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HOLIDAY SHORES

• HEADLINES •

E

October • 2019

**Issue 8
43rd Year**

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From The President

Tom Vanzant

T*his month will be my first board meeting, as your President. My wish is that you will show your support by attending the board meetings.*

As promised, the board are very pleased to announce our goal of transparency and providing Shareholders a voice in the Association's management is already in play.

Let me provide you an overview of the meeting. As they say, the devil is in the details, so please attend the meeting, Thursday, September 19th, beginning at 9:30 AM. Come early and enjoy a donut, coffee, and a chat with some of your neighbors.

We have formed the following committees. These committees, chaired and staffed by shareholders, shall vote on their findings and make their recommendations to the Board for approval.

Updates:

The Board Meeting Motion Log spreadsheet, last updated in 2010 will be brought current and be updated monthly hereafter.

The Disaster Plan is up to date.

Healthy co-ops have active and strong shareholder committees, which are a very important part of governing cooperative resident-owned communities.

Here's why:

1. Tasks are divided among the entire community, not just elected board members.
2. Committee chairpersons and members are empowered to make a difference and have their voice heard.
3. Members become more invested in their Park when they have a part in its management.
4. New leaders are nurtured and trained, sometimes as preparation for a seat on the board of directors or committee chairperson.
5. Committees assist with the important work of the board and it gives the board a better understanding as to how the shareholders think.

Lastly, a co-op that forms and sustains strong and well run committees will be better managed, and better able to handle, problems, task and issues as they arrive.

Holiday Shores Park Committees Formed to Date:

The most important committee, I believe, is the newly formed Bylaw Amendment Committee. This Committee is run by shareholders, who are responsible for identifying any Bylaws they may deem to need revision or change in order for the Association to successfully operate today and into the near future.

...continued on page 5

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Every year your Medicare health plan coverage changes even if you do not change plans. Also, new products are introduced and many offer benefits beyond original Medicare and/or Medicaid plans. Baby Boomers had completely different insurance products during their working years. The indemnity and major medical policies are no longer the only choice and often do not meet the financial needs of consumers today.

Don't waste time trying to figure it out. Michael will sit with you and review all of the documents, and answer all of your questions. Most importantly, he will conduct a needs analysis to determine your individual needs – if you expect a hospitalization, use certain medicines, or want benefit like dental or vision – everything is taken into consideration.

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A Technology Committee has been formed for the purposes of creating a Holiday Shores Park website.

None of us wants our maintenance fee to increase and we particularly want to avoid any sort of a special assessment.

Our property is gracefully aging and we have and the board wants to assure everyone that it will continue to develop and maintain a beautiful and well managed community.

With that said, I can't stress enough, the importance of keeping yourself informed by joining the committees at the Short and Long Range, Finance and, most importantly, the Budget Meetings. By doing so, you can support your board and the committees by respectfully providing your feedback on items that may affect future Maintenance fee increases, among other things.

Although, my promise is to keep you informed as much as possible. Being a member of this Association, you have the RIGHT to assist in the steering of "OUR" ship in the direction that is best for each and every one of us.

***Please note that Holiday Shores Park has a new email address: HolidayShoresPark10289. Please send all email correspondence to this address, effective immediately.**

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From The Office

Pat Merl

It's been a long wet summer and the finishing touches on the 2019 projects are being done. The Clubhouse has been painted along with and accent color on the outside front benches, doors and shutters. It looks fresh and clean and matches the look and feel of the Maintenance Shed and the Office. Trees have been trimmed and the Office entryway has been completed by Concrete Wizard. At long last, the planting of flowers/shrubs and a small tree to replace the one by the mailboxes near the Office is also being done.

Residents are trickling in, signaling that the others are on their way. It will be nice to see everyone again. To those of you on your way, have a safe trip and to those of you who are already here – welcome back!

Newsletters Cut-Off Dates

October 15th

PHONE BOOK ADDITIONS:

Cynthia Joy Goswick – 10441 Peaceful Drive (Lot 345) – 757-327-1367

Holiday Shores Activities Association

Shirley Johnson

Activities is moving forward for our new season. Lots of fun and information. Try to attend our October meeting with Traci Grubbs joining us to let us know about her organization “Operation Military Matters.” We hope to gain ideas for packaging boxes for troops on Veterans’ Day. Please join us!

We have a luncheon planned for Leverocks on September 26th at noon. Let’s fall into the swing of things with all of our events coming up.

Looking to our seasonal family returning. Have a safe trip!

Sharing and Caring

Shirley Johnson

PLEASE call me if you know of someone who is ill, in the Hospital, having surgery, or has passed away, etc. Very often, people think someone else has called me, therefore I am not informed. So please give me a call!! Thanks for your help.

We would to express our sympathy to the family and friends of Robert Erskin who passed away in July. We would also like to express our sympathy to the family and friends of a former resident Maggie Hayes who passed away in Texas.



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Holiday Shores Park Anniversaries – October

Stephen & Rhonda Jones	October 1
Dave & Carolyn Sperry	October 5
Keith & Melinda Conaway	October 5
John & Kathy Ricks	October 6
Dave & Jean Crosman	October 8
Jim & Brenda Lyness	October 10
Franklin & Carolyn Speckman	October 11
Steven & Sue Howard	October 12
Albert & Kim Choi	October 12
Tom & Jan Smith	October 17
Chuck & Dolly Lake	October 23
Donald & Trudy Mason	October 28
Stephen & Jody Price	October 28



Holiday Shores Park Anniversaries – November

Marv & Tammy Prochaska	November 5
Don & Pat Osentoski	November 8
Clarence & Marilyn Handy	November 8
Buddy & Linda Bowman	November 10
Ron & Lois DeHart	November 19
Carl & Shirli Reish	November 21
Timothy & Barbara Zagar	November 21
Roger & Victoria Sorenson	November 22
Joseph & Jennifer Virden	November 23
Carmen & Anna Martorana	November 29
Jurgen & Pat Hellmich	November 30





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Holiday Shores Park Birthdays – October

Robert Holmes	October 1	Linda Dunn	October 11
Cindy Mitchell	October 1	Clarence Head	October 11
Danny Sculerati	October 1	Leslie Dawe	October 12
Katherine Schreuders	October 1	Clarence Handy	October 12
Carl Johnson	October 1	Belinda Bellamy	October 14
Chuck Lake	October 3	Rhonda Jones	October 15
Pat Spencer	October 3	Mark Stevens	October 16
Jeanne Uhlenbrauck	October 4	Sebastian Greco	October 17
Keith Conaway	October 4	Raymond Wilson	October 17
Peggy Harless	October 5	Linda Burkey	October 18
Don “Pete” Opal	October 5	Kathy Bornick	October 20
Mary Graham	October 8	Tom Dufford	October 20
Harold Harlan	October 8	Trudy Mason	October 20
Julie Anglin	October 8	Carolyn Speckman	October 20
Karen Galbreath	October 8	Bob Sventanoff	October 22
David Middleton	October 9	Joanne Collis	October 25
Gloria Brooks	October 9	Patty Wilson	October 27
Kathy Castello	October 10	Mike Nestor	October 30
Jean Crosman	October 10	Toni Internicola	October 30
Shirley Johnson	October 10	Joyce Clift	October 30



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Holiday Shores Park Birthdays – November

Carol Hillier	November 2	Ernest Crain	November 12
Greg Reed	November 3	Christina DiLonardo	November 13
Ted Geertsema	November 4	Richard Alvord	November 13
Elizabeth Barron	November 4	Leslie Bianchini	November 13
Barb Reigelsperger	November 6	Diana Zeller	November 15
Lo Dykens	November 6	Joyce Ondish	November 18
Tori Inglis	November 6	Thomas Baillie	November 18
Ted Famularo	November 7	Virginia Craghill	November 20
Geoffrey Robinson	November 8	Donald Sanford	November 21
Joe Gora	November 9	Fred Dempsey	November 23
Barbara Ann Kastman	November 9	Carmen Martorana	November 24
Anna Martorana	November 11	Judy Matthews	November 26
Peggy Nichols	November 11	Peggy Beane	November 27
Ray Kubiak	November 11	Concetta Greco	November 28
Bob Fry	November 11	Joseph Virden	November 28
Lindy Rolfe	November 12	Charles Keller	November 29
		Albert Bourgeois	November 30

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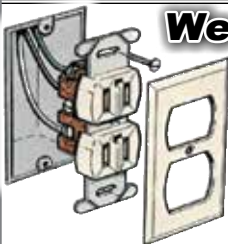
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Sunday	Monday	Tuesday
<p>NOVEMBER</p> <p>S M T W T F S</p> <p>1 2</p> <p>3 4 5 6 7 8 9</p> <p>10 11 12 13 14 15 16</p> <p>17 18 19 20 21 22 23</p> <p>24 25 26 27 28 29 30</p>		
6	<p>7</p> <p>7:00A: Exercise</p> <p>10:00A: Chair Exercises</p> <p>1:00P: Bridge</p> <p>1:00P: Music Lessons</p> <p>6:00P: Cards & Poker</p>	<p>12:00P: Bridge</p> <p>1:00P: Music Lessons</p> <p>6:00P: Cards & Poker</p>
13	<p>14</p> <p>7:00A: Exercise</p> <p>10:00A: Chair Exercises</p> <p>1:00P: Bridge</p> <p>1:00P: Music Lessons</p> <p>6:00P: Cards & Poker</p> <p>Columbus Day</p>	<p>12:00P: Bridge</p> <p>1:00P: Music Lessons</p> <p>6:00P: Cards & Poker</p>
20	<p>21</p> <p>7:00A: Exercise</p> <p>10:00A: Chair Exercises</p> <p>1:00P: Bridge</p> <p>1:00P: Music Lessons</p> <p>6:00P: Cards & Poker</p>	<p>12:00P: Bridge</p> <p>1:00P: Music Lessons</p> <p>6:00P: Cards & Poker</p>
27	<p>28</p> <p>7:00A: Exercise</p> <p>10:00A: Chair Exercises</p> <p>1:00P: Bridge</p> <p>1:00P: Music Lessons</p> <p>6:00P: Cards & Poker</p>	<p>12:00P: Bridge</p> <p>1:00P: Music Lessons</p> <p>6:00P: Cards & Poker</p>

Holiday Shores

Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5
	7:00A: Exercise for Early Risers 10:00A: Chair Exercises 12:00 – 3:00 – Music Sessions-All Welcome	1-3P – Hand & Foot Card Game 5:00P - Wii Bowling	7:00A: Exercise 10:00A: Chair Exercises 6:00P: Cards	9:00AM – Activities Social 9:30AM – Activities Mtg
8	9	10	11	12
Pool/Billiards Games/Cards ards	7:00A: Exercise for Early Risers 10:00A: Chair Exercises 12:00 – 3:00 – Music Sessions-All Welcome	9:30 – Long/Short Range Followed by Finance and Agenda 1-3P – Hand & Foot Card Game 5:00P - Wii Bowling	7:00A: Exercise 10:00A: Chair Exercises 6:00P: Cards	
15	16	17	18	19
Pool/Billiards Games/Cards ards	7:00A: Exercise for Early Risers 10:00A: Chair Exercises 12:00 – 3:00 – Music Sessions-All Welcome	9:30 – Board Mtg Monthly Luncheon 1-3P – Hand & Foot Card Game 5:00P - Wii Bowling	7:00A: Exercise 10:00A: Chair Exercises 6:00P: Cards	
22	23	24	25	26
Pool/Billiards Games/Cards ards	7:00A: Exercise for Early Risers 10:00A: Chair Exercises 12:00 – 3:00 – Music Sessions-All Welcome	1-3P – Hand & Foot Card Game 5:00P - Wii Bowling	7:00A: Exercise 10:00A: Chair Exercises 6:00P: Cards	
29	30	31		
Pool/Billiards Games/Cards ards	7:00A: Exercise for Early Risers 10:00A: Chair Exercises 12:00 – 3:00 – Music Sessions-All Welcome	1-3P – Hand & Foot Card Game 5:00P - Wii Bowling Halloween Party Halloween		

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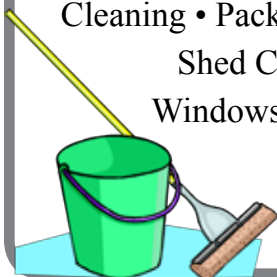
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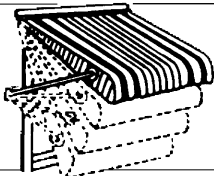
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1		2						
							1	
			5	1		7		
6							2	
3	8				4			
9							6	
			1	7				4
	2			3			5	



4	2	1	6	3	9	8	5	7
8	5	6	1	7	2	9	3	4
9	7	3	4	5	8	1	6	2
3	8	5	7	2	4	6	9	1
6	1	7	9	8	3	4	2	5
2	4	9	5	1	6	7	8	3
7	6	8	2	4	5	3	1	9
1	9	2	3	6	7	5	4	8
5	3	4	8	9	1	2	7	6

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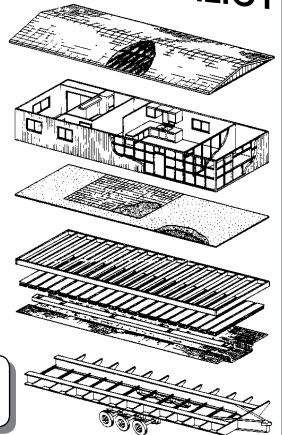
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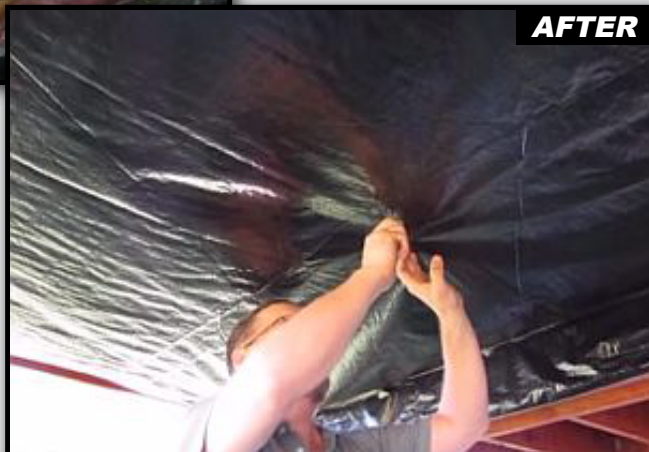
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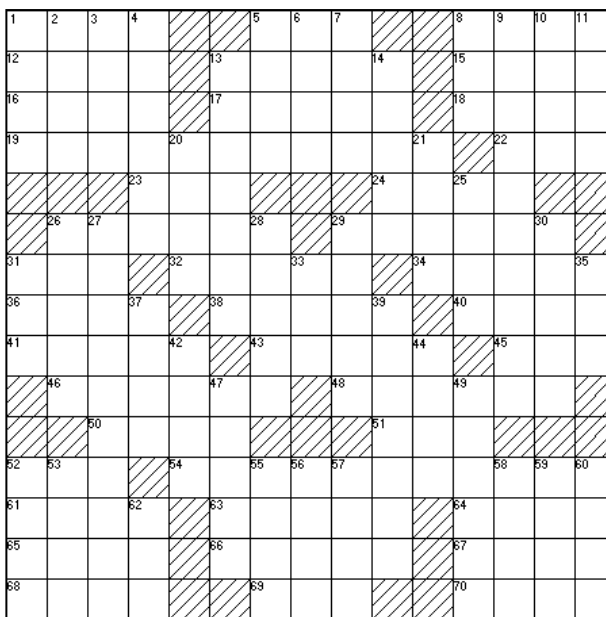


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ACROSS

1. Wanes
5. South-southeast
8. Possessing the necessary skills
12. Body powder
13. Truth (archaic)
15. Ale
16. A language of Pakistan and India
17. An impressive display
18. Winged
19. Curried favor
22. Contingencies
23. Seven in Roman numerals
24. What you're called
26. Ambush
29. Aboriginal
31. A wooden peg
32. A horse-drawn coach
34. African antelope
36. Ripped
38. Pitchers
40. A river in Spain
41. Cads
43. Forever no
45. A cut tree trunk
46. Renegades
48. The outer coating on teeth
50. Mother
51. Resort
52. Anagram of "Wee"
54. Undividable
61. Rave
63. Hyrax
64. Glowering
65. Against
66. Jargon
67. Trees of the genus *Ulmus*
68. Dried hemp leaves
69. Scottish for "Uncle"
70. Back of the neck



DOWN

1. Pocketbook
2. Farm building
3. Building (abbrev.)
4. A lack of vitamin C
5. Spore-producing structures
6. Rail bird
7. French for "State"
8. Fabric made from camel hair
9. Plausible
10. Grows on a tree
11. Goes astray
13. Fill to satisfaction
14. Doglike nocturnal animal
20. Is unwell
21. Social rendezvous
25. 5,280 feet
26. Suitor
27. Accords
28. They're done when tired
29. Neuron
30. Enlist
31. The utmost degree
33. G
35. Canine
37. A Tuscan island
39. Detecting
42. Trailer truck
44. Gentle blows
47. Territories
49. Unmarried girl
52. Historical periods
53. Ebb
55. Valley
56. Islamic prayer leader
57. Weathercock
58. String tie
59. A compact mass
60. Gaelic
62. It is (poetic)



October
Crossword



Ancient human skulls hint at early European arrival

Two skulls unearthed in Greece suggest that Homo sapiens arrived in Europe from Africa much earlier than previously thought. The Sci-News website reports that the partial skulls were discovered decades ago, in 1978, but a recent re-examination allowed scientists to virtually reconstruct them.

One skull, 170,000 years old, belonged to a Neanderthal, but the other is 210,000 years old and appears to be an early modern human. This means that Homo sapiens spread out to Europe some 150,000 years earlier than believed. Scientists speculate that Neanderthals originally displaced Homo sapiens, but over time they died out as more early modern humans made their way to southern Europe.

Giant squid sighted off New Orleans coast

For the first time, a giant squid has been sighted and captured on video in U.S. waters, the *Popular Mechanics* website reports. A research vessel grabbed video of the squid, *Architeuthis dux*, 100 miles from the New Orleans coast. It's only the second footage of a giant squid in the wild; the first was captured on video in 2012 off Japan's Ogasawara archipelago.

The video was taken with a camera called Medusa, designed to resemble bioluminescent prey in the deep sea and attract predators like the giant squid to obtain a close-up look that can be recorded and studied.

Three myths about creativity

People have lots of misconceptions about the nature and practice of being creative. Here are some common myths to ignore (from the Livemint website):

- **Creativity is serendipitous.** Don't wait for the proverbial light bulb to go off inside your head. Enhance your imagination by talking to people, immersing yourself in information, and focusing on the problem you want to solve instead of hoping you'll get an idea out of the blue.

- **Creativity is lonely.** We imagine the painter alone in a studio, or a poet shivering in a chilly garret. You won't get ideas, though, unless you get out into the world and explore. The more perspectives you can get from other people, the more fuel your imagination has.

- **Creativity requires a team.** Organizations rely on R&D teams for creative ideas. Although seeking input from others is useful—even essential—many great ideas come from people who weren't actively seeking solutions at the time. Teamwork is great, but don't ignore ideas from offbeat sources. They may be the most innovative.



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Don't cancel that credit card yet

Canceling a credit card can seem a fast and easy solution to your debt woes. In a Bankrate survey of 2,582 adults, of whom 2,301 have credit cards, 61% reported that they've canceled at least one credit card, and 37% said they've canceled more.

The older you are, the more likely you've done it: Seventy-two percent of baby boomers have canceled a card or two, more than the 61% of Gen Xers and 50% of millennials.

What reasons do cardholders give? Here are some answers:

- No longer needed after paying off debt 40%
- Didn't use it enough to keep it 36%
- Interest rate too high 36%
- Worries about overspending and debt 18%
- Insufficient rewards 17%
- Improve credit score 12%
- Other 11%



However, canceling a credit card doesn't automatically boost your credit score. Experts advise keeping an account open, even if you don't use it, because longstanding accounts with available credit typically have a positive impact on your overall credit score.

Eat blueberries to help your heart, says study

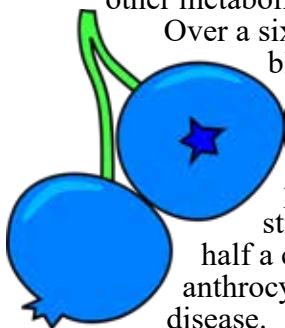
Blueberries are delicious, but can they aid your heart? Maybe, according to the Medical News Today website.

A study by a team of re- searchers from the University of East Anglia in the United Kingdom and Harvard University in the United States (at least partially funded, it should be noted, by the United States Highbush Blueberry Council), found that blueberries may indeed help with high blood pressure, high blood sugar, and other metabolic conditions affecting heart health.

Specifically, the team gathered 155 participants age 70–75 who were overweight or had other metabolic symptoms and split them into three groups.

Over a six-month period, one group consumed a cup of freeze-dried powdered blueberries per day, and another group had half a cup. The third group, used as a control, consumed a powder with dextrose, maltodextrin, and fructose.

The scientists found that those eating a full cup of blueberry powder showed improvement in vascular function and arterial stiffness. They saw no improvement in those who consumed just half a cup. They credit the improvement to the presence in blueberries of anthrocyanins, which have been linked to a reduced risk of cardiovascular disease.





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EVENTS & PROGRAMS

CRAFT SHOW, Saturday, October
12th, 9am - 3pm, St. Paul United
Methodist Church, 1199 Highland
Avenue, Largo, FL. 98 Vendors/98
Prizes. Indoor & Outdoor Show.
Food Court & Pumpkin Patch. \$1.00
Admission goes toward the homeless.

HOLIDAY BAZAAR - Saturday,
11/09/2019, 9am-1pm. All indoor craft
show. First Lutheran Church, 1644
Nursery Rd., Clearwater. Questions:
727-477-3806 or eobrien2429@gmail.com

Christmas Market & Silent Auction.
Crafts/Vendors November 23rd, 9am-
2pm. Connect2Christ Church, 9398
Oakhurst Road, Seminole, FL 33776

Japanese Garden Art and Craft Bazaar
November 30th, 2019. Coffee, lunch,
Bake Sale and Art Raffle. Artists
welcomed to join. CALL: Charlotte for
details: 727-531-3651

Craft Fair Sugar Creek Saturday
12/7/2019, 8:30-1:30 PM. 10265
Ulmerton Road. Vendors needed: 401-
835-0700.

Paradise Island Annual Craft Fair, Sat.
Nov. 2, 2019. Tables, \$10 and \$15.
Call Delores at 727-754-5569

NOVEMBER AD DEADLINE - OCTOBER 10, 2019

- Advertise BUY, SELL, TRADE ITEMS by sending copy & check to Monthly Media at 220 Bahama St, Venice, FL 34285.
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(Allow 4-6 weeks for mailing of check). **This month's cash winners are:**

Roberta Kirby.....	\$100	Debbie's Salon	Delmar Haynes.....	\$5	Bill the Carpet Guy
Danet Krebs	\$10	Community Roofing of Florida	Dick Frechette.....	\$5	Battleline Termite & Pest Contral, Inc
Lynn Davis	\$10	Ron Wyngarden MH Washing	Janet Eads.....	\$5	Doll Brothers Upholestry Cleaner
Megan Toal	\$10	Ricks Appliance Repair	Peter Kristall	\$5	Royal Enterprises
Robert Smith	\$10	Air Masters of Pinellas, Inc.	Judy Artish	\$5	Jones & Sons Plumbing, Inc.
Robert Gamboa	\$10	Battleline Termite & Pest Contral, Inc	Joan Pattison	\$5	Debbie's Cleaning Services
Christine Swank	\$10	E & E Gliddon Air Conditioning, Inc.	Bob Pawling	\$5	Imperial Electric Service of Pinellas
Kathy Shanks	\$10	Heller's Mobile Home Washing	Dorothy Johnson	\$5	Doll Brothers Carpet Cleaner
Frank Alessi	\$10	Buggon Out Termite & Pest Control	Lilian Galioki.....	\$5	1st Class Handyman Service, Inc
Sharon Sparrow	\$10	Royal Enterprises	Albert Newell.....	\$5	Community Roofing of Florida
Peggy Korte	\$10	All Weather Roofing	Theresa Parish	\$5	Jones & Sons Plumbing, Inc.
Teresa Werton.....	\$10	Rod Runners, Inc.	Louise Anderson	\$5	Battleline Termite & Pest Control, Inc
Cecile Turner.....	\$10	Bill the Carpet Guy	Robert McGrath.....	\$5	Community Roofing of Florida
Barbara Gould.....	\$10	Appliance Specialty, Inc.	Anita Hermann.....	\$5	Buggin Out Pest Control, Inc.
Walt Fenning.....	\$5	Imperial Electric Service of Pinellas	Kathleen McGillan.....	\$5	Bill the Carpet Guy
Eva Varney.....	\$5	Community Roofing of Florida	Ab Wohiford.....	\$5	Jones & Sons Plumbing, Inc.
James Sewell.....	\$5	Jones & Sons Plumbing, Inc.	Sandy T. Medina	\$5	Buggin Out Pest Control, Inc.
Marge Murray	\$5	Debbie's Cleaning Services	Rhonda Jeske	\$5	Doll Brothers Upholestry Cleaner
Richard Lyter Jr.....	\$5	Boss Electric Corp.	Trish Zampitella.....	\$5	Buggin Out Pest Control, Inc.
Marla Klemme	\$5	Air Masters of Pinellas, Inc.	Ed Burgess	\$5	Mr. Fix It
Robert Korzi.....	\$5	Modern AC & Appliance Service	Paul Shoaps.....	\$5	Imperial Electric Service of Pinellas
Peggy West	\$5	1st Class Handyman Service, Inc	Shirley Burns	\$5	Battleline Termite & Pest Control, Inc.
Betty Lutz	\$5	Buggin Out Termite Control, Inc.	Ruth Young	\$5	Discount Computer Repair
Mary Ann Barnes	\$5	Doll Brothers Carpet Cleaner	David LaPerriere.....	\$5	Jones & Sons Plumbing, Inc.

- Limit of one ticket per visit • Advertiser may have up to 4 winners per month • Advertiser must have bill paid current to qualify
- No purchase necessary • Contest void where prohibited by law • Tickets available at participating Monthly Media advertisers.



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