



MATHS

BOOKS - KAPLAN INC MATHS

(ENGLISH)

ANSWERING SAT READING

QUESTIONS

How Much Do You Know

1. This passage is adapted from a 2018 article summarizing two different proposals for solving problems with maintaining New York City's mass transit system.

The history of the New York City subway system, quickly told: the first stations opened in 1904, and over the next century, it expanded to 472 stations, more than any other subway system in the world, with 850 miles of track. Operating 24 hours a day seven days a week, with an average weekday ridership of approximately 5.7 million, it is the world's 7th-

busiest rapid transit system. While the system is, on many levels, an amazing achievement, it is also beset by a problem that harms both quality of life and economic activity. Such a large system must inevitably suffer from service interruptions and delays, normal wear and tear combined with the sheer age of the system necessitates regular maintenance. However, there is no consensus as to the best way to accomplish the required repairs. The current maintenance scheme is designed to minimize service interruptions. A subway line in need of repair will be taken out of service

during a comparatively less busy time, such as nights or weekends, while another line is re-routed to cover as many as possible of the missing line's stops. The main advantage to this approach is that trains are not taken out of service during rush hour, when most subway trips occur, subway service generally remains predictable and commuters are, for the most part, able to use the system to get to their destinations on time.

But critics are quick to point out the disadvantages to this approach. Perhaps most obvious is the confusion caused by trains

switching lines. The labyrinthine system is hard enough to navigate at the best of times, especially for tourists. A subway rider on the A train naturally expects the train to make stops on the A line. If instead, it is diverted temporarily to the F line, the rider may find herself miles from her intended destination.

While annoying, the confusion arising from route switching is hardly the most serious problem with the current approach to repairs.

Because the system runs 24 hours a day, routine maintenance can generally be done only during the temporary closures on nights

and weekends. This means that more serious repair and crucial preventative maintenance is often neglected. Problems that could have been fixed or prevented reasonably expeditiously given a slightly longer closure wind up leading to major breakdowns and service interruptions later on.

On rare occasions, such breakdowns have resulted in entire subway lines being shut down for months or even a year. Beginning in 2019, for example the I. Train connecting lower Manhattan to parts of Brooklyn was scheduled to close for as much as 15 months for long

overdue service and upgrades. In a city fewer than half of whose households own a car, this can have serious economic impacts. Residents of the affected area may face a much longer commute via an alternate subway line if one is available, or, if there is no alternate subway service, they may need to take other, potentially more expensive, modes of transportation, such as taxis or ferries. Moreover, studies indicate that increased stress from the commute to work can lead to lower productivity, and that businesses near the impacted lines may see decreased revenue as

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One controversial proposal for reducing breakdowns and the resulting transit interruptions is to end the subway's 24-hour service and to shut down for several hours each night. Proponents of this plan argue that this would allow time, on a regular rather than sporadic basis, for more preventative maintenance. This, they claim, would ultimately lead to more consistent service, rather than shutting down entire lines for long periods of a time, there would merely be

shorter service outages overnight, when fewer people use the subway system. While this may seem a preferable outcome to the economic consequence of a total shutdown resulting from a breakdown, it has its liabilities as well. While most subway trips may occur during rush hour, not everyone works during the daytime. New York is famously known as the "the city that never sleeps." Doctors, nurses, bartenders, police officers, and firefighters are just a few examples of occupations whose workers need transportation at all hours of the day and night. Rather than be subjected to a

relatively short period of inconvenience, these workers would find their commutes irrevocably altered. One thing, at least, is clear the city must carefully consider many economic and social factors in designing a subway maintenance plan.

Which of the following best expresses the primary purpose of the passage ?

- A. To argue that the New York City subway system maintenance plan should be altered

B. To explain the effects of the current New York City subway system maintenance plan and a proposed alternative

C. To discuss the economic and social importance of the New York City subway system

D. To show how the history of the New York City subway system has resulted in the current maintenance crisis

Answer: B



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According to the passage, which of the following is true of the New York City subway system ?

A. It is the oldest subway system in the world.

B. It is the busiest mass transit system in the world.

C. It has more stations than any other subway system.

D. A majority of city residents real on the subway to get to work.

Answer: C



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Based on the passage, advocates of the current New York City subway maintenance plan would most likely agree that

- A. given its size, the city's subway system is one of the most well maintained in the

world.

B. avoiding service interruptions during rush hour is a paramount consideration when designing a maintenance schedule.

C. confusion caused by route switching is a minor inconvenience of commuters and tourists.

D. operating the subway system 24 hours a day seven days a week is untenable given the wear and tear it causes.

Answer: B



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Which choice provides the best evidence for the answer to the previous question ?

A. Lines 14-19 ("Such a...maintenance")

B. Lines 30-37 ("The main...time")

C. Lines 50-53 ("While...repairs")

D. Lines 96-99 ("Proponents...maintenance")

Answer: B



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social factors in designing a subway maintenance plan.

Based on the passage, which choice best describes a claim that critics of the current subway maintenance plan would likely make?

A. The negative impacts that arise from neglecting preventative maintenance outweigh the benefits of minimizing subway service interruptions.

B. When devising a subway maintenance plan, no factor is more important than

avoiding rush hour service interruptions.

C. The negative impact from subway line closures is greater on commuters than it is on businesses near the affected lines.

D. Slightly longer periods of scheduled maintenance would help the subway system minimize rush hour service interruptions.

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Which choice provides the best evidence for the answer to the previous question ?

A. Lines 24-30 ("A subway...stops")

B. Lines 60-65 ("Problems...later on")

C. Lines 69-74 ("Beginning in ...upgrades")

D. Lines 84-90 ("Moreover, studies...them")

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As used in line 41, "labyrinthine" most nearly means

A. subterranean.

B. mythological.

C. meandering.

D. complicated.

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shorter service outages overnight, when fewer people use the subway system. While this may seem a preferable outcome to the economic consequence of a total shutdown resulting from a breakdown, it has its liabilities as well. While most subway trips may occur during rush hour, not everyone works during the daytime. New York is famously known as the "the city that never sleeps." Doctors, nurses, bartenders, police officers, and firefighters are just a few examples of occupations whose workers need transportation at all hours of the day and night. Rather than be subjected to a

relatively short period of inconvenience, these workers would find their commutes irrevocably altered. One thing, at least, is clear the city must carefully consider many economic and social factors in designing a subway maintenance plan.

In the third paragraph, the discussion of two specific subway lines (lines 44-49) primarily serves to

A. support the contention that line switching has a negative impact on tourism.

B. illustrate one problem created by the current subway maintenance plan.

C. underline the importance of minimizing subway service interruptions.

D. quantify the social costs that arise from extended subway repair schedules.

Answer: B



View Text Solution

9. This passage is adapted from a 2018 article summarizing two different proposals for solving problems with maintaining New York City's mass transit system.

The history of the New York City subway system, quickly told: the first stations opened in 1904, and over the next century, it expanded to 472 stations, more than any other subway system in the world, with 850 miles of track. Operating 24 hours a day seven days a week, with an average weekday ridership of approximately 5.7 million, it is the world's 7th-

busiest rapid transit system. While the system is, on many levels, an amazing achievement, it is also beset by a problem that harms both quality of life and economic activity. Such a large system must inevitably suffer from service interruptions and delays, normal wear and tear combined with the sheer age of the system necessitates regular maintenance. However, there is no consensus as to the best way to accomplish the required repairs. The current maintenance scheme is designed to minimize service interruptions. A subway line in need of repair will be taken out of service

during a comparatively less busy time, such as nights or weekends, while another line is re-routed to cover as many as possible of the missing line's stops. The main advantage to this approach is that trains are not taken out of service during rush hour, when most subway trips occur, subway service generally remains predictable and commuters are, for the most part, able to use the system to get to their destinations on time.

But critics are quick to point out the disadvantages to this approach. Perhaps most obvious is the confusion caused by trains

switching lines. The labyrinthine system is hard enough to navigate at the best of times, especially for tourists. A subway rider on the A train naturally expects the train to make stops on the A line. If instead, it is diverted temporarily to the F line, the rider may find herself miles from her intended destination.

While annoying, the confusion arising from route switching is hardly the most serious problem with the current approach to repairs.

Because the system runs 24 hours a day, routine maintenance can generally be done only during the temporary closures on nights

and weekends. This means that more serious repair and crucial preventative maintenance is often neglected. Problems that could have been fixed or prevented reasonably expeditiously given a slightly longer closure wind up leading to major breakdowns and service interruptions later on.

On rare occasions, such breakdowns have resulted in entire subway lines being shut down for months or even a year. Beginning in 2019, for example the I. Train connecting lower Manhattan to parts of Brooklyn was scheduled to close for as much as 15 months for long

overdue service and upgrades. In a city fewer than half of whose households own a car, this can have serious economic impacts. Residents of the affected area may face a much longer commute via an alternate subway line if one is available, or, if there is no alternate subway service, they may need to take other, potentially more expensive, modes of transportation, such as taxis or ferries. Moreover, studies indicate that increased stress from the commute to work can lead to lower productivity, and that businesses near the impacted lines may see decreased revenue as

potential customers have a harder time getting to them.

One controversial proposal for reducing breakdowns and the resulting transit interruptions is to end the subway's 24-hour service and to shut down for several hours each night. Proponents of this plan argue that this would allow time, on a regular rather than sporadic basis, for more preventative maintenance. This, they claim, would ultimately lead to more consistent service, rather than shutting down entire lines for long periods of a time, there would merely be

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relatively short period of inconvenience, these workers would find their commutes irrevocably altered. One thing, at least, is clear the city must carefully consider many economic and social factors in designing a subway maintenance plan.

The fifth paragraph (lines 66-90) serves mainly to

A. illustrate the impact of the current maintenance plan on one subway line.

B. advocate for increased funding for subway repair and maintenance.

C. provide support for a proposal to curtail 24-hour subway service.

D. outline the negative impacts of extended subway line outages.

Answer: D



View Text Solution

10. This passage is adapted from a 2018 article summarizing two different proposals for solving problems with maintaining New York City's mass transit system.

The history of the New York City subway system, quickly told: the first stations opened in 1904, and over the next century, it expanded to 472 stations, more than any other subway system in the world, with 850 miles of track. Operating 24 hours a day seven days a week, with an average weekday ridership of approximately 5.7 million, it is the world's 7th-

busiest rapid transit system. While the system is, on many levels, an amazing achievement, it is also beset by a problem that harms both quality of life and economic activity. Such a large system must inevitably suffer from service interruptions and delays, normal wear and tear combined with the sheer age of the system necessitates regular maintenance. However, there is no consensus as to the best way to accomplish the required repairs. The current maintenance scheme is designed to minimize service interruptions. A subway line in need of repair will be taken out of service

during a comparatively less busy time, such as nights or weekends, while another line is re-routed to cover as many as possible of the missing line's stops. The main advantage to this approach is that trains are not taken out of service during rush hour, when most subway trips occur, subway service generally remains predictable and commuters are, for the most part, able to use the system to get to their destinations on time.

But critics are quick to point out the disadvantages to this approach. Perhaps most obvious is the confusion caused by trains

switching lines. The labyrinthine system is hard enough to navigate at the best of times, especially for tourists. A subway rider on the A train naturally expects the train to make stops on the A line. If instead, it is diverted temporarily to the F line, the rider may find herself miles from her intended destination.

While annoying, the confusion arising from route switching is hardly the most serious problem with the current approach to repairs.

Because the system runs 24 hours a day, routine maintenance can generally be done only during the temporary closures on nights

and weekends. This means that more serious repair and crucial preventative maintenance is often neglected. Problems that could have been fixed or prevented reasonably expeditiously given a slightly longer closure wind up leading to major breakdowns and service interruptions later on.

On rare occasions, such breakdowns have resulted in entire subway lines being shut down for months or even a year. Beginning in 2019, for example the I. Train connecting lower Manhattan to parts of Brooklyn was scheduled to close for as much as 15 months for long

overdue service and upgrades. In a city fewer than half of whose households own a car, this can have serious economic impacts. Residents of the affected area may face a much longer commute via an alternate subway line if one is available, or, if there is no alternate subway service, they may need to take other, potentially more expensive, modes of transportation, such as taxis or ferries. Moreover, studies indicate that increased stress from the commute to work can lead to lower productivity, and that businesses near the impacted lines may see decreased revenue as

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relatively short period of inconvenience, these workers would find their commutes irrevocably altered. One thing, at least, is clear the city must carefully consider many economic and social factors in designing a subway maintenance plan.

The passage indicates that non-rush hour commuters

A. would risk losing public transportation options if 24-hours subway service were suspended.

B. would face only minor inconveniences if
24-hour subway service were suspended.

C. work primarily in health care and its
related fields.

D. are among the strongest advocates for a
change to the current subway maintenance
plan.

Answer: A



View Text Solution

11. This passage is adapted from a 2018 article summarizing two different proposals for solving problems with maintaining New York City's mass transit system.

The history of the New York City subway system, quickly told: the first stations opened in 1904, and over the next century, it expanded to 472 stations, more than any other subway system in the world, with 850 miles of track. Operating 24 hours a day seven days a week, with an average weekday ridership of approximately 5.7 million, it is the plant's 7th-

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On rare occasions, such breakdowns have resulted in entire subway lines being shut down for months or even a year. Beginning in 2019, for example the I. Train connecting lower Manhattan to parts of Brooklyn was scheduled to close for as much as 15 months for long

overdue service and upgrades. In a city fewer than half of whose households own a car, this can have serious economic impacts. Residents of the affected area may face a much longer commute via an alternate subway line if one is available, or, if there is no alternate subway service, they may need to take other, potentially more expensive, modes of transportation, such as taxis or ferries. Moreover, studies indicate that increased stress from the commute to work can lead to lower productivity, and that businesses near the impacted lines may see decreased revenue as

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relatively short period of inconvenience, these workers would find their commutes irrevocably altered. One thing, at least, is clear the city must carefully consider many economic and social factors in designing a subway maintenance plan.

With which of the following statements would the author of the passage be most likely to agree ?

A. The controversy surrounding New York City's subway system reflects similar

issues for mass transit in many American cities.

B. Without major changes to its subway maintenance plan, New York City will be unable weekly riders.

C. Any plan for maintaining New York City's subway system will entail advantages and disadvantages for commuters.

D. The social and economic costs resulting from New York City's current subway

maintenance schedule justify an end to
24-hour, seven-day subway service.

Answer: C



View Text Solution

How To Answer Sat Reading Questions

1. This passage was adapted from an article titled " Millennials and the Market," written by a money management expert in 2018.

During the Golden Age of American manufacturing, it was expected that after putting in 30 to 40 years of tedious labor in a factory, workers

would be able to retire around age 65 and enjoy the benefits of retirement comforted by the thought that a pension and the Social Security system they had financed for decades would

cover their expenses. Unfortunately for millennials (people born between the early 1980s and late 1990s), prospects look increasingly bleak that they will get a return on

their investment at retirement age, despite continuing to fund programs like Social Security of all Fortune 500 corporations still offer some form of pension plan to new hires, and the move from company funded pension plans to 401 (k) plans and IRAs that began in the 1970s shows no sign of slackening. In this financial environment, it might be expected that investment in the stock market would be at an all-time high. An analysis of the data, however, indicates a complicated and even fraught relationship between young adults and the stock market.

The trauma associated with the great Recession (which began in December 2007 and ended in June 2009) left many investors wary of stock

market volatility, and that hesitancy was exacerbated among young people, who saw a considerable portion of their families' wealth erased in short order. A study by Pfeiffer, Danziger, and Schoeni published in 2014 posited that the average American household lost a third of its wealth, approximately \$28,000, during the Great Recession. This was at the exact moment when a great many

millennials were making decisions about attending college, pursuing post-graduate studies, or entering the workforce. For a median income family, those decisions were all directly correlated to household wealth. The ripple effects of the Great Recession left many millennials ascribing blame directly to the stock market for missed opportunities. Even with a full awareness that the stock market has rebounded and far exceeded the highs seen prior to the Great Recession, many millennials still felt trepidation about investing in the stock market, preferring to save a larger

percentages of their salaries than their parents and grandparents did. Another factor that has directly impacted the willingness of millennials to invest in the stock market is the seismic shift in the job market brought about by the "gig economy," in which short-term contracts and freelance work have replaced permanent employment. To a larger degree, the gig economy is still in its nascent phase, with many of the largest purveyors of jobs only incorporated in the last decade. Research has not adequately kept track of the trend, with estimates of participation in the gig

economy ranging from 4% to 40% in the United States. The ability to pick up work on contingency basis allows millennials to feel a greater level of control over their finances, something a significant number of them believe they cannot achieve through stock market investment. The increased diversity of available methods for building future wealth has caused many millennials to adopt an a la carte approach to preparing for retirement. But it is possible that this approach has been clouded by some common misconceptions about wealth building ? One persistent, albeit

erroneous, view is that real estate is a better investment instrument than a stock market portfolio. While it is true that home equity is the stepping-stone from which most individuals begin to build their personal wealth, statistics make it clear that stock market investments are a more stable and lucrative source of long-term wealth. L London Business School study found that over the same 90-year period, the average rate of return on a real estate investment was 1.3% compared to the 9.8% annualized total return for the S&P stock 500 index. Investing the

\$5,500 IRS-imposed annual limit in an IRN for 25 years would result in a return of over \$600,000 based on the annualized return rate. Stock investment requires a smaller overhead than real estate investment, and the liquid nature of stocks makes them ideal for retirement: stocks allocated to retirement accounts remain tax free until they are drawn on. Despite these pieces of tangible evidence, though, the stigma regarding stock market investment persists in the minds of many millennials.

Regardless of their feelings about the stock

market, one thing is self-evident: without preparation for retirement, millennials will be a generation adrift in a society without the social "safety nets" available to current retirees. The benchmark for the amount of savings the average retiree needs to live comfortably after retirement, which remained at \$1 million for many years, now continues to rise, and exacerbating factors, such as the cost of medical care, continue to increase. Armed with that knowledge, millennials need to be proactive about financial planning. By taking full advantage of their penchant for a hands-

on approach to finances and leveraging the various financial technologies and services that were not available to the previous generation, millennials can amass the wealth necessary to retire comfortably and on their own terms.

One central idea of the passage is that

A. changes to social "safety net" programs such as Social Security and Medicare will force millennials to retire later in life than their parents did.

B. investing in the stock market is the only money management strategy that will allow millennials to amass savings sufficient to retire comfortably.

C. leveraging opportunities in the "gig economy" has allowed millennials to avoid the risks associated with investing in the stock market.

D. despite their distrust of the stock market, millennials will need a variety of

investment tools and strategies to build adequate retirement saving.

Answer: D



View Text Solution

2. This passage was adapted from an article titled " Millennials and the Market," written by a money management expert in 2018.

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Security of all Fortune 500 corporations still offer some form of pension plan to new hires, and the move from company funded pension plans to 401 (k) plans and IRAs that began in the 1970s shows no sign of slackening. In this financial environment, it might be expected that investment in the stock market would be at an all-time high. An analysis of the data, however, indicates a complicated and even fraught relationship between young adults and the stock market.

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that were not available to the previous generation, millennials can amass the wealth necessary to retire comfortably and on their own terms.

Which choice best describes the overall structure of the passage

A. A surprising attitude is introduced, two criticisms of it are offered, an alternative attitude is presented, and data proving the alternative is superior is provided.

B. A surprising attitude is introduced, two reasons for it are described, a mistaken idea associated with it is revealed through data, and its effect on those holding it is assessed.

C. A previously held attitude is presented, reasons for its rejection are offered, new data is presented, and those rejecting the old attitude are endorsed.

D. Two reasons for a previously held attitude are presented, both reasons are rejected, and data is presented to introduce an alternative attitude.

Answer: B



[View Text Solution](#)

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on approach to finances and leveraging the various financial technologies and services that were not available to the previous generation, millennials can amass the wealth necessary to retire comfortably and on their own terms.

based on the passage, advocates of the current New York City subway maintenance plan whuld most lilely agree that

- A. given its size, the city's subway system is one of the most well maintained in the world.

B. avoiding service interruptions during rush hour is a paramount consideration when designing a maintenance schedule.

C. confusion caused by route switching is a minor inconvenience for commuters and tourists.

D. operating the subway system 24 hours a day seven days a week is untenable given the wear and tear it causes.

Answer: A



[View Text Solution](#)

4. This passage was adapted from an article titled " Millennials and the Market," written by a money management expert in 2018.

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accounts remain tax free until they are drawn on. Despite these pieces of tangible evidence, though, the stigma regarding stock market investment persists in the minds of many millennials.

Regardless of their feelings about the stock market, one thing is self-evident: without preparation for retirement, millennials will be a generation adrift in a society without the social "safety nets" available to current retirees. The benchmark for the amount of savings the average retiree needs to live comfortably after retirement, which remained

at \$1 million for many years, now continues to rise, and exacerbating factors, such as the cost of medical care, continue to increase. Armed with that knowledge, millennials need to be proactive about financial planning. By taking full advantage of their penchant for a hands-on approach to finances and leveraging the various financial technologies and services that were not available to the previous generation, millennials can amass the wealth necessary to retire comfortably and on their own terms.

Which choice provides the best evidence for the answer to the previous question ?

A. Lines 14-19 ("Such a ...maintenance")

B. Lines 30-37 ("The main...time")

C. Lines 50-53 ("While...repairs")

D. Lines 96-99 ("Proponents...maintenance")

Answer: D



View Text Solution

5. This passage was adapted from an article titled " Millennials and the Market," written by a money management expert in 2018.

During the Golden Age of American manufacturing, it was expected that after putting in 30 to 40 years of tedious labor in a factory, workers

would be able to retire around age 65 and enjoy the benefits of retirement comforted by the thought that a pension and the Social Security system they had financed for decades would

cover their expenses. Unfortunately for millennials (people born between the early 1980s and late 1990s), prospects look increasingly bleak that they will get a return on their investment at retirement age, despite continuing to fund programs like Social Security of all Fortune 500 corporations still offer some form of pension plan to new hires, and the move from company funded pension plans to 401 (k) plans and IRAs that began in the 1970s shows no sign of slackening. In this financial environment, it might be expected that investment in the stock market would be

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The trauma associated with the great Recession (which began in December 2007 and ended in June 2009) left many investors wary of stock

market volatility, and that hesitancy was exacerbated among young people, who saw a considerable portion of their families' wealth erased in short order. A study by Pfeiffer, Danziger, and Schoeni published in 2014

posited that the average American household lost a third of its wealth, approximately \$28,000, during the Great Recession. This was at the exact moment when a great many millennials were making decisions about attending college, pursuing post-graduate studies, or entering the workforce. For a median income family, those decisions were all directly correlated to household wealth. The ripple effects of the Great Recession left many millennials ascribing blame directly to the stock market for missed opportunities. Even with a full awareness that the stock market has

rebounded and far exceeded the highs seen prior to the Great Recession, many millennials still fell trepidation about investing in the stock market, preferring to save a larger percentage of their salaries than their parents and grandparents did. Another factor that has directly impacted the willingness of millennials to invest in the stock market is the seismic shift in the job market brought about by the "gig economy," in which short-term contracts and freelance work have replaced permanent employment. To a larger degree, the gig economy is still in its nascent phase,

with many of the largest purveyors of jobs only incorporated in the last decade. Research has not adequately kept track of the trend, with estimates of participation in the gig economy ranging from 4% to 40% in the United States. The ability to pick up work on contingency basis allows millennials to feel a greater level of control over their finances, something a significant number of them believe they cannot achieve through stock market investment. The increased diversity of available methods for building future wealth has caused many millennials to adopt an a la

carte approach to preparing for retirement. But it is possible that this approach has been clouded by some common misconceptions about wealth building ? One persistent, albeit erroneous, view is that real estate is a better investment instrument than a stock market portfolio. While it is true that home equity is the stepping-stone from which most individuals begin to build their personal wealth, statistics make it clear that stock market investments are a more stable and lucrative source of long-term wealth. L London Business School study found that over the

same 90-year period, the average rate of return on a real estate investment was 1.3% compared to the 9.8% annualized total return for the S&P stock 500 index. Investing the \$5,500 IRS-imposed annual limit in an IRN for 25 years would result in a return of over \$600,000 based on the annualized return rate. Stock investment requires a smaller overhead than real estate investment, and the liquid nature of stocks makes them ideal for retirement: stocks allocated to retirement accounts remain tax free until they are drawn on. Despite these pieces of tangible evidence,

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Based on the passage, which choice best describes a claim that critics of the current subway maintenance plan would likely make ?

A. The negative impacts that arise from neglecting preventative maintenance outweigh the benefits of minimizing subway service interruptions.

B. When devising a subway maintenance plan, no factor is more important than avoiding rush hour service interruptions.

C. The negative impact from subway line closures is greater on commuters than

it is on businesses near the affected lines.

D. Slightly longer periods of scheduled maintenacnce would help the subway system minimize rush hour service interruptions.

Answer: D



View Text Solution

6. This passage was adapted from an article titled " Millennials and the Market," written by a money management expert in 2018.

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Which choice provides the best evidence for the answer to the previous question ?

A. Lines 24-30 ("A subway...stops")

B. Lines 60-65 ("Problems...later on")

C. Lines 69-74 ("Beginning in ...upgrades")

D. Lines 84-90 ("Moreover, studies...them")

Answer: C



View Text Solution

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on approach to finances and leveraging the various financial technologies and services that were not available to the previous generation, millennials can amass the wealth necessary to retire comfortably and on their own terms.

As used in line 41, "labyrinthine" most nearly means

- A. subterranean.
- B. mythological.
- C. meandering.

D. complicated.

Answer: C



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generation, millennials can amass the wealth necessary to retire comfortably and on their own terms.

In the third paragraph, the discussion of two specific subway lines (lines 44-49_ primarily serves to

A. support the contention that line switching has a negative impact on tourism.

B. illustrate one problem created by the current subway maintenance plan.

C. underline the importance of minimizing subway service interruptions.

D. quantify the social costs that arise from extended subway repair schedules.

Answer: C



[View Text Solution](#)

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on approach to finances and leveraging the various financial technologies and services that were not available to the previous generation, millennials can amass the wealth necessary to retire comfortably and on their own terms.

The fifth paragraph (lines 66-90) serves mainly to

A. illustrate the impact of the current maintenance plan on one subway line.

B. advocate for increased funding for subway repair and maintenance.

C. provide support for a proposal to curtail 24-hour subway service.

D. outline the negative impacts of extended subway line outages.

Answer: C



View Text Solution

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The passage indicates that non-rush hour commuters

A. would risk losing public transportation options if 24-hours subway service were suspended.

B. would face only minor inconveniences if 24-hour subway service were suspended.

C. work primarily in health care and its related fields.

D. are among the strongest advocates for a change to the current subway maintenance plan.

Answer: B



View Text Solution

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Regardless of their feelings about the stock market, one thing is self-evident: without preparation for retirement, millennials will be a generation adrift in a society without the social "safety nets" available to current retirees. The benchmark for the amount of

savings the average retiree needs to live comfortably after retirement, which remained at \$1 million for many years, now continues to rise, and exacerbating factors, such as the cost of medical care, continue to increase. Armed with that knowledge, millennials need to be proactive about financial planning. By taking full advantage of their penchant for a hands-on approach to finances and leveraging the various financial technologies and services that were not available to the previous generation, millennials can amass the wealth necessary to retire comfortably and on their

own terms.

With which one of the following statements would the author of the passage be most likely to agree ?

A. The controversy surrounding New York City's subway system reflects similar issues for mass transit in many American cities.

B. Without major changes to its subway maintenance plan, New York City will be unable weekly riders.

C. Any plan for maintaining New York City 's subway system will entail advantages and disadvantages for commutes.

D. The social and economic costs resulting from New York City's current subway maintenance schedule justify an end to 24-hour, seven-day subway service.

Answer: C



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Try On Your Own

1. This passage was adapted from an article titled "Quantum Computing, Where is it Going?" published in a science magazine in 2018. It discusses the background and potential of quantum computing.

Pharmaceutical companies dream of a time when their research and development process shifts from looking for illnesses whose symptoms can be ameliorated by a specific drug to choosing a disease and creating a

frug to eradicate it. Quantum computing may be the key to that goal. The powerful modeling potential unlocked by quantum computing may also someday be employed by autonomous vehicles to create a world free of traffic jams. With plausible applications in so many fields, it is worthwhile to learn a bit about how quantum computing works.

Any understanding of quantum computing begins with its most basic element, the qubit. In classical computing, information is processed by the bit, the binary choice of zero or one. Qubits, on the other hand, allow for

infinite superpositions between zero and one and thus can store and process exponentially more complicated values. imagine showing someone where you live on a globe by pointing only to either the North Pole or South Pole While you are likely closer to one pole than the other, you need additional information to represent your specific location. If, however, you could provide your home's latitude and longitude, it could be located without any additional information. The power of quantum computing lies in the ability to express precise information in a

single qubit Quantum computing may help scientist and engineers overcome another barrier by reducing energy output while increasing computational speed. The positive correlation between energy output and processing speed often causes classical computers to "run hot" while processing overwhelming amounts of data. Along with their ability to store multiple values simultaneously, qubits are able to process those values in parallel instead of serially. How does processing in parallel conserve energy? Suppose you want to set the time on five

separate alarm clocks spaced ten feet apart. You'd have to walk to each clock to change its time.

However if the clocks were connected such that changing the time on one immediately adjusted the other four, you would expend less energy and increase processing speed. Therein lies the benefit of the quantum entanglement of qubits. While quantum computing has moved beyond the realm of the theoretical, significant barriers still stand in the way of its practical application. One barrier is the difficulty of confirming the

results of quantum calculations. If quantum computing is used to solve problems that are impossible to solve with classical computing, is there a way to "check" the results? Scientists hope this paradox may soon be resolved. As a graduate student, Urmila Mahadev devoted over a decade to creating a verification process for quantum computing. The result is an interactive protocol, based on a type of cryptography called Learning With Errors (LWE), that is similar to "blind computing" used in cloud-computing to mask data while still performing calculations. Given current

limitations, Mahadev's protocol remains purely theoretical, but rapid progress in quantum computing combined with further refinement of the protocol will likely result in real world implementation within the next decade or two.

It is unlikely that early pioneers in the field, including Stephen Wiesner, Richard Feynman, and Paul Benioff, could have foreseen the rapid progress that has been made to date. In 1960, when Wiesner first developed conjugate coding with the goal of improving cryptography, his paper on the subject was

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designed to prove "quantum supremacy," the ability of quantum computers to solve problems beyond the reach of classical computing.

With progress in quantum computing accelerating, it seems inevitable that within a few decades, the general population will be as familiar with quantum computing as they now are with classical computing. At present, quantum computing is limited by the struggle to build a computer large enough to prove quantum supremacy, and the costs associated with quantum computing are prohibitive to all

but the world's largest corporations and governmental institutions. Still classical computing overcame similar problems, so the future of quantum computing looks bright.

The primary purpose of the passage is to

A. argue that quantum computing will provide the solution to pressing societal problems.

B. compare the speed and efficiency of quantum computing to that of classical computing.

C. explain the progress and potential of quantum computing despite current obstacles.

D. refute those who argue that quantum computing is too impractical and expensive to succeed.

Answer: C



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According to the passage, which one of the following is true of Urmila mahadev's graduate work ?

A. It was focused on ways to improve "coloud computing."

B. Its results cannot be confirmed by classical computing techniques.

C. It will likely have applications for the pharmaceutical industry.

D. It may lead to verification of quantum computing calculations.

Answer: D



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Which choice provides the best evidence for the answer to the previous question ?

A. Lines 1-9 ("Pharmaceutical...goal")

B. Lines 67-73 ("One barrier...results")

C. Lines 78-83 ("The result ...calculations")

D. Lines 84-90 ("Given...two")

Answer: D



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In the second paragraph, the discussion of locating a person's home on a globe (lines 26-36) primarily serves to

A. contrast the processing power of quantum computing to that of classical computing.

B. illustrate the rapid progress of research in quantum computing.

C. argue that quantum computing will allow for exponentially more complicated mapping software.

D. support the claim that quantum computing will enable autonomous

vehicles to navigate.

Answer: A



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Based on the passage, the author would most likely criticize classical computing because it

A. has developed more slowly than quantum computing in recent years.

B. lacks any application for autonomous vehicles.

C. employs serial processing.

D. cannot verify quantum computing calculations.

Answer: C



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computing overcame similar problems, so the future of quantum computing looks bright.

Which statement best describes the technique the author uses to advance the main point of the third paragraph (line 39-62) ?

A. She describes research done by leading scientists and engineers.

B. She propose a laboratory experiment that would prove a hypothesis.

C. She offers a hypothetical example to illustrate a complex comparison.

D. She cites data demonstrating the superior efficiency of one technique.

Answer: C



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With progress in quantum computing accelerating, it seems inevitable that within a few decades, the general population will be as familiar with quantum computing as they now

are with classical computing. At present, quantum computing is limited by the struggle to build a computer large enough to prove quantum supremacy, and the costs associated with quantum computing are prohibitive to all but the world's largest corporations and governmental institutions. Still classical computing overcame similar problems, so the future of quantum computing looks bright.

The passage indicates that which of the following factors slowed early developments in the theory of quantum computing ?

A. Feynman and Benioff were discouraged that their computing models were rejected.

B. At least one academic journal was reluctant to publish papers containing advanced logic.

C. Quantum computing was too expensive for colleagues and universities to support effectively during the 1980s.

D. A focus on cryptology in the early 1960s drew the most talented researchers away from quantum computing.

Answer: B

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8. This passage was adapted from an article titled "Quantum Computing, Where is it Going?" published in a science magazine in 2018. It discusses the background and

potential of quantum computing.

Pharmaceutical companies dream of a time when their research and development process shifts from looking for illnesses whose symptoms can be ameliorated by a specific drug to choosing a disease and creating a drug to eradicate it. Quantum computing may be the key to that goal. The powerful modeling potential unlocked by quantum computing may also someday be employed by autonomous vehicles to create a world free of traffic jams. With plausible applications in so many fields, it is worthwhile to learn a bit

about how quantum computing works.

Any understanding of quantum computing begins with its most basic element, the qubit

In classical computing, information is processed by the bit, the binary choice of zero or one. Qubits, on the other hand, allow for infinite superpositions between zero and one and thus can store and process exponentially more complicated values. Imagine showing someone where you live on a globe by pointing only to either the North Pole or South Pole. While you are likely closer to one pole than the other, you need additional

information to represent your specific location. If, however, you could provide your home's latitude and longitude, it could be located without any additional information.

The power of quantum computing lies in the ability to express precise information in a single qubit. Quantum computing may help scientists and engineers overcome another barrier by reducing energy output while increasing computational speed. The positive correlation between energy output and processing speed often causes classical computers to "run hot" while processing

overwhelm amounts of data. Along with their ability to store multiple values simultaneously, qubits are able to process those values in parallel instead of serially. How does processing in parallel conserve energy? Suppose you want to set the time on five separate alarm clocks spaced ten feet apart. You'd have to walk to each clock to change its time.

However if the clocks were connected such that changing the time on one immediately adjusted the other four, you would expend less energy and increase processing speed.

Therein lies the benefit of the quantum entanglement of qubits. While quantum computing has moved beyond the realm of the theoretical, significant barriers still stand in the way of its practical application. One barrier is the difficulty of confirming the results of quantum calculations. If quantum computing is used to solve problems that are impossible to solve with classical computing, is there a way to "check" the results? Scientists hope this paradox may soon be resolved. As a graduate student, Urmila Mahadev devoted over a decade to creating a verification

process for quantum computing. The result is an interactive protocol, based on a type of cryptography called Learning With Errors (LWE), that is similar to "blind computing" used in cloud-computing to mask data while still performing calculations. Given current limitations, Mahadev's protocol remains purely theoretical, but rapid progress in quantum computing combined with further refinement of the protocol will likely result in real world implementation within the next decade or two.

It is unlikely that early pioneers in the field,

including Stephen Wiesner, Richard Feynman, and Paul Benioff, could have foreseen the rapid progress that has been made to date. In 1960, when Wiesner first developed conjugate coding with the goal of improving cryptography, his paper on the subject was rejected for publication because it contained logic far ahead of its time. Feynman proposed a basic quantum computing model at the 1981 First Conference on the Physics of Computation. At that same conference, Benioff spoke on the ability of discrete mechanical processes to raise their own history and their

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Which one of the following does the passage imply about the development of quantum computing in the 21st century ?

A. At least some companies anticipate commercial viability for quantum computing in the future.

B. Recent advancements in hardware have demonstrated "quantum superiority."

C. Research into quantum computing led to the discovery of the "buckyball."

D. It has stalled due to reluctance of major corporations and governments to fund such expensive research.

Answer: A



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Which choice provides the best evidence for the answer to the previous question ?

A. Lines 115-119 ("The first ...respectively")

B. Lines 119-124 ("In 2006...pulses")

C. Lines 124-133 ("The first...computing")

D. Lines 139-142 ("At present...supremacy")

Answer: C



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As used in line 123," maintain" most nearly means

A. sustain.

B. repair.

C. resupply.

D. nurture.

Answer: A



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The author's attitude toward the potential success of quantum computing can best be described as

A. skeptical.

B. resigned.

C. incredulous.

D. optimistic.

Answer: D



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12. This passage was adapted from an article entitled "John Snow knew Something" published in a popular history magazine in

2018.

Few would deny that doctors use critical thinking to solve problems, but most imagine a difference between the practice of medicine and, say, the methods a police detective might use to solve a case. In fact, medical researchers have long used forensic methods of detection and analysis. The case of John Snow, a 19th-century anesthesiologist, is often said to have ushered in the modern era of epidemiology, the branch of medicine that tracks the incidence and distribution of diseases and proposes solutions for their control and

prevention.

It would not be until 1861 that Louis Pasteur would 1861 Louis Pasteur would propose the link between microorganisms and disease, now known as the germ theory. Before Pasteur's breakthrough, the predominant explanation for the cause of most illnesses was the so-called miasma theory, which held that noxious fumes and pollution—quite literally, as the theory's name implies, "bad air"—were responsible for making people sick. Consequently, during the 1854 outbreak of cholera in Westminster, London, doctors and

government officials alike blamed "miasmatic particles" released into the air by decaying organic matter in the soil of the River Thames.

Despite the widespread acceptance of the miasma theory, there were those, Snow included, who were skeptical of this view. Snow could not have known, as doctors do today, that cholera is caused by a bacterial infection, *Vibrio cholerae*. Nevertheless, he was convinced that the spread of the disease was caused by some form of matter passed between individuals, likely through contaminated water. To demonstrate this,

Snow targeted a particularly deadly outbreak in the Soho district of Westminster in London. From August 31 to September 3, 1854, 127 people in the area died of cholera. Within a week that number had risen to over 500. Snow took to the streets. Speaking to residents of the area, he found a commonality among them: most of the victims had used a single public water pump located on Broad Street. Though he was unable to find conclusive proof that the pump was the source of the outbreak, his demonstration of a pattern in the cholera cases prompted authorities to disable the

pump by removing its handle. The epidemic quickly subsided. Soon after the Broad Street pump was shut down Snow's continued investigation provided additional evidence that contaminated water was the source of the outbreak. Snow created a dot map of the case of cholera in London and demonstrated that they occurred in areas where water was supplied by two companies that obtained their water from wells near the Thames. Investigation of these wells showed that they had been dug three feet from a cesspit that was leaking sewage into the surrounding soil.

Snow also discovered that there were no cases of cholera among workers in a brewery close to the Broad Street pump. These workers were provided a daily allowance of beer, which they drank instead of water, and although the beer was brewed using the contaminated water, it was boiled during the brewing process. This revelation provided a partial solution for the prevention of future outbreaks.

Snow is now hailed as the "father of modern epidemiology," and the radical nature of his approach—formulating a new theory, substantiating it with verifiable evidence, and

proposing preventative action-is fully appreciated. At the time, however, not all were convinced, at least publicly, of Snow's findings, government officials replaced the handle on the Broad Street pump and publicly denounced Snow's conclusions. It seems they felt that the city's residents would be upset and disgusted to have the unsettling nature of the well's contamination confirmed. It wasn't until 1866, more than a decade after Snow's original investigation and theory-when another cholera outbreak killed more than 5,500 residents of London's East End-that

officials working in public health began to accept the link between contaminated water and certain kinds of illness and to take appropriate actions to quell such outbreaks.

The passage primarily serves to

A. summarize the history of research into the causes and prevention of cholera.

B. critique government officials for failing to consider evidence that could have prevented further loss of life.

C. chronicle an episode in the history of medicine that changed the way in which research is conducted.

D. demonstrate similarities in the methods used by medical researchers and by police detectives.

Answer: C



View Text Solution

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The author of this passage writes from the perspective of

- A. a public health official advocating for improved disease prevention measures.

B. a journalist narrating medical history to lay readers.

C. an editorial opinion writer critiquing the actions of local officials.

D. a medical school professor explaining the techniques of epidemiological research.

Answer: B



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The second paragraph serves mainly to

A. suggest a reasonable alternative to hypothesis presented later.

B. outline the scientific and historical context for a problem that required a novel solution.

C. summarize the conditions that led to a recurring public health issue.

D. criticize the stubbornness of physicians and politicians against considering new evidence.

Answer: B



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Which of the following is most analogous to John Snow's theory that contaminated water caused the cholera outbreak?

A. Gregor Mendel described the principles of biological heredity years before the discovery of genes and DNA

B. Robert Koch used Louis Pasteur's experiments to develop the postulates of the germ theory of disease.

C. Rosalind Franklin produced x-ray diffraction images of DNA, which were used by Watson and Crick to describe its structure.

D. Galileo Galilei promoted a sun-centered model of the solar system but was put on trial because his views conflicted with those of the Spanish Inquisition.

Answer: A



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16. This passage was adapted from an article entitled "John Snow knew something" published in a popular history magazine in

2018.

Few would deny that doctors use critical thinking to solve problems, but most imagine a difference between the practice of medicine and, say, the methods a police detective might use to solve a case. In fact, medical researchers have long used forensic methods of detection and analysis. The case of John Snow, a 19th-century anesthesiologist, is often said to have ushered in the modern era of epidemiology, the branch of medicine that tracks the incidence and distribution of diseases and proposes solutions for their control and

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government officials alike blamed "miasmatic particles" released into the air by decaying organic matter in the soil of the River Thames.

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officials working in public health began to accept the link between contaminated water and certain kinds of illness and to take appropriate actions to quell such outbreaks.

Which choice provides the best evidence for the answer to the previous question ?

A. Lines 17-20 ("It would...theory")

B. Lines 38-45 ("Snow would ...water")

C. Lines 57-63 ("Though he...subsided")

D. Lines 85-87 ("This revelation...outbreaks")

Answer: B



[View Text Solution](#)

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The passage indicates that the main reason government officials rejected Snow's hypothesis was

- A. a lack of concrete scientific proof.
- B. a fear of public backlash.
- C. mistrust of Snow's methods.
- D. financial ties to the city's water suppliers.

Answer: B



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Which choice provides the best evidence for the answer to the previous question ?

A. Lines 35-38 ("Despite the ...view")

B. Lines 57-63 ("Though he...subsided")

C. Lines 68-73 ("Snow created...Thames")

D. Lines 100-103 ("It seems...confirmed")

Answer: D



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19. This passage was adapted from an article entitled "John Snow knew Something" published in a popular history magazine in 2018.

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and certain kinds of illness and to take appropriate actions to quell such outbreaks.

Which of the following is cited as the primary reason Snow suspected the Broad Street pump as the source of the epidemic ?

A. The discovery of decaying organic matter in soil near the Thames releasing gases into the air

B. The decline of cases of the disease following the removal of the pump handle

C. A pattern in the geographical location of cases of the disease

D. A lack of cases of the disease among those working in a brewery near the pump

Answer: C



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It can be reasonably inferred from the passage that scientists in 1855 would have found which of the following solutions to be most practical in dealing with future outbreaks of cholera ?

- A. Using alcoholic beverages in place of water for all applications
- B. Removing the handles from all water pumps in the affected area
- C. Vaccinating the public against the disease using inactive *V. cholerae* bacteria
- D. Advising the public to boil all water from municipal sources before use

Answer: D



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As used in line 97, the word "flagged" most nearly means

A. subsided.

B. indicated.

C. penalized.

D. peaked.

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The author uses the final sentence of the passage ("it wasn't ...outbreaks") at least in part to

A. underscore the assertion that Snow's explanation of the cause of the epidemic was ultimately correct.

B. demonstrate that an explanation of a phenomenon will not be accepted until after the mechanism behind it is fully detailed.

C. suggest that there is often a significant delay between medical discovery and its application.

D. lament the loss of life caused by failing to act on medical recommendations that are reasonably supported by evidence.

Answer: A



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