

# Church, Marriage and Family

Does going to church strengthen marriage and family? I would think that any Christian would agree with that statement. But I find it exciting that even secular researchers would agree that church and religious activities are good for marriage and family.

On a regular basis, the Heritage Foundation posts the latest findings from researchers. This month their "Top Ten" related to religion and family. Here are some of the findings they summarized.

Researchers have found that couples who believe that marriage has spiritual significance tend to adjust more easily to marriage and experience lower levels of conflict. They have found that marriages in which both the husband and wife frequently attend church services are less likely to end in divorce than marriages in which neither spouse attends frequently. On average, wives who attend church weekly with their husbands experience higher level of marital happiness than peers in marriages in which neither spouse attends church weekly.

Adolescents who attend church more frequently and report that religion is important in their lives are more likely to marry and less likely to cohabit than peers who are less religious. Adolescents who consider religion to be important in their lives tend to have a higher expectation of getting married than their peers. Young adults who attended religious services frequently during adolescence are more likely to disapprove of premarital sex and cohabitation than peers who had not attended services frequently.

Research even found that urban mothers who give birth out of wedlock are more likely to become married within a year of their children's birth if they attend religious services. Men

and women who attend religious services weekly are less likely to commit an act of domestic violence than peers who seldom attend.

Many years ago, Linda Waite and Maggie Gallagher wrote the book, *The Case for Marriage: Why Married People are Happier, Healthier, and Better off Financially*. At the time, they documented the benefits of marriage. These findings not only show the benefits of marriage, but the benefits of church attendance to marriage and family. I'm Kerby Anderson, and that's my point of view.

July 22, 2010

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## Christian View of Politics

*October 13, 2010*

If you are wondering how Christians should think about politics, a new book out by Dr. Wayne Grudem provides a comprehensive answer. In his book, *Politics: According to the Bible*, he first provides a framework of biblical principles concerning politics and then sets forth his perspective on how the Bible informs our views on approximately sixty specific issues.

When [he was on my radio program recently](#) he said the major impetus for the book came from two people with the Alliance Defense Fund (Alan Sears and Ben Bull) and also from the president of the Center for Arizona Policy (Cathy Herrod). They encouraged him to write the book in order to educate Christians who often had wrong views about the role of Christians in the political process.

It is no surprise then that he begins the book by addressing

five wrong views about Christians and government. They are: government should compel religion, government should exclude religion, all government is evil, we should do evangelism not politics, and we should do politics not evangelism. Dr. Grudem answers each of these views as well as related questions within that particular view. He then develops the key biblical principles concerning government and also delineates the elements of a biblical worldview.

A major section of the book provides a biblical perspective on nearly every issue imaginable. Dr. Gruden is certainly equipped to deal with these topics since he has been teaching biblical ethics for nearly 30 years. Most of these ethical issues also have political implications. And he is certainly able to handle the biblical material as the author of *Systematic Theology: An Introduction to Biblical Doctrine* and the general editor of the ESV Bible.

Dr. Grudem's warning to Christians during this election season is, "Don't fall asleep when the future of your nation is at stake!" I would agree. Who we elect in November will determine the future of this nation. A great way to get educated and motivated is to buy and read his book. I'm Kerby Anderson, and that's my point of view.

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# **American Bank Bailout**

## **Where is the Bailout Money?**

The bailout has been a topic of conversation at nearly every social gathering I am been at in the last few weeks. And most of the time one question surfaces, where is the bailout money? The reason taxpayers are asking that is due to a news story

that came out before Christmas stating that the largest banks can't exactly track how they are spending the money.

Now I did have one lawyer explain to me that often these funds are placed in a pool so it isn't easy to track them. And I will give the banks some slack on that since I realize that is probably the case. But let's think about this for a moment.

If I were asking for a loan from the bank, wouldn't you expect them to ask me where the money is going? And if I needed an additional loan, wouldn't you expect the bank to want a detailed history of what I did with the previous loan? Now keep that in the back of your mind as you hear what some of the bank officers have been saying.

A spokesman for JPMorgan Chase said: "We've lent some of it. We've not lent some of it. We're not given any accounting of, 'Here's how we're doing it.'"

A spokesman for SunTrust Banks said: "We're not providing dollar-in, dollar-out tracking." By the way, they have already received \$3.5 billion in taxpayer dollars.

A spokesman for Regions Financial Corp said: "We manage our capital in the aggregate." They also have received \$3.5 billion from the financial bailout.

I don't know about you, but that doesn't inspire much confidence in me. Remember that lawmakers did bring bank executives to Capitol Hill and encouraged them to lend the money and not hoard it or spend it on corporate bonuses. It appears that some have, but there does not seem to be any negative consequences for doing so.

One of my recent guests [on the [Point of View](#) radio program] is Representative Scott Garrett (a member of the House Financial Services Committee) who asks: "Where is the money going to go to? How is it going to be spent? When are we going to get a record on it?" These all sound like good questions

that need to be answered.

## **What Caused the Financial Crisis?**

What caused the financial crisis? We have heard lots of accusations and criticisms, but it is hard to know who to believe. President-elect Barack Obama said throughout the presidential campaign that it was deregulation and a conservative approach to economics that was to blame. He said: "Eight years of policies that have shredded consumer protections, loosened oversight and regulation, and encouraged outsized bonuses to CEOs while ignoring middle-class American have brought us to the most serious financial crisis since the Great Depression."

So is the current crisis a result of these policies? Is deregulation the culprit? Kevin Hassett proposes a simple test of this view. He points out that countries around the world have very different regulatory structures. Some have relatively light regulatory structures, while others have much more significant intrusion into markets.

If the premise by Barack Obama is correct, then those countries that have looser regulations should have a greater economic crisis. But that is not what we find. If you plot the degree of economic freedom of a country on the x-axis and the percent of change in the local stock market on the y-axis, you find just the opposite of what Barack Obama states.

The correlation is striking. Draw a line from countries with low economic freedom (like China and Turkey) to countries with greater economic freedom (like the United States) and you will notice that most of the countries hug the line. Put another way, the regression line is statistically significant.

If Barack Obama is correct the line should be downward sloping (meaning that countries that are freer economically had a biggest collapse in their stock markets). But the line slopes

up. That seems to imply that countries that are economically free have suffered less than countries that are not. Of course, a single graph and a statistical correlation certainly does not tell the whole story. But it is interesting that the current data seems to prove just the opposite of what Barack Obama has been arguing.

## Cost of the Bailout

How much is that bailout going to cost us? Nobody seems to know, but even when I try to give some numbers for it, it doesn't compute. So I was encouraged to see that someone took the time to put the current bailout numbers in perspective.

Barry Ritholtz is a financial blogger and Wall Street analyst. He has found (as I have found) that people have a hard time comprehending the dollar amounts. While doing research for his book, *Bailout Nation*, he needed some way to put this into proper historical perspective. He says that if you add the latest Citi bailout, the total cost now exceeds \$4.6 trillion dollars. By the way, I have seen numbers much larger than that (which may include loan guarantees which may not actually end up costing us). But what does \$4.6 trillion dollars look like?

Jim Bianco (of Bianco Research) crunched the inflation adjusted numbers. The current bailout actually costs more than all of the following big budget government expenditures. The Marshall Plan (\$115.3 billion), the Louisiana Purchase (\$217 billion), the New Deal (\$500 billion est), the Race to the Moon (\$237 billion), the Savings and Loan bailout (\$256 billion), the Korean War (\$454 billion), the Iraq war (\$597 billion), the Vietnam War (\$698 billion), and NASA (\$851.2 billion).

Even if you add all of this up, it actually comes to \$3.9 trillion and so is still \$700 billion short (which incidentally is the original cost of one of the bailout packages most people have been talking about).

Keep in mind that these are inflation-adjusted figures. So you can begin to see that what has happened just in the last few months is absolutely unprecedented. But until you run the numbers, it seems like Monopoly money. But the reality is that it is real money that must either be borrowed or printed. There is no stash of this money somewhere that Congress is putting into the economy.

The current economic meltdown is significant, but the solution that members of Congress and financial experts on Wall Street are offering is terribly expensive.

## **Government Ownership of Banks?**

One of the lingering questions about the bailout is how long the government will have ownership of the banks. At the moment, the federal government is planning on purchasing \$250 billion worth of shares in American banks. Is it possible that government will hold the bank shares indefinitely? Terrence Jeffrey of CNSNews.com believes that this could be an unintended consequence. Let me explain.

While the law doesn't say that government can buy ownership interest in banks, it does allow purchases in "any financial instrument that the secretary, after consultation with the chairman of the Board of Governors of the Federal Reserve System, determines the purchase of which is necessary to promote financial market stability." This act also allows "such actions as is necessary, that the secretary might deem."

So how long can the treasury secretary hold these assets? Actually, the law sets no limits. A Treasury spokesman told CNSNews.com that "We can hold them for as long as we want." Now, let's be fair, Treasury Secretary Hank Paulson does not envision the government having a permanent ownership stake in various banks. But let's also be realistic. He won't be the treasury secretary next year.

The plan that was drafted envisions the government selling the stock back to the banks. It also prevents elected officials from using government ownership of the banks for their own political advantage. This oversight actually takes place through the Office of Thrift Supervision, the Office of the Comptroller of the Currency, the Federal Reserve, and the Federal Deposit Insurance Corporation.

Now the plan does allow banks to buy back its shares from the government in the first three years, if it can raise 25 percent of the value of the shares by selling stock. But these are subject to the approval of the primary bank regulator.

But the bottom line is this: banks are not guaranteed they can buy back their stock. Although Congress didn't intend for government to permanently own banks, it is possible they may do so anyway.

## **Seven Hundred Billion**

How much is \$700 billion? When these numbers are so big we lose all proportion of their size and potential impact. So let me use a few comparisons from a recent Time Magazine article to make my point.

If we took \$700 billion and gave it to every person in America, they would receive a check for \$2,300. Or if we decided to give that money instead to every household in America, they would receive \$6,200.

Here's another idea, if we took that money and decided to start paying the income taxes for each American, it would pay the income taxes for every American who makes \$500,000 or less a year.

Since gas prices have been high, what if we decided to use this money to buy gasoline for every car in America? If we did that, no one would have to pay for gas for the next 16 months.

What if we were able to use \$700 billion to fund the government for a year? If we did so, it would fully fund the Defense Department, the State Department, the Treasury, the Department of Education, Veterans Affairs, the Department of the Interior, and NASA. If instead we decided to pay off some of the national debt, it would retire seven percent of that debt.

Are you a sports fan? What if we used that money to buy sports teams? This is enough money to buy every NFL team, every NBA team, and every Major League Baseball team. But we would have so much left over that we could also buy every one of these teams a new stadium. And we would still have so much money left over that we could pay each of these players \$191 million for a year.

So how would \$700 billion stack up against the economies of various countries in the world? This amount of money would create the 17th largest economy in the world, roughly equal to the economy of the Netherlands.

Is \$700 billion a lot of money? Of course it is, and we all need to think about this the next time Congress votes to spend money. I'm Kerby Anderson, and that's my point of view.

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## **Do We Need a "Hate Crimes" Law?**

April 4, 2007

Congress is once again weighing the possibility of passing a hate crimes bill that would give special federal protection

based upon race, religion, gender, and sexual orientation. Representative Sheila Jackson-Lee (D-TX) introduced the David Ray Hate Crimes Prevention Act of 2007 (HR 254) in January. Many believe that if the bill is passed, it could open the door to prohibit any opposition to homosexuality whether in the church or the society at large.

It is quite possible that hate crimes legislation might even be used to define biblical language as hate speech. For example, city officials have already had a billboard removed in Long Island, NY, because it was classified as hate speech. The billboard read: If a man also lie with mankind, as he lieth with a woman, both of them have committed an abomination. (Leviticus 20:13)

Consider how hate crimes legislation in Philadelphia was used against Christians. In 2004, six men and five women were arrested in Philadelphia while preaching and speaking during a public homosexual celebration known as OutFest. These Christians (later known as the Philadelphia Eleven) walked into the gathering singing hymns and carrying signs encouraging homosexuals to repent. They were immediately confronted by a militant group of gay activists known as the Pink Angels. These activists blew loud whistles and carried large pink signs in front of the Christians in order to block their message and access to the event. Many of the gay activists screamed obscenities at the Christians.

Those arrested ranged in age from a 17-year-old girl to a 72-year-old grandmother. After spending twenty-one hours in jail, the Philadelphia District Attorneys office charged five of them with various felonies and misdemeanors stemming from Pennsylvanias hate crimes law. If the Philadelphia Eleven were convicted of these charges, they would have faced forty-seven years in prison and \$90,000 in fines each.

Even though a video clearly showed that no criminal activity took place, the prosecution refused to withdraw the charges,

and characterized the groups views in court as hate speech. The judge for the Philadelphia County Court of Common Pleas Judge finally dismissed the charges, saying that she found no basis whatsoever for any of them.{1}

But even apart from the concerns about how a hate crimes law could be used to promote the homosexual agenda are deeper concerns about hate crimes legislation in general. For example, there is a major question whether hate crimes are really the problem the popular press makes them out to be. The FBI annually publishes Hate Crime Statistics. The most recent report shows that hate crimes reached an eight-year low in the last reporting period. A study by the Family Research Council found that there are significant discrepancies between hate crimes reported by law enforcement and the media.{2}

Hate crimes laws also rest on the flawed assumption that enhanced penalties deter crimes. First, there is no evidence of this. Most of these crimes are crimes of passion and are not likely to be influenced by greater criminal penalties. Second, the argument for greater deterrence usually comes from those who argue that the death penalty has no deterrent effect. Do they really believe that a hate crime law deters a criminal simply because he or she might spend a few extra months in jail?

A final objection to these laws is that they criminalize thought rather than conduct. Hate crimes laws essentially punish thought crimes. They punish people because of their point of view. Criminal prosecutions delve into more than the defendant's intent; they inquire into the opinions about his or her victim. And trying to distinguish between opinions and prejudice is often difficult.

Justice Oliver Wendell Holmes said, "If there is any principle of the Constitution that more imperatively calls for attachment than any other it is the principle of free thought—not free thought for those who agree with us but

freedom for the thought that we hate.”[\[3\]](#)

We may not like what some people think, but we should not have laws on the books to punish thought crimes. We already have laws on the books to punish what a person does. Those laws are sufficient to punish those who commit crimes of hate.

## Notes

1. “Judge drops all charges against Philly Christians,” *WorldNetDaily*, 17 February 2005, [www.worldnetdaily.com/news/article.asp?ARTICLE\\_ID=42905](http://www.worldnetdaily.com/news/article.asp?ARTICLE_ID=42905).
2. Leah Farish, “Hate Crimes: Beyond Virtual Reality,” Family Research Council, [www.frc.org/get.cfm?i=IS03K01](http://www.frc.org/get.cfm?i=IS03K01).
3. Oliver Wendell Holmes, *United States v. Schwimmer* 279 U.S. 644 (1929).

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# Fertility and Voting Patterns

November 1, 2007

Does fertility affect voting patterns? Apparently it does much more than we realize. And this has been a topic of discussion for both liberals and conservatives, Democrats and Republicans.

Arthur Brooks wrote a significant op-ed on the “Fertility Gap” last year in the *Wall Street Journal*. He said: “Simply put, liberals have a big baby problem: They’re not having enough of them . . . and their pool of potential new voters is suffering as a result.”

He noted that “if you picked 100 unrelated politically liberal

adults at random, you would find that they had, between them, 147 children. If you picked 100 conservatives, you would find 208 kids." That is a "fertility gap" of 41 percent.

We know that about 80 percent of people with an identifiable party preference grow up to vote essentially the same way as their parents. This "fertility gap" translates into lots more little Republicans than little Democrats who will vote in future elections.

So what could this mean for future presidential elections? Consider the key swing state of Ohio which is currently split 50-50 between left and right. If current patterns continue, Brooks estimates that Ohio will swing to the right and by 2012 will be 54 percent to 46 percent. By 2020, it will be solidly conservative by a margin of 59 percent to 41 percent.

Now look at the state of California that tilts in favor of liberals by 55 percent to 45 percent. By the year 2020, it will be swing conservative by a percentage of 54 percent to 46 percent. The reason is due to the "fertility gap."

Of course most people vote for politicians, personalities, and issues not parties. But the general trend of the "fertility gap" cannot be ignored especially if Democrats continue to appeal to liberals and Republicans to conservatives.

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# **Biblical Principles**

*October 11, 2007*

How should a Christian evaluate social and political issues?

Here are a few biblical principles that can be used. First is the sanctity of human life. Verses such as Psalm 139:13-16 show that God's care and concern extend to the womb. Other verses such as Jeremiah 1:5, Judges 13:7-8, Psalm 51:5 and Exodus 21:22-25 give additional perspective and framework to this principle that applies to many areas of bioethics.

A related biblical principle involves the equality of human beings. The Bible teaches that God has made "of one blood all nations of men" (Acts 17:26). The Bible also teaches that it is wrong for a Christian to have feelings of superiority (Philippians 2). Believers are told not to make class distinctions between various people (James 2). Paul teaches the spiritual equality of all people in Christ (Galatians 3:28; Colossians 3:11). These principles apply to racial relations and our view of government.

A third principle is a biblical perspective on marriage. Marriage is God's plan and provides intimate companionship for life (Genesis 2:18). Marriage provides a context for the procreation and nurture of children (Ephesians 6:1-2). And finally, marriage provides a godly outlet for sexual desire (1 Corinthians 7:2). These principles can be applied to such diverse issues as artificial reproduction (which often introduces a third party into the pregnancy) and cohabitation (living together).

A final principle concerns government and our obedience to civil authority. Government is ordained by God (Rom.13:1-7). We are to render service and obedience to the government (Matt. 22:21) and submit to civil authority (1 Pet. 2:13-17). Even though we are to obey government, there may be certain times when we might be forced to obey God rather than men (Acts 5:29). These principles apply to issues such as war, civil disobedience, politics, and government.

Every day, it seems, we are confronted with ethical choices and moral complexity. As Christians it is important to

consider these biblical principles and consistently apply them to these issues.

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# Voter ID and the Supreme Court

January 21, 2008

In an [earlier commentary](#) I talked about the importance of a voter ID. That case out of Indiana has gone before the Supreme Court, and we will hear their verdict in the next few months.

Although the case shouldn't be that controversial, it centers on the requirement in Indiana that voters show photo identification when they cast their ballot. Given the simple fact that we have to show photo IDs for so many routine actions, you wouldn't think that requirement would be that controversial.

Opponents argue that this imposes an unconstitutional burden on voters. Yet the law allows those few citizens without a driver's license (estimated to be around one percent) to obtain a free, state-sponsored picture ID. And even if someone arrives at the polling place unprepared, they are given a provisional ballot that they can validate later.

Opponents also argue that this law will disenfranchise low-income voters, minorities, or seniors. Yet a statistical analysis by the Heritage Foundation demonstrated that voter ID laws in other states do not depress voter turnout. It does however limit the number of dogs, cats, or deceased people who try to vote in an election.

One critic suggested that this voter ID law would move us closer to a national ID. But if you are concerned about that, you might want to have the government rethink the use of a photo ID in so many other areas of life. After all, most people vote once every two years or once every four years. But they are required to show a photo ID every time they board a plane or every time they cash a check.

How the Supreme Court rules on this case will not only affect Indiana, but may have an impact on 24 other states that have various kinds of laws on the books to prevent voter fraud. Former president Jimmy Carter pointed out that the United States is merely attempting to do what most countries already do. He said: "Voters in nearly 100 democracies use a photo identification card without fear of infringement on their rights."

Let's hope the Supreme Court takes that into account.

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## **Voter ID**

January 8, 2008

While we find ourselves in the midst of the election season, there is an issue in the background that will have a profound impact on future elections. It is simply the question of whether election officials can ask you for a photo ID before you vote.

The Supreme Court will hear oral arguments in a case out of Indiana that required potential voters to present a photo ID in order to prove their identity before they can vote. One would think this would hardly be a contentious issue. You need

to provide an ID to cash a check. You need an ID to board an airplane or rent a car. In fact, often you need to provide an ID with your credit card. So you would think that requiring an ID before you vote in an election would not be contentious.

If you thought that, you would be wrong. Columnist Cal Thomas quotes from a recent *Washington Post* article in which an election-law expert at Loyola Law School said that the court's decision will decide "whether protecting the integrity of the voting process from fraud is of equal or greater value than making sure as many eligible voters as possible take part in the process."

In other words we may have to allow voter fraud in order to assure that as many people as possible can vote. While that sounds noble, you have to remember that we are already facing major problems with voter fraud. Four years ago, John Fund with the *Wall Street Journal* wrote the important book, *Stealing Elections*. Just in the last four years, we have had enough new examples that he could publish a volume two to that book.

Try getting on an airplane without a photo ID. Try checking a check without a photo ID. In fact, call your credit card company and then refuse to answer the questions they ask to confirm your identity. I would like to see how far you get. But go into a polling place and you can probably pick up a ballot with very few questions asked.

We will see how the Supreme Court rules in this case. I trust they will protect the integrity of the voting process.

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# Throw Out the Maps

March 13, 2008

Michael Barone says it is time to throw out the old electoral maps, and he should know. Many people have called him the most knowledgeable person in U.S. politics. He is the co-author of the *Almanac of American Politics*. He has been watching the electoral scene for decades and sees some significant shifts.

The old map with red states and blue states served us well for the last two presidential elections, but there is good evidence that it is now out-of-date. In 2000 and 2004, the Republicans nominated the same man, and the Democrats nominated men with similar views and backgrounds. All of that has changed in 2008.

This time the Republicans will probably nominate John McCain, and the Democrats will probably nominate Barack Obama. There is always the possibility of a change between now and the convention, but that is unlikely. If these two men are the nominees, it changes everything.

It is clear that some of the states that went Democratic in 2004 are available to John McCain. And it is also clear that some of the states that went Republican that same year are possibilities for Barack Obama. And let's not forget the surge of new voters coming into the electoral process that are potentially available to either candidate.

The potential changes in the electorate shouldn't surprise us. Twenty years ago it seemed like Republicans had a lock on the presidency while the Democrats had a lock on the House of Representatives. At the time it seemed reasonable since Republicans had won five of the last six presidential elections, and Democrats had held the House for thirty-six years. But in 1992, Bill Clinton was elected president. Two years later, the Republicans won the House. Electoral trends

change, sometimes quickly.

It looks to me that it is time to throw out the maps, and it may be time for the candidates to rethink their strategy and not write off states lost by their party's nominee four or eight years ago. It's a new day.

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# Superdelegates

February 27, 2008

In a [previous commentary](#) I talked about how the current Democratic Party rules made it possible for Barack Obama to do so well in the primaries. There are another set of rules that might cause him to lose at the Democratic Convention.

Back in 1982, the Democratic Party created a special role for party leaders. They were designated as superdelegates and were created to prevent the party from nominating an unelectable candidate like George McGovern. At first, they provided a necessary boost to a candidate already headed for the nomination. This boost helped push Walter Mondale over Gary Hart in 1984. And the superdelegates helped confirm Michael Dukakis as the Democratic nominee in 1988.

But this year's Democratic race is so close that the superdelegates may decide the outcome. There are nearly 800 superdelegates, and that represents 19 percent of all the delegates. In the past, these superdelegates were able to bring closure to the nominating process. This time they could decide who the Democratic nominee might be, and that would most likely be the establishment candidate Hillary Clinton.

If they become the king-makers, it is easy to see that there will be lots of anger and frustration. This primary season has already begun to show the fault lines of race, gender, and generation. The animosity between the Clinton and Obama campaigns is well known. If the Democratic establishment decides the winner through the superdelegates, you have to wonder if the 2008 Denver Democratic Convention might start to look like the 1968 Chicago Democratic Convention.

Like the rules I talked about earlier, no one saw this coming. The Democratic Party rules for delegates has helped Barack Obama in the primaries. If the delegate count is close then it is possible that the Democratic Party rules for superdelegates could help Hillary Clinton. At the moment, Barack Obama is building a lead so this concern may evaporate. But the party may still reconsider the rules they enacted years ago.

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