

# MCLENNAN HIGHLANDER QUARTERLY

In this issue: Charitable Gift Annuities • Gala 2012 • Arts Notes  
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*Your Will, Their Way.  
Remember the MCC Foundation in your  
annual giving and estate planning.*

WINTER 2012

## CHARITABLE GIFT ANNUITIES: WHAT GIVES WHEN YOU GIVE?

by: Harry I. Harelik, CPA, MPA, CFRE Executive Director, MCC Foundation

If a donor desires to get an excellent return on his or her investment, needs a charitable deduction on income tax AND has an interest in charitable philanthropy, a charitable gift annuity might be a perfect solution.

### *Here is how they work:*

John Wilson, age 79 and Mary, age 77, are worried about continuing to make decisions on investments, but don't want to give up the income that their \$100,000 in savings is providing (at a whopping 1% per year.) Their children have already been provided for in John and Mary's will, and the Wilsons have an interest in philanthropy. This year, because of an unusually high income, there is a need for a charitable deduction. (If a charitable deduction is generated that cannot all be used in the current year, the deduction may be carried to a future year for up to five years.)

The Wilsons decide to invest \$100,000 in a charitable gift annuity. According to the tables provided by the American Council on Gift Annuities, 5.4% is the annual rate of withdrawal, so the Wilsons will receive \$5,400 per year (\$450 per month) guaranteed for the rest of their lives, no matter how long they live, until the last remaining spouse passes away. At that time, if there is value remaining in the annuity, it will pass to their favorite charity free of estate and gift taxes. In addition, the Wilsons will receive an income tax deduction of \$45,570.37 in the year the annuity is purchased. If their effective tax rate in that year is 25%, the Wilsons will receive a tax savings of \$11,392.

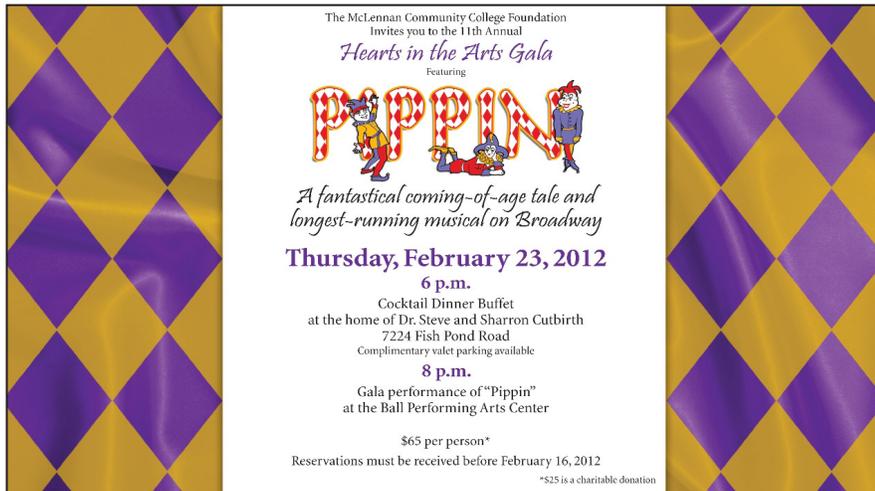
So, in addition to achieving a tax savings of \$11,392, the Wilsons have improved their CD 1% rate of income from \$1,000 per year to the annuity return of \$5,400 per year. The difference is that the \$100,000 CD, which would have been included in their estate, is used up either to produce their income for their lives or for passing to charity, or both.

Professional advisors need to visit with prospective donors to verify income, tax rates, cash flow and retirement planning (Medicaid/Medicare, etc.) before donors proceed with any donation. For some donors, charitable gift annuities are perfect solutions to investment, cash flow and income tax issues.



The McLennan Community College Foundation has a partnership with the Austin Community Foundation to allow MCC Foundation donors to purchase charitable gift annuities. Charitable gift annuities allow donors to invest monies in an annuity contract for a person and/or his or her spouse with income FOR LIFE with a balance, if any, to a charity (or charities.) There is a current income tax deduction for the commitment to a charitable gift annuity coupled with a permanent stream of income at a high rate of return. This is a perfect instrument for donors in their later years to remove the issue of investment decision-making and low yields from their "worry list." Particularly suited for folks who can't or don't want to make decisions and who do not have family heirs who want or need bequests from the donor's estate at the donor's death, charitable gift annuities are well worth considering.

## HEARTS IN THE ARTS GALA FEATURES "PIPPIN"!



The McLennan Community College Foundation  
Invites you to the 11th Annual  
*Hearts in the Arts Gala*  
Featuring



*A fantastical coming-of-age tale and  
longest-running musical on Broadway*

**Thursday, February 23, 2012**  
6 p.m.  
Cocktail Dinner Buffet  
at the home of Dr. Steve and Sharron Cutbirth  
7224 Fish Pond Road  
Complimentary valet parking available

8 p.m.  
Gala performance of "Pippin"  
at the Ball Performing Arts Center

\$65 per person\*  
Reservations must be received before February 16, 2012  
\*\$25 is a charitable donation



# Glam for Good

*Jewelry photography by Belle Jiao*

## A Chance To Help A Student

Win this stunning 2.5 carat diamond and 14 karat white gold bangle bracelet, valued at \$3,000. Tickets are \$25 each, two for \$40, or six for \$100. Drawing will be February 23, 2012.

Maximum of 500 tickets will be sold. Winner need not be present to win. Raffle ticket costs are not tax deductible and income taxes are the responsibility of the winner. Raffle proceeds benefit student scholarships. Sponsored by: The McLennan Community College Foundation • 1400 College Drive, Waco, TX 76708 • 254-299-8604

## *Our Gala Sponsors*

AS OF JANUARY 26, 2012

### PIPPIN TITLE SPONSOR

Waco Tribune-Herald

### CHARLEMAGNE SPONSOR

Dr. Eddie and Ellie Morrison

### BOB FOSSE SPONSORS

Margaret Brown

Ray and Ellen Deaver

William and Doreen Ravenscroft

Dr. Darrell and Donna Slette

### HEARTS IN THE ARTS MEMBERS

Wilbur & LaWanda Ball, Margaret Brown,  
David & Dottie Fornoff, Linda Hatchel,  
Anne Joliff, Jonathan & Annette Lindsey,  
Drs. Stanley & Johnette McKown,  
Drs. Bill & Ruth Pitts, William & Doreen  
Ravenscroft, Harry Reed, Drs. Gayland & Ann  
Sims, Dr. Darrell & Donna Slette

## *Dinner Menu*

### *At the Cutbirth Home*

Imported and Domestic Cheeses  
& Seasonal Fruit Garnish  
Hummus & Olive Tapenade  
Assorted Baguettes & Lahvosh  
Risotto Salad & Garden Salad  
Chicken Florentine  
Grilled Tilapia  
Wild Rice  
Grilled asparagus  
Small Sweet Bites  
Wine & Beer

*Dessert will be served at the  
Performing Arts Center*





*Arts*  
Notes



*The Steinway Concert Series is supported by a generous grant from the Greater Waco Performing Arts Council to showcase the All-Steinway Campaign at McLennan Community College, which is raising funds for 27 new Steinway pianos. The prestigious designation as an All-Steinway school has elevated MCC to the status enjoyed by many well-known music schools such as Julliard, the Yale School of Music and Carnegie Mellon. The campaign objective is \$911,000, of which over \$675,000 has been raised. To support the arts in McLennan County and the All-Steinway Campaign at MCC, please contact Harry Harelik at 254-299-8606. Naming and legacy opportunities are available.*

MCLENNAN  
*Steinway*  
CONCERT SERIES  
2012



*All concerts are free and begin at 7:30 p.m. in the Ball Performing Arts Center.*

MCC Chorale, "Carmina Burana"  
with Andrew and Terry Hudson  
*Monday, April, 30, 2012*

*The MCC Chorale comprises 40 MCC students whose majors range from music to zoology and everything in between. For this performance, the Chorale will perform "Carmina Burana," Carl Orff's epic cantata of love, lust, drinking and spring.*

Waco Community Band  
All-Gershwin Concert, featuring  
*Rhapsody in Blue*  
*Tuesday, May 8, 2012*

*Created in 1981 and sponsored by MCC, the Waco Community Band features musicians from throughout Central Texas and performs several times a year, including providing the stirring patriotic background music for the annual Fourth on the Brazos celebration.*

## *No Greater Gift:*

## A CHRISTMAS BLESSING

*By: Kim Patterson, Associate Director,  
Communications and Alumni Relations,  
MCC Foundation*

This is the story of two college freshmen.

Freshman One, who we'll call Lindsey, is a traditional college student at a major Texas university. A standout at a local high school, she approached college armed with a stellar resume, supportive parents, and a laser focus on attending a flagship university.

Freshman Two, who we'll call Lori, is beginning her first semester at McLennan Community College. This mom in her 30s approached college armed with three part-time jobs, two children, one failed marriage, no money and a confidence problem the size of, well, a major Texas university.

On the surface the two ladies couldn't seem more different, and to this day they have not met. But this isn't a story about the haves and the have-nots. In fact, when she graduated from high school, Lori had been a lot like Lindsey, with excellent grades, high test scores and a college-focused future.

It is interesting how life sometimes takes turns that we least expect. So it was on the day that Lindsey's and Lori's lives intersected in a most unusual way.

Lindsey and I met several years ago when she, her Mom, my daughter and I were members in the Waco chapter of National Charity League. This mother-daughter organization seeks to build compassionate leaders who work side-by-side with their mothers in local philanthropies. Frankly, most of the NCL girls don't need much building; but it's a wonderful organization just the same.

Shortly before Christmas, Lindsey sent me an e-mail titled "Christmas Blessing for a Deserving Student." I was intrigued. Each fall, Lindsey's uncle gives each of his nieces and nephews a cash gift with orders to figure out a way to help someone with it. This fantastic concept is this middle-class family's smaller-budget version of the reality show "Secret Millionaire." Lindsey decided to help a student at MCC and she asked me to select someone deserving. Her only request was that the scholarship be awarded to a hard worker who would truly appreciate it.

Lori and I met only a few weeks ago. On the day she walked into our office at the MCC Foundation, with her pretty hair, tasteful clothes and gentle demeanor, I thought she was an auditor from the accounting firm here to drop off financials. After several visits with our scholarship office, I learned there was more to Lori than meets the eye. Lori and her children had recently been living at the Family Abuse Center. Broken, broke and searching, she was in our office taking the first baby steps to rebuilding her life.

Having volunteered at the Family Abuse Center through NCL, I have sat through the training and know that domestic violence knows no class, no color and no gender distinctions. But, really, *this* woman was abused and at the end of her rope? I remarked that Lori looked like she should be an accountant . . . a teacher . . . heck, an NCL mom.

She certainly started out that way. Lori was in the top 10 of her graduating class and had high SAT scores. She went to college right out of high school about 15 years ago. A few courses later, however, life got in the way and she dropped out. Last summer, that life almost ended when her husband, in a drunken rage, became so violent that Lori had to call the police. Soon after, she and her children fled to the Family Abuse Center.

Once I got past the put-together appearance, I saw in Lori's eyes the haunted, hunted look of someone who has learned not to trust what life's next turn might bring. When she came in, she wasn't sure if she should even enroll because that would mean giving up one of the three part-time

Shortly before Christmas, she sent me an e-mail titled "Christmas Blessing for a Deserving Student." I was intrigued.

*continued on p. 5*

### *No Greater Gift,* CONTINUED

jobs that were keeping her fragile family afloat. Any financial support we had might make it possible. I had found our “deserving student.”

With her permission, I shared Lori’s story of redemption with Lindsey and her mother, and they both cried. They had volunteered extensively at the Family Abuse Center, so they understood Lori’s plight and recognized her promise. On that fateful day, God had brought Lori to our door at the very moment we were looking for a recipient of Lindsey’s gift.

“She is exactly the type of student I was looking for and I am so grateful that God’s hand was so evident in this situation,” Lindsey replied. “I will be keeping her in my prayers and truly hope that even the small donation I was able to make because of my uncle will give her some of the confidence and financial stability to reach her goals.”

On the first day of class, Lori stopped by our office to drop off donor thank you notes. There was an unmistakable light in her eyes.

“How was class?” I asked. “It was great,” she said. “I can do this.” It was like a veil had been lifted from her soul. I’m usually not one to make predictions, but I believe Lori will be one of our greatest success stories and will achieve her goal of earning an Accounting degree and becoming self-sufficient.

In her touching thank-you note, Lori wrote: “I will honor your donation by applying myself to my studies, encouraging my children, and by empowering other women in like circumstances to follow in my footsteps. Thank you for this life-changing opportunity.”

Anyone who has tried to change knows how much energy it takes to modify a familiar trajectory. To be sure, Lori’s broken road had left her with few other choices but to change course. But it was that difficult road that led her straight to a wise and wonderful uncle and a compassionate young lady who came into her life at the exact moment she needed it. I’m looking forward to the day, perhaps at her MCC graduation, when I can introduce Lori to the young woman who was among the first to believe in her.

There is no greater gift than that.

*Please contact the MCC Foundation to change a life through the gift of knowledge.*

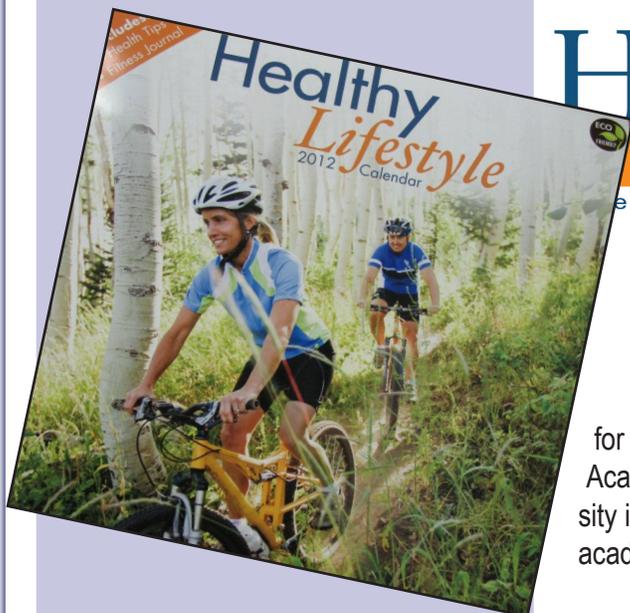
### YOUR GREATEST GIFT:

*If you would like to change a life like Lindsey did, the MCC Foundation offers numerous options:*

- Make a **scholarship gift** for a student, or a gift to the **student emergency fund**, the **undesignated scholarship fund**, or **professional development fund**. Gifts may be one-time, monthly or quarterly. We welcome gifts of all sizes.
- Establish a **named endowed scholarship fund** in honor of a friend or loved one. The minimum contribution for an endowed fund is \$15,000. Donate any amount to establish the fund and contribute over time until it is fully funded. Investment proceeds will fund scholarships in perpetuity.
- Make a gift toward a **capital asset** such as the All-Steinway, Highlander Legacy Plaza or Health Careers Complex campaigns.
- Name MCC as a **beneficiary** in your will.
- Name MCC as a **charity of choice** in obituaries.
- Set up a **Charitable Gift Annuity** for MCC.
- Include MCC in **annual charitable gifts** or **memorials**.

*There may be income and estate tax savings from charitable gifts; contact your tax advisor for details. The MCC Foundation is a 509(a)(1) and a 501(c)(3) nonprofit organization and may accept transfers from donor advised funds and IRAs. Since its inception in 1990, the MCC Foundation has awarded more than 3,445 scholarships totaling almost \$3.41 million.*

ALUMNI *Spotlight*



As thousands of people begin 2012 with a renewed commitment to good health, many of them could be looking to the beautiful 2012 Healthy Lifestyle Calendar for inspiration. The calendar, published by Indianapolis-based TF Publishing, features fitness and health tips, motivational quotes, a daily exercise log and other helpful tools for users to maintain a healthy lifestyle.

It also contains the fingerprint of McLennan Community College: the calendar's author, Z. Altug, is an MCC alumnus.

Altug moved to Waco shortly after graduating from Richland Senior High School in Johnstown, Pennsylvania. His father accepted a position as a physician at the VA Medical Centers in Marlin and

See Alumni, p. 7

# Highlander

## ALUMNI ASSOCIATION

McLennan Community College • Waco, Texas



### HIGHLANDER ALUM INDUCTED INTO COLLEGE HONOR SOCIETY

Abanda Zofoa of Waco was recently chosen for membership in the local Delta Epsilon Iota Academic Honor Society at Tarleton State University in Stephenville. Students qualify on the basis of academic achievement.

Zofoa is a criminal justice major and is expected to graduate with a bachelor's degree in December. He is the son of HRH Zofoa II and Christina Zofoa and was the Highlander Alumni Association's 2009 Distinguished Young Leader.



### MCC'S GLOBAL REACH

Abanda Zofoa, featured above, who was named the Highlander Alumni Association's Distinguished

Young Leader of 2009, is the son of a Cameroonian King. While you don't meet African princes every day on MCC's campus, you might easily meet representatives from many different cultures.

During the Fall 2011 semester, MCC's international population numbered almost 40, representing such diverse cultures as Australia, Austria, Brazil, Cameroon, Canada, China, Dominican Republic, England, Guinea, Hong Kong, India, Japan, Kenya, Korea, Mexico, Nepal, Nigeria, Pakistan, Rwanda, Serbia, Turkmenistan and the United Kingdom.

## ALUMNI *Spotlight*, CONTINUED

Temple, and he moved the family to Waco.

"I chose MCC so I could have a small college atmosphere to improve my studying skills and gain confidence as a college student," Altug says today. "I felt MCC provided me with a great foundation with its small friendly classrooms and excellent teaching. I feel MCC is a wonderful place to learn!"



Altug took his basics at MCC with a focus on physical education, and he got his start in the fitness industry while working at a Waco-area health club while he was a student. After five semesters at MCC, he transferred to West Virginia University where he completed a Bachelor of Science degree in Physical Education and Masters of Science degree in Sport and Exercise Studies. Later, he attended the University of Pittsburgh and obtained a second BS degree in Physical Therapy.

Altug has been working as a licensed physical therapist for the past 22 years and has lived in Los Angeles for the past 14 years. Altug considers himself fortunate to have been able to coauthor the books *Manual of Clinical Exercise Testing, Prescription and Rehabilitation* (1993) and *The Anti-Aging Fitness Prescription* (2006). He also published the 2012 Healthy Lifestyle Wall Calendar (2011) and this year will publish a children's novel he coauthored called *Patalosh: The Time Travelers*.

"I consider MCC an integral part of my education after high school," Altug says. He may be reached at [zaltug13@gmail.com](mailto:zaltug13@gmail.com)

The Highlander Alumni Association is on Facebook! Click here to "Like"



## NEW ALUMNI T-SHIRTS AVAILABLE

Members of the Highlander Alumni Association are entitled to a free alumni t-shirt, and our new design is now available! These 100% cotton shirts come in Navy, sizes S-2XL. To order, visit <http://alumni.mclennan.edu> and click on "Online Store." (One per member, please.) The Highlander Alumni Association welcomes current and former students, faculty, staff and community friends of McLennan Community College.

*Editor's Note: If you are an alumnus of McLennan Community College and would like to be featured in a future edition of "Alumni Spotlight," please contact Kim Patterson, Alumni Director, at [kpatterson@mclennan.edu](mailto:kpatterson@mclennan.edu)*

*\*Join the Highlander Alumni Association! Membership is free and includes benefits.*

*Register at <http://alumni.mclennan.edu>.*

## NEW MEMBERS JOIN FOUNDATION BOARD

Members new to the MCC Foundation board gathered for a board orientation workshop on Dec. 7 at the Northwood House at MCC.

Board members learned about the Foundation's finances, operations, special events and fundraising initiatives and were introduced to the Highlander Alumni Association.

New on the board for three-year terms include Dana Hassell, Hazel Rowe and Mike Raymond, pictured here with MCC Foundation Executive Director Harry Harelik, second from left. Not pictured are new board members Betty Bauer and Valerie Robinson.

Welcome, all!



*Save the Date*

FRIDAY, OCTOBER 5, 2012  
COTTONWOOD CREEK GOLF COURSE

**Now accepting sponsorships**  
Contact the MCC Foundation at **299-8606**  
or **hharelik@mclennan.edu**  
Proceeds benefit student scholarships at MCC.  
Watch for registration information in August.



HONORARIUMS *and* MEMORIALS TO THE FOUNDATION  
OCTOBER 1, 2011 - DECEMBER 31, 2011

*honorariums*

*In Honor of Phyllis Blackwood, by:*  
Gene and Susan Gooch

*In Honor of Rick Butler, by:*  
Julian Gonzales

*In Honor of Sandy Corwin, by:*  
Dr. and Mrs. Richard L. Gibney

*In Honor of Dianne Feyerherm, by:*  
Gene and Susan Gooch

*In Honor of David and Dottie Fornoff's Wedding Anniversary*  
by: Harry I. Harelik

*In Honor of Gene Gooch, by:*  
Mary Pratt

*In Honor of Bill Goss' 60th Birthday, by:*  
Jim and Judy Haller  
Harry I. Harelik

*In Honor of Harry I. Harelik, by:*  
Mr. and Mrs. Robert G. Packard

*In Honor of Betty James, by:*  
Gene and Susan Gooch

*In Honor of Warren Johnson, by:*  
Gene and Susan Gooch

*In Honor of Terry Lecher, by:*  
Gene and Susan Gooch

*In Honor of Dr. Dana Smith Massey, by:*  
Stephenville Kennel Club of Texas Inc.

*In Honor of Dr. Johnette McKown, by:*  
Gene and Susan Gooch  
Nancy Neill

*In Honor of Drs. Bill and Ruth Pitts 50th Wedding Anniversary*  
by: Harry I. Harelik

*In Honor of Larry Radke, by:*  
Gene and Susan Gooch

*In Honor of Sid Ross, by:*  
Gene and Susan Gooch

*In Honor of Ann Roznovsky, by:*  
Waco Tribune-Herald

*In Honor of Lori Southern, by:*  
Gene and Susan Gooch

*In Honor of Mike Stark, by:*  
Patricia Stark

*memorials*

*In Memory of Lowrey Baskin, by:*  
Jaynes, Reitmeier, Boyd & Therrell, P.C.  
Mike Reitmeier

*In Memory of Ed Burlison, by:*  
Hatch Bailey  
Frances Rountree  
David and Nannette Wheelis

*In Memory of Martha Clowe, by:*  
Harry I. Harelik

*In Memory of Tom H. Collins, Jr., by:*  
Harry I. Harelik

HONORARIUMS *and* MEMORIALS TO THE FOUNDATION  
OCTOBER 1, 2011 - DECEMBER 31, 2011

*In Memory of Jean Crews, by:*

Harry I. Harelik  
Tom and Kathryn Proctor

*In Memory of Margaret Harelik, by:*

Sharon Amelunke  
American Bank  
Hatch Bailey  
Brazos Higher Education Service Corp.  
Central Texas Chapter of TSCPA  
Dr. and Mrs. Stephen H. Corwin  
Ray and Ellen Deaver  
Ron and Barbara Epps  
David and Dorothy Fornoff  
Mr. and Mrs. Wilbur H. Hall  
Jim and Judy Haller  
Harry I. Harelik  
Dana and Karen Hassell  
Dr. Marylea Henderson  
Scotty and Tracie Hermann  
Jaynes Reitmeier Boyd & Therrell PC  
Darlene Kilgore  
Mr. and Mrs. Robert M. Kirstein  
Frank and Eleanor Levy  
Paul and Carol Ann McClinton  
Janis McIntosh  
Drs. Stanley and Johnette McKown  
Kae K. Metheny  
Dr. and Mrs. Dennis F. Michaelis  
Pat and Jana Millar  
K. Paul Holt and Dr. Donna Miller  
David and Cindy Milligan  
William and Lenora Parrish  
Frank and Kim Patterson  
Ray and Cynthia Perry  
Jan Abernathy Pickett  
Bill and Ruth Pitts  
Tom and Kathryn Proctor  
Frances Rountree  
Al and Ann Roznovsky  
Tom and Martha Salome  
Drs. Gayland and Ann Sims

Darrell and Donna Slette  
Drs. Jim and Cindy SoRelle  
Beverly Siba  
Willard and Betty Still  
Lance Summey  
Murray and Greta Watson  
David and Nannette Wheelis  
Jim and Karen Wiley, Jr.  
Mike and Trudy Woodson  
F. M. and Gloria Young

*In Memory of Deborah (Debbie) Ann Ingram, by:*

Charles and Retha Bass  
Terry and Cheryl Bohde  
Myrtice Bohne  
Betsy Bracken  
Sarah Lou Bracken  
Betty Clark  
Steven and Laurie Clark  
Suzanne Cox  
D. Patrick and Lynn Darden  
Patricia Dixon  
Robert (Bob) Ford  
Sarah Lynn Gamble  
Jereme and Meredith Gilbert  
Dr. Ronald and Carolyn Goelzer  
Gail Guinn  
Harry I. Harelik  
John and Linda Hatchel  
Charlene Heath  
Mark and Therese Houghton  
Joe and Joann Ingram  
Jean Johnson  
Linda Kahler  
Don and Vicki Marsalia  
Harold and Peggye McCain  
Drs. Stanley and Johnette McKown  
Pat Norton  
David and Robyn Partridge  
Mr. and Mrs. Richard Whatley  
Sealy and Susan Yates  
The Yates Family

**HONORARIUMS *and* MEMORIALS TO THE FOUNDATION**  
OCTOBER 1, 2011 - DECEMBER 31, 2011

*In Memory of Gilbert Darwin Merrill, by:*  
Dr. and Mrs. Dennis F. Michaelis

*In Memory of Randy Preddy, by:*  
Harry I. Harelik

*In Memory of Ruth Anne Schroeder, by:*  
Michael and Sandy Hinton

*In Memory of Ellen Potash Schwartz, by:*  
Bill and Sandra Goss  
Harry I. Harelik  
Dr. and Mrs. Dennis F. Michaelis

*In Memory of Earline Snow Smith, by:*  
Harry I. Harelik

*In Memory of Del Steed, by:*  
Carla Hernandez  
Lesli McKinney  
Rusty Steed

*In Memory of Dorothy Talbot, by:*  
Jaynes, Reitmeier, Boyd & Therrell, P.C.  
Harry I. Harelik

*In Memory of Charles Waggoner, by:*  
Tom and Nancy Neill

*In Memory of Gary Willis, by:*  
Michael and Sandy Hinton

*In Memory of Yun-Cheng Wong, by:*  
Don and Linda Stanford

*McLennan Highlander Quarterly* is a publication of the McLennan Community College Foundation, a 501(c)(3) and 509(a)(1) charitable organization that supports McLennan Community College student scholarships and capital projects.

**2012 FOUNDATION BOARD:**

Betty Bauer, Mike Bidwell, Diane Castello, Randy Cox, Louis Englander, Bill Goss, Fay Gutierrez, Harry Harelik, Dana Hassell, K. Paul Holt, Luanne Klaras, Annette Lindsey, Johnny Mankin, Paul McClinton, Johnette McKown, John Montez, Barbara Patrick, Bill Patterson, Mike Raymond, Nelwyn Reagan, Valerie Robinson, Hazel Rowe, Ann Roznovsky, Lisa Sheldon, Murray Watson, Jr.

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