

Part I. Questions 1—25 are incomplete sentences. You are to choose the one word or phrase that best completes the sentence.

1. () If we had seen the demand in advance, we surely _____ on the cook book. (A) would stock up (B) have stocked up (C) had stocked up (D) would have stocked up
2. () Most of the time in Indonesia was spent _____ relatives. (A) to visit (B) visiting (C) going visiting (D) go to visit
3. () My broker advised me to invest in secured bonds before _____ in the stock market. (A) invested (B) investing (C) investment (D) I will invest
4. () It goes without _____ that you'll be paid for all this extra time you're spending on the project. (A) telling (B) saying (C) repeating (D) regarding
5. () The businessmen discussed the contract at length but never actually signed _____. (A) anything (B) anyone (C) another (D) anyway
6. () The worldwide low inflation rate is expected to continue _____. (A) at a fast pace (B) for a long time (C) in a decline (D) throughout
7. () The patient _____ examined by the doctor. (A) were (B) is being (C) has (D) have been
8. () The Argentineans are protecting their forests because the lumber is very valuable to _____. (A) they (B) ourselves (C) them (D) we
9. () Travel agents advise _____ early, in order to avoid disappointment. (A) buying (B) postponing (C) booking (D) canceling
10. () The use of pesticides is having a _____ effect on the groundwater. (A) devastate (B) devastating (C) devastated (D) devastation
11. () Because of Lucille's managerial skills, the family now has an _____ business. (A) expanding (B) expand (C) expanse (D) expended
12. () Just as the business was about to go under, he _____ the bid for the shopping mail construction. (A) was winning (B) will win (C) had won (D) won
13. () We have decided to _____ your income with a month bonus. (A) implement (B) compliment (C) supplement (D) compartment
14. () A study was done to determine the effect _____ the change in government policy has had on the small business sector. (A) of (B) what (C) for (D) that
15. () The air conditioner will have to be worked on _____ the office is in use. (A) during (B) while (C) only (D) meanwhile
16. () Your credit history shows that either several loan payments were late _____ the bank made a huge error in reporting them. (A) and (B) but (C) nor (D) or
17. () The meeting is _____ over. (A) much or little (B) here or there (C) more or less (D) to or from
18. () At election time, every speech is calculated to win _____. (A) preferences (B) wishes (C) votes (D) choices
19. () Although most people are _____ than I am, they are not as healthy or wise. (A) wealth (B) wealthy (C) wealthily (D) wealthier

20. () When the computer analyst realized what a _____ task it was, he immediately added two more staff to the project. (A) precise (B) superfluous (C) short (D) formidable
21. () The human resources department is _____ for the hiring and care of our personnel. (A) respondent (B) responsive (C) responding (D) responsible
22. () We were having so much fun on the ship we were _____ to disembark at our destination. (A) reluctant (B) doubtful (C) refusing (D) hesitant
23. () The appeal of this training approach is that the students find _____ which management style work best for them. (A) out (B) up (C) about (D) on
24. () We would like to _____ a teleconference with your public relations office regarding the upcoming merger. (A) transact (B) install (C) perform (D) arrange
25. () We have been doing business with them since their _____. (A) incentive (B) inception (C) incision (D) incitement

Part II. Reading You are to choose the one best answer to each question.

ATTENTION HOME WONDERS

The federal government wants to help you repair and remodel your home. Regardless of how long you have owned your home, its location or condition, or your ethnic background, age, income or material status, you may be eligible. The purpose of this program is to encourage energy conservation and neighborhood preservation. Title 1 government insurance now allows home owners to make improvements up to \$25,000. Improvements may include windows, room conversions, baths, kitchens, roofing, and doors. The work must be done by lender approved contractors.

26. () Why is the government offering to loan money? (A) To help conserve energy sources (B) To support local contractors (C) To help businesses with cash flow problems (D) To specifically repair low income homes
27. () What request for improvement would probably be disapproved? (A) New kitchen counters (B) Window replacements (C) Garage construction (D) Ceiling repairs

HOME PRICE	DOWN PAYMENT	MORGAGEM LOAN	MONTHLY PAYMENT		
			6%	8%	10%
\$ 85,000	\$8,500	\$73,000	\$434	\$525	\$633
\$145,000	\$19,000	\$129,000	\$755	\$924	\$1,099
\$245,000	\$44,000	\$210,000	\$1,210	\$1,417	\$1,780

28. () What is the most expensive home a person could get for an up-front payment of \$20,000 (A) \$85,000 (B) \$145,000 (C) \$245,000 (D) \$400,000
29. () What is the purpose of the chart? (A) To sell homes (B) To compare mortgage rate variables (C) To advertise low rates (D) To encourage customers to switch banks
30. () Who would be most interested in this chart? (A) Apartment hunters (B) Home sellers (C) Home buyers (D) The International Revenue Service

The bus service between the City Center Subway Station and the Fairfield County Government Center is being expanded to give residents from Huntsville and Lawton easier access to public hearings and other evening events at the government complex. By June 10th, Fairfield connector buses will make six additional round trips between the two stops-four in the middle of the day and two at night. The buses now run only during morning and evening rush hours.

31. () Where are the people being bused to ? (A) The government center
(B) Huntsville (C) The City Center Station (D) Lawton
32. () How many extra trips will Fairfield connector buses make during the day?
(A) Two (B) Four (C) Six (D) Four
33. () When do the connector buses normally run? (A) In the late morning (B) In the afternoon (C) Late at night (D) During peak hours

NARRAGANSETT HOMES, INC.,

A major regional homebuilders, is looking for a marketing professional who is highly energetic and has a team player attitude to develop and implement marketing and sales programs. This is a highly visible position which reports directly to the president. The individual will oversee merchandising and marketing in several states. A minimum of six years' experience in a similar position is required. Send resume and salary requirements to:

Human Resources

Narragansett Homes

2321 Rightward Road

Malboro, NV 55461

34. () What kind of employee are they looking for? (A) Athletic
(B) Diplomatic (C) Motivated (D) Strong
35. () In what area should the person be experienced? (A) Home construction (B) Computer programming (C) Demographics (D) Product promotion

There are two companies hoping to be selected as the builders of the new international terminal at Singapore Airport in Changi. Both have been given approval to begin feasibility studies for the project. The State Board for Project Evaluation has selected Great Britain's Dar Handash and Germany's Dywidag Euromill to conduct the studies. Pending the completion of the Civil Aviation Authority of Singapore's financial analysis of the project, a decision could be reached as early as September.

36. () What is the topic of the article? (A) Plans to construct an international terminal (B) Public relations between Germany and Singapore (C) A new training program for pilots (D) Investment in Great Britain
37. () When can a decision be made? (A) After completion of preparations in Changi (B) After comparing results of the feasibility studies (C) After the meeting between Dar Handash and Dywidag Euromill (D) After financial review by Singapore aviation officials
38. () What is Dar Handash going to do? (A) Find out what can and can't be done (B) Build at Singapore Airport (C) Conduct an evaluation of Euromill (D) Send its reports to the Civil Aviation Authority of Singapore

MORE MONEY!

With our user-friendly financial software package, you can anticipate your:

- Net income for the coming year
- Optimal deductions claim
- Tax tracker
- Health insurance costs
- Saving potential

Available now in your local bookstores

39. () According to this advertisement, what can the buyer expect to get? (A) A better understanding of one's income (B) Lower health insurance costs (C) Additional tax shelters (D) Fewer deductions
40. () What is implied in this ad? (A) Pay raises are predictable. (B) Most people don't claim finance deductions (C) Personal finances are complex (D) Saving money takes time