

Practice for LMCCI entrance test. PC test, level C1, 45 mins. The number of exercises and questions per exercise may vary, but it is adapted proportionally according to the time available

Reading (1)

Read the sentences below and the extracts from a text about pensions. For questions 1-8, choose which extract each sentence refers to. The extracts may be chosen more than once.

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 enroll 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.

Which section, A, B, C, D or E, does each statement 1-8 refer to?

1. In future, it will be necessary for employers to pay into their employees' pensions.

- A
- B
- C
- D
- E

2. Employers only need to keep minimal paperwork for the stakeholder scheme.

- A
- B
- C
- D
- E

3. A pension from a well-known establishment may not deliver significant profits.

- A
- B
- C
- D
- E

4. Business owners with very few staff need not offer pension schemes.

- A
- B
- C
- D
- E

5. Employees who pay into stakeholder schemes may lose their money.

- A
- B
- C
- D
- E

6. Employees in some occupations may not be eligible for some types of pension.

- A
- B
- C
- D
- E

7. Both large and small businesses can get rebates from paying into employees' pension funds.

- A
- B
- C
- D
- E

8. If the number of employees on a company's payroll exceeds a certain figure, a pension must be offered.

- A
- B
- C
- D
- E

Reading (2)

You are going to read an article about about Generation Y. Seven sentences have been removed from the article. Choose from the sentences A-H the one which fits each gap. There is one extra sentence which you do not need to use.

U Can Totally Manage Gen Y

As the economy gradually shows signs of improvement, many organizations are thinking once more about the best way to attract and retain employees. But there is some uncertainty as to how best to attract those currently aged between 22 and 29, commonly termed Generation Y. [1] _____ Whether such measures are necessary is debatable, but there are certainly ways in which businesses can get the best out of their younger employees.

One thing Ys crave is feedback – a dull word for anyone from former generations, where the term tends to have negative connotations. [2] _____ By tapping into this channel and providing constructive advice, managers can motivate and coach their young staff. Giving praise can boost morale and will also clarify what you expect from your employees. [3] _____ Point out where they went wrong and how they can improve on the same day.

[4] _____ They grew up with the internet, and while their written skills and memorizing skills may not be as honed as their predecessors, the skills gained in front of the screen can benefit all businesses. Brought up on Google, they know how to do on-the-spot research to find solutions and information in minutes. Moreover, in a world of fast-changing technology, they are also best placed to tell you what the next up-and-coming thing is on the blogosphere. [5] _____

Gen Y-ers tend to be optimistic and have a rosy outlook about their long term opportunities. Consequently, they are switched on to the idea of choice, and so they are more likely to shop around to find the position they really want, or the organization that they really

want to join. [6] _____ But since they do not face the same constraints as previous generations have done in their life decisions, they will explore different career paths rather than locking on to one. [7] _____

- A One company has spent millions on a unique program of team-building activities and social responsibility initiatives which are aimed to attract Gen Y employees.
- B Meanwhile, if you've got a bone to pick, don't wait for the annual performance review.
- C Gen Y-ers are the first generation to be unconsciously competent users of digital technology.
- D Some have interpreted this as a sign of disloyalty, although research shows that Y-ers are actually no less loyal than their predecessors.
- E But Ys view it as a method of training and an opportunity to improve.
- F As with all generations, Gen-Yers range from the worst slackers to highly competent individuals.
- G Paying attention to them will keep you on your toes ideas-wise.
- H In response, businesses can hold onto their best young staff by making sure that different options are open to them.

Use of English

Choose the best word(s) in each case to fill the gap.

The global recording industry has launched its largest wave of legal [1]. _____ against people suspected of [2]. _____ music files on the internet. The latest move by the International Federation of the Phonographic Industry (IFPI) [3]. _____ 2,100 alleged uploaders [4]. _____ peer-to-peer (P2P) networks in 16 nations [5]. _____ the UK, France, Germany and Italy. Thousands of people have agreed to pay compensation since the campaign [6]. _____. In the US, civil lawsuits have been [7]. _____ against more than 15,597 people [8]. _____ September 2003 and there have been 3,590 settlements. 'This is a significant [9]. _____ of our enforcement actions against people who are uploading and distributing [10]. _____ music on p2p networks,' said IFPI chief John Kennedy. 'Thousands of people - mostly internet-savvy men in their 20s or 30s - have learnt to their [11]. _____ the legal and financial risks involved in file-sharing copyrighted music in large quantities.' Individual cases are generally brought by the national associations [12]. _____ the recording industry, and in some cases by the labels, [13]. _____ civil complaints. The UK record industry has so far brought 97 cases, with a [14]. _____ 65 covered by the latest action. More than 140,000 in compensation has been paid to the British Phonographic Industry by 71 individuals. Those who [15]. _____ to resolve cases face civil court action.

1. Action / activity / acting / acts

2. Stealing /sharing / using / downloading
3. Aimed / targeted / directed / pointed
4. With / having / who / using
5. Such / with / including / throughout
6. Begin / begun / began / begins
7. Carried / instigate / brought / active
8. During / throughout / since / in
9. Increasing / feature / result / escalation
10. Copyrighted / registered / trademark / illegal
11. Benefit / charge / cost / fortune
12. For / working / representing / inside
13. In / with / for / as
14. Newly / addition / further / another
15. Intend / wish / fail / don't

Reading (3)

Read the text and answer all the questions.

Robert

Capa

Robert Capa is a name that has for many years been synonymous with war photography. Born in Hungary in 1913 as Friedmann Endre Ernő, Capa was forced to leave his native country after his involvement in anti-government protests. Capa had originally wanted to become a writer, but after his arrival in Berlin had first found work as a photographer. He later left Germany and moved to France due to the rise in Nazism. He tried to find work as a freelance journalist and it was here that he changed his name to Robert Capa, mainly because he thought it would sound more American.

In 1936, after the breakout of the Spanish Civil war, Capa went to Spain and it was here over the next three years that he built his reputation as a war photographer. It was here too in 1936 that he took one of his most famous pictures, *The Death of a Loyalist Soldier*. One of Capa's most famous quotes was 'If your pictures aren't good enough, you're not close enough.' And he took his attitude of getting close to the action to an extreme. His photograph, *The Death of a Loyalist Soldier* is a prime example of this as Capa captures the very moment the soldier falls. However, many have questioned the authenticity of this photograph, claiming that it was staged.

When World war II broke out, Capa was in New York, but he was soon back in Europe covering the war for Life magazine. Some of his most famous work was created on 6th June 1944 when he swam ashore with the first assault on Omaha Beach in the D-Day invasion of Normandy. Capa, armed only with two cameras, took more than one hundred photographs in the first hour of the landing, but a mistake in the darkroom during the drying of the film destroyed all but eight frames. It was the images from these frames however that inspired the visual style of Steven Spielberg's Oscar winning movie 'Saving Private Ryan'. When Life magazine published the photographs, they claimed that they

were slightly out of focus, and Capa later used this as the title of his autobiographical account of the war.

Capa's private life was no less dramatic. He was friend to many of Hollywood's directors, actors and actresses. In 1943 he fell in love with the wife of actor John Austin. His affair with her lasted until the end of the war and became the subject of his war memoirs. He was at one-time lover to actress Ingrid Bergman. Their relationship finally ended in 1946 when he refused to settle in Hollywood and went off to Turkey. In 1947 Capa was among a group of photojournalists who founded Magnum Photos. This was a co-operative organisation set up to support photographers and help them to retain ownership of the copyright to their work.

Capa went on to document many other wars. He never attempted to glamorise war though, but to record the horror. He once said, "The desire of any war photographer is to be put out of business." Capa died as he had lived. After promising not to photograph any more wars, he accepted an assignment to go to Indochina to cover the first Indochina war. On May 25th 1954 Capa was accompanying a French regiment when he left his jeep to take some photographs of the advance and stepped on a land mine. He was taken to a nearby hospital, still clutching his camera, but was pronounced dead on arrival. He left behind him a testament to the horrors of war and a standard for photojournalism that few others have been able to reach.

Capa's legacy has lived on though and in 1966 his brother Cornell founded the International Fund for Concerned Photography in his honor. There is also a Robert Capa Gold Medal, which is given to the photographer who publishes the best photographic reporting from abroad with evidence of exceptional courage. But perhaps his greatest legacy of all are the haunting images of the human struggles that he captured.

1. Why did Capa change his name?
 - a) To hide his identity
 - b) Because he had been involved in protests
 - c) To sound more American
 - d) Because he had to leave Hungary

2. Capa originally wanted to be
 - a) A photojournalist
 - b) A writer
 - c) American
 - d) A protestor

3. Capa went to Spain to
 - a) fight in the civil war.
 - b) build his reputation.
 - c) have a holiday.
 - d) take photographs.

4. Capa's famous picture *Death of a Loyalist Soldier*
 - a) was taken by someone else.
 - b) was definitely genuine.
 - c) wasn't even taken in Spain.

d) cannot be proven genuine or staged.

5. When World War II broke out Capa

- a) went to New York.
- b) swam ashore on Omaha Beach.
- c) went to Europe.
- d) went to Normandy.

6. A mistake meant that

- a) only one hundred of Capa's photographs were published.
- b) Capa lost both of his two cameras.
- c) Capa's images inspired an Oscar winning movie.
- d) Most of Capa's images of the D-Day landing were destroyed.

7. Capa's private life was

- a) less dramatic than his professional life.
- b) spent mostly in Hollywood.
- c) very glamorous.
- d) spent in Turkey.

8. Capa wanted his work to

- a) be very famous.
- b) show how glamorous war can be.
- c) show the true horror of war.
- d) make lots of money.

9. Which sentence best paraphrases paragraph 5?

- a) Capa had a tragic private life and was never able to settle down and find happiness.
- b) Despite having many good friends and lovers, Capa always put his work first.
- c) Capa wanted to make friends with important people in Hollywood so that he could move into the movie industry.
- d) Capa's private life was very complicated. He could not choose between the two women he loved, so he went off to work in Turkey.

10. Which sentence best paraphrases paragraph 4?

- a) Capa never tried to avoid danger. He risked his life to take photographs of the D-Day invasion, but then destroyed most of them.
- b) Capa took some of his most famous photographs during the D-Day invasion, but most were tragically destroyed in an accident.
- c) Capa only kept the best eight D-Day photographs as the others were out of focus. These inspired the visual style of a Hollywood film.
- d) Capa left Europe when the war broke out and went to take his most famous photographs of the D-Day invasion.