

۷ کارنیل، بزرگترین شبکه موفقیت ایرانیان می باشد، که افرادی زیادی توانسته اند با آن به موفقیت برسند، فاطمه رتبه ۱۱ کنکور کارشناسی، محمد حسین رتبه ۶۸ کنکور کارشناسی، سپیده رتبه ۳ کنکور ارشد، مریم و همسرش راه اندازی تولیدی مانتو، امیر راه اندازی فروشگاه اینترنتی، کیوان پیوستن به تیم تراکتور سازی تبریز، میلاد پیوستن به تیم صبا، مهسا تحصیل در ایتالیا، و.... این موارد گوشه از افرادی بودند که با کارنیل به موفقیت رسیده اند، شما هم می توانید موفقیت خود را با کارنیل شروع کنید.

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Business English

(Tests)

Money accepted

- Q1 I like to visit other countries but I find the of travel is too high.
(a) money (b) cost (c) expenses (d) currency
- Q2 She is very happy because she starts her new today.
(a) job (b) work (c) labour (d) post
- Q3 One day I hope I shall the lottery.
(a) gain (b) collect (c) reach (d) win
- Q4 He must have a lot of money because this summer he is going on a cruise the world.
(a) about (b) around (c) across (d) through
- Q5 Have you read that book the life of Van Gogh?
(a) about (b) of (c) over (d) in
- Q6 Do you want sugar in your coffee?
(a) some (b) much (c) any (d) little
- Q7 They do not cheques in that restaurant.
(a) accept (b) agree (c) allow (d) admit
- Q8 I cannot work today because I have very bad tooth.....
(a) pain (b) hurt (c) damage (d) ache
- Q9 Children are not in that public house.
(a) aloud (b) allowed (c) accepted (d) agreed
- Q10 You can see the about the sale in the local paper.
(a) announcement (b) warning (c) notice (d) advertisement

Computers

- Q1 How are you getting on your new computer?
(a) at (b) with (c) by (d) for
- Q2 Not too bad but sometimes I just can't get the of it.
(a) drop (b) fall (c) hang (d) low
- Q3 Do you mean it drives you up the?
(a) wall (b) ceiling (c) floor (d) roof
- Q4 Well, not that often but there are things that completely me.
(a) mysterious (b) mystery (c) mysteriously (d) mystify
- Q5 What sort of things do you have in?
(a) thought (b) mind (c) idea (d) think
- Q6 Well, take the times when everything
- (a) frozen (b) freezing (c) freezes (d) frees
- Q7 Yes, I know what you mean that's when you'd like to smash it to
- (a) pieces (b) piece (c) peace (d) peaces
- Q8 Never mind, most of the time it behaves like a little
- (a) angle (b) angel (c) angelic (d) angles
- Q9 And just think of all the you get from having one.
(a) beneficiaries (b) benefit (c) benefits (d) benefited
- Q10 Personally I'm looking forward to my holidays when I'll be of it for two weeks!
(a) free (b) freer (c) freedom (d) freed

Making an Appointment

- Q1 Welcome back in this session — we're going to take a look at some of the vocabulary we used in session 2.
(a) somebody (b) everybody (c) anybody (d) nobody
- Q2 To start with, can you what session 2 was all about?
(a) retain (b) remain (c) remind (d) remember
- Q3 Yes, that's right. It was all about the job I do every day. I expect you recall that I work for a financial company a financial advisor.
(a) at (b) as (c) on (d) of
- Q4 In other words I help people with their money.
(a) inviting (b) inventing (c) investing (d) involving
- Q5 My clients contact our office via email or phone and then we an appointment.
(a) make (b) take (c) give (d) do
- Q6 You arrange an appointment with another person because you want to or see them.
(a) encounter (b) greet (c) meet (d) talk
- Q7 The two things that are important for an appointment are the time and the place. You say for example: Let's meet next Monday 10 o'clock.
(a) on (b) at (c) in (d) for
- Q8 Another word that is very similar in meaning to appointment is the word date. A date is usually a private meeting with person.
(a) different (b) second (c) other (d) another
- Q9 So, when you say: I've got a date with my boss, it means you see your boss privately.
(a) are going to (b) will not be (c) will be (d) would be
- Q10 Possibly you also know the expression 'blind date', which is a rendezvous with a person you have never seen before and you are meeting them the first time.
(a) at (b) in (c) for (d) from

Late Again

- Q1 Do you know time it is?
(a) which (b) when (c) what (d) how
- Q2 No, I have idea.
(a) any (b) no (c) not (d) some
- Q3 It's time you got
- (a) on (b) in (c) over (d) up
- Q4 I don't believe you. You can't be
- (a) right (b) accurate (c) precise (d) definite
- Q5 I'm telling that you must up or ...
(a) haste (b) hasten (c) hurry (d) quick
- Q6 Or what? on, tell me.
(a) Get (b) Come (c) Take (d) Put
- Q7 Simply that you're going to be for work.
(a) late (b) later (c) lately (d) latest
- Q8 I think there's something you've
- (a) forgiven (b) forbidden (c) forsaken (d) forgotten
- Q9 Now, it's your to tell me.
(a) bend (b) turn (c) corner (d) curve
- Q10 Remember that there's no work today it's Sunday.
(a) for (b) while (c) because (d) however

Shopping

- Q1 The trouble is I haven't made a
(a) detail (b) note (c) sheet (d) list
- Q2 you must know what we need?
(a) Certainly (b) Surely (c) Definitely (d) Absolutely
- Q3 Well, yes I do have a good idea?
(a) pretty (b) fine (c) beautiful (d) nice
- Q4 Do we need any dairy?
(a) producers (b) produced (c) products (d) producing
- Q5 Yes, we've almost run out cheese, butter, milk.
(a) through (b) of (c) by (d) with
- Q6 Right, we'd get on with it.
(a) better (b) sooner (c) quicker (d) faster
- Q7 Oh and we'll also need some washing
(a) dust (b) flakes (c) powder (d) grains
- Q8 I assume there's nothing I said it would be quick. Oh dear.
(a) included (b) excluded (c) either (d) else
- Q9 What's the?
(a) thing (b) matter (c) material (d) stuff
- Q10 Just look at the size of those huge at the checkouts.
(a) tails (b) lines (c) queues (d) rows

On my Mobile

- Q1 Hello — I'm just out my new mobile.
(a) testing (b) probing (c) finding (d) trying
- Q2 Oh yes. Are you away?
(a) distant (b) long (c) far (d) quite
- Q3 Not really. I'm quite
(a) nearer (b) near (c) next (d) nearly
- Q4 You very clear.
(a) sound (b) ring (c) hear (d) noise
- Q5 Well, I did a lot of money on it.
(a) dispense (b) pass (c) spend (d) dispose
- Q6 Tell where are you at the?
(a) time (b) second (c) hour (d) moment
- Q7 I've already told you I'm in the
(a) place (b) area (c) spot (d) location
- Q8 Well, this is very interesting but I am very
(a) busy (b) occupied (c) hurried (d) active
- Q9 Don't — I'll see you very soon.
(a) concern (b) care (c) worry (d) mind
- Q10 Oh there goes the front door bell — oh it's you! I might have
(a) thought (b) believed (c) considered (d) guessed

Basic Business English

- Q1 The water in the refrigerator should be
- (a) warm (b) hot (c) cold (d) frozen
- Q2 I will come home early.
- (a) Today at night (b) This night (c) Tonight (d) The night
- Q3 Do you the bus to work?
- (a) take (b) drive (c) bring (d) walk
- Q4 Have you?
- (a) turned skinny (b) lost weight (c) no more fat (d) weighted less
- Q5 She is a member the gym.
- (a) for (b) from (c) by (d) of
- Q6 He executive.
- (a) is (b) is an (c) is a (d) an
- Q7 My friend likes work on extra projects.
- (a) to (b) of (c) from (d) the
- Q8 Please a message on the answering machine.
- (a) make (b) do (c) leave (d) report
- Q9 Yesterday they very well in their class.
- (a) do (b) does (c) will do (d) did
- Q10 At work we get a 30 minute lunch
- (a) rest (b) break (c) vacation (d) holiday

Business dialogue on the phone

- Q1 Bob: Do you if I use your phone to call my wife?
(a) value (b) worry (c) mind (d) allow
- Q2 Bill: Sure. Would you use my cell phone or the one in my office?
(a) rather (b) prefer (c) like (d) assume
- Q3 Bob: The one in your office is fine. Do I need to anything special to get out of the building?
(a) tighten (b) press (c) compress (d) dial
- Q4 Bill: Yes. You dial 9 and then your number.
(a) should (b) could (c) would (d) shall
- Q5 Bob: If another call comes in while I'm on the phone, should I put my wife on and take it?
(a) wait (b) hold (c) hope (d) the side
- Q6 Bill: No, that's alright. If you don't answer it will just go through to my and I can call them back later.
(a) answering machine (b) voicemail (c) voice-recoder (d) e-mail
- Q7 Bob picked up the and dialed 9 then his home number.
(a) handle (b) cord (c) thing-a-ma-jig-er (d) receiver
- Q8 Bill straightened up the office, pretending not to listen to Bob's of the conversation with his wife.
(a) end (b) part (c) words (d) half
- Q9 Finally Bob
- (a) hanged up (b) hang over (c) hung up (d) hung over
- Q10 Bill: I couldn't help but you're having chicken for dinner tonight. Can I come over?
(a) overhear (b) eavesdrop (c) listen (d) comprehend

Chit Chat: At the garage

- Q1 Customer: Have you had a chance to at my car yet?
(a) see (b) examine (c) view (d) look
- Q2 Mechanic: Yes, we've given it a examination.
(a) complete (b) utter (c) absolute (d) actual
- Q3 Customer: And what do you think is with it?
(a) incorrect (b) wrong (c) false (d) faulty
- Q4 Mechanic: That's a of a difficult answer to give in a few words.
(a) part (b) lot (c) bit (d) section
- Q5 Customer: Well, just give me the picture.
(a) casual (b) general (c) uncertain (d) simple
- Q6 Mechanic: To start It's losing a lot of oil.
(a) at (b) for (c) in (d) with
- Q7 Customer: I see. Anything?
(a) else (b) ever (c) over (d) indeed
- Q8 Mechanic: Well, there's a lot more. I mean the petrol tank has a in it.
(a) gap (b) hole (c) space (d) opening
- Q9 Customer: Why don't you tell me the What should I do?
(a) picture (b) scene (c) truth (d) rightness
- Q10 Mechanic: Okay — I'll come straight to the — buy a new car!
(a) angle (b) conclusion (c) end (d) point

Renting a place

- Q1 In order for you to buy a house in the United States, it is important that you have a good report.
(a) school (b) medical (c) credit (d) dental
- Q2 If you have pets, it is always necessary to pay for a pet when you rent an apartment.
(a) deposit (b) vaccination (c) leash (d) walker
- Q3 When you are interested in buying or renting a place you have to fill out, which is a type of written request for an apartment or house.
(a) a police report (b) an application (c) an IRS form (d) a parking ticket
- Q4 Sometimes when you rent a studio apartment, it comes already
(a) with pets (b) with a pool (c) with a backyard (d) furnished
- Q5 is a person who is renting the apartment or house.
(a) Landlord (b) Tenant (c) Houseguest (d) Host
- Q6 is a person who owns and runs an apartment building, a house or a land.
(a) Tenant (b) Ranger (c) Landlord (d) Seller
- Q7 If you wish to temporarily rent your apartment to someone else, that means you your apartment to that person.
(a) sublet (b) buy (c) employ (d) hire
- Q8 It is always good to provide letter to the landlord to prove that you are a good character.
(a) an accredited (b) a touching (c) an anonymous (d) a reference
- Q9 is a contract that determines for how long you can stay at the place you are renting and how much you have to pay.
(a) Document (b) Lease (c) Loan (d) License
- Q10 Application fees are usually, which means you don't get your money back.
(a) restituted (b) reimbursed (c) non-refundable (d) inexpensive

Applying for that Job

- Q1 I would be very interested in for that job.
(a) entering (b) working (c) applying (d) writing
- Q2 Do you want to as a candidate in the local elections?
(a) stand (b) sit (c) go (d) try
- Q3 They are completely up with all the noise in the centre of town.
(a) tired (b) fed (c) sick (d) ill
- Q4 The reason there are no buses is because the drivers are on
(a) hit (b) stop (c) strike (d) leave
- Q5 The government has changed its policy and had a complete change of
(a) view (b) opinion (c) mind (d) heart
- Q6 This supermarket is trying to young shoppers by offering fashionable clothes.
(a) target (b) persuade (c) encourage (d) trap
- Q7 You should have those shares when they were cheap.
(a) taken out (b) sold off (c) bought up (d) taken over
- Q8 You must try and hurry up because my patience is out.
(a) running (b) racing (c) pacing (d) turning
- Q9 Have you ever tried your at running a business?
(a) arm (b) finger (c) hand (d) leg
- Q10 After all these years she has decided to take early
(a) leave (b) finishing (c) departure (d) retirement

Accounts

- Q1 In order to check all the telephone calls made during the month I want the account to be
- (a) detailed (b) particular (c) specialized (d) itemized
- Q2 All the representatives are allowed to spend money for entertaining with their account.
- (a) expensive (b) expending (c) expense (d) expenses
- Q3 To spread the cost of spending on articles you buy many big departments let you open a
- (a) credible (b) credit (c) credited (d) credulous
- Q4 Once you are earning money and you want to keep it safe, you can always an account with a bank.
- (a) open (b) start (c) begin (d) commence
- Q5 At the end of thirty days the company will ask you to the account.
- (a) arrange (b) finish (c) end (d) settle
- Q6 The finance director is responsible for the accounts for the business.
- (a) holding (b) keeping (c) taking (d) finding
- Q7 At the end of the financial year it is the responsibility of the chief finance officer to the accounts.
- (a) print (b) edit (c) publish (d) direct
- Q8 Before they got married, they decided to open a account.
- (a) united (b) joint (c) unified (d) combined
- Q9 If you have saved some money, it is a good idea to put the money into a account.
- (a) heap (b) pile (c) lump (d) deposit
- Q10 However hard I try, I find it impossible to account this missing sum of money.
- (a) with (b) to (c) for (d) by

Letter Writing

- Q1 I think it would be a good idea to in your letter that you have worked in that type of business previously.
(a) describe (b) mention (c) show (d) demonstrate
- Q2 You need to improve the of this letter because one or two things are in the wrong place.
(a) description (b) indication (c) layout (d) picture
- Q3 Before you put the letter in the envelope, make sure you it in the right way.
(a) fold (b) double (c) treble (d) hold
- Q4 If you want this letter to reach the bank tomorrow, you have no choice but to send it by mail.
(a) speed (b) express (c) excess (d) fast
- Q5 When you are going to write an important letter like that, it is absolutely essential that you all the facts first.
(a) connect (b) join (c) deliver (d) assemble
- Q6 When you read something you've written on the computer screen, it often looks all right although you should always read it first.
(a) check (b) prove (c) proof (d) proven
- Q7 I advise you to check with a letter or a phone call if you intend to pay them a visit in order to save a wasted journey.
(a) previously (b) prior (c) ante (d) beforehand
- Q8 Since that package contains valuable items, you must send it by post.
(a) required (b) resigned (c) registered (d) repeated
- Q9 Quite honestly I cannot trust this particular letter to be sent by post and so I am using the services of a to deliver it for me.
(a) courier (b) runner (c) traveller (d) carrier
- Q10 I'm sure that computer program you use creates a very good letter design but it's far too for me.
(a) comprehensive (b) complicated (c) concentrated (d) composite

Flying on a Plane

- Q1 The worst thing about flying is when you take
- (a) up (b) in (c) off (d) over
- Q2 Landing is also a rather experience, too.
- (a) frightening (b) frightened (c) frights (d) frightful
- Q3 Come to think of it the bit between leaving the ground and coming down again can also on the nerves.
- (a) strike (b) play (c) hit (d) fall
- Q4 Of course during the flight the airline staff try to keep your mind
- (a) concentrated (b) dedicated (c) concerned (d) occupied
- Q5 They ask you if you want to buy things you don't in all want.
- (a) truth (b) honesty (c) honestly (d) truly
- Q6 The captain, whose voice is so you feel as if you're sitting at home watching television, starts chatting to you.
- (a) retired (b) relaxed (c) relapsed (d) replete
- Q7 He tries to give you the that you're out in your car watching the countryside roll by.
- (a) opinion (b) thought (c) impression (d) interpretation
- Q8 Then you start to eat your meal and discover that the knives and forks are made of plastic and snap under
- (a) pushing (b) pulling (c) pressing (d) pressure
- Q9 As you've probably, I'm not really keen on flying.
- (a) collected (b) gathered (c) assembled (d) accumulated
- Q10 Mind you, once you've landed and you're saying goodbye to the smiling hostess, it's great to know you've
- (a) survived (b) surmounted (c) surveyed (d) surmised

Planning a Business

- Q1 It is essential before starting a business to work on a plan to problems later on.
(a) escape (b) endure (c) avoid (d) enter
- Q2 The biggest in business can be eliminated if you have sufficient capital to start with.
(a) scene (b) risk (c) encounter (d) harm
- Q3 Even when the economic situation is, there is always present the need for planning in a new business.
(a) mighty (b) huge (c) hefty (d) strong
- Q4 Whatever happens in the future there is absolutely no for good market research before you launch a new product.
(a) consideration (b) criterion (c) substitute (d) contemplation
- Q5 Your concern is naturally the plan but don't forget your capital or your premises.
(a) firstly (b) primary (c) primarily (d) initially
- Q6 When people are considering whether to loan your new business a substantial sum, they are going to your potential.
(a) encompass (b) evolve (c) evaluate (d) enquire
- Q7 It is worthwhile as much market research information as possible before you work out your plan.
(a) including (b) snatching (c) grabbing (d) gathering
- Q8 Her next task was to have a meeting with the bank manager to that she had a secure enough plan to warrant a loan.
(a) declare (b) demonstrate (c) state (d) announce
- Q9 There are certain weaknesses in your plan that need to be urgently if you are to succeed.
(a) affixed (b) acquired (c) addressed (d) attended
- Q10 Since the start of the business many new ideas have out of the original plan.
(a) developed (b) shown (c) gained (d) built

Computers

- Q1 My computer is not capable of saving material on a separate because it has no floppy drive.
(a) space (b) compact (c) disc (d) place
- Q2 I understand that I can make it possible for both my computers to share the same programs by means of
(a) joining (b) connecting (c) linking (d) networking
- Q3 I had only had my computer for three weeks when I had to have the hard drive
(a) replaced (b) restored (c) retaken (d) revived
- Q4 Laptop computers are becoming more and more in the business world.
(a) famous (b) popular (c) sought (d) wished
- Q5 You have to have a really mind in order to get your head round some of today's computing technology.
(a) acute (b) cut (c) razor (d) sharp
- Q6 The great advantage of having an external zip drive is that you can use it as an extra means of
(a) hoarding (b) keeping (c) holding (d) storage
- Q7 They tried very hard to install the new components on the computer but the language in the manual was too for them to understand.
(a) technical (b) technique (c) technician (d) technically
- Q8 When you look at the modern office today you could compare the changes with those that took place in the industrial in the 19th century.
(a) revolt (b) revolution (c) revolting (d) revolving
- Q9 In order to the method by which staff pay is calculated the company has bought a new software package.
(a) facile (b) facility (c) factual (d) facilitate
- Q10 Obviously a computer can take all the hard work out of a large mass of data.
(a) proceeding (b) procedure (c) processing (d) processes

Business Expressions (1)

- Q1 I heard of a new company today with which we should co-operate and business with.
(a) make (b) create (c) have (d) do
- Q2 Shortly after he was dismissed from the firm he decided to himself up in his own business.
(a) put (b) set (c) place (d) hold
- Q3 They went business shortly after their children had left home and got married.
(a) out (b) in (c) into (d) on
- Q4 As soon as they heard what had happened, they it their business to find out the truth.
(a) made (b) tried (c) managed (d) called
- Q5 I would ask you kindly not to interfere with what I'm doing as in all honesty it's of your business.
(a) no (b) nothing (c) none (d) nor
- Q6 Despite all the alterations that are taking place in the department store, the management wanted to explain it was business as
(a) common (b) practical (c) frequent (d) usual
- Q7 She knew that there was some kind of business going on because strange things were happening.
(a) weird (b) unusual (c) funny (d) stupid
- Q8 We really can't delay any more with our plans and must down to business as soon as possible.
(a) set (b) get (c) cut (d) find
- Q9 When the bomb went off, most of the injured were just ordinary people going their business.
(a) about (b) along (c) across (d) through
- Q10 Although they had high hopes that they would be successful, they out of business within six months.
(a) turned (b) came (c) went (d) fell

Business Expressions (2)

- Q1 I've warned you before that you shouldn't get involved in this matter and you have business discussing it.
(a) some (b) little (c) no (d) not
- Q2 That's really not my concern at all and I'm certainly not the business of telling others what to do.
(a) in (b) out (c) of (d) by
- Q3 She was very enthusiastic about her new job and was making rapid progress nobody's business.
(a) as (b) with (c) similar (d) like
- Q4 I really wouldn't joke about it because these people are deadly serious and business.
(a) signify (b) mean (c) require (d) need
- Q5 He didn't hesitate to tell me that I wasn't wanted and just told me to my own business.
(a) concern (b) look after (c) tend to (d) mind
- Q6 I'm afraid it won't be possible to talk to the boss today because he's away business till Tuesday.
(a) off (b) on (c) for (d) to
- Q7 He was very keen that we kept in touch and for that reason he handed me his business
(a) ticket (b) paper (c) card (d) notice
- Q8 This is the really important part of the machine and that's why we call it the business
(a) centre (b) end (c) area (d) point
- Q9 The whole site has nothing but offices and administration centres and that's why we call it a business
(a) place (b) situation (c) field (d) park
- Q10 All the famous film stars, actors, directors and writers were at the festival representing the world of business.
(a) play (b) drama (c) show (d) performance

How to agree

- Q1 You can be absolutely sure I'm on your
- (a) road (b) corner (c) route (d) side
- Q2 You can on me for your support.
- (a) show (b) rely (c) try (d) test
- Q3 Our views clearly at this point I'm pleased to say.
- (a) convert (b) concert (c) conduct (d) coincide
- Q4 Fortunately the leader and all her members were singing from the same sheet.
- (a) hymn (b) prayer (c) lyric (d) sermon
- Q5 It's good that we both have the same way of at things.
- (a) seeing (b) peeping (c) looking (d) viewing
- Q6 I'm pleased to say that we speak on this matter with one
- (a) sound (b) tone (c) harmony (d) voice
- Q7 I certainly won't any objection when you make your proposal.
- (a) rise (b) raise (c) lift (d) arise
- Q8 I'm you all the way as far as that's concerned.
- (a) with (b) by (c) at (d) across
- Q9 I'm happy to those sentiments and wish you every success.
- (a) encompass (b) enthuse (c) endorse (d) endure
- Q10 When it comes to the vote I'm willing to put my up and support you.
- (a) head (b) chin (c) arm (d) hand

How to apologize

- Q1 Please me for interrupting you, I didn't realize you were busy with someone else.
(a) forget (b) forfeit (c) forbid (d) forgive
- Q2 I'm very that I'm late but there is a train strike on at the moment.
(a) sore (b) sorry (c) sorrow (d) sorrowful
- Q3 Please send my to the meeting as I shan't be able to attend.
(a) apologies (b) apologize (c) apologized (d) apologizing
- Q4 There's really no for my behaviour last night. I can only think that I'd had too much to drink.
(a) exception (b) escape (c) excuse (d) exclusion
- Q5 I know I shouldn't have made those remarks about your work and I hope you now know how deeply I what I said.
(a) review (b) regret (c) respect (d) restore
- Q6 I must your pardon, I mistook you for somebody else.
(a) bid (b) bide (c) beggar (d) beg
- Q7 If it helps to put things right, please let me take everything I said earlier.
(a) again (b) back (c) in (d) across
- Q8 Please accept this small present as my way of making for all the trouble I've caused.
(a) attempts (b) attention (c) amends (d) arrears
- Q9 All I can do now is simply beg your and hope that in time we can get back to where we used to be.
(a) interest (b) interpretation (c) inclination (d) indulgence
- Q10 In their religion as long as they, they will be forgiven their sins.
(a) repent (b) restore (c) repeat (d) request

How to ask the way

- Q1 Am I going in the right for the post office?
(a) route (b) way (c) sign (d) direction
- Q2 Can you tell me please how I to the cinema from here?
(a) come (b) get (c) take (d) fetch
- Q3 Could you please me in the direction of the motorway?
(a) show (b) indicate (c) point (d) deliver
- Q4 I'm making for the M25 motorway — is this road the most route?
(a) straight (b) clear (c) obvious (d) direct
- Q5 Could you tell me please how I am from the town centre?
(a) near (b) far (c) close (d) away
- Q6 Can you help please because I've lost my way and to get to the shops before closing time?
(a) need (b) require (c) request (d) must
- Q7 I'm for the town hall — am I anywhere near?
(a) seeking (b) making (c) seeing (d) trying
- Q8 I took the wrong at the last road junction, can you tell me how I get back on the motorway?
(a) turn (b) turner (c) turned (d) turning
- Q9 to this map I should be near the church. Is it near?
(a) Following (b) After (c) According (d) considering
- Q10 Is this for the railway station?
(a) correct (b) clear (c) fine (d) right

How to complain

- Q1 I'm really not satisfied with the way you have the situation.
(a) dealt (b) handled (c) done (d) fingered
- Q2 I've really had enough of all your excuses, what I want is some
- (a) action (b) acting (c) acted (d) active
- Q3 You've refused to help me now for six months and so I shall now have to take the matter
- (a) on (b) longer (c) far (d) further
- Q4 I must you do something immediately as I've been patient long enough.
(a) persist (b) desist (c) insist (d) consist
- Q5 I now want some kind of compensation for the total of service I've experienced.
(a) lack (b) fail (c) failing (d) missing
- Q6 I'm obviously not getting anywhere with my complaint please let me talk to someone to you.
(a) older (b) above (c) over (d) senior
- Q7 I'm very unhappy with the way I've been No one seems at all interested in my case.
(a) considered (b) treated (c) placed (d) pushed
- Q8 I believe I have very good for suing your company for negligence.
(a) lands (b) terrains (c) grounds (d) areas
- Q9 If you don't do something today, I shall be to take legal action.
(a) held (b) ordered (c) commanded (d) forced
- Q10 You're the tenth person I've been put through to and I'm on the point of losing my
- (a) mood (b) temper (c) state (d) feeling

How to criticize

- Q1 Quite honestly I didn't think of the standard of acting in the play.
(a) lot (b) few (c) little (d) much
- Q2 If you want my opinion, I thought the food tasted revolting.
(a) honoured (b) honourable (c) honest (d) honour
- Q3 To come straight to the I think the management team needs replacing.
(a) summit (b) top (c) topic (d) point
- Q4 There are several matters on which I should like to take concerning your report.
(a) outcome (b) outlook (c) issue (d) outing
- Q5 There's really no virtue in me pussy..... around because I might as well tell you it's awful.
(a) treading (b) footing (c) walking (d) tripping
- Q6 I have a long of things I think are wrong, where shall I start?
(a) story (b) description (c) file (d) list
- Q7 I'm afraid to tell you that your standard of work has fallen well below what we think is
(a) considerable (b) believable (c) acceptable (d) available
- Q8 In all honesty if I said that everything was all right, I'd simply be
(a) lying (b) laying (c) loading (d) letting
- Q9 If you can't improve your level of work, I'm afraid you'll have to look for another job.
(a) anywhere (b) elsewhere (c) nowhere (d) somewhere
- Q10 I'm sick and of always having to put right your mistakes.
(a) weary (b) exhausted (c) fatigued (d) tired

How to disagree

- Q1 I'm sorry but I can't your opinion on that.
(a) take (b) share (c) give (d) find
- Q2 I very much regret that we must company on that issue.
(a) divide (b) devise (c) part (d) leave
- Q3 Let's be honest about it we'll never agree on that because our views are diametrically
(a) apposed (b) imposed (c) supposed (d) opposed
- Q4 We'll never agree, that's clear so let's to differ.
(a) ask (b) bid (c) beg (d) try
- Q5 You can argue with me till the cows come but I can't accept that.
(a) away (b) along (c) back (d) home
- Q6 I really see no point in continuing this argument because we have no ground.
(a) basic (b) own (c) common (d) similar
- Q7 There's absolutely no way I can you on that matter.
(a) meet (b) hold (c) take (d) find
- Q8 Nothing in the world will ever make me change my on that subject.
(a) thought (b) mind (c) idea (d) heart
- Q9 I would love to meet you half way but I'm afraid I can't because with me it's a matter of
(a) principal (b) principles (c) principally (d) principle
- Q10 Let's it, you and I will never see eye to eye on this.
(a) look (b) take (c) face (d) see

How to encourage

- Q1 Well! This is a very good piece of work.
(a) made (b) done (c) finished (d) taken
- Q2 I must congratulate you on your efforts. it up!
(a) Continue (b) Take (c) Keep (d) Hold
- Q3 Don't give up whatever you do. I'm sure you'll it in the end.
(a) acquire (b) get (c) put (d) make
- Q4 I'll by you no matter what happens.
(a) stand (b) keep (c) lean (d) support
- Q5 I'm sure if you, you'll succeed.
(a) pursue (b) proceed (c) propel (d) persevere
- Q6 You've clearly got and it's obvious that you'll get to the top.
(a) control (b) power (c) talent (d) strength
- Q7 I've watched a lot of young people try to make a success of it, but you're the only one I really in.
(a) think (b) trust (c) hold (d) believe
- Q8 I see no why you shouldn't be accepted as an employee.
(a) cause (b) sense (c) reason (d) doubt
- Q9 Never up. That's a good philosophy.
(a) give (b) do (c) take (d) try
- Q10 You mustn't ever be off by a few setbacks.
(a) taken (b) held (c) put (d) pushed

Online Marketing Campaign

- Q1 She was going to discuss the matter with her colleagues or her family.
(a) but (b) yet (c) neither (d) either
- Q2 Our project team tried hard to think all the possible alternatives before making a decision.
(a) of (b) at (c) by (d) as
- Q3 Timing can be crucial when you're considering launching a new online marketing campaign.
(a) strongly (b) greatly (c) extremely (d) already
- Q4 Are you able to our conditions of delivery in line with our recent invoice?
(a) except (b) expect (c) accept (d) access
- Q5 Fortunately for us we're finding our new internet division is showing an increased
(a) prophet (b) profit (c) profitably (d) profits
- Q6 Following some recent research our engineers that our index system has scope for fast improvement.
(a) fined (b) finding (c) found (d) finds
- Q7 In our line of business it is vital to host our website on our own server of getting someone else to do it.
(a) except (b) but (c) besides (d) instead
- Q8 Before you employ new staff you should carry out a examination of their personal qualities and professional experience.
(a) careful (b) caring (c) carefulness (d) carefully
- Q9 Thanks to the high standards of service we offer our customers, we have been able to establish an excellent
(a) repute (b) reputable (c) reputation (d) reputedly
- Q10 An interactive website can save your organisation amounts of time and money that would otherwise be spent on correspondence.
(a) signify (b) significant (c) significance (d) signification

Adverbially Speaking

- Q1 They had to drive up the hill because the car was very old.
(a) easily (b) intently (c) slowly (d) fairly
- Q2 Please listen because this is important.
(a) quietly (b) quickly (c) nicely (d) carefully
- Q3 Sorry we're late but we got here as as we could.
(a) recently (b) quickly (c) well (d) nearly
- Q4 He mumbled throughout his speech so I could understand a single word.
(a) really (b) fully (c) hardly (d) hard
- Q5 I trust his judgement — he makes a mistake.
(a) never (b) always (c) quite (d) simply
- Q6 You've ruined my new carpet with your filthy shoes.
(a) rarely (b) sometimes (c) usually (d) completely
- Q7 You haven't written that letter, have you?
(a) clearly (b) truly (c) actually (d) blankly
- Q8 I have told her not to do that and yet she always does.
(a) admittedly (b) repeatedly (c) wholeheartedly (d) frankly
- Q9 It was a very long day but we arrived in time for tea.
(a) eventfully (b) unusually (c) dully (d) eventually
- Q10 He didn't want me to enter and disputed my reason for being there.
(a) hotly (b) terribly (c) horribly (d) awfully

Letter of Complaint (1)

- Q1 I am writing this letter to you as a sort of last since all my attempts to phone you
(a) result (b) return (c) report (d) resort
- Q2 and to try and make an to meet you and discuss my problem with you have been unsuccessful.
(a) appoint (b) appointee (c) appointment (d) appointing
- Q3 I would like to tell you the story from the beginning.
(a) simple (b) same (c) extreme (d) very
- Q4 In January this year I bought a washing machine from you for which I paid
(a) cash (b) money (c) cheque (d) pounds
- Q5 and made for it to be delivered to my home in Southcote on the following Tuesday.
(a) instigations (b) arrangements (c) alterations (d) confirmations
- Q6 I stayed in all day on as you had informed me that you could not be sure at what time of day the washing machine would arrive.
(a) intention (b) regard (c) purpose (d) plan
- Q7 In the end nobody came that day. When I phoned, I was told it come the following Tuesday.
(a) will (b) shall (c) ought (d) would
- Q8 Again I stayed in all day in and there was no delivery.
(a) vain (b) fault (c) vanity (d) error
- Q9 After six more phone calls I succeeded in settling on a date
(a) eventfully (b) event (c) eventually (d) events
- Q10 and the machine came on Tuesday February 20th — almost 5 weeks after the delivery date.
(a) promising (b) promised (c) promises (d) promise

Letter of Complaint (2)

- Q1 I had the washing machine fitted by a plumber but he was unable to make the thing work.
(a) renowned (b) remarkable (c) reputable (d) respectable
- Q2 one of the components was faulty and he recommended that I got back to you so that a replacement could be fitted.
(a) Appearing (b) Appearance (c) Apparition (d) Apparently
- Q3 When I telephoned your store and explained the to your receptionist,
(a) criterion (b) situation (c) place (d) happening
- Q4 I was with the comment, 'Oh not you again'
(a) told (b) remarked (c) said (d) greeted
- Q5 which I found most especially since throughout the protracted period of waiting for the machine
(a) offended (b) offending (c) offensive (d) offends
- Q6 I remained calm although I believe I have every reason for up a fuss.
(a) hitting (b) kicking (c) knocking (d) striking
- Q7 I eventually got put to the technical department
(a) through (b) over (c) in (d) across
- Q8 who were most hand
(a) to (b) in (c) by (d) off
- Q9 and told me there was that could be done immediately
(a) less (b) little (c) least (d) few
- Q10 since there were a number of people sick.
(a) through (b) for (c) off (d) under

Letter of Complaint (3)

- Q1 We now move on to late March when I imagine that the sick employees were fully
- (a) restored (b) returned (c) retired (d) recovered
- Q2 and one of your technical staff came out to see me with the intention of replacing the part.
- (a) defective (b) deficient (c) defining (d) defeating
- Q3 Unfortunately he had the wrong part with him
- (a) delivered (b) fetched (c) brought (d) picked
- Q4 and was very as to when he would be able to find the right part and get it back to me.
- (a) unable (b) unsure (c) unskilled (d) untrained
- Q5 Another visit took in late April but the engineer, although he had got the right part with him, was unable to make the washing machine work.
- (a) position (b) spot (c) time (d) place
- Q6 It was at this stage that I was seriously considering getting of the machine
- (a) rid (b) riddance (c) hold (d) loose
- Q7 and asking for a
- (a) repeat (b) refund (c) replace (d) return
- Q8 When I this matter with one of your staff
- (a) rose (b) risen (c) arose (d) raised
- Q9 I was informed that this was out of the
- (a) problem (b) concern (c) question (d) hand
- Q10 and they would send someone in the '..... future'.
- (a) near (b) next (c) soon (d) coming

Letter of Complaint (4)

- Q1 At the beginning of May I decided that the only course of action was to a visit to your store
(a) charge (b) settle (c) pay (d) owe
- Q2 and meet you face to face so that the matter could be settled once and for
(a) everything (b) now (c) then (d) all
- Q3 I should have checked first since when I reached the shop I was led to believe that you were out for the day.
(a) Admittedly (b) Admitting (c) Confessing (d) Allowing
- Q4 Throughout this time of course I have been without the of a washing machine
(a) faculty (b) facility (c) ability (d) control
- Q5 and have had to use the local
(a) launder (b) laundering (c) launderette (d) launderer
- Q6 From the end of May until August I have been away on business and was surprised that that period
(a) while (b) attending (c) from (d) during
- Q7 no effort has been made to write to me and keep me to date.
(a) on (b) up (c) in (d) over
- Q8 Since returning in September I have made at least a dozen phone calls and quite frankly I have reached the end of my
(a) tether (b) line (c) rope (d) cord
- Q9 and must that you do something immediately to put the matter right.
(a) persist (b) resist (c) insist (d) desist
- Q10 If I do not hear from you by the end of this week I shall be forced to legal advice.
(a) search (b) find (c) look (d) seek

Retirement Plans

- Q1 When Dad turned 40 we gave him an the hill party.
(a) after (b) top of (c) under (d) over
- Q2 Young workers should begin now in preparation for retirement.
(a) investing (b) anticipating (c) funding (d) spending
- Q3 we have more than enough volunteers for the job.
(a) Serious (b) Thankful (c) Fortunately (d) Scrumptiously
- Q4 He threw away the yogurt because it was of date.
(a) past (b) terrible (c) more (d) out
- Q5 Talk to your insurance agency about the your plan provides.
(a) coverage (b) information (c) coverages (d) equity
- Q6 Consumers are constantly with pleas to buy products that they, 'can't live without.'
(a) bombed (b) bombarded (c) bombarding (d) bombards
- Q7 She is very in everything she does.
(a) cultivate (b) engagement (c) inspire (d) meticulous
- Q8 Gas prices are at an all-time
- (a) interest (b) high (c) expensive (d) rising
- Q9 Analysts said the acquisition would earnings.
(a) boost (b) gain (c) range (d) rise
- Q10 Fire code regulations that fire extinguishers be places strategically throughout the building.
(a) renounce (b) refrain (c) understand (d) require

Daily Business Activities

- Q1 My went very well. I think I will get the job.
(a) interview (b) interstate (c) invitation (d) inspecting
- Q2 She likes your of writing.
(a) jester (b) paper (c) test (d) style
- Q3 There is a water in the hallway next to the bathroom.
(a) fling (b) thing (c) hole (d) fountain
- Q4 This report is next week.
(a) gave (b) due (c) expect (d) date
- Q5 I cannot print the flyers because the is out of paper.
(a) printer (b) impression (c) machine (d) impersonator
- Q6 We normally serve five hundred every day.
(a) customs (b) customers (c) consume (d) commuters
- Q7 At the annual picnic we will be hotdogs and chicken.
(a) serving (b) picketing (c) holding (d) rendered
- Q8 From time time the inspector comes to make sure that everything meets health standards.
(a) in (b) and (c) to (d) for
- Q9 The bigger they are the harder they
(a) cry (b) hit (c) swim (d) fall
- Q10 Do you keep your files in your desk
(a) envelop (b) drawer (c) pocket (d) leg

Faxes

- Q1 Our fax machine is, could you please mail us a hardcopy instead?
(a) under (b) over (c) down (d) downward
- Q2 Did you receive the fax I you this morning?
(a) mailed (b) sent (c) e-mailed (d) gave
- Q3 I did not receive your fax. Are you sure you the right number?
(a) typed (b) pushed (c) touched (d) dialed
- Q4 The should note who the fax is to, who it is from, the fax number, the number of pages and what the fax is regarding.
(a) cover sheet (b) first page (c) message page (d) blank sheet
- Q5 Load all documents to be faxed up in the fax tray.
(a) face (b) top (c) head (d) foot
- Q6 Always write a short to explain what the fax is for and who it should go to.
(a) memory (b) memo (c) observation (d) announcement
- Q7 I prefer e-mail fax machines because it is so much less complicated.
(a) instead (b) than (c) to (d) of
- Q8 I would rather just send e-mails because it is easier.
(a) from now after (b) from now and forward
(c) from now and later (d) from now on
- Q9 If you want to submit a document that contains a a fax might be better than an e-mail.
(a) sign (b) signature (c) handwriting (d) signet
- Q10 Push the start button to send the fax, then watch to make sure the paper through right and does not get wadded up.
(a) slides (b) moves (c) feeds (d) passes

Placing an order via phone

- Q1 Receptionist 1: Thank you for calling ABC Inc., this is Mary. How may I your call?
(a) send (b) drive (c) pass (d) direct
- Q2 Phil: Could you to accounting please?
(a) put me through (b) put me on (c) put me out (d) put me in
- Q3 Receptionist 1: One please.
(a) instant (b) jiffy (c) flash (d) moment
- Q4 Receptionist 2: Thank you for calling Friendly Neighbors! can I help you today?
(a) Who (b) Why (c) What (d) How
- Q5 Fred: May I with the supervisor of international affairs please?
(a) talk (b) speak (c) chat (d) holler
- Q6 Receptionist 2: I'm sorry, sir, he's unavailable right now. Would you like for me to you to his voicemail?
(a) shift (b) relocate (c) transfer (d) pass
- Q7 Fred: No thank you. I'll back again later.
(a) be (b) try (c) come (d) attempt
- Q8 To-go specialist: Thank you for calling Motzeralla's 'to-go'. Amy, how can I help you?
(a) I am (b) Here is (c) My name is (d) This is
- Q9 Nick: I would like to a to-go order.
(a) make (b) do (c) place (d) deliver
- Q10 To-go specialist: What can I for you today sir?
(a) get (b) buy (c) make (d) order

Will and Living Will

- Q1 A Will is a legal document that informs the doctor of what care you would like to receive in specific situations.
(a) Legal (b) Dying (c) Living (d) Final
- Q2 A is a legal declaration that states how people want their belongings to be taken care of after their death.
(a) Will (b) Living will (c) Estate insurance (d) Contract
- Q3 Because there is always between "Will" and "Living Will", many states have adopted the names "Health Care Directive" or "Advanced Health Care Directive" for "Living Will".
(a) mistakes (b) confusion (c) tidiness (d) lucidity
- Q4 Planning is the general planning of an individual's wealth, along with the arrangements for his will and taxes for after his death.
(a) Life (b) Will (c) State (d) Estate
- Q5 Neither Will or Living Will can be replaced by one another. A estate plan will contain both of these documents.
(a) incomplete (b) thorough (c) deficient (d) inadequate
- Q6 When people want to have a secure health protection, they get Insurance. This will assure them proper medical care when they need treatment for an illness or preservation of their mental or physical well-being.
(a) Mortgage (b) Obituary (c) Health (d) Retirement
- Q7 If you don't have a Will and you die, your estate will be conforming with a strict legal formula possibly causing a troublesome dispute over your belongings.
(a) disposed (b) accumulated (c) displaced (d) disarranged
- Q8 Although some do, it is not advisable for couples to write "..... Wills" for two reasons: it is only effective after both spouses die and it cannot be changed even if only one of them is dead.
(a) Joint (b) Separate (c) Single (d) Widowed
- Q9 It is necessary for two witnesses who are not of the will to be present when an individual signs his will.
(a) relatives (b) donors (c) predecessors (d) beneficiaries
- Q10 For a will to be properly it must be signed.
(a) unfulfilled (b) executed (c) sketchy (d) read

Ways of commenting

- Q1 If you want my honest opinion, I thought the play was
- (a) litter (b) dust (c) waste (d) rubbish
- Q2 It was quite a good film but I thought the characters were a bit like
- (a) paper (b) cardboard (c) plastic (d) material
- Q3 It's quite a nice car but there was not very much in the back.
- (a) area (b) limit (c) room (d) fullness
- Q4 She's pleasant enough but not very pretty. In fact I'd say she was rather
- (a) plain (b) straight (c) simple (d) casual
- Q5 The first time you see the view you can't believe it. It almost takes your breath
- (a) out (b) over (c) under (d) away
- Q6 I sat through the concert feeling really bored and sleepy and had to stop myself from several times.
- (a) gaping (b) yawning (c) stretching (d) crying
- Q7 It was one of the most embarrassing moments of my life and I just wanted the ground to up and swallow me.
- (a) ease (b) throe (c) open (d) crack
- Q8 In my opinion no one in their right mind would ever go and pay to see a play that.
- (a) as (b) same (c) more (d) like
- Q9 The room was good, the bed was comfortable and the service was excellent but the hotel food left a lot to be
- (a) required (b) desired (c) demanded (d) included
- Q10 To be perfectly honest with you I think that this is the best test I've ever taken in my entire
- (a) life (b) days (c) duration (d) stay

Ways of disapproving

- Q1 There is no way that I can agree to you early today.
(a) submitting (b) renouncing (c) leaving (d) departing
- Q2 I must object and make it clear that I am totally any measures that suggest changes to the original scheme.
(a) up (b) without (c) against (d) off
- Q3 He has the of always rejecting any idea that will change the current arrangements.
(a) habit (b) custom (c) task (d) job
- Q4 I cannot condone that sort of in my establishment and would ask you to remember that in future.
(a) routine (b) manners (c) going (d) behaviour
- Q5 I have no choice really but to turn your recent proposal because it is completely unworkable.
(a) off (b) over (c) down (d) across
- Q6 They can't possibly go with your suggestions because it will involve too much expenditure.
(a) over (b) along (c) in (d) above
- Q7 Quite honestly I'd have to be out of my to sanction what is a crazy proposition.
(a) sense (b) balance (c) thought (d) mind
- Q8 When her father discovered that his daughter wanted to marry a pop singer, he decided to put every in their way to prevent the marriage.
(a) obstacle (b) burden (c) impediment (d) problem
- Q9 He told me there was definitely no that I would pass my examination until I did some work.
(a) occasion (b) chance (c) opportunity (d) time
- Q10 You could tell by the he refused to smile that he didn't like the story.
(a) method (b) plan (c) way (d) path

Ways of greeting

- Q1 Great to see you again. I haven't seen you ages.
(a) by (b) from (c) of (d) for
- Q2 Welcome to our house. Come in and make yourself
(a) comfortable (b) easy (c) relaxing (d) comforting
- Q3 How do you do? I don't think we've met
(a) after (b) since (c) then (d) before
- Q4 Hi Mary. Where have you been yourself all this time?
(a) discovering (b) hiding (c) finding (d) looking
- Q5 Good morning, sir. I hope you will have an enjoyable in our hotel.
(a) stay (b) halt (c) stop (d) sojourn
- Q6 Good evening to you all. Let me find you a near the window.
(a) corner (b) angle (c) table (d) part
- Q7 How are you, David.? I must you're looking very well.
(a) declare (b) recite (c) state (d) admit
- Q8 Hello there. I just don't believe it. You haven't changed a since we last met.
(a) bit (b) piece (c) little (d) section
- Q9 Ah, you must be Mary's husband. Do come in and everyone.
(a) see (b) look (c) find (d) meet
- Q10 Here you are at last! I hope your here wasn't too horrible.
(a) travel (b) journey (c) trip (d) voyage

Way of saying goodbye

- Q1 I'm afraid it's we left.
(a) occasion (b) time (c) opportunity (d) hour
- Q2 If you don't, I think we'll be cutting along.
(a) care (b) think (c) believe (d) mind
- Q3 I'll be seeing you then in due
- (a) path (b) direction (c) course (d) route
- Q4 Well, as they say all good things come to an
- (a) end (b) conclusion (c) finale (d) finality
- Q5 Thank you so much for us you must come to us next time.
(a) taking (b) getting (c) making (d) having
- Q6 Good bye then and me to all your family.
(a) remind (b) remember (c) recall (d) repeat
- Q7 If we don't leave now I'm afraid we'll the last train.
(a) forget (b) fail (c) miss (d) turn
- Q8 It's been great meeting up again and we mustn't it so long next time.
(a) leave (b) take (c) wait (d) lose
- Q9 Looks we ought to be going really as it's got so late.
(a) as (b) like (c) when (d) for
- Q10 Well, there's for it but simply to wish you well and say goodbye.
(a) something (b) everything (c) anything (d) nothing

Ways of approving

- Q1 I'm quite happy to support you in your for a loan.
(a) subscription (b) indication (c) application (d) abdication
- Q2 I must admit I think your idea is well considering.
(a) valuable (b) worthy (c) value (d) worth
- Q3 I shall certainly recommend your for improving safety in the work place.
(a) proposal (b) preference (c) preferment (d) proponent
- Q4 You can on me for support when the next election comes up.
(a) number (b) count (c) account (d) detail
- Q5 I would like to endorse your scheme for saving water.
(a) full heartedly (b) open heartedly (c) wholeheartedly (d) complete heartedly
- Q6 The local council has approved the plans for their house.
(a) developing (b) lengthening (c) widening (d) extending
- Q7 You can on me to support you when the matter is discussed at the next meeting.
(a) rely (b) trust (c) believe (d) follow
- Q8 His choice of a new wife with his parents' approval.
(a) struck (b) met (c) hit (d) fell
- Q9 They all promised they would stand him when he put forward the idea of a strike.
(a) on (b) to (c) by (d) through
- Q10 The meeting unanimously supported the chairman when he suggested that they the meeting.
(a) shut (b) finalise (c) stop (d) close

Ways of showing pleasure

- Q1 Now that's what I call absolutely
- (a) perfect (b) finished (c) completed (d) ended
- Q2 You couldn't have made that drink better if you'd
- (a) tested (b) trailed (c) required (d) tried
- Q3 What a delightful those flowers give off when you touch them.
- (a) bloom (b) colour (c) scent (d) smell
- Q4 Words just me when I try to say how happy I am.
- (a) fail (b) miss (c) pass (d) fool
- Q5 I can say that I don't think I've ever enjoyed myself so much before.
- (a) surely (b) safely (c) clearly (d) notably
- Q6 There's really nothing like it, is there when you find you've all the answers to the test right?
- (a) found (b) seen (c) acquired (d) got
- Q7 The only problem with your cooking is that the more I eat, the more I want more.
- (a) any (b) all (c) some (d) no
- Q8 I must be because it's all too good to be true.
- (a) thinking (b) dreaming (c) sleeping (d) dozing
- Q9 Just let me try one more of your delicious chocolates and then I'll not to take any more.
- (a) promise (b) assure (c) confirm (d) affirm
- Q10 It's absolute here. I think I'll stay at this hotel one more week.
- (a) clarity (b) certainty (c) bliss (d) fortune

Ways of showing anger

- Q1 I've had just as much as I can from you.
(a) find (b) lean (c) stomach (d) point
- Q2 You do that again and I'll your head off.
(a) consume (b) devour (c) munch (d) bite
- Q3 I'm sorry but I can't take any more. I'm afraid I've reached point.
(a) screaming (b) crying (c) howling (d) shouting
- Q4 You just touch that piece of paper and I'll kill you.
(a) attempt (b) dare (c) try (d) endeavour
- Q5 How many more times do I have to it to you, stupid?
(a) restrain (b) render (c) repeat (d) resign
- Q6 I know you find this highly amusing but to me it's no matter.
(a) chortling (b) chuckling (c) grinning (d) laughing
- Q7 I'm warning you. I can take just that much and more.
(a) any (b) no (c) some (d) enough
- Q8 Everybody just get of my way and leave me alone.
(a) out (b) off (c) with (d) over
- Q9 Not another word from either of you. That's
(a) conclusive (b) final (c) ending (d) concluded
- Q10 Right. I'm leaving. You can do whatever you like. I couldn't care
(a) more (b) lesser (c) least (d) less

Ways of thanking

- Q1 Words can't possibly how grateful I am for what you have done.
(a) detail (b) delineate (c) underline (d) express
- Q2 Thank you so much for helping me. I really it.
(a) accept (b) agree (c) appreciate (d) deserve
- Q3 A thousand thanks for all your hard work. I shall never it.
(a) forego (b) forget (c) foretell (d) forbid
- Q4 They showed their great gratitude by sending us a large of money.
(a) sum (b) packet (c) box (d) bundle
- Q5 Thank you for all you've done from the of my heart.
(a) base (b) foundation (c) end (d) bottom
- Q6 I'm sending this bunch of flowers as a small of my thanks and appreciation.
(a) piece (b) token (c) counter (d) emblem
- Q7 How can I thank you enough for all you've done?
(a) entirely (b) probably (c) possibly (d) exactly
- Q8 On the watch they gave him were the words: gratitude for 40 years loyal service.
(a) at (b) of (c) by (d) in
- Q9 It's very difficult for children to their gratitude for what their parents have done for them.
(a) show (b) initiate (c) enclose (d) refer
- Q10 Look upon this as a of thank you present for all your endeavours on our behalf.
(a) type (b) sort (c) sign (d) species

Ways of threatening

- Q1 If I've you once, I've done it a hundred times. Don't do it!
(a) spoken (b) said (c) told (d) mentioned
- Q2 I'll give you just one more and after that, you'll be in real trouble.
(a) go (b) occasion (c) time (d) chance
- Q3 I'm telling you loud and that you really must get it right this time.
(a) bright (b) clear (c) simple (d) obvious
- Q4 She told him that if his manners didn't, he would be sent home.
(a) approve (b) disprove (c) disapprove (d) improve
- Q5 He agreed because he said it was like having a gun held to his
(a) nose (b) eye (c) head (d) foot
- Q6 I'll lend you money for the very last time because after that you're on your
(a) own (b) self (c) side (d) back
- Q7 I can't tell you how lucky you've been this time but just till next time.
(a) attend (b) wait (c) expect (d) delay
- Q8 I'm prepared to your mistake on this occasion but I can't ever do it again.
(a) oversee (b) overtake (c) overhear (d) overlook
- Q9 If you leave me now, you don't to come back.
(a) need (b) require (c) demand (d) order
- Q10 Let me put it simply one more incident like that and you're out on your!
(a) eye (b) nose (c) ear (d) head

How to make exclamations

- Q1 What a wonderful day to see the mountains!
(a) off (b) by (c) on (d) in
- Q2 How stupid can I get! I my keys in the door overnight.
(a) forgot (b) deserted (c) traced (d) left
- Q3 For goodness sake stop about the weather! It'll stop raining soon.
(a) criticizing (b) telling (c) complaining (d) calling
- Q4 What on earth are you talking about? I can't make head or of it.
(a) tail (b) end (c) finish (d) part
- Q5 How nice of you to come all this just to wish me a happy birthday.
(a) path (b) journey (c) route (d) way
- Q6 What a disaster! I don't believe anything else could go now.
(a) off (b) wrong (c) incorrect (d) false
- Q7 Wow! You've certainly made a good of decorating this room.
(a) job (b) work (c) task (d) duty
- Q8 Well blow me down! I just can't believe I've actually my exam.
(a) succeeded (b) passed (c) caught (d) tackled
- Q9 You could have knocked me down with a feather! You mean to say he's cleaned my car.
(a) certainly (b) surely (c) naturally (d) actually
- Q10 I'll go to the foot of my stairs! It must be at 20 years since we last met.
(a) last (b) length (c) least (d) end

Ways of agreeing

- Q1 I'm certainly you on that.
(a) on (b) with (c) by (d) to
- Q2 I'm of a mind on that, too.
(a) same (b) identical (c) parallel (d) like
- Q3 Yes, we definitely see eye eye on that one.
(a) for (b) over (c) to (d) of
- Q4 In that respect we are of mind on that.
(a) one (b) single (c) target (d) absolute
- Q5 I can't with that.
(a) question (b) talk (c) speak (d) argue
- Q6 Let's on that.
(a) control (b) shake (c) handle (d) wave
- Q7 There's only one word I can use now to show my agreement and that's —
(a) follow (b) execute (c) deal (d) hold
- Q8 I'll that in writing to show my acceptance.
(a) confirm (b) establish (c) ground (d) found
- Q9 There's absolutely no doubt that you're right.
(a) howsoever (b) whatsoever (c) whosoever (d) whichever
- Q10 The seem eminently suitable to me.
(a) tendencies (b) actualities (c) events (d) terms

Ways of disagreeing

- Q1 I'll have to company with you there, I'm afraid.
(a) separate (b) divide (c) part (d) leave
- Q2 There's no way I can that.
(a) incline (b) consume (c) indicate (d) accept
- Q3 We'll have to agree to over that.
(a) differ (b) differentiate (c) deny (d) decide
- Q4 Don't even think about it! I can't possibly take that on
- (a) deck (b) place (c) board (d) position
- Q5 No matter how you are, I won't change my mind.
(a) perceptive (b) perverse (c) pernicious (d) persuasive
- Q6 You can't talk until the come home. I won't accept that scheme.
(a) dogs (b) cows (c) cats (d) hens
- Q7 Sorry the subject is now
- (a) closed (b) locked (c) done (d) completed
- Q8 I regret I have no choice but to reject the plan out of
- (a) power (b) court (c) hand (d) grip
- Q9 No matter how much you object, I am I am right and you're wrong.
(a) convicted (b) convinced (c) conducted (d) concerned
- Q10 You might as well admit it! You haven't a to stand on.
(a) foot (b) arm (c) hand (d) leg

Expressions and phrases with money

- Q1 My grandfather keeps all his money in a under his bed.
(a) cash dispenser (b) cash machine (c) cash box (d) cashier
- Q2 What's the of India?
(a) coin (b) cash (c) currency (d) money
- Q3 The president stated in the press conference that the situation was very serious.
(a) economical (b) economy (c) economic (d) economist
- Q4 I like horse racing, but I never any money. I think gambling is stupid.
(a) bet (b) win (c) lose (d) earn
- Q5 There's a at the bank if you need some money.
(a) credit card (b) cheque (c) cash machine (d) currency
- Q6 Alan's parents must be They've just bought him a new car.
(a) penniless (b) wealthy (c) millionaire (d) bankrupt
- Q7 As my uncle's an, he helps me manage my finances.
(a) actuary (b) underwriter (c) accountant (d) millionaire
- Q8 When my grandfather died, I discovered that he left me some money in his
(a) savings (b) credit card (c) will (d) cash machine
- Q9 At the end of each month my employer pays my into the bank.
(a) savings (b) funds (c) wages (d) finances
- Q10 I'm at the moment. Can you lend me ten pounds until the weekend?
(a) bankrupt (b) broke (c) ruined (d) insolvent

Poverty in the US: living standards expressions

- Q1 Poverty is a relative measure that depends on prices, the standard of living, and the that others earn.
(a) amounts (b) incomes (c) monies (d) pays
- Q2 Poverty is a major problem in America — and one that is extremely difficult to
- (a) decide (b) resolve (c) determine (d) restore
- Q3 Families and individuals are defined as living in if their incomes fall below certain levels.
(a) poor (b) poverty (c) scarcity (d) dearth
- Q4 Poverty in the United States is more than most people realize.
(a) wide (b) ample (c) broad (d) extensive
- Q5 One reason for the continued high poverty number is the growing gap in the of income.
(a) distribution (b) exchange (c) transmission (d) movement
- Q6 Weekly tend to be lower for people employed in service industries.
(a) pay cuts (b) pay checks (c) pay offs (d) pay slips
- Q7 During the 1990's, salaries for highly skilled employees, while wages for those who are less skilled remained about the same.
(a) soared (b) flew (c) took off (d) took to the air
- Q8 The decline of unions means that low skilled workers have to look for less pay.
(a) somewhere (b) everywhere (c) elsewhere (d) nowhere
- Q9 The shift from two-parent families to single-parent families and other non-family arrangements tends to average family income.
(a) slighter (b) smaller (c) lesser (d) lower
- Q10 According to recent, nearly 35 million Americans live in poverty.
(a) quantities (b) statistics (c) numerals (d) amounts

Dressing expressions

- Q1 We choose to wear different outfits for different occasions, putting on jumpers and scarves when it is cold and smartly for formal events.
(a) dressing down (b) dressing gown (c) dressing up (d) dressing room
- Q2 To French people, the American idea of looks like a homeless person who just finished a once-a-year trip to the laundromat.
(a) dressing down (b) dressing up (c) dressing gown (d) dressing room
- Q3 The New York Islanders sustained severe damage when a sewage pipe burst at Nassau Coliseum.
(a) dressing gown (b) dressing up (c) dressing table (d) dressing room
- Q4 My boss put on her and made herself some coffee.
(a) dressing up (b) dressing down (c) dressing gown (d) dressing room
- Q5 I've witnessed an employee screaming at her manager in a store, another worker stomping out of a restaurant, and a boss an employee in a public place.
(a) dressing up (b) dressing down (c) dressing gown (d) dressing room
- Q6 The is approx. 3 1/4 feet wide by 4 feet deep, and has a full length mirror attached inside the door.
(a) dressing gown (b) dressing table (c) dressing room (d) dressing down
- Q7 The door opened a few inches to reveal a beautiful woman wearing a red
(a) dressing room (b) dressing down (c) dressing gown (d) dressing up
- Q8 for work doesn't make you more productive on the job — but it does make you look and act more professional, and it upgrades your image in the eyes of others.
(a) Dressing down (b) Dressing gown (c) Dressing up (d) Dressing room
- Q9 The intelligent, can scan your measurements and display how a particular item of clothing will look on you on a projection screen.
(a) dressing room (b) dressing table (c) dressing gown (d) dressing down
- Q10 This presidential suite features a combined sleeping/living area with two king-sized beds, a wardrobe and , bathroom with separate shower, and floor-to-ceiling doors that open to a private balcony.
(a) dressing gown (b) dressing table (c) dressing up (d) dressing down

Code of Practice

- Q1 The company had its own code of in these matters.
(a) behaviour (b) practice (c) dealing (d) attitude
- Q2 This is a example of what not to do.
(a) critical (b) pure (c) simple (d) prime
- Q3 Plans have already been drawn to deal with such situations.
(a) over (b) through (c) up (d) into
- Q4 Thousands of are already signing up for this new telephone service.
(a) individuals (b) subscribers (c) applicants (d) interviewees
- Q5 Job losses are mainly in the sectors of the industry.
(a) blue-collar (b) red-collar (c) stiff-collar (d) high-collar
- Q6 The circular will contain financial information to help investors.
(a) key (b) obvious (c) intelligent (d) noted
- Q7 The report is to show better than expected results.
(a) necessary (b) possibly (c) clearly (d) likely
- Q8 So many of these animals have been shot over the years that they are now classed as species.
(a) dangerous (b) endangered (c) unwanted (d) limited
- Q9 Some people are to learn a foreign language.
(a) unaccustomed (b) shy (c) reluctant (d) inhibited
- Q10 It was a big for her to give up her acting career to look after her family.
(a) trial (b) sacrifice (c) endeavour (d) test

Spin Doctors

- Q1 Most of the money was donated to charity.
(a) raised (b) gathered (c) risen (d) found
- Q2 They are showing a of a 1930's musical at the Theatre Royal.
(a) resurrection (b) revival (c) retake (d) repeat
- Q3 When they had both retired, they in a small village by the sea.
(a) stop (b) trial (c) stopped (d) settled
- Q4 The students at this university are in blocks of flats on the campus.
(a) housed (b) domiciled (c) resident (d) placed
- Q5 I have no wish to have any with a firm like that.
(a) openings (b) handling (c) dealings (d) contacts
- Q6 Voters find it difficult to believe politicians because the latter use so many doctors.
(a) twist (b) spin (c) turn (d) spinning
- Q7 We are told there will be little economic this year.
(a) progress (b) forwards (c) movements (d) progression
- Q8 Unfortunately she has been given an task.
(a) insurmountable (b) undeveloped (c) inoperable (d) unsolved
- Q9 It is essential to have air in your car when you drive in a hot climate.
(a) control (b) blowing (c) conditioning (d) cooling
- Q10 Manufacturers are bringing a new range of computers this year.
(a) up (b) out (c) through (d) across

Credit Card Holders

- Q1 The stock market has hit new this year.
(a) lows (b) bottoms (c) depths (d) ends
- Q2 The government has decided to hold an into the latest financial scandal.
(a) examination (b) enquiry (c) evaluation (d) interpretation
- Q3 The animal rights organisation has a new campaign to make people aware of cruelty to animals.
(a) launched (b) pursued (c) offered (d) ejected
- Q4 I was totally of the increased taxes.
(a) unknowing (b) unclear (c) incredulous (d) unaware
- Q5 The price of petrol has again.
(a) raised (b) risen (c) escalated (d) ascended
- Q6 The ordinary person is again being asked to to pay for dental treatment.
(a) stump up (b) throw up (c) cheer up (d) bring up
- Q7 This car is intended for the market only.
(a) internal (b) external (c) export (d) outside
- Q8 Credit card holders struggle very hard to the amount they owe.
(a) reduce (b) deduct (c) curtail (d) shorten
- Q9 This charity was set up to money for the poor.
(a) collect (b) gather (c) assemble (d) convene
- Q10 Everything all right in the end.
(a) happened (b) occurred (c) turned up (d) turned out

Job Interview

- Q1 Tell us something about your in the engineering industry?
(a) foreground (b) background (c) knowledge (d) history
- Q2 I see from your form that you have had three different jobs in the last 5 years.
(a) apply (b) applying (c) applied (d) application
- Q3 What sort of of time would you stay with us if we offered you the job?
(a) span (b) duration (c) period (d) long
- Q4 Describe how you would describe in five years' time.
(a) you (b) your (c) yours (d) yourself
- Q5 Give us some idea of what you believe are your and weaknesses.
(a) strength (b) strengths (c) force (d) forces
- Q6 As this is a managerial post, we must ask you how you deal with bad keeping or unpunctuality in an employee.
(a) house (b) space (c) time (d) record
- Q7 Imagine one of your staff loses her temper and shouts at you in front of others, how would you with this?
(a) take (b) do (c) handle (d) deal
- Q8 What would you say to a member of your staff who always his work in late?
(a) delivered (b) handed (c) produced (d) completed
- Q9 I should explain that we would naturally any previous holiday arrangements you have made.
(a) believe (b) show (c) decide (d) honour
- Q10 Finally now that we've asked you several questions, do you want to any to us?
(a) place (b) put (c) offer (d) consider

Business

- Q1 I was pleased to receive your response to my proposal but there are one or two points that need
- (a) notification (b) certification (c) clarification (d) signification
- Q2 A report has just been that gives details of the causes of this trend towards informality in the business sector.
- (a) published (b) directed (c) opened (d) held
- Q3 According to the in the report it is clear that employees under the age of 35 prefer to dress casually at work.
- (a) seeking (b) searching (c) findings (d) probing
- Q4 Thirty years ago this kind of informality would not have been
- (a) withheld (b) endured (c) suffered (d) tolerated
- Q5 All employees are kindly requested to from smoking in the presence of customers.
- (a) stop (b) restrain (c) refrain (d) restrict
- Q6 The meeting went on for three hours and as a result there was no time left to discuss all the topics on the
- (a) list (b) index (c) contents (d) agenda
- Q7 There's really no point in hoping to add important topics right at the end of the meeting under the heading of any other
- (a) business (b) work (c) activity (d) tasks
- Q8 The chairman was obliged to bring the meeting to a because a fire broke out in the adjoining room.
- (a) cessation (b) standstill (c) stopping (d) halt
- Q9 It is absolutely essential that the clerk takes care to any decisions that have been reached during the meeting.
- (a) time (b) minute (c) detail (d) measure
- Q10 As so few members had turned up at the meeting, it was decided to it until further notice.
- (a) delay (b) wait (c) postpone (d) hold

Finance (1)

- Q1 The one big fear of all world economies is that of
- (a) regression (b) repression (c) recession (d) receding
- Q2 You are never too young to start some money in a savings account.
- (a) inputting (b) interesting (c) infusing (d) investing
- Q3 If ever you find you have an unexpected expense, you can always some money from your savings.
- (a) extract (b) exit (c) withhold (d) withdraw
- Q4 At certain times of the year your shares will a good profit but you must also be prepared for them to go down in value.
- (a) yield (b) take up (c) increase (d) throw up
- Q5 You can the cost of insuring your car if you keep it in a garage.
- (a) refine (b) drop (c) cut (d) slice
- Q6 We got a very good when we bought that three piece suite for half its usual price.
- (a) deal (b) dealing (c) dealer (d) dealt
- Q7 Now that the summer has started, big department stores are hoping that sales of holiday items will
- (a) take on (b) take up (c) take off (d) take to
- Q8 The two companies have decided to because they believe that their combined resources will produce greater profits.
- (a) merge (b) double (c) mix (d) blend
- Q9 When someone dies and their reach a certain figure, their family has to pay an additional tax.
- (a) profits (b) wealth (c) assets (d) products
- Q10 The loan you have taken out is for a term, which in your case is 5 years.
- (a) steady (b) fixed (c) long (d) exact

Finance (2)

Q1 When you go to an auction and you want to buy a particular item, you can simply make a for it.

- (a) try (b) test (c) go (d) bid

Q2 The larger company did not really want to join with the smaller one because it was more interested in a

- (a) turn over (b) turn up (c) overtaker (d) takeover

Q3 on the stockmarket just before Christmas is usually very slow.

- (a) Working (b) Trading (c) Pricing (d) Adding

Q4 This sport centre has largely been by money that has come from the national lottery.

- (a) founded (b) found (c) fined (d) funded

Q5 The reason for the in the economy is because there is a great deal of uncertainty at the moment.

- (a) slowness (b) slowly (c) slowdown (d) slow

Q6 The in the market was seen as a positive sign that the recession was over.

- (a) upturn (b) upstart (c) uptake (d) upward

Q7 The books for manufacturers of small cars are now full following the rise in petrol.

- (a) exercise (b) order (c) place (d) trade

Q8 The future of his job was at when he made the decision to invest in new machinery.

- (a) steak (b) state (c) stake (d) stress

Q9 After their house had been, they decided to sell it and buy a bigger one.

- (a) valued (b) priced (c) cost (d) prized

Q10 Fifty people were made when the company suffered a severe financial shock.

- (a) useless (b) unwanted (c) unneeded (d) redundant

Finance (3)

- Q1 If you cannot get a job and remain for a long period, you can claim some money from the state.
(a) unengaged (b) unattached (c) unemployed (d) unused
- Q2 The great thing about this guarantee is that there is never any doubt and there is no about getting your money back.
(a) squabble (b) argument (c) quibble (d) quarrel
- Q3 There is a substantial between the money you have available and the amount you need to spend.
(a) shortdrop (b) shortfall (c) shutdown (d) shortslide
- Q4 When you retire, you should get a pension and a sum from your employers.
(a) lump (b) block (c) pile (d) heap
- Q5 are people who put money into a business in the hope of making a profit.
(a) Spenders (b) Borrowers (c) Lenders (d) Investors
- Q6 When you take out a large loan over many years, you don't start paying off the for some time.
(a) main (b) chief (c) capital (d) bulk
- Q7 We will make no for the catalogue, which you can take with our compliments.
(a) cost (b) debt (c) charge (d) payment
- Q8 It may seem a long way into the future but in the end you will get some from your investment.
(a) produce (b) benefit (c) products (d) price
- Q9 There is still an outstanding on that account, which must be paid in 30 days.
(a) balance (b) scale (c) difference (d) cost
- Q10 Interest are at their lowest level since the 1950's.
(a) figures (b) rates (c) numbers (d) standards

Money

- Q1 It's useful when you go to an auction if you're ready with cash in
- (a) pocket (b) purse (c) case (d) hand
- Q2 I prefer to deal in cash rather than cheques.
- (a) solid (b) hard (c) real (d) actual
- Q3 Every office has a certain amount of cash to pay for things like tea, coffee or stamps.
- (a) small (b) little (c) tiny (d) petty
- Q4 At the moment we are experiencing some cash problems because little money is coming in.
- (a) fly (b) stream (c) flow (d) run
- Q5 At the casino you can cash your chips at the desk.
- (a) off (b) out (c) up (d) in
- Q6 Whatever she does, she just can't help money.
- (a) doing (b) making (c) massing (d) creating
- Q7 There doesn't seem to be anyone working really hard for the business and yet they all seem to earn money.
- (a) facile (b) simple (c) easy (d) quick
- Q8 If you don't want to use a cheque or postal order, you can always use a money
- (a) order (b) command (c) instruction (d) directive
- Q9 That new invention has been very successful and has proved to be a money for its creator.
- (a) driver (b) worker (c) spinner (d) turner
- Q10 This machine is obviously useless and if I were you I'd get your money
- (a) back (b) again (c) return (d) up

Advertising

- Q1 In order to make a sensible among the different vacuum cleaners available, it is important to do some research.
(a) comparing (b) comparison (c) compares (d) comparative
- Q2 The local department store has to make a sustained effort at this time of the year to customer demand for summer clothing.
(a) satisfy (b) satisfaction (c) satisfies (d) satisfying
- Q3 A good team leader must be able to his colleagues to face the challenge of a downturn in business.
(a) inspiring (b) inspiration (c) inspires (d) inspire
- Q4 The trend in children's desire to wear designer label clothes should be exploited.
(a) currant (b) current (c) occuring (d) occured
- Q5 You have to the public that it is in their own interest to read the instructions on all our medicines.
(a) convict (b) conviction (c) convince (d) convincing
- Q6 In order to survive in this business you must adopt a stance.
(a) competition (b) competing (c) competitor (d) competitive
- Q7 The of alcohol is not allowed in any of the company's premises in order to present a clean image.
(a) consumer (b) consumption (c) consuming (d) consumes
- Q8 When you are setting out to new customers in an advertisement, choose the right words.
(a) attraction (b) attractive (c) attract (d) attracts
- Q9 The really effective television commercial is the one that you of its authenticity.
(a) persuades (b) persuasion (c) persuasive (d) persuading
- Q10 I can strongly recommend this as the best available on the market today.
(a) producer (b) product (c) production (d) produce

At the Shops

- Q1 We got there early so that we could get the best in the sale before anyone else.
(a) objects (b) products (c) bargains (d) offerings
- Q2 If you with me, I'll go and see whether we have that in your size.
(a) hold (b) stay (c) bear (d) wait
- Q3 The trouble with these huge superstores is that they don't have enough to deal with customers at busy times.
(a) barriers (b) sales points (c) exits (d) checkouts
- Q4 It started off as a small street corner shop over 30 years ago but it has now into a massive department store.
(a) expanded (b) extended (c) explored (d) enlarged
- Q5 Take a good look at the receipt when you leave so that you can see that all the have been listed.
(a) proceeds (b) items (c) products (d) produce
- Q6 Whenever I go to the old part of a city, I like to all the shops selling antiques.
(a) examine (b) search (c) check (d) explore
- Q7 Are you aware of the latest in children's clothing?
(a) tendency (b) trend (c) custom (d) habit
- Q8 They're quite in their policy of not giving refunds without a receipt in this store.
(a) severe (b) strong (c) strict (d) hard
- Q9 They have a restriction in the shop with regard to the number of items of clothing that you can try on at one time.
(a) legal (b) reasonable (c) required (d) mandatory
- Q10 The extent of the available in this one store is more than you can possibly imagine.
(a) merchandise (b) objects (c) produce (d) articles

At the Computer

- Q1 Without the right software I'm afraid you can't that particular program.
(a) reach (b) access (c) obtain (d) find
- Q2 The aim of the office manager is to enough room on the building plans so that each employee can have space for a personal computer.
(a) arrange (b) accord (c) allocate (d) organize
- Q3 Remember that before you leave your workstation, always your computer.
(a) shut out (b) shut up (c) shut in (d) shut down
- Q4 It's quite easy if you want to find folders and files on the computer, all you do is click here and it immediately starts
(a) seeking (b) searching (c) looking (d) checking
- Q5 I have tried and tried again and again and no matter what I do it still shows "error" — I just can't what's wrong.
(a) look out (b) check out (c) figure out (d) bring out
- Q6 I spent hours writing that report and checking all the information was correct and then without thinking I pressed the button.
(a) 'destroy' (b) 'delete' (c) 'deface' (d) 'deny'
- Q7 It's a really clever piece of software because it enables you to on your screen all the information in columns.
(a) illustrate (b) depict (c) display (d) delineate
- Q8 Unfortunately this program is not with the operating system on my computer.
(a) amicable (b) compatible (c) adaptable (d) amenable
- Q9 When you see that particular symbol on the screen, you have to take that as a that something is wrong.
(a) indicating (b) checking (c) briefing (d) warning
- Q10 With this program you can always check your spelling and grammar and if you don't want to accept what it shows, you simply press
(a) 'ignore' (b) 'quit' (c) 'leave' (d) 'forget'

Money Matters (1)

- Q1 Even after their recent heavy expenses, they still found there was a healthy in their bank account.
(a) rest (b) remainder (c) balance (d) basis
- Q2 As the builder wanted cash for the work he had done, she had to go to the bank personally to the money herself.
(a) take off (b) take out (c) take over (d) take in
- Q3 It was considered a very good time to apply for a to buy the house because interest rates were very low.
(a) pledge (b) promise (c) mortgage (d) borrowing
- Q4 Before they could borrow a large sum of money to buy the house, they had to make sure they had enough money to be able to make a payment.
(a) down (b) through (c) low (d) base
- Q5 All the you make on your internet account are recorded so that you can check the details at any time.
(a) movements (b) deals (c) activities (d) transactions
- Q6 I'm afraid this cheque will be of no value until you have put your on it.
(a) signature (b) signs (c) signing (d) signed
- Q7 The bank refused to the money order because the customer had no proof of identity.
(a) receive (b) take (c) accept (d) enter
- Q8 Under the rules laid down by the bank there is a on the amount of money you can get out from a cash machine in any one day.
(a) limiting (b) restriction (c) restricting (d) limitation
- Q9 The bank clerk at the counter did not know the customer and in view of the large amount of money involved was naturally about paying out the sum on the cheque.
(a) concerned (b) careful (c) conscious (d) cautious
- Q10 The bank will simply not let you any money unless you can prove that you have been in regular employment for at least three years.
(a) lend (b) loan (c) borrow (d) remove

Money Matters (2)

- Q1 Good procedures are very important if you want to run a business profitably and successfully.
(a) accounted (b) accounting (c) accounts (d) accountants
- Q2 The company fell heavily into when it took on too many customers and offered them all cheap warranties.
(a) debt (b) debts (c) owing (d) owes
- Q3 Once you have built up your company, you must remember to keep in touch with your original
(a) people (b) contributors (c) clients (d) members
- Q4 Each department within the organisation is given a within which it has to remain for the whole year.
(a) sum (b) money (c) dividend (d) budget
- Q5 When the time came to close the business down, its entire had to be calculated so that the creditors could be paid off.
(a) earnings (b) assets (c) accumulation (d) asset
- Q6 The manager called in her chief clerk because she could not the figures on the monthly spreadsheet.
(a) acquaint (b) resolve (c) reconcile (d) recognize
- Q7 Every year the college finance officer did not look forward to the visit from the government official who came to the accounts.
(a) order (b) regulate (c) control (d) audit
- Q8 It was a great relief to Charlie when he realized that he had come to the end of his agreement with the bank and there was only one payment left.
(a) extraordinary (b) upstanding (c) outstanding (d) standing
- Q9 The building society sent a letter to all its savers and that there would be a reduction in the interest rate.
(a) lenders (b) borrowers (c) loans (d) takers
- Q10 Shortly after the couple had bought their first house, they saw the number of bills rapidly.
(a) accentuate (b) aggravate (c) accumulate (d) access

Money Matters (3)

- Q1 The representative of the financial consultants assured her that the policy of the firm was that of complete
- (a) destiny (b) devotion (c) commitment (d) attention
- Q2 There is no need to worry about the money side of the project because are available from the charity sponsoring us.
- (a) foundations (b) funds (c) findings (d) finds
- Q3 The present finance minister has adopted a very approach towards change and always follows a very cautious policy.
- (a) concerned (b) considering (c) concerning (d) conservative
- Q4 As all advisers always do, she stressed that investing in this particular market had to be considered as a commitment over at least 10 years.
- (a) elongated (b) lengthy (c) long-term (d) longing
- Q5 The best way to develop an income for the future is to invest in a series of companies and in that way to build up a
- (a) suitcase (b) portfolio (c) folder (d) briefcase
- Q6 I strongly recommend investing in these shares because you will get a very good after only a few years.
- (a) reward (b) reprise (c) return (d) response
- Q7 The question is whether it is to sell up all your shares at this stage rather than wait to see how the market is next year.
- (a) wisdom (b) wise (c) wisely (d) wisest
- Q8 There is no question that the most important in that company is its youthful enthusiasm.
- (a) resort (b) resorted (c) resource (d) resorting
- Q9 If you want to make a good job of selling shares to the public, you must have an element of in your approach.
- (a) attacking (b) aggression (c) fighting (d) invasion
- Q10 It's a personal matter whether you choose stock from this company or from that because in the end it's an of mind.
- (a) advance (b) approach (c) attitude (d) angle

Money Matters (4)

- Q1 There is one date you mustn't forget and that's the for sending in details of your earnings to the tax office.
(a) headline (b) deadline (c) mainline (d) offline
- Q2 If you are self-employed, you must make sure that you the form indicating how much you have earned.
(a) fill up (b) fill through (c) fill out (d) fill on
- Q3 If the department agrees that you have paid too much tax in the year, you will receive a in due course.
(a) return (b) reply (c) response (d) refund
- Q4 Each month when you receive your pay, the employer a certain amount to pay towards your pension.
(a) withholds (b) withstands (c) withdraws (d) without
- Q5 When you take out a loan, you have to pay interest on the amount you
- (a) own (b) lend (c) owe (d) take
- Q6 In the tax office there will be a that holds all the documents and papers connected with you.
(a) file (b) box (c) book (d) container
- Q7 There is quite a heavy financial attached to any action that involves late payment of taxes.
(a) punishment (b) pain (c) restriction (d) penalty
- Q8 Under the new regulations you can agree yourself to the tax you have to pay on the income over the previous year.
(a) figure (b) calculate (c) add (d) amount
- Q9 As the couple had a account, the money to pay the mortgage was taken from there.
(a) joint (b) united (c) unified (d) joined
- Q10 You can decide, if you so wish, to your right to take your pension at an earlier date.
(a) give in (b) give up (c) give out (d) give off

Quality Control

- Q1 The reason why I always buy my clothes at this store is because all the they sell are of very high quality.
(a) types (b) species (c) brands (d) standards
- Q2 Before these articles leave the factory to be forwarded to the retailer, each one is thoroughly
(a) seen (b) looked at (c) appraised (d) inspected
- Q3 The advantages of working for this company is that all employees themselves as a member of the team.
(a) believe (b) think (c) perceive (d) hold
- Q4 If for any reason customers do not like the item they have bought, they always and get a refund.
(a) hold it back (b) take it back (c) keep it back (d) give it back
- Q5 The great thing about this particular material is that however much you screw it up, it never
(a) wrinkles (b) twists (c) turns (d) folds
- Q6 The company insists that all their products are in respect of their quality, specification and look.
(a) actual (b) identity (c) typical (d) uniform
- Q7 This is the department for children's clothes and each is marked with the recommended age range.
(a) cloth (b) garment (c) clothing (d) clothe
- Q8 The sole purpose of this jacket is to water and if you wear it in the rain and still get wet, it's useless.
(a) reject (b) repulse (c) repel (d) return
- Q9 The whole look of the shop front is by the introduction of bright colours.
(a) engrossed (b) enlarged (c) enveloped (d) enhanced
- Q10 These pots are being sold as seconds because each one has a slight in the glaze.
(a) defect (b) mistake (c) error (d) faulting

Product Improvement

- Q1 Before the product is put on the market, the company must whether it complies with safety standards.
(a) ask (b) calculate (c) ascertain (d) argue
- Q2 It is absolutely essential to do some thorough before you even think of putting a new product on the market.
(a) revision (b) research (c) repeat (d) return
- Q3 You have a to the public to ensure your toy products are suitable for children to play with.
(a) responsibility (b) concern (c) attitude (d) behaviour
- Q4 The company is busy trying to the problems arising from the sudden drop in sales of their cosmetic products.
(a) answer (b) solve (c) discover (d) dissolve
- Q5 The job of the of this particular section is to train the members to deal politely with any complaints from the public.
(a) controller (b) organizer (c) supervisor (d) governor
- Q6 Inspiration has its place in any form of product development but at the same time you also need to adopt some kind of approach.
(a) systematic (b) thematic (c) automatic (d) emblematic
- Q7 A approach to new ideas is to be welcomed but you do need a strong element of imagination as well.
(a) physical (b) fundamental (c) judgmental (d) logical
- Q8 Since 1993 or if you like within the last, there have been many products that have failed because of poor marketing.
(a) period (b) decade (c) scale (d) time
- Q9 We would definitely like to the proposal you have presented to us with a view to including it in our current range of products.
(a) discover (b) uncover (c) examine (d) reflect
- Q10 As we have enough money in our present budget, we are happy to launch this new product in the nature of an
(a) enterprise (b) experiment (c) undertaking (d) exception

Employment and Training

- Q1 We're paying for a stand at the new industrial exhibition with a view to interest among potential employees in our company.
(a) generalizing (b) generating (c) germinating (d) gesticulating
- Q2 For the first three months of your employment with the firm you will be under the care of a
(a) minor (b) monitor (c) mender (d) mentor
- Q3 Although she was very tempted to accept the job she was offered, she had to the offer because the salary would have been insufficient.
(a) return (b) reject (c) refuse (d) repeat
- Q4 A university education is of course important but it is essential that all employees undergo a period of intensive
(a) preparation (b) concentration (c) training (d) learning
- Q5 A newsletter is sent out every ten days to all the staff so that they receive a regular on recent appointments.
(a) update (b) dating (c) dates (d) dated
- Q6 Part of the ongoing training is to ensure that a regular time and place are for department heads to meet their staff.
(a) placed by (b) put on (c) set up (d) set off
- Q7 The head of department acknowledged that the of the section was largely due to high quality support staff.
(a) success (b) progress (c) business (d) future
- Q8 The pace of change in that industry is so fast that staff find it hard to the latest developments.
(a) hold on to (b) keep on to (c) hold up with (d) keep up with
- Q9 It is the policy of the company to all interviews for new recruits with a member of the trade union present.
(a) control (b) conduct (c) convene (d) confirm
- Q10 In view of the excessive workload you have at the moment I won't expect you to keep during the next few days.
(a) on line (b) on road (c) on track (d) on path

Agreements

- Q1 The contract was signed by the three partners who thus agreed to by terms and conditions contained in it.
(a) follow (b) adhere (c) abide (d) stick
- Q2 There was nothing in the contract that who would be responsible in the event that one of the partners became seriously ill.
(a) pointed (b) specified (c) printed (d) developed
- Q3 An independent adviser was called in after the collapse of the company to some of the issues that were not clear.
(a) result (b) retake (c) restrain (d) resolve
- Q4 One of the mentioned in the original agreement has decided that she does not want to continue with the profit-sharing scheme.
(a) partakers (b) participants (c) particles (d) parties
- Q5 In view of the serious problems associated with the takeover the newspaper company has decided to its offer of financial help.
(a) throw (b) reject (c) cancel (d) deter
- Q6 The main problem was that the newly formed organisation was not attracting enough work and so they decided to the services of a public relations expert.
(a) call (b) engage (c) enter (d) register
- Q7 That company has been in business for over 100 years and in fact was in 1899.
(a) grounded (b) established (c) found (d) invented
- Q8 After the complaint had been received from the customer about poor service, she was given a written that the matter would be put right.
(a) paper (b) insurance (c) assurance (d) conviction
- Q9 They were very careful to make sure in the original agreement that would be made to pay for staff redundancies.
(a) foresight (b) forecast (c) providing (d) provision
- Q10 We decided to employ a solicitor who would be able to the extent of our liability in this matter.
(a) decipher (b) decide (c) defer (d) determine

Super Supermarkets

- Q1 If you ask someone for their on supermarkets as opposed to the small corner shop, you will get varying replies.
(a) standing (b) stand (c) stance (d) status
- Q2 The first question you have to ask is who are the customers that they are each trying to
(a) target (b) hit (c) aim (d) deliver
- Q3 When you tell the inhabitants of a small village that the little local store is going to close, many will express
(a) dispute (b) disdain (c) dislike (d) dismay
- Q4 There will naturally be in the various sections of the community as to the benefits or disadvantages of losing the little store.
(a) cuts (b) splits (c) slices (d) pieces
- Q5 Of course we all get with endless leaflets through the door telling us of bargains at the local supermarket.
(a) plagued (b) attacked (c) stormed (d) bothered
- Q6 Big discussions take place in the area as to whether a supermarket will come to the area and waiting for the outcome can be quite for the small shop owner.
(a) nerve killing (b) nerve hurting (c) nerve racking (d) nerve splitting
- Q7 Inquiries are held which seem to go on forever and you only wish that the procedure could be
(a) speeded through (b) speeded along (c) speeded up (d) speeded in
- Q8 Protest meetings are held but invariably they end in a because they are not organized properly.
(a) disgrace (b) shambles (c) chaos (d) fall
- Q9 Then the final result is announced that there is to be a between EASISHOP and GOSHOP, which will then become a super supermarket.
(a) joiner (b) combine (c) link (d) merger
- Q10 The confused customer is now in a terrible because in the old days there was just one brand of butter to buy and now there is a choice of 24.
(a) distress (b) disturb (c) dilemma (d) disturbance

Are You in Debt?

- Q1 Going on a spending with your credit card and no concern about how you pay back the money you borrow, is a growing habit these days.
(a) burst (b) spree (c) flight (d) day
- Q2 There is a popular demand for the system that allows credit companies to offer unlimited credit to young people to be
(a) overhauled (b) overseen (c) overlooked (d) overtaken
- Q3 It has been by a government agency that the percentage of under 25 year olds owing large sums to companies is on the increase.
(a) distinguished (b) deciphered (c) dissolved (d) disclosed
- Q4 One director of a major credit company has already been forced to because of the bad publicity his company has attracted.
(a) step over (b) step through (c) step down (d) step out
- Q5 One solution that has been suggested to control credit is to the regulations to make it more difficult to get credit in the first place.
(a) step under (b) step up (c) step by (d) step across
- Q6 The main problem is that a debt has developed recently believing that it is cool to owe large sums of money.
(a) cultivation (b) cult (c) cultivate (d) culture
- Q7 Recent reports have that being in debt is not now looked upon as a disgrace but rather as an attractive way of life.
(a) revealed (b) restored (c) replied (d) responded
- Q8 In reality it's a very long to get from owing to paying off all your debts.
(a) hail (b) halt (c) haul (d) help
- Q9 There are frequently in the family home between parents and children about whether you should enter into credit agreements.
(a) collisions (b) clashes (c) claims (d) crashes
- Q10 What concerns people most are the mounting among governments that it will take at least a generation for us to be rid of excessive debt.
(a) frights (b) fearful (c) fears (d) afraid

Guarantees and Warranties

- Q1 If you go to an unauthorized garage to have your car serviced, the is that your warranty will be invalid.
(a) consequence (b) conduct (c) convenience (d) consideration
- Q2 The guarantee, as I understood it, that everything was covered.
(a) inferred (b) implied (c) imputed (d) involved
- Q3 I regret to inform you that as your guarantee last week, we can't help you.
(a) died (b) deceased (c) expired (d) extinguished
- Q4 A warranty is to be looked on as a sort of between the manufacturer and you.
(a) privilege (b) practice (c) printout (d) promise
- Q5 Sometimes people don't bother about guarantees because the of the manufacturer is enough for them.
(a) repute (b) reputed (c) reputedly (d) reputation
- Q6 Certain warranties the purchaser to have the item serviced at regular intervals.
(a) remand (b) repeat (c) require (d) retain
- Q7 You will find that such warranties are not worth buying because the cover provided is not worth the extra expense.
(a) famously (b) frequently (c) fervently (d) freely
- Q8 This kind of legislation is in existence to the customer from worthless warranties.
(a) provide (b) protect (c) please (d) pacify
- Q9 You sometimes have to very seriously whether to buy a second hand car which has no guarantee.
(a) consider (b) contend (c) contain (d) convince
- Q10 Sometimes you get a one year warranty, a two year one or even a six month one — they all
(a) various (b) variable (c) variety (d) vary

At the Office (1)

- Q1 Concern was expressed by the office manager that the company would buy an financial package.
(a) agreeable (b) affordable (c) absolute (d) actual
- Q2 The main of stationery for the office suddenly announced there would be an overall increase in their prices.
(a) provision (b) producer (c) provisional (d) provider
- Q3 The chief administrative officer disliked lack of attention to detail and insisted that such mistakes should never
(a) recur (b) repeat (c) retake (d) refer
- Q4 Once again the company has had to make a in the number of office staff to try and recoup their losses.
(a) reducing (b) reduction (c) reduce (d) reduces
- Q5 The of zip discs in the office is running dangerously low.
(a) share (b) state (c) stock (d) selection
- Q6 If the managers want to stay employed, they will have to learn how to stay on of their jobs.
(a) summit (b) top (c) head (d) line
- Q7 It's not worth paying for an annual service when you can simply call the supplier on an as-..... basis.
(a) needed (b) noted (c) called (d) told
- Q8 The new office manager will be in of all the IT requirements that the company uses.
(a) use (b) mind (c) case (d) charge
- Q9 Currently there is a shortage of clerical staff but it is hoped that by the end of the year they will be up to full
(a) capability (b) capacity (c) control (d) capable
- Q10 Staff are always encouraged to work by themselves and whenever they meet a problem, they should use their own
(a) initiative (b) interest (c) involvement (d) initial

At the Office (2)

- Q1 On her retirement she was given a substantial cheque in of all the work she had done over the last 20 years.
(a) respect (b) thought (c) appreciation (d) belief
- Q2 Having attended the office procedures course all employees were expected to what they had learned and introduce it into their daily routine.
(a) reinforce (b) respond (c) react (d) resource
- Q3 Visiting clients had commented on the casual dress of most of the clerical staff.
(a) manner (b) method (c) feature (d) code
- Q4 The of staff doing physical exercises before the start of the day is well established in Japanese companies.
(a) practical (b) practicality (c) practice (d) practically
- Q5 There is a lengthy procedure used in this office for staff who have produced shoddy work and it begins with a warning.
(a) wordy (b) verbal (c) worded (d) verbose
- Q6 There was no fixed agenda for that particular day as it was to be regarded simply as a meeting.
(a) possible (b) probable (c) unplanned (d) casual
- Q7 At the interview all the candidates were shown round the building but could only really catch a of the sort of work being carried out.
(a) look (b) view (c) glimpse (d) picture
- Q8 They really need to keep a check on the stationery supplies as they've run A4 paper once again.
(a) in to (b) up for (c) out of (d) up to
- Q9 Managers prefer to select people who have been to many different types of office environments.
(a) devoted (b) exposed (c) opened (d) experienced
- Q10 A troubleshooter was brought into the office from another firm to get rid of some very procedures.
(a) outdated (b) completed (c) finished (d) ended

Legal Expressions

- Q1 If you drive faster than the stated speed limit, you are simply the law.
(a) turning (b) snapping (c) holding (d) breaking
- Q2 However angry you may get at what someone has done to you, the police always advise you not to take the law into your own
(a) fingers (b) hands (c) mind (d) control
- Q3 In London in any underground station it is the law to smoke.
(a) by (b) for (c) through (d) against
- Q4 Even if you think you may have got away with a crime, in most cases the long of the law will catch you.
(a) arm (b) feel (c) stretch (d) reach
- Q5 In that particular industry everyone has to look after themselves because the law of the rules.
(a) animals (b) zoo (c) jungle (d) forest
- Q6 They have no respect for modern conventions and do exactly what they want — they are a law themselves.
(a) unto (b) into (c) outside (d) across
- Q7 Her parents are very strict and frequently down the law about the way she behaves.
(a) lie (b) lies (c) lay (d) lays
- Q8 Although technically his judgement was not according to the of the law, most people thought the judge was right to let the man go free.
(a) print (b) number (c) point (d) letter
- Q9 I get the impression sometimes that she thinks she can never do anything wrong almost as if she is the law.
(a) above (b) over (c) superior (d) higher
- Q10 All governments want people to live in peace and comfort and so they try to promote a sense of law and
(a) ease (b) order (c) correct (d) structure

Invoices

- Q1 There is an additional added to the price of the product if you want to have it delivered to your house.
(a) figure (b) charge (c) number (d) charging
- Q2 You should have read the of payment as soon as you received the invoice for the goods.
(a) reasons (b) types (c) lists (d) terms
- Q3 In order to cut down the expenses of compiling and sending out the invoices, you need to employ an administrator.
(a) officious (b) effecting (c) efficient (d) affected
- Q4 It's always a good idea to get an of what the cost of the work will be before the invoice lands on your doormat.
(a) interest (b) estimate (c) esteem (d) actual
- Q5 I do like to get a reply to my letters especially when they are referring to the amount of money I'm supposed to be paying.
(a) prompt (b) private (c) promoted (d) prominent
- Q6 Just as we were about to leave the restaurant, the waiter came running up to apologize there had been a in the bill.
(a) error (b) trip (c) mistake (d) damage
- Q7 The company were very quick to point out it was their fault we had been sent the wrong invoice and they it immediately.
(a) correct (b) rectified (c) stamped (d) righted
- Q8 In view of our previous orders over the last year we were offered a 10% on any future dealings.
(a) discord (b) dispute (c) dislike (d) discount
- Q9 He appreciated the additional welcome and help he received from the department store staff as he had after all been a longstanding
(a) customer (b) courier (c) courtier (d) custom
- Q10 She got quite angry about the size of the invoice until it was pointed out that it was the government who the value added tax.
(a) insisted (b) imposed (c) inserted (d) indented

Taxes

- Q1 If you are self-employed, it is your responsibility to how much tax you should legally pay.
(a) consider (b) complete (c) correct (d) calculate
- Q2 I had a letter from the office of the Collector of Taxes telling me that I had to pay back all the money I over the last 3 years.
(a) due (b) indebted (c) owed (d) owned
- Q3 The arrangement they have is that all the money that has to be paid in tax out of their earnings comes from their account.
(a) joined (b) conjoined (c) joined up (d) joint
- Q4 Under the current legislation if you are late in paying your taxes, then you have to face a financial
(a) penalty (b) punishment (c) pain (d) penalize
- Q5 He is in a terrible rush to complete his tax returns by Tuesday otherwise he won't be able to reach the
(a) dead end (b) deadline (c) dead date (d) dead stop
- Q6 It doesn't happen very often but I actually got some money from the tax office and with the I'm going to treat myself.
(a) remake (b) repeat (c) refund (d) respite
- Q7 Before you can claim any money back on overpayment of tax, you have to an application form.
(a) fill for (b) fill out (c) fill through (d) fill with
- Q8 You can elect, if you want, to transfer your tax free allowance to your
(a) spouse (b) sponsor (c) spook (d) spokesperson
- Q9 Until it's clearly established which tax group you are in, your employer will be asked to a certain amount of your pay.
(a) withstand (b) without (c) withhold (d) withal
- Q10 There have been so many queries about his tax situation that there is now a huge containing the details in the office.
(a) full (b) filled (c) filling (d) file

Finance

- Q1 It's a gamble at the moment whether the company will make profit in its second year but that nevertheless is the aim.
(a) wanted (b) wished (c) desired (d) needed
- Q2 Each year the Chancellor of the Exchequer stands up in the House of Commons and gives a of what is seen as the economic outlook for the country.
(a) forecast (b) foretell (c) foresee (d) forego
- Q3 I think that your financial optimism is not really justified and you should adopt a more attitude.
(a) really (b) realize (c) reality (d) realistic
- Q4 If you want to increase sales of a particular product, you must be sure that you are the right customers.
(a) aiming (b) directing (c) targeting (d) guiding
- Q5 The idea caught on very quickly and people were queuing up to buy the goods so that year the company's investment substantial profits.
(a) confirmed (b) yielded (c) harvested (d) maintained
- Q6 it has not been a bad year as our costs are well down on last year's.
(a) Overall (b) Largely (c) Mainly (d) Quite
- Q7 Managers complained bitterly at the Annual General Meeting that of production had dropped to an all time low.
(a) signs (b) indications (c) types (d) levels
- Q8 You have to accept that this kind of expenditure is quite in an enterprise of this kind.
(a) general (b) typical (c) formal (d) correct
- Q9 The figures that have just been published by the company's accountants will give management some kind of on how sales are going.
(a) prospective (b) perception (c) perusal (d) perspective
- Q10 Whenever a member of staff makes a claim for travel expenses, they have to provide a account of their journeys.
(a) detailed (b) dedicated (c) descriptive (d) described

Interviews and Jobs

- Q1 One of the most important qualities which the panel is looking for in a candidate is the to work with others.
(a) ease (b) case (c) power (d) ability
- Q2 Once the applications have been looked at the usual procedure for the panel is to follow the references of those candidates who have been shortlisted.
(a) across (b) in (c) up (d) along
- Q3 They were so impressed with the way she reacted to their questions that they didn't to offer her the job.
(a) delay (b) hesitate (c) waiver (d) dither
- Q4 As this job was of a very specialist nature an was invited to join the interview panel.
(a) expert (b) exponent (c) exhibitor (d) expedient
- Q5 After the interview one of the candidates phoned the office to see whether he had been successful.
(a) always (b) ever (c) constantly (d) competently
- Q6 She was in such a state of extreme nervousness when she was for the interview that she burst into tears.
(a) called on (b) called in (c) called over (d) called off
- Q7 From the point of view of relevant she was the ideal candidate at least on paper.
(a) reference (b) history (c) family (d) background
- Q8 It is absolutely essential in an interview to give the impression at least that you are full of
- (a) concern (b) continuity (c) confidence (d) confirmation
- Q9 One of the most popular questions asked of interviewees is to explain their strengths and
- (a) weaknesses (b) varieties (c) virtues (d) variables
- Q10 Each candidate was asked to a short account of how they saw the future of the company.
(a) display (b) present (c) show (d) demonstrate

Working Well

- Q1 The boss was appointed in the hope that she would be able to results.
(a) find (b) seek (c) achieve (d) manage
- Q2 In the very beginning she had a meeting with all the staff, which turned out to be extremely
(a) productive (b) producing (c) produced (d) production
- Q3 Although many people wanted to remain to her predecessor, they soon started to respect her style of management.
(a) trusting (b) believing (c) attached (d) loyal
- Q4 At the first series of interviews the question was whether to appoint a newcomer or a current employee.
(a) project (b) promote (c) proffer (d) protect
- Q5 The decision was finally taken that appointments should be based purely and simply on
(a) marvel (b) mandate (c) merit (d) mastery
- Q6 There was a new spirit in the company and for the first time in ages staff at last felt they were being
(a) valued (b) valuable (c) valuing (d) valid
- Q7 Employees were beginning to receive for the hard work that they had been doing.
(a) respect (b) referral (c) recognized (d) recognition
- Q8 It soon became apparent that under the new management people were also starting to some of their free time to the company.
(a) donate (b) deliver (c) contribute (d) convert
- Q9 Some of the longest serving staff actually looked to coming into work.
(a) on (b) about (c) through (d) forward
- Q10 At the end of her first year it was to everyone that as the new boss she had been totally accepted.
(a) obvious (b) granted (c) taken (d) thought

Pay and Allowances

- Q1 On the of her ten years' service she immediately qualified for the extended annual leave of six weeks.
(a) base (b) basis (c) ground (d) foundation
- Q2 Although he knew it was a sensitive subject, his boss had to ask him the question about his drink problem.
(a) sincere (b) fragile (c) breakable (d) delicate
- Q3 At the interview each applicant was able to the level of remuneration they would be expecting to receive.
(a) negotiate (b) demonstrate (c) apply (d) dispute
- Q4 Under the new arrangements coming into force soon all employees can decide what time to start and when to finish.
(a) malleable (b) shaped (c) flexible (d) bending
- Q5 According to the contract you are not for the new allowance until you have been with the company one year.
(a) allowed (b) illegible (c) selectable (d) eligible
- Q6 The only way you can hope to the level of your pay is to take on greater responsibility.
(a) rise (b) raise (c) arise (d) raze
- Q7 She is trying to get some form of to make up for the poor working conditions she had to put up with for all those years.
(a) cooperation (b) confirmation (c) compensation (d) consideration
- Q8 Of course there is a little extra added to your salary because you will from the inner city allowance.
(a) increase (b) benefit (c) grow (d) develop
- Q9 The hourly for all part time clerical assistants has gone up by 40% since 2000.
(a) wage (b) validity (c) recompense (d) value
- Q10 Remember when you stop work and, you will be able to receive the company pension.
(a) return (b) retreat (c) respite (d) retire

Internet Business (1)

- Q1 One of the great advantages of using the Internet is that people can more quickly.
(a) interfere (b) interrupt (c) intervene (d) interact
- Q2 It's no good spending a small fortune on new IT equipment as it's more cost to hire it.
(a) affective (b) addictive (c) effective (d) reductive
- Q3 One of the fashionable ways of saying you've been sacked is to say that your company issizing but you've still lost your job.
(a) down (b) cut (c) out (d) through
- Q4 The important thing to realise is that your service is not a little island on its own because all the services in this company areconnected.
(a) in (b) inter (c) out (d) across
- Q5 Whereas ten years ago we only dealt with customers in this country nowadays we are truly with branches all over the world.
(a) worldly (b) mondial (c) globular (d) global
- Q6 One of the most successful tools in your organisation is that of good because everybody knows what's going on.
(a) communication (b) concentration (c) contemplation (d) consideration
- Q7 Let me just what we have agreed in the agenda so far if nobody minds me going over it all again.
(a) restore (b) retake (c) recap (d) redo
- Q8 You have to realise that not all your clients can reach you online because they don't have to a computer.
(a) address (b) access (c) acceptance (d) approach
- Q9 There are times when you have to force yourself to improve your performance and that's simply called self-.....
(a) movement (b) mastery (c) manifestation (d) motivation
- Q10 You must think big in this business and not just think short but what you hope to do in ten years' time.
(a) term (b) period (c) length (d) time

Internet Business (2)

- Q1 It's all very well having a dream or an idea but you must know where you're going and what your is.
(a) terminus (b) terminal (c) goal (d) tendency
- Q2 Her job in the company was to sort out the relevant information thereby it so that only appropriate material was sent to her directors.
(a) draining (b) filtering (c) cleaning (d) dredging
- Q3 She told him to stop wasting time by coming up with tried and tested ideas and in this way simply re-inventing the
(a) circle (b) round (c) curve (d) wheel
- Q4 The product had been on the market for some years and was selling well but somehow the image was in need of a face lift or
(a) enhancement (b) enthusiasm (c) endeavour (d) enticement
- Q5 In the hope of finding fresh ideas he used the internet to help him by using as many search as he could discover.
(a) gangways (b) portals (c) doorways (d) passages
- Q6 You must increase the sale of this commodity by trying to interest a different age range and by into their society.
(a) dripping (b) floating (c) tapping (d) sailing
- Q7 You'll never make any more money or new income if you keep using that unimaginative marketing logo.
(a) generate (b) generalize (c) germinate (d) engender
- Q8 Now that you've explained the scope and of the market, we are very keen to inject some money into your project.
(a) measurement (b) distance (c) width (d) dimension
- Q9 There is always a risk in any business when your scheme is based on an entirely new concept.
(a) venture (b) journey (c) adventure (d) voyage
- Q10 Get in there first and don't hesitate to act as the boss and take the
(a) place (b) lead (c) leading (d) leader

Verbal Communication Skills

- Q1 Remember that this happened first and was to the episode that happened afterwards.
(a) before (b) since (c) prior (d) previous
- Q2 As the police saw the accident themselves, the driver avoided the of having to give a detailed report.
(a) need (b) requirement (c) indictment (d) necessity
- Q3 It's a complete waste of time over who was to blame, the main thing we have to do is decide what to do next.
(a) arguing (b) discussing (c) repeating (d) considering
- Q4 It was easy to realise why the machine had stopped working since it was a direct of his failure to maintain it.
(a) complement (b) concern (c) consequence (d) conviction
- Q5 I am completely confused as to why she did it and so it's not to imagine why other people are mystified, too.
(a) definite (b) difficult (c) debatable (d) decided
- Q6 If you want to try and influence that political party it's best to become a member yourself and then you can argue from the
(a) entrance (b) beginning (c) side (d) inside
- Q7 I have great for them at this time because I have had a similar experience.
(a) sincerity (b) sympathy (c) sorrow (d) sadness
- Q8 Feel free to visit anything of interest to you in the exhibition and also you can of any of the refreshments available.
(a) retake (b) undertake (c) partake (d) intake
- Q9 Many of the people in the crowd were visibly crying because they all with those who had lost relatives in the disaster.
(a) resented (b) regretted (c) rejoined (d) sympathized
- Q10 I assure you that you will have no problem with the task because it's as easy can be.
(a) as (b) than (c) and (d) it

Corporate Policy (1)

- Q1 Since last year my workload has increased
- (a) considerable (b) considerably (c) considered (d) consider
- Q2 The ability to present your thoughts in an organized is critical.
- (a) box (b) time (c) manner (d) concentration
- Q3 The company has several new policies recently.
- (a) implemented (b) driven (c) overtaken (d) understood
- Q4 She provided the judge with evidence in support of the case.
- (a) concrete (b) wooden (c) athletic (d) doomed
- Q5 He is paid a rather than by the hour.
- (a) degree (b) percent (c) wage (d) salary
- Q6 The job seems to be improving.
- (a) fence (b) allowance (c) market (d) cruise
- Q7 Your resume needs work.
- (a) many (b) lot (c) a (d) some
- Q8 The operation is currently some vast changes.
- (a) undergoing (b) under coming (c) over going (d) overcome
- Q9 Working as a team will better enable the company to its goals.
- (a) stretch (b) remove (c) reach (d) take
- Q10 Who is in charge negotiations?
- (a) from (b) of (c) to (d) with

Corporate Policy (2)

- Q1 She is with having to do 2 people's jobs.
(a) tired (b) tiring (c) feel down (d) fed up
- Q2 Being a mother 3 and working full-time was too much.
(a) with (b) at (c) of (d) for
- Q3 He works 6 days week.
(a) a (b) to (c) of (d) from
- Q4 It's the of a lifetime.
(a) opportunity (b) compensation (c) immersion (d) details
- Q5 The left-overs each night are donated to a organization that feeds the homeless.
(a) no money (b) unprofitable (c) profitless (d) nonprofit
- Q6 It is very important that the review is turned by the deadline.
(a) over (b) up (c) in (d) through
- Q7 Beginning in October we will each employee's past performance.
(a) evaluate (b) elevate (c) educate (d) integrate
- Q8 People tend to gravitate others who are the most like themselves.
(a) over (b) with (c) toward (d) like
- Q9 The owners are discussing how they can cut costs without lowering salaries or off employees.
(a) cutting (b) laying (c) dumping (d) firing
- Q10 You are the helpful person I have met.
(a) greater (b) better (c) biggest (d) most

Corporate Policy (3)

- Q1 A suck-up is someone who is their superior in an attempt to gain favor.
(a) willing to cheat (b) overly nice to (c) mean to (d) always avoiding
- Q2 Another name similar to a suck-up is a-noser.
(a) stiff (b) big (c) brown (d) green
- Q3 Our income is at least six-digits.
(a) annual (b) allocated (c) proverbial (d) year
- Q4 You should solicit and utilize feedback on all of your
(a) encasements (b) emulision (c) elation (d) endeavors
- Q5 He must master an of technical skills.
(a) array (b) arrow (c) accord (d) aridity
- Q6 It is crucial that we do not the momentum of the up-and-coming generation of workforce.
(a) strive (b) stifle (c) stockade (d) suture
- Q7 Let your creative juices
(a) run (b) collaborate (c) solidify (d) flow
- Q8 You may need to some of your phrasing because some of these sentences are redundant.
(a) altar (b) alter (c) alternate (d) allocate
- Q9 She implied her notable for her opponent by wrinkling her nose upon his arrival.
(a) un-tastiness (b) tastelessness (c) distaste (d) distress
- Q10 The new supervisor has the company with some exceptionally enlightening new ways of thinking.
(a) furnished (b) attained (c) undergone (d) retired

Behaviour Guidline

- Q1 Your reputation you.
(a) processes (b) precedes (c) protrudes (d) predicates
- Q2 Their vast efforts were in the end.
(a) predilections (b) penchant (c) biased (d) thwarted
- Q3 The corporate disorganization was really only a of the director's indecisiveness.
(a) by-product (b) anti-progression (c) sensation (d) co-operative
- Q4 She strode through the crowd.
(a) chaotic (b) hastily (c) confusion (d) bewilderment
- Q5 The condescending manner in which he addresses his employees is incredibly
(a) demonstrative (b) disclaiming (c) degrading (d) demoting
- Q6 If an employee's performance is not up to par and the same is either unable or unwilling to change, a change may be necessary.
(a) personnel (b) personal (c) personified (d) person's
- Q7 No one can liking her because she is so warm and pleasant.
(a) stand (b) anticipate (c) aid (d) help
- Q8 Engaging in gossip is a highly act.
(a) distasteful (b) untasty (c) tasteless (d) bland
- Q9 All loitering is strictly prohibited on the
(a) possessions (b) pertinence (c) promises (d) premises
- Q10 We must start from 'ground'.
(a) 3 (b) 0 (c) 100 (d) 1

How to assess employees

- Q1 His was entirely ambiguous.
(a) dilapidation (b) denoting (c) depiction (d) defamation
- Q2 Giving extravagantly to causes in which you believe is remarkably
(a) commending (b) commendable (c) convenient (d) conventional
- Q3 Diversity is as important as continuity.
(a) just (b) equal (c) like (d) similar
- Q4 Our office is a bustling of activity.
(a) hull (b) hood (c) hag (d) hub
- Q5 He gave us little to no indication his whereabouts.
(a) as of (b) so as to (c) as to (d) as from
- Q6 The athletic abilities of the circus performers was nothing short of
(a) emphatic (b) phenomenal (c) exegetical (d) documental
- Q7 Virtually every assignment will require an of creativity.
(a) ailment (b) element (c) alignment (d) eliminate
- Q8 He was contemplating a new technique.
(a) devising (b) deviding (c) despising (d) deviating
- Q9 The industry is on the of a colossal expansion.
(a) verse (b) vermin (c) volition (d) verge
- Q10 While certain tasks may be somewhat, nevertheless the genuine exchange of information can occur.
(a) concocted (b) conceived (c) contrived (d) conceded

Money Slang Expressions

- Q1 Mary: Did you know there are of slang words for money, like bread for example?
(a) many (b) piles (c) loads (d) buckets
- Q2 John: I suppose there are when you to think about it — like dough, which is similar to your word bread.
(a) go (b) follow (c) take (d) come
- Q3 Mary: One of my is dosh. I like the sound of it.
(a) favourites (b) collections (c) favourable (d) specials
- Q4 John: Well if you're to sound. What about spondulicks?
(a) attending (b) referring (c) resorting (d) trying
- Q5 Mary: Yes, that's excellent. Another short sound that to me is brass.
(a) attracts (b) adheres (c) appeals (d) attains
- Q6 John: Another one that with jolly is the word lolly.
(a) sounds (b) strikes (c) hits (d) rhymes
- Q7 Mary: An expression which sounds very of course is filthy lucre.
(a) decadent (b) down (c) deep (d) divisive
- Q8 John: That's true and then there's that word that also has the same as something that's been stolen — loot.
(a) intention (b) signification (c) meaning (d) sense
- Q9 Mary: The one that sounds very grand because it in a way the fact that it means money and that's the wherewithal.
(a) protects (b) hides (c) places (d) holds
- Q10 John: Actually, I'm a little about this but I haven't any money to pay for the bus home. Do you think you could lend me some readies?
(a) awkward (b) backward (c) unused (d) embarrassed

Accounting terms

- Q1 The customary manner in which a business analyzes and records its is by first entering them into a journal.
(a) transactions (b) communications (c) dealings (d) ventures
- Q2 Journal entries are entered in order, meaning by date, with the earliest date first.
(a) sequential (b) numerical (c) chronological (d) successional
- Q3 Once the transactions have been entered into the journal they are or transferred into their individual General Ledger accounts.
(a) noted (b) lifted (c) allocated (d) posted
- Q4 All increase with a debit entry and decrease with a credit entry.
(a) advantages (b) associates (c) assets (d) assurances
- Q5 Liabilities either have a credit or no at all.
(a) scale (b) balance (c) debit (d) debut
- Q6 Capital accounts represent the owner's worth in the business.
(a) equity (b) value (c) hammock (d) net
- Q7 accounts are accounts for your sources of business-generated income.
(a) liability (b) revenue (c) balance (d) drawing
- Q8 The is the difference between what a business pays for an item wholesale and what the business sells it for retail.
(a) markup (b) makeup (c) makeshift (d) moreover
- Q9 An accounts payable shows how much you owe each of your vendors.
(a) lecture (b) leeway (c) ledger (d) manual
- Q10 Accounts shows how much money your customers owe you.
(a) incoming (b) receivable (c) obtainable (d) collectable

Payroll policy in the USA

- Q1 pay is what an employee earns before deductions.
(a) Net (b) Full (c) Gross (d) Complete
- Q2 pay is what an employee actually receives after deductions.
(a) Net (b) Reduced (c) Final (d) Gross
- Q3 An employee who is paid on receives the same pay each pay period no matter how many hours they work.
(a) commission (b) salary (c) overtime (d) wage
- Q4 In the USA working over 40 hours per week is considered overtime. For each hour of overtime in the USA you receive your hourly multiplied time 1 1/2.
(a) money (b) dollars (c) wage (d) salary
- Q5 The rates for overtime in the USA are generally known as
(a) pay-plus-one-half (b) an hour and a half (c) hour plus half (d) time-and-a-half
- Q6 Federal taxes and Social Security are both examples of standard from your paycheck.
(a) reduction (b) deductions (c) withdrawals (d) removals
- Q7 In order to cash a check you must it, or in other words sign the back.
(a) endorse (b) stamp (c) write (d) balance
- Q8 You record how much each of your employees should be paid in the account.
(a) employee pay (b) standard deductions (c) net pay (d) payroll
- Q9 An check is one that you have written and deducted from your checkbook balance but has not yet cleared the bank.
(a) intermediate (b) overdue (c) outstanding (d) overdrawn
- Q10 Books are all closed at the end of an accounting period. A more common term for an accounting period is a period.
(a) physical (b) fiscal (c) focal (d) foreclosed

Job Interview Advice

- Q1 When you go to a job interview, it is really important to dress
- (a) unequally (b) appropriately (c) sparingly (d) meagerly
- Q2 When filling out an application, make sure you write your answers
- (a) mumbled (b) tongue-tied (c) intelligibly (d) hazily
- Q3 Make sure you list your skills and experience that you believe will meet the of the employer.
- (a) expectations (b) attention (c) carelessness (d) abstraction
- Q4 In your job interview, don't complain about previous jobs or former
- (a) mayors (b) visitors (c) activists (d) employers
- Q5 When answering questions to the employer, be confident and your words really well.
- (a) stutter (b) articulate (c) dribble (d) mix up
- Q6 Avoid clothing such as jeans, flip flops, sneakers, t-shirts, caps, etc.
- (a) casual (b) dressy (c) formal (d) stylish
- Q7 Bring as much information about yourself as you might need. On your make sure you include hobbies, volunteer work or anything that you've done that may pertain to that job.
- (a) school transcript (b) college degree (c) resume (d) journal
- Q8 It is usually really handy to have letters of from previous employers.
- (a) demotion (b) recommendation (c) dismissal (d) declination
- Q9 Hint: Fill out the job application first with a pencil then with a pen, so you don't have to use
- (a) white out (b) eraser (c) ruler (d) marker
- Q10 If you don't remember some particular information about jobs you had in the past, feel free to ask the employer if you can take the application home so you can do some
- (a) synthesis (b) estimation (c) interpretation (d) research

Dental Care Expressions

- Q1 Most dentists are practitioners, which means they own their own business and work alone or with a small staff.
(a) lone (b) employed (c) solo (d) unemployed
- Q2 Dentists sometimes perform corrective on gums and supporting bones to treat gum diseases.
(a) brushing (b) surgery (c) replacement (d) flossing
- Q3 Dentists wear masks, gloves, and safety glasses to protect themselves and their patients from
(a) infectious diseases (b) bad breath (c) bites (d) cavities
- Q4 Orthodontists use braces or retainers to apply pressure to teeth in order them.
(a) to pluck (b) to misplace (c) to fill (d) to straighten
- Q5 After finishing dental school, some people work together with established dentists as for a couple of years to build up experience and save money to equip an office of their own.
(a) receptionists (b) nurses (c) associates (d) members
- Q6 As dental technology improves, dentists will be able to offer more treatment to their patients.
(a) destructive (b) effective (c) eruptive (d) affective
- Q7 When dentists extract all of your teeth, they replace the missing teeth with
(a) fillings (b) cavities (c) braces (d) dentures
- Q8 Dentists use an assortment of like mouth mirrors, probes, forceps, brushes, and scalpels in their work.
(a) instruments (b) jumbles (c) retainers (d) performances
- Q9 When decay or injuries the blood or nerve supply of your tooth, you need a Root Canal.
(a) brake (b) infect (c) sterilize (d) purify
- Q10 Wisdom teeth are always the last to They commonly appear around the ages 17 to 25.
(a) be born (b) increase (c) develop (d) conglomerate

Insurance Policy Vocabulary

- Q1 I took out a life insurance with State Ranch Insurance Company last week.
(a) contract (b) policy (c) agreement (d) deal
- Q2 My insurance are only \$70 per month.
(a) receipts (b) fees (c) premiums (d) payings
- Q3 In the event of my death, the will be my widow.
(a) recipient (b) widow (c) donor (d) beneficiary
- Q4 My insurance does not me if I commit suicide.
(a) collect (b) cover (c) console (d) contribute
- Q5 The amount of money that my wife will get has already been calculated by State Ranch's
(a) manager (b) archivist (c) actuary (d) agent
- Q6 If I decide that I no longer need my insurance, I can cash it in for the amount of its value.
(a) rebate (b) surrender (c) discount (d) return
- Q7 Before I got the insurance, I had to receive a complete physical
(a) investigation (b) injection (c) therapy (d) examination
- Q8 I am feeling great, because the doctor told me that I have a life of 82 years!
(a) length (b) line (c) expectancy (d) experience
- Q9 Even if I am late in paying, the insurance remains in effect for a period of 30 days.
(a) grace (b) satisfaction (c) long (d) latent
- Q10 The insurance is pretty expensive though: I am a policeman, so there are a lot of occupational
(a) troubles (b) involvements (c) hazards (d) duties

Contracts and agreements

- Q1 A contract is a agreement that is reached between two individuals or parties.
(a) bound (b) bounded (c) binding (d) boundary
- Q2 A contract between an individual and his or her employer is for the services s/he will provide in exchange for getting
(a) paid (b) serviced (c) employed (d) accrued
- Q3 a rental agreement to live in an apartment for one year is a kind of contract.
(a) Writing (b) Sketching (c) Signing (d) Stamping
- Q4 The tenant promises to pay a amount of rent, and in return, the realty agent promises to supply the accommodation.
(a) large (b) certain (c) sum (d) leased
- Q5 A customer into a contract each time s/he makes a purchase.
(a) goes (b) joins (c) becomes (d) enters
- Q6 A contract is initiated when a person makes an offer to buy something and the seller his or her offer.
(a) agrees (b) includes (c) accepts (d) signs
- Q7 In order for a contract to be completed, something of needs to be exchanged.
(a) worth (b) value (c) goods (d) interest
- Q8 A contract has been created when both the buyer and the seller have agreed that there will be some kind of
(a) consideration (b) service (c) application (d) business
- Q9 Any contract that is made to buy or sell something that is is not enforceable under law.
(a) illogical (b) illegible (c) illegal (d) illegitimate
- Q10 A contract is required to be made by those who are legally capable, a condition called
(a) capaciousness (b) capacity (c) credence (d) credibility

The Business Plan

- Q1 The initial responsibility of a business plan is to help to develop a business strategy.
(a) strict (b) hidden (c) regional (d) solid
- Q2 First, you should describe your products and services and discuss the market that you are
(a) goaling (b) aiming (c) targeting (d) goading
- Q3 If you wish to interest investors, you need to emphasize the company's profit
(a) potential (b) chance (c) taking (d) deal
- Q4 You should be particularly careful to adequately the risks in the business.
(a) launch (b) bare (c) disclose (d) unleash
- Q5 You should examine customer and the benefits of your products and services.
(a) pockets (b) files (c) needs (d) returns
- Q6 the strong and weak points of any firms in competition with yours and look for marketplace opportunities.
(a) Equate (b) Evaluate (c) Erase (d) Eliminate
- Q7 If you can find a particular market to focus on, you should investigate this further.
(a) location (b) corner (c) industry (d) niche
- Q8 It may also be possible for you to your products differently in the marketplace to attract new customers.
(a) position (b) set (c) spread (d) situate
- Q9 It is not a good idea to exaggerate sales projections, and it is just as poor an idea to operating costs.
(a) overtake (b) undertake (c) overestimate (d) underestimate
- Q10 If you forecast conservatively, you will be more likely to maintain an extra of cash.
(a) pillow (b) comforter (c) pillar (d) cushion

Conference Advice

- Q1 Being a delegate at conferences and other gatherings is a valuable opportunity whether or not you present a
(a) gift (b) negotiation (c) paper (d) presentation
- Q2 At such events, you will get an accurate of the current direction of the industry.
(a) opinion (b) rationale (c) sense (d) thought
- Q3 And if you are scheduled to give a talk, you will gain increased
(a) action (b) activity (c) honorarium (d) visibility
- Q4 Actually, it is not very important for you to attend any of the exhibitions.
(a) vended (b) vending (c) vendor (d) vent
- Q5 In order for you to be into your industry and its market, it is important for you to go to such events.
(a) plugged (b) posted (c) presented (d) proven
- Q6 The importance of conferences is not the seminars or workshops, but the refreshment breaks and chatting at the bar after the day is
(a) accumulated (b) cancelled (c) discussed (d) done
- Q7 The key feature of a conference is the chance to meet those whom you would not have met.
(a) elsewhere (b) ever (c) otherwise (d) outside
- Q8 Be sure to carry your business cards, and do not hesitate to cards with anyone you meet.
(a) change (b) charge (c) except (d) exchange
- Q9 And finally: do not forget to enjoy your host city: conference information packages often nearby attractions and sightseeing opportunities.
(a) delight (b) enlighten (c) limelight (d) spotlight
- Q10 Well ahead of time, however, you should plan a balance of scheduled conference activities and events that your needs.
(a) align (b) extend (c) measure (d) suit

Computer Health

- Q1 Computer advisors recommend that you consider correct workstation and personal posture in order to minimize the chances of an injury.
(a) layout (b) outsourcing (c) overreach (d) pullover
- Q2 The symptoms of such injuries may include in the fingers, painful hands or wrists, or eye problems.
(a) dampness (b) dumbbells (c) dumbness (d) numbness
- Q3 A(n) workstation permits you to work in a natural position while minimizing the strain on your arms, back and eyes.
(a) allowed (b) ideal (c) imaginary (d) luxurious
- Q4 On the other hand, a poorly designed workstation will force you into uncomfortable postures like over.
(a) bunching (b) hunching (c) lurching (d) punching
- Q5 Experienced computer operators know that a good chair to their bodies.
(a) adapts (b) adept (c) adheres (d) adopts
- Q6 Use a chair that has a backrest supporting the of your back.
(a) carapace (b) carpals (c) curb (d) curves
- Q7 Ensure that you have enough below the table top to fit your knees comfortably.
(a) inches (b) location (c) room (d) volume
- Q8 Select a mouse that fits your hand; be sure that it is as flat as possible in order to minimize wrist
(a) position (b) strain (c) tendons (d) watch
- Q9 The computer monitor needs to be separate from the keyboard, and it should be directly in front of you.
(a) centered (b) concentrated (c) focussed (d) gathered
- Q10 A person's body is not intended to remain motionless, even in a comfortable position, for long of time; so get up and stretch!
(a) hours (b) lengths (c) periods (d) sections

Marketing Strategies

- Q1 The first step most managers to grow their business is to increase the number of customers.
(a) climb (b) do (c) take (d) plant
- Q2 Losses are usually suffered if inexperienced sales staff are given the task of a marketing scheme.
(a) engineering (b) exaggerating (c) implementing (d) tooling
- Q3 Fundamental marketing strategy is to create prospective customers who are ready, and able to buy.
(a) flocking (b) steady (c) wealthy (d) willing
- Q4 The primary goal of a such a strategy is to present sales staff with prospects to into paying customers.
(a) connect (b) connive (c) convert (d) convey
- Q5 One thing that managers can do to increase their business is to reward existing customers for new ones.
(a) referring (b) renewing (c) replying (d) returning
- Q6 Established customers are seldom asked whether they are interested in more or new products or services; they are all too often taken for
- (a) gifts (b) granite (c) given (d) granted
- Q7 It can be the of a business to expect regular customers to purchase standard quantities without being solicited to buy more.
(a) undersizing (b) undoing (c) unravelling (d) untying
- Q8 Sharing news, information and offers with customers increases their of repurchase.
(a) affiliation (b) frequency (c) notification (d) number
- Q9 Customers should be offered more value through complementary products and services at the of sale.
(a) area (b) bill (c) counter (d) point
- Q10 business is gained by the company that gives the customer what s/he wants.
(a) Reform (b) Regard (c) Repeat (d) Replacement

Warranties

- Q1 One definition of a warranty is that it is a promise of which is given by the seller or the manufacturer to the purchaser.
(a) qualification (b) quality (c) quantification (d) quantity
- Q2 The purchaser must be given the to see the warranty before s/he makes the purchase.
(a) invoice (b) opportunity (c) paper (d) return
- Q3 Unfortunately, shoppers do not usually pay attention to the until a problem with the purchase arises.
(a) coverage (b) damage (c) leverage (d) overage
- Q4 Many retailers view warranties as a technique.
(a) preferable (b) procedural (c) professional (d) promotional
- Q5 The use of warranties gradually developed as part of the process between sellers and customers.
(a) bargaining (b) gaining (c) ingratiating (d) regaining
- Q6 An implied warranty is legally in effect even if it is not in form.
(a) outline (b) spoken (c) stated (d) written
- Q7 Any respectable manufacturer will an implied warranty.
(a) discard (b) honor (c) receive (d) suspect
- Q8 Clear is an affirmation that the product has not been stolen and is not otherwise illegal.
(a) byline (b) caption (c) headline (d) title
- Q9 A warranty of for purpose assures the purchaser that the item will perform properly the function for which it was designed.
(a) ability (b) design (c) fitness (d) strength
- Q10 Merchantability warrants that the item will up to reasonable expectations of the purchaser.
(a) grow (b) level (c) live (d) seem

Office Technology Problems

- Q1 The of technology in the office increases the average work day in the US by over an hour and a half.
(a) disuse (b) misuse (c) overuse (d) reuse
- Q2 One research project revealed that phone and email habits can actually reduce rather than improve it.
(a) procedure (b) processing (c) productivity (d) progress
- Q3 At work, male employees are the greater time wasters when it to surreptitious non-work activities.
(a) comes (b) evaluates (c) generates (d) reverts
- Q4 Improperly dealing with phone calls and emails hinders workers from getting their jobs done, creates poor working habits, and the work day.
(a) brightens (b) broadens (c) lengthens (d) lightens
- Q5 Too much reliance on voice mail when making or phone calls was also spotlighted in the study.
(a) cancelling (b) dialing (c) returning (d) unmaking
- Q6 The delay that is caused by the necessity of waiting for critical responses to emails was another problem that caused time every day.
(a) cartage (b) garbage (c) passage (d) wastage
- Q7 The average total time lost at work every day was over two hours, of which an hour and a half was because communication technology was not used to good
(a) condition (b) effect (c) management (d) timing
- Q8 On average, thirty minutes were wasted managing telephone communications, while ten more minutes were wasted attempting to locate
(a) coffee (b) collations (c) colleagues (d) cosmetics
- Q9 The communications that once were an important contribution to efficiency have now begun to become a detriment to it.
(a) instruments (b) pieces (c) tools (d) utensils
- Q10 One basic cause of lost efficiency is that employees are often unaware of another worker's location, whether it be in a meeting, at a different desk, or away
(a) offsite (b) outdoors (c) overboard (d) sightseeing

Secretarial Office Procedures

- Q1 Modern technology continues to proliferate in offices everywhere, and the secretary's role has greatly
- (a) evolved (b) mutated (c) transmogrified (d) transposed
- Q2 Operational restructuring and automated procedures have presented secretaries with a broad range of new responsibilities formerly for managerial levels.
- (a) assigned (b) maintained (c) reserved (d) restricted
- Q3 Nevertheless, amid these changes their duties have remained almost unchanged.
- (a) center (b) core (c) interior (d) special
- Q4 A secretary is responsible for a range of administrative and duties that are essential to the efficient operation of a business.
- (a) clerical (b) equitable (c) menial (d) stationary
- Q5 A secretary serves as an information for an office, organizes and maintains hard copy and electronic files, and generates correspondence.
- (a) clearinghouse (b) household (c) outhouse (d) warehouse
- Q6 Many secretaries also travel arrangements and contact clients.
- (a) apportion (b) craft (c) handle (d) manipulate
- Q7 A large part of a secretary's day is involved with negotiating meeting times, which is a(n) job, especially if many are to attend.
- (a) administrative (b) cumbersome (c) thankless (d) unmanageable
- Q8 Today, more and more secretarial staff use PCs to run database management, publishing, and computer graphics software.
- (a) desktop (b) keyboard (c) virtual (d) workstation
- Q9 Secretaries nowadays are often from old-fashioned typing and dictation; therefore, they can now support more than one executive staff member.
- (a) eliminated (b) fired (c) relieved (d) retired
- Q10 secretaries are responsible for fewer clerical duties than lower-level secretarial staff.
- (a) Corporate (b) Executive (c) Professional (d) Section

Basic Electronics

- Q1 Electronics is the study and utilization of systems that function by guiding electron flow in such as semiconductors.
(a) contrivances (b) devices (c) pieces (d) servers
- Q2 Designing and building electronic circuits to solve problems is the mandate of electronics engineering.
(a) parallel (b) practical (c) partial (d) production
- Q3 Research into innovative semiconductor technology and applications is considered a of physics.
(a) branch (b) responsibility (c) segment (d) subsidiary
- Q4 Electronic circuits are mainly used to control, process and distribute information, and for the and distribution of electric power.
(a) commutation (b) contamination (c) conversation (d) conversion
- Q5 These two purposes rely on the creation and detection of electromagnetic and electrical currents.
(a) fields (b) floors (c) grounds (d) surfaces
- Q6 The rapid modern advancement of electronics began in with the introduction of the radio.
(a) earnest (b) enthusiasm (c) secret (d) sincerity
- Q7 There are three divisions to an electronics system, an example of which is a television
(a) box (b) case (c) kit (d) set
- Q8 First, the input is a broadcast signal either received by its antenna or in through a cable.
(a) cued (b) fed (c) led (d) sped
- Q9 Second, processing circuits inside the TV the brightness, colour and audio data from this signal.
(a) contract (b) detract (c) extract (d) retract
- Q10 Third and last, its output apparatus, a cathode ray tube, changes the electronic signals into a image on its screen.
(a) vague (b) valuable (c) viable (d) visible

Business Letter Basics

- Q1 The first goal in writing a business letter is to get the recipient's
- (a) address (b) attention (c) services (d) trade
- Q2 One fundamental of effective writing is to put the key information at the beginning.
- (a) case (b) example (c) principle (d) situation
- Q3 Avoid down the beginning of the letter with abundant information of which the reader is already aware, however.
- (a) gearing (b) setting (c) weighing (d) writing
- Q4 Effective writing is reading that makes the recipient want to read further.
- (a) affected (b) effortless (c) effusive (d) offensive
- Q5 In writing commercial correspondence, it is important to employ a friendly yet efficient
- (a) feeling (b) mood (c) tense (d) tone
- Q6 Try to aim for a style, but without employing bad grammar, slang, or otherwise questionable English.
- (a) controversial (b) convenient (c) conventional (d) conversational
- Q7 Be merciless in eliminating the that most people put into letters: it wastes the recipient's time and tries his or her patience.
- (a) backing (b) clouding (c) complaining (d) padding
- Q8 A good business letter is simple and straightforward without being simplistic or
- (a) panoramic (b) paternal (c) patriotic (d) patronizing
- Q9 The conclusion or ending paragraph should bring the communication to a polite and close.
- (a) businesslike (b) interminable (c) measurable (d) subtle
- Q10 Unfortunately, the ending paragraphs in much commercial correspondence employ wordy and overused phrases that detract from the letter's
- (a) contact (b) contract (c) extract (d) impact

Annual Report

- Q1 Our annual report was to the shareholders on 31 March.
(a) submerged (b) submitted (c) subordinated (d) subtracted
- Q2 Turnover remained constant through the year.
(a) annual (b) fiscal (c) physical (d) revenue
- Q3 Profits declined sharply with the devaluation of the
(a) banknotes (b) change (c) currency (d) money
- Q4 Sales fell gradually in the first two quarters, but in the second half of the year.
(a) realigned (b) recalled (c) recovered (d) resisted
- Q5 Costs reached in April.
(a) an acme (b) an apex (c) a climax (d) a peak
- Q6 Demand rose sharply after our major competitor went into
(a) bankruptcy (b) export (c) receiver (d) difficulty
- Q7 Overhead levelled off when utility charges were by the government.
(a) cancelled (b) frozen (c) given (d) tapped
- Q8 Prices were raised with the introduction of our new of widgets.
(a) batch (b) line (c) manager (d) team
- Q9 Output up with demand.
(a) followed (b) kept (c) made (d) put
- Q10 Although the company's overall was weak, its bottom line was still in the black.
(a) action (b) activity (c) performance (d) progress

The Importation Process

- Q1 In the first step of the importation process, the purchaser makes his selection from the supplier's of hair dryers.
(a) atlas (b) catalogue (c) directory (d) encyclopedia
- Q2 Next, he sends an email to check the availability of
- (a) wares (b) selection (c) stock (d) suppliers
- Q3 Thereupon, he the hair dryers.
(a) commands (b) demands (c) orders (d) requires
- Q4 Soon, he receives a of the order from the supplier.
(a) confirmation (b) delegate (c) message (d) waybill
- Q5 Afterward, he receives a pro invoice.
(a) active (b) bono (c) forma (d) tempore
- Q6 Subsequently, his bank issues a of credit for the amount of the invoice.
(a) debit (b) letter (c) missive (d) receipt
- Q7 Then, he receives the supplier's invoice for the hair dryers FOB of departure.
(a) date (b) dock (c) point (d) wharf
- Q8 After that, he receives the of lading from the transporter.
(a) bill (b) fee (c) form (d) list
- Q9 Thereafter, he pays the transporter for costs.
(a) boxing (b) buying (c) carrying (d) shipping
- Q10 Finally, he receives the hair dryers with a declaration form.
(a) costume (b) customary (c) customer (d) customs

Cellular Telephones

- Q1 All the world, cellular telephones are being used more and more.
(a) about (b) around (c) in (d) past
- Q2 Cell phones are hand- devices; they are also called wireless or mobile phones.
(a) carried (b) crafted (c) held (d) made
- Q3 Cell phones are with users because they are small, light and easily transported.
(a) common (b) famous (c) popular (d) well-liked
- Q4 Cellular telephones are actually little different than two- radios.
(a) channel (b) party (c) path (d) way
- Q5 A caller speaks into a cell phone, and it picks his or her voice, transforming the sound into radio waves.
(a) at (b) out (c) over (d) up
- Q6 Then these radio waves are transmitted through the atmosphere until they meet a base station.
(a) near (b) nearby (c) nearly (d) neighborhood
- Q7 The station sends your phone call the standard telephone network, where it eventually reaches the receiver.
(a) among (b) around (c) at (d) through
- Q8 Cell phones provide a vast array of these days, and new ones are being added all the time.
(a) buttons (b) customers (c) duties (d) functions
- Q9 When someone calls you, your cell phone receiver radio waves sent out by the base station.
(a) collects (b) detects (c) elects (d) selects
- Q10 Inside your cell phone, these waves are converted into the sound of the caller's voice.
(a) back (b) backward (c) forth (d) forward

Job Advertising

Q1 Industry-, or niche, employment websites are proliferating as places for companies to locate qualified personnel.

- (a) controlled (b) only (c) particular (d) specific

Q2 Niche sites present a large of qualified job-seekers.

- (a) pane (b) pod (c) pool (d) porch

Q3 The internet, in comparison to other advertising media, gives its users a broader

- (a) reach (b) reaction (c) reality (d) reason

Q4 The internet produces results faster and more cheaply than other advertising media.

- (a) aging (b) old-fashioned (c) redundant (d) traditional

Q5 Companies these days look at internet job advertising as an part of their staffing efforts.

- (a) innate (b) insignificant (c) integral (d) intelligent

Q6 Advertising positions on employment websites can generate a lot of from potential candidates.

- (a) electricity (b) practice (c) static (d) traffic

Q7 But general sites often produce an insufficient number of qualified applicants, making the process relatively time for the results seen.

- (a) consuming (b) devoting (c) devouring (d) wasting

Q8 Niche site marketing targets executives and professionals of the industry

- (a) desired (b) employed (c) presented (d) served

Q9 Advertisements both on niche sites and using more conventional methods are a part of a well- staffing campaign.

- (a) centered (b) loaded (c) rounded (d) stated

Q10 Niche sites often include job postings, comparative salary scales, curriculum vitae databases, and

- (a) all (b) other (c) forth (d) more

Job Applications

- Q1 The application form is used by companies as a means of basic information from all applicants.
(a) acquiring (b) distributing (c) manipulating (d) standardizing
- Q2 The application is a key marketing tool for the applicant in the job-..... process.
(a) advertising (b) gathering (c) seeking (d) wanted
- Q3 Companies utilize the application as a for deciding whether to interview the applicant.
(a) background (b) basis (c) blueprint (d) bottomline
- Q4 The application form should be considered the applicant's first test in directions.
(a) examining (b) following (c) indicating (d) reading
- Q5 The application form should be filled out as as possible; it reflects the applicant's nature.
(a) cleanly (b) freshly (c) neatly (d) nicely
- Q6 On the form, answers should be to the specific position for which the person is applying.
(a) measured (b) modified (c) presented (d) tailored
- Q7 No should be left on the form; for questions that are irrelevant, write "not applicable" ("n/a").
(a) answers (b) blanks (c) empties (d) notes
- Q8 The goal of the application is to obtain a personal interview, so do not provide any information.
(a) affirmative (b) negative (c) objective (d) positive
- Q9 Questions should be answered, but complete answers need not necessarily be given.
(a) briefly (b) comprehensively (c) earnestly (d) truthfully
- Q10 Specific salary limits should never be indicated on the application; just write "open" or " ".
(a) negative (b) negotiable (c) undecided (d) unknown

Job Interviews

- Q1 The first interview for the candidate is the interview, which is used to ascertain whether s/he matches the position's minimum qualifications.
(a) initializing (b) reviewing (c) screening (d) standing
- Q2 The interviewer(s) will have the applicant's resume in and attempt to confirm the information it contains.
(a) control (b) hand (c) office (d) person
- Q3 The selection interview is worrisome for most candidates: although they may have the requisite skills, the company now determines whether they have the personality to into the group.
(a) fit (b) join (c) match (d) work
- Q4 A candidate who does not interact positively with supervisors and co-workers may the operations of a whole section.
(a) corrupt (b) disrupt (c) erupt (d) interrupt
- Q5 A group interview is one in which the interviewer(s) attempt to distinguish the from the followers.
(a) bosses (b) chiefs (c) heads (d) leaders
- Q6 When a panel interview is, the candidate is interviewed by several people at the same time.
(a) established (b) held (c) positioned (d) thrown
- Q7 The candidate should make eye with each member of the panel as s/he answers the panelist's question.
(a) arrows (b) avoidance (c) contact (d) sight
- Q8 One technique the applicant should be aware of is the stress interview, which is occasionally used to out those who are unable to deal with adverse situations.
(a) cast (b) toss (c) weed (d) wrench
- Q9 Stress may be introduced into this kind of interview by asking strange questions or by reacting to the candidate's responses with
- (a) queries (b) quietness (c) silence (d) snores
- Q10 In a stress interview, the candidate has only two choices: play or refuse such bad treatment by terminating the interview.
(a) along (b) anyway (c) games (d) ignorant

Hiring the Right Person

- Q1 In order to take on the right candidate, the employer must examine both abilities and personality, although not necessarily in that
- (a) interview (b) order (c) resume (d) time
- Q2 The first step to hiring is being aware of the abilities that the ideal candidate should have.
- (a) congress (b) process (c) progress (d) success
- Q3 Before proceeding to advertisement and interviews, create a list of skills needed for the job and assign a to each skill.
- (a) rate (b) rating (c) time (d) timing
- Q4 Placing a on education and experience is only common sense in the hiring process.
- (a) premier (b) premium (c) preview (d) prime
- Q5 If the applicant seems to be over-qualified for the position, you have found either a diamond in the or someone very adept at interviews.
- (a) coal (b) mine (c) rough (d) shop
- Q6 If this applicant does not have extensive practical experience in a similar position, you may rest that s/he is the latter.
- (a) assured (b) ensured (c) insured (d) secured
- Q7 Nevertheless, occasionally a talented candidate is found who is willing to accept a position and pay for which he or she is overqualified.
- (a) back (b) cheque (c) envelope (d) scale
- Q8 How successful the candidate will be is determined in the end by the team of the group s/he becomes a part of.
- (a) biology (b) chemistry (c) physics (d) sociology
- Q9 The manager's goal is to employ individuals who are technically and also have personalities that suit their team.
- (a) decent (b) deficient (c) proficient (d) prolific
- Q10 Should questions remain concerning the candidate following the traditional interview, it is then time to consult his or her
- (a) references (b) relatives (c) remarks (d) research

Training New Staff

- Q1 Well before beginning a training program, the trainer should sit down and prepare a lesson for each day.
(a) itinerary (b) plan (c) plot (d) scale
- Q2 The course needs to be well prepared in advance so that all important points will be
- (a) covered (b) exercised (c) plotted (d) protected
- Q3 Before or during the first class, it is important, if possible, to take time to to know the individual students.
(a) get (b) have (c) learn (d) study
- Q4 An effective trainer knows his or her
- (a) audience (b) directions (c) spectators (d) teachers
- Q5 Put questions to the trainees and encourage them to in return.
(a) follow (b) listen (c) question (d) quote
- Q6 Early on, the trainer should what his or her students already know, what previous experience they have, and what difficulties they have encountered.
(a) declare (b) demand (c) depict (d) determine
- Q7 In this way, the trainer discovers where to emphasis and where to move more quickly through the information.
(a) bring (b) list (c) place (d) strike
- Q8 Training is a dynamic, two-way process; it should always be a rather than a speech or presentation.
(a) catalogue (b) dialogue (c) monologue (d) travelogue
- Q9 The trainer should not forget to cover the minor tasks that are familiar to a longer-term employee; these could well be to a recent hiree.
(a) exciting (b) foreign (c) impossible (d) lost
- Q10 One important training tool is the list; remember that this may be the only that remains with your trainee after the training session has finished.
(a) memory (b) remnant (c) souvenir (d) thing

Company Benefits

- Q1 Company benefits are often a significant portion of the employee's compensation
- (a) package (b) parcel (c) salary (d) set
- Q2 When considering an offer, the candidate should examine any benefits offered by the employer.
- (a) preferred (b) prescriptive (c) progressive (d) prospective
- Q3 Generous benefits can contribute up to 35 or 40 percent to the compensation for a job.
- (a) overage (b) overall (c) overpaid (d) overseen
- Q4 Health insurance is an important benefit; it is less expensive through the employer at rates than when taking it out on one's own.
- (a) department (b) division (c) group (d) team
- Q5 Should the employee become ill or have an accident, his or her medical is adequately covered.
- (a) bandage (b) injury (c) repair (d) treatment
- Q6 Many US employers now help cover the expense of facilities in their communities.
- (a) childcare (b) childhood (c) childish (d) childlike
- Q7 Another important benefit now often offered is flextime, which allows the employee to vary his or her working hours, within, each day.
- (a) hours (b) limits (c) ranges (d) reasons
- Q8 On the other hand, fewer companies are offering pension plans that guarantee a fixed monthly sum to
- (a) employees (b) layoffs (c) retirees (d) seniors
- Q9 Another benefit, the stock ownership plan, permits the employee to buy of the company's stock at subsidized prices.
- (a) sections (b) segments (c) shares (d) slices
- Q10 is a work plan that permits the employee to work from his or her home.
- (a) Telecommunicating (b) Telecommuting (c) Teleconferring (d) Telejobbing

Starting Salary Expectations

- Q1 If a well-qualified person is assiduous in his or her job search, s/he may receive more than one job
- (a) advertisement (b) chance (c) offer (d) site
- Q2 Location and cost of living play a big in determining salary.
- (a) part (b) percentage (c) place (d) portion
- Q3 Both salary and cost of living vary among urban, suburban, and areas.
- (a) countryside (b) hamlet (c) rural (d) wilderness
- Q4 Salaries in an urban area will likely be higher than in the suburbs, while the purchasing of each salary may be similar.
- (a) amount (b) power (c) rate (d) result
- Q5 The costs of living in a of geographical locations can be compared by using salary calculators available on the internet.
- (a) center (b) number (c) percent (d) quantity
- Q6 and demand are big factors in the starting salary a company may offer.
- (a) Offer (b) Plea (c) Request (d) Supply
- Q7 In a field with a large number of candidates, there will be lower salaries and competition.
- (a) some (b) steep (c) stiff (d) stout
- Q8 Contrariwise, other fields need workers so badly that the candidate will have his or her choice of employers, many of whom will offer dollar.
- (a) maximum (b) multiple (c) silver (d) top
- Q9 Even so, within fields a range of salaries is offered, and industry and specific employer usually salary.
- (a) affect (b) effect (c) infect (d) reflect
- Q10 Finally, each candidate is one-of-a-kind: his or her specific qualifications and abilities will play a major role in attracting employers and a salary.
- (a) demanding (b) garnishing (c) negotiating (d) settling

Job Promotion

- Q1 Employees with ambition are often eager to into management.
(a) climb (b) level up (c) move (d) raise
- Q2 is the ability to make decisions that will affect the company's future in a non-emotional way.
(a) Magnitude (b) Majority (c) Maturity (d) Modesty
- Q3 Such employees will have formed friendships in the company, and co-workers will be expecting them to make decisions on these relationships.
(a) affected (b) based (c) centered (d) controlled
- Q4 An employee's ability to come up with ideas is a benefit to a company, and the employee will be noticed for it.
(a) sound (b) stable (c) strict (d) subtle
- Q5 A manager knows what s/he needs to get done each day, and usually knows this at the end of the previous day, so s/he should get a plan thought out ahead of time.
(a) drawn (b) form (c) game (d) morning
- Q6 Promotions go to the employees who are the most help to their bosses; when the boss is asked for a recommendation, those helpful employees will
(a) come to mind (b) know their place (c) step right up (d) wait it out
- Q7 Management hopefuls should watch what their boss does and gain some into the responsibilities of the position.
(a) foresight (b) hindsight (c) insight (d) oversight
- Q8 The proverb "familiarity contempt" is quite applicable to working in a position of authority.
(a) breeds (b) exceeds (c) needs (d) precedes
- Q9 A manager cannot make close friends at the office; s/he should make instead.
(a) acquaintances (b) allies (c) employees (d) enemies
- Q10 Good managers know how to remain friendly but
(a) impersonal (b) standoffish (c) stern (d) stolid

The Balance Sheet

- Q1 A balance sheet shows the financial that a company has at a point in time and where they came from.
(a) records (b) resources (c) returns (d) revenues
- Q2 It is an instant photograph that displays the company's financial at the end of a business month, quarter or year.
(a) explanation (b) position (c) publication (d) station
- Q3 The organization of a balance sheet reflects this basic: assets equal debts plus equity.
(a) arrangement (b) assessment (c) equation (d) question
- Q4 The of accounts is a listing of the accounts that are reflected in the financial statements.
(a) book (b) chart (c) table (d) outline
- Q5 Assets are often listed in the order of their — which means how easy it would be to convert each asset into cash.
(a) complexity (b) liquidity (c) security (d) simplicity
- Q6 Assets are divided into three categories: Current Assets, Fixed Assets, and Assets.
(a) Current fixed (b) Different (c) Fixed current (d) Other
- Q7 Current assets will likely be turned into cash or converted into a(n) within a year.
(a) bonus (b) expense (c) option (d) stock
- Q8 Fixed assets are saleable, but are not expected to be converted to cash in the course of business.
(a) average (b) equal (c) final (d) normal
- Q9 Liabilities are debts or stemming from goods or services received by the company.
(a) obligations (b) others (c) outstandings (d) owed
- Q10 If the assets of a company are greater than its liabilities, then the equity of the business is the positive between the two numbers.
(a) calculation (b) difference (c) dividend (d) sum

Income Statements

- Q1 The statement of income and expenses reports the company's income and expenses for the time period: it is also called a-and-loss statement.
(a) earnings (b) gain (c) profit (d) win
- Q2 The first item on the statement is the total amount of sales of products or services; this is often referred to as sales.
(a) gross (b) mass (c) overall (d) whole
- Q3 The main deduction from this revenue is called of sales, the amount of money the company spent to produce the same goods or services.
(a) cost (b) discount (c) expense (d) reduction
- Q4 The next deduction is expenses — for example, administrative salaries and research costs, which do not vary directly with production.
(a) fixed (b) operating (c) standard (d) unproductive
- Q5 Depreciation expenses the wear and on assets like machinery, equipment and furnishings.
(a) age (b) change (c) repair (d) tear
- Q6 The depreciation charge for using these assets during the accounting period is a of their original cost.
(a) foundation (b) fractile (c) fragment (d) function
- Q7 income is the money that the company earns by keeping its cash in savings accounts, term deposits, etc.
(a) Illicit (b) Inactive (c) Interest (d) Internal
- Q8 Finally, tax is deducted.
(a) business (b) commercial (c) income (d) value-added
- Q9 The final entry is the line, which represents net earnings of the company during the accounting period.
(a) balance (b) base (c) black (d) bottom
- Q10 Additionally, indicates how much shareholders would receive if the company distributed all of its net earnings as dividends.
(a) EPS (b) GDP (c) GNP (d) VAT

Cost Accounting

- Q1 or cost accounting systems are part of a company's information system and are used for tracking costs and allocations to judge operational efficiency.
(a) Corporate (b) Domestic (c) Management (d) Monitoring
- Q2 This is an accounting system, rather than one for outside reporting.
(a) inner (b) inside (c) interior (d) internal
- Q3 There are no rules governing how a company should keep track of cash flows for cost accounting purposes.
(a) amended (b) fixed (c) required (d) restricted
- Q4 budgeting is a form of forecasted cost accounting for long-term projects or expenditures.
(a) Capital (b) Major (c) Overhead (d) Terminal
- Q5 Cost accounting applications are major financial in everyday corporate decision-making.
(a) distractors (b) drivers (c) fetters (d) operators
- Q6 Cost accounting is important for estimating the of current and future activities.
(a) foreseeability (b) profitability (c) sensibility (d) variability
- Q7 When good cost accounting procedures are, the company may find out that they have been producing a non-profitable product or service.
(a) contracted (b) discarded (c) implemented (d) suggested
- Q8 Cost accounting managers toward company goals.
(a) aggravates (b) gravitates (c) insulates (d) motivates
- Q9 It also measures the of managers and departments in the company.
(a) acceleration (b) doings (c) performance (d) seniority
- Q10 costs change in proportion to the level of production activity, while fixed costs remain unchanged.
(a) Varicose (b) Various (c) Variable (d) Versatile

Auditing

- Q1 The purpose of an audit is to gather and evaluate evidence in order to form an opinion on the of a company's financial statements.
(a) rationality (b) realization (c) reliability (d) responsibility
- Q2 The audit is usually no more than a page in length and is attached to the financial statements.
(a) report (b) response (c) result (d) review
- Q3 Auditors are not responsible for the of the financial statements of an company.
(a) evaluation (b) examination (c) position (d) preparation
- Q4 In the financial statements, the company implicitly states that all items, account balances and transactions are valid, complete and accurate.
(a) essentially (b) generally (c) materially (d) precisely
- Q5 An error in is committed when the financial statements include an item that should not be included.
(a) accuracy (b) auditing (c) completeness (d) validity
- Q6 An error in is committed when the financial statements do not include an item which should be included.
(a) accuracy (b) auditing (c) completeness (d) validity
- Q7 An error in is committed when the financial statements include incorrect information about an item that should be included.
(a) accuracy (b) auditing (c) completeness (d) validity
- Q8 One of the principal goals of the auditor is to add to this assertion.
(a) credentials (b) credibility (c) creditworthiness (d) credulity
- Q9 Audit risk is the risk that the auditor expresses an inappropriate audit opinion when the financial statements are significantly
(a) misstated (b) overstated (c) restated (d) understated
- Q10 In addition to the financial statements, the auditor also examines the company's internal procedures for effectiveness.
(a) coherence (b) command (c) control (d) correspondence

Budgeting

- Q1 Budgeting is a combination of mathematics and guesswork: some are precisely known, while others are less clear.
(a) factions (b) factors (c) fallacies (d) fractions
- Q2 Every company should prepare a complete budget and constantly its performance against that budget.
(a) match (b) merge (c) mirror (d) monitor
- Q3 Any variation from a budget should be investigated and explained, and action should be taken to correct any problems.
(a) planned (b) potential (c) practiced (d) prompt
- Q4 When you have set a budget, you should to it as much as possible, but revise it when necessary.
(a) stand (b) start (c) stick (d) stretch
- Q5 Budgeting itself can help a company reduce costs, because every item in it must be beforehand.
(a) certified (b) justified (c) ratified (d) rectified
- Q6 The wrong way to prepare a budget is to simply include everything at last year's level plus annual
(a) accrual (b) increment (c) inflation (d) investment
- Q7 Focus first on the largest costs, since they should have the greatest for reduction.
(a) potency (b) potential (c) prediction (d) projection
- Q8 Do not overestimate the sales for the budget period.
(a) conjectural (b) considered (c) determined (d) projected
- Q9 Creating a(n) forecast requires estimating the expected monthly expenditures and matching those against the likely monthly income.
(a) cash flow (b) current account (c) operating (d) turnover
- Q10 Many companies maintain a budget, so that they are continually budgeting for this time next year.
(a) floating (b) moving (c) rolling (d) shifting

Depreciation

- Q1 The idea of depreciation is quite straightforward; for instance, a forklift is an operational asset for a company's business, and each year it loses a certain amount of value until at last it is and has no value for the company.
- (a) irreparable (b) irreplaceable (c) unrecognizable (d) unreliable
- Q2 Calculating and for this loss in value of such an asset is called depreciation.
- (a) accounting (b) applying (c) disposing (d) subtracting
- Q3 Almost all companies invest in vehicles, furniture, machinery or buildings, and those that will be used for more than one year are considered assets.
- (a) capital (b) durable (c) permanent (d) sizeable
- Q4 However, the entire cost of such an asset cannot be in the year it is acquired.
- (a) deduced (b) deducted (c) reduced (d) remaindered
- Q5 If a business reduced a single year's income by the total cost of such an asset, it would result in a profit understatement in that year and a profit overstatement during the years.
- (a) consequent (b) continuous (c) previous (d) succeeding
- Q6 For assets that have a useful life of more than one year, the cost must be off over at least two years.
- (a) carried (b) reduced (c) stated (d) written
- Q7 The yearly depreciation for an asset is calculated using its cost and the number of years that it will presumably retain some value.
- (a) formal (b) gross (c) initial (d) list
- Q8 At the end of each year, the annual depreciation is subtracted from the asset's cost; this determines its value, which presumably is the same as its market value.
- (a) account (b) actual (c) book (d) operational
- Q9 Straight depreciation, the most common method of depreciating assets, simply divides the initial cost of an asset by the number of years that it will presumably be of use.
- (a) ahead (b) forward (c) line (d) measure
- Q10 The balance method presumes that the asset depreciates more when it is newer and less as it ages and wears.
- (a) declining (b) depleting (c) descending (d) discarding

Inventories

- Q1 Inventory accounting starts with the inventory on
- (a) deck (b) hand (c) record (d) stock
- Q2 Inventories cannot be until sold, and meanwhile they are considered an asset.
- (a) depleted (b) eliminated (c) expensed (d) recorded
- Q3 There are four generally accepted approaches to inventory valuation based on cost.
- (a) basic (b) historical (c) physical (d) presumed
- Q4 The identification method records actual cost flow: each individual item and its cost must be accounted for.
- (a) positive (b) product (c) specific (d) total
- Q5 The average method divides the total cost of inventory items by their total number at the end of any accounting period.
- (a) adjustable (b) overall (c) standard (d) weighted
- Q6 The moving average method uses an average cost for inventory items that is calculated and at the time of each sale.
- (a) added (b) applied (c) decided (d) depicted
- Q7 The method of inventory evaluation is based on the presumption that most companies normally sell the oldest items in their inventory before they sell the newer ones.
- (a) FEFO (b) FIFO (c) LIFO (d) FILO
- Q8 The method is based on the presumption that the most recent stock items purchased will be the initial items sold.
- (a) FEFO (b) FIFO (c) LIFO (d) FILO
- Q9 The method presumes that the company will continue to keep their oldest items in inventory.
- (a) FEFO (b) FIFO (c) LIFO (d) FILO
- Q10 The method attempts to ensure that perishable products are sold while they are still in good condition.
- (a) FEFO (b) FIFO (c) LIFO (d) FILO

GAAP

- Q1 Generally Accepted Accounting Principles are a set of accounting approved by the professional accounting industry.
(a) standards (b) suggestions (c) syllabuses (d) systems
- Q2 GAAP are a combination of rules set by policy boards and the commonly accepted ways of recording and reporting financial information.
(a) authoritative (b) guideline (c) optional (d) overriding
- Q3 They can become accepted either as a result of due or as a result of long term practice.
(a) placement (b) polling (c) procedure (d) process
- Q4 Accountants cannot express the opinion that financial statements are "in conformity with generally accepted accounting principles" if such information includes any from these principles.
(a) departures (b) duplications (c) projections (d) quotations
- Q5 After the Stock Market of 1929, the American Institute of Accountants introduced five broad principles of accounting which have won fairly general acceptance.
(a) Bubble (b) Bust (c) Crash (d) Plunge
- Q6 It is relatively unimportant to investors what reporting method is used by a company, so long as they are assured that it is followed every year.
(a) conclusively (b) consistently (c) constantly (d) cooperatively
- Q7 In 1934, the U.S. Congress created the Securities and Commission (SEC), giving it the authority to prescribe the methods used in preparing financial statements.
(a) Earnings (b) Economic (c) Evaluation (d) Exchange
- Q8 In 1938, Congress permitted companies to use a new method, LIFO, for income tax purposes.
(a) inclusive (b) introductory (c) inventory (d) investment
- Q9 In 1939, the AIA recommended the phrasing, "present fairly in conformity with generally accepted accounting principles" in the standard form of the report.
(a) auditor's (b) financial (c) management (d) stockholders'
- Q10 The P & L monograph of 1940 promulgated the "..... principle", which places primary emphasis on the correspondence of costs with the revenues that they produce.
(a) alignment (b) approximation (c) concord (d) matching

Accountants

- Q1 Most accounting positions require a bachelor's degree in accounting or a related field or combination of education and experience.
(a) an attained (b) a calculated (c) a curricular (d) an equivalent
- Q2 Many companies want graduates with a master's degree in accounting, or a master's degree in business administration with in accounting.
(a) a concentration (b) an expertise (c) a major (d) a specialty
- Q3 Some schools offer students a chance for hands-on experience with part-time programs in accounting or commercial firms.
(a) internship (b) practice (c) study (d) tutorial
- Q4 Accountants help make sure that a firm is run efficiently, that its records are maintained accurately, and that its taxes are paid properly and in a manner.
(a) controlled (b) courteous (c) formal (d) timely
- Q5 Nowadays, accountants are the services they offer with budget analysis, investment planning, and IT consulting.
(a) broadening (b) lengthening (c) opening (d) reformatting
- Q6 accountants, many of whom are CPAs, generally have their own companies or work for major accounting firms.
(a) Graduate (b) Professional (c) Public (d) Senior
- Q7 Some accountants specialize in accounting — investigating white-collar crimes such as securities fraud and embezzlement.
(a) criminal (b) forensic (c) police (d) undercover
- Q8 Many work closely with law enforcement officers and lawyers during investigations and often appear as witnesses during trials.
(a) expected (b) expert (c) known (d) respected
- Q9 accountants record and analyze the financial information of the firms in which they are employed.
(a) Business (b) Internal (c) Licensed (d) Management
- Q10 Government accountants work in the public, maintaining and monitoring the recordkeeping of government departments and agencies.
(a) arena (b) domain (c) quarter (d) sector

Retirement and Pensions

- Q1 The relationship between worker pensions and retirement is of interest to management and economists.
(a) considerable (b) enough (c) plentiful (d) sufficient
- Q2 The reduction in retirement age since World War II is usually to greater pension benefits, both governmental and private.
(a) aligned (b) alleged (c) assigned (d) attributed
- Q3 The anticipated difficulties in financing current public pensions could be by changes that delayed worker retirement.
(a) instigated (b) investigated (c) mitigated (d) relegated
- Q4 Private pensions a large percentage of individual wealth in most of the developed nations.
(a) compare (b) compile (c) compost (d) comprise
- Q5 As a worker ages, both his productivity and the of working another wage period will change.
(a) difficulty (b) disability (c) disinterest (d) disutility
- Q6 In a perfect labor market, employers, who always pay workers the value of their at any one time, will be indifferent to the age of retirement.
(a) contract (b) output (c) pension (d) salary
- Q7 The most obvious reason for the existence of pensions is the tax advantage, since pension are permitted to accumulate untaxed until retirement.
(a) benefits (b) calculations (c) contributions (d) payouts
- Q8 Both employers and employees benefit from a payment where workers receive less than the actual value of their work when they are young and more than the actual value of their work when old.
(a) avenue (b) envelope (c) gap (d) stream
- Q9 This system reduces worker incentives for and cheating and thereby raises their lifetime wealth.
(a) kiting (b) lurking (c) lying (d) shirking
- Q10 General economic conditions also help determine actual retirement age: higher inflation and greater unemployment at the end of his career causes the worker to his retirement.
(a) defray (b) delay (c) deny (d) detract

Start Your Own Bank

- Q1 The goal of the state of California is to maintain a sound banking system without limiting the entry of new banks.
(a) unduly (b) unrealy (c) unruly (d) unusually
- Q2 A competitive financial environment provides choice to the public and stimulates economic development and efficiency.
(a) critical (b) optimal (c) maximal (d) radical
- Q3 The state chartering agency makes sure that a new bank possesses the needed capital and management to serve the public's needs.
(a) expertise (b) labour (c) practices (d) recruitment
- Q4 This agency is the bank's primary, with the duty to protect the public from questionable banking practices.
(a) administrator (b) moderator (c) originator (d) regulator
- Q5 The term "dual banking system" means that both the California and the US governments bank charters.
(a) certify (b) issue (c) license (d) publish
- Q6 The word "State" or "National" as part of a bank's name has nothing where it operates; this refers to the type of charter it has.
(a) in common with (b) in comparison to (c) to do with (d) to understand by
- Q7 Joining the Federal Reserve System is required for national banks, but for state banks.
(a) obligated (b) obvious (c) optimal (d) optional
- Q8 The FRS lends money to banks at a discount rate to help meet their short-term cash requirements, and is known as the "lender of last" for banks suffering liquidity crises.
(a) chance (b) legs (c) request (d) resort
- Q9 The minimum amount of capital for a newly chartered bank should total at least \$2,500,000 in capital stock.
(a) collected (b) direct (c) fixed (d) startup
- Q10 California wishes to encourage a broad and shareholder base for new banks, although the organizers may desire to limit this number due to tax or other considerations.
(a) based (b) diversified (c) lengthy (d) shallow

Internet Investing

- Q1 The Internet an excellent tool for both investors and fraudsters.
(a) becomes (b) equals (c) has (d) makes
- Q2 online newsletters can certainly help investors gather valuable information.
(a) Legal (b) Legible (c) Legitimate (d) Literary
- Q3 However, some companies pay online newsletters to their stocks.
(a) tally (b) tongue (c) tout (d) treat
- Q4 These newsletters will profit if they convince investors to buy specific stocks.
(a) attractively (b) beautifully (c) handsomely (d) prettily
- Q5 The most egregious scalp the stocks they hype, the price with recommendations and then selling their own holdings at an inordinate profit.
(a) clinging to (b) driving up (c) nailing down (d) standing by
- Q6 Internet bulletin boards threads made up of numerous messages on investment opportunities.
(a) capture (b) censure (c) feature (d) stature
- Q7 A single individual can mimic widespread interest in an unknown stock with a series of posts under various
(a) actors (b) addresses (c) aliases (d) antonyms
- Q8 Because spam is so easy and cheap to produce, fraudsters frequently use it to find investors for investment deals.
(a) bogus (b) bonus (c) sub rosa (d) surplus
- Q9 Many investment programs are just an internet version of the classic scheme in which participants attempt to make money simply by recruiting new participants.
(a) escalation (b) hierarchy (c) level up (d) pyramid
- Q10 Never make an investment based on what you read in emails or on the internet.
(a) lightly (b) lonely (c) singly (d) solely

Evolution of the Stock Exchange

- Q1 Paul Arlman, Secretary General of the Federation of European Securities Exchanges, warned in the following excerpted speech that he would not be able to answer this question him: "What is an Exchange?"
(a) asked to (b) put to (c) said to (d) set to
- Q2 The New York Stock Exchange was originally formed to exchange rooms for the convenient transaction of their business by its members.
(a) furnish (b) reform (c) refurbish (d) renovate
- Q3 The oldest Stock Exchange in the world, the Amsterdam Exchange, started in a Post Office in 1598 where incoming and letters from ships were registered.
(a) backdated (b) outgoing (c) outstanding (d) overseas
- Q4 But it was only in 1611, nine years after they started trading the first tradable share of the Vereenigde Oost-indische Compagnie (VOC) that they really got their own Exchange in the of a building.
(a) facade (b) nature (c) sense (d) stead
- Q5 "Confusion de Confusiones", by Joseph de la Vega, published in 1688, shows us quite precisely what an Exchange is: a den of unless moderated by regulation.
(a) lions (b) scouts (c) thieves (d) wolves
- Q6 Through most of its history an Exchange was a meeting place in a physical sense, and only in the last century did we introduce electricity and telephones, which on many floors of the Exchanges were restricted or
(a) forbidden (b) foregone (c) forestalled (d) forgotten
- Q7 In order to define what a Stock Exchange is today, you have to understand the unstoppable progress, or, of technology.
(a) barrage (b) bombardment (c) juggernaut (d) ramrod
- Q8 When the computer did away with the physical limitation of the Exchange within one single city or region, the technology lost its uniqueness, and it gave rise to
(a) competition (b) correlation (c) jurisdiction (d) justification
- Q9 Another factor for change has been international equity investors, who have shown a ferocious appetite for both domestic and foreign equity investment, even the dot com bubble.
(a) aboveboard (b) nevertheless (c) notwithstanding (d) thereabouts
- Q10 The fourth factor is the information availability explosion that gave all investors nearly access to nearly free data.
(a) uncontrolled (b) unlimited (c) unmanageable (d) untenable

Corporate Taxation

- Q1 Rob Norton, of eCompany Now and Fortune magazines, notes in the article quoted below that corporate taxes are among the least efficient and least of taxes.
- (a) avoidable (b) defeatable (c) defensible (d) reprehensible
- Q2 The tax is popular with the man, who believes, incorrectly, that it is paid by corporations.
- (a) in the shop (b) in the street (c) on the block (d) on the job
- Q3 The federal corporate income tax applies only to some businesses — those chartered as corporations — and not to partnerships or proprietorships.
- (a) simple (b) single (c) sole (d) strict
- Q4 The federal tax is levied at three different rates on different of income: 15 percent on taxable income under \$50,000; 25 percent on income between \$50,000 and \$75,000; and 34 percent on income above that.
- (a) brackets (b) components (c) portions (d) segments
- Q5 A good reason that state and local corporate income taxes remain low is that corporations could easily out of states that imposed unusually high taxes.
- (a) reinstate (b) relegate (c) relocate (d) replace
- Q6 Except for emergency taxes in wartime, corporate profits were first taxed in 1909, when Congress a 1 percent tax on corporation income.
- (a) decided (b) enacted (c) proscribed (d) retracted
- Q7 The Tax Reform Act of 1986 was designed to increase the share of federal revenues collected via the corporate income tax and to decrease the share from the income tax.
- (a) individual (b) personnel (c) private (d) single
- Q8 While the top corporate tax rate was cut, deductions for capital expenditures were severely, and as a result the effective tax rate for many corporations rose.
- (a) amended (b) curtailed (c) examined (d) extended
- Q9 The central problem with the corporate income tax from an economic point of view is that, ultimately, only can pay taxes.
- (a) entities (b) companies (c) people (d) some
- Q10 As early as the 17th century, Sir William Petty, one of the of modern economics, argued that a tax on the production and sale of commodities would eventually be shifted by producers to consumers, who would pay it in the form of higher prices.
- (a) planners (b) precursors (c) predecessors (d) progenitors

Commercial Property

- Q1 According to NAREIT (Yungmann and Taube, 2001), property insurance coverage should be based on fair value, i.e., valuing assets at their current market values — actual, if available, or, if not.
(a) comparative (b) previous (c) projected (d) theoretical
- Q2 Much of the fair value debate has had a technical focus on how to place fair values on assets for which no market values
- (a) apply (b) compare (c) exist (d) obtain
- Q3 While the technical issues are important, the real driver should be improving for users of financial statements.
(a) opacity (b) redundancy (c) translucency (d) transparency
- Q4 A single global standard will increase the of financial presentations, which currently vary considerably.
(a) completeness (b) comprehension (c) consistency (d) control
- Q5 A comprehensive standard comparability across all types of financial institutions.
(a) correlates (b) facilitates (c) initiates (d) legislates
- Q6 When accounting values for assets from their underlying market values, some managements take uneconomic actions to protect accounting performance measures.
(a) detract (b) distract (c) diverge (d) divide
- Q7 For example, during the U.S. savings and loan crisis in the 1980s, many institutions assets with market values above book and continued to hold assets with book values above market.
(a) sold off (b) sold out (c) underwrote (d) wrote off
- Q8 In hindsight, users of their financial statements were not well served by the accounting system at the time.
(a) at hand (b) in place (c) on hold (d) underway
- Q9 Fair value argue that measuring financial assets as close as possible to their true underlying economic values removes these perverse incentives.
(a) presentations (b) proponents (c) propositions (d) protocols
- Q10 Users would also benefit from a clearer picture of the economic of the enterprise.
(a) breath (b) health (c) heart (d) scene

Quality Control at Ford

- Q1 Writing of Ford's quality control problems, Tom Murphy of Ward's Auto World magazine mentions internal data suggesting suppliers were more culpable than the auto maker as recalls and warranty claims seemed to be out of control.
- (a) exploding (b) rising (c) rolling (d) spinning
- Q2 The Firestone tire got the most attention, but in many respects it was merely a symptom of a much broader ailment afflicting the No. 2 auto maker.
- (a) debacle (b) debut (c) detachment (d) deterrent
- Q3 A Ford executive contended that suppliers deserved a trip to the for a number of costly, boneheaded mistakes.
- (a) dentist (b) market (c) outhouse (d) woodshed
- Q4 By last fall, however, the tone had softened; instead of berating parts makers, Ford was openly
- (a) conciliatory (b) congratulatory (c) consolatory (d) convivial
- Q5 Caught up in the industry-wide trend toward, Ford may have relied too heavily on suppliers for engineering.
- (a) outsiders (b) outsourcing (c) overhead (d) oversight
- Q6 This demonstrates that OEMs run the risk of becoming to the technical capabilities — or liabilities — of their suppliers if they merely purchase, rather than engineer.
- (a) subcontracted (b) subjected (c) subordinate (d) subservient
- Q7 To the problem, Ford reclaimed some engineering responsibility.
- (a) ramify (b) realign (c) rectify (d) register
- Q8 The effect of the new philosophy will be felt for years to come by many of the 2,000 production suppliers Ford taps for parts every day.
- (a) rapid (b) ripple (c) side (d) special
- Q9 Many suppliers are reserving judgment until the strategy is fully implemented over the next two years, but most are cautiously
- (a) optical (b) optimal (c) optimistic (d) optional
- Q10 It is humbling for the company that pioneered mass production of the automobile to admit nearly 100 years later that it took its eye, that it sacrificed engineering prowess in what ironically was an attempt to make itself more efficient.
- (a) for an eye (b) off the ball (c) out of the socket (d) to the grindstone

Product Development (1)

- Q1 This white paper by the American Productivity & Quality Center explains that the most successful new product development teams are, with representation from a core group of areas such as finance, marketing, manufacturing, design, engineering, and research.
- (a) bilateral (b) cosmopolitan (c) metropolitan (d) multifunctional
- Q2 An open communication environment enables team members to ideas around the group, receive feedback more quickly, and facilitate brainstorming sessions.
- (a) balance (b) better (c) bounce (d) bring
- Q3 Team membership is vital to the success of the group; program managers to select those individuals they determine to be of the greatest value is a critical step.
- (a) demanding (b) empowering (c) inducting (d) suggesting
- Q4 In addition, teams are being given greater authority and held more for the success or failure of the project.
- (a) accessible (b) accountable (c) actionable (d) advisable
- Q5 The use of various team reward and recognition structures is mixed, with a trend toward more recognition as opposed to monetary
- (a) conceptions (b) considerations (c) incentives (d) incitements
- Q6 Several best-practice companies have specific companywide awards for work "..... the call of duty".
- (a) above and beyond (b) inside and outside (c) through and through (d) up to and including
- Q7 In addition, the NPD process needs a "champion", who is with monitoring and adjusting the process as new experiences, good or bad, present themselves.
- (a) assigned (b) chored (c) lumbered (d) tasked
- Q8 The NPD process can be into four general categories: idea generation, concept development, product and process design, and production and delivery.
- (a) broken down (b) cut up (c) gathered up (d) sorted out
- Q9 One organization stores all ideas in a database and revisits them until they are useless.
- (a) deemed (b) deleted (c) determined (d) discarded
- Q10 Once viable ideas are chosen, they must be further developed, examined, and before the select few concepts proceed to full design.
- (a) itemized (b) prioritized (c) realized (d) scrutinized

Product Development (2)

- Q1 The American Productivity & Quality Center study identified specific sources that tend to be good idea for new product development, including market research, focus groups, third-party/inventor input, and brainstorming.
- (a) constructors (b) containers (c) generators (d) guarantors
- Q2 The concept development phase requires a more formal review and planning process that ensures the concepts are technically feasible, will make a product, and will allow the organization to make a profit.
- (a) fashionable (b) reasonable (c) seasonable (d) sustainable
- Q3 At this point, an executive review generally approves the product for design and additional resource
- (a) acquisition (b) advisement (c) allocation (d) attachment
- Q4 The product and process design stage involves turning the concept into a tangible product design and transforming that design into prototype or pilot.
- (a) an active (b) an actual (c) a working (d) a solid
- Q5 Prototypes or pilots allow the designers to test and the ability of the product or service to perform as originally expected.
- (a) approve (b) guarantee (c) satisfy (d) verify
- Q6 At this stage, to change the original product, some form of approval is required.
- (a) classification (b) generation (c) identification (d) specification
- Q7 This approval can range from upper management review to individual functional area review to team
- (a) ballot (b) consensus (c) hindsight (d) poll
- Q8 Once the final design is finalized and approved, the product is into production.
- (a) admitted (b) advanced (c) launched (d) projected
- Q9 A-up period normally is required before full production can begin.
- (a) level (b) round (c) scale (d) speed
- Q10 A quality assurance group within each business unit is responsible for verifying that the product and each manufacturing site meets the required
- (a) addenda (b) agenda (c) criteria (d) quota

Auto Leasing

- Q1 LeaseGuide.com author Al Hearn explains that automobile leasing is based entirely on the that you pay for the amount by which a vehicle's value depreciates during the time you're driving it.
(a) concept (b) design (c) image (d) observation
- Q2 Depreciation is the difference between a vehicle's original value and its value at lease-end (..... value), and is the primary factor that determines the cost of leasing.
(a) remnant (b) reserve (c) residual (d) retained
- Q3 Generally, European and Japanese automobile have lower depreciation than American brands.
(a) cars (b) logos (c) makes (d) trademarks
- Q4 Manufacturer's Retail Price (MSRP) is the full price for a vehicle as displayed on its window sticker, including optional packages and destination charges.
(a) Sales (b) Standard (c) Stated (d) Suggested
- Q5 When you and your dealer sit down and agree on a lease price for a car, this becomes the cost, or "cap cost".
(a) capitalized (b) car and package (c) cash projected (d) contract approved
- Q6 Cap cost can be reduced by rebates, factory-to-dealer incentives, trade-in credit, or a cash payment; these are known as cap cost reductions.
(a) down (b) first (c) key (d) prior
- Q7 When you lease, you're the leasing company's money while you're driving their car and they rightfully expect you to pay interest on that money, the same as with a loan.
(a) binding over (b) nailing down (c) running through (d) tying up
- Q8 This interest is expressed as a money factor, sometimes called lease factor, and is specified as a small number such as.00297.
(a) decimal (b) denominator (c) percentile (d) unrounded
- Q9 A good rule of: Lease money factors, converted to an annual interest rate, should be comparable to, if not lower than local new-car loan interest rates.
(a) calculation (b) law (c) measure (d) thumb
- Q10 However, you may not qualify for great money factors unless if you have credit rating.
(a) a guaranteed (b) a relevant (c) a spotless (d) an unremarkable

Essential Advertising

- Q1 Stephen Whyte, CEO of Leo Burnett, observes that Marshall McLuhan may have had his when uttering his much-quoted statement, "Advertising is the greatest art form of the 20th Century".
- (a) foot in his mouth (b) hat on backwards
(c) nose to the grindstone (d) tongue in his cheek
- Q2 You can dispute whether or not advertising is art, but there is no that advertising is big business.
- (a) betting (b) denying (c) discussing (d) speculating
- Q3 Advertising's global landscape is changing constantly, as agencies and holding companies consolidate to achieve international clout and economies of
- (a) scale (b) size (c) state (d) success
- Q4 Media, telecommunications and electronics are converging to become one giant industry, illustrated by powerful, such as the merger between AOL and Time Warner.
- (a) alliances (b) antagonists (c) competitors (d) cooperatives
- Q5 Media expansion causes problems for advertisers, but it also presents new opportunities by increasing the possibilities for effectively targeting individuals, rather than taking a approach.
- (a) broadside (b) bulletproof (c) scattergun (d) sharpshooter
- Q6 Of the three central roles — account manager, planner and creative — only the account handlers manage the relationship with the client on a basis.
- (a) day-in-and-day-out (b) day-to-day (c) from-time-to-time (d) time-after-time
- Q7 The account manager is the of the wheel — someone who organises the agency team of account managers, planners and creatives.
- (a) axle (b) hub (c) rim (d) spoke
- Q8 The planner's role is to find the most communication strategy and develop a real insight into the relationship between the brand and the consumer.
- (a) compelling (b) complementary (c) convenient (d) convivial
- Q9 The creatives are the brilliant executional thinkers, working in teams made up of a copywriter and an art director to develop the planners' ideas and think up ads which will give brands a strong competitive
- (a) ability (b) advantage (c) ambience (d) assonance
- Q10 We develop relationships with possible future clients, even though sometimes it is years down the line before something it.
- (a) banks on (b) comes of (c) happens to (d) reacts from

Asset Classes

- Q1 Cathy Smart and the investment analysts at 401k Forum help you get down to the with this article about the different asset classes.
(a) baseline (b) basement (c) basics (d) basis
- Q2 Asset classes are the categories that your different investments into — such as cash, bonds, large-cap stocks, small-cap stocks, and international stocks.
(a) fall (b) fan (c) sift (d) sort
- Q3 Studies have shown that the key to successful investing is to your wealth among different asset classes.
(a) diverge (b) expand (c) range (d) spread
- Q4 Market capitalization (market cap) is a measure of the size and value of a company; to determine this, you simply multiply the number of the company's shares of stock by the market price of one share.
(a) corporate (b) individual (c) open market (d) outstanding
- Q5 Market capitalization is important because history has shown us that the stocks of companies with different market caps differently in terms of return and risk.
(a) behave (b) comply (c) gain (d) operate
- Q6 Cap-size shift: mid-cap stocks may have once been defined as large cap, but fell out of with investors.
(a) concern (b) favor (c) line (d) satisfaction
- Q7 Mid-cap stock performance usually falls somewhere in between the returns of their large- and small-cap
(a) companions (b) counterparts (c) replicas (d) surrogates
- Q8 However, mid- and small-cap stock returns tend to be more than the returns of large-cap stocks.
(a) vaporous (b) volatile (c) voluminous (d) voracious
- Q9 If a smaller company loses a few key executives, or if the economy takes a for the worse, it only takes a few nervous investors to cause the stock to drop drastically.
(a) dive (b) path (c) step (d) turn
- Q10 can reduce your risk and help protect your investment: if one asset class in your portfolio is performing poorly, there's a chance that another asset class within your portfolio will be performing well.
(a) Departmentalization (b) Differentiation (c) Distribution (d) Diversification

Business Law

- Q1 The Commission on European Contract Law recognizes that throughout Europe there is great interest in developing a common European and commercial law.
(a) civil (b) corporate (c) individual (d) personal
- Q2 The efforts and money which it will cost to unify the private law will be repaid when it is there.
(a) amply (b) annually (c) entirely (d) mainly
- Q3 In 1997, the Third Commission began to prepare rules on subjects which are common to contracts, torts and unjust enrichment, such as plurality of creditors and debtors, and of debts and claims.
(a) advisement (b) alignment (c) arrangement (d) assignment
- Q4 With a few exceptions the members of the Commission of European Contract Law have been academics, but many of the academics are also lawyers.
(a) practical (b) practiced (c) practicing (d) practicum
- Q5 The Members have not been representatives of specific political or governmental, and they have all pursued the same objective, to draft the most appropriate contract rules for Europe.
(a) interests (b) liaisons (c) platforms (d) wings
- Q6 The Principles may be compared with the American Restatement of the Law of Contract, which consists of non-binding rules, or ".....".
(a) by law (b) false law (c) near law (d) soft law
- Q7 Some of the Principles of European Contract Law reflect ideas which have not yet in the law of any state.
(a) adopted (b) approached (c) materialised (d) realised
- Q8 The Commission has made an effort to deal with those issues in contract which face business life of today and which may the trade.
(a) adhere (b) advance (c) advertise (d) advise
- Q9 The Council and the Commission of the EU have been invited to prepare new procedural legislation in border cases, in particular on those elements which are instrumental to a smooth judicial co-operation.
(a) beyond (b) both (c) cross (d) over
- Q10 It is envisaged that the general principles of the law of contracts provided in the PECL will be in what may eventually become a European Civil Code.
(a) imagined (b) instigated (c) integrated (d) investigated

Email Do's and Don't's

- Q1 Joan Lloyd, of Joan Lloyd & Associates, writes that email is a medium of communication for sheer convenience.
(a) uncompered (b) undivided (c) unequal (d) unparalleled
- Q2 However, she warns that it also carries many and even dangers in the office environment.
(a) deadfalls (b) freefalls (c) pitfalls (d) pratfalls
- Q3 Delivering a negative message is difficult, even when it is spoken face-to-face; is almost guaranteed when it's received by email.
(a) decisiveness (b) defensiveness (c) derisiveness (d) discursiveness
- Q4 What's worse, email can be printed and saved: both parties will often haul out their "documentation" to prove how the other party has them.
(a) decried (b) missed (c) reviled (d) wronged
- Q5 If you receive an email that you off, and your first reaction is to counterattack, don't; close it and wait 24 hours before you respond.
(a) checks (b) fires (c) seizes (d) ticks
- Q6 Because the tone and are missing, it is more important to use friendly language, descriptive adjectives and carefully chosen words.
(a) inflection (b) intention (c) reflection (d) retraction
- Q7 If you don't consider how it will sound on the other end and take steps to shape the delivery so the meaning is understood, you could be doing control later.
(a) communication (b) courtesy (c) damage (d) passion
- Q8 When I get a sloppy email, with poor punctuation, misspelled words or in lower case letters, it tells me the person just doesn't realize that what and how they write their credibility to others.
(a) denies (b) exaggerates (c) telegraphs (d) underlines
- Q9 Email feels private, but it's anything
- (a) at all (b) available (c) but (d) public
- Q10 Write every email for your boss's eyes: it's a great way to keep you honest and sensitive.
(a) politically (b) positively (c) practically (d) probably

Organizing a Business

- Q1 According to Ron Kurtus of School for Champions, some companies may be successful, but they could be even more profitable if they paid attention to the basics of organization.
(a) casually (b) mildly (c) scarcely (d) willfully
- Q2 Good organization results in reducing losses due to work or unclear objectives.
(a) duplicate (b) little (c) over (d) unplanned
- Q3 All personnel do better work, because they know what they should be doing and what their place is in the of things.
(a) host (b) plan (c) process (d) scheme
- Q4 In order to improve, you must have a vision or goal of where you want to end
(a) it (b) result (c) point (d) up
- Q5 The primary purpose or reason to start a business is to earn profits for its owners or stockholders.
(a) energy (b) entity (c) strategy (d) synergy
- Q6 For the of public relations, such a stated purpose is kept private.
(a) cause (b) comfort (c) matter (d) sake
- Q7 You should also be aware of your core: what are you good at?
(a) comparisons (b) competencies (c) competitors (d) complements
- Q8 Often companies become diluted and start to get into a field that they think is, but in which they cannot compete.
(a) lucent (b) lucrative (c) ludicrous (d) lugubrious
- Q9 A good statement accurately explains why your company exists and what it hopes to achieve in the future.
(a) corporate (b) foundation (c) mission (d) public
- Q10 A very good way to organize your business is by following the 9000 standards; you do not necessarily have to become certified, but you can still use them as a guide in how to effectively operate your business.
(a) BBB (b) ISO (c) POP (d) QC

SKUs and Pricing

- Q1 Sales derive from a product's stock-keeping Units (SKU), the combination of the specific quality, price, container size, colour, model, etc, and the product name.
(a) deviant (b) discreet (c) peculiar (d) unique
- Q2 SKUs are what manufacturers produce, what retailers sell, and what consumers buy; are what are advertised.
(a) brands (b) images (c) items (d) wares
- Q3 A large of SKUs for consumer products has led to myriad choices for customers.
(a) prepackaging (b) preponderance (c) proliferation (d) proportion
- Q4 This has led to complicated supply and demand logistics, of brand loyalty and more pressure on profit margins.
(a) eradication (b) erasure (c) erosion (d) eruption
- Q5 Buyers have become much more in recent years, forcing retailers to respond more quickly and efficiently.
(a) decrying (b) demanding (c) dismaying (d) distracting
- Q6 Many stores use a psychological pricing strategy called odd pricing, prices end in odd numbers, such as \$19.95.
(a) whenever (b) whereby (c) while (d) whither
- Q7 Presumably, customers see odd prices as being below even prices, and consequently a bargain.
(a) seriously (b) slimly (c) substantially (d) surprisingly
- Q8 On the other hand, luxury boutiques, to project a image for their products, use even pricing such as \$10.00 or \$50.00.
(a) preponderant (b) prepossessive (c) prestigious (d) prodigious
- Q9 Multiple unit pricing is a strategy in which the customer perceives buying as involving more savings.
(a) frequent (b) quantity (c) repetitive (d) wholesale
- Q10 Multiple unit pricing is usually effective in increasing sales of a product, but it may not increase the rate of consumption.
(a) customer (b) immediate (c) overall (d) retail

Managerial Decisions

- Q1 Dr. Said Atri, Professor of Economics at SUNY, explains that most managerial decisions involve making a choice from among courses of action or options in order to achieve a certain objective.
(a) alternate (b) alternative (c) opposing (d) opposite
- Q2 is the process by which a desired outcome is achieved through the most efficient course of action.
(a) Operations (b) Opportunism (c) Optimism (d) Optimization
- Q3 In consumption, a consumer with a amount of income purchases the mix of goods that provides him or her with the greatest level of satisfaction or utility.
(a) given (b) limited (c) predetermined (d) standard
- Q4 Often managerial decisions have to be made subject to some
(a) considerations (b) constraints (c) constrictions (d) contradictions
- Q5 For instance, a manager that is trying to cut his labor costs may be under a union limiting his ability to lay off workers.
(a) contract (b) house (c) strike (d) negotiation
- Q6 A farmer who wants to take advantage of good market conditions and increase the size of his is limited by the amount of land that he has available.
(a) crop (b) cultivar (c) field (d) produce
- Q7 Managerial decisions are not made in a: economic and market conditions constantly change and managers must decide in accordance with the dynamics of the business environment.
(a) committee (b) hermitage (c) rush (d) vacuum
- Q8 As complex as managerial problems may appear, often their various elements can be fitted into microeconomic models; that is why managerial economics is also called ".....".
(a) applied microeconomics (b) objective microeconomics
(c) theoretical microeconomics (d) virtual microeconomics
- Q9 The manager's internal environment is made up of those factors over which he has at least some of control.
(a) angle (b) degree (c) measurement (d) power
- Q10 Macroeconomics is to managers, as managers are often interested in knowing the state of the economy and the direction of macroeconomic measures such as interest rates and inflation.
(a) related (b) relegated (c) relevant (d) requisite

Operations Management

- Q1 Some claim that management should exist only to support employees' efforts to be fully productive members of the organization — therefore, any form of control is completely to management and employees, says Carter McNamara of Authenticity Consulting, LLC.
- (a) conducive (b) congenial (c) copacetic (d) counterproductive
- Q2 The phrase "management control" itself can have a negative connotation, e.g. it can sound dominating, coercive and-handed.
- (a) double (b) heavy (c) rough (d) under
- Q3 Organizations often use documents to ensure complete and consistent information is gathered.
- (a) photocopied (b) prefabricated (c) standardized (d) stored
- Q4 Documents include titles and dates to detect different of the document.
- (a) copies (b) signatories (c) sources (d) versions
- Q5 Organizations typically require a wide range of reports, e.g. financial reports, status reports, project reports, etc, to what's being done, by when and how.
- (a) administer (b) archive (c) mandate (d) monitor
- Q6 Computers have administrative controls through use of integrated management information systems, project management software, human resource information systems, office automation software, etc.
- (a) categorized (b) evolved (c) instituted (d) revolutionized
- Q7 Delegation is an approach to getting things done in with other employees.
- (a) concordance (b) conjunction (c) preparation (d) proposition
- Q8 Delegation generally includes assigning responsibility to an employee to complete a task, granting the employee authority to gain the resources to do the task and letting the employee decide how that task will be carried
.....
- (a) off (b) on (c) out (d) over
- Q9 Typically, the person assigning the task shares with the employee for ensuring the task is completed.
- (a) accountability (b) advisability (c) compensation (d) satisfaction
- Q10 is carefully collecting and analyzing information in order to make managerial decisions.
- (a) Estimation (b) Evaluation (c) Reconnaissance (d) Restitution

Human Resources Management

- Q1 Dr. John Sullivan, Head and Professor of Human Resource Management at San Francisco State University stresses the necessity of establishing a set of assessment tools that will let you know in advance where count and overhead costs are excessive.
- (a) body (b) hand (c) head (d) nose
- Q2 In this changing world, it is not uncommon for new markets to open (and close) rapidly, so companies need to have a strategy to move people and resources rapidly from areas of low to areas of a higher
- (a) competition (b) impact (c) return (d) traffic
- Q3 Developing HR systems and metrics known as "....." that indicate potential problems gives us sufficient time to develop plans and strategies to either avoid the problem or minimize its impact.
- (a) fire detectors (b) fog detectors (c) lie detectors (d) smoke detectors
- Q4 A strength or back-fill plan differs from succession planning in that it only covers replacing key jobs within a single department; individual managers are held responsible for developing at least one individual to fill every key job.
- (a) bench (b) desk (c) full (d) industrial
- Q5 One of the primary reasons employees leave their jobs is due to a lack of challenge, but HR can dramatically increase rates if it gets managers to develop individual "Challenge Plans" for each worker.
- (a) recidivism (b) remaining (c) retention (d) return
- Q6 Because most companies have eliminated many management positions, there are fewer opportunities for promotion to stimulate workers, so they need to develop transfer and job rotation plans to ensure the continued development of skills.
- (a) holiday (b) horizontal (c) subsidiary (d) supervised
- Q7 New hires, as well as our current workers, are demanding an increasing array of benefits and work life options like job sharing and sabbaticals.
- (a) balance (b) equality (c) offset (d) release
- Q8 In order to rapidly resources and fill unexpected vacancies HR must develop computerized skill or competency inventories.
- (a) reaffirm (b) redeploy (c) redesign (d) redress
- Q9 One of the primary reasons that employees quit their jobs are the bad management of their direct supervisor.
- (a) activities (b) exercises (c) habits (d) practices
- Q10 A strong economy with large swings in the health of world economies makes predicting the supply of labor increasingly difficult.
- (a) compared (b) contrasted (c) coordinated (d) coupled

Entrepreneurship

- Q1 Millions of new enterprises are begun each year in spite of a more than 50% rate.
(a) failure (b) initial (c) interest (d) return
- Q2 There is increasing research on the subject, more and more courses in entrepreneurship, and heightened by the media.
(a) coverage (b) distribution (c) journalism (d) publication
- Q3 Initiating a new business involves considerable risk, as well as an effort to overcome all the against innovative ideas.
(a) attitude (b) inertia (c) pressure (d) protest
- Q4 The French word "entrepreneur", translated, means simply "undertaker".
(a) accurately (b) actually (c) fully (d) literally
- Q5 The entrepreneur's connection with risk evolved in the 17th century, when an entrepreneur was someone who entered into a contract with the government to perform a service or to supply products.
(a) simulated (b) stimulated (c) stippled (d) stipulated
- Q6 Since the contract price was fixed, any resulting profits or losses the efforts of the entrepreneur — the better he performed, the more profit he made.
(a) affected (b) deflected (c) effected (d) reflected
- Q7 In the 18th century, the person with capital was from the one who needed capital; in other words, the entrepreneur was distinguished from the capital provider.
(a) differentiated (b) divided (c) segregated (d) separated
- Q8 In contrast to an entrepreneur, a venture capitalist is a professional money manager who makes risk investments from a of capital to obtain a high rate of return.
(a) pool (b) portfolio (c) stock (d) stream
- Q9 In the mid-20th century, the of an entrepreneur as an innovator was established.
(a) action (b) notion (c) occupation (d) position
- Q10 The concept of innovation and newness is now an part of entrepreneurship.
(a) intangible (b) integral (c) integrated (d) intelligible

Business English

(Answer Keys)

Money accepted

A1 I like to visit other countries but I find the cost of travel is too high.

answer: (b) cost

A2 She is very happy because she starts her new job today.

answer: (a) job

A3 One day I hope I shall win the lottery.

answer: (d) win

A4 He must have a lot of money because this summer he is going on a cruise around the world.

answer: (b) around

A5 Have you read that book about the life of Van Gogh?

answer: (a) about

A6 Do you want any sugar in your coffee?

answer: (c) any

A7 They do not accept cheques in that restaurant.

answer: (a) accept

A8 I cannot work today because I have very bad toothache.

answer: (d) ache

A9 Children are not allowed in that public house.

answer: (b) allowed

A10 You can see the advertisement about the sale in the local paper.

answer: (d) advertisement

Computers

A1 How are you getting on with your new computer?

answer: (b) with

A2 Not too bad but sometimes I just can't get the hang of it.

answer: (c) hang

A3 Do you mean it drives you up the wall?

answer: (a) wall

A4 Well, not that often but there are things that completely mystify me.

answer: (d) mystify

A5 What sort of things do you have in mind?

answer: (b) mind

A6 Well, take the times when everything freezes.

answer: (c) freezes

A7 Yes, I know what you mean that's when you'd like to smash it to pieces.

answer: (a) pieces

A8 Never mind, most of the time it behaves like a little angel.

answer: (b) angel

A9 And just think of all the benefits you get from having one.

answer: (c) benefits

A10 Personally I'm looking forward to my holidays when I'll be free of it for two weeks!

answer: (a) free

Making an Appointment

A1 Welcome back everybody in this session — we're going to take a look at some of the vocabulary we used in session 2.

answer: (b) everybody

A2 To start with, can you remember what session 2 was all about?

answer: (d) remember

A3 Yes, that's right. It was all about the job I do every day. I expect you recall that I work for a financial company as a financial advisor.

answer: (b) as

A4 In other words I help people with investing their money.

answer: (c) investing

A5 My clients contact our office via email or phone and then we make an appointment.

answer: (a) make

A6 You arrange an appointment with another person because you want to meet or see them.

answer: (c) meet

A7 The two things that are important for an appointment are the time and the place. You say for example: Let's meet next Monday at 10 o'clock.

answer: (b) at

A8 Another word that is very similar in meaning to appointment is the word date. A date is usually a private meeting with another person.

answer: (d) another

A9 So, when you say: I've got a date with my boss, it means you are going to see your boss privately.

answer: (a) are going to

A10 Possibly you also know the expression 'blind date', which is a rendezvous with a person you have never seen before and you are meeting them for the first time.

answer: (c) for

Late Again

A1 Do you know what time it is?

answer: (c) what

A2 No, I have no idea.

answer: (b) no

A3 It's time you got up.

answer: (d) up

A4 I don't believe you. You can't be right.

answer: (a) right

A5 I'm telling that you must hurry up or ...

answer: (c) hurry

A6 Or what? Come on, tell me.

answer: (b) Come

A7 Simply that you're going to be late for work.

answer: (a) late

A8 I think there's something you've forgotten.

answer: (d) forgotten

A9 Now, it's your turn to tell me.

answer: (b) turn

A10 Remember that there's no work today because it's Sunday.

answer: (c) because

Shopping

A1 The trouble is I haven't made a list.

answer: (d) list

A2 Surely you must know what we need?

answer: (b) Surely

A3 Well, yes I do have a pretty good idea?

answer: (a) pretty

A4 Do we need any dairy products?

answer: (c) products

A5 Yes, we've almost run out of cheese, butter, milk.

answer: (b) of

A6 Right, we'd better get on with it.

answer: (a) better

A7 Oh and we'll also need some washing powder.

answer: (c) powder

A8 I assume there's nothing else. I said it would be quick. Oh dear.

answer: (d) else

A9 What's the matter?

answer: (b) matter

A10 Just look at the size of those huge queues at the checkouts.

answer: (c) queues

On my Mobile

A1 Hello — I'm just trying out my new mobile.

answer: (d) trying

A2 Oh yes. Are you far away?

answer: (c) far

A3 Not really. I'm quite near.

answer: (b) near

A4 You sound very clear.

answer: (a) sound

A5 Well, I did spend a lot of money on it.

answer: (c) spend

A6 Tell where are you at the moment?

answer: (d) moment

A7 I've already told you I'm in the area.

answer: (b) area

A8 Well, this is very interesting but I am very busy.

answer: (a) busy

A9 Don't worry — I'll see you very soon.

answer: (c) worry

A10 Oh there goes the front door bell — oh it's you! I might have guessed.

answer: (d) guessed

Basic Business English

A1 The water in the refrigerator should be cold.

answer: (c) cold

A2 Tonight I will come home early.

answer: (c) Tonight

A3 Do you take the bus to work?

answer: (a) take

A4 Have you lost weight?

answer: (b) lost weight

A5 She is a member of the gym.

answer: (d) of

A6 He is an executive.

answer: (b) is an

A7 My friend likes to work on extra projects.

answer: (a) to

A8 Please leave a message on the answering machine.

answer: (c) leave

A9 Yesterday they did very well in their class.

answer: (d) did

A10 At work we get a 30 minute lunch break.

answer: (b) break

Business dialogue on the phone

A1 Bob: Do you mind if I use your phone to call my wife?

answer: (c) mind

A2 Bill: Sure. Would you rather use my cell phone or the one in my office?

answer: (a) rather

A3 Bob: The one in your office is fine. Do I need to dial anything special to get out of the building?

answer: (d) dial

A4 Bill: Yes. You should dial 9 and then your number.

answer: (a) should

A5 Bob: If another call comes in while I'm on the phone, should I put my wife on hold and take it?

answer: (b) hold

A6 Bill: No, that's alright. If you don't answer it will just go through to my voicemail and I can call them back later.

answer: (b) voicemail

A7 Bob picked up the receiver and dialed 9 then his home number.

answer: (d) receiver

A8 Bill straightened up the office, pretending not to listen to Bob's end of the conversation with his wife.

answer: (a) end

A9 Finally Bob hung up.

answer: (c) hung up

A10 Bill: I couldn't help but overhear you're having chicken for dinner tonight. Can I come over?

answer: (a) overhear

Chit Chat: At the garage

A1 Customer: Have you had a chance to look at my car yet?

answer: (d) look

A2 Mechanic: Yes, we've given it a complete examination.

answer: (a) complete

A3 Customer: And what do you think is wrong with it?

answer: (b) wrong

A4 Mechanic: That's a bit of a difficult answer to give in a few words.

answer: (c) bit

A5 Customer: Well, just give me the general picture.

answer: (b) general

A6 Mechanic: To start with It's losing a lot of oil.

answer: (d) with

A7 Customer: I see. Anything else?

answer: (a) else

A8 Mechanic: Well, there's a lot more. I mean the petrol tank has a hole in it.

answer: (b) hole

A9 Customer: Why don't you tell me the truth. What should I do?

answer: (c) truth

A10 Mechanic: Okay — I'll come straight to the point — buy a new car!

answer: (d) point

Renting a place

A1 In order for you to buy a house in the United States, it is important that you have a good credit report.

answer: (c) credit

A2 If you have pets, it is always necessary to pay for a pet deposit when you rent an apartment.

answer: (a) deposit

A3 When you are interested in buying or renting a place you have to fill out an application, which is a type of written request for an apartment or house.

answer: (b) an application

A4 Sometimes when you rent a studio apartment, it comes already furnished.

answer: (d) furnished

A5 Tenant is a person who is renting the apartment or house.

answer: (b) Tenant

A6 Landlord is a person who owns and runs an apartment building, a house or a land.

answer: (c) Landlord

A7 If you wish to temporarily rent your apartment to someone else, that means you sublet your apartment to that person.

answer: (a) sublet

A8 It is always good to provide a reference letter to the landlord to prove that you are a good character.

answer: (d) a reference

A9 Lease is a contract that determines for how long you can stay at the place you are renting and how much you have to pay.

answer: (b) Lease

A10 Application fees are usually non-refundable, which means you don't get your money back.

answer: (c) non-refundable

Applying for that Job

A1 I would be very interested in applying for that job.

answer: (c) applying

A2 Do you want to stand as a candidate in the local elections?

answer: (a) stand

A3 They are completely fed up with all the noise in the centre of town.

answer: (b) fed

A4 The reason there are no buses is because the drivers are on strike.

answer: (c) strike

A5 The government has changed its policy and had a complete change of heart.

answer: (d) heart

A6 This supermarket is trying to target young shoppers by offering fashionable clothes.

answer: (a) target

A7 You should have bought up those shares when they were cheap.

answer: (c) bought up

A8 You must try and hurry up because my patience is running out.

answer: (a) running

A9 Have you ever tried your hand at running a business?

answer: (c) hand

A10 After all these years she has decided to take early retirement.

answer: (d) retirement

Accounts

A1 In order to check all the telephone calls made during the month I want the account to be itemized.

answer: (d) itemized

A2 All the representatives are allowed to spend money for entertaining with their expense account.

answer: (c) expense

A3 To spread the cost of spending on articles you buy many big departments let you open a credit.

answer: (b) credit

A4 Once you are earning money and you want to keep it safe, you can always open an account with a bank.

answer: (a) open

A5 At the end of thirty days the company will ask you to settle the account.

answer: (d) settle

A6 The finance director is responsible for keeping the accounts for the business.

answer: (b) keeping

A7 At the end of the financial year it is the responsibility of the chief finance officer to publish the accounts.

answer: (c) publish

A8 Before they got married, they decided to open a joint account.

answer: (b) joint

A9 If you have saved some money, it is a good idea to put the money into a deposit account.

answer: (d) deposit

A10 However hard I try, I find it impossible to account for this missing sum of money.

answer: (c) for

Letter Writing

- A1 I think it would be a good idea to mention in your letter that you have worked in that type of business previously.
answer: (b) mention
- A2 You need to improve the layout of this letter because one or two things are in the wrong place.
answer: (c) layout
- A3 Before you put the letter in the envelope, make sure you fold it in the right way.
answer: (a) fold
- A4 If you want this letter to reach the bank tomorrow, you have no choice but to send it by express mail.
answer: (b) express
- A5 When you are going to write an important letter like that, it is absolutely essential that you assemble all the facts first.
answer: (d) assemble
- A6 When you read something you've written on the computer screen, it often looks all right although you should always proof read it first.
answer: (c) proof
- A7 I advise you to check beforehand with a letter or a phone call if you intend to pay them a visit in order to save a wasted journey.
answer: (d) beforehand
- A8 Since that package contains valuable items, you must send it by registered post.
answer: (c) registered
- A9 Quite honestly I cannot trust this particular letter to be sent by post and so I am using the services of a courier to deliver it for me.
answer: (a) courier
- A10 I'm sure that computer program you use creates a very good letter design but it's far too complicated for me.
answer: (b) complicated

Flying on a Plane

A1 The worst thing about flying is when you take off.

answer: (c) off

A2 Landing is also a rather frightening experience, too.

answer: (a) frightening

A3 Come to think of it the bit between leaving the ground and coming down again can also play on the nerves.

answer: (b) play

A4 Of course during the flight the airline staff try to keep your mind occupied.

answer: (d) occupied

A5 They ask you if you want to buy things you don't in all honesty want.

answer: (b) honesty

A6 The captain, whose voice is so relaxed you feel as if you're sitting at home watching television, starts chatting to you.

answer: (b) relaxed

A7 He tries to give you the impression that you're out in your car watching the countryside roll by.

answer: (c) impression

A8 Then you start to eat your meal and discover that the knives and forks are made of plastic and snap under pressure.

answer: (d) pressure

A9 As you've probably gathered, I'm not really keen on flying.

answer: (b) gathered

A10 Mind you, once you've landed and you're saying goodbye to the smiling hostess, it's great to know you've survived.

answer: (a) survived

Planning a Business

- A1 It is essential before starting a business to work on a plan to avoid problems later on.
answer: (c) avoid
- A2 The biggest risk in business can be eliminated if you have sufficient capital to start with.
answer: (b) risk
- A3 Even when the economic situation is strong, there is always present the need for planning in a new business.
answer: (d) strong
- A4 Whatever happens in the future there is absolutely no substitute for good market research before you launch a new product.
answer: (c) substitute
- A5 Your primary concern is naturally the plan but don't forget your capital or your premises.
answer: (b) primary
- A6 When people are considering whether to loan your new business a substantial sum, they are going to evaluate your potential.
answer: (c) evaluate
- A7 It is worthwhile gathering as much market research information as possible before you work out your plan.
answer: (d) gathering
- A8 Her next task was to have a meeting with the bank manager to demonstrate that she had a secure enough plan to warrant a loan.
answer: (b) demonstrate
- A9 There are certain weaknesses in your plan that need to be addressed urgently if you are to succeed.
answer: (c) addressed
- A10 Since the start of the business many new ideas have developed out of the original plan.
answer: (a) developed

Computers

A1 My computer is not capable of saving material on a separate disc because it has no floppy drive.

answer: (c) disc

A2 I understand that I can make it possible for both my computers to share the same programs by means of networking.

answer: (d) networking

A3 I had only had my computer for three weeks when I had to have the hard drive replaced.

answer: (a) replaced

A4 Laptop computers are becoming more and more popular in the business world.

answer: (b) popular

A5 You have to have a really sharp mind in order to get your head round today's computing technology.

answer: (d) sharp

A6 The great advantage of having an external zip drive is that you can use it as an extra means of storage.

answer: (d) storage

A7 They tried very hard to install the new components on the computer but the language in the manual was too technical for them to understand.

answer: (a) technical

A8 When you look at the modern office today you could compare the changes with those that took place in the industrial revolution in the 19th century.

answer: (b) revolution

A9 In order to facilitate the method by which staff pay is calculated the company has bought a new software package.

answer: (d) facilitate

A10 Obviously a computer can take all the hard work out of processing a large mass of data.

answer: (c) processing

Business Expressions (1)

A1 I heard of a new company today with which we should co-operate and do business with.

answer: (d) do

A2 Shortly after he was dismissed from the firm he decided to set himself up in his own business.

answer: (b) set

A3 They went into business shortly after their children had left home and got married.

answer: (c) into

A4 As soon as they heard what had happened, they made it their business to find out the truth.

answer: (a) made

A5 I would ask you kindly not to interfere with what I'm doing as in all honesty it's none of your business.

answer: (c) none

A6 Despite all the alternations that are taking place in the department store, the management wanted to explain it was business as usual.

answer: (d) usual

A7 She knew that there was some kind of funny business going on because strange things were happening.

answer: (c) funny

A8 We really can't delay any more with our plans and must get down to business as soon as possible.

answer: (b) get

A9 When the bomb went off, most of the injured were just ordinary people going about their business.

answer: (a) about

A10 Although they had high hopes that they would be successful, they went out of business within six months.

answer: (c) went

Business Expressions (2)

A1 I've warned you before that you shouldn't get involved in this matter and you have no business discussing it.

answer: (c) no

A2 That's really not my concern at all and I'm certainly not in the business of telling others what to do.

answer: (a) in

A3 She was very enthusiastic about her new job and was making rapid progress like nobody's business.

answer: (d) like

A4 I really wouldn't joke about it because these people are deadly serious and mean business.

answer: (b) mean

A5 He didn't hesitate to tell me that I wasn't wanted and just told me to mind my own business.

answer: (d) mind

A6 I'm afraid it won't be possible to talk to the boss today because he's away on business till Tuesday.

answer: (b) on

A7 He was very keen that we kept in touch and for that reason he handed me his business card.

answer: (c) card

A8 This is the really important part of the machine and that's why we call it the business end.

answer: (b) end

A9 The whole site has nothing but offices and administration centres and that's why we call it a business park.

answer: (d) park

A10 All the famous film stars, actors, directors and writers were at the festival representing the world of show business.

answer: (c) show

How to agree

A1 You can be absolutely sure I'm on your side.

answer: (d) side

A2 You can rely on me for your support.

answer: (b) rely

A3 Our views clearly coincide at this point I'm pleased to say.

answer: (d) coincide

A4 Fortunately the leader and all her members were singing from the same hymn sheet.

answer: (a) hymn

A5 It's good that we both have the same way of looking at things.

answer: (c) looking

A6 I'm pleased to say that we speak on this matter with one voice.

answer: (d) voice

A7 I certainly won't raise any objection when you make your proposal.

answer: (b) raise

A8 I'm with you all the way as far as that's concerned.

answer: (a) with

A9 I'm happy to endorse those sentiments and wish you every success.

answer: (c) endorse

A10 When it comes to the vote I'm willing to put my hand up and support you.

answer: (d) hand

How to apologize

A1 Please forgive me for interrupting you, I didn't realize you were busy with someone else.

answer: (d) forgive

A2 I'm very sorry that I'm late but there is a train strike on at the moment.

answer: (b) sorry

A3 Please send my apologies to the meeting as I shan't be able to attend.

answer: (a) apologies

A4 There's really no excuse for my behaviour last night. I can only think that I'd had too much to drink.

answer: (c) excuse

A5 I know I shouldn't have made those remarks about your work and I hope you now know how deeply I regret what I said.

answer: (b) regret

A6 I must beg your pardon, I mistook you for somebody else.

answer: (d) beg

A7 If it helps to put things right, please let me take back everything I said earlier.

answer: (b) back

A8 Please accept this small present as my way of making amends for all the trouble I've caused.

answer: (c) amends

A9 All I can do now is simply beg your indulgence and hope that in time we can get back to where we used to be.

answer: (d) indulgence

A10 In their religion as long as they repent, they will be forgiven their sins.

answer: (a) repent

How to ask the way

A1 Am I going in the right direction for the post office?

answer: (d) direction

A2 Can you tell me please how I get to the cinema from here?

answer: (b) get

A3 Could you please point me in the direction of the motorway?

answer: (c) point

A4 I'm making for the M25 motorway — is this road the most direct route?

answer: (d) direct

A5 Could you tell me please how far I am from the town centre?

answer: (b) far

A6 Can you help please because I've lost my way and need to get to the shops before closing time?

answer: (a) need

A7 I'm making for the town hall — am I anywhere near?

answer: (b) making

A8 I took the wrong turning at the last road junction, can you tell me how I get back on the motorway?

answer: (d) turning

A9 According to this map I should be near the church. Is it near?

answer: (c) According

A10 Is this right for the railway station?

answer: (d) right

How to complain

- A1 I'm really not satisfied with the way you have handled the situation.
answer: (b) handled
- A2 I've really had enough of all your excuses, what I want is some action.
answer: (a) action
- A3 You've refused to help me now for six months and so I shall now have to take the matter further.
answer: (d) further
- A4 I must insist you do something immediately as I've been patient long enough.
answer: (c) insist
- A5 I now want some kind of compensation for the total lack of service I've experienced.
answer: (a) lack
- A6 I'm obviously not getting anywhere with my complaint please let me talk to someone senior to you.
answer: (d) senior
- A7 I'm very unhappy with the way I've been treated. No one seems at all interested in my case.
answer: (b) treated
- A8 I believe I have very good grounds for suing your company for negligence.
answer: (c) grounds
- A9 If you don't do something today, I shall be forced to take legal action.
answer: (d) forced
- A10 You're the tenth person I've been put through to and I'm on the point of losing my temper.
answer: (b) temper

How to criticize

A1 Quite honestly I didn't think much of the standard of acting in the play.

answer: (d) much

A2 If you want my honest opinion, I thought the food tasted revolting.

answer: (c) honest

A3 To come straight to the point I think the management team needs replacing.

answer: (d) point

A4 There are several matters on which I should like to take issue concerning your report.

answer: (c) issue

A5 There's really no virtue in me pussyfooting around because I might as well tell you it's awful.

answer: (b) footing

A6 I have a long list of things I think are wrong, where shall I start?

answer: (d) list

A7 I'm afraid to tell you that your standard of work has fallen well below what we think is acceptable.

answer: (c) acceptable

A8 In all honesty if I said that everything was all right, I'd simply be lying.

answer: (a) lying

A9 If you can't improve your level of work, I'm afraid you'll have to look elsewhere for another job.

answer: (b) elsewhere

A10 I'm sick and tired of always having to put right your mistakes.

answer: (d) tired

How to disagree

A1 I'm sorry but I can't share your opinion on that.

answer: (b) share

A2 I very much regret that we must part company on that issue.

answer: (c) part

A3 Let's be honest about it we'll never agree on that because our views are diametrically opposed.

answer: (d) opposed

A4 We'll never agree, that's clear so let's beg to differ.

answer: (c) beg

A5 You can argue with me till the cows come home but I can't accept that.

answer: (d) home

A6 I really see no point in continuing this argument because we have no common ground.

answer: (c) common

A7 There's absolutely no way I can meet you on that matter.

answer: (a) meet

A8 Nothing in the world will ever make me change my mind on that subject.

answer: (b) mind

A9 I would love to meet you half way but I'm afraid I can't because with me it's a matter of principle.

answer: (d) principle

A10 Let's face it, you and I will never see eye to eye on this.

answer: (c) face

How to encourage

A1 Well done! This is a very good piece of work.

answer: (b) done

A2 I must congratulate you on your efforts. Keep it up!

answer: (c) Keep

A3 Don't give up whatever you do. I'm sure you'll make it in the end.

answer: (d) make

A4 I'll stand by you no matter what happens.

answer: (a) stand

A5 I'm sure if you persevere, you'll succeed.

answer: (d) persevere

A6 You've clearly got talent and it's obvious that you'll get to the top.

answer: (c) talent

A7 I've watched a lot of young people try to make a success of it, but you're the only one I really believe in.

answer: (d) believe

A8 I see no reason why you shouldn't be accepted as an employee.

answer: (c) reason

A9 Never give up. That's a good philosophy.

answer: (a) give

A10 You mustn't ever be put off by a few setbacks.

answer: (c) put

Online Marketing Campaign

- A1 She was going to discuss the matter either with her colleagues or her family.
answer: (d) either
- A2 Our project team tried hard to think of all the possible alternatives before making a decision.
answer: (a) of
- A3 Timing can be extremely crucial when you're considering launching a new online marketing campaign.
answer: (c) extremely
- A4 Are you able to accept our conditions of delivery in line with our recent invoice?
answer: (c) accept
- A5 Fortunately for us we're finding our new internet division is showing an increased profit.
answer: (b) profit
- A6 Following some recent research our engineers found that our index system has scope for fast improvement.
answer: (c) found
- A7 In our line of business it is vital to host our website on our own server instead of getting someone else to do it.
answer: (d) instead
- A8 Before you employ new staff you should carry out a careful examination of their personal qualities and professional experience.
answer: (a) careful
- A9 Thanks to the high standards of service we offer our customers, we have been able to establish an excellent reputation.
answer: (c) reputation
- A10 An interactive website can save your organisation significant amounts of time and money that would otherwise be spent on correspondence.
answer: (b) significant

Adverbially Speaking

- A1 They had to drive slowly up the hill because the car was very old.
answer: (c) slowly
- A2 Please listen carefully because this is important.
answer: (d) carefully
- A3 Sorry we're late but we got here as quickly as we could.
answer: (b) quickly
- A4 He mumbled throughout his speech so I could hardly understand a single word.
answer: (c) hardly
- A5 I trust his judgement — he never makes a mistake.
answer: (a) never
- A6 You've completely ruined my new carpet with your filthy shoes.
answer: (d) completely
- A7 You haven't actually written that letter, have you?
answer: (c) actually
- A8 I have repeatedly told her not to do that and yet she always does.
answer: (b) repeatedly
- A9 It was a very long day but we eventually arrived in time for tea.
answer: (d) eventually
- A10 He didn't want me to enter and hotly disputed my reason for being there.
answer: (a) hotly

Letter of Complaint (1)

A1 I am writing this letter to you as a sort of last resort since all my attempts to phone you

answer: (d) resort

A2 and to try and make an appointment to meet you and discuss my problem with you have been unsuccessful.

answer: (c) appointment

A3 I would like to tell you the story from the very beginning.

answer: (d) very

A4 In January this year I bought a washing machine from you for which I paid cash

answer: (a) cash

A5 and made arrangements for it to be delivered to my home in Southcote on the following Tuesday.

answer: (b) arrangements

A6 I stayed in all day on purpose as you had informed me that you could not be sure at what time of day the washing machine would arrive.

answer: (c) purpose

A7 In the end nobody came that day. When I phoned, I was told it would come the following Tuesday.

answer: (d) would

A8 Again I stayed in all day in vain and there was no delivery.

answer: (a) vain

A9 After six more phone calls I eventually succeeded in settling on a date

answer: (c) eventually

A10 and the machine came on Tuesday February 20th — almost 5 weeks after the promised delivery date.

answer: (b) promised

Letter of Complaint (2)

A1 I had the washing machine fitted by a reputable plumber but he was unable to make the thing work.

answer: (c) reputable

A2 Apparently one of the components was faulty and he recommended that I got back to you so that a replacement could be fitted.

answer: (d) Apparently

A3 When I telephoned your store and explained the situation to your receptionist,

answer: (b) situation

A4 I was greeted with the comment, 'Oh not you again'

answer: (d) greeted

A5 which I found most offensive especially since throughout the protracted period of waiting for the machine

answer: (c) offensive

A6 I remained calm although I believe I have every reason for kicking up a fuss.

answer: (b) kicking

A7 I eventually got put through to the technical department

answer: (a) through

A8 who were most off hand

answer: (d) off

A9 and told me there was little that could be done immediately

answer: (b) little

A10 since there were a number of people off sick.

answer: (c) off

Letter of Complaint (3)

- A1 We now move on to late March when I imagine that the sick employees were fully recovered
answer: (d) recovered
- A2 and one of your technical staff came out to see me with the intention of replacing the defective part.
answer: (a) defective
- A3 Unfortunately he had brought the wrong part with him
answer: (c) brought
- A4 and was very unsure as to when he would be able to find the right part and get it back to me.
answer: (b) unsure
- A5 Another visit took place in late April but the engineer, although he had got the right part with him, was unable to make the washing machine work.
answer: (d) place
- A6 It was at this stage that I was seriously considering getting rid of the machine
answer: (a) rid
- A7 and asking for a refund
answer: (b) refund
- A8 When I raised this matter with one of your staff
answer: (d) raised
- A9 I was informed that this was out of the question
answer: (c) question
- A10 and they would send someone in the 'near future'.
answer: (a) near

Letter of Complaint (4)

A1 At the beginning of May I decided that the only course of action was to pay a visit to your store

answer: (c) pay

A2 and meet you face to face so that the matter could be settled once and for all.

answer: (d) all

A3 Admittedly I should have checked first since when I reached the shop I was led to believe that you were out for the day.

answer: (a) Admittedly

A4 Throughout this time of course I have been without the facility of a washing machine

answer: (b) facility

A5 and have had to use the local launderette.

answer: (c) launderette

A6 From the end of May until August I have been away on business and was surprised that during that period

answer: (d) during

A7 no effort has been made to write to me and keep me up to date.

answer: (b) up

A8 Since returning in September I have made at least a dozen phone calls and quite frankly I have reached the end of my tether.

answer: (a) tether

A9 and must insist that you do something immediately to put the matter right.

answer: (c) insist

A10 If I do not hear from you by the end of this week I shall be forced to seek legal advice.

answer: (d) seek

Retirement Plans

A1 When Dad turned 40 we gave him an over the hill party.

answer: (d) over

A2 Young workers should begin investing now in preparation for retirement.

answer: (a) investing

A3 Fortunately we have more than enough volunteers for the job.

answer: (c) Fortunately

A4 He threw away the yogurt because it was out of date.

answer: (d) out

A5 Talk to your insurance agency about the coverage your plan provides.

answer: (a) coverage

A6 Consumers are constantly bombarded with pleas to buy products that they, 'can't live without.'

answer: (b) bombarded

A7 She is very meticulous in everything she does.

answer: (d) meticulous

A8 Gas prices are at an all-time high.

answer: (b) high

A9 Analysts said the acquisition would boost earnings.

answer: (a) boost

A10 Fire code regulations require that fire extinguishers be placed strategically throughout the building.

answer: (d) require

Daily Business Activities

A1 My interview went very well. I think I will get the job.

answer: (a) interview

A2 She likes your style of writing.

answer: (d) style

A3 There is a water fountain in the hallway next to the bathroom.

answer: (d) fountain

A4 This report is due next week.

answer: (b) due

A5 I cannot print the flyers because the printer is out of paper.

answer: (a) printer

A6 We normally serve five hundred customers every day.

answer: (b) customers

A7 At the annual picnic we will be servicing hotdogs and chicken.

answer: (a) serving

A8 From time to time the inspector comes to make sure that everything meets health standards.

answer: (c) to

A9 The bigger they are the harder they fall.

answer: (d) fall

A10 Do you keep your files in your desk drawer.

answer: (b) drawer

Faxes

A1 Our fax machine is down, could you please mail us a hardcopy instead?

answer: (c) down

A2 Did you receive the fax I sent you this morning?

answer: (b) sent

A3 I did not receive your fax. Are you sure you dialed the right number?

answer: (d) dialed

A4 The cover sheet should note who the fax is to, who it is from, the fax number, the number of pages and what the fax is regarding.

answer: (a) cover sheet

A5 Load all documents to be faxed face up in the fax tray.

answer: (a) face

A6 Always write a short memo to explain what the fax is for and who it should go to.

answer: (b) memo

A7 I prefer e-mail to fax machines because it is so much less complicated.

answer: (c) to

A8 I would rather just send e-mails from now on because it is easier.

answer: (d) from now on

A9 If you want to submit a document that contains a signature a fax might be better than an e-mail.

answer: (b) signature

A10 Push the start button to send the fax, then watch to make sure the paper feeds through right and does not get wadded up.

answer: (c) feeds

Placing an order via phone

A1 Receptionist 1: Thank you for calling ABC Inc., this is Mary. How may I direct your call?

answer: (d) direct

A2 Phil: Could you put me through to accounting please?

answer: (a) put me through

A3 Receptionist 1: One moment please.

answer: (d) moment

A4 Receptionist 2: Thank you for calling Friendly Neighbors! How can I help you today?

answer: (d) How

A5 Fred: May I speak with the supervisor of international affairs please?

answer: (b) speak

A6 Receptionist 2: I'm sorry, sir, he's unavailable right now. Would you like for me to transfer you to his voicemail?

answer: (c) transfer

A7 Fred: No thank you. I'll try back again later.

answer: (b) try

A8 To-go specialist: Thank you for calling Motzeralla's 'to-go'. This is Amy, how can I help you?

answer: (d) This is

A9 Nick: I would like to place a to-go order.

answer: (c) place

A10 To-go specialist: What can I get for you today sir?

answer: (a) get

Will and Living Will

- A1 A Living Will is a legal document that informs the doctor of what care you would like to receive in specific situations.
answer: (c) Living
- A2 A Will is a legal declaration that states how people want their belongings to be taken care of after their death.
answer: (a) Will
- A3 Because there is always confusion between "Will" and "Living Will", many states have adopted the names "Health Care Directive" or "Advanced Health Care Directive" for "Living Will".
answer: (b) confusion
- A4 Estate Planning is the general planning of an individual's wealth, along with the arrangements for his will and taxes for after his death.
answer: (d) Estate
- A5 Neither Will or Living Will can be replaced by one another. A thorough estate plan will contain both of these documents.
answer: (b) thorough
- A6 When people want to have a secure health protection, they get Health Insurance. This will assure them proper medical care when they need treatment for an illness or preservation of their mental or physical well-being.
answer: (c) Health
- A7 If you don't have a Will and you die, your estate will be disposed conforming with a strict legal formula possibly causing a troublesome dispute over your belongings.
answer: (a) disposed
- A8 Although some do, it is not advisable for couples to write "Joint Wills" for two reasons: it is only effective after both spouses die and it cannot be changed even if only one of them is dead.
answer: (a) Joint
- A9 It is necessary for two witnesses who are not beneficiaries of the will to be present when an individual signs his will.
answer: (d) beneficiaries
- A10 For a will to be properly executed it must be signed.
answer: (b) executed

Ways of commenting

A1 If you want my honest opinion, I thought the play was rubbish.

answer: (d) rubbish

A2 It was quite a good film but I thought the characters were a bit like cardboard.

answer: (b) cardboard

A3 It's quite a nice car but there was not very much room in the back.

answer: (c) room

A4 She's pleasant enough but not very pretty. In fact I'd say she was rather plain.

answer: (a) plain

A5 The first time you see the view you can't believe it. It almost takes your breath away.

answer: (d) away

A6 I sat through the concert feeling really bored and sleepy and had to stop myself from yawning several times.

answer: (b) yawning

A7 It was one of the most embarrassing moments of my life and I just wanted the ground to open up and swallow me.

answer: (c) open

A8 In my opinion no one in their right mind would ever go and pay to see a play like that.

answer: (d) like

A9 The room was good, the bed was comfortable and the service was excellent but the hotel food left a lot to be desired.

answer: (b) desired

A10 To be perfectly honest with you I think that this is the best test I've ever taken in my entire life.

answer: (a) life

Ways of disapproving

A1 There is no way that I can agree to you leaving early today.

answer: (c) leaving

A2 I must object and make it clear that I am totally against any measures that suggest changes to the original scheme.

answer: (c) against

A3 He has the habit of always rejecting any idea that will change the current arrangements.

answer: (a) habit

A4 I cannot condone that sort of behaviour in my establishment and would ask you to remember that in future.

answer: (d) behaviour

A5 I have no choice really but to turn down your recent proposal because it is completely unworkable.

answer: (c) down

A6 They can't possibly go along with your suggestions because it will involve too much expenditure.

answer: (b) along

A7 Quite honestly I'd have to be out of my mind to sanction what is a crazy proposition.

answer: (d) mind

A8 When her father discovered that his daughter wanted to marry a pop singer, he decided to put every obstacle in their way to prevent the marriage.

answer: (a) obstacle

A9 He told me there was definitely no chance that I would pass my examination until I did some work.

answer: (b) chance

A10 You could tell by the way he refused to smile that he didn't like the story.

answer: (c) way

Ways of greeting

- A1 Great to see you again. I haven't seen you for ages.
answer: (d) for
- A2 Welcome to our house. Come in and make yourself comfortable.
answer: (a) comfortable
- A3 How do you do? I don't think we've met before.
answer: (d) before
- A4 Hi Mary. Where have you been hiding yourself all this time?
answer: (b) hiding
- A5 Good morning, sir. I hope you will have an enjoyable stay in our hotel.
answer: (a) stay
- A6 Good evening to you all. Let me find you a table near the window.
answer: (c) table
- A7 How are you, David.? I must admit you're looking very well.
answer: (d) admit
- A8 Hello there. I just don't believe it. You haven't changed a bit since we last met.
answer: (a) bit
- A9 Ah, you must be Mary's husband. Do come in and meet everyone.
answer: (d) meet
- A10 Here you are at last! I hope your journey here wasn't too horrible.
answer: (b) journey

Way of saying goodbye

A1 I'm afraid it's time we left.

answer: (b) time

A2 If you don't mind, I think we'll be cutting along.

answer: (d) mind

A3 I'll be seeing you then in due course.

answer: (c) course

A4 Well, as they say all good things come to an end.

answer: (a) end

A5 Thank you so much for having us you must come to us next time.

answer: (d) having

A6 Good bye then and remember me to all your family.

answer: (b) remember

A7 If we don't leave now I'm afraid we'll miss the last train.

answer: (c) miss

A8 It's been great meeting up again and we mustn't leave it so long next time.

answer: (a) leave

A9 Looks like we ought to be going really as it's got so late.

answer: (b) like

A10 Well, there's nothing for it but simply to wish you well and say goodbye.

answer: (d) nothing

Ways of approving

A1 I'm quite happy to support you in your application for a loan.

answer: (c) application

A2 I must admit I think your idea is well worth considering.

answer: (d) worth

A3 I shall certainly recommend your proposal for improving safety in the work place.

answer: (a) proposal

A4 You can count on me for support when the next election comes up.

answer: (b) count

A5 I would wholeheartedly like to endorse your scheme for saving water.

answer: (c) wholeheartedly

A6 The local council has approved the plans for extending their house.

answer: (d) extending

A7 You can rely on me to support you when the matter is discussed at the next meeting.

answer: (a) rely

A8 His choice of a new wife met with his parents' approval.

answer: (b) met

A9 They all promised they would stand by him when he put forward the idea of a strike.

answer: (c) by

A10 The meeting unanimously supported the chairman when he suggested that they close the meeting.

answer: (d) close

Ways of showing pleasure

A1 Now that's what I call absolutely perfect.

answer: (a) perfect

A2 You couldn't have made that drink better if you'd tried.

answer: (d) tried

A3 What a delightful scent those flowers give off when you touch them.

answer: (c) scent

A4 Words just fail me when I try to say how happy I am.

answer: (a) fail

A5 I can safely say that I don't think I've ever enjoyed myself so much before.

answer: (b) safely

A6 There's really nothing like it, is there when you find you've got all the answers to the test right?

answer: (d) got

A7 The only problem with your cooking is that the more I eat, the more I want some more.

answer: (c) some

A8 I must be dreaming because it's all too good to be true.

answer: (b) dreaming

A9 Just let me try one more of your delicious chocolates and then I'll promise not to take any more.

answer: (a) promise

A10 It's absolute bliss here. I think I'll stay at this hotel one more week.

answer: (c) bliss

Ways of showing anger

A1 I've had just as much as I can stomach from you.

answer: (c) stomach

A2 You do that again and I'll bite your head off.

answer: (d) bite

A3 I'm sorry but I can't take any more. I'm afraid I've reached screaming point.

answer: (a) screaming

A4 You just dare touch that piece of paper and I'll kill you.

answer: (b) dare

A5 How many more times do I have to repeat it to you, stupid?

answer: (c) repeat

A6 I know you find this highly amusing but to me it's no laughing matter.

answer: (d) laughing

A7 I'm warning you. I can take just that much and no more.

answer: (b) no

A8 Everybody just get out of my way and leave me alone.

answer: (a) out

A9 Not another word from either of you. That's final.

answer: (b) final

A10 Right. I'm leaving. You can do whatever you like. I couldn't care less.

answer: (d) less

Ways of thanking

A1 Words can't possibly express how grateful I am for what you have done.

answer: (d) express

A2 Thank you so much for helping me. I really appreciate it.

answer: (c) appreciate

A3 A thousand thanks for all your hard work. I shall never forget it.

answer: (b) forget

A4 They showed their great gratitude by sending us a large sum of money.

answer: (a) sum

A5 Thank you for all you've done from the bottom of my heart.

answer: (d) bottom

A6 I'm sending this bunch of flowers as a small token of my thanks and appreciation.

answer: (b) token

A7 How can I possibly thank you enough for all you've done?

answer: (c) possibly

A8 On the watch they gave him were the words: in gratitude for 40 years loyal service.

answer: (d) in

A9 It's very difficult for children to enclose their gratitude for what their parents have done for them.

answer: (c) enclose

A10 Look upon this as a sort of thank you present for all your endeavours on our behalf.

answer: (b) sort

Ways of threatening

A1 If I've told you once, I've done it a hundred times. Don't do it!

answer: (c) told

A2 I'll give you just one more chance and after that, you'll be in real trouble.

answer: (d) chance

A3 I'm telling you loud and clear that you really must get it right this time.

answer: (b) clear

A4 She told him that if his manners didn't improve, he would be sent home.

answer: (d) improve

A5 He agreed because he said it was like having a gun held to his head.

answer: (c) head

A6 I'll lend you money for the very last time because after that you're on your own.

answer: (a) own

A7 I can't tell you how lucky you've been this time but just wait till next time.

answer: (b) wait

A8 I'm prepared to overlook your mistake on this occasion but I can't ever do it again.

answer: (d) overlook

A9 If you leave me now, you don't need to come back.

answer: (a) need

A10 Let me put it simply one more incident like that and you're out on your ear!

answer: (c) ear

How to make exclamations

A1 What a wonderful day to see the mountains on!

answer: (c) on

A2 How stupid can I get! I left my keys in the door overnight.

answer: (d) left

A3 For goodness sake stop complaining about the weather! It'll stop raining soon.

answer: (c) complaining

A4 What on earth are you talking about? I can't make head or tail of it.

answer: (a) tail

A5 How nice of you to come all this way just to wish me a happy birthday.

answer: (d) way

A6 What a disaster! I don't believe anything else could go wrong now.

answer: (b) wrong

A7 Wow! You've certainly made a good job of decorating this room.

answer: (a) job

A8 Well blow me down! I just can't believe I've actually passed my exam.

answer: (b) passed

A9 You could have knocked me down with a feather! You mean to say he's actually cleaned my car.

answer: (d) actually

A10 I'll go to the foot of my stairs! It must be at least 20 years since we last met.

answer: (c) least

Ways of agreeing

A1 I'm certainly with you on that.

answer: (b) with

A2 I'm of a like mind on that, too.

answer: (d) like

A3 Yes, we definitely see eye to eye on that one.

answer: (c) to

A4 In that respect we are of one mind on that.

answer: (a) one

A5 I can't argue with that.

answer: (d) argue

A6 Let's shake on that.

answer: (b) shake

A7 There's only one word I can use now to show my agreement and that's — deal.

answer: (c) deal

A8 I'll confirm that in writing to show my acceptance.

answer: (a) confirm

A9 There's absolutely no doubt whatsoever that you're right.

answer: (b) whatsoever

A10 The terms seem eminently suitable to me.

answer: (d) terms

Ways of disagreeing

A1 I'll have to part company with you there, I'm afraid.

answer: (c) part

A2 There's no way I can accept that.

answer: (d) accept

A3 We'll have to agree to differ over that.

answer: (a) differ

A4 Don't even think about it! I can't possibly take that on board.

answer: (c) board

A5 No matter how persuasive you are, I won't change my mind.

answer: (d) persuasive

A6 You can't talk until the cows come home. I won't accept that scheme.

answer: (b) cows

A7 Sorry the subject is now closed.

answer: (a) closed

A8 I regret I have no choice but to reject the plan out of hand.

answer: (c) hand

A9 No matter how much you object, I am convinced I am right and you're wrong.

answer: (b) convinced

A10 You might as well admit it! You haven't a leg to stand on.

answer: (d) leg

Expressions and phrases with money

A1 My grandfather keeps all his money in a cash box under his bed.

answer: (c) cash box

A2 What's the currency of India?

answer: (c) currency

A3 The president stated in the press conference that the economic situation was very serious.

answer: (c) economic

A4 I like horse racing, but I never bet any money. I think gambling is stupid.

answer: (a) bet

A5 There's a cash machine at the bank if you need some money.

answer: (c) cash machine

A6 Alan's parents must be wealthy. They've just bought him a new car.

answer: (b) wealthy

A7 As my uncle's an accountant, he helps me manage my finances.

answer: (c) accountant

A8 When my grandfather died, I discovered that he left me some money in his will.

answer: (c) will

A9 At the end of each month my employer pays my wages into the bank.

answer: (c) wages

A10 I'm broke at the moment. Can you lend me ten pounds until the weekend?

answer: (b) broke

Poverty in the US: living standards expressions

A1 Poverty is a relative measure that depends on prices, the standard of living, and the incomes that others earn.

answer: (b) incomes

A2 Poverty is a major problem in America — and one that is extremely difficult to resolve.

answer: (b) resolve

A3 Families and individuals are defined as living in poverty if their incomes fall below certain levels.

answer: (b) poverty

A4 Poverty in the United States is more extensive than most people realize.

answer: (d) extensive

A5 One reason for the continued high poverty number is the growing gap in the distribution of income.

answer: (a) distribution

A6 Weekly pay checks tend to be lower for people employed in service industries.

answer: (b) pay checks

A7 During the 1990's, salaries for highly skilled employees soared, while wages for those who are less skilled remained about the same.

answer: (a) soared

A8 The decline of unions means that low skilled workers have to look elsewhere for less pay.

answer: (c) elsewhere

A9 The shift from two-parent families to single-parent families and other non-family arrangements tends to lower average family income.

answer: (d) lower

A10 According to recent statistics, nearly 35 million Americans live in poverty.

answer: (b) statistics

Dressing expressions

- A1 We choose to wear different outfits for different occasions, putting on jumpers and scarves when it is cold and dressing up smartly for formal events.
answer: (c) dressing up
- A2 To French people, the American idea of dressing down looks like a homeless person who just finished a once-a-year trip to the laundromat.
answer: (a) dressing down
- A3 The New York Islanders dressing room sustained severe damage when a sewage pipe burst at Nassau Coliseum.
answer: (d) dressing room
- A4 My boss put on her dressing gown and made herself some coffee.
answer: (c) dressing gown
- A5 I've witnessed an employee screaming at her manager in a store, another worker stomping out of a restaurant, and a boss dressing down an employee in a public place.
answer: (b) dressing down
- A6 The dressing room is approx. 3 1/4 feet wide by 4 feet deep, and has a full length mirror attached inside the door.
answer: (c) dressing room
- A7 The door opened a few inches to reveal a beautiful woman wearing a red dressing gown.
answer: (c) dressing gown
- A8 Dressing up for work doesn't make you more productive on the job — but it does make you look and act more professional, and it upgrades your image in the eyes of others.
answer: (c) Dressing up
- A9 The intelligent dressing room, can scan your measurements and display how a particular item of clothing will look on you on a projection screen.
answer: (a) dressing room
- A10 This presidential suite features a combined sleeping/living area with two king-sized beds, a wardrobe and dressing table, bathroom with separate shower, and floor-to-ceiling doors that open to a private balcony.
answer: (b) dressing table

Code of Practice

A1 The company had its own code of practice in these matters.

answer: (b) practice

A2 This is a prime example of what not to do.

answer: (d) prime

A3 Plans have already been drawn up to deal with such situations.

answer: (c) up

A4 Thousands of subscribers are already signing up for this new telephone service.

answer: (b) subscribers

A5 Job losses are mainly in the blue-collar sectors of the industry.

answer: (a) blue-collar

A6 The circular will contain key financial information to help investors.

answer: (a) key

A7 The report is likely to show better than expected results.

answer: (d) likely

A8 So many of these animals have been shot over the years that they are now classed as endangered species.

answer: (b) endangered

A9 Some people are reluctant to learn a foreign language.

answer: (c) reluctant

A10 It was a big sacrifice for her to give up her acting career to look after her family.

answer: (b) sacrifice

Spin Doctors

A1 Most of the money raised was donated to charity.

answer: (a) raised

A2 They are showing a revival of a 1930's musical at the Theatre Royal.

answer: (b) revival

A3 When they had both retired, they settled in a small village by the sea.

answer: (d) settled

A4 The students at this university are housed in blocks of flats on the campus.

answer: (a) housed

A5 I have no wish to have any dealings with a firm like that.

answer: (c) dealings

A6 Voters find it difficult to believe politicians because the latter use so many spin doctors.

answer: (b) spin

A7 We are told there will be little economic progress this year.

answer: (a) progress

A8 Unfortunately she has been given an insurmountable task.

answer: (a) insurmountable

A9 It is essential to have air conditioning in your car when you drive in a hot climate.

answer: (c) conditioning

A10 Manufacturers are bringing out a new range of computers this year.

answer: (b) out

Credit Card Holders

A1 The stock market has hit new lows this year.

answer: (a) lows

A2 The government has decided to hold an enquiry into the latest financial scandal.

answer: (b) enquiry

A3 The animal rights organisation has launched a new campaign to make people aware of cruelty to animals.

answer: (a) launched

A4 I was totally unaware of the increased taxes.

answer: (d) unaware

A5 The price of petrol has risen again.

answer: (b) risen

A6 The ordinary person is again being asked to stump up to pay for dental treatment.

answer: (a) stump up

A7 This car is intended for the export market only.

answer: (c) export

A8 Credit card holders struggle very hard to reduce the amount they owe.

answer: (a) reduce

A9 This charity was set up to collect money for the poor.

answer: (a) collect

A10 Everything turned out all right in the end.

answer: (d) turned out

Job Interview

A1 Tell us something about your background in the engineering industry?

answer: (b) background

A2 I see from your application form that you have had three different jobs in the last 5 years.

answer: (d) application

A3 What sort of period of time would you stay with us if we offered you the job?

answer: (c) period

A4 Describe how you would describe yourself in five years' time.

answer: (d) yourself

A5 Give us some idea of what you believe are your strengths and weaknesses.

answer: (b) strengths

A6 As this is a managerial post, we must ask you how you deal with bad time keeping or unpunctuality in an employee.

answer: (c) time

A7 Imagine one of your staff loses her temper and shouts at you in front of others, how would you deal with this?

answer: (d) deal

A8 What would you say to a member of your staff who always handed his work in late?

answer: (b) handed

A9 I should explain that we would naturally honour any previous holiday arrangements you have made.

answer: (d) honour

A10 Finally now that we've asked you several questions, do you want to put any to us?

answer: (b) put

Business

- A1 I was pleased to receive your response to my proposal but there are one or two points that need clarification.
answer: (c) clarification
- A2 A report has just been published that gives details of the causes of this trend towards informality in the business sector.
answer: (a) published
- A3 According to the findings in the report it is clear that employees under the age of 35 prefer to dress casually at work.
answer: (c) findings
- A4 Thirty years ago this kind of informality would not have been tolerated.
answer: (d) tolerated
- A5 All employees are kindly requested to refrain from smoking in the presence of customers.
answer: (c) refrain
- A6 The meeting went on for three hours and as a result there was no time left to discuss all the topics on the agenda.
answer: (d) agenda
- A7 There's really no point in hoping to add important topics right at the end of the meeting under the heading of any other business.
answer: (a) business
- A8 The chairman was obliged to bring the meeting to a halt because a fire broke out in the adjoining room.
answer: (d) halt
- A9 It is absolutely essential that the clerk takes care to minute any decisions that have been reached during the meeting.
answer: (b) minute
- A10 As so few members had turned up at the meeting, it was decided to postpone it until further notice.
answer: (c) postpone

Finance (1)

A1 The one big fear of all world economies is that of recession.

answer: (c) recession

A2 You are never too young to start investing some money in a savings account.

answer: (d) investing

A3 If ever you find you have an unexpected expense, you can always withdraw some money from your savings.

answer: (d) withdraw

A4 At certain times of the year your shares will yield a good profit but you must also be prepared for them to go down in value.

answer: (a) yield

A5 You can cut the cost of insuring your car if you keep it in a garage.

answer: (c) cut

A6 We got a very good deal when we bought that three piece suite for half its usual price.

answer: (a) deal

A7 Now that the summer has started, big department stores are hoping that sales of holiday items will take off.

answer: (c) take off

A8 The two companies have decided to merge because they believe that their combined resources will produce greater profits.

answer: (a) merge

A9 When someone dies and their assets reach a certain figure, their family has to pay an additional tax.

answer: (c) assets

A10 The loan you have taken out is for a fixed term, which in your case is 5 years.

answer: (b) fixed

Finance (2)

A1 When you go to an auction and you want to buy a particular item, you can simply make a bid for it.

answer: (d) bid

A2 The larger company did not really want to join with the smaller one because it was more interested in a takeover.

answer: (d) takeover

A3 Trading on the stockmarket just before Christmas is usually very slow.

answer: (b) Trading

A4 This sport centre has largely been funded by money that has come from the national lottery.

answer: (d) funded

A5 The reason for the slowdown in the economy is because there is a great deal of uncertainty at the moment.

answer: (c) slowdown

A6 The upturn in the market was seen as a positive sign that the recession was over.

answer: (a) upturn

A7 The order books for manufacturers of small cars are now full following the rise in petrol.

answer: (b) order

A8 The future of his job was at stake when he made the decision to invest in new machinery.

answer: (c) stake

A9 After their house had been valued, they decided to sell it and buy a bigger one.

answer: (a) valued

A10 Fifty people were made redundant when the company suffered a severe financial shock.

answer: (d) redundant

Finance (3)

- A1 If you cannot get a job and remain unemployed for a long period, you can claim some money from the state.
answer: (c) unemployed
- A2 The great thing about this guarantee is that there is never any doubt and there is no quibble about getting your money back.
answer: (c) quibble
- A3 There is a substantial shortfall between the money you have available and the amount you need to spend.
answer: (b) shortfall
- A4 When you retire, you should get a pension and a lump sum from your employers.
answer: (a) lump
- A5 Investors are people who put money into a business in the hope of making a profit.
answer: (d) Investors
- A6 When you take out a large loan over many years, you don't start paying off the capital for some time.
answer: (c) capital
- A7 We will make no charge for the catalogue, which you can take with our compliments.
answer: (c) charge
- A8 It may seem a long way into the future but in the end you will get some benefit from your investment.
answer: (b) benefit
- A9 There is still an outstanding balance on that account, which must be paid in 30 days.
answer: (a) balance
- A10 Interest rates are at their lowest level since the 1950's.
answer: (b) rates

Money

A1 It's useful when you go to an auction if you're ready with cash in hand.

answer: (d) hand

A2 I prefer to deal in hard cash rather than cheques.

answer: (b) hard

A3 Every office has a certain amount of petty cash to pay for things like tea, coffee or stamps.

answer: (d) petty

A4 At the moment we are experiencing some cash flow problems because little money is coming in.

answer: (c) flow

A5 At the casino you can cash in your chips at the desk.

answer: (d) in

A6 Whatever she does, she just can't help making money.

answer: (b) making

A7 There doesn't seem to be anyone working really hard for the business and yet they all seem to earn easy money.

answer: (c) easy

A8 If you don't want to use a cheque or postal order, you can always use a money order.

answer: (a) order

A9 That new invention has been very successful and has proved to be a money spinner for its creator.

answer: (c) spinner

A10 This machine is obviously useless and if I were you I'd get your money back.

answer: (a) back

Advertising

- A1 In order to make a sensible comparison among the different vacuum cleaners available, it is important to do some research.
answer: (b) comparison
- A2 The local department store has to make a sustained effort at this time of the year to satisfy customer demand for summer clothing.
answer: (a) satisfy
- A3 A good team leader must be able to inspire his colleagues to face the challenge of a downturn in business.
answer: (d) inspire
- A4 The current trend in children's desire to wear designer label clothes should be exploited.
answer: (b) current
- A5 You have to convince the public that it is in their own interest to read the instructions on all our medicines.
answer: (c) convince
- A6 In order to survive in this business you must adopt a competitive stance.
answer: (d) competitive
- A7 The consumption of alcohol is not allowed in any of the company's premises in order to present a clean image.
answer: (b) consumption
- A8 When you are setting out to attract new customers in an advertisement, choose the right words.
answer: (c) attract
- A9 The really effective television commercial is the one that persuades you of its authenticity.
answer: (a) persuades
- A10 I can strongly recommend this product as the best available on the market today.
answer: (b) product

At the Shops

- A1 We got there early so that we could get the best bargains in the sale before anyone else.
answer: (c) bargains
- A2 If you bear with me, I'll go and see whether we have that in your size.
answer: (c) bear
- A3 The trouble with these huge superstores is that they don't have enough checkouts to deal with customers at busy times.
answer: (d) checkouts
- A4 It started off as a small street corner shop over 30 years ago but it has now expanded into a massive department store.
answer: (a) expanded
- A5 Take a good look at the receipt when you leave so that you can see that all the items have been listed.
answer: (b) items
- A6 Whenever I go to the old part of a city, I like to explore all the shops selling antiques.
answer: (d) explore
- A7 Are you aware of the latest trend in children's clothing?
answer: (b) trend
- A8 They're quite strict in their policy of not giving refunds without a receipt in this store.
answer: (c) strict
- A9 They have a mandatory restriction in the shop with regard to the number of items of clothing that you can try on at one time.
answer: (d) mandatory
- A10 The extent of the merchandise available in this one store is more than you can possibly imagine.
answer: (a) merchandise

At the Computer

A1 Without the right software I'm afraid you can't access that particular program.

answer: (b) access

A2 The aim of the office manager is to allocate enough room on the building plans so that each employee can have space for a personal computer.

answer: (c) allocate

A3 Remember that before you leave your workstation, always shut down your computer.

answer: (d) shut down

A4 It's quite easy if you want to find folders and files on the computer, all you do is click here and it immediately starts searching.

answer: (b) searching

A5 I have tried and tried again and again and no matter what I do it still shows "error" — I just can't figure out what's wrong.

answer: (c) figure out

A6 I spent hours writing that report and checking all the information was correct and then without thinking I pressed the 'delete' button.

answer: (b) 'delete'

A7 It's a really clever piece of software because it enables you to display on your screen all the information in columns.

answer: (c) display

A8 Unfortunately this program is not compatible with the operating system on my computer.

answer: (b) compatible

A9 When you see that particular symbol on the screen, you have to take that as a warning that something is wrong.

answer: (d) warning

A10 With this program you can always check your spelling and grammar and if you don't want to accept what it shows, you simply press 'ignore'.

answer: (a) 'ignore'

Money Matters (1)

A1 Even after their recent heavy expenses, they still found there was a healthy balance in their bank account.

answer: (c) balance

A2 As the builder wanted cash for the work he had done, she had to go to the bank personally to take out the money herself.

answer: (b) take out

A3 It was considered a very good time to apply for a mortgage to buy the house because interest rates were very low.

answer: (c) mortgage

A4 Before they could borrow a large sum of money to buy the house, they had to make sure they had enough money to be able to make a down payment.

answer: (a) down

A5 All the transactions you make on your internet account are recorded so that you can check the details at any time.

answer: (d) transactions

A6 I'm afraid this cheque will be of no value until you have put your signature on it.

answer: (a) signature

A7 The bank refused to accept the money order because the customer had no proof of identity.

answer: (c) accept

A8 Under the rules laid down by the bank there is a restriction on the amount of money you can get out from a cash machine in any one day.

answer: (b) restriction

A9 The bank clerk at the counter did not know the customer and in view of the large amount of money involved was naturally cautious about paying out the sum on the cheque.

answer: (d) cautious

A10 The bank will simply not let you borrow any money unless you can prove that you have been in regular employment for at least three years.

answer: (c) borrow

Money Matters (2)

- A1 Good accounting procedures are very important if you want to run a business profitably and successfully.
answer: (b) accounting
- A2 The company fell heavily into debt when it took on too many customers and offered them all cheap warranties.
answer: (a) debt
- A3 Once you have built up your company, you must remember to keep in touch with your original clients.
answer: (c) clients
- A4 Each department within the organisation is given a budget within which it has to remain for the whole year.
answer: (d) budget
- A5 When the time came to close the business down, its entire assets had to be calculated so that the creditors could be paid off.
answer: (b) assets
- A6 The manager called in her chief clerk because she could not reconcile the figures on the monthly spreadsheet.
answer: (c) reconcile
- A7 Every year the college finance officer did not look forward to the visit from the government official who came to audit the accounts.
answer: (d) audit
- A8 It was a great relief to Charlie when he realized that he had come to the end of his agreement with the bank and there was only one outstanding payment left.
answer: (c) outstanding
- A9 The building society sent a letter to all its savers and borrowers that there would be a reduction in the interest rate.
answer: (b) borrowers
- A10 Shortly after the couple had bought their first house, they saw the number of bills accumulate rapidly.
answer: (c) accumulate

Money Matters (3)

- A1 The representative of the financial consultants assured her that the policy of the firm was that of complete commitment.
answer: (c) commitment
- A2 There is no need to worry about the money side of the project because funds are available from the charity sponsoring us.
answer: (b) funds
- A3 The present finance minister has adopted a very conservative approach towards change and always follows a very cautious policy.
answer: (d) conservative
- A4 As all advisers always do, she stressed that investing in this particular market had to be considered as a long-term commitment over at least 10 years.
answer: (c) long-term
- A5 The best way to develop an income for the future is to invest in a series of companies and in that way to build up a portfolio.
answer: (b) portfolio
- A6 I strongly recommend investing in these shares because you will get a very good return after only a few years.
answer: (c) return
- A7 The question is whether it is wise to sell up all your shares at this stage rather than wait to see how the market is next year.
answer: (b) wise
- A8 There is no question that the most important resource in that company is its youthful enthusiasm.
answer: (c) resource
- A9 If you want to make a good job of selling shares to the public, you must have an element of aggression in your approach.
answer: (b) aggression
- A10 It's a personal matter whether you choose stock from this company or from that because in the end it's an attitude of mind.
answer: (c) attitude

Money Matters (4)

- A1 There is one date you mustn't forget and that's the deadline for sending in details of your earnings to the tax office.
answer: (b) deadline
- A2 If you are self-employed, you must make sure that you fill out the form indicating how much you have earned.
answer: (c) fill out
- A3 If the department agrees that you have paid too much tax in the year, you will receive a refund in due course.
answer: (d) refund
- A4 Each month when you receive your pay, the employer withholds a certain amount to pay towards your pension.
answer: (a) withholds
- A5 When you take out a loan, you have to pay interest on the amount you owe.
answer: (c) owe
- A6 In the tax office there will be a file that holds all the documents and papers connected with you.
answer: (a) file
- A7 There is quite a heavy financial penalty attached to any action that involves late payment of taxes.
answer: (d) penalty
- A8 Under the new regulations you can agree yourself to calculate the tax you have to pay on the income over the previous year.
answer: (b) calculate
- A9 As the couple had a joint account, the money to pay the mortgage was taken from there.
answer: (a) joint
- A10 You can decide, if you so wish, to give up your right to take your pension at an earlier date.
answer: (b) give up

Quality Control

- A1 The reason why I always buy my clothes at this store is because all the brands they sell are of very high quality.
answer: (c) brands
- A2 Before these articles leave the factory to be forwarded to the retailer, each one is thoroughly inspected.
answer: (d) inspected
- A3 The advantages of working for this company is that all employees perceive themselves as a member of the team.
answer: (c) perceive
- A4 If for any reason customers do not like the item they have bought, they always take it back and get a refund.
answer: (b) take it back
- A5 The great thing about this particular material is that however much you screw it up, it never wrinkles.
answer: (a) wrinkles
- A6 The company insists that all their products are uniform in respect of their quality, specification and look.
answer: (d) uniform
- A7 This is the department for children's clothes and each garment is marked with the recommended age range.
answer: (b) garment
- A8 The sole purpose of this jacket is to repel water and if you wear it in the rain and still get wet, it's useless.
answer: (c) repel
- A9 The whole look of the shop front is enhanced by the introduction of bright colours.
answer: (d) enhanced
- A10 These pots are being sold as seconds because each one has a slight defect in the glaze.
answer: (a) defect

Product Improvement

- A1 Before the product is put on the market, the company must ascertain whether it complies with safety standards.
answer: (c) ascertain
- A2 It is absolutely essential to do some thorough research before you even think of putting a new product on the market.
answer: (b) research
- A3 You have a responsibility to the public to ensure your toy products are suitable for children to play with.
answer: (a) responsibility
- A4 The company is busy trying to solve the problems arising from the sudden drop in sales of their cosmetic products.
answer: (b) solve
- A5 The job of the organizer of this particular section is to train the members to deal politely with any complaints from the public.
answer: (b) organizer
- A6 Inspiration has its place in any form of product development but at the same time you also need to adopt some kind of systematic approach.
answer: (a) systematic
- A7 A logical approach to new ideas is to be welcomed but you do need a strong element of imagination as well.
answer: (d) logical
- A8 Since 1993 or if you like within the last decade, there have been many products that have failed because of poor marketing.
answer: (b) decade
- A9 We would definitely like to examine the proposal you have presented to us with a view to including it in our current range of products.
answer: (c) examine
- A10 As we have enough money in our present budget, we are happy to launch this new product in the nature of an experiment.
answer: (b) experiment

Employment and Training

- A1 We're paying for a stand at the new industrial exhibition with a view to generating interest among potential employees in our company.
answer: (b) generating
- A2 For the first three months of your employment with the firm you will be under the care of a mentor.
answer: (d) mentor
- A3 Although she was very tempted to accept the job she was offered, she had to reject the offer because the salary would have been insufficient.
answer: (b) reject
- A4 A university education is of course important but it is essential that all employees undergo a period of intensive training.
answer: (c) training
- A5 A newsletter is sent out every ten days to all the staff so that they receive a regular update on recent appointments.
answer: (a) update
- A6 Part of the ongoing training is to ensure that a regular time and place are set up for department heads to meet their staff.
answer: (c) set up
- A7 The head of department acknowledged that the success of the section was largely due to high quality support staff.
answer: (a) success
- A8 The pace of change in that industry is so fast that staff find it hard to keep up with the latest developments.
answer: (d) keep up with
- A9 It is the policy of the company to conduct all interviews for new recruits with a member of the trade union present.
answer: (b) conduct
- A10 In view of the excessive workload you have at the moment I won't expect you to keep on track during the next few days.
answer: (c) on track

Agreements

- A1 The contract was signed by the three partners who thus agreed to abide by terms and conditions contained in it.
answer: (c) abide
- A2 There was nothing in the contract that specified who would be responsible in the event that one of the partners became seriously ill.
answer: (b) specified
- A3 An independent adviser was called in after the collapse of the company to resolve some of the issues that were not clear.
answer: (d) resolve
- A4 One of the parties mentioned in the original agreement has decided that she does not want to continue with the profit-sharing scheme.
answer: (d) parties
- A5 In view of the serious problems associated with the takeover the newspaper company has decided to cancel its offer of financial help.
answer: (c) cancel
- A6 The main problem was that the newly formed organisation was not attracting enough work and so they decided to engage the services of a public relations expert.
answer: (b) engage
- A7 That company has been in business for over 100 years and in fact was established in 1899.
answer: (b) established
- A8 After the complaint had been received from the customer about poor service, she was given a written assurance that the matter would be put right.
answer: (c) assurance
- A9 They were very careful to make sure in the original agreement that provision would be made to pay for staff redundancies.
answer: (d) provision
- A10 We decided to employ a solicitor who would be able to determine the extent of our liability in this matter.
answer: (d) determine

Super Supermarkets

- A1 If you ask someone for their stance on supermarkets as opposed to the small corner shop, you will get varying replies.
answer: (c) stance
- A2 The first question you have to ask is who are the customers that they are each trying to target.
answer: (a) target
- A3 When you tell the inhabitants of a small village that the little local store is going to close, many will express dismay.
answer: (d) dismay
- A4 There will naturally be splits in the various sections of the community as to the benefits or disadvantages of losing the little store.
answer: (b) splits
- A5 Of course we all get plagued with endless leaflets through the door telling us of bargains at the local supermarket.
answer: (a) plagued
- A6 Big discussions take place in the area as to whether a supermarket will come to the area and waiting for the outcome can be quite nerve racking for the small shop owner.
answer: (c) nerve racking
- A7 Inquiries are held which seem to go on forever and you only wish that the procedure could be speeded up.
answer: (c) speeded up
- A8 Protest meetings are held but invariably they end in a shambles because they are not organized properly.
answer: (b) shambles
- A9 Then the final result is announced that there is to be a merger between EASISHOP and GOSHOP, which will then become a super supermarket.
answer: (d) merger
- A10 The confused customer is now in a terrible dilemma because in the old days there was just one brand of butter to buy and now there is a choice of 24.
answer: (c) dilemma

Are You in Debt?

- A1 Going on a spending spree with your credit card and no concern about how you pay back the money you borrow, is a growing habit these days.
answer: (b) spree
- A2 There is a popular demand for the system that allows credit companies to offer unlimited credit to young people to be overhauled.
answer: (a) overhauled
- A3 It has been disclosed by a government agency that the percentage of under 25 year olds owing large sums to companies is on the increase.
answer: (d) disclosed
- A4 One director of a major credit company has already been forced to step down because of the bad publicity his company has attracted.
answer: (c) step down
- A5 One solution that has been suggested to control credit is to step up the regulations to make it more difficult to get credit in the first place.
answer: (b) step up
- A6 The main problem is that a debt culture has developed recently believing that it is cool to owe large sums of money.
answer: (d) culture
- A7 Recent reports have revealed that being in debt is not now looked upon as a disgrace but rather as an attractive way of life.
answer: (a) revealed
- A8 In reality it's a very long haul to get from owing to paying off all your debts.
answer: (c) haul
- A9 There are frequently clashes in the family home between parents and children about whether you should enter into credit agreements.
answer: (b) clashes
- A10 What concerns people most are the mounting fears among governments that it will take at least a generation for us to be rid of excessive debt.
answer: (c) fears

Guarantees and Warranties

- A1 If you go to an unauthorized garage to have your car serviced, the consequence is that your warranty will be invalid.
answer: (a) consequence
- A2 The guarantee, as I understood it, implied that everything was covered.
answer: (b) implied
- A3 I regret to inform you that as your guarantee expired last week, we can't help you.
answer: (c) expired
- A4 A warranty is to be looked on as a sort of promise between the manufacturer and you.
answer: (d) promise
- A5 Sometimes people don't bother about guarantees because the reputation of the manufacturer is enough for them.
answer: (d) reputation
- A6 Certain warranties require the purchaser to have the item serviced at regular intervals.
answer: (c) require
- A7 You will find that such warranties are not worth buying because the cover provided is frequently not worth the extra expense.
answer: (b) frequently
- A8 This kind of legislation is in existence to protect the customer from worthless warranties.
answer: (b) protect
- A9 You sometimes have to consider very seriously whether to buy a second hand car which has no guarantee.
answer: (a) consider
- A10 Sometimes you get a one year warranty, a two year one or even a six month one — they all vary.
answer: (d) vary

At the Office (1)

- A1 Concern was expressed by the office manager that the company would buy an affordable financial package.
answer: (b) affordable
- A2 The main provider of stationery for the office suddenly announced there would be an overall increase in their prices.
answer: (d) provider
- A3 The chief administrative officer disliked lack of attention to detail and insisted that such mistakes should never recur.
answer: (a) recur
- A4 Once again the company has had to make a reduction in the number of office staff to try and recoup their losses.
answer: (b) reduction
- A5 The stock of zip discs in the office is running dangerously low.
answer: (c) stock
- A6 If the managers want to stay employed, they will have to learn how to stay on top of their jobs.
answer: (b) top
- A7 It's not worth paying for an annual service when you can simply call the supplier on an as-needed basis.
answer: (a) needed
- A8 The new office manager will be in charge of all the IT requirements that the company uses.
answer: (d) charge
- A9 Currently there is a shortage of clerical staff but it is hoped that by the end of the year they will be up to full capacity.
answer: (b) capacity
- A10 Staff are always encouraged to work by themselves and whenever they meet a problem, they should use their own initiative.
answer: (a) initiative

At the Office (2)

- A1 On her retirement she was given a substantial cheque in appreciation of all the work she had done over the last 20 years.
answer: (c) appreciation
- A2 Having attended the office procedures course all employees were expected to reinforce what they had learned and introduce it into their daily routine.
answer: (a) reinforce
- A3 Visiting clients had commented on the casual dress code of most of the clerical staff.
answer: (d) code
- A4 The practice of staff doing physical exercises before the start of the day is well established in Japanese companies.
answer: (c) practice
- A5 There is a lengthy procedure used in this office for staff who have produced shoddy work and it begins with a verbal warning.
answer: (b) verbal
- A6 There was no fixed agenda for that particular day as it was to be regarded simply as a casual meeting.
answer: (d) casual
- A7 At the interview all the candidates were shown round the building but could only really catch a glimpse of the sort of work being carried out.
answer: (c) glimpse
- A8 They really need to keep a check on the stationery supplies as they've run out of A4 paper once again.
answer: (c) out of
- A9 Managers prefer to select people who have been exposed to many different types of office environments.
answer: (b) exposed
- A10 A troubleshooter was brought into the office from another firm to get rid of some very outdated procedures.
answer: (a) outdated

Legal Expressions

A1 If you drive faster than the stated speed limit, you are simply breaking the law.

answer: (d) breaking

A2 However angry you may get at what someone has done to you, the police always advise you not to take the law into your own hands.

answer: (b) hands

A3 In London in any underground station it is against the law to smoke.

answer: (d) against

A4 Even if you think you may have got away with a crime, in most cases the long arm of the law will catch you.

answer: (a) arm

A5 In that particular industry everyone has to look after themselves because the law of the jungle rules.

answer: (c) jungle

A6 They have no respect for modern conventions and do exactly what they want — they are a law unto themselves.

answer: (a) unto

A7 Her parents are very strict and frequently lay down the law about the way she behaves.

answer: (c) lay

A8 Although technically his judgement was not according to the letter of the law, most people thought the judge was right to let the man go free.

answer: (d) letter

A9 I get the impression sometimes that she thinks she can never do anything wrong almost as if she is above the law.

answer: (a) above

A10 All governments want people to live in peace and comfort and so they try to promote a sense of law and order.

answer: (b) order

Invoices

- A1 There is an additional charge added to the price of the product if you want to have it delivered to your house.
answer: (b) charge
- A2 You should have read the terms of payment as soon as you received the invoice for the goods.
answer: (d) terms
- A3 In order to cut down the expenses of compiling and sending out the invoices, you need to employ an efficient administrator.
answer: (c) efficient
- A4 It's always a good idea to get an estimate of what the cost of the work will be before the invoice lands on your doormat.
answer: (b) estimate
- A5 I do like to get a prompt reply to my letters especially when they are referring to the amount of money I'm supposed to be paying.
answer: (a) prompt
- A6 Just as we were about to leave the restaurant, the waiter came running up to apologize there had been a mistake in the bill.
answer: (c) mistake
- A7 The company were very quick to point out it was their fault we had been sent the wrong invoice and they rectified it immediately.
answer: (b) rectified
- A8 In view of our previous orders over the last year we were offered a 10% discount on any future dealings.
answer: (d) discount
- A9 He appreciated the additional welcome and help he received from the department store staff as he had after all been a longstanding customer.
answer: (a) customer
- A10 She got quite angry about the size of the invoice until it was pointed out that it was the government who imposed the value added tax.
answer: (b) imposed

Taxes

- A1 If you are self-employed, it is your responsibility to calculate how much tax you should legally pay.
answer: (d) calculate
- A2 I had a letter from the office of the Collector of Taxes telling me that I had to pay back all the money I owed over the last 3 years.
answer: (c) owed
- A3 The arrangement they have is that all the money that has to be paid in tax out of their earnings comes from their joint account.
answer: (d) joint
- A4 Under the current legislation if you are late in paying your taxes, then you have to face a financial penalty.
answer: (a) penalty
- A5 He is in a terrible rush to complete his tax returns by Tuesday otherwise he won't be able to reach the deadline.
answer: (b) deadline
- A6 It doesn't happen very often but I actually got some money from the tax office and with the refund I'm going to treat myself.
answer: (c) refund
- A7 Before you can claim any money back on overpayment of tax, you have to fill out an application form.
answer: (b) fill out
- A8 You can elect, if you want, to transfer your tax free allowance to your spouse.
answer: (a) spouse
- A9 Until it's clearly established which tax group you are in, your employer will be asked to withhold a certain amount of your pay.
answer: (c) withhold
- A10 There have been so many queries about his tax situation that there is now a huge file containing the details in the office.
answer: (d) file

Finance

- A1 It's a gamble at the moment whether the company will make profit in its second year but that nevertheless is the desired aim.
answer: (c) desired
- A2 Each year the Chancellor of the Exchequer stands up in the House of Commons and gives a forecast of what is seen as the economic outlook for the country.
answer: (a) forecast
- A3 I think that your financial optimism is not really justified and you should adopt a more realistic attitude.
answer: (d) realistic
- A4 If you want to increase sales of a particular product, you must be sure that you are targeting the right customers.
answer: (c) targeting
- A5 The idea caught on very quickly and people were queuing up to buy the goods so that year the company's investment yielded substantial profits.
answer: (b) yielded
- A6 Overall it has not been a bad year as our costs are well down on last year's.
answer: (a) Overall
- A7 Managers complained bitterly at the Annual General Meeting that levels of production had dropped to an all time low.
answer: (d) levels
- A8 You have to accept that this kind of expenditure is quite typical in an enterprise of this kind.
answer: (b) typical
- A9 The figures that have just been published by the company's accountants will give management some kind of perspective on how sales are going.
answer: (d) perspective
- A10 Whenever a member of staff makes a claim for travel expenses, they have to provide a detailed account of their journeys.
answer: (a) detailed

Interviews and Jobs

- A1 One of the most important qualities which the panel is looking for in a candidate is the ability to work with others.
answer: (d) ability
- A2 Once the applications have been looked at the usual procedure for the panel is to follow up the references of those candidates who have been shortlisted.
answer: (c) up
- A3 They were so impressed with the way she reacted to their questions that they didn't hesitate to offer her the job.
answer: (b) hesitate
- A4 As this job was of a very specialist nature an expert was invited to join the interview panel.
answer: (a) expert
- A5 After the interview one of the candidates constantly phoned the office to see whether he had been successful.
answer: (c) constantly
- A6 She was in such a state of extreme nervousness when she was called in for the interview that she burst into tears.
answer: (b) called in
- A7 From the point of view of relevant background she was the ideal candidate at least on paper.
answer: (d) background
- A8 It is absolutely essential in an interview to give the impression at least that you are full of confidence.
answer: (c) confidence
- A9 One of the most popular questions asked of interviewees is to explain their strengths and weaknesses.
answer: (a) weaknesses
- A10 Each candidate was asked to present a short account of how they saw the future of the company.
answer: (b) present

Working Well

- A1 The boss was appointed in the hope that she would be able to achieve results.
answer: (c) achieve
- A2 In the very beginning she had a meeting with all the staff, which turned out to be extremely productive.
answer: (a) productive
- A3 Although many people wanted to remain loyal to her predecessor, they soon started to respect her style of management.
answer: (d) loyal
- A4 At the first series of interviews the question was whether to appoint a newcomer or promote a current employee.
answer: (b) promote
- A5 The decision was finally taken that appointments should be based purely and simply on merit.
answer: (c) merit
- A6 There was a new spirit in the company and for the first time in ages staff at last felt they were being valued.
answer: (a) valued
- A7 Employees were beginning to receive recognition for the hard work that they had been doing.
answer: (d) recognition
- A8 It soon became apparent that under the new management people were also starting to contribute some of their free time to the company.
answer: (c) contribute
- A9 Some of the longest serving staff actually looked forward to coming into work.
answer: (d) forward
- A10 At the end of her first year it was obvious to everyone that as the new boss she had been totally accepted.
answer: (a) obvious

Pay and Allowances

- A1 On the basis of her ten years' service she immediately qualified for the extended annual leave of six weeks.
answer: (b) basis
- A2 Although he knew it was a sensitive subject, his boss had to ask him the delicate question about his drink problem.
answer: (d) delicate
- A3 At the interview each applicant was able to negotiate the level of remuneration they would be expecting to receive.
answer: (a) negotiate
- A4 Under the new flexible arrangements coming into force soon all employees can decide what time to start and when to finish.
answer: (c) flexible
- A5 According to the contract you are not eligible for the new allowance until you have been with the company one year.
answer: (d) eligible
- A6 The only way you can hope to raise the level of your pay is to take on greater responsibility.
answer: (b) raise
- A7 She is trying to get some form of compensation to make up for the poor working conditions she had to put up with for all those years.
answer: (c) compensation
- A8 Of course there is a little extra added to your salary because you will benefit from the inner city allowance.
answer: (b) benefit
- A9 The hourly wage for all part time clerical assistants has gone up by 40% since 2000.
answer: (a) wage
- A10 Remember when you stop work and retire, you will be able to receive the company pension.
answer: (d) retire

Internet Business (1)

- A1 One of the great advantages of using the Internet is that people can interact more quickly.
answer: (d) interact
- A2 It's no good spending a small fortune on new IT equipment as it's more cost effective to hire it.
answer: (c) effective
- A3 One of the fashionable ways of saying you've been sacked is to say that your company is downsizing but you've still lost your job.
answer: (a) down
- A4 The important thing to realise is that your service is not a little island on its own because all the services in this company are interconnected.
answer: (b) inter
- A5 Whereas ten years ago we only dealt with customers in this country nowadays we are truly global with branches all over the world.
answer: (d) global
- A6 One of the most successful tools in your organisation is that of good communication because everybody knows what's going on.
answer: (a) communication
- A7 Let me just recap what we have agreed in the agenda so far if nobody minds me going over it all again.
answer: (c) recap
- A8 You have to realise that not all your clients can reach you online because they don't have access to a computer.
answer: (b) access
- A9 There are times when you have to force yourself to improve your performance and that's simply called self-motivation.
answer: (d) motivation
- A10 You must think big in this business and not just think short term but what you hope to do in ten years' time.
answer: (a) term

Internet Business (2)

- A1 It's all very well having a dream or an idea but you must know where you're going and what your goal is.
answer: (c) goal
- A2 Her job in the company was to sort out the relevant information thereby filtering it so that only appropriate material was sent to her directors.
answer: (b) filtering
- A3 She told him to stop wasting time by coming up with tried and tested ideas and in this way simply re-inventing the wheel.
answer: (d) wheel
- A4 The product had been on the market for some years and was selling well but somehow the image was in need of a face lift or enhancement.
answer: (a) enhancement
- A5 In the hope of finding fresh ideas he used the internet to help him by using as many search portals as he could discover.
answer: (b) portals
- A6 You must increase the sale of this commodity by trying to interest a different age range and by tapping into their society.
answer: (c) tapping
- A7 You'll never make any more money or generate new income if you keep using that unimaginative marketing logo.
answer: (a) generate
- A8 Now that you've explained the scope and dimension of the market, we are very keen to inject some money into your project.
answer: (d) dimension
- A9 There is always a risk in any business venture when your scheme is based on an entirely new concept.
answer: (a) venture
- A10 Get in there first and don't hesitate to act as the boss and take the lead.
answer: (b) lead

Verbal Communication Skills

- A1 Remember that this happened first and was prior to the episode that happened afterwards.
answer: (c) prior
- A2 As the police saw the accident themselves, the driver avoided the necessity of having to give a detailed report.
answer: (d) necessity
- A3 It's a complete waste of time arguing over who was to blame, the main thing we have to do is decide what to do next.
answer: (a) arguing
- A4 It was easy to realise why the machine had stopped working since it was a direct consequence of his failure to maintain it.
answer: (c) consequence
- A5 I am completely confused as to why she did it and so it's not difficult to imagine why other people are mystified, too.
answer: (b) difficult
- A6 If you want to try and influence that political party it's best to become a member yourself and then you can argue from the inside.
answer: (d) inside
- A7 I have great sympathy for them at this time because I have had a similar experience.
answer: (b) sympathy
- A8 Feel free to visit anything of interest to you in the exhibition and also you can partake of any of the refreshments available.
answer: (c) partake
- A9 Many of the people in the crowd were visibly crying because they all sympathized with those who had lost relatives in the disaster.
answer: (d) sympathized
- A10 I assure you that you will have no problem with the task because it's as easy as can be.
answer: (a) as

Corporate Policy (1)

A1 Since last year my workload has increased considerably.

answer: (b) considerably

A2 The ability to present your thoughts in an organized manner is critical.

answer: (c) manner

A3 The company has implemented several new policies recently.

answer: (a) implemented

A4 She provided the judge with concrete evidence in support of the case.

answer: (a) concrete

A5 He is paid a salary rather than by the hour.

answer: (d) salary

A6 The job market seems to be improving.

answer: (c) market

A7 Your resume needs some work.

answer: (d) some

A8 The operation is currently undergoing some vast changes.

answer: (a) undergoing

A9 Working as a team will better enable the company to reach its goals.

answer: (c) reach

A10 Who is in charge of negotiations?

answer: (b) of

Corporate Policy (2)

A1 She is fed up with having to do 2 people's jobs.

answer: (d) fed up

A2 Being a mother of 3 and working full-time was too much.

answer: (c) of

A3 He works 6 days a week.

answer: (a) a

A4 It's the opportunity of a lifetime.

answer: (a) opportunity

A5 The left-overs each night are donated to a nonprofit organization that feeds the homeless.

answer: (d) nonprofit

A6 It is very important that the review is turned in by the deadline.

answer: (c) in

A7 Beginning in October we will evaluate each employee's past performance.

answer: (a) evaluate

A8 People tend to gravitate toward others who are the most like themselves.

answer: (c) toward

A9 The owners are discussing how they can cut costs without lowering salaries or laying off employees.

answer: (b) laying

A10 You are the most helpful person I have met.

answer: (d) most

Corporate Policy (3)

A1 A suck-up is someone who is overly nice to their superior in an attempt to gain favor.

answer: (b) overly nice to

A2 Another name similar to a suck-up is a brown-noser.

answer: (c) brown

A3 Our annual income is at least six-digits.

answer: (a) annual

A4 You should solicit and utilize feedback on all of your endeavors.

answer: (d) endeavors

A5 He must master an array of technical skills.

answer: (a) array

A6 It is crucial that we do not stifle the momentum of the up-and-coming generation of workforce.

answer: (b) stifle

A7 Let your creative juices flow.

answer: (d) flow

A8 You may need to alter some of your phrasing because some of these sentences are redundant.

answer: (b) alter

A9 She implied her notable distaste for her opponent by wrinkling her nose upon his arrival.

answer: (c) distaste

A10 The new supervisor has furnished the company with some exceptionally enlightening new ways of thinking.

answer: (a) furnished

Behaviour Guidline

A1 Your reputation precedes you.

answer: (b) precedes

A2 Their vast efforts were thwarted in the end.

answer: (d) thwarted

A3 The corporate disorganization was really only a by-product of the director's indecisiveness.

answer: (a) by-product

A4 She strode hastily through the crowd.

answer: (b) hastily

A5 The condescending manner in which he addresses his employees is incredibly degrading.

answer: (c) degrading

A6 If an employee's performance is not up to par and the same is either unable or unwilling to change, a personnel change may be necessary.

answer: (a) personnel

A7 No one can help liking her because she is so warm and pleasant.

answer: (d) help

A8 Engaging in gossip is a highly distasteful act.

answer: (a) distasteful

A9 All loitering is strictly prohibited on the premises.

answer: (d) premises

A10 We must start from 'ground 0'.

answer: (b) 0

How to assess employees

A1 His depiction was entirely ambiguous.

answer: (c) depiction

A2 Giving extravagantly to causes in which you believe is remarkably commendable.

answer: (b) commendable

A3 Diversity is just as important as continuity.

answer: (a) just

A4 Our office is a bustling hub of activity.

answer: (d) hub

A5 He gave us little to no indication as to his whereabouts.

answer: (c) as to

A6 The athletic abilities of the circus performers was nothing short of phenomenal.

answer: (b) phenomenal

A7 Virtually every assignment will require an element of creativity.

answer: (b) element

A8 He was contemplating devising a new technique.

answer: (a) devising

A9 The industry is on the verge of a colossal expansion.

answer: (d) verge

A10 While certain tasks may be somewhat contrived, nevertheless the genuine exchange of information can occur.

answer: (c) contrived

Money Slang Expressions

- A1 Mary: Did you know there are loads of slang words for money, like bread for example?
answer: (c) loads
- A2 John: I suppose there are when you come to think about it — like dough, which is similar to your word bread.
answer: (d) come
- A3 Mary: One of my favourites is dosh. I like the sound of it.
answer: (a) favourites
- A4 John: Well if you're referring to sound. What about spondulicks?
answer: (b) referring
- A5 Mary: Yes, that's excellent. Another short sound that appeals to me is brass.
answer: (c) appeals
- A6 John: Another one that rhymes with jolly is the word lolly.
answer: (d) rhymes
- A7 Mary: An expression which sounds very decadent of course is filthy lucre.
answer: (a) decadent
- A8 John: That's true and then there's that word that also has the same meaning as something that's been stolen — loot.
answer: (c) meaning
- A9 Mary: The one that sounds very grand because it in a way hides the fact that it means money and that's the wherewithal.
answer: (b) hides
- A10 John: Actually, I'm a little embarrassed about this but I haven't any money to pay for the bus home. Do you think you could lend me some readies?
answer: (d) embarrassed

Accounting terms

- A1 The customary manner in which a business analyzes and records its transactions is by first entering them into a journal.
answer: (a) transactions
- A2 Journal entries are entered in chronological order, meaning by date, with the earliest date first.
answer: (c) chronological
- A3 Once the transactions have been entered into the journal they are posted or transferred into their individual General Ledger accounts.
answer: (d) posted
- A4 All assets increase with a debit entry and decrease with a credit entry.
answer: (c) assets
- A5 Liabilities either have a credit or no balance at all.
answer: (b) balance
- A6 Capital accounts represent the owner's net worth in the business.
answer: (d) net
- A7 revenue accounts are accounts for your sources of business-generated income.
answer: (b) revenue
- A8 The markup is the difference between what a business pays for an item wholesale and what the business sells it for retail.
answer: (a) markup
- A9 An accounts payable ledger shows how much you owe each of your vendors.
answer: (c) ledger
- A10 Accounts receivable shows how much money your customers owe you.
answer: (b) receivable

Payroll policy in the USA

A1 Gross pay is what an employee earns before deductions.

answer: (c) Gross

A2 Net pay is what an employee actually receives after deductions.

answer: (a) Net

A3 An employee who is paid on salary receives the same pay each pay period no matter how many hours they work.

answer: (b) salary

A4 In the USA working over 40 hours per week is considered overtime. For each hour of overtime in the USA you receive your hourly wage multiplied time 1 1/2.

answer: (c) wage

A5 The rates for overtime in the USA are generally known as time-and-a-half.

answer: (d) time-and-a-half

A6 Federal taxes and Social Security are both examples of standard deductions from your paycheck.

answer: (b) deductions

A7 In order to cash a check you must endorse it, or in other words sign the back.

answer: (a) endorse

A8 You record how much each of your employees should be paid in the payroll account.

answer: (d) payroll

A9 An outstanding check is one that you have written and deducted from your checkbook balance but has not yet cleared the bank.

answer: (c) outstanding

A10 Books are all closed at the end of an accounting period. A more common term for an accounting period is a fiscal period.

answer: (b) fiscal

Job Interview Advice

- A1 When you go to a job interview, it is really important to dress appropriately.
answer: (b) appropriately
- A2 When filling out an application, make sure you write your answers intelligibly.
answer: (c) intelligibly
- A3 Make sure you list your skills and experience that you believe will meet the expectations of the employer.
answer: (a) expectations
- A4 In your job interview, don't complain about previous jobs or former employers.
answer: (d) employers
- A5 When answering questions to the employer, be confident and articulate your words really well.
answer: (b) articulate
- A6 Avoid casual clothing such as jeans, flip flops, sneakers, t-shirts, caps, etc.
answer: (a) casual
- A7 Bring as much information about yourself as you might need. On your resume make sure you include hobbies, volunteer work or anything that you've done that may pertain to that job.
answer: (c) resume
- A8 It is usually really handy to have letters of recommendation from previous employers.
answer: (b) recommendation
- A9 Hint: Fill out the job application first with a pencil then with a pen, so you don't have to use white out.
answer: (a) white out
- A10 If you don't remember some particular information about jobs you had in the past, feel free to ask the employer if you can take the application home so you can do some research.
answer: (d) research

Dental Care Expressions

- A1 Most dentists are solo practitioners, which means they own their own business and work alone or with a small staff.
answer: (c) solo
- A2 Dentists sometimes perform corrective surgery on gums and supporting bones to treat gum diseases.
answer: (b) surgery
- A3 Dentists wear masks, gloves, and safety glasses to protect themselves and their patients from infectious diseases.
answer: (a) infectious diseases
- A4 Orthodontists use braces or retainers to apply pressure to teeth in order to straighten them.
answer: (d) to straighten
- A5 After finishing dental school, some people work together with established dentists as associates for a couple of years to build up experience and save money to equip an office of their own.
answer: (c) associates
- A6 As dental technology improves, dentists will be able to offer more effective treatment to their patients.
answer: (b) effective
- A7 When dentists extract all of your teeth, they replace the missing teeth with dentures.
answer: (d) dentures
- A8 Dentists use an assortment of instruments like mouth mirrors, probes, forceps, brushes, and scalpels in their work.
answer: (a) instruments
- A9 When decay or injuries infect the blood or nerve supply of your tooth, you need a Root Canal.
answer: (b) infect
- A10 Wisdom teeth are always the last to develop. They commonly appear around the ages 17 to 25.
answer: (c) develop

Insurance Policy Vocabulary

A1 I took out a life insurance policy with State Ranch Insurance Company last week.

answer: (b) policy

A2 My insurance premiums are only \$70 per month.

answer: (c) premiums

A3 In the event of my death, the beneficiary will be my widow.

answer: (d) beneficiary

A4 My insurance does not cover me if I commit suicide.

answer: (b) cover

A5 The amount of money that my wife will get has already been calculated by State Ranch's actuary.

answer: (c) actuary

A6 If I decide that I no longer need my insurance, I can cash it in for the amount of its return value.

answer: (d) return

A7 Before I got the insurance, I had to receive a complete physical examination.

answer: (d) examination

A8 I am feeling great, because the doctor told me that I have a life expectancy of 82 years!

answer: (c) expectancy

A9 Even if I am late in paying, the insurance remains in effect for a grace period of 30 days.

answer: (a) grace

A10 The insurance is pretty expensive though: I am a policeman, so there are a lot of occupational hazards.

answer: (c) hazards

Contracts and agreements

- A1 A contract is a binding agreement that is reached between two individuals or parties.
answer: (c) binding
- A2 A contract between an individual and his or her employer is for the services s/he will provide in exchange for getting paid.
answer: (a) paid
- A3 Signing a rental agreement to live in an apartment for one year is a kind of contract.
answer: (c) Signing
- A4 The tenant promises to pay a certain amount of rent, and in return, the realty agent promises to supply the accommodation.
answer: (b) certain
- A5 A customer enters into a contract each time s/he makes a purchase.
answer: (d) enters
- A6 A contract is initiated when a person makes an offer to buy something and the seller accepts his or her offer.
answer: (c) accepts
- A7 In order for a contract to be completed, something of value needs to be exchanged.
answer: (b) value
- A8 A contract has been created when both the buyer and the seller have agreed that there will be some kind of consideration.
answer: (a) consideration
- A9 Any contract that is made to buy or sell something that is illegal is not enforceable under law.
answer: (c) illegal
- A10 A contract is required to be made by those who are legally capable, a condition called capacity.
answer: (b) capacity

The Business Plan

- A1 The initial responsibility of a business plan is to help to develop a solid business strategy.
answer: (d) solid
- A2 First, you should describe your products and services and discuss the market that you are targeting.
answer: (c) targeting
- A3 If you wish to interest investors, you need to emphasize the company's profit potential.
answer: (a) potential
- A4 You should be particularly careful to adequately disclose the risks in the business.
answer: (c) disclose
- A5 You should examine customer needs and the benefits of your products and services.
answer: (c) needs
- A6 Evaluate the strong and weak points of any firms in competition with yours and look for marketplace opportunities.
answer: (b) Evaluate
- A7 If you can find a particular market niche to focus on, you should investigate this further.
answer: (d) niche
- A8 It may also be possible for you to position your products differently in the marketplace to attract new customers.
answer: (a) position
- A9 It is not a good idea to exaggerate sales projections, and it is just as poor an idea to underestimate operating costs.
answer: (d) underestimate
- A10 If you forecast conservatively, you will be more likely to maintain an extra cushion of cash.
answer: (d) cushion

Conference Advice

A1 Being a delegate at conferences and other gatherings is a valuable opportunity whether or not you present a paper.

answer: (c) paper

A2 At such events, you will get an accurate sense of the current direction of the industry.

answer: (c) sense

A3 And if you are scheduled to give a talk, you will gain increased visibility.

answer: (d) visibility

A4 Actually, it is not very important for you to attend any of the vendor exhibitions.

answer: (c) vendor

A5 In order for you to be plugged into your industry and its market, it is important for you to go to such events.

answer: (a) plugged

A6 The importance of conferences is not the seminars or workshops, but the refreshment breaks and chatting at the bar after the day is done.

answer: (d) done

A7 The key feature of a conference is the chance to meet those whom you would not otherwise have met.

answer: (c) otherwise

A8 Be sure to carry your business cards, and do not hesitate to exchange cards with anyone you meet.

answer: (d) exchange

A9 And finally: do not forget to enjoy your host city: conference information packages often spotlight nearby attractions and sightseeing opportunities.

answer: (d) spotlight

A10 Well ahead of time, however, you should plan a balance of scheduled conference activities and events that suit your needs.

answer: (d) suit

Computer Health

- A1 Computer advisors recommend that you consider correct workstation layout and personal posture in order to minimize the chances of an injury.
answer: (a) layout
- A2 The symptoms of such injuries may include numbness in the fingers, painful hands or wrists, or eye problems.
answer: (d) numbness
- A3 A(n) ideal workstation permits you to work in a natural position while minimizing the strain on your arms, back and eyes.
answer: (b) ideal
- A4 On the other hand, a poorly designed workstation will force you into uncomfortable postures like hunching over.
answer: (b) hunching
- A5 Experienced computer operators know that a good chair adapts to their bodies.
answer: (a) adapts
- A6 Use a chair that has a backrest supporting the curves of your back.
answer: (d) curves
- A7 Ensure that you have enough room below the table top to fit your knees comfortably.
answer: (c) room
- A8 Select a mouse that fits your hand; be sure that it is as flat as possible in order to minimize wrist strain.
answer: (b) strain
- A9 The computer monitor needs to be separate from the keyboard, and it should be centered directly in front of you.
answer: (a) centered
- A10 A person's body is not intended to remain motionless, even in a comfortable position, for long periods of time; so get up and stretch!
answer: (c) periods

Marketing Strategies

- A1 The first step most managers take to grow their business is to increase the number of customers.
answer: (c) take
- A2 Losses are usually suffered if inexperienced sales staff are given the task of implementing a marketing scheme.
answer: (c) implementing
- A3 Fundamental marketing strategy is to create prospective customers who are ready, willing and able to buy.
answer: (d) willing
- A4 The primary goal of a such a strategy is to present sales staff with prospects to convert into paying customers.
answer: (c) convert
- A5 One thing that managers can do to increase their business is to reward existing customers for referring new ones.
answer: (a) referring
- A6 Established customers are seldom asked whether they are interested in more or new products or services; they are all too often taken for granted.
answer: (d) granted
- A7 It can be the undoing of a business to expect regular customers to purchase standard quantities without being solicited to buy more.
answer: (b) undoing
- A8 Sharing news, information and offers with customers increases their frequency of repurchase.
answer: (b) frequency
- A9 Customers should be offered more value through complementary products and services at the point of sale.
answer: (d) point
- A10 Repeat business is gained by the company that gives the customer what s/he wants.
answer: (c) Repeat

Warranties

- A1 One definition of a warranty is that it is a promise of quality which is given by the seller or the manufacturer to the purchaser.
answer: (b) quality
- A2 The purchaser must be given the opportunity to see the warranty before s/he makes the purchase.
answer: (b) opportunity
- A3 Unfortunately, shoppers do not usually pay attention to the coverage until a problem with the purchase arises.
answer: (a) coverage
- A4 Many retailers view warranties as a promotional technique.
answer: (d) promotional
- A5 The use of warranties gradually developed as part of the bargaining process between sellers and customers.
answer: (a) bargaining
- A6 An implied warranty is legally in effect even if it is not in written form.
answer: (d) written
- A7 Any respectable manufacturer will honor an implied warranty.
answer: (b) honor
- A8 Clear title is an affirmation that the product has not been stolen and is not otherwise illegal.
answer: (d) title
- A9 A warranty of fitness for purpose assures the purchaser that the item will perform properly the function for which it was designed.
answer: (c) fitness
- A10 Merchantability warrants that the item will live up to reasonable expectations of the purchaser.
answer: (c) live

Office Technology Problems

- A1 The misuse of technology in the office increases the average work day in the US by over an hour and a half.
answer: (b) misuse
- A2 One research project revealed that phone and email habits can actually reduce productivity rather than improve it.
answer: (c) productivity
- A3 At work, male employees are the greater time wasters when it comes to surreptitious non-work activities.
answer: (a) comes
- A4 Improperly dealing with phone calls and emails hinders workers from getting their jobs done, creates poor working habits, and lengthens the work day.
answer: (c) lengthens
- A5 Too much reliance on voice mail when making or returning phone calls was also spotlighted in the study.
answer: (c) returning
- A6 The delay that is caused by the necessity of waiting for critical responses to emails was another problem that caused time wastage every day.
answer: (d) wastage
- A7 The average total time lost at work every day was over two hours, of which an hour and a half was because communication technology was not used to good effect.
answer: (b) effect
- A8 On average, thirty minutes were wasted managing telephone communications, while ten more minutes were wasted attempting to locate colleagues.
answer: (c) colleagues
- A9 The communications tools that once were an important contribution to efficiency have now begun to become a detriment to it.
answer: (c) tools
- A10 One basic cause of lost efficiency is that employees are often unaware of another worker's location, whether it be in a meeting, at a different desk, or away offsite.
answer: (a) offsite

Secretarial Office Procedures

- A1 Modern technology continues to proliferate in offices everywhere, and the secretary's role has greatly evolved.
answer: (a) evolved
- A2 Operational restructuring and automated procedures have presented secretaries with a broad range of new responsibilities formerly reserved for managerial levels.
answer: (c) reserved
- A3 Nevertheless, amid these changes their core duties have remained almost unchanged.
answer: (b) core
- A4 A secretary is responsible for a range of administrative and clerical duties that are essential to the efficient operation of a business.
answer: (a) clerical
- A5 A secretary serves as an information clearinghouse for an office, organizes and maintains hard copy and electronic files, and generates correspondence.
answer: (a) clearinghouse
- A6 Many secretaries also handle travel arrangements and contact clients.
answer: (c) handle
- A7 A large part of a secretary's day is involved with negotiating meeting times, which is a(n) cumbersome job, especially if many are to attend.
answer: (b) cumbersome
- A8 Today, more and more secretarial staff use PCs to run database management, desktop publishing, and computer graphics software.
answer: (a) desktop
- A9 Secretaries nowadays are often relieved from old-fashioned typing and dictation; therefore, they can now support more than one executive staff member.
answer: (c) relieved
- A10 Executive secretaries are responsible for fewer clerical duties than lower-level secretarial staff.
answer: (b) Executive

Basic Electronics

- A1 Electronics is the study and utilization of systems that function by guiding electron flow in devices such as semiconductors.
answer: (b) devices
- A2 Designing and building electronic circuits to solve practical problems is the mandate of electronics engineering.
answer: (b) practical
- A3 Research into innovative semiconductor technology and applications is considered a branch of physics.
answer: (a) branch
- A4 Electronic circuits are mainly used to control, process and distribute information, and for the conversion and distribution of electric power.
answer: (d) conversion
- A5 These two purposes rely on the creation and detection of electromagnetic fields and electrical currents.
answer: (a) fields
- A6 The rapid modern advancement of electronics began in earnest with the introduction of the radio.
answer: (a) earnest
- A7 There are three divisions to an electronics system, an example of which is a television set.
answer: (d) set
- A8 First, the input is a broadcast signal either received by its antenna or fed in through a cable.
answer: (b) fed
- A9 Second, processing circuits inside the TV extract the brightness, colour and audio data from this signal.
answer: (c) extract
- A10 Third and last, its output apparatus, a cathode ray tube, changes the electronic signals into a visible image on its screen.
answer: (d) visible

Business Letter Basics

A1 The first goal in writing a business letter is to get the recipient's attention.

answer: (b) attention

A2 One fundamental principle of effective writing is to put the key information at the beginning.

answer: (c) principle

A3 Avoid weighing down the beginning of the letter with abundant information of which the reader is already aware, however.

answer: (c) weighing

A4 Effective writing is effortless reading that makes the recipient want to read further.

answer: (b) effortless

A5 In writing commercial correspondence, it is important to employ a friendly yet efficient tone.

answer: (d) tone

A6 Try to aim for a conversational style, but without employing bad grammar, slang, or otherwise questionable English.

answer: (d) conversational

A7 Be merciless in eliminating the padding that most people put into letters: it wastes the recipient's time and tries his or her patience.

answer: (d) padding

A8 A good business letter is simple and straightforward without being simplistic or patronizing.

answer: (d) patronizing

A9 The conclusion or ending paragraph should bring the communication to a polite and businesslike close.

answer: (a) businesslike

A10 Unfortunately, the ending paragraphs in much commercial correspondence employ wordy and overused phrases that detract from the letter's impact.

answer: (d) impact

Annual Report

A1 Our annual report was submitted to the shareholders on 31 March.

answer: (b) submitted

A2 Turnover remained constant through the fiscal year.

answer: (b) fiscal

A3 Profits declined sharply with the devaluation of the currency.

answer: (c) currency

A4 Sales fell gradually in the first two quarters, but recovered in the second half of the year.

answer: (c) recovered

A5 Costs reached a peak in April.

answer: (d) a peak

A6 Demand rose sharply after our major competitor went into bankruptcy.

answer: (a) bankruptcy

A7 Overhead levelled off when utility charges were frozen by the government.

answer: (b) frozen

A8 Prices were raised with the introduction of our new line of widgets.

answer: (b) line

A9 Output kept up with demand.

answer: (b) kept

A10 Although the company's overall performance was weak, its bottom line was still in the black.

answer: (c) performance

The Importation Process

- A1 In the first step of the importation process, the purchaser makes his selection from the supplier's catalogue of hair dryers.
answer: (b) catalogue
- A2 Next, he sends an email to check the availability of stock.
answer: (c) stock
- A3 Thereupon, he orders the hair dryers.
answer: (c) orders
- A4 Soon, he receives a confirmation of the order from the supplier.
answer: (a) confirmation
- A5 Afterward, he receives a pro forma invoice.
answer: (c) forma
- A6 Subsequently, his bank issues a letter of credit for the amount of the invoice.
answer: (b) letter
- A7 Then, he receives the supplier's invoice for the hair dryers FOB point of departure.
answer: (c) point
- A8 After that, he receives the bill of lading from the transporter.
answer: (a) bill
- A9 Thereafter, he pays the transporter for shipping costs.
answer: (d) shipping
- A10 Finally, he receives the hair dryers with a customs declaration form.
answer: (d) customs

Cellular Telephones

A1 All around the world, cellular telephones are being used more and more.

answer: (b) around

A2 Cell phones are hand- held devices; they are also called wireless or mobile phones.

answer: (c) held

A3 Cell phones are popular with users because they are small, light and easily transported.

answer: (c) popular

A4 Cellular telephones are actually little different than two- way radios.

answer: (d) way

A5 A caller speaks into a cell phone, and it picks up his or her voice, transforming the sound into radio waves.

answer: (d) up

A6 Then these radio waves are transmitted through the atmosphere until they meet a nearby base station.

answer: (b) nearby

A7 The station sends your phone call through the standard telephone network, where it eventually reaches the receiver.

answer: (d) through

A8 Cell phones provide a vast array of functions these days, and new ones are being added all the time.

answer: (d) functions

A9 When someone calls you, your cell phone receiver detects radio waves sent out by the base station.

answer: (b) detects

A10 Inside your cell phone, these waves are converted back into the sound of the caller's voice.

answer: (a) back

Job Advertising

A1 Industry- specific, or niche, employment websites are proliferating as places for companies to locate qualified personnel.

answer: (d) specific

A2 Niche sites present a large pool of qualified job-seekers.

answer: (c) pool

A3 The internet, in comparison to other advertising media, gives its users a broader reach.

answer: (a) reach

A4 The internet produces results faster and more cheaply than other traditional advertising media.

answer: (d) traditional

A5 Companies these days look at internet job advertising as an integral part of their staffing efforts.

answer: (c) integral

A6 Advertising positions on employment websites can generate a lot of traffic from potential candidates.

answer: (d) traffic

A7 But general sites often produce an insufficient number of qualified applicants, making the process relatively time consuming for the results seen.

answer: (a) consuming

A8 Niche site marketing targets executives and professionals of the industry served.

answer: (d) served

A9 Advertisements both on niche sites and using more conventional methods are a part of a well- rounded staffing campaign.

answer: (c) rounded

A10 Niche sites often include job postings, comparative salary scales, curriculum vitae databases, and more.

answer: (d) more

Job Applications

A1 The application form is used by companies as a means of standardizing basic information from all applicants.

answer: (d) standardizing

A2 The application is a key marketing tool for the applicant in the job-seeking process.

answer: (c) seeking

A3 Companies utilize the application as a basis for deciding whether to interview the applicant.

answer: (b) basis

A4 The application form should be considered the applicant's first test in following directions.

answer: (b) following

A5 The application form should be filled out as neatly as possible; it reflects the applicant's nature.

answer: (c) neatly

A6 On the form, answers should be tailored to the specific position for which the person is applying.

answer: (d) tailored

A7 No blanks should be left on the form; for questions that are irrelevant, write "not applicable" ("n/a").

answer: (b) blanks

A8 The goal of the application is to obtain a personal interview, so do not provide any negative information.

answer: (b) negative

A9 Questions should be answered truthfully, but complete answers need not necessarily be given.

answer: (d) truthfully

A10 Specific salary limits should never be indicated on the application; just write "open" or "negotiable".

answer: (b) negotiable

Job Interviews

- A1 The first interview for the candidate is the screening interview, which is used to ascertain whether s/he matches the position's minimum qualifications.
answer: (c) screening
- A2 The interviewer(s) will have the applicant's resume in hand and attempt to confirm the information it contains.
answer: (b) hand
- A3 The selection interview is worrisome for most candidates: although they may have the requisite skills, the company now determines whether they have the personality to fit into the group.
answer: (a) fit
- A4 A candidate who does not interact positively with supervisors and co-workers may disrupt the operations of a whole section.
answer: (b) disrupt
- A5 A group interview is one in which the interviewer(s) attempt to distinguish the leaders from the followers.
answer: (d) leaders
- A6 When a panel interview is held, the candidate is interviewed by several people at the same time.
answer: (b) held
- A7 The candidate should make eye contact with each member of the panel as s/he answers the panelist's question.
answer: (c) contact
- A8 One technique the applicant should be aware of is the stress interview, which is occasionally used to weed out those who are unable to deal with adverse situations.
answer: (c) weed
- A9 Stress may be introduced into this kind of interview by asking strange questions or by reacting to the candidate's responses with silence.
answer: (c) silence
- A10 In a stress interview, the candidate has only two choices: play along or refuse such bad treatment by terminating the interview.
answer: (a) along

Hiring the Right Person

- A1 In order to take on the right candidate, the employer must examine both abilities and personality, although not necessarily in that order.
answer: (b) order
- A2 The first step to hiring success is being aware of the abilities that the ideal candidate should have.
answer: (d) success
- A3 Before proceeding to advertisement and interviews, create a list of skills needed for the job and assign a rating to each skill.
answer: (b) rating
- A4 Placing a premium on education and experience is only common sense in the hiring process.
answer: (b) premium
- A5 If the applicant seems to be over-qualified for the position, you have found either a diamond in the rough or someone very adept at interviews.
answer: (c) rough
- A6 If this applicant does not have extensive practical experience in a similar position, you may rest assured that s/he is the latter.
answer: (a) assured
- A7 Nevertheless, occasionally a talented candidate is found who is willing to accept a position and pay scale for which he or she is overqualified.
answer: (d) scale
- A8 How successful the candidate will be is determined in the end by the team chemistry of the group s/he becomes a part of.
answer: (b) chemistry
- A9 The manager's goal is to employ individuals who are technically proficient and also have personalities that suit their team.
answer: (c) proficient
- A10 Should questions remain concerning the candidate following the traditional interview, it is then time to consult his or her references.
answer: (a) references

Training New Staff

- A1 Well before beginning a training program, the trainer should sit down and prepare a lesson plan for each day.
answer: (b) plan
- A2 The course needs to be well prepared in advance so that all important points will be covered.
answer: (a) covered
- A3 Before or during the first class, it is important, if possible, to take time to get to know the individual students.
answer: (a) get
- A4 An effective trainer knows his or her audience.
answer: (a) audience
- A5 Put questions to the trainees and encourage them to question in return.
answer: (c) question
- A6 Early on, the trainer should determine what his or her students already know, what previous experience they have, and what difficulties they have encountered.
answer: (d) determine
- A7 In this way, the trainer discovers where to place emphasis and where to move more quickly through the information.
answer: (c) place
- A8 Training is a dynamic, two-way process; it should always be a dialogue rather than a speech or presentation.
answer: (b) dialogue
- A9 The trainer should not forget to cover the minor tasks that are familiar to a longer-term employee; these could well be foreign to a recent hiree.
answer: (b) foreign
- A10 One important training tool is the list; remember that this may be the only thing that remains with your trainee after the training session has finished.
answer: (d) thing

Company Benefits

- A1 Company benefits are often a significant portion of the employee's compensation package.
answer: (a) package
- A2 When considering an offer, the candidate should examine any benefits offered by the prospective employer.
answer: (d) prospective
- A3 Generous benefits can contribute up to 35 or 40 percent to the overall compensation for a job.
answer: (b) overall
- A4 Health insurance is an important benefit; it is less expensive through the employer at group rates than when taking it out on one's own.
answer: (c) group
- A5 Should the employee become ill or have an accident, his or her medical treatment is adequately covered.
answer: (d) treatment
- A6 Many US employers now help cover the expense of childcare facilities in their communities.
answer: (a) childcare
- A7 Another important benefit now often offered is flextime, which allows the employee to vary his or her working hours, within limits, each day.
answer: (b) limits
- A8 On the other hand, fewer companies are offering pension plans that guarantee a fixed monthly sum to retirees.
answer: (c) retirees
- A9 Another benefit, the stock ownership plan, permits the employee to buy shares of the company's stock at subsidized prices.
answer: (c) shares
- A10 Telecommuting is a work plan that permits the employee to work from his or her home.
answer: (b) Telecommuting

Starting Salary Expectations

- A1 If a well-qualified person is assiduous in his or her job search, s/he may receive more than one job offer.
answer: (c) offer
- A2 Location and cost of living play a big part in determining salary.
answer: (a) part
- A3 Both salary and cost of living vary among urban, suburban, and rural areas.
answer: (c) rural
- A4 Salaries in an urban area will likely be higher than in the suburbs, while the purchasing power of each salary may be similar.
answer: (b) power
- A5 The costs of living in a number of geographical locations can be compared by using salary calculators available on the internet.
answer: (b) number
- A6 Supply and demand are big factors in the starting salary a company may offer.
answer: (d) Supply
- A7 In a field with a large number of candidates, there will be lower salaries and stiff competition.
answer: (c) stiff
- A8 Contrariwise, other fields need workers so badly that the candidate will have his or her choice of employers, many of whom will offer top dollar.
answer: (d) top
- A9 Even so, within fields a range of salaries is offered, and industry and specific employer usually affect salary.
answer: (a) affect
- A10 Finally, each candidate is one-of-a-kind: his or her specific qualifications and abilities will play a major role in attracting employers and negotiating a salary.
answer: (c) negotiating

Job Promotion

- A1 Employees with ambition are often eager to move into management.
answer: (c) move
- A2 Maturity is the ability to make decisions that will affect the company's future in a non-emotional way.
answer: (c) Maturity
- A3 Such employees will have formed friendships in the company, and co-workers will be expecting them to make decisions based on these relationships.
answer: (b) based
- A4 An employee's ability to come up with sound ideas is a benefit to a company, and the employee will be noticed for it.
answer: (a) sound
- A5 A manager knows what s/he needs to get done each day, and usually knows this at the end of the previous day, so s/he should get a game plan thought out ahead of time.
answer: (c) game
- A6 Promotions go to the employees who are the most help to their bosses; when the boss is asked for a recommendation, those helpful employees will come to mind.
answer: (a) come to mind
- A7 Management hopefuls should watch what their boss does and gain some insight into the responsibilities of the position.
answer: (c) insight
- A8 The proverb "familiarity breeds contempt" is quite applicable to working in a position of authority.
answer: (a) breeds
- A9 A manager cannot make close friends at the office; s/he should make allies instead.
answer: (b) allies
- A10 Good managers know how to remain friendly but impersonal.
answer: (a) impersonal

The Balance Sheet

A1 A balance sheet shows the financial resources that a company has at a point in time and where they came from.

answer: (b) resources

A2 It is an instant photograph that displays the company's financial position at the end of a business month, quarter or year.

answer: (b) position

A3 The organization of a balance sheet reflects this basic equation: assets equal debts plus equity.

answer: (c) equation

A4 The chart of accounts is a listing of the accounts that are reflected in the financial statements.

answer: (b) chart

A5 Assets are often listed in the order of their liquidity — which means how easy it would be to convert each asset into cash.

answer: (b) liquidity

A6 Assets are divided into three categories: Current Assets, Fixed Assets, and Other Assets.

answer: (d) Other

A7 Current assets will likely be turned into cash or converted into a(n) expense within a year.

answer: (b) expense

A8 Fixed assets are saleable, but are not expected to be converted to cash in the normal course of business.

answer: (d) normal

A9 Liabilities are debts or obligations stemming from goods or services received by the company.

answer: (a) obligations

A10 If the assets of a company are greater than its liabilities, then the equity of the business is the positive difference between the two numbers.

answer: (b) difference

Income Statements

A1 The statement of income and expenses reports the company's income and expenses for the time period: it is also called a profit-and-loss statement.

answer: (c) profit

A2 The first item on the statement is the total amount of sales of products or services; this is often referred to as gross sales.

answer: (a) gross

A3 The main deduction from this revenue is called cost of sales, the amount of money the company spent to produce the same goods or services.

answer: (a) cost

A4 The next deduction is operating expenses — for example, administrative salaries and research costs, which do not vary directly with production.

answer: (b) operating

A5 Depreciation expenses the wear and tear on assets like machinery, equipment and furnishings.

answer: (d) tear

A6 The depreciation charge for using these assets during the accounting period is a function of their original cost.

answer: (d) function

A7 Interest income is the money that the company earns by keeping its cash in savings accounts, term deposits, etc.

answer: (c) Interest

A8 Finally, income tax is deducted.

answer: (c) income

A9 The final entry is the bottom line, which represents net earnings of the company during the accounting period.

answer: (d) bottom

A10 Additionally, EPS indicates how much shareholders would receive if the company distributed all of its net earnings as dividends.

answer: (a) EPS

Cost Accounting

- A1 Management or cost accounting systems are part of a company's information system and are used for tracking costs and allocations to judge operational efficiency.
answer: (c) Management
- A2 This is an internal accounting system, rather than one for outside reporting.
answer: (d) internal
- A3 There are no fixed rules governing how a company should keep track of cash flows for cost accounting purposes.
answer: (b) fixed
- A4 Capital budgeting is a form of forecasted cost accounting for long-term projects or expenditures.
answer: (a) Capital
- A5 Cost accounting applications are major financial drivers in everyday corporate decision-making.
answer: (b) drivers
- A6 Cost accounting is important for estimating the profitability of current and future activities.
answer: (b) profitability
- A7 When good cost accounting procedures are implemented, the company may find out that they have been producing a non-profitable product or service.
answer: (c) implemented
- A8 Cost accounting motivates managers toward company goals.
answer: (d) motivates
- A9 It also measures the performance of managers and departments in the company.
answer: (c) performance
- A10 Variable costs change in proportion to the level of production activity, while fixed costs remain unchanged.
answer: (c) Variable

Auditing

- A1 The purpose of an audit is to gather and evaluate evidence in order to form an opinion on the reliability of a company's financial statements.
answer: (c) reliability
- A2 The audit report is usually no more than a page in length and is attached to the financial statements.
answer: (a) report
- A3 Auditors are not responsible for the preparation of the financial statements of an company.
answer: (d) preparation
- A4 In the financial statements, the company implicitly states that all items, account balances and transactions are materially valid, complete and accurate.
answer: (c) materially
- A5 An error in validity is committed when the financial statements include an item that should not be included.
answer: (d) validity
- A6 An error in completeness is committed when the financial statements do not include an item which should be included.
answer: (c) completeness
- A7 An error in accuracy is committed when the financial statements include incorrect information about an item that should be included.
answer: (a) accuracy
- A8 One of the principal goals of the auditor is to add credibility to this assertion.
answer: (b) credibility
- A9 Audit risk is the risk that the auditor expresses an inappropriate audit opinion when the financial statements are significantly misstated.
answer: (a) misstated
- A10 In addition to the financial statements, the auditor also examines the company's internal control procedures for effectiveness.
answer: (c) control

Budgeting

- A1 Budgeting is a combination of mathematics and guesswork: some factors are precisely known, while others are less clear.
answer: (b) factors
- A2 Every company should prepare a complete budget and constantly monitor its performance against that budget.
answer: (d) monitor
- A3 Any variation from a budget should be investigated and explained, and prompt action should be taken to correct any problems.
answer: (d) prompt
- A4 When you have set a budget, you should stick to it as much as possible, but revise it when necessary.
answer: (c) stick
- A5 Budgeting itself can help a company reduce costs, because every item in it must be justified beforehand.
answer: (b) justified
- A6 The wrong way to prepare a budget is to simply include everything at last year's level plus annual inflation.
answer: (c) inflation
- A7 Focus first on the largest costs, since they should have the greatest potential for reduction.
answer: (b) potential
- A8 Do not overestimate the projected sales for the budget period.
answer: (d) projected
- A9 Creating a(n) cash flow forecast requires estimating the expected monthly expenditures and matching those against the likely monthly income.
answer: (a) cash flow
- A10 Many companies maintain a rolling budget, so that they are continually budgeting for this time next year.
answer: (c) rolling

Depreciation

- A1 The idea of depreciation is quite straightforward; for instance, a forklift is an operational asset for a company's business, and each year it loses a certain amount of value until at last it is irreparable and has no value for the company.
answer: (a) irreparable
- A2 Calculating and accounting for this loss in value of such an asset is called depreciation.
answer: (a) accounting
- A3 Almost all companies invest in vehicles, furniture, machinery or buildings, and those that will be used for more than one year are considered capital assets.
answer: (a) capital
- A4 However, the entire cost of such an asset cannot be deducted in the year it is acquired.
answer: (b) deducted
- A5 If a business reduced a single year's income by the total cost of such an asset, it would result in a profit understatement in that year and a profit overstatement during the succeeding years.
answer: (d) succeeding
- A6 For assets that have a useful life of more than one year, the cost must be written off over at least two years.
answer: (d) written
- A7 The yearly depreciation for an asset is calculated using its initial cost and the number of years that it will presumably retain some value.
answer: (c) initial
- A8 At the end of each year, the annual depreciation is subtracted from the asset's cost; this determines its book value, which presumably is the same as its market value.
answer: (c) book
- A9 Straight line depreciation, the most common method of depreciating assets, simply divides the initial cost of an asset by the number of years that it will presumably be of use.
answer: (c) line
- A10 The declining balance method presumes that the asset depreciates more when it is newer and less as it ages and wears.
answer: (a) declining

Inventories

- A1 Inventory accounting starts with the inventory on hand.
answer: (b) hand
- A2 Inventories cannot be expensed until sold, and meanwhile they are considered an asset.
answer: (c) expensed
- A3 There are four generally accepted approaches to inventory valuation based on historical cost.
answer: (b) historical
- A4 The specific identification method records actual cost flow: each individual item and its cost must be accounted for.
answer: (c) specific
- A5 The weighted average method divides the total cost of inventory items by their total number at the end of any accounting period.
answer: (d) weighted
- A6 The moving average method uses an average cost for inventory items that is calculated and applied at the time of each sale.
answer: (b) applied
- A7 The FIFO method of inventory evaluation is based on the presumption that most companies normally sell the oldest items in their inventory before they sell the newer ones.
answer: (b) FIFO
- A8 The LIFO method is based on the presumption that the most recent stock items purchased will be the initial items sold.
answer: (c) LIFO
- A9 The FILO method presumes that the company will continue to keep their oldest items in inventory.
answer: (d) FILO
- A10 The FEFO method attempts to ensure that perishable products are sold while they are still in good condition.
answer: (a) FEFO

GAAP

- A1 Generally Accepted Accounting Principles are a set of accounting standards approved by the professional accounting industry.
answer: (a) standards
- A2 GAAP are a combination of authoritative rules set by policy boards and the commonly accepted ways of recording and reporting financial information.
answer: (a) authoritative
- A3 They can become accepted either as a result of due process or as a result of long term practice.
answer: (d) process
- A4 Accountants cannot express the opinion that financial statements are "in conformity with generally accepted accounting principles" if such information includes any departures from these principles.
answer: (a) departures
- A5 After the Stock Market Crash of 1929, the American Institute of Accountants introduced five broad principles of accounting which have won fairly general acceptance.
answer: (c) Crash
- A6 It is relatively unimportant to investors what reporting method is used by a company, so long as they are assured that it is followed consistently every year.
answer: (b) consistently
- A7 In 1934, the U.S. Congress created the Securities and Exchange Commission (SEC), giving it the authority to prescribe the methods used in preparing financial statements.
answer: (d) Exchange
- A8 In 1938, Congress permitted companies to use a new inventory method, LIFO, for income tax purposes.
answer: (c) inventory
- A9 In 1939, the AIA recommended the phrasing, "present fairly in conformity with generally accepted accounting principles" in the standard form of the auditor's report.
answer: (a) auditor's
- A10 The P & L monograph of 1940 promulgated the "matching principle", which places primary emphasis on the correspondence of costs with the revenues that they produce.
answer: (d) matching

Accountants

- A1 Most accounting positions require a bachelor's degree in accounting or a related field or an equivalent combination of education and experience.
answer: (d) an equivalent
- A2 Many companies want graduates with a master's degree in accounting, or a master's degree in business administration with a concentration in accounting.
answer: (a) a concentration
- A3 Some schools offer students a chance for hands-on experience with part-time internship programs in accounting or commercial firms.
answer: (a) internship
- A4 Accountants help make sure that a firm is run efficiently, that its records are maintained accurately, and that its taxes are paid properly and in a timely manner.
answer: (d) timely
- A5 Nowadays, accountants are broadening the services they offer with budget analysis, investment planning, and IT consulting.
answer: (a) broadening
- A6 Public accountants, many of whom are CPAs, generally have their own companies or work for major accounting firms.
answer: (c) Public
- A7 Some accountants specialize in forensic accounting — investigating white-collar crimes such as securities fraud and embezzlement.
answer: (b) forensic
- A8 Many work closely with law enforcement officers and lawyers during investigations and often appear as expert witnesses during trials.
answer: (b) expert
- A9 Management accountants record and analyze the financial information of the firms in which they are employed.
answer: (d) Management
- A10 Government accountants work in the public sector, maintaining and monitoring the recordkeeping of government departments and agencies.
answer: (d) sector

Retirement and Pensions

- A1 The relationship between worker pensions and retirement is of considerable interest to management and economists.
answer: (a) considerable
- A2 The reduction in retirement age since World War II is usually attributed to greater pension benefits, both governmental and private.
answer: (d) attributed
- A3 The anticipated difficulties in financing current public pensions could be mitigated by changes that delayed worker retirement.
answer: (c) mitigated
- A4 Private pensions comprise a large percentage of individual wealth in most of the developed nations.
answer: (d) comprise
- A5 As a worker ages, both his productivity and the disutility of working another wage period will change.
answer: (d) disutility
- A6 In a perfect labor market, employers, who always pay workers the value of their output at any one time, will be indifferent to the age of retirement.
answer: (b) output
- A7 The most obvious reason for the existence of pensions is the tax advantage, since pension contributions are permitted to accumulate untaxed until retirement.
answer: (c) contributions
- A8 Both employers and employees benefit from a payment stream where workers receive less than the actual value of their work when they are young and more than the actual value of their work when old.
answer: (d) stream
- A9 This system reduces worker incentives for shirking and cheating and thereby raises their lifetime wealth.
answer: (d) shirking
- A10 General economic conditions also help determine actual retirement age: higher inflation and greater unemployment at the end of his career causes the worker to delay his retirement.
answer: (b) delay

Start Your Own Bank

- A1 The goal of the state of California is to maintain a sound banking system without unduly limiting the entry of new banks.
answer: (a) unduly
- A2 A competitive financial environment provides optimal choice to the public and stimulates economic development and efficiency.
answer: (b) optimal
- A3 The state chartering agency makes sure that a new bank possesses the needed capital and management expertise to serve the public's needs.
answer: (a) expertise
- A4 This agency is the bank's primary regulator, with the duty to protect the public from questionable banking practices.
answer: (d) regulator
- A5 The term "dual banking system" means that both the California and the US governments issue bank charters.
answer: (b) issue
- A6 The word "State" or "National" as part of a bank's name has nothing to do with where it operates; this refers to the type of charter it has.
answer: (c) to do with
- A7 Joining the Federal Reserve System is required for national banks, but optional for state banks.
answer: (d) optional
- A8 The FRS lends money to banks at a discount rate to help meet their short-term cash requirements, and is known as the "lender of last resort" for banks suffering liquidity crises.
answer: (d) resort
- A9 The minimum amount of startup capital for a newly chartered bank should total at least \$2,500,000 in capital stock.
answer: (d) startup
- A10 California wishes to encourage a broad and diversified shareholder base for new banks, although the organizers may desire to limit this number due to tax or other considerations.
answer: (b) diversified

Internet Investing

A1 The Internet makes an excellent tool for both investors and fraudsters.

answer: (d) makes

A2 Legitimate online newsletters can certainly help investors gather valuable information.

answer: (c) Legitimate

A3 However, some companies pay online newsletters to tout their stocks.

answer: (c) tout

A4 These newsletters will profit handsomely if they convince investors to buy specific stocks.

answer: (c) handsomely

A5 The most egregious scalp the stocks they hype, driving up the price with recommendations and then selling their own holdings at an inordinate profit.

answer: (b) driving up

A6 Internet bulletin boards feature threads made up of numerous messages on investment opportunities.

answer: (c) feature

A7 A single individual can mimic widespread interest in an unknown stock with a series of posts under various aliases.

answer: (c) aliases

A8 Because spam is so easy and cheap to produce, fraudsters frequently use it to find investors for bogus investment deals.

answer: (a) bogus

A9 Many investment programs are just an internet version of the classic pyramid scheme in which participants attempt to make money simply by recruiting new participants.

answer: (d) pyramid

A10 Never make an investment based solely on what you read in emails or on the internet.

answer: (d) solely

Evolution of the Stock Exchange

A1 Paul Arlman, Secretary General of the Federation of European Securities Exchanges, warned in the following excerpted speech that he would not be able to answer this question put to him: "What is an Exchange?"

answer: (b) put to

A2 The New York Stock Exchange was originally formed to furnish exchange rooms for the convenient transaction of their business by its members.

answer: (a) furnish

A3 The oldest Stock Exchange in the world, the Amsterdam Exchange, started in a Post Office in 1598 where incoming and outgoing letters from ships were registered.

answer: (b) outgoing

A4 But it was only in 1611, nine years after they started trading the first tradable share of the Vereenigde Oost-indische Compagnie (VOC) that they really got their own Exchange in the sense of a building.

answer: (c) sense

A5 "Confusion de Confusiones", by Joseph de la Vega, published in 1688, shows us quite precisely what an Exchange is: a den of thieves unless moderated by regulation.

answer: (c) thieves

A6 Through most of its history an Exchange was a meeting place in a physical sense, and only in the last century did we introduce electricity and telephones, which on many floors of the Exchanges were restricted or forbidden.

answer: (a) forbidden

A7 In order to define what a Stock Exchange is today, you have to understand the unstoppable progress, or juggernaut, of technology.

answer: (c) juggernaut

A8 When the computer did away with the physical limitation of the Exchange within one single city or region, the technology lost its uniqueness, and it gave rise to competition.

answer: (a) competition

A9 Another factor for change has been international equity investors, who have shown a ferocious appetite for both domestic and foreign equity investment, even notwithstanding the dot com bubble.

answer: (c) notwithstanding

A10 The fourth factor is the information availability explosion that gave all investors nearly unlimited access to nearly free data.

answer: (b) unlimited

Corporate Taxation

A1 Rob Norton, of eCompany Now and Fortune magazines, notes in the article quoted below that corporate taxes are among the least efficient and least defensible of taxes.

answer: (c) defensible

A2 The tax is popular with the man in the street, who believes, incorrectly, that it is paid by corporations.

answer: (b) in the street

A3 The federal corporate income tax applies only to some businesses — those chartered as corporations — and not to partnerships or sole proprietorships.

answer: (c) sole

A4 The federal tax is levied at three different rates on different brackets of income: 15 percent on taxable income under \$50,000; 25 percent on income between \$50,000 and \$75,000; and 34 percent on income above that.

answer: (a) brackets

A5 A good reason that state and local corporate income taxes remain low is that corporations could easily relocate out of states that imposed unusually high taxes.

answer: (c) relocate

A6 Except for emergency taxes in wartime, corporate profits were first taxed in 1909, when Congress enacted a 1 percent tax on corporation income.

answer: (b) enacted

A7 The Tax Reform Act of 1986 was designed to increase the share of federal revenues collected via the corporate income tax and to decrease the share from the individual income tax.

answer: (a) individual

A8 While the top corporate tax rate was cut, deductions for capital expenditures were severely curtailed, and as a result the effective tax rate for many corporations rose.

answer: (b) curtailed

A9 The central problem with the corporate income tax from an economic point of view is that, ultimately, only people can pay taxes.

answer: (c) people

A10 As early as the 17th century, Sir William Petty, one of the progenitors of modern economics, argued that a tax on the production and sale of commodities would eventually be shifted by producers to consumers, who would pay it in the form of higher prices.

answer: (d) progenitors

Commercial Property

- A1 According to NAREIT (Yungmann and Taube, 2001), property insurance coverage should be based on fair value, i.e., valuing assets at their current market values — actual, if available, or theoretical, if not.
answer: (d) theoretical
- A2 Much of the fair value debate has had a technical focus on how to place fair values on assets for which no market values exist.
answer: (c) exist
- A3 While the technical issues are important, the real driver should be improving transparency for users of financial statements.
answer: (d) transparency
- A4 A single global standard will increase the consistency of financial presentations, which currently vary considerably.
answer: (c) consistency
- A5 A comprehensive standard facilitates comparability across all types of financial institutions.
answer: (b) facilitates
- A6 When accounting values for assets diverge from their underlying market values, some managements take uneconomic actions to protect accounting performance measures.
answer: (c) diverge
- A7 For example, during the U.S. savings and loan crisis in the 1980s, many institutions sold off assets with market values above book and continued to hold assets with book values above market.
answer: (a) sold off
- A8 In hindsight, users of their financial statements were not well served by the accounting system in place at the time.
answer: (b) in place
- A9 Fair value proponents argue that measuring financial assets as close as possible to their true underlying economic values removes these perverse incentives.
answer: (b) proponents
- A10 Users would also benefit from a clearer picture of the economic health of the enterprise.
answer: (b) health

Quality Control at Ford

- A1 Writing of Ford's quality control problems, Tom Murphy of Ward's Auto World magazine mentions internal data suggesting suppliers were more culpable than the auto maker as recalls and warranty claims seemed to be spinning out of control.
answer: (d) spinning
- A2 The Firestone tire debacle got the most attention, but in many respects it was merely a symptom of a much broader ailment afflicting the No. 2 auto maker.
answer: (a) debacle
- A3 A Ford executive contended that suppliers deserved a trip to the woodshed for a number of costly, boneheaded mistakes.
answer: (d) woodshed
- A4 By last fall, however, the tone had softened; instead of berating parts makers, Ford was openly conciliatory.
answer: (a) conciliatory
- A5 Caught up in the industry-wide trend toward outsourcing, Ford may have relied too heavily on suppliers for engineering.
answer: (b) outsourcing
- A6 This demonstrates that OEMs run the risk of becoming subservient to the technical capabilities — or liabilities — of their suppliers if they merely purchase, rather than engineer.
answer: (d) subservient
- A7 To rectify the problem, Ford reclaimed some engineering responsibility.
answer: (c) rectify
- A8 The ripple effect of the new philosophy will be felt for years to come by many of the 2,000 production suppliers Ford taps for parts every day.
answer: (b) ripple
- A9 Many suppliers are reserving judgment until the strategy is fully implemented over the next two years, but most are cautiously optimistic.
answer: (c) optimistic
- A10 It is humbling for the company that pioneered mass production of the automobile to admit nearly 100 years later that it took its eye off the ball, that it sacrificed engineering prowess in what ironically was an attempt to make itself more efficient.
answer: (b) off the ball

Product Development (1)

- A1 This white paper by the American Productivity & Quality Center explains that the most successful new product development teams are multifunctional, with representation from a core group of areas such as finance, marketing, manufacturing, design, engineering, and research.
answer: (d) multifunctional
- A2 An open communication environment enables team members to bounce ideas around the group, receive feedback more quickly, and facilitate brainstorming sessions.
answer: (c) bounce
- A3 Team membership is vital to the success of the group; empowering program managers to select those individuals they determine to be of the greatest value is a critical step.
answer: (b) empowering
- A4 In addition, teams are being given greater authority and held more accountable for the success or failure of the project.
answer: (b) accountable
- A5 The use of various team reward and recognition structures is mixed, with a trend toward more recognition as opposed to monetary incentives.
answer: (c) incentives
- A6 Several best-practice companies have specific companywide awards for work "above and beyond the call of duty".
answer: (a) above and beyond
- A7 In addition, the NPD process needs a "champion", who is tasked with monitoring and adjusting the process as new experiences, good or bad, present themselves.
answer: (d) tasked
- A8 The NPD process can be broken down into four general categories: idea generation, concept development, product and process design, and production and delivery.
answer: (a) broken down
- A9 One organization stores all ideas in a database and revisits them until they are deemed useless.
answer: (a) deemed
- A10 Once viable ideas are chosen, they must be further developed, examined, and prioritized before the select few concepts proceed to full design.
answer: (b) prioritized

Product Development (2)

- A1 The American Productivity & Quality Center study identified specific sources that tend to be good idea generators for new product development, including market research, focus groups, third-party/inventor input, and brainstorming.
answer: (c) generators
- A2 The concept development phase requires a more formal review and planning process that ensures the concepts are technically feasible, will make a sustainable product, and will allow the organization to make a profit.
answer: (d) sustainable
- A3 At this point, an executive review generally approves the product for design and additional resource allocation.
answer: (c) allocation
- A4 The product and process design stage involves turning the concept into a tangible product design and transforming that design into a working prototype or pilot.
answer: (c) a working
- A5 Prototypes or pilots allow the designers to test and verify the ability of the product or service to perform as originally expected.
answer: (d) verify
- A6 At this stage, to change the original product specification, some form of approval is required.
answer: (d) specification
- A7 This approval can range from upper management review to individual functional area review to team consensus.
answer: (b) consensus
- A8 Once the final design is finalized and approved, the product is launched into production.
answer: (c) launched
- A9 A scale-up period normally is required before full production can begin.
answer: (c) scale
- A10 A quality assurance group within each business unit is responsible for verifying that the product and each manufacturing site meets the required criteria.
answer: (c) criteria

Auto Leasing

- A1 LeaseGuide.com author Al Hearn explains that automobile leasing is based entirely on the concept that you pay for the amount by which a vehicle's value depreciates during the time you're driving it.
answer: (a) concept
- A2 Depreciation is the difference between a vehicle's original value and its value at lease-end (residual value), and is the primary factor that determines the cost of leasing.
answer: (c) residual
- A3 Generally, European and Japanese automobile makes have lower depreciation than American brands.
answer: (c) makes
- A4 Manufacturer's Suggested Retail Price (MSRP) is the full price for a vehicle as displayed on its window sticker, including optional packages and destination charges.
answer: (d) Suggested
- A5 When you and your dealer sit down and agree on a lease price for a car, this becomes the capitalized cost, or "cap cost".
answer: (a) capitalized
- A6 Cap cost can be reduced by rebates, factory-to-dealer incentives, trade-in credit, or a cash down payment; these are known as cap cost reductions.
answer: (a) down
- A7 When you lease, you're tying up the leasing company's money while you're driving their car and they rightfully expect you to pay interest on that money, the same as with a loan.
answer: (d) tying up
- A8 This interest is expressed as a money factor, sometimes called lease factor, and is specified as a small decimal number such as.00297.
answer: (a) decimal
- A9 A good rule of thumb: Lease money factors, converted to an annual interest rate, should be comparable to, if not lower than local new-car loan interest rates.
answer: (d) thumb
- A10 However, you may not qualify for great money factors unless if you have a spotless credit rating.
answer: (c) a spotless

Essential Advertising

- A1 Stephen Whyte, CEO of Leo Burnett, observes that Marshall McLuhan may have had his tongue in his cheek when uttering his much-quoted statement, "Advertising is the greatest art form of the 20th Century".
answer: (d) tongue in his cheek
- A2 You can dispute whether or not advertising is art, but there is no denying that advertising is big business.
answer: (b) denying
- A3 Advertising's global landscape is changing constantly, as agencies and holding companies consolidate to achieve international clout and economies of scale.
answer: (a) scale
- A4 Media, telecommunications and electronics are converging to become one giant industry, illustrated by powerful alliances, such as the merger between AOL and Time Warner.
answer: (a) alliances
- A5 Media expansion causes problems for advertisers, but it also presents new opportunities by increasing the possibilities for effectively targeting individuals, rather than taking a scattergun approach.
answer: (c) scattergun
- A6 Of the three central roles — account manager, planner and creative — only the account handlers manage the relationship with the client on a day-to-day basis.
answer: (b) day-to-day
- A7 The account manager is the hub of the wheel — someone who organises the agency team of account managers, planners and creatives.
answer: (b) hub
- A8 The planner's role is to find the most compelling communication strategy and develop a real insight into the relationship between the brand and the consumer.
answer: (a) compelling
- A9 The creatives are the brilliant executional thinkers, working in teams made up of a copywriter and an art director to develop the planners' ideas and think up ads which will give brands a strong competitive advantage.
answer: (b) advantage
- A10 We develop relationships with possible future clients, even though sometimes it is years down the line before something comes of it.
answer: (b) comes of

Asset Classes

- A1 Cathy Smart and the investment analysts at 401k Forum help you get down to the basics with this article about the different asset classes.
answer: (c) basics
- A2 Asset classes are the categories that your different investments fall into — such as cash, bonds, large-cap stocks, small-cap stocks, and international stocks.
answer: (a) fall
- A3 Studies have shown that the key to successful investing is to spread your wealth among different asset classes.
answer: (d) spread
- A4 Market capitalization (market cap) is a measure of the size and value of a company; to determine this, you simply multiply the number of the company's outstanding shares of stock by the market price of one share.
answer: (d) outstanding
- A5 Market capitalization is important because history has shown us that the stocks of companies with different market caps behave differently in terms of return and risk.
answer: (a) behave
- A6 Cap-size shift: mid-cap stocks may have once been defined as large cap, but fell out of favor with investors.
answer: (b) favor
- A7 Mid-cap stock performance usually falls somewhere in between the returns of their large- and small-cap counterparts.
answer: (b) counterparts
- A8 However, mid- and small-cap stock returns tend to be more volatile than the returns of large-cap stocks.
answer: (b) volatile
- A9 If a smaller company loses a few key executives, or if the economy takes a turn for the worse, it only takes a few nervous investors to cause the stock to drop drastically.
answer: (d) turn
- A10 Diversification can reduce your risk and help protect your investment: if one asset class in your portfolio is performing poorly, there's a chance that another asset class within your portfolio will be performing well.
answer: (d) Diversification

Business Law

- A1 The Commission on European Contract Law recognizes that throughout Europe there is great interest in developing a common European civil and commercial law.
answer: (a) civil
- A2 The efforts and money which it will cost to unify the private law will be amply repaid when it is there.
answer: (a) amply
- A3 In 1997, the Third Commission began to prepare rules on subjects which are common to contracts, torts and unjust enrichment, such as plurality of creditors and debtors, and assignment of debts and claims.
answer: (d) assignment
- A4 With a few exceptions the members of the Commission of European Contract Law have been academics, but many of the academics are also practicing lawyers.
answer: (c) practicing
- A5 The Members have not been representatives of specific political or governmental interests, and they have all pursued the same objective, to draft the most appropriate contract rules for Europe.
answer: (a) interests
- A6 The Principles may be compared with the American Restatement of the Law of Contract, which consists of non-binding rules, or "soft law".
answer: (d) soft law
- A7 Some of the Principles of European Contract Law reflect ideas which have not yet materialised in the law of any state.
answer: (c) materialised
- A8 The Commission has made an effort to deal with those issues in contract which face business life of today and which may advance the trade.
answer: (b) advance
- A9 The Council and the Commission of the EU have been invited to prepare new procedural legislation in cross border cases, in particular on those elements which are instrumental to a smooth judicial co-operation.
answer: (c) cross
- A10 It is envisaged that the general principles of the law of contracts provided in the PECL will be integrated in what may eventually become a European Civil Code.
answer: (c) integrated

Email Do's and Don't's

- A1 Joan Lloyd, of Joan Lloyd & Associates, writes that email is a medium of communication unparalleled for sheer convenience.
answer: (d) unparalleled
- A2 However, she warns that it also carries many pitfalls and even dangers in the office environment.
answer: (c) pitfalls
- A3 Delivering a negative message is difficult, even when it is spoken face-to-face; defensiveness is almost guaranteed when it's received by email.
answer: (b) defensiveness
- A4 What's worse, email can be printed and saved: both parties will often haul out their "documentation" to prove how the other party has wronged them.
answer: (d) wronged
- A5 If you receive an email that ticks you off, and your first reaction is to counterattack, don't; close it and wait 24 hours before you respond.
answer: (d) ticks
- A6 Because the tone and inflection are missing, it is more important to use friendly language, descriptive adjectives and carefully chosen words.
answer: (a) inflection
- A7 If you don't consider how it will sound on the other end and take steps to shape the delivery so the meaning is understood, you could be doing damage control later.
answer: (c) damage
- A8 When I get a sloppy email, with poor punctuation, misspelled words or in lower case letters, it tells me the person just doesn't realize that what and how they write telegraphs their credibility to others.
answer: (c) telegraphs
- A9 Email feels private, but it's anything but.
answer: (c) but
- A10 Write every email for your boss's eyes: it's a great way to keep you honest and politically sensitive.
answer: (a) politically

Organizing a Business

A1 According to Ron Kurtus of School for Champions, some companies may be mildly successful, but they could be even more profitable if they paid attention to the basics of organization.

answer: (b) mildly

A2 Good organization results in reducing losses due to duplicate work or unclear objectives.

answer: (a) duplicate

A3 All personnel do better work, because they know what they should be doing and what their place is in the scheme of things.

answer: (d) scheme

A4 In order to improve, you must have a vision or goal of where you want to end up.

answer: (d) up

A5 The primary purpose or reason to start a business entity is to earn profits for its owners or stockholders.

answer: (b) entity

A6 For the sake of public relations, such a stated purpose is kept private.

answer: (d) sake

A7 You should also be aware of your core competencies: what are you good at?

answer: (b) competencies

A8 Often companies become diluted and start to get into a field that they think is lucrative, but in which they cannot compete.

answer: (b) lucrative

A9 A good mission statement accurately explains why your company exists and what it hopes to achieve in the future.

answer: (c) mission

A10 A very good way to organize your business is by following the ISO 9000 standards; you do not necessarily have to become certified, but you can still use them as a guide in how to effectively operate your business.

answer: (b) ISO

SKUs and Pricing

- A1 Sales derive from a product's stock-keeping Units (SKU), the unique combination of the specific quality, price, container size, colour, model, etc, and the product name.
answer: (d) unique
- A2 SKUs are what manufacturers produce, what retailers sell, and what consumers buy; brands are what are advertised.
answer: (a) brands
- A3 A large proliferation of SKUs for consumer products has led to myriad choices for customers.
answer: (c) proliferation
- A4 This has led to complicated supply and demand logistics, erosion of brand loyalty and more pressure on profit margins.
answer: (c) erosion
- A5 Buyers have become much more demanding in recent years, forcing retailers to respond more quickly and efficiently.
answer: (b) demanding
- A6 Many stores use a psychological pricing strategy called odd pricing, whereby prices end in odd numbers, such as \$19.95.
answer: (b) whereby
- A7 Presumably, customers see odd prices as being substantially below even prices, and consequently a bargain.
answer: (c) substantially
- A8 On the other hand, luxury boutiques, to project a prestigious image for their products, use even pricing such as \$10.00 or \$50.00.
answer: (c) prestigious
- A9 Multiple unit pricing is a strategy in which the customer perceives quantity buying as involving more savings.
answer: (b) quantity
- A10 Multiple unit pricing is usually effective in increasing immediate sales of a product, but it may not increase the rate of consumption.
answer: (b) immediate

Managerial Decisions

- A1 Dr. Said Atri, Professor of Economics at SUNY, explains that most managerial decisions involve making a choice from among alternative courses of action or options in order to achieve a certain objective.
answer: (b) alternative
- A2 Optimization is the process by which a desired outcome is achieved through the most efficient course of action.
answer: (d) Optimization
- A3 In consumption, a consumer with a given amount of income purchases the mix of goods that provides him or her with the greatest level of satisfaction or utility.
answer: (a) given
- A4 Often managerial decisions have to be made subject to some constraints.
answer: (b) constraints
- A5 For instance, a manager that is trying to cut his labor costs may be under a union contract limiting his ability to lay off workers.
answer: (a) contract
- A6 A farmer who wants to take advantage of good market conditions and increase the size of his crop is limited by the amount of land that he has available.
answer: (a) crop
- A7 Managerial decisions are not made in a vacuum: economic and market conditions constantly change and managers must decide in accordance with the dynamics of the business environment.
answer: (d) vacuum
- A8 As complex as managerial problems may appear, often their various elements can be fitted into microeconomic models; that is why managerial economics is also called "applied microeconomics".
answer: (a) applied microeconomics
- A9 The manager's internal environment is made up of those factors over which he has at least some degree of control.
answer: (b) degree
- A10 Macroeconomics is relevant to managers, as managers are often interested in knowing the state of the economy and the direction of macroeconomic measures such as interest rates and inflation.
answer: (c) relevant

Operations Management

- A1 Some claim that management should exist only to support employees' efforts to be fully productive members of the organization — therefore, any form of control is completely counterproductive to management and employees, says Carter McNamara of Authenticity Consulting, LLC.
answer: (d) counterproductive
- A2 The phrase "management control" itself can have a negative connotation, e.g. it can sound dominating, coercive and heavy-handed.
answer: (b) heavy
- A3 Organizations often use standardized documents to ensure complete and consistent information is gathered.
answer: (c) standardized
- A4 Documents include titles and dates to detect different versions of the document.
answer: (d) versions
- A5 Organizations typically require a wide range of reports, e.g. financial reports, status reports, project reports, etc, to monitor what's being done, by when and how.
answer: (d) monitor
- A6 Computers have revolutionized administrative controls through use of integrated management information systems, project management software, human resource information systems, office automation software, etc.
answer: (d) revolutionized
- A7 Delegation is an approach to getting things done in conjunction with other employees.
answer: (b) conjunction
- A8 Delegation generally includes assigning responsibility to an employee to complete a task, granting the employee authority to gain the resources to do the task and letting the employee decide how that task will be carried out.
answer: (c) out
- A9 Typically, the person assigning the task shares accountability with the employee for ensuring the task is completed.
answer: (a) accountability
- A10 Evaluation is carefully collecting and analyzing information in order to make managerial decisions.
answer: (b) Evaluation

Human Resources Management

- A1 Dr. John Sullivan, Head and Professor of Human Resource Management at San Francisco State University stresses the necessity of establishing a set of assessment tools that will let you know in advance where head count and overhead costs are excessive.
answer: (c) head
- A2 In this changing world, it is not uncommon for new markets to open (and close) rapidly, so companies need to have a strategy to move people and resources rapidly from areas of low to areas of a higher return.
answer: (c) return
- A3 Developing HR systems and metrics known as "smoke detectors" that indicate potential problems gives us sufficient time to develop plans and strategies to either avoid the problem or minimize its impact.
answer: (d) smoke detectors
- A4 A bench strength or back-fill plan differs from succession planning in that it only covers replacing key jobs within a single department; individual managers are held responsible for developing at least one individual to fill every key job.
answer: (a) bench
- A5 One of the primary reasons employees leave their jobs is due to a lack of challenge, but HR can dramatically increase retention rates if it gets managers to develop individual "Challenge Plans" for each worker.
answer: (c) retention
- A6 Because most companies have eliminated many management positions, there are fewer opportunities for promotion to stimulate workers, so they need to develop horizontal transfer and job rotation plans to ensure the continued development of skills.
answer: (b) horizontal
- A7 New hires, as well as our current workers, are demanding an increasing array of benefits and work life balance options like job sharing and sabbaticals.
answer: (a) balance
- A8 In order to rapidly redeploy resources and fill unexpected vacancies HR must develop computerized skill or competency inventories.
answer: (b) redeploy
- A9 One of the primary reasons that employees quit their jobs are the bad management practices of their direct supervisor.
answer: (d) practices
- A10 A strong economy coupled with large swings in the health of world economies makes predicting the supply of labor increasingly difficult.
answer: (d) coupled

Entrepreneurship

- A1 Millions of new enterprises are begun each year in spite of a more than 50% failure rate.
answer: (a) failure
- A2 There is increasing research on the subject, more and more courses in entrepreneurship, and heightened coverage by the media.
answer: (a) coverage
- A3 Initiating a new business involves considerable risk, as well as an effort to overcome all the inertia against innovative ideas.
answer: (b) inertia
- A4 The French word "entrepreneur", literally translated, means simply "undertaker".
answer: (d) literally
- A5 The entrepreneur's connection with risk evolved in the 17th century, when an entrepreneur was someone who entered into a contract with the government to perform a service or to supply stipulated products.
answer: (d) stipulated
- A6 Since the contract price was fixed, any resulting profits or losses reflected the efforts of the entrepreneur — the better he performed, the more profit he made.
answer: (d) reflected
- A7 In the 18th century, the person with capital was differentiated from the one who needed capital; in other words, the entrepreneur was distinguished from the capital provider.
answer: (a) differentiated
- A8 In contrast to an entrepreneur, a venture capitalist is a professional money manager who makes risk investments from a pool of capital to obtain a high rate of return.
answer: (a) pool
- A9 In the mid-20th century, the notion of an entrepreneur as an innovator was established.
answer: (b) notion
- A10 The concept of innovation and newness is now an integral part of entrepreneurship.
answer: (b) integral



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