TOEIC VOCABULARY TEST 4

# Part 5 Incomplete Sentences

*Choose the word that best completes the sentence*

1. I’m going to call the bank manager ahead of

time to make certain that she will a personal check to start a new account.

(A) accept (C) acceptance

(B) accepted (D) acceptable

1. We felt about applying for such a large loan.
2. cautiously (C) cautioning
3. caution (D) cautious
4. Every month my automatic car loan payment
5. The number of withdrawals at no charge from your savings account is to three.

(A) restricting (C) restrict

(B) restricted (D) restriction

1. There is a counter in the bank lobby where customers can their documents.

(A) signing (C) sign

(B) singed (D) signature

1. These must be completed before the

shows up as a

statement.

on my monthly

close of business today.

(A) transacts (C) transacted

(A) deduct (C) deducting

(B) deduction (D) deducted

1. transacting (D) transactions

# Part 6 Text Completion

Dear Customers,

Our records show that you qualify for our new automatic mortgage payment plan. Under this plan, your monthly mortgage payments 7 from your savings account automatically. Now you no longer have to worry about making your payments on time! We do it all for you. You must maintain a sufficient

8 in your account to cover monthly payments. If you are interested in participating in this plan, simply complete the enclosed form. Certain 9 apply to this plan, so read the explanation on the back of the form carefully. You may return the form in the enclosed envelope. Don’t forget to sign it at the bottom. Your automatic deductions could begin as early as next month.

1. (A)deduct 9. (A) restrictions

(B)deducted (B) restrictive

(C)are deducted (C) restricted

(D)are deducting (D) restricts

1. (A) dividend
2. balance
3. transaction
4. down payment

# Part 6 Incomplete Sentences

*Choose the word that best completes the sentence.*

10. The firm’s

business administration.

studied finance and

13. At the end of next week, all the division heads will meet to present one consolidated

1. account (C) accounted .
2. accounting (D) accountant
3. The account manager has a tremendous amount of wealth in a very short time.

(A) accumulated (C) accumulating

(B) accumulation (D) accumulates

1. We went over our records carefully in order to prepare for the meeting with the

(A) audit (C) auditing

(B) auditor (D) audited

(A)budgeting (C) budgeted

(B)budget (D) budgets

1. I some savings in my bank account before I made any investments in business.
2. building up (C) built up
3. build up (D) build
4. All the employees will benefit if the company’s continue to increase.
5. profited (C) profits
6. profitable (D) profitably

=

# Part 6 Text Complete

# Wilson and Jones, Ltd Accountants

**We specialize in small business**

Are you having trouble reconciling you our accounts?

Do you need to improve your tax situation?

Do you want to get out of debt and make your business 16 ?

Wilson & Jones, Ltd, is a full – service accounting firm that can help small business owners like you with all aspects of your accounts. On budget planning service will help you pay off 17 debts so that you can star accumulating savings. Our tax service provides tax planning assistance, tax return preparation, and preparation for audits. Our bookkeeping service guarantees that your accounts are always up to date. Call us today for an appointment. You’ll be out of the red and free of 18 tomorrow.

1. (A) profiting 18. (A) debate

(B)profitable (B) doubt

(C)profitably (C) debit

(D)profiteer (D) debt

1. (A) client
2. budget
3. turnover
4. outstanding

# Part 5 Incomplete Sentences

*Choose the word that best completes the sentence*.

22. After months of study and research, the

1. The stockbroker recommended investing decided to put his money into new

some money more .

1. aggressive (C) aggressively
2. aggression (D) aggressor
3. All employees are encouraged to a percentage of their earnings to the retirement fund.

(A) committed (C) commitment

(B) commit (D) committing

facilities and materials.

(A)investor (C) investing

(B)investment (D) invested

1. A good financial analyst will advise investor on strategies that will generate higher .
2. returned (C) returns
3. returning (D) returnable
4. Is it to consider funding a new

21. Because he had made such investments, he lost very little money when he stock market went down.

(A) conservative (C) conservatively

(B) conserved D) conserve

project when we haven’t even seen the returns from the last one?

1. wisdom (C) wisely
2. wisest (D) wise

# Part 6 Text Completion

Many people try to save money by acting as their own investment advisors. This is not usually considered to be a wise choice. In the long term, it can actually end up costing the investor more money because of poor investment decisions. A professional investment advisor understands investment options more thoroughly than the layperson ever could. A good investment advisor becomes familiar with her client’s

25 toward investing and gives advice accordingly. The advisor makes certain recommendations to clients who are conservative investors and makes different recommendations to clients who prefer to invest more 26 . The best way to create a strong investment 27 that matches your needs and preferred investing strategy is to work with a professional investment advisor.

1. (A) fund 27. (A) portage

(B)returns (B) portrait

(C)attitudes (C) portfolio

(D)resources (D) portmanteau

1. (A) aggressor
2. aggression
3. aggressive
4. aggressively

# Part 5 Incomplete Sentences

*Choose the word that best completes the sentence.*

28. According to my . We own a lot of money in taxes this year.

31. We didn’t know we had to claim the interest

(A) calculation (C) calculators

(B) calculated (D) calculate

from our savings account and were

error.

1. penalize (C) penalty

for

1. Those

on my desk contain all the

1. penalizing (D) penalized

information we’ll need for preparing our taxes.

(A) filed (C) file

(B) files (D) filing

1. It is usually advantageous for spouses to file their income taxes .

(A) joints (C) joint

(B) jointly (D) jointed

1. The of the forms took much less time than we expected.

(A) preparatory (C) prepared

(B) preparation (D) prepares

1. I didn’t overpay my taxes this year so I didn’t get a .
2. refunded (C) refund
3. refundable (D) refunds

# Part 6 Text Completion

# Smith & Johnson

Tax Preparation

We take away the headaches of tax time. 34 your own taxes can be frustrating and often leads to costly errors in calculations. Are you to give up trying to fill 35 your tax forms on your own? Smith & Johnson Tax Preparation will help you !

People who use professional tax preparers get larger refunds and avoid 36 for underpayment and missed deadlines.

Make tax time easier. Call us today. You owe it to yourself.

1. (A) Prepare 36. (A) pennants

(B)To prepare (B) penalties

(C)Preparing (C) penumbras

(D) Preparation (D) peninsulas

1. (A) in

(B)up

(C)out

(D)through

# Part 5 Incomplete Sentences

*Choose the word that best completes the sentence.*

1. Before we begin, I think we should all focus on the outcome of this effort.
2. desirableness (C) desired
3. desire (D) desirability
4. The accountant can review all the of the financial statement with you.
5. detailed (C) details
6. detailing (D) detail
7. The figures for the next quarter will not be available until a week from tomorrow.
8. The projected financial statement demonstrated to Susan that her business had a chance of increasing its profit over the next two quarters.

(A)real (C) realistically

(B)realistic (D) reality

1. To create our financial strategy, our consultant took the experiences of similar business and relevant outcomes to our situation.

(A)translatable (C) translator

(B)translation (D) translated

1. project (C) projection
2. projected (D) projects
3. Our business experienced a

profits during the third quarter of the year.

1. typical (C) type
2. typically (D) typed

fall in

# Part 6 Text Completion

To : Department Heads From : Roy Jones, Manager Re : Planning Meeting

# Memo

As you know, our quarterly planning meeting will take place in two weeks. I want to let you know some of the topics that will be discussed, to give you a chance to prepare.

First, the overall economic situation in the country looks very good for the coming year. Economists 43 an increase in consumer spending, especially in our sector. Therefore, we should look into increasing production. I believe that a 15 percent increase by the end of the year is a realistic target.

Second, since the company plans to increase sales overseas, we will need to hire several 44 .We will need to discuss how many we need and which language should have priority.

These are the most important topics for the meeting. If anyone 45 to put a special item on the meeting agenda, please let me know by the beginning of next week.

1. (A) foreclose 45. (A) desire

(B)forebode (B) desires

(C)forego (C) will desire

(D)forecast (D) have desired

1. (A) translators
2. Translates

(C)translation

(D)transport

# Part 5 Incomplete Sentences

*Choose the word that best completes the sentence*.

1. The data entry clerk is so accustomed to working by herself that I really doubt if she is capable of on this project.
2. collaborated (C) collaborator
3. collaborating (D) collaborates
4. Sue always so hard on her work that she forgets where she is.
5. concentrated (C) concentration
6. concentrates (D) concentrating
7. The constant flow of traffic by the researcher’s desk proved to be very .
8. disruptive (C) disruption
9. disrupts (D) disrupt
10. The employee lounge is for everyone’s enjoyment so please don’t use it .
11. inconsiderate (C) inconsiderately
12. inconsiderateness (D) inconsideration
13. Some people always for the easy way out.
14. opt (C) optional
15. option (D) options
16. After close of the options, the managers chose an advertising company to do all the publicity for the new campaign.
17. scrutinize (C) scrutiny
18. scrutinizing (D) scrutable

# Part 6 Text Completion

**Notice**

In order to maintain a professional office environment that is 52 to work, all staff members are asked to observe the following guideless.

* Be 53 of your coworkers. When using an open work area, do not speak in loud voices or turn on radios.
* Our clients are important. Do not disrupt your coworkers when they are meeting with clients.
* Remember that the lobby is the first place our clients see when they enter the office. Please 54 by doing your best to keep this area clean and neat.

1. (A) optional 54. (A) can cooperate
   1. conductive (B) to cooperate
   2. inscrutable (C) cooperating
   3. collaborative (D) cooperate
2. (A) consideration
3. considerately
4. considerate
5. consider

# Part 5 Incomplete Sentences

*Choose the word that best completes the sentence.*

1. When using these facilities, please to the rules posted by the door.
2. adhere (C) adherence
3. adhering (D) adhered
4. As the chairman stood to give his . Everyone in the room was listening.
5. conclusion (C) conclusive
6. conclude (D) concluding
7. George decided to his business trip by a
8. The original members of the committee met

for lunch or dinner.

1. period (C) periodically
2. periods (D) periodic
3. As her first , the committee chairwoman wanted to attract new, energetic members to the group.
4. prior (C) prioritize
5. priority (D) prioritized

few days so he could do some sightseeing.

1. Even as they

through the hundreds of

1. length (C) lengthy
2. lengthen (D) lengthened

pages of supporting material, the committee was still not convinced that the project was justified.

1. progression (C) progresses
2. progressed (D) progressive

# Part 6 Text Completion

**Memo**

To : Department Staff

From : Alison Roth, Department Manager Re : Meeting

All members of the department staff are requested to attend a department meeting next Friday morning. As you know, we meet 61 to review our work of the past months and finalize plans for the coming months. The goal of this Friday’s meeting is to set our priorities for the next six months. The meeting agenda is attached for your review. Let’s agree to follow the agenda and not 62 other matters at this time so that we can finish the meeting in a timely manner. The most important item on the agenda is the budget. We need to take a careful look at our spending practices. We 63 too much money over the past six months. Please come with ideas about how we can use our fund more efficiently in the future. Please arrive at the meeting on time so that we can conclude before 12:00.

1. (A) period 63. (A) waste
   1. periodic (B) have wasted
   2. periodical (C) will waste
   3. periodically (D) are wasting
2. (A) set back
3. go ahead
4. bring up
5. adhere to

# Part 5 Incomplete Sentences

*Choose the word that best completes the sentence.*

64. equipment on a new car is not only costly, but also dangerous.

67. Agnes was

waterproofing.

by the door of the

1. Defect (C) Defective
2. Defector (D) Defection

65. Rebecca is known as #321 among her quality control coworkers.

1. inspect (C) inspector
2. inspection (D) inspecting
3. repel (C) repelled
4. repellent (D) repelling
5. Standardized products are in appearance.
6. uniforms (C) uniform
7. uniformly (D) uniformed
8. Sarah wants to return her dress to the store

66. An employee who

his job as

because it too easily.

important performs better than one who wants only a paycheck.

1. perceives (C) perceptive
2. perceived (D) perception
3. wrinkles (C) wrinkle
4. wrinkly (D) wrinkling

# Part 6 Text Completion

Thank you for buying a Flexco product. Flexco is a top name in women’s clothing, and the Flexco brand carries a reputation for excellence. Customer satisfaction is our top priority, and all Flexco garments carry the Flexco guarantee. All our product must 70 to high standards. They 71 by trained professional before they leave the factory. If your purchase is defective in any way, you may take it 72 to the store for a complete refund.

1. (A) conform 72. (A) up
   1. conforms (B) out
   2. conforming (C) off
   3. to conform (D) back
2. (A) inspect
3. inspected
4. are inspected
5. have inspected

# Part 5 Incomplete Sentences

*Choose the word that best completes the sentences*.

73. The product development team were that the competition would produce a similar product and get it on the market before they did.

1. anxious (C) anxiousness
2. anxiously (D) anxiety
3. Our team came up with the most

solution to the problem.

1. logic (C) logically
2. logical (D) logician
3. The new employee accepted for not
4. The designer made the that people are attracted to boxes in primary colors.
5. assumption (C) assuming
6. assumed (D) assume

discovering a trademarked toy exactly like his own company’s.

1. responsible (C) responsibly
2. responsibility (D) response
3. The

model of the new car drew

1. Mr. Oh did not give the project adequate

attention wherever it was shown.

1. experiment (C) experimental
2. experimentation (D) experimenting

and the product never made it to market

1. supervisor (C) supervised
2. supervision (D) supervise

# Part 6 Text Completion

In order to stay competitive in today’s market, companies must continually work to develop new products.

Through 79 research, a company can ascertain what consumers are interested in buying. Then

products that match those interests can be developed. Nothing should 80 about consumer interests. Product developers need 81 all the data carefully before spending money on a new product. This is only logical. Consumers will buy products that meet their needs and desires. The money can effort spend on market research will be repaid many times over by a product that sells well.

1. (A) system 81. (A) examine
   1. systemize (B) to examine
   2. systematic (C) examining
   3. systematically (D) will examine
2. (A) assume
3. assumes
4. assumed
5. be assumed

# Part 5 Incomplete Sentences

*Choose the word that best completes the sentence.*

82. The president was

space to the factory.

about adding more

85. The buyer with a nod of his head that he was placing a bid on the property.

1. apprehend (C) apprehension
2. apprehensive (D) apprehended
3. indicates (C) indicated
4. indication (D) indicator
5. The financial

of our business don’t

86.

as it does, I don’t understand how

allow us to lease an office with such a high monthly rent.

1. circumstances (C) circumstantially
2. circumstantial (D) circumstanced
3. The real estate agent couldn’t determine how to

anyone can depend on that country’s market to provide a safe investment.

1. Fluctuated (C) Fluctuation
2. Fluctuating (D) Fluctuate
3. The lawyers signed the papers and company took

best work with a company that placed so many of the building.

on everything that they did.

1. conditional (C) conditioned
2. condition (D) conditions
3. occupied (C) occupancy
4. occupants (D) occupying

# Part 6 Text and Completion

**For Rent**

Large, sunny office in prime downtown location. We are seeking a tenant to take over the lease from the current occupants, who must leave due 88 unforeseen circumstances. The new tenant will take over the six months remaining on the lease and will have the 89 to renew for an additional year. The office has been recently repainted and is in excellent 90 . Call 567-0943 between 10:00 and 4:00 Monday through Friday to make an appointment to see the space.

1. (A) to 90. (A) fluctuation
   1. of (B) indication
   2. by (C) apprehension
   3. on (D) condition
2. (A) optionally
3. optional
4. option
5. opt