dixon Moorhead	[H] 701-277-1414
	[C] 701-200-9709
Gayle Thostenson	701-492-0630
Vicky Whitcomb	701-282-9292
Lise Alves, Session Liaison	701-412-8689

Pre-authorized debits customer authorization form

I authorize Community Presbyterian Church 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:

<u>MONTHLY</u> 1 st _____ OR 16 th _____	<u>TWICE A MONTH</u> 1 st AND 16 th _____
---	--

Please print the following:

Name _____

Address _____

Financial Institution: _____ Branch: _____

Address: _____

Signature: _____ Date: _____

Bank Routing Number (9 digits):

Account Number:

Please return to:
 Office
 Community Presbyterian Church
 702 Sheyenne St.
 West Fargo, ND 58078
 (A confirmation will be sent to you)

Forms accepted at any time

Annual Income	Approximate Weekly Commitment Proportionate to 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