

Sample Reading Passage 11

When a death occurs, the family has religious, social, and legal responsibilities. If the deceased has left an explicit set of papers in an accessible file, arrangements will be much easier for the family to make. For example, such papers should include the deed for a burial plot (if there is one), a statement as to whether

- (5) cremation or burial is desired, a copy of the birth certificate, and the names and addresses of all family members and friends who should be notified. Furthermore, the papers should include information on bank accounts, safe deposit boxes, and insurance policies, as well as the will. The person in charge of the funeral will need to know how much money is available in order to determine the expenses he or she
- (10) may reasonably incur for the family.

- If feasible, the person who makes the funeral arrangements should not be one of the bereaved. A melancholy widow may not be able to make objective decisions regarding expenses, such as for a coffin. Whoever makes the funeral arrangements realizes that he or she is deputized to make legally binding contracts with a funeral
- (15) director and others, which will probably be honored some months later when funds from the estate are released.

- One of the duties of the person in charge of the funeral is to prepare a death notice for the newspapers. Often the mortician arranges for the insertion of the notice. Included in the information should be the date of death, the names of the family
- (20) members, and the time and place of the forthcoming interment.

1. The main idea of paragraph 1 is that
 - (A) funerals are melancholy occasions
 - (B) everybody should leave a will so that survivors will know how much property they inherit
 - (C) everybody should put important papers together for his or her survivors
 - (D) all friends and relatives of the deceased should be advised of the funeral arrangements
2. The supporting details of paragraph 1
 - (A) give instructions about making funeral arrangements
 - (B) specify the types of papers required to make funeral arrangements simpler
 - (C) explain why a birth certificate is an important requisite for a death certificate
 - (D) None of the above.

3. The main idea of paragraph 2 is
- (A) in the first sentence
 - (B) implied
 - (C) in the last sentence
 - (D) not clearly stated
4. The supporting details in paragraph 2
- (A) tell why widows spend too much on funeral arrangements
 - (B) explain the duties of a funeral director
 - (C) emphasize the unpleasant nature of funeral arrangements
 - (D) explain why a disinterested person should make funeral arrangements
5. What is the main idea of paragraph 3? Is it stated or implied?
- _____
- _____
6. List the supporting details of paragraph 3.
- (A) _____
 - (B) _____
 - (C) _____

Sample Reading Passage 12

Questions 1–10 are based on the following passage.

Divorce settlements attempt to make an equitable distribution of a couple's assets. Wrangles are common over who gets the car, the furniture, or the dog, but people overlook future needs and income. Two important issues will have to be decided by the courts. Can the divorced wife continue to have health coverage under her former husband's policy? Is the divorced wife entitled to a share of her ex-husband's pension?

(5)

So far the subject of health insurance has created much dissension. Most insurance companies exclude former wives from their definition of a worker's dependents. In order to circumvent his ex-wife's exclusion from his health plan, many a husband has concealed his divorce from his employer. Divorced spouses of military men anticipate that a newly approved bill will allow them 180 days' medical coverage and continued coverage for serious ailments if they were married for at least 20 years during their husbands' service career.

(10)

Ex-wives are faring better in the pension-sharing dilemma than they are in obtaining health coverage. The courts have set a precedent in awarding pension funds to divorced women, particularly if there are defaults in alimony and child-support payments. Nevertheless, the Employee Retirement Income Security Act prohibits the payment of a pension to anyone other than the worker. Litigation of ex-wives seeking a share in their former husbands' pensions contends that the ERISA was passed for the purpose of protecting workers from creditors' attempts to attach pensions, not from their ex-wives. In a recent decision, the Supreme Court gave exclusive pension rights to the military retiree whose retirement plan is not under the jurisdiction of state property laws. On the other hand, the former wives of retired foreign service personnel are legally entitled to a share of these retirees' pensions in proportion to the length of their marriage.

(15)

(20)

(25)

Obviously, there is no panacea for the ills besetting the legal system. Divorced women can only pray for significant benefits from future legislation.

Directions: Mark the following statements *true* or *false*. Then, indicate how you got your answer by adding on the blank line *stated*, *implied*, or *no info* if there is no information given.

1. _____ Divorce settlements make fair distributions of couples' property. _____
2. _____ In the emotional atmosphere of getting a divorce, wives seldom plan for the distant future. _____
3. _____ Health insurance companies cover ex-wives in the workers' policies. _____

4. _____ A divorced man can continue his wife's health insurance coverage by observing the "silence is golden" rule. _____
5. _____ The author of this selection has no sympathy for divorced women and their demands. _____
6. _____ Sailors' former wives will get some health insurance benefits under any conditions. _____
7. _____ Ex-wives have gone to court and have failed to get a share of their ex-husbands' pensions. _____
8. _____ There is a specific law that prohibits ex-wives from legally attaching their former husbands' pensions. _____
9. _____ A pension must be paid to the retired person and to no other person. _____
10. _____ Some laws regarding pensions favor ex-wives while other laws discriminate against them. _____