Read the text below and answer questions 1–7.

What is the best insurance?

It is important that you make sure that your home and contents insurance not only is up to date and covers important areas of concern but also is the best value for money. We looked at the premium – that is, the cost of the cover – offered by three different insurance companies for each of these areas. We also looked at their disclaimers, those areas that were excluded from cover.

Home insurance

This covers the value of your house and also fixtures: that is, fixed structures such as garages and in-ground swimming pools, and fixed domestic items such as fixed dishwashers and air-conditioners. Note that some companies (for example, Star) also provide builders' insurance – that is, cover for faulty workmanship or damage while building work is being undertaken – as well as home builders' insurance.

Contents

This covers unfixed household goods (that is, those not built-in or part of the building structure) and includes items such as electrical goods and furniture, as well as fitted carpets, clothing and personal belongings such as jewellery. Some companies – Star, again, for example – offer replacement as new. This means that no matter how old the item is it will be replaced at the new price, not at the original purchase price. Some companies (AA Budget is one example) also offer protection of items outside the home.

Home and contents insurance

We looked at packages that covered both types of insurance. Generally, bundling or choosing a package is better value, and AA Budget again is best value here.

What is covered

We looked at cover against natural calamities such as fires, explosions, rain, storms, earthquakes and falling tree branches, as well as criminal acts such as theft and malicious damage. Please note that most insurance companies do not cover flash flooding, which is flooding caused by an upswell of water rather than by direct rainfall. They also do not cover landslides occurring without accompanying rain – that is, movement of earth caused by underground water. They will also not cover tidal damage caused by ocean or river tides.

We divided our survey into high cover and low cover, and show here the annual premiums.

Company	Home and Contents		Home only		Contents only	
	High	Low	High	Low	High	Low
	£350,000	£140,000	£300,000	£110,000	£50,000	£30,000
Lennons	£340*	£160	£245	£160	£100	£80
Star	£300	£135	£240**	£135	£110	£92***
AA Budget	£230	£90	£190	£90	£85	£75****

* discount provided if premiums paid monthly

** provides home builders' insurance

*** includes replacement as new

**** extra cover for jewellery outside the home

LIVEWORKSHEETS

Questions 1–7

Match each statement with the correct company, ***A–D****.*

Write the correct letter, ***A–D****, in boxes 1–7 on your answer sheet.*

NB *You may use any letter more than once.*

1 Will replace items as new

2 Has the cheapest home only insurance

3 Offers a special deal regarding payment

4 Has the highest premiums in two of the packages

5 Covers against flash flooding and landslides

6 Has an offer for valuables taken outside the home

7 Has an offer for those building their own homes

List of companies

A Lennons

B Star

C AA Budget

D None

LIVEWORKSHEETS

Read the text below and answer questions: 8-14

Knowing more about the coffee you drink

A Did you know there are different types of coffee beans and that where they come from determines how good your cup of coffee will be? Even though coffee grows in about 70 countries, it flourishes the most within a narrow band between 25 degrees north and 25 degrees south of the Equator.

B There are only two main types, arabica and robusta, with the main difference between them lying in the amount of caffeine each contains, with the former having half that of the latter. This means that arabica is the preferred choice of connoisseurs, being full of flavour and aroma.

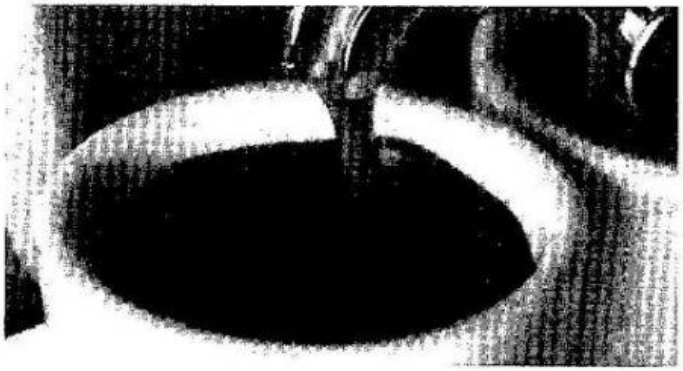
C A further choice affecting quality is the altitude at which the coffee is grown. Higher altitudes are preferred for all beans, and thus arabica beans grown above 900 metres are the most desired beans.

D Beyond this, your choice of coffee bean depends on how you intend to prepare the coffee beans. If you are intending to roast your own, then you will need to choose soft, green, unroasted beans and follow techniques to bring out the best in them.

E If you're buying ready-roasted beans, then you have a wider choice, each with a different purpose. For example, there's the medium or 'American' type, which is probably the most popular; the dark or 'city' roast, favoured by those who prefer a sweeter, less bitter brew; and the darkest 'Italian' roast, used mainly in espressos and noted for its pungent aroma.

F Of course, if you're out and about, you'll be like so many others – relying on the skills of a great barista, someone who really knows his or her stuff. He'll know the right beans to choose and how to prepare them for the soothing cup that you're requiring.

G However, if you're keen to learn how to use a coffee-making machine, you'll need to look around and choose a suitable one and also learn how to keep your coffee beans for optimum freshness. You should keep them somewhere cool and dry but, counter to general perceptions, don't put them in the fridge because it's too moist there. If you're going to keep them for long periods, be aware that 12 months maximum is the use-by period of coffee beans.



Questions 8–14

The text on page 104 has seven sections, A–G.

Choose the correct heading from the list of headings below.

Write the correct number, i–x, on your answer sheet.

8 Section A

9 Section B

10 Section C

11 Section D

12 Section E

13 Section F

14 Section G

List of headings

i The services of a professional

ii Specialist coffee companies

iii Height is best for quality

iv Storage of your own beans

v Price makes a difference

vi Parts of the world where coffee grows best

vii Microwave techniques

viii Buying beans that have already been prepared

ix Preparing your own beans

x The two categories of coffee

LIVEWORKSHEETS

SECTION 2

Questions 15–27

Read the text below and answer questions 15–20.

Finding that ideal job

With the plethora of job opportunities available today, including a whole range that didn't exist even ten years ago, it can be very confusing for job seekers to decide on a career path, let alone get the ideal job. There are a number of factors you should think about as your plan to land that job you think you'd be great for.

Deciding what you're good at

The first consideration you need to think about is: what is your ideal job? You may have a wide range of experience and skills, which will really help you focus on a specific career, or you may be quite inexperienced compared with others. There are a number of points to consider: what are you interested in? what do you really enjoy doing that helps you lose yourself in time? Recent research shows that those who work doing what they enjoy are happier, healthier and wealthier than those who do a job solely for the money. Put aside time for introspection, thinking about what you'd really like to do – and don't forget to get advice from others.

Keeping an eye for opportunities

Check out the Internet, newspapers (including local papers), word of mouth and community noticeboards for jobs that might come up that you feel you'd like to do. Don't forget that early on in your career you could get experience through volunteer work (think about community radio, for example) and in casual jobs. If you're clear about your goals, then it's easier to see where everything fits, but this doesn't always happen, especially when you're young.

Your CV and cover letter

You see the job you'd really like and you want to apply for it. There's a knack to producing a great CV – one that the potential employer will pull out from the pile. It shouldn't be too long; two pages is ideal. Keep to relevant facts: personal details; your education qualifications (most recent first); and the experience and skills that apply to the target job (again, most recent first). Your cover letter should summarise the sections of your CV that apply directly to the job – the 'hooks'. Finally, check your CV for typing mistakes – they're very off-putting and will definitely reduce your chances of an interview.

The interview

If you're lucky enough to get an interview, then spend time preparing for it. Learn more about the company so you can ask the right question should the need arise. Think ahead about how you can contribute to the company if they take you on. Also, dress neatly and be on time – don't arrive puffing, rushed and apologetic. Don't forget to bring along identification if asked for. At the interview, be confident and clear in your responses.

If not this time ...

Remember there's a new world of opportunities out there. Check online for all the ways you could perhaps start a business, or get tips to gain additional skills. Overall, be optimistic, persistent and future-focused, and realise your ideal job might not be this one right now!

LIVEWORKSHEETS

Questions 15–20

Complete the sentences below.

*Choose **NO MORE THAN TWO WORDS AND/OR A NUMBER** from the text for each answer.*

Write your answers in boxes 15–20 on your answer sheet.

15 Those looking for jobs today may have difficulty making decisions about their ..... .

16 In deciding what you are good at, the initial matter is to determine what your ..... is.

17 One way to improve opportunities at the beginning of your career is to consider doing ..... .

18 Your chances for gaining an interview can be reduced if your CV contains ..... .

19 For the interview, remember to have your ..... with you if this has been requested.

20 If you don't immediately get the position you want, think about looking online for suggestions on ways to acquire ..... .

Read the text below and answer questions 21–27.

Guidance on Workplace Emergency Systems

Government regulations make it a legal requirement that every workplace has a system in place for handling fire and other emergencies. These can arise from a number of causes, but regardless a prompt, organised response is expected by persons in control of workplaces.

The underlying requirement of the *Occupational Health and Safety Act 1989* is that building owners and their tenants ensure a safe environment is provided for workers and occupants that is free from risk. This includes a duty to make sure that fire safety systems are installed and then maintained to the manufacturer's specifications, and records are kept of testing activities. As well, hazard reduction systems should be put in place such as fire exits being kept clear and fire doors kept shut.

Another important element is having an emergency plan for evacuation in the case of a fire or emergency. Initially, the most important element is that the persons appointed to compile the emergency plan must be trained to do this. The plan should be written in plain English and identify the roles and responsibilities of relevant individuals and also identify the locations of different parts of the building. It should also be displayed in a prominent position. Any plan should also cover a range of potential emergencies.

Following the adoption of the plan, an Emergency Planning Committee needs to be set up and trained and responsible individuals need to be appointed to act as Wardens. The most essential role, that of Chief Warden, involves being responsible for a number of areas, including maintaining lists of wardens, ensuring building occupants know about evacuation procedures, and carrying out inspections. In the case of emergencies, the Chief Warden identifies the nature of the emergency and the appropriate course of action and puts in place the emergency procedures, including keeping other Wardens informed. This person also liaises with the fire brigade and other emergency services.

Additionally, there will also be Floor or Area Wardens, whose duties are to operate communication equipment and carry out searches, as well as assist mobility-impaired individuals. They will also act as leaders of groups moving to assembly areas. They wear identifying coloured helmets, as does the Chief Warden.

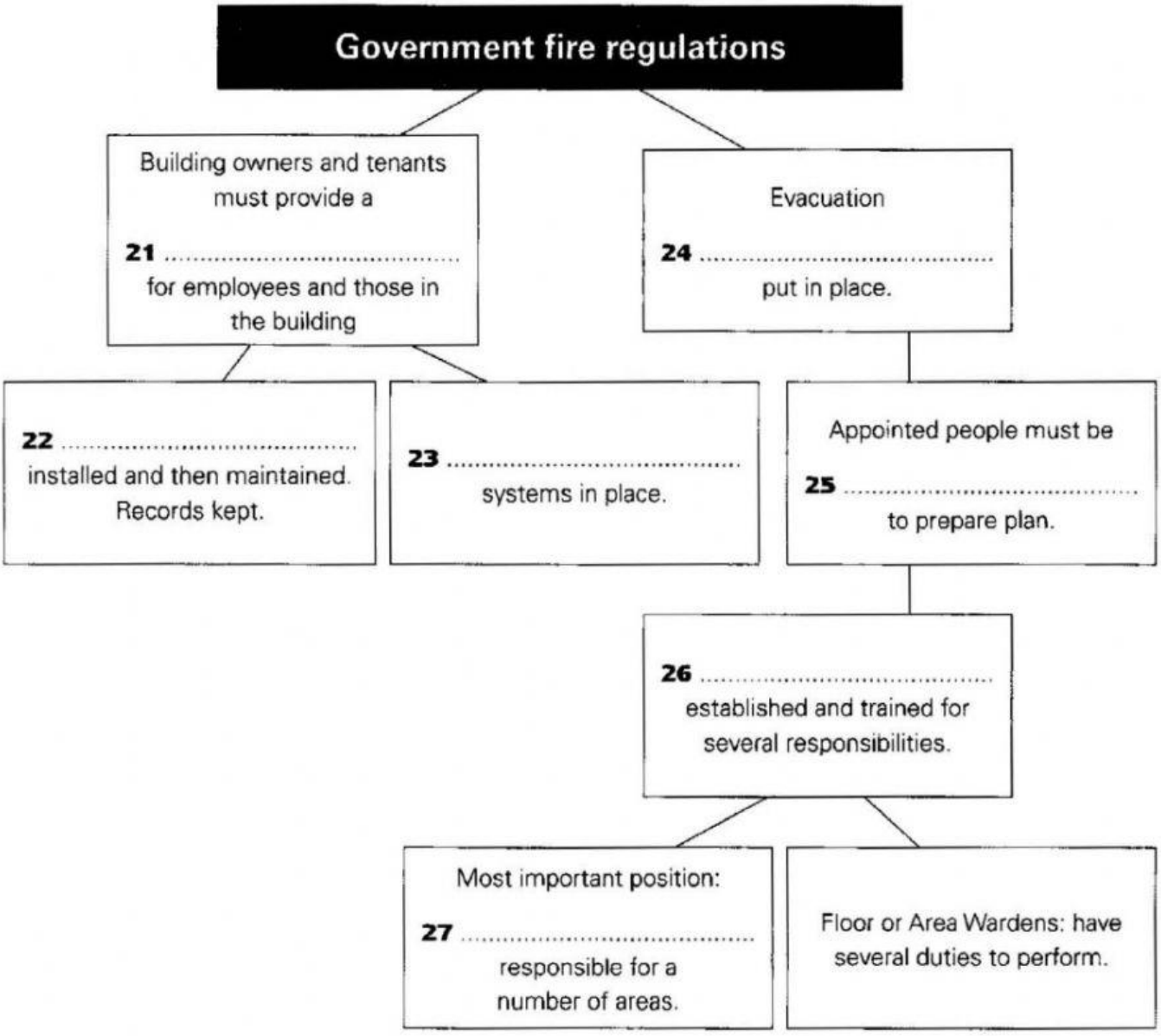
LIVEWORKSHEETS

Questions 21–27

Complete the flow-chart below.

*Choose **NO MORE THAN THREE WORDS** from the passage for each answer.*

Write your answers in boxes 21–27 on your answer sheet.



LIVEWORKSHEETS

SECTION 3

Questions 28–40

Read the text below and answer questions 28–40.

The bank that changed the lives of millions

A In October 2006, a Bangladeshi economist, Muhammad Yunus, himself the product of a village upbringing and one of nine children, received the Nobel Peace Prize for his contribution to improving the lives of millions of impoverished Bangladeshis. He had developed a form of lending, since successfully copied in developing countries around the world, called microcredit. This involves lending small amounts of money to very poor people. There are now a number of banks and NGOs engaged in this form of lending, but the first was the Grameen Bank, a bank now owned by those who have been the recipients of these small amounts of money (the name 'Grameen' means 'village').

B The concept of this type of lending arose from a discussion Yunus had with a poor village woman outside her small hut after he returned to his country from the United States in the mid-1970s. She was making beautiful bamboo stools – two per day – but she had to sell these exclusively and without negotiation to the trader who had lent her the money to buy the bamboo. She had borrowed only 25 cents but she did not have this, and this debt was effectively enslaving her. At the same time he met other villagers with small enterprises and similar stories and calculated that the amount they owed in total at high interest was $27.

C He knew he could, with his income, donate this amount and free these village women from the moneylenders. However, he was aware that the problem would persist each time these women needed to borrow. Initially, he went to the banks to try to establish loans for these impoverished women but was rebuffed. The idea was completely unacceptable. Consequently, Professor Yunus decided to act himself as guarantor for their debts, clearing these and then taking over the loans. Thus began microcredit and in 1976 his revolutionary bank.

D The bank has successfully developed an operating format that has proved enormously successful and which is now emulated throughout the developing world. The bank is owned 90% by the borrowers themselves (of whom 97% are women) – with the remainder owned by the government. Tiny amounts are lent without the need to provide collateral or sign any legal documents. All loans are interest-free and can be long-term. They can also be for extremely small amounts, for example, a loan to purchase a quilt, umbrella or mosquito net requiring repayments of only 3 cents US per week.

E As well, special interest groups are catered for. One overlooked, indeed shunned group, the poorest members of all – beggars – are covered at no cost to themselves through insurance programs. These individuals, who may also suffer from physical and mental incapacity, as well as disabilities such as blindness, are now part of a special program termed the Struggling Members Program. Open to those not engaged in illegal activities, 112,000 beggars have taken up the offer to join and, of the total amount disbursed to them, 76% has been returned so far by them.

F There are also additional benefits to members, such as educational scholarships and low-interest housing loans (at an average of $US190 each). In relation to the

continued ▶

LIVEWORKSHEETS

former, Grameen prioritises helping girls by assisting them maintain attendance at school in order to first complete primary school (with a total of 92,552 children being awarded scholarships for this purpose) then later tertiary education, with low-interest loans to cover tuition and other expenses having enabled 39,000 students to complete higher education up to November 2009.

G Another developing area relates to expensive business loans, known as micro-enterprise loans, for family members wishing to expand their businesses. This gives an opportunity, for example, for the husband of a member to purchase agricultural equipment such as a power tiller or irrigation pump, or river-craft for transportation and fishing, which will help secure the future of the family. This is the most expensive of the four levels of interest rates charged on loans, being 20%. The other levels are: housing loans (8%), student loans (5%) and Struggling Member loans (interest free). One benefit of the business loan is that it does not limit the amount of the loan.

H Muhammad Yunus's optimism in human nature has been repaid. There is a 99.3% success rate for repayment of loans. Nearly eight million poor people have taken out loans, of whom 97% have been women. Since its creation, $US8.65 billion has been lent and, at present, $US7.68 billion has been repaid. In the year to December 2009, $US1.12 billion was loaned. Apart from 1982, 1991 and 1992, the bank has always made a profit, which is disbursed to members, including new members.

I The bank founder's belief that world peace is encouraged through the poorest of the poor having opportunities to escape the limitations and uncertainty of poverty has been validated. Today millions of people have the dignity of their own enterprise and the ability to feed and educate their children. The Nobel Peace Prize would seem to have been a justified reward for Muhammad Yunus and the people of Bangladesh who supported his radical, initially doubtful idea, one that has literally changed lives.

Questions 28–32

Do the following statements agree with the information given in the reading passage?

In boxes 28–32 on your answer sheet write

TRUE	if the statement agrees with the information
FALSE	if the statement contradicts the information
NOT GIVEN	if there is no information on this

28 Muhammad Yunus's idea extended beyond its original location.

29 His initial idea came from a meeting with a group of villagers owing money.

30 The village was very close to the capital city.

31 Before creating his bank, Yunus tried other methods of raising finance.

32 Borrowers of small amounts at the Grameen Bank have to sign legal contracts and have collateral.

LIVEWORKSHEETS

Questions 33–36

*Choose the correct letter, **A**, **B**, **C** or **D**.*

Write the correct letter in boxes 33–36 on your answer sheet.

33 Beggars have special cost-free benefits related to

- **A** disabilities such as blindness.
- **B** the rate of interest they must repay.
- **C** the amount returned to them.
- **D** free insurance schemes.

34 Grameen Bank's main education priority is to provide scholarships for girls so that they can

- **A** attend high school.
- **B** complete primary school.
- **C** finish primary school and later university.
- **D** be paid tuition fees and other expenses.

35 The example of river-craft is given to illustrate that

- **A** boats are necessary in the region.
- **B** loans provide for the family in days to come.
- **C** husbands cannot get other work.
- **D** starting a new business is expensive.

36 Statistics show that the Grameen Bank has

- **A** lent and been repaid millions of dollars.
- **B** always made a profit over the years.
- **C** lent far more than it ever got back.
- **D** helped over eight million poor women.

Questions 37–40

*The text has nine paragraphs, **A–I**.*

Which paragraph contains the following information?

*Write the correct letter, **A–I**, in boxes 37–40 on your answer sheet.*

37 A description of how Yunus began his bank

38 Information about the different rates of interest on loans

39 A summary of Yunus's own attitude towards providing opportunities for poor people

40 An example of how someone was kept powerless by owing a very small sum of money

LIVEWORKSHEETS