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New technologies offering hope for those with tinnitus - or ringing in ears

If you experience a constant ringing in your ears that's bothersome at best and debilitating at worst, you are far from alone. Tinnitus affects roughly one in five Americans and about 16 million people have serious tinnitus that requires medical attention.

It's also the most common disability for military veterans, since it can be caused by extended exposure to loud noise.

Counseling and sound therapy are often used to provide relief for those with tinnitus, and the hearing aid industry has also recently developed products that can help alleviate the problems caused by tinnitus.

For example, Xino Tinnitus from Starkey is an innovative, nearly invisible, behind-the-ear device that provides



relief for tinnitus sufferers.

The device has adjustable features designed to allow the wearer to experience a maximum level of relief, including volume and memory controls that can be controlled with the touch of a finger. The device can help offset the irritating

sounds and thus many of the problems caused by tinnitus.

This device can also be used as a hearing aid for tinnitus sufferers who also have a hearing loss and could benefit from amplification. More information can be found at www.starkey.com.

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ENVIRONMENT: How to keep your land pest-free

Spending time outdoors can recharge the soul and bring the family together. In your own backyard you can find beauty, enjoyment and a place to connect with nature -- so long as you make sure to maintain all those beautiful trees and plants.

Whether you have a garden, woodlands or natural landscaping on your property, you'll want to keep your land healthy and free of unwanted pests. And experts say that woodlands need special attention. A U.S. Forest Service assessment released last December predicts that as many as 34 million acres of forestland could be lost in the United States during the next 50 years, and that all regions in the United States will experience increased stress from natural disasters and pest infestations.

Luckily, there are steps landowners can take to help keep trees and woodlands safe from pests:

- **Keep an eye out for changes.** On trees, spots of yellow or brown or some thinning needles might be the effects of natural shading on lower limbs -- or it might be a disease or insect that's about to spread to other trees.

- **Stay informed about threats in your area.** Contact your state forestry agency or state department of natural resources to find out what's bugging your area.

- **Monitor for pests and signs of disease every month or two.** Check trees on the trunk, limbs, twigs, under peeling bark and leaves -- the most likely places to find injuries. Keep your eye open for things that look out of the ordinary.



Keep a close watch on your trees. Woodland ecosystems are particularly vulnerable to natural and man-made dangers. (c) D. Kucharski K. Kucharska /Shutterstock.com

- **Online resources can help you become a better steward of your land.**

If you own some woodlands, consider signing up for the My Land Plan resource, launched by the American Forest Foundation. My Land Plan can help you connect with up-to-date information about pest threats, map your land's boundaries and record changes over time, all at www.MyLandPlan.org. You can explore the website's newly expanded invasive pest and pathogen section and locate professional services available for your needs.

- **If you suspect an outbreak, collect samples of tree damage and any associated pests to accurately identify the problem, which may have more**

than one cause. Take pictures and notes on your trees' symptoms. Often pictures are enough for an expert to identify the problem and help you figure out what to do next. Next steps can be identified by your state forestry agency or department of natural resources.

- **If you discover an insect that you suspect might be a danger to your trees, seal it in a container** and store it in the freezer until you can deliver it to a proper authority.

In the long run, nature might well be invincible, but in the short run, residents may need a helping hand to protect local land to keep trees healthy.

(StatePoint)

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Insurance fraud: A \$40 billion battle

The last thing anyone wants is for his or her insurance rates to increase. Most policyholders would be surprised to know it's the last thing their insurance company wants to happen, too. That's why most major carriers have a department of investigators dedicated to stopping one of the primary causes of rate hikes: insurance fraud. In fact, fraudulent insurance claims are the second most costly white-collar crime in America - to the tune of \$40 billion annually.

"Each year the average U.S. family is hit with \$400 to \$700 in increased premiums due to phony insurance payouts," says Dan Bales, national director of special investigations for Mercury Insurance, which established a Special Investigations Unit in 1978 to help fight insurance fraud. "The goal of the SIU is to limit these payments and catch the criminals responsible."

Making the SIU's job tougher is the fact that the culprits behind these scams aren't run-of-the-mill criminals. "Today's scammers are technologically savvy and have access to sophisticated equipment,"



says Bales, who's been involved in more than 35,000 claims investigations during his 27-year career at Mercury. "They routinely produce, among other things, fake medical records, duplicate checks, and false identifications and business licenses. To maintain an advantage, our SIU is constantly working to stay ahead of the technological curve.

"I don't want to give away any industry secrets, but on any given day, the average person is caught on camera 12

to 16 times. This allows us to pull footage or images from ATMs, intersection cams, private businesses, homes, cell phones and even social media to catch criminals in the act." There are several common schemes of which consumers should be aware. Staged auto accidents, adding damage to vehicles after a loss and switching drivers on accident reports are a few of the most prevalent scams.

Here are some of his tips:

- If you're involved in an auto accident, always call the police and document unusual circumstances or activities.
- Obtain detailed bills for collision repairs, home/property repairs and medical services.
- Never sign blank insurance claims forms.
- Watch for double-billing or unexplained charges for any service received as part of an insurance claim.
- Be aware that there are crime rings that specialize in "slip and fall" schemes, which involve fake injuries and claims.
- Always gather as much information as possible at the scene of an accident. (BPT)

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How to protect yourself from identity theft

Identity theft occurs more frequently in the United States than people want to believe. According to the U.S. Department of Justice, identity theft and identity fraud are referred to as "all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception for economic gain."

The Federal Trade Commission compiles a report every year for identity theft complaints in the United States. These complaints increased more than 78 percent between 2009 and 2011. With identity theft becoming an increasing problem, Professor Duanne J. Thompson, the acting program chair of Criminal Justice at Argosy University, Atlanta, offers some advice for consumers to take in order to protect themselves from identity theft:

1. Protect your identity like you would protect your house.

2. Don't give out sensitive information such as social security information. In most states it is illegal for a business to ask for your social security number for transactions.



3. If purchasing on the Web, make sure you know who you are buying from and that the site is secure.

4. Don't fall for phishing scams. Legitimate websites will never ask for your password or account information.

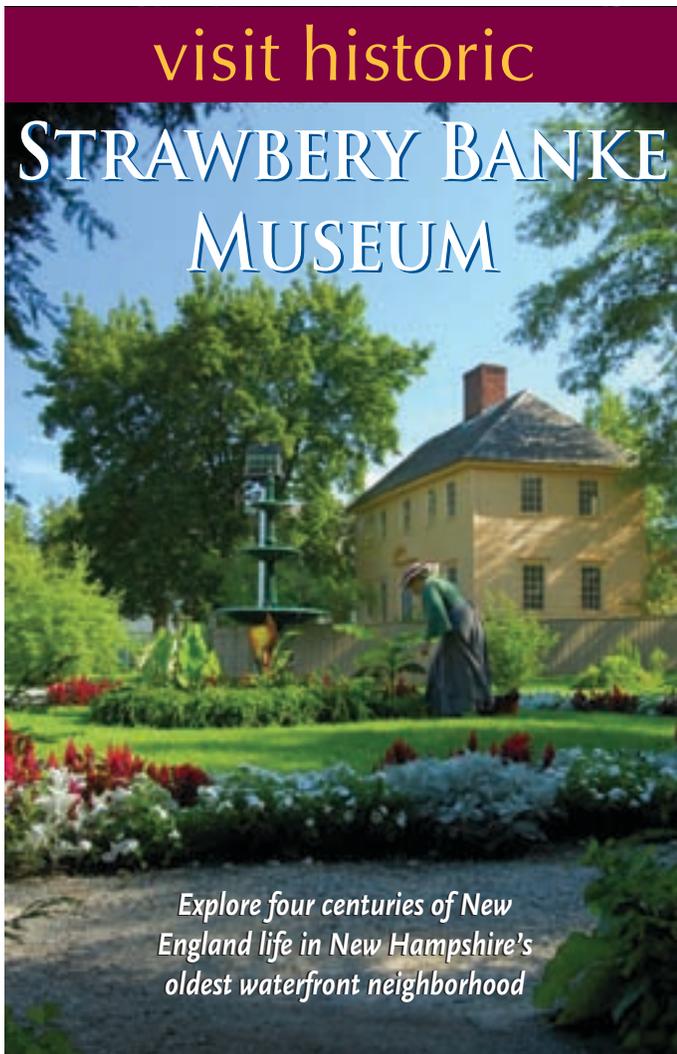
Thompson also says that consumers should be aware that they have a right to have one free credit report from every credit clearing house, such as Equifax, TransUnion and Experian, at least once a year. In some states, consumers are allowed a free credit report at least twice a year. Consumers should look at the information from their reports and ensure that the information is correct and accurate. They should look specifically at each

credit statement every month for suspicious fraudulent activity.

The bigger question is what a consumer should do if they find themselves victims of identity theft. Thompson suggests to first notify your credit vendor that your card has been compromised and that there is an individual acting as you. Consumers should then call their local police department and file a report. Afterward, gather as much information as possible about your accounts and all transactions to help aid the investigator in the case. Once the police report is obtained, file an identity theft claim with all three credit clearing houses (Equifax, TransUnion and Experian). All three credit clearing houses will require a copy of the local police report and all the information you have supporting the theft. With the rise of online trends such as social media and online banking, consumers must be more vigilant as these trends lead to more avenues for identity theft criminals. The best way a consumer can protect their identity to simply be smart and be aware of their financial records. (BPT)

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Trash vs. treasure: Expert tips when hunting for authentic garage sale finds

How do you know the difference between what's really treasure and what's simply trash?

Larry Singleton, decor manager at Cracker Barrel Old Country Store, Inc., is an expert when it comes to collecting historic relics.- Singleton and his family have been collecting for more than 40 years, providing real American artifacts, memorabilia and signage to the more than 600 Cracker Barrel Old Country Store locations nationwide. He offers these insightful tips for the next time you're



on the hunt at a garage sale, flea market or thrift store:

1. Research and learn

Research and learn as much as you can before you shop. Watch TV shows, search on the Internet, visit local collector's stores. Discovering what's valuable and knowing what's currently in-demand helps guide you in making that "big discovery." It's important to be willing to invest the time and never be afraid to ask questions.

2. Know your interests

If you have an interest in a particular type of item - such as vintage advertisements, folk art or children's toys - familiarize yourself with what makes a piece authentic and what might indicate a reproduction. Plus when you have a personal interest in the item you're seeking, the hunt becomes that much more fun.

3. Keep a smartphone close

A smartphone can be a treasure hunter's best friend because you can conduct research quickly while on location. You can also research similar items to compare prices and see if the price is reasonable or inflated.

4. Know an expert

Keep an expert's number on hand - every collector runs into questions and having a knowledgeable contact you can call or to whom you can send a picture is invaluable. Good resources include community associations, historical societies and friends or family members.

5. Network

One of the best ways to learn about items as well as where to find them is to talk to likeminded people. Treasure hunters and collectors love to share info on what they collect, buy and sell. Use this information (and camaraderie) to your advantage.

6. Know the story

While some items might have plenty of monetary value, other historic relics might be valuable simply because of the story they tell. Seeking historic artifacts and memorabilia provides a piece of decor that is more than just pretty; it's a conversation piece when guests visit your home.

These expert tips are what Singleton follows to find the authentic memorabilia that decorates all Cracker Barrel locations. Start your own treasure hunt today. (BPT)

Dogged by pricey pet care? Cost-cutting tips for pet owners

These days, everyone is searching for ways to save money and stretch budgets. Consumer experts advise people to sniff out deeper discounts, saving opportunities and additional ways to cut costs.

For pet owners, it can feel challenging to cut costs without compromising on care. Being vigilant is key, according to pet expert, Charlotte Reed. "Clip coupons, use store circulars and ask for discounts like family and friend's rewards, and multiple pet or store loyalty programs," says Reed.



To get started, Reed suggests using these five tips.

1. A membership that pays

You might think of AAA as being strictly for roadside assistance. Think again - pet owners can enjoy additional discounts, which most people never take advantage of. For example, pet-owning members can shop in-store or online and receive discounts with pet manufacturers and national pet retailers. Some discounts vary among regional auto clubs, but it's always worth it to ask.

2. Investigate discount pet medications

The Advocacy for Pets and Affordable Wellness (APAW) raises awareness among pet owners about significant cost savings they can enjoy simply by asking their vet for a prescription, and purchasing that medication from their local retail pharmacy. Just be sure to confirm the retailer's pet pharmacy program before dropping off your pet's prescription.

In addition, pet owners can purchase vet-grade, over-the-counter, generic medications, such as flea and tick treatment, for a fraction of the cost of the brand name at pharmacies such as Walmart, Sam's Club or Costco.

3. Deep discounts on pet necessities

Pet food and cat litter are two of the biggest pet expenses for dog and cat owners. If you purchase these products online from larger online retailers, cash in on the auto-ship option. In most cases, consumers not only get the discount prices of online purchasing, but they frequently get additional discounts which can more than make up for shipping cost.

4. Pet insurance can help you save in the long run

Americans spent \$50.96 billion on pets in 2011, and \$13.41 billion of that was on vet care, according to the American Pet Products Association. In recent years, treatments once reserved for humans, from radiation therapy to kidney transplants, are now available for pets. That means once-fatal conditions are now treatable, but often at high cost. For pet owners willing to spend the money to treat their pet, insurance can be a viable option. Carefully reviewing deductibles and monthly payments will ensure insurance can fit into your budget, ultimately helping to defray costs in the event of an emergency.

5. DIY can keep money in your wallet

Bathing and grooming at home can help save money, as opposed to going to a dog wash or paying a groomer. For additional savings, protect your pet's health by cleaning his ears, brushing his teeth and clipping his nails. Ask your veterinarian or a vet tech to teach you how to maintain your pet's health with these preventive measures. (BPT)

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Helping the brain use alternative fuel may ease symptoms of Alzheimer's

Some of the early signs of Alzheimer's include memory loss that disrupts daily life, mood and personality changes, and difficulty solving otherwise simple daily tasks.

Alzheimer's disease is the sixth-leading cause of death in the United States, according to the Alzheimer's Association. Of the top 10 causes of death, it is the only one for which there is no cure or preventive measure. However, research suggests that addressing one early facet of the disease - decreased blood sugar in brain cells, also known as diminished cerebral glucose metabolism (DCGM) - may help relieve symptoms for certain people with mild to moderate Alzheimer's.

In a healthy brain, glucose is the primary energy source. A brain affected by Alzheimer's doesn't process glucose into energy as efficiently as a healthy brain.

"Unlike other cells in the body that can metabolize fats as fuel, brain cells rely on glucose (sugar) for their primary energy source," says Dr. Richard S. Isaacson, associate professor of clinical neurology and vice chair of education at the University of Miami's Miller School of



Medicine. "One aspect of Alzheimer's is that it hinders the brain's ability to use glucose, and this significantly affects brain function."

"DCGM is an early feature of Alzheimer's disease, represented by region-specific declines in brain glucose - or energy - metabolism," Isaacson says. "DCGM correlates with both the cognitive decline and the pathology associated with Alzheimer's. Research suggests that addressing DCGM may help mitigate symptoms for some patients."

Providing brain cells with an alternative energy source may help ease the

effects of DCGM, while enhancing memory and cognitive function in Alzheimer's patients. One prescription-only medical food aims at helping Alzheimer's patients by addressing DCGM - Axona by Accera, Inc.

The easy-to-mix, once-daily drink is currently the only prescription therapy for patients with mild to moderate Alzheimer's that addresses the link between the brain's inability to process and use glucose with the degenerative symptoms of Alzheimer's by providing the brain with an alternative energy source. The liver digests and metabolizes Axona to produce the naturally occurring compounds - ketones - that the brain can use as an alternative energy source. Patients or caregivers mix the powder with other liquids or foods and take it once a day in conjunction with commonly prescribed Alzheimer's medications.

While Axona is not a cure for Alzheimer's, it can help some patients mitigate the symptoms of the disease. Doctors and caregivers of patients using Axona have reported patients appear more alert and engaged in daily activities and conversations. Visit www.alz.org (BPT)

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A 5-step action plan for keeping your heart healthy

1. Exercise your heart by staying active.

Increasing your heart rate through daily exercise can help keep your heart healthy and help you live longer. Good heart-healthy activities include walking, swimming and bicycling. Stay motivated by exercising with a friend.

2. Eat heart-healthy foods.

Fresh fruits and vegetables are fantastic for heart health - make it your goal to eat a variety of colors every day. Whole grains and fish rich in omega-3 fatty acids are good choices also.

3. Consult your doctor about heart-healthy supplements.

As we age, sometimes our bodies can't absorb vitamins and minerals as well as when we were younger. Many people take vitamin D and a low-dose aspirin daily once they hit their 50s or 60s.

4. Schedule your annual physical.

An annual physical is the cornerstone of preventative care. At your appointment, make sure you get your blood pressure and cholesterol checked. Have your doctor explain what those numbers mean.



5. Don't be afraid to ask questions.

No matter what, when it comes to the health of your heart, ask questions. If you are diagnosed with a slow heartbeat and need a pacemaker, talk with your doctor about your options and determine if a pacemaker that is approved for use in an MRI may be right for you.

Marilyn Rose of Richardson, Texas, ate healthy, exercised regularly and scheduled yearly physicals, but at age 80 she frequently felt tired and short of breath. Rose was scheduled for an echocardiogram, a heart test that allows the doctor to see the movement of the heart, and it was then that she learned she had a condition called bradycardia, or a slow

heartbeat. Rose needed a pacemaker to help her live a full life, but she learned that historically, pacemakers have not been approved in the U.S. for use with MRIs. She was concerned - she knew at her age the likelihood that she might need an MRI at some point was high.

After talking with her doctor and asking plenty of questions, Rose learned that the FDA had approved the first pacemaker that was fit for use in the MRI environment. Today, after getting her pacemaker, she's feeling great and is back to her regular life, swimming, knitting and playing with her five grandkids. Her friends call her the "Energizer bunny," and with her pacemaker she says she feels better than she did before. For Rose, asking the right questions made a life-changing difference.

Whether you want to take on your golden years with a heart-healthy outlook, or you are a child of aging parents and you want them to live a long, full life, these tips can help you reach your goals. Learn more and become a Pace Maker at www.JoinThePaceMakers.com. (BPT)

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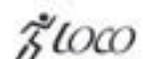
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Diet rich in nutrients promotes a lifetime of healthy vision

From dry eye to age-related eye diseases, research shows that nutrition plays a critical role in maintaining the health of our eyes.

For eyes includes looking carefully at what you eat.

Consuming a variety of the following foods can help protect your eyes for the future; here's what the American Optometric Association suggests:

1. Lutein and zeaxanthin: To help reduce your risk of developing age-related macular degeneration (AMD), eat one cup of colorful fruits and vegetables such as broccoli, spinach, kale, corn, green beans, peas, oranges and tangerines four times a week.

2. Essential fatty acids: Studies suggest omega-3 fatty acids such as flax or fleshy fish like tuna, salmon, or herring, whole grain foods, lean meats and eggs may help protect against AMD and dry eye.

3. Vitamin C: Fruits and vegetables, including oranges, grapefruit, strawberries, papaya, green peppers and tomatoes, can help minimize the risk of cataracts and AMD.



4. Vitamin E: Vegetable oils, such as safflower or corn oil, almonds, pecans, sweet potatoes, and sunflower seeds are powerful antioxidants that can slow the progression of AMD and cataract formation.

5. Zinc: A deficiency of zinc can result in poor night vision and lead to cataracts; therefore, consuming red meat, poultry, liver, shellfish, milk, baked beans, and whole grains on a daily basis is important. (BPT)

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Tips to avoid new scams targeting seniors

While we are all taught to use good manners when answering the telephone, not everyone who calls you necessarily has good intentions.

According to the U.S. Department of Homeland Security, a recent spate of lottery scams or advance fee frauds originating in Jamaica are targeting seniors and other Americans by telephone.

Knowing the difference between legitimate telemarketers and scammers is crucial.

Protect yourself by taking the following precautions:

- Never pay money to collect supposed sweepstakes winnings. Legitimate operations won't require you to pay to collect winnings. It's against U.S. law to play foreign lotteries. If you get a call saying you've won one, it's probably a scam.
- Never wire money to anyone you don't know.
- Ignore unsolicited calls from anyone, even charities and companies with whom you already do business. You have no way to confirm the caller is legitimate. Even caller ID can be faked. When in doubt, just hang up.



- Place your telephone number on the National Do Not Call Registry. It's fast and free. Visit www.DoNotCall.gov or add your number to the registry by calling 888-382-1222 from the phone you wish to register.

- Check unfamiliar area codes before returning calls. Be aware that there are many three digit area codes that connect callers to international telephone numbers.

- If you don't make international calls, ask your telephone provider to block incoming and outgoing international calls.

- Never provide anyone with personal

information, such as bank accounts, pin numbers or Social Security numbers.

- Prevent criminals from accessing your money. Contact your bank, brokerages, as well as the Social Security Administration to add a password to your accounts.

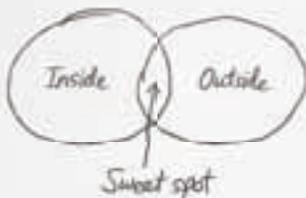
- If callers insist on speaking with you, tell them you'll call them directly. Don't take a number offered by a potential fraudster. You're safer looking up the number independently.

- Scammers often create false deadlines. If you feel pressured, hang up. You've spent a lifetime earning your money. You deserve time to choose how to spend it.

- Help others from falling victim to scammers by warning friends and family. If you've received a call, mail or email you think might be from a scammer, report it to the Federal Trade Commission by calling at 877-FTC-HELP (877-382-4357) or contact local authorities.

You don't have to live in fear to avoid being a victim. By becoming informed you can protect yourself and your finances.

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Easy steps to take control of your retirement savings

Nearly three-quarters of Americans said they'd love to manage their own retirement portfolio if they had the right knowledge and tools, according to a survey by Jemstep.com, an online investment advisor, and market research group, Harris Interactive. Meanwhile, 67 percent said they think retirement investing is complex and intimidating.

The good news is that planning for your future doesn't have to be complicated. Here are four things you can do to take control:

- **Know how much you have and need:** When you're dieting, it's helpful to weigh yourself and set a goal weight. Retirement savings works the same way. How much money do you have and what do you need to save for retirement?

You can turn to free online tools for help. For example, CNN Money's online calculator factors in your age, current income and savings to determine what you should be saving yearly to support 80 percent of your pre-retirement income. Visit cgi.money.cnn.com/tools to determine your goals.

- **Create a diversified portfolio:**



Research shows that the single best thing you can do for your retirement portfolio is to diversify holdings. That means splitting money between different asset classes, such as stocks, bonds, cash and commodities. Each asset class behaves differently under different market conditions. For example, when a recession hits, some asset classes might rise while others fall. Diversifying means that your portfolio should be more stable.

How should you slice the pie? That depends on three things: your tolerance for risk, your goals, and the number of years until retirement.

- **Select the best investments:** Next, you'll need to pick specific funds for each

asset class. You might decide, for example, to put 20 percent of your portfolio in funds that represent the stocks of large, stable companies. Which funds should you choose?

When you're making that choice, you'll want to look at "fund characteristics," such as the fees it charges, its historic returns, its volatility, and other factors. If this sounds complex, don't worry. There are resources that can help. For example, Portfolio Manager, a new service from Jemstep, analyzes your current portfolio, gives you a personalized investment strategy, and offers step-by-step instructions on what to buy and sell to build the ideal portfolio for you. More information is available at Jemstep.com.

- **Stay on track:** Things change over time. Stocks rise and fall. As they do, the weight of your different asset classes in your portfolio will change. Remember to periodically "rebalance" your portfolio with your diversification goals so you can maintain your target weights.

Retirement investing doesn't have to be complex, especially if you have the right tools at your fingertips. (StatePoint)

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Color, texture and more: Vinyl continues to be America's most-installed siding

While vinyl siding has historically been the most-used siding material in the U.S., its continuing advancements are allowing even more choice when it comes to two critical qualities desired by homeowners: outstanding curb appeal and low maintenance. Add to this to the growing interest by homeowners to save energy and the increasing green measures being taken by builders, and insulated vinyl siding stands out as a versatile choice.

More value is being created by marrying texture and toughness, creating beautiful and extremely durable homes. The toughest vinyl siding exteriors are code-compliant for hurricane zones and offer maximum possible fire resistance ratings.



For example, with several new stone siding profiles in its Foundry Stone Collection and the most comprehensive color palette for cedar shake and shingle panels, Foundry premium vinyl siding by The Tapco Group has emerged as a cladding of choice in storm-prone and moisture-rich coastal areas. Its durability, low maintenance and limited lifetime warranty are factors making it popular in locations such as Virginia Beach, the Carolina coast and communities throughout Alabama.

Unlimited by geography, Foundry siding is found nationally, from whole-house applications in Western New York and South Florida to gable accents in the Great Lakes and Mountain West.

"The Foundry has great looks and I like the fact that it meets the strict Florida building code wind load requirement," says George Williams, owner of Precision Homecrafters, Birmingham, Ala. "With the Foundry's cedar shake profile, until you walk up and touch it, you don't know that it's vinyl."

Foundry siding's robust strength withstands the harshest conditions. With a wind load exceeding 170 mph, it also features highest-rating Class 1(A) fire resistance and 60-inch per pound or more impact resistance. At the same time, it is easily cut with snips and comes in efficient 5-foot panels so a single installer can quickly side the home.

Homeowner Marsha Wallace had 27 squares of Foundry Siding installed on her Virginia Beach, Va. home. "Everyone who has seen the house is amazed when they get up really close and realize it's vinyl siding. They don't believe it until they get up really close and examine it. It looks like brand new shake and doesn't look like your typical siding job at all," Wallace says. "The freedom from maintenance is very attractive," she adds.

Williams also appreciates the low maintenance. "I put Foundry siding on my home," notes Williams. "People see it and they really like it."

Manufactured from molds of real cedar and stone, authenticity is built into these premium vinyl panels. In addition to the easy-installing 5-foot panel lengths, Foundry firsts include proprietary multi-tone Weathered Collection colors and the only stone siding profile - Foundry Stacked Stone - featuring the finely-tuned detail of integrated grout lines. (BPT)

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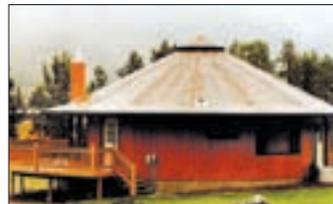


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