**Grammar test**

1. Have you ever
2. 've just taken
3. yet
4. opened
5. already spent
6. haven't seen
7. have known
8. moved
9. for 25 years
10. 've been waiting
11. 's had
12. haven't been listening

**Vocabulary test**

1. lent
2. charged
3. owes
4. for
5. on
6. from
7. mortgage
8. out
9. tiny
10. filthy
11. insurance
12. positive

**Dictation**

1. The Gates Foundation is an American private foundation that started in Seattle in 1994. It is now one of the largest private foundations in the world .
2. In 2000, it was renamed the Bill and Melinda Gates Foundation and in 2005, *Time*  magazine named Bill and Melinda Gates “Persons of the Year” for their charitablework with their foundation.
3. The goals of the foundation are to improve healthcare, reduce poverty, and give people more access to education and information technology .
4. In 2008, Bill Gates decided to be less involved in Microsoft so that he could spend more time doing charity work with the Gates Foundation.
5. In 2010, Bill Gates was invited to speak at MIT. He asked the students to think about how they could help in the future with the problems of the world .
6. In 2017, the foundation was valued at $50.7 billion dollars. Its founders have been called the most generous philanthropists in the U.S.