Rt. Hon. R. J. Seddon.

OLD-AGE PENSIONS.

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No. 63—1.

A BILL INTITULED

Title.

An Acr to provide for Old-age Pensions.

Preamble.

WHEREAS it is equitable that deserving colonists who during the prime of life have helped to bear the public burdens of the colony by the payment of taxes, and to open up its resources by their labour 5 and skill, should look to the colony for a pension in their old age:

BE IT THEREFORE ENACTED by the General Assembly of New Zealand in Parliament assembled, and by the authority of the same, as

follows:

Short Title.

1. The Short Title of this Act is "The Old-age Pensions Act, 10 1898."

Interpretation.

2. In this Act, if not inconsistent with the context,—

"Income" means any moneys or profits derived or received by any person for his own use or benefit in any year by any means or from any source; and shall be deemed to include 15 personal earnings, but not any pension payable under this Act:

"Income-year" means the year ending one month before the date on which the pension-claim is finally admitted, and at the same time in each subsequent year:

"Prescribed" means prescribed by this Act or by regulations thereunder.

DISTRICTS AND REGISTRARS.

Districts.

3. (1.) For the purposes of this Act the Governor may from time to time divide the colony into such districts, with such names and 25 boundaries, as he thinks fit.

Alteration of bound-

(2.) If any such district is constituted by reference to the boundaries of any other portion of the colony, as defined by any other Act, then any alteration in such boundaries shall take effect in respect of such district without any further proceedings, unless the Governor 30 otherwise determines.

Registrar.

4. The Governor may from time to time appoint a Registrar, who, subject to the control of the Colonial Treasurer, shall have the general administration of this Act.

Deputy Registrars.

5. The Governor may also from time to time appoint in and for 35 every such district a Deputy Registrar and such other persons as he deems fit.

Their powers and duties.

6. Subject to the provisions of this Act, the Registrar and every Deputy Registrar and other person appointed as aforesaid shall have such powers and duties as the Governor from time to time determines. 40

PENSIONS.

Persons entitled to pensions.

7. Subject to the provisions of this Act, every person of the full age of sixty-five years or upwards shall, whilst in the colony, be entitled to a pension as hereinafter specified for the rest of his life.

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8. No such person shall be entitled to a pension under this Act Necessary qualification

unless he fulfils the following conditions, that is to say:— (1.) That he is residing in the colony on the date when he establishes his claim to the pension; and also (2.) That he has so resided continously for not less than twenty 5 years immediately preceding such date: Provided that continuous residence in the colony shall not be deemed to have been interrupted by occasional absence therefrom unless the total period of all such 10 absence exceeds eighteen months; and also (3.) That during the period of ten years immediately preceding such date he has not been imprisoned for four months, or on four occasions, for any offence punishable by imprisonment for twelve months or upwards and dishonouring him 15 in the public estimation; and also (4.) That during the period of five years immediately preceding such date the claimant has not for twelve months or upwards, if a husband, deserted his wife, or without just cause failed to provide her with adequate means of main-20 tenance, or neglected to maintain such of his children as were under the age of fourteen years; or, if a wife, deserted her husband or such of her children as were under that age-Provided that, if the pension-certificate is issued, the 25 pensioner's rights thereunder shall not be affected by any disqualification contained in this subsection unless the fact of such disqualification is established to the satisfaction of the Deputy Registrar within twelve months thereafter; and also 30 (5.) That he is of good moral character, and is leading a sober and reputable life; and also (6.) That his yearly income does not amount to fifty-two pounds or upwards, computed as hereinafter provided; and also (7.) That the net capital value of his accumulated property does 35 not amount to five hundred and forty pounds or upwards, computed and assessed as hereinafter provided; and also (8.) That he has not directly or indirectly deprived himself of property or income in order to qualify for a pension; and also 40 (9.) That he is the holder of a pension-certificate as hereinafter provided. 9. The amount of the pension shall be eighteen pounds per Amount of pension. year, diminished by,— (1.) One pound for every complete pound of income above thirty-four pounds; and also by 45 (2.) One pound for every complete thirty pounds of the net capital value of all accumulated property, computed and

assessed as next hereinafter provided.

ssessment of value of accumulated property.

10. The net capital value of accumulated property shall be computed and assessed in the prescribed manner, and for that purpose the following provisions shall apply:—

(1.) All real and personal property owned by any person (not being a life-insurance policy) shall be deemed to be his

accumulated property.

(2.) From the capital value of such accumulated property there shall be deducted all charges or encumbrances lawfully existing on such property, and also the sum of fifty pounds; and the residue then remaining shall be deemed 10 to be the net capital value of all his accumulated property.

Pension not to vary during year. 11. The rate of each year's pension shall not vary during the year.

Income for purposes of first year's pen-

12. (1.) For the purpose of ascertaining whether the claimant for 15 a pension is entitled thereto, and also of fixing the rate of the first year's pension, his income for the next preceding income-year shall be deemed to be his yearly income.

Income for subsequent years.

sion.

(2.) For the purpose of fixing the rate of the pension for the second and each subsequent year, the pensioner's income for the 20 income-year next preceding each such year shall be deemed to be his income for such year.

General rules for computing income.

13. The following general rules shall apply in the computation of income for all the purposes of this Act:—

(1.) There shall be deducted therefrom all income derived or 25 received from accumulated property as hereinbefore de-

fined.

(2.) Where, in addition to wages or personal earnings, the person receiving the same receives also board and lodging, the reasonable cost of such board or lodging, not exceeding 30 twenty-six pounds in the year, shall be included in the

computation of the yearly income:
(3.) In the case of husband and wife, the yearly income of each shall be deemed to be not less than half the total yearly

income of both:

Provided that this rule shall not apply where they are living apart pursuant to decree, order, or deed of separation.

(4.) Income accruing, but not actually received during the year shall be deemed to be apportioned and to be received 40 month by month during the year.

14. With respect to every pension under this Act the following

pursuant to pension- provisions shall apply:-

(1.) The pension shall be deemed to commence on the date named in that behalf in the pension-certificate issued in respect of the first year's pension, being in every case the 45 first day of the calendar month next after the date of the issue of such certificate.

Pension payable pursuant to pensioncertificate. When to commence, and payable monthly. (2.) Each year's pension shall be payable pursuant to a pensioncertificate issued in respect of such year, and not otherwise.

(3.) Such certificate shall in every case specify the amount of the year's pension, and the instalments by which it is payable, being twelve equal monthly instalments, whereof the first is payable on the first day of the calendar month next after the commencement of the year.

PENSION-CLAIMS.

15. (1.) Every person claiming to be entitled to a pension under Pension-claim. this Act shall, in the prescribed manner and form, deliver a claim therefor (elsewhere throughout this Act called a "pension-claim") to the Deputy Registrar of the district wherein the claimant resides, or to the nearest Postmaster, who shall forthwith forward the same to 15 the Deputy Registrar.

(2.) The pension-claim shall affirm all the requirements and

negative all the disqualifications under this Act.

(3.) Every claimant shall, by statutory declaration, affirm that the contents of his pension-claim are true and correct in every material 20 point.

(4.) Such declaration may be made before any Justice of the Peace, solicitor, Deputy Registrar, or Postmaster, and shall not be

liable to stamp duty.

same:

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16. The Deputy Registrar shall file the claim, and record it in Register of pension-25 the prescribed manner in a book, to be called "The District claims. Old-age Pension-claim Register," which shall be open to inspection on payment of a fee of one shilling.

17. All pension-claims shall be numbered consecutively in the Pension-claims to be order in which they are entered in the register, so that no two pension-numbered.

30 claims in the same register bear the same number.

18. (1.) The Deputy Registrar shall, in the prescribed manner, Stipendiary Magistransmit the claim to a Stipendiary Magistrate exercising jurisdiction trate to investigate. in the district, who shall fully investigate the pension-claim for the purpose of ascertaining whether the claimant is entitled to the pension, and, if so, for what amount in respect of the first year.

(2). The Clerk of the Magistrate's Court shall ascertain on what date the claim may be investigated, and shall, in the prescribed manner, notify the claimant of a date on which he may attend to support his claim, and the Stipendiary Magistrate shall on the day so appointed, 40 or on the first convenient day thereafter, proceed to investigate the

Provided that where the Stipendiary Magistrate is satisfied that the documentary evidence in support of the claim is sufficient to establish it he shall not require the personal attendance of the applicant, who shall be notified accordingly.

Witnesses and evidence on oath.

19. For the purposes of such investigation all the powers under "The Magistrates' Courts Act, 1893," shall be available for the purpose of compelling the attendance of witnesses, and every witness shall be examined on oath.

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Evidence to be corroborated.

20. No pension-claim shall be admitted unless the evidence of the claimant is corroborated on all material points, except that in 10 respect of the age of the claimant the Stipendiary Magistrate, if otherwise satisfied, may dispense with corroborative evidence.

How pension-claim to be dealt with.

21. The Stipendiary Magistrate may admit the pension-claim as originally made, or as modified by the result of his investigations, or may postpone it for further evidence, or reject it, as he deems equitable; and his decision shall be notified to the claimant in the prescribed manner.

Stipendiary Magistrate may postpone claim. 22. If the Stipendiary Magistrate is of opinion that, although the claim is not completely established, further evidence may be adduced in support thereof, or it may be mended by lapse of time, 20 he shall postpone the claim if the claimant so desires, and in such case all matters as to which the Stipendiary Magistrate is satisfied shall be recorded as proved, and it shall be unnecessary to prove them again.

Mode of rejecting claim.

23. If the Stipendiary Magistrate decides that the pension-claim 25 is not established, and cannot be mended by postponement for a reasonable time, he shall reject it, and when doing so shall specify in writing all the material points which he finds to be respectively proved, disproved, and not to be proved.

Strict rules of evidence not to be binding.

24. In investigating any pension-claim, the Stipendiary Magis- 30 trate shall not be bound by the strict rules of evidence, but shall investigate and determine the matter by such means and in such manner as in equity and good conscience he thinks fit.

Matters to be distinguished.

25. In disposing of material points against the claimant, the Stipendiary Magistrate shall distinguish between what he finds to be 35 disproved and what he finds to be simply unproved or insufficiently proved.

As to matters disproved.

26. In respect of what is found to be disproved, the Stipendiary Magistrate's decision shall be final and conclusive for all purposes.

As to matters unproved.

27. In respect of what is found to be simply unproved or 40 insufficiently proved, the claimant may at any time thereafter adduce fresh evidence on those points before the Stipendiary Magistrate, and in such case all material points previously found by the Stipendiary Magistrate to be proved shall be deemed to be established, and he shall dispose of all other points as in the case of a new pension-claim. 45

Provisional investigation of pensionclaims. 28. In order to facilitate the adjustment of pension-claims they may be filed and provisionally investigated at any time not exceeding two years before the date on which the claimant alleges that his pension should commence; but no pension-claim shall be finally admitted, nor shall any pension-certificate be issued, until all the 50 conditions prescribed in respect thereof by this Act have been fulfilled.

29. The pension-claim may be amended from time to time on Pension-claims may any point which has not been finally disposed of.

PENSION-CERTIFICATES.

30. As soon as the pension-claim is established, and the rate of Issue of pensionthe first year's pension is fixed by the Stipendiary Magistrate, he shall, certificate when claim established. in the prescribed manner, certify the same to the Deputy Registrar, who shall, in the prescribed manner and form, issue to the claimant a certificate (elsewhere throughout this Act called a "pension-certificate") in respect of the first year's pension.

31. In respect of the pension for each year after the first, a fresh Annual pension pension-certificate shall be issued as hereinafter provided.

32. The Deputy Registrar shall enter in a book, to be called Particulars to be District Old-age Pension Register," the following entered in pension-register. "The particulars respecting each pension-certificate issued by him:-

(1.) The number of such certificate, and the name of the district in which it is issued.

(2.) The pensioner's full name, occupation, and address.

(3.) The amount of his income for the year, and the date on which the income-year ends.

(4.) The date on which the year's pension commences.

(5.) The amount of the year's pension, the instalments by which it is payable, and the due dates thereof.

(6.) Such other particulars as are prescribed.

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33. All entries of pension-certificates in the Old-age Pension Entries in register 25 Register shall be numbered consecutively, so that no two entries in to be numbered. the same register bear the same number.

34. On application in the prescribed form, and subject to Transfer of pensionprescribed conditions,—

districts, and dupli-

(1.) Any pension-certificate may be transferred from the register cates. in one district to the register in another;

(2.) The Deputy Registrar may issue a duplicate pension-certificate in any case where satisfactory proof is given of the loss of the original.

INCOME-STATEMENTS.

35. For the purpose of ascertaining in respect of the second and Statement of income each subsequent year, computed from the date of the commencement for preceding penof the parsion, whether the parsioner is antitled to any payment in sion-year to be of the pension, whether the pensioner is entitled to any payment in furnished to Deputy respect of his pension for such year, and, if so, for what amount, the Registrar. following provisions shall apply:--

(1.) Within the prescribed period before the commencement of each such year the pensioner, whether claiming any payment in respect of his pension for that year or not, shall furnish to the Deputy Registrar an income-statement in the prescribed form setting forth full particulars of his income for such year (being the income for the last-preceding income-year).

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(2.) If the pensioner has received no income for the year, the income-statement shall contain the word "Nil."

(3.) The Stipendiary Magistrate shall investigate the incomestatement in the same manner, with the same powers and subject to the same provisions as in the case of pension-claims.

(4.) The Stipendiary Magistrate, when satisfied as to the amount of the pensioner's income, shall certify the same to the Deputy Registrar, who shall enter the same in the Old-age Pension Register, and issue a pension-certificate in the prescribed form in respect of the year's pension (if any) 15 to which the pensioner is entitled:

Provided that, in lieu of himself issuing such certificate to the pensioner, the Deputy Registrar shall forward it to the Postmaster of the post-office where the pension is payable, and the Postmaster shall issue it to the pensioner 20 in exchange for the outstanding pension-certificate.

(5.) When forwarding the pension-certificate to the Postmaster as aforesaid the Deputy Registrar shall, in the prescribed manner, notify both the Postmaster and the pensioner as to such exchange and surrender.

PAYMENT OF PENSIONS AND FORFEITURE OF INSTALMENTS.

36. Each monthly instalment of the pension shall be payable at the post-office money-order office named in the pension-certificate.

37. On application in the prescribed manner, the name of such office may be changed from time to time, and every change of office 30 shall be recorded by the Deputy Registrar on the pension-certificate and in the District Old-age Pension Register.

38. Subject to the provisions of this Act each monthly instalment shall be payable at any time within fourteen days after its due date on the personal application of the pensioner and the production 35 of his pension-certificate to the Postmaster of the post-office moneyorder office named therein.

39. In default of strict compliance with all the provisions of the last-preceding section hereof, such instalment shall be deemed to be forfeited, unless the forfeiture is waived under the provisions in that 40 behalf hereinafter contained.

40. The Stipendiary Magistrate by warrant in the prescribed form, may waive any such forfeiture in any case where, after investigation, he is satisfied-

(1.) That, if the forfeiture was occasioned by default of personal 45 application for payment, or of application within the pre-

Issue of pensioncertificate for year.

Where pension pay-

Change of place of payment.

Instalment to be applied for within fourteen days.

When instalment deemed forfeited.

When Stipendiary Magistrate may waive forfeiture.

scribed time, such default was due to the pensioner's illness, or temporary absence from the place (but not from the colony), or other sufficient cause; or

(2.) That, if the forfeiture was occasioned by default in producing the pension-certificate, such default was due to its being lost or mislaid:

Provided-

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(a.) That, except in special cases of the pensioner's illness or debility, it shall not be lawful for the Stipendiary Magistrates to issue two such warrants in succession to the same pensioner; and also

(b.) That in no case shall any such warrant be issued unless it is applied for within fourteen days after the forfeiture

41. The instalment named in any such warrant shall be payable Payment under 15 at any time within fourteen days after the date thereof, on the per- warrant of Stipen-diary Magistrate. sonal application of the pensioner or other the person named therein, and also the production of the warrant, and (except where the warrant otherwise provides) of the pension-certificate, to the Post-20 master of the post-office money-order office named in the warrant.

42. In default of strict compliance with all the provisions of the When warrant last-preceding section hereof, the warrant shall be deemed to have deemed lapsed. lapsed, and the forfeiture of the instalment named therein shall become absolute.

43. The following provisions shall apply in every case where the Provision where 25 pensioner is maintained in any charitable institution, or receives pensioner in receipt of charitable aid. relief therefrom :-

(1.) The reasonable cost of such maintenance or relief shall be payable out of the pension.

(2.) For the purpose of procuring such payment, instalments of the pension shall, to such extent as is necessary, be payable to the governing body of such institution in such manner as is prescribed, and on production to the Postmaster of a warrant in the prescribed form.

(3.) Any surplus pension-moneys remaining in the hands of such governing body after defraying such cost shall be paid to

the pensioner.

(4.) For the purpose of computing the amount of any subsidy or contribution payable by the Government to such governing body under any Act all instalments so paid shall be excluded.

44. Subject to prescribed regulations, and on production to the Payment to clergy-Postmaster of a warrant in the prescribed form, the instalments may man or Justice. be paid to any specified clergyman, Justice of the Peace, or other reputable person for the benefit of the pensioner.

45. Every instalment which falls due during any period whilst Period for which the pensioner is either in prison or out of the colony, shall be deemed pension not payable. to be absolutely forfeited.

46. With respect to the payment of instalments of pension by Proceed the Postmaster the following provisions shall apply:-

(1.) The Postmaster may, if he thinks fit, require the applicant Post for payment to prove his identity, but shall not be bound so to do, and may accept the production of the pension

certificate or warrant to which the instalment relates as sufficient evidence that the person producing the same is

the person entitled to payment.

(2.) When making the payment the Postmaster shall indorse on the pension certificate or warrant produced as aforesaid the date and fact of the payment, and shall also require the person receiving the payment to give a receipt therefor in the prescribed form.

(3.) Such receipt shall be sufficient evidence that the payment to which the receipt purports to relate has been duly made, 10 and no claim against Her Majesty or the Postmaster shall

thereafter arise or be made in respect thereof.

(4.) Where the warrant produced as aforesaid relates to a single instalment, or to the last of a series of instalments, it shall be delivered up to and retained by the Postmaster on 15. payment of such instalment.

PENALTIES.

Imprisonment for certain breaches of

47. Every person is liable to imprisonment for not more than three months, with or without hard labour—

(1.) If by means of any wilfully false statement or representation 20 he obtains or attempts to obtain a pension-certificate, not being justly entitled thereto, or a pension of a larger amount than he is justly entitled to; or,

(2.) If by any means he obtains or attempts to obtain payment of any absolutely forfeited instalment of pension; or,

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(3.) If, by means of personation or any other fraudulent device whatsoever, he obtains or attempts to obtain payment of any instalment of pension.

Additional powers of Court when convicting.

48. In the case of any conviction under the last-preceding section hereof, the convicting Court, in addition to imposing the punishment 30 thereby prescribed, shall also, according to the circumstances of the case, by order-

(1.) Cancel any pension-certificate which is proved to have been wrongfully obtained; or,

(2.) Reduce to its proper amount any pension that has been 35

proved to be too high; or,

(3.) Impose a penalty of twice the amount of any instalment the payment whereof has been wrongfully obtained, and, if the defendant is a pensioner, direct the forfeiture of future instalments of his pension equal in amount to such penalty 40° and in satisfaction thereof.

Additional penalty for certain offences.

49. If any pensioner is convicted of drunkenness, or of any offence punishable by imprisonment for not more than six months and dishonouring him in the public estimation, then, in addition to any other penalty or punishment imposed, the convicting Court shall, 45 by order, forfeit not less than one nor more than three of the monthly instalments falling due next after the date of the conviction:

Provided that if, on any such conviction, the pensioner is deemed to be a habitual drunkard within the meaning of "The Police Offences Act, 1884," then, in lieu of forfeiting any instalment of the pension, 50 the convicting Court shall, by order, cancel the pension-certificate.

50. If any pensioner is sentenced to imprisonment for twelve Pension-certificate months or upwards in respect of any offence dishonouring him in the imprisonment for public estimation, the convicting Court shall, by order, cancel the certain offences. pension-certificate.

51. In any case where any pension-certificate is cancelled by When pension absoorder of a Court, the pension shall be deemed to be absolutely forfeited.

52. In every case where any instalment is forfeited or any Notice of forfeiture pension-certificate is cancelled by order of a Court, the Clerk of to Deputy Registrar. 10 the Court shall forthwith notify the Deputy Registrar of such forfeiture or cancellation, and the Deputy Registrar shall record the same.

MISCELLANEOUS.

53. The pension being for the personal support of the pensioner, Pensions absolutely 15 it shall (subject to the provisions of this Act as to payment, forfeiture, and otherwise) be absolutely inalienable, whether by way of assignment, charge, execution, bankruptcy, or otherwise howsoever.

54. Every Deputy Registrar shall, in the prescribed manner and Returns to be at prescribed intervals, prepare and forward to the Registrar a return Registrars. 20 showing for each such interval,-

(1.) All pension-certificates and warrants issued by him;

(2.) All forfeitures recorded by him;

(3.) Such other particulars as are prescribed.

55. The Registrar shall from the aforesaid returns compile a General Register.

25 General Old-age Pension Register containing a record of all pensioncertificates for the time being in force, and such other particulars as are prescribed.

56. The Registrar shall at prescribed intervals furnish to the Particulars to be Postmaster-General schedules showing for each such interval,-

furnished to Postmaster General.

(1.) The names of the pensioners;

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(2.) The numbers of their pension-certificates;

(3.) The dates on which and the post-office money-order offices at which the instalments in respect thereof are payable; and

(4.) The amount of the instalments payable.

57. The Colonial Treasurer shall from time to time, without Payment of impress further appropriation than this Act, pay out of the Consolidated Fund Office Account. into the Post Office Account, by way of imprest, whatever moneys are necessary in order to enable the instalments specified in such 40 schedules to be paid out of such account, and the Postmaster-General shall thereupon pay such instalments accordingly.

58. (1.) The Postmaster-General shall, at such periodical inter- Return by Postvals, as are from time to time arranged between him and the Colonial master-General of all payments made. Treasurer, furnish to the Registrar a statement showing for each such

45 interval-(1.) The balance of the aforesaid imprest moneys in the Post Office Account at the commencement and also at the close of such interval;

(2.) The instalments paid;

(3.) The pensioners to whom such instalments were paid; and

(4.) Such other particulars as are prescribed.

Registrar to certify same for payment.

Expenses of administration.

Annual statement to be laid before Parliament. 59. The Registrar, after satisfying himself that such statement is correct, shall certify to the accuracy thereof, and forward it to the Colonial Treasurer.

60. All expenses incurred in administering this Act (other than the payment of pensions) shall be payable out of moneys to be from time to time appropriated by Parliament.

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61. The Colonial Treasurer shall, within thirty days after the close of each financial year ending the thirty-first day of March, prepare and lay before Parliament, if sitting, or, if not sitting, then within fourteen days after the commencement of the next session, a statement showing for such year—

(1.) The total amount paid under this Act in respect of pensions;

(2.) The total amount so paid in respect of other than pensions;

(3.) The total number of pensioners;

(4.) The total amount of absolutely forfeited instalments; and

(5.) Such other particulars as are prescribed.

62. The Governor may from time to time make such regulations as he thinks necessary for any purpose for which regulations are contemplated or required, and, generally, for carrying out the intention of this Act.

To whom Act not to apply.

Regulations.

63. This Act, in so far as it provides for the grant of pensions, shall not apply to,—

(1.) Aboriginal Natives of New Zealand to whom pensions are paid out of the sums appropriated for Native purposes by "The Civil List Act, 1863"; nor to

(2.) Aliens; nor to

(3.) Naturalised subjects, except such as have been naturalised for the period of *five* years next preceding the date on which they establish their pension-claims; nor to

(4.) Chinese or other Asiatics, whether naturalised or not.

64. Subject to the provisions of subsection one of the last-preceding section hereof, this Act shall apply to aboriginal natives of New Zealand: Provided that on the investigation of any such Native's pension-claim his evidence as to his age shall be required to be corroborated to the satisfaction of the Stipendiary Magistrate.

65. (1.) Every pension granted under this Act shall be deemed to be granted and shall be held subject to the provisions of any amending or repealing Act that may hereafter be passed, and no pensioner under this Act shall have any claim for compensation or otherwise by reason of his pension being affected by any such amend- 40 ing or repealing Act.

(2.) A notification of the last-preceding subsection hereof shall

be printed on every pension-certificate.

66. "The Registration of People's Claims Act, 1896," is hereby repealed, and all pension certificates issued thereunder are hereby cancelled; nor shall any fact proved, or entry made, or certificate issued thereunder be available for the purposes of this Act, anything in that Act to the contrary notwithstanding.

Act to apply to aboriginal natives of New Zealand.

Pensions granted subject to any amending Act.

"Registration of People's Claims Act, 1896," repealed.