

THE HEARTBEAT

WINTER 2024



Winter is here! Frozen pipes are an avoidable insurance claim.

See page 7.



Winter 2024

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President's Letter

By: Jim Ruebsam, CIRMS, EBP

The Heartland Chapter Board of Directors could not be more proud of the accomplishments all of you have helped us achieve this year. Our members contributed countless hours and resources to ensure that our Chapter brings value to the community association industry.

A sampling of our 2023 achievements includes:

- Grew to more than 500 members – and are on the brink of being classified as a “Large Chapter” by National.
- Reinvigorated MOLAC and generated more engagement with our legislators than at any other time in the past.
- Launched a new website and chapter operating system, *GlueUp*.
- Projected to end the year with a small surplus, despite budgeting a five-figure loss due to investments in MOLAC and technology.
- Continued to increase attendance—both virtually and in-person—at chapter education and social events.
- Grew the St. Louis and Kansas City trade shows, with record attendance at both.
- Transitioned to a new bookkeeper and accounting firm.

After an invigorating strategic planning session, we have developed even more ambitious goals to help our members “build better communities” in 2024 and beyond. We welcome all of you to join our efforts—by joining a committee, recruiting new members, attending events, and more.

Finally, we want to honor our late Board member and long-term Community Association Volunteer Leader, Don Wade. Don brought a spirit of humble servitude to his neighborhood and to the Heartland Chapter, in an era where civility is in short supply, Don showed all of us how kindness and leadership and not mutually exclusive.

Thank you for the opportunity to serve the Chapter during this past year!

Jim Ruebsam, CIRMS, EBP
President, Board of Directors, Heartland Chapter



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2024 EVENTS

ST. LOUIS

FEB
01

60's Theme Trivia Night

Woodard Cleaning & Restoration
Thursday, 4-7 p.m.

FEB
07

A New Era in Reserve Studies

WEBINAR
Wednesday, 11 a.m.-1 p.m.

MAR
06

Community Manager Peer to Peer

The Lodge in Des Peres
Wednesday, 11 a.m.- 1 p.m.

APR
03

Legal Round Table

WEBINAR
Wednesday, 11 a.m.-1 p.m.

APR
10

Meet the Manager Event

The Lodge in Des Peres
Wednesday, 4-7 p.m.

MAY
01

Annual Manager Appreciation Reception

Moolah Shrine
Wednesday, 4-6 p.m.

JUN
05

Board Best Practices

WEBINAR
Wednesday, 6-8 p.m.

AUG
13

Annual Trade Show/ Expo

Sheraton Chalet in Westport
Tuesday, 4-7 p.m.

SEP
11

Maintenance Round Table

The Lodge in Des Peres
Wednesday, 11 a.m.- 1 p.m.

OCT
02

Community Rocks

The Lodge in Des Peres
Wednesday, 9 a.m.-11 a.m.

OCT
14

Annual Golf Tournament

Lake Forest Country Club
Monday, Shotgun starts at 10 a.m.

NOV
06

Insurance Round Table

WEBINAR
Wednesday, 11 a.m.- 1 p.m.

DEC
05

Holiday Party

Location TBA

2024 EVENTS

KANSAS CITY

FEB
07

A New Era in Reserve Studies

WEBINAR
Wednesday, 11 a.m.-1 p.m.

MAR
13

Maintenance Round Table

Tomahawk Ridge Community Center
Wednesday, 11 a.m.- 1 p.m.

APR
03

Legal Round Table

WEBINAR
Wednesday, 11 a.m.- 1 p.m.

MAY
15

Budgets, Budgets, Budgets

Tomahawk Ridge Community Center
Wednesday, 11 a.m.- 1 p.m.

JUN
05

Board Best Practices

WEBINAR
Wednesday, 6-8 p.m.

JUN
06

Annual Manager Appreciation Reception

Grand Street Cafe
Thursday, 5-7 p.m.

AUG
05

Annual Trade Show/ Expo

Sheraton Overland Park
Monday, 4-7 p.m.

SEP
12

Landscaping Maintenance

Tomahawk Ridge Community Center
Thursday, 11 a.m.- 1 p.m.

NOV
06

Insurance Round Table

WEBINAR
Wednesday, 11 a.m.- 1 p.m.

NOV
13

Security: Keeping your Community Safe

Tomahawk Ridge Community Center
Wednesday, 11 a.m.- 1 p.m.

DEC
11

Holiday Party

Location TBA

Thank you from Melinda Osborn

Dear Chapter Members and Business Partners,

On behalf of Melinda Osborn and as a proud Heartland Chapter board member, I would like to express our deepest gratitude to every one of you who generously contributed towards Melinda's medical bills during the Happy Hour event in her name. Your kindness and compassion have touched our hearts, and we are incredibly grateful for your support during this challenging time for her.

Melinda has been an exceptional employee, dedicated to her work, and always ready to lend a helping hand. When she faced unexpected medical expenses, it was heartwarming to witness the outpouring of support from our chapter members. Your contributions have not only helped the financial burden but have also given Melinda immense comfort, knowing that a network of caring individuals surrounds her.

It is through collective efforts such as these that we can make a significant impact on people's lives. Your generosity has not only provided financial assistance

but has also shown Melinda that she is not alone in her journey towards recovery. Together, we have demonstrated the power of unity, empathy, and compassion.

As an organization committed to supporting our members in times of need, we are humbled by the overwhelming response we received from all corners of our community. Your contributions will go a long way in helping Melinda regain her health and continue making valuable contributions both personally and professionally.

Once again, thank you for your unwavering support. We are truly blessed to have such compassionate individuals like you as part of our community.

With heartfelt appreciation,
Rodney Z. Wright, CMCA, AMS, PCAM
Vice President and Chief Operating Officer
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Frozen Pipes in the Insurance Crisis

By: Elizabeth D. Schurwan, O'Connor Insurance, EBP, CIRMS, CIC



On December 22, 2022, St. Louis was hit by an extreme cold snap, part of Winter Storm Elliott which crippled over 1/2 of the United States with record cold and snowfall. There were 2 inches of snow on the ground, wind gusts up to 45 mph, and wind chills 20-25 degrees below zero. It was the Thursday before Christmas, and many people were out of town visiting friends and family for the Christmas weekend.

St. Louis is not used to severe winter weather and absent traveling homeowners may have failed to prepare for the possibility of frozen and burst pipes. A few days later pipes began bursting, causing water-damaged homes and plenty of insurance claims. Condominium association buildings were particularly hard hit because a burst pipe in one unit causes damage to other units, particularly those below.

At about the same time, an insurance crisis was looming. Property insurance losses were much larger than actuaries had anticipated with \$100 billion in losses each year for five (now six) years in a row. In January 2023, global catastrophe reinsurance rates increased 37%, the largest increase in more than 20 years. Insurance company tolerance for property risk fell quickly for catastrophe-prone areas. Insurance companies everywhere started pulling out of the condominium and multi-family association market. The ones that stayed in the market took steep premium increases, increased deductibles, and narrowed their underwriting "apetite" so they were interested in only associations with fewer than 10 buildings, newer buildings, newer roofs, and no claims. Most problematic of all were the "non-renewals". Many associations were not given a renewal offer, because they did not meet the narrowed appetite.

The combination of Winter Storm Elliott, and an absent unit-owner led to one suburban St. Louis condominium association non-renewal. When 11 pipes burst in one unit, the unit below was nearly destroyed. The \$189,000 claim, coupled with two other claims on their record caused the non-renewal. With the claim history, coverage in the standard market is highly unlikely



and will probably send this association to the surplus lines market at the next renewal, where premiums may double, triple, or more.

Now one year later winter is upon us and we are firmly in the midst of the insurance crisis. There has never been a time to make sure avoidable claims are, in fact, avoided. Frozen pipes are avoidable. Make sure that your communities know the tricks, which include:

1. Insulate pipes,
2. keep the heat on to over 55 degrees, even when gone,
3. seal air leaks,
4. let faucets drip,
5. disconnect garden hoses,
6. close garage doors,
7. remove hoses from outside faucets, and
8. open doors and cabinets.

If you suspect you have a frozen pipe, turn on the faucet to see if it flows. If not, inspect the pipe for leaks. If pipes have burst, immediately turn off the main water supply and call a plumber. If the pipe is intact, turn the faucet on and gently apply heat using a hair dryer or space heater. If you do not succeed in thawing the pipe, call a plumber.



The New Realities of Community Association Insurance Underwriting: A Two-Part Series

Co-authored by:
 Jim Ruebsam, CIRMS, EBP, Senior Vice President, The Daniel & Henry Company
 Danny Dragicevic, Vice President, The Daniel & Henry Company



Part I: The New Insurance Market and Key Underwriting Criteria

Community associations are currently confronted with a myriad of challenges in the insurance landscape, creating a complex environment for securing adequate coverage. Among the foremost issues is the escalating cost of insurance premiums and deductibles, driven by a surge in claims and unpredictable weather events during the past decade. Reinsurers, which are the backstop for the insurance industry, cannot keep up with losses—the past two reinsurance renewal cycles have seen the most dramatic increases in 30 years.

This financial strain poses a significant burden on association budgets, requiring careful navigation to maintain comprehensive coverage without compromising financial stability or violating governing documents. It's also creating an urgent need for many communities to update building systems and address new, strict underwriting guidelines.

In this two-part series, we're going to first review the "new realities" of underwriting for condominium, townhome, and villa communities. In the next issue of this newsletter, we'll do a deeper dive into loss control challenges—including restrictions on older electrical systems, grilling, fireplaces, and more.

Underwriting Criteria

Tightening capacity in the reinsurance marketplace has led to many insurers to re-underwrite their community association book of business. Claims data shows which property characteristics are more likely to lead to losses. Logically, older, larger communities with deferred maintenance issues are experiencing the biggest challenges. The table below provides a general underwriting appetite guide, based on building characteristics.

2023 - 2024 Underwriting Appetite Guide

	Building Age	Total Insured Value (All Buildings & Structures)	Number of Buildings	Roof Age	Age of Electric, Plumbing, & HVAC Systems	Life and Fire Safety Systems
Desirable	Post-1990	< \$10 Million Total insured Value	< 10	< 10 Years Old	< 25 years Old	Central station alarm; NFPA13 Sprinkler
Less Desirable	1980 - 1990	\$10 Million - \$25 Million Total insured Value	10 - 15	10 - 15 Years Old	25 - 40 Years Old	Local Alarm; NFPA 13R Sprinkler
Not Desirable	Pre-1980 Unless Gut Rehabbed	> \$25 Million Total Insured Value	> 15	> 15 Years Old	> 40 Years Old or No Record of Update	No Alarm or Sprinkler Systems

Communities with multiple undesirable characteristics may not have standard market options and will need to rely on "non-admitted" insurers that are not backed by the state guarantee fund. Larger, older communities may need multiple insurance companies to obtain full replacement cost limits.


Desirable communities may receive 15-25% increases at renewal, and those with multiple undesirable characteristics may face increases of 50 - 300% or more. Claims history, electrical system issues, and presence of BBQ grills on decks or wood burning fireplaces typically dictate the scale of increase.

Inflation and Valuation Issues

In the insurance industry, the assessment of building valuation remains a critical challenge, especially in the face of rapidly evolving construction costs and property values. During the past three years, fluctuating material costs, supply chain disruptions, and labor shortages have led to significant variations in construction expenses. This volatility makes it challenging for insurers to assess the precise value of properties, often resulting in underinsured assets. Inaccurate valuations can have substantial consequences, leaving communities vulnerable to inadequate coverage or insurers exposed to higher-than-anticipated liabilities in the event of a claim. Most insurers are now strictly enforcing "insurance-to-value" (ITV) requirements and may force policyholders to increase building limits.

Moreover, the complexities of building valuation are compounded by the diversity of property types in the community association industry. Standardized valuation methods often struggle to account for these intricacies, leading to disparities in coverage adequacy across different property categories. High-value properties, historic buildings, or those with specialized construction materials present valuation challenges that require a nuanced understanding and tailored assessment strategies.

Many communities have or will face a "double dip" of greatly increased building values coupled with rate increases. In this turbulent market, underwriters may only accept a professional appraisal if your community wishes to challenge the insurers' value opinion.

In the next issue, we will address the current challenges with electrical and loss control issues. This includes insurers' unwillingness to accept BBQ grills and other devices near multi-family buildings, wood burning fireplaces, older electrical panels, aluminum wiring, and more. 



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Congratulations to our 2023 Chapter Award Winners!



Community Association of the Year in St. Louis - ABC Condominium Association



Manager of the Year in St. Louis - Janet Lynch, CMCA, AMS, Community Property Management



Manager of the Year in Kansas City - Keren Calder, CMCA, AMS, PCAM, FirstService Residential



Business Partner of the Year in St. Louis - Reinhold Electric



Business Partner of the Year in Kansas City - Rob Paszkiewicz, Preferred Asphalt & Sealcoating



Community Association Volunteer Leader of the Year - Brenda Davis, Pinehurst Commons



Thank you to our 2023 President- Jim Ruebsam, CIRMS, EBP, Daniel and Henry Co.



Thank you to outgoing CAI Board Member, Jennifer Jeckstadt, CMCA, AMS, Community Property Management



Manager of the Year in Wichita - Jennifer Lillibridge, CMCA, AMS, HOA Management Services

Welcome to our New CAI Heartland Board Member

Theresa Staryak, CMCA, AMS,
Community Property Management



\$500 to get to 500 members contest winner announced!

Congratulations to Nicole McGraw-Lewis, CMCA, AMS from Sentry Management St. Charles! She is the winner of our \$500 to get to 500 members contest!

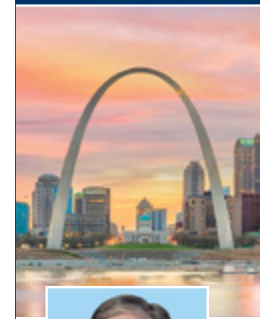


Jan Mullaney, EBP, SERVPRO of West Kirkwood/Sunset Hills, Fenton/S.Ballwin/Overland/Cool Valley, our President of CAI Heartland, Mike Mosella, Premier Roofing Co., sponsor of the membership contest and Cathy Roth-Johnson, Chapter Executive Director of CAI Heartland had the pleasure of surprising Nicole at her office on December 14.



Nicole recruited new member, Denise Koutillisoh, from Sentry Management of St. Charles!

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LINE OF CREDIT (LOC)

- Short-term financing
- Balance due at maturity
- Ability to complete work, pay contractors, and preserve property values

TERM LOAN

- Budgeted line item; adjust annual budget to incorporate debt
- Increase assessments to cover loan expense
- Special assessment for per owner charge; owner can either pay in full or finance their share over term of loan

COMBINATION LINE OF CREDIT CONVERTING TO TERM LOAN

- Project amount uncertain
- LOC to provide availability of funds
- Pay for only what is used
- Term loan will allow for time to repay amount borrowed
- Commonly repaid through regular assessments, special assessment, or combination

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A Year in Review: Top 10 Blog Posts of 2023

By: Dawn Bauman, CAE

As we bid farewell to 2023, it's time to reflect on the insightful content that filled the CAI Advocacy Blog throughout the year. From legislative updates to industry trends, our blog is a go-to resource for community association professionals, homeowners, and anyone interested in the evolving public policy landscape of community associations. Join us as we revisit the most impactful and widely read posts that made waves in 2023.

1. [Fannie Mae and Freddie Mac New Lender Requirements Go into Effect in September](#): In this crucial post, we explored the implications of the new lender requirements set by Fannie Mae and Freddie Mac, shedding light on how these changes would influence the landscape of condo and co-op mortgages.
2. [How the Corporate Transparency Act Applies to Community Associations](#): The Corporate Transparency Act is a game changer. Our blog delved into its application to community associations. Unpacking the complexities, we provided valuable insights into its impact on transparency within these organizations.
3. [A New Era for Reserve Studies](#): Discover the paradigm shift in reserve studies. This post examined the latest trends and methodologies, illustrating how community associations are adapting to a new era in financial planning and long-term sustainability.
4. [Legislative Trend: Amending Discriminatory Covenants](#): Acknowledging the importance of understanding the past, this blog post took a deep dive into the historical context of racially restrictive covenants and explored their impact on community associations today.
5. [Congress Introduces Making Condos Safer and Affordable Act of 2023](#): Breaking down the key points of the newly introduced legislation, we provided a comprehensive overview of how the Making Condos Safer and Affordable Act of 2023 aims to reshape the condominium landscape.

6. [Fannie Mae and Freddie Mac Release Lender Bulletins for Condo and Coop Mortgages](#): Staying on top of industry updates, this post highlighted the lender bulletins released by Fannie Mae and Freddie Mac, outlining the specifics that would influence condo and coop mortgages.
7. [Virginia and New Castle, Delaware Condo Safety Legislative Recommendations Published; Reintroducing Federal Condo Safety Financing](#): CAI played a critical role in developing condo safety legislative recommendations in Virginia and New Castle, Del.
8. [2023 State Legislative Update: Condominium Safety Legislation](#): A comprehensive state legislative update on condominium safety. We covered the latest changes and regulations that community associations need to be aware of for the well-being of their residents.
9. [Ombudsman Programs Trending in 2023 State Legislatures](#): Ombudsman programs gained momentum in 2023, and this post delved into why these programs are trending in state legislatures, offering a glimpse into their potential impact on community dispute resolution.
10. [CAI Wins Prestigious Award for Condominium Safety Policy Initiative](#): Earlier this year, CAI received the Lobbying Strategy Innovation Award from the Public Affairs Council for its exceptional response to the Champlain Towers South collapse. This global recognition applauds CAI's leadership in public affairs and emphasizes the adaptability, impact, and unique contributions of its condominium safety initiatives.

It's clear CAI Advocacy Blog is at the forefront of providing valuable insights and updates in the community association realm. We're excited to continue sharing knowledge and facilitating discussions as we move into a new year filled with challenges, opportunities, and continued advocacy for thriving communities. Stay tuned for more engaging content in 2024.

Aging in place: Developing policies to protect older adults

By: Denise Adamic, CMCA, AMS, PCAM, and Matthew C. Collins, Esq.

It's natural for community association board members and managers to be concerned for residents who start displaying signs of failing health, confusion, hoarding, and other erratic behaviors.

There are many older adults [living independently](#) with little help from family or caregivers. Conversely, residents experiencing reduced mental capacity may cause potential safety issues for the entire community.

Balancing the well-being of the community and that of an individual resident can be very challenging, especially given the lack of tools available to most communities.

Since liability is always a concern, board members and managers must avoid taking on duties for which they are not qualified or insured. [Forming a volunteer committee](#) to check on neighbors is far different than adopting specific care directives more common in an assisted living setting. That's why communities like 2101 Cooperative in Philadelphia and Saint Andrews Country Club in Boca Raton, Fla., contract with licensed and insured third parties to provide those services.

Contacting government services for assistance is another option. The challenge here is determining when to make such calls. For this reason, some communities provide their management staff with training designed to identify when to ask for help.


Sue Duberstein is 2101 Cooperative's representative from Jewish Family & Children Services, the nonprofit organization that provides social services in the community. She says community associations can start by contacting local county offices on aging or mental health services. Board members or the manager can request an assessment, ideally with the resident's consent. If the client is deemed eligible, a home health aide, cleaning services, and meals may be provided.



If there is a safety concern, the community can make an anonymous referral to an adult protective services unit within an office on aging. Adult protective services can step in if a resident is endangering others or showing poor judgment. Communities can watch for things such as hoarding, leaving on gas burners, extreme self-care deficits, or harassing board members, staff members, or other residents.

Adult protective services often have attorneys who can file a petition with the court to have a guardian appointed. There are different levels of guardianship. The courts will assign the least restrictive guardianship necessary to preserve the resident's self-determination. Sometimes, the guardian will simply manage the resident's finances to ensure bills are paid.

From a risk management perspective, obvious [mental and physical health issues](#) that threaten residents cannot be ignored. While board members and management do not necessarily need to solve the problem, they should inform the resident's family members and, if necessary, government services.

Start having discussions today about how you can better prepare for [aging residents in your community](#). The sooner you have compassionate and effective policies and programs in place for older adults, the better off your community and its residents will be. 



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Lending transparency: Freddie Mac improves access to information

By: Dawn Bauman, CAE

Freddie Mac took a giant step toward transparency last week when it announced sweeping changes to its condominium and housing cooperative financing system.

The government-sponsored enterprise that underwrites mortgages is introducing a tool that indicates whether a community is “certified” for financing or “not eligible”—and providing guidance that explains why a community may not be eligible. Freddie Mac and Fannie Mae, another government-sponsored enterprise, came under criticism in recent months after [creating lists of ineligible communities](#). Most communities were unaware of being on the lists—let alone the reason why—until a potential homebuyer discovered they couldn’t use a Fannie- or Freddie-backed loan to purchase a unit.

The companies support around 70% of the mortgage market, according to the National Association of Realtors. Most conventional loans offered by private lenders end up being backed or purchased by Freddie Mac and Fannie Mae. Without that financing, homebuyers typically are forced to turn to cash purchases or higher-interest loans.

In July, the two companies released [updates to project eligibility standards](#)—specific requirements designed to verify that each common interest community with more than five attached units qualifies for mortgage lending availability. Freddie Mac and Fannie Mae began developing—and [released temporary guidelines](#)—after the Champlain Towers South condominium collapse in June 2021. They place an emphasis on building safety, soundness, structural integrity, and habitability.

CAI believes it is critically important for condominiums and housing cooperatives, some of the country’s most affordable housing options, to have access to loans that will meet Fannie Mae and Freddie Mac qualifications.

In [Freddie Mac’s announcement this week](#), the company is implementing a “project certified” status. Lenders can submit information on condominiums and cooperatives, and Freddie Mac will use their current information to determine eligibility status. A “certified” building will signal to lenders that Freddie Mac will buy the loans.

Additionally, beginning Feb. 26, Freddie Mac will have an “ineligible” status for those communities that don’t meet its requirements. Freddie Mac will allow board members, community managers, and business partners to inquire about the status of a building. If it is ineligible, the company will detail why and [allow for an appeal process](#).

CAI is extremely pleased to see this level of transparency by Freddie Mac and is encouraged by this step forward to provide solutions to improve access to lending.

This is an important move at a time when there is a heightened awareness and increased emphasis on building maintenance and challenges related to property insurance requirements. Restricting access to lending lowers property values and leaves less money and incentive for homeowners to invest in maintenance.

For more than a year, CAI has been working with a coalition of partners, including the Community Home Lenders of America and the National Association of Realtors, [to voice concerns](#) about Fannie Mae’s and Freddie Mac’s lending guidelines. We’ve been emphasizing the need for transparency in the development of guidelines and policies and publication of ineligible condominium and housing cooperative projects. Freddie Mac’s update is a step in the right direction.

CAI has not heard from Fannie Mae regarding how they handle condominium project eligibility and transparency. Stay tuned for more information as it becomes available. [CAI](#)



“The **first thing** I do in the morning is read my overnight emails. The second thing is **read this forum**. I frequently print whole discussions and then give them to my board members to read. This forum is a way for me to learn and hopefully share what I have learned with others in our community. Thank you to all that take the time to pose the the questions and to those that share their knowledge for solutions.”

ELIZABETH PITINO

CAIexchange
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BRIEF SURVEY: Help CAI Prepare for the 2024 Legislative Sessions

We’re in the process of researching, predicting, and developing 2024 legislative priorities impacting the community association industry. Please help us further understand the legislative issues you foresee in your state by taking this short survey:

<https://www.surveymonkey.com/r/2024legislativetrends>

Thank you for your service to CAI’s legislative action committees and your dedication to the community association housing model at your state’s Capitol.



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Meghan N. Prideaux
meghan@ellislawstl.com

Elia M. Ellis
elia@ellislawstl.com

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john@ellislawstl.com

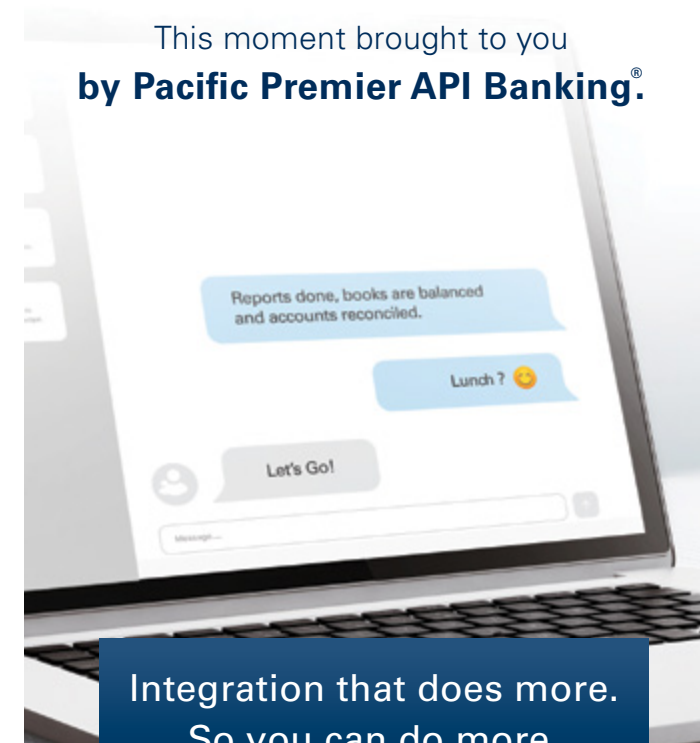
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- Are management tasks completed on a timely basis? Do you talk about the same issues at meeting after meeting?
- Can owners access community information via the web?
- Are delinquencies out of control?
- Do we get good advice from our manager?
- Could our community benefit from the proven knowledge of an industry leader and a CAI Accredited Association Management Company (AAMC)?
- Is the work order list longer than expected?

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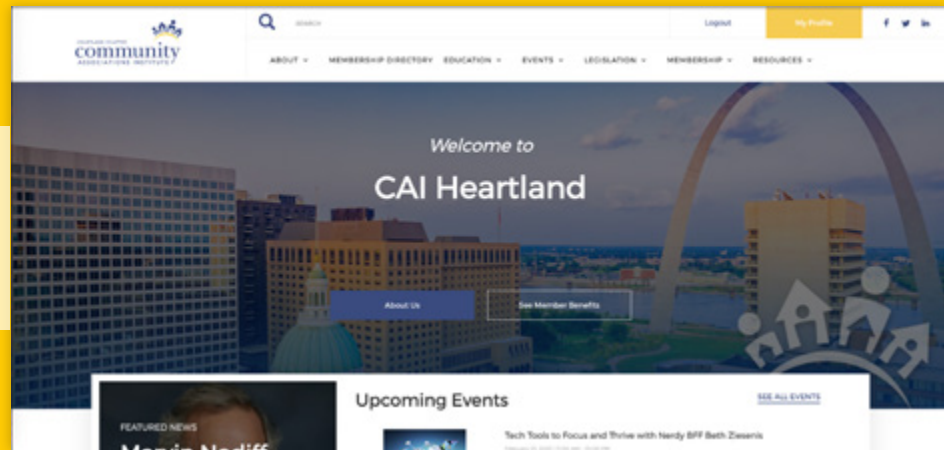


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