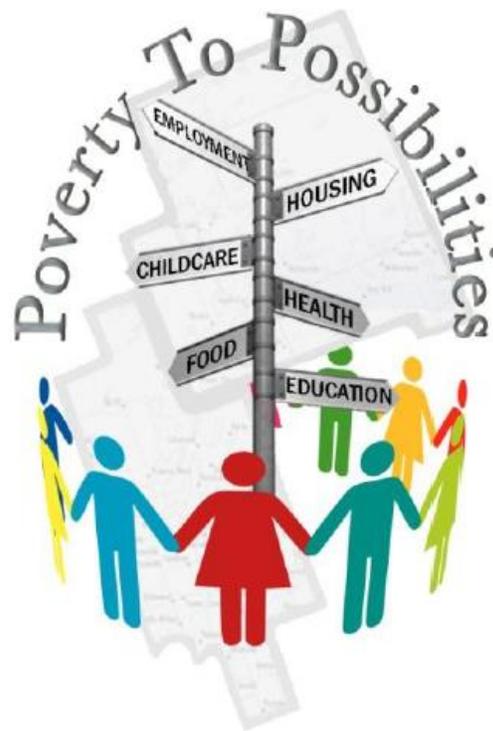


City of Kawartha Lakes
&
County of Haliburton

Poverty Reduction Roundtable
2019 Community Report
To
CKL Committee of the Whole
September 10, 2019



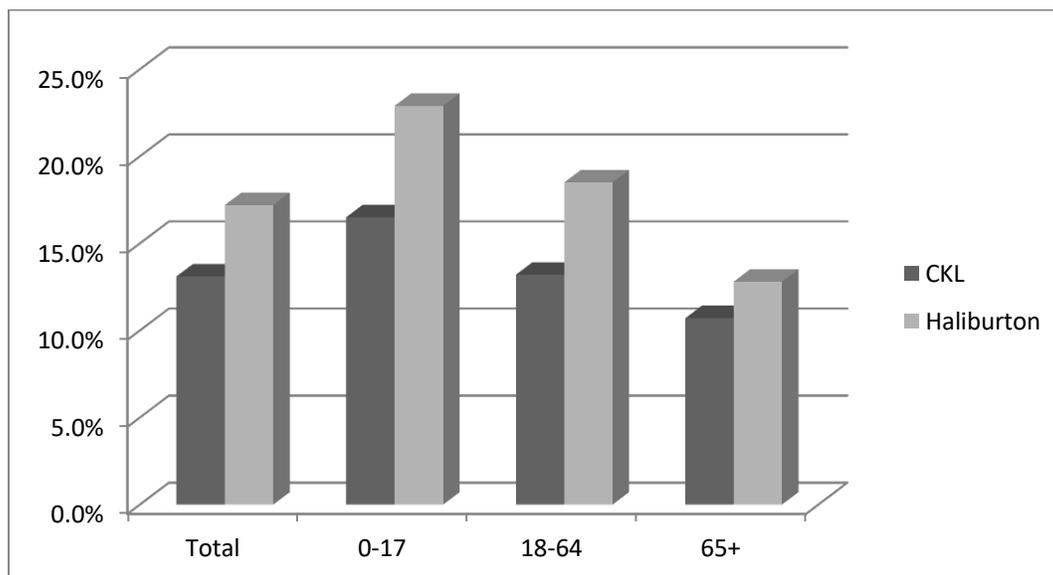
Our Story

In 2012, through a joint effort between the City of Kawartha Lakes and County of Haliburton, a Poverty Reduction Strategy for the community was created.

The Haliburton, Kawartha Lakes Poverty Reduction Roundtable, established in the summer of 2016, consists of a group of representatives from different organizations and backgrounds with an interest in poverty reduction. The overarching goal of the roundtable is to reduce the prevalence and impact of poverty for all residents of the City of Kawartha Lakes and Haliburton County through the implementation of the Poverty Reduction Strategy Action Plans.

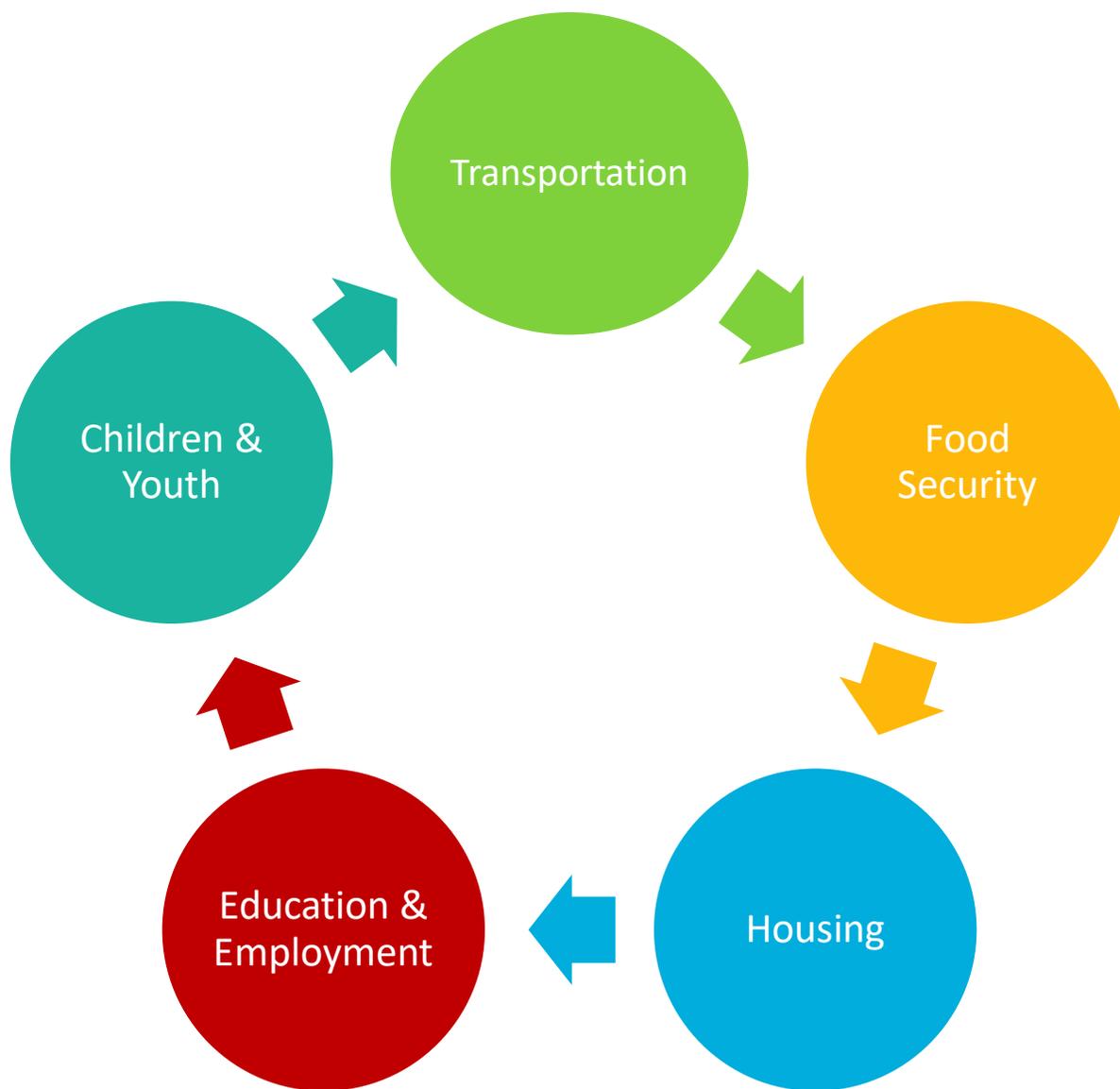
At 13.1% (9,625) of Kawartha Lakes households are considered low-income. This includes 16.5% (2,000) of children 0-17 years of age, 13.2% (5,710) of adults 18-64 and 10.7% (1,915) of adults 65 and older.

In Haliburton County, 17.2% (3,050) of residents in private households are considered low-income. This includes 22.9% (480) of children 0-17 years of age, 18.5% (1,835) of adults 18-64 and 12.8% (740) of adults 65 years and older.



Poverty Reduction Action Plans

The Poverty Reduction Strategy contains five action plans that target different areas that play a role in poverty reduction in the City of Kawartha Lakes and County of Haliburton. These five action plans are closely inter-related as a disruption in any one of these areas will have an adverse effect on the others.



Roundtable Stakeholders

The Poverty Reduction Roundtable is comprised of community members including the non-profit or business sectors, government, broader public services, the faith community or any interested residents with an interest in reducing poverty and/or lived experience in the City of Kawartha Lakes and Haliburton County.

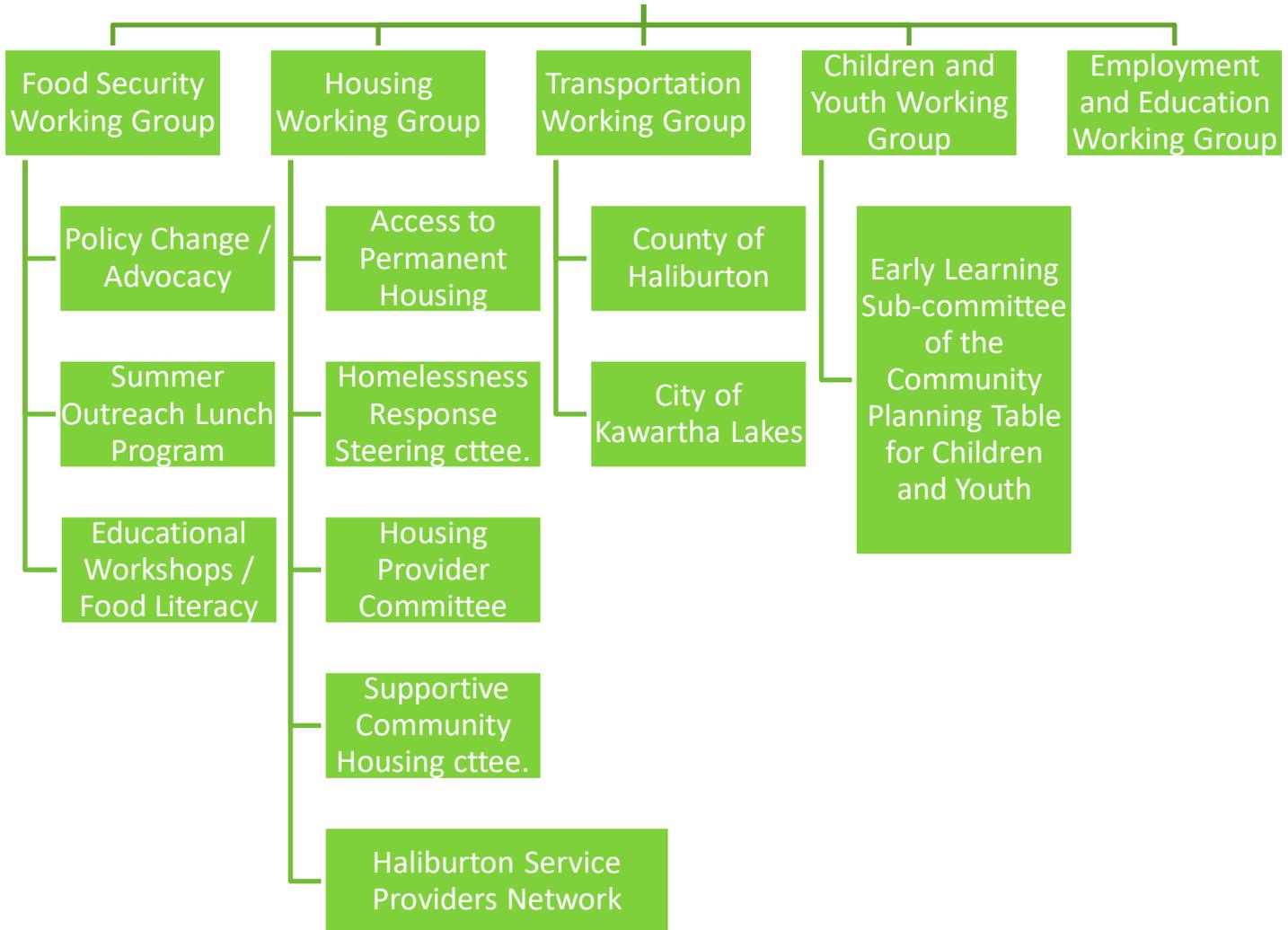
The Roundtable, along with smaller working groups that involve numerous other community partners, work together to address each of the action plan areas. Working to raise awareness, share information, provide educational events, foster collaboration between various community stakeholders to develop poverty reduction initiatives and advocate for policies, programs and services that address the root causes of poverty.



“Poverty is about feeling a sense of hopelessness and constant struggling; not meeting children’s needs, losing dignity and feeling judged by the community.”

Poverty is the inability to meet the basic needs of life.

City of Kawartha Lakes and Haliburton County Poverty Reduction Round Table



Poverty in Numbers

City of Kawartha Lakes

13.1 %



County of Haliburton

17.2 %

of the population is low-income¹

16.5 %



18.5 %

of children (age 0-17) live in low-income households¹

51.7 %



49.5 %

of people who rent, spend more than 30% of their income on shelter costs¹

People currently wait **3 -5 years** for subsidized housing²



In the Haliburton, Kawartha, Pine Ridge Region:

13.5 % of households are food insecure³

It costs **\$ 884** to feed a family of four for one month⁴



Working Group Highlights

Food Security

The Food Security working group of the KL Food Coalition and its members implement various projects that address food security. The work of the food security working group aligns with the new Food Policy and Poverty Reduction Strategy for Canada.

The Action Plan for the Food Security working group lists the following priorities:

- Advocate to the federal and provincial governments to develop policies and programs that take a comprehensive approach to address poverty and food security including income security, employment, affordable housing, and transportation.
- Incorporate policies related to food systems, healthy eating, community design and the built environment into municipal official plans.
- Support food security initiatives including community gardens and community/collective kitchens and by waiving or assisting with the rental fees and insurance costs of municipally owned lands and facilities that may be used for food security initiatives by non-profit organizations.
- Support innovative community food security initiatives and programs.
- Support the Kawartha Lakes Food Coalition in the implementation of the KL Food Charter and endorse and support the implementation of the Kawartha Lakes Food Action Plan.
- Develop a food charter and food action plan for the County of Haliburton.

A summer lunch outreach program was developed under ***the Food Security Action Plan of Kawartha Lakes Food Coalition and the Poverty Reduction Strategy's Food Security Action Plan to support and expand the Student Nutrition Programs during the school year and the summer months***. The purpose of the summer outreach program is to bridge the gap during the summer months when schools are closed, and students do not have access to the student nutrition program that is available in the schools during the school year.



The program is offered to elementary age students living in neighbourhoods where there is a high density of poverty and schools reported concerns about food insecurity in their student population over the summer months. Last year, the program was offered to students who attended King Albert and Queen Victoria Public Schools and St Mary Catholic School in Lindsay. This year, the program expanded to include Leslie Frost Public School in Lindsay and in Fenelon Falls. Students interested in getting a free nutritious brown bag lunch go to the pick-up sites which are at each of the schools just mentioned in Lindsay and at Garnet Park in Fenelon Falls.

The summer lunch program is a partnership between the Food Security Group of Kawartha Lakes Food Coalition, the Salvation Army, The Food Source and the Haliburton Kawartha Pine Ridge District Health Unit. These partners plan, coordinate, and implement the program as well as source food and funding for the program. They also recruit many community volunteers who prepare and distribute the lunches.

Additionally, members of the Poverty Reduction Roundtable, secured funding via the TD Friends of the Environment Fund to purchase and plant in excess of 100 fruit trees across the communities to provide access to the harvest to community members.

The food security group of KL Food Coalition has also done a lot of work to implement the objective ***to advocate to the federal and provincial governments to develop policies and programs that take a comprehensive approach to address poverty and food security including income security.*** Members of the committee participated on the Ministry of Social Services Basic Income Pilot Advisory Committee to support promotion and implementation of the pilot.

Following the cancellation of the Basic Income Pilot the working group sent the Provincial Government a letter expressing deep concern/disappointment with the cancellation of pilot and requested continuation of the pilot. Sample letters were provided to community partners and requested they send letters to the Provincial Government advocating for the pilot to be reinstated.

In support of the Mayors' request, they also sent a letter to the Federal government requesting they assume oversight of the pilot for year 2 and 3 of the study. They met with MP Jamie Schmale to discuss the cancellation of BIP, the Mayors' letter, and how he could help with advocacy to the Federal Government to take on the completion of the pilot. As the Federal Government was in pre-budget consultations, he encouraged the Food Security group of KL food coalition to send a letter to the Federal Minister of Finance requesting that the pilot be included in the 2019 budget plans. Letters were prepared and sent to the Federal Minister of Finance, Federal Minister of Social Services and copied the

NDP/Conservative budget critics and Ministry of Social Services critics. Additionally, letters were prepared to the four Mayors of pilot sites, including Mayor Letham, with an update of the KL Food Coalition's advocacy work and requested these mayors send a letter to the Federal Minister of Finance as well. The coalition also contacted their local, regional, and provincial partners and urged them to send letters requesting them to advocate for Basic Income Pilot to be taken over by the Federal Government.

This working group examined the factors linking access to sufficient, nutritious food with income, housing, transportation, childcare, employment, and education. Their Action Plan has been expanded into a more detailed work plan that divides each recommendation into a series of processes listing available resources and performance measures.

Education & Employment

Under the objectives of the Employment and Education Poverty Reduction action plan and many of the other PRS action plans to address employment and to reduce poverty, residents need the skills and education to meet the labour force needs, need full-time year-round employment and need the supports that enable them to enter and remain in the labour market.

The Roundtable acknowledges the fundamental linkages between education, employment and poverty reduction. The economic development and potential of a community hinges on its residents having the necessary education and skills required to meet current and future employment needs and opportunities. As such, the Employment and Education Action Plan recommendations aim to address the need for educational and skill-building programs as well as bolstering employment opportunities. The six recommendations are as follows:



- Identify current, emerging and future business opportunities and associated labour force needs.
- Collaborate with community stakeholders to develop a workforce development and training program based on the identified labour force needs.
- Develop and implement strategies that target business and industry retention, expansion, attraction and new business/entrepreneurial development that provide sustainable employment that pays a living wage.
- Implement a plan that includes the development and improvement of the necessary infrastructure required to meet the current and forecasted business, employment

and educational needs including broadband communication services, transportation, and social infrastructure needs.

- Address the barriers to employment and to continuing education & job skills training opportunities such as childcare, transportation and housing needs.
- Increase job & life skill readiness programs and employment supports for Ontario Works (OW) and Ontario Disability Support Program (ODSP) recipients.

It was decided amongst many community partners such as the United Way, VCSS, City of Kawartha Lakes Human Services, Job Quest, Early ON, the Health Unit, the Boys and Girls Club and King Albert Public School to pilot a 3-week program that focused on job readiness skills. It was decided to pilot this program to parents whose children attend King Albert Public School as that neighbourhood area has a high incidence of people receiving social assistance.

The United Way took the lead in this project which focused on readiness for employment, the barriers to employment and how to overcome the barriers, and other soft skills training. It also offered the Food Handlers Course and Smart Serve as these certifications increase the likelihood of finding work in the food industry which is often the entry point for many into employment.

The pilot was held during the 3-week period in the summer when children from that catchment area were attending the Ready for K program and the Summer Learning Program for children in grades 1-3. It was felt this would be a good opportunity for parents to attend this readiness for employment program as many parents would be at the school to drop off and pick up their children for these summer programs. On-site childcare was provided free of charge to reduce the barriers to attendance. The fee for the Food Handlers Course was waived and the Smart Serve course had a nominal charge; however, if the person was OW or ODSP recipient the cost would be covered through those programs.

Generally, the program was poorly attended except for the Food Handlers Course which eight people completed while three completed the Smart Serve training. As only a few people were interested in the other components of this pilot, anyone who expressed interest was provided 1:1 support through VCSS and Job Quest.

Moving forward, the Education & Employment Working Group plans to engage Fleming Crew, CKL Future's Development Corp., and Haliburton County Development Corporation to explore possible partnerships and programs to increase income and stability.

In the City of Kawartha Lakes they are working towards partnering with Victoria County Career Services, Whitepath Consulting, and the Chamber of Commerce to develop programming that would help develop soft skills and sustainable employment.

Children & Youth

This working group recognizes the long-term effects that poverty can have on children right from the moment of conception. The group's goals revolve around developing opportunities for securing optimal health, safe and affordable housing, optimal nutrition and levels of education, access to affordable and convenient transportation, and access for parents to secure employment and childcare.



The Children and Youth Action Plan notes that following the recommendations from the other four Action Plans will lay the foundation for addressing the root causes of child poverty. This is an important acknowledgement of the interconnectivity of these issues and the fact that communities cannot hope to face the challenge of poverty reduction without understanding this correlation.

The recommendations – *and some outcomes* - from the Children and Youth Action Plan are:

- Advocate to the provincial and federal governments for increased income and social supports for families with children, including the removal of child support as a deductible income source for families in receipt of social assistance.
- Continue to fund the dental cleaning program for pregnant women on Ontario Works and expand free or reduced cost dental service to low-income women who do not have dental benefits.
- Support early learning programs, child activities and social supports for young children (0 to 6 years of age) and their families.
- Advocate for a universal childcare system.
- Increase the number of licensed childcare spaces.
- Support subsidized, no- or low-cost recreational opportunities, library programs and community events for children and their families.
- Increase the number of health, recreational, social and educational program supports and services available in the community.
- Support and expand Student Nutrition Programs both during the school year and in the summer months.

- Support and promote mentorship programs for children and youth.
- Secure Municipal Council endorsement of a Children’s Charter.

Child support payments are now fully exempt from social assistance benefit calculations. For people participating in Ontario Works this change started in February 2017 and for people participating in the Ontario Disability Support Program (ODSP) this change came into effect on January 1, 2017. Previous to this change child support payments were considered income and were deducted dollar-for-dollar from benefits.

The City of Kawartha Lakes has a management directive that funds dental cleaning for pregnant women participating in the OW program and up to 3 months after they deliver in the City of Kawartha Lakes and the County of Haliburton. Low income dental clinics are currently offered through Volunteer Dental Outreach in the County and Community Care in the City.

EarlyON centres offer free, high-quality drop-in programs for families and children from birth to 6 years old. Since January 2018, CKL and the EarlyON service provider, have focused on improving access to EarlyON services. Over the first 15 months of the program there have been five broad goals that have been pursued:

1. Increasing summer programs,
2. More Saturday programs,
3. Expanding weekly programs to more communities,
4. Enhancing drop-in programs and
5. Adding more hours of service.

In 2018 summer programming was offered at all centres and Saturday programs are now available in both the City and the County. There are now EarlyON drop-in programs being offered in 20 communities: Bethany, Bobcaygeon, Cardiff, Coboconk, Dalton, Dorset, Fenelon Falls, Gooderham, Haliburton, Janetville, Kinmount, Kirkfield, Lindsay, Little Britain, Minden, Norland, Omemee, Pontypool, Wilberforce and Woodville. At a minimum EarlyON drop-in services are being offered at least twice per month at all of these locations. In 2019, EarlyON is continuing to work on drawing attention to the programs and services, especially in our rural communities and they are always looking for ways to improve engagement with children and families. The Early Learning Subcommittee (ELS) of the Community Planning Table, a network of agencies that come together to discuss how they can better serve children in their early years, has a standing agenda item to discuss EarlyON.

Presently, advocacy activities are around ensuring that an environment for high quality, affordable early years programs are available. For example, wage enhancement for early years educators in licensed child care. There is local child care representation in the Ontario Coalition for Better Child Care (OCBCC). There has been a push by the OCBCC to maintain the wage enhancement grant for early years staff in licensed child care centres

and home providers. OCBCCC advocates for affordable fees for families, decent work and professional pay for educators and the meeting of families' child care needs through not-for-profit centres. Children's Services advocates for improvements to child care and early learning for County of Haliburton and the City of Kawartha Lakes families. Much of this advocacy takes place through the Ontario Municipal Social Services Association (OMSSA).

Priorities include:

1. Increasing capacity - including predictable multi-year operational funding, additional capital funding for child care and special attention to sustainable child care programs in smaller and rural communities.
2. Improving access - increasing the threshold for full fee subsidy from a family income of \$20,000 or less to low income measure after-tax (LIM-AT) thresholds.
3. Leveraging public assets - the elimination of rental and cost recovery fees for the use of school board space for child care and early learning programs. And
4. Supporting Early Childhood Educator (RECE) recruitment and retention - support competitive and appropriate wages to enable ECE recruitment and retention across the entire early years and child care system in Ontario.

Two current capital projects will add 20 infant spaces, 20 toddler spaces and eight preschool spaces in 2020. Over the past several years there have been approximately seven new licensed home child providers in our area. Licensed home child care is an important piece in the child care expansion puzzle. While it may not be feasible for a child care centre to operate in a small rural community, licensed home providers can fill an important need for families seeking child care in those communities. Licensed home providers also provide a different option for families when seeking child care. There continues to be an ongoing issue attracting and retaining Registered Early Childhood Educators (RECE) within the child care and early learning sector. More effort is required to find local solutions to this problem. There have been instances within the past year where child care centres were not able to fully operate at their licensed capacity because they were not able to staff the centre with enough RECE's.

City of Kawartha Lakes Children's Services continues to fund a number of important programs and events in the City and County. In Haliburton County, funding is provided to the Point-in-Time summer adventure day camp, after school recreation programs and family fun nights. In the City, the annual Family Gala is supported by Children's Services.

Through an Ontario Trillium Foundation Grant, EarlyON will be leading a Physical Literacy Network for Early Learning Providers with the Kawartha Lakes Sport and Recreation Council. Early learning providers will be assisted in delivering quality physical activity through peer-to-peer mentorship, network building and support through a consultant. The grant's goal is to help early learning providers equip children with movement skills that are the foundation for lifelong active participation.

As well as providing lunch and pre-employment courses, the Food Security Working Group also offered: SAIL, Healthy Cooking for Tweens, Early ON Kindergarten Readiness, literacy program for grades 1-4 and also a physical literacy program.

The primary focus of the Early Learning Subcommittee in 2018 was to create a Children's Charter for the County of Haliburton and the City of Kawartha Lakes. Jessica Knot, the first Poverty Reduction Roundtable co-ordinator, was an important resource that the ELS relied on to assist in moving the project forward. After receiving approval from the TLDSB Research Advisory Committee, the ELS invited all TLDSB elementary and secondary schools in the City and County to participate in a simple activity. Students were asked to complete the following statements:

- To be happy and healthy, I need and
- all children have the right to

The feedback received was excellent and included many illustrations that hadn't been expected. Using the phrases and drawings that children and youth provided a draft charter was prepared. However, there have been a number of concerns raised about whether the charter was inclusive and whether all children and youth could see themselves in the charter. The ELS has determined that it might be best to focus their efforts on a charter for children up to about 12 years of age and allow other groups more focused on youth in our communities to develop a charter for youth.

Housing

The issues around affordable housing are being addressed by a number of community partners led by the City of Kawartha Lakes. The Housing working group is very much influenced by a number of pre-existing committees operating in the City of Kawartha Lakes and Haliburton County, including Access to Permanent Housing, whose mandate is to bring together service providers, organizations and individuals interested in working on increasing affordable housing in the region.

The Housing Action Plan recommendations are to:

- Meet the affordable housing targets proposed in the Official Plan of the City of Kawartha Lakes of 25% of all new development to be affordable to low and moderate-income households
- Increase the supply of permanent affordable housing options in the County of Haliburton as per local conditions and local economy.
- Review the “Building Strong Communities: 10 Year Housing and Homelessness Plan” from a poverty reduction lens and implement its recommendations as appropriate.



- Develop innovative policies and programs that promote the development of affordable housing projects such as incentives associated with developmental charges and permitting the development of secondary suites and shared housing.
- Pursue opportunities to expand affordable housing stock.
- Continue to maintain and enhance existing affordable housing stock.
- Lobby the provincial and federal governments to renew and/or increase funding for affordable housing construction, rent supplements, retrofit funding and homelessness prevention programs.
- Lobby the federal government to develop a national housing strategy.
- Encourage and support community initiatives and programs that address housing needs such as Habitat for Humanity, Places for People, Community Care, Canadian Mental Health Association etc.
- Create/expand and support home building supply depot sites in the community and at landfill sites that accept and resell for a nominal charge donated new, used or surplus building supplies in partnership with local individuals, related businesses, organizations and/or service clubs.
- Promote community education on the development of secondary suites, building affordable housing, cost cutting measures homeowners can take to reduce utility costs and how to do home repairs.
- Develop a housing loss/homelessness prevention plan: financial skills coaching and mortgage/rent advice; help with rent arrears and utilities; referrals to supports for physical and mental health, referrals to employment, training and educational programs, and legal services.
- Establish a central source of affordable housing information and financial support programs, along with a referral service and application assistance.
- Consider affordable housing needs in all municipal policy-making and land use planning.
- Develop and enforce by-laws regarding residential property standards, repairs, maintenance and upkeep of rental properties.
- Dedicate staff time and resources to monitor population and household projections and growth, identify priority groups and housing needs, research affordable housing options and report to Council on achievement of the recommendations as outlined in the housing component of this strategy and the 10 Year Housing and Homelessness Plan, as appropriate.

The Housing Action Plan emphasizes the links between affordable housing, personal health and community economic development with a current focus on the review of a 10-year Housing and Homelessness Plan. This has led to an increased supply of housing in Lindsay, Minden and Haliburton; the development of a Housing Help model that provides support and resources for residents experiencing housing insecurity; and the establishment of a Homelessness Response strategy which included joining the 20 K Homes campaign to end chronic homelessness in Canada.

Transportation



The Transportation working group was divided into two sub-groups, as transportation issues for Haliburton County and City of Kawartha Lakes are regionally specific and require separate approaches.

Once again, rural transportation cannot be considered in a vacuum, but rather it touches on issues of health, employment and education, and access to food, childcare and social services. While the two communities developed their individual work plans, the Transportation Action Plan

recommendations includes several objectives for both regions to work towards:

- Lobby the provincial and federal governments for cheaper gas and/or gas subsidies, credits and/or rebates.
- Lobby the government of Ontario to take a more active role in transportation and view ridership per capita not strict formulae of absolute ridership.
- Develop specific, short-term transportation support/ subsidy programs for low-income earners preparing to return to work or for other specific purposes.
- Expand discounts for Lindsay bus passes and rural “dial-a-ride” transit to low-income earners.
- Draft transportation strategies for the City of Kawartha Lakes, building on the recommendations of the Official Plan and Integrated Community Sustainability Plan (ICSP).
- Develop a rural transportation system for the County of Haliburton, considering the Northumberland model and a possible Municipal Transit Authority
- Create and coordinate a central, easily accessible car share/car pool program.
- Create and coordinate a central contact point through which residents can learn about and book transportation (e.g. central “ride board” of individuals, organizations, municipality offering rides).
- Increase transportation support offered by the City, the County and its lower tier municipalities, social services agencies and community organizations to access their programs and services.
- Encourage grocery stores, pharmacies, food banks, etc. to provide no/minimal cost delivery services and/or customer transportation
- Designate “public seats” on school buses replicating successful programs in other communities such as the Municipality of Orangeville.

- Invest in efforts to educate residents about alternatives to the “car culture” at the community level.
- Invest, through programs and policy, in active transportation infrastructure such as bike and pedestrian paths, bike lanes, paved shoulders, signage, walkways and benches.

Each of the Transportation working groups have made significant strides in advancing their goals. In Haliburton County, the committee known as Rural Transportation Options partnered with the County Council and received funding from the Ministry of Transportation to develop a Community Transportation Project. This project was designed to increase local transportation options and streamline existing services. The project concluded in March 2018, and influenced Haliburton County Council’s decision to select a "Booked Shared-Ride Model" which is very similar to the Northumberland model and invest \$50,000 in an implementation plan report, presented to Council in early 2019. However, for a number of reasons, Council decided not move ahead with the plan. Plans are underway to re-engage the community and Councillors.

In the City of Kawartha Lakes, the transportation working group elected to focus its efforts on bringing rural transportation to Kawartha Lakes to:

- facilitate travel to and from employment, education, and medical appointments;
- increase opportunities for inter-community shopping; and
- allow for more convenient travel across the Kawartha Lakes region.

A rural transportation summit was held in Fenelon Falls in conjunction with the Lindsay Transit Advisory Board to obtain transportation strategies with public input, and an Action Plan launched at an event in Omemee. The working group’s action plan was presented to Kawartha Lakes Council and unanimously received, however, Council declined City staff’s recommendation to apply for rural new transportation grants from the province and resolved not to take action specifically on rural transit for the next several years.

Work to expand the Fleming Shuttle (Peterborough-Lindsay) in partnership with the Frost Campus students was not approved for government funding under the Rural Economic Development programs. Agreement had been reached with the College operators to open the shuttle to workers, residents looking for work, and those undertaking training. While not successful, the application enjoyed excellent support from the Lindsay Chamber of Commerce, local labour unions and VCCS.

The working group helped facilitate two test runs of a “Weekly Shopping Shuttle” to excellent public and media embrace. Ridership began at nearly 100 residents and almost doubled during the second test run. Next steps to regularize this service are promoting

and engaging with the private sector owner of the shuttle is ongoing. The shuttle had the support of the Bobcaygeon, Lindsay and Fenelon Falls Chambers of Commerce.

The “Weekly Shopping Shuttle” began regular operation, every Tuesday, with a route that encompasses communities throughout the City of Kawartha Lakes! This is an excellent development. By January 2019, the shuttle had reported 4,500 riders. After fulsome, the working group has deemed public spaces on school buses – not feasible at this time.

The working group also worked with the City to have transit and transportation included on the City’s new website which is now featured in the Living Here section.

Moving forward, the transportation working group will continue to work on coordinating a central ride share resource; encouraging increased home delivery by local stores e.g. groceries, pharmacy, etc.; and focusing on the development of more “active transportation” infrastructure; as well as lobbying the government more for cheaper gas.

Bridges Out of Poverty

The Roundtable was able to secure funding from the Ontario Trillium Foundation and recruited three individuals to receive training to run Bridges Out of Poverty workshops in Haliburton and the City of Kawartha Lakes. The workshop is a framework for understanding poverty designed to increase the understanding of poverty and to improve one’s ability to work with individuals living in poverty. They focus on the hidden rules of economic classes and provide strategies to provide relationships at the individual level and improve outcomes at an organizational level.



Seven workshops have been held in Bobcaygeon, Lindsay, Bethany and Minden, on a cost recovery basis, with great engagement, attendance (total of 181 participants) and feedback from community partners. Two more workshops are scheduled to take place this year in Burnt River (September) and Lindsay in November.



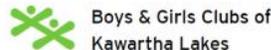
Moving Forward:

As the second stage of the Bridges Out of Poverty workshop, the Roundtable will be running “*Getting Ahead in a Just Gettin’- By World*” for persons living in poverty.

Outside of the Roundtable, there are many great initiatives happening to address issues of poverty in our community. Our many stakeholders are engaged in these projects that are spear-headed by different organizations and the Roundtable will continue to monitor and encourage such initiatives.

Following the recent funding and recruitment of the new part-time poverty reduction coordinator, the Roundtable will now focus on reviewing and updating the action plans and continuing to engage further stakeholders.

Some of our Partners



References

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