

101/2

ENGLISH

Question 1: COMPREHENSION (20MKS) *Tso*

Read the following passage and then answer the questions that follow.

Many people firmly believe that only income can enable them to achieve financial success. According to them, saving and investing is a hopeless exercise and anyway, where will the money come from since my needs always exceed the income? And how can I invest while I am too busy to manage a business?

Take heart, there are ways in which you can find money to save and invest without having to quit your job. But your strongly negative attitude will get in the way. What I urge you to do is to suspend your disbelief if only for some time.

Chief among the reason why people are unable to control their expenditure in order to have money left to invest is that they do not follow a system. The following simple steps will help in that regard.

The first you need is a spending plan, otherwise known as a budget. Without a budget, money grows wings. Allocate a specific amount of money to each item and when that amount is exhausted, have the discipline not buy any more until the next month.

Your budget should be realistic and should include money for such “non-essentials” as entertainment otherwise you will soon bust it. It should also include savings to be invested for goals you want to achieve. Since you must spend less than you earn in order to avoid financial problems, you will find that you will have to settle for less than you would have liked to have.

Anybody who goes around bragging that they always have nothing but the best (read most expensive) is only displaying an acute case of financial myopia unless they are extremely wealthy.

Consequently, accept to rent a cheap house so as to save for one of your own, take your children to affordable schools in order to invest for their college and so on. Another thing one needs to do is to avoid impulse purchases. Those unplanned expenditures and commitments you make daily have a tendency of accumulating to huge amounts of money over time, spent on things you probably could do very well without. And the money spent on these kind of purchases would go to better use if invested for your important goals.

People often complain about how much income tax they pay. Yet very few take advantage of tax laws that enable them to reduce this major expensive item. Make maximum contributions to registered retirement benefit schemes, registered home ownership savings schemes, claim mortgage interest relief and life insurance premium relief. All these will reduce the amount of income tax you pay thereby leaving you with more to invest.

Another fertile ground to harvest for savings is consumer debt. Avoid unnecessary debt and its accompanying interest charges. Taking co-operative loans to pay for primary or secondary schools fees is a sign of poor financial planning. And so is financing your car insurance premium. Both of these should be accumulated in anticipation of the need thereby saving the interest and killing the dependency that they encourage. It is a wonderful feeling to be in charge of your financial life rather than depend on organizations that make you feel like they are doing you a favour, while in fact they are making a killing out of you.

Debts to avoid like the plague include credit card debt, hire purchase and most definitely loan sharks or shylocks. Remember, most shylocks are colleagues at work who loan for a “small” profit of say 20 per cent.

That's per month by the way so you are actually paying a usurious 240 per cent per annum!

Another way to ensure success is to avoid becoming sucked into-get-rich-quick schemes. Many times, trying to make a quick buck results in you losing your money. Investing in things you don't understand yet are assured will make you a lot of money in short time is hazardous to your finances.

You may be convinced that trading currencies on the internet will make you rich. The truth is that it is highly speculative and a huge majority loses their money. However, the trader who does it for you makes his money whichever way it goes.

He can't lose but chances are, you will. Look at it this way; if you lose sh. 50,000 and you are 30 years old, that money could have grown to as useful sh. 1,797,482 by the time you are sixty, had it been invest and earned 12% , without adding a single shilling! Now do you still think it is OK to lose it?

The one most important thing to do so as to succeed in investing is to "pay yourself first". You do this by arranging your affairs so that money you mean to invest is taken from your salary before you get access to it.

You can do so by putting a bank standing order or arranging for a salary check-off with your employer straight into your brokerage account, or other investment account.

Investing is a **central pillar** in your total financial picture. However, without knowledge where money to invest will come from, you will remain stuck in the **twilight zone** like the masses that wait for a higher income or a windfall before they can invest.

Now that you have some money that you want to invest, select a unit trust account that matches your investment horizon and channel your money into it.

Most people who change their financial behaviour in this way are amazed how quickly they get used to it and how satisfying it is to realize that they are truly in charge of their financial lives.

Their savings grow and their debts melt away as do their worries. It begins simply with temporary suspension of disbelief.

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|-------|--|-------------|
| a) | How does the author advise you to spend less? | 3mks *Tso * |
| b) | Another fertile ground to harvest for saving is consumer debt. (Rewrite the above sentence beginning with; (consumer debt.....)) | 1mk *Tso * |
| c) | Which are the tax laws that enable one to control over-spending? | 3mks *Tso * |
| d) | Give two unnecessary loans that the author advises one to avoid. | 2mks *Tso * |
| e) | Which are the debts one is advised to avoid like plague? | 3mks *Tso * |
| f) | What I urge you to do is to suspend your disbelief if only for sometime. Write the above in the passive. | 1mk *Tso * |
| g) | What has one to do in order to succeed in investing? | 1mk *Tso * |
| h) | The following simple steps will help in that regard. Pick the adverbial phrase in the above sentence. | 1mk *Tso * |
| i) | Give the meaning of the following words and phrases as used in the passage: | 5mks *Tso * |
| i) | Take heart | |
| ii) | Money that grows wings | |
| (iii) | Twilight zone | |
| (iv) | Myopia | |
| (v) | Central pillar | |

QUESTIONS 2

Read the following extract and answer the questions below.

PORTIA: What, no more?

Pay him six thousand and deface the bond.
 Double six thousand, and then treble that
 Before a friend of this description
 Shall lose a hair through Bassanio's fault.
 First go with me to church and call me wife
 And then away to Venice to your friend;
 For never shall you lie by Portia's side
 With an unquiet soul. You shall have gold
 To pay the petty debt twenty times over.
 When it is paid, bring your true friend along.
 My maid Nerissa and myself meantime.
 Will live a maids and widows. Come away,
 For you shall hence upon your wedding day.
 Bid your friend welcome, show a merry cheer;
 Since you are dear bought, I will love you dear.
 But let me hear the letter of your friend.

BASSANIO: (Reads) Sweet Bassanio, my ships have all miscarried, my creditors grow cruel, my estate is very low, my bond to the Jew is forfeit. And since in paying it, it is impossible I should live, all debts are cleared between you and I if I might but see you at my death. Notwithstanding, use your pleasure – if your love do not persuade you to come, let not my letter.

PARTIA: O love, dispatch all business and be gone!

QUESTIONS

- (i) Place this extract in its immediate context. 4mks *Tso*
- (ii) What does the extract reveal about the character of Portia. 4mks *Tso*
- (iii) Who is the writer of this letter and to whom is it addressed? 1mk *Tso*
- (iv) Make notes on the contents of this letter. 6mks *Tso*
- (v) From the rest of the play, list two other letters written. Identify the writer of the letter and to whom it is addressed. 4mks *Tso*
- (vi) What two themes are portrayed in this extract? 2mks *Tso*
- (vii) What are the meanings of the following statements as used in the extract? 4mks *Tso*
- (a) “.....and deface the bond”
- (b) “.....and then treble that.....”
- (c) “First go with me to church and call me wife”
- (d) “.....my ships have all miscarried.....”

QUESTION 3. ORAL LITERATURE (20 MKS)

NJABALA

Once upon a time, a man and his wife had a daughter. The girl's name was Njabala and she was stunningly beautiful. But she was badly brought up, that girl. She was spoilt. She did not want to do any work in the shamba or around the house. All through her childhood, it was her mother who cooked for her, washed and ironed her clothes for her, did everything for her. But Njabala's beauty was beyond words.

Anyway, Njabala grew up and was soon ready for marriage. She married a young man who took her to his home. But of course she couldn't do any work. When the time came for her to go and work in the shamba, she didn't know what to do. She put both her hands on her head and cried out:

Mamma, mother-of-twins!
 It's you who used to spoil me
 Come and dig.

Whereupon the skeleton of her mother, who had died, suddenly appeared. It took the hoe and started clearing the shamba as it sang:

Njabala, this is the way women dig,

Njabala!
Njabala, this is the way women dig,
Njabala!
Don't let me be caught by my in-laws.

And it cleared a large patch of the shamba, from here to way, way out there. Then it disappeared back to the grave. This went on for quite some time. Every time Njabala went to the shamba, she would call out:

Mamma, Mother-of-twins!
It's you who used to spoil me
Come and dig.

Then the mother's little skeleton would come and clear the shamba, singing;

Njabala, this is the way women dig,
Njabala!
Njabala, this is the way women dig,
Njabala!
Don't let me caught by my in-laws.

One day, however, a relative of Njabala's husband saw what was happening. She went and said to the husband. "You know what? The food we eat in this house is grown by skeletons".

The husband said, "Oh dear, Oh dear!" The next day, he went and hid in the shamba. When Njabala arrived, she called out as usual.

Mamma, Mother-of-twins!
It's you who used to spoil me
Come and dig.

The skeleton came and began to dig as it sang:

Njabala, this is the way women dig,
Njabala!

But suddenly, the man leapt out of his hiding and dealt his mother-in-law's skeleton a big blow with his stick. The skeleton disappeared immediately. Njabala was almost fainting with shame and shock. Her husband said to her angrily, "So this is what's been happening? You've been feeding us on food grown by skeletons?"

From that day on, Njabala learned to work saying, "What else can I do now that my mother has been beaten and driven away?" And so she became a hard-working woman.

I left her happy with her husband and the rich crop she was harvesting from her shamba, and I came back here. That is what I saw.

- i) Which audience would this narrative be most appropriate for? Justify your answer. 2mks *Tso*
- ii) State and explain three functions of song as an aspect of style in this narrative. 6mks *Tso*
- iii) Apart from the song, identify three typical features of oral narratives evident in this narrative. 6mks *Tso*
- iv) Using at least two expressions from the narrative, show evidence that the recorder remained true to live performance of the narrative. 4mks *Tso*
- v) Cite and explain a proverb from any community you are familiar with that comments on either beauty or work. 2mks *Tso*

QUESTION 4 GRAMMAR (15MKS)

- (a) Rewrite the following sentences according to the instructions given after each. Do not change the meaning of the original sentence. 3mks *Tso*
- (i) He worked so well that everyone was impressed..
(begin: So well.....)

- (ii) "I will make sure I arrive at 2.00p.m", Etyang told the teacher. (Rewrite in reported speech)
- (iii) You have a beautiful dress.
(Rewrite the sentence ending with..... 'have')
- (b) Complete the following sentences with the correct form of the word given in brackets. 3mks**Tso**
- (i) What is your.....? (Prefer)
- (ii) It is difficult to bribe him because he is known to be.....
(Corrupt)
- (iii)(Ordinary), the cows are milked at 4pm everyday.
- (c) Replace the underlined words with one word that means the same. 3mks**Tso**
- (i) She was sitting on a seat in church next to the preacher.
- (ii) Her brother sells exercise books, pens, papers and rulers.
- (iii) The boy takes after his father.
- (d) Complete the following sentences with a suitable question tag. 2mks**Tso**
- (i) Open the door,
- (ii) I am a prince,
- (e) Explain the meaning of the underlined idiomatic expressions. 2mks**Tso**
- (i) I don't like people who shed crocodile tears.
- (ii) After being suspended from school twice, Omaset turned over a new leaf.
- (f). The following sentences are ambiguous. Bring out the two different meanings in each. 2mks**Tso**
- (i) Visiting professors can be dangerous.
- (ii) Driving alone is risky.