

OCTA Advocate

A newsletter for members and friends of the Oswego Classroom Teachers Association



September 2023

Use the following Table of Contents to navigate this month's ADVOCATE!!

Click on the bookmark to jump to the article. Click on the OCTA ADVOCATE hyperlink in the page header to navigate back to this table of contents.

[Welcome message from your OCTA PRESIDENT](#)

[OCTA New Hires in September Spotlight](#)

[What is VOTE COPE and how can I contribute?](#)

[Sign Up NOW for October NYSTRS Retirement Seminar](#)

[OCTA Scholarship Committee in Search of New Members](#)

[OCTA September Newsblast](#)

[OCTA DUES withholding Information](#)

[Oswego Teachers Federal Credit Union](#)

[WRAP PLAN LIFE INSURANCE Offer through NYSUT](#)

[OCTA DENTAL BENEFITS INFORMATION \(ENROLLMENT and MORE!\)](#)

[LINK to OCTA Webpage](#)

Meet your 2022-2023 OCTA Officers!



Carrie Patane
OCTA President



Kim LeRoy
VP Grievance



Jess Burridge
VP Negotiations



Jenn Cahill
VP Pol. Action



Mike Patane
Treasurer



Michelle McManus
Secretary



Dan Rose
VP Newsletter

Message from your OCTA President - Carrie Patane



Welcome back brothers and sisters. *Welcome back.*

Each new year brings with it new students, new personalities, new classrooms, new ideas, new starts, and most importantly, a set of new minds to mold and shape for the future.

We are so incredibly lucky to do what we do, to be able to create, to motivate, to build, to play, to laugh, to learn. As educators, we are pioneers, we are space explorers, we have the honor and privilege of pushing ideas outward, stretching thought beyond its comfortable limits so that our students grow into better thinkers, better citizens, better human beings. We teach to make the world a better place.

Recently, though, the world seems to be pushing back. Across our globe teachers are overworked and underpaid. Post-pandemic educators (if they made it through) are being called upon to be caregivers and crisis managers while also dealing with the culture wars creeping their way into schools and classrooms. On top of this, educators and school professionals are being asked to manage the trauma and anxiety now revealing itself in student behavior. All this has led to a [severe shortage of teachers coupled with major teacher burnout](#).

But we carry on. The American Federation of Teachers' new report entitled '[Beyond Burnout](#)' highlights practical ways for teachers to improve their chronic levels of stress. NYSUT has also implemented a free [PEER SUPPORT LINE](#) for all NYSUT members and families to help in this battle. Above all, we must be here for each other.

I am so proud to call myself an educator in the Oswego City School District.

I'm even prouder to call myself an OCTA member.

We stand together now in unity with our brothers and sisters across the county, across the state, in solidarity, in a union growing stronger despite the difficulties associated with our profession.

Make sure you are registered to vote so our collective voices are heard and **contribute to VOTE-COPE in October** in order to help NYSUT lobbyists advocate for educational issues that impact our profession and make showing up even more rewarding. With elections looming again, we must continue to push forward, come out to vote, and elect those who are champions for education, champions for us, and will continue to allow us to make decisions for and on behalf of those most important to us.

Our students.

GO BUCS!

In solidarity,

Carrie



As an added benefit to your membership in the Oswego Classroom Teachers' Association.... You and your immediate family are eligible for membership with Oswego Teachers Employees Federal Credit Union! [Get \\$100](#) in your account when you set up direct deposit and check out their amazing [Charter Savings Account](#) & loan rates!!

A representative from the credit union will be present in the Staff Break room at:

Oswego High School from 10:43 am to 1:00

on the following dates:

Tuesday 10/10

Tuesday 10/17

Charles E. Riley Elementary School from 11 am – 1:15

on the following dates:

Wednesday 10/11

Wednesday 10/18

Frederick Leighton Elementary from 10:50 am to 1:00

on the following dates:

Thursday 10/12

Thursday 10/19

Minetto Elementary from 11:00am to 1:20

on the following dates:

Friday 10/20 (Stay tuned for a second date)

Oswego Middle School from 10:00 am to 12:48

on the following dates:

Wednesday 11/1

Wednesday 11/8

Fitzhugh Park Elementary from 11:00 am to 1:20

on the following dates:

Thursday 11/2

Thursday 11/9

Kingsford Park Elementary from 11:00am to 1:20

on the following dates:

Friday 11/3

Monday 11/13

WrapPlan II Universal Life Insurance



The NYSUT Member Benefits Trust-endorsed **WrapPlan® II Universal Life Insurance Plan** underwritten by Transamerica Financial Life Insurance Company allows you to purchase life insurance coverage that increases as your term life coverage decreases or terminates.

If you have no existing term life insurance, you may apply for a level benefit amount of WrapPlan coverage; the WrapPlan may be continued up to age 95.

To apply, you must be a NYSUT member who is actively at work; age 70 or younger on your last birthday; and a resident of New York, New Jersey, or Pennsylvania. Retirees age 70 or younger on their last birthday, not disabled, and residents of New York may be eligible; please contact the plan administrator for details.

OCTA New Hires in the September Spotlight!



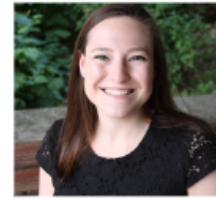
CER welcomes (left to right): Stacey Clark, Danielle Ruggio, Jessica Przychodzen



Kingsford welcomes: Fallon Morris (4th) and Emma Grab (1st)



Oswego Middle School welcomes (Left to right): Ashley Corron, Ceara Windhausen, Sheena Hall, David Wilcox, Carol Livingston Keri Wallace not in picture



Fitzhugh Park welcomes: Judy Osetek, Colleen Hartmann, Heather Wood, Laura Ekman and Hannah Koster!



(left to right): Morgan Burnham, Sarah Katzman, Shannon Laux, Addie Comins, Carla Watson



OHS (left to right): Stacy Lamanna, Maggie Brown, Lauren Peel, Ashleigh Gerstner, Samuel Oleyourryk, Catherine Lerner, Sherry Deloff, Janelle Reilly, Christina Merrow, Blake Vandreason

WHAT IS VOTE-COPE AND WHY CONTRIBUTE?



Your statewide union has a political fund-raising arm called VOTE-COPE. VOTE-COPE is NYSUT's non-partisan action fund that coordinates the voluntary contributions of members and supports NYSUT-endorsed candidates and campaign committees that are pro-public-education and pro-labor.

No NYSUT dues dollars are used to support candidates or campaign committees.

NYSUT sends rebates to local unions based on a percentage (up to 40 percent) of the contributions VOTE-COPE receives from that local union's members. Those rebates can be used in local activities such as school board races and for passage of school budgets. **Jenn Cahill**, OCTA's Vote-Cope coordinator, kicked off this year's campaign with Presidents & Vice Presidents earlier this month at the OCTA meeting.

OCTA's campaign will run from OCTOBER 10 - 26th; just in time for us to show our thankfulness for all that the union provides. **OCTA presidents will receive their packets at the October OCTA meeting. They will then, with the help of bldg reps, meet with each member for our 2023 campaign. All completed pledge forms must be returned to me at FLS no later than Friday, October 28th, so I can submit them to payroll and pass along to NYSUT.** [Learn MORE about VOTE-COPE and political action: CLICK HERE!](#)

Give \$6 for TIER 6!!! Consider increasing your donation to \$6 per paycheck!!



WHAT'S THIS ABOUT?

It's been over a decade since Tier 6 was added to the New York state pension system. Since then, over 100,000 NYSUT members

earn a significantly reduced pension as compared to earlier tiers. Consider this:

Tier 6 members pay 3 to 6 percent into the pension system their entire career — their contributions grow with pay raises.

Tier 4 member contributions are capped at 3 percent and end after 10 years.

Tier 6 members must work to age 63, up to 40 years of service, or face heavy penalties.

Tier 4 members can retire at 55 with 30 years of service.

30 YEARS IS A CAREER!

Fixing Tier 6 is about keeping talented educators in the classroom and recruiting new educators into the profession.

Forcing younger members into a lesser pension system undervalues our profession. Our work is important. Our pensions should reflect that.

Fixing Tier 6 is about unity and power.

When we stand together in solidarity, we have power. We've made big changes before. We can do it again.

THANKS TO OUR ADVOCACY, WE'VE ALREADY WON SOME PENSION IMPROVEMENTS.



In 2022, member vesting dropped from ten to five years, guaranteeing a pension benefit for 85,000 Tier 6 members.

HOW BAD IS IT?



Tier 4 member, retiring at 55 with 30 years, would receive 60 percent of her Final Average Salary.



Tier 6 member, retiring at 55 with 30 years, would only receive 26.4 percent of his Final Average Salary — after paying tens of thousands more into the system.

WHY DOES THIS MATTER?

Fixing Tier 6 is about solidarity and fairness.

It's unfair that some NYSUT members must work longer, and contribute more, to earn a significantly reduced pension. This should anger ALL union members.

Fixing Tier 6 is about dignity.

The hallmark of a public-service career is the promise of a dignified retirement. With Tier 6, the state abandons its commitment to that guarantee.

HOW CAN YOU GET INVOLVED?

We know how to fix this ... but we can't do it without you. Whether you're a retiree or a Tier 4, 5 or 6 member, you can help NYSUT Fix Tier 6.

- ➔ Join NYSUT's **Fix Tier 6 Team** to help with direct outreach.
- ➔ Share the Fix Tier 6 message with other NYSUT members.
- ➔ Donate to VOTE-COPE, NYSUT's voluntary, non-partisan political action fund. Your donations help us get our message out to lawmakers so we can make change!



New York State Teachers Retirement System



SIGN UP NOW!!! drose@oswego.org

New York State Teachers' Retirement System (NYSTRS) Benefits Presentation (presented by OCTA)

OCTOBER 26 from 5:00 – 6:30 P.M. (OMS Library)

A real NYSTRS Representative will discuss key topics you need to know.

The session will include an overview of pension calculation rules by tier, as well as:

- How to be sure you receive all the service credit for which you are eligible.
- Important service milestones and their impact on your pension calculation.
- The various pension payment options.
- Death benefits and their continuation into retirement.
- The steps to take to file for retirement.

We encourage general questions in this public setting. Specific questions concerning your individual situation should be discussed during an individual benefits consultation or by calling the Retirement System at (800) 348-7298.

Please join us for this one-hour NYSTRS Retirement Benefits Consultation on Thursday, OCTOBER 26 starting at 5:00 P.M. in the Oswego Middle School library.

PLEASE let Dan Rose (drose@oswego.org) know that you are interested in attending this in person presentation. This seminar will be presented in the OMS Library. Food and drink will be available courtesy of the Oswego Classroom Teachers Association.

Want to know more about the NYSTRS and the benefits available to you as an educator in New York State? Visit the [ACTIVE MEMBERS](#) section of the NYSTRS Website. You can also create an account and view your service credit and current benefit profile by clicking here: [MYNYSTRS](#)



OCTA Scholarship Committee in search of new members!

Submitted by Meghan Donabella & Korrine LaDuc - OCTA Scholarship Co-Chairs

The OCTA Scholarship Committee is looking for volunteers. Every year, the scholarship committee organizes fundraisers (such as Jeans Week & payroll deduction) which allow the committee to award graduating OHS seniors with valuable scholarships in the spring. If you would like to participate in this year's committee, please email Korrine LaDuc & Meghan Donabella.

Jeans Week - Save the Dates:

October 30th - November 3rd

February 12 - 16th

Please also consider supporting the OCTA Scholarship Fund by making a purchase through the OCTA BUC Apparel Fall Sale: <https://octa2023.itemorder.com/>

Thanks!

Meghan Donabella & Korrine LaDuc

OCTA Scholarship Co-Chairs

OCTA BLAST September 2023

Highlights from our September 2023 OCTA Meeting

***OCTA RESOURCE GUIDE:** We have added many new items to the Resource Guide. The forms needed for in-service pay, subbing and time off are all linked.

[Resource Guide](#)

FIX TIER 6!! Vote Cope Drive will begin soon! Consider increasing your contribution to \$6 per pay to help Fix Tier 6. (**\$6 for 6!**) Link to info about the problems with tier 6: <https://nysut.docsend.com/view/iftanyd3es4kgf4z>

***New Members INSURANCE!!** If you were hired at the start of this school year you have 30 days to enroll in **OCTA Dental** or District Medical and Vision Insurance. If you have any questions or need to submit your Dental Insurance forms please email them to octadentalplan@gmail.com. If you need to enroll in medical or vision contact Rachel Enos renos@oswego.org.

If you need the forms to enroll in **dental** email Michelle McManus at mmcmanu2@oswego.org.

***Graduate Course Salary Adjustments-** If you took graduate courses the deadline to submit for salary adjustment is October 1st. Last year, in order to get approval for these courses, members filled out an electronic form. Now that we are not using electronic forms the course should be approved in Frontline and after the course is “completed” you need to Mark It “Completed” and send in your transcript by Oct 1st in order to move to receive your salary advancement. Check with Rachel Enos to see if Melissa Syrell had printed a copy of your electronic form prior to the program going down. If Rachel does not have your prior approval, you will fill out the new form in Frontline.

Renos@oswego.org

***Union Busting Postcards** - Many people are receiving Union busting postcards that appear to be a NYSUT survey, but if you sign and send it back you are stating that you do not want to be a part of our Union anymore. Please read these carefully and discard them! NYSUT surveys are electronic and are not in the form of a postcard or letter. **Below are resources related to Union busting:**

<https://www.nysut.org/resources/special-resources-sites/fight-back/who-are-the-union-busters>

<https://www.nysut.org/my-nysut/reference/alerts/leader/2023/summer/anti-union-mailings>

<https://nysut.docsend.com/view/dr5xsgw7rv3m9jnn>

***John Mannion Campaign** - If you are interested in supporting John Mannion please use the link below to donate to his campaign. John Mannion is a former teacher and Union President. He is an advocate for all of us in public education. Donations:

https://secure.actblue.com/donate/mannion_q3_goal?

***Staff Room Visits-** The Teachers Credit Union will be coming into staff rooms to talk with staff members about the credit union and its benefits. See the dates below

Oswego High School: Tuesday 10/10 and Tuesday 10/17 10:43 - 1:00

Charles E. Riley Elementary: Wednesday 10/11 and Wednesday 10/18 11 - 1:15

Frederick Leighton Elementary: Thursday 10/12 and Thursday 10/19 10:50-1:00

Minetto Elementary: Friday 10/20 and ~~Friday 10/27 11-1:20~~ (TBA)

Oswego Middle School: Wednesday 11/1 and Wednesday 11/8 10 - 12:48

Fitzhugh Park Elementary: Thursday 11/2 and Thursday 11/9 11 - 1:20

Kingsford Park Elementary: Friday 11/3 and Monday 11/13 11 - 1:20

***Retirement Seminar-** The first Retirement Prep Seminar will take place **October 26th**. Location is the OMS Library (5:00 - 6:30 P.M.).

This meeting will go through the benefits of the NYSTRS and benefits in retirement. All OCTA members are welcome to attend. It is never too early to start understanding and planning for retirement!

Questions about retirement? Email drose@oswego.org or drupert@oswego.org

***NEW* Limit on Professional Development Hours-** In order to settle a potential grievance for external professional development denials, and in an effort to provide opportunities for more members to participate in external PD before the contractual limit is reached, the District and the Association have signed a memorandum of agreement which will limit individuals to 45 hours of external PD offerings between July 1 and December 31st of 2023. If there is still money available for external PD after December 31st, the rest of the PD will be available without a limit. This agreement will also allow any unspent OCTA Summer In-Service money to roll-over into our PD fund which could potentially increase the total amount of external PD funding available. We followed the contractual limit and allocated 30,000 for OCTA-designed in-district summer in-service and currently have 35,000 available for compensation for attending external professional development offerings (with prior approval) through MLP.

What is the difference between in-service and external PD?

In-service is offered by the district and no prior authorization is required for attendance. Once you enroll and attend the class, the district instructor submits the attendance sheet and the member is compensated for their participation. The offerings are determined by the district's Title 1 funds or other grants and focus on district initiatives and priorities.

External Professional Development is offered by Citi, Nysut ELT, the Teacher Center, or other external organizations. We have a contractual limit of \$35,000 for external PD. The individual wishing to take a course must get prior approval through a form on MLP. After attending the course, proof of completion must be provided within 30 days and a payroll invoice form must be submitted in order to receive payment for participation in the PD offering.

***Garrett Dunsmoor Memorial Foundation** - If you are willing to donate baked goods for the Garrett Dunsmoor Memorial Foundation event on October 14th, please let Rayna Mills know.

Rmills2@oswego.org

***Policy for driving students-** Please see the policy below related to transporting students.

<http://go.boarddocs.com/ny/oswego/Board.nsf/goto?open&id=B2SL4K54BFC0>

Blessings In A Backpack- Friday, November 3rd is the Annual Count Your Blessings Trivia Night. Blessings helps feed 400 Oswego School District students 38 weekends a year and this event helps fund the costs of these weekly Blessings Bags. If you are interested in getting a team together, fill out this form.

https://docs.google.com/document/d/1uPSprDbA02_nvW_-PIPQJ1fLGWkEi7mYWF9xdjVQ-X4/edit

We are also looking for donations of gift cards and baskets for our raffle baskets. Please reach out to Michelle McManus mmcmanu2@oswego.org if you would like to donate a basket or gift card.

FREE Premium “Calm” APP:

Take care of your mental health! Available to OCTA members: Follow this link for more information: [CALM APP](#)

Free Member Benefits: Legal Plan! -

A non full days paying member ($\frac{1}{2}$ time, $\frac{3}{4}$ dues) can get a free legal assistance plan through NYSUT. This provides members ($\frac{1}{2}$ time, $\frac{3}{4}$ dues) a free will and many other discount legal services.

<https://memberbenefits.nysut.org/free-member-benefits>

Premium Calm Service - Now Available!

NYSUT Member Benefits is excited to announce the availability of the **premium Calm subscription** as a free benefit for all NYSUT in-service members.

The premium Calm subscription provides in-service members with unlimited access to the full library of content at [calm.com](#) and in the Calm app, which can be utilized via a desktop, laptop, tablet, or mobile device (iOS or Android).

In-service members can add up to five dependents (age 16 or older) to receive their own premium Calm subscription. Dependents can only be added through the [calm.com](#) site (not the Calm app); dependents will then receive their own premium Calm subscription.

**Peer Support Line offered**

NYSUT Member Benefits has launched the [Peer Support Line](#), a confidential, peer-to-peer, dial-in helpline free to all members and their families. Staffed by trained in-service and retired individuals, this service will provide support and referrals to callers seeking assistance on a wide array of personal, family, and work-related problems. For more information or assistance, call [844-444-0152](tel:844-444-0152).

Know Your Paycheck Deductions:

Check your stub to make sure you are receiving the appropriate deductions for each paycheck:

FICA is social security

MEDI is Medicare

FEDERAL is federal tax

STATE is state tax

D/I OCTA is disability insurance

HI10F15% is 10 month family/single health

MED/DENT is your flex spending account

DFBOCTIN is your OCTA Dental Insurance

VISFIND = Vision individual

OCTA28+ is your union dues

OPL is city library contribution

NYSUT = member benefits (Life ins, legal, etc.)

INSREIMB = Insurance Reimbursement (in Dec) for those off step

TRS = money you pay into NYS Teachers Retirement

OCTA Building Leadership 23-24

CER

Terri Stacy

Ted Beers

FPS

Erin Wilder

Julie Tubolino

KPS

Mary Lynne Maxwell

Hope Mazuroski

FLS

Michaela Kearns

Amy Armet

MIN

Crystal Mason

Amy Sullivan

Keri Hunter

OHS

Gina Iorio

Heather Sugar

Robert Dumas

OMS

Jeff Brown

Mary Alice Steere

Substitutes

Ed Stacy

2023 - 2024 dues withholdings for OCTA

As per the ratified teachers' contract, please be advised that full dues for each active member (defined as earning \$35,000 and above) of the Oswego Classroom Teachers' Association should be \$870.32 for the 2023-24 school year.

Please have \$41.44 withheld for each of the 21 paychecks with a limit of \$870.32. Three-quarters dues payers (defined as having a salary in the range of \$26,250 - \$34,999) pay \$25.32 for each of the 21 paychecks with a limit of \$531.66. Half-time dues members (defined as having a salary of \$17,500 - \$26,249) should have a new limit of \$435.16 with a per check amount of \$20.72. One-quarter dues members (defined as having a salary of \$8,750-\$17,499) should have a new limit of \$217.58 with a per check amount of \$10.36. One-eighth dues members (defined as having a salary of \$8,750 or less should have a new limit of \$108.79 with a per check amount of \$5.18 for the 21 pay periods.

In accordance with the updated OCTA Constitution, sub dues will mirror the NYSUT adopted salary bands. The dues deduction for per diem subs covered by the OCTA II Contract (including teachers of homebound students and tutors in the ESL Program) shall be \$1.40 per calendar day worked. Long-term sub (one calendar month in the same position) and Regular Sub (10 weeks or more in the same position) employee deductions shall be based on the salary bands indicated above. (i.e. Full-time Sub

Teachers will pay full dues and Full-time Sub TAs will pay half dues.)

****Notice the salary amount for each category has a new range.**

Full Dues: \$35,000+

$\frac{3}{4}$ Dues: \$26,250 - \$34,999

Half Dues: \$17,500 - \$26,249

Quarter Dues: \$8,750 - \$17,499

$\frac{1}{8}$ Dues: Less than \$8,750

Thank you for your continued cooperation and assistance.
Sincerely,

Michael M. Patane,
OCTA Treasurer
Oswego Middle School

Back to school can mean a lot of different things:

- Starting a new career
- Planning for the future
- Balancing work and home life
- Making difficult decisions
- Enjoying your final year before retirement
- Recalling memories of a proud career

Regardless of what you might be **doing** this fall, NYSUT Member Benefits offers a variety of endorsed programs and services that could help make you as prepared as possible for whatever the new school year may throw at you.



Whether you are looking to save money, protect your family, or plan for the future, NYSUT Member Benefits is a great place to start. With dozens of endorsed insurance, legal, financial, shopping, travel, and discount programs, you are certain to find something of interest that could benefit you or your loved ones.

And speaking of savings, the Member Benefits Discounts & Deals program utilizes the nation's largest private discount network to offer all NYSUT members (both in-service and retiree) exclusive access to savings of up to 50% at 850,000 locations -- including more than 21,200 New York State deals. If you have not already done so, head over to mbdeals.enjoymydeals.com to create your account with your NYSUT ID number, preferred email address, and password.

You'll then be eligible to save on restaurant dine-in or take-out, flowers and gift baskets, Bose electronics, clothing and shoes, oil changes and vehicle maintenance, sporting events, hotels and flights, car rentals, theme parks, movie tickets, and much more. Members are encouraged to download the MB Discounts & Deals mobile app for the best user experience with this program.

Check out all your union membership has to offer!



Learn more by scanning the QR code to the left, visiting memberbenefits.nysut.org, or calling 800-626-8101.

Dental Benefits



submitted by OCTA Dental Administrator Lindsay Voigt

For Members Retiring:

Please be advised that if you want to participate in the dental insurance program as a retiree, you **MUST** be enrolled as an 'active' participant.

Non-participants must enroll during the open enrollment before retirement.

If you have any questions regarding this or any OCTA Dental-related matter, please feel free to reach out at: octadentalplan@gmail.com.

Thank you!!

Documents Needed for OCTA/Delta Dental Enrollment

For all enrollments an enrollment form and payroll deduction form need to be completed.

Individual:

If you are only enrolling yourself, no other documentation is needed. Your social security number is needed though.

You and a Spouse or Child (Member + 1):

We would need a copy of the marriage certificate and information about your spouse, such as social security number, date of birth, and gender. A birth or adoption certificate would be needed for a child.

If you have more than one dependent:

We would need a birth certificate for each child. Social security number is needed for a child to be enrolled. If you have an adopted child and a new birth certificate has not been issued, a copy of the adoption order would be needed.

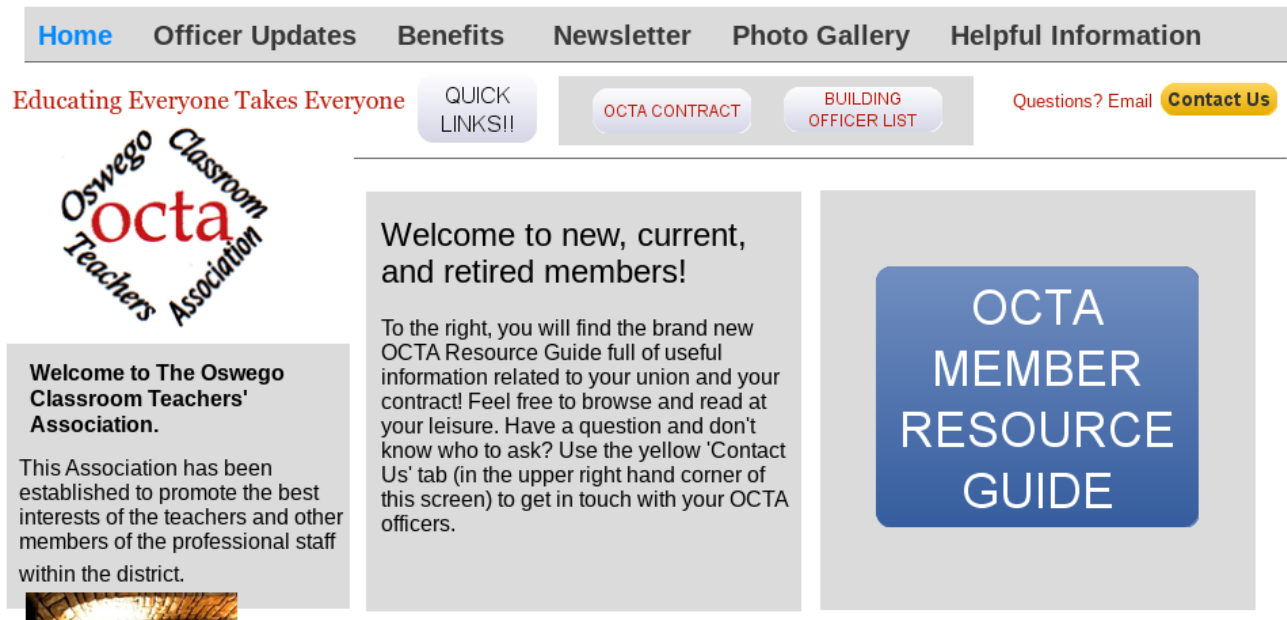
If you are a guardian for a child:

A court document assigning guardianship is needed.

Have you visited the OCTA website yet? What are you waiting for!!!??

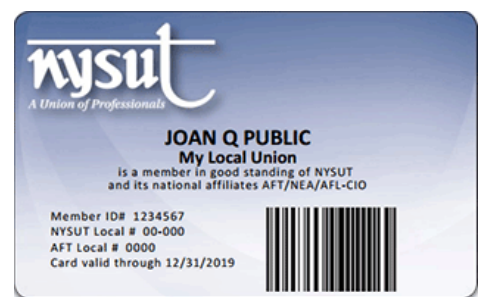
Click on the screenshot of the homepage below to explore the site! Find quick links to important union documents like the new OCTA Contract, the OCTA building officer list, and the new OCTA resources guide!

Oswego Classroom Teachers' Association



Need A Quick NYSUT Membership Card?

[Login here and download a PDF of your membership card.](#)



To request a replacement for this card, call NYSUT at 1-800-342-9810
ext. 6224

OCTA Advocate is published by the Oswego Classroom Teachers Association, West 1st Street, Oswego, NY. **President:** Carrie Patane, **VP Grievance:** Kim LeRoy **VP Negotiations:** Gretchen Coakley **VP Political Action:** Jenn Cahill, **VP Newsletter:** Dan Rose, **Secretary:** Michelle McManus, **Treasurer:** Mike Patane. Affiliated with the New York State United Teachers and the American Federation of Teachers, AFL-CIO.

