

THE BLESSED LIFE

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***“MONEY THAT HAS BEEN SUBMITTED TO GOD
(AS OPPOSED TO BEING USED IN AN ATEMPT TO REPLACE HIM)
IS BLESSED.”***

The Blessed Life: The Spirit of Mamon

BREAKING THE SPIRIT OF MAMMON

In less politically correct times, before all things remotely Christian were purged from public schools, many high school students were required to read John Milton's epic poem *Paradise Lost*.

If you were one of them, you know this poem painted a pretty detailed portrait of hell. In it, Milton showed Satan as a fallen commander in chief surrounded by his demon generals. Among them are Moloch, Dagon, Astarte, Osiris, and Belial.

Each of these, of course, was the god of an idol-worshipping culture in ancient times and is mentioned in the Bible. But Milton's poem depicts another demon standing at Satan's side. That demon's name is Mammon.

You may recognize "mammon" as a New Testament word. Jesus mentions it in a couple of places. For example in Matthew 6, Jesus declares:

No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon (v. 24).

After reading this verse, you can see why Milton would lump a demon named Mammon in with all those Old Testament idols. Jesus clearly suggests that it is possible to serve mammon instead of serving God, but He goes even further: Jesus states it is impossible to serve both at the same time.

He says that you will love the one and hate the other. You will be loyal to one and despise the other. According to Jesus, there is no middle ground—no half-and-half. Mammon, apparently, is a jealous god.

Jesus certainly makes a striking contrast between the Spirit of God and the spirit of mammon. But just what is mammon?

"Mammon" is an Aramaic word that essentially means "riches." And, apparently, the Assyrians got the concept of a god of wealth from their neighbors, the Babylonians.

Babylon was a city founded on pride and arrogance (remember the account of the tower of Babel in Genesis 11). At its heart is an attitude that says: Man doesn't need God. We're self-sufficient. This is what the spirit of mammon tries to tell us: You don't need God. Trust in riches!

In the biblical sense of the word, mammon is the spirit that rests on money. Did you know that all money has a spirit on it? It either has the Spirit of God on it or the spirit of mammon.

Money that is submitted to God and His purposes has the Spirit of God on it—which is why it multiplies and cannot be consumed by the devourer. I'm convinced that money that has been submitted to God—wealth that is devoted to serving Him rather than trying to replace Him—is blessed by God. In a very real sense, God's Spirit blesses it.

On the other hand, money that is not submitted to God has the spirit of mammon on it by default. That's why people so often try to use money to control or manipulate others. It's why people think money can bring them happiness or fulfillment.

Mammon is basically the spirit of the world—and that spirit is a liar.

THE RULE OF MAMMON

I have noticed that the people most under the influence of the spirit of mammon tend to have the most fear about their money.

That's why Jesus said, "You cannot serve God and mammon" (Matthew 6:24). Mammon wants to rule. The spirit of mammon is looking for servants. It is seeking worshippers. It will promise you everything but deliver nothing.

As Jesus clearly suggests, mammon tries to take the very place of God. Pastor Jimmy Evans, senior pastor of Trinity Fellowship Church in Amarillo, Texas, said, "Mammon promises us those things that only God can give—security, significance, identity, independence, power, and freedom. Mammon tells us that it can insulate us from life's problems and that money is the answer to every situation."

When you think about it, mammon is nothing more than the system of this fallen world that stands in sharp opposition to God and His ways. For example, mammon says to buy and sell; God says to sow and reap. Mammon says to cheat and steal; God says to give and receive. But more than anything, mammon wants to rule.

It's no coincidence that in the book of Revelation, the Antichrist attempts to dominate people through the use of economics—preventing people from buying or selling unless they submit to him (see 13:17). In this way, the brief rule of the Antichrist will be through the spirit of mammon.

It's no wonder Jesus said you cannot serve both God and mammon. Why? Because the spirit of mammon stands in direct opposition to the Spirit of God.

Now, don't get the wrong idea—money and mammon are not synonymous. Money is not inherently evil. One of the most frequently misquoted verses in all of the Bible is in 1 Timothy 6: For the love of money is a root of all kinds of evil (v. 10).

Notice, the Bible doesn't say that money is the root of all kinds of evil. It says that the love of [or the worship of] money is a root of all kinds of evil. It is the idolatrous love of the spirit of mammon that is evil. In other words, greed, covetousness, and selfishness are all manifestations of the spirit of mammon.

The reason we cannot serve both God and mammon is that the spirit of mammon is the opposite of the Spirit of God. Mammon says to take; God says to give. Mammon is selfish; God is generous. And so on.

Mammon is a spirit and, as such, talks to us all the time. Mammon says, "If you have the right credit cards, the right clothes and the right car, and you live in the right neighborhood and know the right people, you'll be happy and fulfilled."

Mammon tells you that if you had more money, people would listen to you, your relationship problems would go away, and life would be sweet—you could do what you want, go where you want and live the way you want.

Sadly, people in the world aren't the only ones susceptible to this kind of deception. Mammon sometimes engages in creative lying to ensnare Christians as

well. The spirit of mammon can get religious when it has to. For example, sometimes mammon says, “If you just had more money, you could really start helping people.” (Keep in mind, Jesus never told anyone the answer was more money. Money is not the answer to problems—God is.)

Money is not the answer to problems—God is.

Many times, when we’re under pressure, the thought will come to us (and it’s actually mammon speaking to us) that we need one of two things to happen: We either need God to miraculously change our circumstances or we need someone to drop a truckload of money on us. This daydream usually involves winning the lottery, a contest or sweepstakes, or the death of a wealthy relative we didn’t know about.

Notice how the spirit of mammon tries to position itself as a substitute for God. “You either need God to work a miracle right now or you need more money.” That’s simply a lie. We need God, period.

This is precisely why I am very cautious of multilevel business opportunities. I have been invited many times to meetings where these opportunities are shared. I am usually invited because someone has observed my God-given ability to communicate, and he or she wants to harness that gift for building the business. Of course, I’m not going to do that. God has given me this gift to get lost people saved and to teach His people His Word.

On the occasions I have attended these meetings, I have seen the spirit of mammon working in very subtle ways where Christians are concerned. Often, the pitch is this: If you were rich, just think of all the people you could help; or, your church or favorite ministry will have everything it needs after you become a millionaire!

My friend, God can help people without money. When we start thinking that most of our problems can be solved by having more money, it’s a sign we’re under the influence of the spirit of mammon.

Don’t misunderstand. Jesus is not telling us to hate money. He is saying that if we love God, we will hate mammon—the greedy, selfish, lying, deceiving, Antichrist-like spirit that operates through money worship.

As Jesus proclaimed, either we will love one and hate the other or we will be loyal to one and despise the other (see Matthew 6:24). We are to despise the spirit of mammon that lies to people, promises everything but delivers nothing, and dares to try to take the place of God.

Both God and mammon are always talking to us. Every time we’re praying about giving sacrificially to our local church or to a ministry, mammon is there whispering to us (or occasionally shouting).

TRUE RICHES

There is a longer passage in the New Testament in which Jesus talks about choosing between God and mammon. Here is the passage from Luke 16:

And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home. He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much.

Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if you have not been faithful in what is another man's, who will give you what is your own? No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon (vv. 9–13).

Here Jesus calls mammon unrighteous, but note that He wasn't calling money unrighteous. Mammon and money aren't synonymous. Jesus was calling the spirit that can rest on money unrighteous.

Money can be used for either unrighteous or righteous purposes. It can be used for temporal or eternal purposes. Money that has been submitted to God (as opposed to being used in an attempt to replace Him) is blessed. And that's why blessed money multiplies and is not consumed by the devourer. It's money that can be used for good and to bless others.

What else does this passage tell us? It says that we are to use our money for that which is eternal. And what in our lives is eternal? People! The only lasting things you will encounter today are people. The human soul is eternal.

If I use my money to bring people to Christ, they will welcome me into heaven when I die. Use your money to affect people—to help them hear the gospel—and they will form part of your welcoming committee when you get to heaven.

Notice, Jesus doesn't say that money will welcome you. He says that the friends you make will receive you into an everlasting home. I know one day I am going to be greeted by people who are in heaven because I gave to churches, ministries, and missionaries that are bringing people to Christ.

Just as He turned water into wine, God can turn money into souls. He is the only One who can transform unrighteous mammon into true riches. In a similar vein, in Matthew 6, Jesus says:

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also (vv. 19–21).

When we use money for righteous purposes, we are laying up treasure in heaven. That's why I want to be a wise steward of money. I want to use it to invest in churches and ministries that are investing in people. I want my money to be used in helping people, loving people, feeding people, and caring for people.

This is one of the reasons, as a family and as a church, we give consistently to James Robison's ministry, Life Outreach International. It is a ministry that is affecting people in powerful and positive ways—both physically and spiritually. At this writing, the ministry feeds and clothes more than 400,000 hungry children each month around the world. They also share Christ with them, and of course, the people listen because they have seen a tangible demonstration of God's love in the form of lifesaving aid.

I know that one day in heaven some people from Africa are going to greet me and say, “I’m in the kingdom because you supported Life Outreach International. Thank you for letting God turn unrighteous mammon into heavenly treasure.”

This is why I keep emphasizing that money is not inherently evil. God uses money to feed and clothe people. He uses it to facilitate and spread the gospel to the unreached parts of the earth.

This explains why the enemy of our souls works so hard to corrupt and distort our thoughts about money. The devil knows that God can take temporal money and turn it into eternal souls. He knows that the more money we give to the church, the more souls are going to be saved, the more the kingdom of God is going to be advanced, and the kingdom of darkness is going to fail.

Hell is being plundered by our offerings, and Satan knows it! The devil hates Spirit-led giving because it simultaneously diminishes his kingdom and makes us more like our heavenly Father.

That’s why I stated in the opening words of the introduction that the devil doesn’t want you to read this book. He doesn’t want you to get free financially; therefore, he doesn’t want you to tithe and give offerings so that your money can be blessed and multiplied.

At this point, you might be thinking, Well, to be honest, I don’t have enough of this “unrighteous mammon” to make any of this relevant to me. I don’t need to know about stewardship and giving because I don’t have any money!

To that, I would lovingly but frankly say, “And you never will if you don’t embrace this principle.” In verse 10 of the passage we previously read, Jesus says:

He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much (Luke 16).

The Bible says that we must be faithful with a little before we will be entrusted with much. If you have just a little bit of money, you are a perfect candidate for blessing because if you will be faithful with that little, God will give you more.

God is looking for people He can entrust with much. He also knows that a person who is unjust with a little will be unjust with more as well. Christians who will cheat with a little won’t suddenly become faithful if they are given a lot. That is why Jesus says:

Therefore if you have not been faithful in the unrighteous mammon, how will you commit to your trust the true riches? And if you have not been faithful in what is another man’s, how will you give you what is your own? (Luke 16:11–12).

What I’m trying to help us see is that it is not how much we have that matters—it is whose it is. If we belong to God, then it’s His money, not ours.

That is why Jesus tells me I need to be faithful with what is someone else’s. It’s not mine; it’s His. And each new day brings a test of my stewardship.

A COMPLETE TRANSFORMATION

I must tell you that I grew up a very selfish, proud, and materialistic individual. My parents were certainly not that way. They are, and always have been, great givers. To this day, they help people buy houses that they could not afford on their own.

My mother and father are both very, very generous people. But for whatever reason, I was quite materialistic as I was growing up.

But when, at the age of 19, I got saved, the first thing I wanted to do was give. I wanted to give to everyone I could. I wanted to bless others and help them know what I had found.

When God finally got hold of me and changed my heart, my wife and I had a combined gross income of about \$600 per month. In those early days, we had a budget that would allow us to go out to eat one time per month.

I distinctly remember the first time we ever went out to eat after I had accepted Christ. I found myself wanting somehow to share Jesus with the waitress who was serving us. Then an idea came to me. If I didn't order a meal, I could take that money and leave it as an extra generous tip along with an evangelistic tract. Maybe the tip would encourage her to read the tract and come to know the Lord. So that's what we did. Before we left, we said a few words to her about how much God cared about her.

About a month later, we were back in that restaurant for our monthly "splurge." Through the month, I had prayed that God would bless us with enough extra money to be able to leave an even bigger tip along with another tract.

Just as I had asked, our faithful God had allowed us to accumulate an extra \$50 that we could leave along with a booklet about salvation. That night we requested that same waitress and left her a \$50 tip on a \$10 meal.

We returned to the restaurant one month later, very eager to see if that waitress was still working there. She was, indeed.

When she saw us, she said, "I read that little booklet you left last time you were here." We tried not to show how excited we were to hear that. She continued, "And I prayed that prayer to receive Christ at the end of it." Of course, we were thrilled to hear that. But she wasn't finished. "Then I called my husband on the phone and read the whole booklet to him, and he prayed that prayer too."

At that point, I said, "That's wonderful! But what do you mean, you called your husband? Does he travel for a living?"

Looking embarrassed, she said, "No, my husband is in prison. He will get out in two or three years. We both want to thank you for leaving me that booklet and being so generous. Money has been pretty scarce since he went to prison."

Over the next few years, my wife and I disciplined this sweet waitress and saw great spiritual growth. We also began to mentor her husband in prison. When he was released, he joined the church with his wife, and they were baptized together. I had the privilege of knowing that the lives and eternal destinies of this couple had been changed because I gave.

And I gave because Christ had changed my life.

EXPERIENCING THE BLESSING

I mentioned earlier that when Debbie and I got married, our combined gross income was \$600 per month. That is an annual income of \$7,200.

After a few months of tithing and giving extravagantly to the Lord, Debbie got a different job that paid \$18,000 per year. About that same time, I began preaching and doing revivals. That first year, my income from offerings was \$32,000. Thus, together, our annual income went from \$7,200 to \$50,000.

In our second year of marriage, as we continued to tithe and give whenever and wherever the Holy Spirit directed, Debbie quit her job in order to stay at home while my income increased to \$72,000. Our income had now risen from \$7,200 to \$72,000—a tenfold increase.

Within three years, our income had risen to more than \$100,000, and by God's grace, we were giving 70 percent of it away (and having the time of our lives doing it!).

There is something significant to God about tenfold and hundredfold returns. I've seen it throughout my whole life. (Remember the story I related in chapter 1 about the man at the pizza place who gave me 10 times the amount I had just given away to the missionary?).

I remember one occasion in which I was at a ministry conference in the large Dallas Convention Center arena. We were sitting way up in one of the balcony sections toward the back of a crowd numbering around 10,000. We didn't have very much money at that point, but at offering time, I felt strongly that the Lord wanted me to give \$100. It was going to be a step of faith to give that amount.

The minister who was receiving the offering said, "I want you to pray and ask God to bless the offering you're giving." When he said that, I felt impressed to hold the offering up over my head as we prayed. Just as I did, a thought came to me, so I just prayed it. I said, "Lord, I ask You for a hundredfold return of this offering so that I can give even more to the kingdom of God."

I didn't know it at the time, but there was a man sitting on the arena floor up near the platform. At the moment I lifted my offering to the Lord with a heart full of gratitude, God spoke to him and told him to turn around and look. As he turned around, he noticed, way back in the upper reaches of that arena, the tiny figure of a man with his hands raised to the Lord. The Spirit of God spoke to him and said, "I want you to go give that man \$10,000."

Later, the man found me and gave me a check for \$10,000—exactly 100 times the amount I had just given.

Please understand what I'm saying. The money is not the point. It's the joy that we receive from giving. It's the power that comes from obedience. I'm not presenting giving as a get-rich-quick scheme. On the contrary, I'm presenting it as a lay-down-your-life challenge.

But as we give, God blesses. And the greatest blessing of all is being able to see God's kingdom enlarge, to see ministries advance, to see churches grow and to see broken people become whole—all because of our obedience in giving.

That's what I'm excited about. It's what I want you to understand. I was lost and without hope. I didn't know Christ. Jesus gave His all to save an arrogant, prideful nobody. So I can do no less than give my all for Him.

God speaks to us about our money, and so does the spirit of mammon. Who is your master? To whom are you listening?

MAMMON HAS FRIENDS

Over the years, I have observed a couple of other spirits that tend to run in the same circles, especially when it comes to wealth and giving. Just as a spirit of mammon will keep you from living the blessed life, so will a spirit of poverty or a spirit of pride.

A spirit of poverty will cause you to be ashamed of the blessings of God. If you are a faithful, generous steward, you will be blessed. There is no avoiding it. As we have seen over and over in this book, the more you give away, the more God bestows.

Being a giver will result in blessings. The devil can't stop it, but he can try to make you ashamed of it. This is the job of the spirit of poverty, and I've seen it afflict both the poor and the wealthy. In fact, it is more common in the rich than in any other group! It manifests itself as a sense of shame and guilt about being blessed by God. Think about this for a moment: Is there anything God could do in your life for which you should feel ashamed? Of course not. However, by simply doing things God's way, many believers receive blessings and somehow feel as if they have to apologize for them. Don't ever do that. Don't ever allow the enemy to make you ashamed of God's blessings.

Now, if you're not susceptible to the trap of a poverty mentality, the enemy will try the opposite approach—a spirit of pride. Pride says, "You've earned this stuff. Your hard work, ingenuity, and talent have made it happen. Thus, you should be proud of the blessings you have received."

These spirits work from opposite ends of the spectrum but have a common root—they get us to focus on "stuff" rather than God. We become centered on the blessing rather than on the Blessor. The spirit of pride says, "Wealth comes from hard work." The spirit of poverty says, "Wealth comes from the devil."

The spirit of pride says, "You should be proud of what you have." The spirit of poverty says, "You should be ashamed of what you have." They are both traps because they are things-focused rather than God-focused.

Let me give you some real-world examples of how these spirits manifest themselves so that you can discern their attacks in your life.

How do you respond when someone compliments you on your watch or your outfit? Pride says, "It's imported from Europe." Poverty says, "This old thing? I got it at Target."

The spirit of pride tries to make people think we paid more for things than we did. The spirit of poverty wants people to think we paid less. Poverty feels the need to justify purchases and possessions because it equates blessing with evil. It causes you to say, "I can't let you think I spent very much money on anything because that would mean I'm not spiritual."

Do you see the trap?

EXPOSING A POVERTY MENTALITY

Let me say it again: If you have been blessed by God because you've done things His way, stop feeling guilty. Don't be ashamed of having a heart God can bless!

I speak from experience here. There was a time in which God had to show me just how prevalent the poverty mentality was in my thinking. It was especially strong because I have been in the ministry all my adult life (and everyone knows that preachers are supposed to be poor).

I remember purchasing a very nice jacket once and then returning it because I felt guilty about wearing it. It was a golf jacket that was just what I had wanted and needed for some time. I found it at a golf shop at half price. I called Debbie from the pro shop to get her opinion, and she said, "It's a great deal. Buy it!"

I wore it directly out onto the golf course and proceeded to play some of the worst golf of my life. Of course, the spirit of poverty was quick to place the blame for my horrible score on the new jacket. God didn't want you to have the nice jacket. You've missed God, and now your golf game is cursed!

Believe it or not, as soon as the round was over, I returned the jacket and got my money back. But that wasn't the end of it. In the days that followed, I began to grieve over "having" to return that jacket. I stewed about it, and I actually found myself resenting God. I can't believe I can't even have a nice jacket. Other people get to have nice things, and I can't even buy a coat without my golf game being cursed. It's not fair, God!

After putting up with this nonsense for about three days, God eventually got my attention and spoke very clearly, "Quit blaming Me for your not having that jacket! I didn't tell you to take that jacket back."

Then He said something I've never forgotten. The Lord said, "Son, I never speak to you through guilt or condemnation." He also added, "And, by the way, don't blame Me for your lousy golf game. You've never needed any help from Me to play badly."

Isn't it amazing that so many of God's people feel as if they must explain away the presence of anything good or nice in their lives; or if anyone compliments them on something, they feel compelled to justify it?

My friend, you don't have to justify your purchases to anyone but God. If God gives you peace about buying something, don't worry about what anyone else thinks about it!

RIGHTLY RELATING TO THINGS

As I have pointed out previously, God uses things to test our hearts and reveal what's inside. The truth is that God not only uses our stuff to test us, but He uses other people's stuff as well. In other words, how we respond to someone else being blessed says a lot about the condition of our hearts.

God not only uses our stuff to test us, but He uses other people's stuff as well.

It is no coincidence that the tenth commandment essentially says that you shall not covet your neighbor's stuff. The Greek word translated "covet" in the Bible is *epithumeo*, and it means "to set the heart upon." It is very similar to the Greek word for "lust," which is *epithumia*.

To covet something is to set your heart upon it. This is a problem, because we are to set our hearts upon nothing and no one but God. God doesn't care if we have stuff; He cares if stuff has us!

Have you noticed that in the movies all materialistic people are wealthy? But in real life, some of the most materialistic people don't have very much.

A person's net worth doesn't tell you anything about his heart. Some of the most materialistic people I have ever encountered were poor. By the same token, some of the most heavenly minded, sold-out-to-God, nonmaterialistic people I know are quite wealthy.

God wants us to go after Him. It is the theme of this book: It's the heart that matters.

SELF-EVALUATION

How can you know where your heart is? First, ask yourself these questions: Am I looking to God or to people to meet my needs? Do I get angry or resentful with people who don't help me as I want them to? Do I blame others for my circumstances?

These are all warning indicators of looking to men rather than to God as our source of provision. When people have been looking to men rather than God to meet their needs, they are ultimately disappointed. Then they become bitter.

We must also discern the presence of a spirit of pride or poverty in our lives. It is vital to our spiritual health and effectiveness in God's kingdom that those spirits be replaced by a heart of gratitude. Here are some tests to help you discern the difference:

When you think about your situation in life ...

Pride says, "I deserve more!"

Poverty says, "I should feel guilty."

Gratitude says, "Thank you!" (Gratitude is an attitude of thankfulness that always acknowledges God's provision.)

When someone says, "Wow, you have a nice house!"

Pride says, "We were going to build a bigger one."

Poverty says, "It was a foreclosure."

Gratitude says, "Thank you. The Lord has blessed us!"

When someone says, "That's a nice suit!"

Pride says, "It's tailor-made."

Poverty says, "It was half price."

Gratitude says, "Thank you!"

When someone says, "That's a nice car!"

Pride says, "I've got three of them!"

Poverty says, "It's a company car."

Gratitude says, "Thank you!"

Pride wants people to think that we paid more. Poverty wants people to think we paid less. Gratitude doesn't care what people think; it only cares what God thinks! How about just telling the truth? When someone remarks about something you exercise stewardship over, just tell the truth and be grateful.

THE COMPARISON TRAP

Pride causes us to compare ourselves with others. Poverty causes us to compare others with ourselves.

When someone pulls up beside you in a less expensive car, pride says, "Mine's better!" When someone pulls up beside you in a more expensive car, poverty says, "That's a waste! He's probably a crook."

Pride and poverty do have this in common—they both always get us to compare ourselves with others!

In sharp contrast, a person with a heart of gratitude compares himself with God and says, "Thank you!" Why? Because when I compare what I have done for God (which is nothing) with what God has done for me (which is everything), my heart naturally overflows with gratitude.

Don't fall into the comparison trap. Pride says, "I earned it." Poverty says, "I shouldn't have it." Gratitude says, "I received it by grace."

As we have seen, the key to resisting the spirits of mammon, pride, and poverty is to remember. We must remember that we were slaves to sin, the work God has done in us by grace, and that although we have worked hard, it has been God's blessing on our lives that has produced anything good.

This is the message God gave the Israelites before they entered the land of promise: And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day (Deuteronomy 8:18, emphasis added).

If, as you have read this chapter, you have discerned signs of mammon, pride, or poverty in your life, you may want to pray a prayer like this:
Dear God, please forgive me for being selfish, prideful, and covetous. Please forgive me for listening to the unholy spirits of mammon, pride, and poverty. Lord, I ask you to break them off of me, off of my family, and off of my descendants. And help me, from this day forward, to be a generous, extravagant giver to the kingdom of God. In the name of Jesus. Amen.