WAT TIMES

University of Waterloo, Ontario, Canada N2L 3G1 — Volume 2, No. 1, Fall, 1996

Are Your Charity Dollars Going Where You Intended?

Charity dollars are viewed today like any other commodity on the market. Since retirees are expected to be good citizens (and thus good consumers) - they are expected to buy into the charity market. Unfortunately, while we expect most of the dollars we contribute to go toward *good works*, actual amounts put to work are often minor - in many instances, the major portion goes to pay for promotional and administrative activity.

How can you be a wise shopper in the charity market place? There are some private and public *watchdogs* that attempt to monitor what happens to charitable dollars. These organizations suggest that in making a donation, we should consider and be aware of the following things - before taking out the cheque book:

■ When you hear an ad on the radio or see one on TV or in print for an organization with a name that has been reduced to initials - find out what those initials really mean. Even though a known personality appears to be doing the asking, often less popular and ethical groups name themselves in similar fashion to long-standing reputable



agencies.

■ A charity's purpose should be specific and formally stated. Activity should be in accord with that purpose. Promotional materials should accurately reflect the purpose and actions.

■ Financial figures change over the years, so review your favourite charities each year. Find out what percentage they now spend on management and promotion. At least 85% of annual expenditure should go to programs, and not general and fund-raising expenses.

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UWRA *Occasional newsletter for retirees — published by the Retirees' Association and the University*

1996-1997

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Have you paid your membership dues?
$10 a year or
$100 Life Membership

PENSION & BENEFITS COMMITTEE REPORT

Among many items discussed at Committee meetings since the last report, the following are of immediate interest to UW pensioners.

- Effective July 1, 1996, a cost-of-living increase of 2.17% was applied to monthly pension payments, according to the University's Pension Plan text, and measured by the Consumer Price Index.

- One of the benefits provided to UW pensioners is group life insurance, with the premium fully paid by the University. The Committee approved a new insurance carrier for this purpose, effective September 1, 1996. The new carrier - *Sun Life* - is providing this insurance to several other universities under a master contract.This change provides lower premiums which will also result in a reduced taxable benefit for individual policy holders.

- The Committee decided that the extended health insurance plan will consider claims for eligible expenses incurred because of changes in the Ontario Drug Benefit Program for Seniors.

Retirees Remembered

Doris Livock - April 11, 1996
Emilio Montoya - May 21, 1996
Barbara Bergauer - June 2, 1996
Marie Michael - June 13, 1996
John Anderson - June 20, 1996
Kenneth Bowers July 4, 1996
Mary Snyder - July 11, 1996
Margaret Klassen - July 18, 1996
Mabel Hamilton - August 1, 1996
Max Gremmelmaier - August 2, 1996

Health Insurance

or Who Is On First?



Last winter, while travelling in the southern US and staying overnight in a motel, I had need to go to a local hospital emergency room. Since my need was not life-threatening, before an examination an Admissions Clerk filled out some forms. In response to her questions, I now know that I made two mistakes with my answers, which has resulted in an extensive needless correspondence and long distance calls to the hospital over a period of six months.

My first mistake, giving the address of the relative I was visiting in that city as my local address, resulted in the hospital using the relative's address in all correspondence. Mail was addressed to me at the relative's home over a six month period, and had to be forwarded here to my home in Canada. The hospital subsequently informed me that once the local address was entered into their computer (and consequently into other computer linkages), I was automatically considered a local resident with all the rules and stipulations that apply. I was further informed that this aspect of my computerized medical record could not be modified.

My biggest mistake had to do with insurance coverage. I was first asked by the Admissions Clerk if I was "covered by [US] Medicare". Like some UW Retirees, I am, said yes, and the Clerk asked for the Medicare card and copied down that number. I was next asked if I had any other health insurance. I said yes and showed her my Ontario Health Plan Card. She copied this information, and asked about other supplemental health insurance. I then gave her my UW Prudential Insurance card. She copied this information on her form. Shortly thereafter I was examined and a physician wrote a prescription. The hospital did not ask me for any payment for their service. I only paid a commercial pharmacy to fill the prescription. On my return to Canada, I reported my use of the hospital to the Prudential Company, and submitted my pharmacy bill.

In Canada, the monthly readdressed correspondence from the hospital had to do with paying the bill for hospital emergency room care and the examining physician's fee. Although, these bills were eventually paid (I think, since the correspondence has ceased!), I now wonder how I could have avoided all of the correspondence in the first place? Therefore, I had some questions and asked the UW Department of Human Resources for the answers.

QUESTION:
Which is a UW retiree's primary insurance carrier?

ANSWER:
If a retiree *continues* to be a Canadian resident, depending where they live in Canada their provincial health plan is their

Continued on page 4

CHARITY - Continued from page 1

■ Financial records should be complete, and in conformance with standard accounting practices. Financial information on income and fund-raising should be given upon request.

■ If you receive address labels or whatever in the mail without requesting them, you are under no obligation to contribute, or to return the item. The item is yours to keep.

■ Beware of fake bills or invoices that are really solicitations. Unless you remember actually pledging money - don't respond.

■ Don't commit donations over the phone. Tell the caller (no matter how persuasive) to send you printed information in the mail.

■ Never give your credit card number to a unknown group - and if you do - make sure that it is a one time only gift.

■ Always write a cheque to an organization, and not the person asking for the contribution.

■ The governing body of a charitable organization should be a minimum of five active and independent volunteers who meet at least twice a year to review policies, programs, and operations - without material conflict of interest.

Like everything else in society today, giving to charity is no longer just a simple matter. Make sure your charity dollars are really going where you intended!

INSURANCE - Continued from page 3

primary carrier. (For example if the retiree lives in Ontario, it is OHIP.) If a UW retiree permanently resides outside of Canada, then the primary carrier may be a private insurance company or a public agency.

QUESTION:
Which is a UW retiree's *secondary* health care insurance carrier?

ANSWER:
Again, this depends upon the retiree's personal situation. For UW retirees who elected to retain their Pension Benefits, their secondary insurer is Prudential/London Life, which provides extended health insurance coverage in Canada, and travel/accident insurance outside of Canada. However, when a UW retiree no longer resides in Canada but is still a UW pensioner, this benefit is lost because the UW plan is based upon the assumption that a Provincial Health Care Plan is the primary carrier of the retiree. If a UW retiree opted out of the UW Retirement Plan and resides in Canada, personal insurance from a private insurance company is their secondary carrier.

QUESTION:
As a UW Retiree, when I have need for health care regardless of where I am when I'm travelling, what exactly should I say to a hospital admissions clerk or other care provider about my health insurance coverage?

ANSWER:
If you are temporarily travelling in or outside of Canada, and have a medical emergency which the health care charge is estimated at

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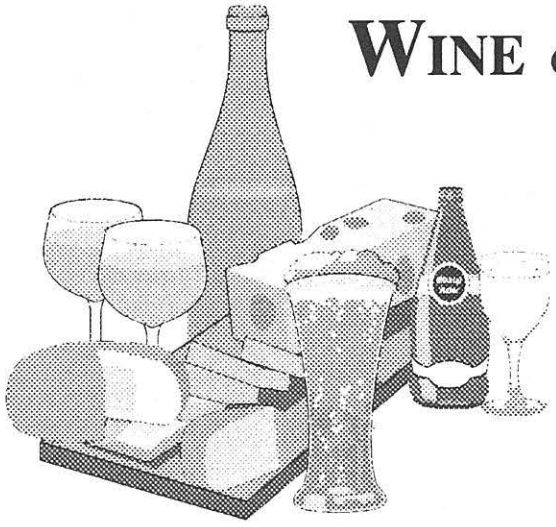
INSURANCE - Continued from page 4

less than $300, you could pay the health care provider, get receipts for the payment, and submit a claim form with receipts to your private insurance carrier when you return home. Some private carriers will interact on your behalf with some provincial health care agencies, while in certain provinces a retiree may be required to submit a claim to both. Prudential/London life has agreements with the provinces of Ontario and Quebec only.

If you expect the health care charge to be more than $300, use the wallet card usually issued by a private insurance company which includes direct phone numbers for authorization and direct payment to the health care provider. Indicate to the care provider that you have provincial health care insurance and additional private health care insurance. Give the provider the information about your private insurance.

QUESTION:
Since I also have US Medicare Part A, where does this fit into the picture?

ANSWER:
In the instance of a Canadian resident travelling in the US with private health care insurance and a provincial health care plan – US Medicare is a third payor and would not be charged unless the first two payors do not cover hospital costs for a serious medical emergency. (For further information retirees should consult the Medicare Handbook 1996 issued to holders of Medicare by the US Health Care Financing Administration.)



WINE & CHEESE PARTY

Wednesday
September 25, 1996
4:00 to 6:30pm

University Club
University of Waterloo

This free event is sponsored by the University of Waterloo Retirees' Association. Members of the Association with a guest are invited. Free Parking is available in the University Club Lot. Coffee and Cash Bar is also available.

Recent Retirees

June 1996

John Anderson
Plant Operations
Kenneth Bowers
Psychology
William Flynn
Library

July 1996

Mary Alguire
Library
Joan Andrew
Health Services
Edward Appleyard
Earth Sciences
Nadia Bahar
Earth Sciences
Robin Banks
Associate Provost
Larry Bard
Residence Village 1
David Bartholomew
Graphic Services
Dorothy Battae
Associate Provost Finance
Robert Beam
School of Accountancy
Ross Beauchamp
School of Optometry
Richard Bechtel
Graphic Services
Michael Bennett
Statistics and Actuarial
Horst Beyerle
Plant Operations - Office
Maria Beyerle
Data Processing
Peter Birkmann
Electrical Engineering
C. Fred Birkmann
Engineering Machine
Marilyn Bisgould
Groundwater Research
Ian Blake
Electrical Engineering
James Boniface
Registrar's Office
Hans Bormann
Engineering Machine
Roger Boudreau
Plant Operations
C. Trevor Boyes
Registrar
Peter Brillinger
Mathematics
Mary Frances Brunkard
Office of Research
Marlene Bryan
Cooperative Education
Janusz Antoni Brzozowski
Computer Science
Ronald Bullock
Geography
Cory Burgener
Computing Services
Gwenllian Burgess
Computing Services
Stanley Burris
Pure Mathematics
Ingeborg Butter
Food Services
John J. Byerley
Chemical Engineering
Murchison Callender
School of Optometry
Savvas Chamberlain
Electrical Engineering
Mary Channen
Library
Norma Chippier
Food Services
Jiri Cizek
Applied Mathematics
Alice Clarke
Inter-University Athletics
Richard Cockfield
Civil Engineering
Paul Condon
Inter-University Athletics
Duane Cook
Purchasing
James Corbett
Physics
James Cornell
Psychology
Dorothy Counts
Anthropology
Donald Cowan
Computer Science
James Cross
Electrical Engineering
Edward Cross
Licensing Office
Marion Cutler
Engineering
Peter Dagenais
Plant Operations
Lawrence Davidson
Mathematics
Paul Dirksen
Computing Services
Arthur Dixon
Physics
James Dodd
Computer Store
Roger Downer
Vice-President
Roman Dubinski
English
John Dugan
French
Ronald Dunkley
Combinatorics
Cameron Elliot
Plant Operations
Robert Elliott
Associate Provost
Gary Embro
Computing Facility
David Emery
Library
Ronald Eydt
Residence Administration
Anne Farthing
Health Services
Frank Fasick
Sociology
Peter Fisher
Earth Sciences
Maureen Fitzgerald
School of Optometry
George Francis
Env. & Resource Studies
Antonio Freitas
Plant Operations
James Fritz
Residence Village 1
Brock Fuller
Coop Education
Allan Galbraith
Plant Operations
Donald Gardener
Purchasing
Konrad Gassner
Plant Operations
Christian Gendron
Science Shops
Rolf George
Philosophy
Sukesh Ghosh
Economics
Ian Gibson
Earth Sciences
Enn Glaaser
Central Stores
Kenneth Golem
Plant Operations
Reginald Graf
Science Shops

Ian Roger Grant
Electrical Engineering
Roger Green
Civil Engineering
Helen Green
Plant Operations
John Greenhouse
Earth Sciences
John Grindlay
Physics
Jovakin Grzinic
Plant Operations
Joan Hadley
Office of Research
Charles Haff
Combinatorics
John Hanna
School of Accountancy
Norman Harrison
Science Shops
Helga Hartman
Purchasing
Carole Hecktus
Residence Village 1
Gail Heideman
History
Robert Henderson
Electrical Engineering
Norman Herteis
Plant Operations
Marion Jean Herzog
Renison College
Peter Hopkins
Associate Provost
James Horne
Philosophy
Michael Houston
Kinesiology
Joseph Howard
Mechanical Engineering
Ronald John Hurdal
Computing Services
Koncay Huseyin
Systems Design
Joseph Hussey
Plant Operations
Bruce Hutchinson
Civil Engineering
William Inniss
Biology
Donald Irish
Chemistry
Sigmunt Januszkiewicz
Plant Operations
Jorn Jorgensen
Library
Joannes Kamler
Mechanical Engineering
Robert Keith
Env. & Resource Studies
Linda Kellar
Counselling
Sally Kemp
Inter-University Athletics
Ronald Kempel
Data Processing
Frank Kenyon
Plant Operations
David Kerr
Plant Operations
Angus Kerr-Lawson
Pure Mathematics
Arthur Key
Engineering Machine
Arlene Klapman
Bookstore
Randy Klawitter
Coop Education
Eve Kliman
Fine Arts
Jacqueline Konrad
Geography
Nada Kovac
Food Services
Jack Kruuv
Physics
Manfred Kuxdorf
Germanic and Slavic
Dorothy Larocque
Chemical Engineering
James Law
Plant Operations
Herbert Lefcourt
Psychology
Sally Lerner
Env. & Resource Studies
Robert Albert Levinski
Central Stores
Winston Lewis
Plant Operations
J. Eddy Linton
Science Shops
Stephen Little
Registrar's Office
Bruce Logan
Plant Operations
Margaret Louis
Library
Zenaida Macedo
Residence Village 1
Royce MacGillivray
History
Donald MacKay
Chemistry
George MacKinnon
Psychology
Stuart MacKinnon
Library
Bruce MacNeil
Library
Katarina Malecic
Plant Operations
Robert Mateyk
Coop Education
Ronald Mathies
Conrad Grebel College
Wilbur Maust
Conrad Grebel College
Thomas McEwan
Electrical Engineering
Katherine McKinnon
Food Services
Alex McLellan
Geography
Frank McMahon
Plant Operations
Donald Meagher
Plant Operations
Donald Meichenbaum
Psychology
Guenther Metzker
Systems Design
Marlene Miles
Inf. & Public Affairs
John Moffat
Chemistry
Rudolph Molinary
Plant Operations
Kenneth Moody
Central Stores
Marion Morgan
Parking
Hugh Morrison
Physics
Vladimir Mracna
Distance Education
Ronald Mullin
Combinatorics
Graham Murphy
Coop Education
Rosemarie Murray
Development Services
Denis Armin Mustin
Plant Operations
Elton Nantais
Security
Robert Neal
Graphic Services
Brian O'Riley
Plant Operations
Josef Oswald
Plant Operations
Joan Pache
VLSI Group

Chin Chao Pan
Civil Engineering
Hans Panthel
Germanic and Slavic
Babette Paolini
Library
John Pasternak
Biology
Lili Pasternak
Biology
Valentina Permaul
Library
Bruce Pinder
Registrar's Office
Richard Powers
Civil Engineering
Norman Pressman
Urban Planning
Richard Preston
Geography
Alan Prins
Coop Education
Joan Proulx
Telephone Services
Jane Pullin
Computer Science
Richard Pullin
Coop Education
George Raithby
Mechanical Engineering
Raymond Ramshaw
Electrical Engineering
Donald Ranney
Kinesiology
Roma Rastel
Purchasing
Dieter Raude
Engineering Machine
John Reeve
Electrical Engineering
Eva Rehorek
Library
Patrick Reilly
Library
Paul Renkema
Mechanical Engineering
Doris Rettinger
Food Services
William Rickert
Statistics and Actuarial Science
Clarence Roberts
Plant Operations
Don Roberts
Philosophy
R. Gwilym Roberts
Earth Sciences
Beverlie Robertson
Coop Education
Doreen Rockett
Library
John Roorda
Civil Engineering
David Roulston
Electrical Engineering
Gloria Rudney
Central Stores
Ronald Gordon Russell
Audio Visual
Peter Russell
Earth Sciences
Shoukry Saleh
Management Sciences
Gerald Schaefer
Plant Operations
Rose Mary Schilling
Library
Thomas Schmidt
Engineering Photo
Elsa Schulz
Data Processing
William Scott
Accountancy
Robert Seim
Psychology
Joan Selwood
Office of VP Academic
John Selwood
Science Shops
Frederick Shantz
Engineering Machine
Carolyn Shaughnessy
Student Federation
Archibald Sherbourne
Civil Engineering
Ellen Shields
English
John Shortreed
Civil Engineering
Kenneth Smith
Civil Engineering
R. Alan Snyder
Plant Operations
Jean Spowart
Faculty Association
David Sprott
Statistics & Actuarial
John Sprung
Computing Services
Frank Standring
Plant Operations
Lloyd Stephen
Plant Operations
Malcolm Stewart
Plant Operations
Ernst Strutzenberger
Chemical Engineering
Diana Swart
Graduate Student Asso.
Andrew James Tait
Plant Operations
William Taylor
Plant Operations
Herbert Thaler
Plant Operations
Florence Thomlison
Student Affairs
John Carl Thompson
Civil Engineering
Elaine Thorne
Engineering
Gerald Toogood
Chemistry
Herta Tuebbecke
Plant Operations
Lydia Unruh
Plant Operations
Johann Unruh
Plant Operations
Judith Van Evra
St Jeromes College
Georgette Vejvoda
Plant Operations
Joan Venn
Biology
Julie Vincent
Audio Visual
John Vincent
Audio Visual
Ronald Waddell
Plant Operations
George Waddle
Chemical Engineering
Marian Warren
Purchasing
Frank Wassmer
Chemical Engineering
Elizabeth Weber
Mathematics
Douglas Wendell
Residence Village 1
James Whitney
Statistics and Actuarial
Louise Willms
Food Services
Jacob Frank Willms
Office of the Dean of Arts
William Wilson
French
John Joseph Wine
Counselling
Horst Witzke
Plant Operations
Raymond Wright
Electrical Engineering

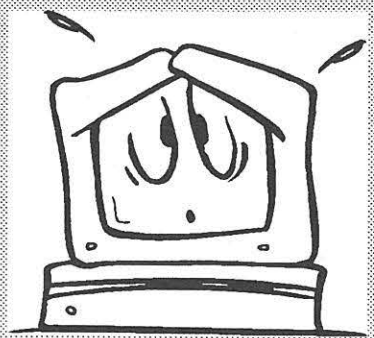
Roy Wuertele
Plant Operations
Mary Whyte Young
Residence Village 1
John Young
Statistics and Actuarial
Kuruvila Zachariah
Biology
Ronald Ziegler
Plant Operations
Lloyd Ziegler
Plant Operations
Joan Zinn
Library

August 1, 1996

Robert Huang
Chemical Engineering

September 1, 1996

Kenneth Adams
Mechanical Engineering
John Baker
Pure Mathematics
Gregory Bennett
Statistics and Actuarial
Patrick Bishop
Kinesiology
Gordon Bragg
Mechanical Engineering
Ewart Brundrett
Mechanical Engineering
David Buck
School of Optometry
Yung Leonard Chow
Electrical Engineering
Anne Dagg
Independent Studies
David Davies
History
Aubrey Diem
Geography
Rajendra Nara Dubey
Mechanical Engineering
Philip Eastman
Physics
Grahame Farquhar
Civil Engineering
Reginald Friesen
Chemistry
Robert Gosselink
English
Ilse Gabber
Residence Village 1
Sally Haag
Classical Studies
Ralph Haas
Civil Engineering
Arden Bob Haner
Physics
Saul Herzog
Urban Planning
Matthew Hill
Anthropology
Donald Horton
History
John Horton
Urban Planning
Neil Hultin
English
Hugh Kerr
Mechanical Engineering
John Kersell
Political Science
Sehdev Kumar
Env. & Resource Studies
Russel Legge
St Pauls College
Rota Lister
English
William MacNaughton
English
Robert MacPhie
Electrical Engineering
Elmer Matyas
Civil Engineering
Ian McGee
Applied Mathematics
Don McIntyre
School of Architecture
Edward Moskal
Pure Mathematics
Uppaluri Murty
Combinatorics
Peter Naus
St Jeromes College
Robert Porter
Classical Studies
George Priddle
Env. & Resource Studies
Ruth Priddle
Dance
Manfred Richter
Germanic & Slavic
Kenneth Riepert
Engineering
Campbell Robinson
Chemical Engineering
Jack Robinson
Statistics and Actuarial
Peter Slawson
Mechanical Engineering
Allan Strong
Mechanical Engineering
Henry Sullivan
Mechanical Engineering
John Theis
St Jeromes College
Timothy Topper
Civil Engineering
Muriel Vogelsprott
Psychology
Neil Widmeyer
Kinesiology
Audrey Wipper
Sociology
R. Graham Woolford
Chemistry
Samuel Yagar
Civil Engineering



E-Mail & The World Wide Web

As you know, UW has made these resources available to all Retirees. However, you may have some questions like: How do I get started? What equipment do I need at home? Which software should I use? To answer these and related questions, UW is willing to offer Retirees a special course on this subject this fall. If you are interested in taking this course, please call Harold Ellenton - [519] 886-5737.

THE SENIORS BENEFIT - What's That?

In March of this year, *Human Resources Development Canada* proposed that Old Age Security (OAS) and Guaranteed Income (GIS) should be replaced in the year 2001 by a new program called: *The Seniors Benefit.* The new benefit is intended to include existing age and pension income tax credits, and benefit levels are to be fully indexed to inflation. Payments to couples are to be made in separate and equal cheques to each spouse. The Seniors Benefit is not expected to affect Canada Pension Plan benefits.



Benefit levels under the Seniors Benefit are to be determined by income. For couples, the benefit level are to be based on the combined income of spouses. In 2001, couples with total incomes up to approximately $40,000 are expected to receive higher benefits then they now receive under OAS/GIS. Seniors with total incomes between $40,000 and $45,000 could receive higher or lower benefits, depending upon their tax situation. Seniors with incomes above $45,000 are generally expected to receive lower benefits.

Under this plan, the more income a senior has from multiple sources, the less they will receive from the government. Seniors who have secure private pensions and other income will receive no government assistance.

If single senior's income is more than $52,000 (couple income above $78,000) - then these people will not receive any Seniors Benefit. Elimination of the Seniors Benefit should not affect the CPP they currently receive.

Seniors Benefit is intended to be tax free and seniors would not report it on their income tax returns. Consequently, there will be no *clawback*, and the monthly payments received would be the amount seniors may use to meet their financial expenses. Benefits are to be fully indexed to inflation and payments would vary accordingly.

According to the *Office of Human Resources Development*, the government's intent in establishing the Seniors Benefit is to ensure "a secure and sustainable pension system now and in the future". The new program is intended to guarantee "that current seniors are protected, and near seniors may enter their retirement years without worrying about having to adjust their current planning". The government indicates that the Seniors Benefit "is designed to fully protect low- and modest-income seniors... The vast majority of seniors will be as well or better off. Fully 75 percent of single seniors and couples will receive the same or higher benefits. Nine out of 10 single senior women will be better off".

In addition, the Seniors Benefit is intended to "help make the public pension system more affordable and sustainable". Because it is intended to be based upon reported income, it is supposed to target seniors who are in financial need, and "slow the rate" of unnecessary public spending paid from the government's general revenues.

Notice of this new program was first given in a Federal Budget Paper (March 6, 1996). During the year, the government intends to introduce legislation regarding the Seniors Benefit to the House of Commons. Currently, a Parliamentary committee is engaged in studying the proposal, and public comment and input is being sought. A 75 page monograph details aspects of the proposed program.

Because such a proposed program has massive operational implications, a five year lead time is required, and the new program would be implemented in the year 2001. It has been proposed that "everyone age 60 and over on December 31, 1995 (and their spouses, no matter what age) will be guaranteed no less than current OAS/GIS payments". Currently, the proposal indicates that "seniors will have a choice between moving to the new system or maintaining their monthly OAS/GIS payments, as currently structured... Those who maintain their OAS/GIS payments may opt into the Seniors Benefit at any time". It is proposed that in the period just prior to the implementation of the program, "the government will provide information to all seniors, based on their own situations, to assist them in making the best choice".

Some other details:

Benefit levels are to be automatically recalculated each year, based on the previous year's tax return.

Recipients of the Benefit will be able to request that payments be adjusted with changing circumstances - separation, divorce, death of a spouse, permanent drop in income, etc.

The *Spouse's Allowance Program* (SPA) will remain in place and payments will increase each year.

Groups and individuals are invited to send written submissions or comments to the *Minister of Finance* and/or the *Minister Human Resources Development*. For a copy of the budget paper - *The Seniors Benefit: Securing The Future* - order from:

Distribution Centre, Dept. of Finance
300 Laurier Avenue West
Ottawa, Ontario K1A 0G5

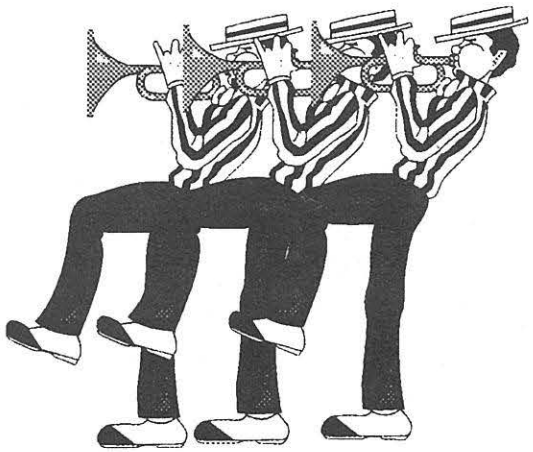
Theatre Trip

From KW by chartered bus to Stratford, Ontario on Tuesday, October 22, 1996

Lunch in Stratford at the *Olde English Parlour*

Reserved seats at the Festival Theatre to see Meredith Wilson's *The Music Man*

Return to KW by chartered bus after the show



For more information and to reserve a place call: Esther Kipp - [519] 662-1598

The UW Retirees' Association maintains a mailbox in UW's Central Mail Room. Correspondence should be addressed to:

UW Retirees' Association
University of Waterloo,
Waterloo, Ontario N2L 3G1.

Please notify the Association if you wish to be REMOVED from the mailing list or no longer wish to receive this Newsletter. If you wish the content of your mailing information to be modified (title, name, address, etc.) please send this box with the changes.

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