

2022 年金融硕士 MF 考试英语(二)真题原文及答案解析(完整版) 注:标黄色字体为试题答案

Section I Use of English

Directions:

Read the following text. Choose the best word (s)for each numbered blank and mark A, B, Cor Don the ANSWER SHEET. (10 points)

Harlan Coben believes that if you're a writer, you'll find the time; and that if you can't find the time, then writing isn't a priority and you're not a writer. For him writing is a <u>1</u> job—a job like any other. He has <u>2</u> it with plumbing, pointing out that a plumber doesn't wake up and say that he can't work with pipes today.

<u>3</u>, like most writers these days, you're holding down a job to pay the bill, it's Not<u>4</u> to find the time to write. But it's not impossible. It requires determination and single-mindedness. <u>5</u> that most bestselling authors began writing when they were doing other things to ear a living. And today, even writers who are fairly <u>6</u> often have to do other work to <u>7</u> their writing income.

As Harlan Coben has suggested it's a <u>8</u> of priorities. To make writing a priority, you'll have to <u>9</u> some of your day-to-day-activities and some things you really enjoy. Depending on your <u>10</u> and your life style, that might mean spending less time watching television or listening to music, though some people can write <u>11</u> they listen to music. You might have to <u>12</u> the amount of exercise or sport you do. You'll have to make social media an <u>13</u> activity rather than a daily time-consuming <u>14</u>. There'll probably have to be less socializing with your friends an less time with your family. Its a <u>15</u> learning curve, and it won't always make you popular.

There's just one thing you should try to keep at least some time for, <u>16</u> your writing—and that's reading. And writer needs to read as much and as widely as they can:its the one<u>17</u> supporter—something you can't do without.

Time is finite. The older you get, the <u>18</u> it seems to go. We need to use it as carefully and as <u>19</u> as we can, that means prioritising out activities so that we spend most time on the things we really want to do. If you're a writer, that means—<u>20</u> — writing.

willting.			
1. A. difficult	B. normal	C.steady	D.pleasant
2. A.combined	<mark>B.compared</mark>	C. confused	D. confronted
3. <mark>A.if</mark>	B. Through	C.Once	D.Unless
4. A. enough	B.strange	C.wrong	<mark>D.easy</mark>
5. A. Accpect	B.Explain	C.Remember	D. Suppose
6. A. <mark>well-known</mark>	B.well-advised	C.well-informed	D.well-chosen
7. A.donate	B.generate	<mark>C.supplement</mark>	D.calculate
8. A. cause	B. purpose	<mark>C.question</mark>	D. condition
9. A.highlight	<mark>B.sacrifice</mark>	C.condition	D.explore
10.A.highlight	B. interests	C.memories	D.skils
11.A.until	B. because	<mark>C.while</mark>	D.before

12.A.put up with	B.make up of	C.hang on to	D.cut down on
13.A.intelligent	<mark>B.occasional</mark>	C.intensive	D.emotional
14.A <mark>.habit</mark>	B.test	C.decision	D.plan
15. A <mark>. tough</mark>	B.gentle	C.rapid	D.funny
16.A.in place of	B.in charge of	C.in response to	D.in addition to
17. <mark>A.indispensable</mark>	B.innovative	C.invisible	D.instant
18.A.duller	<mark>B.harder</mark>	C.productively	D.quicker
19.A.peacefully	B.generously	<mark>C.productively</mark>	D.gratefully
20.A.at most	B.in turn	C.on average	D.above all

Section II Reading Comprehension

Part. A

Directions:

Read the following four texts. Answer the questions below each text by choosing A, B, C, or D. Mark your answers on ANSWER SHEET 1. (40 points)

Text 1

On a recent sunny day13.000 chickens roam over Larry Brown's 40 windswept acres in Shiner Texas.Some rest in the shade of a parked car Others drink water with the cows. This all seems random, but it's by design, part of what the S6.1 billion US.egg industry bets will be its next big thing; climate-friendly eggs.

These eggs, which are making their debut now on shelves for as much asS8adozen, are still labeled organic and animal-friendly, but they're also from birds that live on farms using regenerative agriculture-special techniques to cultivate rich soils that can trap green house gases. Such eggs could be marketed as helping to fight climate change.

I'm excited about our progress"says Brown, who is adding more cover crops that draw worms and crickets for the chickens to eat. The birds' waste then fertilizes fields. Such improvements" allow our hens to forage for higher-quality natural feed that will be good for the land, the hens, and the eggs that we supply to our customers.

The egg industry's push is the first major test of whether animal products from regenerative farms can become the next premium offering. in barely more than a decade, organic eggs went from being dismissed as a niche product in natural foods stores to being sold at Walmart . More recently there were similar doubts about probiotics and plant-based meats, but both have exploded into major supermarket categories. If the sustainable-egg roll out is successful. it could open the floodgates for regenerative beef, broccoli, and beyond.

Regenerative products could be a hard sell because the concept is tough to define quickly, says Julie Stanton, associate professor of agricultural economics at Pennsylvania State University Brandy wine. Such farming also brings minimal, if any, improvement to the food products (though some producers say their eggs have more protein).

The industry is betting that the same consumers paying more for premium attributes such as free-range, non-GMO ,and pasture-raised eggs will embrace sustainability Surveys show that younger generations are more concerned about

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climate change, and some of the success of plant-based meat can be chalked up to shoppers wanting to signal their desire to protect environment. Young adults" really care about the pla says John Brunnquell, president of Egg Innovations "are absolutely altering the food chain beyond what It hink even they understand what they're doing. The industry is betting that the same consumers paying more for premium attributes such as free-ra non-GMO, and pasture-raised eggs will embsustainability .Surveys show that younger generations more concerned about climate change , and some ot success of plant-based meat can be chalked u shoppers wanting to signal their desire to protect environment. Young adults "really care about the plasays John Brunquell, president of Egg Innovations" are absolutely altering the food chain beyond what It think even they understand what they're doing.

21. the climate-friendly eggs are producted_____

- [A] at a considerably low cost
- [B]at the demand of regular shoppers
- [C] as a replacement for organic eggs

[D on specially designed forms

22. larry Brown is excited about his progress in_

- [A] reducting the damage of
- [B] accelaratiny the disposal of uest
- [C].Creatinya sustainable system
- [D] Attratiny customers to his products

23. the example of organic eggs is used in the paragragh if to suggest_____

- [A] the doubts to over natural feeds
- [B] the set breaks in the eggs industry
- [C]the potentia lof regenerative products
- [D] the promotional success of super markets

24. It can be learned from paragraph that young people____.

[A] are reluctant to change their diet

[B] are likely to buy climate. friendly eggs

- [C] are curious about new food
- [D] are amazed at agruculoure advornces

25. John Brungvel would disagree with Julie Stanton overegenerative products _____

[A]A.markets prospects

- [B] standard definition
- [C] market prospect
- [D] moricl implication

Text 2

More Americans are opting to work well into retirement, a growing trend that threatens to upend the old workforce model.

One in three Americans who are at least 40 have or plan to have a job in retirement

to prepare for a longer life, according to a survey conducted by Harris Poll for TD Ameritrade. Even more surprising is that more than half of "unretirees"-those who plan to work in retirement or went back to work after retiring-said they would be employed in their later years even if they had enough money to settle down, the survey showed.

Financial needs aren't the only culprit for the "unretirement" trend. Other reasons, according to the study, include personal fulfillment such as staying mentally fit, preventing boredom or avoiding depression. About 72% of "unretiree" respondents said that they would return to work once retired to keep mentally fit while 59% said it would be tied to making ends meet.

The concept of retirement is evolving, "said Christine Russell, senior manager of retirement at TD Ameritrade. "Its not just about finances. The value of work is also driving folks to continue working past retirement."

One reason for the change in retirement patterns: Americans are living longer. Older Americans are also the fastest-growing segment of the U.S. workforce, and boomers are expected to live longer than previous generations. The percentage of retirement-age people in the labor force has doubled over the past three decades. About 20% of people 65 and older were in the workforce in February, up from an all-time low of 10% in January 1985, according to money manager United Income.

Because of longer life spans, Americans are also boosting their savings to preserve their nest eggs, the TD Ameritrade study showed, which surveyed 2,000 adults between 40 to 79, Six in 10"unretirees" are increasing their savings in anticipation of a longer life, according to the survey. Among the most popular ways they are doing this, the company said, is by reducing their overall expenses, securing life insurance or maximizing their contributions to retirement accounts.

Unfortunately, many people who are opting to work in retirement are preparing to do so because they are worried about making ends meet in their later years, said B rent Weiss, a co-founder at Baltimore-based financial-planning firm Facet Wealth. He suggested that preretirees should speak with a financial adviser to set long-term f inancial goals.

"The most challenging moments in life are getting married, starting a family and ultimately retiring," Weiss said. "Its not just a financial decision, but an emotional one. Many people believe they can't retire."

26. The survey conducted by Haris Poll indicates that

A.over half of the retirees are physically fit for work B. the old workforce is as active as the younger one dose C.one in three Americans enjoy earlier retirement D.more Americans are willing to work in retirement

27.It can be inferred from paragraph 3 that Americans tend to think that <u>.</u> A.retirement may cause problems for them

B. boredom can be relieved after retirement

C. the mental health of retirees is overlooked

D.unretirement contributes to the economy

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28. Retirement patterns are changing partly due to _____.

A.labor shortage

B. population growth

C. Longer life expectancy

D.rising living costs

29. Many retirees are increasingly swines by_____

A.investing more in stocks

B. taking up odd jobs

C. getting well-paid work

D.spending less

B. unafraid

C. disappointed

D. enthusiastic

Text 3

We have all encountered them, in both our personal and professional lives., Think about the times you felt tricked o frustrated by a membership or subscription that had a seamless sign-up process but was later difficult to cancel. Something that should be simple and transparent can be complicated, intentionally or unintentionally, in ways that impair consumer choice. These are example of patterns.

First coined in 2010 by user experience expert Hary Brignull, dark patterns" is a catch-all term for practices that manipulate user interfaces to influence the decision-making ability of users. Brignull identifies 12 types of common dark patterns, ranging from misdirection and hidden costs to roach motel," where a user experience seems easy and intuitive at the start, but turns difficult when the user tries to get out.

In a 2019 study of 53,000 product pages and 11000 websites, researchers found that about one in 10 employs these design practices. Though widely prevalent, the concept of dark patterns is still not well understood. Business and nonprofit leaders should be aware of dark patterns and try to avoid the gray areas they engender.

Where is the line between ethical, persuasive design and dark patterns? Businesses should engage in conversations with IT, compliance, risk, and legal teams to review their privacy policy, and include in the discussion the customer/user experience designers and coders responsible for the company's user interface, as well as the marketers and advertisers responsible for sign-ups, checkout baskets, pricing, and promotions. Any or all these teams can play a role in creating or avoiding" digital deception. "

Lawmakers and regulators are slowly starting to address the ambiguity around dark patterns, most recently at the state level. In March, the California Attorney General announced the approval of additional regulations under the California Consumer



Privacy Act(CCPA) that ensure that consumers will not be confused ormisled when seeking to exercise their data privacy rights." The regulations aim to ban dark patterns-this means prohibiting companies from using "confusing language or unnecessary steps such as forcing them to click through multiple screens or listen to reasons why they shouldn't opt out.

As more states consider promulgating additional regulations, there is a need for greater accountability form within the business community. Dark patterns also be addressed on a self-regulatory basis, but only if organizitions hold themselves accountable, not just to legal requirements, but also to industry best practices and standards.

31. It can be leamned from the first two paragrphs that dark patterns_____

A. improve user experience

B. leak user information for profit

C.undermine usersdecision-making

D. remind users ofhiddeb costs

32. The 2019 study on dark pattern is mentioned to show_

A.their major flaws

B. their complex designs

C. their severe damage

D. their strong presence

33. To handle digital deception business should_____

A.listen to customer feedback

<mark>B.talk with relevant teams</mark> 📄

- C.turn to independent agencies
- D.relyon professional traning

34. The additional regulations under the CCPA are ntendedto _____.

A.guide user though opt-out processes

B. protect consumers from being tricked

- C. grant companies data privacy right
- D. restrict access to problematic content

35. According to the last paragraph a key to coping with dark patterns is _____.

A.new legal requirements <mark>B.business self-discipline</mark>

- C. strict regulatory standards
- D.consumers' safety awarene

Text4

Although ethics classes are common around the world, scientists are unsure if their lessons can actually change behavior; evidence either way is weak, relying on contrived laboratory tests or sometimes unreliable self-reports. But a new study

published in Cognition found that, in at least one real-world situation, a single ethics lesson may have had lasting effects.

The researchers investigated one class session's impact on eating meat. They chose this particular behavior for three reasons, according to study co-author Eric Schwitzgebel, a philosopher at the University of Califoria, Riverside; students' attitudes on the topic are variable and unstable, behavior is easily measurable, and ethics literature largely agrees that eating less meat is good because it reduces environmental harm and animal suffering. Half of the students in four large philosophy classes read an article on the ethics of factory-farmed meat, optionally watched an 11-mimute video on the topic and joined a 50-minute discussion. The other half focused on charitable giving instead. Then, unknown to the students, the researchers studied their anonymized meal-card purchases for that semester—nearly 14,000 receipts for almost 500 students.

Schwitzgebel predicted the intervention would have no effect; he had previously found that ethics professors do not differ from other professors on a range of behaviors, including voting rates, blood donation and returning library books. But among student subjects who discussed meat ethics, meal purchases containing meat decreased from 52 to 45 percent-and this effect held steady for the study's duration of several weeks, Purchases from the other group remained at 52 percent.,

"That's actually a pretty large effect for a pretty small intervention, "Schwitzgebel says.Psychologist Nina Strohminger at the University of Pennsylvania, who was not involved in the study, says she wants the effect to be real but cannot rule out some unknown confounding variable. And if real, she notes, it might be reversible by another nudge: "Easy come, easy go."

Schwitzgebel suspects the greatest impact came from social influence classmates or teaching assistants leading the discussions may have shared their own vegetarianism, showing it as achievable or more common. Second, the video may have had an emotional impact. Least rousing he thinks, was rational argument, although his co-authors say reason might play a bigger role. Now the researchers are probing the specific effects of teaching style, teaching assistants' eating habits and students' video exposure. Meanwhile, Schwizgebel— who had predicted no effect — willbe eating his words.

36. Scientists generally blieve that the effects of ethics classes are _____.

[A] hard to determine

- [B] narrowly interpreted
- [C] difficult to ignore
- [D] poorly summarized

37. Which of the following is a reason for the researchers to study meat eating? [A] It is common among students.

[B]ti a behavior easy to measure.

[C]It is important to students' health.



[D] It is a hot topic in ethics classes.

38. Eric Schwitzgebel's previous findings suggest that ethics professors _____.

[A] are seldom critical of their students

[B] are less sociable than other professors

[C] are not sensitive to political issues

[D]are not necessarily ethically better

39. Nina Strohminger thinks that the effect of the intervention is _____

[A] permanent

[B] predictable

[C] uncertain

[D] unrepeatable

40. Eric Schwitzgebel suspects that the students' change in behavior_____

[A] can bring psychological benefits

[B] can be analyzed statistically

[C] is a result of multiple factors

[D] is a sign of self-development

Part B

Directions:

Read the following text and answer the questions by choosing the most suitable subheading from the list A-G for each numbered paragraphs (41-45). There are two extra subheadings which you do not need to use. Mark your answers on the ANSWER SHEET. (10 points)

- [A] Start Low, Go Slow
- [B] Round Out Your Routine [C]Talk With Your Doctor
- [D] Make It a Habit
- [E] Go Through the Motions
- [F]Don't Go It Alone
- [G] Listen to Your Body

Moving your body has been shown to reduce anxiety and depression, lower rates of many types of cancer and the risk of a heart-attack, and improve overall immunity. It also helps build strength and stamina.

MORE ON STAYING FIT

The Major Health Benefits ofEven Modest Exercise Best Ways to Work Out on a Treadmill A Home Exercise Plan That Really Works How to Use Your Heart Rate to Help You Work Out Best Equipment for a Home Gym Getting back into exercise can be a challenge in the best of times, but with gyms and in-person exercise classes off-limits to many people these days because of COVID-19 concerns, it can be tricky to know where to start. And i's important to



get the right dose of activity. Too much too soon either results in injury or burnout, "says Mary Yoke, PhD, a faculty member in the kinesiology department at Indiana University in Bloomington.

Follow this advice to return to exercise safely.

41.[A]Start Low Go Slow

Don't try to go back to what you were-doing before your break. If you were walking 3 miles a day, playing 18 holes of golf three times a week,or lifting 10-pound dumbbells for three sets of 10reps,-reduce activity to %mile every other day, or nine holes of golf once a week with short walks on other days,or use 5-pound dumbbells for one set of 10 reps.

Increase time, distance, and intensity gradually. "This isn't something you can do ovemight, "Denay says. But you'll reap benefits such as less anxiety and improved sleep right away.

42.[G]Liten to Your Body

If you're breathing too had to talk in complete sentences, back off. Ifyou feel good, go a lttle longer or faster. Feeling wiped out after a session? Go easier next time. And stay alert to serious symptoms, such as chest pain or pressure, severe shortness of breath or dizziness, or faintness, and seek medical attention immedately.

43.[D]Make It a Habit

Consistency is the key to getting stronger and building endurance and stamina. Ten minutes of activity per day is a good start, says Marcus Jackovitz, DPT, a physical therapist at the University of Miami Hospital. All the experts we spoke with highly recommend walking because it's the easiest, most acessible form of exercise. Although it can be a workout on its own, if your goal is to get back to Zumba classes, tennis, cycling, or any other activity. walking is also a great first step.

44. [E]Go Through the Motions

Even if you can't yet do a favorite activity, you can practice the moves. With or without a club or racket, swing like you're hitting the ball. Paddle like you're in a kayak or canoe. Mimic your favorite swimming strokes. The action will -remind you of the joy the activity brought you and prime your muscles for when you can get out there again.

45. [F]Don't Go It Alone

Exercising with others"can keep you account-able and make it more fun, so youre more likely todo it again, "-Jackovitz says.

You can do activities such as golf and tennis or take a walk with others and still be socially distant. But when you can't connect in person, consider using technology. Chat on the phone with a friend while you walk around your neighborhood. Face Time or Zoom with a relative as you strength train or stretch at home.



You can also join a live stream or on-demand exercise class. Silver Sneakers offers them for older adults, or try Ever Walk for virtual challenges.

Editors Note:A version of this article also appeared in the January 2021 issue of Consumer Reports On Health.

section III Translation

Directions:

Translate the following text into Chinese. Write your translation neatly on the ANSWER SHEET. (15 points)

Although we try our best, sometimes our paintings rarely turn out as originally planned. Changes in the light, the limitations of your painting materials and the lack of experience and technique mean that what you start out trying to achieve may not come to life the way that you expected.

Although this can be frustrating and disappointing it turn out that this can actually be good for you. Unexpected results have two benefits: you pretty quickly lean to deal with disappointment and realise that when one door closes, another opens. You also quickly learn to adapt and come up with creative solutions to the problems the painting presents and thinking out side the box will become your Second nature. In fact, creative problem-solving skills are incredibly useful in daily life.with which you're more lkely to be able to find a solution when problem arises.

【参考译文】

虽然我们尽了最大的努力,但是有时候我们的作品很少能达到预期的效果。光线的变化,绘画材料的局限性,以及缺乏经验和技巧,这些都意味着你开始想要呈现的效果最终可能并不会像 你期望的那样实现。

这虽然可能会让你感到沮丧和失望,但实际上这对你是有好处的。意想不到的结果有两个好处:你很快会学会处理失望,并意识到一一扇门关闭,会有另一一扇窗打开。你也会很快学会适应并想出创造性的解决方案来解决绘画中出现的问题,并且跳出固有思维模式将会成为你的第二 天性。事实上,创造性的解决问题的技巧在日常生活中是非常有用的,当问题出现时,你更有可能找到解决办法。

Section IV Writing Part A

46.Directions:

Suppose you are planing a campus food festival, write an email to international students in your University to

1) introduce the food festival, and

2) invite them to participate.

Please write your answer on the ANSWER SHEET.

Do not use your own name, use "Li Ming"instead. (10 points)

【小作文】

参考范文

Dear International Students,

As one of the organizers of Campus Culture Department, I am writing to invite

you to attend the coming Food Festival in our school.

It would be extremely exciting to taste various traditional Chinese food from different areas. There would be such amazing food types as Gong Bao Chiken from Sichuan Province and Roast Beijing Duck from Beijing. which can fully enhance your cognition on Chinese food culture as well as the costumes featuring regional characteristics. Additionally, delicious food can arouse the sense of happiness, giving you all a lovelier experience during the study in China.

The Food Festival will be held on the west square next to library, from 9:30 a.m. to 12:00 am this Saturday. An early reply on our invitation would be appreciated, and we will be delighted if you could attend the activity.

Yours sincerely. Li Ming

【参考译文范文】

亲爱的国际学生,

作为校园文化部的组织者之-一,我写信是为了邀请你参加学校即将到来的美食节。

品尝来自不同地区的各种中国传统美食将是非常令人兴奋的。例如四川的 宫保鸡丁、北京的烤鸭肉,这些美食都能充分提升你对中国饮食文化的认知, 了 解具有地域特色的风俗。此外,美味的食物可以唤起幸福感,让大家在中国学习的过程中有

一个更美好的体验。

美食节将于本周六上午 9:30 至 12:00 在图书馆旁边的西广场举行。如果您能早日回复我 们的邀请,我们将不胜感激。若能参加此次活动,我们将非常高兴。

> 真诚地, 李明

47. Directions:

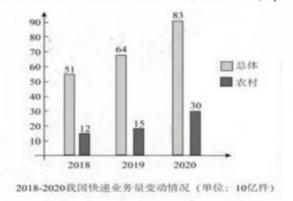
Write a essay based on the following chart. In your writing, you should

2) give your comments.

1) interpret the chart and

You should write at least 150 words on the ANSWER SHEET2. (15 points)

You should write at least 150 words on the ANSWER SHEET 2. (15 points)



【大作文】 参考范文

What is profoundly demonstrated in the above column chart is that dramatic changes have taken place in the total and rural amount of China's express age from 2018 to 2020. The total number of China's express age increased from 51 billion in

2018 to 64 billion in 2019 and then to about 83 billion in 2020, and meanwhile the number of the rural express age also significantly jumped from about 12 billion to 15 billion and then to 30 billion in the same period.

The column chart illustrates the phenomenon that people in mounting numbers prefer to purchase goods online delivered by the express age which ascends impressively both in total and the rural. Three reasons, in my belief, can account for this trend. First and foremost, with the acceleration of the society and economy enormously boosting people's livelihood, the dramatic increase of express age has inevitably turned out to be a prevailing trend. Moreover, the fast pace of 'modem life and the fierce competition of society result in people's gradually changed values, leading more and more people tend to put much emphasis on their convenience in order to save time and energy. Furthermore. relevant policies issued by the authorities and government advance the development of the China's express age especially in the rural areas.

From what have been analyzed above, it cam be confidently concluded that this is the natural result of social and economic development, which complies with the interest of both the country and the people. Accordingly, it can be predicted that with the collaboration of the government and individuals, this trend will definitely continue in the forthcoming years.

【参考范文译文】

上面的柱状图深刻地表明,从 2018 年到 2020 年中国的快递业务总量和农村快递业务量发生 了巨大的变化。中国快递业务总量从 2018 年的 510 亿增加到 2019 的 640 亿然后在 2020 年增加 到 830 亿同时农村快递业务的数量也大

幅跃升在同一时期,由120亿到150亿,然后骤增至300亿。

该柱状图展示了越来越多的人们倾向在网上购物导致快递激增的现象,无 论是全国快件总量还是农村快件数量的增长都令人印象深刻。个人认为以下三个因素可以解释这 种趋势。首先,社会和经济的快速发展极大地提高了人民的生活水平,网购促使快递急剧增长不 可避免地变成了一个普遍的趋势。此外,

现代生活的快节奏和社会的激烈竞争导致人们的价值观年逐渐改变,使得越来越多的人为了节省时间和精力倾向于注重便利性。而且,有关部门和政府发布

的相关政策也促进了中国快递行业的发展,特别是在农村地区。

鉴于上述分析,可以自信地得出结论,该现象是社会经济发展的自然结果, 符合国家和人民的利益。因此,可以预测,在政府和个人的共同作用下这一趋势肯定会在未来几 年继续下去。

在职研究生招生信息网是以报考在职研究生为主题的官方网站,主要提供在 职硕士、在职博士、MBA、EMBA等类别的在职研究生招生简章、报考条件、报名 时间、报名入口等招生信息,是报考在职研究生综合门户网站。

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 ・<u>国际博士</u>
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