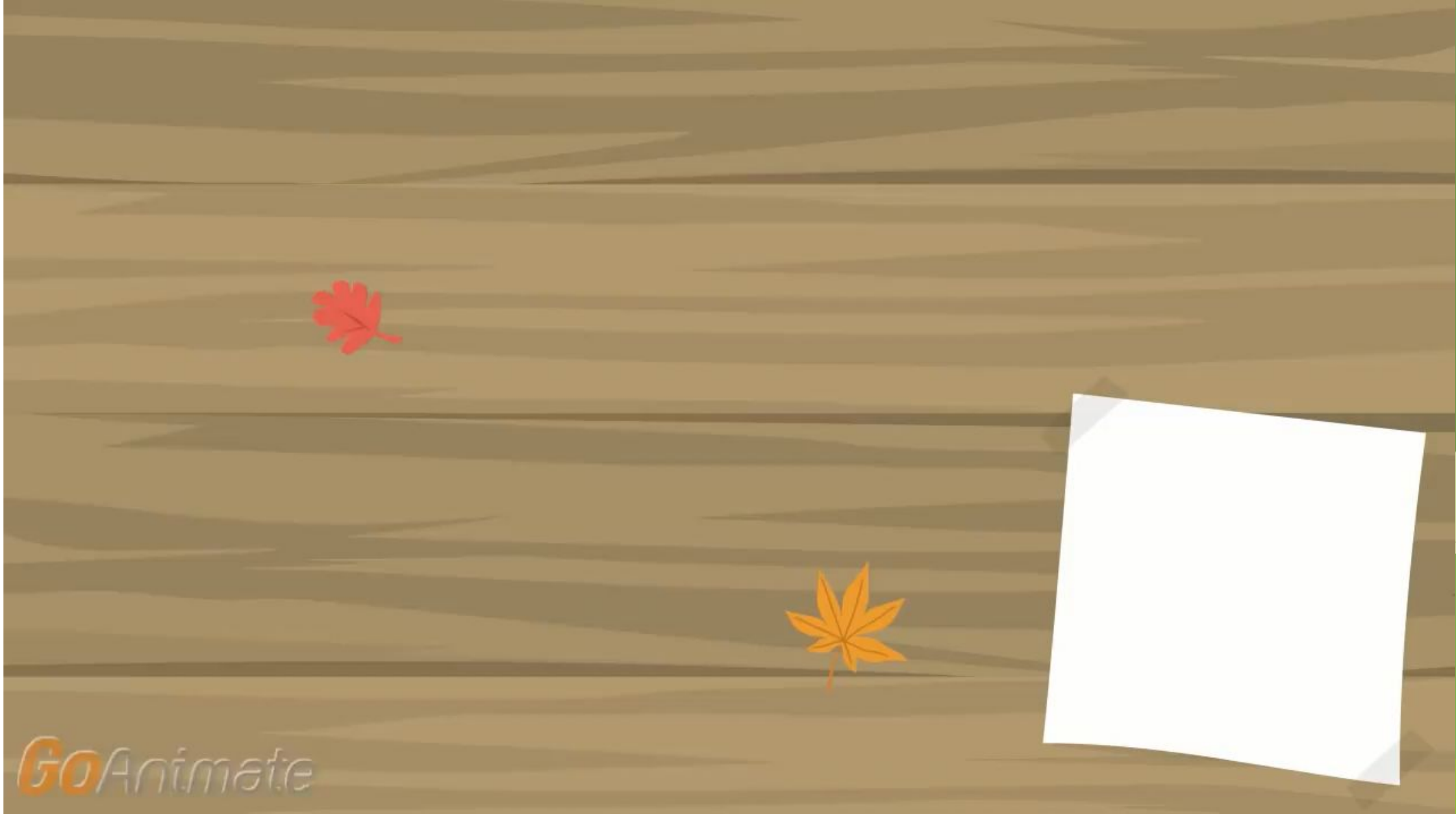


**NOVEMBER 28, 2019**  
**THANKSGIVING DAY**

# LISTENING PRACTICE



# GRAMMAR PRACTICE

7

Think of five things that annoy you. Use these ideas or your own.

- junk mail
- TV adverts
- people's habits
- background music
- mobile phones
- call centres
- other drivers
- rubbish

# LISTENING AND SPEAKING PRACTICE



# LISTENING AND SPEAKING PRACTICE

**a** **CD2** **27** Look at the photo of Briony and her father.  
Listen to their conversation and answer these questions.

- 1 What does Briony want?
- 2 Why does she want it?
- 3 Does she get exactly what she wants?





# LISTENING AND SPEAKING PRACTICE

**b** Listen again. Tick the correct sentences. Correct the false ones.

- 1 Briony wants her father to stop talking about her car accident.
- 2 She's put petrol in the car.
- 3 Briony thinks her band is getting more popular.
- 4 Briony's mother wouldn't approve of her husband lending Briony the money.
- 5 Briony's father has just had dinner.
- 6 He's expecting his wife to come home any minute.



# DISCUSSION

## Overdrafts and other bank debts

Overdrafts and bank loans are easy ways of borrowing money quickly. But they may cost more than you think. Make sure you understand the interest rates, the fees and the terms involved before you borrow money.

# DISCUSSION

## Overdrafts

An overdraft allows you to spend more money than you have in your bank account - up to a limit agreed with your bank. You only pay interest on the overdraft money you use.

Should if you go over the limit, or overdraw without arranging a limit bank first, you may have to pay a penalty charge and a high rate of interest. Your bank may also charge for sending a reminder letter, and for any direct debits or cheques you put through the account.

The bank may freeze your account until the overdraft is paid off. That would mean you could not get access to any money in the account, like your salary.

Banks also charge a monthly fee and a setting up fee the overdraft, so it can be an expensive way to borrow money.



# DISCUSSION

## Bank loans

A loan is a formal arrangement, usually for a fixed period of time (which you agree at the start).

If you're thinking about taking out a loan, you'll need to agree with your lender:

- how much money you can borrow
- how long you can borrow it for
- how much interest you'll pay

You'll need to check the monthly repayments carefully to make sure you'll be able to afford them. Shop around for the best deal before you make a decision. Avoid securing such debt against your home.

# DISCUSSION

## What to do if you have difficulty with repayments

Money you owe to your bank is a non-priority debt, which means that you might not lose your home for not paying the debts, but you can still be taken to court and ordered to pay what you owe - often with extra costs on top.

If you owe your bank money and cannot pay:

- get advice
- make a list of all your debts
- decide which ones you need to pay off first
- work out your personal budget
- calculate how much you can offer to pay each month
- talk to your bank about the situation

# DISCUSSION

## Notice of Intention to Enforce a Money Judgment

This means that someone has been awarded a court order to recover money from you. They are going to enforce the order through the Enforcement of Judgments Office (EJO).

# DISCUSSION

## Your options

You can:

- pay the amount on the attached notice in full to the person you owe it to within 10 days
- contact the person to find out if an arrangement can be reached to pay off the outstanding amount

You should not contact the Enforcement of Judgments office as they do not have the power to set up an arrangement or take payment at this stage.

# DISCUSSION

## What happens next

If you don't do either of the above the person can ask the EJO to enforce the judgment they have obtained against you.

Once a case has been accepted for enforcement you will have to pay for the extra costs. This will involve:

- a custody warrant issuing against all your goods and assets putting them under the control of the EJO - this will mean that you can't sell any of your belongings
- your name being placed on the Register of Judgments which may affect your credit rating and can be accessed by the public for up to 12 years
- various enforcement orders can be made which may impact on your assets and earnings - for example, seizure orders can be made to seize goods your earnings may be attached and money in your bank account may be taken - you will be summonsed to appear for examination and if you don't attend a warrant for your arrest can be made to the police to arrest you and bring you before the office



# DISCUSSION

## Request for judgment and reply to admission (specified amount)

### Complete section A or B.

If you complete section A you must also confirm, where applicable, that particulars of claim have been served in accordance with the rules.

### In all cases you must complete sections C and D.

If the defendant has given an address on the form of admission to which correspondence should be sent, which is different from the address shown on the claim form, you must tell the court.

Remember to sign and date the form. Your signature certifies that the information you have given is correct.

In the	
Claim No.	
Claimant (including ref)	
Defendant (including ref)	

- A** ☐ The defendant has not filed an admission or defence to my claim
- ☐ I confirm that particulars of claim have been served on the defendant in accordance with the rules.

Now complete section C and all the judgment details at section D. Decide how and when you want the defendant to pay. You can ask for the judgment to be paid by instalments or in one payment.

- B** ☐ The defendant admits that all the money is owed
- Tick only **one** box below and complete section C and all the judgment details at section D.
- ☐ I accept the defendant's proposal for payment
- Say how the defendant intends to pay. The court will send the defendant an order to pay. You will also be sent a copy.
- ☐ The defendant has not made any proposal for payment
- Say how you want the defendant to pay. You can ask for the judgment to be paid by instalments or in one payment. The court will send the defendant an order to pay. You will also be sent a copy.
- ☐ I do NOT accept the defendant's proposal for payment
- Say how you want the defendant to pay. Give your reasons for objecting to the defendant's offer of payment on the back of this form. Send this form to the court **with defendant's admission N9A**. The court will fix a rate of payment and send the defendant an order to pay. You will also be sent a copy.

- C** Defendant's date of birth
- ☐ Defendant's date of birth is not stated in the form of reply but is known to the claimant as:  
[ ]/[ ]/[ ]/[ ]/[ ]/[ ]
- ☐ Defendant's date of birth is not stated in the form of reply and is not known to the claimant.

- D** Judgment details
- I would like the defendant to be ordered to pay:
- ☐ Immediately
- ☐ by instalments of £ [ ] per month
- ☐ in full by [ ]/[ ]/[ ]/[ ]/[ ]/[ ]

Amount of claim as admitted	
(Including interest at date of issue)	
Interest since date of claim (if any)	
Period from [ ] to [ ]	
Rate [ ] %	
Court fees shown on claim	
Solicitor's costs (if any) on issuing claim	
<b>Sub Total</b>	
Solicitor's costs (if any) on entering judgment	
<b>Sub Total</b>	
Deduct amount (if any) paid since issue	
<b>Amount payable by defendant</b>	

I certify that the information given is correct.

Signed [ ]  
(Claimant) (Claimant's solicitor) (Litigation friend)

Position or office held [ ]  
(If signing on behalf of firm or company)

Date [ ]/[ ]/[ ]/[ ]/[ ]/[ ]

Please return the completed form to the court.

The court office at

is open between 10 am and 4 pm Monday to Friday. When corresponding with the court, please address forms and letters to the Court Manager and quote the claim number.  
N225 Request for judgment and reply to admission (specified amount) (04/09)

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# GRAMMAR PRACTICE

Wishes (1); *I hope ...* ; *It's time ...*

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**a** Look at sentences a–d. Then answer questions 1 and 2.

**a** I wish you'd stop talking about that accident.

**b** I wish I knew where she was.

**c** I wish you were coming to the gig.

**d** I just wish we could get a recording contract.

**1** Do these sentences talk about:

a) imaginary situations in the present or the future

b) things that happened in the past?

**2** Which verb form follows *I wish ...* in each sentence?

# GRAMMAR PRACTICE

**a** Fill in the gaps with the correct form of the verbs in brackets.

- 1 I hope you \_\_\_\_\_ (pay) me back soon.
- 2 I wish we \_\_\_\_\_ (have) a better drummer.
- 3 It's time you \_\_\_\_\_ (think) about the future.
- 4 I wish someone from the music business  
\_\_\_\_\_ (come) and listen to us.
- 5 If only we \_\_\_\_\_ (can) afford some time in a  
recording studio.
- 6 It's time you \_\_\_\_\_ (find) a cheaper place to live.
- 7 I wish I \_\_\_\_\_ (not have to) work at the restaurant.
- 8 I wish we \_\_\_\_\_ (not rehearse) this evening. I'm tired.