

**1 Underline the most suitable verb form in each sentence.**

- 1 The financial situation is critical, and if we don't act/didn't act/won't act now, it *is/would be/will be* too late.
- 2 If the weather *will improve/improves* by the weekend, the marathon *will go ahead/goes ahead* as planned.
- 3 The government *increases/will increase/would increase* payments if the money *is available/were available/will be available*, but in the current financial crisis this is just not possible.
- 4 Carol Smith's work *is/would be/will be* a lot better if she *spends/spent/will spend* more time on it, but she tends to rush and makes too many mistakes.
- 5 If I *had/have* the time, *I'd help/I'll help* you, but I'm in a hurry and I have to leave now.
- 6 In a cold spell of this severity, old people suffer a great deal, and if they *are not given/will not be given* help to heat their homes, a number of them *will die/would die*.
- 7 If human beings *had/have* brains twice their normal size, *would they be/are they* automatically more intelligent?
- 8 At the moment the lecture is scheduled to take place as normal, but if it *will be postponed/is postponed/were postponed*, it *takes/will take/would take* place on Wednesday 15<sup>th</sup> February.
- 9 Don't worry. If you *don't finish/won't finish/didn't finish* the work on Tuesday, *I'll come/I come/I would come* round and help you do it on Wednesday.
- 10 If bankers *were investing/are investing* their own money, I think they *would/will* take a lot more care of it!

**2 Complete each sentence with a suitable form of the verb in brackets.****Taking out a pension**

- 1 If you (be) ..... worried about the risks, speak to one of our advisers.
- 2 If your employer, your partner or some other person also (pay) ..... into your pension, their payments (add) ..... to the total you can pay in during one year (Annual Allowance).
- 3 Do not exceed this allowance, as if you (exceed) ..... the Annual Allowance, we (not accept) ..... the payments.
- 4 If you (lose) ..... your job, you (be still) ..... allowed to pay money into your pension.
- 5 If you (not have) ..... enough money to make any payments, you can take a payment break, but we (continue) ..... to charge you.
- 6 If you (stop) ..... payment for any length of time, the value of your pension when you retire (be) ..... reduced.
- 7 When you retire you can take 25% of your fund in cash. For example, if your fund (be) ..... worth £100,000, you can take out £25,000 as a lump sum.
- 8 If you (die) ..... before you retire, we (pay) ..... the value of your plan to the person named as your beneficiary.

5 Complete the text by writing a suitable word in each space. Sometimes there is more than one possible answer.

### Survival skills

(1) .... if ..... you find yourself alone on a desert island, then you (2) ..... have to learn how to survive.

This (3) ..... be a challenging and disheartening experience to say the least, especially if you (4) ..... alone.

However, most people in such situations are rescued in the end.

(5) ..... you remain hopeful and do what you can to survive, there (6) ..... a good chance that someone (7) ..... rescue you.



### Shelter

If you really (8) ..... on an island after an accident of some kind, you (9) ..... well be exhausted. Many people in this situation spend too long looking for an ideal shelter. If you (10) ..... not find the right location straightaway, this (11) ..... matter. A temporary shelter will do. If there (12) ..... wreckage from the boat, or plane which brought you, this (13) ..... give you protection from the weather and from wildlife.

### Water

If you (14) ..... on an island, there will (15) ..... plenty of sea water, which is good for washing and cleaning clothes, but it is not good to drink. If you (16) ..... not find clean, safe drinking water within 3 to 4 days, you (17) ..... die. Look for a stream or puddles of rainwater. If there (18) ..... no suitable container you (19) ..... need to make one. You can use plastic sheeting to collect rainwater or morning dew.

### Food

(20) ..... you have a fire, you (21) ..... have to eat raw food, which can be dangerous. Obviously it is difficult to make a fire without matches or a lighter.

### Rescue

Nobody will rescue you (22) ..... you show that you are there. Light a fire or write an SOS message on the sand using rocks.