Stewardship, Sacrifice, and Generosity: Reclaiming a Biblical and African Theology of Christian Giving

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Abstract

Money occupies an uneasy but unavoidable place in Christian discipleship. Scripture speaks frequently about possessions, generosity, poverty, accountability, contentment, justice, and the human temptation to place confidence in material wealth. Yet contemporary Christian teaching on giving, particularly within some African Pentecostal and charismatic settings, has at times become entangled with transactional interpretations of blessing in which offerings, tithes, and so-called seed giving are presented as mechanisms for securing material prosperity. Such approaches risk obscuring the deeper biblical theology of stewardship and can expose economically vulnerable believers to guilt, pressure, disappointment, and spiritual manipulation. This conceptual theological article develops an alternative pastoral framework for Christian stewardship by bringing biblical teaching into conversation with African traditions of communal responsibility, particularly the Ghanaian practices of *nnoboa* and *susu*. It argues that biblical finance begins not with fundraising but with God's ownership, human stewardship, gratitude, responsible provision, generosity, care for the poor, mission, and accountability. Giving is therefore best understood as a spiritual discipline arising from grace rather than a commercial transaction with God. Drawing upon Scripture and contemporary African theological and financial scholarship, the article further contends that transparent financial governance is itself a pastoral responsibility because financial misconduct damages trust, wounds congregations, and compromises Christian witness. A mature theology of stewardship must consequently unite generosity with accountability, sacrifice with wisdom, faith with responsible planning, and worship with concern for human flourishing. In the African church, indigenous traditions of reciprocity and communal care provide valuable cultural resources for recovering a theology in which wealth is not merely privately accumulated but faithfully stewarded for family, church, community, mission, and the vulnerable.

Keywords: Biblical stewardship; Christian giving; African theology; Financial accountability; Generosity; Pastoral counselling

Introduction

Money is one of the most revealing instruments of the human heart. It carries our hopes, anxieties, ambitions, loyalties, fears, and dreams. We work for it, save it, spend it, worry about losing it, and sometimes measure our security by how much of it we possess. It is therefore unsurprising that Scripture refuses to treat financial life as spiritually neutral.

Jesus' warning that "where your treasure is, there your heart will be also" (Matt. 6:21) reaches beyond the question of how much a believer gives. It asks where the person's deepest trust rests. Similarly, the declaration that one cannot serve both God and money (Matt. 6:24) places financial discipleship within the larger question of worship.

Christian stewardship, therefore, cannot be reduced to an annual fundraising campaign, the payment of church dues, or even to the isolated question of whether a believer gives ten per cent of income. It is a theological vision of life.

At the centre of this vision stands a simple but demanding conviction: **God owns; humanity stewards**.

"The earth is the Lord's and everything in it" (Ps. 24:1). If this confession is taken seriously, then income, possessions, professional skills, opportunities, property, influence, time, and even the capacity to create wealth must ultimately be regarded as entrusted resources rather than absolute possessions.

This understanding has particular relevance for contemporary African Christianity. Churches throughout the continent have become important centres of worship, social support, education, charitable activity, entrepreneurship, community formation, and public influence. At the same time, scholarly attention has increasingly been directed toward prosperity-oriented Christian movements and the theological relationship they construct among faith, offerings, tithes, and material blessing (Heuser, 2016). Heuser's analysis demonstrates that financial giving can occupy a central ritual place in prosperity Christianity, sometimes within a framework in which sowing financial "seed" is associated closely with expectations of material return.

The problem is not that Christianity speaks of God's provision or encourages generosity. Both are thoroughly biblical. The difficulty arises when giving is transformed from worship into transaction: *I give this amount so that God must give me that amount.*

A pastoral theology of stewardship must resist this reduction.

God is not a financial investment scheme.

Giving is not a bribe placed into the hands of heaven.

And the economically vulnerable should never be made to feel that their unanswered financial difficulties are proof that they have not given enough.

The purpose of this article is consequently to recover a theology of Christian giving rooted in divine ownership, grace, gratitude, compassion, communal responsibility, mission, contentment, ethical leadership, and accountability. It further argues that the African cultural traditions of reciprocity and shared responsibility can enrich Christian thinking about stewardship when critically interpreted through Scripture.

Methodological and Theological Approach

This is a conceptual theological and pastoral article rather than an empirical investigation. It employs a biblical-theological reading of major scriptural themes relating to stewardship, giving, wealth, poverty, generosity, and accountability, and brings these themes into dialogue with selected contemporary literature on African Christianity, prosperity theology, communal ethics, informal financial cooperation, and church accountability.

The approach is intentionally interdisciplinary.

Biblical theology contributes the normative foundations of stewardship. Practical and pastoral theology ask how those foundations should shape congregational life and Christian formation. African contextual theology brings indigenous concepts of reciprocity and community into the discussion. Research on financial accountability draws attention to the institutional responsibility that accompanies the handling of sacred resources.

This integrated approach is necessary because church finance is never merely financial.

It is theological because it concerns what Christians believe about God.

It is pastoral because financial teaching can encourage, burden, liberate, shame, or exploit people.

It is ethical because churches handle resources entrusted to them by worshippers.

It is missional because money enables service, evangelism, education, mercy, and community engagement.

And it is relational because giving binds people together in networks of trust.

From Ownership to Stewardship

The biblical doctrine of stewardship begins before the first tithe is ever mentioned.

Creation itself establishes God's ownership.

Human beings enter a world they did not create. They receive life before they can produce anything. The land, natural resources, bodily strength, intelligence, opportunity, community, and time out of which wealth is created all precede personal ownership. Deuteronomy 8:18 therefore warns Israel against saying that human power alone has produced wealth and reminds the people that the ability to produce wealth itself is received from God.

Stewardship challenges the illusion of absolute ownership.

A steward possesses genuine responsibility but not ultimate sovereignty. Jesus repeatedly employed this image in His teaching. The servants in the parable of the talents receive resources that belong to another and are later required to account for their management (Matt. 25:14–30). Paul expresses the same principle succinctly: "It is required of stewards that they be found faithful" (1 Cor. 4:2).

This changes the Christian financial question.

Instead of asking merely, *How much of my money must I give to God?*, stewardship asks, *How should I faithfully manage everything God has entrusted to me?*

That includes giving.

But it also includes saving, spending, investing, providing for dependants, paying legitimate obligations, avoiding destructive debt, resisting greed, supporting the vulnerable, and using resources in ways consistent with Christian character.

A person may therefore give generously in public while remaining financially irresponsible in private. Conversely, a modest-income believer who carefully provides for children, assists an ageing parent, supports ministry, avoids unnecessary extravagance, and quietly helps a neighbour may embody stewardship more fully than outward appearances suggest.

Stewardship is larger than the offering plate.

It is a way of life.

Giving as Grace Rather Than Religious Commerce

One of the richest New Testament presentations of giving appears in 2 Corinthians 8–9.

Paul does not begin with threat.

He begins with grace.

The Macedonian churches gave amid affliction and poverty, yet their generosity flowed freely. Paul then locates Christian generosity within the self-giving of Christ: "Though he was rich, yet for your sake he became poor" (2 Cor. 8:9). Giving becomes a response to divine generosity rather than an attempt to purchase it.

This distinction is theologically decisive.

Christian giving does not begin with humanity trying to persuade a reluctant God to bless.

It begins with a God who has already given.

The Gospel itself is gift.

Life is gift.

Grace is gift.

Salvation is gift.

The believer's generosity is consequently response, worship, gratitude, and participation in the character of the God who gives.

Paul therefore insists that giving must not arise "reluctantly or under compulsion" (2 Cor. 9:7).

Compulsion is especially important pastorally.

There is a profound difference between challenging believers toward sacrificial generosity and manipulating them through fear. Congregants should not be told that tragedy will necessarily follow because they were unable to contribute to a particular appeal. Neither should financial blessing be presented as a predictable mathematical return on an offering.

Heuser (2016) observes that prosperity-oriented Christian economies may connect tithing and "seed-faith" practices with expectations of multiplied material returns. Such approaches can turn the theological relationship between God and the believer into an exchange system in which financial sacrifice appears to obligate divine repayment.

This is precisely where pastoral discernment becomes necessary.

Biblical sowing-and-reaping imagery should inspire generosity, trust, and hope. It should not be transformed into spiritualised investment advertising.

Prosperity, Greed, and the Need for Theological Discernment

Prosperity teaching cannot be evaluated fairly by caricature. African Christians have good reasons to pray about employment, school fees, healthcare, business opportunities, housing, food, and financial security. Poverty is not romantic. Economic suffering is real.

Christian theology should therefore never imply that wanting adequate provision is somehow unspiritual.

The Lord's Prayer itself includes the petition: "Give us today our daily bread" (Matt. 6:11).

The danger emerges when material prosperity becomes the principal measure of God's favour.

Mashau and Kgatle (2019) argue that certain manifestations of African prosperity theology can reinforce a culture of greed and individual accumulation, and they propose an African Christian theology of Ubuntu centred on life, solidarity, economic justice, hope, care, and accompaniment as a corrective.

Their concern deserves serious pastoral attention.

If wealth becomes proof of superior faith, what are Christians to conclude about the poor?

If financial success becomes evidence of divine approval, what are believers to make of faithful Christians who suffer?

If every offering is advertised as a pathway to financial multiplication, what happens when the expected return does not arrive?

The vulnerable believer may conclude: *Perhaps my faith was inadequate. Perhaps my seed was too small. Perhaps God is displeased with me. Perhaps I must give again even though my children need food.*

At that moment, theology has become pastoral harm.

A mature doctrine of blessing must leave room for biblical contentment, suffering, generosity, perseverance, justice, vocation, community, and eternal hope.

Paul could confess both abundance and need (Phil. 4:12). Jesus praised generosity yet warned repeatedly against greed. The early Christians gave freely but did not portray every donor as destined for immediate material wealth.

Christian prosperity must therefore be understood more deeply than accumulation.

A prosperous life, biblically conceived, includes the capacity to live faithfully, give generously, provide responsibly, remain content, serve others, develop one's gifts, care for one's household, and participate meaningfully in God's purposes.

African Communal Wisdom and the Theology of Giving

A theology of stewardship in Ghana should not sound as though generosity arrived in Africa with Western Christianity.

African societies possess longstanding traditions of mutual assistance, communal labour, extended-family responsibility, reciprocal obligation, and collective economic action.

The Akan saying **"Nsa baako nkura adesoa"**—one hand cannot lift a load—captures an anthropology fundamentally different from radical individualism.

Human flourishing is shared.

Burdens are shared.

Survival itself is relational.

Two Ghanaian traditions are particularly useful for theological reflection: *nnoboa* and *susu*.

Nnoboa: Stewardship Through Cooperative Strength

Nnoboa traditionally involves cooperative labour in which members support one another, particularly in agricultural settings. White and Dzor (2019) describe *nnoboa* as a Ghanaian Akan cooperative practice grounded in trust, communality, reciprocity, and rotational assistance. They propose that the principle can be translated into Christian mission by pooling spiritual, physical, material, and social resources for the work of the church.

The theological resonance is striking.

Paul's image of the church as one body with many members (1 Cor. 12:12–27) assumes mutual dependence. No member possesses every gift. No congregation possesses every resource.

Nnoboa gives an African social language to this theological truth.

I may have money but lack time.

Another may have professional skill but little money.

Another has land.

Another has influence.

Another can cook for volunteers.

Another can teach children.

Another can provide transport.

When such resources are placed together, Christian stewardship becomes more than fundraising. It becomes the mobilisation of the whole people of God for the common good.

Susu: Trust, Discipline, and Mutual Responsibility

Susu likewise illustrates disciplined cooperation. It encompasses various indigenous savings arrangements in which participants save individually or contribute within trusted collective structures.

Anku-Tsede (2013) describes *susu* as a significant Ghanaian microfinance phenomenon serving economic, social, and communal needs, particularly among lower-income populations.

Its moral value for Christian stewardship lies not simply in the money collected.

It lies in trust.

People honour commitments because the welfare of others depends upon their faithfulness.

This is close to the biblical meaning of stewardship.

Financial faithfulness is never purely private because irresponsible decisions affect spouses, children, employees, congregations, communities, and those who depend upon charitable support.

African financial traditions therefore challenge a highly individualistic question—*What belongs to me?*—and replace it with a more relational one:

What responsibility accompanies what has been entrusted to me?

That question sits comfortably beside Christian stewardship.

Giving, Compassion, and the Poor

Any Christian theology of giving that becomes preoccupied with church buildings, institutional prestige, clerical comfort, or promises of personal prosperity while neglecting the poor has lost something central to Scripture.

Biblical generosity repeatedly moves toward vulnerability.

Israel is commanded to remember widows, orphans, strangers, and the poor. The prophets condemn religious practice divorced from justice. Jesus identifies Himself dramatically with the hungry, thirsty, stranger, naked, sick, and imprisoned in Matthew 25:31–46. James describes care for orphans and widows as integral to pure religion (James 1:27).

The Acts community likewise connected Christian fellowship to economic care. Acts 4 portrays believers sharing resources so that severe need within the community might be addressed.

Giving to the vulnerable should therefore never be treated as the leftover category after "real church work" has been funded.

It **is** church work.

Compassionate stewardship asks whether the widow can eat, whether the student can remain in school, whether the traumatised family can receive assistance, whether the unemployed person can receive training, whether a congregation can respond to disaster, and whether vulnerable members are protected from destitution.

This is where the pastoral dimension of finance becomes especially visible.

Financial distress has emotional consequences.

Debt can produce sleeplessness.

Unemployment can wound self-esteem.

The inability to provide for one's children can produce shame.

Sudden medical bills can destabilise an entire household.

Responsible churches therefore require both a theology of generosity and structures of compassionate assistance.

Giving becomes pastoral care when resources reach wounded lives.

Giving, Mission, and the Common Good

Christian generosity extends beyond immediate welfare.

It enables mission.

Paul's missionary ministry received material support from congregations such as the Philippian church (Phil. 4:15–18). His language is revealing: financial support for ministry becomes "a fragrant offering" pleasing to God.

Mission therefore requires people who go and people who send.

The same principle applies in contemporary Africa. Churches require resources for evangelism, theological formation, counselling, education, community development, healthcare ministries, children's programmes, disaster response, church planting, and support for Christian workers.

White and Dzor's (2019) *nnoboa* model is especially valuable here because it reminds churches that mission need not depend only on wealthy donors. Communities can combine multiple forms of capital and accomplish together what would be impossible individually.

This principle is particularly important for smaller African congregations.

A church may lack enormous financial reserves but still possess substantial human, relational, professional, and spiritual resources.

The question is not merely, *How much money do we have?*

The better missional question is, *What has God placed among us, and how can it be faithfully combined for His work?*

Financial Accountability as Pastoral Care

Generosity without accountability is dangerous.

The more believers are encouraged to give sacrificially, the greater the moral responsibility placed upon those who receive and administer those gifts.

Paul himself understood this.

In administering the collection for the Jerusalem believers, he deliberately involved others and explained that precautions were being taken to do what was honourable not only before God but also before people (2 Cor. 8:20–21).

This is a profound theology of transparency.

Spiritual sincerity alone is not enough.

Public accountability matters.

Research in Ghana supports this concern. Agyei-Mensah (2016), studying Methodist Church societies in Ghana, examined accountability and internal-control practices in religious organisations, demonstrating that the management of church resources properly belongs within discussions of governance, controls, and institutional responsibility.

More recent research on ministerial accountability likewise argues that healthy churches require prudent management alongside spiritual leadership and that accountability has personal, communal, organisational, and public dimensions (Letswalo & Naidoo, 2024).

For churches, these principles translate into practical safeguards:

- more than one person should ordinarily be involved in counting offerings;
- church money and personal money should not be mixed;
- financial records should be maintained accurately;
- significant expenditures should require proper authorisation;
- designated gifts should be used for their intended purpose;
- leadership should receive periodic financial reports;
- congregations should receive appropriate summaries of how funds are used;
- independent or external review should be considered where appropriate;
- conflicts of interest should be disclosed;
- no pastor should treat church resources as personal property simply because he or she founded the ministry.

These are not signs of distrust.

They are disciplines that preserve trust.

The spiritual leader who welcomes accountability is not weakening pastoral authority. Such a leader is protecting both the congregation and the ministry.

The manuscript from which this article develops rightly proposes record keeping, multiple-person counting processes, proper authorisation, financial reporting, audits, oversight structures, and the separation of official funds from personal accounts as practical expressions of stewardship.

The Pastoral Psychology of Giving

The emotional atmosphere in which money is discussed matters.

Pastors and counsellors should recognise that financial teaching can reach places of profound vulnerability.

A congregant hearing a sermon about giving may be carrying debt unknown to anyone else.

A widow may be living on a limited income.

A student may depend on relatives for every meal.

A business owner may be struggling to pay employees.

A father may have just received a medical bill.

A woman may already be sending most of her income to support extended family members.

For such people, careless financial preaching can become deeply distressing.

Pastoral wisdom therefore requires sensitivity.

Appeals should invite rather than humiliate.

Teaching should form conscience rather than exploit fear.

Sacrifice should be voluntary rather than coerced.

The poor should not be publicly compared unfavourably with wealthy donors.

Giving should never become a means of purchasing pastoral attention, prophetic access, prayer, status, or recognition.

Nor should people be encouraged to neglect basic responsibilities in order to demonstrate faith.

First Timothy 5:8 treats responsibility toward one's household as a serious Christian obligation. Stewardship must therefore include giving **and** responsible provision.

The pastoral counsellor may help believers develop a more integrated financial spirituality: budgeting, saving, reducing unnecessary debt, distinguishing needs from wants, resisting compulsive consumption, practising generosity, setting appropriate family boundaries, and learning contentment.

In this sense, biblical finance becomes part of whole-person discipleship.

Tithing, Proportionate Giving, and Christian Freedom

The subject of tithing requires both conviction and theological humility.

The Old Testament clearly contains structured tithing practices associated with Israel's covenant life, priesthood, worship, festivals, and care for vulnerable members of society. Abraham's gift to Melchizedek predates the Mosaic law (Gen. 14:20), and Jacob also vowed a tenth (Gen. 28:22).

Christians differ, however, concerning whether the tithe remains a binding legal requirement under the New Covenant.

What is less disputable is that the New Testament does not lower the moral vision of generosity.

Paul teaches regular, planned, proportionate giving "in keeping with" one's income (1 Cor. 16:2). Second Corinthians 8–9 emphasises willingness, generosity, equality, grace, and freedom from compulsion.

A constructive pastoral approach can therefore teach the tithe as a valuable historic and spiritual discipline—a meaningful benchmark for many believers—without allowing the number ten per cent to exhaust Christian stewardship.

Some can responsibly give more.

Some facing severe circumstances may temporarily give less financially while contributing significantly through service, hospitality, care, or other resources.

The deeper question remains faithfulness.

Christian giving should be intentional, proportionate, generous, responsible, and free.

Contentment: The Forgotten Financial Discipline

Generosity cannot survive indefinitely without contentment.

A person who constantly increases consumption as income rises may never feel sufficiently resourced to give.

The New Testament repeatedly warns against the love of money. First Timothy 6:6 describes godliness with contentment as great gain, while Hebrews 13:5 counsels believers to live free from the love of money.

Contentment is not lack of ambition.

It is freedom from the tyranny of "never enough."

Pastorally, contentment allows believers to enjoy God's provision without making possessions the foundation of identity. It enables a professional to advance without worshipping status. It permits a family to plan responsibly without comparing itself continually with others.

Contentment also protects giving from performance.

We need not give in order to impress.

We give because we are grateful.

We do not need to possess everything we can afford.

Sometimes maturity asks us to leave margin in our lives so that another person may breathe.

A Pastoral Framework for Biblical Financial Stewardship

From the preceding discussion, a mature Christian theology of finance may be summarised through seven interconnected commitments.

1. Receive with Gratitude

Everything begins as gift. Life, ability, opportunity, community, and material provision are received before they are managed.

2. Manage with Wisdom

Stewardship includes budgeting, responsible spending, saving, appropriate investment, debt management, family provision, and long-term planning.

3. Give with Freedom

Christian generosity should be willing, prayerful, proportionate, and free from emotional or spiritual coercion.

4. Share with Compassion

The poor and vulnerable must remain central to Christian financial practice rather than peripheral beneficiaries.

5. Serve Through Mission

Resources should advance worship, discipleship, evangelism, education, pastoral care, community transformation, and the broader mission of God.

6. Lead with Accountability

Those entrusted with church resources must accept transparent systems, shared oversight, accurate records, and appropriate reporting.

7. Live with Contentment

Wealth is a servant, never a master. The believer's deepest security remains in God rather than possessions.

Together these principles move biblical finance away from religious commerce and toward Christian formation.

Discussion

The principal argument of this article is that biblical stewardship must be recovered as a theology of entrusted life rather than reduced to a technique for increasing church income.

Such recovery is particularly urgent in settings where prosperity teaching has blurred the distinction between generosity and transaction.

African Christianity does not need to choose between belief in God's provision and criticism of financial manipulation.

Both can be held together.

God provides.

And believers must work.

God blesses.

And suffering still exists.

Christians should give generously.

And church leaders must account transparently for what is received.

Faith matters.

And financial planning matters.

Prayer matters.

And professional financial controls matter.

The Gospel calls people toward sacrifice.

And sacrifice must never become an excuse for exploitation.

African communal traditions deepen this theology. *Nnoboa* reminds the church that people flourish through reciprocal assistance. *Susu* reminds communities that financial cooperation depends upon discipline and trust. Extended-family life reminds the individual that prosperity carries relational responsibilities.

Yet culture itself must remain open to critique. Communal obligation can become excessive. Family expectations can financially exhaust a successful relative. Public generosity can become a pursuit of status. Reciprocity can become obligation rather than grace.

The Gospel therefore does not merely endorse culture.

It examines, corrects, and transforms it.

The goal is a distinctly African Christian theology of stewardship—biblical in foundation, contextual in expression, ethically accountable, compassionate in practice, and spiritually free.

Implications for Churches and Christian Leaders

Several practical implications follow.

Pastors should teach financial stewardship as part of discipleship rather than speaking about money only when the church needs funds.

Congregations should be taught budgeting, savings, debt responsibility, generosity, care for dependants, ethical business practice, contentment, and provision for the vulnerable.

Church leaders should communicate clearly how contributions are used.

Financial policies should exist even in small ministries.

Founders should submit to financial oversight.

Boards should understand that governance is a spiritual responsibility.

Congregations should celebrate generosity without creating a hierarchy in which large donors become more spiritually important than ordinary worshippers.

Pastoral counsellors should include financial stress in appropriate assessments because financial difficulties frequently affect marital stability, parenting, emotional health, work functioning, and spiritual well-being.

Church welfare systems should preserve the dignity of recipients.

Finally, Christian institutions should ask not merely how much money they have accumulated but how faithfully those resources are serving people and advancing the purposes for which the institution exists.

Conclusion

Biblical stewardship begins long before money reaches an offering basket.

It begins with the confession:

God is the owner; we are stewards.

From that confession flows gratitude.

From gratitude comes generosity.

From generosity comes compassion.

From stewardship comes accountability.

From contentment comes freedom.

And from faithful use of resources comes mission.

The Church must therefore resist two opposite errors.

The first is fear of teaching about money at all. Scripture speaks too clearly about possessions for Christian leaders to remain silent.

The second is speaking about money in ways that exploit the people of God.

The answer is neither silence nor manipulation.

It is faithful teaching.

Christian giving should never become a spiritual marketplace in which blessing appears to be purchased from God. Nor should stewardship be reduced to the enrichment or prestige of religious institutions. The resources entrusted to God's people belong within a larger economy of worship, family responsibility, justice, mercy, mission, community, and hope.

Africa possesses cultural resources that can enrich this recovery. The old wisdom that **one hand cannot lift a load** remains deeply relevant. *Nnoboa* teaches that strength becomes fruitful when shared. *Susu* demonstrates the power of trust and disciplined cooperation. The extended family reminds us that prosperity is never entirely private.

Christian theology carries these insights further.

We do not give merely because one day we may need another person's help.

We give because we ourselves have first received.

We steward because nothing ultimately belongs to us.

We care for the poor because they bear the image of God.

We support mission because the Gospel must travel beyond us.

We practise accountability because sacred trust should never be hidden behind spiritual authority.

And we live generously because Christ Himself stands at the centre of Christian stewardship—the One who did not merely speak about giving but gave Himself.

The future of biblical finance in the African Church should therefore not be built upon pressure, spectacle, or the commercialisation of blessing.

It should be built upon **grace, truth, generosity, responsibility, compassion, accountability, and faithful stewardship**.

Then the offering becomes more than money.

It becomes worship.

Stewardship becomes more than management.

It becomes discipleship.

And wealth becomes more than something to possess.

It becomes something entrusted to human hands for the glory of God and the healing of a world in need.

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