**Aspire International School
Year 7 – Class \_\_\_\_\_\_\_\_**

**Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_**

*Money*

Directions: Read the following passage and answer the questions that follow. Refer to the text to check your answers when appropriate.

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| --- | --- |
| Money is one of the most important inventions in human history. It helps people who do not know or trust each other to trade. If you have enough money, you can go into a store and walk out with a candy bar. The store owner does not need to know or trust you. They only need to count your money. This is a pretty big deal if you think about it.Before money, most exchange was based on credit and debt. Imagine that you were part of an ancient tribe and had an extra pair of shoes. If your tribe mate Joshua needed shoes, you might give him your extra ones. Joshua would then be in debt to you. He would owe you one. Later, your family might be starving in the depths of winter. You might have no success hunting, and Joshua might share some of his food with you.The credit and debt system served humans well for much of time. Our minds are good at remembering favors and who owes whom. The problem with this system is that it requires trust. I need to know the reputation of the person to whom I am lending. I need to trust that he or she will repay me. Otherwise, we cannot trade. It's easy to trust our tribe mate Joshua. We know him. We are familiar with his reputation. But what about those from the tribe across the sea? Do we trust them? Probably not. At least not enough to give them our shoes on credit. After all, we don't even know them.A society that does not have money cannot grow very large. It's hard to maintain relationships with more than 150 or 200 people. Reputational systems of exchange fail as groups grow larger. The need for money develops. | Imagine that you were a soldier living in a Roman army camp in the 1st century. Thousands of men and women live alongside you. Many are soldiers. Some are nurses or physicians. Others are merchants, farmers, or cooks. Let's say that you needed a blacksmith to repair your armor. The blacksmith doesn't know you. Even if he or she did, you might die in the next battle. The blacksmith cannot trust you to repay your debts. But the blacksmith does not need to trust you. You are paid in gold and silver coins. You can trade coins with strangers for whatever goods or services you desire. Today, the monetary system once again relies on credits and debts. But now, banks and lenders can keep track of everyone's reputation. They use computers and government issued identities. They know our credit histories. They know our spending habits. They use algorithms to rank our credit worthiness. They know us well enough to issue credit to us, even though they don't actually know us. What a world! |

1. Which main point about money is the author trying to make in this text?

a) Money unfairly flows to the richest people in the world.

b) Money allows people who don't know or trust each other to trade.

c) Money is the root of all evil.

d) Money can purchase many things but it cannot buy happiness.

2. According to the text, how did people mainly transact before the invention of money?

a) They used the barter system and traded physical goods.

b) They used seashells and beads as currency.

c) They lent and borrowed from each other.

d) Everything was free and everyone shared freely.

3. Why would the author lend to Joshua but not the tribe across the sea?

a) Joshua is the wealthiest person in town.

b) Joshua is a person who is known and trusted.

c) Joshua is a feared Roman soldier.

d) Joshua is the fastest person in the tribe.

4. What is the author's main purpose in writing the THIRD paragraph?

a) He is trying to convince us to forgo modern life and to live in tribes.

b) He is informing readers of the history of credit and debt systems.

c) He is explaining why tribal life is unproductive and wasteful.

d) He is describing the weaknesses of the credit and debt system.

5. Why did Roman army camps need to use money to facilitate trade?

a) Most people did not know each other.

b) Most people did not trust each other.

c) People often died in battle.

d) All of these reasons.

6. Which technologies enable modern societies to use credit systems?

a) Computers and government identification

b) Airplanes and phone networks

c) Radio waves and license plates

d) Steam power and waterways

7. Which is TRUE based on information from the text?

a) Roman army camps were much smaller than ancient tribes.

b) Roman army camps were about the same size as ancient tribes.

c) Roman army camps were much larger than ancient tribes.

d) Nobody knows the actual size of Roman army camps.

8. With which statement would the author most likely AGREE?

a) Money allows civilizations to grow very large.

b) Credit and debt systems are primitive and only were only used in ancient times.

c) Money ruins civilizations by making everyone greedy.

d) Credit and debt systems cannot function in the modern world.

9. Which event happened LAST in history?

a) Thousands of people lived in Roman Army camps.

b) Credit and debt systems became widespread again due to technology.

c) Money was invented.

d) Ancient tribes used mainly credit and debt systems for exchange.

10. With which statement would the author most likely DISAGREE?

a) If someone has a good reputation, it is easier to trust him or her.

b) Reputations are important for lenders and borrowers.

c) Money makes trading easier for people who do not know each other.

d) People can easily maintain good relationships with thousands of other people.

1. In your own words, explain why reputation is important when it comes to lending and borrowing. How does one maintain a good reputation as a borrower?

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2. How has technology helped systems of lending and borrowing to reach the masses? How are people able to get credit from a bank that does not personally know them?

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 **The Number Of Endangered Species In Canada Growing**

 By Monique Conrod

The number of *endangered species* in Canada is growing. Five new animal species and five types of plants were declared endangered in November by a committee of wildlife experts.

Beluga whales from the St. Lawrence Estuary, Atlantic Gaspésie caribou, Townsend’s moles, as well as a species of butterfly and a snail are the latest animals to become endangered in Canada.

Another species – the Eastern box turtle – was declared to be *extirpated*. (Extirpated means a species is no longer found within a particular region, but it still exists in other areas.)

The Committee on the Status of Endangered Wildlife in Canada (COSEWIC) meets once a year to consider new species that might be “at risk” of becoming endangered, and to review species that have already been declared at risk.

They look at whether the population of a species is increasing or decreasing, and at how much of its natural habitat is left. If they think a species is in trouble, they ask the government to put it on a list called the Species at Risk Act (SARA) so it can be protected.

There are different levels of risk on the list. The lowest level is “special concern,” followed by threatened, endangered, extirpated and extinct.

Once a species is listed under SARA, it is against the law for people to harm or kill members of the species. It is also against the law to destroy the species’ “critical habitat.” Critical habitat is the area where a species lives and the physical features it needs in order to find food and shelter, and to breed and raise its young.

However, species recommended by COSEWIC are not automatically added to the SARA list. It is up to Canada’s Minister of the Environment and the federal government to decide if a species should be declared officially at risk.

Some people feel it takes the government too long to decide. Since 2011, 67 species have been recommended for the list, but the government has not made a decision about any of them yet. Some species are never added to the list because it would be too expensive to protect their habitats.

A group of Canadian scientists recently studied whether or not SARA is helping to protect wildlife. They looked at 369 species of animals that have been on the SARA list for 10 years or more.

They found that the level of risk had gotten worse for 115 species. Only 20 species had improved enough to be considered no longer at risk.

The scientists also found that critical habitat had been identified and protected for less than half of the species listed under SARA.

For example, COSEWIC identified the beluga whale as “threatened” 10 years ago. The whale’s critical habitat was identified two years ago, but the government has not taken action to protect it. Factors like industrial developments, pollution, toxic algal blooms and noise disturbance are all hurting the beluga whale’s habitat.

Loss of habitat is one of the leading causes of extinction. The scientists say the federal government needs to do more to identify and protect the habitats of species at risk.

1. “The number of *endangered species* in Canada is growing.” Give examples from the passage to prove that statement.
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2. “Another species – the Eastern box turtle – was declared to be *extirpated*. (Extirpated means a species is no longer found within a particular region, but it still exists in other areas.)”

**(a)** Why have brackets and dashes been used in these phrases?
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**(b)** What effect does the writer achieve by using dashes instead of brackets?
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3. What does the word “COSEWIC” stand for?
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4.What does the government do to protect the endangered species. Give two points.

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5. Who decides that a certain species is endangered?
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6. “species have been recommended for the list” What is the function of using passive voice
 in that statement?

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7. Scan the text and find one word to mean “animals at risk.

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8. In your own words explain the problem of the beluga wale .
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9. Give an example of a reported speech.

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10. Find a linking word of contrast.

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11. What is the recommendation mentioned at the end of the text?

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12. What genre is **Text B**?

Tick (✓) **one** box.

a recount

a biography

an information text

a diary entry

