

Articles of Incorporation Chain of Lakes Association (C.O.L.A.)

ARTICLE I

The name of the Organization is Chain of Lakes Association (COLA), hereafter known as the Corporation.

ARTICLE II

The organization is formed for the mutual benefit of the members of the Corporation in the following general areas:

- A. To provide for the Orderly Development of our Lake Areas.
- B. Lake pollution control through water testing, aquatic weed control, and influence of local road drainage.
- C. Observation, reporting, and lake-user education concerning harmful water-use activities.
- D. To work with Township and County governments so that lake and building restrictions are maintained and upgraded, where possible, to protect and preserve the quality of the lake, and to perform such legal action as may be deemed necessary, by majority vote of the membership, to achieve the above objectives.

ARTICLE III

This Corporation is organized as a membership corporation on a non-stock, non-profit basis.

1. To the extent permitted by law, a volunteer Director **shall not** be personally liable to the Corporation or its members for monetary damages for breach of Director's fiduciary duty.
2. The Corporation assumes all liability to any person other than the Corporation or its members for all acts or omissions of a volunteer Director occurring after Sept. 1, 2001.

**Articles of Incorporation
Chain of Lakes Association (C.O.L.A.)**

ARTICLE IV

Upon dissolution of the Corporation, the Board of Directors shall, after paying or making provision for the payment of all liabilities of the Corporation, dispose of all assets of the Corporation in such manner, or to such organization(s) organized exclusively for the care and welfare of lakes who qualify as an exempt organization(s), as the Board of Directors shall determine, to the principle office of these organization(s) in Clare County, according to Article X of the by-laws.

By Laws-C.O.L.A. Article I-Membership, Dues and Funds

SECTION 1.

- A. Any adult person may become a member of C.O.L.A. by applying for membership to the Secretary.
- B. Membership will continue until a member advises the Secretary of his or her intent to discontinue membership. A membership card will be issued to each member.
- C. The yearly membership fee shall be set by the Corporation and is due at the regular meeting in July. **Membership fees can be paid for by donating time setting up meetings, functions, shows etc. Generally helping setting up functions that the officers and/or members do not have time or expertise to do.**
- D. Funds for the Corporation shall be derived from donations from individuals, area businesses, associations and charitable organizations. Fundraisers may also be held as necessary. Individuals and organizations that donate an amount equal to or in excess of the yearly dues may be designated honorary members for that year.
- E. Lakes and Channels covered in C.O.L.A.
- F. 1. (Townline Lake & Lake No. 5) 2. (Sand Lake) 3. (Haven Lake) 4. (Lost Lake) 5. (Boathouse Lake) 6. (Canada Lake) 7. (Lake No. 4) 8. (Haven Lake Channel) 9. (Channel between Sand Lake & Boathouse Lake).
- G. One (1) Director from each of the above named Lakes and Channels nine (9) in total will be voted on as the Board of Directors.

SECTION 2.

In the event that any member engages in serious violation of conduct, or a violation of law which would reflect adversely upon the Corporation, or commits acts of destruction of property or personal assaults while participating in Corporation activities, the Board of Directors may, by majority vote, vote to terminate or suspend that person's membership. Such a person will be served by registered letter with notice of his violation and the judgment of the Board of Directors at the earliest possible moment.

Any person whose membership is terminated or suspended may, in writing, within thirty days (30) from the effective date of said termination or suspension, have the question placed before the membership at the next meeting. At said meeting, after a presentation of the case by both sides, so long as there is a quorum present, the membership shall vote

on whether to uphold, overturn or amend the decision of the Board of Directors. A majority vote of the membership by secret ballot at said meeting shall result in the final determination as to upholding, overturning or amending the penalty.

Article II – Meetings

SECTION 1. – MEETINGS

All meetings of the Corporation shall be held at such times and places as designated by the Board of Directors of the Corporation. Robert’s Rules of Order shall govern the conduct of all meetings.

SECTION 2. – ANNUAL MEETINGS

The annual meeting of the Corporation shall be held in July of each year. The notice of the annual meeting shall be sent at least one week in advance of the meeting to all current members by **email or regular mail**. The notice shall contain the date, time and place of the meeting.

SECTION 3. – SPECIAL MEETINGS

A special meeting of the members of this Corporation may be called at any time by the President or a majority of the Board of Directors by **email or regular mail** at least four (4) days in advance of the date of the special meeting, or by combination of personal notice, telephone notice and delivery of written notice to the residences of those members not able to be contacted otherwise (said notices may be left with the residence if no one is home) in a manner reasonably calculated to notify all members of the special meeting.

SECTION 4. – DIRECTORS AND MEETINGS

The Board of Directors of this Corporation shall consist of thirteen (13) members: a Director – president, a Director – vice-president, a Director-secretary, a Director – treasurer. There also will be one (1) Director for each of the above named Lakes and Channels stated in SECTION 1 (F). The directors shall be chosen from any current members of the Corporation. Honorary directors may be appointed by the Board of Directors of the Corporation for meritorious service to the Corporation.

Directors shall be elected as appropriate, at any annual or special meeting. Previous directors shall serve until they resign or until their successors are elected or appointed. In the event a director resigns or dies during his or her term of office, the Board of Directors shall appoint, by majority vote, a replacement that shall serve until the next annual or special meeting of the membership. Any director elected or appointed for an existing term shall continue in office until the next election or until the term expires. The Board of Directors shall hold such regular and special meetings as they, in their discretion, deem necessary and each director shall be given two (2) days notice of any meeting. Either the President or any two directors may call special meetings, with (2) days notice.

Article III – Order of Business

The order of business at meetings of members shall be as follows:

1. Call to order
2. Pledge of Allegiance to the Flag
3. Roll call
4. President's report
5. Secretary's report – minutes of previous meeting
6. Treasurer's report
7. Approval of Agenda
8. Correspondence
9. Old Business
10. New Business
11. Adjourn

Provided that, in the absence of any objection, the presiding officer may vary the order of business at his or her discretion.

Article IV– Quorum

SECTION 1. – QUORUM OF MEMBERS

Seven (7) members present at the annual meeting, after notice given as here and above provided, shall constitute a sufficient quorum for doing business, whether or not there are present a majority of the members of the Corporation. Five (5) members at a general meeting shall constitute quorum.

SECTION 2. – QUORUM OF DIRECTORS

A majority of the directors constitutes a quorum at any meeting of the directors.

Article V – Voting**SECTION 1. – WHO IS ENTITLED TO VOTE**

Each member of this Corporation is entitled to one vote in person.

SECTION 2. – MANNER OF VOTING

The Board of Directors shall prescribe the rules and manner of voting.

Article VI – Board of Directors**SECTION 1. – NUMBER OF TERM OF DIRECTORS**

The Board of Directors shall be chosen and shall be the same as set forth in Article II, Section 4 of these by-laws.

SECTION 2. – DIRECTORS OF THE CORPORATION

The membership shall select from its own members a President, Vice-President, Secretary, Treasurer and nine (9) Directors.

Each of the above officers shall serve for a period of one (1) year or until his or her successor is elected. The Board of Directors shall also have the power to appoint agents and representatives for the necessary transaction of the corporate business.

SECTION 3. – PRESIDENT

The President shall be the chief officer of the Corporation. The President shall conduct all meetings of the directors and members. The President shall perform such other duties as may be appropriate to his office or as the Board of Directors may, from time to time, direct.

SECTION 4. – VICE PRESIDENT

The Vice-President shall serve in the absence of the President and shall perform such other duties as the Board of Directors may, from time to time, direct.

SECTION 5. – SECRETARY

The Secretary shall take minutes at all meetings of the directors and members, and shall be responsible for maintaining records of the Corporation and shall perform such other duties as the Board of Directors may, from time to time, direct. In the absence of the Secretary, the President shall select an alternate person from the Board of Directors to serve as Acting Secretary.

SECTION 6. – TREASURER

The Treasurer shall be responsible for maintaining all books and records concerning the finances of the Corporation, together with such other duties as the Board of Directors may, from time to time, direct. The Treasurer shall collect the membership funds and other funds and donations and deposit said funds in the Corporate General Account. In the absence of the Treasurer, the President shall select an alternate person from the Board of Directors to serve as Acting Treasurer.

SECTION 7. – THE BOARD OF DIRECTORS

The Board of Directors shall have full power and authority to conduct all business reasonably necessary to the operation of the Corporation, including, but not limited to, all matters involving the raising of revenue and the making of expenditures with the limitation that the Board of Directors shall make no single expenditure in excess of five hundred dollars (\$500.00) without the approval of the membership.

SECTION 8. – REMOVAL OF DIRECTORS

No officer or director shall be removed, except by a majority vote of the members of the Corporation present at an annual or special meeting. Unless a violation occurs under ARTICLE IV SECTION 2.

Article VII – Officers

VACANCY

In the event of a vacancy of the officers of the Corporation, the Board of Directors shall select another director to fill that office for the remaining term of such office.

Article VIII – Execution of Instruments

LEGAL DOCUMENTS

All checks, drafts, orders, contracts or conveyances shall be signed or executed in the name of the Corporation by two (2) persons. Either the President or Vice-President may make the first of the two signatures. The Secretary or Treasurer must make the second of the two signatures. At the discretion of the Board, the Treasurer may be given the sole power to sign the corporate checks.

Article IX – Amendments

AMENDMENT OF BY-LAWS

These by-laws may be amended provided the proposed By-Law changes are presented to the membership by the Board of Directors for three (3) consecutive months at General meetings. Voting on the proposed By-Law changes must take place at any Annual or General meeting of the membership. These amendments are subject to the seven (7) – member quorum requirements. This Annual or General meeting is subject to the requirement of Article II of these By-Laws.

Article X – Dissolution

DISSOLUTION OF CORPORATION

This Corporation shall continue for an indefinite period, pursuant to Michigan Law, and shall be dissolved only by a vote of the members at an Annual meeting. Upon dissolution, assets of the Corporation shall be turned over to the following:

1. Donation to another Association that is a non-profit and non-stock Association that is in good standing with Michigan State law.

Changes to by-laws

Must include reason, date, motion made by, seconded by, discussion, votes yes and votes nay.

Added email or regular mail. Article II- meeting and Section 3 Special meetings.

General Meeting July 11, 2010

Motion made by Al Loucks Seconded by Mike Lavin, discussion-none votes yes everyone votes nay-no one

Article II – Meetings

SECTION 2. – ANNUAL MEETINGS

The annual meeting of the Corporation shall be held in July of each year. The notice of the annual meeting shall be sent at least one week in advance of the meeting to all current

members by **email or regular mail**. The notice shall contain the date, time and place of the meeting.

SECTION 3. – SPECIAL MEETINGS

A special meeting of the members of this Corporation may be called at any time by the President or a majority of the Board of Directors by regular mail at least four (4) days in advance of the date of the special meeting, or by combination of personal notice, **email**, telephone notice and delivery of written notice to the residences of those members not able to be contacted otherwise (said notices may be left with the residence if no one is home) in a manner reasonably calculated to notify all members of the special meeting.

ALSO

Membership fees by donating time. By Laws-C.O.L.A. Article I-Membership, Dues and Funds. General Meeting July 11, 2010

Motion made by Al Loucks Seconded by Mike Lavin, discussion-none votes yes everyone votes nay-no one

By Laws-C.O.L.A. Article I-Membership, Dues and Funds

SECTION 1.

- A. Any adult person may become a member of C.O.L.A. by applying for membership to the Secretary.
- B. Membership will continue until a member advises the Secretary of his or her intent to discontinue membership. A membership card will be issued to each member.
- C. The yearly membership fee shall be set by the Corporation and is due at the regular meeting in July. **Membership fees can be paid for by donating time setting up meetings, functions, shows etc. Generally helping setting up functions that the officers and/or members do not have time or expertise to do.**

This is to Certify That

Chain Of Lakes Association (C.O.L.A.)

Was validly incorporated on September 1, 2001, as a Michigan nonprofit corporation, and said corporation are validly in existence under the laws of this State.

This certificate is issued to attest the fact that the corporation is in good standing in this office as of this date and is duly authorized to transact business or conduct affairs in Michigan and for no other purpose. It is in the usual form, made by me as the proper officer, and is entitled to have full faith and credit given it in every court and office within the United States.

*Bureau of Commercial Services
September 1, 2001*

Sample page only!!!!!!!!!!!!!!!!!!!!!!

NOTE: This page will be sent back from State of Michigan containing our Corporation Numbers. This is a sample page only.

(Copied from official Michigan Department of Consumer and Industry Services Certificate)

***Application for Assumed Name
Local Court House***

***You can obtain this form from your Local Court House.
It is used mainly to show the name of the Corporation is recorded so no one else can use it in your County.
If someone else already has the name you want, you must choose another name for your Corporation.***

**Application for Employer Identification Number
Department of the Treasury Internal Revenue Service**

Form SS-4

1. ***After you have filled out the form SS-4 you may call 1-859-292-5467 to obtain the Employer Identification Number 38- number.***
2. ***Al Loucks obtained the original EIN 38- number for the Chain Of Lakes Association on September 12, 2001. Acting as President of the Association.***
3. ***The EIN number for Chain Of Lakes Association is 38-3623003***
4. ***If and when there is a change of Officers a letter must be sent to I.R.S. Cincinnati, OH 45999***
5. ***Line 1. Of letter must read Change Of Officers, the names and titles of the new Officers that will be replacing the old Officers? The new Officers addresses and Phone Numbers. The Chain of Lakes Association can still use the P.O. Box 828 Harrison, MI 48625. They just need the addresses of Officers in case they have to contact them.***
6. ***Line 2. Of letter must be typed as Stop 533 Unit 25***
7. ***When starting the Association as a non-stock and non-profit Organization. You must obtain this number to open a checking account for the Association.***
8. ***By using this EIN number you will not have to use your own Social Security number.***

Articles of Incorporation Papers to be filed

Form bcs/cd-502 For Non-Profit Corporations

1. *Michigan Department of Commerce – Corporation and Securities Bureau*
2. *There is a fee of \$20.00 to file this application.
Mail completed form and fee to:*
3. *Michigan Department of Commerce
Corporation and Securities Bureau
Corporation Division
P.O. Box 30054
Lansing, MI 48909-7554
Phone 517-241-6400*
4. *Do not send by-laws and Constitution. All they need is the Articles of Incorporation.*
5. *The top block of the form says for Bureau use only, but in the lower left corner of the same block you have to fill in a return address for them to send you the Corporation papers back.*

RES-21-02 (Rev. 10/97)

**MICHIGAN DEPARTMENT OF CONSUMER & INDUSTRY SERVICES
BUREAU OF COMMERCIAL SERVICES**

Date Received OCT 23 2001	(FOR BUREAU USE ONLY)
This document is effective on the date filed, unless a subsequent effective date within 90 days after received date is stated in the document.	

FILED 3710350-1 09/18/01
 CH# 568 \$20.00
 TO: ALBERT O LOUCKS

OCT 24 2001

Administrator
OF COMMERCIAL SERVICES

EFFECTIVE DATE:

Name ALBERT O. LOUCKS
Address 2916 HAMILTON
City State Zip Code HARRISON MI 48625

Document will be returned to the name and address you enter above. If left blank document will be mailed to the registered office.

775-895

ARTICLES OF INCORPORATION
 For use by Domestic Nonprofit Corporations
 (Please read information and instructions on the last page)

Pursuant to the provisions of Act 162, Public Acts of 1982, the undersigned corporation executes the following Articles:

ARTICLE I

The name of the corporation is:
CHAIN OF LAKES ASSOCIATION (C.O.L.A.)

ARTICLE II

The purpose or purposes for which the corporation is organized are:
TO PROVIDE FOR THE ORDERLY DEVELOPMENT OF OUR LAKE AREAS, OBSERVATION, REPORTING, AND LAKE-USER EDUCATION CONCERNING HARMFUL WATERUSE ACTIVITIES

ARTICLE III

- The corporation is organized upon a NON STOCK basis.
 (Stock or Nonstock)
- If organized on a stock basis, the total number of shares which the corporation has authority to issue is _____ . If the shares are, or are to be, divided into classes, the designation of each class, the number of shares in each class, and the relative rights, preferences and limitations of the shares of each class are as follows:

ARTICLE III (cont.)

3. a. If organized on a nonstock basis, the description and value of its real property assets are: (If none, insert "none")
NONE

b. The description and value of its personal property assets are: (If none, insert "none")
NONE

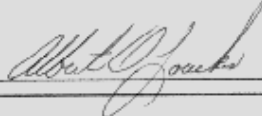
c. The corporation is to be financed under the following general plan: DUES AND CONTRIBUTIONS

d. The corporation is organized on a MEMBERSHIP basis.
(Membership or Directorship)

ARTICLE IV

1. The address of the registered office is:
2916 HAMILTON HARRISON, Michigan 48625
(Street Address) (City) (ZIP Code)

2. The mailing address of the registered office, if different than above:
P.O. 828 HARRISON, Michigan 48625
(Street Address or P.O. Box) (City) (ZIP Code)

3. The name of the resident agent at the registered office is:
ALBERT O. LOUCKS 

ARTICLE V

The name(s) and address(es) of the incorporator(s) is (are) as follows:

Name	Residence or Business Address
<u>Albert O. Loucks</u>	<u>2916 HAMILTON, HARRISON, MI 48625</u>

Use space below for additional Articles or for continuation of previous Articles. Please identify any Article being continued or added. Attach additional pages if needed.

ARTICLES OF INCORPORATION

I, (We), the incorporator(s) sign my (our) name(s) this 17 day of SEPT, 2001.

Albert J. Loucks

Form **SS-4**
 (Rev. April 1991)
 Department of the Treasury
 Internal Revenue Service

Application for Employer Identification Number

(For use by employers and others. Please read the attached instructions before completing this form.)

EIN **38-3623003**

OMB No. 1545-0003
 Expires 4-30-94

1 Name of applicant (True legal name) (See instructions.)
CHAIN OF LAKES ASSOCIATION (C.O.L.A.)

2 Trade name of business, if different from name in line 1
C.O.L.A.

3 Executor, trustee, "care of" name
ALBERT O. LOUCKS

4a Mailing address (street address) (room, apt., or suite no.)
PO BOX 828

5a Address of business (See instructions.)
PO. BOX 828

4b City, state, and ZIP code
HARRISON, MI 48625

5b City, state, and ZIP code
HARRISON, MI 48625

5 County and state where principal business is located
CLARE, MICHIGAN

7 Name of principal officer, grantor, or general partner (See instructions.) ▶
ALBERT O. LOUCKS

8a Type of entity (Check only one box.) (See instructions.)

<input type="checkbox"/> Individual SSN	<input type="checkbox"/> Estate	<input type="checkbox"/> Trust
<input type="checkbox"/> REMIC	<input type="checkbox"/> Plan administrator SSN	<input type="checkbox"/> Partnership
<input type="checkbox"/> State/local government	<input type="checkbox"/> Other corporation (specify)	<input type="checkbox"/> Farmers' cooperative
<input type="checkbox"/> Personal service corp	<input type="checkbox"/> Federal government/military	<input type="checkbox"/> Church or church controlled organization
<input type="checkbox"/> National guard	<input type="checkbox"/> Other nonprofit organization (specify) _____ If nonprofit organization enter GEN if applicable.	
<input checked="" type="checkbox"/> Other (specify) ▶ <u>NON-PROFIT NON-STOCK LAKE ENVIRONMENT ASSOCIATION</u>		

8b If a corporation, give name of foreign country (if applicable) or state in the U.S. where incorporated ▶ Foreign country _____ State _____

9 Reason for applying (Check only one box.)

<input type="checkbox"/> Started new business	<input type="checkbox"/> Changed type of organization (specify) ▶ _____
<input type="checkbox"/> Hired employees	<input type="checkbox"/> Purchased going business
<input type="checkbox"/> Created a pension plan (specify type) ▶ _____	<input type="checkbox"/> Created a trust (specify) ▶ _____
<input checked="" type="checkbox"/> Banking purpose (specify) ▶ <u>ASSOCIATION</u>	<input type="checkbox"/> Other (specify) ▶ _____

10 Date business started or acquired (Mo., day, year) (See instructions.)
SEPT 1, 2001

11 Enter closing month of accounting year. (See instructions.)
JULY

12 First date wages or annuities were paid or will be paid (Mo., day, year). Note: If applicant is a withholding agent, enter date income will first be paid to nonresident alien. (Mo., day, year) _____ ▶ N.A.

13 Enter highest number of employees expected in the next 12 months. Note: If the applicant does not expect to have any employees during the period, enter "0".

	Nonagricultural	Agricultural	Household
Enter highest number of employees	0	0	0

14 Principal activity (See instructions.) ▶ LAKE ENVIRONMENT

15 Is the principal business activity manufacturing? If "Yes," principal product and raw material used ▶ Yes No

16 To whom are most of the products or services sold? Please check the appropriate box.
 Public (retail) Other (specify) ▶ _____ Business (wholesale) N/A

17a Has the applicant ever applied for an identification number for this or any other business? Note: If "Yes," please complete lines 17b and 17c. Yes No

17b If you checked the "Yes" box in line 17a, give applicant's true name and trade name, if different than name shown on prior application.

True name ▶ _____ Trade name ▶ _____

17c Enter approximate date, city, and state where the application was filed and the previous employer identification number if known.

Approximate date when filed (Mo., day, year)	City and state where filed	Previous EIN

Under penalties of perjury, I declare that I have examined this application, and to the best of my knowledge and belief, it is true, correct, and complete.

Name and title (Please type or print clearly.) ▶ ALBERT O. LOUCKS PRESIDENT Telephone number (include area code) 517-539-1673

Signature ▶ Albert O. Loucks Date ▶ 9-12-2001

Please leave blank ▶

Geo.	Ind.	Class	Size	Reason for applying

For Paperwork Reduction Act Notice, see attached instructions.

Cat No. 16C55N

Form **SS-4** (Rev. 4-91)

BUSINESS REGISTRATION CERTIFICATE
PERSON CONDUCTING BUSINESS UNDER
ASSUMED NAME OR PARTNERSHIP
County of Clare, Office of County Clerk

DBA File No. 01-289
Certificate Exp. 8/19/06
Certificate Filed 8/20/01
Dissolved _____
FILING FEE: \$10.00

THE UNDERSIGNED hereby certifies, under the provisions of P.A. No. 101, P.A. of Michigan, for the year 1907, as amended, that the following person (or persons) now owns, carries on, conducts or transacts, or intends to own, carry on, conduct or transact, a business, or maintain an office or place of business, in the County of Clare, State of Michigan, under the name, designation, or style set forth below:

1. Name of Business CHAIN OF LAKES ASSOCIATION
2. Address of Business 2916 HAMILTON, HARRISON MI 48625
Mailing Address (if different) _____

INDIVIDUAL

3. Name of person(s) owning, conducting, transacting, or composing the above business, and the home post office address of each.

NAME OF PERSON RESIDENCE ADDRESS
(Print) AL LOCKS 2916 HAMILTON HARRISON MI 48625

(Print) _____

(Print) _____

(Print) _____

GENERAL

4. PARTNERSHIP CERTIFICATE. The undersigned hereby certify under the provisions of P.A. No. 164, P.A. of Michigan for the year 1913, as amended, that:

(a) The Business mentioned herein (Insert "Is" or "Is Not") _____ a Partnership.

(If the business IS a partnership, fill in the blank line under "b" below.)

(b) Length of time General Partnership is to continue. (Insert either the term agreed on by the partners or the statement "not limited".)

5. Signatures of all persons listed above—Acknowledged before a Notary Public.

(Signature) _____

(Signature) [Signature]

(Signature) _____

(Signature) _____

State of Michigan)
County of Clare)

Subscribed and sworn to before me this 20th day of August A.D., 2001 by all persons listed above.

[Signature]
Notary Public

Clare, County, Michigan

My commission expires: 2/12/04

State of Michigan) I, Carol A. McAulay, Clerk of the County of Clare and of the Circuit Court thereof,
) SS do hereby certify that I have compared the foregoing copy of business Registration
County of Clare) Certificate with the original of record in my office, and that the same is a correct
transcript therefrom, and of the whole of such original.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of said Circuit Court, at the City

of Harrison, this 20th day of August A.D., 2001.

Carol A. McAulay, Clare County Clerk

By: [Signature]
County Clerk/Deputy County Clerk

LETTER OF AUTHORIZATION
CLUBS OR ORGANIZATIONS

ACCOUNT TITLE _____

For Bank use only
Today's date: _____
By _____
Branch _____

CHEMICAL BANK MICHIGAN
807 N. McEwan St. PO Box 710
Clare, MI 48617

Gentlemen:

Effective _____ the following individuals
(print or type names)

- 1. _____
- 2. _____
- 3. _____
- 4. _____

are authorized to sign on the account(s) indicated below:

Account Title	Account Number
1. _____	_____
2. _____	_____
3. _____	_____

Name and address of individual to receive monthly statements

This authorization is in effect until further notice

Signature _____
Previous officer _____