

2011 年攻读浙江财经学院硕士学位研究生入学考试试题

科目代码: 681 科目名称: 综合英语

答案请写答题纸上

Part I READING COMPREHENSION (50 MIN, 50points)

In this section there are five reading passages followed by a total of 25 multiple-choice questions. Read the passages and finish the multiple choices.

Text A

Cities develop as a result of functions that they can perform, some functions result directly from the ingenuity of the citizenry, but most functions result from the needs of the local area and of the surrounding hinterland (the region that supplies goods to the city and to which the city furnishes services and other goods). Geographers often make a distinction between the situation and the site of a city. Situation refers to the general position in relation to the surrounding region, whereas site involves physical characteristics of the specific location. Situation is normally much more important to the continuing prosperity of a city. If a city is well situated in regard to its hinterland, its development is much more likely to continue. Chicago, for example, possesses an almost unparalleled situation: it is located at the southern end of a huge lake that forces east-west transportation lines to be compressed into its vicinity, and at a meeting of significant land and water transport routes. It also overlooks what is one of the world's finest large farming regions. These factors ensured that Chicago would become a great city regardless of the disadvantageous characteristics of the available site, such as being prone to flooding during thunderstorm activity.

Similarly, it can be argued that much of New York City's importance stems from its early and continuing advantage of situation. Philadelphia and Boston both originated at about the same time as New York and shared New York's location at the western end of one of the world's most important oceanic trade routes, but only New York possesses an easy-access functional connection (the Hudson-Mohawk lowland) to the vast Midwestern hinterland. This account does not alone explain New York's primacy, but it does include several important factors. Among the many aspects of situation that help to explain why some cities grow and others do not, original location on a navigable waterway seems particularly applicable. Of course, such characteristics as slope, drainage, power resources, river crossings, coastal shapes, and other physical characteristics help to determine city location, but such factors are normally more significant in

early stages of city development than later.

1. What does the passage mainly discuss?
 - A. The development of trade routes through United States cities.
 - B. Contrasts in settlement patterns in United States.
 - C. Historical differences among three large United States cities.
 - D. The importance of geographical situation in the growth of United States cities.
2. The passage suggests that a geographer would consider a city's site type of its _____.
 - A. hinterland
 - B. situation
 - C. site
 - D. function
3. According to the passage, a city's situation is more important than its site in regard to the city's _____.
 - A. long-term growth and prosperity
 - B. ability to protect its citizenry
 - C. possession of favorable weather conditions
 - D. need to import food supplies
4. The author mentions each of the following as an advantage of Chicago's location EXCEPT its _____.
 - A. hinterland
 - B. nearness to a large lake
 - C. position in regard to transport routes
 - D. flat terrain
5. The primary purpose of paragraph I is to _____.
 - A. summarize past research and introduce a new study
 - B. describe a historical period
 - C. emphasize the advantages of one theory over another
 - D. define a term and illustrate it with an example

Text B

No one doubts the fundamental importance of mothers in child rearing, but what do fathers do? Much of what they contribute is simply being the second adult in the home. Bringing up children is demanding, stressful and exhausting. Two adults can support and make up for each other's deficiencies and build on each other's strength.

As we all know, fathers also bring an array of unique qualities. Some are familiar: protector and role model. Teenage boys without fathers are notoriously

prone to trouble. The pathway to adulthood for daughters is somewhat easier, but they must still learn from their fathers, in ways they cannot from their mothers, such as how to relate to men. They learn from their fathers about heterosexual trust, intimacy and difference. They learn to appreciate their own femininity from the one male who is most special in their lives. Most important, through loving and being loved by their fathers, they learn that they are love-worthy.

Current research gives much deeper and more surprising insight into the father's role in child rearing. One significantly overlooked dimension of fathering is play. From their children's birth through adolescence, fathers tend to emphasize game more than caretaking. The father's style of play is likely to be both physically stimulating and exciting. With older children it involves more teamwork, requiring competitive testing of physical and mental skills, and frequently resembles a teaching relationship: come on, let me show you how. Mothers play more at the child's level. They seem willing to let the child directly play.

Kids, at least in the early years, seem to prefer to play with daddy. In one study of kids who were given a choice, more than two-thirds chose to play with their fathers.

The way fathers play has effects on everything from the management of emotions to intelligence and academic achievement. It is of particular importance in promoting self-control. According to one expert, "children who roughhouse with their fathers quickly learn that biting, kicking and other forms of physical violence are not acceptable." They learn when to "shut it down".

At play and in other realms, fathers tend to lay stress on competition, challenge, initiative, risk-taking and independence. Mothers, as caretakers, stress emotional security and personal safety. On the playground fathers often try to get the child to swing ever higher, while mothers are cautious, worrying about an accident.

We know, too, that fathers' involvement seems to be linked to enhanced verbal and problem-solving skills and higher academic achievement. Several studies found that along with paternal strictness, the amount of time fathers spent reading with them was a strong predictor of their daughters' verbal ability.

For sons the results have been equally striking. Studies uncovered a strong relationship between fathers' involvement and the mathematical abilities of their sons. Other studies found relationship between paternal nurturing and boys' verbal intelligence.

6. The first paragraph points out that one of the advantages of a family with both parents is _____.
 - A. husband and wife can share housework

- B. two adults are always better than one
 - C. the fundamental importance of mothers can be fully recognized
 - D. husband and wife can compensate for each other's shortcomings
7. According to paragraph 3, one significant difference between the father's and mother's role in child rearing is _____.
- A. the style of play encouraged
 - B. the amount of time available
 - C. the strength of emotional ties
 - D. the emphasis of intellectual development
8. Which of the following statements is true?
- A. Mothers tend to stress personal safety less than fathers.
 - B. Boys are likely to benefit more from their fathers' caring.
 - C. Girls learn to read more quickly with the help of their fathers.
 - D. Fathers tend to encourage creativeness and independence.
9. Studies investigating fathers' involvement on child rearing show that _____.
- A. this improves kids' mathematical and verbal abilities
 - B. the more time spend with kids, the better they speak
 - C. the more strict the fathers are, the cleverer the kids
 - D. girls usually do better than boys academically
10. The writer's main point in writing this article is _____.
- A. to warn society of increasing social problems
 - B. to focus the father's role in the family
 - C. to discuss the responsibilities of fathers
 - D. to show sympathy for one-parent families

Text C

Behind the brewing war over protecting patients' records in an age of HMOs and online medicine.

Technology is a two-edged sword. Rarely is this as clear as it is in the realm of health care. Technology allows doctors to test their patients for generic defects--and then to turn around and spread the results throughout the world via the Internet. For someone in need of treatment, that's good news. But for someone in search of a job or an insurance policy, the ridings can be all bad.

Last week President Bill Clinton proposed a corollary to the patients' bill of rights now before Congress: a right to medical privacy. Beginning in 2002, under rules set to become law in February, patients would be able to stipulate the conditions under which their personal medical data could be divulged. They would be able to examine their records and make corrections. They could learn who else had seen the information. Improper use of records by a caregiver or

insurer could result in both civil and criminal penalties. The plan was, said Clinton, “an unprecedented step toward putting Americans back in control of their own medical records.”

While the administration billed the rules as an attempt to strike a balance between the needs of consumers and those of the health-care industry, neither doctors nor insurance companies were happy. The doctors said the rules could actually erode privacy, pointing to a provision allowing managed-care plans to use personal information without consent if the purpose was “health-care operations.” That, physicians said, was a loophole through which HMOs and other insurers could pry into the doctor-patient relationship, in the name of assessing the quality of care. Meanwhile, the insurers protested that the rules would make them vulnerable to lawsuits. They were especially disturbed by a provision holding them liable for privacy breaches by “business partners” such as lawyers and accountants. Both groups agreed that privacy protections would drive up the cost of health care by at least an additional \$ 3.8 billion, and maybe much more, over the next five years. They also complained about the increased level of federal scrutiny required by the new rules’ enforcement provisions.

One aim of the rules is to reassure patients about confidentiality, thereby encouraging them to be open with their doctors. Today various cancers and sexually transmitted diseases can go untreated because patients are afraid of embarrassment or of losing insurance coverage. The fear is real: Clinton’s aides noted that a January poll by Princeton Survey Research Associates found that one in six U.S. adults had at some time done something unusual to conceal medical information, such as paying cash for services.

11. The author begins his article with “technology is a two-edged sword” to _____.
- A. show that doctor’s improper use of technology can end up in bad results
 - B. call on people’s attention to the potential danger technology can bring to us
 - C. warn of the harm patients are prone to suffer
 - D. show the advantages and disadvantages of technology
12. According to the proposal made by President Clinton, patients will be able to do the following EXCEPT _____.
- A. enjoy more rights to their medical records
 - B. be open with their doctors
 - C. decide how to use their medical information
 - D. sue their insurers for improper use of their medical records
13. Doctors tend to think that the rules _____.
- A. may ruin doctor-patient relationship
 - B. can do more harm than good

- C. will prevent doctors from doing medical research
 - D. will cod up in more health care cost and poorer medical service
14. The example of the January poll by Princeton Survey Research Associates is used to show that _____.
- A. American patients' concealment of their medical information has become a big concern
 - B. a large portion of patients would rather leave their diseases untreated
 - C. concealing medical information is widespread in the U.S.
 - D. paying cash for medical service is a common practice among American patients
15. From the article we can learn that _____.
- A. American government will tighten its control over the use of patients' personal information
 - B. doctors and insurers are both against the rules for the same reasons
 - C. patients are entitled to have complete control of their medical information
 - D. the new rules put insurers in a very disadvantageous position

Text D

Telecommunication stands for devices and systems that transmit electronic or optical signals across long distances. Telecommunication enables people around the world to contact one another, to access information instantly, and to communicate from remote areas. Telecommunication usually involves a sender of information and one or more recipients linked by a technology, such as a telephone system, that transmits information from one place to another. Telecommunication enables people to send and receive personal messages across town, between countries, and to and from outer space. It also provides the key medium for delivering news, data, information, and entertainment.

Telecommunication devices convert different types of information, such as sound and video, into electronic or optical signals. Electronic signals typically travel along a medium such as copper wire or are carried over the air as radio waves. Optical signals typically travel along a medium such as strands of glass fibers. When a signal reaches its destination, the device on the receiving end converts the signal back into an understandable message, such as sound over a telephone, moving images on a television, or words and pictures on a computer screen.

Telecommunication messages can be sent in a variety of ways and by a wide range of devices. The messages can be sent from one sender to a single receiver (point-to-point) or from one sender to many receivers (point-to-multipoint).

Personal communications, such as a telephone conversation between two people or a facsimile (fax) message (see Facsimile Transmission), usually involve point-to-point transmission. Point-to-multipoint telecommunications, often called broadcasts, provide the basis for commercial radio and television programming.

Telecommunications begin with messages that are converted into electronic or optical signals. Some signals, such as those that carry voice or music, are created in an analog or wave format, but may be converted into a digital or mathematical format for faster and more efficient transmission. The signals are then sent over a medium to a receiver, where they are decoded back into a form that the person receiving the message can understand. There are a variety of ways to create and decode signals, and many different ways to transmit signals.

Individual people, businesses, and governments use many different types of telecommunication systems. Some systems, such as the telephone system, use a network of cables, wires, and switching stations for point-to-point communication. Other systems, such as radio and television, broadcast radio signals over the air that can be received by anyone who has a device to receive them. Some systems make use of several types of media to complete a transmission. For example, a telephone call may travel by means of copper wire, fiber-optic cable, and radio waves as the call is sent from sender to receiver. All telecommunication systems are constantly evolving as telecommunication technology improves. Many recent improvements, for example, offer high-speed broadband connections that are needed to send multimedia information over the Internet.

Personal computers have pushed the limits of the telephone system as more and more complex computer messages are being sent over telephone lines, and at rapidly increasing speeds. This need for speed has encouraged the development of digital transmission technology. The growing use of personal computers for telecommunications has increased the need for innovations in fiber-optic technology.

Telecommunications and information technologies are merging and converging. This means that many of the devices now associated with only one function may evolve into more versatile equipment. This convergence is already happening in various fields. Some telephones and pagers are able to store not only phone numbers but also names and personal information about callers. Wireless phones with keyboards and small screens can access the Internet and send and receive e-mail messages. Personal computers can now access information and video entertainment and are in effect becoming a combined television set and computer terminal. Television sets can access the Internet through add-on appliances. Future modifications and technology innovations may blur the distinctions between appliances even more.

Convergence of telecommunication technologies may also trigger a change in the kind of content available. Both television and personal computers are likely to incorporate new multimedia, interactive, and digital features. However, in the near term, before the actualization of a fully digital telecommunication world, devices such as modems will still be necessary to provide an essential link between the old analog world and the upcoming digital one.

16. Which of the aspects of telecommunication is NOT mentioned in the passage?
 - A. Current development.
 - B. Transmission of message.
 - C. Computer networking.
 - D. Government regulation.
17. In this passage, “optical” can be understood as related to _____.
 - A. light
 - B. audio
 - C. electronics
 - D. multimedia
18. According to the passage, _____ has become the driving force for the development of telephone system?
 - A. information technology
 - B. Internet
 - C. PC
 - D. convergence of telecommunication technologies
19. What can be concluded about “modem”?
 - A. It converts data from one form to another.
 - B. It will be out of date soon.
 - C. It serves as a link between senders and recipients of message.
 - D. It transmits message more efficiently than other devices.
20. Television is a _____ in the transmission of message.
 - A. sender
 - B. receiver
 - C. transmitting device
 - D. none of the above

Text E

Americans don't like to lose wars. Of course, a lot depends on how you define just what a war is. There are shooting wars---the kind that tests patriotism and courage and those are the kind at which the U.S excels. But other struggles test those qualities too. What else was the Great Depression or the space race or

the construction of the railroads? If Americans indulge in a bit of flag—when the job is done, they earned it.

Now there is a similar challenge. Global warming. The steady deterioration of the very climate of this very planet is becoming a war of the first order, and by any measure, the U.S. produces nearly a quarter of the world's greenhouse gases each year and has stubbornly made it clear that it doesn't intend to do a whole lot about it. Although 174 nations approved the admittedly flawed Kyoto Accords to reduce carbon levels, the U.S. walked away from them. There are vague promises of manufacturing fuel from herbs or powering cars with hydrogen. But for a country that tightly cites patriotism as one of its core values, the U.S. is taking a pass on what might be the most patriotic struggle of all. It's hard to imagine a bigger fight than one for the survival of a country's coasts and farms, the health of its people and stability of its economy.

The rub is, if the vast majority of people increasingly agree that climate change is a global emergency, there's far less agreement on how to fix it. Industry offers its plans, which too often would fix little. Environmentalists offer theirs, which too often amount to naive wish lists that could weaken America's growth. But let's assume that those interested parties and others will always bent the table and will always demand that their voices be heard and that their needs be addressed. What would an aggressive, ambitious, effective plan look like---one that would leave the U.S. both environmentally safe and economically sound?

Halting climate change will be far harder. One of the more conservative plans for addressing the problem calls for a reduction of 25 billion tons of carbon emissions over the next 52 year. And yet by devising a consistent strategy that mixes and blends pragmatism with ambition, the U.S. can, without major damage to the economy, help halt the worst effects of climate change and ensure the survival of its way of life for future generations. Money will do some of the work, but what's needed most is will. "I'm not saying the challenge isn't almost overwhelming," says Fred Krupp. "But this is America, and America has risen to these challenges before."

21. What does the passage mainly discuss?

- A. Human wars.
- B. Economic crisis.
- C. America's environmental policies.
- D. Global environment in general.

22. From the last sentence of paragraph 2 we may learn that the survival of a country's coasts and farms, the health of its people and the stability of its economy is_____.

- A. of utmost importance

- B On the Road
 C Look Back in Anger
 D The Sun Also Rises
6. _____ was Edmund Spencer's masterpiece which has been regarded as one of the great poems in the English language.
 A Amoretti
 B The Shepherd's Calendar
 C The Faerie Queen
 D Four Hymns
7. Syntax mainly deals with _____.
 A. how a language changes through time
 B. how words are combined to form sentences and the rules that govern the formation of sentences.
 C. how the human work when they use language
 D. how a language varies through geographical space
8. Which of the following has been called "the manifesto of American Transcendentalism"?
 A. Divinity School Address.
 B. Self-reliance.
 C. Nature
 D. The American Scholar.
9. Milton's Paradise Lost was based on _____.
 A. Roman myth
 B. the Bible
 C. Greek myth
 D. Shakespeare's plays
10. _____ is from Shakespeare's sonnet No.18.
 A "Let me not to the marriage of true minds"
 B "To be or not to be: that is the question"
 C "Shall I compare thee to a summer's day"
 D "No longer mourn for me when I am dead"

PART III PROOFREADING & ERROR CORRECTION

(20 MIN; 20 points)

The passage contains TEN errors. Each indicated line contains ONE error. In each case, only ONE word is involved. You should proofread the passage, correct them and write your answer on the answer sheet in the following way:

EXAMPLE

When art museum wants a new exhibit, it
 museum ...
 never buys things in finished form and hangs

1. When an art
 2. ...it ~~never~~ buys things

in...

them on the wall. When a natural history museum wants an exhibition, it must often build it. it ...

3. ...wants an exhibit,

The World Health Organization (WHO) warns that more than half of all medicines bought online are counterfeit. Last year, 84 infant died in Nigeria from tainted teething syrup. More than 2,000 times last year, counterfeit medicines caused illness and death, according to the Pharmaceutical Security Institute, a watchdog group.

1.

Scott LaGanga, director of PhRMA, a leading pharmaceutical research and manufacturing company, says it's easy and profit to sell look-alike, low quality drugs. "We are not all experts. And so we trust the supply chain to deliver the right product," he said. "In a lot of the parts of the developed world this trust could be broken and because it's become so profitable to distribute, sell, manufacture, a lot of these products that is of low quality, and substandard."

2.

3.

4.

The production and sale of counterfeit drugs are a problem for both rich and poor countries. WHO says in rich countries, counterfeit drugs typically involve hormones, steroids, and anti-cancer medications. But in developing countries, especially Africa, patients buy medicines—often counterfeit—to treat life threat diseases like malaria, tuberculosis, and HIV/AIDS. And those diseases could worsen quickly with substandard or bogus medications.

5.

Ashifi Gogo heads a company that protects consumers for counterfeiters. He says Nigeria's government is fighting back with mobile phone technology that the company developed. "We have developed a technology which makes it easy for consumers to authenticate medication at the point of buy. There is a scratch panel—just like a lottery ticket with number on the drug—each drug has a different number. When you buy a drug, you scratch the panel, you send a text message with the number that you see, and you get a response instant at the counter if the drug is genuine or fake," he explained.

6.

7.

8.

LaGanga says combating these drugs is all the more

difficult because some countries have tough laws.” If one 9.
country makes an immense step forward, even like the U.S.
has done over the years with a very strong regulatory agency
as FDA, with very good law enforcement in place, with 10.
good coordination around the world, it’s not sufficient for
the rest of the world. It’s also not sufficient for those
people who are into new mediums like online pharmacy sphere,”
he stated.

PART IV CLOZE (20 MIN; 20 points)

The passage contains TWENTY blanks. Read the whole passage and fill in the missing word for each blank. Then write your answers on the Answer Sheet.

Last night, as election night unfolded, we heard a whisper of possibilities. We heard this not ____1____ in the speech of our President-elect Obama, but in the gracious words of the candidate who did not ____2____ to the highest office in the land. Senator John McCain called Obama “my president” and said that “These are difficult ____3____ for our country, and I pledge to him tonight to do ____4____ in my power to help him lead us through the many challenges we face.”

Obama, in turn, called ____5____ “a new spirit of patriotism; of service and responsibility where ____6____ of us resolves to pitch ____7____ and work harder and look after not only ourselves, but each other.”

I hope these honorable intentions to gather unlikely corners of the country together will be realized and that it’s not ____8____ late.

Every American has her own prism through which she absorbed the speeches last night. Making life work has gotten too hard. Neither college degrees ____9____ connections nor working multiple jobs seem to matter. Demands on them, like so many, are relentless. Taking care of ailing parents and sick kids. Paying for a roof and ____10____ walls. Buying food and the gas it takes to drive the kids home from after-school ____11____. Watching years of work, manifested in 401Ks and retirement accounts, dwindle and evaporate. When will we feel secure again?

In Barack Obama’s victory speech last night, there was real acknowledgment of this widespread pain—and a recipe for ____12____. A humble plea to ban together, to listen, to ____13____ differences, because we can’t figure it out alone. It was there in John McCain’s speech, too, in his public commitment to get on board and do what is necessary and in his acknowledgment ____14____ Obama’s path to the presidency is the story the nation needs right now.

As the President-elect _____15_____ out, “The road ahead will be long. Our climb will be steep. We may not get there in one _____16_____ or even one term, but America - I have never been more hopeful than I am tonight that we will get there. I promise you - we as _____17_____ people will get there.”

I hope these words—this poignant call to unity in speeches certainly crafted by professionals long _____18_____ election night, will take _____19_____. I hope election night oratory was not just about a good _____20_____. I hope the millions of us who are trying to figure out how to make it all work will, in fact, begin to imagine new and creative ways for tending to what is necessary while also, actually, pursuing happiness.

PART V WRITING (70 MIN; 40 points)

Section A: To summarize an essay, you should not include your own thoughts on the matter, but describe the essay as objectively as possible, whether you agree with it or not. Try to use pertinent quotations by the author, working them in gracefully where appropriate. Also, any important or conspicuous words, phrases, or terms should be put in quotation marks.

Write a 150-word summary based on the following passage.

PEOPLE love their pets, but how often do they think about the costs? The question is akin to asking which child we love more.

Yet the reality is that pets cost far more than many people expect. And right now, as the economy continues to stumble, those costs have become a burden to many people, like the cat lover who cannot afford medical care or the horse owner struggling with boarding fees.

The problem is that the general information out there is not realistic. The American Society for the Prevention of Cruelty to Animals estimates the cost for a large dog at \$875 a year for food, medical expenses, toys and a few related expenses, and \$560 for first-year setup costs. The estimate for a cat is \$670 a year, with first-year expenses of \$365, for a total of \$1,035.

When I looked at these numbers, I thought they were taken from Voltaire’s “Candide”: derived from the best of all possible worlds. This month alone, my wife and I spent \$600 on one Labrador retriever with a bladder infection who needed some kidney tests and \$300 on the other one for an injured paw. This did

not include the food for the two of them and our Maine Coon cat, nor their monthly flea and tick medicine or heartworm pills.

So with the holiday gift-giving season under way, I write this column for parents who may be asked by children for a dog or a horse. Remember that the costs need to be factored in.

RESPONSIBILITY FACTOR Many pet lovers scoff at talk about expenses. Dan Denbow, co-manager of USAA's precious metals and minerals fund, said he had purposely never added up all the expenses from his four dogs, two cats, hermit crab and aquarium.

"No, I'd be afraid to," said Mr. Denbow, who lives in a rural town north of San Antonio. "It's a lot of money, but it's just something we've ended up doing."

But the expenses have added up. One spaniel charged a porcupine five times—with a cost to remove the quills at \$250 per poke. Another dog had buckshot removed from its hindquarters. Only the hermit crab has been cheap: food, water and an occasional cage cleaning.

Mr. Denbow said he was fortunate to have a good job to cover the costs, but added. "I realize some people have to make that decision—can I spend \$300 to have this fixed?"

City pets can be a more expensive proposition.

Andrew and Julie Sacks of New York estimated that they spent \$15,000 a year on Skye, their black Labrador. Skye has a dog walker to take care of him when they are at work. And he goes to camp in Pennsylvania when they go away.

"It's all about the right team," Mrs. Sacks said. "We've been so lucky to have them."

Some people may find this excessive, but what else are they going to do with him? He needs to be walked during the day and he needs to be boarded when they go away. Kennels are not cheap, with board costing a minimum of \$50 a night.

But they are not complaining. Mr. Sacks, who runs Agency Sacks, a consultant that works with the affluent, said Skye's brother Moose recently had a sock removed from his stomach at a cost of about \$6,000.

HORSE SENSE Of course, people who have horses will say that dogs and cats are cheap in comparison. And this is where otherwise intelligent people can make expensive mistakes.

A thoroughbred racehorse can be purchased for as little as \$1,000 at Keeneland, the premier horse auction in America. But Chauncey Morris, its sales marketing associate, cautions against thinking a less expensive horse will be less expensive in the long run. Just because the price tag is far below the \$4.2 million paid by Benjamin Leon Jr., a Miami health care executive, at Keeneland's yearling auction in September, does not mean that the maintenance costs are far less, too.

"To keep a horse in training in the U.S., it will average \$40,000 a year," Mr. Morris said. "It's the same for the \$1,000 horse or the \$4.2 million horse."

(For dreamers, Mr. Morris said Zenyatta, the champion mare, was purchased at the 2005 yearling sale for \$60,000 and won about \$7 million in her racing career.)

Not everyone who buys horses trains them to race. But the fixed cost is still high. Andrea Redmond, a consultant in Chicago and a lifelong horsewoman, owns the Bull Run Equestrian Center in Elburn, Ill., where she said she cautioned newcomers to ease into the sport. She said boarding alone was \$750 a month, but could stretch into thousands of dollars at other barns.

That fee does not include the farrier who shoes the horses—about \$200 every four to six weeks — or the veterinarian bills. There are also the costs of the saddle, bridle, blankets, boots and brushes to get started.

"I had three horses die in the past 12 months," Ms. Redmond said. "One was old. The others were fluke accidents."

She said she had recently reduced the mortality insurance—such insurance is common for high-value animals or those with earning potential, like race horses and breeding animals—for a 12-year-old horse that died, but she was glad she had not dropped it entirely. "I learned the hard way to insure them," she said.

The costs of insuring horses depends on what they do. Holly Griffin, executive director of the equine department at the insurance broker Hub International and a former show jumper, said the least expensive was a dressage horse with an annual premium of 3 percent of the purchase price. The most expensive are steeplechase horses at 9 percent.

Ms. Griffin estimated total fees for a horse at about \$2,200 a month. “When you’re not around, that’s more for someone to exercise the horse,” she said.

Health insurance exists for dogs and cats as well. But the Sackses said they dropped their pet health insurance because getting reimbursed for claims was time-consuming and frustrating.

CHEAPER OPTIONS What can you do if your children are clamoring for a pet this year? Saying no is an option, but it rarely works.

With a dog outside of a city—meaning no dog walker—the fixed costs can be fairly low, but a family needs to have a cushion for those times when the medical care costs increase.

As my wife and I know, pet owners have few choices when their pets are sick. I remember a woman at Angell Animal Medical Center in Boston whose job it was to make sure we could pay before they began caring for our cat (\$2,600 for liver problems) and later a dog (\$1,250 for relief from a sausage that irritated his intestines). On this woman’s desk were brochures for payment plans, the same type people use for funerals or cosmetic dental work. But these plans only spread out the bill—with interest.

Horses are different. With continuing costs of \$9,000 to \$40,000 a year, they should be for the rich only. Still, lots of children from more modest families want to ride, too.

Lessons on a school horse are the cheapest at about \$50 to \$100 for 45 minutes. Beyond this, people have traditionally leased horses, by covering the boarding and insurance costs for the person who owns it. Ms. Redmond said that horse shares had recently become popular. In this sense, families are taking a half or quarter of a horse’s riding time in return for covering that amount in expenses.

The biggest problem is when people cannot afford their animals. Lori Muhlenberg, a senior vice president at National Penn Investors Trust Company, takes care of 23 retired racehorses.

Her family has owned 60 acres of pasture in Pennsylvania for decades, which she does not count in calculating expenses, and her horses spend their days grazing outside unless it is too cold. Still, she estimates that each one costs \$5 a day to feed and an additional \$6 a day for the four months when they need to be inside—or about \$58,000 if nothing goes wrong.

But the responsibility of caring for them cannot be simply calculated as an out-of-pocket expense. “You have to have the compassion and the commitment,” Ms. Muhlenberg said. “It’s not just the funds. You have to worry about them.”

Marks will be awarded for content, organization, grammar and appropriateness. Failure to follow the above instructions may result in a loss of marks.

Write your summary on ANSWER SHEET THREE. (15 points)

Section B:

While some people claim that a person's essential qualities are inherited at birth, others hold that the circumstances in which a person grows up are mainly responsible for the type of person he/she later becomes. You are to write a composition of 400 words on the following topic:

ESSENTIAL QUALITIES: INHERITED OR NOT?

In the first part of your writing you should present your thesis statement, and in the second part you should support the thesis statement with appropriate details. In the last part you should bring what you have written to a natural conclusion or a summary.

Marks will be awarded for content, organization, grammar and appropriateness. Failure to follow the above instructions may result in a loss of marks.

Write your composition on ANSWER SHEET THREE. (25 points)