

COMMUNITY FOUNDATIONS SERVING RURAL AREAS

ABOUT THE AUTHOR

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rural communities.
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to give back to their
communities, make grants
to serve community needs,
and
serve in a leadership role.**

The Council of Michigan Foundations is an association of foundations and corporations which make grants for charitable purposes. As a membership organization, our mission is to enhance, to improve, and to increase philanthropy in Michigan.

A publication to help in the formation of community foundations in rural areas.

Introduction

Community foundations are the fastest-growing institutions in the field of philanthropy. They are well-positioned to support local solutions to social problems, to help build community strengths, and to serve as stewards of community assets.

Russell G. Mawby (1992), chairman emeritus of the W.K. Kellogg Foundation, said, "the most exciting solutions to today's problems are not those coming from Washington or [our state capital]. They are those coming from our local communities. Local leaders are the ones who are closest to the problems, and the ones best equipped to solve them" (p. 3). Community foundations provide rural areas with a unique way to ensure that economic resources remain in and benefit the community-at-large.

Currently, there are more than 500 community foundations operating in the United States. Of those, 176 community foundations and 56 community foundation affiliates are located in Michigan,

Ohio and Indiana. Many community foundations are located in or serve rural areas. While some foundations have assets of \$1 million or less, other foundations have substantial resources.

A community foundation is a "community savings account," consisting of a collection of permanent restricted and unrestricted endowment funds. Community foundations serve a specific geographic area—a town, city, county, multi-county area, or even an entire state.

Any person, business, or organization can contribute money, no matter how small or large the amount, to a community foundation. Many individuals write the community foundation into their wills. All contributions, unless they are special project monies, are endowed, and the interest is used to make grants within the community. A board of trustees of private citizens makes grants and guides the development of the community foundation.

Five basic types of funds allow community foundations to meet a

wide range of philanthropic donors' wishes. The funds are (1) unrestricted funds—which have no external restriction on their use or purpose; (2) field-of-interest funds—which are created to support a broad area of interest such as youth, energy conservation efforts, or the arts; (3) donor advised funds—which allow donors to suggest specific grants, though these recommendations are not binding; (4) agency endowed funds—which create a need for the community foundation to serve as fiscal agent for another organization; and (5) special project funds—which are not endowed but simply pass through the community foundation for use on a specific project.

Community foundations provide an opportunity for individuals and businesses to give back to their community and to ensure that their gifts will benefit future generations. Donating to a community foundation allows donors to exercise civic pride and social responsibility by giving a gift that will serve their community in perpetuity. Gifts given to a community foundation are used to benefit the community and to meet the community's changing needs.

Community foundations can play many important roles locally. A community foundation supports, provides benefits to, and does not compete with local nonprofits. They build permanent endowments within

a specific geographic area (a town, county, multi-county area, or state) and make grants within the service area from income generated by the endowment. In addition to stewarding resources and grantmaking, other roles that community foundations play include (1) convening community discussions and problem solving; (2) stimulating needed change; (3) responding to community emergencies; (4) participating in community planning for the future; (5) leveraging or brokering funds to meet community needs; (6) stimulating public/private partnerships; (7) providing technical assistance to nonprofits; and (8) assisting in the development of community leaders (Council of Michigan Foundations 1996b).

Making a Difference

Executive directors of community foundations serving rural areas quickly point out that, although they may have fewer assets than a larger urban community foundation, they can and do make a difference in their communities: a small amount of money can go a long way.

All community foundations grant funds. The following are examples of grantmaking by community foundations with asset levels between \$1 and \$4 million dollars:

- The Petoskey/Harbor Springs Area Community Foundation, serving a rural area of Michigan, gave a \$1,000 seed grant to establish a dispute resolution service and to train volunteer mediators. They also granted \$7,125 to establish a tool lending and building repair program.
- The Geneseo Foundation, located in Geneseo, Illinois, offered a challenge grant of \$6,000 (1:1 match) to

their community to help build an indoor public swimming pool. It has also granted monies to assist city government with a downtown revitalization and development project.

- The Marshall Community Foundation, serving the small town of Marshall, Michigan, assisted the Marshall Firefighter/Ambulance Service in obtaining training and certification to upgrade their service from Limited Advanced Life Support to Advanced Life Support.

As noted previously, community foundations engage in more than grantmaking. In the following paragraphs, are three examples of how foundations have contributed to their communities.

Serving a rural Michigan county, the Buchanan Area Foundation has become a community leader on rural poverty and health issues. The Foundation's executive director comments,

“We're involved in the very fabric of growth and development in our area We are working on a grassroots level effort to improve health care and bring health awareness to our community. Our efforts have established a county health department service site, and brought renewed awareness of the health issues of rural poverty to the attention of our county's health provider system (Council of Michigan Foundations 1996b, p. 84).”

Perry is a rural county in Indiana, which borders the Ohio River. It has a population of about 19,000. The community foundation serving this county raised about \$1 million over a three-year period. Even before making its first round of grants, it has already benefited the county by serving as a fiscal sponsor for three separate projects in which the organizations could not accept the

funds directly. For example, the foundation acted as fiscal sponsor for a school PTO that received a rural arts and literacy grant from the Indiana Arts Commission.

The director of the Hillsdale County Community Foundation writes,

“The most permanent impact, in addition to specific

grants, has been the personal development of the leadership capabilities of the young people involved on our youth committee. We have case after case of youth who have “blossomed” when meaningful responsibility and authority have been given them. These additional leadership abilities permeate all the groups that they are involved

with (Council of Michigan Foundations 1996b, p. 86).”

The Foundation’s youth committee was developed as part of the Michigan Community Foundations’ Youth Project, and it conducts needs and opportunities assessments, reviews and recommends grants for funding, engages in fundraising and stimulates youth volunteerism (Tice 1998a).

Affiliation

Because of their endowment nature, community foundations must accumulate substantial assets in order to adequately serve their communities. In small and very rural areas, a fully mature community foundation might take several generations to develop. One strategy around this delay is the willingness of communities to work together through what are called “affiliated” relationships.

These relationships allow smaller communities to benefit from the organizational maturity and scale of a neighboring lead foundation, while retaining substantial influence over grantmaking and asset development. Although there are three established ways to structure an affiliate agreement (i.e., a geographic or field-of-interest component fund, a supporting organization, and a designated agency fund), the most commonly used arrangement is the geographic component fund.

With a geographic component fund, the community foundation is the corporate entity and all “affiliates” are funds of the community foundation. The corporate entity might be either a larger lead foundation or an alliance—an umbrella

community foundation where all of the geographic component funds are equal partners.

Lead Foundation Model. A committee of interested persons in a small community establishes a geographic component fund within a larger (lead) community foundation. This group of citizens becomes the initial advisory committee to the fund. The committee raises money and recommends grants to be made within the smaller community. The smaller community does not create a separate organization to be incorporated and qualified with the Internal Revenue Service. The lead community foundation retains final approval over all grant decisions. In practice, this is usually a formality to ensure that all grants are legal and will not create problems for the lead foundation or its affiliate.

Research conducted in 1994 with Michigan’s then 14 affiliates and 8 lead community foundations helps to better describe how the affiliate relationship works. Half of the lead community foundations have three affiliates each. Thirteen affiliates are geographic component funds of their lead community foundations. The remaining affiliate is a supporting

organization. [This research was conducted by FERA in 1994 for the Council of Michigan Foundations. The purposes of the research were to (1) describe the history of affiliate relationships in Michigan; (2) analyze issues related to communities’ decisions to affiliate or not; (3) identify key factors to building successful affiliate relationships; (4) explore the advantages and disadvantages of different legal affiliation arrangements; and (5) raise legal issues and concerns.]

Nine of the 14 affiliates are called community foundations, three are called “funds,” and the other two describe themselves as “area foundations.” Their assets range from \$7,000 to \$500,000. Most serve a countywide area or one or more school districts. Eight are located in rural areas, four are in suburban areas, and one serves a small city. Half are located within the lead community foundation’s service area; the other half are located outside. Populations served range from less than 10,000 to 100,000.

Lead community foundation support to affiliates ranges from seed money to encouragement. Interviewees were asked who

performs specific administrative, grantmaking, and fundraising tasks—the affiliate, the lead community foundation, neither group, or both groups. Some tasks, such as final approval of grants and conducting audits, are the responsibility of the lead foundation. However, most tasks can be, and indeed are, divided in many ways. Affiliate interviewees appreciated the support provided by the lead community foundation staff. When asked to rate (on a scale of 1—“Very Useful” to 5—“Not at All Useful”) how useful they found the supports provided to them by their lead foundation, 13 of 14 answered “very useful.” One person commented, “I can’t say enough about them They met us where we were, and went through things step by step.”

Most (six of eight) of the lead community foundations charge their affiliates management fees. The amounts are either fixed amounts (\$1,000 or \$3,000 annually) or a percentage of the year-end market value of the component fund’s assets (from 1/2 to 2 percent). Lead community foundations emphasize that these fees did not cover the costs of administering and supporting their affiliate groups, and that their foundations subsidized the affiliates.

Alliance Model. The second type of geographic component fund is commonly known as an alliance. An alliance is comprised of two or more affiliate component funds that join together under a common umbrella. An alliance has a board of directors comprised of representatives from each affiliate. It has one office and one set of bylaws. Each affiliate does

its own fundraising and grantmaking and pays a share of the alliance administrative costs.

The Community Foundation Alliance serves a multi-county, tri-state area that includes corners of Indiana, Kentucky, and Illinois. Formed in 1992, the Alliance is an umbrella organization providing centralized administrative services to its six unincorporated community foundation partners. The Alliance has a full-time executive director, an office manager, and a board of directors which is comprised of the president, three board members from each partner community foundation, and a few members-at-large. Each of the six local community foundations has its own name, president, and board of trustees who are responsible for raising endowment and operating monies and for making recommendations on grantmaking in each community. The trustees also perform some administrative duties such as writing thank-you notes to donors.

Centralized administration of investments, reporting, recordkeeping, and technical assistance creates economies of scale and is cost effective. Community foundation partners provide local knowledge and leadership. The executive director of the Community Foundation Alliance comments, “only those who live and work there really know their communities.” The Alliance works because “everyone is an equal partner at the table.”

Advantages and Disadvantages. Potential advantages to

establishing an affiliate relationship include the following:

- Administrative and start-up costs are minimal or nonexistent
- Can get started much faster
- Do not have to file separate 990 or be audited
- Does not require an attorney to set up
- Have staff support from lead foundation
- Can learn from the lead foundation’s experiences with fundraising and grantmaking
- Credibility
- Larger pool of investments can mean higher returns on investments
- Affiliates can raise dollars and become involved in grantmaking
- Dollars are restricted for community use
- Component funds do not have to meet the Public Support Test that the total community foundation does.

The following are potential disadvantages to affiliation:

- Legally, funds are a part of the foundation and cannot be unilaterally removed. Affiliates can, however, include in their agreement with the lead community foundation a clause allowing them to become an independent community foundation at a later date
- Local board’s role is technically advisory
- Can take more time to process grants since applications are reviewed by the affiliate and then approved by the lead community foundation board
- Relationship can be difficult to explain when the public does not know about community foundations.

Facts to Consider

Six key interrelated factors—population size, philanthropic tradition, sense of community, staffing, board leadership, and

challenge grants and technical assistance—all affect the nature and pace of a community foundation’s growth.

Population Size. Current research shows that as the population served by a community foundation increases, the foundation likely finds

it easier to grow and develop. Struckoff (1991) writes,

I consider the work of community foundations serving even communities of fewer than 5,000 persons to be useful and worthwhile. Certainly this remains true as a foundation grows to serve a larger population of whatever size. However, in terms of providing the most useful services to the largest number of people in the most efficient and productive manner, private foundations, major corporations and other institutional and government donors are more likely to favor community foundations that have drawn together adjoining towns and rural environs to share common interests and resources, and, therefore, serve populations of 100,000 or more (p. 80).

Philanthropic Tradition.

Whether an area has a history and tradition of philanthropic giving affects the scale and pace of a community foundation's growth. Some questions to ask include: Were there times in your region's history when wealth developed railroads, logging, industry? Who controls this wealth currently and are the wealthy philanthropically inclined? Does your area have any family, corporate, or school foundations? Are the corporations or small companies in your town philanthropically and socially responsible? What other major fund-raising campaigns occur locally? Do these campaigns meet their goals? What are the number, range, and scope of nonprofits in your area? From where do they get their funding?

Sense of Community. If individuals have a strong connection to their town or region, they are more likely to want to give something back. What are the community boundaries?

Is there a natural, cohesive geographic area?

Staffing. Different approaches have been used to staff a community foundation. Some foundations begin small, with a part-time clerical staff person or executive director, and then expand the staff as they grow. Some staff are volunteers or receive token salaries. Others are paid. Another approach is to begin with a full-time executive director and a clerical staff person. Research shows that when community foundations have the benefit of full-time staff early, they usually grow faster because someone spends the time required to develop the foundation.

Board Leadership. Community foundations with smaller populations that have been most successful at raising assets are those where prominent, well-respected, and usually wealthy individuals have helped to start the community foundation. These individuals believe passionately in community foundations and have contributed their resources, credibility, and leadership. In general, selecting a high-quality board is key to building a successful community foundation. Board members should be committed individuals, willing to give of their time, energy, and, if possible, money. Boards should be broadly representative of the community.

Challenge Grants and Technical Assistance. Private foundations, corporations, wealthy families or individuals, service clubs, and governmental units (municipal and county, state, and federal) are all sources for challenge grants and technical assistance to help a community foundation start or grow. In Michigan, the W. K. Kellogg Foundation-funded Community Foundations' Youth Project encouraged the development of 22 new community foundations and 38 geographic component funds (affiliates) during a ten-year period. Furthermore, during that same period

(1988-1998), Michigan's community foundation assets increased 265 percent.

In Indiana, the Lilly Endowment funded GIFT (Giving Indiana Funds for Tomorrow) also stimulated the organization of new community foundations. In 1990, Indiana had nine community foundations with a total of about \$100 million in assets. In 1998, Indiana has 65 community foundations with assets of about \$500 million.

All communities have strengths that will support the organization of a community foundation, as well as obstacles that can hinder its organization. In Michigan's rural Upper Peninsula, community leaders were asked "What strengths does your community have that will help support a community foundation?" The following strengths were identified (Tice 1994, pp. 6-8):

Values and Character

- People of the community know and care about each other
- Good community spirit, loyalty, and volunteerism
- People are generous
- Pride in, and an affection for, the area
- Loyalty to area from individuals who have moved elsewhere
- Warm, giving, extremely hard-working people, who will work hard for a cause once they see it as valuable.

Available Resources

- A lot of potential donors and contacts for gathering outside dollars
- Strong school alumni group
- Large number of religious and service groups
- Seasonal residents who truly care for the area have assets
- Many financially-successful business people
- Have two organizations in the county with significant amounts of endowed money that are willing to become involved in a community foundation
- Many untapped resources (e.g., school scholarships).

Existing Supports

- Strong community network with business, the Chamber of Commerce, Rotary, Women's Club, radio stations, 4-H, school alumni, and churches
- Several regional boards, including a Human Services board, are already in place
- Our community is youth-centered and supports youth issues, and has an excellent 4-H system
- Broad base of field of interest, and lots of shared programming
- Established leadership.

Community leaders also identified what were, in their opinion, the most important challenges or obstacles to organizing a community foundation. Challenges identified include the following:

Developing Trust

- Overcoming turf issues
- Breaking down political, personal, and organizational agendas
- Getting people to support the foundation as a county, rather than as a city, effort
- Many people have preconceived ideas about what they want to support
- Establishing credibility in the community
- Overcoming geographic rivalry
- Competition and adversarial relationships between communities.

Organizational Challenges

- Finding leadership willing to commit time and resources
- Finding a strong neutral leader

- Developing and organizing a board of directors
- Educating the core group and the public
- Lack of legal help (the nearest lawyer, in some instances, is 50 or more miles away).

Accessing Resources

- Finding operating and other funds early on
- Competition for existing dollars
- Many people of wealth don't want everyone to know that they have it
- Small population base from which to draw and only two major industries
- Finding donors early on
- Small population, low median income, and not much industry.

Starting a Community Foundation

The first step in starting a community foundation is to ask a local leader to convene a diverse group of community leaders to engage in a fact-finding mission. The following are key questions that a group exploring whether to organize an independent community foundation, or to establish an affiliate relationship, might find useful to answer:

1. Do we know what is involved in starting up an independent community foundation (e.g., costs, legal requirements, time needed)?
2. Do we have, or can we get, the financial support needed to begin and operate an independent community foundation?
3. What are the foundations or other groups in our region we might ask for a challenge grant, support for technical assistance, initial operating monies, or minigrants for special projects?
4. How will we define our community boundaries?
5. What is our community's philanthropic tradition?
6. How strong is the sense of community in our area? Do individuals feel rooted to the extent that they will want to give something back to the community even if they currently do not live here?
7. Do we have a sufficiently large population and enough wealth in our area to support a vibrant, growing community foundation?
8. Do we have a credible, well-respected community leader or group of leaders who are willing to commit to the community foundation and take this on with a passion?
9. Do we know about the different legal options for affiliating, and the advantages and disadvantages of each?
10. What community foundations are nearby that might serve as lead community foundations?
11. What are our community's social, economic, and political ties to each of the potential lead community foundations?

Once the fact-finding stage is completed and the community leaders are ready to move forward, there are some initial steps usually needed to start a community foundation:

- Develop a broad mission statement for the community foundation
- Establish a board of directors that is representative of the community and has individuals with needed expertise (e.g., fundraising, investment, legal issues, marketing); the average board size is 12 to 20
- Explore challenge grant possibilities

- Raise operating dollars
- File Articles of Incorporation and secure a 501(c)(3) tax-exempt status from the IRS
- Find office space, install a telephone, and hire at least a part-time staff person. (This person can be paid or volunteer.)
- Develop a three- to five-year strategic plan for educating the public about the community foundation and for developing assets
- Establish three committees—public education, fund development, and grantmaking—and involve community residents in their work
- Identify technical assistance resources
- Generate promotional materials to attract both potential donors and grant seekers
- Make a few grants to gain visibility.

Community foundations obtain initial assets in many different ways. An individual or group of individuals may make a gift to start a community foundation. Alternatively, an existing endowed fund, a family foundation, or proceeds from the sale of a non-profit hospital to a for-profit corporation may be rolled over into a community foundation. (See Council of Michigan Foundations 1996c.) A

challenge grant may also stimulate the establishment of a community foundation. The Michigan Community Foundation's Youth Project (MCFYP), funded by the W.K. Kellogg Foundation, and the GIFT, funded by the Lilly Endowment, are two highly-successful examples of how foundations have encouraged the development of community foundations throughout an entire state. Similar projects can be undertaken on a much smaller scale locally.

Challenge grants provide community foundation staff, board members, and potential donors with a sense of urgency, purpose, visibility, and the opportunity to increase their gifts. The fact that an established foundation or well-respected business or individual believes in the concept of a community foundation enough to give the foundation a challenge grant, provides the community foundation with credibility.

Requiring community foundations to address a particular area of concern or to involve a new stakeholder group as part of the challenge, may encourage community foundations to expand their vision of who they are or what they can do. MCFYP required community foundations to establish Youth Advisory Committees that would conduct needs and opportunities assessments, review and make recommendations on grants, assist with fundraising, and stimulate youth volunteerism in their

communities. Other examples of particular areas of concern are scholarships, recreation, health, the arts, and the environment.

Technical assistance offers crucial professional development opportunities for community foundation staff and board members. Grants to help a new community foundation meet operating expenses allow the staff and board to concentrate on educating the public about the benefits of a community foundation and on other activities essential to building a strong community foundation.

Providing opportunities for financial advisors to learn about community foundations and to better understand planned giving, increases the likelihood that they will encourage their clients to consider giving to the community foundation as a way to meet philanthropic goals. Dr. Jerry Musich, executive director of the Indiana Donors Alliance comments, "in rural areas, few attorneys understand planned giving ... We offer planned giving seminars for attorneys and CPAs, for continuing education credit, that are hosted by community foundations."

Special project monies allow a new community foundation to make one or more grants. This gives the community foundation visibility, credibility, and a chance to make a difference even before it has acquired assets.

Conclusions

Community foundations can draw their service boundaries wherever it seems best. A town, city, county, multi-county area, or even an entire state can be the service area or "community" for a community foundation. "Communities" can receive the benefits of a

community foundation by organizing their own independent foundation, by affiliating with a lead community foundation, or by an alliance of partnering community foundations.

Factors influencing nature, extent, and rate of a community

foundation's growth include population size, philanthropic tradition, sense of community, staffing, board leadership, and the challenge grants and technical assistance made available. Challenge grants, assistance with operating funds, special project funds, legal assistance, and funding

for technical assistance are important supports that private foundations, businesses, or individuals can offer to nurture the establishment of a community foundation in their area. These supports can offer a newly

formed, or forming, community foundation credibility and visibility, and can encourage individuals to make gifts to the foundation. Ultimately, however, what makes a community foundation successful is

a group of highly-committed individuals with a passion for making a difference in their community through an organization that will provide lasting benefits for future generations.

Resources

Organizations

Center on Philanthropy, 550 W. North Street, Suite 301, Indianapolis, IN 46202. (317) 274-4200.

Council on Foundations, 1828 L Street, NW, Washington, DC 20036. (202) 466-6512.

Council of Michigan Foundations, One South Harbor Avenue, Suite 3, P.O. Box 599, Grand Haven, MI 49417. (616) 842-7080. Director for Community Foundations: Donnell Mersereau.

Donors Forum of Chicago, 208 S. LaSalle, Suite 740, Chicago, IL 60604. (312) 578-0090. President: Valerie Lies.

Indiana Donors Alliance. Suite 700, 22 E. Washington St., Indianapolis, IN 46204. (317) 630-5200. Executive Director: Jerry Musich.

The Foundation Center, 79 Fifth Avenue, Dept. AG, New York, NY 10003. (800) 424-9836.

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