

LIVING WELL SPENDING LESS 12 SECRETS OF THE GOOD Academic PDF

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In today's fast-paced world, the pursuit of a fulfilling and meaningful life often seems intertwined with financial success. However, achieving a high quality of life doesn't necessarily mean spending beyond your means. The concept of living well spending less emphasizes the importance of mindful consumption, financial discipline, and intentional living. In this article, we unveil the 12 secrets of the good – practical strategies and mindset shifts that enable you to enjoy life's pleasures without compromising your financial stability. Whether you're looking to declutter your lifestyle or build a sustainable future, these secrets can guide you toward a balanced, joyful existence.

Understanding the Philosophy of Living Well Spending Less

What Does It Mean to Live Well Spending Less?

Living well spending less is about redefining what happiness and success mean to you. It involves:

- Prioritizing experiences and relationships over material possessions
- Making conscious decisions about your spending habits
- Focusing on quality over quantity
- Creating a sustainable lifestyle that aligns with your values

This approach encourages you to enjoy the present moment while planning wisely for the future, fostering both contentment and financial health.

The 12 Secrets of the Good: A Roadmap to Living Well Spending Less

- Cultivate Gratitude and Contentment

Why Gratitude Matters

Gratitude shifts your focus from what you lack to what you already have, reducing the urge for unnecessary consumption.

How to Practice Gratitude

- Keep a daily gratitude journal
- Practice mindfulness meditation
- Celebrate small wins and everyday moments

- Define Your Values and Goals

Clarify Your Priorities

Knowing what truly matters helps you make spending decisions aligned with your values.

Set SMART Goals

- Specific
- Measurable
- Achievable
- Relevant
- Time-bound

This clarity prevents impulsive purchases and promotes intentionality.

- Create a Realistic Budget

Why Budgeting Is Essential

A well-planned budget provides a clear picture of your income, expenses, and savings, empowering you to live within your means.

Tips for Effective Budgeting

- Track your expenses meticulously
- Categorize your spending
- Allocate funds for savings and investments
- Review and adjust monthly

- Embrace Frugality Without Sacrificing Joy

Frugality as a Lifestyle

Living frugally isn't about deprivation but about finding joy in simplicity.

Practical Frugality Tips

- Use coupons and discounts
- Buy secondhand items
- Cook meals at home
- Opt for experiences over possessions

- Invest in Quality Over Quantity

The Long-Term Benefits

Quality items last longer, save money over time, and often provide greater satisfaction.

How to Identify Quality

- Research brands and materials
- Read reviews
- Prioritize durability and craftsmanship

- Practice Mindful Spending

Be Present When Making Purchases

Ask yourself:

- Do I need this?
- Will this add value to my life?
- Is there a more affordable alternative?

Tips for Mindfulness

- Wait 24 hours before making significant purchases
- Avoid shopping when emotional or stressed

- Build an Emergency Fund

Importance of Financial Security

An emergency fund provides peace of mind and prevents debt during unforeseen circumstances.

How to Build It

- Save a portion of each paycheck
- Aim for 3-6 months' worth of living expenses
- Keep funds in a separate, accessible account

- Focus on Experiences, Not Things

Why Experiences Matter

Research shows that spending on experiences creates lasting happiness and strengthens relationships.

Ideas for Enjoyable Experiences

- Family outings
- Travel adventures
- Workshops or classes
- Volunteering opportunities

- Simplify Your Lifestyle

Declutter and Streamline

A simplified life reduces expenses and mental clutter.

Strategies for Simplification

- Declutter regularly
- Limit subscriptions and memberships
- Focus on essentials
- Practice minimalism

- Cultivate Financial Literacy

Knowledge as Power

Understanding personal finance enables smarter decisions and better money management.

Resources for Learning

- Books and blogs
- Financial courses
- Podcasts
- Advice from financial advisors

- Practice Generosity and Giving

The Joy of Giving

Sharing your resources fosters gratitude, strengthens community ties, and enhances your sense of purpose.

Ways to Give

- Donate to charities
- Volunteer your time
- Support local businesses and artisans

- Maintain a Growth Mindset and Resilience

Embrace Challenges

Financial setbacks are opportunities to learn and grow.

Tips for Resilience

- Set realistic expectations
- Celebrate progress
- Seek support when needed
- Keep focused on your long-term vision

Applying the Secrets in Daily Life

Practical Steps to Start Living Well Spending Less Today

- Review your current expenses and identify areas for savings
- Set specific financial goals aligned with your values
- Practice gratitude daily to foster contentment
- Replace material pursuits with meaningful experiences
- Educate yourself about personal finance
- Declutter your environment to simplify your life
- Volunteer or give to causes you care about

Creating a Sustainable Lifestyle

Living well spending less isn't a one-time effort but a continuous journey. By integrating these secrets into your daily routine, you cultivate habits that promote well-being, financial security, and happiness.

Conclusion

Living well spending less is more than just a financial strategy; it's a holistic approach to life that emphasizes mindfulness, values, and intentionality. The 12 secrets of the good serve as a comprehensive guide to help you enjoy a rich, fulfilling life without the burden of excess. Remember, true wealth lies in relationships, experiences, and personal growth – not just in material possessions. Start implementing these secrets today, and watch your life transform into one of purpose, balance, and joy.

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- Personal finance advice
- Minimalist lifestyle
- How to save money
- Experience over possessions
- Financial independence

Disclaimer: This article is for informational purposes only and does not constitute financial advice. Please consult with a financial advisor for personalized guidance.

Living Well Spending Less: 12 Secrets of the Good

In today's fast-paced world, the pursuit of happiness often seems intertwined with material possessions and financial excess. Yet, many individuals are discovering that true contentment and a meaningful life can be achieved by adopting a philosophy of mindful spending and intentional living. The book *Living Well Spending Less* has gained widespread acclaim for its practical approach to simplifying life, reducing stress, and cultivating joy through strategic financial habits. This article explores the 12 secrets of the good outlined in this influential guide, providing an in-depth look at how these principles can transform your approach to money, time, and overall well-being.

Understanding the Core Philosophy: Living Well Spending Less

Before diving into the specific secrets, it's important to grasp the overarching philosophy of *Living Well Spending Less*. At its heart, this approach emphasizes quality over quantity, mindfulness over impulse, and value over price. It advocates for making intentional choices that align with personal goals and values, thereby fostering a sense of fulfillment that material wealth alone cannot provide.

This philosophy encourages readers to question societal norms around consumerism, to prioritize experiences and relationships, and to cultivate gratitude for what they already possess. By doing so, individuals can reduce financial stress, increase happiness, and create a more meaningful, balanced life.

12 Secrets of the Good: A Roadmap to Living Well Spending Less

Let's explore each secret in detail, revealing how they contribute to a holistic approach to well-being.

1. Cultivate Contentment Through Gratitude

Why it matters:

Contentment is the foundation of living well. When you focus on what you have rather than what you lack, you diminish the desire for unnecessary spending. Gratitude shifts your perspective from scarcity to abundance, reducing the impulse to seek fulfillment through material possessions.

How to practice:

- Keep a daily gratitude journal, noting at least three things you're thankful for.
- Regularly reflect on your achievements and blessings.
- Practice mindful appreciation during everyday activities.

Impact:

Studies link gratitude to increased happiness, better health, and stronger relationships. Cultivating gratitude reduces the desire for excess and promotes a more satisfying life.

2. Define Your Values and Priorities

Why it matters:

Clarity about your core values helps you make intentional decisions about how to spend your time and money. When your choices align with your priorities, you avoid unnecessary expenses and investments that don't bring true fulfillment.

How to implement:

- List your top five values (e.g., family, health, learning, adventure).
- Evaluate your current spending and lifestyle against these values.
- Set specific goals that reflect what matters most to you.

Impact:

Living in accordance with your values leads to a sense of authenticity and purpose, reducing buyer's remorse and increasing satisfaction.

3. Practice Budgeting with a Purpose

Why it matters:

A budget isn't just about restriction; it's a tool for empowering your financial decisions. Purposeful budgeting helps you allocate resources to what truly matters and cut back on frivolous expenses.

How to do it:

- Create a detailed budget reflecting your income, expenses, savings, and giving.
- Assign categories based on your priorities.
- Review and adjust regularly to stay aligned with your goals.

Impact:

A purposeful budget fosters financial discipline and peace of mind, enabling you to save for big goals like travel, education, or emergencies.

4. Embrace Minimalism and Decluttering

Why it matters:

A cluttered environment can lead to stress and distraction, while minimalism promotes clarity and calm. Simplifying possessions frees up mental space and reduces spending on unnecessary items.

How to implement:

- Regularly evaluate belongings and donate or sell items you no longer need.
- Adopt a "one in, one out" rule to prevent accumulation.
- Focus on quality over quantity when purchasing.

Impact:

Minimalism enhances appreciation for what you have, reduces waste, and often results in significant savings.

5. Master the Art of Delayed Gratification

Why it matters:

Impulse buying can derail financial goals and diminish satisfaction. Delayed gratification teaches patience and helps you discern between fleeting desires and genuine needs.

How to practice:

- Implement waiting periods (e.g., 24-48 hours) before making non-essential purchases.
- Create wish lists to prioritize future spending.
- Develop alternative activities to fulfill the urge to buy (e.g., reading, walking).

Impact:

Practicing delayed gratification leads to more thoughtful spending, less buyer's remorse, and better financial health.

6. Focus on Experiences Over Things

Why it matters:

Research consistently shows that experiences like travel, dining, or learning bring longer-lasting happiness than material possessions.

How to prioritize:

- Allocate funds for memorable activities with loved ones.
- Plan affordable experiences that align with your interests.
- Document and cherish these moments.

Impact:

Focusing on experiences fosters deeper connections and creates treasured memories that enrich your life beyond possessions.

7. Create and Stick to Financial Goals

Why it matters:

Goals provide direction and motivation, turning abstract desires into achievable milestones.

How to set effective goals:

- Use the SMART criteria (Specific, Measurable, Achievable, Relevant, Time-bound).

- Break larger goals into smaller steps.
- Celebrate progress along the way.

Impact:

Achieving financial goals enhances confidence, reduces anxiety, and ensures your spending aligns with your long-term vision.

8. Build an Emergency Fund

Why it matters:

Unexpected expenses can cause financial stress or derail your plans. An emergency fund provides security and peace of mind.

How to build:

- Start with a small, achievable target (e.g., \$500 or one month's expenses).
- Automate savings to ensure consistency.
- Gradually increase to cover three to six months of living expenses.

Impact:

A robust emergency fund minimizes reliance on credit and protects your financial stability.

9. Practice Intentional Gift-Giving

Why it matters:

Gift-giving, when done thoughtfully, can strengthen relationships without overspending or fostering materialism.

How to do it:

- Focus on meaningful, personalized gifts rather than expensive items.
- Consider experiences, handwritten notes, or donations to causes they care about.
- Set a budget for gifts and plan ahead.

Impact:

Intentional gifting fosters genuine connections and reduces the tendency to give out of obligation or impulse.

10. Limit Consumerism and Marketing Influence

Why it matters:

Advertising and social media often manipulate desires. Recognizing these influences empowers you to make conscious choices.

How to counteract:

- Unsubscribe from marketing emails and unfollow tempting social media accounts.
- Develop a shopping list and stick to it.
- Educate yourself on marketing tactics.

Impact:

Reduced exposure to marketing pressures leads to more mindful consumption and less unnecessary spending.

11. Prioritize Self-Care and Well-being

Why it matters:

Investing in your health and happiness yields long-term benefits that money can't buy.

How to practice:

- Allocate time and resources for exercise, rest, hobbies, and relationships.
- Avoid neglecting self-care in pursuit of material goals.
- Recognize that well-being enhances productivity and satisfaction.

Impact:

A balanced focus on self-care reduces stress, improves resilience, and fosters a richer, more fulfilling life.

12. Give Back and Practice Generosity

Why it matters:

Sharing your resources and time creates a sense of purpose and community connection, which enhances happiness.

How to incorporate giving:

- Volunteer for causes you care about.
- Donate a portion of your income to charity.
- Offer your skills and support to those in need.

Impact:

Generosity fosters gratitude, strengthens relationships, and imbues life with deeper meaning.

Conclusion: The Good Life is Within Reach

The principles outlined in Living Well Spending Less are not about deprivation but about making smarter, more intentional choices that lead to greater happiness and peace. By cultivating gratitude, defining priorities, practicing mindful spending, and focusing on experiences and relationships, you can create a life that feels abundant without the need for excess.

Adopting these 12 secrets requires commitment and self-awareness, but the rewards are profound: less financial stress, more meaningful connections, and a genuine sense of living well. Whether you're just starting your journey or looking to refine your approach, these secrets serve as a timeless guide to achieving the good life—one that values quality over quantity, presence over possessions, and purpose over impulsivity.

Remember, living well isn't about having the most; it's about making the most of what you have. Embrace these secrets, and you'll find that the true wealth lies in your mindset and choices.

Question What are the core principles of 'Living Well Spending Less'? The core principles include mindful spending, prioritizing experiences over possessions, budgeting effectively, and focusing on gratitude to achieve financial and personal well-being. How can I implement the '12 secrets' in my daily life? Start by identifying which secrets resonate most with your situation, set small achievable goals, and gradually incorporate these habits—such as meal planning, decluttering, and practicing gratitude—to create lasting change. What role does gratitude play in living well while spending less? Gratitude shifts your focus from what you lack to what you have, reducing the urge for unnecessary spending and increasing contentment with your current circumstances. Can applying these secrets help me pay off debt faster? Absolutely. Many of the secrets promote mindful

spending and budgeting, which can lead to reduced expenses and increased savings, accelerating debt repayment. Are these secrets suitable for all income levels? Yes, the principles of living well and spending less are adaptable to any income level by focusing on mindful consumption, budgeting, and appreciating what you have. How does decluttering contribute to living well? Decluttering reduces mental and physical clutter, creating a more peaceful environment, helping you appreciate your possessions, and preventing impulsive spending on unnecessary items. What are some practical tips for sticking to a budget based on these secrets? Create a realistic budget, track your expenses, set savings goals, and review your spending regularly to ensure alignment with your financial priorities. How can embracing these secrets improve my overall well-being? By simplifying your life, reducing financial stress, and focusing on meaningful experiences, these secrets foster both financial health and personal happiness.

Related keywords: budgeting, frugal living, financial independence, minimalism, saving tips, mindful spending, intentional living, debt reduction, financial freedom, simple living

ESSAY OF GOOD MANNERS FOR CLASS 6TH

Essay of Good Manners for Class 6th

Good manners are an essential part of a person's personality. They reflect our attitude, respect towards others, and how well we can adapt to social situations. For students in the 6th grade, understanding and practicing good manners is crucial as it helps in building strong relationships, gaining respect, and becoming responsible individuals. This essay on good manners for class 6th aims to highlight the importance of good manners, their various types, and how students can cultivate them in their daily lives.

Introduction to Good Manners

Good manners are courteous behaviors that show respect and consideration for others. They are the foundation of a civilized society and are necessary for maintaining harmony in relationships. For young students, practicing good manners is not only about following rules but also about developing a kind heart and respectful attitude.

Why Are Good Manners Important?

Understanding the importance of good manners helps students realize their significance in daily life. Some reasons why good manners are essential include:

1. Builds Respect

Good manners help in earning the respect of teachers, friends, and family members.

2. Promotes Good Relationships

Politeness and respectful behavior foster healthy and lasting relationships.

3. Creates a Positive Environment

Courteous behavior makes schools, homes, and communities happier and more peaceful.

4. Boosts Self-Confidence

Knowing how to behave properly makes students more confident in social settings.

5. Prepares for Future

Good manners are essential qualities for success in personal and professional life.

Types of Good Manners

Good manners encompass various behaviors and etiquettes. Here are some important types:

1. Manners at Home

- Say "please" and "thank you"
- Respect elders and listen to their advice
- Keep your surroundings clean
- Help family members with chores

2. Manners at School

- Greet teachers politely
- Raise your hand before speaking
- Listen attentively during lessons
- Keep your desk and classroom tidy

3. Manners in Public Places

- Use polite language like "excuse me" and "sorry"
- Stand in queue patiently
- Keep noise levels down
- Respect public property

4. Manners with Friends and Peers

- Share your things
- Be kind and helpful
- Apologize if you hurt someone
- Avoid teasing or fighting

How to Develop Good Manners

Developing good manners is a continuous process and requires conscious effort. Here are some simple ways students can cultivate good manners:

1. Lead by Example

Observe the good manners of elders and teachers and imitate them.

2. Practice Regularly

Make a habit of saying "please," "thank you," and "sorry."

3. Be Respectful

Show respect to everyone regardless of their age or social status.

4. Be Polite and Courteous

Use polite words and gestures in all interactions.

5. Listen Attentively

Pay full attention when someone is speaking to you.

6. Maintain Cleanliness

Keep yourself and your surroundings clean and tidy.

Role of Schools and Family in Teaching Good Manners

Both schools and families play a vital role in instilling good manners in children.

1. Family's Role

- Parents should demonstrate good manners in their daily life
- Teach children the importance of politeness and respect
- Correct bad habits gently and patiently

2. School's Role

- Teachers should encourage respectful behavior
- Organize activities that promote manners and etiquette
- Recognize and appreciate students who display good manners

Examples of Good Manners for Class 6th Students

Here are some practical examples of good manners that students should follow:

- Greeting teachers and elders with a smile and respectful words
- Saying "thank you" when someone helps you
- Apologizing sincerely if you make a mistake
- Holding the door open for others
- Not interrupting while someone is speaking
- Keeping your voice calm and gentle in public
- Waiting patiently for your turn
- Maintaining personal hygiene and cleanliness
- Helping others in need or those who are sick

Consequences of Poor Manners

Not practicing good manners can lead to various negative consequences such as:

- Loss of respect from teachers and friends
- Breakage of friendships
- Facing embarrassment in social settings

- Poor reputation in the community
- Difficulties in future social and professional life

Conclusion

In conclusion, good manners are the backbone of a well-behaved and respected person. For class 6th students, it is the right age to learn and practice proper etiquette. Developing good manners not only helps in personal growth but also creates a positive environment around us. Remember, manners cost nothing but are priceless in building a better society. So, always be polite, respectful, and helpful to others, and you will earn love and respect from everyone around you.

Summary

- Good manners are essential for personal and social development.
- They include respectful behavior at home, school, and in public.
- Developing manners requires practice, patience, and guidance.
- Schools and families play a key role in teaching manners.
- Practicing good manners can lead to a happier, respectful, and successful life.

Adopting good manners is a lifelong journey, and starting early, especially in the 6th class, sets a strong foundation for a disciplined, respectful, and confident individual.

Essay of Good Manners for Class 6th: A Guide to Building Respectful and Confident Young Individuals

In today's rapidly changing world, where technology and social norms evolve swiftly, the importance of good manners remains timeless. For students in the sixth grade, developing proper manners is not just about etiquette; it's about laying the foundation for respectful, confident, and socially responsible adults. An essay of good manners for class 6th serves as an essential tool in nurturing these qualities, guiding young learners to understand the significance of courteous behavior in everyday life. This article explores the importance of good manners, the key elements involved, and practical ways for students to cultivate them, ensuring they grow into well-mannered individuals.

The Significance of Good Manners in a Young Student's Life

Building Respect and Friendship

Good manners are the cornerstone of respectful interactions. When students exhibit courteous behavior—such as saying “please,” “thank you,” and “sorry”—they create an environment of mutual respect. This respect fosters genuine friendships and helps in resolving conflicts amicably. For sixth

graders, who are at a crucial stage of social development, understanding the value of manners can significantly enhance their social skills.

Creating a Positive Image

Manners influence how others perceive us. A student with good manners leaves a positive impression on teachers, classmates, and elders. This favorable image can open doors to new opportunities, leadership roles, and academic success. It also boosts self-confidence, enabling students to participate actively in class discussions and extracurricular activities.

Promoting Discipline and Responsibility

Practicing good manners involves discipline—remembering to greet elders, waiting for one's turn, and maintaining cleanliness. These habits instill a sense of responsibility and discipline, which are vital qualities for personal growth and academic achievement.

Key Elements of Good Manners for Class 6th Students

Respect for Others

Respect is the foundation of good manners. It encompasses:

- Respect for Elders: Greeting elders politely, listening attentively, and valuing their advice.
- Respect for Peers: Sharing, helping, and speaking kindly to classmates.
- Respect for Teachers and Authority: Obeying instructions and showing appreciation for their efforts.

Politeness and Courtesy

Politeness involves using words like "please," "thank you," "excuse me," and "sorry" appropriately. It also includes:

- Holding the door open for others.
- Offering seats to elders or those in need.
- Using respectful language during conversations.

Good Behavior in Public and at School

- Maintaining silence in libraries and during assemblies.
- Keeping the classroom clean and free of litter.
- Following rules and instructions diligently.

Personal Hygiene and Cleanliness

Good manners extend beyond words to personal habits such as:

- Bathing regularly.
- Keeping nails trimmed and hair tidy.
- Wearing clean clothes.

Sharing and Caring

Helping classmates in studies, sharing stationery or snacks, and caring for the environment reflect good manners and a caring attitude.

Practical Ways for Class 6th Students to Cultivate Good Manners

- Leading by Example

Students should observe and emulate good manners demonstrated by teachers, elders, and family members. Leading by example encourages peers to follow suit.

- Daily Practice and Reminders
- Making a habit of greeting everyone politely.
- Saying 'thank you' and 'sorry' whenever necessary.
- Practicing good table manners during meals.

- Participating in School Activities

Engaging in debates, drama, and cultural programs helps students practice speaking politely and confidently.

- Reading and Learning

Encouraging reading of stories and essays on manners enhances understanding and appreciation of polite behavior.

- Parental and Teacher Guidance

Parents and teachers should reinforce good manners by providing guidance, positive feedback, and gentle reminders.

Challenges in Maintaining Good Manners and How to Overcome Them

Peer Pressure

Sometimes, students may feel pressured to behave improperly to fit in. To overcome this, students should understand the importance of standing firm on their values and seek support from teachers and family.

Exposure to Negative Influences

In an age of social media and entertainment, negative influences can impact behavior. Educating students about appropriate online conduct and the importance of real-world respect can help them stay on the right path.

Lack of Awareness

Some students may not realize the significance of good manners. Schools should organize activities, workshops, and discussions that highlight the importance of courtesy and respect.

The Role of Schools and Parents in Promoting Good Manners

Schools

- Incorporate lessons and activities focused on manners and etiquette.
- Recognize and reward students who display exemplary behavior.
- Create a respectful environment where students feel valued.

Parents

- Model good manners at home.
- Encourage polite communication.
- Provide opportunities for children to practice manners in daily life.

Conclusion: Building a Foundation for a Respectful Future

An essay of good manners for class 6th is more than just an academic exercise; it's a vital lesson in human values and social responsibility. Good manners help students navigate their social environment confidently and gracefully, making their interactions pleasant and meaningful. As young minds grow, instilling the importance of kindness, respect, and politeness will shape them into responsible citizens. Schools and families must work together to nurture these qualities, ensuring that the next generation is not only academically bright but also morally upright and courteous. Developing good manners is a lifelong journey—one that begins in the sixth grade and continues into adulthood, fostering a more respectful and harmonious society.

Question What is the importance of good manners for class 6 students? Good manners help students to be respectful, polite, and well-behaved, which creates a positive environment at school and home. They also help in building good relationships and earning respect from others. **Can you give examples of good manners for class 6 students?** Yes, examples include greeting teachers and elders politely, saying 'please' and 'thank you,' sharing with others, listening when someone is speaking, and maintaining cleanliness. **Why should students say 'please' and 'thank you'?** Saying 'please' and 'thank you' shows respect and gratitude. It helps in creating a polite environment and makes interactions more respectful and friendly. **How do good manners help in school life?** Good manners help students communicate effectively, respect teachers and classmates, follow rules, and create a positive and disciplined school environment. **What are some ways to develop good manners among classmates?** Students can develop good manners by practicing polite speech, helping each other, listening attentively, and showing kindness and respect in their daily interactions. **Why is punctuality considered a good manner?** Punctuality shows respect for others' time and helps in maintaining discipline. It also ensures that students do not miss important lessons or activities. **How can parents and teachers encourage good manners in students?** Parents and teachers can set a good example, praise polite behavior, teach manners through stories and discussions, and reward good conduct to motivate students. **What is the role of good manners in developing a good personality?** Good manners reflect a person's character, help in building confidence, and create a positive impression on others, thereby contributing to overall personality development.

Related keywords: good manners, class 6 essay, manners and behavior, politeness, respect, classroom etiquette, kindness, discipline, social skills, respectful attitude

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