

HOW TO USE THIS JOURNAL

This isn't a book you read—it's a tool you use.

Daily Practice (10-15 minutes):

Read the Principle and Insight.

Complete the Action Step immediately (don't just think about it).

Speak the Daily Declaration out loud.

Repeat for 30 consecutive days.

For Maximum Impact:

Do this at the same time each day (morning works best).

Don't skip days—neural rewiring requires consistency.

Actually write in the journaling spaces provided.

Revisit challenging days when resistance surfaces.

Remember: Neuroplasticity requires repetition. The transformation happens through daily practice, not occasional reading.

30-DAY COMMITMENT CONTRACT

I commit to completing this 30-day neural rewiring program.

I understand that:

Transformation requires consistent daily practice.

Missing days weakens neural pathway development.

Action, not just reading, creates lasting change.

My financial future depends on the beliefs I reinforce today.

Start Date: _____

Target Completion Date: _____

My Why (why I'm doing this):

Signature: _____

Accountability Partner (optional): _____

Introduction - The Mindset Architect Journal

For too long, people have been trapped between two financial extremes: hustle culture that glorifies burnout, and passive "manifestation" that ignores reality.

This journal offers a third way—wealth psychology rooted in neuroscience, behavioral economics, and the proven principles that actually create lasting prosperity.

Over the next 30 days, you'll discover how your brain processes money, why limiting beliefs keep you stuck, and how to rewire your neural pathways for financial breakthrough. You'll replace scarcity thinking with abundance patterns. And you'll take practical action steps that transform your relationship with wealth.

This isn't about getting rich quick. It's about rewiring your mind.

Each day includes:

- Principle: A neuroscience or wealth psychology concept backed by research
- Insight: How this principle applies to your financial life and business
- Action Step: Practical tasks to implement immediately
- Daily Declaration: An affirmation to anchor the neural shift

The format is simple. The transformation is profound.

You don't need to choose between financial success and personal integrity. Science shows you can have both—as an architect of your own mindset, building wealth through clarity, discipline, and strategic thinking.

Let's rewire your brain. Starting today.

Rich Abbott



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REWIRE YOUR BRAIN. BUILD YOUR WEALTH. DESIGN YOUR LIFE.

DAY 1: The Ownership Illusion

Principle:

Neuroscience shows that perceived control reduces stress and increases cognitive performance. When you view your business and finances as assets you steward rather than possessions you cling to, your brain shifts from scarcity to strategic thinking.

Insight:

Entrepreneurs who see themselves as temporary stewards of resources make better decisions than those who operate from ownership anxiety. This mental shift reduces emotional attachment to outcomes and increases rational problem-solving.

Action Step:

List your top three business assets. Reframe each one mentally: instead of "I own this," ask "How can I best steward this for growth?"

Daily Declaration:

I am a steward of resources, not a hoarder of possessions. I make decisions with clarity and strategic vision.

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DAY 2: The Purpose of Wealth

Principle:

Research in positive psychology shows that wealth tied to purpose produces greater life satisfaction than wealth pursued for its own sake. Your brain's reward system activates more strongly when money has meaning beyond accumulation.

Insight:

Wealth without purpose creates anxiety and emptiness. When you anchor financial goals to impact, legacy, or contribution, your motivation becomes sustainable and your decisions become clearer.

Action Step:

Write down three specific purposes your wealth could serve beyond personal consumption. Be concrete.

Daily Declaration:

My wealth serves a purpose greater than myself. I build financial success that creates lasting impact.

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DAY 3: The Scarcity Trap

Principle:

Scarcity mindset activates your amygdala (fear center) and reduces prefrontal cortex function (decision-making). This creates a cycle: fear of lack → poor decisions → actual lack → more fear.

Insight:

When you operate from scarcity, you make reactive, short-term choices. Abundance thinking doesn't mean ignoring reality—it means approaching problems from possibility rather than panic.

Action Step:

Identify one area where scarcity thinking dominates your financial decisions. Reframe the situation: "What would I do if resources weren't the constraint?"

Daily Declaration:

I reject scarcity thinking. I approach challenges from abundance, creativity, and strategic possibility.

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DAY 4: Neural Pathways and Belief

Principle:

Your brain operates on neural pathways strengthened by repetition. Every time you think "I can't afford that" or "Money is hard," you reinforce that pathway. Neuroplasticity means you can rewire these patterns.

Insight:

Limiting beliefs about money aren't permanent—they're habits. The more you consciously replace negative money thoughts with empowering ones, the faster your brain builds new pathways.

Action Step:

Catch yourself in one limiting money belief today. Immediately replace it with an empowering counter-statement. Repeat this pattern.

Daily Declaration:

My beliefs create my reality. I am actively rewiring my brain for wealth and abundance.

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DAY 5: The Compound Effect

Principle:

Behavioral economics proves that small, consistent actions compound exponentially over time. Your brain underestimates gradual growth and overvalues instant results—leading to poor long-term decisions.

Insight:

Wealth isn't built in dramatic moments—it's built in daily disciplines. The entrepreneur who saves \$50/week consistently will outperform the one chasing get-rich-quick schemes.

Action Step:

Identify one small financial habit you can start today that compounds over time (saving, investing, skill-building). Commit to 30 days.

Daily Declaration:

I trust the process of compounding. Small, consistent actions create exponential wealth over time.

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DAY 6: Generosity as Strategy

Principle:

Studies in reciprocity and social capital show that generous people build stronger networks, which correlates with higher income and opportunity access. Generosity isn't just ethical—it's strategic.

Insight:

When you give—time, money, expertise—you activate trust and goodwill in your network. This creates opportunities that hoarding never will. Generosity is an investment, not an expense.

Action Step:

Give something valuable today—money, knowledge, or a connection—without expecting immediate return. Track how it makes you feel.

Daily Declaration:

Generosity expands my wealth. I give freely, knowing abundance flows to those who share.

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DAY 7: Strategic Thinking Over Hustle

Principle:

Cognitive load research shows that overwork degrades decision quality. Your prefrontal cortex (responsible for strategy) requires rest to function optimally. Hustle without strategy is just exhaustion.

Insight:

The wealthiest people don't work the most hours—they make the best decisions. Clarity, focus, and rest produce better results than grinding 80-hour weeks.

Action Step:

Identify one area where you're hustling instead of strategizing. Schedule 30 minutes this week to think deeply about that problem—no execution, just strategy.

Daily Declaration:

I build wealth through clarity and strategy, not exhaustion. Rest sharpens my mind for better decisions.

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WEEK 1 REVIEW

WHAT SHIFTED IN MY THINKING THIS WEEK?

WHAT SCARCITY PATTERN DID I RECOGNIZE MOST OFTEN?

WHAT ABUNDANCE-BASED ACTION DID I TAKE?

KEY INSIGHT I WANT TO REMEMBER:

DAY 8: The Cost of Debt

Principle:

Behavioral finance shows that debt creates psychological stress, which impairs cognitive function and decision-making. The mental load of owing money reduces your capacity for strategic thinking.

Insight:

Debt isn't just a financial burden—it's a cognitive one. Every dollar you owe is mental energy spent on stress instead of opportunity. Financial freedom requires eliminating unnecessary debt.

Action Step:

List all your debts. Choose the smallest one and create a plan to eliminate it first (debt snowball method). Write down your target payoff date.

Daily Declaration:

I am breaking free from debt. Every payment moves me closer to financial freedom and mental clarity.

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DAY 9: The Hedonic Treadmill

Principle:

Hedonic adaptation means that increased income produces temporary happiness, then you adapt and want more. This treadmill keeps you chasing satisfaction without ever reaching it.

Insight:

Contentment isn't about earning more—it's about appreciating what you have while pursuing growth. Gratitude rewires your brain to find satisfaction in progress, not just outcomes.

Action Step:

Write down three financial wins you're grateful for right now—no matter how small. Then write three goals you're pursuing.

Daily Declaration:

I am grateful for what I have while building what I want.
Contentment and ambition coexist in my life.

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DAY 10: Investing as Multiplication

Principle:

Opportunity cost is a core economic principle: money not invested is money not growing. Your brain's present bias makes you prefer immediate spending over delayed returns—but wealth requires deferred gratification.

Insight:

Letting money sit idle when it could grow is poor stewardship. Investing isn't gambling—it's strategic allocation of resources for long-term multiplication.

Action Step:

Research one investment vehicle this week (index funds, real estate, business reinvestment). Take one action toward learning.

Daily Declaration:

I multiply my resources through wise investment. My money works for me while I sleep.

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DAY 11: Social Comparison Bias

Principle:

Your brain constantly compares your status to others, triggering envy or inadequacy. Social media amplifies this, creating false benchmarks that distort your financial reality.

Insight:

Comparison steals contentment and clarity. The only financial journey that matters is yours. Measuring yourself against others is a losing game.

Action Step:

Unfollow or mute one account that triggers financial comparison or envy. Redirect that mental energy to your own goals.

Daily Declaration:

I celebrate others' success without diminishing my own.
My financial journey is unique and valuable.

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DAY 12: The Power of Margin

Principle:

Financial margin (savings, reserves, breathing room) reduces cortisol (stress hormone) and increases prefrontal cortex activity (strategic thinking). Living paycheck-to-paycheck—even at high income—impairs

Insight:

Margin protects you from crisis and positions you for opportunity. Without it, you're always reactive. With it, you can think strategically and act decisively.

Action Step:

Open a separate savings account today. Deposit any amount—even \$10. Commit to adding to it monthly.

Daily Declaration:

I create financial margin in my life. Reserves give me freedom, clarity, and opportunity.

DAY 13: Ikigai and Work

Principle:

Japanese concept of ikigai (purpose + passion + skill + value) shows that work aligned with these four elements produces both income and fulfillment. Misalignment creates burnout. Cognitive performance.

Insight:

Wealth built on work you hate is hollow. When your income aligns with purpose and skill, sustainability increases and stress decreases.

Action Step:

Map your current work against ikigai's four pillars: What do you love? What are you good at? What does the world need? What can you be paid for? Where's the overlap?

Daily Declaration:

My work aligns with purpose, skill, and value. I build wealth doing what I'm designed to do.

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DAY 14: Intergenerational Wealth

Principle:

Behavioral economics shows that people who think generationally make better long-term financial decisions than those focused only on immediate outcomes.

Insight:

Wealth isn't just for you—it's for the impact you leave. Building with legacy in mind changes how you spend, invest, and steward resources.

Action Step:

Write a one-paragraph vision: What do you want your wealth to accomplish beyond your lifetime?

Daily Declaration:

I build wealth that outlasts me. My financial decisions create generational impact.

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WEEK 2 REVIEW

WHAT SHIFTED IN MY THINKING THIS WEEK?

WHAT NEW NEURAL PATHWAY AM I BUILDING?

WHAT FINANCIAL DECISION DID I MAKE DIFFERENTLY?

KEY INSIGHT I WANT TO REMEMBER:

DAY 15: Patience and Timing

Principle:

The marshmallow test proved that delayed gratification predicts long-term success. Your brain's limbic system craves instant reward; your prefrontal cortex enables patience. Strengthen the latter.

Insight:

Wealth rarely appears on your timeline. Impatience leads to poor investments, rash decisions, and missed opportunities. Strategic patience compounds returns.

Action Step:

Identify one area where impatience is costing you money. What would change if you waited 90 days before acting?

Daily Declaration:

I trust the timing of my wealth-building journey. Patience and strategy produce lasting results.

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DAY 16: Loss Aversion Bias

Principle:

Behavioral economics shows humans fear loss twice as much as they value gain. This bias keeps you stuck—avoiding risk even when opportunity is clear.

Insight:

Playing it too safe is its own risk. Calculated risks with asymmetric upside (limited downside, unlimited upside) are how wealth is built. Fear of loss paralyzes progress.

Action Step:

Identify one calculated financial risk you've been avoiding. What's the worst-case scenario? What's the best-case? Is the risk worth it?

Daily Declaration:

I take calculated risks with confidence. Fear of loss no longer controls my financial decisions.

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DAY 17: Abundance Through Systems

Principle:

Systems thinking shows that wealth isn't about willpower—it's about automation and structure. Your brain has limited willpower; systems remove the need for constant decision-making.

Insight:

Wealthy people automate savings, investing, and spending. Poor people rely on motivation. Build systems that make wealth-building automatic.

Action Step:

Automate one financial process this week: auto-transfer to savings, auto-investment, or auto-bill payment.

Daily Declaration:

I build systems that create wealth automatically. Structure eliminates the need for constant willpower.

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DAY 18: Stress and Financial Performance

Principle:

Chronic stress shrinks the hippocampus (memory center) and impairs the prefrontal cortex (decision-making). Financial stress creates a vicious cycle of poor decisions.

Insight:

You can't think clearly about money when you're drowning in stress. Protecting your mental health is protecting your wealth-building capacity.

Action Step:

Identify your biggest financial stressor. What one boundary or decision would reduce that stress by 50%?

Daily Declaration:

I protect my mental clarity by managing financial stress.
Peace and prosperity coexist in my life.

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DAY 19: The Pareto Principle (80/20)

Principle:

Pareto's Law: 80% of results come from 20% of efforts. Your brain treats all tasks equally; strategic thinking identifies the high-leverage 20%.

Insight:

Most of your income comes from a few key activities. Most of your expenses are unnecessary. Focus ruthlessly on the 20% that drives 80% of wealth.

Action Step:

Audit your income sources and expenses. What 20% of activities produce 80% of your income? What 20% of expenses consume 80% of your budget?

Daily Declaration:

I focus on high-leverage activities. My time and money flow toward what multiplies wealth.

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DAY 20: Integrity as Capital

Principle:

Game theory proves that reputation is a long-term asset. Short-term dishonesty produces short-term gain but destroys future opportunity. Integrity compounds.

Insight:

Your word, character, and reputation are wealth. People do business with those they trust. Integrity isn't a nice-to-have—it's the foundation of sustainable wealth.

Action Step:

Review your recent business dealings. Is there any area where you've compromised integrity for profit? Make it right.

Daily Declaration:

My integrity is my greatest asset. I build wealth on a foundation of character and trust.

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DAY 21: Network Effects

Principle:

Your net worth correlates with your network. Research shows that your income tends to average the five people you spend the most time with. Social capital is financial capital.

Insight:

Wealth isn't built in isolation—it's built through relationships, partnerships, and strategic connections. Who you surround yourself with shapes your financial trajectory.

Action Step:

Identify one person in your network who operates at the financial level you're pursuing. Reach out to them this week—offer value, not just requests.

Daily Declaration:

I build strategic relationships that elevate my wealth. My network is my net worth.

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WEEK 3 REVIEW

What shifted in my thinking this week?

What opportunity did I recognize that I would have missed before?

How is my relationship with money changing?

Key insight I want to remember:

DAY 22: Breaking Limiting Scripts

Principle:

Childhood money scripts (beliefs formed early) shape adult financial behavior unconsciously. Cognitive behavioral therapy shows these can be identified and rewritten.

Insight:

If your parents struggled with money, you likely inherited limiting beliefs. Awareness breaks the cycle. You can rewrite the script.

Action Step:

What did your parents teach you about money (explicitly or implicitly)? Write it down. Which beliefs serve you? Which need to be replaced?

Daily Declaration:

I release limiting beliefs from my past. I write a new money story based on truth and possibility.

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DAY 23: First Principles Thinking

Principle:

Elon Musk popularized first principles: break problems down to fundamental truths, then rebuild from there. Your brain defaults to assumptions; first principles force clarity.

Insight:

Most financial "rules" are assumptions, not truths. Question everything: Why do I believe this about money? Is it actually true? What would I do if I started from scratch?

Action Step:

Pick one financial belief you've never questioned. Break it down: What's the actual truth here? What assumptions am I making?

Daily Declaration:

I think from first principles, not assumptions. Clarity replaces inherited beliefs about money.

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DAY 24: Opportunity Recognition

Principle:

Cognitive psychology shows that your brain's reticular activating system (RAS) filters reality based on what you focus on. When you prime your mind for wealth opportunities, you see them everywhere.

Insight:

Opportunity isn't rare—awareness is. When you train your brain to spot financial possibilities, you'll notice what others miss.

Action Step:

Set an intention: "I notice wealth-building opportunities." Spend today actively looking. Write down three you observe.

Daily Declaration:

I see opportunities others miss. My mind is primed for wealth-building possibilities.

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DAY 25: The Sunk Cost Fallacy

Principle:

Behavioral economics: sunk cost fallacy makes you continue bad investments because you've already invested time/money. Rational thinking cuts losses early.

Insight:

Past investment doesn't justify future loss. The question isn't "How much have I spent?" but "Is this worth continuing?" Cutting losses is strategic, not failure.

Action Step:

Identify one financial commitment you're maintaining out of sunk cost (bad investment, failing project, expensive subscription). What would you do if you started today?

Daily Declaration:

I make decisions based on future value, not past cost. I cut losses strategically and move forward.

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DAY 26: Rest as Strategy

Principle:

Neuroscience shows the brain consolidates learning and problem-solves during rest (especially sleep). Overwork degrades performance. Rest is productive.

Insight:

The hustle myth destroys wealth. Strategic rest sharpens your mind, improves decision-making, and increases creativity. Rest isn't laziness—it's optimization.

Action Step:

Schedule one full rest day this week—no work, no productivity guilt. Trust that rest enhances your wealth-building capacity.

Daily Declaration:

Rest is part of my wealth-building strategy. I optimize performance through recovery, not exhaustion.

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DAY 27: Reputation Economics

Principle:

In the digital age, reputation is searchable and permanent. Trust is currency. One ethical failure can cost you years of opportunity.

Insight:

Your online presence, reviews, and word-of-mouth shape financial outcomes. Protect your reputation like you protect your assets—it is one.

Action Step:

Google yourself. What does your digital reputation say? Clean up anything that doesn't reflect the wealth-builder you're becoming.

Daily Declaration:

My reputation is an asset I protect fiercely. I build trust through consistency and integrity.

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DAY 28: Antifragility

Principle:

Nassim Taleb's antifragility: systems that gain from stress rather than break under it. Financial antifragility means building resilience that thrives during chaos.

Insight:

Fragile wealth shatters in crisis. Antifragile wealth grows during volatility. Diversification, margin, and adaptability create antifragility.

Action Step:

Assess your financial resilience. If your primary income disappeared tomorrow, how long could you survive? What would make you antifragile?

Daily Declaration:

I build antifragile wealth. Stress and uncertainty make me stronger, not weaker.

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WEEK 4 REVIEW

What shifted in my thinking this week?

What evidence proves my brain is rewiring?

What habit will I continue after Day 30?

Key insight I want to remember:

DAY 29: Legacy Thinking

Principle:

Temporal discounting: humans undervalue future outcomes. Legacy thinking counters this by anchoring decisions to long-term impact, not short-term gratification.

Insight:

Write your financial obituary: What do you want people to say about how you built and used wealth? Let that guide today's decisions.

Action Step:

Assess your financial resilience. If your primary income disappeared tomorrow, how long could you survive? What would make you antifragile?

Daily Declaration:

I build wealth that outlives me. My financial decisions create a legacy of impact and abundance.

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DAY 30: The Architect's Blueprint

Principle:

You've spent 30 days rewiring neural pathways. Neuroplasticity proves change is possible—but only with consistent reinforcement. The architect builds daily, not once.

Insight:

This journal is a beginning, not an end. Wealth is built through sustained practice, not one-time effort. You're now equipped—but discipline determines the outcome.

Action Step:

Choose one habit from this journal to continue for the next 90 days. Write it down. Schedule it. Commit.

Daily Declaration:

I am the architect of my financial future. I build wealth through daily discipline, strategic thinking, and relentless clarity.

YOU'VE REWIRED YOUR BRAIN. NOW GO BUILD YOUR WEALTH.

REWIRE YOUR BRAIN. BUILD YOUR WEALTH. DESIGN YOUR LIFE.

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The Mindset Architect Journal - Conclusion

You've spent 30 days rewiring your brain. Now it's time to architect the wealth you've designed. This isn't the end—it's the foundation. Neural pathways strengthen with repetition, and transformation requires sustained practice.

Read this declaration over yourself:

I have rewired my brain for wealth. I reject limiting beliefs, scarcity thinking, and fear-based decisions.

I am the architect of my financial future. I build through clarity, strategy, and disciplined action—not hustle, not hope, not luck.

I make decisions rooted in evidence and possibility. I take calculated risks. I create systems that multiply my resources while I sleep.

I build wealth that serves purpose, creates impact, and establishes legacy. My financial success is intentional, sustainable, and aligned with who I'm designed to be.

I am not a victim of circumstance. I am a strategic thinker, a disciplined executor, and a wealth-builder.

My mind is my greatest asset. I protect it, sharpen it, and use it to design the life I want.

Now go build the wealth you've architected.

— Rich Abbott

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Continue Your Stewardship Journey

This journal is just the beginning. Here's how to keep growing:

 **The Stewardship Newsletter** — Monthly insights on biblical wealth-building, mindset shifts, and financial wisdom. Subscribe at:
<https://substack.com/@richabbottmedia>



 **RichAbbottMedia** YouTube Channel — Free weekly videos on wealth psychology, stewardship principles, and practical strategies. Real talk, no fluff—just actionable content to accelerate your transformation. Subscribe now. <https://www.youtube.com/@richabbottmedia>

 More Resources from Rich Abbott:

- **The Millionaire Mindset:** Your Complete Guide to Wealth Psychology
- **The Wealthy Janitor:** Lessons in Building Lasting Wealth
- **Your Million-Dollar Why:** How Purpose-Driven Entrepreneurs Build Lasting Wealth
- **The Prosperous Steward:** What the Bible really says about wealth. Genesis to Revelation.
- **The Abundance Algorithm:** Rewire Your Brain for Wealth in 60 Days

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Visit **RichAbbott.com/resources** for coaching, courses, and tools to help you steward with wisdom and walk in God's abundance.

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