

Questions 161–162 refer to the following announcement.

ATTENTION HOME OWNERS!



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 marital 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.

161. 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

162. What request for improvement would probably be disapproved?

- (A) New kitchen counters
- (B) Window replacements
- (C) Garage construction
- (D) Ceiling repairs

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Questions 163–164 refer to the following document.

RETAIL INSTALLMENT AGREEMENT:

For my records, the Jefferson Company will send an invoice (and payment coupons) along with my order that will indicate the cash price, shipping and handling, amount financed, total sale price (total payments), finance and charge, and annual percentage rate for each item. It will also indicate the number and amount of monthly installments and the amount of sales tax, where applicable. The four-dollar shipping and handling charge and any express shipping charges or sales tax are to be paid with the first installment.

163. What will the person receive from Jefferson Company?

- (A) An itemized account of goods
- (B) A discount on the cash price
- (C) Monthly advertisements
- (D) A four-dollar rebate

164. When will the buyer pay?

- (A) Before getting the merchandise
- (B) Upon delivery
- (C) Within one month
- (D) In periodic payments

Questions 165–167 refer to the following report.

In the spring of 1994, Holiday Arboreal Farm transplanted 10,000 two-year-old seedlings for Christmas tree production. Of these, 50% were Balsam Fir, 35% Douglas Fir, and 15% were White Pine and Blue Spruce. The Balsam and Douglas Fir would be in the five to six foot range by the sixth growing season after transplanting, with the Balsam having a tendency to reach as high as eight feet, thus making them available to market that year. The White Pine and Spruce would be in the same five to six foot range in the eighth growing year after transplanting. The Balsam and Douglas Fir would be wholesaled for \$15.00 and the White Pine and Spruce for \$8.00. Any trees not sold in these years could be sold the following years with an increase in size of ten to twelve inches, allowing a price increase of \$3.50 per foot.

165. What is the topic of the report?

- (A) Furs
- (B) Inflation
- (C) Holiday gift prices
- (D) Trees

166. What affects the price?

- (A) Thickness
- (B) Color
- (C) Proximity to market
- (D) Height

167. What is the purpose of the report?

- (A) To encourage nature conservation
- (B) To increase sales
- (C) To inform about transplanted tree sales
- (D) To challenge the price increase