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Court of Appeal, Sixth District, California.

AMERICAN ABALONE FARMS,

LLC, Plaintiff and Appellant,

v.

STAR INSURANCE COMPANY

et al., Defendants and Respondents.

H052643

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Filed 04/27/2026

(Santa Cruz County, Super. Ct. No. 22CV02083)

Attorneys and Law Firms

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Opinion

[BROMBERG, J.](#)

*1 American Abalone Farms, LLC (American Abalone) operates an aquaculture farm near the ocean in Santa Cruz County raising abalone, a type of sea snail, in tanks. In August 2020, a group of wildfires, the CZU Lightning Complex Fires, occurred near American Abalone's farm. For nearly three weeks, electricity to the area was shut off, and the road providing access to it closed. As a result, the pumps supplying fresh sea water to the tanks containing the abalone ceased operating, and most of the abalone perished.

American Abalone sought compensation for this loss from its insurer, Star Insurance Company (Star Insurance). However, Star Insurance largely rejected the claim, concluding that

the abalone deaths were not covered and, even if they were, exclusions barred recovery. American Abalone then sued Star Insurance and its parent AmeriTrust Group, Inc. (AmeriTrust), asserting breach of contract, bad faith, and other claims. Star Insurance later moved for summary judgment, and the trial court granted the motion on the ground that American Abalone had failed to produce admissible evidence in response to the motion.

American Abalone now appeals. Although it asserts that the trial court committed numerous errors, almost all the asserted errors are unrelated to the court's evidentiary rulings. However, American Abalone does argue that evidence presented by Star Insurance, along with Star Insurance's admissions, raise triable issues concerning coverage and, under the efficient proximate cause doctrine, enforceability of the exclusion now asserted by Star Insurance. For the reasons explained below, we agree that there are triable issues concerning both coverage and enforceability. Accordingly, we reverse the judgment and remand with directions to reinstate American Abalone's claims against Star Insurance for breach of contract and declaratory relief.

I. BACKGROUND

A. American Abalone's Policy

In November 2019, Star Insurance issued an agricultural business insurance policy to American Abalone. In the policy Star Insurance generally promised to compensate American Abalone for losses to covered property caused by covered perils: "We [Star Insurance] will pay for direct physical loss to Covered Property at the 'insured location' described in the Declarations, or elsewhere expressly provided below, caused by or resulting from any Covered Cause of Loss."

American Abalone's policy lists seven categories of "Covered Property," including "Coverage E" for farm structures and fixed equipment, "Coverage F" for farm products, and "Coverage G" for mobile agricultural machinery. (Capitalization & boldface omitted.) The farm products coverage, the coverage primarily at issue in this appeal, applies to various types of products, including livestock, "provided a Limit of Insurance is shown in the Declarations for the specific type of property." The schedule for this coverage lists "stock," which Star Insurance acknowledges to be the abalone, with a limit of \$1,000,000. In addition, the farm products coverage defines the term loss to mean "death

or destruction” of livestock and other animals caused by a covered cause of loss.

*2 The policy also lists three categories of perils or “Covered Causes of Loss”: basic, broad, and special. American Abalone's declaration for the farm products coverage provides for the “Basic” category. Unlike the special category, which applies to all direct physical losses unless excluded, the basic category applies only to twelve listed perils. The first listed category is fire.

In addition to defining Covered Property and Covered Causes of Loss, the American Abalone policy contains exclusions for which Star Insurance will not make payments. One exclusion is for “Governmental Action” (boldface omitted), that is, “[s]eizure or destruction of property by order of governmental authority,” unless done to prevent the spread of a fire covered under the policy. Even more pertinent to this appeal, the policy also contains an exclusion for “Off-Premises Services.” (Boldface omitted.) Under this exclusion, Star Insurance is generally not responsible for losses caused by the failure of power or other utility service unless that failure caused a covered peril: “The failure of power or other utility service supplied to the ‘insured location’, however caused, if the failure occurs away from the ‘insured location’, except as provided under Coverage C. [¶] But, if the loss or damage by a Covered Cause of Loss results, we will pay for that resulting loss or damage.”

Finally, American Abalone procured several coverage extensions. For disruption of farming operations, American Abalone obtained additional coverage for losses due to emergency prohibitions against occupancy caused by loss or damage to property on a neighboring premise due to a Covered Cause of Loss. American Abalone also obtained endorsements adding coverage for up to \$25,000 in lost income due to interruption of power supply services caused by a covered peril affecting outside property. Another additional coverage provides for up to \$50,000 in physical loss or damage due to interruption of power supply services caused by a covered peril affecting outside property.

B. American Abalone's Claims

As noted above, during the CZU Lightning Complex Fires in August 2020, electrical power to American Abalone's farm was shut down, and the road to the farm closed. As a result, the pumps that circulate fresh seawater to the tanks containing the farm's abalone ceased operating, and because the pumps

were not operating and ash from the fire accumulated, most of the abalone that American Abalone was raising died.

In August 2020, American Abalone submitted a claim to Star Insurance, asserting that the extended power outage killed most of the farm's abalone. Later, American Abalone also claimed that the road to the farm was closed due to the CZI Lightning Complex Fires.

Star Insurance and its parent AmeriTrust retained an outside claims adjuster to investigate and evaluate American Abalone's claims. In November 2020, Star Insurance mailed American Abalone a \$75,000 payment under the endorsements for interruption of power supplies caused by covered perils affecting property outside the covered farm location. Star Insurance also indicated that it would pay American Abalone under the additional coverage for emergency prohibitions against occupancy but was retaining an accounting firm to determine the amount.

In March 2021, the claims adjuster informed American Abalone that the accountant had calculated the lost income to be \$8,616, making American Abalone's total recovery \$83,616. At the same time, the adjuster informed American Abalone that Star Insurance would not compensate it for the abalone that had died. The adjuster acknowledged that this loss “indirectly results from the CZU Lightning Complex Fires,” but noted that American Abalone's farm “sustained no direct damage by fire.” Because “there was no direct physical loss or damage to Covered Property at the ‘insured location’ caused by or resulting from a Covered Cause of Loss,” the adjuster concluded that “the loss of the Stock or Farm Products is not covered.” The adjuster also concluded that the Off-Premises Services exclusion barred additional recovery for loss from the failure of power or other utility services occurring off the farm.

*3 In January 2022, approximately nine months after the claims adjuster's letter, American Abalone contested the letter's determinations. Among other things, American Abalone's counsel contended that “our claim and the circumstances under which it arose are unique and therefore may not be immediately apparent or within AmeriTrust's standard procedures/analysis for determining coverage.” The parties were unable to reach agreement, and American Abalone sued Star Insurance and AmeriTrust.

C. The Proceedings Below

In September 2022, American Abalone filed its initial complaint, which it amended two months later. In the amended complaint, American Abalone sued both Star Insurance and its parent AmeriTrust. American Abalone asserted claims for breach of contract, declaratory relief, bad faith, and “Equity.” (Boldface omitted.) In addition to damages and attorney’s fees, American Abalone sought punitive damages.

In October 2023, Star Insurance and AmeriTrust moved for summary judgment or, in the alternative, summary adjudication on each of American Abalone’s claims and the punitive damages request. Although defendants recognized that fire was a covered cause of loss, they argued that the CZU Lightning Complex Fires were only a remote cause of the death of American Abalone’s abalone stock and therefore not a covered peril under American Abalone’s farm products coverage. Defendants also argued that the Off-Premises Services exclusion barred recovery. Defendants contended as well as that there was no evidence of bad faith, no actionable claim for “equity,” and no triable issue concerning punitive damages. Finally, AmeriTrust argued that it was not a proper party because it did not sign American Abalone’s policy and American Abalone had not shown it liable as Star Insurance’s parent.

American Abalone filed three responses to the motion for summary judgment. In addition, because American Abalone failed to comply with the requirements for its separate statement, and the trial court twice ordered American Abalone to file new statements, American Abalone filed multiple responsive and separate statements. American Abalone initially argued that the death of its abalone was directly caused by the CZU Lightning Complex Fires because ash from the fires accumulated on the farm and contributed to suffocation of the abalone. In a supplemental response, American Abalone also argued that its policy covered the abalone deaths because the fires caused the electricity shut off and that shut off directly led to the deaths—factual assertions that defendants did not dispute—and the fires were the efficient proximate cause of the deaths.

The trial court granted defendants’ motion for summary judgment and dismissed American Abalone’s claims. In denying American Abalone’s breach of contract and declaratory relief claims, the trial court did not consider whether the CZU Lightning Complex Fires caused the abalone deaths or whether the fires constituted the efficient proximate cause of the loss. Instead, the trial court sustained

defendants’ objections to most of the evidence filed by American Abalone in opposition to the summary judgment motion, and it held that there were no triable issues of material fact and summary judgment was appropriate because American Abalone had “failed to meet its burden of producing admissible evidence supporting any of its response[] to defendant[s] UMF or its own separate statement.” The trial court also stated that American Abalone apparently had abandoned its claims against AmeriTrust, that the claim for equity was erroneous, and that there was no evidence upon which a reasonable fact finder could find the malice, fraud, or oppression needed for punitive damages.

*4 The trial court entered judgment on August 1, 2024, and defendants filed a notice of entry of judgment on August 26, 2024. On October 20, 2024, American Abalone filed a timely notice of appeal.

II. DISCUSSION

American Abalone does not challenge the dismissal of its equity claim, its punitive damages request, or AmeriTrust. Instead, it asserts that the trial court committed numerous errors relating to its other claims: misinterpreting American Abalone’s policy to require direct causation, misapplying the Off-Premises Services exclusion and the efficient proximate cause doctrine, overlooking coverages, and improperly dismissing its bad faith claim. However, American Abalone does not argue that the trial court erred or abused its discretion in making the rulings the court explicitly made: namely, excluding most of the evidence that American Abalone presented and finding that American Abalone failed to produce admissible evidence in response to the summary judgment motion.

Nonetheless, American Abalone raises a persuasive objection to the trial court’s summary judgment ruling: that the evidence submitted by Star Insurance along with its admissions raise triable issues concerning whether the abalone deaths were covered under the farm products coverage and whether the efficient proximate cause doctrine bars enforcement of the Off-Premises Services exclusion.

A. The Contract Claims

We begin with American Abalone’s claims for breach of contract and declaratory relief. As explained below, we agree with American Abalone that the evidence presented

by defendants, combined with their admissions, raise triable issues concerning coverage and enforceability under the Off-Premises Services exclusion.

1. Coverage

As previously noted, in American Abalone's policy, Star Insurance promised to “pay for direct physical loss or damage to Covered Property at the ‘insured location’ described in the Declarations, or elsewhere as expressly provided below, caused by or resulting from any Covered Cause or Loss.” Thus, under the policy, American Abalone generally is entitled to compensation if three requirements are satisfied: It suffered (1) direct physical loss or damage to (2) Covered Property at the insured location (3) caused by or resulting from a Covered Cause of Loss. Evidence that Star Insurance presented along with its admissions satisfies each of these requirements.

First, it is undisputed that there was physical loss or damage. After American Abalone submitted a claim, Star Insurance retained a claims adjuster to handle the claim on its behalf. The adjuster determined that American Abalone operates an abalone farming operation and that “much of the abalone died” during the CZU Lightning Complex Fires because the pumps that circulated fresh seawater to the abalone ceased operating. Accordingly, in response to American Abalone's first separate statement, Star Insurance admitted that it was “[u]ndisputed that the abalone died because the roads and the power was turned off” during the fires.

Second, the abalone that died were “Covered Property.” The farm products coverage in American Abalone's policy covers five listed types of properties “provided a Limit of Insurance is shown in the Declarations for the specific type of property.” One type of listed property is livestock, and the declaration accompanying this coverage lists “stock” subject to a limit of \$1 million. Star Insurance acknowledged in its briefing on appeal that this “stock” was the abalone being raised by the farm, which makes the abalone “Covered Property.”

*5 *Third*, the abalone deaths were caused by a covered peril. American Abalone's stock was subject to “basic” causes of loss, which applies to specific perils. The first of these perils is “Fire or Lightning.” (Boldface omitted.) Star Insurance admitted in response to American Abalone's second separate statement that this peril includes wildfires such as the CZU Lightning Complex Fires. Star Insurance likewise acknowledged that American Abalone's stock died as a result

of the electrical outages caused by the fires and thus were a result of the fire.

Because a reasonable jury could conclude from the evidence and admissions in the record that the abalone were a covered product, that the CZU Lightning Complex Fires were a covered peril, and that the abalone died as a result of the fires, there is a triable issue concerning whether the abalone deaths were covered by the farm products coverage in American Abalone's policy.

In this court, Star Insurance does not dispute that the abalone are a covered product, that fire is a covered peril, or that the abalone deaths were caused by the CZU Lightning Complex Fires. Instead, Star Insurance contends that the deaths are not covered by American Abalone's policy because American Abalone failed to present admissible evidence that “a covered cause of loss *directly* damaged the abalone.” (Italics added.) However, Star Insurance does not explain why the policy's coverage should be limited to losses directly caused by covered perils. American Abalone's policy provides coverage for “direct physical loss of or damage” to covered property “caused by or resulting from” covered perils. It does not limit coverage to “physical loss or damage” to covered property that is “*directly* caused by[] ... or resulting from” covered perils. Moreover, where the policy is limited to direct causation, it says so expressly. For example, the policy provides that the insured “may extend the insurance that applies to Coverage E to apply to loss of your ‘money’ and ‘securities’ *resulting directly* from ‘theft,’ disappearance or destruction” or extend such insurance to apply to damage to buildings “*caused directly* by ‘theft’ or ‘attempted theft.’” (Italics added; boldface omitted.) Similarly, the policy states that Star Insurance will not pay for loss to perishable goods “*directly caused* by, contributed to by, resulting from, or arising out” of certain perils. (Italics added.)

In light of the provisions in American Abalone's policy requiring direct causation expressly, the policy's general coverage provision cannot reasonably be interpreted to require direct causation silently. Instead, the provision must be interpreted to apply to both direct and indirect causation. In addition, because the provision does not require direct causation, its requirement of “direct” physical loss or damage is naturally understood to mean physical loss or damage “stemming immediately from a source,” rather than some consequential or collateral loss or damage subsequent to the initial harm. (Webster's 3d New Internat. Dict. (1993) p. 640, col. 2; see [Inns-by-the-Sea \(2021\) 71 Cal.App.5th 688, 700.](#))

The evidence in the record that the abalone died while the CZU Lightning Complex Fires was still burning satisfies this immediacy requirement.

2. The Off-Premises Services Exclusion

Star Insurance argues that, even if American Abalone's policy covers the abalone deaths, the Off-Premises Services exclusion bars recovery because the deaths were caused by the shutoff of power to the farm. Under this exclusion, Star Insurance generally is not required to pay for loss or damages caused "directly or indirectly" by, among other things, "[t]he failure of power or other utility service supplied to the 'insured location,' however, caused if the failure occurs away from the 'insured location.'" American Abalone argues that the exclusion does not apply for multiple reasons and that, if the exclusion applies, it is unenforceable under the efficient proximate cause doctrine. We agree that the efficient proximate cause doctrine bars enforcement of the Off-Premises Services exclusion here.

*6 The efficient proximate cause doctrine, which is incorporated into the Insurance Code, deals with "losses caused by multiple risks or perils, at least one of which is covered by insurance and one of which is not." (*Julian v. Hartford Underwriters Ins. Co.* (2005) 35 Cal.4th 747, 753 (*Julian*)). Under the doctrine, "[w]hen a loss is caused by a combination of a covered and specifically excluded risks, the loss is covered if the risk was the efficient proximate cause of the loss." (*State Farm Fire & Risk Casualty Co. v. Von Der Lieth* (1991) 54 Cal.3d 1123, 1131 (*State Farm*)). Moreover, the efficient proximate cause doctrine is not merely a rule of interpretation; under the doctrine "[p]olicy exclusions are unenforceable to the extent that they conflict with [Insurance Code] section 530 and the efficient proximate cause doctrine." (*Julian*, at p. 754; accord *Vardanyan v. AMCO Ins. Co.* (2015) 243 Cal.App.4th 779, 796 (*Vardanyan*) [holding provision "an unenforceable attempt to contract around the efficient proximate cause doctrine"].) As the Supreme Court has explained, " 'a reasonable insured expects that a loss will be covered if it is proximately caused by a covered peril, even though other remote and excluded causes may concur in producing the loss' " (*Julian*, at p. 756.)

The efficient proximate cause is "the predominant, or most important[,] cause of a loss." (*Julian, supra*, 35 Cal.4th at p. 754; see also *Garvey v. State Farm Fire & Casualty Co.* (1989) 48 Cal. 395, 403 ["We use the term 'efficient proximate cause' (meaning predominating cause)"].) The

paradigmatic example of an efficient proximate cause is the "moving efficient cause of the loss," that is, "the one that sets others in motion." (*Sabella v. Wisler* (1963) 59 Cal.2d 21, 31-32 (*Sabella*)). Thus, "when dependent concurrent causes interact to create property loss, the loss must be attributed to the 'moving' or 'triggering cause.'" (*State Farm, supra*, 54 Cal.3d at pp. 1130-1131.)

The CZU Lightning Complex Fires fall squarely within this paradigm. These fires were the triggering cause of the events that led to the death of American Abalone's abalones. As Star Insurance admitted in response to American Abalone's separate statements, the power to American Abalone's facility was shut off and the road was closed because of the CZU Lightning Complex Fires, and the abalone died when American Abalone's pumps failed as a result of the shutoff and the road closure. Thus, the CZU Lightning Fires not only proximately caused the fires; the fires also were the triggering cause that "set[] others in motion" and thus qualify as the efficient proximate cause under well-settled precedent. (*Sabella, supra*, 59 Cal.2d at p. 31; see *id.* at p. 32; *State Farm, supra*, 54 Cal.3d at pp. 1131-1132.)

Indeed, this case is indistinguishable from one of the leading cases on the efficient proximate cause doctrine. In *Howell v. State Farm Fire & Casualty Co.* (1990) 218 Cal.App.3d 1446 (*Howell*), disapproved on other grounds as stated in *Reid v. Google, Inc.* (2010) 50 Cal.4th 512, 527, a decision on which the Supreme Court has heavily relied (see *Julian, supra*, 35 Cal.4th at pp. 754-756), a property owner sought compensation for damages from a landslide, under among other things, under a policy providing for coverage against " 'direct physical loss.' " (*Howell*, at pp. 1449, 1450.) The policy covered fire but excluded losses caused by earth movement and water. (*Id.* at pp. 1450-1451.) The property owners presented expert testimony that the landslide resulted indirectly from a fire three years before, which devastated the vegetation and roots on a slope and rendered the soils on the slope unable to withstand subsequent severe rainfalls. (*Id.* at p. 1449.) Although the rainfall was the " 'actuating mechanism' " of the landslide (*id.* at p. 1459), *Howell* held that there was a triable issue whether the loss was caused by the fire and, in particular, whether the fire "was the 'predominating cause' or the one that set the others in motion." (*Id.* at p. 1460.) Moreover, if the fire was the efficient proximate cause of the landslide, the court held that "the exclusionary provisions contained in the contracts at issue are not enforceable to the extent that they purport to limit

the insurers' liability beyond what is permitted by [Insurance Code] section 530.” (*Id.* at p. 1456.)

*7 This case is indistinguishable. Here, as in *Howell*, although a loss was immediately caused by another event, it was indirectly caused by fire, which was a covered peril under the relevant insurance policy. Indeed, the causal connection between the CZU Lightning Complex Fires and the power shutoff and road closure that caused the abalone deaths was even closer in this case than in *Howell*. While the rainfalls that caused the landslide in *Howell* occurred years after the fire in that case, the actions that caused the abalone deaths here occurred while the fire was burning. In addition, while the rainfalls in *Howell* presumably would have occurred whether or not there was a prior fire, the shutoff and the road closure here occurred only because of the CZU Lightning Complex Fires. Consequently, if the fire in *Howell* was the efficient proximate cause of the loss in that case, the CZU Lightning Complex Fires were even more clearly the efficient proximate cause in this case.

Accordingly, we conclude that there is a triable issue whether the Off-Premises Services exclusion is enforceable under the efficient proximate cause doctrine, and the trial court erred in granting summary judgment with respect to American Abalone's claims for breach of contract and declaratory relief.

B. Bad Faith

American Abalone also appeals the entry of summary judgment on its third cause of action: the claim for breach of the implied covenant of good faith and fair dealing or, as the parties have referred to it, the bad faith claim. The trial court ruled that Star Insurance was entitled to judgment as a matter of law on this claim for the same reason that it rejected American Abalone's contract claims: American Abalone's failure to produce admissible evidence in response to the summary judgment motion. American Abalone fails to undermine this ruling.

American Abalone does not argue that the trial court abused its discretion in excluding the evidence it submitted in support of the bad faith claim. Nor does it contend that the bad faith claim is supported by undisputed facts or evidence submitted by Star Insurance. Indeed, in asserting that Star Insurance engaged in bad faith conduct, American Abalone includes only a single citation in its opening brief, which is to an assertion in defendants' separate statement of undisputed material facts that American Abalone's claimed loss is based upon the power shut off. However, American Abalone fails

to explain how a reasonable jury could find bad faith based on this one fact.

American Abalone's reply brief cites several documents submitted by Star Insurance. However, these documents merely show that American Abalone's claim was initially categorized as a fire loss, that the claims adjuster recognized the claims are connected to the CZU Lightning Complex Fires, and that in several e-mails American Abalone expressed “disagreement as to coverage in this matter.” American Abalone does not explain how this evidence raises a triable issue concerning Star Insurance's bad faith.

Instead, American Abalone raises a litany of objections to Star Insurance's litigation conduct, which it contends included unfair questioning in deposition and applied unequal and unreasonable standards to evidence, to Star Insurance's claims handling, including calculation of its loss under the endorsement for emergency prohibitions against occupancy, to application of the Off-Premises Services exclusion, and to the treatment of American Abalone's principal, Ocean Xie. However, with the exceptions noted above, none of these contentions is supported by any citation to the record, and the contentions are conclusory and often cryptic.

Such unsupported and undeveloped arguments are inadequate. As the Supreme Court has admonished, “it is a fundamental principle of appellate procedure that a trial court judgment is ordinarily presumed to be correct and the burden is on an appellant to demonstrate, on the basis of the record presented to the appellate court, that the trial court committed an error that justified reversal of the judgment.” (*Jameson v. Desta* (2018) 5 Cal.5th 594, 608-609.) Consequently, appellate courts have “ ‘no duty ... to search the record for evidence’ ” supporting an appellant's arguments (*Grant-Burton v. Covenant Care, Inc.* (2002) 99 Cal.App.4th 1361, 1379), and “[p]oints ‘perfunctorily asserted without argument in support’ are not properly raised” (*People v. Williams* (1997) 16 Cal.4th 153, 206) and “are deemed to be without foundation and to have been abandoned” (*In re Phoenix* (2009) 47 Cal.4th 835, 845; see also *Benach v. County of Los Angeles* (2007) 149 Cal.App.4th 836, 852 [“conclusory presentation, without pertinent argument or an attempt to apply the law to the circumstance of this case, is inadequate”]; *In re S.C.* (2006) 138 Cal.App.4th 396, 408 [“When a point is asserted without argument and authority for the proposition, ‘it is deemed to be without foundation and requires no discussion by the reviewing court.’ ”]).

III. DISPOSITION

*8 The judgment is reversed, and this matter is remanded to the trial court with directions to reinstate plaintiff American Abalone, LLC's first cause of action for breach of contract and its second cause of action for declaratory relief. The trial court is also directed to enter judgment in favor of defendant AmeriTrust Group, Inc. and to grant summary adjudication in favor of defendant Star Insurance Company on the third cause of action for breach of the covenant of good faith and fair

dealing, the fourth cause of action for equity, and the request for punitive damages.

WE CONCUR:

[DANNER](#), ACTING P. J.

[CHUNG](#), J. *

All Citations

Not Reported in Cal.Rptr., 2026 WL 1141732

Footnotes

- * Judge of the Santa Clara County Superior Court, assigned by the Chief Justice pursuant to [article VI, section 6 of the California Constitution](#).

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