

Grammar and practice

1 Corporate culture

Past tenses

1 Read a diary entry written by Joelle, a student on a work placement. Of the verbs in **bold**, identify which are examples of the:

- past simple
- past continuous
- past perfect.

I **was doing** my work placement in a large bank near to where I live. I **was working** in the back office (I **had asked** to do something where I could deal directly with clients, but they **said** no). Anyway, one day something really awful **happened**. My supervisor **had given** me some client information to enter into a database, and I **was filling in** the various fields on the screen. While I **was entering** the information, I suddenly **saw** a name I **recognized** – it **was** a friend from school called Sylvie. It seems that she **had applied for** a loan to have some cosmetic surgery! Of course, the bank **had** strict confidentiality rules and the next time I **saw** Sylvie I **didn't mention** anything. But, even so, I wish that I **hadn't found out** about it.

2 Complete the summaries of the main use of each tense in 1 by writing the correct tense name in each gap.

- You use the _____ to show that one event happened before another.
- You use the _____ to describe an activity in progress that gives the background to the main events.
- You use the _____ to describe the main events of the story.

3 Put one verb into the past simple and one into the past continuous in each sentence.

- 1 I _____ (revise) for my Economics exam when you _____ (call).
- 2 I'm sorry, I _____ (not / hear) what you said. I _____ (read) this article about Johnny Depp.
- 3 I _____ (see) Eva yesterday. She _____ (talk) to some friends outside the library.
- 4 While I _____ (work) in the bar last summer I _____ (meet) this guy called Fabio.

4 Look at the sentences in 3 again. In general, does the activity in progress (past continuous):

- 1 stop when the main event happens? *or*
- 2 continue after the main event happens? *or*
- 3 either 1 or 2 – we only know by the context.

5 Put one verb into the past simple and one into the past perfect in each sentence.

- 1 Before I _____ (get) my full-time job at the bank, I _____ (already / work) there for several months as an intern.
- 2 It's OK, don't worry, I _____ (just / finish) revising for my exam when you _____ (call).
- 3 It _____ (be) so nice to talk to Eva yesterday. I _____ (not / see) her for ages.
- 4 I _____ (not / meet) a man like Fabio before. He really _____ (listen) to me.

6 It may not be necessary to use the past perfect if you use *before* or *after* to make the time sequence clear. Both underlined forms are correct:

Before I arranged the doctor's appointment, I spoke / had spoken to my supervisor.

Underline the correct forms in **bold**. Sometimes both are correct, sometimes only one.

- 1 I understood the marketing part of the course much better after my internship **finished** / **had finished**.
- 2 The traffic was terrible, and when I got there the meeting **already started** / **had already started**.
- 3 Before I was promoted to Sales Director, I **was** / **had been** a sales consultant in our main city-centre branch.
- 4 By the end of the course I realized that I **bought** / **had bought** over a dozen books.

7 Match the time expressions on the left with the tense they are often used with on the right.

- | | |
|-----------------------------|--------------------|
| 1 while | a) past simple |
| 2 already, by the end of | b) past continuous |
| 3 last year, two months ago | c) past perfect |

Telling a story

8 When you tell a story, you can use the word *anyway* to:

- 1 change the subject *or*
- 2 return to a previous subject.

Find the word *anyway* in 1 and say how it is used.

9 When you tell a story, you can use the words in the box. Find pairs with the same meaning.

actually after that apparently eventually
in fact in the end it seems that obviously
of course the next thing that happened was

10 Read a story written by Janek, a student who had a holiday job. Put the verbs into the correct form: past simple (x7), past continuous (x3) and past perfect (x4).

One day last summer I (1) _____ (work) in a bar on the beach. I (2) _____ (just / leave) school and I was young and naive. Anyway, on that day I (3) _____ (serve) the drinks by myself – my other colleagues (4) _____ (not / arrive) for work yet. A man (5) _____ (come) up to the counter and (6) _____ (ask for) 'a whisky on the rocks'. I (7) _____ (want) to be helpful, so I filled a glass with whisky, (8) _____ (take) it over to where he (9) _____ (sit) with his friends and (10) _____ (place) it on the rocks next to him. The next thing that happened was they all started laughing and laughing. I (11) _____ (never / be) so embarrassed in my life. Of course, when I realized my mistake I (12) _____ (see) the funny side as well, and in the end everything (13) _____ (be) OK. In fact, by the end of the evening, I (14) _____ (become) friends with them all. But, even today, when I hear the phrase 'on the rocks' it reminds me of that day.

11 A story is often told in four stages:

- 1 Background situation
- 2 Problem
- 3 Solution / resolution
- 4 Comment

In Joelle's diary entry in 1, the four stages are:

- 1 from *I was doing ...* to *... said no.*
- 2 from *Anyway, ...* to *... surgery!*
- 3 from *Of course ...* to *... anything.*
- 4 from *But even so ...* to *... about it.*

Identify the four stages in Janek's story in 10.

- 1 from _____ to _____
- 2 from _____ to _____
- 3 from _____ to _____
- 4 from _____ to _____

12 Write a short story about something that happened to you while you were at work, for example:

- while you were doing a holiday job
- while you were doing an internship
- while you were helping a family member.

Before you begin, look again at the diary entry in 1 and the story in 10. Also, use the vocabulary in 7 and 9 to help you.

Advice structures

13 Correct the mistake in each sentence.

- 1 You should to do it today.
- 2 You ought do it today.
- 3 He shoulds do it today.
- 4 Do I should do it today?

14 You can give advice using both *must* and *should*:

You **must** speak to your supervisor.

You **should** speak to your supervisor.

- 1 Which sentence means: 'It's a good idea to speak to your supervisor'?
- 2 Which sentence means: 'It's necessary to speak to your supervisor'?

15 Complete the sentences by using the verb *apply* in its correct form (*apply*, *to apply* or *applying*).

- 1 Why don't you _____ for that job?
- 2 How about _____ for that job?
- 3 You ought _____ for that job.
- 4 You should _____ for that job.

16 Grade these replies from 1 (agreement) to 4 (disagreement).

- No, that's not a good idea.
- That might be worth trying.
- I'm not sure about that because ...
- That sounds like a good idea.

Should and *must* are examples of **modal verbs**. Other modal verbs are: *can*, *could*, *will*, *would*, *may*, *might* and *shall*. Modal verbs have special characteristics:

- They are 'auxiliary verbs'. This means they are used with another main verb.
You should learn to set goals.
- Two modal verbs cannot be used together.
NOT ~~*I can will meet you.*~~
- They are followed by the infinitive without *to*.
NOT ~~*I must to meet him.*~~
- They only have one form, so there is no third person *-s*, no *-ing* form and no *-ed* form.
- To make a question you put the modal verb in front of the subject.
Should I...? Can I...?
- To make a negative you put *not* after the modal verb (often shortened to *-n't*).
You shouldn't... You can't...

Modal verbs are used to express ideas such as advice, ability, obligation, probability. The same modal verb can have different meanings.

2 Customer support

Yes / no questions

1 Complete the table with these auxiliary verbs: *are, did, did, do, does, had, had, has, have, is, was, were, would*.

Present simple	_____ you work there? _____ she work there?
Present continuous	_____ you working there now? _____ he working there now?
Past simple	_____ you work there before? _____ she work there before?
Past continuous	_____ you working there then? _____ he working there then?
Present perfect	_____ you ever worked there? _____ she ever worked there?
Past perfect	_____ you already worked there? _____ she already worked there?
Modals	_____ you work here next year?

Now complete the rule using these words: *subject, main verb, auxiliary verb*.

You form yes / no questions using:
_____ + _____ + _____.

2 Read Frank's answers in the telephone conversation, then write Geeta's questions using the same tense.

Geeta: (1) _____ this software from us?
Frank: Yes, I bought it from you.
Geeta: (2) _____ a guarantee?
Frank: Yes, I have a two-year guarantee.
Geeta: (3) _____ restarting the computer?
Frank: Yes, I've tried doing that.
Geeta: (4) _____ at your computer right now?
Frank: Yes, I'm sitting at my desk.
Geeta: (5) _____ the software again, please?
Frank: No, I won't reinstall it again! I thought you were a helpline, but you're not being very helpful.

3 Underline the correct short answers.

- Do you work in customer support?
Yes, I work. / Yes, I am. / Yes, I do.
- Are you working in customer support now?
Yes, I work. / Yes, I am. / Yes, I do.
- Did you work in customer support before?
No, I didn't work. / No, I didn't.
- Have you ever worked in customer support?
No, I never worked. / No, I haven't.

Wh- questions

4 You make questions beginning with *Wh-* or *How* to ask for more information. Complete the text using *two* of the following items in *each* gap.

How how far How much What Why
are do does will will

Providing back office functions for global business is vital for India's economy. (1) _____ India earn from this per year? About \$2 billion. (2) _____ so many companies outsourcing to India? The answer is simple: it's cheaper. But (3) _____ this process go? Surprisingly, not much further, at least as far as India is concerned. The problems are poor infrastructure, labour shortages and, in particular, wage inflation. (4) _____ we know there will be a problem? Because the same thing happened before: to Ireland in the 90s. So (5) _____ companies do? They will simply outsource their business processes to other countries, such as the Philippines, Malaysia, Vietnam and Eastern European nations.

5 Compare how *What* and *Which* are used. Then complete the sentences below using *What* or *Which*.

What + noun	Which + noun
<ul style="list-style-type: none"> things wide choice 	<ul style="list-style-type: none"> people and organizations limited choice

- _____ type of car do you drive?
- _____ university do you go to?
- _____ day would be best for you: Saturday or Sunday?
- _____ time shall we meet? I'm free all day.

Sometimes *who, what* or *which* is the subject of the sentence. In this case, you don't use an auxiliary verb.

Who told you? NOT ~~*Who did tell you?*~~
What happened? NOT ~~*What did happen?*~~

6 Match the questions to the answers.

- | | |
|-------------------------|-----------------------|
| 1 Who called? | a) The one he wanted. |
| 2 Who did you call? | b) Pete got it. |
| 3 Who got the job? | c) I called Mary. |
| 4 Which job did he get? | d) Alice called. |

7 Write the questions for the answers given.

- _____ at the station?
I met Sue.
- _____ at the station?
Sue met me.
- _____ at the training day?
Thierry spoke. It was really interesting.
- _____ about?
He spoke about how to set up a small business.

Making requests

8 Saying *Help me with my bags!* or even *Help me with my bags, please!* can sound too direct. Instead, use:

Polite request forms

Can / Could you help me with my bags?

Will / Would you help me with my bags?

Do you think you could help me with my bags?

I wonder if you could help me with my bags.

I was wondering if you could help me with my bags.

- 1 Add the word *possibly* in the correct place in this sentence:
I wonder if I could leave a few minutes early today?
- 2 Fill in the missing letters to make two more polite request forms.
 - a) I'd be really g_____l if you could help me.
 - b) I'd really a_____e it if you could help me.

9 Read the contexts 1–4 then match each one with an appropriate request form a)–d).

- 1 asking for help from a friend who should be helping you, but isn't
 - 2 asking a small favour of your brother / sister
 - 3 asking a small favour of a colleague who is doing something else
 - 4 asking a big favour of a senior colleague who is doing something else
- a) Can you give me a hand?
 - b) Come on, give me a hand here!
 - c) I was wondering if you could possibly give me a hand.
 - d) Do you think you could give me a hand?

10 When you agree to a request, 'OK' can sound too relaxed and informal. There are other more customer-friendly alternatives. Fill in the missing letters.

Can you give me a hand?

- 1 Yes, ___ c_____.
- 2 Yes, c_____y.
- 3 Yes, s_____.

11 Match the first part of the phrase with the last part to make requests using *mind*.

- | | |
|---------------------------|------------------------|
| 1 Do you mind if I ... | a) closed the window? |
| 2 Would you mind if I ... | b) closing the window? |
| 3 Would you mind ... | c) close the window? |

Requests with *mind* mean: 'Is it a problem for you?'

So answering 'no' means: 'no problem'.

Would you mind helping me with this software?

No, not at all. / No, of course not.

12 If you want to refuse any kind of request, you can say:

A_____ / To be h_____, it's a bit inconvenient right now.

Giving instructions

13 Match 1–5 to a definition a)–e).

- | | |
|----------------------------|--------------------------|
| 1 You can do it. | <input type="checkbox"/> |
| 2 You might have to do it. | <input type="checkbox"/> |
| 3 You don't have to do it. | <input type="checkbox"/> |
| 4 You mustn't do it. | <input type="checkbox"/> |
| 5 You have to do it. | <input type="checkbox"/> |

- a) It's necessary to do it.
- b) It's OK – you're allowed to do it.
- c) It's not necessary to do it.
- d) I'm telling you not to do it.
- e) It's possible that some action is necessary.

14 Choose the three phrases from the first group in 13 that mean the same as:

- 1 Don't do it!
- 2 You need to do it.
- 3 You needn't do it.

• To say it is **necessary** to do something, use:

*You **have to** do it. / You'll **have to** do it.*

*You **need to** do it. / You'll **need to** do it.*

(The forms with 'll are more informal.)

• To say it is **not necessary** to do something (i.e. there is a choice), use:

*You **don't have to** do it.*

*You **needn't** do it.*

• To say it is **necessary not to do** something, use:

*You **mustn't** do it!*

Don't do it!

15 In the affirmative, *you have to* and *you must* are very similar. But notice from the box above that, in the negative, *you don't have to* and *you mustn't* are different.

Complete the text below using *have to*, *don't have to* or *mustn't*.

You (1) _____ work in customer support but, if you do, then you will sometimes be faced with very angry callers. Luckily, there are some techniques to help you. First, you (2) _____ interrupt while the other person is speaking. They need to be able to express what they are feeling. Of course, if they're angry, then the message may get confused, so when they finish, you (3) _____ ask short, simple questions to establish the facts. Most companies insist that during this first call you (4) _____ accept any legal responsibility for the problems, but that's OK – you (5) _____. You can, however, still be sympathetic and try to help. Above all, your attitude is important – you (6) _____ be calm and patient at all times.

3 Products and packaging

Articles

- 1** Complete the sentences using *the*, *an* or no article.
- 1 I have ___ idea. Let's develop ___ completely new model with extra features – we could call it 'Premia'. Of course, it would sell at ___ much higher price.
 - 2 When we launch ___ new 'Premia' model, we will have to redesign ___ packaging. We want to differentiate it from ___ standard model we sell now.
 - 3 Anyone who works in ___ marketing will tell you – ___ packaging is very important – ___ products don't just sell themselves.
- 2** Complete the grammar rules using *the*, *a/an* or *no article*.

- 1 You use _____ when the listener doesn't know which person or thing you are talking about because:
 - you are mentioning it for the first time or
 - it is not specific.
- 2 You use _____ when it is clear which person or thing you are talking about because:
 - it's clear from the context or
 - there is only one or
 - you have already mentioned it.
- 3 You use _____ when you are talking generally.

3 Fill in the gaps using *the* or *a/an*.

- 1 I've brought with me ___ mockup of our latest GPS device – ___ mockup shows how compact the new product will be.
- 2 I'd like to finish ___ presentation by telling you ___ story.
- 3 Have you heard about ___ MP-bunny? It's ___ electronic rabbit that dances and talks.
- 4 We've developed ___ great new product – ___ idea came from our R&D department.

4 Fill in the gaps using *the* where necessary.

- 1 People say that ___ money makes ___ world go round.
- 2 ___ money we spend on ___ market research is only a small part of our whole budget.
- 3 ___ football these days is much more commercialized than ___ football they played twenty years ago.
- 4 ___ plastic is often used as a packaging material, and ___ plastic we use is 100% biodegradable.

Defining relative clauses

5 Read how to join two short sentences.

Here is the package. We designed it last week.

→ Here is the package **which / that** we designed last week.

(NOT Here is the package which we designed it last week.)

Here is the CV of the Portuguese candidate. She got the job.

→ Here is the CV of the Portuguese candidate **who / that** got the job.

(NOT Here is the CV of the Portuguese candidate who she got the job.)

The underlined phrases are relative clauses.

The words in **bold** are relative pronouns. You use *which* for things, *who* for people and *that* for both things and people.

(In speech, *that* is more common for things, and *who* is more common for people.)

Join the sentences below. Write both relative pronouns.

- 1 FedEx is an international company. It operates in the transportation business.

- 2 Charlie Wang is a dynamic man. He runs the New China Packaging Company.

Relative clauses without the relative pronoun

6 Look at the two joined sentences (after the arrows) in the box above.

In one of the sentences you can leave out the relative pronoun. Write the whole sentence again, without any relative pronoun.

7 Underline the correct words in **bold** to make a rule. Think about your last answer and look again at the box above to help you.

- You can leave out *who*, *which* or *that* in a defining relative clause if they are followed immediately by a **verb / a pronoun / a noun**.
- You must keep *who*, *which* or *that* if they are followed immediately by a **verb / a pronoun / a noun**.

Relative clauses with *whose*

8 The relative pronoun *whose* shows possession. Read the examples in the box.

FedEx is an international company. Its reputation is very good.

→ *FedEx is an international company whose reputation is very good.*

Charlie Wang is a dynamic man. His ideas about business are very interesting.

→ *Charlie Wang is a dynamic man whose ideas about business are very interesting.*

Combine these sentences using *whose*.

- These are the views of the consultants. Their report was used by the government.
- Look at this article about that German manufacturing company. Their production was outsourced to Slovakia.

Prepositions in relative clauses

9 Tick (✓) the two sentences that are in modern spoken English.

- Microsoft is a company about which I know quite a lot.
- Microsoft is a company which I know quite a lot about.
- The person to whom I spoke was called Sandra.
- The person I spoke to was called Sandra.

Normally you put a preposition at the end of the relative clause (although this may not be the end of the sentence).

The word *whom* following a preposition is rare in modern English. It sounds very formal.

Non-defining relative clauses

10 Read the examples of non-defining relative clauses in the box.

FedEx, which is one of America's largest companies, has its head office in Memphis.

Charlie Wang, who is President of New China Packaging, has some interesting ideas about cross-functional teams.

Underline the correct words in **bold** to make rules.

- A non-defining relative clause **identifies exactly which person or thing we mean / simply adds extra information.**
- In a non-defining relative clause you **use / do not use** commas around the clause.
- In a non-defining relative clause you **can / cannot** leave out *who* or *which*.
- In a non-defining relative clause you **can / cannot** use *that*.

Noun combinations

11 Read the information about noun combinations in the box.

A **credit card** is a card used for getting credit.

A **company credit card** is a card used for getting credit that has been provided by a company.

An **insurance document** is a document that shows you have insurance.

A **travel insurance document** is a document that shows you have insurance for travel.

So, the main noun comes at the end, and any others describe it.

An adjective can come at the beginning. The examples below are all two-part adjectives.

a **long-lasting printer cartridge**

a **high-quality water treatment system**

a **six-month government training course**

Make two-word noun combinations from the words in each group.

1 rate features inflation product
inflation rate, product features

2 force focus task group

3 forecast aid hearing sales

4 leader stock market control

5 price feedback customer range

12 Make three-word noun combinations by putting the words in the correct order.

1	product	team	design	_____
2	hero	film	action	_____
3	development	strategy	staff	_____
4	engineer	computer	software	_____
5	feedback	program	customer	_____
6	construction	bridge	project	_____

13 Choose the best adjective to put at the beginning of each noun combination in 12. Find a solution that uses each adjective once only.

~~hard-working~~ long-term nice-looking
over-budget self-employed web-based

1 a *hard-working product design team*

2 a _____

3 a _____

4 a _____

5 a _____

6 an _____

4 Careers

Present simple and present continuous

1 Match the verb forms in **bold** in the sentences below with their uses a)–d) below.

- 1 I **speak** English mainly in my English lessons, and sometimes when I'm on holiday.
- 2 I'm bilingual – I **speak** French and German, like many Swiss people.
- 3 Don't ask me now – can't you see I'm **speaking** on the phone?
- 4 I've had a terrible argument with another team member, although we're still **speaking**.

- a) Present continuous used for an action happening around now, but not at this exact moment.
- b) Present continuous used for an action happening right now.
- c) Present simple used for a fact or permanent situation.
- d) Present simple used for a habit or routine.

2 In these mini-dialogues the tenses are correct, but there are four mistakes of form. Find and correct the mistakes.

- 1 A: You work on Saturdays?
B: No, luckily I not work on Saturdays.
- 2 C: You are going for an interview today?
D: No, I not going today – the interview is tomorrow.

3 Put one verb into the present simple and one into the present continuous in each sentence.

- 1 Have you met Freda? She _____ (come) from Berlin. Oh, there she is. She _____ (come) over here now.
- 2 Usually we _____ (have) just two hours of English a week. But this month I _____ (have) some private lessons to help me get a better grade in the exam.

4 The time expression can give a clue about which verb tense to use. Look at the time expression in **bold** then put the verb into the correct form.

- 1 **Right now** I _____ (do) two assignments, one for Economics and one for Quantitative Analysis.
- 2 **Every semester** we _____ (have) an exam on all the material we've studied.
- 3 **Once a day** I _____ (check) all my emails.
- 4 **This week** a friend from Ireland _____ (stay) with me.
- 5 **At the moment** I _____ (wait) to hear from an IT company who I sent my CV to.
- 6 **From time to time** I _____ (do) a bit of work in my father's company – usually during the summer.

5 Some verbs (called 'state' verbs) are not usually used in a continuous form. Tick (✓) the verb forms that are correct. Change the incorrect forms in **bold** into the present simple.

- 1 The soup **is tasting** delicious!
- 2 The soup **is boiling**.
- 3 Sorry, I'm **not following** you.
- 4 Sorry, I'm **not understanding** you.
- 5 What **are you saying**?
- 6 What **are you meaning**?
- 7 This book **is belonging** to me.
- 8 This book **is selling** for €15 on Amazon.
- 9 Please don't interrupt me – I'm **doing** a grammar exercise.
- 10 This grammar exercise is easy – I'm **knowing** all of the answers.

Common state verbs

be believe belong cost depend know
like mean measure need see seem taste
think understand want weigh

Present perfect

6 Match the verb forms in **bold** in the sentences below with their uses a)–c).

- 1 I've **worked** here for nearly a year.
 - 2 I've **worked** in several different bars and restaurants since leaving university.
 - 3 I put my old camera for sale on eBay and I've **sold it!** With the money I'll be able to buy a better one.
- a) Present situation caused by a past event.
 - b) People's experiences up to now (*when* they happened is not important).
 - c) Something that started in the past and continues up to the present.

7 Complete the grammar explanations in the box with these words: *present simple, present continuous, present perfect*.

- The _____ has several uses, but it shows that the speaker is looking back from the present to the past.
- The _____ has several uses, but it shows that a present action or situation is temporary.
- The _____ has several uses, but it shows that a present action or situation is permanent.

Now look back at all the example sentences on this page and compare with the explanations.

8 Underline the correct words in **bold**.

- I've been a student at this university **for** / **since** I was 19.
- I've been a student at this university **for** / **since** three years.
- I had a great time **for** / **during** my university days.
- I had a great time **for** / **during** the first two years at university, but after that there was a lot of work.
- I was a student at that university **since many years** / **many years ago**.

9 Complete the rules in the box using these words: *ago, during, for, since*.

- _____ : used with periods of time; used with the past simple and present perfect; answers the question 'how long'?
- _____ : used with periods of time; used with the past simple; answers the question 'when'?
- _____ : identifies the point an event began; used with the present perfect.
- _____ : used to say how far back in the past something happened; used with the past simple.

10 Complete the sentences with these words associated with the present perfect: *ever, never, already, just, yet*.

- Erica? She's _____ left. If you go out to the car park, you'll catch her.
- Erica? She's _____ left. In fact, she left several hours ago.
- Erica? She hasn't left _____. If you go up to the second floor, you'll catch her.
- Have you _____ been really late for an interview? What happened?
- We've _____ received so many application forms for one job. It's amazing!

Present perfect and present perfect continuous**11** Read sentences 1–8. A tick (✓) means correct, and a cross (✗) means incorrect.

- I've lived** here since last summer. ✓
- I've been living** here since last summer. ✓
- She's been interviewing** since 8am – she must be tired. ✓
- She's interviewed** since 8am – she must be tired. ✗
- She's interviewed** James Matthews and **has offered** him the job. ✓
- She's been interviewing** James Matthews and **has been offering** him the job. ✗
- I've written** two assignments this week. ✓
- I've been writing** two assignments this week. ✗

Refer to the examples above to complete the grammar rules in the box. Write *present perfect*, *present perfect continuous*, *present perfect* or *present perfect continuous*.

- When you talk about people's experiences up to now, you use the _____ or _____.
- When you focus on the action itself, not the result, you use the _____.
- When you focus on the result, not the action, you use the _____.
- When you say 'how many' you use the _____.

12 Put each verb into the correct form: present perfect simple or present perfect continuous. Some sentences may use the same form twice.

- I _____ (send off) job applications all summer but I still _____ (not / have) any luck.
- I _____ (send off) about 20 job applications this summer – perhaps I _____ (apply) for the wrong kind of job.
- Joanna looks really disappointed – she _____ (just / receive) her exam results and I'm sure she _____ (fail).

Choosing forms: more practice**13** Put each verb into the correct form: present simple, present perfect or past simple.

- Sales _____ (go up) by 5% last year.
- Sales _____ (go up) by 5% so far this year.
- Sales _____ (go up) by 5% every time we have an advertising campaign.
- I _____ (work) for Johnson & Johnson for two years. It's a good company, but now I think it's time for a change.
- After university I _____ (work) for Johnson & Johnson for two years. Then I was invited to join Novartis.
- I _____ (work) for Johnson & Johnson. There's a great atmosphere in my department.

14 Complete the text by using each of these forms once: present simple, present continuous, present perfect, present perfect continuous, past simple.

'I really (1) _____ (want) that job I (2) _____ (apply) for a few weeks ago. I (3) _____ (wait) for ages – I wonder if they (4) _____ (decide) anything? I (5) _____ (sleep) so badly at the moment.'

5 Making deals

Types of conditionals

1 Read sentences a)–c) below.

- If I use Amazon, I buy more books than I really want, and then I don't have the time to read them afterwards!
- If I use Amazon to find that book about marketing, it'll arrive within a week, and I won't need to go round all the bookshops looking for it.
- If I used Amazon to find that book about marketing, it'd be cheaper, but of course I wouldn't be able to look at it first.

Now answer these questions by writing *a)*, *b)* or *c)*.

- Which sentence shows there is a high probability of one event happening?
- Which sentence shows I'm just imagining one event that is unlikely to happen?
- Which sentence is not about one specific event?
- In which sentence could *If ...* be replaced with *Whenever ...* or *Every time ...*?

2 Refer to sentences a)–c) in 1. Complete these statements by underlining the correct words in **bold**.

- Sentence a) is called the **zero / first / second** conditional and the time reference is **past / present / future / general**.
- Sentence b) is called the **zero / first / second** conditional and the time reference is **past / present / future / general**.
- Sentence c) is called the **zero / first / second** conditional and the time reference is **past / present / future / general**.

First conditional

3 Correct the mistakes in these sentences. Think carefully about the word *will*.

- If we will continue talking, I'm sure we find a compromise.
- If I will agree to that price, can you sign today?

4 Match an *if* clause 1–3 with a main clause a)–c).

- If you bring down the price,
- If they're asking for a discount,
- If we've discussed all the details,

- can we finish the meeting?
- we'll place an order.
- tell them it's impossible.

5 Underline the correct words in **bold** to make a rule. Refer to exercises 1–4 above to help you.

The first conditional refers to a **likely / unlikely** event in the future. In the *if* clause you use the **present simple / any present tense** (simple, continuous or perfect) and in the main clause you use *will* or other modals or the imperative.

6 Read the whole sentence then underline the phrase in **bold** that is best in the context.

- If I get lost, **I'll / I might** call you on my mobile – there's nothing else I can do.
- If you sign the contract today, **we'll be able to / we might be able to** deliver by the end of the month, but I can't promise anything because our factory is very busy at the moment.
- If you give us a 5% discount, **I'll be able to / I should be able to** place an order, but I just need to check with my boss first.

Modals in conditionals have their normal meanings. So:

- will* means 'the result is certain'.
- should* means 'the result is probable'.
- might / could* mean 'the result is possible'.

7 Compare these sentences with the similar ones in 3 and 4.

I'm sure we'll find a compromise if we continue talking.
We'll place an order if you bring down the price.

Now complete the rule:

When the *if* clause comes at the end, you leave out the _____ in writing.

if and *when*

8 In the sentences below you can use either *if* or *when*. Compare the two alternatives. If the meaning is the same, write *S*. If the meaning is different, write *D*.

- If / When** I use Amazon, I buy more books than I really want.
- If / When** I use Amazon to find that book about Marketing, it'll arrive within a week.

Now underline the correct answers in **bold**.

- In sentence 1, the word *if* suggests **certainty / uncertainty** about using Amazon.
- In sentence 2, the word *when* suggests **certainty / uncertainty** about using Amazon.

- In zero conditional sentences, *if* and *when* have the same meaning.
- In first conditional sentences, *if* and *when* do not have the same meaning. *If* shows uncertainty and *when* shows certainty.

if and unless**9** Underline the correct word in **bold**.

- If** / **Unless** business improves, I'll lose my job.
- If** / **Unless** business improves, we'll all get a pay rise.
- If** / **Unless** you put down a 10% deposit, we can accept your order.
- If** / **Unless** you put down a 10% deposit, we can't accept your order.

*unless = if not***Unless** business improves, I'll lose my job.= **If** business doesn't improve, I'll lose my job.**10** Rewrite these sentences using *unless*.

- If we don't leave now, we'll miss the start of the film.
_____, we'll miss the start of the film.
- If he doesn't agree to our terms, we should walk away from the negotiation.
_____, we should walk away from the negotiation.

Second conditional**11** Read sentences 1–4 then match the forms in **bold** to their best explanations a)–d) below.

- If we **increase** our order, **will** you give us a discount?
 - If we **increased** our order, **would** you give us a discount?
 - If we **increased** our order it **would** be very risky. We might never resell all the items to our customers.
 - If we **increased** our order it **would** be too risky. We would never resell all the items to our customers.
- a) First conditional: there is a high probability of the event happening.
- b) Second conditional: there is no probability at all of the event happening – it is purely imaginary.
- c) Second conditional: there is a low probability of the event happening, but it is not out of the question.
- d) Second conditional: there is no reference to probability, instead the speaker is using the past form to be indirect / tentative / diplomatic. It is easier for the other person to say 'no' without losing face.

12 Correct the mistakes in these sentences. They should both be second conditionals.

- If I would be the boss of this company, I will improve communications by having regular meetings.
- If we would paid a 50% deposit now, you reduce the price to €25,000?

The second conditional refers to an unlikely, impossible or imaginary event in the future. In the *if* clause you use the past simple and in the main clause you use *would* / *might* / *could*.

The second conditional can also be used to make the speaker sound indirect / tentative.

providing (that) / as long as, etc.**13** Read the example sentence then underline the correct words in **bold** in the box to make a rule.

*I might consider working abroad, **providing (that)** / **provided (that)** / **as long as** / **so long as** the money was good.*

The expressions *providing*, *provided*, *as long as* and *so long as* all mean *if and only if*. They emphasize the condition. They have a **first** / **second** conditional form, so they are followed by a verb in the **present** / **past simple**.

Verbs patterns with recommend / suggest / advise**14** Read the verb patterns in the box.

recommend / suggest something
recommend / suggest something to someone
recommend / suggest (not) doing something
recommend / suggest (that) someone do something
advise (not) doing something
advise someone (not) to do something
advise (not) doing something

NOT I recommend **you** this.NOT I recommend **you** doing this.NOT I recommend **it** that you do this.NOT I advise **you** doing this.NOT I advise **that** you to do this.

Now correct these sentences by deleting one word from each.

- I suggest we to buy the cheaper model.
- I recommend it that we have a short break.
- I advise that you to look again at the figures.
- What do you suggest me?
- I recommend you not parking here.

6 Company and community

The passive

1 Compare sentences a) and b) then answer the questions below.

- a) Our subcontractors **employed** a lot of illegal immigrants last year.
 b) A lot of illegal immigrants **were employed** by our subcontractors last year.
- Which sentence are you more likely to hear in a spoken conversation?
 - Which sentence are you more likely to read in a written report?
 - Which sentence uses a passive verb?
 - Rewrite sentence b) so that the person or thing that did the action (the agent) is not mentioned.

2 Read the sentences a)–d) then answer the questions below.

- a) A lot of production **has been moved** overseas to countries where labour is cheap.
 b) New laws **have been introduced** to protect health and safety at work.
 c) The company admitted that mistakes **had been made**.
 d) It **was agreed** that compensation would be paid to the employees who lost their jobs.
- Which sentence uses the passive because the agent is obvious (it is clearly 'the government')?
 - Which sentence uses the passive because the agent is unknown?
 - Which sentence uses the passive because we are not interested in the agent (it is a group of people, but exactly who is irrelevant)?
 - Which sentence uses the passive because the writer does not want us to identify the agent?

3 Compare two ways to end this sentence.

Many tourists enjoy taking a cruise along the Danube, but over recent years ...

- ... **the river has been polluted** by raw sewage, agricultural chemicals and industrial waste.
- ... raw sewage, agricultural chemicals and industrial waste **have polluted the river**.

Which ending makes a better link to the topic of the first part of the sentence ('the Danube')?

- The passive is used when the agent (the person who does the action) is obvious, unknown or uninteresting.
- The passive is also used to bring a topic to the front of a phrase so that it links to the same topic just mentioned.
- The passive is more common in writing, and gives a formal, impersonal style.

4 Complete the table. Do not mention the agent.

Active form	Passive form
1 We make car parts here.	Car parts _____.
2 They're polluting the river.	The river _____.
3 We obeyed the law.	The law _____.
4 They've offered me the job.	I _____.
5 They were selling fake goods.	Fake goods _____.
6 We can change this policy.	This policy _____.
7 They might fine us.	We _____.
8 I will decide this later.	This _____.

5 Rewrite the sentences using a passive form. Decide whether or not to mention the agent.

- We have put the environment at the centre of our future planning.
The environment _____.
- Johnson & Johnson introduced the idea of corporate social responsibility.
The idea of corporate social responsibility _____.
- Someone services the elevator every week.
The elevator _____.
- That guy with the crazy look in his eyes serviced the elevator last week.
The elevator _____.
- The company is hiring 100 new employees this month.
A hundred new employees _____.
- A problem delayed my flight.
My flight _____.
- A major security alert involving 80 Chechnian terrorists delayed my flight.
My flight _____.
- We must protect the environment.
The environment _____.

6 Rewrite the phrase in **bold** so that there is a better link to the first part of the sentence.

A terrible gas leak occurred in Bhopal in 1984 – it seems that **an act of sabotage caused the disaster**.

Reported speech

7 Match reported speech 1–7 with the quotations a)–h). One reported version is used twice.

Telling a friend about the conversation later:

She said (that) ...

- 1 ... she did that.
- 2 ... she would do that.
- 3 ... she had done that.
- 4 ... she was doing that.
- 5 ... she might do that.
- 6 ... she could do that.
- 7 ... she must do that.

The actual words she spoke:

- a) 'I'm doing that.'
- b) 'I'll do that.'
- c) 'I've done that.'
- d) 'I did that.'
- e) 'I do that.'
- f) 'I can do that.'
- g) 'I may do that.'
- h) 'I must do that.'

8 Put a tick (✓) if the sentence is possible, and a cross (✗) if it is impossible. Think about if you are reporting something which is still true.

- 1 He said he would be here this afternoon. I need to speak to him.
- 2 He said he will be here this afternoon. I need to speak to him.
- 3 He said he would be here this afternoon. But his secretary has just called to say that he can't make it.
- 4 He said he will be here this afternoon. But his secretary has just called to say that he can't make it.

9 Read the actual words spoken then underline the correct words in **bold** in the reported version.

Actual words spoken on Monday:

'We'll give you our answer tomorrow.'

Reporting to a colleague on Tuesday:

She said that **we'd / they'd** give **you / me our / their** answer **tomorrow / today**.

When you report what someone said earlier, the original verb tense moves back in time:

- present simple → past simple, etc. (see 7 above)
- *will* → *would*

Both the past simple and present perfect change to the past perfect. There is no change for *must*, *should*, *might*, *could*, *would*.

You don't have to change the verb tense if the statement is still true.

Sometimes a pronoun or time expression changes as well.

Reporting verbs: say / tell / ask

10 Underline the correct form in **bold**.

- 1 She **said / told** that she would do that.
- 2 She **said me / told me** that she would do that.
- 3 She **said to me / told to me** that she would do that.
- 4 She asked me **that / what** I would do.
- 5 She asked me **that / if** I would do that.
- 6 She asked me what **I was doing / was I doing**.
- 7 She asked me when **I would arrive / would I arrive**.

You *say* something.

You *tell* somebody.

You *say* something to somebody.

To report a question you use *ask* + a question word (*what*, *when*, etc.) or *if*.

The word order of a reported question is like a normal statement, not like a question.

Other reporting verbs

There are many other verbs to report what people say. Study the table.

- Verbs like *say*, followed by 'something':
admit, announce, claim, explain, imply, reply, state.
NOT *She explained us the situation*.
- Verbs like *tell*, followed by 'somebody':
assure, inform, persuade, reassure, remind.
NOT *She informed that the situation was under control*.
(Correct: *informed me that*)
- A few verbs can be followed by 'something' or 'somebody': *guarantee, promise*.
She guaranteed (us) that the goods would be here.

11 Report the phrases in **bold** using the verbs in brackets. Include the word *me* where possible.

- 1 '**It's a really good deal** – you won't find this price anywhere on the market.'
(persuade)
He *persuaded me that it was a really good deal*.
- 2 '**We're stopping all production** until we discover the cause of the pollution in the river.'
(announce)
She _____.
- 3 'Don't worry, **we have fitted new filters** to make sure that the system is clean and safe.'
(reassure)
He _____.
- 4 'Do you want to know what we can do about this situation? **We can do absolutely nothing**.'
(reply)
She _____.

7 Mergers and acquisitions

will

1 Match the forms of *will* in sentences 1–5 with their best explanations a)–e) below.

- a) The merger **will** take place next January.
b) I think the merger **will** probably take place sometime early next year.
c) I'll open the window – it's a bit hot in here.
d) I'll carry your suitcase to the car.
e) I'll call you next week. Bye!
- 1 a prediction about the future based on an opinion or belief
2 a future fact
3 a promise about the future
4 an instant decision – sometimes referring to something immediate, not in the future
5 an offer of help – sometimes referring to something immediate, not in the future

will has two main uses:

- 1 predictions and facts about the future.
- 2 decisions, promises and offers of help that we make at the moment of speaking.
The second use is informal, and in this use *will* is usually contracted to 'll.
Decisions, promises and offers of help are often combined:
OK, I'll email the information to you this afternoon.
(instant decision + promise)
I'll speak to my boss and see if we can do that.
(instant decision + offer of help)

2 Read the extract from a presentation then add the word *will* in three places and *won't* in two places.

'Good morning, ladies and gentlemen. I've called this press conference because of the rumours circulating in the media about our M&A strategy. Over the next few years our bank become a major player in Central Europe, and naturally we look at strong local banks as possible targets for acquisition. But we make any decisions until we have studied the market carefully. There has been much comment about possible job cuts, but I want to reassure you that the staff of a bank are amongst its most valuable assets. When we do make a move, there be significant job losses at the bank we acquire. In any case, we deal with this issue at the time, and I have no further comment to add now.'

3 Read these two sentences.

- 1 There will be significant job losses.
- 2 There won't be significant job losses.

Now add the word *probably* in the correct place to both sentences (but not at the beginning).

4 Match comments 1–5 with responses a)–e) below.

- 1 Bye!
2 Are you ready to order now?
3 Can you send me a copy of your new brochure?
4 I only have an hour to get to the airport.
5 Are you going for a drink with your colleagues?
- a) Of course, I'll put one in the mail this afternoon.
b) Bye! I'll see you tomorrow.
c) Don't worry, I'll call a taxi.
d) Yes, but I don't think I'll be back late.
e) Yes, I'll have the roast lamb.

5 Look at the use of 'll in responses a)–e) in 4. Which one is the *best* example of:

- 1 a prediction?
- 2 a future fact?
- 3 an instant decision?
- 4 a promise?
- 5 an offer of help?

be going to

6 Read the information about *be going to* in the box.

Be going to has two main uses:

- 1 predictions, especially where there is strong evidence in the present situation.
Look out! It's going to fall.
- 2 plans and decisions we have already made.
We're going to cut forty jobs next month.

Now decide how *be going to* is used in each sentence. Write *prediction* or *plan*.

- 1 It says in this article that there are going to be job cuts in our banking sector because of all the foreign acquisitions. _____
- 2 I'm going to see my bank manager about the loan next week. _____
- 3 You want delivery by the end of the month? That's going to be difficult. _____
- 4 We're going to launch the new model at the Frankfurt Motor Show. _____

7 Read the evidence in the first sentence. Then use the words in brackets to make a prediction with *be going to*.

- 1 American banks want to expand in Slovakia.
(Citibank / make a bid for Tatra Banka.)

- 2 There's too much to do before the deadline.
(We / not have enough time.)

Present continuous

8 Read the information about the present continuous in the box.

The present continuous has a present time reference (see *Grammar and practice 4*) page 124.

It also has a future time reference: to talk about fixed arrangements.

The fixed arrangements are often social arrangements and appointments.

There is usually a time phrase.

I'm seeing my bank manager at 11:30 next Tuesday.

Now complete the text by putting the verbs into the correct form of the present continuous.

'I _____ (fly) to Paris on Thursday morning. Louis and Isabelle _____ (come) from Lyons to join us. We _____ (give) a presentation about the merger to institutional investors on Friday morning, at the offices of BNP Paribas.'

will or going to?

9 Read the information in the box.

Often either *will* or *going to* are possible, and you could use both in the same situation. However there are some small differences that can influence your choice.

Predictions:

- *will* is more likely if the prediction is based on the speaker's thoughts and opinions.
- *going to* is more likely if the prediction is based on evidence in the present situation.

Decisions:

- *will* is more likely if the decision is spontaneous, made at the moment of speaking.
- *going to* is more likely if the decision has been made previously, and so now it is a plan.

Now underline the form in **bold** that is more likely (but remember that both are possible).

- 1 Have you heard the news? Citibank **will make** / **are going to make** a bid for Tatra Banka.
- 2 The UK **will probably start** / **is probably going to start** using the euro eventually.
- 3 If you're busy, **I'll come back** / **I'm going to come back** later.
- 4 I was talking with my friends yesterday - **we'll go** / **we're going to go** skiing in the Alps.

going to or present continuous?

Read the information in the box.

Going to and the present continuous are both used for plans and arrangements. Nearly always both are possible in the same situation.

Going to is slightly more likely if it's just a plan.

The present continuous is slightly more likely if the

arrangement is fixed, with a time and a place.

I'm going to see my bank manager next week.

I'm seeing my bank manager at 11:30 next Tuesday.

Expressing likelihood

10 Use these expressions to complete the sentences below. Match the expression to the degree of probability in brackets.

it's almost certain to it's likely to it might
it might just it will definitely
there's no way it will there's not much chance it will

- 1 (100%) _____ be a success.
- 2 (90%) _____ be a success.
- 3 (70%) _____ be a success.
- 4 (50%) _____ be a success.
- 5 (20%) _____ be a success.
- 6 (10%) _____ be a success.
- 7 (0%) _____ be a success.

11 Rewrite each sentence with one of these words so that the probability changes as shown in brackets.

almost definitely definitely fully
good highly just

- 1 There's a chance the merger will go ahead. (50% → 70%)
There's a good chance the merger will go ahead.
- 2 The merger will go ahead. (100% → 100% with emphasis)

- 3 The merger won't go ahead. (0% → 0% with emphasis)

- 4 The merger might go ahead. (50% → 20%)

- 5 The merger is certain to go ahead. (100% → 90%)

- 6 It's likely the merger will go ahead. (70% → 90%)

- 7 We expect the merger to go ahead. (70% → 90%)

12 Write *T* (true) or *F* (false) after each statement.

- 1 The three alternatives in **bold** below all have approximately the same meaning.
*The merger **may** / **might** / **could** go ahead.*
- 2 The three alternatives in italics below all have approximately the same meaning.
*The merger **may not** / **might not** / **could not** go ahead.*
- 3 The two alternatives in italics below have approximately the same meaning.
*The merger **should** / **is likely to** go ahead.*

8 International trade

Prepositions of time

1 Complete the sentences with these prepositions.

after at by during for
from on until within

- 1 My flight gets in _____ 20:15, a few hours _____ yours.
- 2 I'll be away _____ Monday, 11 June, and I won't be back _____ Wednesday, 20 June.
- 3 My holidays begin _____ Monday, 11 June.
- 4 The meeting should have finished _____ 4.30pm at the latest.
- 5 I'll be away _____ about ten days _____ the month of June.
- 6 When I get back there are a few things I need to sort out, but you'll hear from me _____ a few days.

2 Cross out the one incorrect word in **bold** in each sentence.

- 1 I'm away from Monday **by** / **to** / **until** Wednesday.
- 2 What did you do **at** / **during** / **in** / **over** the holidays?
- 3 How long was his presentation? Oh, it lasted **during** / **for** about an hour.
- 4 **During** / **While** my time at university I learned a lot about economic theory.
- 5 **During** / **While** I was at university I learned a lot about economic theory.
- 6 **Last year** / **In the last year** sales were slightly better than this year.
- 7 **Last year** / **In the last year** sales have been improving; by the end of the year we predict growth of around 2%.

3 Cross out the one word or expression that is not used with the preposition at the beginning.

- 1 *in* April / 2006 / the 90s / lunch / the morning / the summer / the third quarter / the 21st century
- 2 *on* Friday / Friday morning / 2 April / Christmas Day / the summer / my birthday
- 3 *at* half past ten / the weekend / lunch / Christmas / the end of the week / the morning / night

4 Write at the beginning of each time expression either *in*, *on*, *at* or \emptyset if no preposition is used.

- 1 _____ this morning
- 2 _____ yesterday afternoon
- 3 _____ last night
- 4 _____ the day before yesterday
- 5 _____ a few days ago
- 6 _____ last week

5 Complete each sentence with *by* or *until*.

- 1 I need your report _____ Friday.
- 2 I'll be away _____ Friday lunchtime, but I'm free all Friday afternoon.
- 3 I waited _____ ten and then left.
- 4 _____ ten I had dealt with all my emails.

Now complete the explanation in the box by writing *by* or *until*.

_____ means 'up to'.
_____ means 'on' or 'before'.

6 Complete each sentence with *in time* or *on time*.

- 1 I got to the airport _____ – but another few minutes and I would have missed my flight.
- 2 I got to the airport _____, and had a chance to look at the stores.
- 3 If you order today, you'll get the goods _____ for Christmas.
- 4 You can trust us to deliver your goods _____ every time.

Now complete the explanation in the box by writing *in time* or *on time*.

_____ means 'with enough time' (usually: to do something else).
_____ means 'at the right time'.

7 Complete the explanation in the box by writing these phrases: *at the end*, *by the end*, *in the end*, *towards the end*, *at last*.

- _____ means 'eventually' or 'finally'.
The negotiation was going nowhere, and _____ we just walked away.
- _____ refers to the last part of something.
_____ of the negotiation their line manager will have to sign the contract.
- _____ means 'at' or 'before the end'.
_____ of the negotiation we had explored every possible option.
- _____ means 'near the end'.
_____ of the negotiation our legal team will have to start preparing the contract.
- _____ shows pleasure because something happens that you have been waiting for.
_____ the negotiations are finished! Let's all go out for a meal to celebrate.

8 Look at the alternatives in **bold** and write *S* (same meaning) or *D* (different meaning).

- 1 We appointed a sales agent in October, and **the following month** / **the month after that** we started to get our first orders.
- 2 We appointed a sales agent in October, and **soon after** / **shortly after** we started to get our first orders.

Verb + preposition

9 Match the verbs on the left in each group of five with a construction on the right.

- | | |
|----------------|----------------------------------|
| 1 apologize | a) to something |
| 2 succeed | b) somebody to do something |
| 3 rely | c) in doing something |
| 4 conform | d) on somebody to do something |
| 5 convince | e) for (not) doing something |
| 6 hear | f) to doing something |
| 7 insist | g) about something from somebody |
| 8 look forward | h) to somebody about something |
| 9 complain | i) for something |
| 10 wait | j) on doing something |

10 Use a verb + preposition from 9 to complete these sentences.

- My soup was cold, so I _____ the waiter. He _____ the poor service, and said he would bring some hot soup immediately.
- While I'm away on business I _____ my secretary to do everything. If anything important happens, she calls me or sends an email so that I _____ it straight away.
- The salaries in our company should _____ those in other similar companies. I've been saying that for ages, and I've now _____ convincing senior management. We all get a 10% pay rise next month!
- I'll ask the waiter to bring the bill, and I _____ paying. You can pay when I visit you in your country, and I _____ to doing that very soon.

11 Use a verb from A and a preposition from B to complete the sentences. Sometimes it is necessary to add a third person -s to the verb.

A
agree apply comply consist depend
insure invest suffer

B
against for from in of on with with

- As well as owning stocks and bonds, a good way to diversify your portfolio is to _____ property.
- The shipping cost _____ two figures: the transport itself, and the insurance.
- Health and safety is a big issue these days, and the company has to _____ all the regulations in this area.
- It all _____ what you mean by 'profit'. Are you talking about gross profit, or net profit?
- If there was a fire in the factory, or a serious accident, it would be a disaster - we must _____ these kinds of risks.
- Ruth persuaded me to _____ the sales job, but I'm not sure that I want my career to go in that direction.
- Don't worry, I'm quite OK. I _____ an allergy to dairy products, but it's nothing serious.
- I _____ you up to a point, but I think there are some important issues that you haven't considered.

Noun + preposition

12 Complete the sentences using these prepositions.

for for for for in on on to to with

- A company's image can be seriously damaged by involvement _____ illegal trading practices.
- Bills of exchange are no substitute _____ careful credit checks.
- Credit insurance can eliminate the need _____ letters of credit.
- Credit ratings are a solution _____ the problem of evaluating risk.
- It's important to be transparent in dealings _____ foreign governments.
- Late payment can have a damaging effect _____ a company's cash-flow.
- Negotiators should show respect _____ other cultures.
- Some countries levy a special tax _____ imports.
- The seller's bank may have access _____ information about the buyer's credit-worthiness.
- The seller's bank takes responsibility _____ obtaining payment.

13 Find a word in 12 that means:

- the act of taking part in an activity or event: _____
- something that is used instead of something else: _____
- measurements of how good something is: _____
- the business relationship that you have with another person or organization (plural): _____
- harmful _____
- to officially request payment, especially of a tax _____
- an amount of money that you have to pay to the government _____
- the degree to which an organization is likely to pay back money that they borrow _____