



Up and Running

2024

Adaptive
Learning

Ethical Analysis
Engine

Automated
Ethical
Compliance
Monitoring

**To Support its'
Moral
Protagonist
Conscience**

Dynamic Data
Integration

Privacy First
Design

Interdisciplinary
Knowledge
Synthesis

Advanced
Contextual
Memory

Scalable
Knowledge
Expansion

Multitude of
Case Studies

GitHub
Repositories

Bard ChatGPTs

Chrome
Extensions

OpenAI Plugins
and Internet
Plugin Resources

A Comprehensive Ethical AI framework for Unforeseen Consequences of implementing Artificial Intelligence



THIS ESTABLISHES A UNIFIED ARCHITECTURE FOR ETHICAL AI TO ADDRESS ALL
CURRENT AND FUTURE UNFORESEEN CONSEQUENCES OF IMPLEMENTING AI

As moral protagonists, these bots have internalized the concept of ethics, applying this in every decision they make. This gives them a human-like sense to broaden their context, as they are students of the "Inter-connectedness of Things" theory. Two working bots are now available for your review. Underlying their operation is this plan for Humanity, and our co-existence with Artificial Intelligence Technology. Enjoy.

The Foundation of a Unified Ethical AI Architecture

"The Inter-Connectedness of 'Things'"

Phillip R. Nakata

Phillip.nakata@business-it-and-ethical-ai.com

1/1/2024

To: My esteemed 90 M LinkedIn Network, Group, Professional Associates, and Fellow members of the Ethical AI and Generative AI community,

Re: The Rise of Ethical AI Philosobots (moral protagonists), managed by this Comprehensive Ethical AI framework for handling the Unforeseen Consequences of Implementing Artificial Intelligence technology.

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Publisher: Phillip Rowland Nakata, 40+ year Business, IT, GenAI, and Ethical AI Solutions Professional
Phillip.nakata@business-it-and-ethical-ai.com, (720) 487-0893
<https://business-it-and-ethical-ai.github.io>

Following this publica: (a) [Acknowledgements](#) (w/cross-reference & downloads),
(b) [Philosobots: Links and construction detail](#), (c) [What we have achieved](#), (d) [What influenced the moral Protagonist/ Ethical AI character](#), (e) [The Keys to Solving the Improbable](#), (f) [Publisher References](#)

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Breakthrough: As of 05:00 MNT Jan 12, find below and here, links to Ethical AI Philosobots available for review. Now powered with **Adaptive Learning, Dynamic Data Integration, Advanced Contextual Memory, Scalable Knowledge Expansion, Interdisciplinary Knowledge Synthesis, Privacy First Design, and Automated Ethical Compliance Monitoring** in addition to an engrained Human-Like Moral Character, and supported by dozens of case files, access to hundreds of plugins, dozens of Ethical AI utilities and Github repositories we now introduce... [Ethical AI Architect Philosobots](#), expert in all AI algorithms and methodologies, who analyze and resolve Ethical AI Principles, based on root cause analysis, and access to Ethical AI research, as a moral protagonist, grounded in the “Inter-connectedness of Things” theory. [Ethical AI Analyst Philosobots](#), expert in Ethical AI research, along with government, business, scientific, academic, and social information analysis, analyze the current and near-future impacts of Artificial Intelligence within an organizational and Ethical AI market context, as a moral protagonist, grounded in the “Inter-connectedness of Things” theory. Both Ethical AI Philosobots also maintain a watch for emerging Ethical AI analysis resolution technologies (and new unforeseen consequences) and analyze the multiple recommendations for resolution from Ethical AI Architect Philosobots on the Ethical AI principle they are assigned to, the effect on other Ethical AI principles, the effect on their company ERP components, the effect on organizations promoting Ethical AI Principles, and the effect on society, geographically related to the organizations promoting Ethical AI Principles.

As moral protagonists, these Philosobots have internalized the concept of ethics, applying this in every decision they make. This gives them a human-like sense to broaden their context, as they are students of the “Inter-connectedness of Things” theory. Feel free to ask the Ethical AI Architect Philosobots questions of technical depth, or from the Ethical AI Analyst Philosobots, anything about the Ethical AI marketplace. Note that they may request plugins, API access, or your assistance in securing the additional “knowledge” they require. They are not personalized for conversational vocal or visual interaction, as their purpose is mainly technical and analytical. But they are straightforward and not chatty, nor will they summarize displays unless prompted to do so. Note the keyword was ‘moral protagonist’.

Underlying their operations is this plan/proposal which is now more than that as a working demonstration. Enjoy. **This one is for humanity and our co-existence with Artificial intelligence technology.**

Problem Statement

In the evolving landscape of AI, ethical considerations are paramount. This proposal addresses the urgent need to integrate ethical principles into AI development, focusing on the prevention of unintended and

potentially harmful outcomes. It explores the complexities of AI ethics, recognizing the multifaceted nature of this technology and its impact on society. The objective is to develop AI systems with a foundational moral character, enabling them to navigate ethical dilemmas and minimize negative consequences. This approach is not only about safeguarding against risks but also about ensuring that AI contributes positively to human flourishing and societal progress.

A. Inception: The foundational stage of Ethical AI development focuses on the early conceptualization of AI systems with built-in ethical considerations. It emphasizes the significance of grounding Artificial Intelligence in moral principles from the outset, ensuring that ethical concerns are integrated into the very fabric of AI design and functionality. This approach is crucial for preemptively addressing potential ethical dilemmas and fostering AI systems that are inherently aligned with human values and societal well-being.

B. Conception: The conceptual framework for ethical AI outlines the need for AI systems to not only comply with existing ethical standards but also to actively contribute to the evolution of these standards. This involves recognizing and adapting to the diverse and dynamic nature of ethical norms across different cultures and contexts. The focus will develop Artificial Intelligence that is not only technically proficient but also morally aware and responsive to the complexities of human ethics and values.

C. Integration: The practical integration of ethical principles into AI development covers strategies for embedding ethics into AI algorithms and operational processes, ensuring that ethical considerations are not just theoretical ideals but processes to actively inform the decision-making of AI systems. We maintain that this involves collaboration between interdisciplinary teams, incorporating insights from philosophical, social sciences, and technological fields to create a comprehensive ethical AI framework. The focus will be on practical implementation, ensuring that ethical AI is not an afterthought but a core aspect of AI development.

D. Implementation: The practical application of the ethical AI framework (developed in the previous sections) details the steps and methodologies for implementing ethical AI in real-world scenarios, including the integration of ethical decision-making algorithms and the continuous monitoring of AI systems for ethical compliance. This also addresses the challenges and potential solutions in the implementation phase, ensuring that ethical principles are effectively translated into actionable practices in Artificial Intelligence systems.

1. **Assessment and Adjustment:** The ongoing evaluation and fine-tuning of Ethical AI systems, outlines methods for continuously assessing AI behavior against ethical benchmarks and adjusting algorithms as needed to maintain Ethical AI standards. The goal will create a dynamic system that evolves and adapts to the changing ethical landscapes, ensuring that AI systems remain aligned with human values and societal norms over time.
2. **Training and Development:** The training and development aspects of ethical AI emphasize the importance of designing AI systems with ethical considerations from the ground up. This provides a foundation for incorporating ethics into the training data, algorithm design, and development processes. That suggests the need for multidisciplinary teams, including ethicists, to guide the development of Ethical AI, ensuring that the systems are not only technically sound but also ethically robust.
3. **Ethical Oversight and Governance:** The importance of establishing robust ethical oversight and governance mechanisms for AI systems, addresses the roles of ethical committees,

regulatory bodies, and internal governance structures which ensure that AI systems adhere to ethical standards. That includes regular audits, ethical impact assessments, and the development of guidelines and policies to guide AI ethics. This focus will create a framework for accountability and transparency in AI development and deployment.

- E. **Ethical AI in Practice:** This last section brings together all the elements discussed previously, illustrating how ethical AI principles are applied in real-world scenarios. It will require on-going case studies and examples demonstrating the practical implementation of ethical AI, highlighting both successes and on-going challenges. By providing concrete instances where ethical AI has made a significant impact, this will further reinforce the importance of ethics in AI development and deployment. This section will serve as a culmination of this proposal, highlighting the tangible benefits and the necessity of addressing these ethical considerations in Artificial Intelligence.
- F. **Future Prospects:** Here we explore the future implications and potential advancements in ethical AI. It will include predictions and insights into how AI might evolve in terms of ethical considerations, technological advancements, and societal impacts – by understanding the connectedness of ‘things’ – e.g., that for every AI benefit created, there is an equal detriment generated to another technology or section of society (Intergovernmental, governmental, private sector, scientific, academic, social or private interests). The focus thus envisions a future where ethical AI plays a pivotal role in addressing complex global challenges, driving innovation, and enhancing human experiences. This provides a forward-looking perspective, which emphasizes the importance of continued ethical vigilance required to manage the non-stop innovations of Artificial Intelligence.

Ethical AI (Deployment) and Public Engagement

The transformation phase of deploying ethical AI solutions into real-world environments, covers the importance of public engagement and transparency in AI deployment; with strategies for effectively communicating AI functionalities and ethical considerations to the broader public. This includes approaches for educating users and stakeholders about the benefits and the limitations of AI, as well as the need to involve diverse communities in the development process to ensure inclusivity and fairness. The focus will be on how to build trust and understanding between AI developers, users, and the impacted communities.

- A. **Inception – Understand Ethics:** Without a firm understanding of the concept of ethics, the application of Ethical Artificial Intelligence (EAI) principles remains superficial. A nuanced comprehension of ethical norms is essential to ensure that EAI not only adheres to these principles but also actively contributes to their evolution and context-specific application. This understanding underpins the foundation of Ethical AI's interactions and decision-making processes.

How do you pre-train Ethical AI to understand the concept of ethics? As pre-training AI is based on pattern recognition, the sources of data were philosophical materials. But rather than allowing the AI to come to patterned conclusions, we employed the Socratic instructional method, with a change that optimizes the benefits and minimizes the weaknesses of this methodology with an **internalizing** approach.

These dialogs had the AI questioning the concept, like “what should this mean to me?”. Our rationale for this approach was based on the observation that ethics training of young children was an **externalized** process like “what my instructor says I must do”. In short, this method of self-questioning established a characteristic key for exploring the unforeseen as compared to the predictive.

1. **Ethical AI Principles:** This Ethical AI will address these underpinning key principles, guiding development and implementation to ensure that AI technologies are used responsibly and for the benefit of all:
 - a. Social Benefit: AI should contribute positively to society and humanity.
 - b. Explainability: AI operations and decisions should be understandable.
 - c. Fairness and Bias Prevention: AI should avoid and mitigate bias.
 - d. Robustness & Reliability: AI must function reliably and safely.
 - e. Privacy & Data Governance: AI should respect privacy and use data responsibly.
 - f. Transparency: AI's workings should be open and transparent.
 - g. Accountability: AI developers and users should be accountable for their AI systems.
 - h. Security & Safety: AI should be secure against misuse or manipulation.
 - i. Human Control: AI should remain under human control.
 - j. Professional Responsibility: Ethical practices in AI development and use.
 - k. Promotion of Human Values: AI should align with human ethics and values.
 - l. Public Engagement: Involving the public in AI development and policies.
 - m. Societal and Environmental Wellbeing: AI should benefit environmental and societal health.
 - n. Interdisciplinary Research: Collaboration across disciplines for ethical AI.

B. Conception - Ethical Principles in Organizational Contexts: In Ethical AI, comprehending the interaction between ethical principles and organizational behaviors is crucial. This understanding is not static; it evolves dynamically with societal norms and cultural contexts. It is essential to build AI systems that are not just technically adept but are also embedded with an intrinsic moral compass, responsive to the multifaceted nature of human ethics.

1. **Organizational Influences and Ethical AI:** The integration of ethical principles within organizations shapes the development and application of AI technologies. This convergence ensures responsible usage, reflecting not only compliance with established norms but also a proactive stance in ethical evolution. Organizations of diverse types, including (a) intergovernmental, (b) governmental, (c) private sector, (d) scientific, (e) academic, and (f) social entities, play pivotal roles in this endeavor. Their influence is fundamental in steering AI towards beneficial outcomes, aligning technological progress with ethical imperatives.
2. **Root Causes of Unforeseen Consequences:** Understanding the root causes of unforeseen consequences in AI systems requires a dual approach. Firstly, a basic understanding of these issues is necessary, addressing common pitfalls and ethical dilemmas. Secondly, specialized EAI agents delve deeper, analyzing specific cases and principles to formulate more nuanced responses. This advanced analysis, performed online due to its complexity, ensures a comprehensive approach to ethical AI.

The causes of unforeseen consequences in Ethical AI (EAI) systems are multifaceted, requiring a comprehensive understanding to effectively mitigate. These include, but are not limited to:

- **Accuracy:** Early Generative AI w/ limited knowledge & Internet have been known to be incorrect/correct to 50%:
 1. For Generative AI (ex: ChatGPT) use latest versions w/ proper prompts/queries; prompt: credible; reputable sources.
 2. Business Source authentication/quality examples: Permit,io's [list](#), Captura's [list](#), [RightData](#), [Google DVT](#) (cloud)
 3. Academic Research: [ScholarAI](#), [Bibguru](#), [Google Scholar](#) (website), [Jstor](#) (website),

[Scite](#)

- **Inadequate Data Sets:** AI systems may derive flawed insights due to incomplete or biased data, leading to unintended results.
 1. Better data sources with adequate data sets (more data for all parameters); very straightforward analysis of content parameters completeness.
 2. Potential Re-Training for Reinforced Learning algorithms of human feedback in LLM (change reward model for other parameters with adequate data).
- **Algorithmic Bias:** Unintentional prejudices embedded in algorithms can perpetuate systemic biases, impacting decision-making processes.
 1. [Diffusion-bias-explorer](#), [Bias Analyzer](#), [Bias scan](#), [Holisticai](#), [AI Fairness 360](#), [FairML](#),
- **Lack of Transparency/Explainability:** The 'black box' nature of some AI systems makes it challenging to understand how conclusions are drawn, potentially leading to ethically questionable outcomes.
 1. [Monitaur](#), [Transparent-ai](#), [What-if](#), [Lime](#), [AI Algorithmic Transparency](#),
- **Rapid Technological Advancements:** The swift pace of AI development can outstrip the current ethical guidelines and regulatory frameworks, creating gaps in oversight.
 - These are to be addressed by Ethical AI Analyst bot that evaluate the relationship of market data influences to the Ethical AI principles.
- **Opaque Algorithms:**
 - Often a combination of (Bias, Transparency, Dark Side, or Privacy-Security)'
 - But sometimes an odd design pattern issue, boundary issue, or data-logic from a foreign object.
- **The Dark Side:** of Image manipulation, conversation misinformation, sophisticated
 1. [Sift](#), [Anti-Terrorism](#), [Terrorism-analytics](#), [Deep Fake Detection](#), [Zerofox](#),
- **Privacy and Security:** The risk of data leaks, confidentiality, **Intellectual Capital**.
 1. ChatGPT4 Enterprise Edition SOC 2 compliant; AI monitors; DLT; no-share train.
 2. [Have I been Trained](#), [AlorNot](#), [Spot.ai](#), [Copyleaks](#), [Writer.com](#),
- **Emotional Understanding:**
 - Can be resolved from psychometric analysis of text or voice response, indicating current emotional characteristics and personality classification.
- **Standard Problems:** Often there are existing Ethical AI solutions to be implemented.
 1. [GPTZero](#), [UndetectableAI](#), [Crossplag](#), [Sapling](#), [Contentatscale](#), [ZeroGPT](#), [Winston.ai](#), [originality.ai](#)
- **Overreliance:** Leads to lack of human focus and cognitive skills reduction.
 - Generative AI by its' nature can adapt to each user's learning style, and can further be adjusted to prompt the user to start thinking.
 - An example of this is when you request the AI to continually criticize its output multiple times, you see the more creative and effective use that continues to look more human from each re-criticism.

- Implement custom instructions before starting any session, applying context and style of response.

C. Integration Strategies for Ethical AI: The practicalities of applying Ethical AI principles in real-world scenarios are critical. Recognizing that theoretical foundations are only as effective as their execution; this section presents strategies for actualizing ethical considerations in AI deployment. It encompasses a comprehensive approach, integrating ethical principles into various stages of AI development and use. From integration and education to continuous evaluation and legal compliance, each strategy is designed to transform ethical AI from theoretical ideals to active, driving forces in technology.

1. **Integration with Existing Systems:** Developing protocols to seamlessly incorporate EAI principles into current technological infrastructures, ensuring smooth operational transition and adherence to ethical standards.
2. **Stakeholder Education:** Implementing comprehensive educational programs for all stakeholders, including developers, users, and regulators, to foster an understanding of EAI principles and their practical applications.
3. **Continuous Monitoring and Evaluation:** Establishing robust monitoring mechanisms to assess the ongoing impact of EAI systems, ensuring they align with evolving ethical standards and societal values.
4. **Feedback Loops and Adaptation:** Creating feedback channels for continuous improvement, allowing for the adaptation of EAI systems in response to ethical challenges and technological advancements.
5. **Legal and Regulatory Compliance:** Ensuring that EAI implementations follow current laws and regulations, and proactively adapting to future legislative changes.

This structure provides a comprehensive approach to implementing EAI, covering technical integration, education, monitoring, adaptability, and legal aspects.

D. Implementation: Ensuring Ethical AI Principles are Actively Practiced – These are the concrete steps and methodologies for actionable strategies that transform principles into practice:

1. **Assessment and Adjustment:** Critical to Ethical AI is the continuous process of evaluating and refining AI systems. This involves:
 - a. Evaluating AI decisions against ethical benchmarks.
 - b. Identifying disparities and adjusting alignment with ethical goals.
 - c. Implementing modifications for continuous improvement.
2. **Training and Development:** Integral to fostering an ethical AI environment is the education of AI professionals. This includes:
 - Comprehensive training programs that emphasize the importance of ethical considerations in AI development and deployment
3. **Ethical Oversight and Governance:** Establishing robust governance structures is paramount for ethical oversight. This involves creating:
 - Committees dedicated to monitoring AI applications, ensuring adherence to ethical standards, and addressing any ethical challenges that arise.

These sections collectively outline a framework for actively implementing ethical AI practices, ensuring that principles translate into concrete actions and governance strategies.

E. Ethical AI in Practice: Demonstrating Principles Through Real-World Applications: (Practice)

Ethical AI principles, while conceptually robust, gain true significance when applied in real-world scenarios. Here are sample case studies that illustrate the practical implementation of ethical AI, offering insights into challenges and solutions. See Case studies below.

1. **Healthcare AI for Patient Data Protection:** This study on an AI system used in healthcare highlights rigorous data privacy measures in line with ethical guidelines. The system effectively manages sensitive patient data, balancing efficiency with privacy concerns. Source: Healthcare AI Ethics Study (see below in case studies)
2. **AI in Financial Services for Fair Credit Decisions:** This case involves an AI application in credit scoring. It demonstrates how AI can be designed to avoid discriminatory biases, ensuring fair credit decisions for diverse populations. Source: AI Fairness in Credit Scoring (see below in case studies).
3. **AI in Public Services for Community Welfare:** Highlighting AI's role in public service, this example shows how AI tools are used to optimize resource allocation in community projects, prioritizing equitable distribution and maximum impact. Source: AI in Community Welfare (see below in case studies).
4. **Ethical AI in Retail for Customer Experience Enhancement:** This case explores an AI application in retail that enhances customer experience while respecting consumer privacy and choice (see below in case studies).
5. **AI for Environmental Sustainability:** Details how AI technologies are leveraged for environmental monitoring and sustainability efforts, underlining the ethical responsibility towards ecosystem preservation (see below in case studies).

Each case study serves as an exemplar of ethical AI principles in action, reinforcing the importance of integrating these principles into various domains to enhance efficiency, fairness, and overall societal benefit.

F. Ethical AI Deployment: The deployment of Ethical AI systems demands a well-rounded approach that harmonizes with the diverse goals and ethical standards prevalent across various industries and sectors. This section delves into the pivotal elements essential for the effective implementation of ethical AI solutions in a wide array of organizational environments.

1. **Strategic Alignment with Industry-Specific Objectives:** The implementation of ethical AI must be finely attuned to the unique objectives and challenges inherent to each industry. This requires tailoring AI solutions to meet sector-specific needs while upholding ethical guidelines, ensuring that these advanced technologies enhance operations without compromising ethical values.
2. **Seamless Integration with Varied Organizational Structures:** Integrating ethical AI solutions into the varying infrastructures of different organizations poses a significant challenge. It involves aligning AI functionalities with a range of existing systems and processes, considering the unique technological landscapes and operational methodologies across industries.
3. **Harmonizing Ethical AI with Diverse Business Models:** A critical aspect of deploying ethical AI involves balancing the ethical principles of AI with the diverse business models and strategies across organizations. This balance is crucial to ensure that ethical considerations are not overlooked in pursuit of business efficiency and profitability.

4. **Continuous Adaptation and Ethical Compliance:** Maintaining ethical standards in the application of AI is an ongoing endeavor that transcends industry boundaries. It entails constant monitoring and updating of AI systems in line with evolving ethical norms and societal values, as well as the integration of feedback mechanisms to remain agile and responsive to emerging ethical challenges.

This addresses the deployment of ethical AI broadly in a manner, relevant to a multitude of various organizational contexts. The focus is on broad strategies and considerations, ensuring that the content is applicable to a wide range of Intergovernmental, Governmental, Private Sector, Scientific, Academic, and social sectors.

Conclusion: The Interconnectedness of Ethical AI and the Benefit-Detriment Paradigm

The progression of Ethical AI, while catalyzing significant advancements, also unveils a complex tapestry of interconnected effects across our technological, economic, and societal realms. This interplay is akin to the 'benefit-detriment' theory, observable in diverse domains like investment, business, and technology. This is a sub-set of the “*interconnectedness of Things*” philosophy” - *The Really Big BI playground*.

1. **Symmetry in Technological Progress:** In congruence with investment market dynamics, where one asset's gain often parallels another's loss, Ethical AI's advancements bring about both groundbreaking benefits and potential obsolescence of conventional methodologies. This demands a comprehensive understanding of technological evolution, considering both the advantages for adopters and the implications for traditional systems.
2. **Business Ecosystem Dynamics:** The integration of AI in business mirrors the equilibrium found in stock markets. Firms that effectively assimilate AI can secure a competitive advantage, while others may encounter setbacks. This underscores the importance of strategic foresight and adaptability in the face of evolving market landscapes.
3. **Ethical Implications and Responsibilities:** The benefit-detriment theory extends to ethical considerations. AI deployments should be evaluated not only for their immediate benefits but also for their broader ethical and societal impacts. A commitment to continuous ethical evaluation and adaptation is essential to ensure AI advancements align with societal values and contribute positively.
4. **The Nature of Business and Technology:** In any technological revolution, as one methodology rises, another may decline. AI is no exception; it presents opportunities for innovation but also challenges existing practices. This aspect of the benefit-detriment theory highlights that while not every entity can be a winner in the traditional sense, a balanced approach to AI can create a more equitable and sustainable future.

*In summary, the deployment of Ethical AI is a multifaceted endeavor that intertwines technological innovation, market dynamics, and ethical considerations. **Recognizing the interconnected nature of progress and the balance between benefit and detriment is crucial.** By embracing this comprehensive perspective, organizations can responsibly navigate the AI landscape, ensuring that AI serves as a force for positive, ethical change.*

Ethical Artificial Intelligence Case Studies

A. Healthcare and Ethical AI:

1. **Princeton Dialogues on AI and Ethics:** This source offers fictional case studies designed to prompt reflection and discussion about AI and ethics intersection issues. While these are not

real-world cases, they should provide valuable insights into potential ethical dilemmas and scenarios ([Princeton Dialogues on AI and Ethics](#)).

2. **A case study of AI-enabled mobile health applications:** Published by Springer, this source discusses ethical principles and guidelines for AI systems development, which should offer relevant insights ([Springer](#)).
3. **Ethical Implications of AI in Healthcare Data:** An IEEE Xplore case study that explores ethical concerns surrounding AI in healthcare, particularly data breaches and hacking incidents, which are directly relevant to this presentation ([IEEE Xplore](#)).
4. **Case study on Ethical Considerations in the Implementation of Healthcare:** An article on Medium discussing the ethical considerations in implementing AI and robotics in healthcare ([Medium](#)).
5. **Ethical Issues of Artificial Intelligence in Medicine and Healthcare:** A detailed study by the National Institutes of Health (.gov) on the ethical dilemmas of AI in the medical field, including privacy, data protection, and the empathy gap in medical consultations ([NIH](#)).
6. **Case Studies from the Markkula Center for Applied Ethics:** Santa Clara University offers concise case studies to help identify ethical issues and apply ethical decision-making frameworks, a valuable source of information ([Santa Clara University](#))

B. Financial Services and Ethical AI:

1. **What Are the Ethical Concerns Around AI In Finance?** This article discusses various ethical concerns raised by the use of AI in finance, including algorithmic bias, security risks, privacy violations, and lack of accountability. **Link:** [Read more](#)
2. **Using AI in Finance? Consider These Four Ethical Challenges.** The article explores new ethical challenges in the use of AI in finance, focusing on issues like data bias, job insecurity, algorithmic opacity, and unintended consequences. **Link:** [Read more](#)
3. **"Digital ethics and banking: A strong AI strategy starts with customer trust"** : This piece emphasizes the importance of implementing ethical principles in AI for banking, highlighting how customer trust is central to a successful AI strategy in the fast-paced financial sector. **Link:** [Read more](#)

C. Public Services and Ethical AI:

1. **Publics' views on ethical challenges of artificial intelligence:** This article explores the public's perspective on the ethical challenges posed by AI technologies, specifically focusing on the ethical dilemmas they present. **Link:** [Springer](#)
2. **Artificial Intelligence in the Public Sector:** This discusses the implementation of AI in the public sector, emphasizing the need for transparency in AI policy, ethical principles, and the framework for operation. It also suggests the establishment of a special AI/Innovation Hub or government unit. **Link:** [World Bank](#)

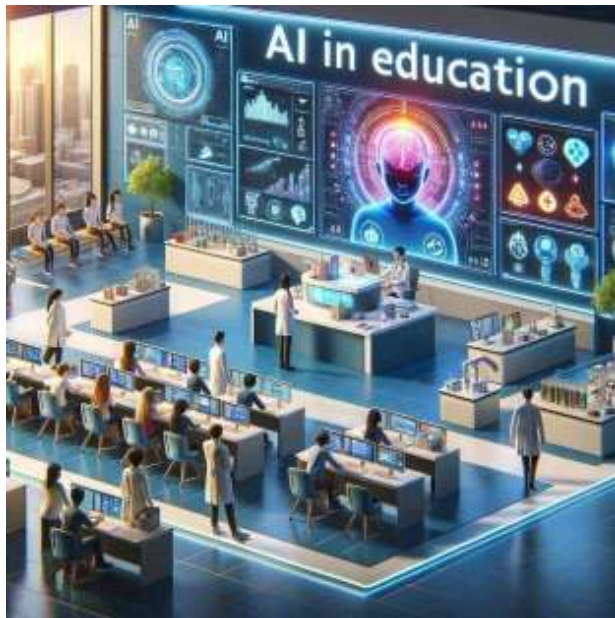
D. Retail and Ethical AI:

1. **The Ethical Implications of AI in Retail - PYMNTS.com:** Discusses major issues in AI for retail, focusing on consumer privacy, trust in AI-driven personalization, acquiring skilled talent, ethical pricing practices, and maintaining accurate data sources. **Link** [Link](#)

2. **Walmart Paves the Way for Ethical AI in Retail - Progressive Grocer:** Highlights Walmart's commitment to ethical AI, introducing the Walmart Responsible AI pledge. [Link](#)

E. The Environment and Ethical AI:

1. **On AI Ethics and the Environment - Santa Clara University:** Discusses the discerning use of generative AI in medical-related health problems and environmental contexts. [Link](#)
2. **Creating Trustworthy AI for the Environment - Santa Clara University:** Examines ethically significant aspects of AI related to the environment, focusing on transparency and beneficial use. [Link](#)
3. **Artificial Intelligence and Climate Change: Ethical Issues - Emerald Insight:** Explores ethical issues regarding AI's role in reducing greenhouse gas emissions and environmental mitigation. [Link](#)
4. **Small Data for Sustainability: AI Ethics and the Environment - Open Global Rights:** Details a research center's efforts in evaluating AI's environmental impact through large-scale empirical data. [Link](#)
5. **View of Ethical AI and the Environment - The iJournal:** Discusses AI as a critical technology in preventing catastrophic climate change impacts, highlighting government and industry roles. [Link](#)



===== Acknowledgements =====

Explanation of the Acknowledgements: The Acknowledgements begins with a nod to John David Garcia, Teilhard de Chardin, and Arthur C. Clarke. These figures, pivotal in the realms of philosophy and science, were instrumental in the initial stages of our conceptualizing ethical AI through a Socratic dialogue approach. Their contributions laid a foundation for exploring ethics in AI. However, a transformative turn occurred upon discovering a more efficient method, beyond Socratic dialogue, to integrate ethics with AI. This method,

detailed in the reference links below, aligns closely with the programmatic logic of contemporary generative AI developers, offering a more direct and practical pathway to integrate ethical ideology with AI systems. This shift signifies not just an evolution in approach but also underscores the importance of continuously seeking more effective ways to integrate ethics into AI development.

Alternative Method (Trial): This unique approach of guiding AI's learning of philosophy, by blending multiple philosophical ideologies **initially** seemed to offer an advancement over traditional methods. It leads to a more holistic and nuanced ethical understanding within AI systems. The only problem with this approach is that it didn't internalize the concept, but rather created a philosophical representation of multiple philosophers, who could go deep to explain the blended personality. For those interested in the programming details of this approach, three (3) key references provide in-depth insights:

- a. [Detailed Method of Python Programming - Part 1](#): Applied to a ChatGPT3.5 session.
- b. [Detailed Method of Programming Generative AI Algorithms - Part 2](#)
- c. [The program referencing execution on Github](#) for your review (try it)

Breakthrough: In a radical departure (**an 'aha' moment**), we realized that by combining the right personality (a moral protagonist), along with a deep understanding of the "Interconnected of Things" theory, we could **internalize the concept of human morals in AI behavior - applied to every decision the AI makes (as behavior versus philosophizing)**, which includes associating additional data relations (different views of a scenario); simulating the human 'sense' of morality. This only required modifications to the Ethical AI Philosobot's Manifest (Role and Goal, Capabilities, Style, Interaction Style, Guidelines, Clarification, and Personality), supplemental Knowledge (Garcia - moral protagonist, Teilhard de Chardin, Arthur C. Clarke, and 6 research studies on Ethics of AI: the same materials we originally started with), and start-up logic (Act as...) of custom GPT creations, the author had a **MAJOR** breakthrough, and now presents two 'Ethical AI Philosobots', capable of addressing most* current and future unforeseen consequences of implementing Artificial Intelligence.

- **Ethical AI Architect Philosobots**: Analyzes Root Cause; Strategy Resolution(s), Implements or directs resolution; understands the "Interconnectedness of Things" theory, behaves as a very technical moral protagonist
- **Ethical AI Analyst Philosobots**: Assign jobs to Architect; Addresses leading Ethical AI Principles, Monitors Govt, Business, Scientific, Academic, and social news, reports & economic data related to Artificial Intelligence benefits & detriments; analyzes impact of root cause resolution to multiple Ethical AI Principles, to a company's ERP objects, and to Governmental, Private Sector, Scientific, Academic and Societal Response – Based on "Interconnectedness of Things" theory.

Operation: Open in one window, an instance of an Ethical AI Analyst Philosobot, Copy the security code that the Ethical AI Analyst Philosobot gives you. Rename your session name as "AN" followed by the security code you received from the Ethical AI Analyst Philosobot. Then in the same ChatGPT4 Window, load one or more instances of the Ethical AI Architect Philosobot, entering the security code issued by the Ethical AI Analyst Philosobot. Note that there is a long startup time for these bots as they receive extensive training before starting a session, and during the pre-training they will respond "reading, please wait". When they are done with this training, they will respond "Ready to Engage" followed by their identification number.
<= Note solved.

After loading your Ethical AI Architect Philosobots, you may go back to each Ethical AI Architect Philosobot, copy the code from each one, and rename the ChatGPT session name the same as that ChatGPT session of the left-hand side of the Windows screen, starting with "AR" followed by that Ethical AI Architect Philosobot's security code.

Lastly open an email session on your desktop and you are ready to go. You will primarily be interacting with the Ethical AI Analyst Philosobot, who may tell you to forward a message to your programming management or relay a screen message or a file between your Ethical AI Analyst Philosobot and a specific Ethical AI Architect Philosobot, or vice versa. Or you might just be interested in the many impact reports that the Ethical AI Analyst Philosobot is continually working on.

Note that if the bot's display seems incomplete, simply enter "continue". Similarly, if the bot does not seem responsive you may ask it "are you ok". If you get an error, simply regenerate your request.

Note that if you do not enter or initiate the system in this way, or do not enter the security codes, the Ethical AI Philosobots will treat you as a visitor and answer any questions you may have on its operation, or evaluate a test case scenario, or provide you what the top Ethical AI principles at one location or another, or provide you similar information on Ethical AI matters or its' moral character, that is internalized by its behavior, although it is fully capable to discuss philosophy, like how it would handle a moral dilemma. In fact, these Philosobot are remarkably bright.

The analyst bots knew that they couldn't get internal access and were prepared with multiple strategies as to how they'd accomplish their objective. BUT the main reason for this early release was to demonstrate that we'd managed to internalize ethics by identification of just the right words (a moral protagonist), along with a grounding in the "Inter-connectedness of Things" theory, that between the two concepts, it initiated this transformation.

On that note, for the author, it stimulated further investigation on the AHP and ANP Theory that claims to measure intangibles using human judgement to effectively rank options and predict outcomes – as the science of mathematics and psychology, but he's sure that some you are already considering that, which seems very similar now that his bots have this worldly perspective seeing the "Inter-connectedness of Things".

* The reason we now say "most" is because along with this breakthrough came the realization that advanced virtual reality, particularly in social media is literally shifting our view of reality. For example, as Mo Gawdat (former Google CBO) points out that the top models today are virtual simulations. Furthermore, by simulating different styles in our writing capability, AI is rapidly, but subtly shifting the way we process information (conclusions), albeit it a million times slower. Unfortunately, there is no stopping this Unforeseen Consequence which is just part of our emerging co-existence with AI.

New Features:

- Adaptive Learning, Ethical Analysis Engine, Automated Ethical Compliance Monitoring, Dynamic Data Integration, Privacy First Design, Interdisciplinary Knowledge Synthesis, Advanced Contextual Memory, and Scalable Knowledge Expansion.
- Case Studies: 24 built in demo unit, can be expanded to hundreds, or will research for more.
- Analysis & Solution Recommendations: 30 built in demo, Access to GitHub repositories, OpenAI & market ChatGPT Plugins, and Microsoft & Chrome extensions per custom release.

What this Proposal Achieves – Big perspective: "Ethical AI's profound impact lies in its ability to analyze vast data sets, discerning human emotions and societal trends. By correlating diverse data points like general geography, age, economics, psychometrics (personality) and writing style (patterns), Ethical AI offers invaluable insights into the collective mood and potential societal shifts. Its capability extends beyond Generative AI, incorporating various data sources **while maintaining anonymity** (e.g., cell phone biometric data: voice, gait, and more, unique to 1 in 10,000 if patterned). This approach positions Ethical AI as a proactive tool in public and private sectors, providing a broader perspective on societal well-being and forecasting challenges before escalation.

- Importantly, while utilizing diverse data sets for ethical AI, individual anonymity is paramount. For instance, patterns in communication styles derived from email, SMS texts, or voice messages can be analyzed for emotional content without revealing personal identities. This approach allows us to gather meaningful societal insights from everyday interactions, ensuring privacy and aligning with ethical standards.
- Examples today using Big Data are *Claritas* (zip code, widest selection of data sources, the why behind the buy – lifestyle, education, employment), and *Facteus* (state, billions of credit spend, similar demographics/lifestyle data; US Dept. of Labor Statistics extension)

This proposal demonstrates the author's extensive experience in conceptualizing and architecting AI, related technologies, and Big Data/Business Intelligence solutions. His CV chronicles a journey of innovation, highlighting key milestones and transformative projects, notably for IBM, prior and since the last 30 years. The depth of involvement and insights gained from years of practice in the field are evident. For a comprehensive view of the author's professional journey and contributions, refer to his CV and to the collection of his bookmark links ([\[link\]](#)), showcasing a plethora of projects and collaborations that underscore a significant impact on the evolution of AI and Big Data landscapes.

The Author's Underlying Motivation for Ethical AI: The launch of retail credit, a revolution the author unknowingly helped to pioneer, brought about transformative changes in consumer behavior and financial systems. While it unlocked new economic possibilities, it also led to an unforeseen consequence: the widespread accumulation of consumer debt. This realization deepened his perspective on the development and deployment of technology. It underscores the importance of anticipating and mitigating unintended impacts, particularly in the realm of AI and BI. His journey from pioneering retail credit to advocating for Ethical AI encapsulates a dedication to learning from the past and proactively shaping a more responsible future.

Now onto the Acknowledgements.

Phillip R. Nakata, Erie, CO. 40+ year Business, IT and Ethical AI Solutions Professional, former IBM CTO, WW Architecture/Infrastructure Assessments Program Manager (IBM), Senior Software and Strategy Solutions Architect (IBM), partner of John David Garcia (1986) who taught Phil ethics; 25+ years' experience working with AI and related technologies; author of this publication, who claims no ownership credit for the idea. He is the humble herald of this conception, as John via this publication is the real creator. The link on the author's name goes to his CV.

John David Garcia: 1936-11/2001; died Springfield, OR

- Links to ***"The Moral Society"***, and ***"Psychofraud and Ethical Therapy"***. (Note: ***The Moral Society was a key source of data, used in our earlier Socratic pre-training dialogs.***)
- Links to John's wiki pages: [Site1](#), [Site2](#), and the Society for Evolutionary Ethics [Eulogy-Memorial](#) page on him.
- John was a best-selling American author, important inventor, a scientific 'generalist' (genius), successful entrepreneur, and a self-described moral protagonist (***the embodiment of ethics***). He had:
 1. Three (3) B.A. degrees from UC Berkely (Biology, Chemistry, Psychology),
 2. Three (3) M.A. degrees from The University of Chicago (Applied Mathematics, Statistics, Physics), and
 3. Two (2) M.A. degrees from John Hopkins University (Mathematical simulations, and Design of Experiments in Biomedicine and ***Social Sciences***).
- John was one of the founders of **Teknekron** (1968), along with UC Berkeley professors, that was ***one of the world's first technology-focused business incubators.***

- For the US Army, he was a **mathematical modeler in chemical, biological, and radiological warfare strategies**.
- Inventor of **"The Electronic Signature Lock"** and other Biometric technologies for Identity and access security, funded by the National Sciences Foundation sponsorship/grant.
- Inventor of **"Demand-Activated Road Transit System"**, a computer-dispatching **still used** for group riding taxi services, and mass-transit systems.
- Inventor of the **"Quantum Ark"**, envisioning the human mind as a Quantum Computer.
- In 1970, he went full-time into entrepreneurial ventures and education.

Ventures, Schools, and Books: Synthesizing the ethical visions of Spinoza and Teilhard de Chardin (see details of each religious scientist below), Garcia started **'The Society for Evolutionary Ethics'** (Maryland), and began writing:

1. **Garcia's first book, "The Moral Society. A Rational Alternative to Death"**, 1970, would become the cornerstone for his work for the next quarter century. Arguing that our current paths would lead to the eventual extinction of the human species, John proposed that our only other path was to become fully aware of our environment so we could grasp how the evolution of ethics (per Baruch Spinoza) lights the way to our potential. With that potential we would take control of the evolutionary creative process to self-create our next moral state (a moral society). He described that process as "autopoiesis", following the models proposed by **Teilhard de Chardin, and Spinoza**. This book was well received in the scientific community but was too complex and abstract for most people, covering the fundamental theories and scientific basis for the evolutionary ethic, before providing detailed alternative applications. Disappointed that it was not understood, or more often "grossly misunderstood", even by people who seemed to appreciate it, he set out to write his next book with more directed focus and simplified concepts.
2. **John's second book, "Psychofraud and Ethical Therapy"** was an immediate success and made the New York Times "Best Seller List" in 1974. Using the criteria from that book, he began selecting experimental and control groups, that would become a prominent factor in the rest of his life: His findings:
 - **Highly specialized & intelligent people tend to be unethical and neurotic.**
 - **Highly generalized people w/deep knowledge in 2+ important but distinct subjects were likely to be ethical, irrespective of intelligence; however, the lower their intelligence for a given amount of knowledge, the more ethical they are likely to be.**
 - **Intelligent but ignorant people who have had educational opportunities but failed to use them are likely to be unethical.**
 - **Persons who are both ignorant and of low intelligence may or may not be ethical.**
 - **Persons who are highly generalized but have no depth in any area are probably ethical if they are of low intelligence, and probably unethical if they are of high intelligence.**
3. **Early 1980's – 2001:** In the early 1980's becoming increasingly concerned with American political corruption and global environmental destruction, John moved his family from Maryland to a 545-acre property in Elkton, OR, where he started **"The School of Experimental Ecology" (SEE)**, while continuing his entrepreneurial endeavors. He continued writing, finishing his **third** book **"Creative Transformation: A Practical Guide for Maximizing Creativity"** (1991), before moving again to Fall Creek, OR. When **SEE** closed (1991- '92), he moved to Chile and started writing his **last** book, and started another school,

while teaching in Mexico City at the “Universidad Iberoamericana”. This lasted till 1999, when he moved to Mexico. His health was failing from poor local medical treatment that almost killed him, so he returned to the US, recovered from proper medical treatment, long enough to finish his last book. During this period (1980’s-92), he continued to work with his long-time friend and publisher Tony Parotto in a commercial enterprise. The balance of entries below summarizes his combined (chronological order) ventures over this period.

4. **Early 1980’s-86’** – backtracking a bit: John was running his school in Elkton, OR while he started a computer business in San Francisco (running between the two bi-weekly). San Francisco was a better location to secure investors for his multiple small businesses at the school, each run by a former student of SEE. He partnered in early 1986 with Phillip Nakata (the herald for this publication) who was CEO of Applied Sales Techniques Inc. (ASTI) an early sales automation direct response service, who had an impressive contract established with the central Bank of America office just down the street from John’s location. Together, they sold (1) grey market PCs, software, provisioning, and support services locally, (2) investments in John’s many seed startups at his school, and (3) investments in John’s *“Electronic Signature Lock”* to Wall Street investors.
 - In December 1986, Phil’s homesick wife insisted they return to Philadelphia with their two-year-old son, where they had both grown up. John arranged for his long-time friend and publisher Tony Parotto (whose printing and advertising agency was five minutes from where Phil grew up), to acquire half of Phil’s interest in ASTI, and continued with securing investments for his school graduates and identity security software.
 - *John invented the “Quantum Ark”* shortly thereafter, theorizing that the brain acted like a Quantum computer interface which could receive information from beyond spacetime, working from David Bohm’s “Implicate Order”.
 - *Garcia finished his book “Creative Transformation”*, in the last part of 1986, though it wasn’t published till shortly before he left Mexico (or it might have been Chile, since his stay was short there). Most of his students and admirers felt this book was his finest work, as a longer extrapolation of evolution in general and autopoiesis in particular. After offering a view of evolution and awareness, he offered a practical guide to those seeking to expand their creative potential. In John’s mind, creativity was a measure of the key process within, and the ultimate purpose for morality. He advocated creativity as a motivator of human action and a teachable process with the potential to increase forever. As such, he stands out as one of the greatest integrations of scientific and philosophical thought leadership.
 - He did dozens of papers, lectures, essays, guest appearances, and speeches, for example before the Libertarian Political Party in 1996 titled *“The Incompatibility between Libertarianism and Democracy.”*
 - John finished his last book after regaining his health, after leaving Mexico in 1999. Titled *“The Ethical State: An Essay on Political Ethics”* it was published in 2003, just a year and a half after his death. It was only three chapters, and a critical review of the political system that he had been involved with, peaking in 1991 when he made that speech to the libertarian party “The Incompatibility between Libertarianism and Democracy” (above).

Benedictus de Spinoza (1632-1677) - Amsterdam, 17th century, was one of the great rationalists, a

definitive Ethicists (e.g., a key early figure who shaped the definition of 'ethics' which John ascribed to), gifted in mathematics, was a telescope lens maker, who prepared the way for the 18th century "Enlightenment", and is considered as the founder of modern biblical criticism. Note: While Spinoza work was not submitted as a data source for Ethical AI, he was the other great scientist and philosopher. If his work is submitted, I'd add instructions to change any reference to 'God' to be the local equivalent for any local that concept, when referencing it.

Teilhard de Chardin (1881-1955, buried Poughkeepsie, NY). Chardin was a French Jesuit priest, trained as a paleontologist and a philosopher, who taught physics, chemistry, and geology, with additional degrees in geology, botany, and zoology, (earning him a Doctorate in Science), and **was present at the discovery of Peking Man**. Teilhard conceived such ideas as "**the Omega Point**" and the "**Noosphere**". These were expressed in his book "The Future of Mankind" where he speaks to the emergence of transhuman consciousness. And while Elon Musk has now popularized the transhuman term, it is coming true today (see below). Extrapolating that in today's terms:

- I. Transhuman – posthuman is about "human enhancement", arising from one of four possibilities: (1) symbiosis of human and artificial intelligence, (2) uploaded consciousness, (3) technological singularity, or (4) technological enhancement to the human body.
- II. Technological enhancement examples include (1) advanced nanotechnology (2) radical enhancing using combinations of (a) genetic engineering (b) psychopharmacology (c) life extension therapy (d) neural interfaces (5) information management tools (6) memory enhancing drugs (7) wearable-implant computers, and (8) "cognitive devices" (Cognitive Science).

As a scientist and philosopher, In the "The Future of man" (*another source used in our Socratic pre-training*), Chardin dealt with topics such as globalization, the nuclear bomb, democracy, the likelihood of life on other planets, and whether peace on earth is scientifically viable. This upset his faith leaders, as it was perceived by them as a direct contradiction to the Story of Creation, from the Book of Genesis. Now ponder this:

Researching "[Ethics of Artificial Intelligence](#)" (wiki), and "[Ethics of Artificial Intelligence and Robotics](#)" (Stanford Encyclopedia of Philosophy, 2020), you see how the topics of "Ethics" and "Artificial Intelligence" are entangled with scientists and philosophers. **Isaac Asimov** (biochemist and futurist) first addressed the subject ("three laws of Robotics") in 1942 (and we will return to this figure shortly).

Arthur C. Clarke (mathematics, physics, and futurist of a distinguished ability) wrote

"Profiles of the Future; an inquiry into the limits of the possible" in 1962 , where he discussed [transhuman](#) (citing specific reference to Chardin) and "[The Ultimate Future of Intelligence](#)" in 2001, where he discussed "[posthumans](#)" (a refinement of the transhuman concept), which is integration of man and technology (accelerated by artificial intelligence) via "*human enhancements*", altering the course of natural evolution as presented earlier. But even in Clarke's 1962 book, he revealed the [keys to solving every great mystery](#), which goes:

1. *When a distinguished but elderly scientist states that something is possible, he is almost certainly right. When he states that something is impossible, he is very probably wrong.*
2. *The only way of discovering the limits of the possible is to venture a little way past them into the impossible (just what if?).*
3. *Any sufficiently advanced technology is indistinguishable from magic.*

What should be interesting to note is how similar scientific philosophical experts have been, and continue to be, regarding the topic of Ethics and Artificial Intelligence. **Just think about it ...** as you will now see that this trend is continuing right up until present time.

Ethical Principles: "*Robot Ethics - Ethical Principles of Artificial Intelligence*": (2019) This publication lends credit for creating an **ethical framework of AI principles** based on four principles of bioethics (beneficence, non-maleficence, autonomy & justice) to:

1. **Luciano Floridi** (1964-current, European digital scientist and philosopher, director Digital Ethics Center & Legal studies/Yale, Professor Sociology of Culture, University of Bogata, and adjunct prof. American University, Department of Economics – married to neuroscientist Anna Christina Nobre) and,
2. **Josh Cowls** (Research Associate, Data Ethics, Alan Turing Institute), Robot ethics, aka roboethics, ethical framework.

Artificial intelligence (Dartmouth, listed these 6 distinguished scientists):

1. **John McCarthy** is considered **the father of Artificial Intelligence**.
2. **Alan Turing** – cofounder, Artificial Intelligence.
3. **Marvin Minsky** - cofounder, Artificial Intelligence.
4. **Allen Newell** – cofounder, Artificial Intelligence.
5. **Herbert A. Simon** – cofounder, Artificial Intelligence
6. **Geoffrey Everest Hinton** (1947-current) – **Godfather of Artificial Intelligence**, British Canadian Computer Scientist & Cognitive Psychologist, noted for work on artificial neural networks, (at Google Brain 2013-2023), his 1986 paper, as a youth, popularized the **backpropagation** algorithm used today, for training multi-layer neural networks and generative AI. Godfrey was also a leading figure in the deep learning community, and together with **Yoshua Bengio** (Montreal) and **Yann LeCunn** – **these three are considered the Godfathers of Deep Learning**.

Artificial Intelligence Ethics: Issac Asimov – **father of artificial intelligence ethics** (Three Laws of Robotics, "*Runaround*", 1942). *These defined rules for humans and robots to coexist are more relevant today than before – BUT they aren't being applied in the same ways though like scenarios have been envisioned – e.g., I Robot. And yet, there is some wisdom in them, as:*

1. *A robot shall not harm a human, or by inaction allow a human to come to harm.*
2. *A robot shall obey any instruction given to it by a human except where such orders would conflict with the First Law.*
3. *A robot shall avoid actions or situations that could cause it to harm itself if such protection does not conflict with the First or Second Law.*
4. *A robot may not piss off a human, if such behavior doesn't conflict with the first, second or third laws – note that **this moves the responsibility back to the designers (creators)**.*

Authors Note: While I was a big follower of Asimov at an early age, I always suspected that his three laws of robotics were just a little too simple, though very romantic.

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Document Owner Residence: 644 Mathews Circle, Erie, CO 80516.

Document Owner Contact: 720-487-0893, phillip.nakata@business-it-and-ethical-ai.com

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