

Read the text and choose the answer (A, B or C) best fits each space.

Starting your own business could be the way to achieving financial independence. (1)..... It could just as well land you in debt for the rest of your life. (2), that is the view of Charles and Brenda Leggat, a Scottish couple, who last week saw their fish farm business put into the hands of the receiver. 'We started the business at a time when everyone was being encouraged by the banks to borrow money. (3), we fell into the same trap, and asked for a big loan. (4), at the time we were sure that we could make it into a going concern,' said Charles Leggat, a farmer from the Highlands. 'The bank analysed the proposals we put forward and they agreed that it would be a highly profitable business.' Sure enough, within five years the Leggats were exporting trout and salmon products to hotels all over Europe, and (5) they took on over fifty staff. (6), with the advent of the recession, they began to lose ground as orders dried up. '(7), said Brenda Leggat, 'the business has now been valued by the bank at a fraction of its true worth. If they had left us to work our way out of our difficulties, (8) virtually bankrupting us, I am sure that we could have gone back into profit. As it is, we have been left without a livelihood, and the bank has not recovered what it lent us.' The Leggats both felt that their banks had not treated them fairly. '(9), they were falling over themselves to lend us the money initially, (10) now they are doing very little to keep the business going, and fifty local people in work.' A spokesman for the bank concerned refused to comment.

ADVANCED LANGUAGE PRACTICE

3 Read the interview and decide which answer (A, B or C) best fits each space.

Interviewer: The recent scandal involving your finance minister has done little to restore public confidence in the government.

Minister: (1) , I think the 'scandal', as you call it, has shown us to be a very moral party. The minister concerned resigned from his post and showed great contrition for what he'd done.

Interviewer: (2) , a scandal is a scandal. (3) , a senior minister accepts a large donation on behalf of his party from the entrepreneur Robert Tivwell. Then, five weeks later, Tivwell's company, which (4) just happens to be nearly bankrupt, wins a contract with the government worth millions of pounds.

Minister: Well, as I say, the minister has resigned, (5) I should point out that there is technically nothing illegal about what he did.

Interviewer: Yes, there is, minister. It's called bribery.

Minister: Well, you can call it that if you want. I prefer to call it 'sharp practice' (6) But it happens, it's always happened, and I'm sure it'll continue to happen. (7) , we will not condone this kind of financial dealing and will continue to stamp down on it.

Interviewer: This is pure double talk!

Minister: No, that's not true. (8) we take such matters extremely seriously. But we are realistic enough to know that we can't eliminate them altogether. You see, there is nothing to stop people or companies making donations to parties - (9) if we didn't have such money, we wouldn't be able to survive. It's just that the timing of such payments can be unfortunate. So each case has to be investigated on its merits. But (10) , this practice is causing less controversy than it has done under previous governments.

1 A Incidentally

2 A Even so

3 A By and large

4 A in contrast

5 A despite

6 A anyway

7 A Having said that

8 A As a result

9 A although

10 A in contrast

B First of all

B As a matter of fact

B Consequently

B incidentally

B although

B furthermore

B Moreover

B As a matter of fact

B thus

B in addition

C On the contrary

C Hence

C First of all

C at any rate

C whereas

C to be honest

C To make matters worse

C To some extent

C indeed

C broadly speaking

LANGUAGE PRACTICE

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| 2 A Even so | B As a matter of fact | C Hence |
| 3 A By and large | B Consequently | C First of all |
| 4 A in contrast | B incidentally | C at any rate |
| 5 A despite | B although | C whereas |
| 6 A anyway | B furthermore | C to be honest |
| 7 A Having said that | B Moreover | C To make matters worse |
| 8 A As a result | B As a matter of fact | C To some extent |
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|---------------------------|---------------------|-------------------------|
| 1 A Moreover | B On the other hand | C As well as |
| 2 A At least | B However | C To make matters worse |
| 3 A Incidentally | B At any rate | C As a result |
| 4 A To put it another way | B Nevertheless | C In contrast |
| 5 A what's more | B on the other hand | C to tell the truth |
| 6 A Hence | B Consequently | C However |
| 7 A In contrast | B Whereas | C To make matters worse |
| 8 A as opposed to | B as well as | C in addition to |
| 9 A However | B To tell the truth | C As a result |
| 10 A as well as | B whereas | C on the other hand |