

# 2024 Finance \& Insurance INDUSTRY PROFILE 

Colorado Urban Front Range


## Table of Contents

03 Geographical Area
04 Industries Making Up The Sector
08 Historical Trends
10 Employment Concentration
14 Where Core Workforce Lives
17 Demographics
20 Telework and Automation Strategies
22 Wages
26 Top Occupations
31 Let's Talk!

## Geographical Area

## The geographical area for this industry profile includes the 15 counties that make up Colorado's Urban Front Range.



The geographic region includes the following metropolitan areas:

- Boulder
- Colorado Springs
- Denver-Aurora-Lakewood
- Fort Collins
- Greeley

In 2023, this 15 county region employed nearly 2.72 million people across all industries, and made up 84\% of Colorado's total employment.
In 2023, the Gross Regional Product (GRP) for the Front Range region was $\$ 422.9$ billion, which made up 1.94\% of the national GRP.

Lightcast defines GRP as the final market value of all goods and services in the region.


## Finance \& Insurance

## 1.5\% From prior year

## 4.2\%

Total Jobs in CO
Urban Front Range

The finance \& insurance sector employs 111,619 people in 12,211 establishments. An 'establishment' is one facility in which people work. For example, a business in the sector may have several locations, and each one of those locations counts as an 'establishment.'

In 2023, the sector had $\$ 69.2$ billion in sales, and contributed $\$ 26.2$ billion to the region's GRP. In the region, this sector is dynamic and varied, encompassing a wide spectrum of services such as banking, investment management, insurance, and financial technology. Numerous financial institutions and insurance companies have established a robust presence in the region, contributing to local employment opportunities and the overall economic resilience of the area. Employment in the sector fell between 2023 and 2024 mainly because interest rate increases tightened the money supply and so caused employers to reduce staff. At the same time, as a result more small businesses formed because the state of Colorado reduced the fee for new business application.


## Top Specialized Skills

- Merchandising
- Selling Techniques
- Marketing

Top Software Skills

- Microsoft Office
- Salesforce
- Spreadsheets


## Top Credentials

- Security Clearance
- Certified Public Accountant (CPA)
- Project Management Professional Certification (PMP)


# Finance \& Insurance Sector 

Employment concentration is also known as location quotient. Location quotient measures industry employment concentration in a given geography relative to the national average. For example, employment in activities related to credit intermediation is 1.64 times more concentrated than the national average for this industry. The North American Industry Classification System (NAICS) is used to categorize businesses and organizations based on their primary economic activities. It is used throughout the United States, Mexico, and Canada.

| Depository Credit Intermediation $\text { NAICS } 5221$ |
| :---: |
| Numbers to Know <br> - 19,251 jobs <br> - 1,442 establishments <br> - 0.67 employment concentration <br> - $\$ 6.5$ billion in sales <br> - $0.6 \%$ change to 2028 <br> - \$99,041 average wage <br> - \$15,174 average employer paid benefits |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

## Activities Related to Credit Intermediation <br> NAICS 5223

## Numbers to Know

- 8,048 jobs
- 1,076 establishments
- 1.64 employment concentration
- $\$ 3.6$ billion in sales
- 0.3\% change to 2028
- \$122,438 average wage
- \$18,745 average employer paid benefits

Monetary Authorities-Central Bank

## NAICS 5211

## Numbers to Know

- 143 jobs
- 1 establishments
- 0.39 employment concentration
- \$55 million in sales
- (17.4\%) change to 2028
- \$111,232 average wage
- \$13,456 average employer paid benefits

| Nondepository Credit <br> Intermediation |
| :--- |
| NAICS 5222 |
| Numbers to Know |
| - 11,338 jobs |
| - 997 establishments |
| - 1.28 employment concentration |
| - $\$ 5.3$ billion in sales |
| - $1.7 \%$ change to 2028 |
| - $\$ 124,577$ average wage |
| - $\$ 19,058$ average employer paid benefits |


| Securities \& Commodity |
| :--- |
|  |
| Brokerage |
| NAICS 523 |
| Numbers to Know |
| • 8,667 jobs |
| - 869 establishments |
| - 1.13 employment concentration |
| - $\$ 5.1$ billion in sales |
| • 7.1\% change to 2028 |
| - $\$ 199,805$ average wage |
| • $\$ 37,461$ average employer paid benefits |

Securities \& Commodity Exchanges

NAICS 5232

## Numbers to Know

- 17 jobs
- 14 establishments
- 0.15 employment concentration
- $\$ 28$ million in sales
- $21.8 \%$ change to 2028
- \$230,989 average wage
- \$43,307 average employer paid benefits


## Insurance Carriers

## NAICS 5241

## Numbers to Know

- 21,538 jobs
- 556 establishments
- 1.02 employment concentration
- \$13.1 billion in sales
- (7.4\%) change to 2028
- \$110,948 average wage
- \$16,182 average employer paid benefits


## Insurance \& Employee Benefit

 Funds
## NAICS 5251

## Numbers to Know

- 122 jobs
- 34 establishments
- 0.66 employment concentration
- \$1.7 billion in sales
- $0.9 \%$ change to 2028
- \$128,109 average wage
- \$15,215 average employer paid benefits


## Other Financial Investment Activities <br> NAICS 5239

## Numbers to Know

- 16,434 jobs
- 3,186 establishments
- 1.70 employment concentration
- \$16 billion in sales
- 9.7\% change to 2028
- \$176,155 average wage
- \$33,027 average employer paid benefits


## Agencies, Brokerages, \& Other Insurance Related Activities <br> NAICS 5242

## Numbers to Know

- 25,709 jobs
- 3,935 establishments
- 0.96 employment concentration
- \$10.4 billion in sales
- 7.4\% change to 2028
- \$106,925 average wage
- \$12,803 average employer paid benefits

Other Investment Pools \& Funds NAICS 5259

## Numbers to Know

- 351 jobs
- 102 establishments
- 1.10 employment concentration
- $\$ 7.4$ billion in sales
- (1.4\%) change to 2028
- \$199,564 average wage
- $\$ 23,279$ average employer paid benefits

Historical Trends

## Colorado Urban Front Range

The first graph shows the growth in jobs (green bars), and the growth in the number of establishments (purple line) in the sector between 2014 and 2024. The second graph shows the growth in wages, salaries and proprietor earnings (green bars) and in employer-paid benefits, including the employer portions of both Social Security and Medicare payroll deductions (purple line) for the same period.




## Employment Concentration Map



## Colorado Urban Front Range

The overall employment concentration in this sector is 1.30 times the national average, which suggests the region has a steady supply of skilled labor. Concentration also varies by county, with the heaviest sector employment concentrations in Douglas and Arapahoe counties.

## Sector Employment Concentration

Employment concentration in the sector is shown here within each of the 15 counties making up the region. Note that the current wages, salaries, and proprietor earnings, as well as the current employer-paid benefits are different within each county. This is because each county has a different mix of sector industries. For example, the highest average wage per worker is in other investment pools and fund while the lowest is in depository credit intermediation (banks and credit unions). Thus, a county that has mostly banks and credit unions will have a lower average wage per worker.

## ADAMS

- Jobs -4,020
- Employment Concentration - 0.37
- Current Wages, Salaries, \& Proprietor Earnings \$93,099
- Benefits - \$13,424
- Top Businesses - Sooper Credit Union, Security Insurance Agency, Alloya Corporate Federal Credit Union


## BROOMFIELD

- Jobs - 2,037
- Employment Concentration - 1.02
- Current Wages, Salaries, \& Proprietor Earnings \$152,022
- Benefits - \$24,682
- Top Businesses - Charter School Growth Fund, Blue FCU, Public Service Credit Union


## ARAPAHOE

- Jobs - 25,867
- Employment Concentration - 1.76
- Current Wages, Salaries, \& Proprietor Earnings \$122,037
- Benefits - \$18,803
- Top Businesses - Great West Life \& Annuity Insurance, Pulte Mortgage, Cherry Creek Mortgage


## CLEAR CREEK

- Jobs - 14
- Employment Concentration - 0.09
- Current Wages, Salaries, \& Proprietor Earnings - \$72,729
- Benefits- \$17,327
- Top Businesses - Evergreen National Bank, Citywide Banks, Legal Structure Inc.


## BOULDER

- Jobs - 4,461
- Employment Concentration -0.52
- Current Wages, Salaries, \& Proprietor Earnings \$149,586
- Benefits- \$24,847
- Top Businesses - Elevations Credit Union, Techstars, Premier Members Credit Union


## DENVER

- Jobs - 33,351
- Employment Concentration - 7.32
- Current Wages, Salaries, \& Proprietor Earnings \$155,559
- Benefits - $\$ 24,651$
- Top Businesses - Amerifirst Financial, Colorado
Restaurant Association, Western Union Company


## DOUGLAS

- Jobs - 13,710
- Employment Concentration - 2.07
- Current Wages, Salaries, \& Proprietor Earnings \$133,597
- Benefits - \$22,087
- Top Businesses - Charles Schwab, Visa, Global Screening Solutions


## GILPIN

- Jobs - <10
- Employment Concentration - 0.04
- Current Wages, Salaries, \& Proprietor Earnings - Insf.
Data
- Benefits- Insf. Data
- Top Businesses - WMS

Gaming, High Speed Bail Bonds

## PARK

- Jobs - 38
- Employment Concentration - 0.30
- Current Wages, Salaries, \& Proprietor Earnings - \$88,133
- Benefits - \$11,380
- Top Businesses - TBK Bank, Cal's Carpentry, Allstate


## EL PASO

- Jobs - 13,705
- Employment Concentration - 0.89
- Current Wages, Salaries, \& Proprietor Earnings - \$91,097
- Benefits - \$13,586
- Top Businesses - USAA Financial Center, T Rowe Price, Mortgage Solutions Financial


## JEFFERSON

- Jobs - 7,061
- Employment Concentration - 0.67
- Current Wages, Salaries, \& Proprietor Earnings - \$98,716
- Benefits - \$14,283
- Top Businesses - 5 Rings

Financial, Warranty
Solutions, Universal Lending Corporation

## TELLER

- Jobs - 194
- Employment Concentration - 0.54
- Current Wages, Salaries, \& Proprietor Earnings \$92,384
- Benefits- \$13,409
- Top Businesses -

Community Banks of
Colorado, Pikes Peak Credit
Union, ENT Credit Union

## ELBERT

- Jobs - 179
- Employment Concentration - 0.56
- Current Wages, Salaries, \& Proprietor Earnings \$98,426
- Benefits - \$13,632
- Top Businesses -

Community Banks of Colorado, Bank of the West, Federal Loan Modifiers of Colorado

## LARIMER

- Jobs - 3,961
- Employment Concentration - 0.51
- Current Wages, Salaries, \& Proprietor Earnings \$96,587
- Benefits - \$14,349
- Top Businesses - Northstar Investment, MMI Inc., Bank of Colorado


## WELD

- Jobs - 3,075
- Employment Concentration - 0.61
- Current Wages, Salaries, \& Proprietor Earnings - \$89,019
- Benefits- \$12,630
- Top Businesses - Golden Aluminium Inc., First National Bank of Omaha, Community Banks of Colorado



## Where Core

 Workforce Lives
## Commute Map

## 2023 Net Commuters

| 16,670 to 19,979 |
| :--- |
| 8,406 to 16,669 |
| 3,743 to 8,405 |
| 1,762 to 3,742 |
| 577 to 1,761 |
| 0 to 576 |
| 0 to -576 |
| -577 to $-1,761$ |
| $-1,762$ to $-3,742$ |
| $-3,743$ to $-8,405$ |



Every sector has a group of occupations it needs to fulfil its mission. This is called a staffing pattern, and generally includes managers, business and finance people, sales and administrative support, computer and mathematical occupations. There is also a core set of occupations that are primarily responsible for producing the goods or services that industry provides. In finance and insurance, this core set of occupations is made up of business and finance occupations as well as a few sales and administrative occupations. Examples of these occupations include personal financial planners, tellers, project managers, and financial analysts. This map shows where persons employed in these occupations live (orange areas) and where they work (blue areas).

## Where Core Workforce Lives

## Commute Patterns

The table shows net commuters. For example, 34,577 people in these core finance and insurance jobs live in Weld County, while there are 16,901 employed there. This means 17,676 more finance and insurance professionals live in Weld County than work there. Note: the latest commuter data available is from 2023.

| County | Net Commuters | Resident Workers | Jobs |
| :---: | :---: | :---: | :---: |
| Denver | 47,745 | 74,829 | 122,575 |
| Boulder | 7,960 | 30,758 | 38,719 |
| Arapahoe | 5,840 | 70,616 | 76,455 |
| Broomfield | 1,891 | 9,038 | 10,929 |
| Larimer | 500 | 30,914 | 31,414 |
| Clear Creek | (20) | 572 | 552 |
| Gilpin | (24) | 581 | 557 |
| El Paso | (537) | 59,079 | 58,541 |
| Park | (814) | 1,386 | 572 |
| Teller | (867) | 2,242 | 1,375 |
| Elbert | $(1,516)$ | 2,315 | 799 |
| Adams | $(6,652)$ | 48,076 | 41,425 |
| Douglas | $(11,554)$ | 46,135 | 34,581 |
| Jefferson | $(15,825)$ | 66,357 | 50,531 |
| Weld | $(17,676)$ | 34,577 | 16,901 |



## | Comparative Retirement Risk



Retirement risk in finance and insurance is lower than that across all industries in the region. This reflects a younger labor force with significantly higher numbers in the 35 to 44 age group than the regional average across all industries. Over the next few years, retirement risk will grow based on the 55-64 age group. Also, note the low number of young people entering the industry.


## | Comparative Gender

## Percent of Workforce

Finance \& Insurance Industry
All Industries


## Comparative Racial Diversity



This bar chart shows the racial and ethnic diversity in the industry versus across all industries in the 15 county region. This is measured by a concept called 'total diversity,' which is the percent of racial or ethnic minorities employed in the sector versus the percent of racial and ethnic minorities employed across all industries. Finance and insurance less diverse than the overall average within the region, with overall diversity at only $24.3 \%$ of the sector's workforce, versus 30.6\% across all industries.



# Remote Work Potential 

### 37.70 Remote Work Capability for Sector

In a scarce labor market, a valid strategy for employers might be to review their staffing pattern and determine which positions, if any, can be employed remotely or on a hybrid work schedule. Approximately $37.7 \%$ of the workforce in finance and insurance has at least partial teleworking capacity.
67.6 \%


## Automation Index

## 91.9

Another valid strategy employers can use in today's scarce labor market is automation. Automation seldom replaces workers 1:1. Rather, automation leverages the productive capacity of fewer workers to allow for higher output. Examples of automation in finance and insurance are ATMs, insurance claims automation, and Artificial Intelligence screening calls in customer care centers. Automation leverages the productive capacity of fewer workers to allow for higher output.


Wages

## Advertised Wage Trends

This line graph shows movement in advertised wages in jobs posted in the sector over the last year.


## Competitive Wage Analysis

This table shows the top 20 occupations by percentage of total employment in the sector, as well as total employment across industries. For example, the finance and insurance sector employs 3,065 software developers, but there are 43,280 employed across all industry sectors. This is important because the finance and insurance sector must compete with other sectors for critical talent, such as accountants, financial managers, and customer service representatives. Average annual openings for each occupation is estimated according to known attrition (people leaving the occupation or retiring) as well as expected national and local growth in the occupation.

Median posted wage levels can be compared to estimated entry and experienced level wages, and the typical entry level education, as well as the typical on-the-job training (OJT) are shown to illustrate the potential for apprenticeships and OJT to supplement shortfalls in the traditional training pipeline.

The Standard Occupational Classification (SOC) system is used by Federal statistical agencies to classify workers into occupational categories for the purpose of collecting, calculating, or disseminating data.

## Competitive Wage Analysis

| SOC | Description | Jobs in Sector | \% of Total Employment in Sector | Jobs Across all Industries | Average Annual Openings |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 17-1021 | General \& Operations Managers | 2,697 | 2.4\% | 44,177 | 4,543 |  |
| 11-3031 | Financial Managers | 3,327 | 2.9\% | 11,355 | ורוד |  |
| 13-1031 | Claims Adjusters, Examiners, \& Investigators | 3,764 | 3.5\% | 5,117 | 376 |  |
| 13-1161 | Market Research Analysts \& Marketing Specialists | 2,168 | 1.9\% | 26,080 | 3,012 |  |
| 13-1199 | Business Operations Specialists, All Other | 2,619 | 2.4\% | 42,093 | 4,117 |  |
| 13-2017 | Accountants \& Auditors | 2,719 | 2.4\% | 34,343 | 3,250 |  |
| 13-2051 | Financial \& Investment Analysts | 2,786 | 2.5\% | 6,089 | 525 |  |
| 13-2052 | Personal Financial Advisors | 6,238 | 5.5\% | 6,484 | 593 |  |
| 13-2053 | Insurance Underwriters | 1,870 | 1.7\% | 1,945 | 149 |  |
| 13-2072 | Loan Officers | 4,161 | 3.8\% | 4,876 | 388 |  |
| 15-1252 | Software Developers | 3,065 | 2.7\% | 43,280 | 4,189 |  |
| 41-3021 | Insurance Sales Agents | 12,188 | 10.8\% | 12,652 | 1,273 |  |
| 41-3031 | Securities, Commodities, \& Financial Services Sales Agents | 7,835 | 7.0\% | 8,217 | 750 |  |
| 43-1011 | First-Line Supervisors of Office \& Administrative Support Workers | 2,620 | 2.4\% | 23,210 | 2,421 |  |
| 43-3031 | Bookkeeping, Accounting, \& Auditing Clerks | 1,490 | 1.3\% | 24,679 | 3,117 |  |
| 43-3071 | Tellers | 4,274 | 3.9\% | 4,374 | 452 |  |
| 43-4051 | Customer Service Representatives | 7,117 | 6.4\% | 44,485 | 6,296 |  |
| 43-4131 | Loan Interviewers \& Clerks | 3,951 | 3.6\% | 4,724 | 434 |  |
| 43-6014 | Secretaries \& Administrative Assistants, Except Legal, Medical, \& Executive | 1,643 | 1.5\% | 31,166 | 3,684 |  |
| 43-9041 | Insurance Claims \& Policy Processing Clerks | 1,962 | 1.8\% | 2,303 | 242 |  |


| Median <br> Posted <br> Wage | Entry <br> Wagel <br> Wage | Median <br> Wage | Highly <br> Experienced <br> Level Wage | Typical <br> On-the-Job <br> Training | Typical Entry Level <br> Education |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $\$ 40.98$ | $\$ 41.83$ | $\$ 60.94$ | $\$ 88.45$ | None | Bachelor's degree |
| $\$ 61.78$ | $\$ 64.39$ | $\$ 81.87$ | $\$ 110.55$ | None | Bachelor's degree |
| $\$ 33.85$ | $\$ 28.91$ | $\$ 34.45$ | $\$ 43.95$ | Long-term OJT | Bachelor's degree |
| $\$ \$ 28.86$ | $\$ 26.05$ | $\$ 36.31$ | $\$ 48.68$ | None | High school diploma or |
| GED |  |  |  |  |  |

## Top Occupations

These figures use information from unique job postings across the sector to show the number of jobs posted in the 15 county region during the last year and median posted salary. It is also important when planning staffing strategy to look at hires, separations and turnover rate for each of the occupations, what the percent of employment in the sector is, and the top skills demanded over the prior 12-month period.


Insurance Sales Agents
-\% Employment

- Unique Postings
10.8\%

2,517

- Posted Salary \$32.68
-Hires 5,088
-Separations 4,966
-Turnover Rate 40.3\%
Top Skills: Insurance Sales, Sales
Prospecting, Marketing

-\% Employment
6.4\%
- Unique Postings

13,471

- Posted Salary \$20.00
- Hires

42,492

- Separations 43,089
-Turnover Rate 97.6\%
Top Skills: Call Center
Experience, Merchandising, Inbound Calls


## Customer Service Representatives

## Securities, Commodities, \& Financial Services Sales Agents

. \% Employment 7.0\%

- Unique Postings 2,509
- Posted Salary $\$ 23.45$
- Hires

3,192
-Separations 3,102
-Turnover Rate
38.6\%

Top Skills: Financial Services, Loans, Sales Prospecting


## Personal Financial

 Advisors.\% Employment
5.5\%

- Unique Postings 1,239
- Posted Salary \$37.14
- Hires

2,449
-Separations 2,142
-Turnover Rate 34.3\%
Top Skills: Financial Services, Investments, Financial Planning


## Tellers



## Loan Officers

| .\% Employment | $3.8 \%$ |
| :--- | :--- |
| • Unique Postings | 1,143 |
| - Posted Salary | $\$ 33.66$ |
| • Hires | 1,801 |
| - Separations | 1,970 |
| - Turnover Rate | $39.4 \%$ |
| Top Skills: Loans, Mortgage |  |
| Loans, Underwriting |  |



## Claims Adjusters, Examiners, \& Investigators

-\% Employment 3.5\%

- Unique Postings 934
- Posted Salary \$33.85
- Hires

1,813

- Separations 2,099
-Turnover Rate 40.7\%
Top Skills: Claims Processing, Claims Resolution, Worker's Compensation



## Software Developers

| . $\%$ Employment | $2.7 \%$ |
| :--- | :--- |
| . Unique Postings | 15,393 |
| . Posted Salary | $\$ 60.18$ |
| . Hires | 17,753 |
| . Separations | 12,786 |
| . Turnover Rate | $31.1 \%$ |

Top Skills: Software Engineering,
Agile Methodology, Computer
Science

| Financial \& Investment <br> Analysts |  |
| :--- | :--- |
|  |  |
| . \% Employment | $2.5 \%$ |
| . Unique Postings | 2,667 |
| . Posted Salary | $\$ 40.74$ |
| - Hires | 3,478 |
| -Separations | 3,219 |
| .Turnover Rate | $54.3 \%$ |
| Top Skills: Finance, Financial |  |
| Analysts, Accounting |  |



Accountants \& Auditors

| . $\%$ Employment | $2.4 \%$ |
| :--- | :--- |
| - Unique Postings | 6,455 |
| - Posted Salary | $\$ 34.89$ |
| - Hires | 19,007 |
| - Separations | 18,497 |
| - Turnover Rate | $55.1 \%$ |
| Top Skills: Accounting, Auditing, |  |
| Financial Statements |  |



First-Line Supervisors of Office \& Administrative Support Workers

| . \% Employment | $2.4 \%$ |
| :--- | :--- |
| . Unique Postings | 4,331 |
| . Posted Salary | $\$ 28.431$ |
| - Hires | 5,081 |
| . Separations | 15,665 |
| . Turnover Rate | $68.3 \%$ |

Top Skills: Office Management, Accounting, Auditing


## Market Research Analysts \& Marketing Specialists

-\% Employment 1.9\%

- Unique Postings 3,493
- Posted Salary \$28.86
- Hires

16,784

- Separations

15,228

- Turnover Rate
60.3\%

Top Skills: Marketing, Social
Media, Project Management


## Insurance Claims \& Policy Processing Clerks

.\% Employment 1.8\%

- Unique Postings 475
. Posted Salary \$24.06
- Hires

1,138
-Separations 1,131
-Turnover Rate 50.0\%
Top Skills: Underwriting, Billing, Claims Processing

Secretaries \& Administrative Assistants, Except Legal, Medical, \& Executive
.\% Employment 1.5\%

- Unique Postings 8,172
- Posted Salary \$27.60
- Hires
24,437
- Separations 26,722
-Turnover Rate 86.5\%
Top Skills: Administrative
Support, Data Entry, Invoicing



## Bookkeeping, Accounting, \& Auditing Clerks

.\% Employment 1.3\%

- Unique Postings 5,364
- Posted Salary \$24.06
- Hires

20,628

- Separations

20,984

- Turnover Rate
86.2\%

Top Skills: Accounting, Accounts
Payable, Invoicing


## Let's Talk!

There are a number of strategies you can employ to enhance employee recruitment and retention. The Arapahoe/Douglas Works! Business Services Team can help you strategize and implement these tactics. Get started by calling (303) 636-1359 or visiting https://bit.Iy/ADWBusinessServices.



COLORADO
APPRENTICESHIP H U B

The Colorado Apprenticeship Hub serves as a resource for companies seeking to engage in registered apprenticeship programs in Colorado. The Hub provides apprenticeship-related services at no cost to employers.

If you want to connect to a consultant, please email the team at apprenticeship@arapahoegov.com


ARAPAHOE COUNTY


Follow us Arapahoe/Douglas Works! @adworks303

Arapahoe/Douglas Works! is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities.

