

Foundations In Personal Finance Chapter 5 Money Review Answers

Young people face unprecedented financial challenges: rising student debt, stiff competition for jobs, barriers to home ownership, dwindling state benefits and prospects of a longer working life. Today, students need financial knowledge and skills more than ever before, not just to build their own financial security, but to create the new generation of advisers that can help all citizens navigate the complex world of personal finance. Essential Personal Finance is a guide to all the key areas of personal finance: budgeting, managing debt, savings and investments, insurance, securing a home and laying the foundations for retirement. It also provides an introduction to some of the essential foundations of a modern undergraduate finance qualification, including: The nature of financial institutions, markets and economic policy that shape the opportunities and decisions that individuals face. The range of financial assets available to households, the risk-return trade-off, basics of portfolio construction and impact of tax. The importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches. Behavioural finance as a key to understanding factors influencing individual and market perceptions and actions. Using financial data to inform investment selection and to create financial management tools that can aid decision-making. A comprehensive companion website accompanies the text to enhance students' learning and includes answers to the end-of-chapter questions. Written by authors who contribute experience as financial advisers, practitioners and academics, Essential Personal Finance examines the motivations, methods and theories that underpin financial decision-making, as well as offering useful tips and guidance on money management and financial planning. The result is a compelling combination of an undergraduate textbook aimed at students on personal finance and financial services courses, and a practical guide for young people in building their own financial strength and capability.

In Smart Money Smart Kids, Financial expert and best-selling author Dave Ramsey and his daughter Rachel Cruze equip parents to teach their children how to win with money. Starting with the basics like working, spending, saving, and giving, and moving into more challenging issues like avoiding debt for life, paying cash for college, and battling discontentment, Dave and Rachel present a no-nonsense, common-sense approach for changing your family tree.

Motivate your students to study finance by focusing on its five underlying principles. Foundations of Finance enables students to see the big picture by helping them understand the logic that drives finance rather than having them memorize formulas. The seventh edition now includes Cautionary Tales, a reordered presentation, and integration with Pearson's revolutionary online software, MyFinanceLab. A strategy for changing attitudes about personal finances covers such topics as getting out of debt, the dangers of cash advances and keeping spending within income limits.

The aim of this book is twofold: to provide a comprehensive account of the foundations of the theory and to outline a theoretical and philosophical interpretation suggested from the results of the last twenty years. There is a need to provide an account of the foundations of the theory because recent experience has largely confirmed the theory and offered a wealth of new discoveries and possibilities. On the other side, the following results have generated a new basis for discussing the problem of the interpretation: the new developments in measurement theory; the experimental generation of 'Schrödinger cats'; recent developments which allow, for the first time, the simultaneous measurement of complementary observables; quantum information processing, teleportation and computation. To accomplish

this task, the book combines historical, systematic and thematic approaches.

Today's investors need to understand geopolitical trends as a main driving force of markets. This book provides just that: an understanding of the interplay between geopolitics and economics, and of the impact of that dynamic on financial markets. To me, geo-economics is the study of how geopolitics and economics interact in international relations. Plenty of books on geopolitics have been written by eminent experts in politics and international affairs. This book is not one of them. First, I am neither a political scientist nor an expert in international affairs. I am an economist and an investment strategist who has been fascinated by geopolitics for many years. And this fascination has led me to the realization that almost all books and articles written on geopolitics are useless for investors. Political scientists are not trained to think like investors, and they are not typically trained in quantitative methods. Instead, they engage in developing narratives for geopolitical events and processes that pose risks and opportunities for investors. My main problem with these narratives is that they usually do not pass the "so what?" test. Geopolitical risks are important, but how am I to assess which risks are important for my portfolio and which ones are simply noise? Because geopolitics experts focus on politics, they do not provide an answer to this crucial question for investors. What could be important for a geopolitics expert and for global politics could be totally irrelevant for investors. For example, the US wars in Iraq and Afghanistan have been going on for almost two decades now and have been an important influence on the political discussion in the United States. But for investors, the war in Afghanistan was a total nonevent, and the war in Iraq had only a fleeting influence, when it started in 2003. Geopolitics experts cannot answer the question of which geopolitical events matter for investors and which do not. Unfortunately, some experts thus claim that all geopolitical risks matter and that these risks cannot be quantified but only assessed qualitatively. Nothing could be further from the truth. In the chapters that follow, I discuss geopolitical and geo-economic events from the viewpoint of an investor and show that they can be quantified and introduced as part of a traditional risk management process. I do this in two parts. The first part of this book focuses on geopolitics that matters to investors. It reviews the literature on a range of geopolitical events and shows which events have a material economic effect and which do not. The second part of this book puts the insights from those first chapters into practice by applying them to current geopolitical trends. In this second part, I stick my head out and examine the impact the geopolitical trends have on the economy and financial markets today and their likely development in the coming years. —Joachim Klement, CFA

Designed to help students review content, apply knowledge, and develop critical-thinking skills. A wide variety of activities are provided for various learning styles. This supplement is a consumable resource, designed with perforated pages so that a given chapter can be removed and turned in for grading or checking.

This custom edition is specifically published for Australian National University.

Some economic events are so major and unsettling that they "change everything." Such is the case with the financial crisis that started in the summer of 2007 and is still a drag on the world economy. Yet enough time has now elapsed for economists to consider questions that run deeper than the usual focus on the immediate causes and consequences of the crisis. How have these stunning events changed our thinking about the role of the financial system in the economy, about the costs and benefits of financial innovation, about the efficiency of financial markets, and about the role the government should play in regulating finance? In *Rethinking the Financial Crisis*, some of the nation's most renowned economists share their assessments of particular aspects of the crisis and reconsider the way we think about the financial system and its role in the economy. In its wide-ranging inquiry into

the financial crash, *Rethinking the Financial Crisis* marshals an impressive collection of rigorous and yet empirically-relevant research that, in some respects, upsets the conventional wisdom about the crisis and also opens up new areas for exploration. Two separate chapters—by Burton G. Malkiel and by Hersh Shefrin and Meir Statman – debate whether the facts of the financial crisis upend the efficient market hypothesis and require a more behavioral account of financial market performance. To build a better bridge between the study of finance and the “real” economy of production and employment, Simon Gilchrist and Egan Zakrasjek take an innovative measure of financial stress and embed it in a model of the U.S. economy to assess how disruptions in financial markets affect economic activity—and how the Federal Reserve might do monetary policy better. The volume also examines the crucial role of financial innovation in the evolution of the pre-crash financial system. Thomas Philippon documents the huge increase in the size of the financial services industry relative to real GDP, and also the increasing cost per financial transaction. He suggests that the finance industry of 1900 was just as able to produce loans, bonds, and stocks as its modern counterpart—and it did so more cheaply. Robert Jarrow looks in detail at some of the major types of exotic securities developed by financial engineers, such as collateralized debt obligations and credit-default swaps, reaching judgments on which make the real economy more efficient and which do not. The volume’s final section turns explicitly to regulatory matters. Robert Litan discusses the political economy of financial regulation before and after the crisis. He reviews the provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, which he considers an imperfect but useful response to a major breakdown in market and regulatory discipline. At a time when the financial sector continues to be a source of considerable controversy, *Rethinking the Financial Crisis* addresses important questions about the complex workings of American finance and shows how the study of economics needs to change to deepen our understanding of the indispensable but risky role that the financial system plays in modern economies.

Debt is the most aggressively marketed product in history. And it isn't just sold by banks and credit card companies anymore. Many national retail chains make more money on the sale of credit applications than they do on the actual merchandise they sell. In *Dumping Debt*, Dave blows the lid off the credit game, debunking the leading myths about debt that have become ingrained in our natural way of thinking. Then he walks you right out of debt with his simple, clear and effective debt snowball technique.

Foundations in Personal... (College Edition)Foundations of Personal FinanceGoodheart-Willcox Pub

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The authors take a detailed look at the economic competence and financial literacy of young adults especially of those who start an apprenticeship or who take up their studies at a university. Economic competence and financial literacy are of special interest within this group, because these young people are – mostly for the first time in their lives – responsible for autonomously managing their own financial affairs and deal with economic challenges.

(Black & White version) Fundamentals of Business was created for Virginia Tech's MGT 1104 Foundations of Business through a collaboration between the Pamplin College of Business and Virginia Tech Libraries. This book is freely available at:

<http://hdl.handle.net/10919/70961> It is licensed with a Creative Commons-NonCommercial ShareAlike 3.0 license.

Using detailed and comprehensive analysis, *Generations of Giving: Leadership and Continuity in Family Foundations* examines continuity and leadership over time within family foundations. Based upon a study of foundations in the United States and Canada that have survived through at least two generations, the authors ask probing questions, including: Why were the foundations started? What did they look like at the beginning? How did the families of the founders come to be involved? And how did they organize themselves to do their work from year to year, decade to decade? Although the foundations in the study are quite diverse in their goals and management, they have all had to confront and survive a common set of challenges. At the core of this volume is the study of two aspects of philanthropy: funding and volunteers—each essential to the survival of a foundation. This study is about the 'why' and the 'how' of these two crucial aspects. The authors give a truly unique perspective, which serves as a powerful tool for readers as they address the specific situations of their own foundations. A thorough and powerful work, *Generations of Giving: Leadership and Continuity in Family Foundations* demands that we must not only appreciate philanthropy, but we must also increase our understanding so that we can do it better. A co-publication with the National Center for Family Philanthropy

Economic forecasting is a key ingredient of decision making both in the public and in the private sector. Because economic outcomes are the result of a vast, complex, dynamic and stochastic system, forecasting is very difficult and forecast errors are unavoidable. Because forecast precision and reliability can be enhanced by the use of proper econometric models and methods, this innovative book provides an overview of both theory and applications. Undergraduate and graduate students learning basic and advanced forecasting techniques will be able to build from strong foundations, and researchers in public and private institutions will have access to the most recent tools and insights. Readers will gain from the frequent examples that enhance understanding of how to apply techniques, first by using stylized settings and then by real data applications—focusing on macroeconomic and financial topics. This is first and foremost a book aimed at applying time series methods to solve real-world forecasting problems. *Applied Economic Forecasting using Time Series Methods* starts with a brief review of basic regression analysis with a focus on specific regression topics relevant for forecasting, such as model specification errors, dynamic models and their predictive properties as well as forecast evaluation and combination. Several chapters cover univariate time series models, vector autoregressive models, cointegration and error correction models, and Bayesian methods for estimating vector autoregressive models. A collection of special topics chapters study Threshold and Smooth Transition Autoregressive (TAR and STAR) models, Markov switching regime models, state space models and the Kalman filter, mixed frequency data models, nowcasting, forecasting using large datasets and, finally, volatility models. There are plenty of practical applications in the book and both EViews and R code are available online.

With the collapse of the Bretton Woods system, any pretense of a connection of the world's currencies to any real commodity has been abandoned. Yet since the 1980s, most central banks have abandoned money-growth targets as practical guidelines for monetary policy as well. How then can pure "fiat" currencies be managed so as to create confidence in the stability of national

units of account? Interest and Prices seeks to provide theoretical foundations for a rule-based approach to monetary policy suitable for a world of instant communications and ever more efficient financial markets. In such a world, effective monetary policy requires that central banks construct a conscious and articulate account of what they are doing. Michael Woodford reexamines the foundations of monetary economics, and shows how interest-rate policy can be used to achieve an inflation target in the absence of either commodity backing or control of a monetary aggregate. The book further shows how the tools of modern macroeconomic theory can be used to design an optimal inflation-targeting regime—one that balances stabilization goals with the pursuit of price stability in a way that is grounded in an explicit welfare analysis, and that takes account of the "New Classical" critique of traditional policy evaluation exercises. It thus argues that rule-based policymaking need not mean adherence to a rigid framework unrelated to stabilization objectives for the sake of credibility, while at the same time showing the advantages of rule-based over purely discretionary policymaking.

In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution* includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at www.worldbank.org/globalindex.

Helps to teach and visually reinforce the key concepts from each chapter. Includes chapter objectives, definitions of new terms, and ample discussion questions.

Many consider *Foundations of Economic Method* to be Lawrence Boland's best work. This updated edition is radically changed from the original and will be much appreciated by thinkers within economics. The book positions methodology vis-à-vis the current practice of economists and is all the better for it. Yet another book that not only deserves to be read by those within the field of economic methodology, but also by those involved in economics at all. Boland is back.

From New York Times bestselling author and nationally syndicated talk radio host Dave Ramsey comes the secret to how he grew

a multimillion dollar company from a card table in his living room. If you're at all responsible for your company's success, you can't just be a hard-charging entrepreneur or a motivating, encouraging leader. You have to be both! Dave Ramsey, America's trusted voice on money and business, reveals the keys that grew his company from a one-man show to a multimillion-dollar business—with no debt, low turnover, and a company culture that earns it the "Best Place to Work" award year after year. This book presents Dave's playbook for creating work that matters; building an incredible group of passionate, empowered team members; and winning the race with steady momentum that will roll over any obstacle. Regardless of your business goals, you'll discover that anyone can lead any venture to unbelievable growth and prosperity through Dave's common sense, counterculture, EntreLeadership principles!

Dave Ramsey teaches you how to make the right moves with your money.

The Foundations of Positive and Normative Economics: A Handbook is the first book in a new series by Andrew Caplin and Andrew Schotter. There is currently no guide available on the rapidly changing methodological frontiers of the field of economics. Economists have been introducing new theories and new sources of data at a remarkable rate in recent years, and there are widely divergent views both on how productive these expansions have been in the past, and how best to make progress in the future. The speed of these changes has left economists ill at ease, and has created a backlash against new methods. The series will debate these critical issues, allowing proponents of a particular research method to present proposals in a safe yet critical context, with alternatives being clarified. This first volume, written by some of the most prominent researchers in the discipline, reflects the challenges that are opened by new research opportunities. The goal of the current volume and the series it presages, is to formally open a dialog on methodology. The editors' conviction is that such a debate will rebound to the benefit of social science in general, and economics in particular. The issues under discussion strike to the very heart of the social scientific enterprise. This work is of tremendous importance to all who are interested in the contributions that academic research can make not only to our scientific understanding, but also to matters of policy.

The New York Times bestselling, groundbreaking investigation of how the global elite's efforts to "change the world" preserve the status quo and obscure their role in causing the problems they later seek to solve. An essential read for understanding some of the egregious abuses of power that dominate today's news. Former New York Times columnist Anand Giridharadas takes us into the inner sanctums of a new gilded age, where the rich and powerful fight for equality and justice any way they can--except ways that threaten the social order and their position atop it. We see how they rebrand themselves as saviors of the poor; how they lavishly reward "thought leaders" who redefine "change" in winner-friendly ways; and how they constantly seek to do more good, but never less harm. We hear the limousine confessions of a celebrated foundation boss; witness an American president hem and haw about his plutocratic benefactors; and attend a cruise-ship conference where entrepreneurs celebrate their own self-interested magnanimity. Giridharadas asks hard questions: Why, for example, should our gravest problems be solved by the unelected upper crust instead of the public institutions it erodes by lobbying and dodging taxes? He also points toward an answer: Rather than rely

on scraps from the winners, we must take on the grueling democratic work of building more robust, egalitarian institutions and truly changing the world. A call to action for elites and everyday citizens alike.

Dave Ramsey explains those scriptural guidelines for handling money.

Learn the basics of investing with this approachable guide to the world of finance *Clever Girl Finance: Learn How Investing Works, Grow Your Money* is the leading guide for women who seek to learn the basic foundations of personal investing. In a no-nonsense and straightforward style, this book teaches readers: Exactly how investing works and what you should be doing, no fancy finance degree required How to leverage investing to build long term wealth even on a modest salary The key pitfalls to avoid in order to become a successful investor How to build a nest egg and invest in your future Insights from real-world success stories from other "clever girl investors" *Clever Girl Finance* teaches readers the irreplaceable value of investing for long-term financial gain, and the difference between making money and building wealth. Written for any woman who's ever sought out an accessible introduction to the world of investing, this book is especially suited to women interested in learning how investing works and taking guided action towards their financial success.

Take charge of your finances and achieve financial independence – the *Clever Girl* way Join the ranks of thousands of smart and savvy women who have turned to money expert and author Bola Sokunbi for guidance on ditching debt, saving money, and building real wealth. Sokunbi, the force behind the hugely popular *Clever Girl Finance* website, draws on her personal money mistakes and financial redemption to educate and empower a new generation of women on their journey to financial freedom. Lighthearted and accessible, *Clever Girl Finance* encourages women to talk about money and financial wellness and shows them how to navigate their own murky financial waters and come out afloat on the other side. Monitor your expenses, build a budget, and stick with it Make the most of a modest salary and still have money to spare Keep your credit in check and clean up credit card chaos Start and succeed at your side hustle Build a nest egg and invest in your future Transform your money mindset and be accountable for your financial well-being Feel the power of real-world stories from other "clever girls" Put yourself on the path to financial success with the valuable lessons learned from *Clever Girl Finance*.

Some of the nation's wealthiest philanthropies, including the Bill and Melinda Gates Foundation, the Walton Family Foundation, and the Broad Foundation have invested hundreds of millions of dollars in education reform. With vast wealth and a political agenda, these foundations have helped to reshape the reform landscape in urban education. In *Follow the Money*, Sarah Reckhow shows where and how foundation investment in education is occurring and presents in-depth analysis of the effects of these investments within the two largest urban districts in the United States: New York City and Los Angeles. In New York City, centralized political control and the use of private resources have enabled rapid implementation of reform proposals. Yet this potent combination of top-down authority and outside funding also poses serious questions about transparency, responsiveness, and democratic accountability in New York. Furthermore, the sustainability of reform policies is closely linked to the political fortunes of the current mayor and his chosen school leader. While the media has highlighted the efforts of drastic reformers and dominating leaders such as Joel Klein in New York City and Michelle Rhee in Washington, D.C., a slower, but possibly more transformative, set of reforms have been taking place in Los Angeles. These reforms were also funded and shaped by major foundations, but they work from the bottom up, through charter school operators managing networks of schools. This strategy has built grassroots political momentum and demand for reform in Los Angeles that is unmatched in New York City and other districts with mayoral control. Reckhow's study of Los Angeles's education system shows how democratically responsive urban school reform could occur-pairing

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foundation investment with broad grassroots involvement. Bringing a sharp analytical eye and a wealth of evidence to one of the most politicized issues of our day, *Follow the Money* will reshape our thinking about educational reform in America.

With the help of a #1 New York Times bestselling author and finance expert, set your finances right with these updated tactics and practices Dave Ramsey knows what it's like to have it all. By age twenty-six, he had established a four-million-dollar real estate portfolio, only to lose it by age thirty. He has since rebuilt his financial life and, through his workshops and his New York Times business bestsellers *Financial Peace* and *More than Enough*, he has helped hundreds of thousands of people to understand the forces behind their financial distress and how to set things right—financially, emotionally, and spiritually. In this new edition of *Financial Peace*, Ramsey has updated his tactics and philosophy to show even more readers:

- how to get out of debt and stay out
- the KISS rule of investing—"Keep It Simple, Stupid"
- how to use the principle of contentment to guide financial decision making
- how the flow of money can revolutionize relationships

With practical and easy to follow methods and personal anecdotes, *Financial Peace* is the road map to personal control, financial security, a new, vital family dynamic, and lifetime peace.

A thoroughly revised and updated edition of a textbook for graduate students in finance, with new coverage of global financial institutions. This thoroughly revised and updated edition of a widely used textbook for graduate students in finance now provides expanded coverage of global financial institutions, with detailed comparisons of U.S. systems with non-U.S. systems. A focus on the actual practices of financial institutions prepares students for real-world problems. After an introduction to financial markets and market participants, including asset management firms, credit rating agencies, and investment banking firms, the book covers risks and asset pricing, with a new overview of risk; the structure of interest rates and interest rate and credit risks; the fundamentals of primary and secondary markets; government debt markets, with new material on non-U.S. sovereign debt markets; corporate funding markets, with new coverage of small and medium enterprises and entrepreneurial ventures; residential and commercial real estate markets; collective investment vehicles, in a chapter new to this edition; and financial derivatives, including financial futures and options, interest rate derivatives, foreign exchange derivatives, and credit risk transfer vehicles such as credit default swaps. Each chapter begins with learning objectives and ends with bullet point takeaways and questions.

While focusing on the student's role as citizen, student, family member, consumer, and active participant in the business world, *Managing Your Personal Finances 6E* informs students of their various financial responsibilities. This comprehensive text provides opportunities for self-awareness, expression, and satisfaction in a highly technical and competitive society. Students discover new ways to maximize their earning potential, develop strategies for managing their resources, explore skills for the wise use of credit, and gain insight into the different ways of investing money. Written specifically for high school students, special sections in each chapter hold student interest by focusing on current trends and issues consumers face in the marketplace. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

Foundations of Personal Finance prepares students to be responsible for their own money management and become financially capable individuals. Principles of personal finance and economic concepts are presented in an easy-to-understand format. Each chapter in this new edition is revised to reflect the latest in personal finance trends and information. The *Workbook* is designed to help students review content, apply knowledge, and develop critical-thinking skills. A wide variety of activities are provided for various learning styles. This supplement is a consumable resource, designed with perforated pages so that a given chapter can be removed and turned in for grading or checking.

Ethics and Finance: An Introduction provides a comprehensive and accessible introduction to the ethical issues raised by modern finance. Drawing carefully on ethical theory and with frequent use of case studies, it includes an analysis of the global financial system and its regulation and control, as well as a detailed analysis of the financial crisis. Chapters on specific areas of finance practice cover all the major financial scandals of recent times, from mis-selling to market manipulation and from insider trading to bankers' bonuses, as well as much more positive developments. From micro finance to derivatives trading, the book provides a careful and balanced treatment designed to help finance students and practitioners approach this sensitive topic in a thoughtful and constructive way. No prior knowledge of ethics or finance is required, and the book will be invaluable to students, finance teachers, practitioners and regulators.

Professional Counseling Excellence through Leadership and Advocacy provides readers with the knowledge, skills, and qualities to succeed as leaders and advocates throughout their careers. Edited by leaders in counselor education and endorsed by Chi Sigma Iota, this text places leadership and advocacy in a historical context while strengthening the foundational knowledge and skills counselors need. The new edition integrates the Multicultural and Social Justice Counseling Competencies (MSJCCs) and applies them to a variety of counseling settings at both local and state levels. Chapters also address leadership and design of effective counselor education programs, curricular implications, supervision and consultation, and research directions. The new edition is designed for counselor educators and supervisors and doctoral-level counselor education students who are studying leadership and advocacy as one of five core areas within the 2016 CACREP standards and for master's level students and practitioners who are growing their leadership and advocacy skills.

Teaches you how to save money, invest, and build wealth; write and follow a budget; live debt free and attend college without student loans ; set and achieve personal and career goals ; become a wise consumer ; evaluate employee benefits ; describe different kinds of insurance and know what's best for you ; communicate with others about money ; identify types of taxes and how they affect your income ; give to others of your money, time and talents ; make informed and responsible financial decisions.

The Workbook for Foundations of Financial Literacy is organized to follow the textbook on a chapter-by-chapter basis, providing questions to help the student review the material presented in the chapter. This supplement is a consumable resource, designed with perforated pages so that a given chapter can be removed and turned in for grading or checking.

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