

ND250/INSURANCE ABSTRACTS

Our American Story Local Government, Real Impact: Democracy Where It's Most Personal

By State Historical Society of North Dakota, ND250 Commission



**CELEBRATING ND250
OUR AMERICAN STORY**

Throughout 2026, the ND250 Commission, administered by the State Historical Society of North Dakota, is leading the state's commemoration of the 250th anniversary of the founding of the United States. Through meaningful, inclusive, and inspiring projects and events, the commission celebrates North Dakota's rich history, diverse people, and bright future while honoring the state's heritage, individual values, and spirit of community.

When Americans think about civic engagement, the focus often turns to national elections, Congress, or the presidency. But for most people, government is not something distant. It is experienced close to home, in the decisions that shape daily life in communities across North Dakota.

There is a direct structural relationship between the federal system established by the United States Constitution and the organization of state and local governments in North Dakota. Under principles like federalism and separation of powers, states develop their own constitutions and establish local governing bodies such as counties, cities, and townships, which mirror aspects of the federal framework while exercising authority granted at the state level.

County commissions, city councils, school boards, park districts, and water boards represent civic participation at its most immediate level. These are the places where decisions are made about streets and infrastructure, classrooms and curriculum, public safety, and essential services like water systems. The outcomes of these discussions are not abstract. They are real and visible in neighborhoods, schools, and communities every day.

This tradition of local governance is deeply rooted in North Dakota's history. As communities formed across the prairie in the late 19th

and early 20th centuries, residents worked together to establish towns, build schools, and organize the systems needed to support growing populations. These efforts reflected a shared belief that communities are strongest when people take part in shaping them.

That same spirit continues today. Across the state, thousands of North Dakotans serve in local roles, often balancing public service with full-time jobs, farms, and family responsibilities. They are not career politicians, but neighbors who step forward to help guide their communities.

Organizations like the North Dakota League of Cities have supported this work for more than a century. Founded in 1912, the League provides resources, training, and advocacy to help cities navigate complex challenges, from infrastructure planning to community development. Its work reflects a long-standing commitment to ensuring that local leaders have the tools they need to serve effectively.

Local government also plays an important role in civic participation. For many people, attending a city council meeting or voting in a school board election is their first direct experience with government in action. These opportunities allow citizens to share their perspectives, ask questions, and see how decisions are made.

In this way, local governance connects directly to the principles introduced in 1776 – that government derives its authority from the people. While those ideas were first expressed at a national level, they are carried forward every day in communities where residents engage, participate, and take responsibility for the future of their towns. The 1883 Stutsman County Courthouse, still open to the public today in Jamestown as a state historic site, was the birthplace of North Dakota's statehood. Important meet-

ings were held to discuss the division of Dakota Territory.

North Dakota has long demonstrated a strong tradition of civic involvement. From early settlement through today, citizens have stepped forward to organize, lead, and contribute to their communities. Whether through public office, volunteer boards, or community organizations, these efforts reflect a shared understanding that communities depend on participation.

As the United States marks its 250th anniversary, local institutions serve as a reminder that the American story is not only shaped in national moments, but in everyday decisions made across the country. In North Dakota, that story continues in meeting rooms, school auditoriums, and community gatherings where people come together to solve problems and plan for the future.

The work of self-government is ongoing. It is built through conversations, collaboration, and a willingness to take part. It is seen in the efforts of individuals who step forward to serve and in the communities that support them.

As part of ND250, North Dakotans are encouraged to reflect on the role they play

in this process. Participating in local government, whether by voting, attending meetings, or serving in a leadership role, is one of the most direct ways to be part of "Our American Story."

To learn more about North Dakota's role in the 250th anniversary and events happening across the state, visit ND250.com.



North Dakota civic meeting, illustrating the long tradition of local governance and community decision-making via ND League of Cities. (Credit: State Historical Society of North Dakota, 143717)

Insurance Abstracts

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| <p style="text-align: right;">91626</p> <p style="text-align: center;">ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the</p> <p>New England Life Insurance Company In the state of Massachusetts</p> <table border="0"> <tr><td>Total Assets</td><td>8240187354</td></tr> <tr><td>Total Liabilities</td><td>7987642314</td></tr> <tr><td>Aggregate write-ins for special surplus funds</td><td>0</td></tr> <tr><td>Common Capital Stock</td><td>2500000</td></tr> <tr><td>Preferred Capital Stock</td><td>0</td></tr> <tr><td>Aggregate Write-ins for Other Than</td><td>0</td></tr> <tr><td>Special Surplus Funds</td><td>0</td></tr> <tr><td>Surplus Notes</td><td>0</td></tr> <tr><td>Gross Paid in and Contributed Surplus</td><td>2000000</td></tr> <tr><td>Unassigned Funds</td><td>248045040</td></tr> <tr><td>Total Capital and Surplus</td><td>252545040</td></tr> <tr><td>Total Liabilities, Capital And Surplus</td><td>8240187354</td></tr> </table> <p style="text-align: center;">NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025</p> <table border="0"> <tr><td>Total Life and Annuity Premiums Written</td><td>30833</td></tr> <tr><td>Total Life and Annuity Direct Losses Paid</td><td>58642</td></tr> <tr><td>Total Accident and Health Direct Premiums Written</td><td>0</td></tr> <tr><td>Total Accident and Health Direct Losses Paid</td><td>0</td></tr> </table> <p style="text-align: center;">STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE</p> <p>I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2026 (SEAL).</p> <p>JON GODFREAD Commissioner of Insurance</p> <p style="text-align: center;">STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE COMPANY'S CERTIFICATE OF AUTHORITY</p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and</p> <p>WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,</p> <p>NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)</p> <p>JON GODFREAD Commissioner of Insurance</p> | Total Assets | 8240187354 | Total Liabilities | 7987642314 | Aggregate write-ins for special surplus funds | 0 | Common Capital Stock | 2500000 | Preferred Capital Stock | 0 | Aggregate Write-ins for Other Than | 0 | Special Surplus Funds | 0 | Surplus Notes | 0 | Gross Paid in and Contributed Surplus | 2000000 | Unassigned Funds | 248045040 | Total Capital and Surplus | 252545040 | Total Liabilities, Capital And Surplus | 8240187354 | Total Life and Annuity Premiums Written | 30833 | Total Life and Annuity Direct Losses Paid | 58642 | Total Accident and Health Direct Premiums Written | 0 | Total Accident and Health Direct Losses Paid | 0 | <p style="text-align: right;">78700</p> <p style="text-align: center;">ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the</p> <p>Aetna Health And Life Insurance Company In the state of Connecticut</p> <table border="0"> <tr><td>Total Assets</td><td>518,997,000</td></tr> 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with the requirements of insurance law aforesaid,</p> <p>NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)</p> <p>JON GODFREAD Commissioner of Insurance</p> | Total Assets | 518,997,000 | Total Liabilities | 328,707,858 | Aggregate write-ins for special surplus funds | 0 | Common Capital Stock | 2,500000 | Preferred Capital Stock | 0 | Aggregate Write-ins for Other Than Special Surplus | 0 | Funds | 0 | Surplus Notes | 0 | Gross Paid in and Contributed Surplus | 214,010,000 | Unassigned Funds | -2,6220,858 | Total Capital and Surplus | 190,289,142 | Total Liabilities, Capital And Surplus | 518,997,000 | Total Premiums Earned | 39,257 | Total Amount Incurred | 31,084 | <p style="text-align: right;">62413</p> <p style="text-align: center;">ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the</p> <p>Wilcafe Life Insurance Company In the state of Illinois</p> <table border="0"> <tr><td>Total Assets</td><td>4,888,417,131</td></tr> <tr><td>Total Liabilities</td><td>4,569,967,853</td></tr> <tr><td>Aggregate write-ins for special surplus funds</td><td>45,537,026</td></tr> <tr><td>Common Capital Stock</td><td>4,366,173</td></tr> <tr><td>Preferred Capital Stock</td><td>0</td></tr> <tr><td>Aggregate Write-ins for Other Than</td><td>0</td></tr> <tr><td>Special Surplus Funds</td><td>0</td></tr> <tr><td>Surplus Notes</td><td>0</td></tr> <tr><td>Gross Paid in and Contributed Surplus</td><td>166,417,480</td></tr> <tr><td>Unassigned Funds</td><td>31,016,780</td></tr> <tr><td>Total Capital and 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Commissioner of Insurance</p> <p style="text-align: center;">STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE COMPANY'S CERTIFICATE OF AUTHORITY</p> <p>WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and</p> <p>WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,</p> <p>NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.</p> <p>IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)</p> <p>JON GODFREAD Commissioner of Insurance</p> | Total Assets | 4,888,417,131 | Total Liabilities | 4,569,967,853 | Aggregate write-ins for special surplus funds | 45,537,026 | Common Capital Stock | 4,366,173 | Preferred Capital Stock | 0 | Aggregate Write-ins for Other Than | 0 | Special Surplus Funds | 0 | Surplus Notes | 0 | Gross Paid in and Contributed Surplus | 166,417,480 | Unassigned Funds | 31,016,780 | Total Capital and Surplus | 247,337,459 | Total Liabilities, Capital And Surplus | 4,817,305,312 | Total Life and Annuity Premiums Written | 165,787 | Total Life and Annuity Direct Losses Paid | 410,111 | Total Accident and Health Direct Premiums Written | 1,677 | Total Accident and Health Direct Losses Paid | 0 |
| Total Assets | 8240187354 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Liabilities | 7987642314 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aggregate write-ins for special surplus funds | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Common Capital Stock | 2500000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Preferred Capital Stock | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aggregate Write-ins for Other Than | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Special Surplus Funds | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surplus Notes | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Gross Paid in and Contributed Surplus | 2000000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Unassigned Funds | 248045040 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Capital and Surplus | 252545040 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Liabilities, Capital And Surplus | 8240187354 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Life and Annuity Premiums Written | 30833 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Life and Annuity Direct Losses Paid | 58642 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Accident and Health Direct Premiums Written | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Accident and Health Direct Losses Paid | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Assets | 518,997,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Liabilities | 328,707,858 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aggregate write-ins for special surplus funds | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Common Capital Stock | 2,500000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Preferred Capital Stock | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aggregate Write-ins for Other Than Special Surplus | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Funds | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surplus Notes | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Gross Paid in and Contributed Surplus | 214,010,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Unassigned Funds | -2,6220,858 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Capital and Surplus | 190,289,142 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Liabilities, Capital And Surplus | 518,997,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Premiums Earned | 39,257 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Amount Incurred | 31,084 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Assets | 4,888,417,131 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Liabilities | 4,569,967,853 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aggregate write-ins for special surplus funds | 45,537,026 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Common Capital Stock | 4,366,173 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Preferred Capital Stock | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aggregate Write-ins for Other Than | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Special Surplus Funds | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surplus Notes | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Gross Paid in and Contributed Surplus | 166,417,480 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Unassigned Funds | 31,016,780 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Capital and Surplus | 247,337,459 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Liabilities, Capital And Surplus | 4,817,305,312 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Life and Annuity Premiums Written | 165,787 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Life and Annuity Direct Losses Paid | 410,111 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Accident and Health Direct Premiums Written | 1,677 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Accident and Health Direct Losses Paid | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |