

Initial Assessment (LRWS)

Reading Test - I

A

Businesses are not currently obliged to provide a workplace pension scheme, but the 2008 Pensions Act requires employers to have a qualifying pension arrangement in place from 2012. Employers will be obliged to automatically enrol jobholders onto the scheme and make a minimum contribution to the arrangement. Providing a workplace pension scheme has a number of benefits. There is income tax relief available on both the employer's and employees' contributions, and where the employer is a corporation, corporation tax is also available.

B

Of the different work pension plans available, the stakeholder scheme has the minimum standards. Under this scheme, the money contributed is used to buy investments, and the investor must be prepared to lose out if these investments do badly. The benefit of this scheme is that it is flexible in that if employees change jobs, they can continue to make contributions to the scheme, although any payments the employer makes will cease. Employees can also make irregular or low payments with no penalties.

C

If a business has more than five employees over the age of eighteen who earn more than the lower earnings limit, and offers no other pension arrangement, it must offer its employees access to a stakeholder pension. If the company has four employees and takes on a fifth, all employees must be given access to a plan within three months of the fifth employee's recruitment.

D

The company need not make any contributions, but must offer its employees a payroll deduction facility. If the employer does contribute, a condition can be set up that the employee also contributes. Employers must keep a record of any payments they make, but beyond this, the scheme requires no administration, as this is done by the provider. The costs for this are deducted from the fund. Annual charges are low, capped at one percent of funds.

E

Stakeholder pensions are available from a number of banks and other financial service providers, and it pays to shop around. Find a reputable pension provider which is registered by the Pensions Regulator. Although a well-established firm is preferable, past performance is not a reliable indicator of future returns. Also make sure that your pension all your employees can join the scheme as some limit membership to people working in certain trades.

Match 1-8 with A-E. (Find each sentence belongs to which paragraph?)

- 1) Employees in some occupations may not be eligible for some types of pensions.
- 2) Business owners with very few staff need not offer pension schemes.
- 3) In future, it will be necessary for employers to pay into their employees pensions.
- 4) Employers only need to keep minimal paperwork for the stakeholder scheme.
- 5) Employees who pay in to stakeholder schemes may lose their money.
- 6) A pension from a well-known establishment may not deliver significant profits.
- 7) If the number of employees on a company's payroll exceeds a certain figure, a pension must be offered.
- 8) Both large and small businesses can get rebates from paying into employees pensions funds.

Reading Test II

Home Comfort

It was a lazy Sunday afternoon, the lull before the storm of Monday morning madness of alarm clocks, traffic jams and deadlines. The clock struck three and Rebecca's elbow still rested on the arm of the tapestry-covered sofa. With her fingertips she began caressing the rough piping that ran along its seams. Simultaneously, the toes of her left foot moved back and forth across the edges of the sheepskin rug. This action Rebecca found comforting; it reminded her of being at home as a child when she nused to sit in the family sitting room, her toes playing with the fringes of another kind of rug. Her mother would snap at her to stop it, so of course she did it all the more.

Rebecca had a sudden whiff of the glue that Katy was applying to make one of her artistic creations. Her daughter was seated on a cushion right in the middle of the room, looking like an island, surrounded by a sea of cardboard cut-offs, sequins, felt-tip pens, and pristine sheets of white. A4 paper that she had disobediently pinched from her father's study. She really should be working at the kitchen table, Rebecca thought, but I don't have the appetite for the outburst that might happen if my genius-daughter at work is disturbed. Every three minutes and 50 seconds Katy got up to replay Kylie Minogue's version of "The Locomotion".

"Why don't you listen to the CD all the way through, Katy?" her dad said, who was sprawled out on the other sofa. "You'd like the other songs as well".

"Nah, too boring."

Rebecca glanced at David and then said, "I could do with something to perk me up." Her words trailed off with a heavy sigh, and then a yawn. It was the first in a series of hints that she would like him to get up and make her a cup of tea.

On the lamp table next to the sofa, she noticed a letter that had been delivered a week ago, advertising exercises classes and a slimming club. She had kept it on the table as a reminder, or perhaps to conjure up the same kind of magical effect that people believe in when they splash out on membership to a fancy gym without going near the place more than once every two months.

"Have you seen this flyer?" she said to her husband. "Just the thought of going for a workout makes me want to go an lie down." Once more she didn't get a response. "Who's going to make the tea then?" was her third and most blatant attempt to get a drink before she died of thirst. He stood up. "I suppose it's my turn, Again." He went off into the kitchen while Rebecca, the victor, snuggled a bit further into the sofa. Charlie, who'd been asleep on the sheepskin rug, now started up with his own brand of baby chatter. He was attempting to cover the whole repertoire of vowels sounds this afternoon, like a singer performing warm-up exercise. Then, occasionally, he jammed his fingers into his mouth to make a sound approaching an elongated 'w'.

He lay underneath a baby gym, which consisted of a tubular frame in patriotic colours of red, white and blue and a top bar, from which dangled two clowns, one on a swing and one in a position that Rebecca thought was called a pike. (It was a long time ago that she had achieved her old star award in the trampoline.) Once Charlie made eye contact with Rebecca, his happy babbling began to turn into a grizzle.

"Does Charlie want feeding again?" Rebecca asked in the baby voice that irritated them all, herself included. She bent down to scoop her son up, "Mum, he doesn't want feeding again. You've only just fed him," Katy said.

"I will try – just in case he's hungry." In the kitchen she warmed through the mush of potatoes and broccoli that Charlie liked and took it back through to be with Katy.

Luckily, the baby was actually ready for a feed, which meant that Rebecca not only saved face with her daughter, but showed that she had no need to feel guilty about sending her husband to make the tea. David walked back in the sitting room that very minute, her cup of Earl Grey with its delicate scent of bergamot wobbling in its saucer. In his other hand he clutched a large mug. Rebecca gave him a warming look that dared him not to put the cups down on the oak blanket box that served as their coffee table. Its surface was already scar red by two rings where hot drings had been carelessly placed directly onto it.

"Thanks. You're a treasure." She settled down to feed Charlie, knowing that her tea would be the perfect temperature to drink in one go by the time he had had enough.

"Where's Katy got to?" David said, after a few minutes. The answer came from upstairs as they heard the sound of their older child passing through the curtain in the doorway of her bedroom. It was like those beaded curtains that used to be in fashion when Rebecca was a child, but instead of beads this one was formed from a dazzling collection of pink, purple and silver shimmering plastic. She couldn't remember which one of them had named it the 'jingle-jangler' but it was very apt.

Question: (Select one from options)

- 1) Rebecca's mood at the start of the story is
 - A) Calm and reflective
 - B) cross and irritable
 - C) restless and agitated
 - D) sad and upset

- 2) What action does Rebecca take with her daughter?
 - A) She reprimands Katy for making a mess on the floor
 - B) She asks David to speak to Katy
 - C) She appeals to Katy to play a wider range of music
 - D) She does nothing in order to avoid a fuss

- 3) What is Rebecca's attitude to the letter lying on the table?
 - A) The advert's claims are misleading.
 - B) She hopes it will prompt her to take up exercise
 - C) It makes her feel more motivated
 - D) She thinks the slimming club is good value for money

- 4) When David first leaves the sitting room, Rebecca is
 - A) Relieved that her baby is awake
 - B) Surprised to hear her baby chattering
 - C) Guilty that she's being lazy
 - D) Glad to have got her own way

- 5) The position of the toy clown on Charlie's baby gym reminds Rebecca of
 - A) A toy she used to own
 - B) A time when she was more sporty
 - C) Feeling hungry
 - D) Exercising in the gym

- 6) Rebecca is worried when her husband brings in the drinks because
 - A) He might trip over Katy's equipment
 - B) He doesn't like the smell of her tea
 - C) Tea is dripping from the saucer
 - D) He might damage an item of furniture

- 7) The curtain referred to in Katy's bedroom
 - A) Is identical in design to one from a previous generation
 - B) Makes a tinkling sound
 - C) Is made up of unusual colours
 - D) Keeps out the light at night

Writing

Popular events like the football World Cup and other international sporting occasions are essential in easing international tensions and releasing patriotic emotions in a safe way.

Do you agree or disagree?

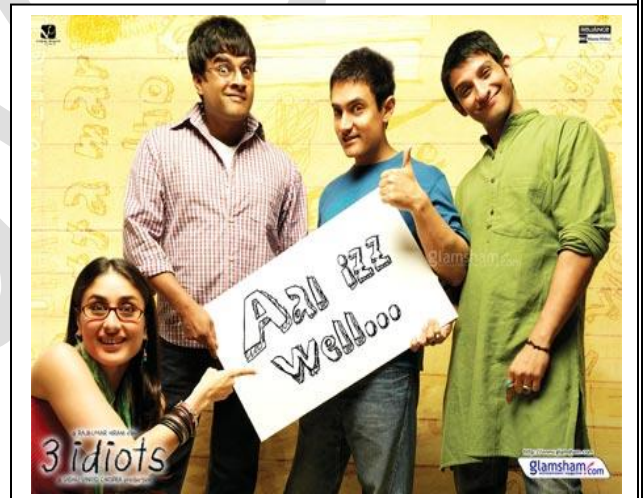
Give reasons for your answer using your own ideas and experience.

(Minimum 250 words)

SPEAKING

Describe this image:

(2 Min Speaking)



Innovative ways for Speaking Assessment

Basic question-answer (Check Candidate's listening skills here)

Read Sentence loud (given by tutor – Check Pronunciation, Clarity, Intonation, Tempo)

Describe any image in 60 seconds (given by tutor)