

## TEST NAME "PRACTICE TYPING TEST"

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As you know, our organization has made a commitment to continual training of all personnel in an effort to maintain our competitive advantage. We have maintained our edge against the increasing numbers of competitors by staying ahead technologically. This has contributed greatly to our success in the last decade. Keeping up with technology also means that on the job training is vital to a successful company. Training must become an integral part of every employee's job requirement. We have made the effort to ensure that all managers understand the importance of upgrading their employees' skills. Given this, we are planning to add new methods to ensure the flexibility of company training. To date, all of our training has been done through classroom instruction or outside training seminars. Because this has worked well for us, we will continue to use these methods but increase their availability. We will be adding new staff in many of our plants, as well as second and third shift positions. Because of this expansion, we are currently exploring several new avenues to ensure flexibility with our new training methods. People who have visited the training center recently may have noticed two new rooms featuring video equipment as well as several new computers. These training facilities were put in place to allow employees easy access to computer training tapes. Our video training is currently limited to computers skills, but we are experimenting with more extensive video training tapes. If this pilot program proves successful, video training may be expanded to cover a number of other skills used within the company. Computer-based instruction is another method we are exploring. We have installed programmer training modules on some of our networks. These will allow employees to train on their own computers without having to schedule time with the training department. Again, we are experimenting with training from a number of different vendors. Your feedback on all of these efforts or your suggestions for additional training resources are most appreciated.

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## TEST NAME "TYPING TEST 1"

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As a company, we constantly strive to improve our products, as well as our customer satisfaction. In that spirit, we are looking to implement one of two possible plans to ensure that these objectives are being met. One plan is to form a company review committee consisting of production managers, production-line workers, inspectors, and a consultant in quality control. This council would brainstorm ways to increase the quality of production and inspection methods. The committee could also make suggestions on the steps necessary to achieve the desired results through new training methods and the purchase of additional equipment. A possible timeline would begin with the committee convening early in September to draft ideas for improvements. At that time, they could also designate teams to investigate different methods for accomplishing the plans. The committee could meet again in October to report back on their findings and decide upon new procedures for our manufacturing and inspection. Their recommended changes could be implemented in November. Once the changes are made, a future meeting could be scheduled to determine whether or not the changes are effective. At that time, we might want to establish the committee as part of our company. They could meet every month or so to ensure that we are maintaining the highest standards in the quality of our products and the satisfaction of our customers. If necessary, we could maintain the consultant or hire a full-time quality-control person to see that the recommendations of the committee are implemented promptly and effectively. An alternative plan calls for a select committee of executives to survey methods of quality control used at companies most similar to our own. Such companies could include Ajax Manufacturing, the Leviathan Corporation and Olympus Industries. Under this plan, the executive committee could compile a list of methods used by our rivals to achieve high quality. After all of the data are compiled, the executive committee would determine which methods would best be adopted to maintain top-notch quality

in our products. Once the new techniques are determined, the executives could purchase any necessary equipment. In addition, they may also decide upon additional training for managers, workers and inspectors in order to put the new methods into effect. By presenting employees with a completed plan, rather than asking for suggestions and recommendations, we can save needed time and the cost of hiring an outside consultant. Under this plan, the executive committee could meet with managers and inspectors weekly to see that the new methods are being properly implemented and that the quality of our products is improving. Once the initial recommendations are implemented, it might be wise to begin rotating the membership of this committee so all executives could become involved in the drive for higher quality. Rotating the membership would also allow executives to bring their special expertise to the problem and offer some fresh insights and suggestions. Please consider the two possible plans and bring your thoughts to our staff meeting next week.

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## TEST NAME "TYPING TEST -- ACCOUNTING"

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Beginning this year, existing IRA balances, including money that originally came from a 401(k) or profit-sharing plan, can be transferred into a new form of IRA called a Roth IRA. The transfer causes the IRA funds to be taxed as if they were withdrawn rather than rolled into a new IRA. However, once the funds have been in the Roth IRA for at least five tax years, they (and any earnings) can be withdrawn tax free. That is possible if the money is used for first-time home-buyer expenses (up to \$10,000) or if the withdrawal occurs after you reach age 59, die or become disabled. Another major benefit of a Roth IRA is that unlike a regular IRA, there is no requirement to begin taking minimum distributions from a Roth IRA at age 70. If you don't need the money, funds inside a Roth IRA can potentially continue compounding tax free for many years longer than they could in a regular IRA. To be eligible to convert (or roll over) your current IRAs to a Roth IRA, your modified adjusted gross income for the year of the conversion can be no more than \$100,000, and married individuals have to file a joint return. The same \$100,000 limit applies to single and married taxpayers. If you would like to transfer funds into a Roth IRA but your income is above \$100,000, you may still be able to do so. That is because the opportunity to convert is based solely on fitting below the \$100,000 limit in the year of conversion. Thus, even if you regularly have more than \$100,000 of income, you may still qualify by shifting income out of (or pulling deductions into) the applicable year. Suppose you are trying to squeeze within the \$100,000 limit this year but it looks like your modified adjusted gross income might come in at a little more than that. If you are self-employed and use the cash method of accounting, you may be able to delay sending bills this year so the revenue is not collected until next year. Or perhaps you can reduce this year's income by fully funding a retirement plan such as a simplified employee pension (SEP). If you work for your own C corporation, you might consider taking a reduced salary this year and then paying yourself a

bonus in January of next year. This can be done as long as the salary adjustments stay within the bounds of what the tax laws consider reasonable compensation. If you are employed by someone else, you may be able to reduce this year's income by contributing more of your salary to your retirement plan. Another possibility is to take full advantage of a flexible spending or dependent-care account sponsored by your employer. Finally, if you're already retired, you may be able to reduce income by shifting any of this year's planned IRA distributions to next year. On the other hand, if you're over age 70, you will probably still want to take your required minimum distribution this year in order to avoid a penalty. For investors it may be possible to reduce some investment income this year by buying one-year Treasury bills that will not mature until next year. You can also convert taxable investments into tax free municipal bonds. Because capital losses offset capital gains and up to \$3,000 of ordinary income, this may also be a good year to dump some investments that have dropped in value. Assuming your income this year will be no more than \$100,000 (or that you can get it there by moving income and deductions around), the real issue becomes whether it makes sense to convert part or all of your IRAs to Roth IRAs. Several factors need to be considered before reaching a conclusion. How long will you likely be leaving the funds in the Roth IRA? What is your tax rate now and what do you estimate it will be when withdrawals are taken? Will you have to use funds from the IRA to pay the tax due at conversion? Generally, you will see a significant benefit from transferring funds to a Roth IRA when you (or your beneficiaries) will not need to take withdrawals from the IRA for at least 10 to 20 years. You will also benefit if your (or your beneficiaries') tax rate when withdrawals are taken in the future is no less than it is at the time of the conversion. You will not benefit if you cannot afford to pay the tax due on the conversion with funds from outside the IRA. In fact, if you do not have outside funds to pay the tax at conversion, that alone can make a conversion to a Roth IRA unfavorable. Funds withdrawn from either a regular IRA or Roth IRA to pay the conversion tax will normally be subject to an early withdrawal penalty if you are under age 59. In addition, if the withdrawal is from a regular IRA, income tax will apply to the amount withdrawn to the extent it is not attributable to nondeductible contributions. A Roth IRA's two biggest advantages are the ability to take tax-free withdrawals (if the conditions we discussed previously are satisfied) and the fact that there is no mandatory distribution rule at age 70. Because of these benefits, a Roth IRA can potentially be used to accumulate a much larger amount of funds for your own retirement or

future generations than if the money is left in a regular IRA.

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## TEST NAME "TYPING TEST -- LEGAL"

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Probate is the legal process by which a court supervises the distribution of property left in a will as well as that property left by those who die intestate, without a will. This process normally takes a considerable amount of time, money and effort but can be avoided by careful planning. For example, bank accounts and residences owned jointly will pass directly to the survivors outside of the probate process. The proceeds of life insurance policies will likewise go directly to named beneficiaries without passing through probate. However, even where probate can be avoided by such means, it may be wise to have an attorney draft a will. In that way, you can determine precisely how your property will be distributed among your heirs. In the absence of a will, state laws will determine the division of your property according to established legal guidelines. Typically, a surviving spouse would get half of your estate, and any children you have would divide the other half equally. Next in line for inheritance would be grandchildren, followed by parents, brothers and sisters and other relatives of the deceased. In the event that a person dies intestate and there are no heirs who can be traced, the property of the deceased goes to the state. Often the complexities of probate are such that only an attorney familiar with the process can be reasonably certain to avoid potential pitfalls by drafting a valid will. In order to be valid, a will must be in written form. An audio tape or video recording will not suffice. The will must also be signed by the person making the will and by two or, in some states, three competent witnesses. The maker of the will must also be competent, not insane, senile or mentally impaired. Other matters that should be included in a will are the names of all beneficiaries, what you wish to leave to them and who would receive the property if they should predecease you. A guardian should also be named for any minor children you may have, if your spouse does not survive you. The same person or another guardian can be named in the will to manage the children's inherited property. Most



importantly, an executor should be named who will list the assets of the deceased and carry out the directives of the will. For any trusts created by a will, the will should name trustees whose responsibilities it will be to administer the trusts. Also recommended is the name of a residuary legatee who will receive that portion of the estate that is left after all bequests of specific property items have been made. This portion is frequently the largest and those who get it are the ones the deceased intended to inherit the most. In most states, you can spare executors and trustees the expense of posting a bond to guarantee that they perform their jobs properly by stating in the will that no bond is necessary. In any case, those named in the will should be selected carefully. An effective executor should be efficient, capable and fair in order to prevent delays, resolve conflicts and reduce the cost of implementing the will. Executors may or may not be beneficiaries or get paid for their efforts. However, some states stipulate that if the will does not specify payment, a specified commission will be paid to the executor based on the size of the estate and the court's estimate of reasonable compensation. If the executor named in the will is dead or refuses to serve, the court will appoint an executor when the will goes to probate. In such cases, the beneficiaries can nominate an executor by filing a petition with the court. Against the possibility that a named beneficiary may be dead when the will is executed, it is generally considered wise to name alternative beneficiaries and to specify how long they need to survive the deceased in order to receive the bequest. An ultimate beneficiary may also be named who will receive the residuary estate on the chance that all the beneficiaries named in the will are dead. In naming guardians, good judgment must be exercised to select individuals who can provide for the proper care and upbringing of the surviving children and for the responsible management of their inherited property and financial support. These obligations can be assumed by the same or different individuals named in a will. They can also be undertaken by the court if the will is silent in these matters or those named in the will are dead or unwilling to serve. In the case of a child's personal guardian, the court will usually favor the choice made by the last surviving parent. In certain cases, a court may decide that the best interests of the children may be served by someone other than the person named as personal guardian. This is also true of the property guardian. In the event that you do not name the personal guardian or anyone else to handle the property you leave to a minor child, the court will usually appoint a competent adult family member to handle the money. In some cases, however, an attorney may be

appointed to administer the minor's estate until the child reaches the age at which the state mandates that he or she must be given the money remaining from the bequest. An alternative to using a property guardian is to leave property to the child under laws adopted by most states that allow you to appoint a custodian who has wide authority to handle funds for your child without strict court supervision and accounting constraints. Another option is a children's trust where a trustee is selected and given authority to pay for the child's general expenses and education from the assets of a trust set up on behalf of the child. Such a trust may be established as part of your will or outside of the will.

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## TEST NAME "TYPING TEST -- MEDICAL"

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The patient is a male, widowed businessman, born January 12, 1928, who has been diagnosed with prostatic carcinoma and is being regularly treated with flexible sigmoidoscopy on account of perianal discomfort. The patient was observed for several years to present an incrementally rising level of prostatic antigen and negative interval biopsy specimens. A course of radiation therapy was completed this year after a positive biopsy report for local prostrate cancer. Subsequently there has been no evidence of metastatic disease or of constitutional or skeletal symptoms, and the patient appears to exhibit excellent mental health. However, he has complained of chronic lower back discomfort and stiffness sufficient to warrant an MRI which showed no major abnormalities. He has had recurring back spasms and stiffness but no radicular pain or past radiculopathy. There has been no change in these symptoms, but his current mental health is good and he has a positive psychological attitude towards his cancer diagnosis. No nocturia or other major voiding symptoms are reported. Recent PSA equals 2.6. A regular examination is recommended before the end of the year. Other medical history includes remote tonsillectomy and adenoidectomy and excision of basal cell carcinoma from mouth in 1984. There has been no past history of urinary tract infection. No current medications are used. There are no known drug allergies. Review of endocrine systems reveals no known diabetes or thyroid disease. Patient had positive PPD in 1965 after military service, but chest X-rays were normal with no INH preventive therapy. No history of asthma or other respiratory symptoms. No cardiovascular, GI or GU tract symptoms are present. No history of anemia or other hematopoietic symptoms. No headaches or other neurologic symptoms. Musculoskeletal symptoms include apparent bicipital tendinitis on the right shoulder several months ago but now improved. In general, the patient appears to be a healthy male. Vital signs are normal as indicated in the attached report. Skin shows no rashes or suspicious lesions. No apparent lymphatic symptoms. Neck

and thyroid not palpable. Lungs are clear. Heart rate and rhythm are regular. Abdomen is flat and not tender. Extremities present peripheral pulses 2+ and symmetric with no apparent edema. Extremities appear normal except for slight left bicipital groove tenderness. In addition, downward movement on abducted arms provokes anterior discomfort. A neurologic examination was not performed. External genitalia appear normal. Rectal exam presents slight diffuse prostate enlargement with no areas of hardness or nodularity. Stools were negative for occult blood. Informed consent was obtained and discussed for flexible sigmoidoscopy which revealed no mucosal abnormalities or lesions. Minimal edema of distal rectum was seen but no erythema, friability or other markers of inflammation. Impression is of an essentially normal rectosigmoid with no clear radiation proctitis. The patient's habits and history reveal that he is a nonsmoker, social drinker and takes no illicit drugs. He exercises regularly, taking extended walks and swimming daily with no limiting cardiopulmonary symptoms. The patient's family history reveals that his father died in his late eighties, after having been diagnosed with dementia related to Alzheimer's disease and colon cancer. His mother died in her early seventies of breast cancer. A sister also died of breast cancer. Another sister is alive and well but possibly hypertensive. A brother is alive with alcoholism. The patient's wife of thirty years died last year. One grown child lives at home, three others live nearby. Overall the patient is a generally healthy man with apparently localized prostate cancer following uncomplicated radiation therapy earlier this year. Recent PSA was normal. Recent hemoccult tests were negative and two stool samples submitted today were also negative. Continued examinations with his primary care physician are scheduled. The present examination is intended to provide baseline data about the patient that can assist in making future diagnoses and prescribing appropriate treatment. Included in the record of this examination are indications of the chief complaints of the patient including the nature and duration of the symptoms that caused him to seek medical attention. Also included is a detailed description of the patient's illness from the appearance of the first symptom to the present time. The patient's medical history is similarly described in detail along with his personal history, including his age, marital status, dietary habits, sleeping and exercise patterns, daily routine and attitude toward life. In addition, the patient's family history is reviewed to reveal information about the health of immediate relatives, their ages at death and the causes of their deaths. Finally, a systematic inventory of bodily systems is provided to reveal

subjective symptoms that the patient may have forgotten or considered too unimportant to mention.

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