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(JCLC) JOINT LEGISLATIVE REP.

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Ohio Journal of PROFESSIONAL HOME INSPECTION

FEBRUARY 2018

ASHI

From Our President

Hello Fellow Inspectors,

I hope that 2018 has kicked off well for you and your families. The Ohio ASHI Chapter leadership has been working diligently on the Inspector Expo, education, new websites, potential licensing and other areas that will make the chapter more beneficial to you. We have been using your input to help guide our chapter and we will continue as our door is always open to thoughts, comments, and suggestions.



I would like to welcome Fred Freer and Chris Heywood as the newest Ohio ASHI board members. We have also received several inquiries from interested people that would like to participate as we gladly welcome them with open arms and would always encourage more participation.

Forrest & Gail Lines have performed an outstanding job organizing an incredible Ohio Inspector Expo 2018. Please come to the Expo for education, comradery and meet with the 25+ vendors that will help you make your business better. We also have Monroe Infrared holding a 2 day inspector certification class immediately after the expo which is designed specifically for home inspectors. For more information and registration go to www.ohiohomeinspectorexpo.com.

WE HOPE TO SEE YOU AT THE EXPO!

In regard to licensing updates please refer to our Joint Chapter Legislation Committee (JCLC) representatives Blain Swan Chairman, Steve Lee Secretary, Ken Harrington and Rod Whittington. In January 2018 the JCLC held 3 Town Hall meetings in Cleveland, Columbus and Cincinnati updating the members as to the current status to the legislation in Ohio. Please feel free to contact myself or any members of the JCLC if you have questions.

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Bits and Pieces

by David Argabright

Greetings fellow inspectors. This has been an eventful period in late 2017 and the start of 2018 so here are a few of the bits and pieces I'd like to pass on to you. First off, our long time executive director **Howard Snyder** decided it was time to turn his position over to someone else. His 20+ years of service can never be duplicated and words alone can never adequately express the chapter's gratitude and respect for his oversight and guidance. He will always hold a very special place in the hearts of those he interacted with and we are pleased to call him our friend and mentor. To fill the void **Ken Harrington** has agreed to step in. As everyone has their own process and learning curve it will take time to refine his system and adjust to a new method. Bear with us. The board and Ken are closely working together to ensure all the little things, as well as the major things, get done in a timely manner.

Speaking of the board of directors, we have two new members; **Fred Freer** and **Chris Heywood** were elected. Both have proven to be dedicated, intelligent, and willing inspectors with great new ideas and foresight. Be sure to say hello to Fred and Chris at the Expo March 9th, 10th, and 11th.

The Expo in Columbus will be packed full of education, vendors, laughs, food, and fellowship. If you haven't already received the brochure, head to the Ohio A.S.H.I. website or check it on Facebook. Our Facebook page has news, notes, and interesting or unusual photos. Be sure to register as soon as possible so we'll have an accurate count for the food and giveaways.

We again plan to have a table with member items for sale or free. The table will be setup and manned Saturday. Bring the items or books you no longer need. Surely one of the over 100 inspectors will need what you've got or will bring something you need. Be sure to put your name and the price you're asking on the items. This will be a great place for the newer inspectors to get odd tools, magazines, or classic inspection books.

Bits and Pieces continued



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Fred Freer



Chris Heywood



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Bits and Pieces continued

Roger Gerhardt remains the chairman of the associate mentoring committee. His focus is helping newer associates transition into successful A.S.H.I ACI inspectors. The average age of established inspectors is 50. Even I can realize the future of the chapter does not belong to the older inspectors. It belongs to the younger folks with years of service ahead of them. If you're serious about learning, serving, and keeping A.S.H.I inspectors the premier standard in the business I urge you to contact Roger to see what he and the chapter can do for you. If you would like to become more involved, we are always looking for people willing to serve on one of the many committees we have. You can serve a lot or a little. Just pick an area and contact the chairman with your ideas. All help will be appreciated.



Roger Gerhardt

There is also continuing work being done on the website, a registration site for the events, regional meetings, and state licensing. There are so many things going on I don't have the time or space to mention them all. Most of the projects are listed on your chapter website. If you have trouble signing in contact your chapter president B.K. Thompson.

Be well my friends and fellow inspectors. See you in March.

David Argabright A.C.I.

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Why Home Inspections Fail (or Succeed)

By Isaac Peck, Editor

Many home inspectors enter the industry with high hopes and big plans to achieve professional and financial success. The prospect of owning one's own business and then scaling it to achieve steady growth attracts many entrepreneurial folks eager to build a highly-profitable business. A booming real estate market makes home inspecting even more attractive.

The truth is that many home inspection businesses fail in the first few years. There are no hard numbers on the "survival rate" of home inspectors over the short and long term but industry experts estimate that well over half of new inspectors who enter the profession fail to establish a sustainable business model and quit the industry within the first few years. Compared to the typical small business, home inspection may present steeper than typical odds of failure, with the Small Business Administration reporting that over 66 percent of small businesses usually survive their first two years.

But even if you make it past the first two years or so, a number of factors can pose serious threats to survival: economic changes, a downturn in the housing market, new competitive threats, and more.

This raises an important question: Why do some home inspectors succeed and others fail?

Measuring Success

Dan Bowers, full-time home inspector for over 30 years and a long-time educator and author of numerous home inspector training courses, says that 10 years ago he began surveying his home inspector students one year after they completed his 80–120 hour introductory training courses. What he found is that after completing classes, a little over 60% of the attendees are not in business—either because they started and failed or they never began in the first place. "This 60 percent failure rate astounded us! Shortly after the first survey, I had dinner with a principal of one of the largest training schools in the country for new home inspectors. He indicated they see the same percentages we did and for many of the same reasons," says Bowers.

Stepping Up to the Plate

In the same way that you can't hit a home-run if you never step up to the plate, you can't have a successful home inspection business if you don't try. Bowers found that just because an individual completes home inspector training doesn't mean they will automatically open a business. Bowers explains that many inspectors give up before they get started. "Some tell their employer they are leaving and are given a promotion and/ or more money to stay. Some do not realize the potential liability involved and got scared off during the classes (this was a big one). Maybe their uncle Bob has a stroke and asks them to run the family business or their spouse develops a health issue and they can NOT afford to quit the existing job. The reasons are many but it turns out that many inspectors are unable to take the plunge into starting their own business," reports Bowers.

continued 



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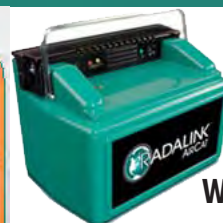
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Why Home Inspections Fail (or Succeed) continued

Setting Expectations

Bowers says a fair amount of inspectors fail because they aren't prepared for the harsh reality of building a business from scratch. "Some of these guys think that because they have a technical background (like carpenter, electrician, remodelers), home inspecting will be a breeze but once they get out there they realize they don't have the people and/or marketing skills required. In many cases, they are under-capitalized. They quit their old job, get a little business going BUT find that in six-12 months they are still going through savings AND are forced to take a full time job just to meet expenses and never come back," says Bowers.

Inspectors sometimes enter the profession with overly-rosy expectations on what running a home inspection business actually entails. Jerry Peck (no relation), a veteran home inspector, builder, litigation consultant and resident pro at Inspector Advisor.com, says that this is due in part to the way many home inspection schools market to prospective students, with slogans like "Earn \$90,000 to \$120,000 per year as a home inspector," and "you may not need any formal training at all!"

Peck says this causes many inspectors to believe that it does not take much to build and sustain a successful company and make a good profit. "Many inspectors jump into the business only to get blindsided by the facts. While it is easy to get into the business, it is a difficult to become established to the point that you are actually making money—which is a major requirement for staying in business," says Peck.

Experienced inspectors typically recommend that new inspectors need:

- Enough savings to carry them through at least one year; and it is best to have enough for up to two years.
- A spouse or partner who has a good paying job and will be able to support the family while the inspector is starting and building the business.
- Another job that will support them while they invest the time, effort, and money needed to build their business.

Having sufficient savings and start-up capital is an important factor, according to Peck. "The days of low start-up costs disappeared at least a decade or two ago when advanced equipment became a necessity for inspectors, such as: report writing software; moisture meters; thermal imaging cameras; a professional website and proper training," says Peck. "If you do not offer services which are competitive with other inspectors in your market, you are at a disadvantage from the very start."

continued



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Why Home Inspections Fail (or Succeed) continued

Marketing

Marketing and getting the phone to ring are undeniably one of the most important factors that will determine whether a new inspector or any inspector fails or succeeds as a business owner. Home inspector veteran and President of the Millionaire Inspector Community (MIC), Mike Crow says that 80 percent of inspectors who fail do so because of poor marketing. Many can't get enough business to pay the bills. "Many inspectors don't know how to make the phone ring. If you can make that happen, quite honestly, you can overcome just about everything else. The most important skill a home inspector must learn is how to make the phone ring on a consistent basis, whether you are in a good market or a poor market," says Crow.

Oftentimes inspectors will start off strong but fail to maintain a consistent marketing effort. "It's not hard to get started as an inspector. But once they do, many back off their marketing and aren't consistent with it each and every month. Before they know it, they are upside down. They are usually very committed to marketing when they first start out because they know they have to market to get their name out there. But once they have a little work, they think that it will just grow on its own. So one of the biggest mistakes you can make as an inspector is not being consistent and persistent," says Crow.

In terms of the best marketing strategies, Crow says that a strong marketing approach begins with networking with real estate agents and building a strong network of referral "mavens." "The numbers are very simple. I've been measuring them for 30 years," said Crow. "An inspector must visit 10 real estate offices per week to get their business up and running and survive. Most inspectors will visit one or two on a given week and then they won't visit any for weeks at a time. Without being consistent on that 10 per week, things start sliding away from them. Unless they've been to one of my presentations, they often don't realize they need to visit that many and that often but I've been measuring home inspector success over the last 30 years and that's what it takes," reports Crow.

Of course, visiting real estate offices isn't all it takes. The inspector must also network and properly present their firm. "When visiting real estate offices, an inspector needs a professionally designed brochure, a professional business card, and most importantly, a reason to go in and out of the office. Putting brochures in the office is not a reason. Many inspectors attempt this strategy but don't get past the gatekeeper because they are approaching it at a very self-serving level. You need to have a servant mentality. Ask yourself what they need? How can you help? How can you deliver value?"

continued



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Why Home Inspections Fail (or Succeed) continued

That’s why we create special flyers for our guys; one for each week of the month and one for each personality type. We also recommend chocolate bowls and other goodies. You need something to take in with you that makes the agents happy about working with you,” advises Crow.

This approach has been proven time and time again, according to Crow. “I just had a case study where one of my students, an inspector in FL, was starving for work and couldn’t even afford to run the flyers and candy bowls. I agreed to front him the money if he would just run the big bang marketing strategy we teach at MIC for eight weeks. He went from 2-3 inspections a week, to 14 inspections a week. It’s really as simple as getting in and out of the office with the right materials,” says Crow.

Crow acknowledges that marketing isn’t the only reason home inspectors fail. While he estimates that 80% fail because of poor marketing, Crow says some fail because of poor inspection practices and others because of a failure to manage their risk and liability. “From my experience, 15% fail because of bad inspections, meaning they either don’t have the technical skills to perform a quality inspection or fail to create inspection reports that customers want. I’ve seen reports that are 40, 50 or 60 pages, with 100 photos. This may seem like the best inspection report ever to the author but the buying public often finds it too complicated and therefore not useful,” says Crow.

Lastly, the final reason for home inspector failures is liability and risk. “The remaining five percent get taken out because they don’t manage their liability correctly. Part of this is that they don’t properly understand the risks of the job. They make a big mistake and don’t have the proper protection (insurance) in place, and it’s over,” says Crow.

Liability Issues

Many home inspectors don’t adequately consider the liability aspect of the profession, according to Bowers, who says he has seen many inspectors fail because they didn’t buy insurance early on. “They get started on a shoe-string and don’t buy insurance, then six months in they miss a foundation issue, bad roof, etc. and have a \$10,000 debt they need to pay off. They’re out of business overnight,” reports Bowers.

Christopher Chirafisi, Product Manager at the American Home Inspection Training Institute, echoes Bowers’ advice. “Insurance is not a particularly fun topic for most business owners, but it forms an essential part of a home inspector’s business infrastructure. Errors and Omissions (E&O) insurance is cheap enough today that it makes no sense to accept that kind of liability hanging over your company, family or personal assets. You can be the best inspector in the business and have done nothing wrong and still end up with a huge liability – it DOES happen,” says Chirafisi.

continued

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Why Home Inspections Fail (or Succeed) continued

Home inspectors should also review their insurance policies carefully to ensure they are properly covered, according to Chirafisi. “One crucial way to protect your business is to review your E&O insurance, as well as any other policies you may have. Look beyond just what the policies are costing you. What are you really covered for? Will your provider have your back if needed? Have you had your insurance carrier review and approve your agreements and how you document your entire inspection process? Spend some time reviewing your business insurance and make sure that what you are working so hard to create is protected. You, your family, and your team members deserve it,” advises Chirafisi.

David Brauner, Senior Broker at OREPorg, a firm that has specialized in home inspector E&O insurance for over 15 years, reports that quality insurance coverage is now more affordable than ever. “The average inspector claim costs \$25,000 to defend and that’s whether you win or lose,” said Brauner. “If you lose, the judgement is on top of that. More importantly, it’s hard to keep your business going with something like that hanging over your head. It’s better to be able to just turn it over to professionals to handle and go back to the business of home inspecting.” Brauner continues, “Insurance premiums with our program begin around \$1,000 for very broad coverage, so E&O is much more inclusive and affordable than it used to be. You can do the numbers whether being covered makes sense, given that one claim can cost \$25,000 to defend—win or lose.”

Brauner says a good agent will explain the coverage you’re getting and the ones you aren’t. “Ask what coverage you get with the ‘base’ policy. Obviously, the more coverage the better,” says Brauner. “It means broader protection with less expense.”

Brauner says you can also do things to prevent problems, as that is the key to profitability. “It takes time and energy to respond to complaints and claims. It’s a distraction and hurts business even if it’s frivolous and winds up costing you nothing,” Brauner says. He indicates that, as you might expect, claims do result from an inspector’s lack of knowledge and/or sloppiness but many also stem from poor preparation and poorly written reports. “A lot of problems can be avoided by setting proper expectations in the scope of work and by making sure your inspection agreement is professionally-prepared and signed by the client up front,” Brauner says.

Indeed, a well-written inspection agreement is an inspector’s best defense. The absence of one, or one that is not signed by the client, can lead to problems. “Not communicating issues properly and clearly in the report, contradicting written findings verbally during the walk-through and other mistakes can cause problems,” says Brauner. “We provide our OREP insureds with discounts for a professionally written inspection agreement by a noted national home inspector attorney as well as guidance on how to properly communicate and report. You can be the most knowledgeable inspector in the world about the systems of a home and one of the most careful too, but if you fail to set clear expectations up front in your agreement—that the inspection is more a snapshot of the condition of the home and not a home warranty for instance, then you’re taking a risk. Or if your agreement is confusing or vague, a client may seek recourse if something goes wrong. While there is free pre-claim assistance and other help available with a quality program like OREP’s, a misunderstanding can still wind up costing you time and aggravation—whether the issue is frivolous or not.”

Managing the Business

Once your business is up and running, you’ve still got to manage it on an ongoing basis. Home inspectors who don’t track their revenues, expenses, and other business metrics on a regular basis risk losing control of their operations, according to Dan Huber, CEO of the Inspection Support Network, a software platform that helps home inspectors manage their businesses. He argues that to be successful over the long run and throughout the varying phases of the housing market, a home inspector must have a system for capturing his or her business numbers and commit to reviewing them weekly or monthly at least.

continued



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Why Home Inspections Fail (or Succeed) continued

Huber says that every inspector should be able to answer these questions about their metrics:

- How many inspections were performed in the last month, compared to the same month the previous year?
- How many inspection referrals did the inspector get from each real-estate agent and each real-estate office in his or her network, per month, as well as overall for the year?
- What is the gross income received from an average inspection, month to month and over the course of the year?
- How many orders is the inspector receiving for each type of service offered? (Can be tracked over any time period.)
- What is the total cost to perform each inspection, taking into consideration expenses such as insurance premiums, truck costs, licensing fees, office overhead, tools, etc.?

Without closely monitoring these numbers, an inspector won't have the information necessary to maximize profitability or to adjust to changes in the market, Huber asserts. "The home buying market changes rapidly, and you can't make sound business decisions if you're relying on faulty data," he notes.

Tools to aid home inspectors in the management of their company have matured significantly in the past few decades. There is now a wide array of industry-specific tools available to help an enterprise grow and sustain itself.

Huber says that comprehensive business software systems such as Inspection Support Network, when combined with integrated professional call centers and after-inspection products and services, can help an inspector compete with their peers and make the inspection process a smooth and integrated one for agents and clients. Huber says having a well thought-out "system" in place often makes the difference between business success and failure for home inspectors.

So whether you have a successful inspection business or are just starting out, there are "dos and don'ts" every successful business person should know. ■

~About the Author

Isaac Peck is the Editor of Working RE magazine and the Director of Marketing at OREP, a leading provider of E&O insurance for home inspectors, appraisers, and other real estate professionals in all 50 states and D.C. He received his master's degree in Accounting at San Diego State University. He can be contacted at isaac@orep.org or (888) 347-5273.

and his goal is to help me do my best. I won't miss a crawlspace again! David makes specific recommendations as he reviews my reports, to bring them into compliance with ASHI standards, and other suggestions for improving reporting terminology and the like.

I've also had camera problems on some of the Parallels I've done with David. It's frustrating to go through 3 cameras on one inspection, then have a memory card barf, then last time I still haven't figured out, but lost half the pictures I took. It's great to work out such problems when you're not trying to impress a paying customer!

I intend to work with other Parallel Inspection Guides to broaden my experience. Guides are allowed to charge a fee for the service, it certainly may take them a little extra time on the inspection site, and then the time to look over the second report and fill out the Parallel paperwork... some do charge, some don't, just happy to help out. A nominal fee doesn't bother me, the varied experience is worth it. But a big advantage to the ASHI Parallel Inspection program is that a Parallel Inspection counts as one of the 75 or 250 Paid Inspections required for ASHI advancement past Associate and on to Inspector and Certified Inspector, even though they aren't actually paid! Also, each counts as 1 hour of Continuing Education, both for the Student and the Guide.

Parallel Inspections are a great way to learn from each other (David sometimes asks me electrical questions), to broaden our knowledge bases, and to gain perspective on what we are supposed to be about, which is to provide the customer with the best home inspection we can.



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10 Quick Tips to Grow Your Home Inspection Business

By Chris Chirafisi, Product Manager at AHIT

Home inspection marketing is one of the most significant factors in the success of a home inspection business. Unfortunately, it can also be one of the most complicated. Putting effort into marketing will help ensure that your home inspection business grows. It takes effort and know how. Here are 10 quick tips.

1. **Marketing:** A successful home inspector is a business owner who utilizes proven marketing tools and methods to promote the services they offer to potential clients and referral sources. Understanding your competition and finding your niche in your market will help ensure your success.
2. **Road map:** Few people get to their desired destination without a plan. Make a business/home inspection marketing plan and stick to it! A good marketing plan is a document that brings together your market research. This helps you figure out exactly where your business needs to go and how it is going to get there. Your plan should include objectives, details of the current market, a clear-eyed analysis of your strengths and weaknesses, opportunities and challenges and, last but not least, your step-by-step plan for achieving your objectives. This plan should be flexible and adaptable enough to meet the changing conditions in the market. A good marketing plan will save you money in the long run by cutting out unnecessary expenses, while at the same time, presenting you with new opportunities. If you don't have a good marketing plan you may not be able to arrive at the destination you set out for.
3. **Face-to-Face Marketing:** Research shows that face to face marketing is one of the cheapest and most efficient ways to get your name out in the market. Face to face marketing is cost-effective for reaching large numbers of people in a short time. Any activity must grab the prospective client's attention quickly, as the window for interaction is short. Grab their attention and try to maintain it long enough for them to engage in the message you are delivering. Continue getting out in front of people when money gets tight, as this is a low cost and effective way to market yourself. Opportunities are out there, you just need to find them.
4. **Website Presence:** A website is an essential and cost-effective way for potential clients to learn more about you and your company 24/7. Consider a website that has video capability. It is much more dynamic and consumer friendly. Last but not least, social media such as Facebook and LinkedIn groups is another great way to get your name out there.
5. **Manage Your Time:** good time management allows you to take some measure of control over your marketing. Pre-planning your marketing activities will help order your days. Set a goal as to what you want to achieve daily and get at it. This will help you control your destiny. Time management also helps with productivity and confidence and it can make your daily tasks more fun. As the saying goes- your tomorrows depend on what you do today. Most importantly, time management gives you the ability to meet your goals. It is nearly impossible to meet marketing goals when you fail to properly manage your time. If you let it, something will always come up or you will spend too much time on tasks that are more fun or less significant, eating away at time that could go toward meeting your goals. Remember if you fail to plan, you plan to fail.

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10 Quick Tips to Grow continued

6. **Stay Organized:** keep your list of prospects, clients, and contacts organized. The most efficient way of organizing these days is through the use of computerized software. Set up reminders for follow up calls, meetings, letters, appointments, or anything important you may have out there. Use this software to track which sources, ads and letters are producing the most productive leads. Take note of how much it's costing you to find a lead in your market, and how many leads it takes you to find a customer. Keep your database clean and accurate. Become disciplined about keeping it organized and up to date. Try Googling programs that offer "drip marketing," or an automated and usually turnkey way to reach out and follow up to prospects on a regular basis.
7. **Know Your Market:** knowing your local market will help you determine your pricing, competition and your niche. Get to know the Realtors in your area. Collect flyers and brochures of other inspectors in your market. Check the Internet, professional home inspector association websites and ask the agents/Realtors for a list of preferred inspectors in your area. Know and evaluate your competition. What report format are they using? Are they using computerized reports or paper? Are they delivering their reports onsite or one-two days later? Are they using digital photos to give the client a visual description on what they are buying? Does your competition have all the insurance that you do, such as E&O insurance with Realtor/agent indemnification and general liability coverage? Are they as professional as you? Did they go through a formal training program prior to becoming a home inspector? Is their pricing fair? When pricing your services focus on trust and professionalism. The quality of your service counts. Remember to verbalize that quality to your client. Add value to your inspections versus reducing the price. People buy when they are comfortable with what they are purchasing regardless of price.
8. **Word of Mouth Marketing:** It Works! Word of mouth marketing is the best way to get your name out there. When performing an inspection go above and beyond from start to finish. Create a positive experience that exceeds the customer's expectations and that will cause them to say "Wow!" Make your company worthy of referrals. Decide what it is that you want people to say about your service, provide a quality service and most of all treat people with respect. Give people something to talk about and ask them to spread the word. Word of mouth marketing fuels success.
9. **Kick Butt!** Successful marketing can take up to 20-30 hours out of your week if you want to be a full time inspector (five to seven hours if you are part time). Be aggressive! Meet with as many Realtors as possible. Give out five to 10 business cards per day. Join Realtor associations or boards. Go to business luncheons, and provide breakfast or lunch to targeted real estate offices. Stop in at five to 10 open houses per week.
10. **Stay positive!** It is very important to stay positive through any and all obstacles that you may encounter through your life and career.

Seek help and support from family and friends and you will reach your business goals before you know it! ■

~About the Author

Chris Chirafisi, a licensed home inspector in three states, has built two home inspection companies and has performed more than 4,000 inspections. Chirafisi is currently a senior trainer and product manager at AHIT, the largest home inspection training company in North America, with over 70 training facilities. AHIT also offers InspectIT, an industry leading reporting software.



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