

The illustration features a large, dark teal mountain peak with a lighter teal section on its right side. In the foreground, a silhouette of a hiker with a walking stick stands on a small hill. The base of the mountain is filled with stylized trees in shades of green and yellow. The sky is a light teal color with several soft, white, textured clouds scattered across it.

# A Call for Collaborative Giving

—  
**Scaling Greater  
Heights with  
Seniors**

# Conquering the Mountains Within Us

Conquering a mountain requires more than physical strength. It demands mental fortitude and the belief that the goal is possible.

Like climbing any mountain, progressing in our society often means careful navigation of a challenging network of pathways and obstacles.

Today's complex social issues require the meticulous planning and combined effort of multiple stakeholders across many sectors, much like a mountaineering expedition. Cross-sector alliances have capabilities and resources to surmount these barriers. We need to unite with a common purpose to deliver holistic and sustainable solutions.

That is why the National Volunteer & Philanthropy Centre (NVPC) and Community Foundation of Singapore (CFS) pioneered Colabs in 2017. The Colabs initiative has brought together philanthropists, non-profits, companies, subject experts and government agencies to exchange knowledge, deepen understanding of social issues, and work collaboratively to achieve better outcomes on community needs.

In our third Colabs series focusing on seniors, 98 participants from 46 organisations journeyed together over six sessions, including three experiential workshops, with the aim of determining how we can help our senior citizens live more happily in our community.

Purpose, choice and resilience have been identified as key forces for change for the communities on which Colabs has focused: Children & Youth, Persons with Disabilities and Seniors. Besides this, the Seniors Colabs series recognised that shifts in various stakeholders' perceptions and attitudes were instrumental in designing the right programmes for seniors. Involving seniors right from the beginning increases their willingness to partake in more activities and eventually enjoy a better quality of life. The findings are shared in this giving guide.

Regardless of who you are, your role, organisation or even your sector, we invite you to reach new heights in your giving through community partnerships.

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# Tall Order

## Surveying the seniors landscape in Singapore

Singapore's population is ageing fast. Medical advancements coupled with an overall improvement in living conditions have increased life expectancy, with the number of citizens aged 65 years and above expected to double between 2018 and 2030 (Department of Statistics, 2018; National Population and Talent Division, 2018).

Conversely, Singapore's declining fertility rate of 1.14 means that the number of working-age citizens aged 20 to 64 who are able to look after seniors, will decline, putting a strain on the working population especially young families with ageing parents.

### Health and quality of life concerns

This projection is compounded by an anticipated increase in the need for eldercare, with 50% of healthy Singaporean residents aged 65 in 2018 possibly becoming disabled as they age (ElderShield Review Committee, 2018). There will be Singaporeans who need help in at least three Activities of Daily Living (ADLs), such as bathing, eating and getting dressed, and this group is expected to leap from 29,000 to 69,000 (ElderShield Review Committee, 2018).

Quality of life for seniors is a huge concern, as evidenced in a study by the National Council of Social Service (NCSS) which showed that seniors with chronic disease were three times more likely to experience a lower quality of life (NCSS, 2017).

Of the six domains studied, the largest gap between the population aged 18 to 49 and those aged 65 and older was in the Level of Independence domain; comprising factors such as mobility and ADLs. The low score for seniors in that domain is reflected by the limited opportunities available to them for recreation and leisure, which could in part have contributed to their lack of engagement and positive feelings (NCSS, 2017).

### Livelihood and living gaps

Care costs are also a huge concern for senior citizens, especially for those who have retired and are less ambulant. A report by the Organisation for Economic Cooperation and Development (OECD) found that "the cost of home or institutional care for severe needs was equal to or greater than the median disposable income for over-65s" (OECD, 2017).

In Singapore, only one in four aged 65 and over are still working. For a severely disabled senior, the estimated monthly homecare cost of \$3,100 (ElderShield Review Committee, 2018) would surely be daunting. NCSS' study also found that seniors without any personal income were 2.7 times more likely to report a lower quality of life (NCSS, 2017).

The ideal situation is for seniors to age at home, which they would prefer to do in familiar surroundings. The government supports this with programmes that encourage extended family members to live together (Ho and Huang, 2018). However, as family sizes shrink and birth rates drop, more senior citizens will live alone, an upward trend already seen from 2007 to 2017 (Department of Statistics, 2018).

Singapore's Action Plan for Successful Ageing, launched in 2016, seeks to transcend government policies and programmes to involve the community and seniors themselves in the journey to ageing well (Teoh and Zainal, 2018). This is in line with NCSS' suggestions for a well-rounded approach in addressing the needs of seniors, even involving them in decision-making processes to encourage their independence (NCSS, 2017).

However, beyond the theory, planning and infrastructure, a strategic and systemic approach is needed to more effectively and realistically tackle the challenges of ageing.

This guide will explore in greater detail what is currently being done and planned for seniors and what more we can do together with them so they can continue to enjoy a good quality of life as they grow older.



# Madam Rita, Aimless

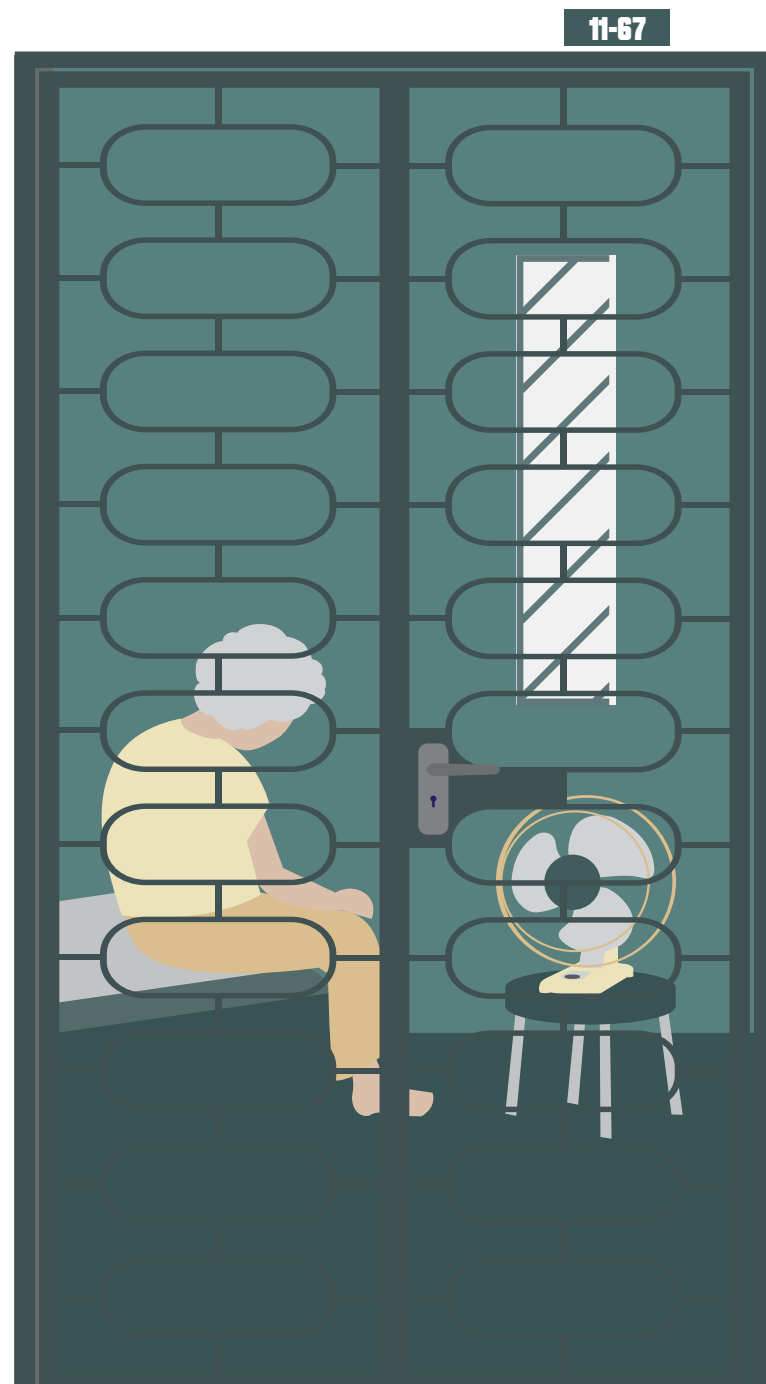
## Meandering downhill without purpose

Madam Rita has lived a frugal life to reach 72 years of age and now lives in a one-room flat on her own. She is a diabetic and relies on insulin injections daily. A recent visit to the doctor showed that she has developed arthritis in her joints. This makes moving around slow and painful for Madam Rita, who can only walk with the aid of a walker and for a few minutes each time. As a result, she stays mainly at home.

Her husband passed away six years ago and her CPF savings from a life of being a cleaner have been all but exhausted by medical bills. Despite living a few bus stops away, her daughter works long hours and is busy with her own family. She visits Madam Rita once a week to check in on her and leave some food.

Madam Rita receives regular visits from volunteers at the neighbouring senior activity centre. They encourage her to join in their activities and take part in rehabilitative exercises to regain her mobility.

However, Madam Rita is not interested. She prefers to stay home and listen to the radio or watch TV, finding it tiresome to do more. Worryingly, she has started to skip her medicine, in a bid to bring a quicker end to a life she is finding increasingly meaningless. She no longer wants to feel like a burden to her daughter or anyone else.



# Aiming for the Summit

## Exploring Singapore's plans for an ageing society

The government and various social organisations have established many services, initiatives and programmes over the years to tackle the challenges we face as an ageing population.

The Ministry of Health's (MOH) \$3 billion Action Plan for Successful Ageing intends to keep our seniors engaged so they can age well and actively. The Plan aims to have them take responsibility for their own health while establishing more eldercare facilities, senior-friendly communities and public spaces, and to promote intergenerational bonding. This way, seniors like Madam Rita can volunteer, learn continuously, stay employed and engaged (MOH, 2017).

There are also schemes that help our seniors cope with rising healthcare costs, limited mobility and poverty. The ComCare Long Term Assistance programme and Silver Support Scheme provide cash supplements to seniors who are unable to work due to old age, medical conditions or prohibitive family situations (Li, 2016). Aside from policy interventions, the community plays a crucial role too. We can help instil confidence and a sense of purpose in our seniors through diverse programmes and services that focus on their wellness.

### Recognising the earlier generations

In 2014 and 2019 respectively, the Pioneer and Merdeka Generation Packages were launched, to help ageing Singaporeans like Madam Rita with their health and medical costs. The Packages included top-ups to the seniors' MediSave<sup>1</sup> accounts, subsidies for MediShield Life<sup>2</sup> premiums and discounts at polyclinics (Li, 2016; Khalik, 2019). But it can be challenging for seniors to understand and navigate the claims. Despite the availability of so many schemes, they may still find themselves unwittingly burdened by steep healthcare costs (Khalik, 2018).

### Keeping active, staying social

A key focus is how we can get our seniors to proactively age well physically and socially. MOH's Agency for Integrated Care (AIC), for instance, helps seniors stay active and connected to services and the community (AIC, 2016). Under both MOH and AIC, the Community Network for Seniors rallies charities, grassroots organisations and government agencies together. They then

engage seniors through activities such as befriending services and coordinated medical support (MOH, 2018). The Silver Generation Office recruits volunteers known as Silver Generation Ambassadors. These volunteers befriend the seniors, connect them to the community, educate them on schemes they can tap on for aid and help them apply for assistance (AIC, 2016).

When it comes to active ageing, the government is trying to make programmes and services more easily accessible. Besides Senior Activity Centres (SACs)<sup>3</sup>, they are now encouraging wellness programmes in eldercare facilities and building larger daycare centres that will provide more diverse active ageing and care services (Dr Khor, 2019). Many of these facilities provide common spaces for the elderly to socialise with peers and foster social support.

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<sup>1</sup>MediSave is a national savings scheme that helps pay for the medical expenses of the account holder or account holder's immediate family member.

<sup>2</sup>MediShield Life is a basic national health insurance plan that helps pay for larger hospital bills so patients can use less cash or less of their MediSave.

<sup>3</sup>Senior Activity Centres offer communal spaces for seniors to enjoy social and recreational activities.



### **Bridging the generation gap**

Beyond peer support, the Colabs series discussed intergenerational bonding as a way to reduce social exclusion for seniors like Madam Rita. On a basic level, we have school visits to old folks' homes and the more structured approach of Silver Generation Ambassadors. But this reach is limited. Naturally, there is resistance to intergenerational bonding. Each age group has preconceived notions and ideas about other generations. To address the issue of social isolation, mindsets of all in the community need to change.

### **The need for choice and person-centric care**

Person-centric care is a way of thinking and doing things that sees the people using health and social services as equal partners in planning, developing and monitoring care to make sure it meets their needs. In addition to focusing on a person-centric care approach in designing programmes and services, opportunity for choice is paramount. As much as we desire for our seniors to stay active and healthy, we must remember to include

choices for them. So, they can decide for themselves, and by themselves, what they like to do – including when, where and how. The freedom to choose also necessitates having the opportunities from which one can make a choice. Given human diversity, especially in a multicultural society like Singapore, there is no one simple solution that will fit everyone.

Through the Seniors Colabs series, we have identified emerging themes which we will expand upon in the following pages. For our seniors to live more happily in our community, we must find ways to:

- shift their self-perception and discriminatory views held by other stakeholders;
- help them find purpose in their golden years; and
- support them in owning their personal journeys.



# Same Views, Different Perspectives

## Challenging our unconscious ageism

Ageism, or a discriminatory attitude towards the elderly, is prevalent in many forms in our society. Employers are reluctant to hire, retain or train seniors. Young people find it difficult to interact with seniors citing generational gaps and lack of common interests. Some activities planned at senior activity centres have not changed over the years. They were designed while having underestimated seniors' abilities or without taking their interests into account.

Markers such as a set retirement age, constant reminders about the elderly being frail—as seen on public transportation posters and mass media portrayals—all reinforce the stereotypical images we have of our elderly as weak and needing help. This in turn shapes how we perceive and act toward them (DesignSingapore Council, 2015; Kok, 2019).

Invariably, it causes many seniors to view themselves as being less capable, developing a lower self-esteem as they, perhaps erroneously, feel that their age translates to diminished physical and cognitive abilities (Maria et al, 2013). As a result, they resist trying or learning new things, allowing themselves to be helped and, in turn become increasingly dependent, resulting in unhappiness and a sense of being burdensome to others.

We need to transform these ageist mindsets to create richer opportunities for more recreation and leisure for our seniors. This can help them to feel more positively about themselves, enjoy greater quality of life and live more happily (NCSS, 2017).

One way of doing this is by recognising and encouraging seniors' psychological strengths. This would require a concerted and coordinated endeavour. Seniors have to build up their own resilience, while healthcare workers and family members must empower seniors in their efforts (Chen, Gan and Choon, 2018).

We need to get seniors to challenge their own perceptions of their limitations and, in so doing, take charge of their own activities. One champion of such an approach is St Theresa's Home. There, wheelchair-bound seniors, under supervision, find their own way to the dining hall for meals. They can choose how to place their beds and wear their own clothes instead of uniforms, unlike other homes. There is even a small provision shop called Joe's Corner, where they can buy a snack or a cold drink on a hot day, as they please.

St Theresa's Home also piloted equine therapy, in partnership with Equal Ark, a charity that offers animal-assisted therapy. Horses are brought right into the nursing home compound, so that all residents, including the frail and less mobile, are able to attend. One would have thought it dangerous for seniors, especially those suffering from dementia, to be around such large animals. The initial results were encouraging, with most seniors reacting positively to the programme. Through therapy sessions, some seniors with advanced dementia who were previously non-communicative have since opened up.

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Visit [colabs.sg](https://colabs.sg) to read more about the Seniors Colabs Experiential Learning Journey to St Theresa's Home for Equine Therapy.

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# Finding a Peak, Choosing to Climb

## The importance of purpose coupled with choice

It is important to ensure that seniors are able to perform as many of the ADLs as long as they can, to live independently and meet their basic living needs. However, it is increasingly clear that psychological factors are as important as basic needs—like nutrition, living space and healthcare—in determining seniors’ quality of life (Perkin et al, 2017).

One key to this is purpose. Having purpose allows seniors to find meaning in their lives, establish their identity and, by extension, their self-esteem and subsequent outlook on life. Purpose can take on many forms, such as learning new skills or contributing to the community. It keeps them mentally and physically active, as they plan for their goals and activities. In so doing, they also maintain their social relationships and build resilience. According to NUS sociologist Tan Ern Ser, “seniors may derive a sense of purpose through the “sharing of their skills and stories” (Tan, 2017).

The other key to shifting perceptions and enabling change is the freedom to choose. Besides being presented with options, it is about having the ability to exercise one’s independence.

Singapore’s healthcare system has gradually shifted towards a person-centric care approach in the last decade. In the race to meet the needs of a rapidly ageing population, the government is aware that the demand for healthcare services will outstrip supply. Thus, hospitals are looking at upstream, preventive programmes to stem the tide and are developing community-based services to enable seniors like Madam Rita to age well within their homes and among loved ones.

### Going for their mountain

An advocate of this is capacity builder and solutions provider, Empower Ageing, who believes in helping seniors thrive in the community. Their signature programme, Go For Your Mountain (GYM), calls for seniors to participate in regular fitness training sessions. As they get stronger, these sessions will culminate in the final goal where they will overcome their own physical and psychological limits by scaling a well-known local hill. By working with individual seniors to set and achieve their personal health and mobility goals, such programmes can help seniors change their current perception of ageing.

In one example, a wheelchair-bound senior approached Empower Ageing for help buying her daily meals. After three months in the GYM programme, she slowly regained the strength in her legs and now partakes in daily exercises at her void deck. She has set a goal to walk to the nearest market to buy her own food, using a trolley as her walking aid. Her friends are aware of this and support her in her exercises, looking out for her when she is out and about. This is possible because she could choose her own mountain to climb and has been empowered to do so through a tailored approach.

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Visit [colabs.sg](https://colabs.sg) to read more about the Seniors Colabs Experiential Learning Journey to Empower Ageing’s GYM training.

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# Getting to the Top Together

Ageing actively, hand in hand

Besides contentment with activities and adapting to one's diminished physical, sensorial and mental abilities, engagement with the community is what most improves the quality of life for seniors (Abdullah, 2018).

There are two examples of such fruitful engagement. The University of the Third Age (U3rd Age) is a community of seniors who meet regularly to share their knowledge and experience with each other in a semi-social setting, while RSVP's Homework Supervision Programme has senior volunteers helping at-risk primary school children with school-related tasks.

The Singaporean government has realised this need for engagement. Shifting away from a top-down approach, they consulted over 4,000 Singaporeans through focus groups and online consultations to develop the Action Plan for Successful Ageing (MOH, 2016).

However, it is important to recognise that seniors should be consulted early in the conceptualisation and design stages of any programme, not only after its launch. When seniors have contributed

meaningfully to the design and/or production of a programme, shaping the outcome to better suit their wants and needs, they will have a greater sense of ownership, feel more invested in the programme and be more likely to use it (NCSS, 2017).

One successful implementation of this involvement is Khoo Teck Puat Hospital's Wellness Kampung. Unlike other organisations which rely heavily on manpower, Wellness Kampung runs on the bare minimum of one full-time staff, as programmes are conceptualised, organised and conducted by seniors themselves. The programmes, which include language classes, cooking and gardening, are well attended because they are what the seniors themselves are interested in and have chosen.

By creating opportunities for self-initiated activities, full-time staff are free to do more relationship management and befriending.

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Visit [colabs.sg](https://colabs.sg) to read more about the Seniors Colabs Experiential Learning Journey to Wellness Kampung.

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# Greater Good Through Collaboration



A coordinated multi-stakeholder approach is essential to overcome today's increasingly complex social challenges. As our population ages, it is imperative that we work with seniors to create opportunities and infrastructure to ensure that they and future generations age well. This will reduce pressure on families and the healthcare system, and enable seniors to age with dignity in the community.

Givers, non-profits and government agencies can collaborate and work together to:

- increase coordination in financial and human resource allocations;
- capitalise on the strength and expertise of different organisations towards shared outcomes;
- raise awareness on ways and means to age resiliently, actively and well;
- innovate on infrastructure, operations and business models that promote inclusion of seniors;
- provide services and programmes that will allow seniors to live with purpose and be empowered.

## Working together for better outcomes

As you start your collaborative giving journey, look out for these factors to improve your group's chances of success<sup>1</sup>:

- A common cause
- An influential champion
- Adequate financial resources
- A sense of urgency for change

<sup>1</sup> Channeling Change: Making Collective Impact Work

# Be the Change

We invite corporations, SMEs, grant-makers, foundations, trusts and individual donors who can provide funding, skill-based volunteering and/or pro-bono expertise to drive greater social impact through collective action.

As a giver, you can help in three ways:

Provide funding at

**Programming level**

Direct resources at

**Organisational level**

Support efforts at

**Sectoral level**



# Giving at Programming Level

<b>TARGET AUDIENCE</b>	Seniors, their families and caregivers
<b>GOAL</b>	Develop, deliver and study quality programmes that engage seniors, encourage them to take ownership of their lives and instil resilience
<b>TIMELINE</b>	1 - 3 years

HOW YOU CAN GIVE	HOW YOU CAN VOLUNTEER
<ul style="list-style-type: none"> <li>• Sustained funding for at least three years</li> <li>• Pilot new programmes that encourage choice and empowerment for seniors</li> <li>• Pay for study and evaluation of pilot programmes</li> <li>• Fund intergenerational programmes where seniors are involved in the planning and execution</li> </ul>	<ul style="list-style-type: none"> <li>• Be a befriender (e.g. Silver Ambassador)</li> <li>• Perform home visits</li> <li>• Run errands with/for them</li> <li>• Interact with them on a regular basis through meaningful and interactive activities</li> <li>• Take part in intergenerational bonding events and programmes</li> </ul>

**If you would like to help seniors, their families and caregivers directly, consider supporting non-profits or social enterprises in the delivery of their programmes and services. You can fund efforts that aim to:**

- scale up programmes that are already successfully engaging and empowering seniors.
- engage seniors from the ground-up in designing and implementing senior-centric programmes.
- encourage seniors to actively make informed choices about how they want to live.
- give seniors the necessary support to pursue their chosen purpose in life.
- promote the active ageing of seniors as well as their physical, mental and emotional well-being.
- train seniors to adapt to the modern workplace and changing job scopes.

# Giving at Organisational Level

<b>TARGET AUDIENCE</b>	Non-profits, social enterprises, eldercare agencies
<b>GOAL</b>	Enhance the effectiveness and shift the design thinking of non-profits and social enterprises to involve seniors more, through creative concepts, optimal resource management and talent growth
<b>TIMELINE</b>	1 - 5 years

HOW YOU CAN GIVE	HOW YOU CAN VOLUNTEER
<ul style="list-style-type: none"> <li>• Fund manpower and staff training</li> <li>• Purchase equipment that enhances the physical and cognitive abilities of seniors</li> <li>• Fund intergenerational bonding programmes</li> <li>• Invest in leadership development and change management</li> <li>• Fund impact assessments to evaluate the effectiveness of wellness programmes to improve the delivery of care to seniors</li> </ul>	<ul style="list-style-type: none"> <li>• Offer your professional expertise and skills in healthcare, physiotherapy, etc.</li> <li>• Be a board member</li> <li>• Organise fundraising activities and events</li> <li>• Organise intergenerational bonding activities and events</li> <li>• Be an advocate for the organisation</li> </ul>

**If you believe that investing in people, systems and infrastructure builds a strong foundation for performance and impact, you can contribute towards opportunities that strengthen a non-profit's organisational capacity to deliver quality programmes and services. These include:**

- funding that evolves the service model for day care centres and/or sheltered workshops.
- collaborating to design persons with disabilities-centric care models in long-term residential homes.
- supporting manpower acquisition beyond the quota provided by government funding.
- flexible funding of overheads, programmes or initiatives that complement existing funding sources, freeing up resources for non-profits to expand good programmes.
- long-term investment in social enterprises that train and employ persons with disabilities.

# Giving at Sectoral Level

<b>TARGET AUDIENCE</b>	Non-profits, government agencies and businesses
<b>GOAL</b>	Shift public perception of seniors to provide them with opportunities to determine their own lives and to enable non-profit and government agencies to share best practices and maximise resources
<b>TIMELINE</b>	Three years onwards

**Changing the general perception of seniors, giving them the freedom of choice and engaging them at various stages of any programme or initiative requires the active transformation of the majority of society. Only then, can ageing in place become the norm rather than an ideal reserved only for a few.**

**If you would like to witness systemic changes that transform the way seniors are viewed and treated, consider contributing towards sector-level initiatives that will more effectively influence government policies and champion social change. You could:**

- support research that increases understanding of the general public and various vested stakeholders on the importance of purpose and choice for seniors.
- support forums and platforms for the exchange of best practices by various non-profits in Singapore.
- be a member of and participate in senior advocacy groups such as the Tripartite Alliance for Fair and Progressive Employment Practices, Council for Third Age or RSVP, to advocate for purposeful ageing for seniors.

HOW YOU CAN GIVE	HOW YOU CAN VOLUNTEER
<ul style="list-style-type: none"> <li>• Fund public awareness campaigns that shift public perception of seniors</li> <li>• Fund and support scaling and replication of successful senior care models</li> <li>• Develop a standardised method of programme evaluation across service-providing NPOs</li> <li>• Fund research that will reveal practical insights for engaging seniors</li> </ul>	<ul style="list-style-type: none"> <li>• Take part in discussions with non-profits, health bodies and eldercare agencies to promote the importance of freedom of choice for seniors</li> <li>• Network with government leaders to design policies with feedback from seniors</li> <li>• Be an advocate of active ageing, from physical, mental and emotional standpoints</li> </ul>



# Madam Rita, Active

## Choosing to live well

Madam Rita, now 75, has moved into an assisted-living facility, co-located with a nursing home in a nearby neighbourhood. It is part of a larger integrated eldercare compound that has a day activity centre for more mobile seniors. She attends rehabilitative activities twice a week in the nursing home and now walks around more, using a quad walking stick instead of her walker.

Madam Rita's long-time neighbour, Ah Moi, who is suffering from renal failure, had persuaded her to move to the eldercare compound to live as roommates. Now, they enjoy each other's company and share the rental costs. They receive weekly check-ins from care staff, enjoy regular meals as served in the dining hall but retain the freedom to move about in the neighbourhood as they like. The facility keeps track of their medical appointments, with volunteers accompanying them on their visits.

Madam Rita feels more at ease with her health condition and recently rekindled her interest in cooking through the community kitchen. There, volunteers and seniors cook together and swap recipes. She plans to work with Ah Moi to contribute one dish towards the upcoming monthly potluck. Although walking to the market on her own is still challenging, she has enlisted the help of a volunteer to accompany her. She hopes everyone will love her dish at the potluck.

Madam Rita still misses her daughter and grandchildren who are not able to visit as often as she would like. But she no longer feels as lonely as before. Madam Rita feels at home here and is comforted that she can contribute in small ways to make this place better for herself and others.



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# We are Colabs.

## Collaborative action, collective impact.

Colabs is an initiative by the Community Foundation of Singapore and the National Volunteer & Philanthropy Centre. It drives collaboration by bringing together the public, private and social sectors to learn and co-create solutions for lasting change. This first series focuses on the issues surrounding disadvantaged young persons.



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