



Business Advising Expert - Confidential - Free



EIDL Loans Accepting Applications

The SBA has announced that the Economic Injury Disaster Loan application portal is again open for both loans and advances. Here is information from the SBA:

SBA's COVID-19 Economic Injury Disaster Loan (EIDL) and EIDL Advance

- The SBA is offering low interest federal disaster loans for working capital to small businesses and non-profit organizations that are suffering substantial economic injury as a result of COVID-19 in all U.S. states, Washington D.C., and territories.
- These loans may be used to pay debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact, and that are not already covered by a Paycheck Protection Program loan. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%.

- To keep payments affordable for small businesses, SBA offers loans with long repayment terms, up to a maximum of 30 years. Plus, the first payment is deferred for one year.
- In addition, small businesses and non-profits may request, as part of their loan application, an EIDL Advance of up to \$10,000. The EIDL Advance is designed to provide emergency economic relief to businesses that are currently experiencing a temporary loss of revenue. This advance will not have to be repaid, and small businesses may receive an advance even if they are not approved for a loan.

We have a video that walks the viewer through the application on our [website](#).

Small Business Assistance

Don't forget that SBDC counselors are available and eager to assist your small business. We are:

- Mark Lankford - mlankford@tecd Dayton.com
- LeKeisha Grant - lgrant@tecd Dayton.com
- Kathy Marshalek (exports) - kmarshalek@tecd Dayton.com
- Kim Woodbury - kwoodbury@tecd Dayton.com
- Cindi Green - cgreen@tecd Dayton.com

937-281-0118

MAKE AN APPOINTMENT

Upcoming Webinars

INTERNATIONAL TRADE

Our Export Assistance Network Director, Kathy Marshalek, has planned a series of webinars that address various aspects of international trade. Be sure to check them out!

June 23

International ECommerce: How to Sell Customers Online in Developing Markets

[REGISTER](#)

June 25

Managing Imports with Trade Disruptions

[REGISTER](#)

June 30

International Marketing: Leverage Social Media to Market Your Business

[REGISTER](#)

BUSINESS COMMUNICATIONS

July 14

Meaningful Communication Catalysts

[REGISTER](#)

MVSBDC |





MONTGOMERY
COUNTY

OFFICE OF CARES ACT



MONTGOMERY COUNTY
CARES
ABOUT SMALL BUSINESS

**COVID-19 Relief Grants are now
available for small businesses!**

- Grants of up to \$10,000
- Businesses with fewer than 30 employees
- Less than \$1 million gross annual revenue
- Must be located within Montgomery County

WWW.MCOHIOCARES.ORG

June 15, 2020

Gwen,

Please see the update from the SBA Office of Advocacy. You can stay up-to-date on our office by reading our comment letters and reviewing our research. As always, we are seeking your input on current regulatory alerts and your participation in our regulatory roundtables. Please be in touch directly with the listed Advocacy contact for any questions or comments on these topics. Feel free to contact me with other questions or concerns.

- Les Davies
Region 5 Advocate

COVID-19 SMALL BUSINESS RESOURCES

[The Office of Advocacy is sharing any resources that may be helpful from Federal agencies on our website here.](#)

RECENT ADVOCACY COMMENT LETTERS

[Advocacy Submits Comments On EPA's Proposed Industrial Stormwater Multi-Sector General Permit](#)

[Advocacy Submits Comments On EPA's Economic Guidelines For The Consideration Of The Science Advisory Board Review Panel](#)

UPCOMING ADVOCACY AGENCY ROUNDTABLES

[None currently. See past roundtables here.](#)

ADVOCACY NEWS UPDATES

[Regulatory Burden Reduced For Small Businesses In FY 2019](#)

[May Small Business Advocate](#)

OFFICE OF ECONOMIC RESEARCH NEWS

[Starting Is The Hardest Part](#)

[Progress Continues On Census's Nonemployer Data Project \(NES-D\)](#)

[Small Business Facts: Small Business Employment Plummet](#)

OPEN COMMENT PERIODS

Department of Agriculture

USDA Now Accepting Applications For Coronavirus Food Assistance Program, Seeks Comments On Additional Entities To Include

On May 26, 2020 the United States Department of Agriculture (USDA), pursuant to a final rule issued on May 21, 2020, began accepting applications for the Coronavirus Food Assistance Program (CFAP). The program aims to provide financial relief to farmers and ranchers who have faced a five percent or greater price decline or who experienced losses due to market supply chain disruptions as a result of the COVID-19 pandemic. USDA outlines several eligible commodities including non-specialty crops, wool, livestock, dairy, and a limited number of specific specialty crops. Eligible producers may apply until August 28, 2020. In addition, USDA will accept public comments on the rule to hear from entities who feel they should be eligible to receive assistance but may not already be covered. Public comments will be accepted until June 22, 2020.

- Read more about the program and how to apply [here](#).
- Read the rulemaking [here](#) and submit public comments [here](#).
- Advocacy contact: [Prianka Sharma](#) at (202) 205-6938.

Centers for Medicare and Medicaid Services

CMS Publishes Interim Final Rule Making It Easier For Healthcare Professionals To Order, And Receive Payment For Ordering, COVID-19 Tests

On May 8, 2020, The Centers for Medicare and Medicaid Services (CMS) published an interim final rule (75 FR 27550) with comment period that gives individuals and entities that provide services to Medicare, Medicaid, Basic Health Program, and Exchange beneficiaries needed flexibilities to respond effectively to the serious public health threats posed by the spread of the coronavirus disease 2019 (COVID-19). Recognizing the critical importance of expanding COVID-19 testing, CMS is amending several Medicare policies on an interim basis to cover FDA-authorized COVID-19 serology tests, to allow any healthcare professional authorized to do so under State law to order COVID-19 diagnostic laboratory tests (including serological and antibody tests), and to provide for new specimen collection fees for COVID-19 testing under the Physician Fee Schedule and Outpatient Prospective Payment System. These changes apply to physicians and other practitioners, hospice providers, federally qualified health centers, rural health clinics, hospitals, critical access hospitals, community mental health centers, clinical laboratories, teaching hospitals, providers of the laboratory testing benefit in Medicaid, Opioid treatment programs, and quality reporting programs for inpatient rehabilitation facilities, long-term care hospitals, skilled nursing facilities, home health agencies and durable medical equipment, prosthetics, orthotics, and supplies suppliers. Any comments must be filed by July 7, 2020.

- See the proposed rule [here](#).
- Submit comments on the proposed rule [here](#).
- Advocacy Contact: [Linwood Rayford](#)

Consumer Product Safety Commission

CPSC Seeks Comments On Proposed Rule To Establish Safety Standards For Baby Crib Bumpers And Liners

On April 3, 2020 the U.S. Consumer Product Safety Commission (CPSC) published a proposed rule to establish a safety standard for crib bumpers and liners and proposed to identify crib bumpers and liners as durable infant or toddler products thus making them subject to CPSC's consumer registration requirements. The proposed rule would incorporate current industry standards but includes several additional modifications by CPSC. The Commission has stated that the rule has the potential to impact small entities and prepared an initial regulatory flexibility analysis that states that depending on the size of the entity, there is the potential for significant economic impact above one percent of annual revenue. Comments are due by June 17, 2020.

- Read the *Federal Register* notice and submit comments [here](#).
- Advocacy contact: [Prianka Sharma](#) at (202) 205-6938.

Environmental Protection Agency

EPA Publishes Draft Risk Evaluation For Perchloroethylene And Announces Public Peer Review Meetings

On May 4, 2020, EPA published its draft risk evaluation for perchloroethylene (PCE). Under the Toxic Substance Control Act (TSCA), EPA is required to conduct risk evaluations to determine whether existing chemicals present an unreasonable risk of injury to health or the environment under the conditions of use. PCE has a wide variety of uses ranging from a solvent in dry cleaning and vapor degreasing and adhesives in consumer products, among others. In the draft risk evaluation, EPA found preliminary unreasonable risk of injury to human health and the environment for certain conditions of use to workers, occupational non-users, consumers, bystanders and aquatic organisms. A final determination that a condition of use presents an unreasonable risk of injury to health or the environment will move the uses into the risk management phase under TSCA. This means that the agency will have to regulate those risks, which can include use-restrictions or bans.

EPA has submitted this evaluation for peer review through its Science Advisory Committee on Chemicals. The virtual peer review meeting is scheduled for May 26-29, 2020. You can register to attend and provide comments at the meeting [here](#).

Comments on the draft risk evaluation are due on July 6, 2020.

Read the draft risk evaluation and other supporting documents and submit comments [here](#).

Advocacy contact: Tabby Zeb at (202) 205-6790 or email at tayyaba.zeb@sba.gov.

Department of Energy

DOE Seeks Comments On Reviews Of Energy Conservation Standards

The U.S. Department of Energy is requesting comments and information on reviews of several current energy conservation standards for the below listed products. In each review the agency seeks to determine whether to amend efficiency standards, and whether it is technologically feasible and economically justified to do so. The agency is also evaluating the impact on small entities, and as such the public is invited to submit specific small business considerations. The standards open for comment are as follows:

- *Energy Conservation Standards for Air-Cooled Commercial Package Air Conditioning and Heating Equipment and Commercial Warm Air Furnaces.* The agency seeks to determine whether to amend the standards. Read more [here](#). Comments due by June 11, 2020.
- *Energy Conservation Standards for Water-Source Heat Pumps.* The agency seeks to determine whether to amend the standards. Read more [here](#). Comments due by June 11, 2020.
- *Energy Conservation Standards for Small Electric Motors.* The agency has determined that more stringent standards would not be cost-effective and seeks comments on this determination. Read more [here](#). Comments due by June 29, 2020.

Advocacy contact: [Prianka Sharma](#) at (202) 205-6938.

Federal Energy Regulatory Commission

FERC Seeks Comments On Revisions To Regulations For Electric Transmission Incentives Policies

On April 2, 2020, the Federal Energy Regulatory Commission (FERC) published a proposed rule to revise existing regulations that implement section 219 of the Federal Power Act. The Commission states that these changes are necessary in light of changes in transmission development and planning in the last few years. The proposed rule offers nine distinct changes to the existing regulations, including a departure from the risks and challenges approach used to evaluate requests for transmission incentives, among others. The Commission has certified that the rule will not have a significant economic impact on a substantial number of small entities. Comments are due by July 1, 2020.

- Read the *Federal Register* notice and submit comment on the proposed rule [here](#).
- Advocacy contact: [Prianka Sharma](#) at (202) 205-6938.

FERC Announces Technical Conference On Impacts Of COVID-19 On Energy Industry

On May 20, 2020 the Federal Energy Regulatory Commission (FERC) announced that it would convene a two-day technical conference to allow the public to provide information on energy issues that the country faces as it recovers from the COVID-19 emergency. The Commission seeks information on (1) the energy industry's ongoing and potential future operational and planning challenges due to COVID-19; (2) the potential impacts of changes in electric demand on operations, planning, and infrastructure development; (3) the potential impacts of changes in natural gas and oil demand on operations, planning, and infrastructure development; and (4) issues related to access to

capital, including credit, liquidity, and return on equity issues. The conference will take place on July 8th and 9th, 2020 from 9 a.m.- 5 p.m. each day.

- Read the *Commission* notice [here](#).
- Register for both days of the technical conference [here](#).
- Advocacy contact: [Prianka Sharma](#) at (202) 205-6938.

Department of the Interior

DOI Seeks Comments On Proposed Designation Of Critical Habitat For The Northern Mexican And Narrow-Headed Gartersnakes

On April 28, 2020, the U.S. Department of the Interior’s Fish and Wildlife Service issued a revised proposed rule and revised economic analysis for a proposal to designate critical habitat for the Northern Mexican and Narrow-Headed Gartersnakes. The proposal includes several counties in New Mexico and Arizona. Designating these areas as critical habitat would extend protections to the species and either prohibit certain activities on these lands or require obtaining a special permit. Written comments are due by June 29, 2020.

- Read the *Federal Register* notice, and submit written comment on the proposed rule [here](#).
- Advocacy contact: [Prianka Sharma](#) at (202) 205-6938.

Internal Revenue Service

Internal Revenue Service Proposes Updates To Withholding On Certain Periodic Retirement And Annuity Payments Under Section 3405(A) Pursuant To TCJA

On May 27, 2020, the Internal Revenue Service (IRS) published a notice of proposed rulemaking titled *Income Tax Withholding on Certain Periodic Retirement and Annuity Payments Under Section 3405(a)*. The proposed rule provides guidance to taxpayers about the default withholding rate for certain periodic retirement and annuity payments after December 31, 2020.

Before the Tax Cuts and Jobs Act (TCJA), the default withholding rate for certain periodic retirement and annuity payments for which there was no withholding certificate was for a married individual with three exemptions. The TCJA amended the default withholding rate to be “determined under rules prescribed by the Secretary.” The Secretary’s determination will be in the applicable forms, instructions, publications, and other guidance prescribed by the Commissioner. Through Notices 2018-14, 2018-92, and 2020-3, the Secretary has provided that the default withholding rate would be a married individual with three withholding allowances for 2018, 2019, and 2020, respectively.

The IRS is certifying that the rule will not have a significant economic impact on a substantial number of small entities. While the agency acknowledges that the proposed rule will likely affect a substantial number of small entities, it has determined that the economic impact will not be significant because the proposed rule incorporates a TCJA legislative amendment to remove the reference to a specific default withholding rate to one determined by the Secretary. Notwithstanding its certification, the IRS specifically requests comments on any impact the proposed rule will have on small entities.

The comment period closes on July 27, 2020. There is no public hearing set for this proposed rule. Any requests for the IRS to hold a public hearing must also be received by July 27, 2020.

- Review the notice or submit comments [here](#).
- Advocacy Contact: [Charles Jeane](#) at (202) 205-7168.

International Trade Commission

U.S.-Kenya Trade Agreement: Advice On The Probable Economic Effect Of Providing Duty-Free Treatment For Currently Dutiable Imports Institution Of Investigation And Scheduling Of Hearing

The International Trade Commission (ITC), at the request of the Office of the United States Trade Representative (USTR), is seeking public comment on the probable economic effect of providing duty-free treatment for imports of currently dutiable products from Kenya on (1) industries in the United States producing like or directly competitive products, and (2) consumers. USTR has asked that ITC's analysis consider each article in chapters 1 through 97 of the Harmonized Tariff Schedule of the United States (HTS) for which U.S. tariffs will remain, taking into account implementation of U.S. commitments in the World Trade Organization.

The SBA Office of Advocacy encourages small businesses, as defined by SBA size standards, or organizations representing small business members that submit comments to self-identify so that the ITC may be aware of issues of particular interest to small firms.

- Requests to appear at the public hearing should be filed with the Secretary no later than 5:15pm, June 10, 2020.
- The public hearing in connection with this investigation will be held beginning at 9:30 am on July 7, 2020, using Go To Meeting.
- Written submissions should be filed with the Secretary no later than 5:15 pm, July 14, 2020.
- Read the full hearing notice [HERE](#).

Advocacy Contact: [Rosalyn Steward](#) at (202) 205-7013.

National Oceanic Atmospheric Administration

NOAA Seeks Comments On Proposed Expansion Of Flower Garden Banks National Marine Sanctuary

On May 1, 2020, the U.S. Department of Commerce's National Oceanic and Atmospheric Administration issued a proposed rule to expand the current boundaries of the Flower Garden Banks National Marine Sanctuary to include 14 additional reefs in the Gulf of Mexico. The agency has announced that in addition to soliciting written comments it will host three virtual public hearings on June 8 (two sessions) and June 11, 2020. Written comments are due by July 3, 2020.

- Read the *Federal Register* notice, register for the virtual public hearings and submit written comment on the proposed rule [here](#).
- Advocacy contact: [Prianka Sharma](#) at (202) 205-6938.

CONTACT

Les Davies
Office of Advocacy
U.S. Small Business Administration
Region 5 Advocate
Region 5: Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin
leslie.davies@sba.gov
614-477-2616

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OPEN*

D O W N T O W N



June 19-25, 2020



Featured Event

**DAY of
GIVING**

PRESERVING THE HEART
OF LIVE PERFORMANCE

June 25 - Noon-10 p.m. Day of Giving

Dayton Live has joined forces with the other not-for-profit arts organizations that perform in their venues to raise funds to ensure their very existence in the future. Due to COVID-19, hundreds of performances have been cancelled or postponed and millions of dollars of revenue have been lost. Dayton's performing arts organizations have faced not just layoffs, furloughs and pay cuts, but also concerns about our very survival.

This unique fundraising event, **Day of Giving: Preserving the Heart of Live Performance**, is completely virtual via the DaytonLive.org website and various social media channels (Facebook and Instagram @DaytonLive365). Dayton Contemporary Dance Company, Dayton Dance Initiative, Dayton Gay Men's Chorus, Dayton Live (formerly Victoria Theatre Association), Dayton Performing Arts Alliance (Dayton Ballet, Dayton Opera, and Dayton Philharmonic), and The Human Race Theatre Company are all participating in this important initiative.

The virtual fundraising event (hosted on the DaytonLive.org website and social media channels) will begin at 12 p.m. on Thursday, June 25, 2020, and end at 10 p.m. After a launch hour with introductions from all the featured arts groups and a welcome from PNC Regional President Dave Melin, each organization will take over Dayton Live's social media for an hour with posts, videos, and more. People are invited to make donations to the organization of their choice (or all groups together) via the DaytonLive.org website or by texting CREATE to 243 725. A "Happy Hour" will occur at 5 p.m. and the evening will wrap up

Also this Week

Now Thru June 21 - OPEN* for Father's Day 2020

Father's Day may be a little different this year, but you can still find great ways to celebrate Dad with our downtown businesses. Support the local businesses who need you more than ever while finding the perfect gift or experience for the special guy or guys in your life.

Treat Dad to a meal from his favorite [downtown restaurant](#). Many downtown eateries are offering special Father's Day menus for carryout or curbside pickup and taking orders now. Other restaurants and bars have re-opened with patio service or distanced indoor dining, and you can find a list of who's open and how [here](#). Find a great gift from one of the many [independent shops](#) downtown, or get him a gift card for a service he can enjoy later. Think Dad would appreciate spending time with you? Check out our [OPEN* Things to Do](#) page for a list of places offering fun experiences to enjoy virtually or in person.

Happy Father's Day, dads!

with a final hour featuring "thank you" messages from each organization.



Downtown Business Owners/Operators:

If you own or operate a downtown business, you can also find tips for navigating these challenging times on our website. We're compiling a list of **resources for businesses and employees** [here](#).

Let us know if you're OPEN* or doing any kind of special promotion, and we'll update our list and help you spread the word! Please [contact us](#) with any changes to offerings or any incorrect information you see in our OPEN* listings.



Some Ways to Support Downtown Dayton's Black-owned Businesses:

Follow them on social media. Like their posts. Write a review for their business. Buy their goods or services. Small businesses are the heart of our downtown Dayton community. Here is a list of some of the black-owned businesses among the [hundreds of small businesses](#) that call downtown Dayton home:

[All About Fitness](#) - [Baba Love Organics](#) - [Baldwin Cafe](#) - [Beaute Box](#) - [Boujee Bee Boutique](#) - [Gemini Studios](#) - [Hair Rich Club](#) - [Kia Cake & Company](#) (coming soon) - [Lisse Beauty Bar](#) - [Mann Power Cafe](#) - [Mitt Master](#) - [Now & Zen](#) - [NTI Shoe Shine and Dry Cleaning](#) - [Picture Perfect Paint Parties](#) - [Present Tense Fitness](#) - [Puff Apothecary](#) - [Serendipity Community Care](#) - [Studio 816](#) - [Twist Cupcakery](#) - [Vintage Barbershop](#) - [White House Event Center](#)



Our friends at Launch Dayton have also put together a list of black-owned businesses across the Dayton area. Find that [here](#).



Downtown's OPEN*

is produced by the Downtown Dayton Partnership.

If you have questions about this email, reply to this message or call us at (937) 224-1518.

Information is accurate to the best of our knowledge at the time of publication. Call the listed venue for details

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D A Y T O N



CONVENTION, SPORTS & ENTERTAINMENT FACILITIES CONFERENCE



Announcing the 2020 Digital Conference

SAVE THE DATE
August 12-14, 2020

Wednesday, Aug 12 to Friday, Aug
14
Daily Hours: 9:00 am - 1:00 pm PST

[REGISTER NOW](#)

We're excited to announce this year's [CSEF Conference](#) will be online!

During this uncertain time, we will be hosting our program virtually, at a reduced rate, and designed to fit within your work schedule.

Join government and industry leaders nationwide. Connect with project owners, CVB officials, economic development agencies, developers, and AEC professionals for three days of project delivery and market discussion.

If you're planning your next procurement and want to hear how other owners are moving convention center, headquarters hotel, stadium/arena, and entertainment district venue projects forward in this market, you'll want to join us.

Stay connected and informed. Discover new project opportunities. Meet with industry, and learn how agencies and owners are approaching are advancing projects in the post-COVID economy.

Register by June 26 to secure the early registration price of \$249!

[CLICK TO LEARN MORE](#)

Project Delivery Education for Owners, Developers, and Operators Involved In:



**Convention
Centers**



**Headquarters
Hotels**



**Stadiums &
Arenas**



**Conference
Centers**



**Entertainment
Venues**



**Arts &
Theater**

2020 Program & Agenda Overview



Through 3 days of panels discussions, roundtables, and networking opportunities, the **2020 CSEF agenda** will set out to answer complex issues surrounding the development and delivery of entertainment and tourism infrastructure in today's conditions.

This year's agenda is designed to deepen understanding on the value proposition behind alternative project delivery models, and the role they are playing in the delivery of convention, sports, tourism and entertainment facilities.

Over 75 leading practitioners will present their firsthand observations of a variety of public facility projects of all sizes in different markets from around the country. We will also offer in-depth roundtable conversations for owners and public sector delegates interested in discussing specific project issues in a more candid and interactive forum.

The 2020 agenda examines current trends in project delivery and will include:

- Local economic development strategies and community based partnerships
- Life cycle asset management approaches
- Solutions for deferred O&M
- Operational management best practices
- How entertainment and tourism infrastructure changes in a post-COVID world
- Sustainability and resiliency planning
- Innovative approaches to procurement
- Funding and financing
- Aligning owner and developer perspectives
- State and federal programs available to assist your next project
- Case studies of large and small projects now in development

Owners and industry practitioners will share their experiences, discuss projects upgrades and new projects currently in development, and detail structures and best practices used in developing, building, and maintaining projects of all sizes.

[LEARN MORE](#)

Click To View: [Website](#) | [Program](#) | [Who's Attending](#)

The 2020 Virtual Event Overview



This year's program has been designed to work with your schedule.

- The Summit will be 3 days long: with each day's agenda lasting 4 hours; consisting of 30 minute individual project delivery sessions and networking breaks throughout.
- The program runs live from 9:00 am – 1:00 pm PST each day. All sessions will be recorded and available so you can watch what you miss at your convenience.
- Each day's program begins with an opening general session, followed by 3 hours of project delivery presentations and interactive roundtables.
- This year's sessions follow a 30 minute presentation format, with an additional 10 minutes reserved for real-time audience Q&A.
- Daily agenda provides a 30 minute mid-day break to allow for other work, networking, and to meet with event partners in our Virtual Exhibit Hall.
- Presentation slides and resources will be made available to all attendees.

[VIEW EVENT GUIDE AND PROGRAM HERE](#)

Click To View: [Website](#) | [Program](#) | [Who's Attending](#)

Who Attends the CSEF Conference?



Attendees include senior management from firms in the construction, engineering, design, legal, investment and consulting industries as well as senior administrators from state and local governments, convention and visitor's bureaus, universities, sports leagues and franchises, economic development agencies from across the nation.

The Conference is a must for those who want to stay current on project delivery trends, meet owners, developers, operators, sports leagues and franchises, universities and government leaders in the U.S..

Our audience of industry leaders provides a unique opportunity to network with experts, owners, and prospective partners in a development focused forum. With our enabled live chat functions, you can network with development speakers, advisors, owners, and experts who have navigated complex projects from concept to completion.

For more information on participating organizations, please visit our website.

[SEE WHO ATTENDS](#)

SAVE THE DATE
August 12-14, 2020

Wednesday, Aug 12 to Friday, Aug
14
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[REGISTER NOW](#)

Special Thanks to Our Sponsors

We thank the following organizations for their instrumental support of this year's event.

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