INSTRUCTIONS TO CANDIDATES (Please read these instructions carefully)

1. You have been given this question booklet and a separate answer sheet. The question booklet contains 50 questions.
2. When you have chosen your answer, mark it on the ANSWER SHEET, not in this question booklet.

HOW TO USE THE ANSWER SHEET

3. Use an ordinary pencil.
4. Confirm that the answer sheet that you have been provided with has the following:
   YOUR INDEX NUMBER
   YOUR NAME
   NAME OF YOUR SCHOOL

5. Do not make any marks outside the boxes.
6. Keep the sheet as clean as possible and do not fold it.
7. For each of the questions 1–50, four answers are given. The answers are lettered A, B, C and D. In each case only ONE of the four answers is correct. Choose the correct answer.
8. On the answer sheet, the correct answer is to be shown by drawing a dark line inside the box in which the letter you have chosen is written.

Example:
In the Question Booklet.
For question 23, choose the alternative that best completes the sentence.
23. She passed her exams very well, 
   A. is it  
   B. did she  
   C. didn’t she  
   D. isn’t it  
   The correct answer is C.

On the answer sheet:

   [ ]  A  [ ]  B  [X]  C  [ ]  D

In the set of boxes numbered 23, the box with the letter C printed in it is marked.

9. Your dark line MUST be within the box.
10. For each question, ONLY ONE box is to be marked in each set of four boxes.
Read the passage below. It contains blank spaces numbered 1 to 15. For each blank space, select the best alternative from the choices given.

You are in the middle of a test. There is ___ silence in the classroom. You are beginning to feel hungry. It is nearly lunch hour and you are thinking of how nice a ___ of ugali and stew ___ be. Suddenly, without ___ warning at all, your stomach ___ a loud growling sound. Your classmates start to giggle and you almost die of ___.

Why does your stomach ___ that way? When you are hungry, your stomach begins to ___ digestive juices. These juices churn, meaning they move around the stomach ready to digest food. This movement is what causes the growling sound. When you eat some food to ___ your hunger, the juices will not churn as there is now something to work ___.

The churning of juices is the stomach’s way of alerting you that it is time to eat. This ___ is not the body’s ___ way of informing you that you are hungry. Your brain also plays an ___ part in this regard. There is a section of the brain called the ‘appetit’ ___ tells your body when you are hungry as ___ as when to stop eating.

1. A. full  B. total  
2. A. quantity  B. share  
3. A. would  B. will  
4. A. some  B. further  
5. A. makes  B. gives  
6. A. worry  B. misery  
7. A. act  B. behave  
8. A. produce  B. give  
9. A. fulfil  B. feed  
10. A. for  B. on  
11. A. however  B. indeed  
12. A. one  B. best  
13. A. interesting  B. effective  
14. A. who  B. which  
15. A. fast  B. soon
In questions 16 to 18, select the word which best completes the sentence given.

16. The boy _______ that he had taken the wallet, but nobody believed him.
   A. refused
   B. denied
   C. objected
   D. disagreed

17. They did not show any _______ for the help he had given them in the past.
   A. remembrance
   B. kindness
   C. gratitude
   D. acceptance

18. The police arrested the motorist for _______ the speed limit.
   A. exceeding
   B. passing
   C. overtaking
   D. reaching

In questions 19 and 20, select the sentence which is correct.

19. A. The table has one of its legs broken.
    B. This shop deals with men's clothes.
    C. Let's all avoid unnecessary noise.
    D. This book is actually not yours.

20. A. I had a long walk along the beach.
    B. He has always given me good advice.
    C. You are quiet strong, I think.
    D. Many people do not like cold whether.

For questions 21 and 22, choose the word which least fits in the group.

21. A. bread
    B. butter
    C. cheese
    D. ghee

22. A. peep
    B. stare
    C. read
    D. glance

23. The words below can be re-arranged to make a correct sentence if one word is omitted.
   LAY BUT EGGS PRODUCE NOT
   THEY COW DO HENS MILK

   Which word should be omitted?
   A. BUT
   B. COW
   C. NOT
   D. EGGS

24. There are three letters that are found in all of the following words:
   PRAISE CARING MALARIA ARGUING

   Which English word can be made from these three letters?
   A. gun
   B. ran
   C. can
   D. air

25. Choose the word which makes this sentence true.
   A father is always _______ than his son.
   A. taller
   B. stronger
   C. older
   D. cleverer
In a small village lived a kind-hearted girl named Kayonga. She lived with her stepmother, who treated her cruelly and made her work like a servant. One day some of Kayonga’s young friends went to the temple of their god, Imana, to ask for some teeth to replace those which had fallen out. Kayonga had the same wish but dared not join them because her stepmother had forbidden her to leave the house.

However, that night, when everyone was asleep, Kayonga decided to go to the temple. She walked till dawn before she reached the temple. Imana appeared before her, and she told him her wish. Imana knew that Kayonga was a kind girl, and he granted her wish. He also gave her new clothes and changed her into a very beautiful girl. Then he led her safely through the forest to her home. Before parting from Kayonga, Imana gave her a strange order: “Never smile at anyone, under any circumstances.”

In the morning, all the villagers were surprised to see the great change in Kayonga. Her stepmother was jealous and said, “You stole the clothes and jewellery. How else could you have got them?” No one took heed of what the stepmother said. Instead, they were happy for Kayonga for her good fortune.

One day, a young man named Esiroma met Kayonga and fell in love with her. He asked for her hand in marriage. Kayonga agreed and went to live with Esiroma and his parents. They loved her but were puzzled when they discovered that she never smiled.

Everyone in the village rejoiced when Kayonga gave birth to a son. Even that happy event did not make Kayonga smile. When the son was about five years old, Kayonga’s stepmother took him aside and said, “Do not eat any food that your mother gives you. Tell her that you will eat only when she smiles at you.”

The frightened child did what his grandmother told him. But Kayonga took no notice, although her son cried for a long time. He died soon afterwards. Kayonga was heart-broken.

Later Kayonga gave birth to another son. The stepmother asked that child to do the same thing. Kayonga again refused to smile, and that son died too.

Then a little girl was born to Kayonga. Kayonga was afraid that she might die too. She took her daughter to the grave of her two sons and prayed to Imana.

“Please have mercy on me,” she cried.

Imana appeared before her. “You have been very obedient,” he said, “and I have decided to reward you. Life is restored to your sons! Smile at them, and be happy!”

At once Kayonga’s sons appeared. Imana took all of them back to the village. He explained to Esiroma what had happened.

“You shall live happily together from this time onwards,” Imana said. “However, the one who caused all your sorrows shall perish!”

After saying this, a dense black cloud covered the hut in which Kayonga’s stepmother lived. Lightning came from the clouds and struck the hut, setting it on fire. The stepmother died in the flames.
26. What were Kayonga’s friends going to the temple to do?
A. To ask Imana for new clothes and jewellery.
B. To pray to Imana for some new teeth.
C. To request Imana to make them beautiful.
D. To tell Imana to grant them all their wishes.

27. Why did Kayonga not accompany her friends to the temple of Imana?
A. Her stepmother would not allow her to go.
B. Her plan was to go there by herself later.
C. Her stepmother did not like her friends.
D. Her friends would be jealous of her beauty.

28. Why did Kayonga go to the temple of Imana at night?
A. So that her beauty could attract many people at dawn.
B. So that her source of beauty may not be revealed.
C. So as to avoid being discovered by her stepmother.
D. So as to have all of Imana’s kind attention.

29. Imana ‘granted her wish’. This means that
A. Imana listened to Kayonga’s story.
B. Imana gave Kayonga some new clothes.
C. Imana guided Kayonga through the forest.
D. Imana replaced Kayonga’s fallen teeth.

30. What did Imana order Kayonga to do?
A. To avoid smiling at anyone.
B. To be happy all the time.
C. To marry a man named Esiroma.
D. To avoid shedding tears at all times.

31. When Kayonga’s stepmother saw the beautiful clothes and jewellery,
A. she was curious and wanted to know the source.
B. she was very envious and accused Kayonga of theft.
C. she was surprised and wished Kayonga was her real daughter.
D. she was worried and started asking Kayonga many questions.

32. The words ‘took heed of’ in the story could be replaced by
A. wanted to hear.
B. made an observation.
C. paid attention to.
D. wished to remember.

33. Each of the following words can be used to replace ‘puzzled’ except
A. perplexed.
B. baffled.
C. confused.
D. terrified.

34. Kayonga’s two sons died because
A. they became sad since their mother was never happy with them.
B. they were secretly poisoned by Kayonga’s jealous stepmother.
C. they got frightened to death by their grandmother’s threats.
D. they refused to eat unless Kayonga smiled at them.

35. As a reward for Kayonga’s obedience, Imana
A. changed her into a beautiful girl and gave her new clothes and jewellery.
B. allowed her to smile again and brought her two sons back to life.
C. gave her a beautiful daughter and granted her all the wishes she had.
D. cured her illness and helped her to live happily with her husband and children.

36. What major lesson do we learn from Kayonga’s experience?
A. when we are faced with trouble, we should act wisely.
B. when we obey, good things will come our way.
C. we should be brave enough to pursue our goals in life.
D. we should pray earnestly for the things we need.

37. What do we learn from what finally happens to Kayonga’s stepmother?
A. Patience pays in the end.
B. Blood is thicker than water.
C. Evil begets evil.
D. Prayer solves everything.

38. Which of the following would be the best title for this story?
A. Kayonga’s evil stepmother
B. Kayonga’s happy life
C. Kayonga smiles again
D. Kayonga marries Esiroma
Accidents happen every day. A family’s house catches fire and burns to the ground. Cars and buses collide or overturn. These unfortunate events bring losses to those involved. But the losses can be reduced if people think about these risks in advance and prepare for them. This can be done by means of insurance.

Insurance refers to an agreement in which a person pays a company regular amounts of money and the company agrees to pay for losses that may occur. The document which contains the agreement is called an insurance policy. A person who wants to insure his house against fire, for example, approaches an insurance company. He tells how much money his house is worth. If the company agrees that this is the correct value, it will insure the house against fire, provided that the person pays a certain sum of money every year. This payment is called a premium. If the house does not burn, that money remains with the company. But if a fire breaks out and destroys the house, the company pays the owner a sum of money equal to the value of the house.

Another common type of insurance is motor vehicle insurance. According to the law, every vehicle in Kenya has to be insured. The law, however, only insists on the kind of insurance that covers other people who may be involved in accidents with the insured vehicle. This is called third-party insurance. If a vehicle owner so wishes, he may also insure the vehicle itself, so that if it is stolen or destroyed in an accident, he will be paid by the insurance company some money to buy a new one. This is known as comprehensive insurance.

Apart from insuring property, one can also insure his or her health. This means the insurance company agrees to pay the person’s medical bills in case of illness. Because of the high cost of medical care today, this kind of insurance has become quite popular. Many employers now insure the health of their workers because they know how important it is to have a healthy workforce.

Not all kinds of insurance are aimed at protecting us from unforeseen losses. There are some types of insurance that are purely meant to make it easier to manage some responsibilities. For example, there is education insurance. This involves an agreement in which a person pays a regular amount of money over a period of time. After some time, the company pays the agreed amount to cater for the education of the person’s dependant. This has been found to be a less burdensome way of paying for education which would otherwise be quite expensive.

There is also life insurance. Here, the company pays an agreed amount of money to the family of the insured person upon his death. This money is meant to take care of the people left behind since it is assumed that the death results in loss of financial support. Nowadays, there are even insurance policies meant to cover funeral expenses upon the death of an insured person.

The whole idea behind insurance is to reduce the impact of financial loss or to make expenses easier to bear. It is not meant to enrich the person insured; nor is it meant to stop people from facing unfortunate events or going through the pain of loss. For property insurance, the cause of the loss or destruction should be beyond the control of the property owner. One cannot be compensated for destroying their own property. Due to its many benefits, more and more people are embracing insurance today.
39. Which of the following is **true** about insurance?
   A. It helps reduce incidences of fire and accidents.
   B. It helps reduce financial losses in case of accidents.
   C. It makes people think about dangers at all times.
   D. It makes people become more careful about life.

40. People who seek insurance may be described as
   A. fearful.
   B. confident.
   C. hopeless.
   D. cautious.

41. Which of the following statements best describes a ‘premium’?
   A. An amount of money that a person gets from an insurance company.
   B. An amount of money one pays to a company in order to get insured.
   C. An amount of money paid to a person if he or she incurs a loss.
   D. An amount of money that remains with the company after it pays for losses.

42. Which of the following statements is **not true** about insurance of houses against fire?
   A. The company and the house owner must agree on the value of the house.
   B. The company can only insure the house if the owner pays the premiums as agreed.
   C. The company will pay for loss if the house burns, regardless of the cause of fire.
   D. The company will keep the premium if the house does not get burned.

43. If an insured four-roomed, two storey building valued at three million shillings gets burned, how much money will the owner get from the insurance company?
   A. Four million shillings.
   B. Three million shillings.
   C. Two million shillings.
   D. One million shillings.

44. How does an insurance company make money?
   A. By evaluating the correct value of a house.
   B. By asking vehicle owners to take comprehensive insurance.
   C. By avoiding to pay all the money claimed.
   D. By retaining premiums when losses do not occur.

45. If a car with third-party insurance accidentally hits a pedestrian and gets damaged, who will the insurance company compensate?
   A. The pedestrian only.
   B. The owner of the car only.
   C. The one who sold the car.
   D. The car owner and the pedestrian.

46. Why do many employers now insure the health of their workers?
   A. They want to have healthy workers.
   B. Health insurance has become quite popular.
   C. Workers fall ill too often these days.
   D. Medical care has become very costly.

47. The word ‘unforeseen’ means the same as
   A. mysterious.
   B. strange.
   C. new.
   D. accidental.

48. Why is it important to have education insurance?
   A. It enables children to do well in school.
   B. It makes education less expensive for parents.
   C. It makes it easier to meet school expenses.
   D. It enables people to achieve success in life.

49. Life insurance helps the family of the insured person upon his death by
   A. ensuring the family does not feel too sad.
   B. making sure that the family lacks nothing.
   C. taking care of the duties of the dead person.
   D. offering financial support to the family.

50. Which of the following would be the best title for this passage?
   A. Risks of insurance
   B. How insurance works
   C. Insuring against fire
   D. When to take insurance