

- 12.2** 1 Ann was writing a letter in her room.
2 George was getting ready to go out.
3 Carol and Dennis were having dinner.
4 Tom was making a phone call.

- 12.3** 1 The phone rang when I was having a shower.
2 It began to rain when I was walking home.
3 We saw an accident when we were waiting for the bus.

- 12.4** 1 fell ... was painting
2 was reading ... heard
3 Were you watching
4 was waiting ... arrived
5 wasn't driving ... happened
6 broke ... was doing ... slipped
7 took ... wasn't looking
8 didn't go ... was raining
9 were you doing
10 saw ... was wearing

Unit 13

- 13.1** 1 Charles has gone to Brazil.
2 Jack and Jill have decided to get married.
3 Suzanne has had a baby.
4 Monica has given up smoking.
5 George has passed his driving-test.

- 13.2** 1 She has washed her hair.
2 He has lost weight.
3 It has run out of petrol.
4 He has broken his leg.

- 13.3** 1 Yes, I've just seen him.
2 Yes, she has just phoned.
3 No thanks, I've just put one out.

- 13.4** 1 I've already phoned him.
2 I've already read it.
3 No, I've already paid (him).

- 13.5** 1 been
2 gone
3 been

Unit 14

- 14.1** 1 Have you ever been to South America?
2 Have you read any English books?
3 Have you lived in this town all your life?
4 How many times have you been in love?
5 What's the most beautiful country you have ever visited?
6 Have you ever spoken to a famous person?

- 14.2** 1 Yes, it's the best film I've ever seen.
2 Yes, it's the longest book I've ever read.
3 Yes, she's the most interesting person I've ever met.

- 14.3** 1 Is this the first time you've played tennis?
Yes, I've never played tennis before.
2 Is this the first time you've ridden a horse?
Yes, I've never ridden a horse before.
3 Is this the first time you've been to England? (or ... in England?)
Yes, I've never been to England before. (or ... in England)

- 14.4** 1 It hasn't rained for ages.
2 They haven't visited me since June.
3 I haven't played tennis for a long time.
4 I've never eaten caviar.
5 I haven't driven for six months.
6 I've never been to Spain. (For 'been to' and 'gone to' see Unit 13d.)
7 She hasn't written to me since last summer.

Unit 15

- 15.1** 1 Have you read a newspaper recently?
 2 Have you seen Tom in the past few days?
 3 Have you played tennis recently?
 4 Have you eaten anything today?
 5 Have you seen any good films recently?
 6 Have you had a holiday this year yet?
- 15.2** 1 I haven't eaten there yet but I'm going to eat there.
 2 I haven't bought one yet but I'm going to buy one.
 3 He hasn't asked her yet but he's going to ask her.
- 15.3** 1 haven't eaten
 2 hasn't snowed (much)
 3 I haven't played (tennis) (much) so far
 4 she hasn't worked hard so far
 5 but I haven't watched television so far
 6 haven't won
- 15.4** 1 It's the second time you've been late this week.
 2 It's the third time the car has broken down this month.
 3 It's the fifth cup (of tea) she has had (or drunk) this morning.
-

Unit 16

- 16.1** 1 She has been working hard.
 2 Bob and Bill have been fighting.
 3 He has been lying in the sun.
 4 She has been playing tennis.
- 16.2** 1 Have you been crying?
 2 Have you been waiting long?
 3 What have you been doing?
- 16.3** 1 He has been studying for three hours.
 2 I've been learning Spanish since December.
 3 She has been looking for a job for six months.
 4 She has been working in London since 18 January.
 5 He has been smoking for five years.
- 16.4** 1 How long has your foot been hurting?
 2 How long has Mike been playing chess?
 3 How long has Jim been selling washing machines?
 4 How long has Tom been living in High Street?
-

Unit 17

- 17.1** 1 She has been travelling around Europe for three months.
 She has visited six countries so far.
 2 He has been playing tennis since he was 11. ('has played' is also possible – see Unit 18c.)
 He has won the national championship four times.
 3 They have been making films since they left college.
 They have made ten films since they left college.
- 17.2** 1 How long have you been waiting (for me)?
 2 How many books have you written?
 3 How long have you been writing books?
 4 How many times have you played (football) for your country?
- 17.3** 1 has broken
 2 have been reading ... haven't finished
 3 haven't been waiting
 4 have been cleaning ... have cleaned
 5 Have you been cooking
 6 has appeared

Unit 18

- 18.1** 1 wrong – have been married
 2 wrong – has been raining
 3 right
 4 wrong – have you *always* lived
 5 wrong – has Ken had
 6 wrong – have you known
 7 right
- 18.2** 1 How long has your sister been married?
 2 How long has Boris been on holiday?
 3 How long have you lived in Glasgow / ... have you been living in Glasgow?
 4 How long has it been snowing?
 5 How long has Jack smoked? / ... has Jack been smoking?
 6 How long have you known about her problem?
 7 How long have Jack and Jill been looking for a flat?
 8 How long has Diana been teaching in Germany? / ... has Diana taught in Germany?
- 9 How long has Dennis been in love with Margaret? / How long have they been in love?
 10 How long has Colin had a car?
- 18.3** 1 Jack has lived in Bolton since he was born.
 2 Bill has been unemployed since April.
 3 Ann has had a bad cold for the last few days.
 4 I have wanted to go to the moon since I was a child.
 5 My brother has been studying languages at university for two years.
 6 Tim and Jane have been working in Sheffield since February.
 7 My cousin has been in the army since he was 17.
 8 They have been waiting for us for half an hour.
-

Unit 19

- 19.1** 1 How long has she been learning Italian? When did she begin learning Italian?
 2 How long have you known Tom? When did you first meet Tom?
 3 How long have they been married? When did they get married?
- 19.2** 1 since 4 Since
 2 for 5 for
 3 for 6 for
- 19.3** 1 He has been ill for three days.
 2 We got married five years ago.
 3 He has had a beard for ten years.
 4 He went to France three weeks ago.
 5 He bought his new car in February.
- 19.4** 1 No, it's six months since I ate in a restaurant.
 2 No, it's years since it snowed here.
 3 No, it's a long time since I played cards.
-

Unit 20

- 20.1** 1 I lost (a lot of) weight but now I have put on weight again.
 2 She went to Australia but now she has come back (to Britain) (again).
 3 Kevin bought a car (last year) but now he has sold it (to someone else).
 4 The police arrested the man but now they have released him (again). / The man was arrested by the police but now he has been released (again).
 5 Bill cut his hair but now it has grown (again).
 6 The prisoner escaped from the prison but now he has been caught (again).
- ➡

Key

- 20.2** 1 wrong – Who wrote ...
2 wrong – Aristotle was ...
3 right
4 wrong – He has had ...
5 right
6 wrong – ... who developed ...

- 20.3** 1 Have you had
Did you cut
cut
2 has broken ('broke' is also possible here)
did that happen
fell

Unit 21

- 21.1** 1 bought
2 has had
3 arrived ... had ... went
4 Did you visit
5 has taken
6 did you give
7 didn't eat ... didn't feel
8 didn't Jim want
9 Have you washed
10 has gone
did he go

- 21.2** 1 I have been ill twice so far this year.
2 How many times were you ill last year?
3 I haven't drunk any coffee so far today.
4 He has been late three times this week.
5 How many games did the team win last season?
6 How many games has the team won so far this season?

- 21.3** 1 worked 5 has been
2 has lived 6 never met
3 have been 7 have never met
4 was

Unit 22

- 22.1** 1 had gone
2 had closed
3 had died
4 had changed
5 had sold
- 22.2** 1 I had never seen her before.
2 She had never been late before.
3 ... she had never played (tennis) before.
4 He had never driven (a car) before.

- 22.3** 1 He had just gone out.
2 The film had already begun.
3 They had just finished their dinner.
4 She had already arranged to do something else.
5 I hadn't seen her for five years.

- 22.4** 1 had gone
2 went
3 broke
4 had broken ... stopped

Unit 23

- 23.1** 1 He had been studying hard all day.
2 Somebody had been smoking in the room.
3 She had been lying in the sun too long.
4 They had been playing football.
5 She had been dreaming.

- 23.2** 1 The orchestra had been playing for about ten minutes when a man in the audience suddenly began shouting.
2 I had been waiting for 20 minutes when I realised that I had come to the wrong restaurant.

- 3 They had been living in the south of France for six months when Mr Jenkins died.

- 23.3** 1 was looking
2 had been walking
3 were eating
4 had been eating
5 was waiting ... had been waiting

Unit 24

- 24.1** 1 I haven't got a ladder. / I don't have a ladder. / I haven't a ladder.
 2 We didn't have enough time.
 3 He didn't have a map.
 4 She hasn't got any money. / She doesn't have any money. / She hasn't any money.
 5 I didn't have any eggs.
 6 I haven't got my key. / I don't have my key. / I haven't my key.
 7 They didn't have a camera.
 8 We didn't have an umbrella.
- 24.2** 1 Have you got / Do you have / Have you
 2 Did you have
 3 Have you got / Do you have / Have you
 4 Did you have
 5 Have you got / Do you have / Have you
 6 Did you have
- 24.3** 3 had a party
 4 do you have a bath
 5 had a baby
 6 have a look
 7 Did you have a good flight?
 8 is having a rest
 9 had a chat
 10 Did you have a nice time?
 11 had a cigarette
-

Unit 25

- 25.1** 1 used to cry
 2 used to be
 3 used to live
 4 used to be
 5 used to like
 6 used to have / used to ride
- 25.2** 1-4
 - He used to go to bed early.
 - He used to run three miles every morning.
 - He never used to go out every evening. / He didn't use to go out every evening.
 - He never used to spend a lot of money. / He didn't use to spend a lot of money.
- 25.3** 1 he doesn't play tennis very much / very often / a lot.
 2 she drinks coffee/it.
 3 she is (fat).
 4 he goes out a lot / very often. (or he often goes out.)
- 25.4** 1 did he use to play the piano?
 2 did he use to be rich?
 3 did he use to go out often / very often / a lot?
 4 did he use to dance?
 5 did he use to have many friends?
-

Unit 26

- 26.1** 1 can / is able to
 2 been able to
 3 be able to
 4 be able to
- 26.2** 1 could play (tennis)
 2 could run
 3 could swim
- 26.3** 1 were able to find it.
 2 was able to win (it).
 3 was able to escape.
- 26.4** 1 couldn't / wasn't able to
 2 was able to
 3 could / was able to
 4 was able to
 5 could / was able to
 6 were able to

Unit 27

- 27.1** 1 We could have fish.
2 We could go (and see him) on Friday.
3 You could give her a book (for her birthday).
- 27.2** 1 We could have gone to the concert but we decided not to.
2 He could have taken the examination but he decided not to.
3 I could have bought a new car but I decided not to.
- 27.3** 1 But he could have helped us.
2 But he could help us.
- 3 But they could lend us some (money).
4 But she could have had something to eat.
- 27.4** 1 He couldn't have come (to a party on Friday night) because he was ill.
2 He could have played tennis on Monday afternoon.
3 He couldn't have translated it because he doesn't know any Spanish.
4 He could have lent Jack £20.
5 He couldn't have repaired her washing machine because he doesn't know anything about machines.
-

Unit 28

- 28.1** 1 they must be married.
2 he can't be serious.
3 they must have been in a hurry.
4 she must know a lot of people.
5 he must have known about it / the plan.
6 they can't have much (money).
7 he can't have been driving carefully.
8 they must be waiting for somebody.
- Short answers are also possible in this exercise:
- 1 they must be.
2 he can't be.
3 they must have been.
4 she must.
5 he must have.
6 they can't have.
7 he can't have been.
8 they must be.
- 28.2** 1 must have
2 can't be
3 must be
4 must read / must have read
5 must be going
- 28.3** 1 It must have been very expensive.
2 He must have gone away.
3 You must have left it on the train.
4 The exam can't have been very difficult.
5 She must have listened / must have been listening to our conversation.
6 He can't have understood what I said.
7 I must have forgotten to turn it off.
8 The driver can't have seen the red light.
-

Unit 29

- 29.1** 1 I'm not sure. They may/might be married.
2 I'm not sure. She may/might want to go.
3 I'm not sure. He may/might be telling the truth.
4 I'm not sure. He may/might have a car.
5 I'm not sure. She may/might have been ill.
6 I'm not sure. She may/might have told somebody.
- 7 I'm not sure. They may/might have been listening.
8 I'm not sure. She may/might not want to go.
9 I'm not sure. He may/might not be telling the truth.
10 I'm not sure. They may/might not be ready.

Unit 56

- 56.1** 1 I like wearing a hat. / I like to wear a hat.
 2 She enjoys watching television.
 3 I don't like going to the cinema.*
 4 He likes taking photographs.*
 5 I hate working in the evenings.

* In 3 and 4 'like to go' and 'likes to take' are also possible. '...ing' is more usual in these sentences because the meaning is 'enjoy' (see section b).

- 56.2** 1 travelling
 2 cooking / to cook ... washing
 3 telling
 4 to live
 5 driving (see section b)
 6 to get (see section b)
 7 listening
 8 to come
 9 to learn

56.3 If possible check your sentences with someone who speaks English. Here are some example answers:

- 1 I don't like playing cards very much.
 2 I enjoy learning languages.
 3 I can't stand visiting museums.
 4 I love lying on the beach in the sun. (or I love to lie ...)
 5 I hate shopping.

- 56.4** 1 I would love to have met Ann.
 2 I would hate to have lost my watch.
 3 I wouldn't like to have been alone.
 4 I would prefer to have travelled by train.
 5 I would like to have seen the film.

In this exercise it is also possible to use another structure:

- 1 I would have loved to meet Ann.
 2 I would have hated to lose my watch.
 3 I wouldn't have liked to be alone.
 4 I would have preferred to travel by train.
 5 I would have liked to see the film.

Unit 57

- 57.1** 2 He can remember going to Paris when he was eight.
 3 He can't remember falling into the river.
 4 He can remember crying on his first day at school.
 5 He can't remember saying he wanted to be a doctor. (or He can't remember wanting to be a doctor.)
 6 He can't remember being bitten by a dog.

- 57.2** 1 Have you tried changing the batteries?
 2 Have you tried phoning him at work?

- 3 Have you tried taking sleeping tablets?
 (or Have you tried sleeping tablets?)
 4 Have you tried moving the aerial?

- 57.3** 1 lending
 2 to put
 3 to give
 4 to do (or doing)
 5 leaving
 6 to laugh (or laughing)
 7 asking
 8 to reach
 9 to phone
 10 to make (or making)

Unit 58

- 58.1** 1 I'm afraid of losing it.
 2 We were afraid to go swimming.
 3 We were afraid of missing our train.
 4 I was afraid of hurting his feelings.

- 5 We were afraid to look.
 6 She was afraid of spilling the drinks.
 7 a) I was afraid to eat it.
 b) I was afraid of making myself ill.

Key

- 58.2**
- 1 It needs painting.
 - 2 It needs cutting.
 - 3 They need polishing.
 - 4 It needs watering.
 - 5 They need tightening.
 - 6 They need taking up.

In this exercise the passive would also be possible: 'It needs to be painted.'; 'They need to be tightened.' etc.

- 58.3**
- 1 doing (or to be done)
 - 2 to bring
 - 3 get (or to get)
 - 4 feeling
 - 5 ironing (or to be ironed) ... to do
 - 6 smiling
 - 7 make (or to make)

Unit 59

- 59.1**
- 1 Before going to bed Tom had a hot drink. (or Before he went ...)
 - 2 Soon after taking off the plane crashed. (or Soon after it took ... / Soon after it had taken ...)
 - 3 Instead of eating at home we went to a restaurant.
 - 4 You put people's lives in danger by driving dangerously.
 - 5 In spite of hurting his leg, he managed to win the race.
 - 6 Bill is very good at cooking.
 - 7 I have no intention of lending her any money.
 - 8 By taking more exercise George lost weight.
 - 9 He was angry with me for being late.
 - 10 Tom prefers doing nothing to working.

- 59.2**
- 1 He translated the article without using a dictionary.
 - 2 Don't cross the road without looking right and left (first).
 - 3 She got married without anybody knowing about it.

- 59.3**
- 1 I'm looking forward to seeing him/her again. (or I'm looking forward to him/his*/her coming.)
 - 2 I'm not looking forward to going to the dentist.
 - 3 She is looking forward to leaving school.
- * You can say 'I'm looking forward to his ...ing ...' or 'I'm looking forward to him ...ing ...'.

Unit 60

- 60.1**
- | | |
|--------------------|--------------------|
| 1 in finding | 9 of/about getting |
| 2 of/about looking | 10 of living |
| 3 of him staying | 11 (from) having |
| 4 from coming | 12 of committing |
| 5 to having | 13 for being |
| 6 like studying | 14 against buying |
| 7 for interrupting | (or decided not |
| 8 of breaking | to buy) |

- 60.2**
- 1 Tom insisted on driving Ann to the station.
 - 2 Jim congratulated me on passing my examinations.
 - 3 Mrs Dent thanked Sue for visiting her.
 - 4 I warned Jack against staying at the hotel near the airport. (You can also say 'I warned Jack not to stay ...' – see Unit 55b.)

- 5 Margaret apologised (to me) for not phoning (me) earlier.
- 6 The teacher accused the boy of not paying attention to what he/she (had) said.

- 60.3**
- If possible check your sentences with someone who speaks English. Here are some example answers:

- 1 This evening I feel like going to the cinema.
- 2 I'm looking forward to seeing Ann next week.
- 3 I'm thinking of buying a new camera.
- 4 I would never dream of leaving without saying goodbye.

Test 23 (Target = 15+)

23.1 (10 marks – 1 for each word pair and 1 for using the word pair in the correct sentence)

price cut – sentence 4
list price – sentence 3
up market – sentence 5
bottom end – sentence 1
entry level – sentence 2

23.2 (7 marks)

1 B 2 A 3 C 4 B 5 C 6 A 7 B

23.3 (5 marks)

1 boom 2 mid-priced 3 niche
4 mid-range 5 trade up

Test 24 (Target = 20+)

24.1 (8 marks)

1 G 2 H 3 E 4 I 5 D 6 F 7 A 8 B

24.2 (10 marks – 1 for each word pair and 1 for using the word pair in the correct sentence)

chain store – sentence 5
deep discounters – sentence 4
direct marketing – sentence 1
cold calls – sentence 3
call centre – sentence 2

24.3 (6 marks)

1 junk 2 outlet 3 middlemen
4 department 5 convenience
6 distributors

Test 25 (Target = 17+)

25.1 (6 marks)

1 advertising
2 advertisement or advert or ad
3 endorsement
4 sponsorship
5 promotion
6 competition

25.2 (10 marks – 1 for each word pair and 1 for using the word pair in the correct sentence)

sales territory – sentence 4
special offer – sentence 5
free samples – sentence 1
loyalty card – sentence 2
cross promotion – sentence 3

25.3 (6 marks)

1 medium 2 gift 3 sales force
4 campaign 5 sales 6 advertisers

Test 26 (Target = 20+)

26.1 (10 marks)

1 commerce 2 users 3 hits 4 engine
5 cart 6 securely 7 last 8 e-tailing
9 bricks 10 surfing

26.2 (6 marks)

1 service (not *servicing*)
2 access (not *excess*)
3 account (not *accountant*)
4 name (not *word*)
5 password (not *passport*)
6 Wide (not *Wild*)

26.3 (9 marks)

B2C: business to consumer (or customer)
B2B: business to business
B2G: business to government
1 B2C 2 B2G 3 B2B 4 B2B 5 B2G
6 B2C

Test 27 (Target = 18+)

27.1 (8 marks)

1 on 2 sale 3 make 4 unit 5 target
6 direct 7 price 8 growth

27.2 (6 marks)

costing, production, overheads, total, mark, profit

27.3 (8 marks)

1 net 2 COGS 3 gross 4 volume
5 revenue 6 turnover 7 expenses
8 forecast

Test 28 (Target = 13+)

28.1 (5 marks)

1 profit 2 break 3 loss 4 money
5 profitable

28.2 (5 marks)

budget, spend or expenditure, expenditure or spend, overspent, over

28.3 (6 marks)

1 cash 2 for 3 point 4 leaders
5 economies 6 learning

Test 29 (Target = 15+)**29.1 (9 marks)**

1 order 2 ship 3 billing 4 policy
5 flow 6 Inland 7 written 8 terms
9 receivable

29.2 (5 marks)

1 place (not *put*)
2 dispatched (not *displaced*)
3 credit (not *debit*)
4 owe (not *own*)
5 debts (not *depths*)

29.3 (6 marks)

1 key 2 debtors 3 creditors 4 discount
5 upfront 6 invoice or bill

Test 30 (Target = 13+)**30.1 (6 marks)**

1 concern 2 Fixed 3 book 4 Current
5 intangible 6 goodwill

30.2 (5 marks)

1 depreciate 2 amortize 3 written
4 charge 5 balance

30.3 (5 marks)

1 liabilities 2 brands 3 off 4 financial
5 long-term

Test 31 (Target = 14+)**31.1 (8 marks)**

1 C 2 A 3 C 4 C 5 B 6 A
7 B 8 B

31.2 (5 marks)

1 exceptional loss 2 accounting standards
3 bookkeeper 4 bottom line
5 window dressing

31.3 (5 marks)

1 accountant (not *accountancy*)
2 accounts (not *accounting*)
3 loss (not *lost*)
4 gross (not *growth*)
5 net (not *netting*)

Test 32 (Target = 18+)**32.1 (12 marks)**

1 B 2 A 3 C 4 B 5 A 6 C
7 B 8 A 9 C 10 C 11 A 12 B

32.2 (5 marks)

1 G 2 D 3 H 4 E (or A) 5 A

32.3 (5 marks)

1 dividend 2 security 3 lender
4 gearing 5 borrowing

Summary Test 2 (Units 17–32)**1 (12 marks)**

1 C 2 A 3 C 4 B 5 B 6 A 7 C
8 A 9 C 10 B 11 B 12 A

2 (6 marks)

1 e 2 a 3 f 4 g 5 b 6 c

3 (7 marks)

1 up 2 over 3 off 4 in 5 under
6 on 7 out

4 (10 marks – 1 for each word pair and 1 for using the word pair in the correct sentence)

best practice – sentence 2
shopping cart – sentence 5
customer base – sentence 4
product placement – sentence 1
convenience store – sentence 3

5 (8 marks)

1 materials 2 market 3 brand
4 medium 5 costs 6 assets 7 shoppers
8 account

6 (6 marks)

1 needs (not *wants*)
2 in (not *off*)
3 spot (not *spotting*)
4 wholesalers (not *holesalers*)
5 engine (not *machine*)
6 turnover (not *turnout*)

7 (6 marks)

Market leader = 3, Dividend fury = 5,
Price boom = 6, Franchise = 4,
E-tailer = 7, Move upmarket = 1

8 (8 marks)

Service Provider, Government, Goods Sold,
Moving Consumer, Process

9 (6 marks)

1 F 2 A 3 D 4 E 5 C 6 H

10 (6 marks)

1 marketing 2 catalogue/catalog 3 credit
4 auditors 5 discount 6 password

Interpreting your score for Summary Test 2

60–75	Excellent – you are proficient in the use of the business vocabulary of Units 17–32.
54–59	Good – you are close to becoming proficient in the use of the business vocabulary of Units 17–32.
below 54	You are some way below the proficiency level. Go back and revise Units 17–32.

Test 33 (Target = 14+)

33.1 (5 marks)

round *or* around, on, out, into, up

33.2 (6 marks)

1 B 2 A 3 C 4 C 5 B 6 A

33.3 (7 marks)

1 bankruptcy (not *bankruptness*)
2 creditors (not *credits*)
3 crisis (not *cries*)
4 reschedule (not *schedule*)
5 collapse (not *collide*)
6 trading (not *traiding*)
7 recovery (not *recover*)

Test 34 (Target = 15+)

34.1 (9 marks)

1 interest 2 holding 3 venture
4 friendly 5 pill 6 knight 7 parent
8 diversified 9 core

34.2 (5 marks)

1 prey (not *pray*)
2 hostile (not *hostage*)
3 acquire (not *ackquier*)
4 conglomerate (not *conglomerus*)
5 merger (not *murger*)

34.3 (6 marks)

1 unfocused 2 majority 3 divestment
4 alliance 5 acquisition 6 diversify

Test 35 (Target = 17+)

35.1 (6 marks)

1 B 2 G 3 A 4 D 5 C 6 F

35.2 (10 marks)

1 B 2 A 3 B 4 C 5 C 6 A 7 B
8 A 9 C 10 B

35.3 (5 marks)

1 unit 2 windfall 3 state 4 scheme
5 investors

Test 36 (Target = 14+)

36.1 (6 marks)

1 E 2 B 3 H 4 G 5 D 6 F

36.2 (6 marks)

1 financial 2 derivatives 3 dealers
4 flotation 5 speculator 6 securities

36.3 (6 marks)

1 B 2 A 3 C 4 A 5 C 6 B

Test 37 (Target = 15+)

37.1 (8 marks)

1 A 2 B 3 A 4 B 5 C 6 A
7 C 8 B

37.2 (6 marks)

1 turnover (not *turnoff*)
2 hands (not *arms*)
3 demand (not *demanding*)
4 gains (not *ganes*)
5 barrier (not *bar*)
6 market (not *index*)

37.3 (5 marks)

1 crash 2 price 3 index 4 panic
5 capitalization/capitalisation

Test 38 (Target = 14+)

38.1 (6 marks)

1 economy 2 indicators 3 domestic
4 surplus 5 rate 6 work

38.2 (5 marks)

1 financial 2 product 3 unemployment
4 inflationary 5 growth

38.3 (6 marks)

1 high 2 output 3 exports 4 jobless
5 inflation 6 economical