

Regular Course Volume 2 Reading Part B



Reading Mock Paper 1 題解

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基礎訓練



奪星訓練

B. 活用時事爆 Point



奪星訓練：思維訓練

Guardian, Opinion

Covid and the climate crisis show why we need a new social contract between old and young

Minouche Shafik

Background of inter-generation tension

Covid-19 continues to bring many inter-generational tensions to the fore. Older people bear the brunt of the disease's impact on health; younger people have to make economic and social sacrifices to protect them. But the pandemic is just one reason why the social contract between the generations is under pressure.

Social contract definition in this passage

Within families, the social contract between the generations is easy to understand. Parents want to give their children the capabilities and means to have a good life; children want their parents to have a comfortable old age. But at a societal level, the social contract between the generations is more complex. The legacy we leave to future generations has many dimensions – the stock of human knowledge and culture, inventions, infrastructure and institutions, and the state of the natural world. We owe a great deal to previous generations and most would agree that we also owe something to future generations we will never meet, and that each generation should leave the next at least as well off, and preferably better off than they were.

In many advanced economies, those born between the end of the second world war and the early 1960s benefited from decades of sustained economic growth, secure jobs with benefits and major gains in health and social conditions. The generations that followed have faced a world of more flexible and precarious work, rising house prices and a period of fiscal austerity after the 2008 financial crisis that reduced social spending in many countries. Many carry large debt burdens from student loans and credit cards, which limit their ability to afford a mortgage to buy a home, or start a family. The income gains and the prospect of security in old age experienced by past generations have stalled and, in some countries, reversed. The risks of poverty are shifting from older people to younger people. Today, there are many in advanced economies who believe the next generation will be worse off than their parents.

Legacy (N)
遺產

Fiscal (Adj)
財政

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2. Conflict
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4. Take-away message

B. 活用時事爆 Point

Change/Dilemma of social contract with time

Meanwhile, so-called Generation Z (those born after 2000) are at the forefront of the youth protest about the climate crisis. “You will die of old age; we will die of climate change,” read the sign of a young protester at the climate strike in London in September 2019. These young people are not convinced that older generations are doing enough to leave them with an inhabitable planet or viable livelihoods.

Livelihood
(N)
生計

Provide more equal opportunities to restore social contract

How, then, can we rebalance the social contract between the generations? The best way we can improve the economic prospects of future generations is through education. A massive investment in early years is the most effective way to equalise opportunity for all young people. Ideally, each young person would start with an educational endowment to enable them to develop skills throughout their lives. More investment in re-skilling is also needed to enable people to adapt as jobs change over time. The resulting economic gains would also help pay for the elderly care needs of an ageing population and make debt more sustainable in the future.

Endowment
(N)
稟賦

Sustainable
(Adj)
可持續的

Ageing population -> Heavier financial burden to the society

To reduce the fiscal burden on future generations, today’s older people will need to work longer. In most middle- and high-income countries, workers today can expect to spend about a third of their adult life in retirement. The basic problem is that the years in retirement relative to the years in work have grown too much. By 2060, all the G20 countries will have shrinking populations and the number of people over 65 who need to be supported by the working age population will have at least doubled. To avoid an undue burden on today’s young people, we need to link retirement ages explicitly to life expectancy, so that the ratio of time working and time in retirement comes into better balance. There must be a sensible way to finance social care that prevents destitution in old age and asks the better off to contribute.

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We must also do as much as we can to redress environmental damage. A good start would be to eliminate the \$4-6 trillion in annual government subsidies to agriculture, water, fisheries and fossil fuels that actively encourage the exploitation of the environment. These subsidies mean it is not just free for companies to deplete the natural world, the taxpayer actually pays for them to do it. There needs to be more investment in conservation and restoration of the biosphere, such as planting trees. Current public and private spending on conservation is about \$91bn, less than 2% of what is spent on subsidies to degrade the environment. The next step is to measure things properly: where market prices do not convey the true value of environmental services, we must find other ways to factor them into our calculations and decisions. Finally, governments should use fiscal policy to change incentives, such as taxing carbon or incentivising green technologies.

Generalisation of differences and similarities

Finding cohesion between the generations is complicated by the fact that older people tend to be more effective at exercising political power than young people. Research has shown that the share of older people in the population has a significant impact on the pattern of public spending. Put simply, more older people means more spending on pensions and less on education. Older voters are more averse to policies, such as low interest rates, that are intended to increase economic demand and maintain full employment but that lower returns on savings and risk more inflation. Having retired, they generally care less about unemployment, relative to the average citizen. Political parties in ageing societies are increasingly forced to cater to these demands.

One way or another, we must find a way to give more weight to the voices and interests of younger and future generations. Otherwise the social contract that shapes the future will be designed exclusively by those who will not live to see it, without the input of those who will. Investing more in education and skills, finding ways to manage the costs of pensions, health and social care, and redressing environmental damage would be enlightened investments by one generation in the next: this would benefit all of us and provide a new social contract for our time.

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Incentivising
(V)
激勵

Pension (N)
養老金

B. 活用時事爆 Point

Take-away examples 作文示例表：

Social contract 社會契約

What is social contract?
什麼是社會契約？

An elemental theory of social sciences
社會科學的基礎學說

The social contract was seen as an "occurrence" during which individuals came together and ceded some of their individual rights so that others would cede theirs. This resulted in the establishment of the state, a sovereign entity like the individuals now under its rule used to be, which would create laws to regulate social interactions. Human life was thus no longer "a war of all against all".

社會契約是用以解釋個人和政府之間的適當關係的概念。
 ◦ 社會契約主張：個人融入政治社會是透過一個相互同意的過程，當中，個人同意遵守共同的規則，並接受相應的義務，以自己和其他人不受暴力和其他種類的傷害。
 ◦ 社會契約是國家和社會建構的基礎，規範社會建立了法律制度來保障個人資產和權利。因此，人類生活不再是“一場所有人對抗所有人的戰爭”。

B. 活用時事爆 Point

Take-away examples 作文示例表:

Change to social contract under COVID

COVID下社會契約面對的挑戰

Worsening economy, less secured job, prolonged retirement age

經濟惡化，工作保障減少，退休年齡延長

文章例子: “Many believe the next generation will be worse off than their parents.”

“許多人相信下一代會比上一代活得更糟糕。”

文章例子: “By 2060, all the G20 countries will have shrinking populations and the number of people over 65 who need to be supported by the working age population will have at least doubled.”

“到2060年，所有20國集團 (G20) 國家的人口都將減少，工作人口至少需要增加一倍才能支持65歲以上的老齡人口。”

Rediscovering the cohesion of social contract under “new normal”

重新發掘新常態下社會契約

Division of work by generations

世代分工

文章例子: “Research has shown that the share of older people in the population has a significant impact on the pattern of public spending. Put simply, more older people means more spending on pensions and less on education. Older voters are more averse to policies, such as low interest rates, that are intended to increase economic demand and maintain full employment but that lower returns on savings and risk more inflation.”

“研究表示老年人口在人口中的比例對公共開支具有重大影響。更多老人意味著更多的養老金支出而更少的教育支出。年長選民不喜歡低利率之類的政策，這些政策旨在增加經濟需求並維持充分就業，但儲蓄回報率較低，並導致更大通貨膨脹的風險。”

B. 活用時事爆 Point

DSE Exam Tip:

Currently, 1 out of 8 people in Hong Kong is aged 65 or above. By 2030, 1 out of 4 will be aged 65 or above. Facing serious aging population problem, costs for medical services are expected to face a significant increment. Recently, the government is looking into the possibility of raising income tax on young people to deleverage the financial risk of aging population. As the Student Union Chairperson of your school, you are asked to write a passage to comment on the government's new initiative

Pros

Young people should take up the **social responsibility to resolve social problems**. It is not only a responsibility, but also an obligation in the social contract to sacrifice certain degree of personal freedom for the general goodness of the society.

Concerning that there is **no better alternative** to reduce the financial risk brought about by aging population, increasing income tax might be the only solution to resolve the problem.

Cons

The initiative increases generational conflict if **young people have to bear extra financial burden** in this era, when their own cost of living has been especially high already.

The **major source of income** from the government has long been sales of land reserve and stamp duty instead of income tax. Increasing income tax is not the most effective measure in terms of increasing financial income.

Under COVID, unemployment surges to a 10-year high level, increasing income tax at this stage is **contradictory with the government's responsibility to be financially counter cycle**.

Cohesion between generations (under social contract) can be improved if **distribution of resources can be equally divided among different sectors**.

C. 駁論思維



奪星訓練：思維訓練

滑坡論證 Slippery Slope Argument

從A導致B，B導致C，C導致D，D導致E，E導致F，推論出A導致F

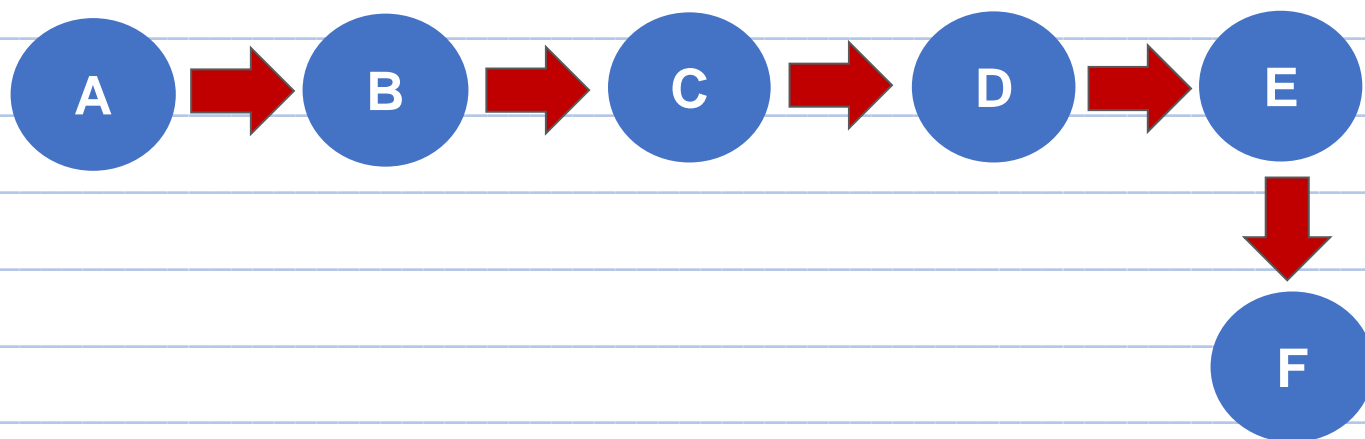
當中不合理地忽略了A與F之間的連繫其實是非常薄弱。

例子：

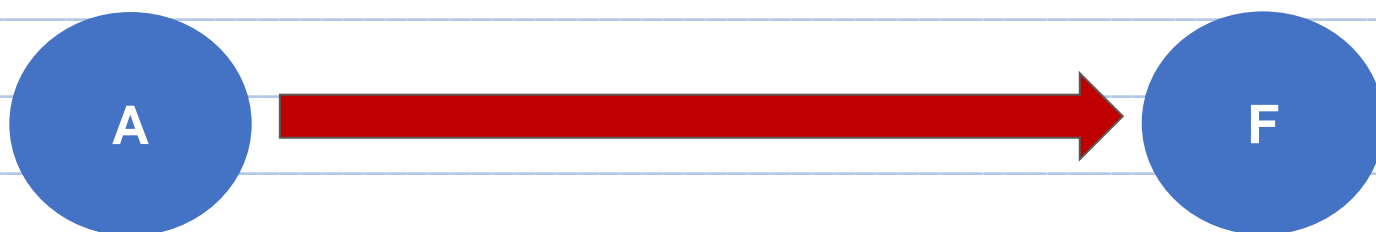
小峰因為讀大學才需要交學費。——因為要交學費他才會到快餐店兼職。因為到快廳店兼職他才會吃了大量薯條。因為吃了大量薯條他才會喉嚨痛。

∴小峰因為讀大學才會喉嚨痛。

錯誤假設：



錯誤結論：



C. 駁論思維

DSE Level 4例子:

60 Not only the online shops factor affecting the survive of the stationery shops, the cost of labour wage and landload is a threat to them. Usually we can still see some stationery shops opened

65 in a ~~can~~ shopping centre, these shops **A** are belongs to the same company which have a large capital being supported.

B However, independent stationery shops are only supported by the capitals from the

70 owner. **C** The potential danger for the independent must be higher than a large formal company. **D** Therefore the amount of small independent stationery shops is shrinking.

邏輯問題：

- A：連鎖舖有龐大的資金支持
- B：小型文具店只是由小商戶組成
- C：小型文具店承受的風險必然比連鎖店大
- D：越來越少小型文具店

小商戶營商風險是否必然比大財團大？

風險大所以越來越少小商戶，那麼一開始怎麼會有小商戶？

A不一定導致B，B不一定導致C，C不一定導致D