

- a didn't we?
- b don't you?
- c aren't we?
- d will he?
- e doesn't she?
- f won't you?
- g didn't I?
- h aren't I?
- i aren't you?
- j hasn't she?
- k don't they?
- l weren't they?

## Listening

**4.1** Nancy Bryant, a fraud prevention officer, is talking about how to stop financial crime. Listen to the recording, then answer the questions below.

**fraud** (*n*) an illegal trick intended to deceive another person

**fake** (*adj, v, n*) make something look like it is real when it is not

- 1 Listen to Parts 1, 2 and 3. Number these topics in the order Nancy talks about them.
  - 'phishing'
  - features of secure websites
  - investing your money
  - her job
  - Internet fraud
  - shopping online
- 2 Listen to each part separately, then answer the questions.
 

Part 1

  - 1 What does Nancy do in her job?
  - 2 Why is Internet fraud easier for criminals these days?

Part 2

  - 3 What does Nancy say about cheap offers for Internet shoppers?
  - 4 What two things should you never give over the Internet?

Part 3

  - 5 What is phishing?
  - 6 What two features tell us a website is probably safe?

### TAPESCRIP

#### Part 1

- I: Nancy, fraud is becoming more and more common. Every day we hear of new cases of people losing large amounts of money.  
 N: That's right.  
 I: And your job is . . .?  
 N: My job is to tell the public what's happening, and explain how to stop fraud.  
 I: The main area you're working on now is Internet fraud. Is that right?  
 N: That's right. For criminals, Internet fraud is easier because it's so impersonal. In the old days they had to make fake cheques and to be actors. Now they can steal money without ever meeting their victims.

#### Part 2

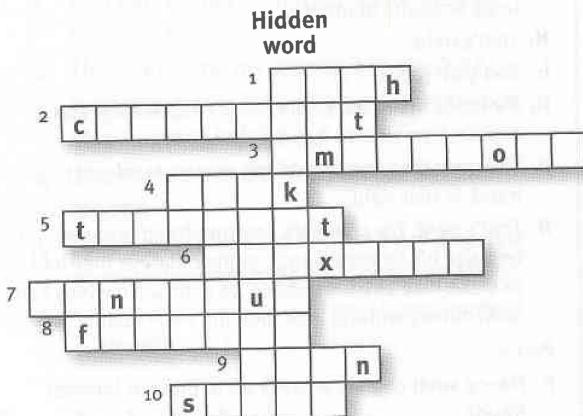
- I: Nancy, what can we actually do to prevent Internet fraud?  
 N: Many things. Firstly, be careful about shopping online. If someone offers you something incredibly cheap, then that's a dangerous sign. Or if you see an offer asking you to invest your money now, be careful. Most real investment opportunities don't work like this. They don't come looking for strangers over the Internet.  
 I: What about giving your details over the net?  
 N: Never give bank account numbers or passwords over the net.

#### Part 3

- N: There is a trick used by criminals called 'phishing': p, h, i, s, h, i, n, g.  
 I: Phishing? What's that?  
 N: It's when you receive an email that says it's from a famous company. The email always says 'Urgent!' And it asks for your details – it asks for your password and other information. And it says, if you don't do this in 24 hours, your account will close. Now, often these emails look very professional. They may have links to real websites. But they are fakes. It's easy to fake a website, easy to steal logos and copy websites. Anyway, of course the victim panics and gives his information and this is where the problem starts.  
 I: You mention fake websites. If we're shopping online, how do we know the website is secure? How do we know it's safe?  
 N: Two things. The order form should have the letters 'https' at the top of the screen. The 's' means it's a secure site that hides your information. The second thing is to look for an image of a lock or a key at the bottom of the screen. These usually mean the site is safe.

## Vocabulary | personal qualities

- 1 Write the words in the correct places and find the hidden word.



- 1 Managers have to be good with people.
- 2 She's really confident. She believes in her own ability.
- 3 He's ambitious plans to be the most famous singer in the world.
- 4 Politicians have to work long hours.
- 5 Teachers need to be tolerant and to respect other people's opinions.
- 6 Police officers have to be flexible because they work at all hours of the night and day.
- 7 Our boss is really generous. He's always giving us presents.
- 8 Financial consultants need to be good with figure.
- 9 The boss is very mean. He never lets us have a holiday or extra pay.
- 10 Actors need a good sense of humour.

**Hidden word:** All workers should know their strengths and weaknesses

## Grammar | modal verbs

- 2 Correct the mistakes.

- 1 You must to come here now.
- 2 I've finished. What I should do now?
- 3 You don't must smoke in the office.
- 4 You haven't to wear a suit, but you can if you want to.
- 5 Shouldn't you to be at home now?
- 6 Am I have to buy a ticket?
- 7 She doesn't have to cleaning her room every day; only at weekends.
- 8 Our boss have to be in the office at 7.00 a.m.
- 9 I must going to the station now.
- 10 We are don't have to walk. We can take the car.

- 3 Read the short texts and choose the correct alternatives.

Internet use is primarily for study purposes.  
**THIS IS A SILENT AREA.**

- 1 People shouldn't/don't have to/should use the Internet mainly for studying.
- 2 People don't have to/have to/should be quiet here.

Adults and children 12 years and above;  
take 1 or 2 tablets every 4 hours; **WARNING:**  
do not take more than 12 tablets in 24 hours.

- 3 Adults and children should/mustn't/can't take either one or two tablets.
- 4 Adults and children mustn't/should/don't take more than twelve tablets in one day.

No pets are allowed in student houses.  
We recommend that students check their mail every day, if possible.

- 5 Students have to/don't have to/mustn't keep pets in the houses.
- 6 Students should/have to/mustn't check their mail every day.

Free entrance. Children under 8 to be accompanied by an adult.

- 7 You have to/shouldn't/don't have to pay.
- 8 Children aged eight and older don't have to/mustn't/have to go with an adult.

## Writing

- 4 Put the sentences in the correct order to make two letters. The first letter is an invitation. The second letter is the response.

Dear Mr Mishovsky, [1]

We look forward to hearing from you. [4]

I am afraid I am unable to attend due to a business trip in Switzerland. [8]

Dear Miles Broom, [1]

I have enclosed a form with further information which you can also use to reserve places. [3]

Yours sincerely,

Reuben Mishovsky [9]

I do hope the evening goes well. [7]

I am writing to invite you to our annual dinner in the Atrium Restaurant on 19th July. [5]

Yours sincerely,

Miles Broom [2]

The dinner will begin at 8.00. [6]

Thank you for the invitation to the annual dinner. [10]