# PANIC FICTION IN OMAHA

## No One Knows What Happened a Year Ago Monday Morning.

## WHEELS KEPT ON TURNING

### Elimination of Surplus Stocks and Decrease of Debt Have Been Features of Year Following Currency Starvation.

What happened in Omaha a year ago Monday morning?

The same thing which happened in New York City but five days before.

But the general public did not know what it was, nor does one man in 100 now know the significance of October 28, 1907. There is nothing by which the average citizen can remember the date, no reason why he should keep it in mind even for a single year. It was not a black Friday, but a queer and sunny morning in October. For some reason the public did not know what, the banks proposed to make gold and silver coin and national bank notes only the media of final payment; issue checks by bonds deposited with a clearing house committee and make braces of crooked figures on the bank books do more work than silver dollars and gold certificates.

This the general public could not understand. To the man or woman wholly unfamiliar with financial and business affairs it was not an easy matter to explain why the leading bankers of Omaha held a meeting in the rear rooms of the First National bank which was attended by representatives of the financial institutions of Omaha and South Omaha. That they met early in the afternoon—stayed in the smoke-filled room until late at night, used the long-distance telephones to towns all over the state and to Chicago and Kansas City, it was a known fact. But the meaning of it all was a mystery.

The morning newspapers told of the meeting and shouldered a tremendous responsibility, but the optimism of true conditions was employed and when the banks opened, though the public suspected, only a few of the customers were unreasonable oppressive in demanding full payment of deposits in money, while the reasonable were told simply that the bank in Omaha, though they had no reason to do so because of their condition, had taken the precaution of refusing to pay currency except in small amounts to prevent the eastern banks from drawing the cash from the vaults and the people from hoarding money which should have been left in the banks to facilitate business.

But the pride of the west was hurt. The pride of Omaha was injured. Bankers themselves were humiliated and many opposed the adoption of the plan because they had never before refused to pay any man, in any kind of money he might name, every cent which he had entrusted to him.

**Unlike Other Panics.**

Looking backward over the days which have followed Monday morning, October 28, it is apparent that history never repeats itself in all particulars, but is constantly repeating itself in some particulars; similar circumstances appear in some combinations and similar combinations recur under varying circumstances, hence the probabilities of the future may be inferred from the past.

In the financial cycle of 1907-1908 history did not repeat itself so far as Omaha and the vast area between the Missouri river and the Rocky mountains are concerned. No financial panic ever had the same effect on business in Omaha, touched industrial and commercial interests so lightly; saw growth in improving conditions begin so early and a golden age of general prosperity appear so near at hand. Compared with other financial cycles in the history of the west, the socalled "panic" which began just a year ago, sinks into nothingness.

A cow started the great Chicago fire and a blunder quite as bovine and much less excusable because perpetrated by men of supposedly human intelligence started the combustion of confidence that swept from Boston harbor to the bay of San Francisco, when the spark was struck in Wall street—the Rome of America.

As Mrs. O'Leary's cow made a place in history because Chicago was a boom city with a great amount of boom construction; so the imitators of the lamp-kicking bovine in Wall street, made a place and started a panic because business was booming and there had been during 1907 boom buying by merchants and dealers; booms in real estate and also in stocks and bonds.

**Omaha Shares Undeserved Trouble.**

What was true in Omaha was true in every other city and center where lines of business are about the same. Things were not exactly flimsy. But the long gray cribs of yellow corn on the farms, the granaries and corrals, encouraged the agricultural class to buy liberally, knowing the money would be coming in within a few weeks. The country merchant saw the trade coming and more than prepared for it. Wholesalers and jobbers knew the crop was not much more than two-thirds of what it was the year before, but prices were better and they bought liberally. The factories had been running overtime and the warehouses of Omaha were full, even after the country merchants had bought heavily.

Prepared for moving the crops of the west, as they always are, Omaha banks had more cash in their vaults than usual and as the corn would not all be gathered for four or five weeks the country banks allowed a large amount of money to remain on deposit in the banks of Omaha. Paper which matured in August and September was renewed with the usual care, but the west was generous with the east just previous to the trouble and some Omaha money was placed in the east.

During the ten months of 1907 a large amount of money had been invested by Omahans in city real estate and 1,000 homes had been erected. Some increase in values was noticeable, but none who had bought for investment were threatened at any time with a loss of interest by the falling of rents.

Such was about the condition in Omaha when the farmers quit selling their grain because the banks could pay them no cash; the country merchants ceased ordering goods, not because goods were not being consumed as fast as ever, but because they already owed the wholesalers and had a big stock of almost everything on hand; that the railroads stopped repairing cars and did without a few train crews is no matter of mystery, with no merchandise to haul into the country and no grain being sold to be hauled to the primary markets of the world.

The currency starvation lasted only a short time. The Omaha banks were the most liberal in the west when it came to resuming full payment of coin and currency.

But during this period thousands of people got their first instruction in political economy and banking and learned to appreciate how much the banks actually do for a city or a country.

For the first time it began to appear through the mist and mystery surrounding a very simple banking system that depositors really only loan their property to the bank in specified amounts and it is transferred from one to another on the order of the customer by the banker's bookkeeper. It did not take very long for the impatient and impulsive westerner to find that there was no use to hide money away in a rusty stovepipe in order to transact business, when the bankers furnished the checks and hired the bookkeepers to transfer money from one party to another, and it became more apparent each day that a check did not even need to move a dollar in money to do the business. Gradually it became known that money was not even needed when confronted by a contribution box or street car conductor, and the Omaha & Council Bluffs street railway sold tickets and took in exchange a check with which they had a few more crooked figures put on their account at the banks.

Incidentally the banks gained by the experience. People who had never stopped to think of it before realized what a great thing it is to have a system of exchange, practiced throughout the civilized world, whereby individuals and nations may employ the banks as a medium for the transfer of commodities.

**Lessons in Economics.**

The farmers got a lesson as well as the business men. The theorizers on monetary questions got a jolt from which they have not recovered.

When the farmer could get no money for his surplus pork and potatoes during the ninety days following October 28 of last year., he did not give it away or sell for lower prices, but held on and bought soap and sugar on credit or paid the grocer with a check for which the grocer received a brace of crooked figures at the bank.

"Take away the silver and gold—it will be inconvenient—but you cannot destroy our national prosperity nor push down prices," was the final verdict of the farmers in the west.

And the business men and farmers, artisans and professional men; mechanics and bankers saw the truth and found the basis for confidence in the future. They proceeded and the condition in Omaha just one year from the date when the paying tellers pulled the curtains down and referred everyone to the "Exchange" window, proves the business men of the west were right, and in the words of one business man: "Nothing ever did Omaha as much good as the panic."

What is the difference between business conditions now and the conditions just one year ago?

This question was put to Euclid Martin, chairman of the Board of Directors of the Commercial club of Omaha and a large dealer in farm implements and vehicles.

"None," said Mr. Martin, "except that we are better off this year than we were a year ago.

"I do not believe there has been a gain in the actual volume of business shown on the books of mercantile houses, but no less goods have been used and the year has seen a great elimination of surplus stocks.

**All Cashed In.**

"Liquidation was a necessity—or seemed to be a year ago. The so-called panic produced the results and we in the mercantile business will close our year's business with decreased indebtedness all along the line.

"The farmers have money—more than they know what to do with. The country merchants have been carrying many prosperous farmers. When the financial trouble came along the wholesalers pushed the retailers and the retailers in turn pushed the consumers up a little. The retailers have paid us, we have paid the manufacturers, and all have reduced surplus stocks.

"In my business I might say that we had so many buggies in our warehouse last year we did not know where we were going to store them. We have a little more than one-third as many this year. Of course this made some factories quiet if other dealers reduced their surplus stocks in proportion, but it was right to get the surplus off our hands. With the retailers some bought heavily last fall.

"Many dealers had a carload or two of wagons in their warehouses. The reason we have sold just about the same amount of goods is that we have been selling these wagons for the overstocked retailer, sometimes distributing wagons or vehicles from the overstocked warehouse of one retailer to the warehouses of others.

"But the buying has gone on just the same and we are about to reach a point where dealers will have to stock up, and we will be doing shortly a greater business than last year. I should say the future looks very bright."

Besides this liquidation which sound business men of Omaha commend another feature has marked the era of recovery in the west. It was the continuation of buying real estate, both city and country.

For eight years real estate values in western states have been advancing. Regularly recurring good crops and unceasing emigration from states further east have enhanced the worth of farms and incidentally of city property until handsome figures represented the selling prices.

**Real Estate Held Up.**

When the ordeal of one year ago had to be faced it was predicted that these values would fall along with decreases in the prices of some other forms of investment.

But not in Omaha. There was a further advance. Not in all Nebraska. Dealers are still hunting for a single record of where a Nebraska farm sold for a sacrifice.

On the contrary there has been a further advance. Added to the elements that had already listed the market for realty was the desire of many people in the west and not a few in the east to make fixed investments that neither the stock exchange or ill-managed trust companies of New York City could affect.

Money came out of the east and bought land in the west; it found its way to the banks of the west and they loaned it on paper offered by the banks of the east. The balance was struck in these transactions as well as where western money was withdrawn for investment in farm or city property and found its way back into the banks again.

C. C. George of George & Co., who has handled many large investments in Omaha city property during the last year, says: "I have yet to learn of a single piece of Omaha property which sold for a single cent less than was asked for it October 25—two days before the panic was officially announced last year."

J. H. Osborne of the Osborne-Hansen company, dealers in Nebraska and South Dakota farm lands, says: "It is not a land craze which has kept men buying farms every week during the last year. It is successive years of good crops—land worth $50 to $60 per acre yielding an income equal to 30 per cent of the value of the land and in some instances 30 per cent.

"The buying of farm lands has been continuous and is the legitimate result of people becoming disgusted with the frenzied methods in the east and the sure winning to be made in western farms."

W. T. Graham, president of the Omaha Real Estate exchange, goes into the situation thoroughly as concerns the actual transfers and building operations. Mr. Graham says:

**Records of a Year.**

There has been considerable discussion recently among real estate men as to the relative conditions of the realty market for the years 1907 and 1908. There are various opinions on the subject which are doubtless accounted for by the amount of business done by the different real estate men. The financial disturbance of last fall undoubtedly affected the realty market during the early months of the year 1908, and, in fact, perhaps the summer months, but where the cause is so apparent a comparison with the same months of last year would not be fair. Comparing August and September and part of October of last year with the same months of this year, the difference is in favor of the year 1908. This, too, in face of the fact that we are going through a presidential campaign, as well as a local campaign, which always affects financial conditions and very materially the real estate market. Were it not for the present campaign the present market would far exceed the corresponding season of 1907, and, in fact, does exceed it.

The number of transfers of real estate for August, 1907, was 530; for September, 553, and for the first nineteen days of October, 374. While for August, 1908, the number of transfers was 536; for September, 529, and for the first nineteen days of October, 421, which shows an increase for 1908 in each instance; and for the same period of 1907 the total number of transfers was 1,457, while for 1908 it is 1,486, a difference of fifty-four transfers in favor of 1908 for the same period. As shown by the records, the values of real estate transferred in August of 1907 and 1908 are approximately the same, while the values for September, 1908, are $44,000 in excess of September, 1907. The figures for October are not yet available and no comparison can be made. A notable feature, however, is that for the first nineteen days of October of this year the number of transfers is forty-nine more than for the first nineteen days of October, 1907. With this showing, there certainly need be no pessimistic view taken of the real estate market. In fact, it is exceedingly encouraging in view of the recent panic, and especially in view of the present political campaign.

The showing of the building record is also in favor of the year 1908. From January 1 to October 19, 1907, the total number of building permits issued was 1,269, showing a valuation of over $198,000, while for the same period for 1908 the number of permits has been 1,298 and show a total value of over $316,000, or more than $100,000 in favor of this year. The number of permits for the first nineteen days of October, 1907, was seventy-one, and for the same period this year seventy-nine; and for September of last year the number of permits was 134, while for September this year the number was 158. It is reasonable to suppose that when so much building is being done that the real estate market would be affected. Persons building homes are not buying lots, but even with the large number of houses being erected and the large amount of money being invested in this way the real estate market, both in number of transfers and in valuation, shows an increase at this time of year over the same period of last year. These figures do not include the large number of lots which have been sold on contract, which is perhaps fully as many as that conveyed by deeds. Cities throughout the country have complained of a falling off of business in real estate lines, attributing it to the campaign, but Omaha has no reason for complaint, but much reason for congratulation. There is a conviction that the progress of Omaha is substantial and business conditions and prospects are reported as most encouraging. For Omaha to reach a population of 200,000 by 1910 and increase all lines of business proportionately is merely a matter of co-operation on the part of her various interests.

## MAKING CITY OF BOULEVARDS

### Winnipeg Has One Hundred Miles of Parking, Set with Trees, to Its Credit.

In addition to paving her streets Winnipeg now has more than 100 miles of parking between curbs and sidewalks, an average width of fifteen feet, and all the parking set with trees. The streets thus parked are called boulevards.

Winnipeg has found that it costs only about 25 cents a front foot to plant the parking strips and about 3 cents a front foot to maintain them, a ridiculously low figure compared with the great benefit received from the improvement. The tree planting costs about 4 cents a front foot.

J. H. Blackwood, secretary of the Park board of this city, recently said:

"Our first boulevard was laid in 1896. Since then our boulevard system has grown till the property benefited by this improvement has a frontage of nearly 100 miles. The cost approximates $110,000, which includes the cost of the boulevards under construction this season.

"The system employed is the simplest and the most impartial to the property owners that I have found anywhere. When a street is paved, if the property owners do not petition for the boulevard, the council may take the initiative and advertise for thirty days their intention to carry out such improvement. If in that time no adverse petition to the work is received a by-law is put through council placing the boulevarding and tree planting of the street under the control of the Public Parks board.

"Our board having received authority to do the work, calls for tenders. If the tenders are not satisfactory the work is done by day labor. All boulevard seeding and all tree planting, up to the present time, have been done by day labor. Seeding boulevards is confined to the streets having the least traffic and where there is the least danger of children getting out to play upon them.

"The cost of boulevarding varies according to the condition of the street. The amount of filling and grading that has been done and the quality of the soil have to be considered. The average cost of our boulevards last year was 24 cents and the year previous it was 33 cents.

"The decreased cost was chiefly owing to the average width of the boulevards being much less than those constructed the year previous. Our boulevards run from four feet to twenty-eight feet in width (these are exceptions). The average width is fifteen feet, as most of our streets are sixty-six feet wide. Twenty-five cents per foot is a reasonable charge for a fifteen-foot boulevard.

"The cost of construction is assessed against the property benefited and is spread over a term of seven years. The cost of tree planting is about 4 cents per front foot, and is charged up in the same way as boulevards except that the charges are collectable in one year.

"Separate accounts are kept for each street. At the end of the year a schedule is made out showing the properties benefited and the rate struck. The schedule then becomes the main body of the by-law giving authority for levying the tax for improvement. The amounts are then entered up in the collector's roll under the appropriate heading and collected the same as the general tax.

"Boulevards extend over approximately 140 streets.

"The amount charged against the individual streets is arrived at by taking the area in square feet of all the streets. The amount charged against any street will be in the same ratio that the area of the street is to the total area of all boulevards. In this way the property owner has only to pay for the actual area of the boulevard.

"Just as the area is regulated by the width, so is the cost regulated.

"The cost of maintenance is put through in the same way as that of boulevarding. The term of the bylaw is only one year.

"I might add that since keeping one general account for maintenance the cost has been steadily reduced from about 8 cents a foot to 3½ cents last year. Last year, however, was the low water mark and it is questionable now whether we can keep the cost down as low this year.

"I figure the average cost this year to be about 4 cents a front foot; that would be for a boulevard fifteen feet wide. In fact, at the present time I am urging the council to have the charter amended to permit us to strike a flat rate of 4 cents a foot for each year for the cost of maintaining a fifteen-foot boulevard, and so on, so long as the boulevard is in existence. This would do away with the labor involved in making out the schedules each year, which is considerable. It means work for one man for about four months in each year."—New York Herald.

## PEGLEG WARRIOR OF TEXAS

### Admitted to Uncle Sam's Service Despite Drawback of Artificial Member.

The only one-footed man who ever served in the United States army is C. E. Whitmore, an employe of the Tremont hotel, Galveston, Tex., and he also enjoys the distinction of being the champion military bugler of the United States and of being the only one-footed man who ever served in the United States revenue cutter service.

Whitmore, during the Spanish-American war, had his foot shot off by the Spanish, but he was not injured and was only temporarily disabled. It was cork.

His service in the army lasted two years, and he was in both the cavalry and artillery branches of the government's fighting force. He served in the revenue cutter service eleven years and two months and retired only when more stringent regulations made it impossible for the authorities to further overlook the absence of his natural foot.

During the thirty-two years which he spent with the United States forces, Whitmore saw service in almost every branch of the military and naval forces. His service began when he was 13 years of age. At that age he enlisted as an apprentice on the Philadelphia, and was first assigned to the gunboat Saratoga, under "Fighting Bob" Evans. He served under Evans four years, and rose to be chief boa'n mate.

Whitmore's title as champion bugler of the United States was won in 1900, when he was trumpeter at the West Point Military academy. He blew 135 calls, ordered at random, in one hour and thirty-five minutes, winning the prize, a silver bugle. This he presented to the military academy, and it is there now among the institution's relics.

During the Spanish-American war, Whitmore served under Generals Shafter and Wood, and it was at Siboney, June 29, that his cork foot was shot off and he was ordered by General Wood to report to the wheelwright for surgical attention.

Whitmore blew the last bugle call that President William McKinley ever heard. At that time he was a civilian attached to the military force at the Pan-American exposition, and as President McKinley entered the Temple of Music he sounded three flourishes, announcing the approach of a distinguished personage to the people gathered within. Hardly had the notes died away when Czolgosz's shot rang out. Whitmore was near enough to be an eyewitness to the assassination, and his testimony regarding the occurrence is on file in Washington.

Whitmore's foot was torn off in Galveston harbor when he was serving on the revenue cutter Galveston, in 1892. While a wire rope was being unreeled, it caught his foot and tore the member off. After several months in St. Mary's infirmary here he was able to get about and devised a foot which enabled him to walk almost as well as he formerly walked with his natural foot.

In 1895, despite the absent foot, Whitmore applied for admission into the army and was examined personally by Surgeon General Sternberg. This examination was supplemented by another in which experts of the Johns Hopkins hospital participated. They pronounced him capable of doing military duty and he was permitted, on the authority of a special board, to continue his military career.—Houston Post.

## REAL VETERAN OF THE NAVY

### Centenarian Served Uncle Sam Longer Than Any Man in Country's History.

Older in service than any man in the United States, older in years than any veteran in the service of Uncle Sam, binding with his own life the earliest stage of national existence with the present, William Macabee has recently celebrated his 105th birthday.

The old fellow is now living at the Naval home, in Philadelphia, and has been there for thirty-four years. The celebration of his natal day was the occasion for a birthday party at which he was the guest of Admiral Miller, and many noted officers called to pay their respects.

Bill's career in the navy began in 1814, so that he has been connected with Uncle Sam for ninety-four years. The marvelous record of this old man perhaps will never be surpassed in United States naval records. At the present time he has gone ahead of all his predecessors, and as he is still healthy, there is every possibility that he will be on hand for some time yet to tell his experiences.

The career of the old fighter is a remarkable one. Bill's favorite way of beginning the recital is to tell how, when he was a boy of 10 years old, he shied stones at the soldiers of Great Britain in 1813.

He lived in Baltimore then, and his father owned a mill at Jones Falls. When the soldiers of George III marched through the city he stood on the bridge and threw rocks and oyster shells at them. This was the first actual service Bill did for his country.

When the magnificent armored cruiser Pennsylvania was launched a few years ago, the fact was recalled by officials of the Naval Home that Macabee's career was curiously bound up with that of the new monster just being inducted into the service of the nation.

Macabee was boatswain's mate on the old Pennsylvania. At Norfolk navy yard he gave the word to the crew to leave the ship, just before it was burned to prevent it from falling into the hands of the confederacy. Later in the day he led the crew in yelling in defiance to the demand from the Marrimac to surrender after the confederate ironclad had riddled the Congress to the sinking point in the battle at Hampton Roads. Macabee had been shifted to the Congress after it became necessary to leave the Pennsylvania.

Before giving up the Pennsylvania, the crew made a noble effort to save it. But finding that of no avail it was fastened to the Pawnee, towed out into the stream and set on fire.

Among the other ships on which the old fellow has seen service are the Delaware, United States, Ohio, Stark, Connecticut, Vixen, Vandalia, Wabash, Yorktown and Waterwitch.

Macabee's home was not far from that of Francis Scott Key, who wrote the "Star Spangled Banner." Though only a youngster at the time the national anthem was penned, Macabee remembers well how quickly the air seized the affections of the people, and was heard on all sides.—Brooklyn Eagle.

## HERO OF CRIMEAN WAR

### Story of the Battle of Inkerman as Seen from the Ranks of Invaders.

In Harper's for November there is printed a survivor's account of the great battle of Inkerman as he saw it in the ranks. His story of the rescue of a comrade modestly told is of peculiar interest:

"They captured Sergeant Henry of our battery. He had desperately held his gun and they drew away, but he had a bright new jacket on and I think they took him for an officer. Even if they had told you so you wouldn't know what they meant, for though we could easily learn to talk with the French, and even a little with the Italians, who came to fight with us in the Crimea, we could never make head or tail of the Russian lingo.

"Well, it seemed as if they took Henry for an officer, for they dragged him off with them as they retreated and he was still struggling and they were jabbing at him with their bayonets.

"And Captain Turner—we had a breathing spell as the Russians fell away—Captain Turner called out: 'There goes poor Henry! Who'll volunteer to get him back?'

"There were just three gunners with me at my gun—Cooke and Steve Hunt and Jim McGraw—and they followed me right out after Henry. It was a dash of fifty yards to come up with him and before we got there Hunt and Cooke were shot dead, but McGraw kept right close along with me, and we came up with Henry just as he fell down under a juniper tree, where he was still fighting with the men who were holding and stabbing him.

"He saw me as I went to him on the jump. 'Hello, Pat!' he called out. Always a cool sort of a chap he was, even when excited—'hello, Pat! Are you a prisoner too?'

"There wasn't any time for answering questions. A Russian lunged at me—I remember noticing that he was a non-com—and I hit him savage with my sword. I wasn't a weakling and I weighed all of fourteen stone and a half, and I was mad, and my sword smashed his arm, and it looked as if it cut it off.

"That Russian went down and McGraw struck in beside me and for a little while it was just hit and smash.

"I wish I could tell you how it went, but I've tried to think of it and I just can't remember, except that McGraw and I were striking and parrying, mad and fierce, with Henry lying there, and that some of the Russians went down, and that all at once there was smoke and bullets again and the Russians melted away, and there we were with Henry.

"I picked him up and McGraw helped me to get him on my back and we all started for the battery.

"'Leave me where I am, Pat,' said Henry. 'Save yourselves.'

"But we got him back to the battery and laid him down. Eleven bayonet wounds he had about his face and neck. But he didn't die. And he got the V. C.

"Sergeant Henry not only got the V. C. for the defense of his battery, but became captain and colonel; and as captain, although Conway himself does not tell this, one of his first acts was to send to his superiors a high commendation of the heroic bravery of Sergeant Conway at Inkerman. The major in command made a similar commendatory report, but Conway did not get the V. C. For his gallant rescue of Henry, however, the French did him honor and the emperor sent him the gold medal, 'Pour valeur et discipline.'

"'A gold eagle medal,' said Conway, 'for bravery in the field. My son wanted it, and I let him take it; he's in Australia; and the order, as they call it, is as old as Napoleon the Great—yes, it's as old as Charlemagne.'"

## QUESTION AND ANSWER

### Home-Made Preparations for Removing Freckles, Tan and Sunburn.

Mabel Graham asks if there is any preparation on the market to remove freckles, tan and sunburn that is perfectly safe to use and will not cause injury to a delicate skin. We reprint here the following recipe, which has been used daily by a Detroit society woman for more than 20 years without harm: Rose Water, 2 ounces; Cologne Spirits, 1 ounce; Eppotone, 4 ounces. Put the Eppotone in a pint of hot water (not boiling) and after dissolved strain and let cool, then add the Rose Water and Cologne Spirits. This makes a quantity of excellent face wash sufficient to last eight or nine months. It is inexpensive and the necessary articles can be bought at any drug store. The Eppotone is what takes off the freckles, tan and sunburn and protects the skin against chaps and roughness. It takes off every bit of "shine." It tones up the skin and softens, whitens and beautifies the complexion. We do not like to repeat this oft-called-for recipe, so we would suggest that our readers cut it out and keep it for future reference.


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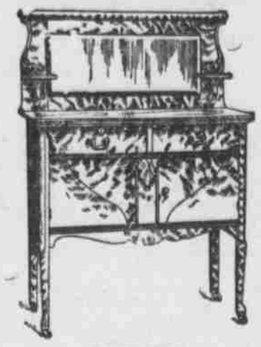

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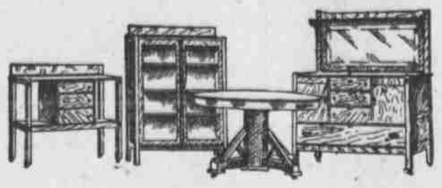

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