

Questions 29–40

The organization that today is known as the Bank of America did start out in America, but under quite a different name. Italian American A.P. Giannini established this bank on October 17, 1904, in a renovated saloon in San Francisco's Italian community of North Beach under the name Bank of Italy, with immigrants and first-time bank customers comprising the majority of his first customers. During its development, Giannini's bank survived major crises in the form of a natural disaster and a major economic upheaval that not all other banks were able to overcome.

One major test for Giannini's bank occurred on April 18, 1906, when a massive earthquake struck San Francisco, followed by a raging fire that destroyed much of the city. Giannini obtained two wagons and teams of horses, filled the wagons with the bank's reserves, mostly in the form of gold, covered the reserves with crates of oranges, and escaped from the chaos of the city with his clients' funds protected. In the aftermath of the disaster, Giannini's bank was the first to resume operations. Unable to install the bank in a proper office setting, Giannini opened up shop on the Washington Street Wharf on a makeshift desk created from boards and barrels.

In the period following the 1906 fire, the Bank of Italy continued to prosper and expand. By 1918 there were twenty-four branches of the Bank of Italy, and by 1928 Giannini had acquired numerous other banks, including a Bank of America located in New York City. In 1930 he consolidated all the branches of the Bank of Italy, the Bank of America in New York City, and another Bank of America that he had formed in California into the Bank of America National Trust and Savings Association.

A second major crisis for the bank occurred during the Great Depression of the 1930s. Although Giannini had already retired prior to the darkest days of the Depression, he became incensed when his successor began selling off banks during the bad economic times. Giannini resumed leadership of the bank at the age of sixty-two. Under Giannini's leadership, the bank weathered the storm of the Depression and subsequently moved into a phase of overseas development.

29. According to the passage, Giannini
- (A) opened the Bank of America in 1904
 - (B) worked in a bank in Italy
 - (C) set up the Bank of America prior to setting up the Bank of Italy
 - (D) later changed the name of the Bank of Italy
30. Where did Giannini open his first bank?
- (A) In New York City
 - (B) In what used to be a bar
 - (C) On Washington Street Wharf
 - (D) On a makeshift desk
31. According to the passage, which of the following is NOT true about the San Francisco earthquake?
- (A) It happened in 1906.
 - (B) It occurred in the aftermath of a fire.
 - (C) It caused problems for Giannini's bank.
 - (D) It was a tremendous earthquake.
32. The word "raging" in line 8 could best be replaced by
- (A) angered
 - (B) localized
 - (C) intense
 - (D) feeble
33. It can be inferred from the passage that Giannini used crates of oranges after the earthquake
- (A) to hide the gold
 - (B) to fill up the wagons
 - (C) to provide nourishment for his customers
 - (D) to protect the gold from the fire
34. The word "chaos" in line 10 is closest in meaning to
- (A) legal system
 - (B) extreme heat
 - (C) overdevelopment
 - (D) total confusion

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35. The word "consolidated" in line 17 is closest in meaning to
- (A) hardened
 - (B) merged
 - (C) moved
 - (D) sold
36. The passage states that after his retirement, Giannini
- (A) began selling off banks
 - (B) caused economic misfortune to occur
 - (C) supported the bank's new management
 - (D) returned to work
37. The expression "weathered the storm of" in line 23 could best be replaced by
- (A) found a cure for
 - (B) rained on the parade of
 - (C) survived the ordeal of
 - (D) blew its stack at
38. Where in the passage does the author describe Giannini's first banking clients?
- (A) Lines 2-5
 - (B) Lines 7-8
 - (C) Lines 12-13
 - (D) Lines 14-16
39. How is the information in the passage presented?
- (A) In chronological order
 - (B) In order of importance
 - (C) A cause followed by an effect
 - (D) Classifications with examples
40. The paragraph following the passage most likely discusses
- (A) bank failures during the Great Depression
 - (B) a third major crisis of the Bank of America
 - (C) the international development of the Bank of America
 - (D) how Giannini spent his retirement

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Questions 41–50

Thunderstorms, with their jagged bursts of lightning and roaring thunder, are actually one of nature's primary mechanisms for transferring heat from the surface of the earth into the atmosphere. A thunderstorm starts when low-lying pockets of warm air from the surface of the earth begin to rise. The pockets of warm air float upward through the air above that is both cooler and heavier. The rising pockets cool as their pressure decreases, and their latent heat is released above the condensation line through the formation of cumulus clouds.

Line

(5)

What will happen with these clouds depends on the temperature of the atmosphere. In winter, the air temperature differential between higher and lower altitudes is not extremely great, and the temperature of the rising air mass drops more slowly. During these colder months, the atmosphere, therefore, tends to remain rather stable. In summer, however, when there is a high accumulation of heat near the earth's surface, in direct contrast to the considerably colder air higher up, the temperature differential between higher and lower altitudes is much more pronounced. As warm air rises in this type of environment, the temperature drops much more rapidly than it does in winter; when the temperature drops more than four degrees Fahrenheit per thousand feet of altitude, cumulus clouds aggregate into a single massive cumulonimbus cloud, or thunderhead.

(10)

(15)

In isolation, a single thunderstorm is an impressive but fairly benign way for Mother Earth to defuse trapped heat from her surface; thunderstorms, however, can appear in concert, and the resulting show, while extremely impressive, can also prove extraordinarily destructive. When there is a large-scale collision between cold air and warm air masses during the summer months, a squall line, or series of thunderheads, may develop. It is common for a squall line to begin when an advancing cold front meets up with and forces itself under a layer of warm and moist air, creating a line of thunderstorms that races forward at speeds of approximately forty miles per hour. A squall line, which can be hundreds of miles long and can contain fifty distinct thunderheads, is a magnificent force of nature with incredible potential for destruction. Within the squall line, often near its southern end, can be found supercells, long-lived rotating storms of exceptional strength that serve as the source of tornadoes.

(20)

(25)

41. The topic of the passage is

- (A) the development of thunderstorms and squall lines
- (B) the devastating effects of tornadoes
- (C) cumulus and cumulonimbus clouds
- (D) the power of tornadoes

42. "Mechanisms" in line 2 are most likely

- (A) machines
- (B) motions
- (C) methods
- (D) materials

43. It can be inferred from the passage that, in summer,

- (A) there is not a great temperature differential between higher and lower altitudes
- (B) the greater temperature differential between higher and lower altitudes makes thunderstorms more likely to occur
- (C) there is not much cold air higher up in the atmosphere
- (D) the temperature of rising air drops more slowly than it does in winter

44. The word "benign" in line 16 is closest in meaning to

- (A) harmless
- (B) beneficial
- (C) ferocious
- (D) spectacular

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45. The expression "in concert" in line 17 could best be replaced by
- (A) as a chorus
 - (B) with other musicians
 - (C) as a cluster
 - (D) in a performance
46. According to the passage, a "squall line" in line 20 is
- (A) a lengthy cold front
 - (B) a serious thunderstorm
 - (C) a line of supercells
 - (D) a string of thunderheads
47. The pronoun "itself" in line 21 refers to
- (A) a large-scale collision
 - (B) a squall line
 - (C) an advancing cold front
 - (D) a layer of warm and moist air
48. All of the following are mentioned in the passage about supercells EXCEPT that they
- (A) are of short duration
 - (B) have circling winds
 - (C) have extraordinary power
 - (D) can give birth to tornadoes
49. This reading would most probably be assigned in which of the following courses?
- (A) Geology
 - (B) Meteorology
 - (C) Marine Biology
 - (D) Chemistry
50. The paragraph following the passage most likely discusses
- (A) the lightning and thunder associated with thunderstorms
 - (B) various types of cloud formations
 - (C) the forces that contribute to the formation of squall lines
 - (D) the development of tornadoes within supercells

This is the end of Section 3.



If you finish in less than 55 minutes,
check your work on Section 3 only.
Do NOT read or work on any other section of the test.

When you finish the test, you may do the following:

- Turn to the **Diagnostic Charts** on pages 551–558, and circle the numbers of the questions that you missed.
- Turn to **Scoring Information** on pages 549–550, and determine your TOEFL score.
- Turn to the **Progress Chart** on page 559, and add your score to the chart.

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