**Part I. Vocabulary**

Money

In a **bank** you usually have a **current account**, which is one where you **pay in our salary** and then **withdraw** money to pay your everyday bills. The bank sends you a regular **bank statement** telling you how much money has gone in and out of your account. Sometimes the bank may **lend** you money – this is called a **bank loan**. If the bank may lend you money to buy a house, that money is called a **mortgage**.

When you **buy** [or **purchase** more formally] something in a shop, you usually **pay** for it **outright** but sometimes you buy **on credit**. Sometimes you may be offered a **discount** or a **reduction** on something you buy. For example, you might **get ￡10 off** perhaps because you are a student. You are often offered a discount if you buy **in bulk**. It is not usual to **haggle** about prices in a British shop. If you want to return something which you have bought to a shop, you may be given a **refund**, i.e. your money will be returned, provided you have a **receipt**.

Global Problems

A volcano has **erupted** in Indonesia.

The flu **epidemic** **spread** rapidly throughout the country.

Millions are **starving** as a result of the famine.

A big earthquake **shook** the city at noon today.

The area is **suffering** its worst drought for many years.

Civil war has **broken out** in the north of the country.

A tornado **swept** through the islands yesterday.

The real **victims** of civil war are children left without parents.

There were only three **survivors**. All the other passengers were reported dead.

Thousands of **refugees** have crossed the border looking for food and shelter.

**Part II. Grammar**

Tense

동사의 12시제

1. 기본 시제
2. 현재 (동사의 현재형) I study.
3. 과거 (동사의 과거형) I studied.
4. 미래 (will/shall + 동사원형) I will study.

1. 완료시제
2. 현재완료 (have/has + p.p) I have studied.
3. 과거완료 (had + p.p) I had studied.
4. 미래완료 (will/shall + have p.p) I will have studied.
5. 진행시제
6. 현재진행 (am/are/is + ~ing) I am studying.
7. 과거진행 (was/were + ~ing) I was studying.
8. 미래진행 (will/shall + be ~ing) I will be studying.
9. 완료진행시제
10. 현재완료진행 (have/has been + ~ing) I have been studying.
11. 과거완료진행 (had been + ~ing) I had been studying.
12. 미래완료진행 (will/shall have been + ~ing) I will have been studying.

**Part III. Reading Comprehension**

Physiologists used to believe that any type of physical activity was harmful to the man over forty. We doctors are to blame as much as anyone for warning patients over 40 to “take it easy” and give up golf and other forms of exercise. Twenty years ago one famous writer even suggested that any man over forty should never stand when he could sit, never sit when he could lie down—in order to “conserve” his strength and energy. Physiologists and M.D.’s, including the nation’s leading heart specialists, now tell us that activity, even strenuous activity, is not only permissible, but required for good health at any age. You are never too old to exercise.

Cultures have definite patterns. But these patterns are modified as they are transmitted from one generation to the next. Sometimes these changes take place slowly and sometimes they are rapid. The medieval era was for Western civilization a period of fairly slow change in culture patterns, while the modern period has been characterized by rapid and dramatic changes. However, in spite of these changes, a coherent pattern remains.