

PART 3

You are going to read an article about living in the country. Eight paragraphs have been removed from the article. Choose from the paragraphs (A-I) the one which fits each gap (14-20). There is one extra paragraph which you do not need to use. There is an example at the beginning (0).

Living with Nature

John Seymour is completely self-sufficient. He lives entirely off the land he farms in Southern Ireland. Seymour is the author of the Complete Book of Self-Sufficiency which has been very popular in Germany, Austria and Switzerland. He started running courses teaching people how to be self-sufficient in 1993.

0 C

People as varied as doctors, teachers and schoolchildren come from many countries to learn. What really pleased Seymour was when a group of Irish farmers came with their wives to learn about organic farming. On the course I attended there was a Swiss zoology student with her husband Michael.

14

He'll be lucky to find one as well situated though. It is surrounded by trees above a bend in the river Barrow, which flows past on its way to the sea. His farm is at the end of a long track which is full of potholes.

15

This part of Ireland is, in fact, extremely rural. The nearest village is several kilometres away. Visitors cannot stay at the farmhouse but there is plenty of camping space. We stayed at a nearby guesthouse, and visited Seymour every day for our lessons. The way Seymour teaches is to show you something and then let you do it yourself, while he talks to you about his farming methods.

16

Now there's pig muck and cow muck to get rid of, so you fertilise your vegetables and fruit trees with it. During our evening meal, Seymour's partner Angela Ashe points out that everything we eat comes from their land: bread, butter, cheese omelette, potatoes, salad and wine.

17

In just one week we also learned how to make wine, beer, Irish soda bread, yoghurt, butter and cheese. But Seymour says that not everyone wants to be totally self-sufficient. Some think they do - until they realise what's involved and decide it's not for them.

18

Polly, their cow, must be milked day and night. But there is more to it than that. Polly is very gentle and happy to stand patiently while being milked by inexperienced people. But once you have begun milking her you need to be aware of all her movements.

19

One evening Seymour went to fetch her, but she had wandered off and had been stranded in a field, cut off by the high tide of the river. She continued to eat the grass quite happily. Seymour will wait to fetch her until the tide goes down, which will be after the evening meal.

20

As we eat and drink the sun begins to set, bathing us in a honey-coloured light. Seymour is at peace with the world, his voice expressing contentment with his life.

- A You can feel every one of them, as the suspension in Seymour's car went long ago. It's a Russian car and it's impossible to find spare parts in rural Ireland.
B We leave her and head back up the hill to the house for our meal, and also a well-deserved beer. The beer is home-brewed of course.
C Before that people used to read the book and somehow track him down on his farm to ask questions. He decided to start proper week-long courses as a result.
D For example, he explains that a cow provides too much milk to drink, so you have to make butter and cheese. Also, there's not much you can do with left-overs except feed them to pigs, so you keep pigs.
E It is her second visit. Her husband works for a telephone company but wants to find a farm in Ireland like John Seymour's.
F One step to the side can knock the bucket over. If she even twitches her legs, you have to pull the bucket out of the way at once.
G Of course it's better to learn that before selling their homes and buying animals that they are unable to look after.
H Milking goats is far more difficult than milking cows. We learned this at a different farm, run by Aine Kent.
I Angela is also involved in teaching - she runs bread-making courses at the farm. She has several sessions with people, teaching them how to prepare and mill flour and make several different types of bread.

PART 4

You are going to read some information about services offered by a British Bank. For questions 21-35, choose from the titles (A-H). Some of the titles may be chosen more than once. When more than one answer is required, these may be given in any order. There is an example at the beginning (0).

Which service or services would you recommend for someone who:

- wants to buy their first house? 0 H
wants to be prepared against unexpected illness? 21
wants to protect their property? 22
frequently travels? 23 24
needs easy access to their money 24 hours a day? 25 26
wants to know their family will be provided for if they have an accident? 27
wants to buy a new car in instalments? 28
has money to invest? 29 30
would like interest-free credit on day to day purchases? 31
would like free advice on how to buy a house? 32
wishes to invest in the stock market? 33
needs car insurance? 34
wants to pay by cheque in foreign currency? 35

Merciabank Services

Mercialoan A
Are you considering changing your car? Whether you are buying new or second-hand we may be able to help with a Mercialoan. Naturally it's helpful for you to have the finance arranged before you start shopping around, so you know exactly how much you can afford. You can borrow between £500 and £10,000 with interest rates charged according to the size of the loan. Repayments are paid monthly over a period of 12 months to 5 years. Of course, if you want to repay the loan early, you can do so at no extra cost.
Mercia Cash Trust B
If you are looking for a home for your money that offers an attractive return, you have probably encountered one or two drawbacks. Either you need a very substantial sum, or your money has to be locked away for longer than you really want. If you join Mercia Cash Trust you can gain a higher return on your investments than from many other forms of saving, and you can withdraw whenever you like. Your investment, which can be as little as £1,000, is put together with all the others in the trust and placed in reliable institutions selected by our investment advisors.
Merciacard C
You can use Merciacard to pay for just about anything you want, almost anywhere you want. In fact it's accepted at more than 7 million places around the world. Your monthly statement will allow you to check up on your purchases before you make any repayments, and then it's up to you how to pay. You can take advantage of our interest free credit facility, which gives you up to 8 weeks to repay. Or, if you'd like to spread the cost of your purchases, say in a particularly expensive month, interest will be charged at a very competitive rate, provided you pay at least 5% of what you owe. And for times when you need cash, you can withdraw up to £500 from Mercia or Visa cash dispensers around the world, around the clock.
Mercia Cheques D
Mercia Eurocheques and card are a convenient way of paying for goods and services abroad, in much the same way as paying by cheque in the UK. You can also use Mercia Eurocheque or card to obtain cash abroad. Mercia Eurocheques can be used to pay bills in local currency in over 5 million shops, hotels and other outlets in over 70 countries, including the UK. Mercia Eurocheque Card will give you access to more than 50,000 24-hour cash dispensers in 39 countries. These operate in English, French, German and the local language.
Safeguarding with Mercia E
Your home and its contents are probably your biggest ever investment, so it's important you protect them against loss or damage. Yet, even with burglaries currently happening once every 45 seconds, more than 25% of homes in Britain have no contents insurance whatsoever. The insurance can be extended to protect your personal possessions away from home, including motor insurance. We offer a fast, efficient claims service and have helplines manned by experts 24 hours a day, 365 days a year.
Mercia Stockbrokers F
Mercia Stockbrokers Limited was created to provide investors with a straightforward personal share dealing service. We have built a secure and reliable environment combining modern computer technology with the traditional qualities of personal service. Through Mercia Stockbrokers you can buy and sell shares quoted on the London Stock Exchange, as well as Gilts, Bonds and Unit Trusts.
Mercia Health and Life G
Mercia Life Assurance Company Limited offers complete financial coverage for your family should you or your partner die, ensuring the mortgage will be paid and the children will be looked after. Mercia Life can also advise on insuring against losing your income, if long-term illness or accident stops you working. This policy pays a monthly sum to cover the bills which still need paying while you get better. Whatever family disasters occur, Mercia Health and Life can offer you a financial safety net.
Mercia Nest Investments H
Buying a house is a complicated business, especially if it's your first time. We will not only lend you the money you need, when you need it (provided of course, you can afford it), but also provide an invaluable step-by-step Home Buyer's Guide and a Mortgage Certificate which confirms that you can borrow from us. Most importantly, we'll give you free advice over the telephone or in person whenever you want it.