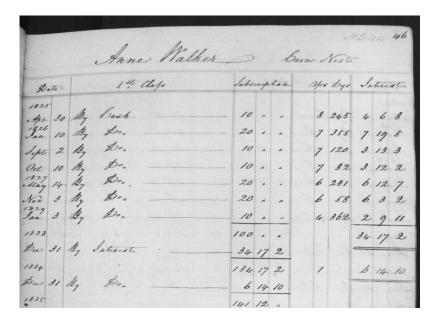
Ann Walker's acquisitions and investments. 1825 to 1847.

The Walker family had invested in infrastructure projects which would improve the value of local commerce and have an attractive return. They had shares in the Hebble & Calder Navigation company, some of which Ann inherited. There is a reasonable assumption that other shares had been liquidated to pay Fanny Walker her 'widow's share' after her husband, (Elizabeth and Ann's younger brother) John, died in Naples. [see appendix on shares.]

A ledger page¹ from the newly formed Leeds & Whitehall Turnpike Trusts shows that Ann had been an early subscriber. This shows 7 subscriptions between 1825 and 1829 totalling £100 with subsequent interest transfers. (this turnpike was to run from the Whitehall cross roads in Hipperholme to Leeds, now the A58.) Earlier Walkers had been subscribers to the Halifax to Wakefield turnpike which crossed much of their Hipperholme and Lightcliffe estate. The assumption is that the 'Anne Walker, Crow Nest' is indeed Ann rather than her aunt, Ann, who would have been expected to be entered as 'Ann Walker, Cliff Hill'.



There is no indication in Washington's accounts that Ann had retained this investment by 1843 nor does it feature in any financial papers that I've seen for her aunt.

Properties.

Ann continued to add to her property portfolio from the time she inherited her share of the estate until 1843.

Previous research had shown that Ann owned a number of properties in central Halifax. These comprised a mixture of houses, cottages and a pub, Black Horse Inn. I had thought that included all that was accounted for in 1847 by Samuel Washington². It has been suggested that these might have been bought or acquired as a marriage arrangement from the Caygill family.

Though knowing that these properties were around the Woolshops area, I asked John Patchett, a local historian, for help in pinpointing where exactly they were. That's where an issue arose. John's plan shows the Walker ownership but not enough properties to match Washington's accounts. Unusually for Washington, the Hatter's Fold buildings were not numbered. The discrepancy appeared to be Hatter's Fold. Around 8 properties, mainly small ones, were 'short'. John wondered if the other side of the street could have been bought. At the time of his record - late 1820s, two houses on Causeway and six on Hatter's Fold belonged to Joseph Blagbrough. Amongst these two records, there was one tenant name in common, that of Thomas W(r)igglesworth at 5 Hatter's Fold.

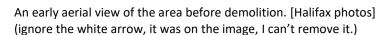
A search by the West Yorkshire Archives, Deeds Registry³, showed that Ann had bought property on the other side of Hatter's Fold to her own from Joseph Blagbrough's estate in 1835. Samuel Washington (Ann's land agent) negotiated the purchase in August for a sum of £520 with final settlement on 1st November. Anne Lister regarded the price as a piece of good luck or good management or both. In September, Ann and Anne visited one of the Hatter's Fold cottage to see if it was suitable for a potential tenant. It wasn't! On that visit, they were

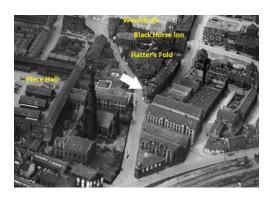
accompanied by George Casson. He was a joiner who had his workshop in Square, one of Ann's properties. There is evidence that Washington used him for building repairs in the area.

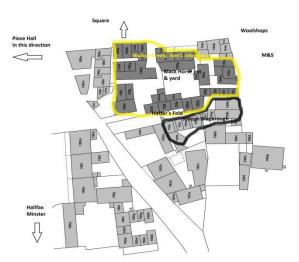
The Hatter's Fold, Square, Woolshops and Causeway properties appear to have been a real mix, some with high yields and others suggesting very small living spaces. However, the total rental income for a year was around £243. Add 2 noughts for an understatement of today's value.

Washington's accounts show, for example, major repairs to Black Horse Inn and 30 cottages in January 1846 costing about the same amount as brought in that year in rental income. John Holdsworth was the landlord of the Black Horse in the mid-1840s and was paying a rental of £40, a relatively large amount. The only image I've got, supplied by John Patchett, is of poor quality and shows only a part of the building. This was the sixth pub that Ann owned.*

These properties were situated at the lower part of Woolshops. More or less where Superdrug store is now.







This group of properties were sold off around 1867 by Evan Charles Sutherland Walker for about £6,000.

There has been some surprise expressed that Ann was buying property at a time when her health may have been poor. Quite possibly, however, the surprise would have been if she wasn't interested in purchasing these key properties.

The Walker estate had been built up over a period of over a hundred years. The expectation of landowners was to increase the estate as suitable land became available and write wills in such a way that these estates were preserved and not split.

When Elizabeth and Ann inherited, the estate was very large and, in particular, included the majority of the villages of Lightcliffe, Hipperholme, Hove Edge and parts of Norwood Green totalling around 700 acres. But it may have been a bit less than this, as explained below.

Strangely if Ann had looked east from Cliffe Hill in 1830 there was land that neither she nor her sister owned between the house and Bailiff Bridge. Looking north there was land between the house and Wakefield Road belonging to Joseph Armitage. To the south, between the house and Laverock Hall in Hove Edge, lay Smith House and Hoyle House Farm. Only looking to the west, Crow Nest Mansion, would she have seen the family's land.

This probably explains why, when these properties became available, Ann bought them.

When I first wrote this article⁴, I suggested that Ann bought some land to the east of Cliffe Hill. However I had no firm evidence at the time. Below is an extract from that article as it shows how the evidence confirmed part of the hypothesis but underestimated the extent of the purchase.

There are entries, again in Samuel Washington's accounts of payments, of a quit rent to Rev. John Warburton, the headmaster of Hipperholme Grammar School. It was paid by John Hirst out of a farm purchased from Sir J Ratcliffe (or Radcliffe) as part of the agreements to support the salary of the headmaster. The school's Trustees' accounts show that this agreement to contribute to the headmaster's salary went back until at least 1733 when a payment was being made by William Radcliffe. Similarly, the tenant of Lane Ends Farm was providing a slightly larger sum. William Radcliffe's nephew, Joseph Pickford, inherited on condition that he changed his name to Radcliffe. He was made a baronet in 1813 and the title passed to his son, also called Joseph [actually grandson]. It seems likely that it was this Sir J Radcliffe that Washington refers to.

John Hirst is shown as paying £130 a year as rent for Lower Crow Nest farm. This is one of the largest rents being paid which suggests that it was a large farm. In the 1867 sale, Lower Crow Nest Farm is associated with many lots of land covering what is now Stoney Lane housing estate and due east of Cliffe Hill. The sale document gives details of the lots in terms of the property and land, the tenant, the name of the field, its area and the farm to which it is attached.

Though this isn't firm evidence it may be that Ann had the opportunity, at short notice, to buy lands to the east of Cliffe Hill.

Lower Crow Nest house was dated 1620, a typical yeoman's stone built house, and demolished in 1958. There is a sketch of it on the Calderdale Companion website. It was, for a period, known as Hirst's Farm according to the Companion.

There has to be a warning note:- in Rowland Bretton's account of the Walker family, HAS transactions 1971, he states that Lower Crow Nest was bought by a William Walker in 1668, however Bretton does appear to mix up Lower Crow Nest with Lower Smith House. William Radcliffe had title to property in Lightcliffe but it is, unfortunately, unnamed. [WYC:1292/1/1/17]. Certainly there is no mention in John Walker's will of Lower Crow Nest but this might be because it was not considered large enough to mention.

So, in all probability, Ann bought land between Cliffe Hill and Lower Crow Nest Farm which was absorbed into the farm.

This has now been substantiated. A memorial⁵ of 29th October 1836 between Sir Joseph Radcliffe and Dame Jacobina Octavia Radcliffe of Rudding Park, Harrogate and Ann Walker of Cliffe Hill, 'presently living at Shibden Hall' details an agreement on the transfer of property and land. It was witnessed by Anne Lister and a Shepley Watson. The plots are described by field name, farm homestead name and, occasionally, by the occupant at the time. There are no references to a plan and the Archives have not got one. However Anne Lister records in her diary that Samuel Washington gave the plans to Ann at Cliff Hill at the end of November.

Ann's nephew and heir, Evan Charles Sutherland Walker, put his lands in Lightcliffe up for sale in 1867. By reference to the auction plan and the catalogue, the plots can be reasonably safely identified. It does seem that some named plots must include smaller contiguous plots as the areas stated in this deed tend to be larger than the same named plot on the sale document. It makes sense as it is a large block being sold rather than a bit here and a bit there. In the 1850 O.S. map the land is divided into a few large plots comparable with the deeds. Local knowledge must have played a big part in the agreement.

My original thought had been that Ann was buying what is now the Stoney Lane estate in Lightcliffe. The purchase appears to have been more extensive taking in almost everything from Stoney Lane down to the Bradford Road and slightly beyond.

Examples include Little Smith House in the occupation of Jonas Brook (Samuel Washington collected £42 per annum rent from him); the homestead, a croft, Upper Ing, Two Days Work, Four Days Work, Lower Ing and Workhouse and leading down to Bradford Road (both sides) including Brookroyd. [for locals, this is where B&M retail park is. You can see a path by McDonald's leading up towards Smith House Lane.] There is a reference to

Brookroyd in the deeds suggesting provenance of this land came through Samuel Sunderland (and Thomas Sugden) in 1657. [see note on the Radcliffes below.]

Next mentioned is Lower Crow Nest Farm in the occupation of John Hirst including the homestead, fields such as Lower Spring Well, Low Wheatfield, Joan Ing, Middle Pasture, Barran Haugh, Ing and Back Laith Field. The

document does caution that names of fields do change or are known locally by different names. Lower Crow Nest Farm was demolished in 1958 and stood on Smith House Lane and a road remembering it is opposite.

Then there are farms for sale which came as a surprise as I had thought that they were in the original estate inherited by Ann. The first is Mann's Farm, occupied by Jane Atkinson, the homestead, New Field, Dick (Dirk) Royd, Long Greave and garden, Six Days Work and others. Cottages to the south of Wakefield Road were included, some of which have survived.



Malcolm Bull's Calderdale Companion

Townend Farm was in the occupation of James Sharp and his under-tenants. It consisted of the homestead and plots called Upper & Lower Jesper Hill, Will Close, Little and Far Croft, Engine Holme and others. This farm was on the north of Wakefield Road with Till Carr Lane to the west and Holme House to the east.



This map shows the area covered by the 1836 agreement.

Mann's and Townend Farms are indicated in red.

If you travel from Bailiff Bridge towards Brighouse from the cross roads to McDonalds, the land on your left up to Clifton Beck and on your right up to Stoney Lane is the land included in this purchase. It totals over 100 acres which closely matches lot numbers 133 to 192 in the 1867 Crow Nest sale.

In 1837, Ann bought a cottage and gardens abutting her land in Lightcliffe from Thomas and Jane Day for £100, she allowed them to live there free of charge "during the course of their natural lives". She paid them £5 a quarter until it was paid for in 1845. It was near to the Sun Inn.

Ann bought Lee Lane, a house in the middle of her Shibden properties. Anne Lister noted this transaction in her diaries for May 1838. The seller was Anne's sister Marion and the price £600.

Then in 1841 Ann bought Green House, some adjoining land with small buildings and two pieces of land which

joined directly to the north of Cliffe Hill house. The seller was Joseph Armitage and the price £3,150. Interestingly, within the terms of the agreement, Joseph was allowed to live there as a tenant (he had recently sold the larger property of Holme House). Most pieces of land to the north of Cliffe Hill through to Norwood Green now belonged to the Walkers.

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Finally, she bought, in 1843, Smith House and Hoyle House for £3,750 from Charles Horncastle. Though the decision to buy made eminent sense in terms

of consolidation of the estate, there were significant legal problems before the purchase was completed. Whether this was due to Ann's situation at the time is impossible to say. Almost certainly the complications would have been an added pressure on Ann and a significant responsibility for her land agent Samuel Washington. There was a delay between the agreement to buy and when the purchase was completed in July 1844 which cost an additional £395 6s 10p in interest. William Towne Radcliffe, a lunatic, was resident in Smith House at the time of the sale (it had belonged to his parents before Horncastle inherited). He continued to live there until his death in 1862.

How was it financed? Anne Lister records that Ann Walker received confirmation of a loan of £2,500 from her aunt on 24th October 1836. There are further entries in Anne's diaries of large denomination bank notes being received and counted. The total amount paid is unclear.

I think that Ann had financed the Radcliffe and subsequent purchases by a loan from Wm Gray of York. Samuel Washington's estate accounts show Ann 'paid Mr Gray interest on £8,000 @ 3½% on mortgage from Dec 1843 to June 1845 less property tax £582 10s.' She was also selling some of her shareholdings in the Calder & Hebble Navigation (Canal) Company. Some were sold at £432 per share but others sold later brought in much less. The threat of the railway was already affecting share prices in the canals. [see Appendix 1]

Even if Ann had wished to pay back the loan when all her purchases were complete, by then she was no longer in control of her financial affairs. These were being handled by her Committee, namely her brother-in-law, George Mackay Sutherland, for financial matters. Not only was it easier to keep paying the interest rate out of her estate's income, to have repaid the loan would probably required formal legal approval.

In financial terms it is impossible to determine whether the prices paid were value for money. The sellers would have known that Ann was keen to buy to consolidate the estate. Nor is it easy to know how they fared when subsequently sold as these purchases were offered for sale in 1867 in different lots. Nonetheless, after these purchases the Walkers owned all of the land surrounding the two main houses.

What we do know is that Johnston Jonas Foster, having bought Cliffe Hill, also bought Green House (for £820) and the neighbouring lot for £450. He gave this land for the building of the new parish church and largely funded it. Green House was demolished and the Greenhouse terrace was built, dated 1868, with the church opened in 1875.

Hoyle House and its land became part of the Crow Nest purchase by Titus Salt. Smith House failed to reach its reserve by some distance and remained in the Sutherland Walker estate until 1890 when it was sold as part of a package to Richard Kershaw.

Summary:

Ann invested in the new turnpike to Leeds and made significant purchases both in Halifax and Lightcliffe. This certainly followed the family tradition.

She bought:-

- some neighbouring properties in central Halifax in 1835
- the land and farms to the east of Cliff Hill in Lightcliffe in 1836
- a cottage from the Days in 1837
- Green House and land in 1841 and
- Smith House and Hoyle House in 1843.

This plan, courtesy Calderdale Library, shows the full extent of the new additions to Ann's Lightcliffe estate.



The only known disposals that I have found were the sales of land for the development of the Lancashire & Yorkshire Railway⁶. This took place between 1842 and 1850. In 1842 she sold two pieces of land in the centre of Halifax. The first, at Shay Syke, was to be used for Halifax's first station (William Throp's nursery was specifically

excluded from the sale). The second, very close to the Minster, became part of the site of the second and current station. From Anne Lister's diary, it is known that Ann turned down an offer of £900 for The Travellers Inn and cottages in 1835 from Michael Stocks of Northowram.

Ann received compensation for her land in Lightcliffe through which the railway was to run and this totalled £2,000. The compensation for access to the Lister lands was £7,000.

This article will be updated as more information is found. A more detailed analysis of the Radcliffe purchase will also be made available on request.

Thanks to John Patchett for the information on the centre of Halifax.

Daniel Morgan, Archives Assistant, West Yorkshire Archive Service, Wakefield.

Jenny Wood and Steve Crabtree, WYAS, Halifax and to the decoders of Anne Lister's diaries.

Dorothy Barker.

Photos: Lightcliffe & District History Society and Malcolm Bull's Calderdale Companion

Maps: 1867 Crow Nest auction sale, Calderdale Library Service.

Marlene Oliveira for sharing thoughts around Ann's loans.

References:

¹ Drawn on the Landscape'. Alan Greenwood.

Ian Philp, February 2023

Appendix 1. Share holdings for the Walker family, 1825 to 1860.

I've looked into the land and properties owned by the Walker family. In this article, I'm summarising what I've been able to find out about their ownership of shares in the turnpikes and canals. The biggest investments had been in the Calder & Hebble Navigation. It might have been possible to follow purchases and sales by reference to the company's share register. Unfortunately, though there are two books, one of these refers to the period 1825 to 1847 but only for the top half of the alphabet. So, the Walker family ownerships are not covered. The second book, which covers the period from around 1848, includes the lower half of the alphabet hence details of the Walkers and Sutherlands are available. The families had few holdings left by then.

In John Walker's will, he bequeaths £1,000 of shares in the Calder & Hebble Navigation to each of his daughters. Other shares, of similar value, were allocated to Henry Lees Edwards and William Priestley as executors of his will. All other shares would be inherited by his son, John. There is a reference in Anne Lister's diary that she had been offered £500 per share in 1826. Even using an inflation figure of x100 rather than a more accurate higher figure, these are sizeable sums of money.

When John died in Naples and there was no heir, his widow, Fanny, was entitled to a financial settlement – the widow's share. The Walker family needed to release cash and material goods. It would have been against custom and practice to sell off part of the property empire. Hence a decision was to sell a number of shares in different turnpike and canal companies.

The estate sold shares in the Huddersfield & Halifax turnpike (£100), the Halifax & Wakefield road

² Samuel Washington's accounts to Ann Walker's Committee in 1847.

³ West Yorkshire Archive Service Wakefield, 1835 Vol: MD Page no: 692 Item no: 680

⁴ www.lightcliffechurchyard.org.uk About the churchyard ->People of Interest ->Ann Walker ->Elizabeth and Ann Walker's Inheritance.

⁵ West Yorkshire Archive Service Wakefield, 1836 Vol: MK Page no. 587 Item no.587

⁶ www.lightcliffechurchyard.org.uk About the churchyard ->People of Interest ->Ann Walker ->The development of the railway through Halifax to Bradford, the Walkers and Listers.

(£700), Huddersfield & Woodhead (£230), New Hey & Huddersfield (£152) and £5 units in the Leeds & Whitehall and Salterhebble & Stainland turnpikes.

Similarly in the Huddersfield Canal (£169), Barnsley Canal (£1,000) and £15,387 in the Calder & Hebble Navigation. The family also sold a library ticket (£5) and 5 shares in the Halifax public rooms worth £20. In total, Fanny received over £16,600. In today's terms, around £2 million. 4There's an excellent article by Caroline Maillard on the settlement details and aftermath. https://insearchofannwalker.com/frances-penfold-walker/

Nonetheless, the family retained shares in the Calder & Hebble Navigation. Dividends in the canals were yielding £180 per 6 months. Although the established turnpikes were proving good investments, it appears that only shares were those retained in the Calder & Hebble Navigation; other canal and turnpikes shares in John's name had now been sold.

There was still an interest in a local turnpike as Ann had invested in the Leeds & Whitehall venture. She made an initial investment of £10 in April 1825. Subsequent holdings had increased to £100 by January 1829 and the interest gained by then totalled nearly £37 which suggests a good return. Her brother John had made some smaller investment. This turnpike started at the Whitehall pub in Hipperholme and ran to the rapidly developing town of Leeds. It joined the earlier Halifax & Wakefield road to connect Halifax to Leeds.

In March 1838, Anne Lister writes that she advises Ann to sell her 40 shares in the Calder & Hebble Navigation. This is the only evidence that I've found of the number of shares that Ann had. At the same time, Parker & Adam suggest that shares could be sold for £430. Possibly £450. Thomas Adams writes to Ann in July 1839 advising her to consider selling her shares in the C&H Navigation as prevalent opinion suggests that the advent of the Manchester & Leeds Railway will impact negatively on their value. Only a couple of years before some local opinion was that the railways would never impact on the canals. Presumably there was mounting national evidence that the railways would prove very effective at transporting freight. He looks to sell £2415 15s 4d on her behalf.

In a series of invoices, [see article Parker invoices to Ann Walker, CN/99/2] covering the period 1838 to 1842, we can see Ann's intention to sell most of her shares in the Calder & Hebble Navigation. We can also see the decline in the price that was being offered.

Parker was initially using Messrs Ridsdale of Leeds (operating, I think, as J.H. & G. Ridsdale of Albion Street, Leeds). In May,1839 Ann was looking to sell between 12 and 16 shares. An offer price of around £430 looked possible. How many were sold at this price is not indicated. There may be copies of the receipts but I've not yet seen these.

In February 1842, Ann had given Parker instructions to sell £3,000 of shares (at the same time that she was buying Green House from Joseph Armytage.) Mr Hervey, Share Broker of Halifax, was offering to buy six shares at £235 and then seven at £227. Parker also indicates an involvement of a Mr Firth with a price still round £230.

It looks as though the value of the navigation shares had dropped substantially, coinciding with the arrival of the railway through the Calder Valley.

By 1845 Ann had only a few shares left. In Samuel Washington's accounts to her Committee in 1847, the Calder & Hebble dividend was only 1s 3d. This indicates that her holdings are minimal as the company was still paying dividends at its usual rate. There was no reference in the C&H dividend register – post 1847 – of Ann owning shares. Washington's accounts also indicate 12 shares in the Huddersfield Canal yielding £1 11s.

Her investment in Halifax Theatre produced a dividend of £21. There are no signs that she still owned shares in the Leeds Whitehall Turnpike Company.

Other family investments.

Mary Walker left £278 13s 5d shares in Calder & Hebble. At the death of **Ann Walker (senior)**, the value of her canal shares was £640.

George Mackay Sutherland and Evan Charles Sutherland Walker.

The Calder & Hebble dividend register shows that George Mackay Sutherland had stock valued at £1,616 13s 5d and this was transferred, in due course, to Evan Charles Sutherland Walker who received dividends of £139 6s 9d twice a year. By 1864, Evan Charles was selling his shares. 6George Mackay Sutherland had holdings 22 shares, worth £77 at the time of his death, in the West Riding Union Railway. There were at the time several railway companies including the West Yorkshire Railway and the Manchester & Leeds Railway. They all came together in 1847 as the Lancashire & Yorkshire Railway.

Acknowldegements:

Most of the information is to be found in WYAS, CN:99
Jill Liddington, 'As good as a marriage.'
Caroline Maillard, In Search of Ann Walker
Dorothy Barker, Friends of St Matthew's Churchyard.
Steve Crabtree & Jenny Wood, West Yorkshire Archives.

Ian Philp, October, 2023

Further jottings on the projects.

Information on the **turnpike development** in the area can be found in Alan Greenwood's book 'Drawn on the landscape.'

Calder & Hebble Navigation was designed to link the Aire & Calder canal (and through to the Humber and the North Sea) at Wakefield to the Calder Valley at Sowerby Bridge. John Smeaton was the original engineer and the canal reached Brighouse by 1764. James Brindley took over and the canal was extended to Sowerby Bridge. Halifax was connected by 1828 terminating near Bailey Hall. Incidentally the Walker family had extensive holdings in this part of Halifax.

The company paid a dividend of 5% in 1771 rising to 13% the following year. It was then limited, by law, to 10%, still a good return.

By 1842, with the Manchester and Leeds Railway operating along the valley, the canal shares declined by two thirds.

The **Barnsley Canal** was the creation of the Aire & Calder company. The prize was the rich coalfield developing around Barnsley and particularly north-west of the town, around Silkstone. If cheap transport by canal could be provided, there was a ready market available for this high-quality coal. **Huddersfield Broad Canal** opened in 1776 to join the Calder & Hebble with the Huddersfield Narrow Canal at Aspley Basin. This gave a route through to Lancashire before the Rochdale Canal was connected to the Calder & Hebble at Sowerby

Appendix 2. The Radcliffe family.

Sir Joseph Radcliffe of Milnsbridge House (Huddersfield) was born 1744 and died 1819. He was born to Joseph Pickford of Ashton and Mary Radcliffe of Milnsbridge. Joseph changed his surname to Radcliffe

when he inherited from his uncle, William, in 1795. The inheritance included much land in and around Milnsbridge and the Colne Valley. The family home was Milnsbridge House near the centre of Huddersfield. Some of their lands adjoined parts of the Walker estates in both Golcar and Lindley (Elizabeth's inheritance).

He was famous or notorious for his part in Luddite risings. He was instrumental in catching those responsible for the attack on a mill and the murder of a wool textile manufacture, William Horsfall, in 1812. The perpetrators were questioned in his home, sent to York for trial where he was one of the jurors. He attended their execution. A few months later he was created a baronet. Milnsbridge House has a recently placed blue plaque.

Joseph's first wife died in 1764. His second wife was Elizabeth Sunderland the daughter of Richard Sunderland (1712-1782) of Croydon and High Sunderland. This is the link to that part of the deeds relating to Brookroyd being conveyed in 1657 by Samuel Sunderland of Coley (one of the benefactors of the poor in our area) who was the father of Richard Sunderland.

When Sir Joseph died in 1819 the title passed to his grandson, Joseph, who sold the Huddersfield home to move to Rudding Park, Harrogate. It was this Joseph, and his wife, Jacobina Octavia who sold to Ann Walker.

A daughter of the first Joseph was Frances Pickford who was a friend of Anne Lister from 1823.

The 5th Baronet, Sir Everard Radcliffe, captained the Yorkshire Cricket team in 1911. He didn't seem to have enjoyed much success with bat or ball.

Sources: Wikipedia and Calderdale Companion.

* Ann's pubs: The Travellers, The Sun Inn, The Hare and Hounds (all Hipperholme & Lightcliffe), The Black Horse in central Halifax and Shibden Mill Inn. Elizabeth inherited two in the Lindley & Birchencliffe area and The Horseshoes in Lightcliffe.