



United  
Way



United Way of  
Indian River County

# COMMUNITY IMPACT REPORT 2019 - 2020





***We fight for the health, education, and financial stability of every person in our community.***

*We are united.*

As an organization with deep roots and incredible local strength, we have worked tirelessly for almost 60 years to improve Indian River County. We continue to transform our approach to tackle the immediate and long-term needs for our neighbors to achieve lasting, positive change.

As you know, every spring we look forward to celebrating you and the strides we have made for our community. However, when COVID cleared our schedules we had to make major adjustments. Our neighbors were losing jobs, food was in short supply, and despair was everywhere. We swiftly switched gears from our annual campaign to relief response.

When the world isolated, we connected. We leveraged partnerships and funding in creative ways and forged new collaborations. Our staff worked for what felt like endless hours to ensure our neighbors were able to continue distance learning, stay healthy, have access to nutritious food, and have the resources they need to be up-to-date with their housing and utility payments.

The amount of effort to respond, recover, reimagine, and rebuild our community has never been more clear. In March, we launched the COVID-19 Community Response Fund and raised over \$1.4 million that was distributed to 32 local organizations to assist with the overwhelming needs our community faced. When others took a step back - we stepped in. We needed to create hope and hold on to optimism in the face of the unknown. We responded to unique needs during a time that challenged every individual and every organization beyond our wildest imagination. Now nearly a year later, we continue the work of serving people's basic needs and stabilizing families as we recover in the months and years to come.

This year we quickly adapted our Volunteer Income Tax Assistance (VITA) program to be a "valet" service. Clients dropped off their paperwork and picked up their completed tax returns after our volunteers prepared them. This turned out to be more of an essential service than in previous years because clients needed to access stimulus payments and our volunteers helped with their filing. We were able to serve 1,225 households free of charge. In total, \$1,326,135 was put back into the community when it was needed most.

Perhaps one of the greatest lessons of the year was a rally cry heard around the world for equity. United Way will continue to relentlessly pursue the elimination of injustice and inequity. In all of our work, from our engagement with donors, to our investment of resources across our community and in our interactions with the public, we aim to be inclusive and welcoming of every person who calls Indian River their home.

With the support of our dedicated Board of Directors and Campaign Co-Chairs and the help of our funded and corporate partners, volunteers, and donors, we're affecting real change in real people's lives.

Thank you for helping so many in our community find their way in such an extraordinary year and choosing to LIVE UNITED.

**Stay in the fight,**

A handwritten signature in black ink, appearing to read "Jeff Smith".

Jeff Smith  
Board Chair

A handwritten signature in black ink, appearing to read "Michael Kint".

Michael Kint  
Chief Executive Officer

**UNITED WAY  
IS BUILT FOR  
TACKLING THE  
IMMEDIATE &  
LONG-TERM  
NEEDS OF OUR  
COMMUNITY.**



***Imagine what we can do, together.***

## OUR MISSION

*To improve lives by mobilizing  
the caring power of our community.*

# AN EQUITABLE COMMUNITY FOR ALL

Since 1961, United Way of Indian River County has promoted the belief that our community can only succeed when we are united. To “LIVE UNITED” means celebrating our diversity and supporting all people of Indian River County regardless of race, ethnicity, ability, age, religion, national origin, gender identity, or sexual orientation. Our mission is to bring people and resources together for the well-being of everyone in our community. We accept the responsibility to promote practices reflecting a commitment to diversity, inclusion, access, and equity. UWIRC recognizes the true value of learning from diverse perspectives. It is this unique contribution from individuals and organizations that allows us to strengthen our capacity to address and solve our county’s most pressing challenges. We are committed to uniting the people of Indian River County to ensure an environment in which everyone can thrive. It is our aim to reflect these core values, by taking the necessary action to guarantee that the basic human rights and freedoms of our neighbors are protected. We are committed to improving lives - we invite you to join us.



## STAFF

**Michael Kint**  
Chief Executive Officer

**Meredith Egan**  
Chief Operating Officer

**Tracey Segal**  
Campaign Director

**Melissa Ogonoski**  
Director of Finance

**Chance Morrow**  
Marketing Director

**Sarah Tucci**  
Marketing Director

**Nate Bruckner**  
Director of Community Impact

**Caitlin Puppo**  
Workplace Campaign Manager

**Eve Ballance**  
Community Impact Coordinator

**Sydney Mihailoff**  
Campaign Associate

**Lindsay Burcham**  
Office Assistant

**Wanda Robinson**  
Receptionist & Staff Assistant

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# IMPACT AT A GLANCE

To effectively address our community's most persistent problems, we must have an organized proven strategy.

The Community Impact Fund provided grants to 43 programs that align with our Community Goals in Health, Education, and Financial Stability. Through this fund, United Way confronts our community's biggest challenges to drive measurable results and lasting change.



"BECAUSE OF UNITED WAY, I KNOW MY SON'S EDUCATION COMES FIRST."  
-DANIEL

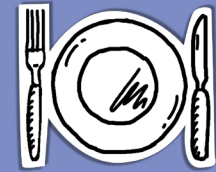


"A FRIEND CONNECTED ME WITH A UNITED WAY PARTNER AND MY LIFE CHANGED. NOW I LOOK FORWARD TO A BETTER TOMORROW."  
-DONNA



"WE BELIEVE IN SHARING OUR GOOD FORTUNE SO WE CAN HELP OTHERS WHO STRUGGLE TO ATTAIN THE BASIC NECESSITIES OF LIFE."  
-EDWARD & JOAN

Through United Way funded partners and programs –



**944 seniors**  
accessed nutritious meals



**855 clients**  
were diverted from homelessness



**14,355 individuals**  
received a health screening  
or intervention service



**93% of children**  
in after school programming are  
performing at or above grade level



**79% of clients**  
increased their wages and improved  
employability skills



**1,225 clients**  
received an average tax refund of \$1,083  
through the VITA program

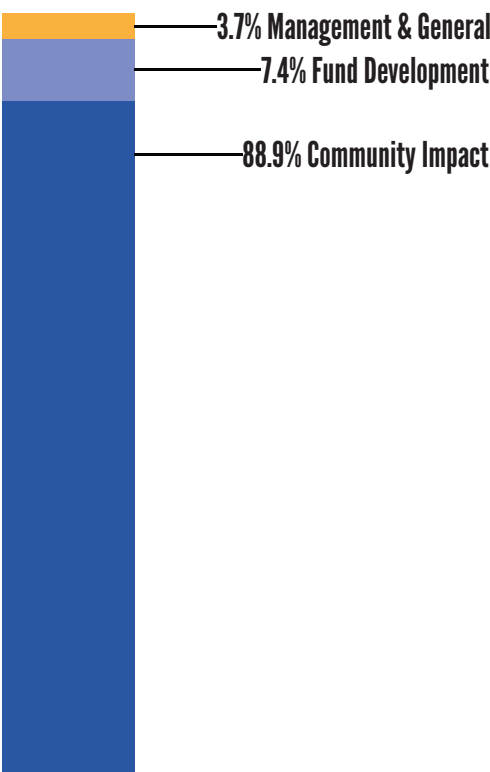


# COMMUNITY ACCOUNTABILITY

## YOUR INVESTMENT MATTERS

Donors continue to see the value of investing in United Way’s strategic approach to local problems, leading the way from quick fixes to real, lasting change. Individuals, businesses, corporations, and foundations supported UWIRC’s effort to bring in \$3,998,642 in fiscal year 2019-20.

Please find copies of our IRS 990 and most recent audit at [UnitedWayIRC.org/finances](http://UnitedWayIRC.org/finances).



## FINANCIALS

### INCOME

Public Support & Revenue	\$3,998,642
Net Campaign Revenue	\$2,538,530
Community Response Fund	\$1,275,205
In Kind Contributions	\$97,521
Investments, Net	\$14,526
Other	\$72,860

### EXPENSES

Community Support Services	\$3,345,811
Campaign Fund Development	\$291,380
Management & General	\$147,014

Total Expenses	\$3,784,205
Changes in Net Assets	\$214,437
Net Assets, Beginning of Year	\$2,032,643
Net Assets, End of Year	\$2,247,080

\$725,233 INVESTED

## PARTNERS IN HEALTH

211 Palm Beach/Treasure Coast  
Deaf & Hard of Hearing Services of the Treasure Coast  
Drug Abuse Treatment Association  
FamilyWize Prescription Discount Cards  
IRC Healthy Start Coalition  
Mental Health Association in IRC  
Mental Health Collaborative of IRC  
Senior Collaborative of IRC  
Senior Resource Association, Inc.  
Substance Awareness Center of IRC, Inc.  
The Arc of Indian River County  
Treasure Coast Community Health Tykes & Teens, Inc.  
Visiting Nurse Association of the Treasure Coast

\$773,111 INVESTED

## PARTNERS IN EDUCATION

211 Palm Beach/Treasure Coast  
Big Brothers Big Sisters  
Boys & Girls Clubs of IRC  
Childcare Resources of IR  
Children’s Home Society of TC  
Crossover Mission, Inc.  
Early Learning Coalition of Indian River, Martin & Okeechobee Counties  
Economic Opportunities Council  
Education Foundation of IRC Inc.  
Executive Round Table of IRC  
Gifford Youth Achievement Center, Inc.  
Hibiscus Children’s Center, Inc.  
IRC Healthy Start Coalition  
Kindergarten Readiness Collaborative  
Moonshot Community Action Network  
Redlands Christian Migrant Assoc.  
The Learning Alliance  
Youth Guidance Donation Fund of IRC, Inc.

\$370,379 INVESTED

## PARTNERS IN FINANCIAL STABILITY

211 Palm Beach/Treasure Coast  
American Red Cross, IRC Chapter  
Camp Haven, Inc.  
Catholic Charities of the Diocese of Palm Beach, Inc.  
Children’s Home Society of the TC  
Emergency Operations Command Center of IRC  
Hope for Families Center  
Literacy Services of IRC  
Safespace, Inc.  
The Arc of Indian River County  
Treasure Coast Homeless Services  
Veterans Council of IRC  
Volunteer Income Tax Assistance/ My Free Taxes



# COVID-19 COMMUNITY RESPONSE

This year you  
donated more than  
**\$1.4M**  
to help community  
organizations that  
give support to our  
neighbors.



**Year-round, not just during a crisis, we work with local partners to assess our community's most pressing issues and implement strategic initiatives to provide the building blocks for lasting change.**

In March, United Way of Indian River County launched an emergency fund to aid in recovery efforts to support those in Indian River County who have been affected by this crisis.







A coalition of philanthropic and business partners joined together to create the COVID-19 Community Response Fund. This fund rapidly deployed flexible resources to organizations in our region working with communities who were disproportionately impacted by the novel coronavirus (COVID-19) and the economic consequences of this health crisis.

*"The United Way COVID-19 funds have been invaluable to those in our community impacted by the fallout from the virus."*  
- Angela Davis-Green  
Executive Director, EOC

*"On behalf of my husband and myself, we would like to show our gratitude to such a giving organization. Thank you for giving us a helping hand in a time of need. This allows our child to still attend school and keep learning for his growing mind. You have no idea the amount of weight that has been lifted off our shoulders. So again, thank you for being so generous and helping our family during this crisis."*  
- Lindsey Moseley

*"Thank you for your thoughtfulness, your generosity, and support during this difficult time. We truly, greatly appreciate it. Thank you for all you do."*  
- The Perez family

## COVID RELIEF AT WORK

	<b>32</b>	<b>PARTNER AGENCIES</b>
	<b>3.15M</b>	<b>LBS OF FOOD DISTRIBUTED</b>
	<b>40K+</b>	<b>HOUSEHOLDS SERVED</b>
	<b>\$520K</b>	<b>IN RENT &amp; UTILITIES</b>
	<b>\$401K</b>	<b>IN FOOD SUPPORT</b>
	<b>\$35K</b>	<b>IN MEDICINE ASSISTANCE</b>

## COVID RELIEF PARTNERS

211 Palm Beach/Treasure Coast  
Buggy Bunch  
Camp Haven  
CareBag  
CareNet Pregnancy Center  
Children's Home Society  
Cleveland Clinic IRC  
Economic Opportunities Council  
Food Pantry of IRC  
For the Love of Paws  
Freedom Journey  
Gifford Youth Orchestra  
H.A.L.O Rescue  
Heal the Healer Transcendental Meditation  
Hibiscus Children's Center  
Hope for Families  
Humane Society of Vero Beach & IRC  
IRC Healthy Start Coalition  
Miller's Health Mart  
Redlands Christian Migrant Association  
Salvation Army  
Senior Resource Association  
Treasure Coast Food Bank  
Treasure Coast Homeless Services Council  
The Learning Alliance - Moonshot Moment  
The Source  
Treasure Coast Community Health  
Tykes & Teens  
United Against Poverty  
Veterans Council of IRC  
Visiting Nurse Association  
Whole Family Health



# COMMUNITY NEEDS ASSESSMENT

In 2019 major funding organizations, donor groups, County government, and community leaders came together to assess the needs of Indian River County residents on a comprehensive basis. Over a span of one year, the group worked together with an independent consultant to gather, review, and analyze information. Over 50 nonprofit agencies participated.

Residents from across the County, representing some of the most economically challenged neighborhoods, explained directly what their needs were by filling out written surveys in English, Spanish, and Creole and by speaking up at focus groups.

- **1 out of 3** Indian River County households qualify as “housing cost-burdened,” those who are paying more than 30% of their total monthly income on rent or mortgage.
- **2%** of Indian River County residents are homeless or on waiting lists for government supported housing.
- **By 2040** residents over the age of 65 will constitute 36% of the population. A lack of quality, affordable assisted living, residential options for the elderly is problematic.
- **15.5%** of students were classified as having a disability compared to 14.1% in the State of Florida
- **53.2%** of students were considered economically disadvantaged as compared to 39.3% for the state.

*All data from the IRC Community Needs Assessment is prior to the outbreak of the COVID-19 pandemic. To view the full report, please visit [UnitedWayIRC.org/Impact](https://UnitedWayIRC.org/Impact).*

## MEET ALICE

ASSET LIMITED | INCOME CONSTRAINED | EMPLOYED

Our neighbors —  
men and women of all  
ages and races who go  
to work every day but  
still don’t earn enough to  
pay for basic necessities  
such as groceries, rent,  
transportation, childcare,  
and health care.

- **44%** of Indian River County households struggle to pay for basic needs.

- **\$5,058** a month is the bare minimum that is needed for a household with 2 adults and 2 children. **An annual survival budget of \$60,696.**

- **\$49,072** is the actual annual median income for Indian River County households. A monthly budget of \$4,089 - nearly a thousand dollars a month short of the recommended survival budget.

**United Way fights for ALICE. We are here for them.**

*Resource: ALICE Report, May 2020*





# COMMUNITY LEADERS BREAKFAST

SPONSORED BY: FLORIDA POWER AND LIGHT COMPANY



“I am so proud to have been a participant in the past 58 years of history and thank you to everyone here today for their contribution to their community and to the United Way.”

- Alma Lee Loy

“First Lady of Vero Beach” Alma Lee Loy took to the stage to talk about the early days of the United Way, Vero Beach, and growth of philanthropy at the 2019 Annual Community Leaders Breakfast.

The *Richardson Spirit of IRC Awards* honor companies, agencies, and volunteers who give their time, talent, and resources to make the community a better place. This year’s winners were the **IRC Sheriff’s Office, Northern Trust, and Rehmann.**

The *Agency Excellence Award* was bestowed upon **Crossover Mission**, for their distinct and apparent impact on the children they serve through basketball training and academic mentoring.

**211** received special recognition for its work and dedication to providing the community with resources and getting people connected to critical services.

The final award, the *Ralph T. King Lifetime Service Award*, was presented to **Chad Morrison** for his 20 year long partnership with United Way.

# DAY OF CARING

SPONSORED BY: PUBLIX SUPER MARKETS



Over 1,200 volunteers rolled up their sleeves and put on their work shoes to participate in the 25th annual Day of Caring celebration, where more than 60 projects were completed.

The kick off began with breakfast, courtesy of McDonald’s, and an energetic routine performed by the Vero Beach high school cheerleading squad and marching band.

Projects ranged from painting to gardening, to cleaning and organizing at local schools, churches, and nonprofit organizations. Middle and high school students assembled over 3,000 snack packs for Indian River County elementary students who don’t know where their next meal is coming from.



# WORKPLACE CAMPAIGNS

All-Rite Water Purification  
AT&T  
AYS Employee Leasing  
Bank of America  
Best Buy Store # 816  
Boys & Girls Clubs of IRC  
Camp Haven, Inc.  
CenterState Bank  
Childcare Resources of Indian River  
Children's Home Society  
City of Fellsmere  
City of Sebastian  
City of Vero Beach  
Cleveland Clinic Indian River  
Comcast Cable  
Croom Construction Company  
Crossover Mission, Inc.  
Cypress Trust Company  
Dillard's Department Stores, Inc.  
Disney's Vero Beach Resort  
Donadio and Associates  
Drug Abuse Treatment Association  
Economic Opportunities Council of IRC  
Elliott Merrill Community Mgt.  
Enterprise Holdings Foundation  
Federal Express Corporation  
Fellsmere Farms  
Florida Floor Fashions  
Florida Power and Light Company  
George E. Warren Corporation  
Gifford Youth Achievement Center  
Gould Cooksey Fennell  
Grall Law Group  
HealthSouth  
Hibiscus Children's Center  
Indian River County  
Indian River State College  
IRC Clerk of Circuit Court  
IRC Healthy Start Coalition  
IRC Property Appraiser's Office  
IRC School District  
IRC Sheriff's Office  
IRC Supervisor of Elections Office  
JCPenney Company  
John's Island Real Estate Company  
Kmetz, Elwell, Graham & Associates, CPA's  
Law Offices of Jennifer Peshke

Law Offices of John E. Moore, III  
Literacy Services of IRC  
Macy's  
Marine Bank  
Mental Health Association  
Mental Health Collaborative of IRC  
Mid Florida Credit Union  
Morgan, Jacoby, Thurn, Boyle & Assocs  
Northern Trust  
Nylacarb Corporation  
Orchid Insurance  
Piper Aircraft, Inc.  
PNC Advisors  
Primary Care of the Treasure Coast  
Proctor Construction Co.  
Publix Super Markets  
Raymond James & Assocs.  
Redlands Christian Migrant Assoc.  
Regency Windsor Companies  
Riverside Theatre  
Rossway Swan Tierney Barry Lacey  
& Oliver, P.L.  
SafeSpace  
Samaritan Center  
Schlitt Services, Inc.  
Seacoast Bank  
Senior Resource Association  
Space Coast Credit Union  
Substance Awareness Center of IRC  
SunTrust Bank  
Target  
TD Bank  
The Arc of Indian River County  
The Hill Group  
Town of Indian River Shores  
Treasure Coast Community Health  
Tykes and Teens, Inc.  
United Parcel Service  
United Way of IRC  
Vero Insurance  
Veterans Council of Indian River County  
Visiting Nurse Association of  
the Treasure Coast  
Walmart  
Wells Fargo  
Windsor (Torwest)  
Youth Guidance

# SPONSORS

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Alex MacWilliam Real Estate  
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Brewer International  
Brite Future Electric  
CenterState Bank  
Dale Sorensen Real Estate  
Disney's Vero Beach Resort  
Florida Power and Light Company  
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Graves Brothers Company  
Kmetz, Elwell, Graham  
& Associates, CPA's  
Marine Bank  
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Rossway Swan Tierney Barry Lacey  
& Oliver, P.L.  
Schlitt Services, Inc.  
USI Insurance Services

## EVENT SPONSORS

Bernard A. Egan Foundation, Inc.  
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Cleveland Clinic Indian River Hospital  
Florida Power and Light Company  
JBT Food Tech  
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Law Offices of John E. Moore, III  
Massey Romans  
McDonald's  
Morgan, Jacoby, Thurn, Boyle  
& Associates, P.A.  
Northern Trust  
Publix Super Markets

## TORCHBEARERS

Bernard A. Egan Foundation, Inc.  
Cleveland Clinic Indian River  
Florida Power and Light Company  
Indian River County  
IRC School District  
IRC Sheriff's Office  
Northern Trust  
Piper Aircraft, Inc.  
Publix Super Markets  
Wells Fargo







## PHILANTHROPIC LEADERS

*With an annual gift of \$10,000 or more, Alexis de Tocqueville Society members are creating a profound and lasting impact throughout Indian River County*

### ORDRE D'ÉGALITÉ (\$50,000 - \$74,999)

Edward and Sherry Ann Dayton  
Jim and Jean Kelly

### ORDRE DE LIBERTÉ (\$25,000 - \$49,999)

Duane and Dorothy Bluemke  
A. James & Alice B. Clark Foundation  
Barbara D. Hauptfuhrer, in memory of Bob Betty MacMillan  
Raymond J. and Sonia McGowan  
Edward and Dawn Michael  
Jack and Mollie Rogers  
Mr. and Mrs. O. Griffith Sexton  
King and Dace Stubbs  
Mrs. David K. Welles, Sr.

### MEMBRES DE LA SOCIÉTÉ (\$10,000 - \$24,999)

Norman and Ann Baker  
Mr. and Mrs. Andrew P. Barton, Jr.  
Bill and Mary Ann Becker  
John and Jean Beckert  
William and Marcia Blackburn  
Fritz and Gay Blaicher  
Barbe Bonjour Pike  
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Mr. and Mrs. James B. Wigdale

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Bill and Carolyn Stutt  
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Mr. and Mrs. Jeffrey Twyman  
Ms. Susan Rae Van Der Stricht  
Mrs. Jennifer Watson  
Mr. and Mrs. Lauren S. Williams  
Mr. and Mrs. John Zimbrick

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Mr. and Mrs. Thomas V. Zeuthen  
Mr. and Mrs. Francis G. Ziegler  
Jerry and Ellen Zollenberg  
3 Anonymous Donors





## YOUR INVESTMENT MATTERS

United Way Foundation of Indian River County, Inc. is a separate nonprofit organization classified as a Type I supporting organization. It is governed by a local volunteer Board of Directors comprised of financial professionals and community leaders.

The Foundation is committed to building a permanent endowment by generating funds in support of the community-wide work of United Way of Indian River County.

Please find copies of our IRS 990 and our most recent audit at [UnitedWayIRC.org/finances](http://UnitedWayIRC.org/finances).

## POWER OF ENDOWMENT

For the last several years the United Way Foundation has worked on a critical project to secure the financial future of United Way of Indian River County- building an endowment. The commitment of our Legacy Donors allows UWIRC to make the most effective plans for the future, no matter what lies ahead.

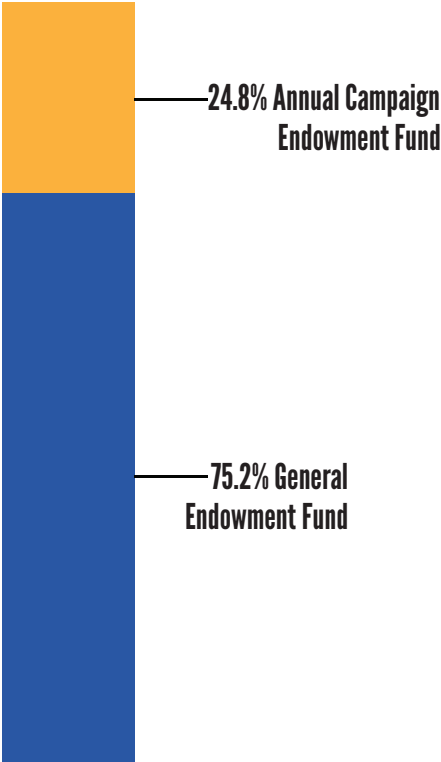
At the end of the 2019-2020 fiscal year, the United Way Foundation had \$4.65 million in assets under management with another \$5.83 million in documented legacy gifts that will be realized in the future. Gifts to the Foundation are invested for growth with a percentage available for distribution each year to support and sustain the critically important work being done by UWIRC.

If United Way of Indian River County has been an essential part of your charitable giving we would welcome an opportunity to meet with you and discuss legacy options that best suit you and your family’s goals.

To learn more about endowing your annual support call Elizabeth Ullian, Executive Director, United Way Foundation, at (772) 569-6777.

## FINANCIALS

<b>INCOME</b>	
Contribution	\$86,580
Investment Return, Net	\$5,657
<b>TOTAL</b>	
Public Support & Revenue	\$92,237
<b>EXPENSES</b>	
Community Support Services	\$65,302
Endowment Operations	\$121,711
Total Expenses	\$187,013
Changes in Net Assets	(\$94,776)
Net Assets, Beginning of Year	\$4,584,691
Net Assets, End of Year	\$4,489,915



### ASSETS

- Annual Campaign Endowment  
Endowed funds restricted in purpose to solely support United Way partner agency programs as part of United Way’s annual community investment process.
- General Endowment  
Endowed funds not restricted by donor in purpose to be used at the board’s discretion.

## BOARD OF DIRECTORS

- |                                      |                             |
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| <b>Ned Dayton</b>                    | <b>Randy Rolf</b>           |
|                                      | <b>Johnathan Schwiering</b> |
|                                      | <b>Leslie Swan</b>          |



## STAFF

Elizabeth Ullian  
Executive Director





TOCQUEVILLE LEGACY CIRCLE

*The following individuals have either made or prepared provisions for a thoughtful legacy gift to endow their annual gift to the United Way of Indian River County as members of the esteemed Alexis de Tocqueville Society. Each year, the Foundation will make a gift of \$10,000 or more to the annual campaign in their names in perpetuity.*

- |                              |                                 |
|------------------------------|---------------------------------|
| Fred M. and Gay C. Blaicher  | Edward and Dawn Michael         |
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| Chris and Keena Clifford     | Marjorie Hopwood Richardson and |
| Edward and Sherry Ann Dayton | Danforth Kidd Richardson        |
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*The following individuals have either made or made provisions for a thoughtful legacy gift to endow their annual gift to the United Way of Indian River County as members of the distinguished Leadership Investment Society. Each year, the Foundation will make a gift of \$1,000-\$9,999 to the annual campaign in their names in perpetuity.*

- |                        |                                       |
|------------------------|---------------------------------------|
| Norman and Ann Baker   | Dr. Julie Vargo and Dr. David O'Brien |
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| Jim and Melinda Marley | Mr. and Mrs. Norval B. Stephens, Jr.  |
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LEGACY SOCIETY

*The following companies, private foundations, and individuals have made or made provisions for gifts to the Foundation to support the many facets of the critically important work of our local United Way here in Indian River County for generations to come.*

- |                                     |                                   |
|-------------------------------------|-----------------------------------|
| Fran Adams                          | Mr. and Mrs. Jack L. Ernsberger   |
| Valerie and Douglas Anderson        | Mr. and Mrs. Kenneth D. Felten    |
| Eve Ballance in honor of            | Dennis and Ellen Ferro            |
| Norma Lister                        | Henry Patrick Fitzgerald          |
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| Lea Beadle Charitable Fund          | Gifford and Ellen Foley           |
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43 donors who wish to  
    remain anonymous

MEMORIAL GIFTS

*Memorial gifts celebrating the life of the following individuals have been made by their family, friends and colleagues to honor their philanthropic spirit and forever support United Way's working in advancing the common good here in Indian River County.*

Louis Allocca  
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what we  
can do.*

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