

Connecticut Farm Service Agency Newsletter - December 20, 2023

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Message From the State Executive Director



The holiday season for many religions and cultures is in full swing. We've just celebrated Human Rights Day, AIDS Awareness Day, and Rosa Parks Day – all in early December. I look forward to spending time and sharing meals with my family and friends over the holidays. I've got a recipe for Hasselback sweet potatoes that I'm planning to make using sweet potatoes grown one town over from me.

While there are many things to celebrate and be thankful for this holiday season, there are many of those among us who are struggling to get by. Farm stress can peak at this time of year and continue through the holidays – if you, a family member, or your neighbor could benefit from support, please check out the CT Department of Ag's Farm Stress

website, <u>www.ctfarmstressrelief.com</u>. The State of Connecticut also offers the AgriStress Helpline, which provides crisis support and mental health resources for CT farmers and farm

families. You can call or text 833.897.2474 for free and confidential 24/7 crisis support.

Sending you best wishes for a happy and healthy holiday season. See y'all in 2024. Stay safe,

Emily J. Cole, PhD State Executive Director

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Programmatic updates and reminders for producers:

- For the producers awaiting payments, the **Pandemic Assistance Revenue Program** (**PARP**) payments are being issued. Producers should be seeing payments come through within the next couple weeks on this program.
- For both the Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish (ELAP) and Livestock Indemnity Program (LIP) programs, the deadline to submit applications with a pre-determined number of days has been waived (see article below for more information).
- FSA has just announced that prospective borrowers can apply for a direct loan online! Through a personalized dashboard, borrowers can track the progress of their loan application. It can be accessed on farmers.gov or by completing FSA's Loan Assistance Tool at farmers.gov/loan-assistance-tool. For the initial stage, the online application tool is only available for producers who will be, or are currently, operating their farm as an individual. FSA is expanding the tools availability to married couples applying jointly and other legal entities in 2024 (see article below for more information).
- The Discrimination Financial Assistance Program, has a deadline of January 13th to apply. There is no cost to apply for this program. You can apply, or get help with your application at https://22007apply.gov/ (see article below for more information).
- Agricultural producers impacted by eligible natural disasters that occurred in calendar year 2022 can apply for financial assistance through the <u>Emergency Relief Program</u> (<u>ERP</u>) 2022. The program will help offset the financial impacts of crop yield and value losses from qualifying disasters occurring in 2022.
- December 31st is the deadline to apply for the <u>Inflation Reduction Act Assistance for Distressed Borrowers</u> both the Cash Flow-Based Assistance and the Extraordinary Measures Assistance. This is an opportunity to receive assistance if producers took extraordinary measures to avoid delinquency between February 28, 2020 and October 18, 2022, such as taking on more debt, selling property, or cashing out retirement accounts. Qualifying borrowers can also request FSA to cover their next installment due or a recently missed installment.
- Finally, as we head into winter tomorrow (Dec 21) one very relevant update is that snow removal to provide livestock with access to feed and/or water has been added as an eligible practice in our Emergency Conservation Program (ECP). Contact your <u>local USDA office</u> today to learn more.

Important Upcoming Dates to Remember:

December 31 - Deadline to apply for the Farm Loan <u>Extraordinary Measures</u> <u>Assistance</u> Program.

January 2 - Deadline to apply for NAP Coverage for maple sap and honey.

January 13 - Deadline to apply to the <u>Discrimination Financial Assistance Program</u>.

January 30 - Deadline to submit a 2023 application for payment for the <u>Emergency</u> Livestock Assistance Program (ELAP).

January 31 - Deadline to submit application for the <u>Food Safety Certification for Specialty Crops Program (FSCSC)</u>.

February, 29 - Deadline to submit an application for payment for 2023 <u>Livestock Indemnity Program (LIP)</u> claims.

March 15, 2024 - Deadline to enroll in 2024 ARC/PLC.

Reminder: Discrimination Financial Assistance Program





22007apply.gov

Apply by January 13, 2024

The application period is now open for a new financial assistance program under Section 22007 of the Inflation Reduction Act (IRA), for farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to January 2021. The application process will close on January 13, 2024. Borrowers will have the option to apply for assistance online via 22007apply.gov or through a paper-based form.

Details about the program, including an application and e-filing portal, are available at 22007apply.gov. The website includes an English and Spanish language application that applicants can download or submit via an e-filing portal, information on how to obtain technical assistance in-person or virtually, and additional resources and details about the program.

Applicants can also call the free call center at 1-800-721-0970, or visit one of several dozen brick-and-mortar offices the program has set up around the country. Locations are provided

on the program website and vendors will update the local events schedule with more information as it becomes available.

USDA recognizes that impacted borrowers may have concerns about working with USDA based on their past experiences, and that in many cases, community-based organizations are better positioned to conduct outreach to underserved groups. To support producers throughout the application process, USDA is ensuring that organizations with extensive experience conducting outreach to farm organizations are able to support individuals who may be eligible for the program. These groups include AgrAbility, the Farmers Veteran Coalition, Farmers' Legal Action Group, Federation of Southern Cooperatives, Intertribal Agriculture Council, Land Loss Prevention Program, National Young Farmers Coalition, and Rural Coalition.

It is important to note that filing an application is **FREE** and does not require a lawyer.

If you want to get weekly updates on the program's events and progress, you can go to https://22007apply.gov, and subscribe to a weekly newsletter.

Agriculture Risk Coverage and Price Loss Coverage Programs Receive 2018 Farm Bill One Year Extension, Farmers Can Now Enroll for the 2024 Crop Year

The deadline is March 15, 2024

The U.S. Department of Agriculture (USDA) today announced that agricultural producers can now enroll in the Farm Service Agency's (FSA)<u>Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC)</u> programs for the 2024 crop year. Producers can enroll and make election changes for the 2024 crop year starting Dec. 18, 2023. The deadline to complete enrollment and any election change is March 15, 2024.

On Nov. 16, 2023, President Biden signed into law H.R. 6363, the *Further Continuing Appropriations and Other Extensions Act, 2024* (Pub. L. 118-22), which extended the *Agriculture Improvement Act of 2018* (Pub. L. 115-334), more commonly known as the 2018 Farm Bill, through September 30, 2024. This extension allows authorized programs, including ARC and PLC, to continue operating.

2024 Elections and Enrollment

Producers can elect coverage and enroll in ARC-County (ARC-CO) or PLC, which provide crop-by-crop protection, or ARC-Individual (ARC-IC), which protects the entire farm. Although election changes for 2024 are optional, producers must enroll through a signed contract each year. Also, if a producer has a multi-year contract on the farm it will continue for 2024 unless an election change is made.

If producers do not submit their election revision by the March 15, 2024, deadline, their election remains the same as their 2023 election for commodities on the farm. Farm owners cannot enroll in either program unless they have a share interest in the cropland.

Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

2022 Crop Year Payments

This fall, FSA issued payments totaling more than \$267 million to agricultural producers who enrolled in the 2022 ARC-CO option and the ARC ARC-IC option for covered commodities that triggered a payment. Payments through the PLC option did not trigger for the 2022 crop year.

ARC and PLC payments for a given crop year are paid out the following fall to allow actual county yields and the Market Year Average prices to be finalized. These payments help mitigate fluctuations in either revenue or prices for certain crops. Payments for crops that may trigger for the 2023 crop year will be issued in the fall of 2024.

Crop Insurance Considerations

ARC and PLC are part of a broader USDA safety net that also includes crop insurance and marketing assistance loans.

Producers are reminded that ARC and PLC elections and enrollments can impact eligibility for some crop insurance products.

Producers on farms with a PLC election can purchase Supplemental Coverage Option (SCO) through their Approved Insurance Provider; however, producers on farms where ARC is the election are ineligible for SCO on their planted acres for that crop on that farm.

Unlike SCO, the Enhanced Coverage Option (ECO) is unaffected by an ARC election. Producers may add ECO regardless of the farm program election.

Upland cotton farmers who choose to enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan (STAX) on their planted cotton acres for that farm.

Web-Based Decision Tools

Many universities offer web-based decision tools to help producers make informed, educated decisions using crop data specific to their respective farming operations. Producers are encouraged to use the tool of their choice to support their ARC and PLC elections.

More Information

For more information on ARC and PLC, producers can visit the <u>ARC and PLC webpage</u> or contact their local <u>USDA Service Center</u>. Producers can also make elections and complete enrollment online with level 2 eAuth

USDA Makes Producer-Friendly Change to 2023 Notice of Loss Requirements for Two Livestock Disaster Assistance Programs



USDA waives certain notice of loss requirements

The U.S. Department of Agriculture (USDA) has waived certain notice of loss requirements for 2023 for the Emergency Assistance for Livestock, Honeybees, Amd Farm-raised Fish (ELAP) and Livestock Indemnity Program (LIP). In an effort to streamline assistance to support access to critical 2023 natural disaster recovery assistance, USDA's Farm Service Agency (FSA) is waiving the requirement to submit ELAP or LIP notices of loss within a predetermined number of days for 2023. Instead, producers have the flexibility to submit 2023 notices of loss as soon as possible, once losses are realized, following a natural disaster event or no later than the established annual program application for payment deadlines for each program. FSA county committees are also being asked to re-evaluate 2023 ELAP and LIP late-filed notices of loss to determine if the waiver applies.

Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish

ELAP provides recovery assistance to eligible producers of livestock, honeybee, and farm-raised fish losses due to an eligible adverse weather or loss condition, including blizzards, disease, water shortages and wildfires. ELAP covers grazing and feed losses, transportation of water and feed to livestock and hauling livestock to grazing acres. ELAP also covers certain mortality losses for livestock including honeybees and farm-raised fish as well as honeybee

hive losses. ELAP is designed to address losses not covered by other FSA disaster assistance programs.

For 2023, FSA is waiving the regulatory requirement for producers who are eligible for ELAP to file a notice of loss with FSA within 30 calendar days from when the loss first became apparent for livestock and farm-raised fish and 15 calendar days for honeybees. Under this waiver, notices of loss are to be completed by the eligible producer and submitted to FSA no later than the annual program application deadline of January 30 following the program year in which the loss occurred. Therefore, producers who incurred ELAP-eligible losses in 2023, will need to submit a notice of loss by Jan. 30, 2024.

Livestock Indemnity Program

LIP provides disaster recovery assistance to livestock owners and contract growers who experience livestock deaths, in excess of normal mortality caused by eligible loss conditions including adverse weather, disease and attacks by animals reintroduced into the wild by the federal government or protected by federal law, including wolves and avian predators. LIP also helps livestock owners who must sell livestock at a reduced price because of an injury from certain loss conditions.

For 2023, FSA is waiving the regulatory requirement for producers who are eligible for LIP to file a notice of loss within 30 calendar days from when the loss first became apparent. Under this waiver, producers are still required to complete and submit the notice of loss to FSA no later than the annual program payment application date, which is 60 calendar days following the program year in which the loss occurred. The LIP payment application and notice of loss deadline is Feb. 29, 2024, for the 2023 program year.

2023 Disapproved Applications

FSA county committees will review all notices of loss for both ELAP and LIP that were previously disapproved for the 2023 program year due to late filing and re-evaluate them to determine if the waiver applies. To receive ELAP and LIP benefits, producers will still need to file an application for payment by the established program deadline for the 2023 program year. Producers who are unsure about the status of their notice of loss or application for payment, should contact their local FSA county office as soon as possible.

Supporting Documentation

Accurate records and loss documentation are critical following disaster events and are required when filing notices of loss with FSA. Acceptable loss documentation includes:

- Documentation of the number, kind, type, and weight range of livestock that have died, supplemented, if possible, by photographs or video records of ownership and losses.
- Rendering truck receipts by kind, type, and weight important to document prior to disposal.
- Beginning inventory supported by birth recordings or purchase receipts.
- Documentation from Animal Plant Health Inspection Service, Department of Natural Resources, or other sources to substantiate eligible death losses due to an eligible loss condition.

- Documentation that livestock were removed from grazing pastures due to an eligible adverse weather or loss condition.
- Costs of transporting livestock feed to eligible livestock, such as receipts for equipment rental fees for hay lifts and snow removal.
- Feed purchase receipts if feed supplies or grazing pastures are destroyed.
- Number of gallons of water transported to livestock due to water shortages.

More Information

The improvements to ELAP and LIP build on others made since 2021. This includes ELAP benefits for above normal costs for hauling feed and water to livestock and transporting livestock to other grazing acres during a qualifying drought. FSA also <u>expanded eligible livestock</u> under ELAP, LIP, and the Livestock Forage Disaster Assistance Program, and increased the LIP payment rate for beef, beefalo, bison, and dairy animals less than 250 pounds and most recently beef calves over 800 pounds. Learn about USDA disaster assistance programs on farmers.gov.

On <u>farmers.gov</u>, the <u>Disaster Assistance Discovery Tool</u>, <u>Disaster-at-a-Glance fact sheet</u> and <u>Loan Assistance Tool</u> can help producers and landowners determine <u>disaster protection and recovery</u> program or loan options. For more information about FSA programs, contact your local USDA Service Center.

USDA Now Accepting Applications for Farm Loans Online



The U.S. Department of Agriculture (USDA) has launched an <u>online application for Direct Loan customers</u>. More than 26,000 customers who submit a Direct Loan application each year can now use an online, interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet and build a farm operating plan. This tool is

part of a broader effort by USDA's Farm Service Agency (FSA) to streamline its processes, improve customers service, and expand credit access.

The online farm loan application replicates the support an applicant would receive when completing a loan application in person with an FSA Farm Loan Officer, while continuing to provide customers with one-on-one assistance as needed. This tool and other process improvements allow farmers and ranchers to submit complete loan applications and reduce the number of incomplete and withdrawn applications.

Through a personalized dashboard, borrowers can track the progress of their loan application. It can be accessed on farmers.gov or by completing FSA's Loan Assistance Tool at farmers.gov/loan-assistance-tool. To use the online loan application tool, producers must establish a USDA customer account and a USDA Level 2 eAuthentication ("eAuth") account or a Login.gov account. For the initial stage, the online application tool is only available for producers who will be, or are currently, operating their farm as an individual. FSA is expanding the tools availability to married couples applying jointly and other legal entities in 2024.

Farm Loan Improvement Efforts

FSA has a significant initiative underway to streamline and automate Farm Loan Program customer-facing business processes. For the over 26,000 producers who submit a Direct Loan application to FSA annually, and its 85,000 Direct Loan borrowers, FSA has made improvements this year, including:

- A simplified direct loan paper application, reduced from 29 pages to 13 pages.
- The <u>Loan Assistance Tool on farmers.gov</u> that provides customers with an interactive online, step-by-step guide to identifying the Direct Loan products that may be a fit for their business needs and to understanding the application process.

More Information

FSA continues to accept and review individual requests for assistance from borrowers who took certain extraordinary measures to avoid delinquency on their direct FSA loans or those who missed a recent installment or are unable to make their next scheduled installment. All requests for assistance must be received by Dec. 31, 2023. For more information, or to submit a request for assistance, producers can contact their local <u>USDA Service Center</u> or visit farmers.gov/inflation-reduction-investments/assistance.

The Inflation Reduction Act, a historic, once-in-a-generation investment and opportunity for agricultural communities, provided \$3.1 billion for USDA to provide relief for distressed borrowers with certain FSA direct and guaranteed loans and to expedite assistance for those whose agricultural operations are at financial risk. Since October 2022, USDA has provided approximately \$1.6 billion in immediate assistance to more than 27,000 financially distressed direct and guaranteed FSA loan borrowers.

Improving Risk Protection on Tribal Lands

More than <u>46 million acres of tribal land in the United States</u> are used for production agriculture, an inherently high-risk business. The U.S. Department of Agriculture (USDA) is here to help the producers who operate these tribal lands to prepare, recover, and build long-term resilience to natural disasters and climate change, through a suite of <u>disaster assistance programs</u>, <u>crop insurance and other risk management options</u>, and conservation programs and practices.

A new <u>Tribal Partnerships</u> page on USDA's <u>farmers.gov</u> website is designed to connect Tribal Nation leaders, land managers, agricultural producers and citizens with USDA programs and services. Developed as part of USDA's commitment to its federal trust responsibility to Tribal Nations, the web page showcases opportunities for land access, indigenous representation, conservation partnerships, and support for tribal food sovereignty.

USDA's Farm Service Agency (FSA), Natural Resources Conservation Service (NRCS), and Risk Management Agency (RMA) offer programs, technical assistance, and insurance products for managing risk, adopting climate-smart practices, and ensuring a safety net from weather.

Crop Insurance

Through the Federal Crop Insurance Corporation, USDA provides crop insurance to farmers and ranchers to help them manage risks on their farms and ranches. There are many types of insurance products available for a wide variety of production practices, including organic and sustainable agriculture. Crop insurance can be obtained through an Approved Insurance Provider (crop insurance agent), while other programs, including FSA's Noninsured Crop Disaster Assistance Program (NAP) coverage can be accessed by contacting your local USDA Service Center.

Disaster Assistance Discovery Tool

Producers who recently suffered loss or damage due to a natural disaster including crop and livestock losses, farmland damage as well as damages to farm or ranch infrastructure such as hay storage facilities, fence, and equipment can use the USDA Disaster Discovery Tool to receive personalized results outlining which programs best meet their needs. Find <u>disaster assistance</u> program details and learn more about USDA assistance at the <u>USDA Disaster Resource Center</u>.

Risk Protection for Beginning, Veteran, Limited Resource and Minority Producers

In 2023, FSA made <u>improvements to NAP</u> to enhance risk protection coverage for beginning, veteran, limited resource, and minority producers. Learn more about <u>NAP coverage</u> and other disaster recovery programs at <u>farmers.gov/protection-recovery</u>.

Crop Acreage Reporting

To be eligible for many USDA programs, including risk management programs, agricultural producers must file timely <u>acreage reports</u> that document the crops grown on their farm or ranch and their intended uses. Deadlines for filing crop acreage reports vary by crop and by state and county.

FSA staff at <u>local USDA Service Centers</u> will provide producers with maps and acreage reporting deadlines, by crop, for their county. <u>A crop insurance agent</u> can assist with reporting

information necessary for crop insurance benefits. <u>Learn more about crop acreage reporting</u> here.

Climate-Smart Conservation Practices

USDA is making more than \$3 billion in funding available for agricultural producers and forest landowners nationwide to participate in voluntary conservation programs and adopt climatesmart practices in fiscal year 2024 as part of President Biden's Investing in America agenda. These funds are provided by President Biden's Inflation Reduction Act – the largest climate and conservation investment in history. This law invests an additional \$19.5 billion for USDA's popular conservation programs.

Farmers.gov Portal

Producers can also manage their USDA business on <u>farmers.gov</u>. Signing up for an account provides one place to do business online with FSA and NRCS, including the ability to e-sign documents, request assistance and apply for programs. Features on this site will help expedite acreage reporting, including the ability to view, print and label maps. A farmers.gov account also offers self-service for FSA and NRCS customers to manage FSA farm loans and NRCS conservation contracts.

Customers who are new to USDA should visit <u>Get Started at Your USDA Service Center</u>, then go to <u>farmers.gov/account</u> to create a farmers.gov account.

For more information about USDA support and partnerships with Tribal Nations, visit farmers.gov/tribal. To learn more about FSA and NRCS programs, producers can contact their local USDA Service Center. Visit RMA online to find risk management education and training opportunities. Watch this USDA Office of Tribal Relations video to hear how USDA Helps Acoma Pueblo Ranchers.

USDA Supports Urban and Innovative Producers

Are you gardening or farming in an urban environment or involved in controlled environment agriculture, rooftop farms, hydroponic aeroponic, aquaponic facilities or other types of innovative production? Agencies across USDA including the Office of Urban Agriculture and Innovative Production (OUAIP) have programs and resources available for you, and many are listed in this Urban Agriculture Programs at a Glance brochure.

USDA offers resources to help you:

Starting, Financing, and Protecting Your Farm or Garden: Our resources can help you access land and capital for equipment and operating costs and start a business plan. USDA's Farm Service Agency (FSA) offers a variety of funding opportunities and Rural Development (RD) can help urban and innovative producers locate guaranteed financing through the Business and Industry Guaranteed Loan Program. Our Risk Management Agency (RMA) can help you insure your crops against losses, including

the micro farm policy. Learn more about <u>USDA programs that support risk</u> management.

- On-Farm Guidance and Innovation: <u>Natural Resources Conservation Service</u>
 (NRCS) offers technical and financial assistance with <u>conservation planning</u> based on your goals, including high tunnels, soil health management systems, composting facilities and irrigation. Local organizations like <u>Cooperative Extension</u> also offer free training and expertise. <u>OUAIP</u> offers <u>competitive grants</u> for NRCS <u>Conservation Innovation Grants</u> fund innovative on-farm projects, some of which are targeted towards urban and innovative producers.
- Marketing and Selling: Agricultural Marketing Service (AMS), and Food and Nutrition Service (FNS) can help you reach customers in new ways and open additional revenue streams when selling products. The Women, Infants, Children (WIC) Farmers' Market Nutrition Program and Seniors Farmers Market Nutrition Program issues coupons for eligible foods from state-approved farmers, farmers' markets, or roadside stands. Farm Storage Facility Loans (FSA) provide low-interest loans to build, upgrade, or purchase permanent or portable facilities to store commodities, including fruit and vegetable cold storage, washing, packing, and handling buildings and equipment. Farmers Market Promotion Program (FMPP) funds projects that develop, coordinate and expand direct producer-to-consumer markets like farmers markets. Agricultural businesses and cooperative are among the eligible entities.

A first step is to contact your local <u>USDA Service Center</u>, including our new <u>Urban Service Centers</u>, to meet face to face with our staff from FSA and NRCS. If you're a new farmer, you can also reach out to your state <u>Beginning Farmer and Rancher Coordinator</u>.

We also invite you to get involved with your <u>FSA Urban County Committee</u>, which provides local input on USDA urban agriculture policy, and the <u>Advisory Committee for Urban Agriculture and Innovative Production</u>, which advises the Secretary of Agriculture and holds public meetings.

<u>Sign up for e-mail updates on Urban Agriculture</u> and learn more at farmers.gov/urban or usda.gov/urban.

Submit Loan Requests for Financing Early

The Farm Loan team in Connecticut is already working on operating loans for spring 2024 and asks potential borrowers to submit their requests early so they can be timely processed. The farm loan team can help determine which loan programs are best for applicants.

FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional **farm operating and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year.

Microloans are a simplified loan program that will provide up to \$50,000 for both Farm Ownership and Operating Microloans to eligible applicants. These loans, targeted for smaller

and non-traditional operations, can be used for operating expenses, starting a new operation, purchasing equipment, and other needs associated with a farming operation. Loans to beginning farmers and members of underserved groups are a priority.

Other types of loans available include:

Marketing Assistance Loans allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.

Farm Storage Facility Loans can be used to build permanent structures used to store eligible commodities, for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible under this loan, including bunker silos, grain bins, hay storage structures, and refrigerated structures for vegetables and fruit. A producer may borrow up to \$500,000 per loan.

Update Your Records

FSA is cleaning up our producer record database and needs your help. Please report any changes of address, zip code, phone number, email address or an incorrect name or business name on file to our office. You should also report changes in your farm operation, like the addition of a farm by lease or purchase. You should also report any changes to your operation in which you reorganize to form a Trust, LLC or other legal entity.

FSA and NRCS program participants are required to promptly report changes in their farming operation to the County Committee in writing and to update their *Farm Operating Plan* on form CCC-902.

To update your records, contact your local USDA Service Center.

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