

3

GRAMMAR

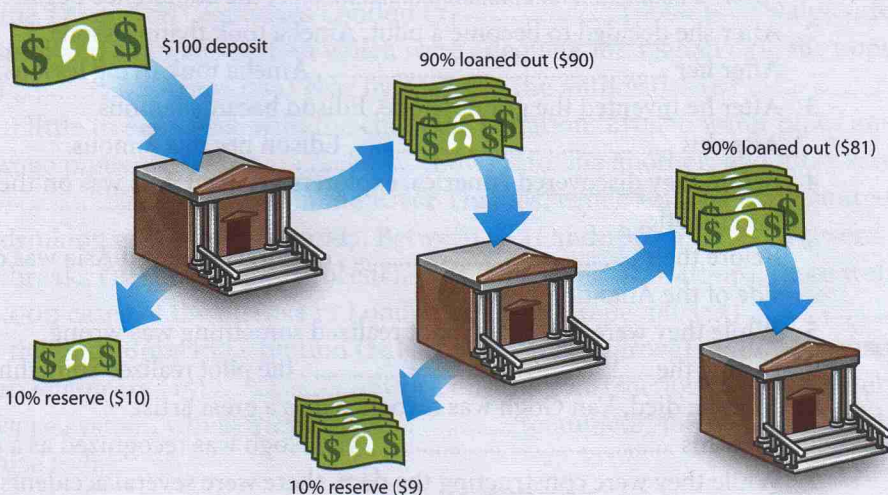
Practice 1

- 1 Complete the text by writing the correct form of a verb from the box in each space. Sometimes a negative form may be needed.

do	go out	keep	purchase	require
end up	hold back	make	receive	set

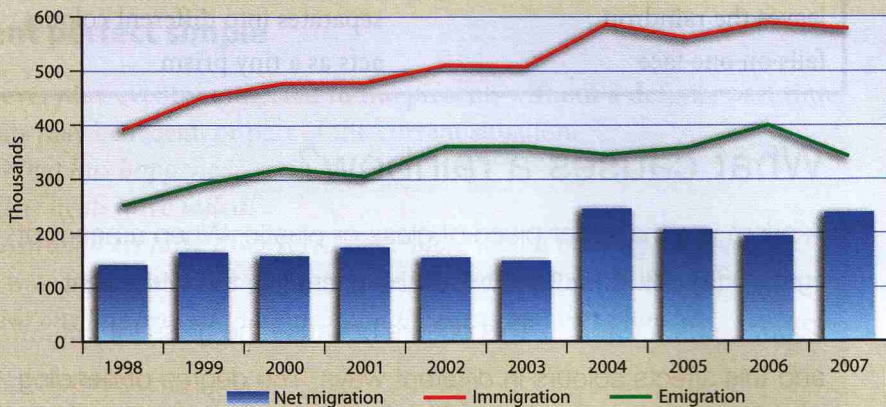
How do banks help the economy?

The banking system (1)*makes*..... money available to fuel the economy. It (2) this by lending money to customers. However, banks always (3) a certain amount of money in reserve. In some countries a central government authority, such as the Federal Reserve in the USA, (4) this reserve figure. The example below shows a 10% reserve figure, although many banking systems (5) the banks to keep to a precise figure. The bank either (6) this reserve amount in cash, or has credit for this amount at the central bank. When a bank (7) a deposit (\$100) it can lend 90% of this sum (\$90). This sum then (8) into the economy, where it (9) goods or services, and usually (10) in another bank. This second bank can then lend 90% of this deposit, and so on. In this way money circulates through the economy.



US banking system

2 The graph gives information about UK population figures from 1998–2007. Read the text and complete the questions that follow, using the information in brackets. Make any necessary changes.



Total International Migration to and from the UK 1998–2007

Every year quite large numbers of people move from their own countries to live in the UK. This table shows the figures for International Migrants, defined as ‘someone who changes their country of usual residence for at least a year’. Between 1998 and 2002 there was a steady rise in immigration, from just under 400,000 to over 500,000 per year. Although this figure remained more or less constant for the following year, a steep rise occurred between 2003 and 2004. This trend fell slightly in 2005, returned to 2004 levels in 2006, and now shows a slight downward trend. Of arrivals in 2007, 87% were non-British. They included 96,000 Polish citizens.

At the same time, large numbers of people leave the UK every year, either to return home, or to start a new life elsewhere. This trend peaked in 2006, when around 400,000 people left, but declined steeply in 2007. A fall in British citizens emigrating to Spain and France largely caused this drop in the numbers.

- 1 What information (the text and table/present) *do the text and table present?*
- 2 How (the text/define) an International Migrant?
- 3 In the immigration figures, what (happen) between 1998 and 2002?
- 4 (this figure/rise or fall) over the following year?
- 5 What (occur) between 2003 and 2004?
- 6 (this trend/continue) over the following three years or not?
- 7 How many Polish citizens (the 2007 arrivals figures/include) ?
- 8 When (the emigration figures/peak) ?
- 9 (this figure/remain) the same in the following year?
- 10 What (cause) this change?

3 Now write the answers to the questions.

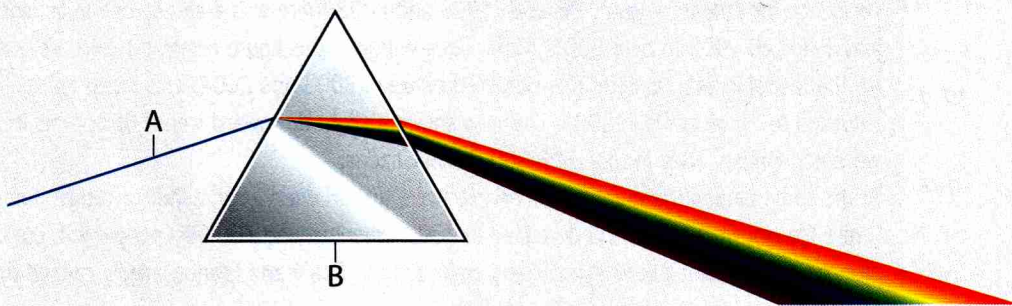
- | | |
|---------|----------|
| 1 | 6 |
| 2 | 7 |
| 3 | 8 |
| 4 | 9 |
| 5 | 10 |

4 Complete the text by writing a phrase from the box in each space.

- | | |
|------------------------------|---------------------------------------|
| become visible | depends on the wavelength of the beam |
| causes the light to bend | sees the range of colours |
| leaves the raindrop | separates into different colours |
| falls on one face | acts as a tiny prism |

What causes a rainbow?

A prism is a triangular piece of glass or plastic. When a beam of light (A) (1) *falls on one face* of the prism (B), the white light (2) This occurs because the glass (3) and this affects colours in different ways. The degree of bending (4) and as different colours have different wavelengths, the colours spread out and (5) We call these separated colours a 'spectrum'.



When it rains, each raindrop (6) and as light enters and leaves the raindrop, it breaks up into a spectrum. As each colour (7) at a slightly different angle, the eye (8) as a rainbow in the sky.