PROBA DE CERTIFICACIÓN DE NIVEL AVANZADO C2

Inglés

SOLUCIONARIOS

COMPRENSIÓN DE TEXTOS ESCRITOS COMPRENSIÓN DE TEXTOS ORAIS



READING COMPREHENSION

TASK 1 (...../8) – IMMIGRATION IN THE UNITED STATES

HEADING NUMBER	Ex. 0	1	2	3	4	5	6	7	8
TEXT LETTER	A	К	I	Н	С	В	G	J	D

TASK 2 (...../8) - KEN LOACH: REBEL WITH A CAUSE

ITEM NUMBER	Т	F	FIRST FOUR WORDS
Ex. 0		x	When Ken Loach and
1.	X		But the aim is
2.	X		These are blunt, brutally
3.	X		A deft blend of
4.	X		He believes in blistering
5.	X		This slight, bespectacled football
6.		Х	Having previously cut his / He is now a
7.		Х	But he does not
8.	X		He's a bracing conversationalist

TASK 3 (...../9) - HOW EXECUTIVES GET TAUGHT IN HONG KONG

STATEMENT NUMBER	Ex. 0	1	2	3	4	5	6	7	8	9
OPTION	В	С	A	В	В	С	С	В	С	В

LISTENING COMPREHENSION

TASK 1 (...../7) - ANIMAL RIGHTS AND WELL-BEING

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AUDIO EXTRACT NUMBER	Ex. 0	1	2	3	4	5	6	7
MATCHING HEADING LETTER	A	D	С	G	J	E	I	F

TASK 2 (...../9) - CALIFORNIA'S RENTING PLANS

ITEM N°	ANSWERS
Ex. 0	MIGHT BACKFIRE
1	(SUDDEN) RENT INCREASES
2	HASN'T KEPT UP
3	(STATEWIDE) RENT CONTROL
4	(ARE) BEING BUILT
5	CONVERTING TO CONDOS / BULLDOZING A BUILDING
6	(PRETTY SEVERE) UNINTENDED CONSEQUENCES
7	(HAD) MIXED RESULTS
8	FUND RENT INSURANCE
9	(UNDENIABLY) A GOOD THING

Spelling mistakes will NOT be considered as long as the answer shows the student has understood the information in the recording correctly. Synonyms will be accepted.

TASK 3 (...../9) - REAL ESTATE VS. STOCK MARKET INVESTING

STATEMENT	Ex. 0	1	2	3	4	5	6	7	8	9
OPTION	В	В	В	С	В	В	В	A	В	В

TRANSCRIPTS:

TASK 1 - ANIMAL RIGHTS AND WELLBEING

- **Ex. 0.** The juvenile rolls around screaming, hitting its own head, unable to stand up, sometimes vomiting. Tantrums are common around weaning age, which for apes is around four and for humans around two. The reaction of political leaders to the loss of power is very similar. When Richard Nixon realised he would have to resign the next day, he got down on his knees, sobbed, struck the carpet with his fists and cried: "What have I done? What has happened?", as Bob Woodward and Carl Bernstein describe in their 1976 book The Final Days. https://www.theguardian.com
- 1. -I was like, "is this giving me a heart attack?" But I would look around and there's thousands of people there seeing the same thing as I was, so I figured everything was Ok. But I couldn't help but think about all the animals too that...err... you know, feel... that are more sensitive to light and sound and, and shockwaves like that than...than humans are...and I just felt so much sympathy for them. And, at that moment, I definitely didn't want to be that close to fireworks again but... It made me feel even strongly that we shouldn't have them at all.
- -Yeah. Yeah, there are apparently noise-free fireworks, and Banff, the town of Banff in Alberta, has actually moved away from using fireworks altogether because they've decided that the effects on wildlife are just too harmful.

https://www.animaljustice.ca/podcast/36-time-to-stamp-out-rodeo-cruelty-at-the-calgary-stampede

2. ...indirectly that, and also sentient by making it a crime to harm them. It's the first time that it's been expressly written in legislation and I think one thing that may...one practical effect of that is that when courts are deciding on, say, punishments for people who have been cruel to animals, they may well look at the legislation and say "well, the intention of this legislation is to acknowledge that animals are sentient, and it's a crime to harm 'em' and, therefore,...umm... the, the court might impose harsher sentences on people because they...they're looking at the express words in the legislation that talks about the ability of animals to suffer.

https://knowinganimals.libsyn.com/

3. A fully trained bomb or drug detection K-9 can detect explosives or drugs with an average of 98% accuracy. Now, just like human veterans, military-working dogs can get Post-traumatic Stress Disorder. Symptoms of canine PTSD include: hyper-vigilance, increased startled response, attempts to run away or escape, withdrawal, changes in report with the handler and problems performing trained tasks. Now, there's no question that these skilled and trained dogs are incredibly valuable additions to our military forces, but do we have the right to put them in harm's way?

https://www.animalstodayradio.com/

4. Sometimes you have a little pushback from their administrators, who, you know, think that, you know, they should be dissecting an animal...umm...You know, sometimes even the parents are like "oh, you know, I really want my, you know, child to be involved with this and I want, you know, my child to become a doctor and that sort of thing. And, you know, they have this, this...umm...sort of mindset, you know, that dissecting an animal equals, you know, veterinary career or equals medi-...medical career. Umm...but we do hear from these teachers, you know, and we offer them support either through donations of software or models or, you know, simply helping them communicate the benefits of humane nonanimal, you know, methods to their administrator or Department Head.

https://www.peta.org/features/peta-podcast-listen-now/

5. How can offenders be punished when the distress they cause form the building blocks of our economy? If we topple them, question these practices, where all that leave us? So the cows still blink, bleary-eyed between pus-filled lids, dry tongues searching the air for rain, for water. Their hind legs quake beneath the weight of diseased limbs. They wither away, their skeletons drawing a map of our system's loopholes, our system's failures, where, at best, our due diligence is to do nothing, to turn a blind eye.



https://www.stitcher.com

6. You know, scientists are people too. One of the biggest problems we have is to fight against the image of scientists as inherently evil, misguided, white-coated lunatics, who walk into their laboratory each morning and say: "What dreadful thing can we do to an animal today that we might get away with?" You know, scientists are responsible people. There's a lot of debate amongst biologists and learned men about how techniques can be refined. Well, let me put it specifically: Where have the alternatives to animal use that we all pray for come from? They've come, of course, from scientists themselves. Mainly from scientists who have previously been involved directly in work with whole animals.

https://www.bbc.co.uk

- 7. -These are dogs who probably wouldn't be adopted...
- -Yeah...
- ...Umm...Some of the dogs that we have, that have entered the program, they were on a euthanasia list, so the program literally saved their lives...
- -That's so great.
- -...Umm...then, in turn, these dogs end up in...going on to do life-saving works by, you know, helping to remove drugs off the street. But also this goes back to...Bringing dogs and people together is that...what the program is really about is building relationships between not just the dogs and, you know, the Police Department that they work with but between the police officers and their communities.

https://www.animalstodayradio.com/

TASK 2 - CALIFORNIA'S RENTING PLANS

MARY LOUISE KELLY, host: In California, lawmakers have approved a bill that would cap rent increases across the state. The move, which could affect millions of tenants, is the latest attempt to fix the state's dire housing shortage. But many economists say rent control can backfire. Well, let's find out what Darius Rafieyan says. He is with NPR's daily economics podcast *The Indicator* from Planet Money. Hey, Darius.

DARIUS RAFIEYAN, byline: Hi, Mary Louise.

KELLY: So what exactly does this bill do? And why are lawmakers taking it up now?

RAFIEYAN: So this bill is pretty remarkable. This bill would place a cap on rent increases of 5% per year, plus inflation, across the entire state – so not just one city here or there.

KELLY: OK. So no discretion left to landlords. That's the most you can hike it – 5%.

RAFIEYAN: Right. And it's aimed at preventing these large, sudden rent increases. And this comes as California is struggling with a statewide housing crisis. Lots of people have been moving there for job opportunities; housing construction hasn't kept up. That means that housing prices have really skyrocketed. Homelessness is way up. Everyone across the political spectrum agrees that something needs to be done about housing in California.

KELLY: I'm remembering Oregon passed something similar this year, right? How many states have a rent control law in the books?

RAFIEYAN: Yeah, rent control is relatively rare in the U.S. As you mentioned, in February, Oregon became the first state to have statewide rent control. Other than that, you have three states – Maryland, New York and New Jersey, plus the District of Columbia – where there are any cities with any kind of rent control at all. So in the vast majority of states, this is still just left up to the market.

KELLY: And I mentioned a lot of economists are skeptical about rent control and whether it does, in fact, work. What does the research say?

RAFIEYAN: Many economists say that rent control actually ignores the main problem, which is not enough houses being built, and that rent control can actually discourage building. So there's a study by Rebecca Diamond, an economist at Stanford. She looked at the case of San Francisco, which put in place rent control policies back in the '90s. And what she found was because rent controls make it less profitable for a landlord to lease a building, many landlords were deciding to get out of the rental market, entirely, you know, by converting to condos or just bulldozing a building. She found that it actually resulted in a 25% drop in the number of rental units in the city. So basically, it can help renters in the short run. But in the long run, it can have some pretty severe unintended consequences.



KELLY: Yeah, it sounds like it can have the unintended consequence of the exact opposite effect that legislators were trying to bring around. I mean, are there other policies out there that economists think might be worth trying if the goal is to bring down housing costs?

RAFIEYAN: So if you ask economists, they agree that if you want to solve a housing shortage, you need to build more housing. So earlier this year, there was a bill working its way through the state legislature in California that would've forced cities to do more high-density construction. That ultimately died in committee. The governor, Gavin Newsom, has made this a central policy. Using the combination of grants and the threat of lawsuits, he's tried to encourage cities to do more building. That's had mixed results. There are some economists who say rather than using rent controls, which distort the housing market, the government could do something like fund rent insurance, which would compensate tenants who see sudden rent increases.

KELLY: So given all that research you just shared – that rent control maybe has the opposite effect than what was intended – why does this seem to be a growing thing with Oregon and California bringing it back?

RAFIEYAN: It can have very positive effects for a very narrow group of people. So if you are the kind of person who's going to be staying in your apartment for years and years and years, rent control is undeniably a good thing. And so the benefits are very easy to see, very easy to understand. It's a very clear, simple story. Some of the costs are more diffuse, a little more abstract and more in the long-term. So for a politician trying to sell a policy, something like a complicated rent insurance scheme or high-density zoning can be a tough sell. But capping rents – that's an easy sell.

KELLY: Thank you, Darius.

RAFIEYAN: Thank you, Mary Louise.

KELLY: Darius Rafieyan – he's a producer on NPR's short daily podcast about economic issues that affect our lives. It's called *The Indicator* from Planet Money.

Adapted from http://www.npr.org

TASK 3 - REAL ESTATE VS. STOCK MARKET INVESTING

Hey guys, it's Amon and Christina from our rich journey we have been getting a lot of questions about investing in real estate versus investing in stocks. If you've been keeping up with our channel you know that we recently did a video on the \$400,000 that we made by investing in real estate but at the same time we've also been investing in stocks and we have another series of where we invest \$10,000 into the stock market and we've been tracking the progress of that investment; so we recently got a question about which is better investing in real estate or investing in stocks. Well... we are gonna answer that question; now in answering this question we're gonna make a couple of assumptions: the first one is that you're interested in investing in residential real estate and not commercial real estate and the second one is that you're interested in investing in index funds and not individual stocks. So let's look at the history of the stock market first: so just a quick brief stock market history lesson over the past hundred years. The stock market has returned about nine to ten percent now that includes capital appreciation and a small portion of that is also from dividends. Now, real estate investment is a little bit different because the bulk of your money is coming in the form of rental income, you get a bit of appreciation which is capital gains but most of it again is through rental income. So in this video we're making another assumption which is that you're in a situation where your real estate market and your investments in the stock market would be the exact same thing. So under that assumption we have ten different factors that you should be looking at when you're deciding which one to invest in.

So let's look at the first factor liquidity with the stock market you can sell a stock get your cash and go somewhere else with real estate it is a long drawn-out process you have to put your house on the market it may sell in a month it may sell in a year but liquidity when it comes to stocks versus real estate give much more liquid in stocks.

The second factor is control if you invest in the stock market you have very little control over how well your investment does on the other hand if you invest in real estate you have a lot more control you can pick out your renters you can pick out how much you want to invest in



the property and add equity and value into the property you can decide how much rent you want to rent your house out to there's a lot more control that you have investing in real estate versus the stock market.

The third factor is amount of work. When you invest in index funds there is virtually no work you set up an automatic transfer to your index fund and you just let the index fund do what it does, follow the market. Real estate, on the other hand, it is a lot of work if you're DIY things. Then after you finally get your property up you have to manage it now what you really want to do with real estate have someone else manage it but we know from experience that when you have someone else manage it you end up managing the person that's managing your property so there is still a great deal of work that's involved with real estate.

The fourth factor is the cost to get started. With index funds you can get started with as little as \$1. In fact Charles Schwab has a sp500 fund that you can invest \$1, I mean, you're investing. Real estate, on the other hand, if you're not putting down 3.5% with the FHA loan it goes up from there 5% 20%. It requires a lot of upfront money to invest in real estate and it's not just the down payment, to get started investing in real estate there's other costs associated that don't even go towards that actual asset: there's things like inspection fees, escrow fees a whole bunch of different fees that are associated with getting started; and again, it doesn't even go towards the asset. Something else that people really don't take into consideration are vacancy rates; so before your property even gets rented there's a good, there's gonna be a period where you're paying on the mortgage and you're not receiving rent. Those are also costs to get started.

The fifth one is convenience. To get started with index funds you can start literally within a couple of hours, but real estate, getting started you have to get an agent; you, guys have to find a property, do inspections, make offers... All of these things, they're just getting started. With real estate it can take a lot of time

The sixth factor is volatility. With stock markets your investment can fluctuate and rapidly decline over a very short period of time, on the other hand real estate is fairly stable.

The seventh factor is diversification. When you invest in index funds you can automatically diversify it by investing in a broad-based index fund that tracks the total stock market. Now, real estate, on the other hand, that's almost like putting all your eggs in one basket: you buy a house and, if you put all your money, all your down payment into that you are banking on that house doing well. So, if you liked this video, please, give the thumbs up subscribe to our channel and join the journey.

Adapted from http://www.youtube.com