



# The Tower

St. Paul United Methodist Church

April 18, 2011  
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## Holy Week at St. Paul UMC

### April 20 Walk the Labyrinth

1:00-8:00pm, Family Life Center Gym  
There will be resources available to guide you on labyrinth walking; the walk is self-directed at your own pace.  
See page 4 for more information on labyrinths.

### April 21 Maundy Thursday

7:00pm, Maundy Thursday Worship Service, Family Life Center Gym  
(Communion will be served).

### April 22 Good Friday Tenebrae Service

7:30pm, Traditional Service of darkness, Sanctuary  
(Communion will not be served).

### April 23 Holy Saturday Prayer Vigil

The Church will be open 8:00am-8:30pm;  
you may also pray from home.

### April 24 Easter Sunday

8:30am, Traditional Service, Sanctuary  
9:00am, Contemporary Service, Family Life Center  
11:00am, Traditional Service, Sanctuary  
See back page for Worship Service details.

### Easter Egg Hunt

#### Saturday April 23, 1:00-3:00pm

The annual Easter Egg Hunt is Holy Saturday at the home of Nancy and Allan Morris (2806 Newburg Road). There will be activities for children, including games, crafts, egg hunts and even a visit from the Easter Bunny!

Please bring one dozen (toy or treat filled) eggs for each child participating in the Egg Hunt.

- Children kindergarten and younger will hunt at 1:30pm;
- Children in first grade and older will hunt at 2:00pm.

*In the event of rain, the hunt will be held at St Paul Church in the Social Hall.*

## From the Staff

### From Ken Curry, Director of Ministries and Administration

Brian Wright and I are strong proponents of Camp Loucon and the Conference's camping ministry. They are important for the spiritual growth and development of our young people. Last summer 474 young people made a commitment to Christ at Camp Loucon. Although extremely important for our youth, our camps are not just for young people. After the summer camping season ends, the Camp is available for retreats and other events until summer camp starts again. The camp is open year-round, except for January. Many adult and family groups use the camp throughout the year to get away and refocus their walk with the Lord. There is an excellent opportunity for adults coming up on May 16-19. Following is some information concerning the adult camp. I would encourage you to consider attending the camp if your schedule permits.

JOIN US FOR THE ADULT CAMP at Camp Loucon May 16-19. The camp starts at 4PM on Monday and ends with Communion on Thursday morning. It's a great opportunity to experience what the youth experience at their summer camps. Our accommodations are at Turner and Munday Lodges which are similar to Motel 6—we will leave the light on for you! The camp is designed for adults only—all ages. Our campers have ranged from 32 years young to 93 years young. The Adult Camp studies the same topics that the summer campers use so that the adults can experience what the summer campers do.

This year's theme is *Got Spirit?—Finding God in the Everyday*. Scheduled to conduct bible study sessions and discussion this year are: Rev. Gary Graves, Rockfield UMC; Rev. Darren Brandon, Settle Memorial UMC; Rev. Rachel Marshall, retired; Rev. Gary Gibson and Rev. David Garvin, St Paul UMC; Rev. Janet Carden, Harned/Hosley Chapel. In between sessions, voluntary activities include zip line, paddle boats, archery, hiking, basket weaving, star gazing, hayrides, camp fires, and folk dancing. If you do not want to participate in the free time activities, you can try out one of the many rocking chairs that are available for your pleasure. Warren Hopper, the Camp Director, has detailed instructions on how to operate them, as they are not battery powered! There are some large catfish in Lake Loucon (maybe some bass too) for those who might like to "wet a hook" during free time. The Adult Camp is a wonderful opportunity to get away, relax, reflect, meet other people from around the Conference, recharge your batteries, and strengthen your spiritual walk with the Lord. If you didn't get to go to camp as a youngster, you can catch up on what you missed!!! We can promise you a few days of study, worship, fellowship, and fun. You can enroll online at [www.loucon.org](http://www.loucon.org) or call 270-242-7160. Contact Ken Curry at the church office for further information or any questions. See you at Camp Loucon!

## Staff Spotlight

### Jim Rittenhouse

Jim has been on staff since July, 1996. He leads the music for the 9:00am services and assists with direction of St. Paul's choral program. He holds a Bachelor of Music degree from James Madison University and a Master of Church Music degree from the Southern Baptist Theological Seminary. He owns McKinney Speakers, an agency for professional speakers and entertainers. Jim and his wife, Janet, have two daughters, Katie and Anna.

# Community Life

## Douglass Loop Farmer's Market

Are you looking for a way to put Lent 4.5 into action? Visit the Douglass Loop Farmer's Market on the grounds adjacent to Douglass Blvd. Christian Church. It is every Saturday, 10:00 am- 2:00 pm. It features Kentucky Farmers and will have local produce, fruit, meats, cheeses, eggs, wine, plants, breads, canned pickles, jams & jellies. Local chefs will be preparing brunch and lunch. Check them out: [www.douglassloopfarmersmarket.com/](http://www.douglassloopfarmersmarket.com/). If you have questions or would like to volunteer, call Blair Helvey, Organizer, at 384-8953 or Marilyn Helvey at 419-6095.

## Church Picnic set for August 7

The Community Life Ministry Team has planned the annual Church Picnic for August 7 at South Park Country Club. Lots of fun, food and activities being planned. Watch for more information to come!

## Senior Adults Sponsoring Day Trip to Locust Grove

Everyone is invited to join the Senior Adults on a tour and lunch at Locust Grove Historic Home on May 10. Watch for more details to come!

## St. Paul Family Hike-June 18

The Community Life Ministry Team is planning a Berheim Forest hike. The plan is to meet in the church parking lot at 9:00am and carpool. We will hike the Iron Ore Trail (2 miles, rated relatively easy) and visit the Canopy Tree Walk. *Optional: Hike another, shorter trail in the same area, visit the Fire Tower, and the Visitor's Center.* \$5 per car entrance fee on weekends (free for Bernheim members). Bring a snack, water and wear appropriate hiking shoes. Return time is around 1:00pm If you have questions, and/or want to be added to a contact list for future events of this kind, contact Robert Bridges at [MBridges45@aol.com](mailto:MBridges45@aol.com).

## Business Directory at St. Paul

The Business @ St. Paul group is organizing a listing of members' businesses which will be available to all church members. We encourage you to provide information on your business so that church members can support it. If you would like to be included, please follow this link, <http://bit.ly/stpaulbusiness> to complete the information. We plan to publish this listing by mid-May. If you have questions, please call Gretchen Mahaffey at 451-0600.

## Paul's Fourth Missionary Journey

Bishop Davis is leading a tour of the Journeys of Paul, October 1-14. The tour will fly into Rome and then cruise the Mediterranean with stops in Italy, Greece, and Turkey. There is an Informational meeting Monday, April 25, 7:00pm, in the Coffee Shop.

## MOPS Consignment Sale Thanks

The recent Mothers of Preschoolers (MOPS) Consignment Sale was a great success! We surpassed our monetary goal, had several new consignors, and many first-time buyers. Thank you to everyone who shopped, consigned, told someone about the sale, put a sign in your yard or prayed for us. The next sale will be in the Fall. If you would like to receive advance notice of the sale, please email Kellie McFarland, MOPS Consignment Sale Chair, [Jewelryforu@insightbb.com](mailto:Jewelryforu@insightbb.com).

## Foundation for Foreign Studies Exchange Student Program

Foundation for Foreign Studies is looking for host families to accept teenagers for a school year. These students are in the program because of their educational level and desire to visit and experience other countries. Host families provide a loving environment as well as food, transportation, church, etc...This year, the students come from Spain, Norway, Germany and Sweden. All are 16 years of age or older. If you are interested, contact Ann Riedling [ariedling@gmail.com](mailto:ariedling@gmail.com).

# Discipleship & Spiritual Formation

## New Psalms Project

The New Psalms Project will be publishing a Spring Journal. Anyone interested in submitting poetry, short prose pieces or photographs can bring them to the next meeting, Monday, April 25 at 7:00pm in room 316, or submit via email to Carl Smith at [csmith@lexonsurety.com](mailto:csmith@lexonsurety.com).

The group invites you to join to join others who seek to express aspects of their faith through poems, prayers, essays, short fiction, and the visual arts. The group meets on the last Monday of most months. You can find pieces of their work on the church website [www.stpaulchurch.net](http://www.stpaulchurch.net).

## Lent 4.5

### Walking in the footsteps of Jesus

Imagine if the Earth were divided equally among all of us. Each person would receive 4.5 acres. Now imagine that everything you need—food, energy home, clothing, gadgets—must come from those 4.5 acres. But it takes 22.3 acres to maintain the average American lifestyle! We have been observing Lent in a new way—that helps us care for God's creation by taking steps toward using only our fair share of its resources.

Lent 4.5 is being offered church-wide through pulpit messages, accompanied with bulletin inserts. A daytime group (Thursdays, 10:45am, rm 113) and three Wednesday night groups (6:30pm, room 110, 113, Library) are gathering to read and discuss *Christian Simplicity*. Contact Carrie Burns [cburns@stpaulchurch.net](mailto:cburns@stpaulchurch.net) for more information.

### Walking the Labyrinth

Walking the labyrinth is a form of prayer that involves body and spirit. It can be a time of simply opening yourself to the presence of God without any particular agenda in mind, or you may walk with a specific prayer concern for yourself or others or perhaps a question for which you are seeking some guidance. If you have never walked a labyrinth, you may find that it leads you to experience God or know God in a new way.

## Knowing God

Spring is a wonderful time to practice awareness of God's presence in the natural world. This time of year there are signs of new life every where you look. Enjoying nature's beauty is a prayer in itself, a prayer of gratitude for God's creation. Whenever the sense of wonder at the glories of spring flowers and trees arises, this is a moment of worship and connection with God and with all of creation. Take time this week for sensory experiences—colors, fragrances, bird songs, etc. Be aware of and offer thanks for this beautiful season of renewal. Notice how the feeling of God's presence stays with you even after the moment has passed and returns each time you recall that sensory experience.

### LENT

Lent is a time

To let the power of our faith story take hold of us,

A time to let the events

Get up and walk around in us,

A time to intensify

Our living into Christ

A time to hover over

The thoughts of our hearts,

A time to place our feet in the streets of Jerusalem

Or to walk along the sea and listen to his word,

A time to touch his robe

And feel the healing surge through us,

A time to ponder and a time to wonder....

Lent is a time to allow a fresh new taste of God.

From *Kneeling at Jerusalem* by Ann Weems

# Children and Family Ministries

## Children's Ministry

### **Muffins with Mom-Sunday, May 8**

All moms, grandmothers, or special friends are invited to join their children in Sunday school on May 8 for Mother's Day. No reservations are necessary. Join your child(ren) in their room from 10:10am-10:45am for a special Mother's Day treat!

Three year olds – room 202

Four year old – room 200

Kindergarten/1<sup>st</sup> grade – 305

Second grade – 312

Third/Fourth grade – 310

### **Camp Loucon Preview Day Saturday, May 14**

All those interested in previewing Camp Loucon before summer, meet in the church parking lot at 9:30am on Saturday May 14. We will carpool or take the church bus to Litchfield, KY to discover the joys of Summer Camp!

### **Vacation Bible School, Project Serve, June 13-17**

#### **“Kingdom of the Son: A Prayer Safari”**

Mark your calendars for VBS (3 years-rising 4<sup>th</sup> graders) & Project Serve (rising 5<sup>th</sup> & 6<sup>th</sup> graders). There are many areas to help: safari leaders to escort children from station to station, station leaders (Games, Story, snacks, music) & set up. Please be in prayer as we begin planning for this community-wide ministry opportunity. If you are interested in helping contact Lorie at [lwilliamson@stpaulchurch.net](mailto:lwilliamson@stpaulchurch.net) or 459-1595 ext. 17.

#### **Station Leader/Preschool Teacher Meeting May 1, 12:00pm, Social Hall (Rm 120)**

### **Safe Sanctuaries Training**

For all children and youth volunteers: Sunday, May 15, 10:00-10:45am, room 100c. All youth and adults planning to volunteer with Basketball Camp, VBS, Music Camp, Youth Mission Trip/ Youth Choir Trip, must participate in this training once a year in order to volunteer.

## Family Life Ministry

### **Teaching our Children to Pray**

*Prayer is a relationship with God—an ongoing, loving, personal communion with God. Because young children cannot think abstractly, we must use various experiential activities to reinforce the meaning of prayer. In doing the activities listed below, help your child understand the purpose of the activity, otherwise it is only that –an activity, not a prayer.*

- Thank-you book, box, or collage (especially good for younger children). Children can use magazines to cut pictures of things for which they want to thank God; they can be glued into a book, onto poster for a collage or put into a decorated box. Encourage your child to pray a simple prayer of thanks to God, mentioning the items that have been included.

- Prayer chain – Cut out strips of paper; write a prayer need, either for themselves or for someone else. Glue the strips together to form a chain to be hung in a special spot.

- Journal – As children get older, encourage them to develop a prayer journal. Divide the page into four columns headed “Date,” “Person/ need or Thing prayed for,” “Date God Answered,” and “How God Answered”. This helps us see that God *does* answer and helps us see *how* God answers. God may have answered “no,” “wait,” or in the way we had hoped, or in a different and better way than we could have ever imagined.

colors of embroidery thread together to make a bracelet. Your child can then whisper a prayer when they see the bracelet and remember the need. Encourage your child to pray anywhere, anytime, and about anything.

- Music and Movement – Songs also may be prayers. Singing a few lines of a song is an excellent way to help bring your child into the presence of God. Swaying or dancing is another way to express prayers to God.

- American Sign Language – Learn American Sign Language to pray the Lord's Prayer then teach it to someone else. There is a good tutorial on youtube.com under The Lord's Prayer – tutorial.

-Adapted from *Children and Prayer A Shared Pilgrimage* – Betty Cloyd

# Endowment & Planned Giving

## HOW MUCH RETIREMENT INCOME WILL YOU REALLY NEED?

*Many people underestimate lifestyle costs, medical expenses and inflation.*

Presented by Gretchen K. Mahaffey, MBA, CFP®

**What is enough? What is not enough?** If you're considering retiring in the near future, you've probably heard or read that you need about 70% of your end salary to live comfortably in retirement. This estimate is frequently repeated ... but that doesn't mean it is true for everyone. It may not be true for you.

You won't learn how much retirement income you'll need by reading this article. You'll want to meet with a qualified retirement planner who can help you plan to estimate your lifestyle needs and short-term and long-term expenses.

That said, there are some factors which affect retirement income needs – and too often, they go unconsidered.

**Health.** Most of us will face a major health problem at some point in our lives – perhaps even multiple or chronic health problems. We don't want to think about that reality. But if you're a new retiree, think for a moment about the costs of prescription medicines, and recurring treatment for chronic ailments. These minor and major costs can really take a bite out of retirement income, even with a great health care plan. While generics have slowed the advance of prescription drug costs to about 1-2% a year recently,<sup>1</sup> one estimate found that a 65-year-old who retired in 2007 would need \$215,000 to pay for overall retirement health care costs – up about 7.5% from 2006.<sup>2</sup>

**Heredity.** If you come from a family where people frequently live into their 80s and 90s, you may live as long or longer. Imagine retiring at 55 and living to 95 or 100. You would need 40-45 years of steady retirement income.

**Portfolio.** Many people retire with investment portfolios they haven't reviewed in years, with asset allocations that may no longer be appropriate. New retirees sometimes carry too much risk in their portfolios, with the result being that the retirement income from their investments fluctuates wildly with the vagaries of the market. Other retirees are super-conservative investors: their portfolios are so risk-averse that they can't earn enough to keep up with even moderate inflation, and over time, they find they have less and less purchasing power.

**Spending habits.** Do you only spend 70% of your salary? Probably not. If you're like many

Americans, you probably spend 90% or 95% of it. Will your spending habits change drastically once you retire? Again, probably not. Most people only change spending habits in response to economic necessity or in pursuit of new financial goals. People don't want to "live on less" once they have had "more".

**Social Security (or lack thereof).** In 2005, SSI represented 39% of a typical 65-year-old retiree's income. But by 2030, Social Security may only replace 29% of that income, after deductions for Medicare premiums and income taxes. Since 1983, retirees earning more than \$25,000 in SSI have had to pay income tax on a portion of their benefits.<sup>3</sup> This is all presuming Social Security is still around in 2030.

**So will you have enough?** When it comes to retirement income, a casual assumption may prove to be woefully inaccurate. Meet with a qualified retirement planner while you are still working to discuss these factors and estimate how much you will really need.

Gretchen K. Mahaffey, MBA, CFP® is a Representative with Private Client Services, LLC and may be reached at 502-451-0600 or gmahaffey@kfg.com.


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**Citations.** <sup>1</sup> nytimes.com/2007/09/21/business/21generic.html?\_r=1&oref=slogin

<sup>2</sup> marketwatch.com/news/story/health-care-costs-retirement-rise/story.aspx?guid=%7bEF2B6CDA-E176-4747-B528-76AC814051C5%7d&print=true&dist=printTop

<sup>3</sup> money.cnn.com/2007/05/14/pf/retirement/nasi\_report/index.htm

**St. Paul UMC April 18-May 1, 2011**

<p><u>Mon April 18</u>            9:15 AM HCM Tai Chi Class (120)            9:45 AM MOPS Steering Mtg. childcare(305)            10:00 AM MOPS Steering Mtg.(308)            12:00 PM HCM Line Dancing (Gym)            2:30 PM Open Gym            6:00 PM Exercise Class P90X (YC)            6:00 PM AA Group Mtg. (120)            6:15 PM HCM Staff Mtg (113)            7:00 PM Childcare for Handbell Rehearsal (201)            7:00 PM Handbell Ensemble (302)            7:00 PM Disciple Bible Study (319)            7:00 PM St. Paul Men's Basketball (Gym)</p>	<p><u>Tues April 19</u>            8:00 AM Business @ St. Paul Networking Meeting (CS)            9:00 AM Yoga (YC)            9:15 AM HCM Tai Chi Class (120)            10:30 AM St. Paul UMC Staff Mtg (319)            10:30 AM Faith Quilters (120)            2:00 PM Senior Adult Spirituality Group (219)            6:30 PM Tai Chi (113)            7:30 PM Depression &amp; Bipolar Support Group (110, 113)            8:00 PM Better Days AA Group Mtg (CS)</p>	<p><u>Wed April 20</u>            9:00 AM Yoga (YC)            10:00 AM Wed Morning Bible Study            1:00 PM Walk the Labyrinth (Gym)            6:00 PM Exercise Class P90X (FLC 16)            6:30PM Contemplative Worship Service (Chapel)            7:00 PM Rittenhouse (219)</p>	<p><u>Thur April 21</u>            MAUNDY THURSDAY            9:00 AM Yoga (YC)            9:30 AM Discernment Group            7:00 PM Cub Scout Pack 40 Mtg (WH)            7:00 PM Maundy Thursday Service (Gym)            7:30 PM DBSA (Depression BiPolar Support Alliance (110))</p>	<p><u>Fri April 22</u>            GOOD FRIDAY            10:00AM Rittenhouse (219)            6:00 PM Exercise Class P90X (YC)            7:30 PM Good Friday Tenebrae Service (Sanct)</p>	<p><u>Sat April 23</u>            7:00 AM Saturday Morning Men's Bible Study (100)            8:00 AM Church open for Prayer Vigil            9:00 AM Spiritual Actions AA Group (100)            1:00 PM Easter Egg Hunt (Morris Home)            1:00 PM Easter Egg Hunt rainout (120)            8:00 PM AA Group Mtg. (120)</p>	 <p><u>Sun April 24</u>            EASTER SUNDAY            8:30 AM Worship (Sanctuary)            9:00 AM Worship (FLC Gym)            9:45 AM Aldersgate Class (319)            9:45 AM LOA Class (Chapel)            9:55 AM Sunday School Classes            10:00 AM Pathways Class (White House 2nd Fl)            11:00 AM Worship Service (Sanctuary)            8:00 PM AA Group Meeting (100)</p>
<p><u>Mon April 25</u>            9:15 AM HCM Tai Chi Class (120)            2:30 PM Open Gym            6:00 PM Exercise Class P90X (YC)            6:00 PM AA Group Mtg. (120)            6:00 PM Brownie Meeting (312)            7:00 PM New Psalms Project (316)            7:00 PM Conf Cruise Informational Mtg (CS)            7:00 PM Disciple Bible Study (319)</p>	<p><u>Tues April 26</u>            9:00 AM Yoga (YC)            9:15 AM HCM Tai Chi Class (120)            9:30 AM MOPS play group (Gym)            10:30 AM St. Paul UMC Staff Mtg (319)            2:00 PM Senior Adult Spirituality Group (219)            6:30 PM Tai Chi (113)            7:30 PM Depression &amp; Bipolar Support Group (110, 113)            8:00 PM Better Days AA Group Mtg (CS)</p>	<p><u>Wed April 27</u>            9:00 AM Yoga (YC)            10:00 AM Wed Morning Bible Study            5:30 PM Wesley Night Dinner (120)            6:00 PM Caroler Choir(302)            Youth Choir Rehearsal (Sanct )            6:00 PM Exercise Class P90X (FLC 16)            6:15 PM Preschool Music Class (309)            6:15 PM Kids Klub(305,312)            6:30 PM Classical Guitar lessons (Sanctuary)            6:30 PM Contemplative Worship Service (Chapel)            6:30 PM Crazy Love (319)            6:30 PM The Trinity (100)            6:30 PM Youth Fellowship (YC)            6:30 PM Beading to Beat Autism (120)            6:45 PM Cherub Choir(305)            7:00 PM Rittenhouse (219)            7:00 PM Wesleyan Choir</p>	<p><u>Thur April 28</u>            9:00 AM Yoga (YC)            9:30 AM Discernment Group            2:30 PM Open Gym            7:00 PM Cub Scout Pack 40 Mtg (WH)            7:00 PM Cub Scout Pack 40 (120)            7:30 PM Chancel Choir Rehearsal (302)</p>	<p><u>Fri April 29</u>            10:00 AM Rittenhouse (219)            6:00 PM Exercise Class P90X (YC)</p>	<p><u>Sat April 30</u>            8:00 AM BSA Flower Sale            7:00 AM Saturday Morning Men's Bible Study (100)            9:00 AM Spiritual Actions AA Group (100)            8:00 PM AA Group Mtg. (120)</p>	<p><u>Sun May 1</u>            8:00 AM BSA Flower Sale            8:30 AM Worship (Sanctuary)            9:00 AM Worship (FLC Gym)            9:45 AM Aldersgate Class (319)            9:45 AM LOA Class (Chapel)            9:55 AM Sunday School Classes            10:00 AM Pathways Class (White House 2nd Fl)            11:00 AM Worship Service (Sanctuary)            12:00PM VBS Station Ldr Training/Preschool Teacher Mtg (120)            1:30 PM Motet Singers Rehearsal (113)            8:00 PM AA Group Meeting (100)</p>

## Sunday Worship Services

8:30 and 11:00 AM Traditional Worship, Sanctuary  
9:00 AM Contemporary Worship, Gym

**April 24, 2011**

### Easter Sunday

Message: "Don't Miss What God Has For You"

Scripture: John 20:1-18

Rev. Gary Gibson at 8:30 and 11:00

Rev. David Garvin at 9:00

8:30 and 11:00 Music:

Will Simpson, Organ, Chancel Choir and  
Brass and Percussion Ensemble

9:00 Music: Worship Team

**May 1, 2011**

Scripture: John 20:19-31

Message from Rev. David Garvin

Music:

8:30 service, Randall Gilbert, Piano

9:00 service, Worship Team

11:00 service, Randall Gilbert, Piano,

Will Simpson, Organ, Chancel Choir

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April 26, 2011. Please send info to  
[cburns@stpaulchurch.net](mailto:cburns@stpaulchurch.net).

### Weekly Attendance Report

	Sunday School	Worship
April 3	136	603
April 10	146	625

## Boy Scout Troop 40 • Spring Flower Sale

**Sale Weekend is April 30 and May 1**

Saturday 8:00am-6:00pm

Sunday 8:00am-4:00pm

**ANNUALS   PERENNIALS   HANGING BASKETS   HERBS   VEGETABLE PLANTS   MULCH**

### Pre-orders due by April 25

Pre-orders will be available for pick up on Sale Weekend, just in time for Derby and Mother's Day. Order forms are available at the Information Centers, or [www.stpaulchurch.net](http://www.stpaulchurch.net), or at [www.win.net/troop40/FlowerPics/OrderForm.pdf](http://www.win.net/troop40/FlowerPics/OrderForm.pdf).

Order forms may be dropped off at the Information Desk or mailed to the church office, but must be received by April 25.

Please note the location change: Sale will be on St. Paul's front lawn and side parking lots; it will not be at the PNC Bank as in the past. Because of parking limitations, the best time to pick up pre-orders will be Saturday or after 12 noon on Sunday.

*Troop 40 appreciates the continued support.*



**BOY SCOUTS OF AMERICA®**