

Consumer advice on buying shoes

If you have a problem with shoes you've recently bought follow this four-step plan.

Step 1 - Go back to the shop with proof of purchase. If you return faulty shoes at once, you have a right to insist on a refund. It is also likely that you will get one if you change your mind about the shoes and take them back immediately. But if you delay or you've had some use out of the shoes, the shop may not give you all your money back. It depends on the state of the shoes and how long you've had them.

If you are offered a credit note, you don't have to accept it. If you accept it you will usually not be able to exchange it for cash later on. So, you may be left with an unwanted credit note, if you cannot find any other shoes you want from the shop.

The shop may want to send the shoes back to head office for inspection. This is fair and could help to sort things out. But don't be put off by the shop which claims that it's the manufacturer's responsibility. This isn't true. It's the shop's legal duty to put things right.

Step 2 - If you don't seem to be getting anywhere, you can get help. Free advice is available from a Citizens Advice Bureau (get the address from your telephone book), or from a local Trading Standards Department. Again, consult the telephone directory under County, Regional or Borough Council. All these departments have people who can advise you about faulty goods and what to do with them.

Step 3 - Most shops are covered by the Footwear Code of Practice. If the shop you are dealing with is covered, you can ask for the shoes to be sent to the Footwear Testing Centre for an independent opinion. The shop has to agree with

whatever the resulting report says. There is a charge of £21. You pay £7 and the shop pays the rest (including postage).

Step 4 - As a last resort you can take your case to court. This is not as difficult as it sounds. The small claims procedure for amounts up to £ 1000 (£750 in Scotland) is a cheap, easy and informal way of taking legal action.

The relevant forms are available from your nearest County Court or, in Scotland, the Sheriff Court. You can get advice and leaflets from the Citizens Advice Bureau. Alternatively, some bookshops sell advice packs which contain the relevant forms.

Questions 1-8

Do the following statements agree with the information given in the text.

TRUE	If the statement agrees with the information
FALSE	If the statement contradicts the information
NOT GIVEN	If there is no information on this in the passage

1. If you return unwanted shoes straightaway, with a receipt, the shop will probably give you a refund.
2. You are advised to accept a credit note if you are offered one.
3. The factory is responsible for replacing unwanted shoes.
4. You can ask any shoe shop to send shoes to the Footwear Testing Centre.
5. Shops prefer to give a credit note rather than change shoes.
6. The customer contributes to the cost of having faulty shoes tested.
7. The procedure for making a legal claim is easier in Scotland.
8. Legal advice and forms can be bought from certain shops.

LOST CARDS

If you discover that your credit card, cheque book, debit card or cash card's missing, telephone the credit card company or bank as soon as possible. Follow this up with a letter. If you suspect theft tell the police as well.

In most circumstances, provided you act quickly, you will not have to pay any bills which a thief runs up on your account. Most home insurance policies will also cover you against even this limited risk.

Because plastic money's now so common, central registration schemes such as Credit Card Shield and Card Protection System exist to help customers whose cards are lost or stolen. Under the schemes you file details of all your cards- including cash cards and account cards issued by hops- with a central registry, for a small annual fee. Then, if any or all of your cards are stolen, you need to make only one phone call to the registry, which is open around the clock 365 days a year. As soon as you have called, your responsibility for any bills run up by the thief ends and the scheme's staff make sure that all the companies whose cards you had are notified

What you stand to lose on a stolen card

CREDIT CARD You will not have to pay more than £50 of the bills a thief runs up with your card. If you report the loss before the card's used, you will not have to pay anything.

CHEQUES AND GUARANTEE CARD Unless you have been careless- by signing blank cheques, you will not have to pay for any forged cheques a thief uses. The bank or shop that accepts them will have to bear the loss.

DEBIT CARD (Switch or Visa Delta) The banks operate a system similar to that for credit cards, in that you are liable

for bills up to £50. If your cash card is stolen legally, you can be made to pay back any sums a thief withdraws using your card, but only up to the time you report the loss and up to £50, unless the bank can prove gross negligence, such as writing your personal identification number on your card.

- Never keep your card and a note of your personal number (which does not appear on the card) together.
- Memorise your personal number if possible. If you must make a note of it disguise it as something else—a telephone number, say.
- The same rules and precautions apply to a credit card used as a cash card.

Questions 9-14

Choose the correct letter, A, B, C or D.

Write the correct letter in boxes 9-14 on your answer sheet.

9. What should you do first if you lose a credit card?

- A. contact your insurance company
- B. write a letter
- C. contact the police
- D. make a phone call

10. Credit Card Shield is

- A. an insurance company which deals with card theft.
- B. a system for registering people's card details.
- C. an emergency telephone answering service.
- D. an agency for finding lost or stolen cards

11. When contacted, the Card Protection System company will

- A. inform the police about the loss of the card.**
- B. get in touch with the relevant credit card companies.**
- C. ensure that lost cards are replaced.**
- D. give details about the loss of the card to shops.**

12. You are fully covered by both banks and shops if you lose

- A. a cheque that is signed but not otherwise completed.**
- B. a blank unsigned cheque.**
- C. a Switch card.**
- D. a credit card.**

13. If you have written your personal number on a stolen card, you may have to

- A. join a different credit card protection scheme.**
- B. pay up to £50 for any loss incurred.**
- C. pay for anything the thief buys on it.**
- D. change your account to a different bank.**

14. What happens if your cash card is stolen?

- A. You arrange for the card to be returned.**
- B. The bank stops you withdrawing money.**
- C. You may have to pay up to £50 of any stolen money.**
- D. You cannot use a cash card in future.**

Recycling at work handy hints to employers

It is estimated that avoidable waste costs UK businesses up to 4.5% of their annual revenue. Reducing waste in the workplace is about being efficient. By becoming more efficient, businesses not only increase profits but they also save natural resources.

On the island of Jersey, for example, the amount of waste produced each year has doubled since 1980. In 2004 it topped 100,000 tonnes and 60% is generated by local businesses. A lot of waste for a small island!

Setting up a company scheme

Waste audit

Before starting a recycling scheme, perform an audit. This will make you aware of how much waste you are producing in the company.

Company policy

Consider switching your office waste contractor to one that provides a recycling service. Buy recycled paper. Although this is sometimes more expensive, costs can be reduced by lowering consumption and using duplex printers.

Get everyone involved

- Raise awareness internally within the company, perhaps by putting up educational posters.
- Allocate a person to be the point of contact for anyone with queries.

There are also a couple of ways to increase motivation:

- Hold internal competitions between different departments. For example, see which can reduce their waste the most within a specific time period.**
- Send out regular newsletters reporting on all waste improvements. Staff will then see the impact their actions are having.**

WHAT TO RECYCLE AND HOW

Paper

According to a recent survey 65% of waste produced is paper waste. Waste paper will inevitably be produced in the workplace but it is not necessary to discard it. It can serve a variety of purposes before it is recycled such as writing notes. Envelopes too can be re-used for internal mail.

Plastic cups

Rather than supplying disposable plastic cups in your workplace get ceramic mugs that can be re-used. Not only do they make your tea taste better but they can reduce your office waste by up to 1%!

Electrical equipment

Rather than giving up on any old electrical equipment and just throwing it away why not try upgrading it? This reduces waste as well as avoiding the need to manufacture a new machine -a process which creates a large amount of waste. You could also consider donating your old computers to charities when it comes to replacing them.

Questions 15-21

Answer the questions below.

Write **NO MORE THAN TWO WORDS** for each answer.

Write your answers in boxes 15-21 on your answer sheet.

15. What does the writer think should be carried out in a company before it starts recycling?
16. What machines can help to cut the stationery budget?
17. What can be displayed in the workplace to publicise the recycling scheme?
18. What can be distributed to motivate staff to recycle more?
19. What can unwanted paper be used for in the office?
20. What can be bought to cut down on the waste produced by staff refreshments?
21. Where can unwanted PCs be sent?

To start, take a tip from consultants who coach executives on how to handle media interviews. They say you can deliver the message you want to an employer, regardless of the question you're asked.

Unlike some politicians, who take no notice of press questions and immediately introduce a different topic in response, job candidates must answer employers queries, says John Barford of the interview training firm Genesis. However, you can quickly make the transition from your answer to the important points you want to convey about your qualifications, he says.

He advises candidates at job interviews to apply the formula $Q = A + 1$: Q is the question; A is the answer; + is the bridge to the message you want to deliver; and 1 is the point you want to make.

Diligent preparation is also necessary to effectively answer any interview question, say senior executives. They give a number of useful tips:

- Learn as much as you can beforehand. Ask company employees questions prior to job interviews to gain as much insight as you can if the company is publicly owned, find out how viable it is by reading shareholder reports. You can then tailor what you say to the company's issues.
- Be prepared for questions that require you to show how you handled difficult challenges. These questions require stories in response, but as it's unlikely that you'll have one that fits every situation, try to recall some from your past experience that show how you coped with a range of issues.
- Count on being asked about a past mistake or blemish on your career record, and don't try to dodge the issue.

Ms Murphy, president of the Murphy Group, a media interview training firm, says that it's important to steer clear of lies at all costs. Just answer the question and move on.

- When discussing a mistake, focus on the positive outcomes. You learn as much by dropping the ball as you do by catching it says senior executive Mr Friedmann. When he was being interviewed for his current job, he mentioned he had been involved in many successful turnarounds and one that failed. ‘And I said how I’d benefited in many ways from going through that experience,’ he says.

Questions 22-27

Complete the sentences below.

Write **NO MORE THAN TWO WORDS** for each answer.

Write your answers in boxes 22-27 on your answer sheet.

22. The writer warns candidates not to imitate the way that _____ ignore questions in interviews.
23. Interviewees are recommended to follow a certain _____ to allow them to communicate their main points.
24. Senior executives advise candidates to request information from _____ before an interview.
25. A candidate can also learn about a business by studying its _____.
26. The head of an interview training firm advises people to avoid telling _____.
27. In his job interview, one executive explained how he had _____ considerably from a previous failure.

TALKING POINT

Learning a second language fuels children's intelligence and makes their job prospects brighter. But the fact is, in New Zealand, as in many other English-speaking countries, speakers of two or more languages are in the minority. Eighty-four per cent of New Zealanders are monolingual (speakers of only one language). This leaves a small number who claim to speak two or more languages—a small percentage of whom were born in New Zealand.

No matter how proud people are of their cultural roots, to speak anything other than English is a marker of difference here. That's why eight-year-old Tiffany Dvorak no longer wishes to speak her mother tongue German, and eight-year-old Ani Powell is embarrassed when people comment on the fact that she is able to speak Maori*. As Joanne Powell, Ani mother, points out: In Europe, it's not unusual for kids to be bilingual. But, if you speak another language to your children in New Zealand, there are some people who think that you are not helping them to become a member of society.

But in fact, the general agreement among experts is that learning a second language is good for children. Experts believe that bilinguals – people who speak two languages have a clear learning advantage over their monolingual schoolmates. This depends on how much of each language they can speak, not on which language is used, so it doesn't matter whether they are learning Maori or German or Chinese or any other language.

Cathie Elder, a professor of Language Teaching and Learning at Auckland University, says: 'A lot of studies have shown that children who speak more than one language sometimes learn one language more slowly, but in the end they do as well as their monolingual schoolmates, and often better, in other subjects. The view is that there is an improvement in general intelligence from the effort of learning another language.'

Dr Brigitte Halford, a professor of linguistics at Freiburg University in Germany, agrees. Bilinguals tend to use language better as a whole, she says. They also display greater creativity and problem-solving ability, and they learn further languages more easily. So with all of the benefits, why do we not show more enthusiasm for learning other languages? Parents and teachers involved in bilingual education say pressure from friends at school, general attitudes to other languages in English-speaking countries, and problems in the school system are to blame.

In New Zealand, immigrants face the possibility of culture being lost along with the language their children no longer wish to speak. Tiffany's mother, Susanne Dvorak, has experienced this. When she and husband Dieter left Germany six years ago to start up a new life in New Zealand, they thought it would be the perfect opportunity to raise their two-year-old as a bilingual. After all, bilingual Turkish families in Germany were normal and Susanne had read all the books she could find on the subject.

The idea was to have as a German language environment and for Tiffany to learn English at nursery school. But when Tiffany went to nursery school she stopped talking completely. She was quiet for about two or three months. Then, when she took up talking again, it was only in English. Concerned for her language development, Dieter started speaking English to his daughter while Susanne continued in German.

Today, when Susanne speaks to her daughter in German, she still answers in English. 'Or sometimes she speaks half and half. I checked with her teacher and she very seldom mixes up German and English at school. She speaks English like a New Zealander. It's her German that's behind,' says Susanne.

Professor Halford, also a mother of two bilingual children, says, 'It's normal for kids to refuse to speak their home language at the stage when they start to socialise with other kids in kindergarten or school'. But, she says, this depends a lot on the attitudes of the societies in question. In monolingual societies, like New Zealand, 'kids want to

be like all the others and sometimes use bilingualism as one of the battlefields for finding their own identity in contrast to that of their parents.'

She supports Susanne's approach of not pressuring her daughter. 'Never force the child to use a specific language, just keep using it yourself. The child will accept that. There is often a time when children or teenagers will need to establish their own identity as different from their schoolmates and they may use their other language to do so.'

Cathie Elder thinks immigrant parents should only speak English to their children if they are able to use English well themselves. 'What parents should do is provide rich language experiences for their children in whatever language they speak well. They may feel like outsiders and want to speak the local language, but it is more important for the child's language development to provide a lot of language experience in any language.'

There can be differences between children in attitudes to learning languages. Susanne Dvorak's two-year-old son, Danyon, is already showing signs of speaking German and English equally well. While her 'ideal' scenario hasn't happened with Tiffany, she is aware that her daughter has a certain bilingual ability which, although mainly passive at this stage, may develop later on.

Joanne Powell feels the same way about her daughter, Ani. 'At the moment she may not want to speak Maori but that's okay because she'll pick it up again in her own time. It's more important that she has the ability to understand who she is. By learning another language she can open the door to another culture.'

Donna Chan, 25, a marketing specialist for IBM, arrived here with her parents from Hong Kong when she was four. She also remembers refusing to speak Chinese when she started primary school. But now she appreciates she had the chance to be bilingual. 'It's quite beneficial speaking another language in my job. Last year, my company sent me to a

trade fair in Hong Kong because I could speak Chinese. Being bilingual definitely opens doors,' she says

Questions 28-31

Do the following statements agree with the information given in the text?

In boxes 28—31 on your answer sheet, write

- TRUE** If the statement agrees with the information
FALSE If the statement contradicts the information
NOT GIVEN If there is no information on this in the passage

28. Most people who speak a second language in New Zealand were born in another country.
29. Most New Zealanders believe it is good to teach children a second language.
30. Chinese is the most common foreign language in New Zealand.
31. Some languages develop your intelligence more than others.

Questions 32-38

Look at the following statements and the list of people below.

Match each statement with the correct person, A-E.

Write the correct letter, A-E, in boxes 32-38 on your answer sheet.

NB You may use any letter more than once.

A. Cathie Elder

- B. Brigitte Halford**
- C. Susanne Dvorak**
- D. Joanne Powell**
- E. Donna Chan**

- 32. Children learning two languages may learn one language faster.**
- 33. It has been unexpectedly difficult to raise a bilingual child in New Zealand.**
- 34. Her daughter sometimes speaks a mixture of two languages.**
- 35. Children's attitudes to language depend on general social attitudes.**
- 36. It is not important which language parents speak with their children.**
- 37. Learning a second language provides opportunities to learn another culture**
- 38. Speaking a second language provides work opportunities.**

Question 39

Choose TWO correct letters, A-F.

Write the correct letters in box 39 on your answer sheet.

Which TWO people stopped speaking one language as a child?

- A. Donna Chan**
- B. Susanne Dvorak**
- C. Tiffany Dvorak**
- D. Cathie Elder**
- E. Brigitte Halford**

F. Joanne Powell

Question 40

Choose TWO correct letters, A-F.

Write the correct letters in box 40 on your answer sheet.

Which TWO people think that their children's language may develop as they get older?

A. Donna Chan

B. Susanne Dvorak

C. Tiffany Dvorak

D. Cathie Elder

E. Brigitte Halford

F. Joanne Powell