

# Harvinder Muniyal

29 Apr 1969

06:00 PM

Dehradun

Model: Gem-Report

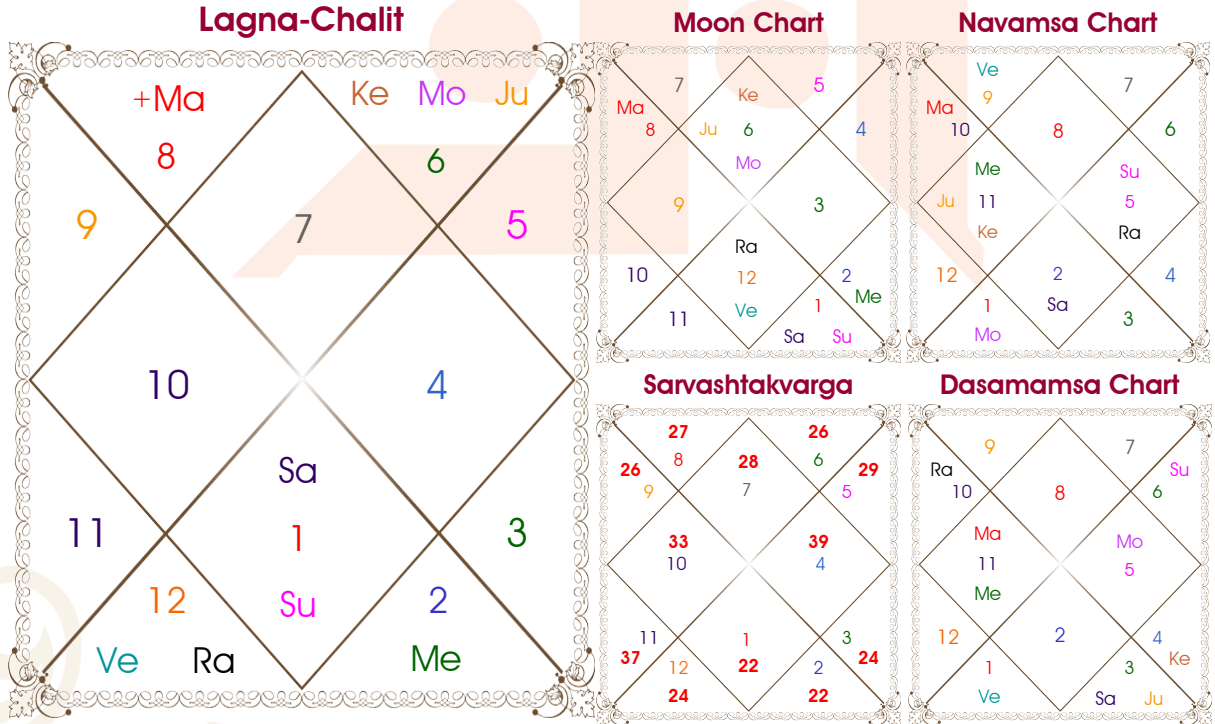
Order No: 121657901

Date 29/04/1969 Time 18:00:00 Day Tuesday Place Dehradun Lahiri Ayanamsa : 23:25:42  
 Latitude 30:19:00 North Longitude 78:03:00 East Zone 82:30:00 East Loc Time Corr -00:17:48 Hour

<b>Panchang</b>	<b>Avakahada Chakra</b>
Siderial Time ____: 08:11:21 Hr	Gana ____: Deva
Eq. of Time ____: 00:02:38 Hr	Yoni ____: Mahish
Sunrise ____: 05:36:58 Hr	Nadi ____: Adya
Sunset ____: 18:53:55 Hr	Varan ____: Vaishya
Ch. Samvat ____: 2026	Vashya ____: Manav
Saka ____: 1891	Varga ____: Mooshak
Month ____: Vaisakha	Yunja ____: Madhya
Paksh ____: Shukla	Hansak ____: Bhoomi
Tithi ____: 13	Name Alpha -: Poo-Purushottar
Nakshatra ____: Hasta	Paya(Ra-Nx) -: Iron-Silver
Yoga ____: Harshan	Hora ____: Sat
Karan ____: Kaulava	Chaugharia -: Roga

<b>Vimshottari</b>	<b>Yogini</b>
<b>Moon 9Y 8M 22D</b>	<b>Sankta 7Y 9M 12D</b>
<b>Saturn</b>	<b>Bhadrika</b>
<b>21/01/2020</b>	<b>09/02/2023</b>
<b>21/01/2039</b>	<b>10/02/2028</b>
Saturn 24/01/2023	Bhadrika 21/10/2023
Mercur 03/10/2025	Ulka 21/08/2024
Ketu 12/11/2026	Sidha 11/08/2025
Venus 11/01/2030	Sankta 20/09/2026
Sun 24/12/2030	Mangla 10/11/2026
Moon 25/07/2032	Pingla 20/02/2027
Mars 02/09/2033	Dhanya 22/07/2027
Rahu 09/07/2036	Bhramri 10/02/2028
Jupiter 21/01/2039	

PI	R	C	Degree	Rasi	Nak	Pad	Lord	Sub	Dignity	S-B	Char	Sthir	Grah Tara
Asc			04:57:26	Lib	Chitra	4	Mar	Sun	---	0:00			
Sun			15:34:48	Ari	Bharani	1	Ven	Sun	Exalted	1.66	Bhratra	Pitra	Mitra
Mon			10:21:42	Vir	Hasta	1	Mon	Mon	FrSign	1.13	Matra	Matra	Janma
Mar	R		23:18:21	Sco	Jyestha	2	Mer	Mon	OwnSign	1.10	Atma	Bhratra	Saadhak
Mer			04:59:50	Tau	Krittika	3	Sun	Sat	FrSign	1.02	Gyati	Gyati	Atimitra
Jup	R		03:31:36	Vir	U Phal	3	Sun	Sat	EnSign	1.14	Kalatra	Dhan	Atimitra
Ven	R		17:04:03	Pis	Revati	1	Mer	Mer	Exalted	1.07	Amatya	Kalatra	Saadhak
Sat		C	06:31:11	Ari	Asvini	2	Ket	Rah	Dblitted	1.49	Putra	Ayush	Vadha
Rah	R		06:20:14	Pis	U Bhad	1	Sat	Mer	NuSign	---		Gyan	Pratyari
Ket	R		06:20:14	Vir	U Phal	3	Sun	Mer	EnSign	---		Moksh	Atimitra



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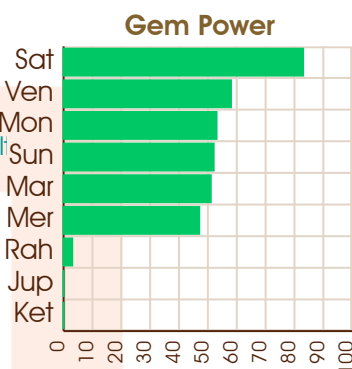
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# Gem Selection

Gems are advised to increase the benefic effects in a natives life. Scientifically, Gems are capable of collecting the cosmic rays of the planet concerned and pass on to one's body to enhance the effect of that planet. That is why, we only recommend Gem for a planet benefic to the horoscope. A planet is benefic if it is placed or is lord of Lagna, Trikona or Kendra and is malefic if it is lord of 6, 8, 12 houses. It is benefic if it is placed with or aspected by friends. It is considered malefic if it is lord of Badhak house that is 11th lord for moveable, 9th lord for fixed and 7th lord for mixed ascendants. Above considerations define the goodness of the planets for Gem Selection.

Table below describes the area of work and benefic factor of the planet is percentage along with graphical display. Power of different Gems in different dashas is given in the other table. It is suggested to wear Gems throughout life without bothering for dasha or transits of the planets obtains over 75% marks. For those who secure 50-75% marks, it is suggested to wear gems in dasha of friendly planet or it is required to enhance the requisite area of concern. Gems for planets which obtain less than 50% should be normally ignored unless it obtains more than 50% marks in particular dasha.

Gems	Pln	Power	Area
B-Sapphire	Sat	83%	Marital bliss, Comforts, Kids happiness
Diamond	Ven	58%	Conquer enemies, Avoids accident, Good health
Pearl	Mon	53%	Savings, Career success
Ruby	Sun	52%	Marital bliss, Earnings
Coral	Mar	51%	Wealth, Marital bliss
Emerald	Mer	47%	Accident, Defamation, Expenses
Gomed	Rah	3%	Disease & enemies, Expenses
Y-Sapphire	Jup	0%	Expenses, Disputes, Disease & enemies
Cat's eye	Ket	0%	Expenses, Accident



## Dasha-wise Gem Selection

Dasha	Ending	Ruby	Pearl	Coral	Emerald	Y-Sapphire	Diamond	3-Sapphire	Gomed	Cat's eye
Mon	21/01/1979	58%	66%	51%	55%	0%	58%	83%	0%	0%
Mar	20/01/1986	58%	59%	64%	22%	9%	58%	83%	0%	0%
Rah	21/01/2004	28%	31%	28%	47%	0%	64%	89%	28%	0%
Jup	21/01/2020	58%	59%	58%	22%	22%	41%	83%	3%	0%
Sat	21/01/2039	28%	31%	28%	55%	0%	64%	95%	16%	0%
Mer	21/01/2056	58%	31%	51%	61%	0%	64%	83%	3%	0%
Ket	21/01/2063	28%	31%	58%	47%	0%	64%	70%	0%	9%
Ven	21/01/2083	28%	31%	51%	55%	0%	70%	89%	16%	0%
Sun	20/01/2089	64%	59%	58%	47%	9%	41%	70%	0%	0%

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# Detailed Analysis of Gems

औषधि मणि मंत्राणां, ग्रह-नक्षत्र तारिका ।  
भाग्यकाले भवेत्सिद्धिः अभाग्यं निष्फलं भवेत् ॥

Medicine, Gems and Mantras are effective in overcoming the diseases caused by planets and stars. If the time is favorable the expected results are obtained otherwise all these remedial measures turn useless.

A Gem enhances the physical charm of the wearer and increases the power and reduces the malefic influence of planet with its mysterious powers. The flow of radiations emitted by planets in our body gets enhanced with the power of gems. Therefore, those planets which are auspicious in horoscope but lack strength can be strengthened by wearing gems. But contrary to this the gems of inauspicious planets multiply the malefic effects of such inauspicious planets. This is the reason because of which astrologers advise complete relinquishing of the gems of inauspicious planets in horoscope.

A planet is considered favorable when posited in Lagna, Trikona or Kendra or has the lordship of these houses. This is inauspicious if connected to Trik Bhava. The conjunction and aspect of friendly planets also enhances its auspiciousness. The lordship of a Badhak Bhava reduces its beneficence. In movable Lagnas 11th, in stationary Lagnas 9th and in dual Lagnas the 7th house is termed as Badhak Bhava. The placement of planets in their enemy sign or sign of debilitation also decreases their auspiciousness.

For any horoscope the gem of Lagna lord is known as life stone by wearing which the wearer gets good results like attainment of good health, development of personality and enhancement of reputation. The gem of 9th house lord is termed as lucky stone by wearing which the development of destiny can be expected along with enhancement of status. Similarly the gem of Yoga Karaka planet is Karaka gem and has enough potential to give financial gains and progress in the task undertaken along with all round development.

For the gratification of various desires one might need to wear more than one gem. The detailed information about which gem would yield what type of results in your horoscope has been given below. In addition to that the method of wearing has also been given along with the names of the other gems that can be worn with it. You can attain maximum success in life with right selection of gems.

A clear gem with clear cutting can absorb more radiations therefore the

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gems of good quality only are capable of giving completely beneficial result. The weight of the gem should be in proportion to the weakness of the planet and body weight. If the planet is very weak then the weight of gem should be heavier. Except diamond all the gems should be touching the skin. Gems worn in fingers in specific metal prove most beneficial.

If because of some reason one needs to remove the gem then it should be placed in a safe place after washing it with Gangajal on the day of it. If gem gets misplaced or stolen away then it is an indication of the removal of the malefic influence of the planet. Similarly if the gem loses its charm then again it also indicates the same. If the gem cracks then it means that the planet for which it is worn is very effective and in this situation this specific planet should be propitiated and the gem should be replaced by a new one.

For attaining the auspiciousness of inauspicious planets in the horoscope the remedial measures like wearing of Rudraksha, Mantra chanting, donation of its Karaka article, Jal Visarjan and fasting etc. can be recommended. If because of some reason you are incapable to wear the required gem then wear the Rudrakshas or semiprecious stones as substitute for this gem or else increase the strength of the planet by Mantra chanting, donation or fasting. The desired benefits are obtained by wearing the gem of auspicious planet and by Jal Visarjan and donation of the article or grain of inauspicious planets.

### **Your Horoscope and Gems**

For you wearing Blue-Sapphire gem is highly auspicious.

For you Blue-Sapphire gem is your Karaka Ratna. By wearing which you can expect growth on professional front. You would earn financial gains, wealth and property along with inflow of new energy in your life.

By wearing it there shall be flow of new energy in your life. Your talent shall enhance. You would be able to accomplish your pending tasks. There shall be an improvement in your health, happiness and property. The recognition that you were failing to earn by rendering better services shall start coming to you now. By wearing it you would start getting happiness in life shortly. Therefore, if you wear this gem without analyzing your Dasha and transit then it would prove beneficial for your whole life.

For you Diamond, Pearl, Ruby or Coral are auspicious but these gems are capable of yielding auspicious and inauspicious results as per Dasha. Therefore, if you wear these in the Dasha of its ruling planet or friendly planet then they would

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generate beneficial results. It would be better not to wear these gems in the Dasha of an enemy planet. During that time the remedies should be done by wearing Rudraksha, chanting Mantra or donating articles of Dasha Lord.

Emerald is highly negative for you therefore it would be better not to wear it. By wearing it, you might suffer from mental tensions and health troubles. Therefore, if you wish to wear it then you must check its auspiciousness and keep doing that in various Dashas because this gem might prove highly problematic for you in a specific dasha or transit.

Wearing gems Gomed, Yellow-Sapphire or Cat's eye might prove highly problematic for you because of the bad placements of the significator planets of these gems in your horoscope. You should not be wearing these gems at all. By wearing these gems, you might suffer from troubles in matters related to social life, health and finance. There shall be probability of loss of reputation and finance. Your progress will get hampered. These gems will not prove suitable in any Dasha or transits so do not wear these gems throughout your life.

The detailed information about the impact of various gems along with the method of wearing is given below-

### **Blue-Sapphire**

The planet Saturn placed in 7th house of your horoscope is auspicious for you so by wearing its gem blue sapphire you shall find an increase in your marital bliss. There shall be improvement in the development of your destiny after marriage. The auspiciousness of this gem shall bring harmony in married life. You shall be successful in work related to contractor ship, mining, iron and coal etc. You shall also get benefited by getting into business of export import after wearing this gem.

For your Libra ascendant Saturn is 4th lord and 5th house lord. It is auspicious for you so by wearing its gem Blue sapphire you would be able to get mythological knowledge. It would keep your issue comfort and the bonding with children intact. It is beneficial for the attainment of knowledge. By wearing this gem there shall be improvement and progress in family along with development in matters related to property.

Wear blue sapphire studded in a mixed metal ring on Saturday morning in middle finger after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Shang Shaneshcharaay Namah" Mantra at least 108 times. After this, donate black daal,

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Black Til (sesame), oil, iron and black cloth. The weight of this gem should be 3 to 6 carats.

Avoid wearing Ruby, Coral and Yellow Sapphire along with blue sapphire. If you find wearing these gems very necessary then in that case wear them in locket, rosary, bracelet or in other hand. If you are incapable of wearing blue sapphire then you can wear Turquoise, Amethyst, Neeli or six faced Rudraksha.

### **Diamond**

The planet Venus placed in 6th house of your horoscope is auspicious for you so by wearing its gem diamond you will be educated and sensible. You shall be attaining cooperation of females in your job. This gem shall control your courage. You shall be blessed with capable children and grandchildren. By wearing this gem you shall try to spend only on necessary matters. You shall get happiness from siblings and maternal uncle. You can also wear this gem for getting benefitted from independent business.

For your Libra ascendant Venus is Lagna lord and 8th lord. It is auspicious for you so by wearing its gem diamond you shall be able to enhance your immunity, health and personality. It would make you impressive and there shall be increase in your longevity. This gem shall protect you from mental tensions. You won't become victim of misfortune. Your relations with in-laws shall get strengthened. You might not get troubles in matters related to hospital. You shall be taking interest in occult sciences.

Wear diamond studded in a gold ring on Friday morning in ring finger after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Shoong Shukraay Namah" Mantra at least 108 times. After this, donate rice, Ghee, silver and white cloth. The weight of this gem should be more than 1 carat. One can wear it in small pieces too.

Avoid wearing Ruby, Coral and Yellow Sapphire along with Diamond. If you find wearing these gems very necessary then in that case wear them in locket, rosary, bracelet or in other hand. If you are incapable of wearing diamond then you can wear opal, American diamond, crystal or six faced Rudraksha.

### **Pearl**

The planet Moon placed in 10th house of your horoscope is auspicious for you so by wearing its gem pearl you would become strong emotionally and you will be more interested in foreign journey. You might get associated with some

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hospital or some religious institution. You would make lot of money by travelling abroad after wearing this gem. This gem would make you a thoughtful person and you would be more positive in your thinking.

For your Libra ascendant the planet Moon is the lord of 10th house so by wearing its gem pearl you would attain great success in your professional life. This gem would improve your health. The worries related to professional life shall get eliminated. It would help you get success in politics. This gem can bring success in professional life especially there where intelligence and the skills of psychological consultant and that of an artist are needed. The auspiciousness of this gem shall tempt you to involve yourself in public welfare activities.

Wear Pearl studded in a silver ring in little finger on Monday morning after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Saung Somaay Namah" Mantra at least 108 times. After this, donate rice, sugar, silver and white cloth. The weight of this gem should be 4 to 10 carats.

Avoid wearing blue sapphire and Gomed along with Pearl. If you find wearing these gems very necessary then in that case wear them in locket, rosary, bracelet or in other hand. If you are incapable of wearing Pearl then you can wear white moonstone, white agate or two-faced Rudraksha.

### **Ruby**

In your chart Sun placed in 7th house is auspicious for you so by wearing its gem your feeling of pride would increase. It would inspire to start some independent venture. By wearing Ruby your marital happiness shall enhance. For attaining bigger benefits you have to be cool in your behavior. This gem shall bring in good luck for attaining power and authority in independent business. You shall work for public welfare.

For your Libra ascendant Sun is the lord of 11th house so by wearing its gem Ruby you shall be able to improve your health and physical stamina. This gem shall also enhance your ambitions. This gem shall increase your confidence. In addition to that it shall help you for the gratification of your ambitions. This gem shall also help you attain high government post of responsibility with higher income.

Wear Ruby studded in gold ring in ring on Sunday morning after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Ghriini Suryay Namah" Mantra at least 108 times. After this, donate jaggery, wheat, sandal and red cloth. The weight

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of this gem should be 4 to 8 carats.

Avoid wearing blue sapphire and Gomed along with Ruby. If you find wearing these gems very necessary then in that case wear them in locket or in other hand. If you are incapable of wearing Ruby then you can wear red tourmaline, pink agate, garnet or one faced Rudraksha.

### **Coral**

The Mars placed in the second house of your horoscope is auspicious for you so by wearing its gem coral your social influence and communication skills and inflow of money would increase. You would be interested in activities related to bravery, power and courage. Coral would enhance your stamina, vigor, energy and courage. By wearing it you would be able to fight the difficult situations of life easily and your working efficiency shall also increase.

For your Libra ascendant Mars is the lord of 2nd and 7th house so by wearing its gem coral you shall be enjoying happy married life. Your saving potential and accumulated wealth shall increase. You would be getting complete support of your intelligence and hard work. It would be easy for you to become an impressive full time public speaker. After wearing this gem your marital bliss, bed pleasure and business shall improve. Your partnership business shall also flourish.

Wear Coral studded in a silver ring in ring finger on Tuesday morning after having bath. Do the purification of gem by washing it with Panchamrita and showing incense and lamp to it. After wearing recite "Om Ang Angaar kaay Namah" Mantra at least 108 times. After this, donate rice, jaggery, copper and red cloth. The weight of this gem should be 6 to 8 carats.

Avoid wearing blue sapphire, diamond and Gomed along with coral. If you find wearing these gems very necessary then in that case wear them in locket, rosary, bracelet or in other hand. If you are incapable of wearing coral then you can wear red agate or three faced Rudraksha.

### **Emerald**

The planet Mercury placed in 8th house of your horoscope is incapable of yielding all auspicious results so by wearing its gem Emerald you might suffer from skin related diseases. Your troubles from others might get increased. After wearing this gem it would be difficult for you to win over your enemies. Your memory might get reduced. You might complain about troubles/diseases related to brain and nervous system.

For your Libra ascendant Mercury is the lord of 9th and 12th house. It is

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inauspicious for you so by wearing its gem Emerald you would not be able to develop your destiny. This gem cannot enhance your marital bliss. This gem won't be giving you good results in religion, development of destiny, getting blessings of Gurus and Gods, going on pilgrimage and charity work etc. This gem can also not help you gain the favor of destiny in intellectual work.

### **Gomed**

The planet Rahu placed in the 6th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem hessonite you shall not be very successful in winning over your enemies. You might follow a negative path for getting success in competitive examinations. It won't be good for your health. The lack of courage won't let you undertake any ambitious task. You might become victim of black magic and evil eye. You might become friendly with the people of opposite religion. By wearing this gem you would also not enjoy good relations with uncles and aunts.

Rahu is in Pisces and its lord Jupiter is in 12th house. Therefore by wearing Gomed you would not be satisfied in your professional life. This gem shall neither give you comfort in this and nor in next world. This gem shall keep you deprived of comforts. Your expenses shall be uncontrolled. By wearing this gem you would not get rid of debts, greed and insomnia. You will not remain kind hearted and philanthropic. This gem would decrease your bed pleasure. By wearing this gem it would be difficult for you to accomplish your tasks.

### **Yellow-Sapphire**

The planet Jupiter placed in 12th house is inauspicious for you so by wearing its gem yellow sapphire you won't remain an optimistic person. You will be sympathetic to others but might not prove helpful to others. At times you might turn sympathetic to notorious people too. This gem can cause some losses to you. It won't support you in the consolidation of your financial position. Your reputation might get affected. This gem shall reduce your happiness, comfort and destiny. This gem can also increase your enemies, diseases and debts. This can also reduce your longevity and maternal support. You might get losses from abroad after wearing it.

For your Libra ascendant Jupiter is the lord of 3rd and 6th house. It is inauspicious for you so by wearing its gem yellow sapphire you cannot expect good relations with your siblings and friends. Your social influence might get decreased. You won't be able to win over your enemies. It would not enhance your working efficiency, communication skills etc. You won't be taking interest in religious

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activities. You might suffer from various health problems. Your confidence and courage shall also decrease.

### **Cat's eye**

The planet Ketu placed in the 12th house of your horoscope is incapable of yielding its all auspicious results so by wearing its gem cat's eye you shall escape from your responsibilities. Your thinking might turn negative. This gem although might incline you towards spirituality but you might face trouble related to children and wealth. You won't get success from overseas journeys. Your disease might increase. Your loans might keep you worried. In addition to that your number of enemies might increase. Your courage would decrease with the negative impact of this gem.

Ketu is in Virgo and its lord Mercury is in 8th house. Therefore by wearing Cat's eye your working efficiency might decrease. It might cause accidents and injuries. You won't show any interest to work for the welfare of country. The probability of getting parental property shall decrease. This gem is negative for getting the association of your close relatives. There would not be stability in the inflow of money. After wearing this gem you would be suffering from stomach pain, anus related diseases and excessive loss of blood. It would increase the fear of sudden death.

### **Gem Recommendation as Per Dasha**

#### **Saturn**

**(21/01/2020 - 21/01/2039)**

In the Dasha of Saturn it would be excellent to wear Blue-Sapphire You must wear the above mentioned gem for obtaining the complete results of Dasha.

Diamond or Emerald are auspicious gems. For obtaining best results in this Dasha the best gem out of the given should be selected as per its signification.

Pearl, Ruby or Coral are inauspicious gems for you. and Gomed, Yellow-Sapphire or Cat's eye are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

#### **Mercury**

**(21/01/2039 - 21/01/2056)**

In the Dasha of Mercury it would be excellent to wear Blue-Sapphire You must wear the above mentioned gem for obtaining the complete results of Dasha.

Diamond, Emerald, Ruby or Coral are auspicious gems. For obtaining best

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Pearl is inauspicious gem for you and Gomed, Yellow-Sapphire or Cat's eye are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

**Ketu**  
**(21/01/2056 - 21/01/2063)**

Blue-Sapphire, Diamond or Coral are auspicious gems. For obtaining best results in this Dasha the best gem out of the given should be selected as per its signification.

Emerald, Pearl or Ruby are inauspicious gems for you. and Cat's eye, Yellow-Sapphire or Gomed are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

**Venus**  
**(21/01/2063 - 21/01/2083)**

In the Dasha of Venus it would be excellent to wear Blue-Sapphire You must wear the above mentioned gem for obtaining the complete results of Dasha.

Diamond, Emerald or Coral are auspicious gems. For obtaining best results in this Dasha the best gem out of the given should be selected as per its signification.

Pearl or Ruby are inauspicious gems for you. and Gomed, Yellow-Sapphire or Cat's eye are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

**Sun**  
**(21/01/2083 - 20/01/2089)**

Blue-Sapphire, Ruby, Pearl or Coral are auspicious gems. For obtaining best results in this Dasha the best gem out of the given should be selected as per its signification.

Emerald or Diamond are inauspicious gems for you. and Yellow-Sapphire, Gomed or Cat's eye are forbidden gems for you. It is better not to use inauspicious and forbidden gems as they cause lot of losses without giving any gain.

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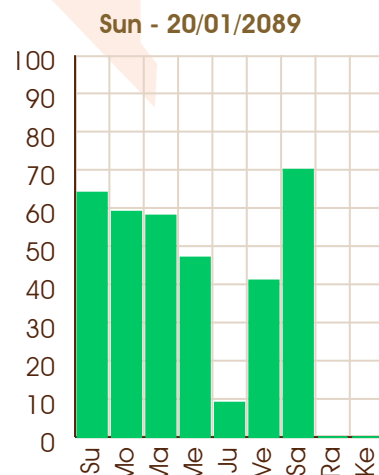
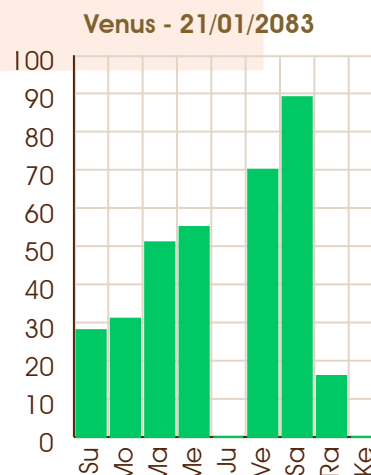
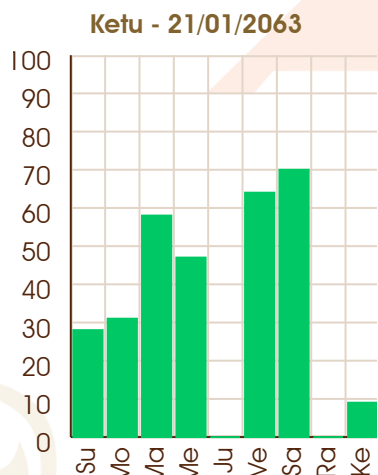
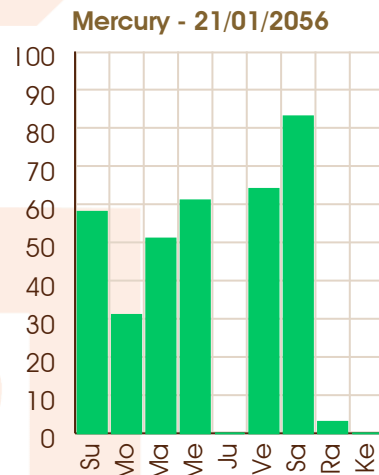
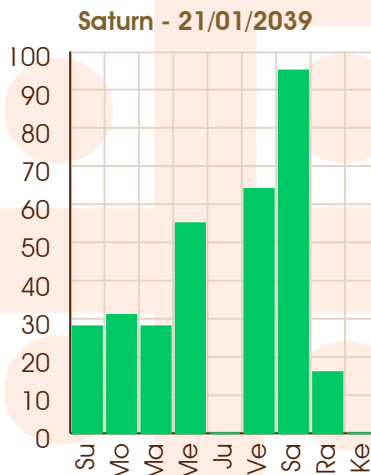
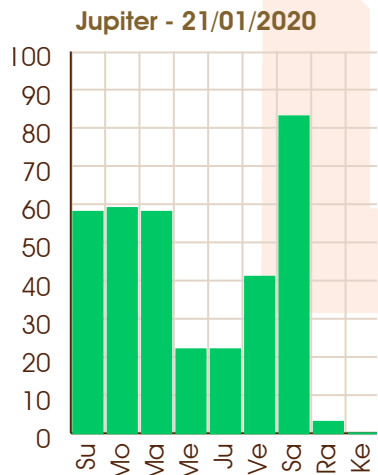
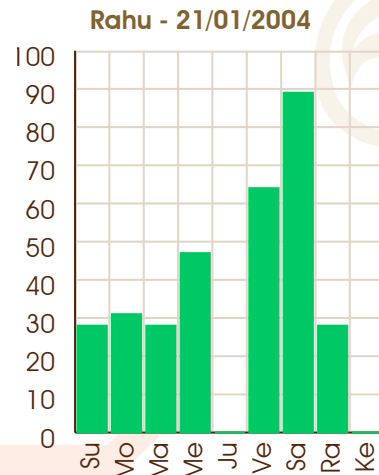
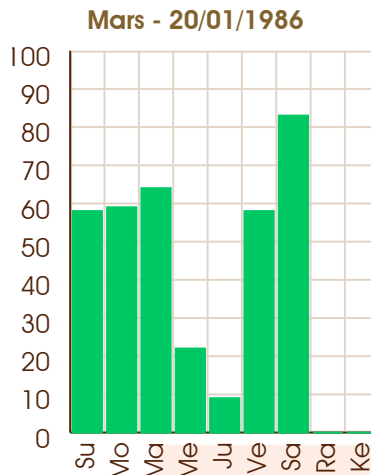
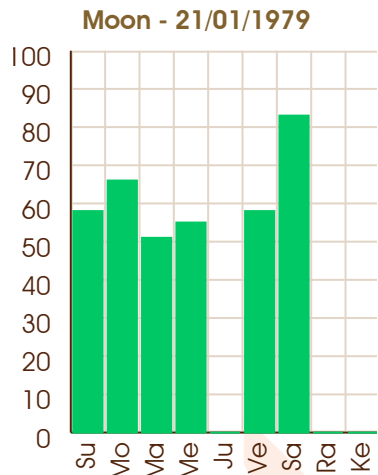
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