

-Indicate whether the sentence or statement is true or false. Mark "A" if the statement is True or "B" if it is False.				
1. "Insurable interest" involves FDIC coverage of amounts earned by depositors on their bank accounts.	A. True	B. False		
2. Insurance agents earn incomes by selling policies to clients and receiving a commission on the premiums charged.	A. True	B. False		
3. Web sites are available to assist those shopping for life insurance.	A. True	B. False		
4. Items such as stock certificates, automobile title certificates, and expensive jewelry might commonly be found in safe deposit boxes.	A. True	B. False		
5. Based on the "3 C's of Credit" (character, capacity, and capital), "capital" is the borrower's ability to repay debts based on current income and expenses.	A. True	B. False		
6. The CEO of Wyhow Systems called his friend, Jim, at Sagamore Investments to report a major technological discovery before reporting the information to the general public. Jim then bought 10,000 shares of Wyhow stock and made a huge profit. If the SEC finds out about this, Jim will not be able to keep the money he made on this transaction.	A. True	B. False		
7. Over the life of a 30-year, fixed rate mortgage, the total interest paid by the borrower would likely be more than the original amount borrowed.	A. True	B. False		
8. One of the advantages of the corporate form of business organization is that it eliminates the "double taxation" paid by sole proprietors.	A. True	B. False		
9. Investors can call the stock exchanges directly to buy stocks, thereby eliminating brokerage commissions.	A. True	B. False		
10. Landlords insure the buildings, but renters are responsible for insuring their own furnishings and other personal belongings.	A. True	B. False		
11. Four one-dollar bills, three quarters, two dimes, two nickels, and a penny add up to \$5.11.	A. True	B. False		
12. There is usually no minimum deposit required of those purchasing a certificate of deposit.	A. True	B. False		
13. The Gramm-Leach-Bliley Act of 1999 gives consumers limited rights to stop financial institutions from sharing personal information (such as social security numbers and demographic data) with those firms that are not part of the same "corporate family."	A. True	B. False		

14. RSI Securities was the firm that helped KaChing Semiconductor sell its initial stock offering to the public. RSI maintains a relationship with KaChing and currently holds a million shares of its stock. It is a violation of SEC rules for RSI's analysts to recommend KaChing stock to clients.	A. True	B. False		
15. The Federal Reserve System was originally created to stabilize the banking system by making loans to banks experiencing large, unexpected withdrawals by depositors.	A. True	B. False		
16. One duty of a bank teller is to "balance the cash drawer," which means checking to see that there are equal numbers of each denomination of currency in that teller's cash drawer at the end of each day.	A. True	B. False		
17. The Securities Investor Protection Corporation (SIPC) was formed to increase investors' confidence in the safety of their brokerage accounts.	A. True	B. False		
18. Customers should shop on web sites that encrypt credit card numbers so outsiders cannot easily read them.	A. True	B. False		
19. Claims managers are the insurance professionals responsible for determining classifications and insurance rates for policyholders.	A. True	B. False		
20. The U. S. central banking system and an insurance company are similar in that both use pooled resources to help the few who require assistance.	A. True	B. False		

Mark the correct answer on your scantron sheet for each of the following questions.

21. A bank's loan officers would be responsible for	A. managing money for those who are unable to do so for themselves.	B. controlling the flow of funds into and out of the vault.	C. collecting payments and transferring money from buyers to sellers of real estate.	D. evaluating credit applications and applying bank lending policies.
22. When stock prices are rising, there is said to be a	A. street market.	B. bull market.	C. greyhound market.	D. jet market.
23. The "drawee" of a check is	A. the person writing the check.	B. the party to whom it is paid.	C. the bank at which the check is cashed.	d. the bank from which the payor's funds are transferred.
24. Under many circumstances, it would likely be a breach of ethics for an insurance agent to recommend a \$1 million term life insurance policy to which of the following?	A. A young person with no dependents.	B. A 45-year old working mother with college-age children.	C. A middle-aged business executive with an ex-wife and big house payments.	D. Young parents with four children under age 7.
25. Insurance representatives who investigate personal and property damage claims and make estimates in order to bring about settlements are called	A. actuaries.	B. underwriters.	c. auditors.	d. adjusters.
26. The most common use of automated teller machines is	A. making credit card payments.	b. getting change for a dollar.	C. getting a home improvement loan.	D. making cash withdrawals.

27. A secured loan is one that is	A. backed by collateral.	B. transferred to another financial institution for collection.	C. insured by the FDIC.	D. cosigned.
28. Of the situations below, the Sherman Antitrust Act would most likely be used to prohibit	A. Metropolitan Life Insurance from charging lower premiums on term life policies than its competitors.	B. Citigroup from offering a full package of financial services including stock brokerage, mortgage lending, and insurance.	C. U. S. Bancorp from buying up so many other large banks that competition in the banking industry becomes impossible.	D. Charles Schwab from reducing its commissions on stock transactions to equal those of other discount brokers.
29. Which of the following is not required to take a licensing exam in order to pursue their profession?	A. Insurance agents	B. Bank managers	C. Stock brokerage representatives	D. Real estate brokers
30. The investment brokerage employee who supervises those who advise clients is the	A. sales assistant.	B. investment representative.	C. operations manager.	D. branch manager.
31. The U. S. Treasury Department	A. regulates firms that sell mutual funds.	B. borrows money by selling tax-exempt bonds.	C. oversees enforcement of the Securities Act of 1933	D. sells notes that mature in two to ten years..
32. It would be smart to deal with the financial risk associated with the loss of an inexpensive pencil by	A. buying an insurance policy against pencil losses.	B. organizing a group to protest the use of wood in pencils.	C. assuming the risk.	D. avoiding the potential loss by not using pencils.
33. You owe your friend \$10. You offer him a ten-dollar bill. He refuses to take it and tells you that he wants ten one-dollar bills. Legally, your debt to him is discharged because the ten dollar bill is	A. legal tender.	B. Federal Reserve notes.	C. negotiable.	D. signed by the U. S. Treasurer.
34. It would not be appropriate for a securities dealer to recommend stock in which of the following types of companies for an elderly person on a small fixed income?	A. A well-known national bank whose stock price is fairly stable.	B. A technology firm producing a new product and having no profits.	C. An electric company paying a 7% annual dividend.	D. An auto manufacturer whose stock has paid dividends for 92 consecutive quarters.
35. Birch Tree Insurance Agency was short of cash last month. Instead of forwarding premium payments from policyholders to various insurers, Birch Tree used the funds to pay current bills and salaries. Several of their customers received notices that their insurance was being cancelled for nonpayment of premiums. It is very possible that Birch Tree will	A. not be held responsible for their actions.	B. only have to return the premium payments to their customers.	C. be fined and/or will have their insurance license revoked.	D. have to find another insurer to cover the policyholders.
36. Certificates of deposit are a form of	A. demand deposit.	B. money market deposit.	C. noninterest-bearing deposit.	D. time deposit.
37. "Check safekeeping" is a common practice whereby the bank	A. provides checks to its checking account customers.	B. does not return cancelled checks but allows customers to request photocopies if proof of payment is required.	C. requires check printers to put certain numbers and/or symbols on customers' checks so the bank can verify the check's validity.	D. maintains its supply of counter checks in the main vault.

38. Assuming interest compounded annually, \$1000 invested for five years at 7% will be worth what amount at maturity?	A. \$1,477.45	B. \$1,350.00	C. \$1,310.80	D. \$1,402.55
39. "200-500-50" would describe the benefit limits provided under	A. a homeowner's insurance policy.	B. a medical insurance policy.	C. limited payment life insurance.	D. the liability coverage of an automobile insurance policy.
40. The Greers insured their home for \$125,000. It is currently valued at \$175,000, which also is the estimated replacement cost. Their homeowner's policy with Elkhorn Property and Casualty Company includes an 80% coinsurance clause. In February, the home was completely destroyed by a huge storm. The Greers received insurance benefits of	A. zero, because storm damage isn't covered under a homeowner's policy.	B. \$ 89,286.	C. \$125,000.	D. \$175,000.
<i>For questions 41-43, select the letter of the automobile insurance coverage that applies to that situation.</i>				
41. A deer runs out in front of Young's car. The car hits the deer and damages the front end.	A. liability (bodily injury liability or property damage liability)	B. medical payments (personal injury protection)	C. collision	D. comprehensive physical damage
42. Gray's car slips out of "park" and rolls downhill through his neighbor's fence.	A. liability (bodily injury liability or property damage liability)	B. medical payments (personal injury protection)	C. collision	D. comprehensive physical damage
43. Swanson's car hits a pedestrian. The pedestrian suffers a broken leg.	A. liability (bodily injury liability or property damage liability)	B. medical payments (personal injury protection)	C. collision	D. comprehensive physical damage
44. Person-to-person (P2P) payments are not received in the form of	A. credits to bank or credit card accounts.	B. direct deposits into accounts with a bank or service provider.	C. checks.	D. currency and coin
45. Which of the following statements about stocks and bonds is false?	A. Some corporations issue stock; some issue bonds; few corporations issue both.	B. Bonds have a maturity date; stocks do not.	C. Common stockholders usually have a voice in the election of the corporation's board of directors.	D. Whether or not the firm earns a profit, interest is due on bonds.
46. You are writing a check for \$1,427.12. What is the most correct way to write this amount in words on the check?	A. Fourteen Hundred and Twenty Seven and twelve/100 ----- (Dollars)	B. Fourteen Twenty Seven and 12/100 ----- (Dollars)	C. One Thousand Four Hundred Twenty-Seven and 12/100 ----- (Dollars)	D. One Thousand Four Hundred and Twenty-Seven and 12/100 ---- (Dollars)
47. A type of financial institution that specializes in automobile, minor home improvement, and small personal loans is a	A. credit union.	B. savings and loan association.	C. commercial bank.	D. mutual savings bank.
<i>For questions 48-50, select the letter of the federal consumer credit law containing that provision.</i>				

48. Applicants who are refused credit can ask the lender to which they applied for the name and address of the credit bureau supplying the credit report that was the basis for the rejection.	A. Truth in Lending Act	B. Fair Credit Reporting Act	C. Equal Credit Opportunity Act	D. Fair Credit Billing Act
49. Consumers who receive a statement of account that they believe is in error can withhold disputed amounts but must pay for other items appearing on the bill.	A. Truth in Lending Act	B. Fair Credit Reporting Act	C. Equal Credit Opportunity Act	D. Fair Credit Billing Act
50. Lenders may not ask questions about an applicant's age or marital status unless the responses to those questions relate directly to that applicant's ability to repay the debt.	A. Truth in Lending Act	B. Fair Credit Reporting Act	C. Equal Credit Opportunity Act	D. Fair Credit Billing Act
51. FrancBanc charges 15% annual interest on its FrancCard accounts. Interest is charged on a monthly basis on all balances remaining unpaid from the previous month. The Smith's October FrancCard balance was \$414.92. They paid \$46.00 and had \$72.05 in new charges. The amount on interest charged on the November statement was	A. \$55.33.	B. \$ 5.51.	C. \$ 4.61.	D. \$ 5.19.
52. Under the provisions of the Electronic Funds Transfer Act, ATM cardholders reporting the loss of their card within two business days of discovering the loss are liable for	A. losses of up to \$250 if the card is used to withdraw funds from their bank account prior to receipt of notification by the institution issuing the card.	B. an amount not to exceed \$50 for funds withdrawn before the cardholder notifies the bank.	C. unlimited amounts unless they can prove the card was stolen.	D. no losses because the FDIC will reimburse them for any amounts withdrawn by the party who used the card illegally.
53. Mitzi wants to pay her bills online through the use of personal financial management software. She could do this using any of the following except	A. Quicken.	B. Microsoft Money.	C. Microsoft Access.	D. Quickbooks Pro.
54. Service credit would be appropriate for	A. having an automobile repair done.	B. buying a TV set along with a long-term maintenance contract.	C. financing a computer over one-year.	D. purchasing a car.
55. The Ritters want to buy an insurance policy that will pay off the mortgage on their home if Mr. Ritter should die. What kind of insurance will they want to buy?	A. Whole life	B. Endowment life.	C. Limited payment life.	D. Decreasing term.
56. The discount rate for each Federal Reserve district is set	A. several points above the prime rate for banks in that district.	B. by its Federal Reserve district bank with the approval of the FRB.	C. in consultation with the Federal Open Market Committee.	D. to discourage borrowing by member banks.
57. Which of the following actions might the Federal Reserve take to reduce unemployment?	A. Selling treasury securities	B. Passing a law reducing taxes	C. Instituting a "tight money" policy	D. Reducing the reserve requirement
58. Based on average number of shares traded per day, the majority of stocks are bought and sold in the United States on the	A. New York Mercantile Exchange and the New York Stock Exchange.	B. Midwest Stock Exchange and the American Stock Exchange.	C. New York Stock Exchange and the NASDAQ.	D. American and New York Stock Exchanges.

59. Common stock dividends represent	A. the increase in the price of a stock.	B. a portion of profits paid out by a corporation to shareholders.	C. part of the initial purchase price of a stock.	D. a percentage retained by corporations when they first sell their stock to the public.
60. The Federal Reserve headquarters bank that serves savings institutions in Tampa, Florida is located in	A. Miami, Florida.	B. New Orleans, Louisiana.	C. Richmond, Virginia.	D. Atlanta, Georgia.
61. Municipal bonds might be sold to finance	A. technology purchases by a corporation.	B. a corporation's investment in its headquarters building.	C. public school construction.	D. U. S. highways and bridges.
62. The Franklin's signed a nine-month, 9.25% note. At the end of the year, they will repay the note with \$832.50 interest. How much did they borrow?	A. \$10,000.00	B. \$12,000.00	C. \$ 8,325.00	D. \$ 9,000.00
63. Those wishing to receive a fixed return on their investments would most likely want to invest in	A. mutual funds.	B. blue chip stocks.	C. bonds.	D. common stocks.
64. Thompson purchased 100 shares of Hatch-It Corporation stock at \$40 a share and sold these shares two years later for \$55 a share. Thompson has a(n)	A. capital gain.	B. operating profit.	C. noncapital gain.	D. dividend yield.
65. Xylo Technology financed its recent expansion by selling bonds. The 8.5%, 25-year bonds were initially sold at the offering price of \$1,000 per bond. Economic factors have since caused interest rates on similar bonds to decline. Someone purchasing a Xylo bond on the secondary market would buy them at	A. maturity value.	B. face value.	C. a premium.	D. a discount.

Questions 66 through 69 are based on the following:

Helen Byers is a busy executive, and she has retained you to help maintain her personal financial records. She wants you to reconcile her checking account and gives you a packet of information needed to do the job. Her bank statement from Excelsior National Bank shows a balance of \$2,115.60 as of March 15, the closing date of the statement period. Other information reveals the following:

Ms. Byers' checkbook shows a balance of \$2,562.50. No entries have yet been made to reflect \$12.40 in interest on the account balance, \$10.00 the bank deducted from the account for personal checks, or for the \$73.95 long-distance phone bill for March that is paid by an automatic debit to the checking account.

The bank statement does not include two deposits made--one on March 14 for \$200 and one on March 15 for \$548. Three other deposits--for \$134.50, \$343.90, and \$498.60--are shown on the statement.

Helen wrote check #1475 for \$20, but deducted \$30 when she entered the transaction in her checkbook.

Three checks written in March had not yet been returned by the bank. These were: #1487 for \$211.50; #1492 for \$43.95; and #1523 for \$107.20.

66. What is the total of the outstanding checks?	A. \$ 748.00	B. \$ 362.65	C. \$2,863.60	D. \$ 83.95
67. For what amount did Excelsior debit Helen's account?	A. \$ 73.95	B. \$748.00	C. \$ 12.40	D. \$ 83.95
68. The total of the outstanding deposits is	A. \$ 748.00.	B. \$ 362.65.	C. \$1,725.00.	D. \$ 977.00.
69. Helen Byers' adjusted checkbook balance is	A. \$2,863.60.	B. \$2,584.90.	C. \$2,115.60.	D. \$2,500.95.

70. A "put" allows the holder to	A. buy a certain number of shares of stock at a specified price on or before a certain date.	B. convert common shares in Company A into those of Company	C. sell a certain number of shares of stock at a specified price on or before a certain date.	D. transfer the risk of nonpayment of a loan to another individual.
71. A mutual fund that is a "no load" fund	A. does not invest in risky stocks.	B. does not charge investors a commission.	C. makes no distributions to investors.	D. prohibits dividend reinvestments.
72. A "rider" might be required by an insurance company before they will agree to cover	A. passengers being transported by the driver of a car.	B. a diamond ring.	C. medical expenses to treat a broken leg	D. rust damage to an automobile.
73. Which of the following situations does not illustrate insider trading?	A. Ms. W sells stock after talking with the company treasurer and discovering that the firm is in financial trouble.	B. Mr. K has lunch with one of the firm's employees. The employee is very enthusiastic about an exciting new discovery that has not yet been announced to the public. Mr. K phones his broker and buys 1000 shares of the firm's stock.	C. Mr. C sells 500 shares of a firm's stock after visiting the firm's main office where he overhears a remark from an executive that indicates upcoming financial trouble for the firm.	D. Mrs. J sells stock after visiting the firm's web site and reviewing its financial statements, which indicate that the stock is currently overvalued.
74. Investors can borrow money from their broker to buy stock if they have a(n)	A. option account.	B. cash account.	C. margin account.	D. regulated account.
75. People stationed on the floors of the major stock exchanges to handle buy and sell orders are known as	A. company representatives.	B. day traders.	C. specialists.	D. market movers.
76. Henry owes Ryan \$2,000. Ryan isn't sure that Henry does a very good job of managing his checking account and doesn't want to be paid with a bad check. To eliminate the possibility, Ryan insists that Henry pay with a(n)	A. post-dated check.	B. cashier's check.	C. negotiable order of withdrawal.	D. raised check.
77. Juniper Bank uses a banker's year to calculate interest on its loans. The interest on a 90-day loan for \$24,800 at 7.35% to one of Juniper's borrowers is	A. \$ 455.70.	B. \$1,822.80.	C. \$ 449.46.	D. \$ 202.53.
78. On a corporate financial report, the calculation of income from operations would not include	A. expenses for wages, salaries, and employee benefits.	B. selling and administrative expenses.	C. sales of products and/or services.	D. interest expense.
79. Juwann Clines has a health insurance policy with a \$100 cumulative deductible for visits to doctors. The major medical coverage pays 80% of the next \$5,000 after a \$500 deductible for expenses incurred while he is hospitalized. In June, Juwann was in an auto accident and spent four days in the hospital. His bill came to \$3,720. Of this amount, the insurance will pay	A. \$3,120.	B. \$2,576.	C. \$2,476.	D. \$3,220.

80. Medicare coverage is available to	A. all U. S. citizens, regardless of age.	B. those with low incomes who also qualify for Medicaid.	C. most social security recipients age 65 and above.	D. only those elderly who carry separate private health insurance.
81. The Trujillo family has a special checking account at Rio Domingo Federal Savings. Rio Domingo charges \$1.50 a month plus 10 cents per check paid by the bank. The bank cleared 24 of their checks during the last statement period. Their service charge for the month was	A. \$3.90.	B. \$2.40.	C. \$1.74.	D. \$3.70.
82. Of the investments below, investors should expect to earn the lowest rate of return on	A. passbook savings accounts.	B. certificates of deposit.	C. money market accounts.	D. corporate bonds.
83. Common stockholders influence the operations of a corporation by	A. voting for the products and services the firm should provide.	B. electing the corporation's board of directors.	C. hiring the chief executive officer (CEO) and chief financial officer (CFO).	D. approving the employment of each person hired by the firm.
84. The Federal Reserve System is primarily responsible for	A. printing and coining money.	B. regulating the money supply.	C. supervising state or federal savings and loan associations.	D. controlling the movements of stock prices.
85. The interest rate the Federal Reserve charges on loans to member banks is called the	A. prime rate.	B. discount rate	C. internal transfer rate.	D. favored credit rate.
86. Investor X has a conservative investment objective. X wants a combination of dividends and capital gains, and plans to hold a stock for at least several years. His advisor at RBI Investments would be MOST likely to recommend that X buy stock in a(n)	A. new high technology company with an unproven product.	B. established software company growing at an average rate of 20%+ per year for the past five years, and in an emerging market.	C. industrial company manufacturing auto parts whose profits have been up and down over the past ten years.	D. consumer products company that sells a wide variety of food and personal health care products and that has been in business for nearly 75 years.
87. Insurance agents would be conducting business competently and ethically even if they did not	A. ask applicants what other insurance coverage they have.	B. promptly submit changes in coverage to the insurer.	C. run a credit check on prospective policyholders.	D. seek to match the products offered by the insurer(s) they represent to policyholders needs and ability to deal with risk.
88. A stock's "P-E" Ratio is calculated by dividing a firm's	A. profits by its equity (earned plus paid-in capital).	B. stock price by its earnings per share.	C. bond principal by its liabilities (creditor's equity).	D. stock price by its equity per share.
89. "Digital cash" is a form of electronic currency that	A. is almost impossible to steal.	B. requires written instructions to have funds added to the recipient's checking account.	C. can be purchased, downloaded, and stored on a computer hard drive.	D. converts into regular cash if the holder has a special printer.
90. ABC Corporation issued \$100 million in 20-year bonds paying 7%. Davis purchased \$10,000 worth of ABC bonds, which pay interest quarterly. How much interest will Davis receive each quarter?	A. \$ 175.00	B. \$ 70.00	C. \$ 700.00	D. \$1,750.00

91. Our currency bears evidence of the Federal Reserve's role in our money supply. This evidence includes	A. the signature of the Chairman of the Federal Reserve Board.	B. Alan Greenspan's picture on the \$100 bill.	C. the words "Federal Reserve Note" at the top of all bills.	D. a picture of the Federal Reserve Building on the back of the \$1 bill.
92. Electronic Communication Networks (ECNs) such as Instinet and Island are used primarily to	A. trade stocks before and after regular stock exchange trading hours.	B. purchase coverage from European insurance companies.	C. provide instant loan rate quotes to those seeking mortgage loans.	D. buy futures contracts on commodities.
93. Someone who enjoys interacting directly with customers and solving a wide assortment of customer problems would find which of the following jobs provides the best fit?	A. Insurance actuary	B. Floor trader of a major stock exchange	C. Accounting supervisor for a bank	D. Insurance agent
94. The steps taken to reduce counterfeiting of U. S. currency include	A. using special papers not available to the general public.	B. changing the physical size of the currency without public notice.	C. embedding a hologram on the back that can only be seen under ultraviolet light.	D. making no two portraits on the faces of the bills alike.
95. When the U. S. dollar is strengthening relative to other currencies, the effect on international trade is that	A. our goods will become cheaper in foreign markets.	B. the U. S. trade balance will move toward surplus.	C. foreign central banks will have to support the U. S. dollar.	D. imports will rise as foreign goods become less expensive here.
96. Responsibilities of the Federal Deposit Insurance Corporation include	A. providing deposit insurance to credit union members.	B. determining the basis on which banks can extend credit to borrowers.	C. enforcing regulations ensuring that banks operate in a sound manner.	D. insuring retirement accounts for up to \$50,000.
97. An increasing number of jobs are likely to be created in the financial services industry as	A. financial decisions become more complex and more financial products are created.	B. the U. S. population becomes increasingly younger.	C. government regulations reduce the number of financial decisions we are allowed to take.	D. the rate of indirect investment in the stock market declines.
98. The Board of Governors of the Federal Reserve System consists of	A. seven members, one of whom is selected as chairman by the President of the United States.	B. seven members, each representing a different Federal Reserve district, plus a chairman and vice chairman who are selected by the President.	C. nine members including a chairman who is selected by the other members of the Board.	D. representatives of each of the 12 Federal Reserve district banks plus a chairman elected by the President of the United States.
99. Slicko Enterprises employees lie to consumers and financial institutions in order to trick them into giving out credit card numbers, bank account balances, and other personal financial information. Law enforcement officials refer to the people who do this as	A. information converters.	B. data defrauders.	C. pretexters.	D. financial prevaricators.
100. Financial panics caused many banks to collapse in the early 1930s. This resulted in many depositors losing their money. In order to restore confidence in the nation's banking system, Congress passed the Glass-Steagall Act in 1933. This law, among other things, established	A. savings and loan associations.	B. the Federal Deposit Insurance Corporation.	C. federal ownership of all commercial banks.	D. Federal Reserve district and branch banks.

**2002 FBLA State Test
Banking and Financial Services**

Answer Key

- | | | | |
|-------|-------|-------|--------|
| 1. F | 26. D | 51. C | 76. B |
| 2. T | 27. A | 52. B | 77. A |
| 3. T | 28. C | 53. C | 78. D |
| 4. T | 29. B | 54. A | 79. B |
| 5. F | 30. C | 55. D | 80. C |
| 6. T | 31. D | 56. B | 81. A |
| 7. T | 32. C | 57. D | 82. A |
| 8. F | 33. A | 58. C | 83. B |
| 9. F | 34. B | 59. B | 84. B |
| 10. T | 35. C | 60. D | 85. B |
| 11. F | 36. D | 61. C | 86. D |
| 12. F | 37. B | 62. B | 87. C |
| 13. T | 38. D | 63. C | 88. B |
| 14. F | 39. D | 64. A | 89. C |
| 15. T | 40. B | 65. C | 90. A |
| 16. F | 41. D | 66. B | 91. C |
| 17. T | 42. A | 67. D | 92. A |
| 18. T | 43. A | 68. A | 93. D |
| 19. F | 44. D | 69. D | 94. A |
| 20. T | 45. A | 70. C | 95. D |
| 21. D | 46. C | 71. B | 96. C |
| 22. B | 47. A | 72. B | 97. A |
| 23. D | 48. B | 73. D | 98. A |
| 24. A | 49. D | 74. C | 99. C |
| 25. D | 50. C | 75. C | 100. B |