

Actual Test**06**

PART 5 / PART 6 / PART 7

READING TEST

In the Reading test, you will read a variety of texts and answer several different types of reading comprehension questions. The entire Reading test will last 75 minutes. There are three parts, and directions are given for each part. You are encouraged to answer as many questions as possible within the time allowed.

You must mark your answers on the separate answer sheet. Do not write your answers in your test book.

PART 5

Directions: A word or phrase is missing in each of the sentences below. Four answer choices are given below each sentence. Select the best answer to complete the sentence. Then mark the letter (A), (B), (C), or (D) on your answer sheet.

101. Pet owners are encouraged to register _____ the workshop on pet training and health offered by the community center.
 (A) of
 (B) from
 (C) in
 (D) for
102. The CEO held a press conference to _____ for the negative health effects caused by her company's products.
 (A) apologized
 (B) apologize
 (C) apologizes
 (D) apologizing
103. There is a _____ difference between the business's revenues during the peak season compared to the off-peak season.
 (A) prosperous
 (B) rural
 (C) significant
 (D) preparatory
104. The path through Morrison Park was constructed not only for cyclists _____ joggers.
 (A) but also
 (B) though
 (C) in addition to
 (D) neither
105. One of the supervisors questioned Ms. Marshall _____ her role in the misuse of the investment funds.
 (A) unless
 (B) among
 (C) about
 (D) into
106. The occupancy rate at Starburst Hotel has _____ by 24% due to increased competition.
 (A) relied
 (B) fallen
 (C) expired
 (D) coincided

TOEIC-SPEAKING MS NGOC

- 107.** A certificate of _____ was given to the participants in the public speaking skills course.
- (A) accomplishment
 (B) accomplish
 (C) accomplished
 (D) accomplishing
- 108.** The chef _____ prepares the entrée for a restaurant critic often comes out to greet him or her in person.
- (A) whose
 (B) what
 (C) either
 (D) who
- 109.** The negotiators made a few minor changes to the contract to make the terms _____ to both parties.
- (A) agreeable
 (B) agreement
 (C) agree
 (D) agreeing
- 110.** The allocation of funds to local schools is _____ on the number of children living in the district.
- (A) seen
 (B) based
 (C) placed
 (D) taken
- 111.** This palace was _____ used for public ceremonies and celebrations.
- (A) traditionally
 (B) traditional
 (C) tradition
 (D) traditions
- 112.** The successful candidate will be contacted by an HR representative once the hiring committee makes its _____ decision.
- (A) disposable
 (B) numerous
 (C) final
 (D) portable
- 113.** The chairperson _____ by an anonymous vote involving all members.
- (A) has been selecting
 (B) had to select
 (C) is selecting
 (D) will be selected
- 114.** Providing low-interest loans to small businesses is a key _____ of the recovery plan.
- (A) vacancy
 (B) status
 (C) component
 (D) rate
- 115.** The project would not have been a success without Mr. Ratcliffe's complete _____, which was demonstrated on several occasions.
- (A) dedicated
 (B) dedicate
 (C) dedicates
 (D) dedication
- 116.** City politicians will debate the _____ issue at the town hall meeting so that voters can have a better understanding of it.
- (A) competent
 (B) observant
 (C) complicated
 (D) indecisive

GO ON TO THE NEXT PAGE

TOEIC-SPEAKING MS NGOC

117. _____ the hospital experiences a power outage, power generators will turn on automatically to supply the necessary electricity.
- (A) If
(B) Until
(C) What
(D) So
118. After the tellers at Stewart Bank underwent extensive training, they treated the customers _____.
- (A) more courteously
(B) courteous
(C) most courteous
(D) courtesy
119. A gate agent at the airport announced a flight _____ caused by severe weather at the destination.
- (A) canceling
(B) cancels
(C) cancellation
(D) cancel
120. _____ the outdated equipment is replaced with state-of-the-art machinery, productivity will more than double.
- (A) Whether
(B) Later
(C) When
(D) Momentarily
121. In order to be eligible for this position, you must have at least five years of experience in the insurance _____.
- (A) preservation
(B) figure
(C) industry
(D) description
122. Through his extensive research into acquiring language skills, Dr. Harvey Ward has proven _____ to be a leader in the field.
- (A) he
(B) his
(C) himself
(D) him
123. The seafood sold by Pacific Plus is _____ and therefore must be transported in a temperature-controlled vehicle.
- (A) suitable
(B) widespread
(C) cautious
(D) perishable
124. The novelist said that his writing was _____ influenced by the late writer Edward Truitt.
- (A) manually
(B) insecurely
(C) regretfully
(D) profoundly
125. As _____ by the researchers, the new environmentally friendly laundry detergent performed as well as its competitors.
- (A) observing
(B) observed
(C) observation
(D) observe
126. The Green Society is dedicated to _____ public parks and other natural areas for future generations.
- (A) preserving
(B) consulting
(C) escorting
(D) inquiring

TOEIC-SPEAKING MS NGOC

127. The manufacturing plant that was damaged in the typhoon should ____ its operations later this month.

- (A) resumed
- (B) be resuming
- (C) had resumed
- (D) resuming

128. Because the team was already behind schedule, the manager did not ____ to Ms. Norton's vacation request.

- (A) accept
- (B) ensure
- (C) consent
- (D) finalize

129. The nasal spray allowed Bert to keep his seasonal allergies ____ control without having to get a prescription.

- (A) against
- (B) under
- (C) around
- (D) unto

130. Sales ____ unavailable to take your call at the moment will call you back as soon as possible.

- (A) representation
- (B) represents
- (C) representatives
- (D) representative

GO ON TO THE NEXT PAGE

PART 6

Directions: Read the texts that follow. A word, phrase, or sentence is missing in parts of each text. Four answer choices for each question are given below the text. Select the best answer to complete the text. Then mark the letter (A), (B), (C), or (D) on your answer sheet.

Questions 131–134 refer to the following notice.

To: Olivia Paulson
 From: Jonathan Hicks
 Date: July 19
 Subject: Procedural Review

An issue was brought up at the executives meeting last Thursday. Complaints of damaged goods after being shipped _____ dramatically in the last month. This may be a result of **131.** more fragile items being added to the products we now ship. _____ We are reviewing the **132.** packaging procedures for our products and are looking to add more steps to _____ that the **133.** products are packaged securely and delivered without damage.

Please inform the managers on the manufacturing team to attend an _____ meeting tonight **134.** at 7:00 P.M. We hope to address this problem and come up with a sound solution as quickly as possible so that normal business can resume.

- 131.** (A) increasing
 (B) have increased
 (C) were increased
 (D) increases

- 133.** (A) secure
 (B) affect
 (C) ensure
 (D) warrant

- 132.** (A) We are thinking of dropping such items from our product list.
 (B) We may need to increase the shipping and handling cost.
 (C) An added insurance cost for such items has been suggested.
 (D) Because of this, we have temporarily suspended the shipping of accessories and other fragile items.

- 134.** (A) emergency
 (B) necessity
 (C) decisive
 (D) extensive

TOEIC-SPEAKING MS NGOC

Questions 135–138 refer to the following advertisement.

Green Clean Services

Call us: 347-281-7834

_____ 2005, Green Clean has been providing professional and environmentally friendly
135. cleaning services of consistent high quality to all types of commercial and industrial facilities.

_____ We understand the contributions a good employee makes toward our _____, and we
136. commit to selecting the best available people to work for you.
137.

Green Clean's mission is to satisfy our customers needs on a daily basis while providing the best combination of quality, price, and delivery. We accomplish this by continually improving our systems of _____. Our goal is to make your facility extremely clean in the greenest way
138. possible. Visit our website today at www.greenclean.com

- 135.** (A) Until
(B) Around
(C) Since
(D) Through

- 137.** (A) success
(B) drive
(C) support
(D) determination

- 136.** (A) Drop in today to schedule a tour of one of our twenty facilities.
(B) We are the biggest manufacturer of environmentally cleaning supplies in the Northwest.
(C) As a service company, we consider our employees to be our most important asset.
(D) Allow us to work for you by calling us today to take care of all of your accounting needs.

- 138.** (A) to operate
(B) operates
(C) operated
(D) operation

GO ON TO THE NEXT PAGE

Questions 139–142 refer to the following notice.

Florist Wanted

Do you love making people smile? Does the idea of _____ your day being creative and working with nature appeal to you? If so, we would like to encourage you to apply to join our team at Wild Flowers Florists. _____ We are looking for someone who is customer-_____ first. Creativity is important, but it is secondary to the vision of the client. If you think _____ have what it takes to make people smile, please fill out our online application form on our website, www.WildFlowersFlorists.com.

139. (A) spend
(B) to spend
(C) spending
(D) spent

140. (A) You must be good with animals.
(B) Our company is committed to providing the best floral arrangements for our clients, no matter what their needs.
(C) We use the best fabrics in our designs.
(D) All people love our commitment to safety.

141. (A) oriented
(B) prime
(C) located
(D) sourced

142. (A) you
(B) I
(C) they
(D) we

TOEIC-SPEAKING MS NGOC

Questions 143–146 refer to the following letter.

October 21

Larry Mills

226 Highland Rivers

Fairbank, WA 20037

Dear Mr. Mills,

I am writing in reply to your complaint about the noise levels coming from the surrounding businesses around the apartment complex. _____, a few people living on the west wing of the building _____ concern over the noise levels. The building committee has conducted meetings over this issue and we have talked to the businesses. _____ Because of this, we are also looking to fortify the windows with noise-proof glass for residences living on the west wing. Once we have agreed upon the proposals, we will post the announcement on our bulletin board and you may receive a call. Until then, we ask for your _____ patience.

143.

(NEW)

145. (A) However, some of the noises are inevitable due to the nature of the businesses.

(B) They will fully cooperate with our committee.

(C) They have responded to our concerns and will work to keep noise levels low.

(D) However, they are losing money over this matter.

143. (A) As a result

- (B) Moreover
- (C) On the other hand
- (D) Unfortunately

144. (A) is expressing

- (B) have expressed
- (C) expression
- (D) be expressive

146. (A) continue

- (B) continues
- (C) continued
- (D) be continuing

GO ON TO THE NEXT PAGE

0937 768 092

PART 7

Directions: In this part you will read a selection of texts, such as magazine and newspaper articles, e-mails, and instant messages. Each text or set of texts is followed by several questions. Select the best answer for each question and mark the letter (A), (B), (C), or (D) on your answer sheet.

Questions 147–148 refer to the following invoice.

Henderson Inc.

1576 Stevens Road, Pleasantville, NY 10571
(231) 555-0786, www.hendersoninc.com

Order Number: 6694
Date: April 2
Customer: Susan Ward
709 Praise Street
Pleasantville, NY 10571
(203) 555-0167

| Item | Model | Quantity | Price |
|------------------------|-------|----------|------------|
| Extra-large microwave | MW132 | 1 | \$150.00 |
| Four-door refrigerator | RF4D | 1 | \$2,399.99 |
| Smart toaster | TR512 | 1 | \$45.50 |

Subtotal \$2,595.49
Tax \$230.18
Total due \$2,825.67

Local customers are eligible for free shipping on purchases over \$1,000.

147. What does Henderson Inc. sell?

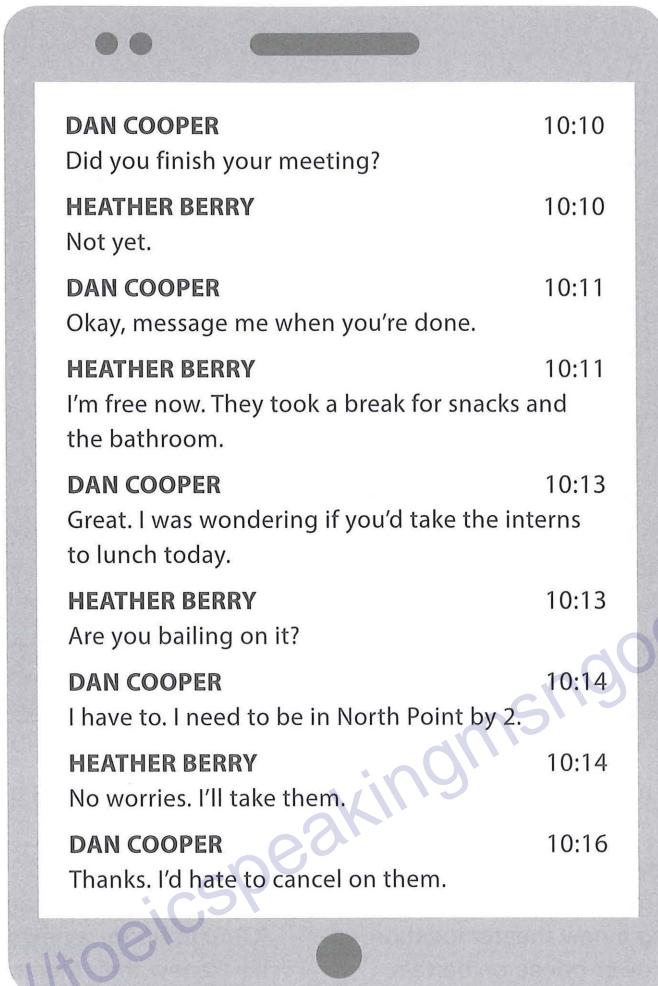
- (A) Home appliances
- (B) Office furniture
- (C) Computer equipment
- (D) Construction materials

148. What is indicated about Ms. Ward?

- (A) She must pick up her items in person.
- (B) She is eligible for a special discount.
- (C) She will receive her deliveries at no charge.
- (D) She paid with a check.

TOEIC-SPEAKING MS NGOC

Questions 149–150 refer to the following text message chain.



149. What is suggested about Ms. Berry?

- (A) She is eating a snack.
- (B) She will be promoted.
- (C) She is in the middle of meetings.
- (D) She plans on cancelling a lunch appointment.



150. At 10:13, what does Ms. Berry mean when she writes, "Are you bailing on it?"

- (A) She's asking if Mr. Cooper has finished his meeting.
- (B) She's inquiring if Mr. Cooper will be missing the appointment.
- (C) She wants to know if Mr. Cooper will go to North Point.
- (D) She would like Mr. Cooper to notify her when he leaves.

GO ON TO THE NEXT PAGE

Questions 151–152 refer to the following flyer.

Superbox Theaters

Superbox Theaters is now offering reduced prices on matinée tickets this December. Use this early-bird special and pay half the price for the first matinée show. This offer applies to all movies, seven days a week, even including our new releases!

Group visits from schools and companies are encouraged. If you have a large group, you might want to reserve your tickets in advance.

Tickets can be purchased in person from theater staff or online at www.superboxtheaters.com and www.abcticketworld.com. Additionally, when buying tickets online, we offer the convenience of choosing your seat number. Information and reviews of current and upcoming films are also available on the website. Come on down to Superbox Theaters and take advantage of this great offer.

151. What is indicated about Superbox Theaters?

- (A) It will screen fewer films this December.
- (B) It is hiring part-timers.
- (C) It will be adding a new theater location.
- (D) It is providing lower prices on certain screenings.

152. What are customers able to do on the website?

- (A) Demand a refund
- (B) Select a seat location
- (C) Sign up for a newsletter
- (D) Renew their membership

TOEIC-SPEAKING MS NGOC

Questions 153–154 refer to the following e-mail.

To Aaron Sandler <asandler@milleradvertising.com>
From Sam Miller <smiller@milleradvertising.com>
Subject Tuesday's Meeting
Date November 12

Dear Mr. Sandler,

This month's business review meeting is scheduled for Thursday, November 15. As you know, this meeting is a great opportunity for us to assess our operating plan and to make any adjustments that might help us keep up with constant changes in the marketplace. As an advertising agency, it's crucial we stay informed about the newest market trends. Therefore, I was excited when I heard that Tsuyoshi Ito, manager of our Japanese branch, would be visiting this Friday. In order to take advantage of his expertise and knowledge, I would like to change the meeting date so that Mr. Ito can attend.

This will be Mr. Ito's first time in the country, so I would like you to pick him up from the airport. A company car will be provided to you for this purpose. I will e-mail again once I have more details concerning Mr. Ito's arrival time.

Sincerely,

Sam Miller
President
Miller Advertising

153. What is the purpose of the e-mail?

- (A) To reschedule a meeting
- (B) To request a monthly operating report
- (C) To introduce a new employee
- (D) To propose a new marketing strategy

154. What does the e-mail indicate about Mr. Ito?

- (A) He is changing positions.
- (B) He often travels for business.
- (C) He works in advertising.
- (D) He is a client of Mr. Miller's.

GO ON TO THE NEXT PAGE

TOEIC-SPEAKING MS NGOC

Questions 155–157 refer to the following e-mail.

To Bridget Lee
From Victor Thomas
Subject Shipment
Date June 25

Hello Bridget,

– [1] – Our shipment of beverages will arrive tomorrow morning around 10:00 A.M. Please keep inventory and make sure that all the shipments are accurate as they are unloaded. Also, some of the beverages will need to be refrigerated right away so please make sure that that issue is taken care of in a timely fashion. – [2] – The temperatures are expected to be high tomorrow so we'll need to get all the shipments to storage as soon as possible. – [3] – We have 2 refrigerated trucks we'll send with you and we'll have a crew waiting for your arrival at the warehouse. – [4] –

If there are any problems or you need any help with issues that arise, please contact me by phone. I'll be in the office early tomorrow.

Thanks,

Victor

155. What is the purpose of the e-mail?

- (A) To inform the suppliers of a mistake
- (B) To give an employee instructions
- (C) To order a shipment of beverages
- (D) To keep inventory of products

156. Why is Victor concerned about the shipment?

- (A) The products are fragile.
- (B) They may arrive late.
- (C) They are temperature sensitive.
- (D) They are for an important client.

(NEW)

157. In which of the positions marked [1], [2], [3] and [4] does the following sentence belong?

“I'm worried about the weather.”

- (A) [1]
- (B) [2]
- (C) [3]
- (D) [4]

Questions 158–160 refer to the following advertisement.

Marigold Bakery

451 Clark Street, Ellis Town
253-555-1298

Marigold Bakery is a family-run business that has been making delicious and irresistible sweet treats for over 30 years. Our store is located in historic downtown Ellis Town and offers a warm decor and inviting atmosphere.

We offer:

- Made-to-order pastries for parties, weddings, and corporate events
- Gluten- or sugar-free refreshments and vegetarian sandwiches
- Custom cake designs

Hours:

Monday to Saturday, 9:00 A.M. to 5:00 P.M.

We will be closing this September in order to expand the size of our store.

Sunday cooking class:

Marigold Bakery values positive interactions with the community. Therefore, we are currently holding a cooking class for teenagers in the community. Baking teaches the values of patience and hard work!

158. What is mentioned about Marigold Bakery?

- (A) It is internationally known.
- (B) It employs local students.
- (C) It offers options for those with dietary restrictions.
- (D) Its store space can be rented for various events.

160. What is indicated about the cooking class?

- (A) It will be held at a community center this year.
- (B) It has been going on for over 30 years.
- (C) It is taught by an experienced baker.
- (D) It is designed for local teenagers.

159. According to the advertisement, what will happen in September?

- (A) The store will shut down for renovations.
- (B) A classroom will be constructed.
- (C) The menu will be expanded.
- (D) The shop will cater a community event.

GO ON TO THE NEXT PAGE

TOEIC-SPEAKING MS NGOC

Questions 161–164 refer to the following online chat discussion.

Peter Jones Lunch

| | | |
|-------------|---------|---|
| Peter Jones | [12:10] | I'm heading to the new pizza parlor across the street for lunch. Does anyone want to join me? |
| Martin Lee | [12:10] | Count me in! |
| Laura Vans | [12:11] | Theo and I are working on our presentation for tomorrow so we can't. |
| Theo Gibbs | [12:12] | Can you bring back some pizza for us? |
| Peter Jones | [12:13] | Sure. What kind of pizza do you want? |
| Laura Vans | [12:14] | I'll take whatever their best selling pizza is. One large slice will be enough for me. |
| Theo Gibbs | [12:15] | Pepperoni for me. One slice. |
| Peter Jones | [12:15] | No problem. I'll be back in one hour. Is your presentation about the new product line? |
| Laura Vans | [12:16] | Yes, we're almost finished but we're working on making the visuals more impressive. |
| Martin Lee | [12:17] | If you'd like, I can help you with the visuals. I have a bit of a background in computer graphics. |
| Theo Gibbs | [12:17] | That would be great. Laura and I are good with basic computer programs, but neither of us is very good at making visuals. |
| Peter Jones | [12:18] | When Martin and I come back, we can help you finish your presentation. |
| Laura Vans | [12:18] | Thanks so much! |
| Theo Gibbs | [12:19] | Awesome! |

161. Where most likely are the participants?

- (A) At a restaurant
- (B) At a pizza shop
- (C) At a company
- (D) In an electronics shop

162. At 12:10, what does Martin Lee mean when he says, "Count me in"?

- (A) He's doing a presentation.
- (B) He's in his office.
- (C) He would like to go out for lunch.
- (D) He's currently in a meeting.

163. What is indicated about the presentation?

- (A) It will be presented after lunch.
- (B) It is about new products.
- (C) It is very long.
- (D) It needs more information.

164. What will Martin Lee most likely help the presenters with?

- (A) Their graphics
- (B) Their information
- (C) Their computer use
- (D) Their presentation format

TOEIC-SPEAKING MS NGOC

Questions 165–167 refer to the following e-mail.

To: All Employees <staff@jointsystems.com>
From: Fred Hanes <fhanes@jointsystems.com>
Subject: Community Park Cleanup
Date: February 12

Joint Systems is a company that tries to take every opportunity to give back to our community. Therefore, I am urging all of our employees to take part in the upcoming community park cleanup sponsored by the city of Harrisburg. Without the dedication of volunteers, our parks and public spaces would not be free of litter. Donate some of your free time to keeping Harrisburg a beautiful and inviting city.

The community park cleanup will be held next Friday, February 18, from 1:00 to 5:00 P.M. Employees who wish to participate will leave work at lunchtime, yet will still be paid as if they had worked a full day. Volunteers are asked to bring supplies such as protective outerwear, tools, insect repellent, trash bags, and snacks.

A shuttle bus will depart from the company parking lot at 1:20 P.M. on Friday to take volunteers to the volunteer location. If you have a specific preference concerning the type of work you would like to do, please contact Event Organizer Don Lewis at 435-555-6768.

We appreciate everyone's enthusiasm and support.

Fred Hanes
Human Resources, Joint Systems

165. What is the purpose of the e-mail?

- (A) To organize a business trip
- (B) To request updated information
- (C) To offer additional skills training
- (D) To promote a community event

166. What would probably NOT be necessary for participants?

- (A) A company uniform
- (B) A mosquito spray can
- (C) A rake
- (D) A sandwich

167. According to the e-mail, what is Mr. Lewis responsible for?

- (A) Raising awareness about food waste
- (B) Analyzing customer feedback
- (C) Assigning individuals tasks
- (D) Cleaning a community center

GO ON TO THE NEXT PAGE

Questions 168–171 refer to the following web page.

The screenshot shows a web browser window with the URL <http://www.sanchezcardealership.com/about> in the address bar. The page title is "Sanchez Motors". Below the title is a navigation menu with links for ABOUT, NEWS, MODELS, SERVICES, and COMMUNITY. The main content section is titled "About Sanchez Motors". It contains text about Carlos Sanchez's dream of owning his own car dealership and the types of vehicles they carry. It also mentions a special offer for Spitfire pickup trucks and Stark SUVs. The page ends with information about their location and operating hours.

Carlos Sanchez always had the dream of owning his own car dealership ever since he started working as an assistant in an auto repair shop. After saving his money for ten years, he finally opened Sanchez Motors and has been serving the community with integrity and pride ever since. Sanchez Motors carries all kinds of vehicles, from sports cars and vans to SUVs and trucks. Not sure what car fits your needs? Then come on down and try driving a variety of vehicles to see what's right for you.

Until the end of the year, Sanchez Motors is giving you an amazing offer on our popular line of Spitfire pickup trucks and Stark SUVs. If you make a down payment of just \$3,000, you will be eligible for an extremely low interest rate on your monthly installments.

Sanchez Motors is located off Highway 5, just outside of the town of Stockton. We are open 7 days a week, from 9:00 A.M. to 9:00 P.M. Don't hesitate, and come pay us a visit!

168. What is indicated about Mr. Sanchez?

- (A) He works at an auto repair shop.
- (B) He started his own business.
- (C) He is a race car driver.
- (D) He designs a variety of vehicles.

169. The word “carries” in paragraph 1, line 4, is closest in meaning to

- (A) moves
- (B) manufactures
- (C) sells
- (D) develops

170. What is suggested about Sanchez Motors?

- (A) It allows customers to test products.
- (B) It operates a store in downtown Stockton.
- (C) It offers vehicle customization.
- (D) It closes on weekends.

171. What is available to customers until the end of the year?

- (A) Discounts on sports cars and vans
- (B) An extended warranty at no extra cost
- (C) A special payment option
- (D) A free oil change with any purchase

Questions 172–175 refer to the following article.

Clean and Green

The town of Korden has much to celebrate as the new hydrogen fuel car company, Newmark, plans to open a massive manufacturing plant in the next few months. – [1] – Newmark already supplies some of the greenest cities around the world including Vancouver, Singapore, Honolulu, and Amsterdam with hydrogen-fueled public buses and taxis. – [2] – The company is forecast to grow by 120% in the next 5 years. Furthermore, the opening of the plant in Korden is expected to bring in 300 new jobs. – [3] – The old Handai facilities will be the site of the new Newmark facilities. The mayor of Korden is also working to provide government subsidies to those who purchase a hydrogen-fueled car in hopes that the gas guzzling conventional cars eventually become a thing of the past. – [4] –

172. What is the main topic of the article?

- (A) Alternative energy sources
- (B) Environmentally friendly cities
- (C) The opening of a new factory
- (D) The future of car companies

173. What will happen to the old car factories?

- (A) They will be destroyed and rebuilt.
- (B) They will be the new site of the hydrogen fuel car company.
- (C) They will be turned into office buildings.
- (D) They will house all the old conventional cars.

174. What is suggested about Korden?

- (A) It will become one of the greenest cities.
- (B) Its economy will stay stagnant.
- (C) It will attract new car companies.
- (D) It will grow economically.

NEW

175. In which of the positions marked [1], [2], [3] and [4] does the following sentence belong?

“This is welcome news for a town that has suffered economically after the closure of its car manufacturing plants in the 1990’s and after its stagnant growth since then.”

- (A) [1]
- (B) [2]
- (C) [3]
- (D) [4]

GO ON TO THE NEXT PAGE

TOEIC-SPEAKING MS NGOC

Questions 176–180 refer to the following e-mail and web page.

From: Kevin Draper <kdraper@fivestarbank.com>
To: Sam Brown <sbrown@zippy.com>
Date: April 22
Subject: Home Loan

Dear Mr. Brown,

Thank you for choosing Five Star Financial Bank as the provider of your home loan. We strive to offer you the most competitive repayment plans as well as superb customer support. Below is a summary of the loan you have taken out with us.

| Mortgage Type | Amount | Repayment Period |
|-----------------------|-------------|------------------|
| Home Opportunity Loan | \$70,000.00 | 15 years |

During the period of your loan, senior banker Martha King will be in charge of your repayment plan. Understanding the terms of your loan is crucial to successfully paying back your loan and avoiding penalties. We advise you to schedule a time to meet with Ms. King so she can help to further familiarize you with your home loan.

If you sign up for our online banking services, you will be able to quickly and conveniently check on your repayment progress.

Thanks again for trusting Five Star Financial Bank with your home loan.

Sincerely,

Kevin Draper
Loan Specialist
Five Star Financial Bank

Listed below are the various home loans available to members of Five Star Financial Bank. Learning about different kinds of loans will help you make an informed decision. Review the loan choices below and decide which loan is right for your situation.

Fixed-Rate Mortgage Loan - This loan ensures that your interest rate and monthly principal repayment remain the same during the entire period of your loan. This loan protects you from rising interest rates and may be a good choice if you plan to live in your home for a long time.

Adjustable-Rate Mortgage Loan - Your interest rate remains fixed for the initial 5 years, and then is adjusted annually. Typically, this loan has a lower initial interest rate than on a fixed-rate mortgage.

Interest-Only Mortgage Loan - During the initial 5 years of the loan, you are required to make payments on interest only. This option is suitable for those with fluctuating incomes. When your finances are tight, you can make the interest-only payment. And when your earnings increase, you can make payments on principal.

Home Opportunity Loan - This special loan is designed for first-time home buyers. You do not need a large down payment and a perfect credit rating in order to qualify for this loan.

TOEIC-SPEAKING MS NGOC

- 176.** What does Mr. Draper suggest Mr. Brown do?
- (A) Apply for a position
 - (B) Arrange a meeting
 - (C) Make a down payment in April
 - (D) Become a bank member
- 177.** How is Mr. Brown advised to keep track of his loan?
- (A) By meeting with Mr. Draper
 - (B) By reading a regular e-mail from a bank
 - (C) By using banking services on the Internet
 - (D) By calling a bank hotline
- 178.** What information does the web page provide?
- (A) Bank account statements
 - (B) Quarterly interest rates
 - (C) Repayment options
 - (D) A roster of members
- 179.** What plan is suitable for those with unstable earnings?
- (A) Fixed-Rate Mortgage Loan
 - (B) Adjustable-Rate Mortgage Loan
 - (C) Interest-Only Mortgage Loan
 - (D) Home Opportunity Loan
- 180.** What is indicated about Mr. Brown?
- (A) He made a large down payment.
 - (B) He earns a steady salary.
 - (C) He recently bought his first home.
 - (D) He will retire in the near future.

GO ON TO THE NEXT PAGE

Questions 181–185 refer to the following article and e-mail.

Madison Business Update

November 15—Sun Microchips is the largest producer in the country of the integrated circuits that go into computers, smartphones, and other digital electronics. The company has recently built a new factory in Madison and will begin operations starting in January of next year. The chief executive officer of Sun Microchips, Melinda Piers, stated that, "As the market for consumer electronics continues to become larger and larger globally, companies like Sun Microchips are expanding to meet the needs."

"We are looking to hire a variety of people such as factory workers, personnel employees, and accountants. We expect the opening of the factory to create over 200 jobs in Madison," said Ms. Piers. She noted that the company will try to hire local applicants first, but that those living outside of Madison are also encouraged to apply.

Applicants must submit their résumé by November 25 by e-mailing Tina Zimmerman at tzimmerman@sunmicrochips.com. Sun Microchips will be holding interviews next month on two separate dates. Those applying as general laborers for jobs on the assembly line should schedule an interview between December 3 and 8. Those interested in positions in personnel, accounting, and customer service are required to schedule an interview between December 9 and 11.

To: Tina Zimmerman <tzimmerman@sunmicrochips.com>
From: Jake Henry <jakehenry@tnamail.com>
Date: November 21
Subject: Opening at Sun Microchips
Attachment: résumé.doc

Dear Ms. Zimmerman,

I recently read an article in the *Madison Business Update* about the openings at a new factory in Madison. As a former employee of Sun Microchips, I was excited by the prospect of joining your company again.

Please see the attached file. I would really appreciate it if you would give me a chance to have an interview. Anytime on December 10 will work for me. If you would like to learn more about my past work experience with Sun Microchips, you can contact my former supervisor, Todd Smith. He is still working there.

I look forward to meeting you.

Jake Henry

TOEIC-SPEAKING MS NGOC

181. According to Ms. Piers, what is true about consumer electronics?

- (A) Their demand is constantly increasing.
- (B) They are becoming more and more expensive.
- (C) They will be produced only in a few countries.
- (D) They can affect users' health.

182. What is Sun Microchips planning to do?

- (A) Launch the latest model of smartphone
- (B) Build a new factory overseas
- (C) Give preference to local job candidates
- (D) Hire a new chief executive officer

183. Who most likely is Ms. Zimmerman?

- (A) A computer technician
- (B) A human resources manager
- (C) A factory worker
- (D) An accountant

184. What is the purpose of the e-mail?

- (A) To quit a job
- (B) To postpone an appointment
- (C) To ask for an interview
- (D) To accept a job offer

185. What can be inferred about Mr. Henry?

- (A) He is a local resident of Madison.
- (B) He has a degree in computer science.
- (C) He currently works at Sun Microchips.
- (D) He wants an office position.

GO ON TO THE NEXT PAGE 

TOEIC-SPEAKING MS NGOC

Questions 186–190 refer to the following e-mails and advertisement.

From: Henry Choi <henrychoi@neatsolutions.com>
To: Jenny Davis <jennydavis@tmgolf.com>
Date: August 8
Subject: Endless Acres Golf Club
Attachment: draft

Dear Ms. Davis,

Attached is the newest draft of the advertisement for Endless Acres Golf Club. I have incorporated the advertising slogan you sent me into my design. I used a combination of eye-catching graphics to grab the attention of newspaper readers. I also added some helpful information to the end of the advertisement. Please let me know if the design and new additions meet your expectations. Along with the concurrent television ad, I think this advertisement will help bring a lot of new customers to Endless Acres Golf Club.

Sincerely,

Henry Choi

Endless Acres Golf Club

TOEIC-SPEAKING MS NGOC

From: Logan Mankins <lmannkins@crushing.com>
To: reservations@endlessacresgolfclub.com
Date: July 6
Subject: Re: Tee Time and Dinner for 10

Hello,

I saw your ad in the newspaper and I have a couple quick questions about your deals. First, we have a group of ten golfers. Now I know most courses generally limit a group to four players to keep up the pace of play, but I was really hoping you could make an exception for us and allow two groups of five. We will even rent golf carts to ensure that we don't cause a delay. As for the \$5 gift cards to the pro shop, I was wondering if they could be pooled together for one large purchase. It is my son's birthday and I would like to buy him a new putter and they are awfully expensive these days. \$50 bucks could go a long way to giving him a great gift!

We would like to tee off around 11:30 A.M. on Saturday, July 20th, and then have dinner there at about 6:00 P.M. Please write back to confirm our tee time and answer my queries. Thank you for your time!

Have a great day,

Logan Mankins

GO ON TO THE NEXT PAGE →

TOEIC-SPEAKING MS NGOC

- 186.** How does Logan Mankins propose to keep his two groups of 5 golfers from delaying the other golfers on the course?
- (A) He guarantees they will play fast.
(B) He promises that they are very good at golf.
(C) He writes that he will buy a new putter for his son.
(D) He informs the club that the two groups will be driving golf carts.
- 187.** Where would the advertisement most likely appear?
- (A) On television
(B) In a magazine
(C) In a newspaper
(D) On a billboard
- 188.** What has been added to the advertisement?
- (A) Promotional details
(B) Driving directions
(C) Contact information
(D) Customer reviews
- 189.** What does Logan Mankins want to do with the \$5 credit the members get for the golf shop?
- (A) He wants to buy his son a putter with his.
(B) He wants to use them to pay for green fees.
(C) He wants to combine it with the 20% group discount.
(D) He wants to combine all of the discounts together and apply it to one purchase.
- 190.** What did The Rolling Meadows Daily indicate about Endless Acres Golf Club?
- (A) The location is convenient.
(B) The facilities are well kept.
(C) The membership fees are affordable.
(D) The restaurant updates its menu regularly.

TOEIC-SPEAKING MS NGOC

Questions 191–195 refer to the following e-mail, schedule and online chat board.

To: Library Members <members@claytonlibrary.edu>
From: Holly Allen <hollyallen@claytonlibrary.edu>
Subject: Events This Month
Date: August 1
Attachment: August Event Calendar

Dear Members of the Clayton Library,

Thank you for your continued support of the Clayton Library. Your monthly membership fees help us to obtain new books, computers, journal subscriptions, and other resources that are useful to the entire community. We would like to inform you of some special upcoming events this month you may be interested in attending.

First, famous children's book author and storyteller Ebert Butler will be visiting our library. He will be reading from his new book, *The Mysterious Cat*, and signing autographs. His book was recently nominated for the Children's Book of the Year Award. Kathy Butler, Mr. Butler's wife, will also be in attendance at this event. She has drawn the pictures in most of Mr. Butler's books, including *The Mysterious Cat*. This event costs \$10 but is provided free for library members.

Later in the month, renowned wildlife photographer Nina Brooks will be holding an exhibition on the main floor of the library. Ms. Brooks recently returned from a trip to Kenya, where she photographed cheetahs, giraffes, elephants, and other animals. Her photographs capture the vividness of the wildlife and the majesty of nature.

In addition to these two featured events, there will be a variety of workshops, games nights, and other events this month. Check the attached calendar for details. All events, including Movie Night, are free unless noted otherwise.

Sincerely,

Holly Allen
Library Events Coordinator

Clayton Library Events Calendar

August

| Date/Time | Event Title | Notes |
|-------------------------------|-----------------------------------|----------------------------|
| Saturday, Aug. 2, 5:00 P.M. | Creative Writers Workshop | Led by Donna Ward |
| Friday, Aug. 8, 7:00 P.M. | Movie Night | Family-friendly event |
| Sunday, Aug. 17, 6:00 P.M. | <i>The Mysterious Cat</i> Reading | Entrance cost of \$10 |
| Wednesday, Aug. 20, 3:00 P.M. | Knitting Club | Complimentary refreshments |
| Saturday, Aug. 30, 2:00 P.M. | Photo Exhibition Opening | Entrance cost of \$5 |

Clayton Library Community Chat Board**August 1****> User ID: Jjohnson231**

Subject: Creative Writers Workshop August 2

Hey, is anybody going to go to the writers workshop tomorrow? I heard that Donna Ward is an outstanding teacher. I could really use some feedback on my latest short story too. Post if you are going! ~Jim

**> User ID: Storytimechuck**

Subject: Re: Creative Writers Workshop August 2

Hey jjohnson231! I am going for sure. You are right, Donna is the best. Her knowledge of narrative and pacing have really helped me with my screenplay. Maybe I could read through your short story after the workshop and give you my feedback too? The more eyes the better, I always say! I'll let you take a look through my screenplay too if you are interested. See you tomorrow! ~Chuck

191. What is the purpose of the e-mail?

- (A) To introduce new members
- (B) To promote upcoming events
- (C) To announce some schedule adjustments
- (D) To solicit donations

192. What is indicated about Ebert Butler?

- (A) His wife is an illustrator.
- (B) He has recently published his first book.
- (C) He has several cats.
- (D) He will receive an award soon.

193. According to the chat board, what does Donna Ward excel at?

- (A) Creating vivid photographs
- (B) Writing successful screenplays
- (C) Understanding the role of timing and storylines
- (D) Working with young poets

194. When can library users meet Kathy Butler?

- (A) On Wednesday
- (B) On Friday
- (C) On Saturday
- (D) On Sunday

195. What will likely happen after the Creative Writers Workshop on August 2?

- (A) Everyone will know how to write poetry better.
- (B) Chuck and Jim will exchange their work to give each other feedback.
- (C) Donna Ward will publish her novel.
- (D) Chuck and Donna will work with Jim's short story.

Red Rock Leather Goods

Thank you for purchasing a leather product from Red Rock Leather Goods. We manufacture all of our products to meet the highest quality standards and pride ourselves on excellent customer service. All of our products are individually and meticulously made by skillful craftsmen. We offer a lifetime guarantee that covers all defects in craftsmanship except normal wear and tear. We will repair or replace any pieces due to our fault for as long as you own your Red Rock product.

If your Red Rock product is not under warranty, we offer repairs at the following rates:

| | Wallets | Handbags | Jackets |
|-------------------------------|---------|----------|---------|
| Missing button repair | \$10 | \$15 | \$20 |
| Zipper repair and replacement | \$20 | \$30 | \$45 |
| Seam repair and stitching | \$40 | \$50 | \$60 |

The warranty is non-transferable and covers only the original purchaser. Additionally, the sales receipt is necessary to validate your warranty and receive service. This warranty does not apply to products purchased from second-hand stores or unauthorized dealers.

Red Rock Leather Goods

Repair Request Form

Name: Melisa Perkins
 Date: February 28
 Address: 458 Center Circle Drive, Chicago, IL
 Product: Coco TX Handbag

Description of repairs to be made:

I bought this item last year from a Red Rock Leather Goods store in Chicago, IL. However, after just six months, the zipper became jammed and no longer opens or closes. Because this is a manufacturing defect, I assume it will be covered by the warranty. I have been a regular customer of Red Rock Leather Goods for 12 years, and this is the first time I have had a problem.

I have read and agree to all the terms concerning returns and repairs. I certify that this product was purchased at an official Red Rock Leather Goods store and that I am the original purchaser of this product.

Signature: Melisa Perkins

Date: February 28

Note: It may take some time for your product to be returned to you. If you have any questions, please call us at 812-555-8541.

GO ON TO THE NEXT PAGE

Dear Melisa Perkins,

Thank you for submitting your request for repairs to your Red Rock Leather Goods Coco TX Handbag. We have received and inspected your item and documents and concluded that it falls within our warranty. It is scheduled to go in for repair this coming week. Once it has been returned to working order, we will express mail it to the address you provided in your Repair Request Form. I would like to thank you on behalf of Red Rock Leather Goods for your 12 years of patronage and apologize for any inconvenience the failure of your Coco TX Handbag has caused you.

Sincerely,

Cheryl Timmins,

Customer Service Specialist

Red Rock Leather Goods

196. What is indicated about Red Rock Leather Goods' products?
- (A) They are sold nationwide.
 - (B) They are relatively expensive.
 - (C) They are made by hand.
 - (D) They come in a variety of colors.
197. Why did Ms. Perkins fill out a form?
- (A) To receive a cash refund on a product
 - (B) To report a defective item
 - (C) To file a customer service complaint
 - (D) To extend a warranty contract
198. How much would Ms. Perkins be charged if her item was purchased at a second-hand store?
- (A) \$15
 - (B) \$20
 - (C) \$30
 - (D) \$45
199. In the letter to Melisa Perkins, the word "patronage" in line 7 is closest in meaning to
- (A) Marketing
 - (B) Support
 - (C) Competition
 - (D) Investment
200. What can you infer from the letter to Melisa Perkins approving her request for warranty coverage?
- (A) It was a manufacturing defect.
 - (B) Red Rock Leather Goods is a quality brand.
 - (C) Melisa Perkins included her receipt of sale from an authorized Red Rock Leather Goods store.
 - (D) Melisa Perkins included \$30 for zipper repair to her Coco TX Handbag.

NO TEST MATERIAL ON THIS PAGE

Stop! This is the end of the test. If you finish before time is called, you may go back to Parts 5, 6, and 7 and check your work.