

WORD PRACTICE

LISTENING COMPREHENSION



Part 1 Photo

Look at the picture and listen to the sentences. Choose the sentence that best describes the picture.



1. (A) (B) (C) (D)

Part 2 Question-Response

Listen to the question and the three responses. Choose the response that best answers the question.

2. (A) (B) (C) 3. (A) (B) (C)

Part 3 Conversation

Listen to the dialogue. Then read each question and choose the best answer.

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| <p>4. What does the man recommend?</p> <p>(A) Investing mainly in natural resources.</p> <p>(B) Investing in various industries.</p> <p>(C) Investing aggressively.</p> <p>(D) Investing in the basket industry.</p> | <p>6. What will the woman do?</p> <p>(A) Take her money out of the stock market.</p> <p>(B) Hire an investment advisor.</p> <p>(C) Start a marketing business.</p> <p>(D) Follow the man's investment strategy.</p> |
| <p>5. How much money has the man made through his investments?</p> <p>(A) One million dollars.</p> <p>(B) Two million dollars.</p> <p>(C) Five million dollars.</p> <p>(D) Ten million dollars.</p> | |

Part 4 Talk

Listen to the talk. Then read each question and choose the best answer.

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| <p>7. What is this talk about?</p> <p>(A) How to invest in the stock market.</p> <p>(B) How to choose a good college.</p> <p>(C) How to choose investments.</p> <p>(D) How to save money for college.</p> | <p>9. How often should parents put money in the stock market?</p> <p>(A) Every month.</p> <p>(B) Every two or three months.</p> <p>(C) Every year.</p> <p>(D) Every two or three years.</p> |
| <p>8. When should parents start saving money for college?</p> <p>(A) Two or three years from now.</p> <p>(B) When their children are small.</p> <p>(C) After they have had two or three children.</p> <p>(D) When their children are in high school.</p> | |

READING**Part 5 Incomplete Sentences**

Choose the word that best completes the sentence.

10. The stockbroker recommended investing some money more _____.
(A) aggressive (C) aggressively
(B) aggression (D) aggressor
11. All employees are encouraged to _____ a percentage of their earnings to the retirement fund.
(A) committed (C) commitment
(B) commit (D) committing
12. Because he had made such _____ investments, he lost very little money when the stock market went down.
(A) conservative (C) conservatively
(B) conserved (D) conserve
13. After months of study and research, the _____ decided to put his money into new facilities and materials.
(A) investor (C) investing
(B) investment (D) invested
14. A good financial analyst will advise investors on strategies that will generate higher _____.
(A) returned (C) returns
(B) returning (D) returnable
15. Is it _____ to consider funding a new project when we haven't even seen the returns from the last one?
(A) wisdom (C) wisely
(B) wisest (D) wise

Part 6 Text Completion

Many people try to save money by acting as their own investment advisors. This is not usually considered to be a wise choice. In the long term, it can actually end up costing the investor more money because of poor investment decisions. A professional investment advisor understands investment options more thoroughly than the layperson ever could. A good investment advisor becomes familiar with her clients' 16 toward investing and gives advice accordingly. The advisor makes certain recommendations to clients who are conservative investors and makes different recommendations to clients who prefer to invest more 17. The best way to create a strong investment 18 that matches your needs and preferred investing strategy is to work with a professional investment advisor.

16. (A) funds
(B) returns
(C) attitudes
(D) resources
17. (A) aggressor
(B) aggression
(C) aggressive
(D) aggressively
18. (A) portage
(B) portrait
(C) portfolio
(D) portmanteau

Part 7 Reading Comprehension

Questions 19–23 refer to the following two e-mail messages.

To: Amelia Waddell
From: Peter Simpkins
Subject: Investment

Hi Amelia,

I wondered if you would give me the name of your investment advisor. My business is doing very well this year. In fact, I am now making a lot more money than I did when I had a job with a salary. I would prefer to invest my profits in the stock market as I'm sure I would earn more money that way than just letting it earn interest in a bank account. Of course, I want to invest wisely, so I am looking for professional advice. You know I tend to have a conservative attitude toward money, and I hope your advisor can help me make some safe investments. Please get back to me soon as I'd like to get started on this before the end of the month. Thanks.

Peter

To: Peter Simpkins
From: Amelia Waddell
Subject: Re: Investment

Hi Peter,

I would be happy to help you out. As a matter of fact, I just talked with my investment advisor this morning, and she mentioned that she is looking for more clients. Her name is Susannah Oliveros. I have been working with her for several years and have always been satisfied. I have gotten good returns on the investments I have made with her. I will call you this afternoon, and we can discuss all the details then. I will also give you her phone number so you can call her tomorrow. I know you will like her.

Amelia

19. Why did Peter write the e-mail message?
 - (A) He is looking for a job.
 - (B) He needs some investment advice.
 - (C) He lent some money to Amelia.
 - (D) He is looking for new clients.
20. Why does Peter have extra money to invest?
 - (A) He earned a lot of interest in his bank account.
 - (B) He has a high salary.
 - (C) His business is very profitable.
 - (D) He made money in the stock market last year.
21. When will Amelia call Peter?
 - (A) This morning.
 - (B) This afternoon.
 - (C) Tomorrow.
 - (D) Before the end of the month.
22. The word *wisely* in line 8 of the first e-mail is closest in meaning to
 - (A) smartly
 - (B) carefully
 - (C) quickly
 - (D) easily
23. The word *returns* in line 6 of the second e-mail is closest in meaning to
 - (A) goes back
 - (B) gives back
 - (C) suggestions
 - (D) profits