

系級	法律學系碩士在職專班法律專業組	考試時間	100 分鐘
科目	英文	本科總分	100 分

I. Reading and Writing (40%)

Answer the following questions according to the articles.

British Car Insurance Gender Inequality Ends

Britain's system of car insurance has been turned on its head by the European Court of Justice. For decades, British motorists have paid insurance premiums based on their sex. The rationale for this was that men were far more likely to have accidents than women, and the average repair bill for men was higher. Britain's insurance industry has until December 2012 to comply with the new ruling. The court's decision is bad news for women, who are expected to pay an extra 25 per cent for their motor insurance. Young female drivers aged between 17 and 26 are likely to be hit hardest. Industry analysts claim their premiums could jump by as much as 40 per cent. It's good news for men as they will see their rates fall by 10 per cent.

The insurance ruling was designed to end what the court saw as gender discrimination in Britain's car insurance industry. However, many insurance companies are up in arms at the decision with one insurer calling it "breathtaking stupidity". They say statistics clearly show that men, especially those in the 17-26 age bracket, cause the most accidents and are therefore a higher risk. In all other areas of insurance high risk automatically carries higher premiums. The website confused.com wrote women drivers, "cause less serious accidents and make less expensive claims than their male counterparts" and called the ruling a "gender tax on women". Another site, GoCompare.com, said: "Few drivers will welcome this ruling."

(Retrieved from http://www.breakingnewsenglish.com/1103/110302-car_insurance.html)

1. How did British motorists pay insurance premiums based on their sex in the old British car insurance system? (5%)
2. What is the new ruling that Britain's insurance industry has to comply with? (5%)
3. In your opinion, which one is more reasonable, the old British car insurance system or the new ruling? Why? (10%)

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Why Wealthy Americans' Delusions about the Poor Are So Dangerous

American politics are dominated by those with money. As such, America's tax debate is dominated by voices that insist the rich are unduly persecuted by high taxes and that low-income folks are living the high life. Indeed, a new survey by the Pew Research Center recently found that the most financially secure Americans believe "poor people today have it easy."

The rich are certainly entitled to their own opinions — but, as the old saying goes, nobody is entitled to their own facts. With that in mind, here's a set of tax facts that's worth considering: Middle- and low-income Americans are facing far higher state and local tax rates than the wealthy. In all, a comprehensive analysis by the nonpartisan Institute on Taxation and Economic Policy finds that the poorest 20 percent of households pay on average more than twice the effective state and local tax rate (10.9 percent) as the richest 1 percent of taxpayers (5.4 percent).

ITEP researchers say the incongruity derives from state and local governments' reliance on sales, excise and property taxes rather than on more progressively structured income taxes that increase rates on higher earnings. They argue that the tax disconnect is helping create the largest wealth gap between the rich and middle class in American history.

"In recent years, multiple studies have revealed the growing chasm between the wealthy and everyone else," Matt Gardner, executive director of ITEP, said. "Upside-down state tax systems didn't cause the growing income divide, but they certainly exacerbate the problem. State policymakers shouldn't wring their hands or ignore the problem. They should thoroughly explore and enact tax reform policies that will make their tax systems fairer."

The 10 states with the largest gap between tax rates on the rich and poor are a politically and geographically diverse group — from traditional Republican bastions such as Texas and Arizona to Democratic strongholds such as Illinois and Washington.

The latter state, reports ITEP, is the most regressive of all. Four years after billionaire moguls such as Amazon's Jeff Bezos and Microsoft's Steve Ballmer funded a campaign to defeat an income tax ballot measure, Washington now makes low-income families pay seven times the effective tax rate that the rich pay. That's right, those in the poorest 20 percent of Washington households pay on average 16.8 percent of their income in state and local taxes, while Washington's 1-percenters pay just 2.4 percent of their income. Like many of the other regressive tax states, Washington imposes no personal income tax all.

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“The problem with our state tax systems is that we are asking far more of those who can afford the least,” concludes ITEM’s state director Wiehe.

By contrast, the states identified as having the smallest gap in effective tax rates are California, Delaware, Minnesota, Oregon and Vermont — all Democratic strongholds and all relying more heavily on progressively structured income taxes. Montana is the only Republican-leaning state ITEP researchers identify among the states with the least regressive tax rates.

Of course, if you aren’t poor, you may be reading this and thinking that these trends have no real-world impact on your life. But think again: In September, Standard & Poor’s released a study showing that increasing economic inequality hurts economic growth and subsequently reduces public revenue. As important, the report found that the correlation between high inequality and low economic growth was highest in states that relied most heavily on regressive levies such as sales taxes.

In other words, regressive state and local tax policies don’t just harm the poor — they end up harming entire economies. So if altruism doesn’t prompt you to care about unfair tax rates and economic inequality, then it seems self-interest should.

(Retrieved from

http://www.salon.com/2015/01/23/why_wealthy_americans_delusions_about_the_poor_are_so_dangerous_partner/)

4. What are progressively structured income taxes? (5%)
5. Why does the author think that wealthy Americans’ delusions about the poor are so dangerous? (10%)
6. In you opinion, should rich people pay more taxes than poor people? Why or why not? (5%)

II. Translation (10%)

1. 寫作能增進領導者的邏輯力。科學家寫詩，也有助啟發創造力。
2. 寫作能提升職場競爭力。文字能力越好，機會越多。

III. Writing (50%)

Write a composition about the best or the worst class you took in college.

※不可書寫個人姓名或任何足以識別身分之文字或符號