

THE RAM

THE MAGAZINE BY & FOR SERVING
& EX-RAAF PEOPLE & OTHERS



Vol 66

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Kedron-Wavell
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Welcome to Kedron-Wavell Services Club. Located in the vibrant Chermiside precinct, only 15 minutes north of Brisbane's CBD, the Club is Brisbane's award winning, premier function, entertainment and leisure destination

With a cosmopolitan atmosphere and elegant features, Kedron-Wavell Services Club is the perfect place to meet your family and friends... or meet new friends! We're easy to find and offer free off-street parking for members and guests.

The HQ Cafe

Kedron Wavell Services club.

This classy cafe features a modern cuisine menu and covered al fresco dining deck, creating the perfect atmosphere to catch up with friends for coffee or dinner, before catching a first class show or meeting over lunch or dinner with business colleagues.

HQ Cafe is open Monday to Saturday from 9.30am and Sundays from 7.30am.





Electricity Costs.

There can be big differences between the cheapest and most expensive energy plans—often hundreds of dollars over a year, so it's definitely worth shopping around to see whether or not you can save money.



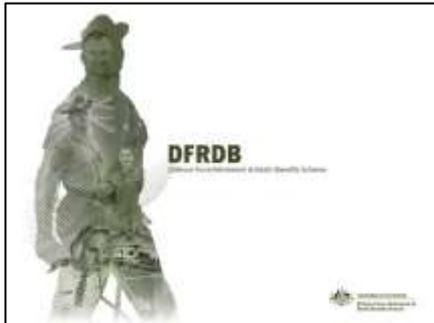
If you Google “Save electricity plans” you’ll find quite a few sites that offer to save you “heaps” from your current bill, but a lot of these sites have a link to one or more energy providers and are therefore not totally independent and will try and steer you to one of their connected suppliers.

Fortunately, the Australian Government also has a site which is totally independent and FREE to use and which will search all the providers and compare your usage against those providers. You can search to compare your electricity usage, your gas usage or both.

Go to <https://www.energymadeeasy.gov.au/> click on whether you wish to compare electricity, gas or both, enter your postcode then click “Get Started”. You’ll need your most recent electricity and/or gas bill, then fill in the form and it will show you the cheapest provider.

Independent report into DFRDB.

DFRDB has for far too long been a sticking point for many ex-ADF personnel, particularly for those members involved in the Lump Sum Commutation problem. They say the DFRDB Authority failed to disclose to veterans the whole-of-life impost of a Lump Sum Commutation on superannuation payments reduced by a factor, based on redundant Notional Life Expectancy data and an individual’s Service data. Limited disclosure of the whole-of-life deductions was made by DFRDB 37 years after the Scheme was launched, but never to members so affected.



Direct debit by DFRDB has been incremented and escalated over time, to a level where the original lump sum has been reimbursed multiple times. This effectively means that veterans

are subsidising their own benefits.

There was no definition of the term ‘commutation’ within the legislation or in any document provided by DFRDB to superannuants, until its disclosure advised above. The direct debits were shown in the legislation and the DFRDB’s Administrative Manual to be a finite amount, not an escalating continuum.

On advice from DFRDB Administration, all superannuants understood Commutation as an advance of Benefits to be reimbursed to DFRDB by fortnightly debits over a finite period and at a finite rate. How deluded Veterans were through DFRDB’s failure to disclose their interpretation of the Legislation, before the fact, thereby committing Veterans to an ever increasing, spiralling, life-term DEBT-SENTENCE.



It works like this:

Member Joe has served with the ADF for 35 years. Joe joined when he/she was 20 and retired at age 55 back in 1990. On retirement, Joe was eligible for a DFRDB pension for the rest of his/her life and has decided to take part of that pension as an up-front payment of (say) \$20,000 (for a deposit on a house or whatever) and the rest as normally fortnightly pension payments.

DFRDB then looks at Joe and thinks that as Joe is 55 years old, his/her life expectancy is another 20 years, so they say to Joe that they will discount his fortnightly pension by \$1000 a year (\$1000 by his/her 20 year life expectancy = the \$20,000 up front payment).

That's all well and good, trouble is, Joe outlives his/her 20 years life expectancy and lives to the ripe old age of 85 years but DFRDB keeps on discounting Joe's pension payments by the \$1000 a year payment well after the end of his life expectancy so that at age 85, Joe has been "diddled" out of \$10,000 (10 years at \$1000 a year).

Now blind Freddy can see that that is wrong and why something hasn't been done to fix it is anybody's guess. How easy would it be to insert a sunset clause into the deal thereby stopping the discounting once the expected life expectancy age was reached.

Instead, the gutless Government has convened another "inquiry" into the problem which means, nothing will be done.

In March 2019, the Minister for Veterans' Affairs Darren Chester announced an independent inquiry to examine the information provided by scheme administrators and relevant departments to members of the Defence Force Retirement and Death Benefits (DFRDB) superannuation scheme.



The DFRDB scheme, which was established in 1972 and closed to new members in 1991, allowed members to commute (exchange) part of their pension for a lump sum.

"There are different views among some in the veteran community about certain areas of the scheme and the appropriateness of information provided to members at the time," Minister Chester said. "The government recognises the importance of open and transparent discussion around veteran concerns and we will consult with the ex-service community about the terms of reference for the inquiry, as well as panel membership"

WOW! How perceptive of you minister!.

"Ex-service organisations and scheme members will have the opportunity to make submissions to the inquiry and raise any other concerns relevant to the scheme."

The [Australian Defence Force Retirees Association](#) recently had a look at the whole DFRDB mess. In April they released the following:



Recently, three events occurred which could have a direct effect on all DFRDB recipients:

1. On 25 March, Minister Darren Chester announced an Independent Inquiry into the Administration of DFRDB Scheme Commutation Arrangements;
2. On 2 April, the ESO representatives at the ESO Round Table meeting with the Minister agreed unanimously that the Commonwealth Ombudsman should head that Inquiry; and
3. On 17 April, the Alliance of Defence Service Organizations (ADSO) released its Major Policy Objectives – 2019 Election and Beyond.

As they stand, none of these initiatives are in the best interests of DFRDB recipients, because:

1. The focus of the Inquiry is “to examine the information provided by scheme administrators and relevant departments to members of the DFRDB scheme”, when the real issue is that the DFRDB Act, fails to deliver on the Government’s stated intent to provide a fully indexed defined benefit scheme which includes a proportionate commutation arrangement;
2. The Commonwealth Ombudsman is:
 - Not sufficiently independent of Government; and
 - Does not have the power to address the real DFRDB issues.
3. ADSO’s Policy Objectives do not represent DFRDB recipients’ concerns.

ADSO’s major policy objectives in relation to DFRDB are:

Fair Indexation for All DFRDB Recipients

Objective: To extend the provisions of the Defence Force Retirements Benefits Fair Indexation Act to include all DFRDB superannuates under 55,

especially to those in receipt of DFRDB invalidity superannuation pensions.



DFRDB Commutation

Objective: To immediately apply the up-to-date life tables for calculating commutation and fortnightly payments for current and new DFRDB superannuates; and the rectification of the financial injustices caused by the application of outdated life tables to superannuates.

Reversionary Benefits (for widows, widowers and dependent children)

Objective: To redress the reduction of all their benefits, i.e. retirement pay, invalidity pay and reversionary pensions for widows, widowers and dependent children, resulting from the manner in which those benefits were indexed before 1 July 2014, and continue to be indexed for those aged under 55.

These ADSO policy objectives **do not** address our concerns:



1. Our concerns on indexation are that:

- The pensions of those of us who were subjected to indexation based on the Consumer Price Index (CPI), for up to 38 years, are up to 38% below the Fair Indexation baseline established by the Fair Indexation Act in 2014. We want the rates of our benefits restored to the Fair Indexation baseline, but as it did in its pre 2014 Fair Go campaign, ADSO fails to address this huge inequitable loss of benefits suffered by the majority of DFRDB recipients.
- In conjunction with indexation linked to the CPI, a partial indexation formula was incorporated which excludes a part of our benefits from the application of indexation increases. This formula discriminates against members by gender, age on retirement and date of retirement, regardless of whether or not we commuted and continues for the determination of our widows' pensions after our death.

2. Our concerns on commutation are;

- The restoration of commutation to a proportionate exchange, where total retirement pay reduction equals the amount commuted; and
- The refunding of retirement pay reductions which exceed the amount commuted.

ADSO's objective of immediately applying up to date life tables will only benefit DFRDB members who are still serving. But with increasing life expectancy those members will find themselves in the same position we are in now when they reach their life expectancy.

These concerns affect nearly all DFRDB recipients. But there is another rip-off which affects members who commuted and subsequently re-enlisted. Their first commutation amount, fully indexed, is deducted from their second commutation but their retirement pay reduction after the first commutation is totally disregarded. They also deserve to be represented.

ADSO is aware of the real DFRDB concerns but have ignored them because they are not prepared to put up a fight. If you are a DFRDB recipient and are a branch member of an Ex- Service Organization (ESO) affiliated with ADSO, you should raise your concerns within your local branch and the National Executive of your ESO, regarding the stance taken by ADSO.



The other side.

As with all arguments, there is another side – have a look at [THIS](#)



Upon hearing that her elderly grandfather had just passed away, Katie went straight to her grandparent's house to visit her 95 year old grandmother and comfort her. When she asked how her grandfather had died, her grandmother replied: "He had a heart attack while we were making love on Sunday morning."

Horrified, Katie told her grandmother that 2 people nearly 100 years old having sex would surely be asking trouble. "Oh no my dear" replied granny, "Many years ago, realizing our advanced age, we figured out that the best time to do it was when the church bells would start to ring. It was just the right rhythm, nice and slow and even. Nothing too strenuous, simply in on the Ding and out on the Dong."

She paused and wiped away a tear and continued, "He'd be alive today if the ice cream truck hadn't come along."

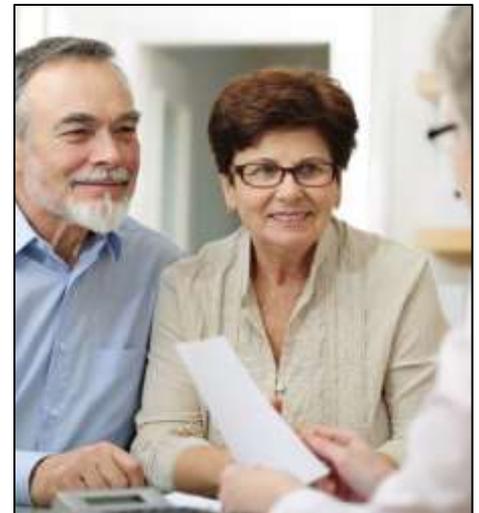
You and your DVA pension.

As a person receiving a service pension, social security age pension (paid by DVA), veteran payment or an income support supplement, you have a legal obligation to keep DVA informed of changes that may affect the amount of pension you receive. The obligations apply equally to the partners, trustees and agents of service pensioners, social security age pensioners (paid by DVA), veteran payment and income support supplement recipients.

This is help you to understand what you [need](#) to tell DVA and what [you don't](#). Many people tell DVA more than they need to and DVA want to reduce any worry you may have about fulfilling your obligations.

Remember, fulfilling your obligations within the specified time period helps to ensure that your income support pension is paid at the right rate.

Service pensioners, veteran payment recipients and war widows and widowers receiving the income support supplement and social security age pensioners (paid by DVA), must notify DVA any of the following changes within 14 days of the event (or 28 days if you live overseas or receive remote area allowance) unless otherwise stated.



Changes to personal circumstances.

Unless you are advised otherwise in writing, you need to tell DVA about changes to your personal circumstances which might affect the rate of your income support pension. Examples of these changes follow:



- You marry or enter a de facto relationship.
- You are separated and enter a de facto relationship.
- You divorce or separate.
- You reconcile with your partner or commence living on the same property as a separated partner.
- You and your partner have to live apart because of illness or infirmity.
- The person for whom you are a trustee or carer dies.
- A child or student for whom you are receiving benefits leaves your care, stops being a student, starts receiving payments under an education scheme or stops being dependent on you.

On the death of your partner, it is best to notify the Department as soon as you are able to do so in order to avoid or reduce the possibility of any overpayment and allow DVA to make a bereavement payment in some cases.

Note: Social security age pensioners (paid by DVA) need to tell DVA within 28 days after their partner dies.

Changes to residential circumstances.

You need to tell DVA about changes to your residential circumstances as they might affect the rate of your income support pension. Examples of these changes follow:

- You change your address.
- You move to a retirement village, move within your retirement village, or into respite care, residential aged care or another care situation.
- You go overseas.
- You sell or rent your home or leave it for more than 12 month or transfer the title of your home to someone else.
- You are receiving rent assistance and you stop paying private rent, start paying government-subsidised rent, sublet from a government tenant or your rent reduces.
- You receive remote area allowance and you leave your home for more than 8 weeks.
- Your intentions to use your home sale proceeds to buy or build a new home have now changed.
- Your intentions to use the insurance proceeds (from your damaged/lost home) to acquire a new home or repair your old home have now changed.
- Your home sale or home insurance proceeds were exempted assets and you have now acquired a new home or your rebuilt/repared home is completed.



Changes to your income support pension eligibility

You need to tell DVA about any of the following:



- You are granted a social security pension or benefit, or pension from some other source.
- You are imprisoned.
- You receive an invalidity service pension or income support supplement on the grounds of permanent incapacity and
- you commence full or part time work; or
- you increase your hours of work; or
- your incapacity from the disability(ies) alone no longer renders you permanently incapable of working.

Changes to your financial circumstances.

Your individual circumstances such as the type of income support pension you receive, whether you are single or partnered, a home-owner or a non-home owner and your mix of income, financial assets and non-financial assets all affect your rate of income support pension. Your income support pension may be paid at the maximum rate or may be reduced due to your income and assets.

Financial obligations for maximum rate and reduced rate pensioners are different. Examples of your obligations in relation to the different types of income and assets can be found [HERE](#)

If you are receiving a maximum rate income support pension you do not need to tell DVA of events such as:

- changing your car;
- paying household bills;
- holiday expenses; or
- reductions in income and assets.

If you are receiving a reduced rate of income support pension, DVA will have sent you a letter following the grant or re-assessment of your income support pension which will show your latest individual asset limit and/or income limit. Take note of these limits and advise DVA if you exceed those limits. If there are any major discrepancies in that letter between the information listed and your actual circumstances, contact DVA.

For a reduced rate income support pension, you do not need to tell DVA of changes to the value of vehicles and home and contents unless the change brings your assets to within \$10,000 of the asset limit shown in our letter.

In a train from London to Manchester an American was berating an Englishman sitting across from him in the compartment. "The trouble with you English is that you are too stuffy, you set yourselves apart too much, you think your stiff upper lip make you above the rest of us. Look at me, I'm me! I have a little Italian in me, a bit of Greek blood, a little Irish and some Spanish blood. What do you say to that?"

The Englishman lowered his newspaper and replied: "How very sporting of your mother."



How very true.

Checking out at the supermarket, the young cashier suggested to the much older woman that reusable grocery bags were a good idea as plastic bags weren't good for the environment. The woman apologized and explained, "We didn't have this 'green thing' back in my earlier days." The young cashier responded, "That's our problem today - your generation did not care enough to save our environment for future generations."

She was right our generation didn't have the 'green thing' in its day. Back then, we returned milk bottles, lemonade bottles and beer bottles to the shop. The shop sent them back to the plant to be washed and sterilized and refilled, so it could use the same bottles over and over. So they really were recycled.

But we didn't have the "green thing" back in our day.

- Grocery shops bagged our groceries in brown paper bags that we re-used for numerous things, most memorable besides household bags for rubbish, was the use of brown paper bags as book covers for our schoolbooks. This was to ensure that public property (the books provided for our use by the school), was not defaced by our scribbling.
- We walked up stairs, because we didn't have a lift in every supermarket, shop and office building.
- We walked to the local shop and didn't climb into a 300 horsepower machine every time we had to go half a mile.
- Back then, we washed the baby's terry-towelling nappies because we didn't have the throwaway kind.
- We dried clothes on a line, not in an energy-gobbling machine burning up 3 kilowatts wind and solar power really did dry our clothes back in our early days.
- Kids had hand-me-down clothes from their brothers or sisters, not always brand-new clothing.
- Back then, we had one radio or TV in the house - not a TV in every room and the TV had a small screen the size of a big handkerchief not a screen the size of Tasmania.
- In the kitchen we blended and stirred by hand because we didn't have electric machines to do everything for us.
- When we packaged a fragile item to send in the mail, we used wadded up old newspapers to cushion it, not Styrofoam or plastic bubble wrap.
- We didn't fire up an engine and burn petrol just to cut the lawn. We pushed the mower that ran on human power.
- We exercised by working so we didn't need to go to a health club to run on treadmills that operate on electricity.
- We drank from a tap or fountain when we were thirsty instead of using a cup or a plastic bottle every time we had a drink of water.
- We refilled writing pens with ink instead of buying a new pen, and we replaced the razor blades in a razor instead of throwing away the whole razor just because the blade got dull.





- People took the bus and kids rode their bikes to school or walked instead of turning their Mums into a 24-hour taxi service in the family's \$70,000 People Carrier which cost the same as a whole house did before the "green thing."
- We had one electrical outlet in a room, not an entire bank of sockets to power a dozen appliances and we didn't need a computerized gadget to receive a signal beamed from satellites 23,000 miles out in space in order to find the nearest pub!

But isn't it sad that the current generation laments how wasteful we old folks were just because we didn't have the "green thing" back then?

We don't like being old in the first place, so it doesn't take much to piss us off...especially when the "advice" is being offered by a tattooed, multiple pierced smartarse who can't work out the change without the cash register telling them how much it is!

I told my date it's very hard to find someone like me.
She didn't believe me, so I said, "Just ask the Police".

A fair go for veterans

Prior to the election, the Government released a [media release](#) entitled, 'Support for our Veterans and their Families'. The final paragraphs of the statement, describing 'extensive record support for veterans', are decidedly underwhelming. For example, delivering support for 280,000 veterans is nothing more than what is required under [existing legislation](#); and improved processes and claim procedures in the Department of Veterans' Affairs (DVA) are self-evidently needed. Any Government that did not do these things would be derelict in its duty.



The statement that the Coalition is 'delivering [its] \$1.4 billion in fairer indexation for military superannuants', if not deliberately misleading, certainly avoids telling the entire truth about what is happening with military superannuation. Assertions like these conceal the real situation and it is disingenuous to make it appear to be otherwise. It relates only to certain Defence Force Retirement and Death Benefits Scheme (DFRDB) superannuants.

The \$1.4 billion is a gross projection over 40 years – from 2014, for some DFRDB, only and does not reflect the clawback in marginal taxes that military retirees have to pay, or, the reduction that would naturally occur in reductions in cross payments of means-tested welfare pensions.



Yesterday my daughter e-mailed me, again, asking why I didn't do something useful with my time, like sitting around the pool, drinking wine isn't a good thing. Talking about my "doing-something-useful" seems to be her favourite topic of conversation. She is "only thinking of me," she said, and suggested I go down to the Senior Centre and hang out with the fellas.

So, I did and when I got home, decided to play a prank on her. I sent her an e-mail saying that I had joined the Senior Parachute Club. She replied, "Are you nuts? You're 73 years-old and now you're going to start jumping out of airplanes?" I told her that I even had a Membership Card and e-mailed a copy to her. Immediately she telephoned me and yelled, "Good grief, Dad, where are your glasses? This is a membership to a Prostitute Club, not a Parachute Club." "Oh man, am I in trouble," I said, "I signed up for five jumps a week!" The line went dead.

Life as a Senior Citizen isn't getting any easier, but sometimes it can be fun.

Old Stuff.

Back in the 1950's, 1960's, things used to be a lot slower, a lot less complicated and a lot less technological. They are referred to as the "good old days" - but were they?

- In 1960, for every 100,000 people, there were 24.1 deaths due to car accidents. In 2018 there were 4.65
- In 1960, for every 100,000 people, there were 297 deaths due to heart problems. In 2018 there were 66.
- In 1960, the average life expectancy per person was 70.82 years. In 2018 it was 82.5
- In 1960, the child mortality rate was 25 deaths per 1,000 live births. In 2017 there were 3.5 deaths per 1,000 live births.

In some ways the "old ways" were better, in others we should be very thankful we've moved on. Click [HERE](#) to get a pictorial reminder of the "old days".

Social Media

Social media has taken over the lives of a vast majority of Australians, just stand on any busy street and look. 90% of people are either standing or walking with heads down looking at their phones. A lot of them even have their heads stuck in the phones while driving their cars – it's an epidemic.

Someone has seen the funny aspect of it – see [HERE](#)



The Airbus Beluga

The Airbus A300-600ST (Super Transporter) or Beluga, is a version of the standard A300-600 wide-body airliner modified to carry aircraft parts and oversized cargo. It received the official name of *Super Transporter* early on; however, the name *Beluga*, a whale it resembles, gained popularity and has since been officially adopted. The Beluga XL, based on the Airbus A330 with similar modifications and dimensions, is being developed by Airbus to replace the original Beluga.

Airbus has a complicated manufacturing process. Wings and landing gear are made in the UK, the tail and doors in Spain, the fuselage in Germany, and the nose and centre-section in France. The whole thing is put together in either Toulouse, France; Hamburg, Germany; or Seville, Spain.

Airbus Skylink Super Guppy in 1984

When Airbus started in 1970, road vehicles were initially used for the movement of components and sections; however, growth in production volume soon necessitated a switch to air transport. From 1972 onwards, a fleet of four highly modified "Super Guppies" took over. These were former [Boeing Stratocruisers](#) from the 1940s that had been converted with custom fuselages and the adoption of turbine engines to carry large volume loads for NASA's space program in the 1960s. Airbus' use of the Super Guppies led to the jest that "every Airbus is delivered on the wings of a Boeing". As time went on, the Super Guppies grew increasingly unsatisfactory for Airbus's ferrying needs: their age meant that operating expenses were high and ever-increasing and growing Airbus production required greater capacity than could be provided by the existing fleet.



Various options were studied to serve as a replacement transport medium for the Super Guppies, including methods of surface transportation by road, rail, and sea; these alternatives were discarded in favour of a principally air-based solution as they were considered to have reliability concerns and were time-consuming in operation; in addition, the assembly line in Toulouse was not conveniently accessible by any of the surface methods. A key requirement of the new air transporter was the need to accommodate every major component being manufactured by Airbus, including the then-heaviest planned part, that being the wing of the larger variants of the [Airbus A340](#). A speedy development program was also necessitated in order to begin introducing the prospective type in time to take over duties from the Super Guppy fleet, which was scheduled to draw down in the mid-1990s.

Several different types of aircraft were examined for potential use, including the Antonov An-124, Antonov An-225, Ilyushin Il-86, Boeing 747, Boeing 767, Lockheed C-5 Galaxy, and McDonnell Douglas C-17 Globemaster III; the use of any existing aircraft was eventually discounted due to a lack of internal space to accommodate the desired components, the use of a piggyback arrangement was also dismissed as impractical.] Boeing made their own offer to convert several Boeing 767s for the requirement, but this was viewed as inferior to developing a purpose-built aircraft using Airbus' existing wide-body twin-engined Airbus A300-600R instead.



In August 1991, Aérospatiale and DASA, two of the major Airbus partners, formed a 50/50 joint venture company, Super Airbus Transport International (SATIC), based in Toulouse, France, to develop a new-build replacement for the Super Guppy fleet. The selected starting point for the design was the Airbus A300, leading to the new airframe being designated as the A300-600ST Super Transporter. The A300-600ST was not a like-for-like replacement, being larger, faster, and more efficient than the preceding Super Guppies. Airbus Industries elected to invest \$1 billion into the program, this sum included the aircraft themselves, the cargo loading system, and program management.



In September 1992, construction work began on the first aircraft, the maiden flight of which took place in September 1994. Following a total of 335 flight hours being performed during the test program, restricted certification of the type was awarded by the European Aviation Safety Agency (EASA) in October 1995, enabling the A300-600ST "Beluga" to enter service shortly thereafter. In addition to the first aircraft, four more Belugas were constructed at a rate of roughly one per year; from start to finish, each airframe reportedly took roughly three years to complete. Modification work was performed at Toulouse using components provided by the Airbus assembly line. Originally a total of four aircraft were to be built along with an option for a fifth aircraft being available, which was later firmed up.

The fleet's primary task is to carry Airbus components ready for final assembly across Europe between Toulouse, Hamburg and nine other sites and they do so 60 times per week. The Beluga fleet is owned by Airbus Transport International (ATI), a wholly owned subsidiary of Airbus Group that was established specifically to operate the type. Through this organisation, the fleet is made available for hire by third parties for charter flight. The A300-600ST's freight compartment is 7.4m (24ft) in diameter and 37.7m (124ft) long; maximum payload is 47 tonnes.



In late 1997, in response to the positive performance of the A300-600ST Super Transporter program, SATIC announced that they were in the process of evaluating several different prospective outsize freighter conversions; A larger freighter based on the Airbus A340 could be developed in a similar manner to that of the A300-based Beluga.

In November 2014, Airbus announced that it was proceeding with the development of a larger replacement based on the Airbus A330-200; five of which will start operating from 2019, replacing the last old Beluga in 2025. Airbus previously considered the A330-300 and A340-500, but each required too much runway for operations. The new aircraft will have a 1m (3ft 3in) wider cross-section than its predecessor and provide a 12% increase in payload. The Beluga XL is intended primarily for A350 work, and is designed with capacity to ship two A350 wings simultaneously. Five aircraft will be progressively assembled; the first two are considered essential to ramping-up production of the A350; the remaining three are to be introduced as the A300-600 Beluga fleet retires.



See video of the first flight [HERE](#)

Ya gotta love [THIS](#)



My bed is a magical place
where I can suddenly
remember everything
I was supposed
to do.

