

外教社

总主编 刘鸿章 施骏

# 全国硕士研究生入学考试

英语备考丛书

# 2006<sup>年</sup> 考研

## 听力理解 详析与精练

主 编 吴稚倩  
副主编 王 屏



上海外语教育出版社



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## 2006年考研 听力理解 详析与精练

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## 2006 年考研新版丛书说明

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“外教社全国硕士研究生入学考试英语备考丛书”自出版以来,由于它具有很强的实用性、新颖性和针对性,全面覆盖了这门考试的各个方面,因此深受准备参加研究生入学考试的考生欢迎。为了使这套辅导材料能更充分地反映研究生入学英语考试的要求,同时跟上这门考试的新变化,我们对这套丛书做了精心的增订,对部分内容作了更新,现推出针对 2006 年考研的新版。虽然从 2005 年起研究生入学英语考试不再包括听力部分,但是不少专业在复试时仍有听说测试,或是口语测试,因此本丛书不仅保留了《听力理解详析与精练》分册,还对其试题详析部分做了补充并增加了练习……我们希望 2006 年考研的新版丛书能帮助考生取得更优异的成绩,顺利通过研究生入学英语考试。

任何考试的目的都是为了测出考生的真实水平,而不是看其掌握了多少应试技巧;所谓的应试技巧常常只会起到误导的作用。我们有必要再次指出,好的备考材料是通过分析考试大纲和已公布的考试资料(包括公开了的实考试卷)、辅具有针对性的练习,帮助考生熟悉和理解考试的目的、范围和题型。因此,我们出版的这套 2006 年考研新版丛书不是以所谓的应试技巧取胜,而是帮助考生更好地熟悉和理解考试大纲的要求,通过巩固和归纳已经掌握的英语知识和技能,依靠自己的实力考出好成绩。

编 者

## 总 序

近年来,我国研究生教育得到了蓬勃的发展,投考研究生各专业的考生也越来越多。作为大多数考生的必考科目,英语入学考试受到了广泛的重视。考生希望能在在这方面得到一些指导,以便有针对性地进行迎考复习,考出好的成绩,这种愿望应该说是合理的。

无可讳言,要考出好的成绩,主要是靠平时努力学习。大学阶段的英语学得扎实,掌握得好,研究生入学考试也一定考得好。突击的效果是不会理想的。不过,熟悉这门考试的目的、要求和内容,特别是它的题型,也会有助于更好地发挥自己的水平,何况研究生入学考试是选拔性的水平考试,与在校期间的学业考试是有所区别的。因此可以说,考生在考前熟悉考试的难度和范围以及试题的类型,做一些适应性的练习显然是有益的。参加研究生考试的不仅有刚毕业的大学生,还有许多已经工作一段时间、希望进一步提高学历的在职考生,他们更有必要进行考前复习。问题在于考生是否能够获得合适的资料来备考。没有针对性的材料,自然会徒然浪费时间,达不到复习的目的。近年来,英国的 IELTS(雅思)有为考生编写的培训教材,就是出于这种考虑,使考生能针对雅思的具体要求作好考前培训。

作为一门统考,研究生入学英语考试有统一的考试大纲,这是考生必须认真学习的重要资料。考试大纲对考试的目的、要求和考试范围都有具体的规定,它也规定了考试的题目类型。英语考试大纲曾几经修订,自 2004 年起,所公布的大纲中取消了听力理解部分,保留了以完形填空方式测试的英语语言应用部分,增加了阅读部分的题量(除了原有的 4 篇带多项选择题的阅读材料以及一篇英译汉外,还有一篇也是测试阅读能力的段落填空题),还扩大了写作部分(由写一篇作文改为写一篇应用性文字和一篇命题作文)。这就使笔试集中考核考生对书面语言的运用能力。但是,在有些专业的复试中仍要考听力,或听与说的能力。

就题型来说,目前在各类英语考试中都采用混合题型,即既有客观题也有主观题。研究生入学英语考试也是如此。所谓客观题,是指只有一个正确答案的试题。是非题和多项选择题(两个或多个选择项中只有一个选择项是正确的)是典型的客观题。理解类考试(例如:听力理解和阅读理解)一般只能有一种理解是准确全面的,因此可以用客观题来考。客观题的答案既是惟一的,便不存在阅卷时的分歧,可以用机器阅卷。机器阅卷准确而且高效,因此采用机器阅卷的客观题是大规模考试常用的试题形式。研究生入学英语考试中对英语知识应用和阅读理解的测试就采用了多项选择题。研究生入学英语考试中阅读理解部分新加的段落填空题也属此类。

所谓主观题,是指试题没有现成的答案,考生要根据自己的理解来回答,因此需要由阅卷人按照评分标准或评分原则给分。例如作文就是典型的主观题。考生写出的作文是各种各样的,阅卷人的评分准确与否同阅卷人的主观判断有密切关系。虽然主观题的评分要达到十分准确有一定的难度,但是由于这种题型有利于考生发挥自己的真实水平,因此这类试题适用于表达类的试题(例如:作文、翻译和回答问题)。在研究生入学英语考试中,写作和翻译试题用的就是主观题。

还有一些试题要求考生自己写出答案,但答案却是单一的。这种试题有评分准确的优点

又有利于考生充分发挥自己的语言能力。例如有的填充题和简答题要求考生写出惟一的正确答案(包括拼写无误),就是这类试题。究其实质,它们还是客观题。如果允许考生回答时在语言上有一定变化而不必完全按照惟一的答案回答,比如可以使用同义词或不同的句式表达,这就又是要求阅卷人判断正误的主观题了。为了有利于测出考生运用语言的能力,又达到评分可靠的要求,目前在很多考试中都采用这类试题。研究生入学英语考试原来的听力理解部分有此种题目,现已取消。

目前人们对多项选择题有一些不正确的看法。一是认为这种题目是将正确的答案和不正确的答案都放在选择项中,考生答题时只要打勾,因此即使随意打勾,也有机会做对。事实上,由于各题的正确答案是分布在不同的选择项中,胡乱猜测的答对率是很低的,即使猜对几道题也不可能达到及格要求。二是认为选择项有蛛丝马迹可寻,只要掌握了“窍门”,就可以找出正确答案,于是各种所谓的“应试技巧”便应运而生,许多辅导材料也是以此为标榜。可是高质量的多项选择题是只有真正听懂或看懂原文才能答对的。

例如,在研究生入学英语考试的阅读理解部分,有这样一道试题:

According to the text, making monetary policy changes \_\_\_\_\_.

- [A] is comparable to driving a car
- [B] is similar to carrying out scientific work
- [C] will not influence the economy immediately
- [D] will have an immediate impact on the inflation rate

此题出自文章的第一段:

Much of the language used to describe monetary policy, such as “steering the economy to a soft landing” or “a touch on the brakes,” makes it sound like a precise science. Nothing could be further from the truth. The link between interest rates and inflation is uncertain. And there are long, variable lags before policy changes have any effect on the economy. Hence the analogy that likens the conduct of monetary policy to driving a car with a blackened windscreen, a cracked rear view mirror and a faulty steering wheel.

如果单从常识判断,尤其是前些年美联储连续降息以刺激经济的消息人们仍记忆犹新,考生就会选择[D]项。实际上文中早已指出,利率和通货膨胀之间的联系并不肯定,而且在政策出台和产生影响之间常有“时间差”,即“The link between interest rates and inflation is uncertain. And there are long, variable lags before policy changes have any effect on the economy.”。因此,[D]不是正确答案,[C]才是正确答案。如果考生只是抓住文中的细枝末节或个别句子的片段,会从“Hence the analogy that likens the conduct of monetary policy to driving a car ...”一句的上半句误认为[A]项为正确选项,可是他忘了此句中所讲的汽车是“玻璃窗涂黑”和“后视镜破碎”的,在这两个特殊条件下开车和一般的开车不可同日而语,因此选择[A]也不当。如果考生只看到“... makes it sound like a precise science”而对“sound(听起来似乎)”这种内含否定意义的用词不敏感,尤其是不理解“Nothing could be further from the truth.”一句的否定含义,便会做出选择[B]项的决定,那就和原文的意思背道而驰了。

由此可见,所谓“解题技巧”在编写粗糙的模拟题集内可能会大有作用,而在正规的考试中则常会误人子弟。因此,考生应当在提高语言能力上下工夫,不要寄希望于“应试技巧”,更不要把大量宝贵的时间花在如何进行猜题上。我们这套备考丛书决不以教会考生“应试技巧”来

标榜,而是要给考生以正确的指导,使考生能真正发挥自己最好的水平。

从2005年考试大纲和大纲所附样题可以知道,全国硕士研究生入学考试英语考试包括3个部分(Sections),即1)英语知识运用,2)阅读理解,3)写作。与有些英语考试不同,本门考试各部分测试的内容都是以完整的篇章段落的形式出现,不考孤立的句子。这就意味着考生对测试内容的理解或表达都要从一定的上下文和情景出发,不应只注意个别句子。

第一部分“英语知识运用”不分节。对英语知识的测试使用的题型是完形填空。这也是考生所熟知的考试形式。完形填空可以有不同的变体。本门考试是在一篇短文中抽去20个词或词组,即留出20个空格,每个空格备有4个选择项,要求考生从选择项中找出可以填入短文的正确答案。这种考试是测试考生在理解短文的基础上能否正确选出可以使文章恢复原义的单词(包括实义词——名词、动词、形容词或副词,和虚词——介词、构成动词短语的小品词、代词、关联词等)或词组,因此考的是对语言知识——词汇、语法——的掌握和运用。考生必须先看懂短文才能对选择项做出正确判断,例如只有转折句才可以使用连词but、however或nevertheless,选择形容词时既要考虑它能否与所修饰的名词搭配也要符合上下文的情景等。

第二部分“阅读理解”分为三节。(1)多项选择题。在样卷中给出4篇文章,每篇文章后面有5道多项选择题。大学生对这种考试方式应当是熟悉的,只是本门考试中的文章比较长,要求有较快的阅读速度;文章也有较高的难度。(2)段落填空。这是这门考试新设的题型。类似的题型在国内的考试中尚未见用过。题型是:在一篇文章的各段中分别抽掉5个句子,把句子打乱后放在文章下面,同时还混入了2—3个不属于本文的句子。要求考生在仔细阅读文章后,从打乱的句子中找出5个合适的句子填入相应的5个空当,使文章还原。考生要准确地找出句子,不仅必须正确理解文章展开的逻辑关系和句子的意思,还必须注意连接成分(如连词、转折词、起连接作用的短语等)的使用。(3)英译汉。本门考试将英译汉放在测试阅读理解的部分,说明考试的要求是以考核理解英语原文的能力为主,不是以考翻译技巧为主,因此对译文的要求首先是准确。当然,很不通顺的译文也是不可取的。本节给出的不是几个单句而是一篇文章,其中划出5个句子,要求考生将其译成汉语。这表明考生虽然不必译出全文,但是在翻译划线的句子时要考虑到句子所在的上下文。只顾及所译的句子就会译得不准确。例如在一篇文章中要求翻译这样一句话:

But that, Pearson points out, is only the start of man-machine integration ...

句中的代词that指代什么?必须从上文中去找。在本段开始时有这样一个句子:“Pearson also predicts a breakthrough in computer-human links ...”,只有将代词that译成名词,即“这个突破”或“人类与计算机关系的突破”,句义才更清楚。

第三部分“写作”分为两节。第1节是要求写一段应用性文字,如业务信函、事故报告、文摘等。第2节是给出一个提纲、一个情景、一张表格或一两幅图画,要求考生就此写一篇200词左右的短文。从样卷和最近几次公布的试卷来看,看图/漫画写作在本门考试里用得最多,而考生在大学阶段遇到的作文题却多数是根据题目和提纲写作,或是按照指定的内容写作,对于看图写作也许比较陌生,为此《写作套路与精练》在这方面给出的练习较多。

考生了解了各种类型试题的特征,就能更好地答题。但是,形式决定于内容,题型只是考试的形式,要回答得好,还是要靠对所考内容——本门考试即各种短文——的理解,而要正确理解内容,就必须具有扎实的语言知识和语言技能。这里还必须指出的是:虽然考试大纲附有词汇表,然而就大纲的样题和公布的试卷看,其中也有超出大纲的词汇和短语,因此考生应

尽可能地扩大词汇量和多记短语,特别是要注意它们的用法,不能局限于背诵词汇表。此外,还必须注意每一项考试的指令(Directions),严格按照指令来答题。

为了使考生对全国硕士研究生入学英语考试有具体的了解,我们编写了一整套参考书,希望能有助于考生复习备考。这套书包括6个分册,即:《英语总复习与应试指南》、《实战模拟试卷》、《英语知识运用、英译汉详析与精练》、《阅读理解详析与精练》、《写作套路与精练》和《听力理解详析与精练》。各个分册既相互补充又独立成册。我们继续出版《听力理解详析与精练》这一分册,是因为我们在前面已经说过,在有些专业的复试中仍有听力测试的要求。这一分册对参加复试的考生当会有所帮助。

我们相信,考生通过这套书的学习和操练,会有效地提高应试能力,尤其是增强应试的自信心,在研究生入学考试中取得好成绩。

本套书邀请了各院校在研究生英语教学和测试中具有丰富经验的十余位教师编写,由刘鸿章和施骏任总主编。各分册的主编和副主编为王墨希、吴稚倩、王屏、罗鹏、陈永捷、裘雯、叶春阳、张鲲。

本套书在编写中引用了研究生入学英语考试大纲、样题和已公布的个别试卷以及有些试卷的部分内容,还选用了一些书刊的录音材料,在此谨表示衷心的感谢。本套书编者还感谢上海外语教育出版社对本书的编写和出版给予的大力支持。

编 者



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# 第一部分

## 听力理解题概况介绍及应试技巧

### 一、听力概况介绍

全国非英语专业硕士研究生入学考试的英语考试从 2002 年起增加了听力理解题。2002 年的听力考试成绩只算参考分,从 2003 年开始作为正式成绩记入总分。听力理解题是试题的第一部分,占试卷总分的 20%,考试时间约为半小时,共 20 道题,分 Part A、Part B、Part C 三节。下面以 2002 年全国非英语专业硕士研究生入学考试试卷为例,做一介绍:

试卷第一部分听力理解的 Part A 是一段 180~220 个单词的独白或对话,放两遍录音。考题为填写表格。考题的左栏为提示,根据提示将关键内容填入右栏。要求考生在听懂内容后填写一个词或一个数字。题目数量为 5 题,每题 1 分,共 5 分。主要测试考生理解特定或具体信息的能力。

例如:

#### Part A

##### Directions:

For Questions 1~5, you will hear an introduction about the life of Margaret Welch. While you listen, fill out the table with the information you have heard. Some of the information has been given to you in the table. Write **only 1 word or number** in each numbered box. You will hear the recording twice. You now have 25 seconds to read the table. (5 points)

Welch's Personal Information	
Place of birth	Philadelphia
Year of birth	1901
Transfer to Barnard University (year)	1920
Major at university	1
Final degree	Ph. D.

Welch's Personal Information	
Year of marriage	1928
<i>Growing up in New Guinea</i> published (year)	2
Field study in the South Pacific (age)	3
Main interest	4
Professorship at Columbia started (year)	5
Death (age)	77

表格填写内容多为人名、地名、价格、时间、年份、年龄等实义名词、动词、形容词和数字(只要写阿拉伯数字即可)。由于在录音材料前有 25 秒钟的读题时间,因此考生通过读题就可以知道 5 个空格所填的大概内容,听第一遍录音时就可以一边听一边填写。听第二遍录音时再作检查。

Part B 是一段 280 - 320 个单词的独白或对话,放两遍录音。考题有以下两种形式:  
A. 补全句子,即句子只给前半部分,它起着提问的作用,要求考生根据所听内容补入后半部分;  
B. 简答题,即给出问题,要求考生简短回答问题,回答不能超过 3 个词。题目数量为 5 题,每题 1 分,共 5 分。主要测试考生理解具体或总体信息的能力。

例如:

## Part B

### Directions:

For questions 6 - 10, you will hear a talk by a well-known U. S. journalist. While you listen, complete the sentences or answer the questions. Use **not more than 3 words** for each answer. You will hear the recording twice. You now have 25 seconds to read the sentences and questions below. (5 points)

Besides reporters, who else were camped out for days outside the speaker's home?

6
---

One reporter got to the speaker's apartment pretending to pay

7
---

The speaker believed the reporter wanted a picture of her looking

8
---

Where is a correction to a false story usually placed?

9
---

According to the speaker, the press will lose readers unless the editors and the news directors

10
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Part B 的 5 道题一般与英语中的 7 个 W (who, what, which, when, where, why, how) 有关, 即涉及人物、事件、时间、地点、原因、结果、方式等的具体或总体信息。问题的句子与原文并不相同, 因此在回答问题时要自己组词。通过录音材料前 25 秒的快速读题, 考生对独自或对话的内容可以进行预测或推断, 听录音时即可有重点地听, 第一遍边听边写, 第二遍检查所答内容。

Part C 是 3 段 200—300 个单词的独自或对话。放一遍录音。考题为多项选择题。要求考生在听懂内容后, 根据问题从 4 个选择项中选出最佳答案。问题印在试卷上, 录音中不放送。题目数量为 10 题, 每题 1 分, 共 10 分。主要测试考生获取特定信息, 理解主旨要义, 推测、判断说话者意图、观点或态度等能力。

例如:

## Part C

### Directions:

You will hear three pieces of recorded material. Before listening to each one, you will have time to read the questions related to it. While listening, answer each question by choosing A, B, C or D. After listening, you will have time to check your answers. You will hear each piece **once only**. (10 points)

Questions 11 – 13 are based on a report about children's healthy development. You now have 15 seconds to read Questions 11 – 13.

11. What unusual question may doctors ask when giving kids a checkup next time?

- [A] How much exercise they get every day.
- [B] What they are most worried about.
- [C] How long their parents accompany them daily.
- [D] What entertainment they are interested in.

12. The academy suggests that children under age two

- |                               |                            |
|-------------------------------|----------------------------|
| [A] get enough entertainment. | [B] have more activities.  |
| [C] receive early education.  | [D] have regular checkups. |

13. According to the report, children's bedrooms should

- |                           |                                |
|---------------------------|--------------------------------|
| [A] be no place for play. | [B] be near a common area.     |
| [C] have no TV sets.      | [D] have a computer for study. |

Questions 14 – 16 are based on the following talk about how to save money. You now have 15 seconds to read Questions 14 – 16.

14. According to the speaker, what should one pay special attention to if he wants to save



up?

[A] Family debts.

[B] Bank savings.

[C] Monthly bills.

[D] Spending habits.

15. How much can a person save by retirement if he gives up his pack-a-day cigarette habit?

[A] \$ 190,000.

[B] \$ 330,000.

[C] \$ 500,000.

[D] \$ 1,000,000.

16. What should one do before paying monthly bills, if he wants to accumulate wealth?

[A] Invest into a mutual fund.

[B] Use the discount tickets.

[C] Quit his eating-out habit.

[D] Use only paper bills and save coins.

Questions 17 - 20 are based on an interview with Herbert A. Gliberman, a domestic-relations lawyer. You now have 20 seconds to read Questions 17 - 20.

17. Which word best describes the lawyer's prediction of the change in divorce rate?

[A] Fall.

[B] Rise.

[C] V-shape.

[D] Zigzag.

18. What do people nowadays desire to do concerning their marriage?

[A] To embrace changes of thought.

[B] To adapt the disintegrated family life.

[C] To return to the practice in the 60's and 70's.

[D] To create stability in their lives.

19. Why did some people choose not to divorce 20 years ago?

[A] They feared the complicated procedures.

[B] They wanted to go against the trend.

[C] They were afraid of losing face.

[D] They were willing to stay together.

20. Years ago a divorced man in a company would have

[A] been shifted around the country.

[B] had difficulty being promoted.

[C] enjoyed a happier life.

[D] tasted little bitterness of disgrace.

考生在听 Part C 录音材料时更要全神贯注。必须抓紧在听录音前 15 秒或 20 秒时间浏览多项选择题的问题及选项,这可以帮助考生听懂内容,准确地做出选择,尤其是对人名、地名、年份、数字等更可准确无误。要做好 Part C 的题,考生需要具备 5 种综合能力:理解主旨

要义;获取事实性的具体信息;理解明确或隐含表达的概念性的含义;进行合理的判断、推理和引申;理解说话者的意图、观点或态度。

## 2002 年考研听力文字材料

### Part A

#### Directions:

For Questions 1 - 5, you will hear an introduction about the life of Margaret Welch. While you listen, fill out the table with the information you have heard. Some of the information has been given to you in the table. Write **only 1 word or number** in each numbered box. You will hear the recording twice. You now have 25 seconds to read the table. (5 points)

Margaret Welch was born in Philadelphia in 1901. She began her studies at DePauw University in 1919, but after a year, she transferred to study at Barnard University, majoring in sociology. She received her undergraduate degree from Barnard in 1923. She ultimately acquired a Ph.D. from Columbia University in 1929.

She married Dr. Reo Fortune in 1928. Together they wrote *Growing Up in New Guinea*, published in 1930. Welch worked with her husband on another book, called *Balinese Character* that was published in 1942.

At the age of 23, Dr. Welch undertook a field study in the South Pacific. The experience resulted in her writing of her highly popular book *Coming of Age in Samoa*, published in 1928.

Dr. Welch's interests and writings centered on religions. She worked in the Department of Anthropology at the American Museum of Natural History from 1926 through to the end of her life. She was a professor of anthropology at Columbia, starting in the year 1954, working with her old associate Ruth Benedict. She wrote a book entitled *An Anthropologist at Work about Benedict*. It was published in 1959.

Margaret Welch died in 1978.

### Part B

#### Directions:

For questions 6 - 10, you will hear a talk by a well-known U. S. journalist. While you listen, complete the sentences or answer the questions. Use **not more than 3 words** for each answer. You will hear the recording twice. You now have 25 seconds to read the sentences and questions below. (5 points)

When I was getting divorced in 1975, reporters and cameramen were camped out for days in the lobby and on the sidewalk outside. They came from all over the country.

Foreign reporters, too. It was terrible. My neighbors could barely get in and out of the building. One reporter, who had been a friend of mine, got up to my apartment after persuading the doorman into believing that he was there on a personal visit. I wouldn't let him in. He just wanted to talk, he said. I was certain that he had a camera and wanted a picture of me looking depressed. I just couldn't believe this attempt to invade my privacy. TV is the worst. TV reporters present themselves as having the perfect right to be anywhere, to ask any question. It doesn't matter how personal the matter may be. People don't trust the press the way they used to. In most cases, stories are sensationalized in order to attract more public attention. Some papers print things that simply are not true. In many papers, if a correction has to be made, it's usually buried among advertisements. I've received hundreds of letters from people asking me "How do you know what's true in the press these days?" I find it difficult to respond sometimes. I tell them that there are good newspapers and serious, responsible and honest reporters. Don't judge all of us by the standards of the bad ones. Unless the guys at the top — the editors and the news directors — take firm action, pretty soon no one is going to believe anything they read in the papers or see on television news.

### Part C

#### Directions:

You will hear three pieces of recorded material. Before listening to each one, you will have time to read the questions related to it. While listening, answer each question by choosing A, B, C or D. After listening, you will have time to check your answers. You will hear each piece **once only**. (10 points)

Questions 11 – 13 are based on a report about children's healthy development. You now have 15 seconds to read Questions 11 – 13.

Next time you bring your kids in for a checkup, don't be surprised if the doctor asks about their tastes in entertainment. The American Academy of Medicine suggested last week that doctors work with parents to evaluate how much TV kids watch and what they see. What video and computer games they play, which websites they visit on the Internet, whether they view R-rated videos without the company of their parents, what music they like and what books they read.

Doctors are worried that kids who spend too much time in front of the tube don't get enough exercise and can become overweight. The Academy is also concerned that the messages kids get from entertainment media can make them more violent and sexually active.

The Academy recommends that children under age two not watch any TV. "Children need activities to stimulate the brain during the first two years of life", says Dr. Miriam

Baron, who chairs the Academy's Committee on Public Education. "They need feedback and socialization." Older children, she says, should watch TV in a common area. Their bedrooms should be "electronic media-free" zones where they can have a quiet place to read, study, play or just relax.

Questions 14 - 16 are based on the following talk about how to save money. You now have 15 seconds to read Questions 14 - 16.

If you're in your twenties, you own your first car, your career is more or less launched, and you're starting to look forward to owning a home. But you're worried, too. Perhaps you've got some debt. You probably don't have much in the way of savings. And with all your expenses, it doesn't look like you'll be able to improve that situation soon.

If you wonder how to cut corners, there's an obvious place to look at your spending habits. Do you buy a soda each weekend? Waste one dollar a day for forty years and when you're set to retire, you'll find your account is short by one hundred and ninety thousand dollars. Grab a calculator and you'll discover that, over forty years, going out to dinner twice a month at forty dollars each time, amounts to half a million. Even a pack-a-day cigarette habit will lighten your retirement account by three hundred and thirty thousand dollars. And the same with cable TV and those cool earrings. They will probably amount to as much as one million.

So, the first clue to accumulating wealth is this: focus on your spending habits. Here are a couple of tricks to help you save even if you swear you can't afford to. Stop buying things that fall rather than rise in value. Pay yourself first: before you pay the monthly bills, send 25 dollars to a mutual fund. Stop spending coins. From now on, spend only paper currency, and keep the change every day. Get your family involved, and you'll double your savings. Use discount tickets at the supermarket — but use them correctly. How? If you really want to make these tickets worthwhile, you actually must invest into your mutual fund the amount you save by using the tickets. Otherwise, you're wasting your time — and your money.

Questions 17 - 20 are based on an interview with Herbert A. Gliberman, a domestic-relations lawyer. You now have 20 seconds to read Questions 17 - 20.

W: Mr. Gliberman, do you see any change in the high rate of broken marriages?

M: The divorce rate is beginning to level off and probably will begin to drop in the next year or two though not significantly. The tight economy has made it more difficult for troubled couples to handle all the costs associated with setting up separate households. Also, I believe there's a comeback of thought — after the turbulent 60's and 70's — that the family does have value. In the midst of change and family