

The University of the State of New York

REGENTS HIGH SCHOOL EXAMINATION

REGENTS EXAMINATION

IN

ENGLISH LANGUAGE ARTS

Tuesday, January 22, 2019 — 9:15 a.m. to 12:15 p.m., only

The possession or use of any communications device is strictly prohibited when taking this examination. If you have or use any communications device, no matter how briefly, your examination will be invalidated and no score will be calculated for you.

A separate answer sheet has been provided for you. Follow the instructions for completing the student information on your answer sheet. You must also fill in the heading on each page of your essay booklet that has a space for it, and write your name at the top of each sheet of scrap paper.

The examination has three parts. For Part 1, you are to read the texts and answer all 24 multiple-choice questions. For Part 2, you are to read the texts and write one source-based argument. For Part 3, you are to read the text and write a text-analysis response. The source-based argument and text-analysis response should be written in pen. Keep in mind that the language and perspectives in a text may reflect the historical and/or cultural context of the time or place in which it was written.

When you have completed the examination, you must sign the statement printed at the bottom of the front of the answer sheet, indicating that you had no unlawful knowledge of the questions or answers prior to the examination and that you have neither given nor received assistance in answering any of the questions during the examination. Your answer sheet cannot be accepted if you fail to sign this declaration.

DO NOT OPEN THIS EXAMINATION BOOKLET UNTIL THE SIGNAL IS GIVEN.

Part 1

Directions (1–24): Closely read each of the three passages below. After each passage, there are several multiple-choice questions. Select the best suggested answer to each question and record your answer on the separate answer sheet provided for you. You may use the margins to take notes as you read.

Reading Comprehension Passage A

...It was so cold that his first breath turned to iron in his throat, the hairs in his nostrils webbed into instant ice, his eyes stung and watered. In the faint starlight and the bluish luminescence of the snow everything beyond a few yards away swam deceptive and without depth, glimmering with things half seen or imagined. Beside the dead car he stood with his head bent, listening, and there was not a sound. Everything on the planet might have died in the cold. ...

But here he stood in light overcoat and thin leather gloves, without overshoes, and his car all but blocked the road, and the door could not be locked, and there was not a possibility that he could carry the heavy cases with him to the next farm or village. He switched on the headlights again and studied the roadside they revealed, and saw a rail fence, with cedars and spruces behind it. When more complex gadgets and more complex cures failed, there was always the lucifer match.¹

Ten minutes later he was sitting with the auto robe over his head and shoulders and his back against the plowed snowbank, digging the half melted snow from inside his shoes and gloating over the growing light and warmth of the fire. He had a supply of fence rails good for an hour. In that time, someone would come along and he could get a push or a tow. In this country, in winter, no one ever passed up a stranded motorist. ...

Abruptly he did not want to wait in that lonely snow-banked ditch any longer. The sample cases² could look after themselves, any motorist who passed could take his own chances. He would walk ahead to the nearest help, and if he found himself getting too cold on the way, he could always build another fire. The thought of action cheered him; he admitted to himself that he was all but terrified at the silence and the iron cold. ...

Turning with the road, he passed through the stretch of woods and came into the open to see the moon-white, shadow-black buildings of a farm, and the weak bloom of light in a window. ...

“Hello?” he said, and knocked again. “Anybody home?” No sound answered him. He saw the moon glint on the great icicles along the eaves. His numb hand ached with the pain of knocking; he pounded with the soft edge of his fist.

Answer finally came, not from the door before which he stood, but from the barn, down at the end of a staggered string of attached sheds. A door creaked open against a snowbank and a figure with a lantern appeared, stood for a moment, and came running. The traveler wondered at the way it came, lurching and stumbling in the uneven snow, until it arrived at the porch and he saw that it was a boy of eleven or twelve. The boy set his lantern on the porch; between the upturned collar of his mackinaw³ and the down-pulled stocking cap his face was a pinched whiteness, his eyes enormous. He stared at the traveler until the traveler became aware of the blanket he still held over head and shoulders, and began to laugh.

¹lucifer match — a match that ignites through friction

²sample cases — cases of medicine samples

³mackinaw — type of warm coat

“My car stopped on me, a mile or so up the road,” he said. “I was just hunting a telephone or some place where I could get help.”

40 The boy swallowed, wiped the back of his mitt across his nose. “Grandpa’s sick!” he blurted, and opened the door. . . .

“He must’ve had a shock,” the boy said. “I came in from chores and he was on the floor.” He stared at the mummy under the quilt, and he swallowed. . . .

“Why didn’t you go for help?”

The boy looked down, ashamed. “It’s near two miles. I was afraid he’d....”

45 “But you left him. You were out in the barn.”

“I was hitching up to go,” the boy said. “I’d made up my mind.”

50 The traveler backed away from the stove, his face smarting⁴ with the heat, his fingers and feet beginning to ache. He looked at the old man and knew that here, as at the car, he was helpless. The boy’s thin anxious face told him how thoroughly his own emergency had been swallowed up in this other one. He had been altered from a man in need of help to one who must give it. Salesman of wonder cures, he must now produce something to calm this over-worried boy, restore a dying man. Rebelliously, victimized by circumstances, he said, “Where were you going for help?”

“The Hill place. They’ve got a phone.”

55 “How far are they from a town?”

“About five miles.”

“Doctor there?”

“Yes.”

60 “If I took your horse and—what is it, sleigh?—could someone at the Hills’ bring them back, do you think?”

“Cutter.⁵ One of the Hill boys could, I should say.”

“Or would you rather go, while I look after your Grandpa?”

65 “He don’t know you,” the boy said directly. “If he should wake up he might . . . wonder . . . it might....”

The traveler grudgingly gave up the prospect of staying in the warm kitchen while the boy did the work. And he granted that it was extraordinarily sensitive of the boy to know how it might disturb a man to wake from sickness in his own house and stare into the face of an utter stranger. “Yes,” he said. “Well, I could call the doctor from the Hills’. Two miles, did you say?” . . .

70 He climbed into the cutter and pulled over his lap the balding buffalo robe he found there; the scallop⁶ of its felt edges was like a key that fitted a door. The horses breathed jets of steam in the moonlight, restlessly moving, jingling their harness bells, as the moment lengthened itself. The traveler saw how the boy, now that his anxiety was somewhat quieted, now that he had been able to unload part of his burden, watched him with a thousand questions in his face, and he remembered how he himself, thirty years ago, had searched the faces of passing strangers for something he could not name, how he had listened to their steps and seen their shadows lengthen ahead of them down roads that led to unimaginable places, and how he had ached with the desire to know them, who they were. But none of them had looked back at him as he tried now to look at this boy. . . .

⁴smarting — stinging

⁵cutter — a small horse-drawn sled

⁶scallop — curve

80 For half a breath he was utterly bewitched, frozen at the heart of some icy dream. Abruptly he slapped the reins across the backs of the horses; the cutter jerked and then slid smoothly out toward the road. The traveler looked back once, to fix forever the picture of himself standing silently watching himself go. As he slid into the road the horses broke into a trot. The icy flow of air locked his throat and made him let go the reins with one hand to 85 pull the hairy, wool-smelling edge of the blanket all but shut across his face.

Along a road he had never driven he went swiftly toward an unknown farm and an unknown town, to distribute according to some wise law part of the burden of the boy's emergency and his own; but he bore⁷ in his mind, bright as moonlight over snow, a vivid wonder, almost an awe. For from that most chronic and incurable of ills, identity, he had 90 looked outward and for one unmistakable instant recognized himself.

—Wallace Stegner
excerpted from "The Traveler"
Harper's Magazine, February 1951

⁷bore — carried

- 1 The figurative language in lines 1 and 2 creates a sense of
 - (1) discomfort
 - (2) fearfulness
 - (3) curiosity
 - (4) tranquility
- 2 The details in lines 7 through 12 demonstrate that the traveler
 - (1) has confidence in his ability to survive
 - (2) is comfortable with his current situation
 - (3) has faith in modern technology
 - (4) is calmed by the beautiful landscape
- 3 It can be inferred from lines 18 through 22 that the traveler
 - (1) has resolved to move in spite of his fears
 - (2) is sure that someone will come to his rescue
 - (3) is concerned that someone will steal his car
 - (4) has decided to stay to protect his samples
- 4 In the context of the text as a whole, the "weak bloom of light" (line 24) most likely suggests the
 - (1) probability of danger
 - (2) possibility of assistance
 - (3) chance of companionship
 - (4) likelihood of adventure
- 5 Lines 47 through 53 reveal the
 - (1) traveler's acceptance of the change in the situation
 - (2) boy's misunderstanding of his grandfather's illness
 - (3) traveler's resentment about delaying his appointments
 - (4) boy's confidence in the doctor's expertise
- 6 The traveler's decision in lines 65 and 66 is prompted by his
 - (1) reluctance to bond with the boy
 - (2) sympathy for the boy's dilemma
 - (3) ignorance of the grandfather's crisis
 - (4) desire to solve his own problems
- 7 Lines 73 through 79 convey a central idea that the traveler
 - (1) acknowledges his anger and frustration with the circumstances
 - (2) regrets his decision to leave the boy alone with the grandfather
 - (3) recognizes his connection and importance to the boy
 - (4) questions his choice to seek assistance from strangers

Reading Comprehension Passage B

Amazement Awaits

Written on the occasion of the 2008 Olympics at the request of the Olympic Committee

Sheer amazement awaits
Amazement luxuriant in promise
Abundant in wonder
Our beautiful children arrive at this Universal stadium.

- 5 They have bathed in the waters of the world
And carry the soft silt of the Amazon, the Nile,
The Danube, the Rhine, the Yangtze and the Mississippi
In the palms of their right hands.
A wild tiger nestles in each armpit
10 And a meadowlark perches on each shoulder.

We, the world audience, stand, arms akimbo,¹
Longing for the passion of the animal:
The melody of the lark
And the tigers' passion
15 Attend the opening bells,
The birds sing of the amazement which awaits.

The miracle of joy that comes out of the gathering of our best,
 bringing their best,
Displaying the splendor of their bodies and the radiance of their
20 agile minds to the cosmos.
Encouragement to those other youth caught in the maws² of poverty,
Crippled by the terror of ignorance.

They say,
Brothers and Sisters,
25 Yes, try.
Then try harder.
Lunge forward, press eagerly for release.
The amazement which awaits is for you.

We are here at the portal of the world we had wished for
30 At the lintel³ of the world we most need.
We are here roaring and singing.
We prove that we can not only make peace, we can bring it with us.

¹akimbo — with hands on hips and elbows turned outward

²maws — jaws

³lintel — a horizontal support above a door or window

- With respect for the world and its people,
We can compete passionately without hatred.
- 35 With respect for the world and its people,
We can take pride in the achievement of strangers.
With respect for the world and its people,
We can share openly in the success of friends.

- Here then is the Amazement:
- 40 Against the odds of impending war,
In the mouth of bloody greed,
Human grace and human spirit can still conquer.

- Ah...
We discover, we ourselves
45 Are the Amazement which awaits
We are ourselves Amazement.

—Maya Angelou

“Amazement Awaits”

from *Maya Angelou: The Complete Poetry*
Random House, 2015

- 10 The first stanza sets a tone of
(1) thoughtfulness (3) anticipation
(2) gratitude (4) serenity
- 11 The figurative language in lines 5 through 8 emphasizes the
(1) experience of the narrator
(2) diversity of the participants
(3) importance of rivers
(4) renewal of the planet
- 12 Lines 21 through 28 suggest that one impact the Olympics may have is to
(1) provide an inspiration to all people
(2) stress the importance of winning
(3) emphasize the courage of all people
(4) strengthen a belief in justice
- 13 The poet uses repetition in lines 33 through 38 in order to
(1) shift the point of view
(2) emphasize a central theme
(3) create a sense of irony
(4) stress an internal conflict
- 14 Which line in the poem best illustrates the symbolism of “Amazement” in the last stanza?
(1) “Our beautiful children arrive at this Universal stadium” (line 4)
(2) “Longing for the passion of the animal” (line 12)
(3) “Lunge forward, press eagerly for release” (line 27)
(4) “Human grace and human spirit can still conquer” (line 42)

Reading Comprehension Passage C

...Nowhere is light pollution more apparent, almost achingly so, than in satellite images of the Earth from space. The continental United States seems to split in half: the eastern side is brighter than the west, except for the klieg lights of Las Vegas. Highways innervate¹ America, connecting luminous dots of small towns and big cities. Across the Atlantic, Europe shimmers. Moscow is a radiant nine-pointed star. The Nile Delta glows like a dandelion sprouting from mostly indigo Africa. Farther east, Hong Kong and Shanghai are ablaze, and the demilitarised zone separates dark North Korea from South Korea more cleanly than if the peninsula had been cleft in two. Developed society, it's clear, is where the light is.

Human-controlled light has pierced the night for thousands of years, long before [Thomas] Edison. Campfires warmed our ancestors' feet and cooked their meals; the Harvard anthropologist Richard Wrangham argues in his book *Catching Fire* (2009) that gathering around a flame to eat and to commune with others is, in fact, what made us human. Not just fellowship but safety has long been the primary rationale for pushing back the night. 'Evil spirits love not the smell of lamps,' as Plato put it. Comforting, lambent² lamplight led us safely home by tattling on the people and potholes and animals that would otherwise do us harm. By the early 17th century, residents of cities such as Paris and London were admonished³ to keep lights burning in the windows of all houses that faced the streets, as the historian A. Roger Ekirch notes in his book *At Day's Close: Night in Times Past* (2005). Taxpayers funded oil lamps and candlelit lanterns for the avenues, while only genteel households could afford fine beeswax or spermaceti candles; most people relied on tallow, made from animal fat. ...

And even so — what price safety! A young but rapidly growing field of research suggests that night-time light itself is far more dangerous than the dark. In a 2012 report, an American Medical Association committee called electric lighting a 'man-made self-experiment' creating potentially harmful health effects. Humans, and everything else that lives on this planet with us, evolved during billions of years along a reliable cycle of day and night, with clear boundaries between them. Stauching the flood of artificial light can help restore this divide. Our well-being, and that of our fellow creatures, might depend on us doing so — or at the very least trying. The loss of night-time darkness neglects our shared past, but it might very well cut short our futures too. ...

A growing body of evidence shows that light pollution exacerbates,⁴ and might directly cause, cancer, obesity, and depression, the troublesome triumvirate⁵ of industrialised society. One of the first people to notice this correlation, at least as it applies to cancer, is Richard Stevens, a professor at the University of Connecticut, respected cancer epidemiologist,⁶ and mild insomniac. In the early 1980s, Stevens and other researchers were beginning to realise there was little or no connection between diet and rising rates of

¹innervate — energize

²lambent — glowing or flickering with a soft radiance

³admonished — warned

⁴exacerbates — makes a situation worse

⁵triumvirate — a group of three holding power

⁶epidemiologist — health professional who investigates patterns and causes of diseases

breast cancer, contrary to what had been suspected. As Stevens puts it, it was like a light bulb going on when he realised that, in fact, a light bulb going on might be a culprit. ...

40 ‘Rather than falling, night, to the watchful eye, rises,’ writes Ekirch in *At Day’s Close*. Shadows creep up lows and valleys first, then consume hillsides and houses and the tallest buildings. Muted greys and deeper blues chase off the sun until finally the sky leaks no colour. When we sleep according to a solar cycle, melatonin⁷ production follows this pattern, rising with the night. But artificial light tamps it down. This is frustratingly
45 apparent for a special class of humans who experience sunsets every 90 minutes: astronauts.

One of the most frequent complaints of orbital crew members is insomnia; they pop sleeping pills on a regular basis, and still get only about six hours of shuteye, though they’re allotted eight. Steven W. Lockley, a Harvard neuroscientist, recommends altering the light to improve matters. In 2012, he advised NASA [National Aeronautics and Space
50 Administration] engineers to change the light bulbs on the International Space Station to a type of LED that can display blue-shifted light during the ‘day’, when the crew is working, and red-shifted light when they need to rest. Why the difference? That crucial ganglion,⁸ the circadian⁹ photoreceptor, is particularly sensitive to light toward the bluish end of the red, orange, yellow, green, blue, indigo and violet visible-light spectrum. ...

55 Insomnia is hardly the worst side effect of light pollution. Shift workers, who rise with the night and work awash in blue light, experience not only disrupted circadian rhythms and sleep deprivation, but an increased risk of breast and prostate cancer. These cancers, which require hormones to grow, are suppressed in the presence of melatonin, Stevens has shown. In 2010, Stevens published a review of breast cancer sensitivity in 164 countries, and found
60 a 30 to 50 per cent increased risk of cancer in nations with the worst light pollution, but no increased prevalence of non-hormonally dependent cancers in the same populations.

65 ‘Our use of electric light in the modern world is disrupting our circadian sleep and our biology. There is no question about that. Does that have physiological consequences? There is more and more evidence that it does,’ Stevens told me. ‘The epidemiological studies are the crudest, but the most important.’ ...

When we, in the industrialised world, do manage to turn off the lights, there are measurable, beneficial effects on our circadian rhythms. In a widely reported paper last summer, Kenneth Wright at the University of Colorado at Boulder took eight students camping in the Rocky Mountains for two weeks. They weren’t allowed to use any artificial
70 light after the sun went down — only the sanguine¹⁰ glow of campfire. After a week, melatonin started to rise at sunset, peak in the middle of the night, and taper just at sunrise, which Wright called a ‘remarkable’ result. ‘Internal biological time under natural light-dark conditions tightly synchronises to environmental time, and in this regard, humans are comparable to other animals,’ he wrote. ...

75 For those of us addicted to our glowing phones and tablets, an app called F.lux can help. It ‘warms’ your device’s display screen so that it shifts red in the evening, more closely matching incandescent bulbs and the hue of the setting sun. Just a brief glimpse at your mobile phone at bedtime is enough to expose your retinas to artificial light, so fighting such

⁷ melatonin — hormone that regulates sleep and wakefulness

⁸ ganglion — mass of nerve tissues in the brain

⁹ circadian — 24-hour biological cycle

¹⁰ sanguine — red

- 80 a comprehensive intrusion might be an exercise in futility. But even if we can't completely quench our thirst for light, we can all make one small gesture, which could prompt us to unplug a little more. . .

—Rebecca Boyle

excerpted and adapted from “The End of Night”

<https://aeon.co>, April 1, 2014

- 15 The first paragraph introduces a central idea of the passage by demonstrating the
(1) geographic location of specific countries
(2) most densely populated areas in the world
(3) extensive impact of modern technology on the world
(4) consequences of political differences between various nations
- 16 The figurative language in lines 15 through 17 describes the
(1) peace of darkness (3) security of light
(2) beauty of light (4) value of darkness
- 17 The phrase, “And even so — what price safety!” in line 23, is used to
(1) offer an example
(2) disprove an expert
(3) create a transition
(4) discredit a method
- 18 Lines 30 and 31 convey a sense of
(1) caution (3) indifference
(2) despair (4) guilt
- 19 A central idea reinforced in lines 32 through 39 is that artificial lighting is a source of
(1) vitamin deficiency (3) unclean air
(2) human disease (4) dangerous bacteria
- 20 The word “tamps,” as used in line 44, most nearly means
(1) bends (3) removes
(2) reduces (4) hardens
- 21 The details in lines 46 through 52 show the
(1) advantages of dim lighting within spacecrafts
(2) benefits of activity in promoting sleep
(3) importance of medication for ensuring sleep
(4) effects of different lighting on astronauts
- 22 In lines 66 through 74, Kenneth Wright’s camping trip helped prove that human “biological time”
(1) operates independently from outside stimuli
(2) reacts to changes in elevation
(3) responds to feelings of stress
(4) aligns itself with natural cycles
- 23 The purpose of the final sentence (lines 79 through 81) is to
(1) challenge an argument
(2) settle a debate
(3) suggest a solution
(4) contradict an assumption
- 24 Which statement best reflects a central idea in the text?
(1) “Human-controlled light has pierced the night for thousands of years, long before [Thomas] Edison.” (lines 10 and 11)
(2) “Not just fellowship but safety has long been the primary rationale for pushing back the night.” (lines 14 and 15)
(3) “A young but rapidly growing field of research suggests that night-time light itself is far more dangerous than the dark.” (lines 23 and 24)
(4) “Shadows creep up lows and valleys first, then consume hillsides and houses and the tallest buildings.” (lines 41 and 42)

Part 2

Argument

Directions: Closely read each of the **four** texts provided on pages 12 through 19 and write a source-based argument on the topic below. You may use the margins to take notes as you read and scrap paper to plan your response. Write your argument beginning on page 1 of your essay booklet.

Topic: Should cash currency be eliminated?

Your Task: Carefully read each of the **four** texts provided. Then, using evidence from at least **three** of the texts, write a well-developed argument regarding whether or not cash currency should be eliminated. Clearly establish your claim, distinguish your claim from alternate or opposing claims, and use specific, relevant, and sufficient evidence from at least **three** of the texts to develop your argument. Do *not* simply summarize each text.

Guidelines:

Be sure to:

- Establish your claim regarding whether or not cash currency should be eliminated
- Distinguish your claim from alternate or opposing claims
- Use specific, relevant, and sufficient evidence from at least **three** of the texts to develop your argument
- Identify each source that you reference by text number and line number(s) or graphic (for example: Text 1, line 4 or Text 2, graphic)
- Organize your ideas in a cohesive and coherent manner
- Maintain a formal style of writing
- Follow the conventions of standard written English

Texts:

Text 1 – Denmark Might Eliminate Paper Money: Should We Do The Same?

Text 2 – Yes, Credit Cards Are Making You a Bad Person

Text 3 – The Sinister Side of Cash

Text 4 – Cash Is Critical

Text 1

Denmark Might Eliminate Paper Money: Should We Do The Same?

By next year [2016], if you walk in a restaurant or gas station in Copenhagen, you might no longer be able to pay with cash. The Danish government is considering allowing some stores to stop taking paper money. It's the next step as the country starts to get rid of cash completely: The central bank doesn't print bills or make coins anymore, many banks don't carry cash, and almost all adults have a credit or debit card.

Will places like the U.S. follow? Experts argue there are several reasons to get rid of paper money—like the fact that it might be able to help foil crime and force people to pay their taxes. In most countries, the majority of cash is used to hide secret transactions; in the U.S., only about 10% to 15% of paper money is used in the legal economy. The government misses out on hundreds of billions of dollars of taxes every year—not even counting the informal economy¹—because people get paid in cash.

Still, while moving to electronic money might make things harder for criminals or tax evaders, it's unlikely to eliminate the underground economy.² “People will always find new ways to cheat,” says David Wolman, author of *The End of Money*. “Most money by value is already electronic, and we all know that there’s plenty of illicit³ activity involving digital money, ranging from garden-variety credit card fraud to colossal schemes orchestrated by the likes of Bernie Madoff.⁴ It’s all zeros and ones.”

And if the government—or potentially hackers—can track where people are spending money, that poses obvious challenges for privacy. “The privacy issue is enormous,” says Wolman. “We should be fighting for it in the already-very-digital present, let alone worrying about it in the highly hypothetical cashless future. But the fact is that no monetary system is perfectly safe. The issue is reducing risk and perceived risk sufficiently so that consumers/citizens feel comfortable enough using that system.”

Getting rid of cash does have other benefits. In Denmark, the move to let some stores stop using it was motivated by the fact that it costs those businesses money (it’s worth noting that for now, even if the new proposal passes, places like hospitals and grocery stores will still have to accept paper bills). It’s also obviously insecure: In the U.S., retailers lose around \$40 billion a year because of the theft of cash (banks lose another \$30 million or so in robberies).

Without paper currency, it’s also easier for governments to change fiscal policy.⁵ Denmark already has negative interest rates; if you put money in the bank, you pay a fee. That helps encourage people to either spend money, or invest it. (Cash spoils this plan, since people can decide to hide it under a mattress and ignore the government’s interest rates.) …

It would probably take at least a decade before the U.S. could be truly cashless, he [Wolman] says. But along the way, we could take steps like getting rid of low-value coins like pennies and nickels (which cost more to produce than their face value), and eliminating high-value bills like \$100s.

¹informal economy — a system of trade or economic exchange used outside state-controlled or money-based transactions

²underground economy — the part of a country’s economic activity that is unrecorded and untaxed by its government

³illicit — illegal

⁴Bernie Madoff — an American financier who defrauded thousands of investors of tens of billions of dollars

⁵fiscal policy — the means by which government adjusts its spending levels and tax rates to monitor and influence a nation’s economy

“Some 70% of 100-dollar bills already reside overseas,” says Wolman. “Get rid of them because they’re not doing what cash is supposed to do, which is facilitate commerce. In 1969, the \$500, \$1,000, and \$5,000 notes were formally discontinued. Why? To impede crime. We
40 should do the same with the \$100.” ...

—Adele Peters
excerpted and adapted from “Denmark Might Eliminate Paper Money:
Should We Do The Same?”
www.fastcoexist.com, May 21, 2015

Text 2

Yes, Credit Cards Are Making You a Bad Person

The cashless society — a world where physical money is practically obsolete — has, in just a few years, gone from a utopian dream to something like an inevitability. In Sweden, a national effort is underway to take the country cashless within two decades. Throughout Africa, it's perfectly common for merchants to accept money through mobile phones by having buyers transfer a specific amount of money to a specific number associated with the merchant.

In the U.S., the road to cashlessness is paved in plastic (glass, too¹). In the 1970s, fewer than 20 percent of the adult population owned a credit card. Today, between 70 and 80 percent of the adult population does. In some cities, being forced to pay with cash already feels like a precious anachronism² (“What do you mean I have to *count the money* before extending my arm to the register?”).

The world of economic research has tried to keep pace with the plastic revolution, producing hundreds of reports on how MasterCard, Visa, and AmEx change our relationship to money and ourselves. The logic of credit is fairly simple. People rarely spend exactly what they earn, exactly when they earn it. With savings, we pass today’s earnings to the future. With credit, we pull expected future earnings into today. . . .

The typical knock on credit cards is that they’re too effective at letting us buy stuff. Cash and coins must be considered, handled, counted, organized, re-counted, negotiated into the small space of a palm, and delivered cleanly to a merchant. Each of these verbs represents an inconvenience — a point of friction. But a card is just a card. Pull, swipe, finished. It’s so easy to spend whatever we want.

Too easy, actually. Research has shown that people who own more credit cards spend more over all; more in specific stores; more at restaurants; more on tips at restaurants . . . literally, there are hundreds of studies on the effect of credit cards on spending, and the vast majority of them find that, all things equal, we put more on plastic. . . .

The downside of counting money is that it takes time and effort. The upside is that it takes time and effort. That makes it more memorable. Cards make us forget we’re dealing with money. They create “an illusion of liquidity,”³ wrote Dilip Soman, a professor at the University of Colorado at Boulder, that makes consumers confuse the *ability* to spend money and the *means*⁴ to spend money. When paying with plastic, buyers have a tendency to outsource their mindfulness to the card. As a result, they were less likely to remember details about their purchases and more likely to buy additional items.

The “pain” of paying with cash has a hidden benefit. It makes it harder to quickly capitulate⁵ to indulgences. Credit cards “weaken impulse control,” Manoj Thomas, Kalpesh Kaushik Desai, and Satheeshkumar Seenivasan found in a 2011 paper published in the *Journal of Consumer Research*. “Consequently, consumers are more likely to buy unhealthy food products when they pay by credit card than when they pay in cash.” Studying the contents of shopping baskets, the three economists found that shoppers with credit cards bought a larger share of food items they had ranked as unhealthy. In this way, the

¹glass, too — the use of smart phones for buying and selling goods and services

²anachronism — something that is not in its correct historical or chronological time

³liquidity — the availability of cash money

⁴means — financial resources

⁵capitulate — surrender

- 40 permissiveness of credit cards weakens consumers' judgment in more subtle ways than total amount spent. ...

—Derek Thompson

excerpted from "Yes, Credit Cards Are Making You a Bad Person"

www.theatlantic.com, June 12, 2013

Text 3

The Sinister Side of Cash

When I tell people that I have been doing research on why the government should drastically scale back the circulation of cash—paper currency—the most common initial reaction is bewilderment. Why should anyone care about such a mundane topic? But paper currency lies at the heart of some of today's most intractable¹ public-finance and monetary problems. Getting rid of most of it—that is, moving to a society where cash is used less frequently and mainly for small transactions—could be a big help.

There is little debate among law-enforcement agencies that paper currency, especially large notes such as the U.S. \$100 bill, facilitates crime: racketeering, extortion, money laundering, drug and human trafficking, the corruption of public officials, not to mention terrorism. There are substitutes for cash—cryptocurrencies,² uncut diamonds, gold coins, prepaid cards—but for many kinds of criminal transactions, cash is still king. It delivers absolute anonymity, portability, liquidity and near-universal acceptance. It is no accident that whenever there is a big-time drug bust, the authorities typically find wads of cash.

Cash is also deeply implicated in tax evasion, which costs the federal government some \$500 billion a year in revenue. According to the Internal Revenue Service, a lot of the action is concentrated in small cash-intensive businesses, where it is difficult to verify sales and the self-reporting of income. By contrast, businesses that take payments mostly by check, bank card or electronic transfer know that it is much easier for tax authorities to catch them dissembling.³ Though the data are much thinner⁴ for state and local governments, they too surely lose big-time from tax evasion, perhaps as much as \$200 billion a year.

Obviously, scaling back cash is not going to change human nature, and there are other ways to dodge taxes and run illegal businesses. But there can be no doubt that flooding the underground economy with paper currency encourages illicit behavior. ...

To be clear, I am proposing a “less-cash” society, not a cashless one, at least for the foreseeable future. The first stage of the transition would involve very gradually phasing out large denomination bills that constitute the bulk of the currency supply. Of the more than \$4,200 in cash that is circulating outside financial institutions for every man, woman and child in the U.S., almost 80% of it is in \$100 bills. In turn, \$50 and \$20 bills would also be phased out, though \$10s, \$5s and \$1s would be kept indefinitely. Today these smaller bills constitute just 3% of the value of the currency supply. ...

If cash is so bad, why retain small bills of \$10 and under? For one thing, cash still accounts for more than half of retail purchases under \$10, though the share fades off sharply as payment size rises, with debit cards, credit cards, electronic transfers and checks all far more important than cash for (legal, tax-compliant) payments over \$100. ...

Retaining small notes alleviates a host of problems that might arise if cash were eliminated entirely. For example, cash is still handy if a hurricane or natural disaster knocks out the power grid. Most disaster-preparation manuals call for people to keep some cash on hand, warning that ATMs [automated teller machines] might be paralyzed.

But times are changing. Nowadays, cell towers and large retail stores typically have backup generators, allowing them to process bank cards during a power outage. And there

¹intractable — not easily controlled

²cryptocurrencies — digital currencies

³dissembling — concealing financial transactions

⁴thinner — less informative

are always checks. In due time, smartphone technology is likely to overtake all other media, and one can always keep a spare charging cell for emergencies.

45 Perhaps the most challenging and fundamental objection to getting rid of cash has to do with privacy—with our ability to spend anonymously. But where does one draw the line between this individual right and the government's need to tax and regulate and to enforce the law? Most of us wouldn't want to clamp down on someone's right to make the occasional \$200 purchase in complete privacy. But what about a \$50,000 car or a \$1 million apartment? We should be able to reduce the problems I've described here while also ensuring that ordinary people can still use small bills for convenience in everyday transactions. ...

50 In sum, there are many issues to take into account, but if done gradually and properly, the balance of arguments is distinctly in favor of becoming a society that depends much less on cash. ...

—Kenneth S. Rogoff
excerpted and adapted from “The Sinister Side of Cash”
www.wsj.com, August 25, 2016

Text 4

Cash Is Critical

...Cash is under attack in the United States, and elsewhere around the world. The very idea of physical currency is being challenged by businesses and intellectuals alike. But they couldn't be more wrong. ...

Of course, the digital age is something to embrace, and new ways of paying will continue to be introduced. But Americans need to recognize the risks and benefits of different payment instruments, and know that the banknote itself is a technology that remains a necessary part of our financial security – personally, nationally and internationally. Banknotes are convenient and universally accepted, and they offer unparalleled privacy as a payment instrument.

At a personal level, cash enables people to manage their financial security themselves. There are risks associated with storing cash, but each person can manage those risks by limiting the amount they carry with them or keep at home. You can lose the cash in your wallet, but no other part of your financial security is at risk.

The risks associated with electronic payment instruments are far more diverse and severe. Losing your credit cards or being the victim of digital hackers can lead to a whole host of problems including denied payment, card theft, card skimming,¹ identity theft, account takeover, fraudulent transactions and data breaches. According to the digital security company Gemalto, more than 1 billion personal records were compromised in 2014.

Each of those incidents leads to countless hours of dealing with financial institutions and law enforcement to try to gain access back to accounts, redress² fraudulent activity and reclaim one's own identity.

At a national level, the benefits of using cash far outweigh the risks, too. Counterfeiting is a risk associated with banknotes, although one that is much smaller than in popular imagination. In 2013, the U.S. Secret Service recovered approximately \$156 million in counterfeit U.S. currency, compared to a total circulation of just under \$1.2 trillion.

Large numbers of banknotes are hard to transport, conceal and use without detection. Cash seizure is a prominent law enforcement tool and one that can hit criminals hard. Indeed, if you are a serious criminal, you avoid using cash. You'd rather hide your money in an offshore bank account than store large numbers of banknotes.

But the benefits of currency for national security aren't limited to law enforcement. Cash has repeatedly demonstrated its importance in times of crisis. When natural disasters knock out an electrical grid for days or even weeks, cash is a saving grace for residents to obtain critical supplies. ...

Internationally, cash has become a key target in the fight against terrorism. When there is actionable intelligence on where terrorists keep their cash, the military can strike and destroy those locations and put a significant dent in the terror groups' ability to operate. ...

Cash means security to so many, whether in a wallet or on a battlefield. But the attacks on banknotes are misguided and ignore the reasons why they are ubiquitous³ and necessary.

¹card skimming — illegally collecting data from the magnetic stripe of a credit, debit or ATM card

²redress — repair

³ubiquitous — existing everywhere

- 40 When you add the personal, national and international security benefits to cash's inherent other attributes, banknotes should be seen as the foundational payment instrument of the future, not just of the past.

—Guillaume Lepecq
excerpted from “Cash Is Critical”
www.usnews.com, April 14, 2016

Part 3

Text-Analysis Response

Your Task: Closely read the text provided on pages 21 and 22 and write a well-developed, text-based response of two to three paragraphs. In your response, identify a central idea in the text and analyze how the author's use of **one** writing strategy (literary element or literary technique or rhetorical device) develops this central idea. Use strong and thorough evidence from the text to support your analysis. Do *not* simply summarize the text. You may use the margins to take notes as you read and scrap paper to plan your response. Write your response in the spaces provided on pages 7 through 9 of your essay booklet.

Guidelines:

Be sure to:

- Identify a central idea in the text
- Analyze how the author's use of **one** writing strategy (literary element or literary technique or rhetorical device) develops this central idea. Examples include: characterization, conflict, denotation/connotation, metaphor, simile, irony, language use, point-of-view, setting, structure, symbolism, theme, tone, etc.
- Use strong and thorough evidence from the text to support your analysis
- Organize your ideas in a cohesive and coherent manner
- Maintain a formal style of writing
- Follow the conventions of standard written English

Text

Jan Żabiński and his wife Antonina managed the Warsaw Zoo, which was home to some 1,500 animals.

...For years, Polish scientists dreamt of a big zoo in the capital to rival any in Europe, especially those in Germany, whose majestic zoos were famous worldwide. Polish children clamored for a zoo, too. Europe enjoyed a heritage of fairy tales alive with talking animals—some almost real, others deliciously bogus—to spark a child's fantasies and gallop grown-ups to the cherished haunts of childhood. It pleased Antonina that her zoo offered an orient of fabled creatures, where book pages sprang alive and people could parley¹ with ferocious animals. Few would ever see wild penguins sledding downhill to sea on their bellies, or tree porcupines in the Canadian Rockies, balled up like giant pinecones, and she believed that meeting them at the zoo widened a visitor's view of nature, personalized it, gave it habits and names. Here lived the *wild*, that fierce beautiful monster, caged and befriended.

Each morning, when zoo dawn arrived, a starling gushed a medley of stolen songs, distant wrens cranked up a few arpeggios,² and cuckoos called monotonously like clocks stuck on the hour. Suddenly the gibbons³ began whooping bugle calls so crazy loud that the wolves and hunting dogs started howling, the hyenas gibbering, the lions roaring, the ravens croaking, the peacocks screeching, the rhino snorting, the foxes yelping, the hippos braying. Next the gibbons shifted into duets, with the males adding soft squealing sounds between their whoops and the females bellowing streams of long notes in their "great call." The zoo hosted several mated pairs, and gibbon couples yodel formal songs complete with overture, codas, interludes, duets, and solos.

Antonina and Jan had learned to live on seasonal time, not mere chronicity.⁴ Like most humans, they did abide by clocks, but their routine was never quite routine, made up as it was of compatible realities, one attuned to animals, the other to humans. When timelines clashed, Jan returned home late, and Antonina woke in the night to help midwife an animal like a giraffe (always tricky because the mother gives birth standing up, the calf falls headfirst, and the mother doesn't want help anyway). This brought a slated novelty to each day, and though the problems might be taxing, it imprinted her life with small welcome moments of surprise. ...

On a typical summer morning, Antonina leaned on the wide flat ledge of the terrace wall, where apricot tiles, cold enough to collect dew, dampened the sleeves of her red robe. Not all the bellowing, wailing, braying, and rumbling around her originated outside—some issued from the subterranean⁵ bowels of the villa, others from its porch, terrace, or attic. The Żabińskis shared their home with orphaned newborn or sick animals, as well as pets, and the feeding and schooling of lodgers fell to Antonina, whose animal wards clamored to be fed. ...

One journalist who visited the villa to interview Jan was surprised by two cats entering the living room, the first with a bandaged paw and the second a bandaged tail, followed by a parrot wearing a metal neck cone, and then a limping raven with a broken wing. The villa bustled with animals, which Jan explained simply: "It's not enough to do research from a distance. It's by living beside animals that you learn their behavior and psychology." On Jan's

¹parley — converse

²arpeggios — musical notes of a chord played in succession

³gibbons — small apes

⁴chronicity — schedule

⁵subterranean — underground

40 daily rounds of the zoo by bicycle, a large elk named Adam swayed close behind, an inseparable companion. ...

Antonina identified with animals, fascinated by how their senses tested the world. She and Jan soon learned to slow around predators like wild cats, because close-set eyes give them pinpoint depth perception, and they tend to get excited by quick movements a leap
45 or two away. Prey animals like horses and deer enjoy wraparound vision (to spot predators creeping up on them), but panic easily. The lame speckled eagle, tethered in their basement, was essentially a pair of binoculars with wings. The hyena pups would have spotted Antonina coming in total darkness. Other animals could sense her approach, taste
50 her scent, hear the faintest swoosh of her robe, feel the weight of her footsteps vibrating the floorboards a whisker's worth, even detect the motes⁶ of air she pushed aside. She envied their array of ancient, finely tuned senses; a human gifted with those ordinary talents, Westerners would call a sorcerer.

Antonina loved to slip out of her human skin for a while and spy on the world through each animal's eyes, and she often wrote from that outlook, in which she intuited their
55 concerns and know-how, including what they might be seeing, feeling, fearing, sensing, remembering. When she entered their ken,⁷ a transmigration⁸ of sensibility occurred, and like the lynx kittens she hand-raised, she could peer up at a world of loud dangling beings:

...with legs little or large, walking in soft slippers or solid shoes, quiet or loud,
with the mild smell of fabric or the strong smell of shoe polish. The soft fabric
60 slippers moved quietly and gently, they didn't hit the furniture and it was safe to be around them ... calling "Ki-chi, ki-chi," [until] a head with fluffy blond hair would appear and a pair of eyes behind large glass lenses would bend over....It didn't take long to realize that the soft fabric slippers, the blond fluffy head, and the high-pitched voice were all the same object.

Often dabbling in such slippages of self, aligning her senses with theirs, she tended her wards with affectionate curiosity, and something about that attunement put them at ease.
65 Her uncanny ability to calm unruly animals earned her the respect of both the keepers and her husband, who, though he believed science could explain it, found her gift nonetheless strange and mysterious. Jan, a devout scientist, credited Antonina with the "metaphysical"
70 "waves" of a nearly shamanistic¹⁰ empathy when it came to animals: "She's so sensitive, she's almost able to read their minds....She *becomes* them....She has a precise and very special gift, a way of observing and understanding animals that's rare, a sixth sense....It's been this way since she was little."...

—Diane Ackerman
excerpted from *The Zookeeper's Wife*
W. W. Norton & Company, 2007

⁶motes — dust specks

⁷ken — understanding

⁸transmigration — transfer

⁹metaphysical — philosophical

¹⁰shamanistic — spiritual

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