

formal and informal letter examples Complete Guide

formal and informal letter examples are essential tools for effective communication in various contexts. Whether you're drafting a professional correspondence, applying for a job, or simply catching up with a friend, understanding the nuances between formal and informal letters can make your messages more impactful and appropriate. This article explores the key differences, provides comprehensive examples, and offers tips to help you craft the perfect letter for any occasion.

Understanding the Difference Between Formal and Informal Letters

Before diving into specific examples, it's important to grasp what sets formal and informal letters apart. The main distinctions lie in tone, language, structure, and purpose.

What Is a Formal Letter?

A formal letter is a professional, respectful communication typically used in business, official, or academic contexts. It follows a specific structure, uses polite language, and maintains a serious tone. Formal letters are often written to request information, make complaints, apply for jobs, or communicate with authorities.

What Is an Informal Letter?

An informal letter is a casual, friendly message sent to friends, family members, or acquaintances. It reflects personal tone, relaxed language, and a conversational style. Informal letters are used for personal updates, invitations, thank you notes, or just to stay in touch.

Structure of a Formal Letter

A formal letter typically includes:

- Sender's address and date
- Recipient's address
- Salutation (Dear Sir/Madam, or specific name)
- Subject (optional but recommended)
- Body paragraphs (introduction, main message, conclusion)
- Closing (Yours sincerely, Yours faithfully)

- Signature and name

Structure of an Informal Letter

An informal letter generally comprises:

- Sender's address (optional)
- Date
- Salutation (Dear [Name], Hi, Hello)
- Body (personal updates, questions, sharing news)
- Closing (Best wishes, Love, Yours truly)
- Signature (First name or nickname)

Examples of Formal Letters

Example 1: Job Application Letter

Subject: Application for the Position of Marketing Executive

[Your Address]

[City, ZIP Code]

[Email Address]

[Date]

[Recipient's Name]

[Company Name]

[Company Address]

[City, ZIP Code]

Dear Mr. Smith,

I am writing to express my interest in the Marketing Executive position advertised on your company's careers page. With a Bachelor's degree in Business Administration and over three years of experience in digital marketing, I am confident in my ability to contribute effectively to your team.

During my previous role at XYZ Corporation, I successfully led several marketing campaigns that increased brand awareness and customer engagement. My skills include content creation, social media management, and data analysis, which I believe align well with the requirements of this position.

I have attached my resume for your consideration. I would welcome the opportunity to discuss how my skills and experiences can benefit your organization. Thank you for considering my application.

Yours sincerely,

[Your Name]

Example 2: Complaint Letter

Subject: Complaint Regarding Defective Product

[Your Address]

[City, ZIP Code]

[Email Address]

[Date]

Customer Service Department

ABC Electronics

[Company Address]

[City, ZIP Code]

Dear Sir/Madam,

I am writing to express my dissatisfaction with a recent purchase made from your store. On March 10th, I bought a Model X smartphone from your outlet at Downtown Plaza. Unfortunately, the device stopped functioning properly within two weeks of use.

Despite following all maintenance instructions, the phone frequently crashes and fails to charge. I request that you either replace the defective product or issue a full refund. I have attached a copy of the purchase receipt for your reference.

I hope this matter will be addressed promptly. Thank you for your attention.

Yours faithfully,

[Your Name]

Examples of Informal Letters

Example 1: Letter to a Friend Sharing News

Dear Sarah,

I hope this letter finds you well! It's been such a long time since we last caught up. Things here have been pretty exciting lately. I recently got a new job at the local bookstore, and I absolutely love it. The team is fantastic, and I get to read so many interesting books every day.

How have you been? I heard you're planning a trip to Europe next month. That sounds amazing! I can't wait to hear all about your adventures. Also, don't forget to bring back some souvenirs!

Looking forward to your reply. Give my best to everyone.

Take care,

Emma

Example 2: Invitation to a Family Gathering

Hi Mom and Dad,

Just wanted to let you know that we're organizing a family get-together next Saturday at Grandma's house. It's been too long since we all met, and I think everyone would enjoy catching up and sharing a meal.

Please let me know if you can make it. I'll be bringing some homemade desserts, and Uncle John is bringing his famous BBQ ribs.

Hope to see you both soon!

Love,

John

Tips for Writing Effective Formal and Informal Letters

Tips for Formal Letters

- Use professional language and avoid slang.
- Be clear and concise about your purpose.
- Maintain a respectful tone throughout.
- Proofread for spelling and grammatical errors.
- Include all necessary details and attachments.

Tips for Informal Letters

- Write in a friendly, relaxed tone.
- Use colloquial language and contractions.
- Share personal feelings and anecdotes.
- Keep it engaging and conversational.
- Feel free to add humor or emojis where appropriate.

Conclusion

Mastering the art of writing both formal and informal letters is a valuable skill that enhances your communication abilities. By understanding the structural differences, appropriate tone, and language use, you can craft messages that are suitable for any situation. Remember to tailor your letter according to the recipient and purpose, ensuring clarity, politeness, and warmth where needed. Whether applying for a job, making a complaint, or simply catching up with a friend, the right letter can make all the difference.

With practice and attention to detail, you'll become proficient in composing compelling formal and informal letters that convey your message effectively and leave a positive impression.

Formal and Informal Letter Examples: A Comprehensive Guide to Effective Communication

In the realm of written communication, the distinction between formal and informal letters is fundamental. Whether you're reaching out for professional reasons or connecting with friends and family, understanding how to craft each type of letter is crucial. This article explores formal and informal letter examples, providing insights into their structures, purposes, and best practices. By the end, you'll be equipped with the knowledge to write clear, appropriate, and impactful letters in various contexts.

Understanding Formal and Informal Letters

Before delving into specific examples, it's important to grasp what differentiates formal and informal letters.

What Are Formal Letters?

Formal letters are official documents used for professional, academic, or official purposes. They are characterized by a respectful tone, precise language, and adherence to specific formatting conventions. Typical scenarios include job applications, complaint letters, business correspondence, or official requests.

What Are Informal Letters?

Informal letters, on the other hand, are casual communications written to friends, family, or acquaintances. They allow for a relaxed tone, personal expressions, and creative freedom in structure. Examples include letters to a friend updating them about life, thanking someone informally, or inviting a friend for a get-together.

Key Elements of Formal and Informal Letters

Structure and Format

Formal Letters generally follow a strict format:

- Sender's address
- Date
- Recipient's address
- Salutation (e.g., Dear Mr./Ms. Last Name)
- Body paragraphs (Introduction, Main Content, Conclusion)
- Complimentary close (e.g., Yours sincerely, Respectfully)
- Signature

Informal Letters are more flexible:

- Sender's address (optional)
- Date
- Salutation (e.g., Dear Friend, Hi Sarah)
- Body (personal tone, paragraphs or casual flow)

- Closing (e.g., Best wishes, Love, Cheers)
- Signature (first name or nickname)

Language and Tone

- Formal letters demand polite, respectful, and professional language.
- Informal letters allow colloquial expressions, contractions, humor, and emotional tone.

Formal Letter Examples

Sample 1: Job Application Letter

[Your Address]

123 Maple Street

Springfield, IL 62704

[Date]

October 25, 2023

[Recipient's Address]

Hiring Manager

ABC Corporation

456 Elm Street

Springfield, IL 62701

Dear Hiring Manager,

I am writing to express my interest in the Marketing Executive position listed on your company's website. With over five years of experience in digital marketing and a proven track record of successful campaigns, I am confident in my ability to contribute effectively to ABC Corporation.

Throughout my career, I have developed skills in social media management, content creation, and data analytics. At my previous role with XYZ Ltd., I increased online engagement by 30% within six

months and led a team that launched a successful product campaign.

I am eager to bring my expertise and enthusiasm to your team. Enclosed is my resume, which provides further details of my background. I look forward to the opportunity to discuss how my skills align with your company's goals.

Thank you for considering my application.

Yours sincerely,

Jane Doe

Sample 2: Complaint Letter

[Your Address]

789 Oak Avenue

Metropolis, NY 10001

[Date]

October 25, 2023

Customer Service Department

XYZ Electronics

1010 Pine Street

Metropolis, NY 10002

Dear Sir or Madam,

I am writing to bring to your attention an issue I experienced with a recent purchase from your store. On October 10, I bought a Model X smartphone, receipt number 12345. Unfortunately, the device stopped functioning properly after just three days of use.

Despite following all troubleshooting steps, the phone remains unresponsive. I kindly request a replacement or a full refund as per your store policy. I hope this matter can be resolved promptly, as I am a loyal customer of XYZ Electronics.

Please contact me at (555) 123-4567 or via email at [\[email protected\]](#) for further discussion. I look forward to your swift response.

Sincerely,

Jane Doe

Informal Letter Examples

Sample 1: Letter to a Friend

123 Maple Street

Springfield, IL 62704

October 25, 2023

Hi Sarah,

I hope this letter finds you well! It's been ages since we last caught up, and I wanted to share some exciting news. I've finally started taking guitar lessons, and I'm already learning a few songs. Who knew I'd pick up a new hobby at this age!

Things here are pretty much the same—work, family, and the usual busy schedule. How about you? Are you still working at the bookstore? I'd love to hear all about what's new in your life.

By the way, are you free next month? I'm planning a weekend trip to the lake and would love for you to join. Let me know!

Take care and write back soon. I miss our long chats.

Love,

Emily

Sample 2: Invitation Letter to a Friend

October 25, 2023

Dear Mike,

I hope you're doing great! I wanted to invite you to my birthday party next Saturday at my place. It's been way too long since we all hung out together, and I think it would be fantastic to catch up.

The party starts at 6 pm, and I'll be hosting a barbecue with plenty of snacks and drinks. Feel free to bring along your favorite playlist or any games you want to share.

Let me know if you can make it. Hope to see you there!

Cheers,

Sarah

Best Practices for Writing Both Types of Letters

Formal Letters

- Always address the recipient properly.
- Use polite and professional language.
- Keep the content clear and concise.
- Proofread for grammatical errors and typos.
- Include all necessary details and documents.

Informal Letters

- Use a friendly, conversational tone.
- Feel free to include personal anecdotes or humor.
- Be expressive and genuine.
- Use contractions and colloquial language appropriately.
- Keep the layout simple and natural.

Conclusion

Mastering the art of writing both formal and informal letters is an essential skill that enhances communication in personal and professional spheres. Recognizing the structural and tonal differences enables writers to convey their message effectively and appropriately. Whether drafting a professional application or catching up with a friend, using the right approach can make your message clear, respectful, and engaging.

Understanding formal and informal letter examples not only demystifies the writing process but also

equips individuals with versatile skills applicable in various contexts. With practice and attention to detail, anyone can become proficient in crafting impactful letters that leave the desired impression.

Question What is the main difference between a formal and an informal letter? A formal letter is written in a professional tone for official or business purposes, while an informal letter is casual and personal, usually written to friends or family. Can you provide an example of a formal letter opening? Certainly. A formal letter typically begins with 'Dear Mr./Ms. [Last Name],' or 'To Whom It May Concern,' if the recipient's name is unknown. What are some common phrases used in informal letters? Informal letters often start with greetings like 'Hi [Name],' or 'Hey [Name],' and include casual phrases such as 'Just wanted to let you know,' or 'Hope you're doing well.' How should a formal letter be structured? A formal letter generally includes a header with your address and date, a formal greeting, a clear body with purpose and details, a polite closing, and your signature. Can you give an example of an informal letter closing? An informal letter often ends with phrases like 'Take care,' or 'Best wishes,' followed by your name. What tone should be used in a formal letter? A formal letter should use respectful, professional language, avoid slang, and maintain a polite and objective tone. Are there specific formats to follow for formal versus informal letters? Yes, formal letters follow a strict format with addresses, dates, and clear paragraphs, while informal letters are more relaxed, often handwritten or less structured. What are some examples of situations where you would write a formal letter? Formal letters are used for job applications, complaints, requests, business correspondence, or official inquiries. Can you provide a brief example of an informal letter? Sure! 'Hi Sarah, Just wanted to catch up and see how you're doing. Let me know when you're free to meet up. Take care, John.' Why is it important to know the difference between formal and informal letters? Understanding the difference helps you communicate appropriately for different situations, ensuring your message is respectful and effective.

Related keywords: formal letter sample, informal letter template, professional letter format, casual letter writing, business letter examples, friendly letter format, official letter sample, personal letter writing tips, formal email examples, informal email templates

Examples For Sat Essays

examples for sat essays are essential resources for students aiming to excel in the SAT Essay section. Understanding what makes a compelling essay can significantly improve your score and boost your confidence. In this comprehensive guide, we will explore various examples for SAT essays, analyze how to incorporate them effectively, and provide strategies for crafting persuasive and well-structured responses. Whether you're a first-time test-taker or looking to improve your existing score, this article offers valuable insights into the types of examples that resonate with graders and how to use them to your advantage.

Understanding the Role of Examples in SAT Essays

Before diving into specific examples, it's crucial to understand why examples are so vital in SAT essays. The SAT essay prompts typically ask students to analyze a provided passage, focusing on how the author builds their argument. To do this convincingly, students must support their analysis with clear, relevant examples.

Key Points about Examples in SAT Essays:

- Support your thesis: Examples serve as evidence to back your main argument.
- Demonstrate understanding: Well-chosen examples show that you grasp the passage's themes and techniques.
- Showcase critical thinking: Using varied and insightful examples reflects depth of analysis.
- Engage the reader: Relevant examples make your essay more compelling and persuasive.

Types of Effective Examples for SAT Essays

Using a variety of examples can strengthen your essay and demonstrate your versatility in analysis. Here are some common types of examples that tend to resonate well with SAT graders:

1. Literary Examples

Drawing from classic or contemporary literature provides rich material for analysis.

Examples include:

- Quotes or themes from Shakespeare, Dickens, Austen, or modern authors.
- Literary devices such as symbolism, metaphor, or irony.
- Character analysis or plot examples that illustrate a broader point.

Why they work: Literary examples are often familiar and can be analyzed in depth, showcasing your analytical skills.

2. Historical Examples

Historical events and figures are powerful sources of evidence.

Examples include:

- The Civil Rights Movement when discussing justice or equality.
- Winston Churchill during WWII to illustrate resilience.
- The American Revolution for themes of independence.

Why they work: They add credibility and show your ability to connect ideas across different contexts.

3. Personal Examples

Personal experiences can make your essay unique and memorable.

Examples include:

- Overcoming adversity to highlight perseverance.
- Leadership roles in school or community projects.
- Personal growth through failure or challenge.

Note: Use personal examples sparingly and ensure they are relevant and appropriate.

4. Contemporary Examples

Current events and modern phenomena are highly effective.

Examples include:

- Technology's impact on society.
- Social media movements like MeToo.
- Environmental issues such as climate change.

Why they work: They demonstrate awareness of ongoing societal issues and relevance.

How to Select the Best Examples for Your SAT Essay

Choosing the right examples is crucial. Here are steps to help you select compelling evidence:

- **Understand the prompt:** Clarify what the prompt asks you to analyze.
- **Identify key themes:** Determine the main ideas or techniques in the passage.
- **Match examples to themes:** Choose examples that directly relate to these themes or techniques.

- **Ensure relevance and clarity:** Select examples that are easy to explain and support your analysis.
- **Vary your examples:** Use different types (literary, historical, personal, current) to showcase breadth.

Sample SAT Essay Prompts and Examples

To illustrate how to incorporate examples effectively, here are some sample prompts along with example ideas.

Prompt 1: Analyzing an Author's Use of Persuasion

Sample passage discusses how an author uses emotional appeals to persuade readers.

Example ideas:

- Refer to Martin Luther King Jr.'s "I Have a Dream" speech, highlighting emotional language.
- Analyze how the use of repetition enhances the emotional impact.
- Connect this to the passage's techniques, illustrating the power of emotional appeals.

Prompt 2: Discussing the Importance of Resilience

Sample passage emphasizes resilience in overcoming obstacles.

Example ideas:

- Use the story of Thomas Edison's perseverance during invention failures.
- Draw from historical resilience, such as Winston Churchill's leadership during WWII.
- Personal example: overcoming academic challenges to succeed.

Strategies for Incorporating Examples Effectively

Simply listing examples isn't enough; how you incorporate them matters. Follow these strategies:

- **Introduce the example clearly:** Provide context briefly before explaining its relevance.
- **Explain the connection:** Clarify how the example supports your analysis.
- **Use specific details:** Include concrete facts, quotes, or descriptions.
- **Relate back to the thesis:** Tie the example directly to your main argument or the passage's

techniques.

Sample Paragraph Demonstrating Effective Use of Examples

"The author's use of emotional appeals is reminiscent of Martin Luther King Jr.'s powerful speeches, where repetition and vivid imagery stirred the emotions of listeners. For instance, King's repeated refrain, 'I have a dream,' served to emphasize hope and unity. Similarly, in the passage, the author employs repetition to evoke feelings of perseverance and resolve. This technique effectively persuades the audience by appealing to their shared values and aspirations, demonstrating the author's skillful use of emotional language to bolster their argument."

Additional Tips for Success with SAT Essay Examples

- Practice with diverse examples: Read widely to build a mental library of evidence.
- Stay relevant: Make sure every example directly relates to your analysis.
- Be concise: Integrate examples smoothly without overloading your essay.
- Develop your analysis: Use examples as support, not as the main focus.

Conclusion: Mastering Examples for SAT Essays

In sum, effective examples for SAT essays span literary works, historical events, personal experiences, and current issues. The key to success lies in selecting relevant, specific, and compelling examples that reinforce your analysis and demonstrate your critical thinking skills. Regular practice in identifying and incorporating diverse evidence will prepare you to craft persuasive essays that impress graders and elevate your SAT score. Remember, the best essays are those that thoughtfully connect examples to the prompt, showcasing your analytical depth and writing prowess. Start building your arsenal of examples today, and approach your SAT essay with confidence and clarity.

Examples for SAT Essays: A Comprehensive Guide to Crafting Effective Analytical Essays

The SAT essay remains a critical component of college admissions for many institutions, demanding students demonstrate their analytical skills by examining a provided text. One of the most challenging aspects for test-takers is understanding what constitutes a strong, well-supported essay, especially when it comes to citing effective examples. In this comprehensive review, we will explore various types of examples suitable for SAT essays, analyze what makes them compelling, and provide guidance on integrating them effectively into your writing.

Understanding the Role of Examples in SAT Essays

Before diving into specific examples, it's essential to grasp why examples are crucial in SAT essays. The prompt typically asks students to analyze how an author builds an argument or develops a theme. To do this convincingly, students must cite concrete evidence from the text, including quotations, paraphrases, or references, to support their analysis.

Effective examples serve several purposes:

- Illustrate the author's techniques: Showing how rhetorical devices, diction, or structure influence the meaning.
- Support analytical points: Providing concrete backing for claims about the author's intent or effectiveness.
- Engage the reader: Making the essay more persuasive and credible through specific evidence.

The key is selecting examples that are relevant, specific, and well-explained.

Types of Examples Suitable for SAT Essays

Students can draw from various sources when selecting examples, depending on the prompt and their familiarity. Here are common categories:

1. Textual Evidence from the Provided Passage

Since the SAT essay involves analyzing a specific passage, the most directly relevant examples come from the text itself.

- Quotations: Short, impactful lines that exemplify a point.
- Paraphrases: Restating ideas to clarify or emphasize a point.
- Structural elements: Noting how paragraph organization or sentence structure contributes to the overall argument.

Example:

If the passage discusses persuasion, citing a line where the author appeals to ethos or pathos can be powerful.

2. Historical and Literary References

Drawing parallels to historical events, philosophical ideas, or literary works can deepen your analysis.

- Historical examples: Refer to well-known events that relate to themes in the passage.
- Literary works: Use characters, themes, or techniques from literature that mirror the author's approach.

Example:

Referring to the rhetorical strategies of Martin Luther King Jr. when discussing persuasive language.

3. Real-World Examples and Current Events

In some cases, bringing in contemporary issues or familiar examples can illustrate a point about human nature, society, or communication.

- Current events: Political debates, social movements, or technological advances.
- Everyday life: Situations students experience that relate to the passage's themes.

Note: While these are powerful, ensure they are relevant and used judiciously; the focus should remain on analyzing the passage.

4. Analogies and Hypotheticals

When suitable, creating analogies or hypothetical scenarios can clarify complex ideas or demonstrate how a technique functions.

Example:

Explaining how a speaker's use of repetition amplifies a message by comparing it to a chorus in a song.

Effective Strategies for Selecting and Using Examples

Choosing the right examples is just as important as analyzing them. Below are strategies to maximize their impact.

1. Be Specific and Precise

Generic references or vague statements weaken your argument. Instead, cite exact lines or detailed references.

Poor example:

"The author uses strong language."

Better:

"The phrase 'we must act now' employs urgency to persuade the audience."

2. Connect Examples Directly to Your Analysis

After citing an example, explicitly explain how it supports your point.

Example:

"By repeatedly emphasizing the need for 'urgent action,' the author appeals to the audience's sense of responsibility, thereby strengthening their persuasive effect."

3. Maintain Relevance

Ensure every example relates directly to the prompt and your thesis. Off-topic examples can dilute your argument.

4. Integrate Examples Seamlessly

Embed quotations and references smoothly into your sentences to maintain flow.

Example:

As the author states, "The challenges are insurmountable," highlighting their attempt to evoke a sense of hopelessness.

Sample Examples for Common SAT Essay Prompts

To illustrate how to select and deploy examples effectively, here are some typical prompts and corresponding example strategies.

Prompt 1: Analyze how an author builds an argument to persuade the audience.

Example:

Suppose the passage discusses environmental conservation. An effective example could be:

"The author appeals to ethos by citing scientific studies, such as '97% of climate scientists agree

that human activity is the primary cause of global warming,' establishing credibility."

Follow this with an explanation of how this appeal builds trust and persuades the audience.

Prompt 2: Examine the development of a theme or idea in the passage.

Example:

If the theme involves resilience, a relevant example might be:

"The author illustrates resilience through the metaphor of a 'storm that clears the way for new growth,' symbolizing hope and renewal after hardship."

Explain how this metaphor deepens the reader's understanding of resilience as a continual process.

Prompt 3: Discuss the effectiveness of stylistic devices in the passage.

Example:

If the passage employs repetition, cite specific instances:

"The repeated phrase 'We cannot afford to wait' emphasizes urgency, compelling the audience to act immediately."

Analyze how this stylistic choice enhances the author's persuasive goals.

Building a Library of Effective Examples

To prepare for the SAT essay, students should develop a mental repository of versatile examples across various topics:

- Classic literary works (e.g., Shakespeare, Orwell, Dickinson)
- Historical moments (e.g., Civil Rights Movement, World Wars)
- Current events (e.g., climate change, technological innovation)
- Everyday observations (e.g., family dynamics, school experiences)

By familiarizing yourself with these examples, you can adapt them quickly to different prompts and demonstrate breadth and depth in your analysis.

Conclusion: Mastering Examples for SAT Essays

Examples are the backbone of a compelling SAT essay. Effective use of specific, relevant, and well-integrated evidence can elevate your analytical writing and persuade your reader of your insight. Remember to:

- Select examples that directly support your analytical points.
- Explain thoroughly how each example contributes to your argument.
- Practice integrating examples smoothly to maintain flow.
- Build a diverse mental library of potential examples from literature, history, current events, and personal observations.

With diligent preparation and strategic thinking, your ability to cite powerful examples will improve, boosting your overall SAT essay score and showcasing your analytical prowess to admissions committees.

Question What are some effective examples to include in an SAT essay about perseverance? Effective examples for an SAT essay on perseverance include stories of famous individuals like Thomas Edison, who faced numerous failures before inventing the light bulb, or personal anecdotes demonstrating resilience in overcoming challenges. These examples help illustrate the importance of persistence and determination. Can you give an example of a historical event to support an argument about change? Yes, referencing the Civil Rights Movement as an example of societal change through activism and perseverance can strengthen an essay discussing how change is possible through collective effort and determination. What types of literary examples are useful for illustrating themes of courage? Literary examples such as Atticus Finch from 'To Kill a Mockingbird,' who demonstrates moral courage, or Harry Potter, who shows bravery in the face of danger, are effective in illustrating themes of courage in an SAT essay. How can personal experiences serve as examples in an SAT essay? Personal experiences like overcoming a difficult academic challenge or volunteering in a community project can provide authentic, compelling examples that demonstrate qualities like resilience, empathy, or leadership, making your essay more engaging. Are current events good examples for SAT essays, and if so, which ones? Yes, current events can be powerful examples. For instance, discussing climate change initiatives, technological advancements, or recent social movements can make your essay relevant and demonstrate awareness of contemporary issues.

Related keywords: SAT essay examples, SAT essay tips, sample SAT essays, SAT essay prompts, SAT essay strategies, high-scoring SAT essays, SAT essay practice, SAT writing examples, SAT essay analysis, effective SAT essay techniques

Read the full article online: [examples for sat essays](#)