



**Unitarian Universalist
Congregation
of Grand Traverse**

6726 Center Road
Traverse City, MI 49686-1802
231-947-3117
office@uucgt.org
www.uucgt.org

UUCGT Office Hours
Monday - Thursday
9:00 am - 4:00 pm

Senior Spiritual Leader

Rabbi Chava Bahle
rabbi@uucgt.org

Director of Music

John Bailey
peracola@gmail.com

Office Administrator

Susan Sherman
office@uucgt.org

Accountant

Dave Christenson
bookie@uucgt.org

Board of Trustees 2018-19

Mike McDonald, President
Linda Fletcher, Vice-President
Jane Fochtman, Treasurer
Barb Termaat, Secretary
Tom Darnton, Trustee
Laura Matchett, Trustee
Donna Stein-Harris, Trustee

UUCGT Board Meeting

Tuesday, October 16
6:00 pm

Sunday Services at 10:30 AM

www.uucgt.org

email: office@uucgt.org

OCTOBER SERVICES

October Theme

A Few Civics Lessons Before November's Elections

Sunday, October 7 - Margaret Wozniak, Coordinator

10:30 Service: "Religious Freedom at the Time of the Founding Fathers"

Imagine the religious atmosphere in the colonies prior to the Revolution, then learn how the Founding Fathers overcame that atmosphere with the help of reason and science coming from the Enlightenment. We will concentrate on Benjamin Franklin, George Washington, John Adams and Thomas Jefferson and hear their voices.

Sunday, October 14 - Hal Gurian, Coordinator

10:30 Service: "Two Ways of Listening: Civil Discourse"

In our current political scene, name-calling and extreme partisanship are shaping our culture. It wasn't always like this. How can we, as Unitarians, set an example of civil communication?

Sunday, October 21 - Andi Kramer, Coordinator

10:30 Service: "Grassroots Action – The Faith of One Michigan Citizen"

Thanks to the faith of our Founding Fathers, we live in a nation of long-standing democracy. However, many are frustrated by its current form and neglect to vote. Cari Noga, a member of **Voters, Not Politicians**, will share her story of re-engagement as we approach Election Day. Also appearing will be Abraham Lincoln and Barack Obama, stressing UU's second source, words and deeds of prophetic women and men.

Sunday, October 28 - Kat Norman, Coordinator

10:30 Service: "Samhain – Honoring Our Ancestors"

"We are our grandmothers' prayers, and we are our grandfathers' dreamings. We are the breath of our ancestors..." Ysaye M. Barnwell

This is our annual service when we remember our ancestors of the blood, of the heart, and of the spirit — honoring the lives of those who have touched us. Members of all ages are invited to bring a photo or memento of those who have gone before us to help co-create our setting.

BEACON Articles Deadline:
No later than the 25th of the month
preceding the issue date

Editor: Stan Cain

Send submissions to
beacon@uucgt.org

NOVEMBER SERVICES

**November Theme
Social Justice and the Election**

**Sunday, November 4 - Donna Stein-Harris, Coordinator
10:30 Service: "Social Justice and the Election"**

**Sunday, November 11 - Margaret Wozniak, Coordinator
10:30 Service: Speaker, Rev. Jane Lippert
Topic TBD**

**Sunday, November 18 - No Service at UUCGT
11:00 Service at Gilbert Lodge, Twin Lakes Park, 6800 N. Long Lake Road
Join the UU Congregation for a short service and our Annual Thanksgiving Potluck Feast!
Watch for more details.**

**Sunday, November 25 - Max Old Bear, Coordinator
10:30 Service: TBD**

Sign Up for UUCGT Visioning / Objective Setting

**Please consider participating in
UUCGT Visioning & Objective Setting!
Saturday, October 20
9:00 am to 3:00 pm at UUCGT**

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We will develop a Vision of where we should be going for the next three to five years and set some Objectives for the next year to move us towards that Vision.

Our session will be facilitated by UUA Consultant, Dori Davenport Thexton. Dori has served UU congregations for fifteen years and has been on the UUA Field Staff for nineteen years.

The session is open to any congregant who wishes to participate. Board members will attend and invite Committee Chairs or a representative from their committee to attend.

***Everyone is Welcome!***

Lunch will be provided - vegetarian options available

Sign up by calling the UU office at 947-3117

**Mike McDonald  
President, UUCGT Board of Trustees**

# From the President

## UUCGT Board Meeting Summary for September

The UUCGT Board of Trustees met on Monday, September 17. Following are key items from the meeting:

- ◆ We appointed Sarah Montgomery-Richards as a congregant to the Safe Congregation Committee. Sarah was ex-officio on this Committee for several years as an employee and she requested this appointment. Her continued expertise in this area will be welcome.
- ◆ Approved a fund raising proposal for a Super Bowl Pool brought forth by Hal Gurian. We also discussed building a congregational Super Bowl dinner and party around this as a fun event for those interested.
- ◆ Approved a contract with CDM Corporation for church management software to replace our current system which is being discontinued as of the end of the year by our current provider. Also approved a contract extension for our Accountant for the extra hours he will have to put in to complete the conversion to the new software. This is an unforeseen but necessary expense. The Board expressed appreciation to Kay Sturgeon and Phyllis Jessup for their volunteer assistance to our Accountant in selecting the best new software package for UUCGT.
- ◆ After some discussion about a possible postponement due to Rabbi Chava's absence, the Board decided to go ahead with the planned Vision/Objective setting session on October 20. Both Rabbi Chava and the UUA Consultant were supportive of going ahead on the planned date.
- ◆ Discussed plans for Religious Education following Sarah Montgomery-Richards departure. Appointed Laura Matchett to lead a task force to reevaluate our RE program for youth and children. The names of several parents were suggested as possible members of the task force and Jolynn Paige volunteered to join the task force as well. We will fill in with volunteers until we define what we want for a program and can define what a new director would do prior to posting a position.
- ◆ We discussed Rabbi Chava's leave and the fact that her return is indefinite until she and her physicians can define when she might recover from her mid-August concussion. We are in the process of asking a couple of outside speakers to be part of our Sunday program in November and December. Other actions will have to wait until we know more about a possible return date.

We plan to share highlights from our monthly Board meetings throughout the year. You can also find the minutes of Board meetings on our website. Our Board meetings are open meetings and you are welcome to attend.

I would like to thank the Sunday Services Committee, the Congregational Care Team and others for stepping up during Rabbi Chava's medical leave. I would also like to recognize the Congregation for "showing up" on Sundays. If you have not been coming, you have missed some good services.

**Mike McDonald, President**

# Membership News

**OCTOBER - Slightly cooler mornings, some summer flowers fading, yet a promise of brilliant brightness as trees turn to their Fall decor - Greetings from the entire FUN and FRIENDLY Membership Team!**

Volunteer members Sherry Davis, John Hoffmann, Chris Lautz, Chris Walter, Rick Walter, and Jane Watts - PLUS Ambassadors Jolynn Paige and Dottie Cain - who continue to Welcome, Greet, Facilitate into membership, and Nurture (in Partnership with other groups at UUCGT) prospective, new and current members.

## **We have very Exciting News to Share:**

- 1) UUCGT members continue to Show Up and ***“Put their Oar in the Water”*** to serve as **Greeters** on Sunday Mornings. Thank you!
- 2) There are **5 New Prospective Members** who have signed up for Orientation October 14! We encourage more to sign up.
- 3) And a **BIG Thank You** to Committee member, Chris Lautz, who has Spoken up, continues to Show Up and Put her Oar in the Water and will be the new Membership Committee Chair in January 2019!

**More Greeters are still needed in October.** Many Thanks to Susan Ruof, Ray Olson and Chris Lautz who have already signed up on the Bulletin Board near the Office. What does it mean to be a Greeter?

**BE A GREETER MINISTRY** - Share your smile and Welcoming Spirit. It's easy - just sign up on the bulletin board near the office. Greet just one Sunday, or sign up for a regular or semi-regular shift. Job description is posted on the bulletin board, but simply requires you to:

- 1) **Smile**
- 2) **Say** “Welcome”, “Glad you’re here”, “How are you?”, etc.
- 3) **Hand out** Order of Service
- 4) **Count** attendees, and
- 5) **Help** with the offering

**Many Thanks to September Greeters:** Chris Lautz, Barb Conley, Rick Walter, Gerry Schatz, Ann Dressel, Joy Platteborze, Jane Fochtman and Carolyn Thompson.



**TO SIGN UP FOR  
PROSPECTIVE  
MEMBER  
ORIENTATION !!**

You’ve been attending for awhile....Or you’ve been a UU member elsewhere....We can explore your questions about membership at this Session scheduled for Sunday, October 14, 12 Noon - 1:00 pm. **Sign Up At Welcome Table or Contact UU Office, 947-3117 or [office@uucgt.org](mailto:office@uucgt.org)**

## **MEMBERSHIP TEAM UPDATES:**

The Team will meet again on Wednesday October 10, 4:15 pm at UUCGT Library. Anyone is welcome to attend.

## ***All-Congregation Brunch Potluck***

**Mark your Calendars Now!**

**Sunday, October 21, 2018 ~ 12 Noon, Social Hall**

**Everyone is Invited!**

**Families, Children, Singles, Couples**

**Bring a dish to share if you are able & table service**

**Membership Committee will provide Desserts**

**Come to Service that morning to hear a  
Recap of the October 20 Visioning Session**

**What is your Passion, Interest or Ability to serve your Congregation? How can we help you connect with a meaningful opportunity at UUCGT? There are many ways to help and We Need You! Please get in touch.**

**Chris and Rick Walter**

**Co-Chairs, Membership Team**

**[chris9709@sbcglobal.net](mailto:chris9709@sbcglobal.net) or 989-430-4776**

**[rick9709@sbcglobal.net](mailto:rick9709@sbcglobal.net) or 989-430-5174**

## ***All About Us - Congregational Care Team***

### **We hold in our hearts:**

John Hoffmann and family as they grieve the loss of Pinkie. She will be missed by all of us, as she was dedicated to helping others and supporting all that the congregation stands for. A Memorial Service to honor Pinkie will be Saturday, October 27 at UUCGT.

Paula & Paul Ward as they travel on their journeys.

Rabbi Chava as she continues her medical leave.

### **We are also mindful of those at home in care of their families or others:**

Nancy Landfair, Carol Still, Peg Kauffman, Ann Olney, and Karen Culp would all enjoy a phone call or visit.

**We are most grateful for** all of the members of the Sunday Services Committee who have stepped up to provide us with temporary spiritual leadership. Thank you all for your time and good messages!

**Congregational Care Team**  
[judithbriggs3@gmail.com](mailto:judithbriggs3@gmail.com)



## **FINANCIAL SUMMARY**

**As of August 31, 2018  
(16.7% of fiscal year)**

|                                     | <b><u>Current Year</u></b> |              | <b><u>Prior Year</u></b> |              |
|-------------------------------------|----------------------------|--------------|--------------------------|--------------|
| <b>Budgeted Income Received YTD</b> | <b>\$ 90,623</b>           | <b>35.6%</b> | <b>\$ 75,311</b>         | <b>27.5%</b> |
| <b>Budgeted Expenses Paid YTD</b>   | <b>\$ 47,047</b>           | <b>18.5%</b> | <b>\$ 47,390</b>         | <b>17.5%</b> |
| <b>"For Those in Need" YTD</b>      | <b>\$ 1,284</b>            |              | <b>\$ 1,547</b>          |              |

Budgeted income includes the total of all pledged and unpledged donations and miscellaneous income including building rent, etc. "For Those in Need" collections are in addition to Budgeted Income Received and are disbursed quarterly to worthy causes, including Congregational Care, Tuesday Community Lunch and other Community Needs outside our Congregation. The percentage reflects the portion of the total amount of income or expense budgeted for the fiscal year.

We are off to a strong start for the 2018-2019 fiscal year largely due to significant pre-payment of 2018-2019 pledges. If you have not prepaid your pledge, please try to keep your pledge up to date. If you want more detailed information, you can look at our website, click on Board, then on Board Packet, then on Statement of Financial Activity.

Questions can be directed to your Finance Committee which includes Dusty Culton, Jane Fochtman, Karl Keinath, Mike McDonald, Kay Sturgeon (Chair) and Price Watts.



# Announcements

## UU Book Club

It is getting close to "Get curled up and cozy with a good book" time. October's book is "To Capture What We Cannot Keep" by Beatrice Colin.

We will be meeting October 14, 2:00 p.m. at the home of H. G. and Autumn Smith, 719 Eastgate Pl. You can RSVP at 231-943-1207 or [hgsmith74@gmail.com](mailto:hgsmith74@gmail.com).

The decision was made at the September meeting that we will keep the group going for this next year even though it will mean some of us hosting and/or leading discussion twice during the season. We will be setting up the 2019 schedule at this meeting, so come prepared with a couple of book suggestions and a month or two that would be convenient for you to host.

New members are always welcomed! If you are looking for an excellent choice of books to read and some worthwhile discussion of these books, you will find this a great group for some of your intellectual pursuits.

For more information please contact:

**Mark Gustafson**  
231-929-9608



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## CROP Hunger Walk

**Sunday, October 14 at GT Civic Center**

**Registration @ 1:30 pm**  
**Walk at 2:00 pm**

**See John Hoffmann for sign-up sheets**

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## A note from Dave Christenson UUCGT Accountant

Our current accounting and church management software provider will discontinue support at the end of the year. After an extensive search into other options, we have chosen a software package from CDM+ (Church Data Management), and will be installing these programs early in October.

+++ As with anything new like this, there will be a learning curve, so please bear with us. +++

One area that may present some new challenges and opportunities is the ACH (Automated Clearing House) payments some of you have opted for in making your pledge contributions. These payments are automatically deducted from your checking accounts and deposited into the UUCGT checking account on the 1st and 15th of each month.

The payments on 10/1/2018 will occur as normal, but by the 15th we hope to be operating with the new CDM+ system. I do know that each member of the congregation will be able to use their remote devices (computers, iPads, cell phones, etc.) to access their account and this may be the way to set up these ACH transactions. As we learn more about the system, I'll be working with each of you to insure a smooth transition to the new system.

We are very excited about some of the new opportunities these programs will provide, so stay tuned for further developments!

We are very excited about some of the new opportunities these programs will provide, so stay tuned for further developments.

**Dave Christenson**  
[bookie@uucgt.org](mailto:bookie@uucgt.org)

# Social Justice

How do we decide? How do we know? How can we learn the truth? Who do you believe and why? Is there logic? Reasoning? Feelings? Or just a hunch? Or favoritism? Who said? What said? When said? Anyone else hear it?

These are questions we ask as the nation tries to know whether another appointee to the highest court of the land is honest and free of wrong doing, especially free from lying and aggression to another. How do we know?

Is he innocent until proven guilty? This is not a court of law so what is the standard to prove innocence or guilt? What are the sins? Lying is one of them. An act of violence or an attempted act of violence is the other. But there is no standard to prove or disprove these questions in this situation of attempted rape.

A witness is the best reliable source for obtaining knowledge. Are there witnesses? Telling friends or family, therapists, become good evidence. Changes in behavior, mood, eating, sleeping noted by friends or family is another good source. Also bragging to others about conquests is good evidence.

There are other factors involved. Lying to obtain a desired end - who has not done that? In this case, there are several already good evidences of previous lying, even under oath. So would one more lie add much? And one more lie, in an atmosphere of expecting acceptance, and following the norm of others lying, wouldn't one assume all would go well?

Think of the accuser: Would she lie? Over her own dead body would a person lie about this kind of behavior? The public reprisal against her is monumental and exhausting, tearing down all pretexts of sanity and values for life. There is no reward to lie. So if not lying, she is telling at least some real truths.

And in our society, the accuser is usually a woman (not always). Women have less value. It is okay to do what you want to them. Is it? That is the norm within the culture he was raised, and which he is in now. The highest in the land has done many things, bragged about it, nothing has happened, and it has been accepted.

Has it? He and others ignore it, and it seems accepted and okay. It is his right as a man. Is it the new norm? The #MeToo movement says "no," but do they win? They have won lots but there is a push back against them. Is this one of the push backs against their winning?

Here is where the value of family, friends noting some dysfunctions or discussions; or others bragging and cockiness become important. But it is known that many victims keep such things secret for years, decades. I have personally worked with abused victims and can attest to that truth.

Bork had his nomination withdrawn for having smoked some marijuana years before. A potential candidate running for vice-president withdrew when it was found out he had taken antidepressants. These are both minor incidents, not repeated, and not lied about. I am not a historian so look up the details and correct me. But the point is, these candidates with no lying and no violence, still were not appointed to higher offices.

But I can quote here: Sen. Robert Byrd (D-W. Virginia) in 1991 did not vote for Clarence Thomas for the Supreme Court because, "If we are going to give the benefit of the doubt, let us give it to the court. Let us give it to our country." Will we follow that principle with this nomination?

Our principles of human decency, human rights, as well as our well-stated UU principles are transgressed with situations like this. Let me reiterate:

- 1 - The inherent worth and dignity of every person
- 2 - Justice, equity, and compassion in human relations
- 3 - Acceptance of one another
- 4 - The free and responsible search for truth and meaning

What do we, what does our Nation believe?

**Emmy Lou Cholak**  
[sjatemi@gmail.com](mailto:sjatemi@gmail.com)

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RETURN SERVICE REQUESTED

## *the* BEACON

PUBLISHED MONTHLY

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October 2018

### UUCGT Calendar

All events and programs take place at UUCGT unless otherwise noted

#### OCTOBER 2018

- |                                                                         |                                                                           |
|-------------------------------------------------------------------------|---------------------------------------------------------------------------|
| 01 <b>Mon</b> Stretch & Strengthen Judith Briggs 11:00 AM               | 14 <b>Sun</b> Program Council Rick Walter 9:00 AM                         |
| 01 <b>Mon</b> UU Men's Group Dave Halsted @ Minerva's 5:30 PM           | 14 <b>Sun</b> <b>Sunday Service 10:30 AM</b>                              |
| 02 <b>Tue</b> Community Lunch @ Friends Church, 10:30 AM set-up         | 14 <b>Sun</b> Prospective Member Orientation Chris & Rick Walter 12:00 PM |
| 02 <b>Tue</b> Indivisible GT Rick Walter 11:30 AM                       | 14 <b>Sun</b> CROP Hunger Walk John Hoffmann GT Civic Center 2:00 PM      |
| 02 <b>Tue</b> Bridge Group Paul Christ 1:00 PM                          | 14 <b>Sun</b> UU Book Club @ HG & Autumn Smith's 2:00 PM                  |
| 03 <b>Wed</b> Stretch & Strengthen Judith Briggs 11:00 AM               | 14 <b>Sun</b> Mindfulness Meditation 5:00 - 7:00 PM                       |
| 03 <b>Wed</b> Potluck Sandra McDonald 5:30 PM @ UUCGT                   | 15 <b>Mon</b> Stretch & Strengthen Judith Briggs 11:00 AM                 |
| 04 <b>Thu</b> Shantideva Fan Club Chris Innes 9:30 AM                   | 16 <b>Tue</b> Community Lunch @ Friends Church, 10:30 AM set-up           |
| 04 <b>Thu</b> Congregational Care Team Joanie Jackson/Pat Light 1:00 PM | 16 <b>Tue</b> Indivisible GT Rick Walter 11:30 AM                         |
| 04 <b>Thu</b> Peacemakers Needleworkers 1:30 PM                         | 16 <b>Tue</b> Bridge Group Paul Christ 1:00 PM                            |
| 04 <b>Thu</b> Meditation Workshop Elisabeth Treefon 5:30 PM             | 16 <b>Tue</b> UUCGT Board Meeting Mike McDonald 6:00 PM                   |
| 04 <b>Thu</b> Vocal Ensemble John Bailey 7:00 PM                        | 16 <b>Tue</b> Leadership Development Joe Cook 7:00 PM                     |
| 05 <b>Fri</b> Facilities Committee Dave Hasted 10:00 AM                 | 17 <b>Wed</b> Stretch & Strengthen Judith Briggs 11:00 AM                 |
| 06 <b>Sat</b> New Moon Women's Circle contact Carolyn Kelly             | 17 <b>Wed</b> Wednesday Potluck Sandra McDonald 5:30 PM @ UUCGT           |
| 06 <b>Sat</b> UUCGT Fall Clean-Up Dave Halsted 9:00 AM 4:00 PM          | 18 <b>Thu</b> Shantideva Fan Club Chris Innes 9:30 AM                     |
|                                                                         | 18 <b>Thu</b> Congregational Care Team Joanie Jackson/Pat Light 1:00 PM   |
|                                                                         | 18 <b>Thu</b> Peacemakers Needleworkers 1:30 PM                           |
|                                                                         | 18 <b>Thu</b> Meditation Workshop Elisabeth Treefon 5:30 PM               |
|                                                                         | 18 <b>Thu</b> Vocal Ensemble John Bailey 7:00 PM                          |
|                                                                         | 20 <b>Sat</b> UU Visioning / Objective Setting @ UUCGT 9:00 AM - 3:00 PM  |
|                                                                         |                                                                           |
| 07 <b>Sun</b> <b>Sunday Service 10:30 AM</b>                            | 21 <b>Sun</b> Sunday Services Committee 9:00 AM                           |
| 07 <b>Sun</b> Mindfulness Meditation Joy Ziemke 2:30 - 6:30 PM          | 21 <b>Sun</b> <b>Sunday Service 10:30 AM</b>                              |
| 07 <b>Sun</b> Stretch & Strengthen Judith Briggs 11:00 AM               | 21 <b>Sun</b> All Congregation Potluck / Brunch 12:00 PM                  |
| 08 <b>Mon</b> POM 3 HOA Meeting Jill Little 6:30 PM                     | 21 <b>Sun</b> Mindfulness Meditation 5:00 - 7:00 PM                       |
| 09 <b>Tue</b> Community Lunch @ Friends Church, 10:30 AM set-up         | 22 <b>Mon</b> Stretch & Strengthen Judith Briggs 11:00 AM                 |
| 09 <b>Tue</b> Indivisible GT Rick Walter 11:30 AM                       | 23 <b>Tue</b> Community Lunch @ Friends Church, 10:30 AM set-up           |
| 09 <b>Tue</b> Bridge Group Paul Christ 1:00 PM                          | 23 <b>Tue</b> Indivisible GT Rick Walter 11:30 AM                         |
| 09 <b>Tue</b> Finance Committee Mike McDonald 5:30 PM                   | 23 <b>Tue</b> Bridge Group Paul Christ 1:00 PM                            |
| 09 <b>Tue</b> Law of Attraction Meet-Up Sherry Davis 6:30 PM            | 24 <b>Wed</b> Stretch & Strengthen Judith Briggs 11:00 AM                 |
| 10 <b>Wed</b> Stretch & Strengthen Judith Briggs 11:00 AM               | 24 <b>Wed</b> Wednesday Pizza Supper Sandra McDonald 5:30 PM @ UU         |
| 10 <b>Wed</b> Death Cafe Donna Stein-Harris 1:00 PM                     | 25 <b>Thu</b> Peacemakers Needleworkers 1:30 PM                           |
| 10 <b>Wed</b> Membership Committee Chris & Rick Walter 4:15 PM          | 25 <b>Thu</b> Meditation Workshop Elisabeth Treefon 5:30 PM               |
| 10 <b>Wed</b> Wednesday Supper / \$5 Sandra McDonald 5:30 PM @ UUCGT    | 25 <b>Thu</b> Vocal Ensemble John Bailey 7:00 PM                          |
| 10 <b>Wed</b> Endowment Committee Price Watts 7:00 PM                   | 27 <b>Sat</b> Pinkie Hoffmann Celebration of Life 1:00 PM @ UUCGT         |
| 11 <b>Thu</b> Peacemakers Needleworkers 1:30 PM                         |                                                                           |
| 11 <b>Thu</b> Meditation Workshop Elisabeth Treefon 5:30 PM             | 28 <b>Sun</b> <b>Sunday Service 10:30 AM</b>                              |
| 11 <b>Thu</b> Vocal Ensemble John Bailey 7:00 PM                        | 28 <b>Sun</b> Mindfulness Meditation 5:00 - 7:00 PM                       |
| 12 <b>Fri</b> Friday Night Out Amanda Sparks 5:30 - 9:00 PM             | 29 <b>Mon</b> Stretch & Strengthen Judith Briggs 11:00 AM                 |
| 13 <b>Sat</b> Shannan Spitz/Jeff Ayars Wedding 3:00 PM                  | 30 <b>Tue</b> Community Lunch @ Friends Church, 10:30 AM set-up           |
|                                                                         | 30 <b>Tue</b> Indivisible GT Rick Walter 11:30 AM                         |
|                                                                         | 30 <b>Tue</b> Bridge Group Paul Christ 1:00 PM                            |
|                                                                         | 31 <b>Wed</b> No Wednesday Supper                                         |
|                                                                         | 31 <b>Wed</b> Stretch & Strengthen Judith Briggs 11:00 AM                 |