ANSWER KEY — 20 NOVEMBER 2026

Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10
D	B	D	D	C	A	D	A	C	B
Q11	**Q12**	**Q13**	**Q14**	**Q15**	**Q16**	**Q17**	**Q18**	**Q19**	**Q20**
C	D	A	A	B	C	A	B	B	C

READING COMPREHENSION

Q1 **D** *Primary purpose* HARD

The passage opens with the voluntarist objection: belief is not chosen, 'ought implies can', so no one can be faulted for a belief. The second paragraph answers that the objection 'proves less than it claims', and the third states the thesis outright: 'the proper target of blame is not the belief taken alone but the conduct of inquiry that produced it'. The fourth and fifth paragraphs then support and qualify that thesis. The author therefore defends blame for belief by relocating it to inquiry, which is the fourth option. The first option states the very objection the author sets out to rebut. The second option overreaches: the villager who believes a rumour 'because every source available to him repeats it is not at fault', so sources plainly matter. The third option contradicts the author's own concession that 'belief does not obey the will in the way that raising an arm does'; the author never says belief can be adopted at will.

> **Examiner's note — the trap:** The first option tempts readers who take the opening paragraph as the author's view; it is the objection the rest of the passage answers.

Q2 **B** *Function of an example* MED

The surgeon example comes straight after the claim that 'much of what we are rightly held to account for is not directly chosen either'. The surgeon 'cannot decide, at the moment of operating, to have steady hands', yet 'we blame the careless surgeon not for a choice made at the table but for the long run of choices that left her unfit to be there'. The point is that blame can attach to an outcome that was not chosen at the moment it occurred, which is exactly the second option. The author then applies the same structure to belief: 'Belief has a similar history.' The first option introduces a comparison between professionals and citizens that the passage never makes. The third option reverses the example, whose whole point is that steady hands cannot be produced by a single act of will at the table. The fourth option misreads the example as a concession; it is used to show that the objection 'proves less than it claims'.

> **Examiner's note — the trap:** The third option attracts readers who see the analogy between hands and belief but miss that the analogy is about what cannot be willed on the spot.

Q3 **D** *Inference* HARD

The third paragraph sets out precisely this case. A villager believes a false rumour 'because every source available to him repeats it' and 'is not at fault'. A well-read official believes 'the same rumour because the alternative would embarrass his department', and he 'is a different case'. The author sums up: 'The two beliefs are identical; the histories are not.' Hence two people with the same false belief may deserve different verdicts according to how each came to hold it, the fourth option. The first option contradicts the summary line directly, since identical content does not settle blame. The second option is the voluntarist conclusion that the author rejects. The third option borrows from the final paragraph, where the duty of care grows with how far a belief 'bears on how others will be treated', but the villager-official contrast already separates the two people without any harm having occurred, so harm is not the only point of difference.

> **Examiner's note — the trap:** The third option is the trap: it echoes the proportionality idea of the last paragraph, but the author distinguishes the villager and the official before any action or harm is mentioned.

Q4 **D** *Detail with inference* HARD

The fourth paragraph says the phrase is meant 'as a reproach rather than a description'. It 'makes no sense if belief lies wholly outside our agency; it makes perfect sense if knowing is the expected outcome of a diligence that was owed and withheld'. The author uses it to show that ordinary moral talk already assumes what the inquiry view claims: that failing to know can reflect a failure of owed diligence. That is the fourth option. The first option says the phrase 'merely describes', which is exactly what the author denies by calling it a reproach rather than a description. The second option inverts the author's use of the phrase; ordinary moral talk is treated as evidence for the author's view, a feature the voluntarist objection 'cannot' explain, not as something too loose to count. The third option overstates: the author never claims belief is chosen directly, only that it sits within our agency through the conduct of inquiry.

> **Examiner's note — the trap:** The first option tempts readers who think 'should have known' just records what was knowable; the author explicitly says it is a reproach, not a description.

Q5 **C** *Application of a principle (Stretch)* ELITE

The final paragraph sets a proportionate duty: 'the more a belief bears on how others will be treated, the more care its holder owes before acting on it'. Combined with the third paragraph, blame tracks a failure in the conduct of inquiry. The loan officer scores high on both counts. His belief directly governs how applicants are treated, since he rejects them on it, and he 'never troubled to check', a plain failure

of owed diligence. That is the third option. The student relied on a textbook, a reasonable source, and her belief affects no one else. The traveller relied on a printed timetable changed 'without any public notice', so, like the villager, he used what was available. The reader is the attractive choice because he arguably 'looked away from' awkward evidence, but one obscure journal is weak counter-evidence, and his belief bears on no one's treatment, so the proportionate duty owed is low.

> **Examiner's note — the trap:** The fourth option is the trap: it looks like ignoring evidence, but the passage scales duty to impact on others, and an obscure dissent concerning a belief that affects no one carries little weight.

Q6 **A** *Central claim* MED

The passage sets up the problem in the first paragraph: trouble begins 'when buyers know more about their own risk than the insurer does, and are free to decide whether to join'. The second paragraph traces how a single-price voluntary policy loses its healthy buyers until 'the market ceases' to exist, the death spiral. The third locates the failure in 'the gap between what the buyer knows and what the seller can observe', and the fourth explains remedies in that light. So the central claim is the first option. The second option misdescribes the mechanism: the insurer 'prices honestly on the information it has', and the point is not deliberate overcharging. The third option contradicts the passage, which says a subsidy helps 'only if' it brings low-risk buyers back and otherwise 'merely transfers public money to a pool that keeps shrinking'. The fourth option is denied outright: 'Nothing in this story requires anyone to behave badly.'

> **Examiner's note — the trap:** The fourth option attracts readers who associate adverse selection with concealment; the author stresses that each buyer acts sensibly and honestly.

Q7 **D** *Inference* HARD

The fourth paragraph explains that group policies 'achieve something similar' to a mandate 'because people take a job for reasons unrelated to their health, so the workforce is a roughly random draw of risks'. The point is that who enters the pool is not chosen on the basis of private knowledge of health, so the healthy are not selectively absent. That is the fourth option. The first option introduces bargaining power, which the passage never mentions; and in the author's account, a lower price alone does not fix selection unless it brings the low-risk back. The second option would make the pool healthier, but the passage relies on randomness of risk, not on screening, and screening is nowhere mentioned. The third option invents a legal lock-in; the passage says only that group membership achieves 'something similar' to a mandate, and gives a different reason for it, namely that the reason for joining is unrelated to health.

> **Examiner's note — the trap:** The third option tempts because it would also keep members in the pool, but the passage explains the effect by who joins, not by any rule against leaving.

Q8 **A** *Structure / function of a paragraph* HARD

The third paragraph reads: 'Nothing in this story requires anyone to behave badly. Each buyer makes a sensible private choice, and the insurer prices honestly on the information it has. The failure lies in the gap between what the buyer knows and what the seller can observe, not in the morals of either.' Its job is diagnostic: it places the cause in unequal information, not in misconduct. That diagnosis then sets up the fourth paragraph, which explains why remedies 'work on participation or on information rather than on price alone'. That is the first option. The second option contradicts the paragraph, which says the insurer 'prices honestly'. The third option describes the final sentence of the passage, which extends the lesson to any market where one side knows its own quality, not the third paragraph. The fourth option reverses the paragraph, which affirms that 'each buyer makes a sensible private choice'.

> **Examiner's note — the trap:** The third option is attractive because the passage does generalise beyond insurance, but it does so in the last paragraph, not the third.

Q9 **C** *Application (Stretch)* ELITE

The author's test for a subsidy is explicit: it 'can help, but only if it lowers the price enough to bring the low-risk buyers back; a subsidy that leaves the healthy still unwilling merely transfers public money to a pool that keeps shrinking'. The healthy leave because the price exceeds their expected claims, as with the young runner for whom the average price 'looks expensive, because her own expected claims are well below the average'. If, after the subsidy, low-risk residents still judge the premium greater than the value of their own expected claims, they stay out, and the spiral continues. That is the third option. The first option concerns how the subsidy is financed, which the author's reasoning does not touch. The second option is attractive, but a uniform cut naturally reaches everyone; what matters is whether the healthy return, not whether the sick also benefit. The fourth option raises a cost issue the passage never connects to the spiral.

> **Examiner's note — the trap:** The second option tempts readers who think subsidising the sick is wasteful, but the author's single criterion is whether low-risk buyers are drawn back in.

Q10 **B** *Vocabulary in context* MED

The sentence reads: 'At the higher price, the next tier of relatively healthy residents finds the policy poor value and leaves.' The spiral works layer by layer: first the healthiest, such as the young runner, leave; the premium rises; then the 'next' group, healthy relative to those who remain, leaves; and so on until only the sickest buyers are left. 'Tier' here therefore names a band of residents ranked by relative health, the second option. The first option gives the literal, architectural sense of 'tier', which has no place in a sentence about residents choosing whether to buy. The third option imports the idea of policy grades with different benefits, but the passage describes a single policy 'offered at a single price to everyone', so there are no benefit levels. The fourth option invents an internal claims process; the tier is made up of residents deciding whether to stay, not of steps in the insurer's procedures.

Examiner's note — the trap: The third option tempts because 'tier' is often used for insurance plans, but this passage describes a single-price policy with only one level of benefits.

CRITICAL REASONING

Q11 **C** ***Main conclusion*** **MED**

The critics conclude that 'institutions accept only anonymous gifts'. The author's reply begins, 'The conclusion does not follow, and acting on it would do real harm', and every later paragraph supports that rejection: the value of a gift does not depend on motive, recognition prompts gifts that anonymity would lose, the lesson to the young is not corrupting, and the final sentence condemns the institution 'that insists on anonymity'. So the main conclusion is that institutions should not restrict themselves to anonymous gifts on the ground of vanity, the third option. The first and fourth options state the critics' claims, which the author rejects. The second option is attractive because the author does endorse it in the last paragraph, but it is a qualification marking the limits within which recognition is acceptable ('Those are limits on influence, not on recognition'), not the point the argument is built to establish.

Examiner's note — the trap: The second option is the trap: it is a view the author holds, but it is a concession that bounds the conclusion rather than the conclusion itself.

Q12 **D** ***Necessary assumption*** **HARD**

The third paragraph concludes: 'A rule of anonymity therefore removes no vanity from the world; it simply removes the gifts that vanity would have prompted.' For a ban to remove those gifts, the money must not reappear in another form. If donors who wanted recognition would simply give the same amount anonymously when recognition was unavailable, nothing would be lost. So the argument needs the fourth option. Negate it, so that recognition-prompted gifts are fully replaced by equal anonymous ones, and the paragraph's conclusion collapses. The first option contradicts the paragraph's evidence that acknowledgement 'raises both the number and the size of gifts'. The second option is irrelevant; the comparison is between giving with and without recognition, not between fundraisers in different countries. The third option is stronger than needed. The author need not think vanity beyond criticism, only that banning recognition does not remove vanity and does lose gifts.

Examiner's note — the trap: The third option attracts readers who sense the author is defending vanity, but the argument needs only that the gifts would be lost, not that vanity is blameless.

Q13 **A** ***Weaken (Stretch)*** **ELITE**

The argument's central premise is that 'the value of the gift lies in what it makes possible for those who use it', and that a plaque is 'a small price to pay for a ward'. The first option attacks this directly. If naming leads donors to fund visible buildings rather than less visible but more needed services, recognition does change what the gift makes possible: it distorts how charitable money is allocated, to the detriment of the patients and students the author invokes. The harm of naming would then be more than vanity, and the author's claim that insisting on anonymity sacrifices those served would weaken. The second option explains some anonymous giving but does not touch the case for allowing naming. The third option is consistent with the author's view and irrelevant to it. The fourth option is an attack on the critics' character, not on the reasoning, and leaves the argument untouched.

Examiner's note — the trap: The fourth option looks damaging because it concerns the critics, but it neither strengthens their case nor weakens the author's; only allocation effects engage the premise about value.

Q14 **A** ***Strengthen*** **HARD**

The third paragraph claims that recognition 'is more often the push that turns a vague intention into an actual payment', and that a rule of anonymity 'simply removes the gifts that vanity would have prompted'. The first option provides direct evidence for exactly this: when one hospital moved to anonymous-only giving, total donations fell sharply. That supports the causal link between recognition and the volume of giving, and shows the predicted loss actually occurring. The second option concerns donors' enjoyment, not whether gifts would be lost without recognition, so it does not bear on the paragraph's conclusion. The third option tends to support the critics by praising anonymity; at best it is irrelevant to whether gifts would fall. The fourth option describes how common naming already is, but says nothing about what happens to giving when naming is removed, which is what the paragraph needs.

Examiner's note — the trap: The second option tempts because it links recognition to donors' feelings, but the paragraph's claim is about the number and size of gifts, not satisfaction.

Q15 **B** ***Role of a distinction*** **HARD**

The final paragraph accepts two restrictions, refusing tainted money and keeping donors 'away from decisions about whom to treat, whom to admit or what to teach', and then says: 'Those are limits on influence, not on recognition. Within them, a plaque is a small price to pay for a ward.' The distinction lets the author grant the reasonable worries about donors while denying that they justify an anonymity rule. Proper limits can be enforced on influence while public acknowledgement continues, which is the second option. The first option overstates the concession; the author grants only narrow limits and still rejects the critics' conclusion. The third option contradicts the paragraph, which says institutions are 'right to refuse money from sources that are themselves tainted'. The fourth option reverses the point: the distinction exists precisely to keep donors out of decisions, not to give them a say in proportion to what they pay.

Examiner's note — the trap: The first option tempts because the paragraph opens with agreement, but that agreement is limited and serves to protect, not abandon, the main conclusion.

Q16 **C** ***Main conclusion*** **MED**

The first paragraph states the author's position: 'Policy should resist this instinct rather than follow it. For the first years of school, children learn most, including most English, when they are taught in the language they speak at home.' The next two paragraphs give reasons (how reading is acquired, transfer of skills), the fourth sets out the model, and the last restates the point in terms of the parents' goal. So the main conclusion is that most children should be taught through their home language in the early grades, the third option. The first option goes further than the author, who addresses policy and never tells parents what to buy. The second option is explicitly rejected: 'None of this means that English should wait until secondary school.' The fourth option may be true but is never argued; the passage concerns children whose homes do not speak English, and makes no claim about relative reading speed of English-speaking children.

> **Examiner's note — the trap:** The second option tempts readers who take the argument for home-language teaching as an argument against English, which the fourth paragraph expressly denies.

Q17 A *Necessary assumption* HARD

The recommendation is that 'the home language carries the teaching of reading, mathematics and science' in the early grades, with English taught as a subject. The case depends on children being taught well in a language they understand; the second paragraph's complaint about English-medium schools is precisely that they lack suitable homes or teachers. If teachers able to teach well in children's home languages could not be found, the proposed model would reproduce the same failure in another form and the recommended benefits would not follow. So the argument assumes the first option. Negate it and the recommendation fails. The second option concerns fees, which the passage mentions only loosely ('often beyond their means') and which play no role in the reasoning. The third option is about parents' preferences, which the argument takes as given rather than relies on. The fourth option, about hours, would if anything introduce an alternative explanation, and is not needed.

> **Examiner's note — the trap:** The second option tempts because fees are mentioned in the first sentence, but the reasoning turns on how children learn, not on cost.

Q18 B *Weaken (Stretch)* ELITE

The third paragraph rests heavily on 'large studies of multilingual school systems' finding that children taught first in their home language 'eventually match or exceed' peers taught in the second language from the start. If those children came from much wealthier families, family wealth offers a rival explanation for their later success, and the studies no longer show that home-language teaching caused it. That undercuts the key evidence, so the second option weakens the argument most. The first option is attractive, but the author already allows for a slower start, claiming only that children 'eventually match or exceed' their peers; a delay in reading English aloud is consistent with that. The third option explains parents' choices but says nothing about which approach makes children learn better. The fourth option concerns facilities, a difference that, if anything, would favour English-medium schools without bearing on the language of instruction.

> **Examiner's note — the trap:** The first option is the trap: it sounds like counter-evidence, but the word 'eventually' already concedes an early lag, so only a confound in the studies damages the argument.

Q19 B *Strengthen* HARD

The argument's mechanism is transfer: 'The skills a child builds in her first language do not stay there', so a child who has learnt that print carries meaning 'carries that understanding into a second language'. The second option supplies direct evidence for this transfer: children who first read fluently in their home language later learn to read English faster than those who did not. That supports both the third paragraph and the conclusion that the quickest road to English 'does not begin in English'. The first option restates the parents' reason for choosing English medium and, if anything, supports their instinct rather than the author's alternative. The third option describes the popularity of English-medium schools, which tells us nothing about how well children learn in them. The fourth option concerns where teachers are trained, which has no stated connection to the language of instruction or to reading outcomes.

> **Examiner's note — the trap:** The first option tempts because it underlines the importance of English, but the argument does not dispute that importance; it disputes the route to it.

Q20 C *Parallel reasoning (Stretch)* ELITE

The passage's structure is: the goal is competence in a demanding setting (English); starting directly in that setting seems quickest; but skills built first in an easier, familiar setting transfer, so the indirect route reaches the goal faster. The third option matches each step. The goal is swimming well at sea; one might start at sea; but learning first in a calm pool builds skills that 'carry over', so the indirect route serves the goal. The first option argues the opposite: since early start helps, start the target subject even earlier, which is the parents' reasoning, not the author's. The second option proposes a direct incentive to reach a goal, with no element of skills built elsewhere transferring. The fourth option reasons that since the final setting uses English, training should use only English, again the direct-route reasoning the author rejects.

> **Examiner's note — the trap:** The first option is the trap: it shares the theme of early learning but mirrors the parents' 'earlier is better' instinct that the passage argues against.

RAPID FIRE — ANSWERS

1. What principle does the voluntarist objection rely on? — **Ought implies can**

2. Can a person believe at will, according to the objection? — **No**

3. What does the surgeon need the night before operating? — **Practice, sleep and sobriety**

4. For what is the careless surgeon blamed? — **The long run of choices that left her unfit**

5. What is the proper target of blame for belief? — **The conduct of inquiry that produced it**

6. Why is the villager not at fault for the rumour? — **Every source available to him repeats it**

7. Why does the official believe the rumour? — **The alternative would embarrass his department**

8. "The two beliefs are identical; the ___ are not." — **Histories**

9. Is "you should have known" a reproach or a description? — **A reproach**

10. What is knowing the expected outcome of, per the author? — **A diligence owed and withheld**

11. Does the author license contempt for every error? — **No**

12. Why can't anyone audit all their beliefs? — **Inquiry is costly**

13. How does the duty of care in belief scale? — **With how far it bears on others' treatment**

14. "Proves less than it claims" is said of which objection? — **The voluntarist objection**

15. What can't belief do the way raising an arm does? — **Obey the will**

16. Meaning of "licenses" in "None of this licenses contempt" — **Permits or justifies**

17. Meaning of "voluntarist" in the passage — **Holding that belief must be chosen to be blamed**

18. What weather example opens the objection? — **Believing it is raining while watching the sun**

19. Name two inputs that shape belief over time — **What one reads and whom one listens to**

20. What awkward thing might one look away from? — **Evidence**

21. Title of the philosophy passage — **Answerable for What We Believe**

22. How does insurance work, in one word? — **Pooling**

23. What must the premium reflect for the arithmetic to hold? — **The average risk of the pool**

24. When does trouble begin for insurers? — **When buyers know more about their own risk**

25. At what is the single premium set? — **The expected cost of an average resident**

26. Why does the price look expensive to the young runner? — **Her expected claims are below average**

27. Who sees the single premium as a bargain? — **A man who suspects his heart is weak**

28. What happens to the premium once healthy people stay out? — **It must rise**

29. What do economists call the process? — **Adverse selection**

30. What do insurers call the process? — **A death spiral**

31. Who is left at the end of the spiral? — **Only the sickest buyers**

32. Does adverse selection require anyone to behave badly? — **No**

33. Where does the failure lie, per the author? — **In the gap between what buyer and seller know**

34. How does the insurer price, per the passage? — **Honestly, on the information it has**

35. What do the familiar remedies work on? — **Participation or information**

36. What does a mandate do? — **Keeps the healthy in the pool**

37. Why is a workforce a random draw of risks? — **People take jobs for non-health reasons**

38. What do waiting periods prevent? — **Joining only once one falls ill**

39. When does a subsidy help? — **When it brings low-risk buyers back**

40. What does a failed subsidy merely do? — **Transfers public money to a shrinking pool**

41. What can the honest average price drive away? — **The participants a market most needs**

42. Meaning of "tier" in the economics passage — **A band of residents ranked by health**

43. Meaning of "mandate" in the passage — **A legal requirement that everyone buy cover**

44. What two conditions create adverse selection? — **Private risk knowledge and free choice to join**

45. Title of the economics passage — **Why the Healthy Walk Away**

46. Is the insurance policy in the example voluntary? — **Yes**

47. What exceeds the fund when the pool is sicker? — **Claims**

48. Which group policy channel does the author name? — **Employers**

49. Does the lesson apply beyond health insurance? — **Yes, to any market with hidden quality**

50. What three buildings carry donors' names? — **A hospital wing, a library and a temple hall**

51. How high are the letters in the example? — **A foot high**

52. Is the critics' complaint moral or aesthetic? — **Moral**

53. What do critics say naming rewards? — **Vanity**

54. What do critics conclude institutions should accept? — **Only anonymous gifts**

55. Where does a gift's value lie, per the author? — **In what it makes possible for users**

56. Is the cardiac-unit patient treated worse due to the plaque? — **No**

57. What does recognition usually turn a vague intention into? — **An actual payment**

58. What does offering acknowledgement raise, per fundraisers? — **The number and size of gifts**

59. How many donors ask to stay anonymous when given the choice? — **Only a small share**

60. What does a rule of anonymity remove, per the author? — **The gifts vanity would have prompted**

61. What do children learn from a name on a library? — **Someone thought a library worth paying for**

62. What is worse than a library with a donor's name? — **A town with no library at all**

63. From what sources should institutions refuse money? — **Tainted sources**

64. From which decisions should donors be kept away? — **Whom to treat, admit or teach**

65. Limits on influence or on recognition? — **Influence**

66. What is "a small price to pay for a ward"? — **A plaque**

67. What does the anonymity-only institution choose? — **Its own moral comfort**

68. Whom does the institution exist to serve? — **Patients and students**

69. Title of the ethics passage — **Names on the Wall**

70. Meaning of "tainted" in the passage — **Morally compromised or corrupted**

71. "The conclusion does not follow" responds to whom? — **The critics**

72. What do critics say the young are taught? — **That goodness is a form of advertising**

73. Is recognition usually the only reason for giving? — **No**

74. What does acting on the critics' conclusion do? — **Real harm**

75. From which day do parents' chosen schools use English? — **The first day**

76. Name one domain where English matters, per parents — **Higher education**

77. Should policy follow or resist the parents' instinct? — **Resist it**

78. In what language do young children learn most? — **The language spoken at home**

79. What must a child connect when learning to read? — **Marks on a page to words she knows**

80. What does decoding turn into with familiar words? — **Comprehension**

81. What may a child do without understanding? — **Sound out a sentence**

82. What do pupils do instead of really reading? — **Copy and recite**

83. What do children chorus in such classrooms? — **Answers they cannot explain**

84. Do first-language skills stay in that language? — **No, they transfer**

85. Name one transferable skill — **Understanding that print carries meaning**

86. What do the large studies examine? — **Multilingual school systems**

87. How do home-language pupils eventually do in L2? — **Match or exceed their peers**

88. Should English wait until secondary school? — **No**

89. How should English be taught in the early years? — **As a subject, by fluent teachers**

90. Which subjects does the home language carry? — **Reading, mathematics and science**

91. When should English become the medium? — **Once children read fluently**

92. After roughly how long does the switch come? — **The first few grades**

93. What do the parents ultimately want? — **Success in English**

94. Where does the quickest road to English begin? — **Not in English**

95. Title of the education passage — **First Words, Then English**

96. Meaning of "medium" in "English medium" — **Language of instruction**

97. Meaning of "decoding" in the passage — **Turning written marks into words**

98. What do schools lacking English homes or teachers produce? — **Recitation without reading**

99. Do parents often pay beyond their means? — **Yes**

100. Which kind of argument is the education passage? — **An argument from how reading is acquired**

101. What is blamed more comfortably than belief: deeds or words? — **Both deeds and words**

102. What feeling does belief seem unlike, per the objection? — **A chosen act**

103. What does the author compare belief's history to? — **The surgeon's long run of choices**

104. At what moment can't the surgeon choose steady hands? — **The moment of operating**

105. What question should a careful believer ask often? — **Whether he might be wrong**

106. Is the villager mistaken about the rumour? — **Yes, but not at fault**

107. Who is better placed to check the rumour: villager or official? — **The well-read official**

108. Which feature of moral talk can't the objection explain? — **The reproach "you should have known"**

109. When would "you should have known" make no sense? — **If belief were wholly outside agency**

110. Is attention unlimited, per the final paragraph? — **No, it is finite**

111. When is more care owed before acting on a belief? — **When it bears on how others are treated**

112. Does the author say belief obeys the will like an arm? — **No**

113. Meaning of "reproach" in the passage — **An expression of blame**

114. Meaning of "diligence" in the passage — **Careful and persistent effort**

115. Meaning of "proportionate" in the final paragraph — **Scaled to what is at stake**

116. Into what do many households pay premiums? — **A common fund**

117. Who is compensated from the common fund? — **The few who suffer a loss**