

GAS DISTRIBUTION ACCESS RULE

Date: December 11, 2002

TABLE OF CONTENTS

1		NERAL AND ADMINISTRATIVE PROVISIONS	
	1.1	Purpose of this Rule	
	1.2	Definitions	
	1.3	Consumer's Agent	
	1.4	Coming into Force	
	1.5 1.6	Exemptions	
	1.0	Filing Requirements	. ა
2	ACC	CESS TO GAS DISTRIBUTION SERVICES	. 4
		Gas Distributor Provided Services	
		Connection to and Expansion of a Gas Distribution System	
	2.3	Gas Distributor Record Keeping Responsibilities	. 4
3	GAS	S DISTRIBUTOR-GAS VENDOR RELATIONS	. 5
•		General	
	3.2	Service Agreement	
	3.3	Gas Vendor Information	
		3.3.1 Use of Gas Vendor Information	
		3.3.2 Restrictions on Disclosure	
	3.4	Financial Security Arrangements With Gas Vendors	. 6
		3.4.1 Financial Security Arrangements	. 6
		3.4.2 Filing Requirement	. 7
4	SER	RVICE TRANSACTION REQUESTS	8
•	4.1	General	
	4.2	STR Information Requirements	
	4.3	Processing and Verification	. 9
		4.3.1 Gas Distributor Obligations	
		4.3.2 STR Acceptance	
		4.3.3 Initial Screening	10
		4.3.4 Additional Information	
		4.3.5 Processing a Change from System Gas to a Gas Vendor	
		4.3.6 Processing a Change from Current Gas Vendor to New Gas Vendor	
		4.3.7 Processing a Change from a Gas Vendor to System Gas	12 12
		4.3.8 Processing a Change of Billing Option	13
		4.3.9 Processing a Request for Relocation When a Gas Vendor Provides	
		Service	13
	4.4	Notification Requirements	14
	4.5	STR Implementation Date	14
	4.6	Implementation Deadline	15
	4.7	Electronic Business Transaction System	15

Date: December 11, 2002 - i -

	4.8 Transfer of Consumers to System Gas when a Gas Distributor Terminates a Service Agreement	
5	CONSUMER INFORMATION 5.1 Description of Consumer Information 5.2 Use of Consumer Information 5.3 Restrictions on Disclosure 5.4 Retention of Consumer Information 5.5 Release of Information 5.6 Access to the Meter	16 16 17 17
6	BILLING	18

Date: December 11, 2002 - ii -

1 GENERAL AND ADMINISTRATIVE PROVISIONS

1.1 Purpose of this Rule

1.1.1 The purpose of this Rule is to:

- establish conditions of access to gas distribution services provided by a gas distributor; and
- establish rules governing the conduct of a gas distributor as such conduct relates to a gas vendor

consistent with the guiding objectives outlined in section 2 of the Act.

1.2 Definitions

1.2.1 In this Rule:

"Act" means the *Ontario Energy Board Act*, 1998, S.O. 1998, c.15, Schedule B:

"consumer information" means the data and/or information collected and maintained by a gas distributor pursuant to section 5.1 of this Rule;

"consumer" means a person who uses gas for that person's own consumption;

"E.B.O. 188 Report" means the Report of the Board, January 30, 1998 in the Matter of a Hearing to Inquire into, Hear and Determine Matters Relating to Natural Gas System Expansion for The Consumers' Gas Company Ltd., Union Gas Limited and Centra Gas Ontario Inc.;

"franchise area" means the area of the Province of Ontario either, for which a gas distributor holds a Certificate of Public Convenience and Necessity granted by the Board, or in which a gas distributor was supplying gas on April 1, 1933;

"gas distribution system" means the system used to provide gas distribution services;

"gas distribution services" means the services related to the delivery of gas to a consumer, including related safety functions such as emergency leak response, line locates, inspection, and provision of safety information;

"gas distributor" means a person who delivers gas to a consumer;

Date: December 11, 2002 - 1 -

"gas distributor-consolidated billing" means a method of billing whereby a gas distributor issues a single bill to a consumer setting out the charges for gas distribution services and the charges for the gas commodity;

"gas vendor information" means data and/or information provided by a gas vendor to a gas distributor concerning that gas vendor;

"gas vendor" means a person who,

- sells or offers to sell gas to a consumer,
- acts as the agent or broker for a seller of gas to a consumer, or
- acts or offers to act as the agent or broker of a consumer in the purchase of gas;

"gas vendor-consolidated billing" means a method of billing whereby a gas vendor issues a single bill to a consumer setting out the charges for gas distribution services and the charges for the gas commodity;

"meter" means a device owned or controlled by a gas distributor and used to measure the units of gas consumption which form the basis for billing the consumer;

"rate-regulated gas distributor" means a gas distributor whose rates are approved by the Board pursuant to section 36 of the Act;

"Rule" means this rule entitled the "Gas Distribution Access Rule";

"Service Agreement" means the agreement more specifically described in section 3.2 of this Rule that sets out certain aspects of the relationship between a gas distributor and a gas vendor;

"Service Transaction Request" or "STR" means a direction to a gas distributor more specifically described in chapter 4 of this Rule;

"split billing" means a method of billing whereby the gas distributor issues a bill to a consumer setting out the charges for gas distribution services, and the gas vendor issues a bill to a consumer setting out the charges for the gas commodity; and

"system gas" means gas which is sold or available to be sold by a gas distributor to a consumer.

1.3 Consumer's Agent

1.3.1 For the purposes of this Rule, any action required or permitted to be performed by a consumer may be performed by an agent authorized in writing by the consumer.

1.4 Coming into Force

- 1.4.1 This Rule shall come into force on December 11, 2002, subject to subsections 1.4.2, 1.4.3, and 1.4.4.
- 1.4.2 Section 3.2 of this Rule shall come into force on December 1, 2003.
- 1.4.3 Chapter 4 of this Rule shall come into force on March 1, 2004.
- 1.4.4 Subsection 6.1.2.3 of this Rule shall come into force on March 1, 2004.

1.5 Exemptions

1.5.1 The Board may grant an exemption to any provision of this Rule. An exemption may be made in whole or in part and may be subject to conditions or restrictions.

1.6 Filing Requirements

1.6.1 A gas distributor shall provide, in the manner, and form, and by the date determined by the Board, such information as the Board may require.

Date: December 11, 2002 - 3 -

2 ACCESS TO GAS DISTRIBUTION SERVICES

2.1 Gas Distributor Provided Services

- 2.1.1 A gas distributor shall provide gas distribution services in a non-discriminatory manner.
- 2.1.2 A gas distributor shall respond to all requests for gas distribution services from a person in a timely manner. The gas distributor shall record, at a minimum, the receipt and response dates of each such request.

2.2 Connection to and Expansion of a Gas Distribution System

- 2.2.1 A gas distributor shall connect a building to its gas distribution system in accordance with subsection 42(2) of the Act.
- 2.2.2 A rate-regulated gas distributor shall assess and report on expansion to its gas distribution system in accordance with the guidelines contained in the E.B.O. 188 Report.

2.3 Gas Distributor Record Keeping Responsibilities

- 2.3.1 A gas distributor shall create or obtain, and maintain records relating to the following matters within its franchise area:
 - system configuration;
 - system operating limitations; and
 - documents sufficient to demonstrate compliance with the requirements of this Rule.
- 2.3.2 The gas distributor shall file records described in subsection 2.3.1 of this Rule with the Board, if requested by the Board.

Date: December 11, 2002 - 4 -

3 GAS DISTRIBUTOR-GAS VENDOR RELATIONS

3.1 General

3.1.1 A gas distributor shall conduct all relations with gas vendors in a non-discriminatory manner.

3.2 Service Agreement

- 3.2.1 A gas distributor shall enter into a Service Agreement, in a form approved by the Board, with each gas vendor who provides, or advises the gas distributor that it intends to provide, gas supply services to consumers in the gas distributor's franchise area.
- 3.2.2 A Service Agreement shall, at a minimum, include the following matters:
 - the processing of STRs, as required in chapter 4 of this Rule;
 - any right of a gas distributor to use consumer information in addition to those circumstances set out in section 5.2 of this Rule;
 - any purposes for which the gas distributor may use gas vendor information, as provided for in subsection 3.3.1 of this Rule;
 - the specific financial security arrangements between the gas distributor and the gas vendor, in accordance with the requirements of the security arrangements as described in section 3.4 of this Rule;
 - terms and conditions of billing arrangements, including payment, interest on overdue accounts, and account finalization procedures;
 - events of default, and procedures in the event of default:
 - the procedures for finalizing changes in gas supply or billing option, including determination of effective dates;
 - a dispute resolution process; and
 - the obligation to include any safety information and any other information required by the Board in bills to consumers.
- 3.2.3 Despite subsection 3.2.1 of this Rule, a gas distributor and a gas vendor may include terms and conditions in their Service Agreement which are different from those in the Board-approved form of Service Agreement, providing none of the terms or conditions in the Service Agreement are in conflict with any rule or order of the Board.
- 3.2.4 A gas distributor shall file any Service Agreement with the Board, if requested by the Board.

Date: December 11, 2002 - 5 -

3.3 Gas Vendor Information

3.3.1 Use of Gas Vendor Information

- 3.3.1.1 A gas distributor shall only use gas vendor information:
 - (a) for purposes expressly set out in the Service Agreement; or
 - (b) as otherwise authorized by the Board.

3.3.2 Restrictions on Disclosure

- 3.3.2.1 A gas distributor shall not disclose any data or information acquired by the gas distributor regarding a gas vendor to anyone other than the Board or as otherwise required by law, without the written consent of that gas vendor, unless specifically authorized by the Board.
- 3.3.2.2 A gas distributor may disclose information that has been sufficiently aggregated such that an individual gas vendor's information cannot reasonably be identified.

3.4 Financial Security Arrangements With Gas Vendors

3.4.1 Financial Security Arrangements

- 3.4.1.1 A gas distributor's security arrangements with each gas vendor shall be reasonable, and shall include:
 - a list of the types of security that may be required;
 - a description of how the amount of security is calculated;
 - the limits on the amount of security required:
 - the planned frequency and timing for updating the security arrangements;
 - interest payable on deposits;
 - provisions related to the cancellation of security arrangements; and
 - conditions of default and realization of the security.
- 3.4.1.2 A gas distributor shall apply its security policy in a non-discriminatory manner taking into account:
 - the type of security;
 - the credit-worthiness of the gas vendor; and
 - the magnitude of exposure.

In estimating the magnitude of exposure, a gas distributor shall consider factors such as: the number of consumers served by the gas vendor, the

Date: December 11, 2002

average consumption of consumers served by the gas vendor, the length of the billing cycle, and the type of billing in place (e.g. gas vendor-consolidated, gas distributor-consolidated, or split billing).

3.4.2 Filing Requirement

3.4.2.1 A gas distributor shall provide a copy of its security policy to the Board and any other person, if requested.

Date: December 11, 2002 - 7 -

4 SERVICE TRANSACTION REQUESTS

4.1 General

- 4.1.1 A gas distributor shall take every reasonable step to ensure that all information concerning consumers in the gas distributor's franchise area, including the identity of the consumer's gas vendor and billing option, is accurate and up-to-date.
- 4.1.2 This Rule addresses the following types of STRs:
 - a change of gas supply from system gas to a gas vendor;
 - a change of gas supply from one gas vendor to another gas vendor;
 - a change of gas supply from a gas vendor to system gas;
 - a change in billing option for a consumer; and
 - a change in consumer service address when a gas vendor provides service.

A gas distributor shall process any request for a change or modification in service that is not included in the above list in accordance with the gas distributor's normal business practices.

4.1.3 Nothing in chapter 4 of this Rule shall be interpreted as in any way interfering with the contractual rights or obligations of gas distributors, gas vendors or consumers or the remedies available to gas distributors, gas vendors or consumers to enforce those contractual rights or obligations.

4.2 STR Information Requirements

4.2.1 A gas distributor shall be capable of processing, at a minimum, the following information as part of the STR process:

Consumer Identification Information

- consumer name;
- service address, including postal code, for which the change in service is requested;
- consumer mailing address, including postal code;
- consumer distribution service account number;
- meter identification number;

Gas Vendor Identification Information

- consumer account number with the gas vendor;
- gas vendor account number with the gas distributor;

Date: December 11, 2002

Service Transaction Information

- type of STR;
- specific date on which the transfer is requested or the earliest date after which transfer is acceptable to the gas vendor or the consumer;
- proposed method for finalizing the account:
- identification of the intended billing option; and
- new consumer service address, including postal code.

4.3 Processing and Verification

4.3.1 Gas Distributor Obligations

4.3.1.1 A gas distributor shall process STRs in the order in which they are received, and in accordance with the process set out below. The gas distributor shall record, at a minimum, the receipt and response dates of each request.

4.3.2 STR Acceptance

- 4.3.2.1 A gas distributor shall accept an STR from:
 - (a) a consumer:
 - for a change of gas supply for that consumer from a gas vendor to system gas; or
 - for a change in that consumer's service address.
 - (b) a consumer's current gas vendor:
 - for a change in billing option for a consumer;
 - for a change of gas supply for a consumer from the gas vendor to system gas pursuant to subsections 4.3.7.4, 4.3.7.5, 4.3.7.6 of this Rule; or
 - for a change in a consumer's service address.
 - (c) a consumer's new gas vendor:
 - for a change of gas supply for a consumer from system gas to a gas vendor; or
 - for a change of gas supply for a consumer from one gas vendor to another, including a change in billing option.
- 4.3.2.2 If an STR is submitted by any other person, the gas distributor may reject the STR, and shall notify the requesting party.

4.3.3 Initial Screening

- 4.3.3.1 If a gas distributor has accepted an STR, pursuant to subsection 4.3.2.1 of this Rule, the gas distributor shall determine if the STR has valid entries for the following terms (collectively, the "validation terms"):
 - (a) If the consumer has an account number with the gas distributor,
 - the gas vendor's account number with the gas distributor;
 - the consumer's account number with the gas distributor; and
 - at least one of:
 - (1) the consumer's name, and
 - (2) the consumer's postal code.
 - (b) If the consumer does not have an account number with the gas distributor,
 - the gas vendor's account number with the gas distributor:
 - the consumer's name; and
 - the consumer's postal code.
- 4.3.3.2 A valid entry is an entry that matches the information contained in the gas distributor's information system.
- 4.3.3.3 If the STR does not contain valid entries for the validation terms, the gas distributor shall reject the STR and shall notify the requesting party.
- 4.3.3.4 If the STR contains valid entries for the validation terms, and there is not a pending STR with respect to the consumer, the gas distributor shall tag the STR as "pending."
- 4.3.3.5 If the STR is for a change in gas supply and there is a pending STR for a change in gas supply, the gas distributor shall reject the STR and notify the requesting party.
- 4.3.3.6 If the gas distributor determines that any information, in addition to the validation terms, necessary to implement the pending STR is inaccurate or incomplete, the gas distributor shall suspend processing the STR and shall notify the requesting party.
- 4.3.3.7 A gas distributor shall complete the initial screening process within 14 days of receipt of the STR.

Date: December 11, 2002 - 10 -

4.3.4 Additional Information

- 4.3.4.1 If the requesting party has not provided the necessary information required pursuant to notification in subsection 4.3.3.6 of this Rule, within 30 days from receipt of the STR, the gas distributor shall reject the STR and shall notify the requesting party.
- 4.3.4.2 The gas distributor shall resume processing the pending STR once the requesting party has provided the gas distributor with all of the necessary information.

4.3.5 Processing a Change from System Gas to a Gas Vendor

Insufficient Security

- 4.3.5.1 If the gas distributor determines that the gas vendor has insufficient security in place to fulfill its financial security obligations, the gas distributor shall notify the gas vendor, and may suspend processing the STR until the gas vendor has provided sufficient security.
- 4.3.5.2 The gas distributor shall resume processing the STR when the gas vendor provides sufficient security.
- 4.3.5.3 The gas distributor may stop processing the STR if the gas vendor has not provided sufficient security within 30 days of the notice given pursuant to section 4.3.5.1 of this Rule.
- 4.3.5.4 If the gas distributor stops processing the STR, the gas distributor shall notify all affected parties.

Consumer Default

- 4.3.5.5 A gas distributor shall process the STR of a consumer from system gas to the gas vendor unless the consumer is in default of any obligation to the gas distributor.
- 4.3.5.6 If the consumer is in default, the gas distributor may suspend processing of the STR and shall notify the requesting party.
- 4.3.5.7 The gas distributor shall resume processing the STR when the consumer is no longer in default.

Date: December 11, 2002 - 11 -

4.3.6 Processing a Change from Current Gas Vendor to New Gas Vendor

Insufficient Security

- 4.3.6.1 If the gas distributor determines that the new gas vendor has insufficient security in place to fulfill its financial security obligations, the gas distributor shall notify the new gas vendor, and may suspend processing the STR until the new gas vendor has provided sufficient security.
- 4.3.6.2 The gas distributor shall resume processing the STR when the new gas vendor provides sufficient security.
- 4.3.6.3 The gas distributor may stop processing the STR if the new gas vendor has not provided sufficient security within 30 days of the notice given pursuant to section 4.3.6.1 of this Rule.
- 4.3.6.4 If the gas distributor stops processing the STR, the gas distributor shall notify all affected parties.

Notification to Current Gas Vendor

- 4.3.6.5 If a gas distributor receives an STR to transfer a consumer from the consumer's current gas vendor to a new gas vendor, and the gas distributor has determined that the new gas vendor has sufficient security, the gas distributor shall notify the current gas vendor of the pending STR.
- 4.3.6.6 The gas distributor shall continue to process the STR unless, within 30 days of the notification set out in subsection 4.3.6.5 of this Rule, the gas distributor receives written authorization from the consumer, the new gas vendor, or the current gas vendor (acting on specific written authorization from the consumer) to stop processing the STR.
- 4.3.6.7 If the gas distributor stops processing the STR, the gas distributor shall notify all affected parties.

4.3.7 Processing a Change from a Gas Vendor to System Gas

Consumer Request

4.3.7.1 If a gas distributor receives an STR from a consumer to transfer that consumer from the consumer's current gas vendor to system gas, the gas distributor shall notify the current gas vendor of the pending STR.

Date: December 11, 2002 - 12 -

- 4.3.7.2 The gas distributor shall continue to process the STR unless, within 14 days of the notification set out in subsection 4.3.7.1 of this Rule, the gas distributor receives written authorization from the consumer or the current gas vendor (acting on specific written authorization from the consumer to cancel the consumer's STR) to stop processing the STR.
- 4.3.7.3 If the gas distributor stops processing the STR, the gas distributor shall notify all affected parties.

Gas Vendor Request

- 4.3.7.4 A gas distributor shall not process an STR from a consumer's gas vendor unless the consumer's contract with the gas vendor has been terminated due to the consumer's default, or has expired or will expire on or before the proposed transfer date.
- 4.3.7.5 If a gas distributor receives an STR from a consumer's current gas vendor to transfer that consumer to system gas, the gas distributor shall notify the consumer of the pending STR.
- 4.3.7.6 A gas distributor shall process the STR unless, within 30 days of the notification set out in subsection 4.3.7.5 of this Rule, the gas distributor receives written direction from the current gas vendor to terminate the transfer.

4.3.8 Processing a Change of Billing Option

- 4.3.8.1 If the gas distributor determines that the gas vendor has insufficient security in place to fulfill its financial security obligations, the gas distributor shall notify the gas vendor, and may suspend processing the STR until the gas vendor has provided sufficient security.
- 4.3.9 Processing a Request for Relocation When a Gas Vendor Provides Service
 - 4.3.9.1 If a gas distributor receives an STR from a consumer to terminate service at that consumer's service address, or relocate within the gas distributor's franchise area, the gas distributor shall notify the consumer's current gas vendor that the consumer is terminating service at one location, or relocating to another location within the gas distributor's franchise area, as the case may be.

Date: December 11, 2002 - 13 -

4.4 Notification Requirements

4.4.1 Any time a gas distributor rejects, stops or suspends processing an STR, the gas distributor shall include in any notification the specific reasons for the gas distributor taking this action.

4.5 STR Implementation Date

4.5.1 The gas distributor shall notify the requesting party of the gas distributor's proposed STR implementation date as soon as practicable.

Date: December 11, 2002 - 14 -

4.6 Implementation Deadline

4.6.1 A gas distributor shall implement the direction contained in an STR in a timely manner, but in any event, no later than 60 days from the date that the gas distributor receives a valid and complete STR, provided that this time limit shall not include the time which elapses while the gas distributor has suspended processing the STR.

4.7 Electronic Business Transaction System

4.7.1 A gas distributor shall implement any computer-based transaction mechanism, i.e Electronic Business Transaction System (EBT) for transmitting common format data among gas distributors and gas vendors, if mandated by the Board.

4.8 Transfer of Consumers to System Gas when a Gas Distributor Terminates a Service Agreement

4.8.1 If the gas distributor terminates a Service Agreement with a gas vendor, the gas distributor shall notify the gas vendor and the gas vendor's consumers and shall transfer the consumers to system gas according to a procedure specified by the gas distributor in the notice.

Date: December 11, 2002 - 15 -

5 CONSUMER INFORMATION

5.1 Description of Consumer Information

5.1.1 The gas distributor shall, at a minimum, create or obtain, and maintain the following information on all consumers who are provided gas distribution services by the gas distributor:

for identification purposes:

- consumer name;
- service address, including postal code;
- consumer mailing address, including postal code;
- consumer distribution service account number;
- meter identification number;

for billing purposes:

- billing address, including postal code;
- gas distribution services contracted for;
- units of consumption, estimated or actual, by billing period;
- meter reading dates;
- dates of bills rendered based on actual meter readings;
- dates of bills rendered based on estimated meter readings;
- dates of bills rendered based on methods other than actual or estimated meter readings;
- method of bill calculation (e.g., equal billing);

for payment profile purposes:

- payment due dates, payment receipt dates;
- number of times the consumer was delinquent or in arrears in the past 24 months;
- maximum credit exposure in the past 24 months;
- number of times the consumer's security arrangements were revised in the past 24 months;

for consumption information:

 24 months of consumption data by individual distribution service consumed.

5.2 Use of Consumer Information

- 5.2.1 A gas distributor shall only use consumer information:
 - (a) necessary to provide gas distribution services;
 - (b) necessary for system operations:

Date: December 11, 2002 - 16 -

- (c) necessary to provide system gas;
- (d) for purposes expressly set out in the Service Agreement; or
- (e) as otherwise authorized by the Board.

5.3 Restrictions on Disclosure

- 5.3.1 A gas distributor shall not disclose any data or information acquired by the gas distributor regarding a consumer to anyone other than the Board, or any person as required by law, without the written consent of that consumer, unless specifically authorized by the Board.
- 5.3.2 A gas distributor may disclose information that has been sufficiently aggregated such that an individual consumer's information cannot reasonably be identified.

5.4 Retention of Consumer Information

- 5.4.1 A gas distributor shall, at a minimum, retain consumer information until the later of:
 - (a) 24 months;
 - (b) the period of time required by the Board; and
 - (c) the period of time required by law.

5.5 Release of Information

- 5.5.1 A gas distributor shall provide consumer information with respect to a consumer in accordance with any written direction received from that consumer.
- 5.5.2 The gas distributor shall provide the consumer information as outlined in section 5.1 of this Rule in the format requested by the consumer, if available, or, at a minimum, in hard copy.

5.6 Access to the Meter

- 5.6.1 A gas distributor shall provide a consumer with unfettered access to the meter to be able to interrogate the meter, provided:
 - 5.6.1.1 the device used to interrogate the meter complies with the gas distributor's reasonable technical requirements; and
 - 5.6.1.2 such access to the meter does not interfere with the operation or function of the meter or impair or impede the ability of the gas distributor to read the meter at normally scheduled times.

Date: December 11, 2002 - 17 -

6 BILLING

6.1 Gas Distributor Obligations

- 6.1.1 For the purposes of bill processing, the gas distributor shall be responsible for the accuracy and completeness of the information which the gas distributor provides and the gas vendor shall be responsible for the accuracy and completeness of the information which the gas vendor provides, according to the terms of the Service Agreement.
- 6.1.2 Gas distributors shall have the ability to accommodate each of the following billing options:
 - 6.1.2.1 gas distributor-consolidated billing;
 - 6.1.2.2 split billing; and
 - 6.1.2.3 gas vendor-consolidated billing.
- 6.1.3 In case of gas vendor-consolidated billing and split billing, a gas distributor shall provide the gas vendor with sufficient and timely data and information to enable the gas vendor to issue the bill to the consumer.

6.2 Risk of Non-Payment

6.2.1 The gas distributor shall bear the risk of consumer non-payment (1) for the entire bill, including the gas commodity for gas distributor-consolidated billing; and (2) for gas distribution services for split billing. A gas distributor shall not bear the risk of consumer non-payment for gas vendor-consolidated billing.

Date: December 11, 2002 - 18 -