

“专转本” 英语考试 高分必读教程

主 编 姚 军 杨援朝
副主编 张 菁 董玉明 余华荣



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内 容 提 要

本书由常年从事“专转本”考前辅导且颇有成效的老师精心编写，旨在帮助广大考生有针对性地高效率地复习迎考。

本书前半部分按照“专转本”考试的项目顺序，分别编写了“阅读理解、语法与词汇、完型填空、翻译”四个单项训练题。本书除提供各种题型的系统性应对方式和技巧外，还编写了大量的实例和练习，使考生能巩固、强化、掌握并灵活运用考试所需的基本知识和技能。

本书后半部分完全根据“专转本”试卷的项目、题型、思路和风格，有针对性地编写了 10 套模拟试卷并进行详细讲解。最后还提供了最新“专转本”考试真题及详细参考答案。

本书不仅适用于非英语专业的考生，也可供英语专业的考生使用，同时还可供参加类似考试的有关人员自学、训练与辅导使用。

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前 言

“专转本”是专科学生继续求学深造的一条重要途径，“专转本”考试是考生实现这一愿望的必经之路。广大考生及其家长对此既欢迎更关心。然而，这一倍受重视的考试，目前却既无考纲又无专用教材，不少考生和老师对此甚感忧虑。为了解决这一问题，帮助广大考生有针对性地高效率地复习迎考，我们特组织几位常年从事“专转本”考前辅导且颇有成效的老师，根据专科学生的实际，结合自己的教学经验，同时参照“专科英语教学基本要求”和本科大学英语教学的有关要求，精心编写了这本《“专转本”英语考试高分必读》。重点强调了各部分基础知识的讲解和实际运用。

本书前半部分按照近年来江苏省“专转本”考试的项目顺序，分别编写了“阅读理解、语法与词汇、完型填空、翻译”四个单项训练题。这些习题选材广泛、内容新颖，突出考试的针对性和实用性。鉴于广大专科考生英语水平实际存在的差异，我们除提供各种题型的系统性应对方式和技巧外，本着“由浅入深、从易到难、由简到繁，循序渐进”的精神，编写了大量的实例和练习。目的是通过较为系统的、一定量的辅导和训练，使考生能巩固、强化、掌握并灵活运用考试所需的基本知识和技能，在考试中能应付自如，考出信心、考出水平、考出自己满意的成绩。

本书后半部分则完全根据近年江苏省“专转本”试卷的项目、题型、思路和风格，有针对性地编写了 10 套模拟试卷并进行详细讲解，供考生学习、训练。最后，我们还提供了最新“专转本”考试真题及详细参考答案，以便考生进行“实战演练”。模拟试卷部分的讲解，力求针对考点、突出重点、分散难点。

该书不仅适用于非英语专业的考生，也可供英语专业的考生使用，同时还可供欲参加类似考试的其他人员自学、训练与辅导使用。总之，本书既有明确的针对性、实用性，又有良好的兼容性和适应性。

本书“阅读理解”由姚军、杨援朝老师编写；“语法与词汇”由张菁、董玉明老师编写；“完型填空”由杨援朝编写；构词法由张菁老师编写；“翻译”由余华荣老师编写。

全书统稿由杨援朝、姚军负责；编排与初校由舒丽珍负责。此外，陈丽琴等老师也曾予以帮助，在此一并致谢。同时向所有关心、支持本书的领导、老师表示衷心的感谢。

因时间仓促，水平有限，疏漏之处，在所难免，恳请广大师生批评指正。

编 者

2003 年 9 月 28 日

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第一章 阅读理解

一、“阅读理解”简介

在专转本的考试中，阅读理解可以说是整个试卷中的重中之重，因为在各部分得分中，阅读部分得分的比重最大，在满分为 100 分的情况下，阅读部分占 40 分。本书在编写过程中，无论对阅读理解的选材还是题目的设计以及模拟试题中答案的详细分析与解答，都倾注了极大的心血。本书前半部分的阅读练习材料含 40 篇精选文章，本着先易后难，从简到繁的原则，每 4 篇为一个单元，共 10 个单元，力求较好地体现整个阅读理解部分的考试梯度。本书后半部安排了 10 套模拟试卷。每套试卷均严格按近年全省“专转本”考试的各项要求，选编了难度与试卷相对应的 4 篇文章，并附有详细的试题解析。

二、“阅读理解”考试的要求及特点

阅读理解试题的目的与要求是测试考生通过阅读获取所需信息的能力，既要学生能够准确理解，也要求有一定的阅读速度。阅读理解题主要测试以下几方面的能力：

- 1) 掌握所读材料的中心思想、主要内容和细节；
- 2) 对所读材料的内容进行一定的判断和推理；
- 3) 理解某些词和句子的意义及上下文之间的逻辑关系；
- 4) 领会作者的观点和判断作者的态度。

阅读理解试题通常共设 20 题，每题 2 分。考试时间为 35 分钟。考生须在这一时间内阅读 4 篇短文。每篇短文的词汇约 250-300 词不等。考生须在理解短文的基础上从每题所给的 4 个选项中找出最佳答案。

三、正确有效的阅读方法

1. 略读法

略读是指为获得大意或者总体印象而进行阅读。略读作为一种快速阅读技巧对我们来说并不陌生。这就像我们看报纸时，由于一份报纸有数十大张，实在不可能一字不漏地读，只能用最快的速度找出主题，略掉一些无关紧要的细节或与主题不甚相干的部分，只知道大概内容即可。这种方法要求我们不要把眼睛盯在具体的每个单词上，而是要看篇章中的主题句或者是从篇章的结构着手，利用自己的推理能力，对文章的信息进行分析，从而归纳总结出主题。略读的关键是“略”。我们的注意力应该集中在大意，而不是细节上。略读不同于仔细阅读，善于略读的人会有选择地阅读，完全跳过一些句子、段落甚至是整页的内容。

2. 意群阅读法

词是语句的基本组成单位，意群是语句的基本构成单元。单个词并无多大意义，只有组合起来，在上下文关系中形成特殊的意群，才能获得特殊的、确定的意义。根据这一点，整体阅读的关键就是要把握文章中每个语句的意群。当我们在阅读文章的时候，

一定要把目光集中在意群的中心。目光不应当在每个词上都做停留，而应当放在中心词上，从一个意群中心词到另一个意群中心词，这样的意群整体扫描才是提高阅读速度的关键。

3. 信号词辨认法

文章阅读中，信号词的作用很大，因为那些能够发出信号的词汇，预示着读者将要读到的内容与上下文存在什么样的关系或具有什么逻辑意思。文章的句子不是无序的排列，而是按照一定关系，有目的地组织起来的。注意信号词就能更清楚地理顺该句与上下文的逻辑关系及作者的思路，从而提高阅读理解的效率和准确率。

信号词可以归纳为以下几种：

- (1) 表示递进的信号词，如：
after all, also, again, and then, as well as, further more, in addition, in other words, more over, to repeat
- (2) 预示有相同或类似内容的信号词，如：
and, also, moreover, further, likewise, in addition, besides, similarly
- (3) 预示有不同或相反内容出现的信号词，如：
but, however, on the contrary, to the opposite, otherwise
- (4) 表示因果关系的信号词，如：
as, for, because, as a result, consequently, thus, so, therefore, for this reason, so that, thereby
- (5) 表示总结性内容的信号词，如：
in short, in a word, in brief, briefly, in conclusion, as a result, to sum up, by and large, to conclude
- (6) 表示先后关系顺序的信号词，如：
before, after, another, first, next, then, last, finally, afterwards, later on, since then, eventually
- (7) 表示解释、举例说明关系的信号词，如：
for example, for instance, such as, to illustrate, in other words, that is to say, such as, the same as
- (8) 表示目的的信号词，如：
in order to, in order that, so that, for the purpose that
- (9) 表示强调的信号词，如：
most of all, doubtless, surely, certainly, above all

4. 猜测词义法

在阅读文章的过程中，考生面临的最大问题是不认识的单词或短语，或者认识的单词在文章中有了新的意义。如果这些词或短语不影响对文章主要内容的理解，考生便可以将它们略过，继续阅读。如果了解这些词语的意思对正确理解文章很重要，考生就必

须根据上下文的联系，对它们的意义进行猜测，使之不影响对整篇文章的阅读理解。

通常，猜测词义可采用以下几种方法：

(1) 利用上下文进一步的叙述猜测词义。

例如：He is successful as a businessman because of his dynamic personality. He seems to have unlimited energy.

第二句中的 to have unlimited energy... (有用不完的劲) 就是对 dynamic 词义的解释。这样，从上下文可猜出即该词与 vigorous 是同义词。

(2) 根据同义或反义关系确定词义。

阅读中，应特别注意表示反义的信号词：in contrast, on the other hand, rather than, however, yet, although, while, unlike, but, whereas 和 as opposed to 等。例如：

My sister Marie is an optimist, while her boyfriend is one who is always gloomy and expects the worst to happen.

从 while 可知 optimist 意思是 “one who expects the best”，即乐观的。

(3) 利用标点符号。

例如：A gorilla always makes me think of the word aloof--not friendly, of distance from others. 破折号后的内容是 aloof 一词 “不友好，冷漠” 的释义。

(4) 利用构词法猜测词义。

例如：They overestimate the interviewee's ability and asked him many difficult questions. over- 在 overestimate 词中是前缀，意思是 “过分...”。因此，overestimate 的词义可猜测为 “过高估计”。

英语的构词方法主要有以下几种。比如：

1) 派生法 (derivation)

前缀+词根+后缀

un+cred+ible = incredible

不 信 形容词后缀 不可信的

2) 合成法 (compound)

ice+box=icebox (冰箱)

3) 缩略法 (abbreviation)

advertisement=ad. (广告)

4) 拼缀法 (blending)

smoke+fog=smog (烟雾)

其中派生法最为重要。如果考生熟悉单词常见的词根、前缀和后缀，判断单词的意义和记忆单词就相对容易一些了。

以下是一些常考词汇的词根及其释义：

词根	例词及其释义
ambula=walk	ambulance 救护车 ambulant 流动的
ann=year	anniversary 周年纪念 annual 每年的
audi=hearing	audience 听众 audible 听得见的
auto=self	automation 自动化 autobiography 自传
bio=life	biology 生物学 biography 传记
capit=head	capital 首都 decapitate 斩首
ced, cess=go; move	unprecedented 史无前例的 process 进展
chron=time	chronology 年表, 年代学 synchronal 同步的, 同时发生的
cide=kill; cut	suicide 自杀 insecticide 杀虫剂 bactericide 杀菌剂
confid=trust	confidential 机密的
cred=trust; belief	credit 信用; 信任 credulous 轻信的
cur=run; move	current 潮流, 旅行 incursion 入侵, 进入
dic / dict=say; speak	indicate 指示, 暗示 dictate 口授 diction 措词
duce / duct=lead; take	introduce 介绍 conduct 指导
equ=same; equal	Equality 平等 equator 赤道
fact=make; do	manufacture 制造 factory 工厂
fer=carry; bring	ferry 轮渡 transfer 搬运、转移
flag=break	fragile 易碎的 fragment 碎片
gen=produce	generate 产生 genetics 遗传学
gress=go; walk	progress 进步 congress 会议
ject=throw	eject 喷射; 逐出 reject 拒绝
mit / miss=send	emit 放射 vomit 呕吐
port=carry	porter 脚夫 export 出口 passport 护照
pose=put; place	propose 建议 dispose 处理
simil=like	similarity 共性 simile 明喻 similar 类似的
spect=see; look at	inspect 视察 expect 盼望 retrospect 回顾
tain=hold	maintain 维持 attain 获得
tract=draw	tractor 拖拉机, 拖拉机 attract 吸引 distract 分散
vent=come	advent 来到, 出现 convention 会议 contravention 违反, 抵触
vert / vers=turn	convert 转移 version 译本 subvert 推翻, 颠覆
vid / vis=see	vision 视力, 视觉 invisible 看不见的
volv=roll	revolution 革命 evolve 进化, 演化

四、阅读理解测试题型

1. 主旨及大意题。考查考生对文章的中心思想, 作者的写作目的和意图以及对文章主题的理解; 如:

1) The best title for the passage might be _____.

- A. Life in Year 2040
- B. Sensors and Computers
- C. The Development of Science and Technology
- D. Lights and Heaters in the Year 2040

2) Which of the following is the main idea of the passage?

- A. A modern city is better than an old city.
- B. Tokyo has developed rapidly but it is faced with new problems.
- C. People of all nations helped develop Tokyo.
- D. The government is worried about the problem.

2. 细节题。考查考生对某句或某段落部分细节性信息的理解；如：

3) _____ brought so many problems to Tokyo today.

- A. The severe earthquake
- B. The foreign occupation after the war
- C. The population explosion between 1945 and 1960
- D. The rapid development of the city after the war

这道题要求考生对“何种原因”这一细节掌握及理解比较好。

3. 暗示推理题。考查考生根据给出的信息暗示进行综合分析、推理，然后做出合乎逻辑的推断；如：

4) The author implies that China's retail enterprises _____.

- A. should continue their old business practices
- B. will have strong rivals
- C. should try to improve their management and scale
- D. should withdraw from this fierce competition

4. 判断题。考查考生理解文章内容细节的能力，与判断原文所述事实具有直接或间接的关系；如：

5) Which of the following statements is true?

- A. China will reduce control on its wholesale and retail sectors immediately.
- B. China's retail markets are favored not only by foreign investors but also by domestic business.
- C. Foreign investors couldn't enter China's retail market right now.
- D. At present, foreign capital flows to manufacturing industries.

5. 语义或词义题。考查考生推测某个词或短语在句中的特定含义。如：

6) The word "temptations" in the first paragraph is closest in meaning with _____.

- A. interests
- B. attractions
- C. benefits.
- D. profits

6. 确定作者的观点、态度和语气题。考查考生对作者在对某一事物进行描述, 介绍时, 自觉或不自觉流露出观点、态度和语气。如:

- 7) It seems that the writer_____.
- A. is interested in the imaginary life forms.
 - B. is eager to find a different form of life.
 - C. is certain of the existence of a new life form.
 - D. is critical of the imaginative people.

五、解题方法和步骤

在做阅读理解题时, 考生可根据以上命题的方式注意以下几点:

1. 把握阅读与做题的速度

阅读与答题速度是很重要的。答题前应先将短文快读一遍, 了解全文大意、主题及主要内容的排列顺序。正式答题时, 应找出问题与选择中的几个关键词作为参照, 在短文中找出与此题相对应的句子查读, 搞清上下文之间的联系, 尤其要注意表示转折、结果、递进等关系的引导词在短文中的作用, 这样可以提高答题的速度。如果时间有限, 可以选择一种较为省时的方式, 即直接阅读分析问题再用问题中的关键词在文章中找到相对应的句子, 两相对照, 判断答案选择。

例如, 在做选择题 When Lloyd Nickson dies, he will_____ 时, 可以利用关键词 Lloyd Nickson, 在文章中扫描这个名字出现的句子, 再将此句对比四种选择, 正确答案就比较容易判断出来了。

2. 确定文章的主题句和总结句, 抓住文章中相关的细节

做阅读理解题时, 应首先分析这道题是属于大意题还是细节题。做大意题要找出文章的主题句和总结句。根据篇章结构模式, 文章的主题句和总结句一般分别在文章的开头和结尾处。所以, 在回答此类问题时只需参照文章的开头和结尾, 一般来说内容过于具体的选择不会是正确答案。而做细节题时, 可利用题或选择中的关键提示词在文章中找出相对应的细节性句子与四个选项相对照, 之后确定正确答案。

3. 暗示推理题要把握好作者的观点和意图

这类题要求考生体会出作者在文章中未直接表达的意思, 进行推理猜测。有时还需运用一下自己的知识和某些常识。如果是推理题, 那么文章中直接正面涉及的内容一般作为干扰项。同时过于绝对的选择项(例如用了 all, any, every 等词)一般也不太可能是正确答案。

- 8) According to the author, in 2040, new technologies_____.
- A. will turn everything into sensors
 - B. will free US from the keys we use today
 - C. will make the locks out of date

D. will eliminate crimes

在该题中，可以首先排除 A 项。因为 everything 这一词显得有些绝对了。现实生活中不可能是真实的。

4. 排除法通常涉及对常识的运用

做题时，可以先运用常识排除太绝对或不可能的选择。但最重要的一点仍然是要在文章中找到与正确选项对应的句子。在此方面，可利用选择中的一些关键词作参照，在文章中找到相对应的内容。如：

9) Efforts to save the endangered pandas _____.

A. have failed completely

B. have proven highly successful

C. have met with setbacks but brought hope

D. have received no response from the scientists

该篇短文是关于保护中国大熊猫的。本题的问题是“拯救受到危险的大熊猫的努力_____”。通过我们的常识，首先可以排除 A 项（完全失败了）和 D 项（科学家没有反响）。通读全文便可断定 B 是答案。

5. 语义题的重点在于对上下文的理解

对于认识的词而自己所掌握的词义不符合文章的含意或一时记忆不起来的词，可通过上下文来判断此词在文中的“特定含义”。对不认识的词，可以根据前后句的内容猜测词义或者运用已有的知识和经验来猜测，或者根据构词法规则分析词根、前缀或后缀来猜测词义。如：

10) The word "slump" in the last sentence means _____.

A. depression

B. growth

C. success

D. increase

文章中可作为依据的句子：The wealth of the top 50 on this year's China list jumped 40 per cent, to US \$ 14 billion, from US \$ 10 billion last year despite a global economic slump. 本句中前面的动词是 jump，中间的过渡词是 despite，因为 despite 这一过渡词表示前后关系的对比或转折，前后的意思一般正好相反，所以 slump 的意思就是 jump 的反义词，答案为 A。此外也可以考虑排除 B 和 D 项选择，因为他们是同义词。

6. 确定作者的观点、态度和语气主要通过词线索

动词、形容词和副词最能表达出作者的情感，此外，某些习惯用语也能传达作者的语气和态度。如：little more than, only 等词语气往往表示作者对某一事物或人物的轻蔑、不重视、随意的态度。

六、阅读理解常见问题

考生在阅读理解答题中出现的主要问题是：

1. 阅读速度慢

如果考生没有掌握意群阅读的方法，一遇到生词，便停顿下来，这样一来，阅读速度就慢了下来，也不容易在通篇理解的基础上理解整句、整段或整篇的意思了。还有的考生一看到生词或不熟悉的短语时，就返回句首甚至段首重读。另外，有的考生喜欢逐词逐句地将文章在大脑中翻译，通过译成母语来帮助自己理解，这些都是阅读速度慢的原因。考生应注意快速阅读文章的要领，文章无须句句必读。

2. 抓不住文章的主要内容

有的考生怕自己在规定时间内不能读完文章，便只采纳查阅法，仅靠查找与做题有关的个别句子来解题，这样文章的全面理解就无从谈起。通常包含文章主要内容的句子出现在段首，阅读时不可一带而过，要仔细阅读而且一定要读懂。主要内容看懂了，后面的细节题等也就迎刃而解了。

3. 不会审题

一些考生审题和理解选项的角度不对，不理解题的性质，因此答题不得要领。考生应该牢记阅读题出题类型主要的五类：

- 1) 主旨大意题；
- 2) 细节题；
- 3) 词汇题；
- 4) 推论引申题；
- 5) 作者态度判断题。

所有的问题都经过命题人员的仔细设计，如果审题不当，正确解题就失去了基础，所以确定题型是提高做题的命中率的重要环节。

4. 基本语法知识掌握不牢

阅读理解过程中，考生多对复杂句、长难句的理解能力普遍较差。一看到长一些、结构复杂一些的句子就把握不住句子的句干结构，搞不清句子的含义，见到这样的句子就犯愁，看到篇章中多几个这样的句子就手忙脚乱，不知道该怎么读文章了。考生如果想真正提高阅读水平，复杂长难句这一难关必须越过。对句子的理解能力不足，阅读就无懂可言。

5. 过度恐惧生词

考生最害怕在阅读中碰到生词，但在阅读时遇到生僻的单词是不可避免的。如果一见到生词就不知所措，必然会影响到对文章的理解。如果遇到这种情况，可以根据情况用不同的方法来解决问题。也就是说，不认识的生词对理解文章的关系不大，就可以跳过去不管它；如果该生词影响到了对文章的理解，就要试着从句中认识的词中去猜测生词的意思，尽可能地用相关的词义和句子去推出该词在句中的作用和词义。

Section 1

Questions 1-5 are based on the following passage:

Passage 1

词数	阅读时间	答题时间
358	5'	4'

Britain has laws to make sure that women have the same opportunities as men in education, jobs and training. But it's still unusual to find women doing dirty or heavy jobs.

Nikki Honriques is a car maintenance engineer in London. She used to be a secretary. Barty Phillips, a journalist with "The Observer", a Sunday newspaper, asked her why she wanted to work with cars.

"My first reason was independence," she said. "I also wanted to use my hands, and I like learning about how things work. Many people prefer to have a woman repair their cars, too."

Nikki didn't find it easy to become a car maintenance engineer. She went to Government Skills Centre--a special sort of college where people can learn a new job--for twenty weeks. "For ten weeks I was the only woman among four hundred men, and some of them were rude to me, just because of my sex. It was, also very tiring--from 8 in the morning to 5 at night, with only 30 minutes for lunch." Now Nikki works free-lance--that is, she's self-employed, working for herself and not for a garage or a company.

Barry Phillips also spoke to Rose, who works as a general builder in Sheffield, an industrial town in the north of England. Like Nikki, Rose used to be a secretary. "I didn't enjoy it at all," she said. "I wanted to do more practical work, and I wanted to be self-employed."

Rose joined a women's building co-operative, and she learnt her job from other people and from experience. However, many of the women in her group have been specially trained. Most of the jobs they do are improvements to buildings and general repairs.

"People often say, 'Oh, women aren't strong enough', but I don't think strength is important," said Rose. The important thing is to get used to doing a different sort of work."

Rose would like more women to come into the building industry. "Everything built at the moment is a product of man's world. If women become builders, they will be able to understand the production of their houses and their towns."

Questions:

1. Britain has laws to make sure that _____.
 - A. women do not have to do dirty or heavy jobs
 - B. women get higher pay than men from doing dirty or heavy jobs
 - C. women are equal with men in education, employment and training
 - D. women are given more opportunities to find jobs

2. Before Nikki was able to become a car maintenance engineer, she had to _____.
 - A. go to Government Skills Centre for a working license
 - B. go to Government Skills Centre for the necessary training
 - C. know if a woman engineer was really needed
 - D. work for a garage or a company
3. Rose does not like being a secretary because _____.
 - A. the work is very heavy
 - B. she wants to do more practical work
 - C. her dream is to be a journalist
 - D. she wants to have a good job
4. Rose joined a women's building co-operative and she got her skill _____.
 - A. from a training class run by the government
 - B. from a special night school run by the local council
 - C. from other people and from her own experience
 - D. from reading books
5. A suitable title for the above passage might be _____.
 - A. Women in Traditionally Male-Dominated Jobs
 - B. Women at Engineering Work
 - C. Better Jobs for Women
 - D. Women and Learning

Questions 6-10 are based on the following passage:

Passage 2

词数	阅读时间	答题时间
248	4'	4'

If you ask someone "How to Advertise for a Bank?", they'll say that the bank is where you can cash a cheque. But it's more than that and we have to tell people that in our advertisements. There are several things to think about. When do you start? I mean at what age. That is the first problem. I think you must start very young. So we said, "Let's introduce the name of the bank to children and they will never forget it." The next question is this, "How do you attract the different age groups?" My partner said, "Why don't we use a gimmick for each age group? Give them something for nothing — money boxes for young children, T - shirts for teenagers, gold pens for young executives." That always works. But what do you give to your best customer? That's another question. What about leather diaries, for example?

Banks are very competitive. How do you think of something new? That's always a problem. We were one of the first banks to have drive - in banks and to open on Saturdays, but now many banks do. Of course, most banks now offer insurance and travel services, and all the usually standing order and direct debit (记账借款) services. The other thing about advertising is where.

Where do you put the ads — on television, of course, but which journals and newspapers? And when and how often? These are questions you have to ask yourself.

Questions:

- 6. The passage is mainly about _____.
 - A. bank services
 - B. banking competition
 - C. advertisements for drive-in banks
 - D. advertisements for banks
- 7. The author's partner suggests _____ for young executives.
 - A. money boxes
 - B. shirts
 - C. gold pens
 - D. leather diaries
- 8. Which of the following is NOT true?
 - A. Many banks open on Sundays.
 - B. Only minority of banks don't offer insurance and travel services.
 - C. Banks are confronted with intense competition.
 - D. Few banks offer debit services.
- 9. When advertising for a bank, many questions have to be asked EXCEPT _____.
 - A. where you put the ads.
 - B. when you put the ads.
 - C. how often you put the ads.
 - D. on which television you put the ads.
- 10. What does the word "gimmick" (Para.1) possibly mean? It means _____.
 - A. a valuable thing
 - B. an expensive item
 - C. a fancy thing
 - D. a useless thing

Questions 11-15 are based on the following passage:

Passage 3

词数	阅读时间	答题时间
272	5'	5'

The U.S. Public Interest Research Group (PIRG) this month surveyed banks in 25 states and found that consumers paid an average of \$2.86 in fees at ATMs not owned by their banks, compared to \$1.01 in 1996, the year surcharges (额外收费) were introduced in most states.

The surcharges are in addition to the so-called foreign fees that most banks charge their own customers for using an ATM owned by another financial institution.

"Not only is ATM surcharging unfair to consumers, since it is charging them twice for one

transaction , it is also anti-competitive, since it encourages consumers to switch their accounts (户头)to bigger, higher-fee banks, finally limiting consumer choice,” said Ed Mierzwinski of PIRG.

PIRG found that 94 percent of all banks surveyed imposed (征收) surcharges, with the fees averaging \$1.47. Foreign fees averaged \$1.39. Big banks have higher ATM fees than smaller banks and big banks are more likely to impose surcharges. On average, combined big ATM fees averaged \$3.07, with surcharges accounting for \$1.55 of the total and foreign fees accounting for \$1.52.

PIRG’s Mierzwinski praised the efforts by credit unions and smaller banks to create what’s known as selective surcharge alliance (联盟) networks. “The small institutions are trying to avoid losing customers and get customers to switch from bigger banks to avoid surcharges,” he said of the alliances in which members do not surcharge each other’s customers but do surcharge others.

The nation’s largest such alliance is based in Massachusetts and now has members in New York, Connecticut, Ohio, Rhode Island and Puerto Rico.

Notes:

1. financial institution 金融机构
2. account for (数量上) 占

Questions:

11. Customers of one bank using ATM owned by another bank are likely to be charged _____.
A. foreign fees
B. surcharges
C. surcharges or foreign fees
D. surcharges and foreign fees
12. Smaller banks charge _____.
A. higher ATM fees
B. lower ATM fees
C. higher foreign fees
D. lower foreign fees
13. According to Ed Mierzwinski, which of the following statements about ATM surcharging is NOT true?
A. It is unfair to customers.
B. It is anti-competitive.
C. It is not very common among small banks.
D. It limits consumer choice.
14. Members in selective surcharge alliance networks _____.
A. do not surcharge customers
B. do not surcharge each other’s customers
C. do not charge foreign fees
D. do not charge ATM fees
15. The nation’s largest such an alliance is located in _____.