

Fia Ma2 Past Papers For June 2013 Latest Edition

fia ma2 past papers for june 2013 have become an essential resource for students preparing for the FIA (Financial Information Association) Module MA2 exams. These past papers offer invaluable insight into the exam pattern, question types, and topics that are frequently tested, helping candidates to gauge their readiness and refine their preparation strategies. In this comprehensive guide, we will explore the significance of the June 2013 papers, provide an overview of the exam content, and offer effective tips on how to utilize these past papers for optimal success.

Understanding the Importance of FIA MA2 Past Papers for June 2013

Why Past Papers Are Crucial for Exam Preparation

Past papers serve as a mirror to the actual exam, giving students a realistic sense of what to expect. They help in:

- Familiarizing with exam formats and question styles
- Identifying frequently tested topics and areas of emphasis
- Practicing time management skills during the exam
- Building confidence by simulating real exam conditions

The Unique Value of the June 2013 Papers

The June 2013 papers are particularly valuable because they reflect the curriculum and exam trends at that time. Analyzing these papers can reveal:

- Question patterns specific to that sitting
- Key concepts that were emphasized in 2013
- Potential changes in question difficulty or focus areas compared to other years

These insights enable students to tailor their revision and focus on areas most likely to appear in upcoming exams.

Overview of FIA MA2 June 2013 Past Papers

Structure of the Exam

The FIA MA2 exam generally comprises:

- Multiple Choice Questions (MCQs)
- Structured or Short Answer Questions
- Case Study or Scenario-based Questions

The June 2013 papers followed this format, testing candidates on a wide range of financial topics such as financial management, risk analysis, investment appraisal, and decision-making techniques.

Key Topics Covered in June 2013

The papers focused on core areas including:

- Financial analysis and ratios
- Cost of capital and capital budgeting
- Working capital management
- Investment appraisal techniques (NPV, IRR, payback period)
- Risk assessment and management
- Financial planning and control

Understanding these topics can help candidates prioritize their revision and practice efforts.

How to Effectively Use the June 2013 Past Papers for Preparation

Step-by-Step Approach

To maximize the benefits of these past papers, follow this structured approach:

- **Initial Review:** Familiarize yourself with the paper structure and question types without time constraints.
- **Timed Practice:** Attempt the paper under exam conditions to simulate real-time pressure and improve time management.
- **Review and Analyze:** Carefully examine your answers, identify mistakes, and understand the correct solutions.
- **Focus on Weak Areas:** Use insights from your review to revisit topics where you struggled.
- **Repeat Practice:** Regularly attempt other past papers, including June 2013, to build confidence

and exam stamina.

Additional Tips for Success

- Cross-reference answers with official marking schemes to understand grading criteria.
- Join study groups or forums to discuss challenging questions and concepts.
- Maintain a consistent study schedule, integrating past papers into your routine.
- Use supplementary resources like textbooks and online tutorials to clarify complex topics.

Where to Find FIA MA2 Past Papers for June 2013

Official Sources

The most reliable place to access past papers is through official FIA or relevant examination boards' websites. They often provide:

- Past exam papers
- Marking schemes
- Examination reports and examiner comments

Educational Platforms and Forums

Several online platforms and student forums host collections of past papers, including:

- Revision websites dedicated to FIA exams
- Study groups on social media platforms
- Educational resource websites offering downloadable PDFs

Paid and Free Resources

While some sources offer free access, others may require a subscription or purchase. Evaluate the credibility and quality of resources before relying on them for your preparation.

Analyzing the June 2013 Past Papers: Sample Questions and Insights

Sample MCQ Analysis

For example, a typical MCQ from the June 2013 paper might have tested your knowledge of

financial ratios, asking which ratio best measures liquidity. Practicing such questions enhances your quick recall and application skills.

Structured Question Practice

Structured questions often required detailed calculations or explanations, such as computing the net present value (NPV) of a project. Reviewing past solutions helps you understand the expected approach and presentation.

Scenario-Based Questions

Scenario questions tested your ability to apply theoretical knowledge to real-world situations. For example, analyzing a company's risk profile based on provided financial data sharpens your analytical skills.

Conclusion

Preparing for the FIA MA2 exam requires diligent practice, strategic revision, and familiarity with past exam patterns. The FIA MA2 past papers for June 2013 are an excellent resource that can significantly boost your confidence and understanding of the exam requirements. By systematically practicing these papers, analyzing your performance, and focusing on weak areas, you increase your chances of success. Remember to utilize official sources for authentic materials and supplement your study with additional resources. With consistent effort and a strategic approach, you can excel in your FIA MA2 examination and achieve your professional goals.

Disclaimer: Always ensure you are using the most recent and official past papers and marking schemes to stay aligned with current examination standards and syllabus updates.

FIA MA2 Past Papers for June 2013: A Comprehensive Guide to Your Preparation Success

For students preparing for the FIA (Foundation Insurance Authority) MA2 exam, practicing past papers is one of the most effective ways to understand the exam pattern, assess your knowledge, and identify areas that need improvement. In this detailed guide, we will delve into the FIA MA2 past papers for June 2013, analyzing the structure, key topics, question types, and strategies to maximize your performance. Whether you're revising or tackling your mock exams, this article aims to equip you with insights to approach the June 2013 papers confidently.

Understanding the FIA MA2 Exam Structure

Before diving into the specifics of the June 2013 papers, it's essential to understand the overall structure of the FIA MA2 exam. The paper typically assesses a candidate's grasp of insurance law,

ethics, and related regulatory frameworks.

Key Features of FIA MA2 Exam

- Duration: Usually 3 hours
- Question Format: Multiple Choice Questions (MCQs), Short Answer Questions, and Essay-type Questions
- Total Marks: 100 marks
- Number of Questions: Varies per sitting, but generally around 10-15 questions
- Syllabus Coverage: Insurance law, ethics, regulatory environment, and professional conduct

Overview of FIA MA2 Past Papers for June 2013

The June 2013 papers are a valuable resource for understanding the examination's expectations. They reflect the core areas tested and help in identifying recurring themes.

Key Components of the June 2013 Papers

- Part A: Multiple Choice Questions (MCQs)
- Part B: Short Answer and Scenario-based Questions
- Part C: Essay-style or comprehensive questions

This structure tests not only your theoretical knowledge but also your analytical and application skills.

Detailed Breakdown of the June 2013 Papers

Part A: Multiple Choice Questions (MCQs)

Number of Questions: Approximately 10-12

Focus Areas:

- Basic insurance principles
- Legal terminology and concepts
- Regulatory framework
- Ethical considerations

Sample Topics Covered:

- Definitions of key terms such as "insurance contract," "indemnity," and "utmost good faith"
- Principles of insurable interest
- Types of insurance policies
- Roles and responsibilities of insurance intermediaries

Preparation Tips:

- Memorize key definitions and principles
- Practice MCQs regularly to increase accuracy
- Understand the reasoning behind each correct answer

Part B: Short Answer and Scenario-Based Questions

Number of Questions: 2-4, depending on the paper

Focus Areas:

- Application of insurance law principles
- Handling of specific cases or scenarios
- Ethical dilemmas and professional conduct

Sample Questions:

- Explain the concept of "utmost good faith" with reference to a specific scenario.
- Describe the process of claims settlement and the responsibilities involved.
- Analyze a scenario involving misrepresentation and suggest appropriate actions.

Preparation Tips:

- Practice writing concise, clear answers
- Develop the ability to apply theoretical knowledge to practical situations
- Review past scenario questions to familiarize yourself with common patterns

Part C: Essay or Comprehensive Questions

Number of Questions: 1-2

Focus Areas:

- In-depth analysis of legal or ethical issues
- Critical evaluation of regulatory practices
- Discussions on recent developments in insurance law

Sample Topics:

- The importance of professional ethics in insurance
- The role of regulation in protecting policyholders
- Case studies on breach of fiduciary duty

Preparation Tips:

- Develop structured essay-writing skills
- Support arguments with relevant laws and examples
- Practice time management to ensure comprehensive responses within the time limit

Analyzing the Key Topics in June 2013

To excel in the FIA MA2 June 2013 papers, candidates need to focus on core topics that have historically been emphasized.

Core Topics for Effective Preparation

- Insurance Principles and Concepts
 - Insurable interest
 - Utmost good faith
 - Indemnity
 - Subrogation
- Legal Framework

- Types of insurance contracts
- Policy conditions and exclusions
- Rights and duties of parties

- Regulatory Environment

- Role of the insurance regulator
- Consumer protection laws
- Licensing and compliance requirements

- Ethics and Professional Conduct

- Confidentiality and integrity
- Conflict of interest
- Fair treatment of clients

- Claims Handling and Settlement

- Procedures involved
- Documentation required
- Dispute resolution mechanisms

- Recent Developments and Case Law

- Landmark cases from the June 2013 context
- Changes in insurance regulations around that period

Strategies for Tackling the June 2013 FIA MA2 Past Papers

- Understand the Exam Pattern Thoroughly

- Be familiar with the types of questions asked
- Allocate time proportionally to question weightage

- Revise Key Concepts and Definitions

- Use flashcards for quick recall
- Regularly quiz yourself

- Practice Under Exam Conditions

- Simulate timed practice to improve time management
- Review your answers critically

- Focus on Application and Analysis

- Don't just memorize; understand how to apply knowledge to real-world scenarios
- Practice scenario-based questions extensively

- Review Past Mistakes

- Analyze your previous practice papers
- Identify recurring errors and work on them

- Stay Updated with Regulatory Changes

- Although the June 2013 papers are historical, understanding the regulatory environment during that time will enhance contextual understanding.

Additional Resources to Support Your Preparation

- Official FIA Past Papers and Marking Schemes
- FIA Study Textbooks and Reference Materials
- Online Forums and Study Groups
- Practice Question Banks and Mock Tests
- Legal and Regulatory Updates from Relevant Authorities

Final Tips for Success

- Start Early: Don't leave revision to the last minute. Begin practicing past papers well in advance.
- Be Consistent: Regular study and practice sessions are more effective than cramming.
- Understand, Don't Memorize: Focus on understanding concepts deeply to apply them confidently.
- Seek Clarification: If unsure about a topic, consult instructors or study groups.
- Stay Calm and Confident: Approach the exam with a positive mindset.

Conclusion

The FIA MA2 past papers for June 2013 serve as a vital resource in your exam preparation journey. By analyzing the question structure, understanding the key topics, and practicing effectively, you can significantly improve your chances of success. Remember that thorough preparation, combined with strategic exam techniques, will help you not only pass but excel in your FIA MA2 examination. Use these past papers as a stepping stone toward achieving your professional goals in the insurance industry.

Good luck with your studies!

QuestionAnswer Where can I find the FIA MA2 June 2013 past papers for practice? You can access the FIA MA2 June 2013 past papers through official FIA exam archives, authorized educational websites, or student forums dedicated to FIA studies. Are the FIA MA2 June 2013 past papers useful for exam preparation? Yes, reviewing the June 2013 past papers helps familiarize students with exam format, question types, and key topics, thereby enhancing their preparation. What topics are covered in the FIA MA2 June 2013 past papers? The papers typically cover areas such as financial accounting, management accounting, business law, and ethics as per the FIA syllabus for that session. How can I best utilize the FIA MA2 June 2013 past papers for studying? Use the past papers to simulate exam conditions, attempt questions within the time limit, and review solutions to identify areas needing improvement. Are solutions available for the FIA MA2 June 2013 past papers? Yes, official solution manuals and online tutorials often provide detailed answers and explanations for the June 2013 papers. What are some tips for solving the FIA MA2 June 2013 past papers effectively? Focus on understanding the question requirements, practice time management,

review marking schemes, and study relevant topics thoroughly to improve accuracy.

Related keywords: FIA MA2 past papers, FIA MA2 June 2013, FIA MA2 exam papers, FIA MA2 previous questions, FIA MA2 June 2013 solutions, FIA MA2 exam preparation, FIA MA2 past exam papers, FIA MA2 June 2013 answer keys, FIA MA2 syllabus, FIA MA2 sample papers

PARAGRAPH USING PAST PERFECT TENSE

Introduction: Understanding the Paragraph Using Past Perfect Tense

Paragraph using past perfect tense is an essential element of English grammar that helps writers and speakers convey actions or states that were completed before another point in the past. Mastering how to craft such paragraphs enhances clarity, coherence, and the overall quality of your writing. Whether you're composing academic essays, storytelling, or professional reports, understanding the proper use of past perfect tense within paragraphs enables you to narrate events in a chronological and logical manner.

The past perfect tense is often overlooked by learners but is crucial for expressing sequences of past events, emphasizing the earlier action, and establishing clear timelines. This article provides an in-depth exploration of how to construct effective paragraphs using past perfect tense, including grammatical rules, examples, common mistakes, and practical tips for writing with precision and clarity.

What Is the Past Perfect Tense?

Definition and Usage

The past perfect tense describes an action that was completed before another action or time in the past. It is formed with the auxiliary verb "had" followed by the past participle of the main verb.

Structure:

- Affirmative: Subject + had + past participle (e.g., She had finished her homework.)
- Negative: Subject + had not (hadn't) + past participle (e.g., They hadn't arrived yet.)
- Interrogative: Had + subject + past participle? (e.g., Had you seen that movie?)

Primary uses include:

- Indicating an action completed before a specific point in the past.
- Showing cause-and-effect relationships between different past events.
- Narrating stories or histories with a clear sequence.

Examples of Past Perfect Tense

- She had already left when I arrived.
- They had completed the project before the deadline.
- By the time the meeting started, he had prepared all the documents.
- We had lived in that city for ten years before moving abroad.

Constructing a Paragraph Using Past Perfect Tense

1. Planning Your Narrative or Explanation

Before writing a paragraph in past perfect tense, it is vital to plan the sequence of events. Identify which actions occurred first and which followed. This planning ensures logical flow and clarity.

Steps to plan:

- List the key past events you want to include.
- Arrange them chronologically, noting which happened first.
- Decide where to use past perfect tense to emphasize the earlier actions.

2. Using Past Perfect to Clarify Time Relationships

The past perfect sets the background for a story or explanation, establishing what had happened before another past event. It helps avoid confusion about the sequence.

Example:

After she had finished her work, she went out for a walk.

In this sentence, "had finished" clearly indicates that her work was completed before she went out.

3. Combining Past Perfect with Simple Past

Typically, a paragraph using past perfect tense includes a mixture of past perfect and simple past to depict the sequence of events.

Example:

They had already eaten dinner when we arrived. We decided to wait until they finished.

Here, "had already eaten" is past perfect, happening before "we arrived," which is simple past.

4. Structuring the Paragraph Effectively

To craft a well-organized paragraph using past perfect tense, follow this structure:

- Topic Sentence: Introduce the main idea or event.
- Supporting Sentences: Use past perfect to describe actions completed before the main event.
- Additional Details: Include context or consequences, often using simple past or other tenses.
- Concluding Sentence: Summarize or reflect on the sequence.

Example Paragraph:

Before the company launched its new product, the marketing team had conducted extensive research. They had analyzed customer feedback, studied competitors, and tested various advertisement strategies. By the time the campaign started, they had already identified the target audience and tailored their messaging accordingly. This preparation contributed significantly to the campaign's success.

Common Mistakes in Using Past Perfect in Paragraphs

Understanding common errors can help you avoid pitfalls and improve your writing.

1. Overusing Past Perfect

Using past perfect unnecessarily can clutter your writing. Reserve its use for actions that clearly occurred before other past actions.

Incorrect:

- She had went to the store and bought groceries. (Incorrect form: "had went" should be "had gone.")

Correct:

- She went to the store and bought groceries.

2. Confusing Past Perfect with Past Simple

Mixing these tenses without clarity can confuse the reader about the sequence of events.

Incorrect:

- I had breakfast, then I went to school.

Better:

- I had had breakfast before I went to school. (Use past perfect for the first action.)

3. Omitting the Past Perfect When Needed

Failing to use past perfect when necessary can distort the timeline.

Example:

- She arrived after he had left. (Correct)
- She arrived after he left. (Possible but less clear about the sequence)

Practical Tips for Writing Effective Paragraphs Using Past Perfect Tense

- Identify the timeline: Clearly determine which actions occurred first.
- Use past perfect for earlier actions: Employ it to set the background or sequence.
- Combine with simple past: Use simple past for subsequent actions.
- Maintain consistency: Keep verb tenses consistent to avoid confusion.
- Use time markers: Words like "already," "before," "by the time," "when," help clarify the sequence.

Examples of Effective Paragraphs

Example 1: Narrative of an Event

By the time the guests arrived, she had already prepared all the decorations. She had decorated the entire house, set up the tables, and arranged the flowers. When her friends knocked on the door, everything was ready, and she welcomed them with a smile. Her meticulous planning had paid off, making the celebration memorable.

Example 2: Historical Explanation

The explorers had discovered the island months before the scientific team arrived. They had documented the flora and fauna, set up temporary camps, and collected samples. When the researchers finally reached the site, they had a wealth of data to analyze, which contributed to groundbreaking ecological studies.

SEO Optimization Tips for Writing About Paragraphs Using Past Perfect Tense

To ensure your article reaches a wider audience, incorporate relevant SEO strategies:

- Use keywords naturally throughout the article, such as "past perfect tense," "how to write a paragraph using past perfect," "grammar tips for past perfect," and "examples of past perfect tense."
- Include descriptive headings with keywords.
- Maintain a clear and logical structure, making it easy for search engines to index your content.
- Use relevant internal and external links to authoritative grammar resources.
- Optimize meta descriptions and image alt texts if applicable.

Conclusion: Mastering Paragraphs Using Past Perfect Tense

Crafting well-structured paragraphs using past perfect tense is a vital skill for effective storytelling, academic writing, and professional communication. By understanding the grammatical rules, recognizing how to sequence events logically, and avoiding common mistakes, writers can produce clear, coherent, and engaging narratives. Remember to plan your narrative carefully, use past perfect to set the background, and combine it seamlessly with other tenses for smooth flow.

Practicing these techniques will enhance your command of English grammar and elevate your writing to a more professional level. Whether you're recounting past experiences, explaining historical events, or narrating stories, mastering the paragraph using past perfect tense will enable you to communicate with precision and clarity.

Start implementing these tips today and see your writing transform into compelling, well-structured narratives that captivate your audience!

Paragraph Using Past Perfect Tense

The past perfect tense, a fundamental aspect of English grammar, has long been an essential tool for writers and speakers aiming to express actions that had been completed before another past event. Its nuanced function allows for clarity and precision in storytelling, historical recounting, and detailed descriptions. This tense provides a way to establish a clear sequence of events, making narratives more coherent and engaging. Over the years, the use of the past perfect tense has evolved, influencing literature, journalism, academic writing, and everyday communication. In this article, we will explore the intricacies of the past perfect tense, its formation, usage, common pitfalls, and effective strategies for mastering it.

Understanding the Past Perfect Tense

Definition and Basic Structure

The past perfect tense is used to describe an action that had occurred before another action or point in the past. It is formed by combining the auxiliary verb had with the past participle of the main verb.

Structure:

- Affirmative: Subject + had + past participle (e.g., She had finished her homework.)
- Negative: Subject + had not (hadn't) + past participle (e.g., They hadn't arrived yet.)
- Interrogative: Had + subject + past participle? (e.g., Had you seen that movie?)

Formation Rules and Examples

The formation of the past perfect is straightforward but requires attention to verb forms. Regular verbs form the past participle by adding -ed, whereas irregular verbs have unique past participle forms.

Verb Type	Example Sentence	Past Participle
Regular	I had walked to the park before it rained.	walked
Irregular	She had written several letters before noon.	written

Examples:

- They had left the house when I arrived.
- She had already eaten when the guests came.
- We had never seen such a beautiful sunset before that day.

Common Uses of the Past Perfect Tense

Expressing Completed Actions Before a Past Point

The primary use of the past perfect is to specify that an action was completed before another past event.

Example:

- By the time the movie started, we had already bought the tickets.

In Reported Speech and Indirect Statements

The past perfect is often used when reporting speech, especially when the original statement involved a past perfect tense.

Example:

- She said she had finished her project before the deadline.

In Conditional Sentences

Past perfect is common in third conditional sentences, indicating hypothetical situations in the past.

Example:

- If I had known about the traffic, I would have left earlier.

To Show Cause and Effect in Past Narratives

It helps to clarify cause-and-effect relationships in stories.

Example:

- He had forgotten his umbrella, so he got soaked.

Advantages of Using the Past Perfect Tense

Using the past perfect tense effectively enhances communication by adding clarity and depth. Here are some notable advantages:

- Clarifies sequence: It helps differentiate between two past actions, establishing which occurred first.
- Adds depth to storytelling: Creates a layered narrative, giving context to events.
- Improves coherence: Assists in maintaining logical flow in complex sentences and narratives.
- Enables precise reporting: Vital in academic and journalistic contexts for accurate recounting of events.

Challenges and Common Mistakes

Overuse or Misuse of the Past Perfect

One common error is overusing the past perfect where simple past would suffice, leading to clunky sentences.

Example of overuse:

- Incorrect: She had gone to the store, and then she had bought groceries.
- Correct: She went to the store and then bought groceries.

Confusing Past Perfect with Other Tenses

Learners often confuse the past perfect with the simple past or past continuous, leading to grammatical inaccuracies.

Incorrect:

- I had saw him yesterday.
- Correct: I saw him yesterday.

Tip: Remember that "had" + past participle is past perfect; "saw" is simple past.

Misapplication in Conditional Sentences

Using the wrong tense in conditionals can distort meaning.

Incorrect:

- If she had studied, she would pass the exam.
- Correct: If she had studied, she would have passed the exam.

Strategies to Master the Past Perfect Tense

Practice with Timeline Exercises

Creating timelines of events can help visualize the sequence and reinforce correct tense usage.

Tip: Map out events and identify which happened first, then practice forming sentences accordingly.

Engage in Reading and Analysis

Reading literature, news articles, and historical accounts that employ the past perfect can improve understanding and intuition.

Exercise: Highlight sentences with past perfect and analyze their function.

Writing and Revising

Regularly practice writing stories or recounts involving past events. Review and revise to ensure correct tense usage.

Use Grammar Tools and Resources

Leverage online grammar checkers, tutorials, and exercises dedicated to past perfect tense.

Examples in Literature and Media

Many authors and speakers have utilized the past perfect to craft compelling narratives.

Literary Examples:

- In Charles Dickens' works, past perfect often appears to set historical context.
- In memoirs, authors frequently use past perfect to recount prior experiences.

Media and Journalism:

- News reports often employ the past perfect when describing events leading up to a recent incident.

Conclusion

The past perfect tense, though seemingly simple in structure, plays a crucial role in conveying complex sequences of past actions. Its correct application enhances clarity, storytelling depth, and grammatical precision. While it can pose challenges for learners, consistent practice, mindful analysis, and contextual reading can significantly improve mastery. As language users continue to refine their understanding of this tense, their ability to narrate, report, and analyze past events with nuance and accuracy will undoubtedly strengthen. Embracing the past perfect as a vital grammatical tool opens up richer ways to communicate the layered tapestry of human experiences and histories.

In summary, mastering the past perfect tense involves understanding its formation, recognizing its primary functions, avoiding common pitfalls, and applying it effectively in various contexts. Whether in academic writing, storytelling, or everyday conversation, the past perfect remains a powerful means to articulate the sequence and significance of past events with clarity and sophistication.

Question What is the past perfect tense used for in a paragraph? The past perfect tense is used in a paragraph to show that an action was completed before another past action or point in time. How can I identify a paragraph that uses the past perfect tense? Look for verbs that are in the form of had + past participle, which indicate actions completed before other past events within the paragraph. Why is it important to use past perfect tense correctly in a paragraph? Using past perfect correctly helps clarify the sequence of events, making the timeline of actions clear and improving the coherence of the paragraph. Can you give an example of a paragraph using the past perfect tense? Sure. 'She had finished her homework before her friends arrived. By the time I called, she had already left the house.' What are common mistakes to avoid when using past perfect tense in a paragraph? Common mistakes include using the past perfect with simple past instead of when it's necessary, or omitting 'had' and just using the past participle. How does the past perfect tense improve storytelling in a paragraph? It provides clarity on the sequence of events, helping the reader understand what happened first and how events are connected chronologically. Is it necessary to use past perfect tense in all past narratives? No, it's only necessary when you want to emphasize that one past action occurred before another past action. How do I change a simple past sentence into a past perfect sentence? Add 'had' before the past participle of the verb. For example, 'She finished her work' becomes 'She had finished her work.' What are some signal words that indicate

the use of past perfect in a paragraph? Words like 'before', 'by the time', 'already', and 'when' often signal the need for past perfect tense. Can past perfect tense be used in both formal and informal writing within a paragraph? Yes, past perfect tense can be used in both contexts to clarify the sequence of events, although it is more common in formal writing.

Related keywords: past perfect tense, paragraph writing, grammatical structure, writing tips, tense usage, English grammar, sentence construction, language learning, writing skills, tense consistency

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