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35. The word "consolidated" in line 17 is closest in meaning to
- (A) hardened
 - (B) merged
 - (C) moved
 - (D) sold
36. The passage states that after his retirement, Giannini
- (A) began selling off banks
 - (B) caused economic misfortune to occur
 - (C) supported the bank's new management
 - (D) returned to work
37. The expression "weathered the storm of" in line 23 could best be replaced by
- (A) found a cure for
 - (B) rained on the parade of
 - (C) survived the ordeal of
 - (D) blew its stack at
38. Where in the passage does the author describe Giannini's first banking clients?
- (A) Lines 2-5
 - (B) Lines 7-8
 - (C) Lines 12-13
 - (D) Lines 14-16
39. How is the information in the passage presented?
- (A) In chronological order
 - (B) In order of importance
 - (C) A cause followed by an effect
 - (D) Classifications with examples
40. The paragraph following the passage most likely discusses
- (A) bank failures during the Great Depression
 - (B) a third major crisis of the Bank of America
 - (C) the international development of the Bank of America
 - (D) how Giannini spent his retirement

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