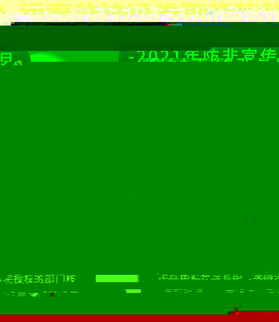理性投资