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[https://www.100test.com/kao\\_ti2020/259/2021\\_2022\\_\\_E5\\_A4\\_87\\_E8\\_80\\_832007\\_c73\\_259233.htm](https://www.100test.com/kao_ti2020/259/2021_2022__E5_A4_87_E8_80_832007_c73_259233.htm) Section Use of English

Directions : Read the following text. Choose the best word ( s ) for each numbered blank and mark A , B , C or D on ANSWER SHEET 1. ( 10 points ) In October 2002 , Goldman Sachs and Deutsche Bank 1 a new electronic market

( [www.gs.com/econderivs/](http://www.gs.com/econderivs/) ) for economic indices that 2 substantial economic risks , such as nonfarm payroll ( a measure of job availability ) and retail sales. This new market was made possible by a 3 rating technology , developed by Longitude , a New York company providing software for financial markets , 4 the Parimutuel Digital Call Auction. This is “ digital ” 5 of a digital option : i.e. , it pays out only if an underlying index lies in a narrow , discrete range. In effect , Longitude has created a horse race , where each “ horse ” wins if and 6 the specified index falls in a specified range. By creating horses for every possible 7 of the index , and allowing people to bet 8 any number of runners , the company has produced a liquid integrated electronic market for a wide array of options on economic indices. Ten years ago it was 9 impossible to make use of electronic information about home values. Now , mortgage lenders have online automated valuation models that allow them to estimate values and to 10 the risk in their portfolios. This has led to a proliferation of types of home loan , some of 11 have improved risk-management characteristics. We are also beginning to see new

kinds of<sup>12</sup>for homes , which will make it possible to protect the value of<sup>13</sup> , for most people , is the single most important<sup>14</sup>of their wealth. The Yale University-Neighbourhood Reinvestment Corporation programme , <sup>15</sup> last year in the city of Syracuse , in New York state , may be a model for home-equity insurance policies that<sup>16</sup>sophisticated economic indices of house prices to define the<sup>17</sup>of the policy. Electronic futures markets that are based on econometric indices of house prices by city , already begun by City Index and IG Index in Britain and now<sup>18</sup>developed in the United States , will enable home-equity insurers to hedge the risks that they acquire by writing these policies. These examples are not impressive successes yet. But they<sup>19</sup>as early precursors of a technology that should one day help us to deal with the massive risks of inequality that<sup>20</sup>will beset us in coming years.

1. [A] created [B] generated [C] initiated [D] originated
2. [A] reproduce [B] restore [C] represent [D] resume
3. [A] sophisticated [B] expensive [C] available [D] established
4. [A] made [B] called [C] asked [D] read
5. [A] in the course [B] in the event [C] in the light [D] in the sense
6. [A] when [B] until [C] now that [D] only if
7. [A] extent [B] range [C] line [D] area
8. [A] for [B] in [C] on [D] up
9. [A] virtually [B] admittedly [C] absolutely [D] originally
10. [A] assume [B] assess [C] dismiss [D] erase
11. [A] them [B] which [C] that [D] whom
12. [A] management [B] insurance [C] security [D] technology
13. [A] what [B] those [C] where [D] it
14. [A] guarantee [B] protection [C] component [D] source
15. [A] secured [B] sponsored [C] released [D] launched
16. [A] look to [B] set up

[C] lay down [D] rely on 17. [A] terms [B] specifications [C] concepts [D] consequences 18. [A] is [B] being [C] been [D] are 19. [A] emerge [B] appear [C] stand [D] arise 20. [A] somehow [B] anyway [C] otherwise [D] thereby

Section Reading  
Comprehension Part A Directions : Read the following four texts. Answer the questions below each text by choosing A , B , C or D. Mark your answers on ANSWER SHEET 1. ( 40 points ) Text 1

The study of philosophies should make our own ideas flexible. We are all of us apt to take certain general ideas for granted , and call them common sense. We should learn that other people have held quite different ideas , and that our own have started as very original guesses of philosophers. 100Test 下载频道开通 , 各类考试题目直接下载。详细请访问 [www.100test.com](http://www.100test.com)