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CHEN ZHENG KANG YING YU

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前言 Preface

众所周知，得阅读者得天下。考生要想在阅读部分取得理想成绩，必须掌握考研英语阅读试题的命制规律，必须具有扎实的基本功并进行大量的练习。毫无疑问，真题是最佳的练习材料，但真题数量有限且无比宝贵。因此，我编写了这本《考研英语同源阅读 60 篇》，帮助考生更好地备考。本书凝聚了我多年授课经验的精华，与市面上一些考研英语阅读书相比，具有如下特点：

一、选材与真题同源，文章难度适中

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二、试题命制科学，答案详尽具体

本书在对考试大纲及历年真题详细研究的基础上，科学设置题目，答案解析详尽具体。考研英语阅读选项设置的理念就是用一些错误选项迷惑考生，从而考查考生对文章的理解和解题能力。因此考生要不断修正自己的思路，让自己的思路和命题思路高度一致：不仅要知道正确选项为什么对，而且要弄懂错误选项为什么错。本书正是基于这一考虑，在解析部分归纳命题思路，为考生分析正确选项的规律和错误选项特征。同时，本书配有对应的技巧点拨，帮助考生掌握命题思路与解题技巧。

三、内容全面，英语(一)与英语(二)均适合

考研英语(一)和英语(二)的阅读理解 part A 部分都考查细节题、推断题、主旨题、猜词题、例证题、态度题六大题型，在命题思路上没有本质区别。因此，本书同时适用于英语(一)、英语(二)考生。

时间和精力有限，疏漏之处在所难免，欢迎同学们批评指正。大家可以通过扫描图书封面的二维码，关注我的微博和微信与我交流。感谢大家支持，预祝考研成功！

陈正康

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Unit 1

Directions:
Read the following four texts. Answer the questions below each text by choosing [A], [B], [C] or [D].

Text 1

In the developed countries, the dominant factor in the next society will be something to which most people are only just beginning to pay attention: the rapid growth in the older population and the rapid shrinking of the younger generation. Politicians everywhere still promise to save the existing pensions system, but they — and their constituents — know perfectly well that in another 25 years people will have to keep working until their mid-70s, health permitting.

What has not yet sunk in is that a growing number of older people—say those over 50—will not keep on working as traditional full-time nine-to-five employees, but will participate in the labor force in many new and different ways: as temporaries, as part-timers, as consultants, on special assignments and so on. What used to be personnel and are now known as human resources departments still assume that those who work for an organization are full-time employees. Employment laws and regulations are based on the same assumption. Within 20 or 25 years, however, perhaps as many as half the people who work for an organization will not be employed by it, certainly not on a full-time basis. This will be especially true for older people. New ways of working with people at arm's length will increasingly become the central managerial issue of employing organizations, and not just of businesses.

The shrinking of the younger population will cause an even greater upheaval, if only because nothing like this has happened since the dying centuries of the Roman Empire. In every single developed country, but also in China and Brazil, the birth rate is now well below the replacement rate of 2.2 live births per woman of reproductive age. Politically, this means that immigration will become an important and—highly divisive—issue in all rich countries. It will cut across all traditional political alignments. Economically, the decline in the young population will change markets in fundamental ways. Growth in family formation has been the driving force of all domestic markets in the developed world, but the rate of family formation is certain to fall steadily unless bolstered by large-scale immigration of younger people. The homogeneous mass market that emerged in all rich countries after the Second World War has been youth-determined from the start. It will now become middle-age-determined, or perhaps more likely it will split into two: a middle-age-determined mass market and a much smaller youth-determined one. And because the supply of young people will shrink, creating new employment patterns to attract and hold the growing number of older people (esp. older educated people) will become increasingly important.

1. It is suggested in Para. 1 that people will have to work into their mid-70s because ______.

[A] the health condition of old people is being improved

[B] their life expectancy is steadily increasing

[C] there will be a rapid decline in the number of younger workers

[D] the government has reformed the pensions system

2. According to Para. 2, the way older people will join the labor force can be described as ______.

[A] conventional [B] flexible [C] changeable [D] familiar

3. In the author's view, in 20 or 25 years, ______.

[A] older workers will be predominant in the labor force

[B] there will be stricter laws and regulations on employment

[C] the young will have more difficulty finding a full-time job

[D] there will be fewer full-time workers in organizations

4. What impact will the shrinking of young people have on economy?

[A] The mass market will be probably divided into two categories.

[B] Rich countries will have to pay more attention to immigration.

[C] The low birth rate will continue for a long time.

[D] The domestic demand will decline, dragging down economic growth.

5. What is the text mainly about?

[A] The change of employment patterns.

[B] The influence of aging problem.

[C] The shrinking of younger population.

[D] Factors behind the aging population.

Text 2

The upstart science of happiness mixes psychology with economics. Its adherents start with copious survey data, such as those derived from the simple, casual question concerning happiness put to thousands of Americans every year or two since 1972: "Taken all together, how would you say things are these days—would you say that you are very happy, pretty happy or not too happy?" Some of the results are unsurprising: the rich report being happier than do the poor. But a paradox emerges that requires explanation: affluent countries have not got much happier as they have grown richer. From America to Japan, figures for well-being have barely changed.

The science of happiness offers two explanations for the paradox. Capitalism, it notes, is adept at turning luxuries into necessities—bringing to the masses what the elites have always enjoyed. But the negative aspect of this genius is that people come to take for granted things they once coveted from afar. Ornaments they never thought they could have become essentials that they cannot do without. People are stuck on a treadmill: as they achieve a better standard of living, they become accustomed to its pleasures.

Capitalism's ability to take things downmarket also has its limits. Many of the things people most prize—such as the top jobs, the best education, or an exclusive home address—are luxuries by necessity. An elite schooling, for example, cease to be so if it is provided to everyone. These "luxuries", as they are called, are in fixed supply: you can enjoy them only if others do not. The amount of money and effort required to grab them depends on how much your rivals are putting in.

Take work, for instance. In 1930 John Maynard Keynes imagined that richer societies would become more leisured ones, liberated from toil to enjoy the finer things in life. Yet most people still put in a decent shift. They work hard to afford things they think will make them happy, only to discover the fruits of their labor sour quickly. They also aspire to a higher place in society's pecking order, but in so doing force others in the rat race to run faster to keep up. So everyone loses.

Yet it is not self-evident that less work would mean more happiness. In America, when the working week has shortened, the gap has been filled by endless TV-watching. As for well-being, other studies show that elderly people who stop working tend to die sooner than their peers who labour on. Indeed, another side of happiness economics busies itself studying the non-monetary rewards from work: most people enjoy parts of their work, and some people love it.

6. The survey results about happiness suggest that ______.

[A] well-being can be measured by wealth

[B] the richest countries are not the happiest

[C] rises in wealth are not matched by increases in happiness

[D] the poor are not necessarily less happy than the rich

7. Capitalism's ability to turn luxuries into necessities ______.

[A] brings great pleasure to the masses

[B] satisfies the wants of a small elite

[C] bridges the gap between elite and mass consumption

[D] makes people insensitive to happiness

8. Which of the following is true according to Paragraph 3?

[A] Luxuries moving downmarket impact how happy people feel.

[B] People tend to spend more money than their rivals to get luxuries.

[C] Most people can obtain the top jobs.

[D] Elite schools are open to any student.

9. The author uses the example of work in the last two paragraphs to ______.

[A] demonstrate the benefits of richer and more leisured societies

[B] illustrate the topic of what may make people happier

[C] explain why everyone is a loser in this competitive world

[D] emphasize the importance of hard work in our life

10. What can be inferred from the last paragraph?

[A] Watching TV gives Americans more pleasure than working.

[B] Less work provides people with more happiness.

[C] Old people who keep on working are more likely to die early.

[D] Work can bring people more rewards besides money.

Text 3

The recession of 2008-09 was remarkable in rich countries for its intensity, the subsequent recovery for its weakness. The labour market has also broken the rules, as new research from the OECD, a think-tank of mainly rich countries, shows in its annual *Employment Outlook*.

Young people always suffer in recessions. Employers stop hiring them; and they often get rid of new recruits because they are easier to sack. But in previous episodes, such as the recessions of the

1970s, 1980s and 1990s, older workers were also booted out. This time is different. During the financial crisis in 2008, and since, they have done better than other age groups.

The researchers focus on movements in "non-employment" (including unemployment and inactivity) as a share of the total population in three age groups between the final quarters of 2007 and 2012. Whereas the average non-employment rate in the OECD has risen by four percentage points among young people and by one-and-a-half points among 25- to 54-year-olds, it has fallen by two points among the 55-64 age group.

Why have older employees done so well? In some southern European countries they benefit from job protection not afforded to younger workers, but that did not really help them in past recessions. What has changed, says Stefano Scarpetta, head of the OECD's employment directorate, is that firms now bear the full costs of getting rid of older staff. In the past early-retirement schemes provided by governments (in the mistaken belief that these would help young people) made it cheaper to push grey-haired workers out of the door. These have largely stopped.

Job losses among older workers have also been more than offset by falls in inactivity, reflecting forces that were already apparent before the crisis. Older workers are healthier than they used to be and work is less physically demanding. They are also more attractive to employers than prior generations. Today's 55- to 64-year-olds are the advance squad of the post-war baby-boomers who benefited from better education than their predecessors.

Many will argue that older workers have done better at the expense of the young. That view is wrongheaded. First, it is a fallacy that a job gained for one person is a job lost for another; there is no fixed "lump of labour". And second, as the report shows, young and old people are by and large not substitutes in the workplace. They do different types of work in different types of occupation: younger people gravitate to IT firms, for example, whereas older folk tend to be employed in more traditional industries. There are plenty of things that should be done to help the young jobless, but shunting older workers out of the workplace is not one of them.

11. The recession of 2008-09 differs from the past ones in that ______.

[A] older workers haven't been impacted seriously

[B] young people have suffered unprecedented difficulty in employment

[C] young people have performed better in the labour market

[D] older workers have given more opportunities to young workers

12. One of the main reasons that older workers have a lower non-employment rate is ______.

[A] the governments' schemes stop older workers retire early.

[B] it has become very expensive for employers to fire old employees

[C] younger workers can't benefit from job protection from governments

[D] older workers have become more cheaper than before

13. According to Paragraph 5, which of the following is true of the post-war baby-boomers?

[A] They have no advantage in educational background.

[B] They suffer greater stress than prior generations.

[C] They are more competitive in job market than their predecessors.

[D] They tend to be welcomed by older employers.

14. The word "fallacy" (Line 2, the Last Paragraph) is closest in meaning to ______.

[A] normal phenomenon

[B] rare thing

[C] widely-accepted idea

[D] false belief

15. In the last paragraph, what does the author say about the relationship between young workers and old workers?

[A] There is always intensive competition between them.

[B] Young workers are left fewer chances by old workers.

[C] It is difficult for young workers to catch and replace old workers.

[D] They have different occupation tendencies.

Text 4

This week, California legislators received a pair of letters signed by dozens of corporations in support of two bills that would require the state to further reduce its greenhouse gas emissions through 2050. In both letters, the firms say tackling climate change is "one of America's greatest economic opportunities of the 21st century."

Some of these companies you'd expect to see among advocates for stronger environmental policy: Patagonia, the North Face and Ben and Jerry's. But there are also companies less well known for climate advocacy: Gap and the candy company Mars Inc. signed both letters. eBay and the LA-based homebuilding company KB Home each signed a letter, too. One of the largest corporate supporters of both bills, Dignity Health, California's largest not-for-profit hospital chain, also signed both letters.

California has been at the forefront of climate change-related legislative action. In 2006, it passed the *California Global Warming Solutions Act*, which required the state by 2020 to reduce its greenhouse gas emissions back down to 1990 levels (about 15 percent below where it would have been if it had continued doing nothing).

With the state on track to reach that goal, these two new bills on deck in the state legislature are pushing for further reform. SB 350 calls for a 50 percent reduction in petroleum use, and a 50 percent increase in energy efficiency in existing buildings, as well as 50 percent of utility power to come from renewable energy by 2030. SB 32 would require the state to further slash greenhouse gas emissions—to 80 percent below 1990 levels—through 2050.

California could save $8 billion on health care costs related to respiratory illnesses like asthma if the state meets the goals for 2030 laid out in SB 350, according to Rachelle Reyes Wenger, the director of public policy and community advocacy at Dignity Health.

"Healing requires an environment that lets people have a healthy lifestyle," she told *The Huffington Post*. "Climate change threatens to undermine 50 years of advancement in population health."

The oil industry, on the other hand, has mounted firm opposition to both bills—and there will certainly be upfront costs to changing the way that Californians get their energy. But it's important to think about the cost of inaction as well, says Carol Lee Rawn, the director of the transportation program at the nonprofit advocacy group Ceres.

While cutting down on emissions is costly, California's aggressive stance on curbing them is also bringing it business.

Proterra, a company that makes fully electric buses, is moving much of its corporate staff to California from South Carolina. Proterra CEO Ryan Popple told HuffPost that California's 2006 law allowed alternative energy companies to flourish there.

16. The purpose of two letters signed by many corporations is to ______.

[A] ask the government to create more economic opportunities

[B] express their support to the government's economic policy

[C] advocate more firms to participate in environmental protection

[D] drive the government to strengthen environmental protection policy

17. We can infer from Paragraph 2 that nowadays ______.

[A] only a small number of companies support stronger environmental policy

[B] more big companies have become active in climate advocacy

[C] almost all big companies in California signed both letters

[D] there are still some companies who have no enough environmental consciousness

18. According to the text, which of the following is true of the *California Global Warming Solutions Act*?

[A] It required the state by 2020 to reduce its greenhouse gas emissions to 15 percent below 1990 levels.

[B] It is the state's first legislative action related to climate change.

[C] It has produced positive results in reducing greenhouse gas emissions.

[D] It will probably be replaced with the new act.

19. According to Rachelle Reyes Wenger, to reach the goals of SB 350 ______.

[A] would take California a lot of money

[B] might undermine the advancement in health care

[C] would help reduce the costs in health care

[D] requires people to enhance the awareness of healthy lifestyle

20. By the example of the company Proterra in the last paragraph, the author intends to show ______.

[A] alternative energy companies have good prospects for development

[B] it needs the cost to reduce greenhouse gas emissions

[C] environmental policy can bring economic benefit

[D] California is a good place for investment

Unit 2

Directions:

Read the following four texts. Answer the questions below each text by choosing [A], [B], [C] or [D].

Text 1

Over the past decade, marketers have increasingly turned to social-media networks like Facebook and Twitter to create **buzz** around their products. But what impact do tweets and other recommendations have on sales, and how can companies get a bigger return on their investments in these important channels?

To get a clearer view, we examined the purchase decisions of 20,000 European consumers, across 30 product areas and more than 100 brands, in 2013 and 2014. Respondents were asked how significantly social media influenced their decision journeys and about instances when they themselves recommended products.

We found that the impact of social media on buying decisions is greater than previously estimated and growing fast. Social recommendations induced an average of 26 percent of purchases across all product categories, according to our data. That's substantially higher than the 10 to 15 percent others have estimated. For the 30 product categories we studied, roughly two-thirds of the impact was direct; that is, recommendations played a critical role at the point of purchase. The remaining third was indirect: social media had an effect at earlier decision-journey touch points—for example, when a recommendation created initial awareness of a product or interactions with friends or other influencers helped consumers to compare product attributes or to evaluate higher-value features. We found that in 2014, consumers made 10 percent more purchases on the back of social-media recommendations than they had in 2013.

Consumers, we found, access social media to very different degrees in different product categories. At the low end, only about 15 percent of our respondents reported using social media in choosing utility services. For other categories, such as travel, investment services, and over-the-counter drugs, 40 to 50 percent of consumers looked to social recommendations.

Product categories tend to have their own discrete groups of influencers. Our data showed that the overlap of recommenders between any two consumer categories was very small—a maximum of 15 percent for any two pairs of products we analyzed. Timing matters as well: a first-time purchaser, for example, is roughly 50 percent more likely to turn to social media than a repeat buyer.

While the role of digital influence is expanding, the analog world remains important. Among the more than 100 brands we studied, about half of the recommendations were made offline—in person or by phone.

Our research shows that a small number of active influencers accounted for a disproportionate share of total recommendations. These power users are even more significant for product categories such as shoes and clothing: 5 percent of the recommenders accounted for 45 percent of the social influence generated.

1. The word "buzz"(Line 2, Para. 1) is closest in meaning to ______.

[A] sales [B] spreading [C] interest [D] debating

2. The study found that the effects of social media on customers ______.

[A] have both positive and negative ones

[B] have been overstated

[C] are beyond people's expectation greatly

[D] only happen at specific points of buying decision journeys

3. The example of "interactions with friends helped customers to compare product attributes" mentioned in Paragraph 3 is a typical one of ______.

[A] indirect influences of social media

[B] critical role of social media

[C] the importance of touching customers earlier

[D] the flexibility of social media

4. It can be learned from the study that in choosing utility services, ______.

[A] most customers wouldn't turn to social recommendations

[B] almost half of the customers will be influenced by social media to different degrees

[C] the customers would consider more than in choosing other products

[D] few customers would like to believe others' recommendations

5. According to the passage, a first-time buyer ______.

[A] tends to be more cautious in using social media

[B] has quite different product preferences from a repeat buyer

[C] seldom visits the same social media networks as a repeat buyer

[D] tends to be more affected by social recommendations than a repeat buyer

Text 2

"Men labor under a mistake. The better part of the man is soon plowed into the soil for compost." So wrote Henry David Thoreau in his 1854 classic, *Walden*, and so confirms the Gallup organization based on recent surveys of 25 million people in 189 countries. Work frustrates rather than fulfills almost 90 percent of the world's workforce.

Most people work because they need money, but scholars have long known that money is not what people most want from work. In fact, J. D. Houser's 1938 book, *What People Want from Business*, put money 21st on the list, and Robert Hoppock's extensive study entitled *Job Satisfaction*, published in 1935, found that the best predictors of workplace satisfaction were autonomy, variety, security, appreciation, positive relationships and opportunities for advancement.

In *Why We Work*, Schwartz, a psychology professor at Swarthmore College, promises to explain why the modern work experience falls so far short of this ideal. Unfortunately, he does so mainly by criticizing the views of three straw men: Adam Smith, the 18th-century author of *The Wealth of Nations*, and 20th-century thinkers Frederick Taylor, the inventor of management science, and B. F. Skinner, a pioneer of behavioral psychology. All three wrote about the power of incentives—promised rewards—and Schwartz's book is largely a diatribe against what he calls the "incentive theory of everything."

In education, medicine and law, in particular, Schwartz says, the focus on efficiency and profitability has robbed practitioners of the intrinsic motivators that drew them to these professions in the first place. All three professions have turned into assembly lines in which behavior is scripted to maximize gain.

But virtually any job, Schwartz notes, can be made satisfying if it is modified to boost autonomy and to include "variety, complexity, skill development, and growth." (Sound familiar?) The problem with this proposed fix is that he largely glosses over why many business owners and executives avoid such practices. Efficiency and profitability are important, after all. The small family farm provided meaningful experiences for workers, sure, but it did not produce much food.

Ironically, Schwartz mentions Google as an exception to what he sees as the modern obsession with incentive-based management, overlooking the fact that Google employees are chauffeured to work each morning in leather-appointed buses and fed free of charge by gourmet chefs.

Why We Work seems superficial, perhaps in part because the author was incentivized to present his views in a fast-moving, assembly-line format. TED talks are limited to 18 minutes, and the new TED Books, of which this is one, are limited to about 100 pages. Now that would be an intriguing topic for a TED book: how to get people to pay attention to in-depth discussions about complex issues that cannot be explored adequately in the blink of an eye.

6. From the first two paragraphs, we learn that ______.

[A] people feel unsatisfied with work largely not because of money

[B] today's workers have lower satisfaction with work than those in the past

[C] some scholars' old views about work have been challenged by the Gallup organization

[D] money is the most important motivator for most people to work

7. The author thinks it an unfortunate thing that Schwartz's book ______.

[A] doesn't make any explanation about why modern work doesn't fulfill people

[B] gives so much criticism over the incentive theory of the three scholars

[C] doesn't understand well the views of the three scholars

[D] exaggerates the power of incentives to work satisfaction

8. According to Schwartz, which of the following should be responsible for low work satisfaction in education, medicine and law?

[A] The pursuit of profitability.

[B] The lack of incentives.

[C] The inefficiency of assembly lines.

[D] The great pressure of these professions.

9. It can be inferred from Paragraph 6 that in the author's eyes, Google ______.

[A] is a typical example of those providing employees with good benefits

[B] is an exception to those who are obsessed with incentive-based management

[C] is also keen on using incentives in management

[D] overlooks the practical needs of its employees

10. According to the last paragraph, the reason that *Why We Work* appears superficial might partly be

that the book's writer ______.

[A] was influenced by TED talks

[B] was limited to conventional writing formats

[C] tried to express his views in a plain style

[D] was driven by some benefits in writing

Text 3

A recent study suggests that, in addition to making us feel connected with others, hugs may have prevented us from getting sick. You might think, like I did, that hugging hundreds of strangers would increase your exposure to germs and therefore the likelihood of falling ill. But the new research out of Carnegie Mellon indicates that feeling connected to others, especially through physical touch, protects us from stress-induced sickness. This research adds to a large amount of evidence for the positive influence of social support on health.

Social support, specifically, means emotional support, such as expressions of compassion, and may include access to information or other assistance. The researchers measured social support by giving out a questionnaire in which participants rated different statements(e. g. "I feel that there is no one I can share my most private worries and fears with."). Then, they conducted interviews every night for two weeks to find out how often participants experienced conflict with others and how often they received hugs. Finally, the researchers infected participants with a common cold virus and observed what happened.

Several interesting results emerged. Encouragingly, people overall had a strong sense of social support, as shown by a high median score on the questionnaire. Similarly, they were more likely to be hugged(which happened on an average of 68% of days during the two-week interview period) than to experience conflict(7% of days).

The most important results, however, were what the researchers deemed a "stress-buffering effect." Keep in mind that interpersonal conflict can cause people a lot of stress and thereby weaken their immune systems. Yet regardless of how much conflict they endured, participants with a strong sense of social support developed less severe cold symptoms than those who felt socially deprived. Likewise, the more often people hugged, the less likely they were to get sick.

The same lead researcher has previously shown that the more diverse types of social ties a person has, such as with friends, family, coworkers, and community, the less susceptible to colds they are. But relationships impact more than a runny nose. On the extreme end, social connectedness seems to play a role in preventing against death. For instance, researchers in Sweden found that the strong association between job strain and mortality risk disappeared among men high in social support. In fact, low levels of social support can increase the risk for premature death more than commonly known factors like smoking or alcohol consumption, according to a review paper that examined data for over 300,000 people around the world.

Evidently, just as we avoid unhealthy habits like smoking, we should make effort to avoid isolation and to counter social exclusion. And even if you don't want to hug hundreds of strangers, don't underestimate the healing power of touch.

11. Which of the following can best describe the author's first reaction to the new finding about hugging?

[A] It is quite encouraging.

[B] It seems to be exaggerated.

[C] It seems against common sense.

[D] It is another unexpected scientific progress.

12. According to the text, which of the following is true of the results of the new research on hugging?

[A] Most results were encouraging but some disappointing.

[B] Participants experienced conflict much less often than they received hugs.

[C] Participants were infected accidentally with a cold virus in the end.

[D] Participants with high scores on the questionnaire are more likely to be hugged.

13. From Paragraph 4, we can infer that high levels of social support ______.

[A] is mainly from hugging frequently

[B] can work against illness even under great stress

[C] cannot work well in resisting colds if too much conflict

[D] can restore people's immune systems weakened by conflict

14. By citing the findings of a study in Sweden in Paragraph 5, the author intends to ______.

[A] show the effect of social support in preventing against death

[B] add to the evidence for the impact of social support on diseases like colds

[C] illustrate earlier study findings on social support

[D] show the relationships between job strain and mortality risk

15. The author's main purpose is to suggest people ______.

[A] try to avoid unhealthy living habits

[B] not resist social touch with others

[C] try not to hug too many strangers

[D] pay more attention to those suffering from isolation

Text 4

The Treasury is considering whether to make changes to its controversial new banking tax after extensive lobbying from "challenger banks".

Banks such as Metro and Secure Trust met Treasury officials on Friday amid continued controversy about the new tax introduced in July's budget. Banks will be required to pay an extra 8% of corporation tax on profits of more than £25m from next year, following a decision by George Osborne to water down the bank levy which is calculated on the size of balance sheets rather than profits.

There are concerns that the 8% surcharge could prevent competition as it will leave smaller banks with a higher tax bill, while the big banks with an international presence such as HSBC are expected to pay less overall because of the cut to the bank levy. Analysts have calculated that HSBC and Standard Chartered will pay an estimated £1bn less in tax as a result of the changes which were announced at a time when HSBC had said publicly it was considering whether to keep its headquarters in the UK.

Paul Lynam, chief executive of Secure Trust and chair of the British Bankers' Association's challenger bank panel, said: "We are not willing to let this drop and think it's hugely important to the UK economy."

No further meetings have been scheduled between the smaller banks and Treasury officials, although they are thought to have agreed to consider whether the new tax could have a layered structure. However no changes are likely to happen soon.

The challenger banks had argued that to create fairer competition with the established players there needed to be a change to rules covering the amount of capital they hold and the way they access funds through programmes such as the Bank of England's funding for lending scheme.

The Treasury said the tax regime for banks was "sustainable and fair". "While Britain is host to some of the largest and most successful banks on the planet, the government has been consistently clear it wants to see a more vibrant and competitive banking sector with new banks and more innovation, benefiting working people and businesses," the Treasury said. The government has said it wants to encourage competition in the banking sector to break the dominance of the big four of HSBC, Barclays, Lloyds Banking Group and Royal Bank of Scotland.

HSBC's review into whether to remain headquartered in the UK—where it relocated from Hong Kong following the 1992 takeover of Midland—is expected to be completed by the end of the year.

16. According to Paragraph 2, the new banking tax requires banks to ______.

[A] calculate the tax more precisely

[B] pay extra tax on excess profits

[C] calculate the tax on the size of profits rather than balance sheets

[D] adjust tax rates according to profitability

17. Some people are concerned that the new banking tax could ______.

[A] make the big banks face greater pressure from the tax

[B] leave the smaller banks with lower competitive power

[C] lead to greater competition in banking

[D] force many banks to cut their expenses

18. The smaller banks and Treasury officials are believed to have agreed ______.

[A] to arrange further meeting soon to discuss the new tax

[B] to consider whether the new tax could be abolished

[C] to consider the possibility of adjusting the structure of the new tax

[D] not to make any changes over the new tax

19. Why does the British government encourage the competition in banking sector?

[A] To get more tax from the banks.

[B] To protect the benefits of the big banks.

[C] To reduce the quantities of banks.

[D] To change the monopoly by the minority.

20. According to the text, which of the following is true of the location of HSBC's headquarters?

[A] HSBC is considering moving its headquarters to Hong Kong.

[B] HSBC is expected to complete its headquarters relocation by the end of this year.

[C] HSBC plans to decide whether to relocate its headquarters after a few months.

[D] It is the first time for HSBC to consider relocating its headquarters.