

## Part I: Multiple Choice Questions

1. c	6. c	11. b	16. a
2. e	7. a	12. d	17. c
3. d	8. e	13. a	18. b
4. a	9. a	14. e	19. d
5. e	10. a	15. e	20. d

## Part II: Reading Comprehension

### A.

- |            |              |
|------------|--------------|
| 1. Pay off | 4. Incubator |
| 2. Parlay  | 5. Bolster   |
| 3. Niche   | 6. Prospect  |

### B.

1. One former executive at Lehman Brothers.
2. Becoming an entrepreneur.

### C.

1. Right – The first time David Grupper was laid off from his job as an art director he was 58. It was 2013 and it took six months — and hundreds of résumés — to land another position as a manager of publications and marketing for the American Civil Liberties Union. A year later, he was laid off again.  
Fed up, Mr. Grupper decided to try something new: being his own boss.
2. Right – A growing number of New Yorkers are starting businesses in their 50s and 60s, even as their colleagues are easing into retirement.
3. NM
4. False – Ask most New Yorkers to picture an entrepreneur, and they imagine a 20 – or 30-something in jeans and sneakers.

### D.

1. **Topic 1:** People describe feeling squeezed by rising rents and health care costs.  
**Topic 2:** Younger workers are less expensive and are often more fluent in digital and social media skills.
2. The AARP Foundation (American Association of Retired Persons) provides a wide range of resources to help entrepreneurs of all ages, including holding free classes and programs and connecting them to a network of lenders that provide tens of millions of dollars in low-interest loans.

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### Part III: Language Use

**A.**

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|-------------------------|---------------|
| 1. wouldn't have missed | 4. be walking |
| 2. was/were/had been    | 5. send       |
| 3. had had              |               |

**B.**

- |                                     |                                    |
|-------------------------------------|------------------------------------|
| 1. If only you would stop screaming | 4. wish my neighbourhood were more |
| 2. wishes she had taken             | 5. am going to write               |
| 3. unless we sell more tickets      | 6. will have finished              |

**C.**

- |                |                               |
|----------------|-------------------------------|
| 1. spilled     | 4. is served                  |
| 2. (had) filed | 5. visiting                   |
| 3. has had     | 6. was supposedly chased down |

**D.**

- |             |            |
|-------------|------------|
| 1. strength | 4. account |
| 2. addition | 5. means   |
| 3. aid      | 6. behalf  |

**E.**

- |   |                                       |
|---|---------------------------------------|
| 1. pay attention                          | 4. inspire confidence                 |
| 2. cause trouble                          | 5. suffer a setback                   |
| 3. voice their opinions/speak their minds | 6. voice your opinion/speak your mind |

**F.**

- |                            |                            |
|----------------------------|----------------------------|
| 1. enrol on                | 4. overcome setbacks       |
| 2. serve an apprenticeship | 5. put his studies on hold |
| 3. find his feet in        | 6. speak her mind          |

**G.**

- |                         |                   |
|-------------------------|-------------------|
| 1. littering            | 4. banned         |
| 2. (suspended) sentence | 5. non-designated |
| 3. fine                 |                   |