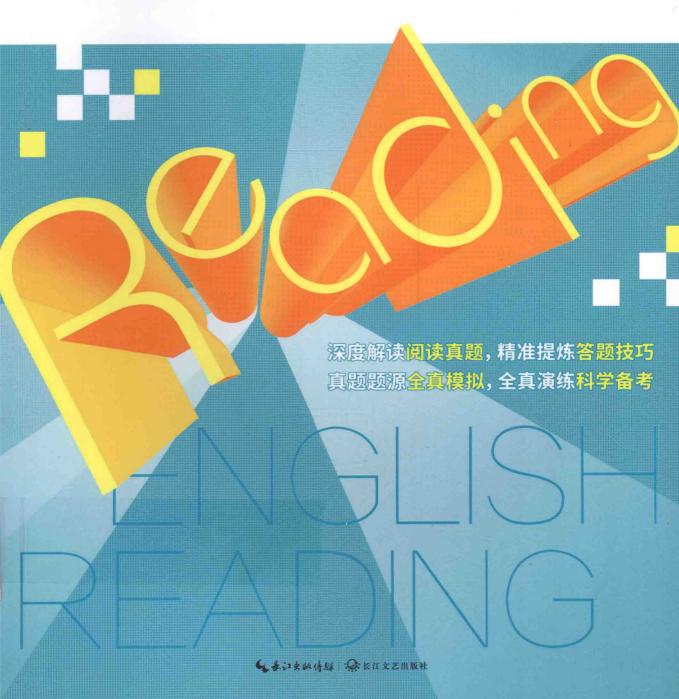


# 考研英语

真题阅读与题源模拟制胜宝典







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真题阅读与题源模拟制胜宝典

新东方教育科技集团 十年功勋教师

舒洋響

深度解读阅读真题, 精准提炼答题技巧。 真题题源全真模拟, 全真演练科学备考。

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# 目 录

# 第一部分: 真题解析

Text 1 (2007-3)	001	Text 14 ( 2010-4 )	128
Text 2 ( 2007-4 )	010	Text 15 ( 2013-2 )	138
Text 3 ( 2014-1 )	020	Text 16 ( 2012-3 )	147
Text 4 ( 2011-1 )	028	Text 17 ( 2014-2 )	156
Text 5 ( 2012-4 )	039	Text 18 ( 2013-4 )	165
Text 6 ( 2013-1 )	049	Text 19 ( 2011-4 )	176
Text 7 ( 2015-4 )	059	Text 20 ( 2012-1 )	186
Text 8 ( 2011-2 )	067	Text 21 ( 2006-4 )	196
Text 9 ( 2011-1 )	077	Text 22 ( 2013-3 )	206
Text 10 ( 2013-4 )	086	Text 23 ( 2012-4 )	215
Text 11 (2011-3)	096	Text 24 ( 2015-1 )	226
Text 12 ( 2013-1 )	107	Text 25 ( 2014-1 )	237
Text 13 ( 2012-2 )	117		

此为试读,需要完整PDF请访问: www.ertongbook.com

# 第二部分:文章题源全真模拟题

第一套题	/ 245
第二套题	/ 253
第三套题	/ 260
第四套题	/ 267
第五套题	/ 274
第六套题	/ 281
答案快速浏览	/ 288

# 第三部分:全真模拟题解析

第一套题	289	第四套题	358
Text 1	289	Text 1	358
Text 2	294	Text 2	363
Text 3	301	Text 3	369
Text 4	306	Text 4	374
第二套题	313	第五套题	380
Text1	313	Text 1	380
Text 2	318	Text 2	386
Text 3	323	Text 3	392
Text 4	329	Text 4	397
第三套题	335	第六套题	403
Text 1	335	Text 1	403
Text 2	340	Text 2	409
Text 3	347	Text 3	414
Text 4	352	Text 4	419

### 第一部分: 真题解析

#### Text 1 (2007-3)

During the past generation, the American middle-class family that once could count on hard work and fair play to keep itself financially secure had been transformed by economic risk and new realities. Now a pink slip, a bad diagnosis, or a disappearing spouse can reduce a family from solidly middle class to newly poor in a few months.

In just one generation, millions of mothers have gone to work, transforming basic family economics. Scholars, policymakers, and critics of all stripes have debated the social implications of these changes, but few have looked at the side effect: family risk has risen as well. Today's families have budgeted to the limits of their new two-paycheck status. As a result, they have lost the parachute they once had in times of financial setback—a back-up earner (usually Mom) who could go into the workforce if the primary earner got laid off or fell sick. This "added-worker effect" could support the safety net offered by unemployment insurance or disability insurance to help families weather bad times. But today, a disruption to family fortunes can no longer be made up with extra income from an otherwise-stay-at-home partner.

During the same period, families have been asked to absorb much more risk in their retirement income. Steelworkers, airline employees, and now those in the auto industry are joining millions of families who must worry about interest rates, stock market fluctuation, and the harsh reality that they may outlive their retirement money. For much of the past year, President Bush campaigned to move Social Security to a saving-account model, with retirees trading much or all of their guaranteed payments for payments depending on investment returns. For younger families, the picture is not any better. Both the absolute cost of healthcare and the share of it borne by families have risen—and newly fashionable health-savings plans are spreading from legislative halls to Wal-Mart workers, with much higher deductibles and a large new dose of investment risk for families' future healthcare. Even demographics are working against the middle–class family, as the odds of having a weak elderly parent—and all the attendant need for physical and financial assistance—have jumped eightfold in just one generation.

From the middle-class family perspective, much of this, understandably, looks far less like an opportunity to exercise more financial responsibility, and a good deal more like a frightening acceleration of the wholesale shift of financial risk onto their already overburdened shoulders. The financial fallout has begun, and the political fallout may not be far behind.

31. Today's double-income families are at greater financial risk in that
[A] the safety net they used to enjoy has disappeared
[B] their chances of being laid off have greatly increased
[C] they are more vulnerable to changes in family economics
[D] they are deprived of unemployment or disability insurance
32. As a result of President Bush's reform, retired people may have
[A] a higher sense of security
[B] less secured payments
[C] fewer chances to invest
[D] a guaranteed future
33. According to the author, health-savings plans will
[A] help reduce the cost of healthcare
[B] popularize among the middle class
[C] compensate for the reduced pensions
[D] increase the families' investment risk
34. It can be inferred from the last paragraph that
[A] financial risks tend to outweigh political risks
[B] the middle class may face greater political challenges
[C] financial problems may bring about political problems
[D] financial responsibility is an indicator of political status
35. Which of the following is the best title for this text?
[A] The Middle Class on the Alert
[B] The Middle Class on the Cliff
[C] The Middle Class in Conflict
[D] The Middle Class in Ruins

#### 一、文章大意

- 第一段: During the past generation, the American middle-class family that once could count on hard work and fair play to keep itself financially secure has been transformed by economic risk and new realities.
- 译文:在上一代人中,美国中产阶级家庭依靠努力工作和公平竞争就能保持稳定的经济状况,而如今经济风险和新的现实状况使这一切发生了改变。
- 第二段: In just one generation, millions of mothers have gone to work, transforming basic family economics.
  - 译文: 仅仅大约一代人的时间,成百上千万的母亲都去工作了,这改变了基本的家庭经济

状况。

第三段: During the same period, families have been asked to absorb much more risk in their retirement income.

译文: 与此同时, 家庭成员的退休收入也要承担更多风险。

第四段: From the middle-class family perspective, much of this, understandably, looks far less like an opportunity to exercise more financial responsibility, and a good deal more like a frightening acceleration of the wholesale shift of financial risk onto their already overburdened shoulders.

译文:可以理解的是,从中产阶级家庭的角度来看,上述诸多问题远非一个承担更多经济责任的机会,而更像是一个将经济风险全盘转嫁到他们本已不堪重负肩膀上的可怕的加速过程。

文章大意总结,美国的中产阶级出现了风险

#### 二、题目浏览

31.Today's double-income families are at greater financial risk in that	现在双收入家庭面临更大经济风险的原因。
32.As a result of President Bush's reform, retired people may have	布什总统的改革给退休人员带来什么影响?
33.According to the author, health-savings plans will	作者对健康储蓄计划(的影响)的看法。
34.It can be inferred from the last paragraph that	推断题
35. Which of the following is the best title for this text?	主旨题

#### 三、题目解析

- 31. Today's double-income families are at greater financial risk in that\_\_\_\_\_\_.
- [A] the safety net they used to enjoy has disappeared
- [B] their chances of being laid off have greatly increased
- [C] they are more vulnerable to changes in family economics
- [D] they are deprived of unemployment or disability insurance
- 关键词. Today's double-income families; financial risk

① During the past generation, the American middle-class family that once could count on hard work and fair play to keep itself financially secure has been transformed by economic risk and new realities. Now a pink slip, a bad diagnosis, or a disappearing spouse can reduce a family from solidly middle class to newly poor in a few months.

2 In just one generation, millions of mothers have gone to work, transforming basic family economics. 3 Scholars, policymakers, and critics of all stripes have debated the social implications of these changes, but few have looked at the side effect: family risk has risen as well. 4 Today's families have budgeted to the limits of their new twopaycheck status. 5 As a result, they have lost the parachute they once had in times of financial setback—a back-up earner (usually Mom) who could go into the workforce if the primary earner got laid off or fell sick. 6 This "added-worker effect" could support the safety net offered by unemployment insurance or disability insurance to help families weather bad times. 7 But today, a disruption to family fortunes can no longer be made up with extra income from an otherwise-stay-at-home partner.

①在上一代人中,美国中产阶级家庭依 靠努力工作和公平竞争就能保持稳定的经济 状况,而如今经济风险和新的现实状况使这 一切发生了改变。现在,一张解聘通知书、 一份重病诊断书或配偶的离去都可能在短短 几个月内将一个殷实的中产阶级家庭变为新 的贫困户。

②仅仅大约一代人的时间,成百上千万的母亲都去工作了,这改变了基本的家庭经济状况。③学者、决策者以及形形色色的评论家都讨论了这种变化的社会意义,但是很少有人看到其副作用:家庭所面临的风险也随之增加了。④今天的家庭预算已经达到了双职工家庭收入的极限。⑤结果,他们失去了过去财务困难时的保护伞——如果家里的顶梁柱被解雇或生病的话,作为后备力量的赚钱者(通常是妈妈)可以出去打工赚钱。⑥这种"附加劳动力效益"会增强由失业保险或伤残保险组成的安全保障,帮助家庭渡过难关。⑦但是今天,家庭收入的减少再也不能靠以前待在家里的伴侣出去赚取额外收入而得到弥补。

>>> 词汇解析:

count on 指望;依靠

fair play 公正处理;公平对待

transform v. 改变; 转变

pink slip 解雇通知书

spouse n. 配偶

reduce v. 使陷入某种状态或状况中

solidly adv. 坚固地;结实地

stripe n. 种类; 类型

implication n. 影响;后果
side effect 副作用;意料之外的结果
budget v. 编预算
paycheck n. 工资;薪水
setback n. 退步;挫折
back-up 后援;后备
lay off 解雇
weather adj. 平安渡过;经受住
disruption n. 中断

#### >>> 长难句解析:

1. During the past generation, the American middle-class family that once could count on hard work and fair play to keep itself financially secure has been transformed by economic risk and new realities.

该句的主干结构为 ...the American middle-class family...has been transformed...。主语 family 之后由 that 引导定语从句对其进行修饰说明。that 指代先行词 family,在从句中作主语,从句的谓语动词是 count on,宾语是 hard work and fair play,不定式 to keep itself financially secure 作目的状语,表示主语实施动作的目的。句末由介词 by 引出主句动作的施动者。

2. As a result, they have lost the parachute they once had in times of financial setback—a back-up earner (usually Mom) who could go into the workforce if the primary earner got laid off or fell sick.

本句的主干部分是 they have lost the parachute...。宾语 the parachute 之后的 they once had...setback 是省略了关系代词 which/that 的定语从句,对先行词 parachute 作进一步的解释说明。该定语从句的主干为 they had, in times of financial setback 为时间状语。破折号引出的 a back-up earner (usually Mom)...作 parachute 的同位语。由 who 引导的定语从句又对先行词 earner 作进一步的说明。该定语从句中又包含一个由 if 引导的条件状语从句。

#### 解题思路:

根据题干关键词的信息可对应第二段,但是文章的第一段也提到了题目中的信息,因此通读第一段,双收入家庭在文中没有提到,但是第一段的尾句体现了整个文章的中心,即 Now a pink slip, a bad diagnosis, or a disappearing spouse can reduce a family from solidly middle class to newly poor in a few months。译为:现在,一张解聘通知书、一份重病诊断书或配偶的离去都可能在短短几个月内将一个殷实的中产阶级家庭变为新的贫困户。可对应选项 [C] they are more vulnerable to changes in family economics。剩余的三个选项为第二段家庭面临风险的具体体现,错误的原因是范围过窄。

此题之所以这样解决是由于在考场上,大量的考生很难读懂第二段的内容,而该段落的开头是 in just one generation,说明此段落是在解释说明第一段的信息,按照这样的思路,可知第一段的内容出现在选项中,这是关键。

- 32. As a result of President Bush's reform, retired people may have\_\_\_\_\_.
- [A] a higher sense of security
- [B] less secured payments
- [C] fewer chances to invest
- [D] a guaranteed future

关键词: President Bush's reform, retired people

1 During the same period, families have been asked to absorb much more risk in their retirement income. 2 Steelworkers, airline employees, and now those in the auto industry are joining millions of families who must worry about interest rates, stock market fluctuation, and the harsh reality that they may outlive their retirement money. 3 For much of the past year, President Bush campaigned to move Social Security to a savings-account model, with retirees trading much or all of their guaranteed payments for payments depending on investment returns. 4 For younger families, the picture is not any better. ⑤ Both the absolute cost of healthcare and the share of it borne by families have risen—and newly fashionable health-savings plans are spreading from legislative halls to Wal-Mart workers, with much higher deductibles and a large new dose of investment risk for families' future healthcare. (6) Even demographics are working against the middle-class family, as the odds of having a weak elderly parent—and all the attendant need for physical and financial assistance—have jumped eightfold in just one generation.

①与此同时, 家庭成员的退休收入也 要承扣更多风险。②钢铁制造业工人、航 空公司职员, 以及现在汽车产业的工人, 他们和数百万的家庭一样,都在担心利率、 股市波动以及寿命可能会超出退休金领取 期限的残酷现实。③去年很长一段时间, 布什总统力图将社会保障转换成储蓄账户 模式,这使得退休人员将自己大部分或全 部有保障的报酬变成了依靠投资回报的报 酬。④对年轻家庭而言、情况也好不了多 少。⑤ 医疗保健的绝对支出和家庭所承担 的份额都提高了,最近流行的健康储蓄计 划正从立法机构延伸到沃尔玛员工中,该 计划增加了医疗保险扣减额, 也增加了家 庭未来医疗保健方面的投资风险。⑥甚至 家庭人口状况也对中产阶级家庭很不利, 家里有一个年迈体弱的父亲或母亲的可能 性以及随之而来的身体上和经济上需要得 到的帮助, 在一代人的时间里增加了原来 的八倍。

#### >>> 词汇解析:

absorb v. 忍耐; 忍受

fluctuation n. 波动;变化

harsh adj. 残酷的; 无情的

outlive v. 继续使用或存在的到足以比(别的事物)长

campaign n. 参加活动; 从事活动

retiree n. 退休人员;退休者;歇业者

bear v. 承扫: 扫负

deductible n. (保险业中的)扣除免赔额

a dose of 一份; 一点

implication n. 影响;后果

demographics n. 人口统计数据

work against sb/sth 对……造成不便;阻碍

例句: The government's new policy has worked against the interests of small farmers. 政府的新政策不利于小农场主的权益。

odds n. 可能性; 机会

例句: The odds are that she'll win. 可能她会赢。

attendant adj. 伴随的

#### >>> 长难句解析:

1. Steelworkers, airline employees, and now those in the auto industry are joining millions of families who must worry about interest rates, stock market fluctuation, and the harsh reality that they may outlive their retirement money.

该句的主干部分为 Steelworkers, airline employees, and those...are joining millions of families。其中,in the auto industry 为 those 的后置定语。families 之后为 who 引导的定语从句,对其进行说明。在该定语从句中,who 指代的先行词 families 在从句中作主语,谓语动词是 must worry about,其后的 interest rates...reality 则为宾语。而 reality 之后是由 that 引导的同位语从句,对其前面的抽象词 reality 作进一步的补充说明。

2. For much of the past year, President Bush campaigned to move Social Security to a savings-account model, with retirees trading much or all of their guaranteed payments for payments depending on investment returns.

该句的主干结构为...President Bush campaigned。with retirees trading...for payments 是一个由"with+ 名词+现在分词"结构构成的独立主格结构,在本句中作伴随状语。第二个payments 之后的分词短语 depending on investment returns 作后置定语,对其作进一步的解释说明。

#### 解题思路:

根据题干关键词的信息可知该题目对应第三段的第二句,即 For much of the past year, President Bush campaigned to move Social Security to a savings-account model, with retirees trading much or all of their guaranteed payments for payments depending on investment returns. 该句子是长难句,考生在分析时会有障碍,但是该段落的第一句也体现了退休人员会遭受到风险,所以这个句子的含义也差不多,译为: 去年很长一段时间,布什总统力图将社会保障转换成储蓄账户模式,这使得退休人员将自己大部分或全部有保障的报酬变成了依靠投资回报的报酬。由此可见退休人员在改革中遭受了巨大风险,与这个信息相对应的选项为 [B] less secured payments。译为退休金缺少保障。

#### 错误答案分析:

选项 [A] a higher sense of security 译为有更高的安全感,很明显与定位句的含义相反,风险增加意味着安全感降低。选项 [C] fewer chances to invest 译为减少了投资机会,这个概念仍然与定位句的含义相反,退休人员都在依靠投资的回报率,因此说明增加了投资机会。[D] a guaranteed future 译为有保障的未来,同样是正反混淆。

- 33. According to the author, health-savings plans will\_\_\_\_\_
- [A] help reduce the cost of healthcare
- [B] popularize among the middle class
- [C] compensate for the reduced pensions
- [D] increase the families' investment risk
- 关键词: health-savings plans

解题思路:

根据题干关键词的信息可知此题仍然对应第三段,对应的定位句为第五句,即 Both the absolute cost of healthcare and the share of it borne by families have risen—and newly fashionable health-savings plans are spreading from legislative halls to Wal-Mart workers, with much higher deductibles and a large new dose of investment risk for families' future healthcare. 该句子译为: 医疗保健的绝对支出和家庭所承担的份额都提高了,最近流行的健康储蓄计划正从立法机构延伸到沃尔玛员工中,该计划增加了医疗保险扣减额,也增加了家庭未来医疗保健方面的投资风险。由此可见健康储蓄计划增加了家庭的投资风险,与这个信息相对应的选项为 [D] increase the families' investment risk,译为增加了家庭的投资风险。

错误答案分析:

选项 [A] help reduce the cost of healthcare 译为帮助减少医疗成本,这个信息与定位句的含义刚好与之相反,因此,错误的原因为正反混淆。选项 [B] popularize among the middle class 译为在中产阶级家庭受欢迎,选项 [C] compensate for the reduced pensions 译为补偿丢失的养老金。均在在文中未提及,因此,错误的原因是无中生有。

- 34. It can be inferred from the last paragraph that
- [A] financial risks tend to outweigh political risks
- [B] the middle class may face greater political challenges
- [C] financial problems may bring about political problems
- [D] financial responsibility is an indicator of political status
- ① From the middle-class family perspective, much of this, understandably, looks far less like an opportunity to exercise more financial responsibility, and a good deal more like a frightening acceleration of the wholesale shift of financial risk onto their already overburdened shoulders. ② The financial fallout has begun, and the political fallout may not be far behind.

①可以理解的是,从中产阶级家庭的角度来看,上述诸多问题远非一个承担更多经济责任的机会,而更像是一个将经济风险全盘转嫁到他们本已不堪重负肩膀上的可怕的加速过程。②经济上的不良影响已经显现,政治影响可能也不远了。

#### >>> 词汇解析:

perspective *n*. 角度;视角;观点 a good deal more/less 多得多/少得多 acceleration *n*. 加快;促进;加速 wholesale *n*. 大规模(的) fallout *n*. 影响;后果

#### >>> 长难句解析:

From the middle-class family perspective, much of this, understandably, looks far less like an opportunity to exercise more financial responsibility, and a good deal more like a frightening acceleration of the wholesale shift of financial risk onto their already overburdened shoulders.

该句子首先在通读的时候要看结构: much of this...looks far less like an opportunity to exercise more financial responsibility...a good deal more like a frightening acceleration. From the middle-class family perspective 作状语, of the wholesale shift of financial risk onto their already overburdened shoulders 修饰 acceleration。

#### 解题思路:

通读对应段落后,该段落只有两句,以短段有限原则,可以先对应段落的最后一句,即 The financial fallout has begun, and the political fallout may not be far behind. 译为经济上的不良影响已经显现,政治影响可能也不远了。与这个信息相对应的选项为: [C] financial problems may bring about political problems. 译为经济的问题可能会带来政治问题。

此题为推理题,通常通读完段落后,如果段落不超过四句,那么选项都会有对应,如果段落超过了四句,那么考官设计选项的位置往往在段首尾、转折句。

#### 错误答案分析:

选项 [A] financial risks tend to outweigh political risks 译为经济的风险趋向于大于政治风险,但是在尾句中经济和政治之间没有做任何的比较,因此应当排除。选项 [B] the middle class may face greater political challenges 译为中产阶级可能面临更大的政治挑战,这个信息对应第一句,但是第一句是说中产阶级会承担更多的经济责任而不是政治挑战,这个选项的错误原因为偷换概念。选项 [D] financial responsibility is an indicator of political status 译为经济责任是政治地位的指标。这个概念在最后一段没有提及,错误的原因为无中生有。

- 35. Which of the following is the best title for this text?
- [A] The Middle Class on the Alert
- [B] The Middle Class on the Cliff
- [C] The Middle Class in Conflict
- [D] The Middle Class in Ruins

解题思路:

此题是主旨题,通过做完前四道题,大体猜出文章的中心思想,再次通读各段首句,验证中心思想。通过读完各段首句后我们已经得出文章的中心是中产阶级出现了风险,与这个信息相对应的选项为[B] The Middle Class on the Cliff,译为:中产阶级在危险中。

错误答案分析:

剩余的选项只需要看每一个选项最后的单词,分别为 Alert(警惕)、Conflict(争端)、Ruins(毁灭)。这三个信息都不能体现风险,因此应当排除。

#### Text 2 (2007-4)

It never rains but it pours. Just as bosses and boards have finally sorted out their worst accounting and compliance troubles, and improved their feeble corporation governance, a new problem threatens to earn them—especially in America—the sort of nasty headlines that inevitably lead to heads rolling in the executive suite: data insecurity. Left, until now, to odd, low-level IT staff to put right, and seen as a concern only of data-rich industries such as banking, telecoms and air travel, information protection is now high on the boss's agenda in businesses of every variety.

Several massive leakages of customer and employee data this year—from organizations as diverse as Time Warner, the American defense contractor Science Applications International Corp and even the University of California, Berkeley—have left managers hurriedly peering into their intricate IT systems and business processes in search of potential vulnerabilities.

"Data is becoming an asset which needs to be guarded as much as any other asset," says Haim Mendelson of Stanford University's business school. "The ability to guard customer data is the key to market value, which the board is responsible for on behalf of shareholders." Indeed, just as there is the concept of Generally Accepted Accounting Principles (GAAP), perhaps it is time for GASP, Generally Accepted Security Practices, suggested Eli Noam of New York's Columbia Business School. "Setting the proper investment level for security, redundancy, and recovery is a management issue, not a technical one," he says.

The mystery is that this should come as a surprise to any boss. Surely it should be obvious to the dimmest executive that trust, that most valuable of economic assets, is easily destroyed and hugely expensive to restore—and that few things are more likely to destroy trust than a company letting sensitive personal data get into the wrong hands.

The current state of affairs may have been encouraged—though not justified—by the lack of legal penalty (in America, but not Europe) for data leakage. Until California recently passed a law, American firms did not have to tell anyone, even the victim, when data went astray. That may change fast: lots of proposed data-security legislation is now doing the rounds in Washington, D.C. Meanwhile, the theft of information about some 40 million credit-card accounts in America.

disclosed on June 17th, overshadowed a hugely important decision a day earlier by America's Federal Trade Commission (FTC) that puts corporate America on notice that regulators will act if firms fail to provide adequate data security.

36. The statement at never rains but it pours. Is used to introduce		
[A] the fierce business competition		
[B] the feeble boss-board relations		
[C] the threat from news reports		
[D] the severity of data leakage		
37. According to Paragraph 2, some organizations check their systems to find out		
[A] whether there is any weak point		
[B] what sort of data has been stolen		
[C] who is responsible for the leakage		
[D] how the potential spies can be located		
38. In bringing up the concept of GASP the author is making the point that		
[A] shareholders' interests should be properly attended to		
[B] information protection should be given due attention		
[C] businesses should enhance their level of accounting security		
[D] the market value of customer data should be emphasized		
39. According to Paragraph 4, what puzzles the author is that some bosses fail to		
[A] see the link between trust and data protection		
[B] perceive the sensitivity of personal data		
[C] realize the high cost of data restoration		
[D] appreciate the economic value of trust		
40. It can be inferred from Paragraph 5 that		
[A] data leakage is more severe in Europe		
[B] FTC's decision is essential to data security		
[C] California takes the lead in security legislation		
[D] legal penalty is a major solution to data leakage		

#### 一、文章大意

第一段: It never rains but it pours.

译文: 真是祸不单行。

第二段: Several massive leakages of customer and employee data this year—from organizations as diverse as Time Warner, the American defense contractor Science Applications International Corp and even the University of California, Berkeley—have left managers hurriedly peering into their intricate IT systems and business processes in search of potential vulnerabilities.