12A Money matters

SPEAKING

- 1 Work in pairs. Look at the photo below and put these things in order of importance (1 = most important → 7 = least important) for the person.
- a roof over your head
 something to eat
- money in your pocket
- a steady job
- friends and family
- someone to share your life with
- hope for the future



- Which of the things in exercise 1 are most important to you?
- 3 Discuss these questions.
- Are there many beggars and homeless people in your town?
- Do you ever give them any money? Why or why not?
- Who do you think should be responsible for helping them?

READING

- 1 Read the first part of a magazine article story about how Sheila and Akan met. How do you think the story ends? Discuss your ideas with a partner.
- 2 Turn to page 134 and read the second part to see if you were right.



'I never thought it would happen to me'

wery day on her way to work, Sheila Fletcher, a senior nurse from north London, passed a group of homeless men outside the

Underground. She never paid any attention until, one day, she noticed a man who seemed different from the others. I don't

10 know why,' said Sheila, 38, 'but I gave him £5. When I gave him the money, he looked so vulnerable, like a little boy.'

Sheila thought about him all day 15 at work and realized that she wanted to see him again. That afternoon, he was there again and he smiled when he saw her. She didn't give him any money.

- 20 but they talked for a few minutes without saying much. For the next three days, they chatted morning and afternoon and Sheila learnt more about him.
- 25 He told Sheila that his name was Akan and he came from Cyprus. He had lost his job in a shoe factory and he had lost his home at that time. He said that his
- 30 friends didn't want to know him any more and he had been on the streets for eight weeks. He wanted to return to Cyprus, but

he thought that he would never 35 have the money.

On the fifth afternoon, Sheila stopped, as usual. 'It was cold and wet,' she says. 'I couldn't leave him in the street. I knew it

- 40 was crazy to invite a beggar to my home, but I wasn't worried.' At home, they chatted for hours about their families, their lives and their interests. Much later,
- 45 feeling tired, Sheila told Akan that he could sleep on the sofa, and, before going to her room, she kissed him goodnight.

Suddenly, Akan looked agitated. 50 'Wait,' he said. 'I have to tell you something. I know it will shock you, but I have to tell you.' With tears rolling down his cheeks, Akan told Sheila that he was a

55 heroin addict. Sheila was angry with herself, thinking she had been stupid to fall in love with an addict. After staying awake all night, she knew that although

60 she loved him, she couldn't let him stay with her.

The next day, Sheila took Akan to a travel agent's and bought him a ticket to Cyprus. She didn't

65 know if she felt happy or sad that he was returning home.

- 3 Read the two parts of the magazine article again. Correct the statements about Sheila and Akan.
- Akan was from London.
- 2 He had been homeless for years.
- 3 Sheila gave him money every time she saw him.
- 4 Akan still has a lot of good friends.
- 5 Sheila was sad when she found out that Akan was a heroin addict.
- 6 Sheila thought it was stupid to fall in love with a homeless beggar.
- 7 Akan waited for a week before phoning Sheila.
- 8 When she arrived in Cyprus, Akan told her he was going to give up heroin.
- 4 Work in pairs. Discuss these questions.
- Do you think that Sheila and Akan's relationship will last?
- · What kind of problems do you think they will face in the future?

GRAMMAR: reported speech & thought

When we report someone's words or thoughts, the verb forms usually move into the past.

direct speech	reported speech
'My name is Akan.' 'I lost my job in a shoe factory.'	He said his name was Akan. He said he had lost his job in a shoe factory.
I will never have the money."	He thought he would never have the money.
'I can't let him stay with me.'	She knew that she couldn't let him stay with her.

We also make changes to pronouns and time expressions.

'I lost my home then,' said Akan. He said he had lost his home at that time.

say and tell

- Use tell + the person you're talking to + reported speech Akan told Sheila that he was a heroin addict. Not Akan said Sheila that he was a heroin addict.
- Use say + reported speech (do not refer to the person you're talking to). He said that his friends didn't want to know him.

Not He said her that his friends didn't want to know him.

SEE LANGUAGE REFERENCE PAGE 124

- 1 Underline the examples of reported speech and thought in the magazine article.
- 2 Rewrite the sentences in direct speech or thought. Use these words to help you.

I me my you your tomorrow ago today

- 1 'I really miss my family.'
- He said he really missed his family.
- 2 She told him she was a nurse.
- 3 He said he had arrived in London four years
- She told him she couldn't stop thinking about him and his sad story.
- He said he didn't understand why she wanted to help him.
- 6 She thought she would book him a flight home the next day.
- 7 He said his family would be delighted to welcome her to Cyprus.
- 8 She decided that she was going to fly to Cyprus that day.
- 3 Report the speech and thought below. Use told, said, thought or decided. Pay attention to the underlined phrases.
- 1 She said she really had to get her work done that night.
- 1 'I'm sorry Sam, I really have to get my work done tonight.'
- 2 'I can't go out tonight, Bill, I've got some work to do.'
- 3 'David, I've just typed and printed the report for you.'
- 4 'I'll never understand why John did that.'
- 5 'I'm going to tell him what happened first thing tomorrow.'
- 6 'Jane, I'm really sorry I didn't phone you last night."
- 4 Work in pairs. Imagine a situation for each of the sentences in exercise 3. Who is speaking to whom?
- 5 What was the longest conversation you've had in the last day? Who were you talking to? What did you talk about? Report the conversation to your partner.

I had a conversation with my girlfriend yesterday evening. She said she needed a holiday. I told her I wanted to take some time off, too. We decided to book a week in France.

READING & SPEAKING

- 1 Look at the survey. What is it investigating?
- 1 people's spending habits
- 2 how much money people earn
- 3 people's attitudes to money

- 2 Answer questions 1-6 in the survey. Then work in pairs and compare your answers.
- 3 With your partner, complete question 7. Compare your sentence with the rest of the class and choose the best one.

Age: under 18 🗌 18–25 🗌 25–35 🗌 over 35 🗌



	The Mon	ey Survey
	Complete the survey and you co	uld win one of our fabulous prizes.
1	a) Yes, but other things are as important. b) Yes, of course. You can't do anything without money. c) No, not really, so long as I've got enough to survive.	6 Which of these prizes would you most like to win? a) a holiday for two b) a Smart™ car c) £5,000 d) £1,000 a year for the next ten years
2	Do you worry about money? a) Yes, all the time. b) Only at the end of the month. c) No, not on the whole.	7 In no more than fifteen words, describe your attitude to money*:
3	What do you do with your money? a) donate it c) enjoy it e) invest it b) lend it d) save it f) spend it	* The best answers here may be used as a slogan in an advertising campaign for Western Commercial Bank.
4	what is your main source of income? a) your job b) your family c) the government d) other (please specify)	If you want to take part in our prize competition, fill in the information below and send it to us by 30 June. Name:
5	Who or what influences the way you spend your money? a) your friends b) your family c) your bank d) information on TV or in the papers?	Address:

LISTENING

- 1 @ 2.35 Listen to a woman from Western Commercial Bank talking about the results of the survey. Tick the most popular answers for each question on the survey in the Reading section.
- 2 2.35 Listen again and say if the sentences are true (T) or false (F).
- The people who answered the questions were under eighteen.
- The survey took place in a café.
- The woman was surprised by the answers to the second question.
- 4 A lot of young people give money to charity.
- 5 Very few young people invest their money.
- 6 About half of the people in the survey have a job.
- 7 Most of them share a flat with friends.
- 8 Newspapers and the TV influence most people's money decisions.

GRAMMAR: reported questions

To report a wh- question

- · move the verb tenses into the past.
- · drop the question mark.
- · change the word order.

'What are you saving your money for?' He asked me what I was saving my money for.

Note that in yes/no questions you also use if or whether to introduce the question.

'Do you have a savings account?' She wanted to know if/whether I had a savings account.

Note that you do not need an auxiliary verb (do/does/did) to report questions in the present simple or the past simple.

He asked me whether I saved money regularly. Not He asked me whether I did save money regularly.

- SEE LANGUAGE REFERENCE PAGE 124
- 1 Find five examples of reported questions in tapescript 2.35 on page 153.

- 2 Put the reported questions into direct speech.
- 'Have you got a job?'
- They asked me if I had a job.
- 2 They wanted to know whether I lived at home.
- 3 They asked me what I had studied at university.
- 4 They wanted to know what I was going to do in the holidays.
- They asked me who my greatest hero was.
- They asked me if I could speak any other languages.
- Work in pairs. Choose and discuss eight of the questions.
- Would you like to be a millionaire?
- Do you think money can buy happiness?
- What is your greatest ambition?
- Who do you admire most?
- What makes you feel happy?
- How many bank accounts do you have?
- Are you often in debt?
- Have you ever paid a bill late?
- When did you last read a financial newspaper?
- Do you prefer giving or receiving?
- Have you ever dreamed about money?
- How often do you go on holiday?
- Is it easy for you to save money?
- 4 Work with a different partner. Tell your new partner about the questions you asked and the answers you received in exercise 3. Use I asked her/him ...

SPEAKING & VOCABULARY: verb collocations (money)

1 Complete the questions with a verb from the box.

	get into withdraw write take out open pay make buy		
I	When was the last time you a bill in cash?		
2			
3	Do you prefer to cash from the bank or from a cash machine?		
1	How many cheques have you in the last three months?		
5	Is it easy for young people to a mortgage these days?		
5	Have you considered stocks and shares?		
7	What's the quickest way to a million?		
3	Do you agree that it's far too easy to debt these days?		

2 Work in pairs. Ask and answer the questions in exercise 1.

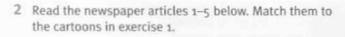
12B Sue!

READING

1 Work in pairs. Look at the cartoons A-E. Something is going wrong in each one. What is it?







- 3 Read article 1 again and find words that match these definitions.
- 1 a person who takes another person to court
- 2 a financial agreement
- 3 asking a law court to change its decision
- 4 taking a person to court to get money from them because they have done something bad to you
- 5 money that is paid because you have done something bad to another person
- 6 extreme unhappiness
- A grandmother from Kansas City is suing a Florida theme park because she says that one of the attractions is too frightening. The plaintiff, Mrs Darlene Joel, refused the offer of a small out of court settlement. She has asked for \$15,000 in damages for the emotional distress she suffered. However, the court is expected to turn down Mrs Joel's claim in the judgment later today. Her lawyers are already planning an appeal.

In March 2003, Mr Merv Grazinski of Oklahoma City bought a new 10-metre Winnebago motor home. On his first trip, he set the cruise control at 70 mph and went into the back of the vehicle to make himself a cup of coffee. Within minutes, the motor home had crashed. Mr Grazinski was not hurt but he wanted his money back. In court, he insisted that he was not responsible. He pointed out that the instruction manual did not tell him to stay in the driver's seat when he was using cruise control. The manufacturers denied responsibility and asked the judge to throw out the claim.







- At an Elton John concert in a San Diego stadium, Robert Glaser needed to go to the men's room. However, when he got to the toilet, he was surprised to find a woman using it. When he asked a stadium official to show him to another men's room, he was informed that all the toilets in the stadium were unisex. Too embarrassed to share a toilet with a woman, Glaser had to wait until the end of the concert, four hours later. He complained that he had suffered emotional distress and sued the stadium for \$5.4 million.
 - 4 CHERYL VANDEVENDER, a shop worker in West Virginia, seriously injured her back at work after opening a jar of pickles. Her doctor told her to take some time off work. Her manager warned her that she would lose her job if she did not return to work within twelve months. Nearly a year later, she returned to the shop and her manager told her to fill up a fridge. After only twenty minutes, her back was injured again. This time, Ms Vandevender decided to sue the company, Sheetz Inc.
- Veronica Martin and her husband were eating hamburgers from a fast food chain when a hot pickle fell out of the burger and burnt Victoria's chin. Her lawyers have asked a court in Knoxville, Texas, to award \$110,000 in damages for medical bills, loss of earnings and emotional distress. Her husband, Darrin, has claimed that he lost the 'services and companionship' of his wife and is also suing for \$15,000. A company spokesman said that all its products were safe.

NIN

120

- 4 Now read articles 2–5 again. What do you think the judge decided in each case?
- 5 Match the articles 2-5 to the judges' decisions a-d.
- a In order to avoid legal costs, the company reached a secret settlement with the couple, but refused to discuss details or to accept any responsibility.
- b The judge, however, agreed with the plaintiff and order the company to pay \$1.75 million in damages and replace the vehicle.
- c But the real emotional distress came later when the judge said the claim was not serious, and the Supreme Court refused to hear an appeal.
- d The court decided that the company had acted in an illegal and unfair way towards its employee and ordered it to pay over \$2 million in damages.
- 6 Work in pairs. Discuss these questions.
- Do you think that Mrs Joel (article 1) was right to sue the theme park? Why or why not?
- For what reasons do people sue in your country?
- · Can you think of any recent examples?
- 7 All five of the stories you read in exercise 2 were reported in newspapers in the United States. Later it was discovered that one of the stories was untrue. Which one, do you think? Explain your reasons.

GRAMMAR: tell & ask with infinitive

You can use tell/ask + object + (not) to + infinitive to report instructions, orders or requests.

direct speech	reported speech
'Can you show me the men's room?'	He asked an official to show him the men's room.
'Don't go back for three weeks.'	Her doctor told her not to go back for three weeks.

- SEE LANGUAGE REFERENCE PAGE 124
- 1 Put the sentences into reported speech.
- 1 'Can you describe the attraction?' the judge asked her.
- 2 The instruction manual told drivers: 'Use cruise control for long-distance trips on the freeway.'
- 3 'Stop wasting the court's time!' the judge told him.
- 4 'Don't interrupt me when I'm speaking,' she told her son.
- 5 'Could you give me the name of a good lawyer?' she asked her friend.
- 6 'Can you call an ambulance?' she asked her husband.

Write five sentences about things that your teacher has recently told or asked you to do.

She asked me to do some grammar exercises. He told me to listen to the news on BBC radio.

VOCABULARY: reporting verbs

- Match the highlighted verbs in the newspaper articles to the definitions 1-6.
- 1 gave someone some information
- 2 continued saying that something was true
- 3 said that something was not true
- 4 said that something was true, although you knew that other people may not agree
- 5 said you were not happy about something
- 6 told someone that something bad may happen
- 2 Match the sentences to the reporting verbs in exercise 1.
- 1 'It's not true that the attractions in our theme park are dangerous.'
- 2 'Danger! This attraction is not suitable for people with a heart condition.'
- 3 'Please, Gran. I really, really, really want to try it.'
- 4 'The park will close in forty-five minutes.'
- 5 'This is the best theme park in the world.'
- 6 'We had to wait far too long for some of the attractions.'

SPEAKING

1 Work in groups. Read the information below and decide how much money the woman should receive.

A woman went to a fast-food restaurant and bought a cup of coffee. She placed the cup between her knees and as she was taking the lid off the cup of coffee to add cream and sugar, she spilled the coffee, which burned her legs. She decided to sue the company that owned the restaurant and she found a lawyer who agreed to help her.

2 Compare your ideas with other groups and explain your reasons.

Now turn to page 126.

12c Gifts of gold







SPEAKING

- 1 Work in pairs. Discuss these questions.
- 1 Do you know anyone who:
- has got engaged?
- has graduated from university?
- has had their golden (50th) wedding anniversary?
- has moved to a new home?
- has retired?
- has been promoted to a top job?
- has worked for the same company for 25 years?
- 2 Did these people do anything to celebrate these occasions?
- What would you do to celebrate these occasions?
- Choose three occasions from the list in exercise 1 that you think are the most important in a person's life.

Now choose an appropriate present for each of these occasions. Explain your reasons.

PRONUNCIATION: intonation (social expressions)

- 1 2.36 Listen to the recording. Who sounds more friendly, the man or the woman?
- 2 Practise saying the words and phrases in a friendly way.
- Thank you very much.
- 5 Take care.

2 Sorry.

- 6 Have a nice day.
- 3 See you soon.
- 7 Excuse me.
- 4 Well done!
- 8 Pardon?



FUNCTIONAL LANGUAGE: social expressions

- 1 Match the comments 1-8 to the best response a-h.
- 1 Bad news, I'm afraid. I didn't get the job.
- 2 Excuse me, would you mind taking a photo of us?
- 3 Good luck for the big day tomorrow.
- 4 Guess what! We've decided to get married.
- 5 I'm afraid I can't come out for dinner this evening.
- 6 Thank you so much. It was really kind of you.
- 7 We'll really miss you.
- 8 Well, I must be going. The plane leaves in half an hour.
- a Excellent news! Congratulations!
- b Not at all. My pleasure.
- c Of course. Are you ready? Say 'cheese'.
- d Oh well, never mind. Another day, maybe?
- e Oh, what a shame. That's really bad luck.
- f OK. Have a safe journey and all the best.
- g The same to you. I'll keep my fingers crossed.
- h We'll miss you, too. Keep in touch, OK?
- 3 Choose an appropriate response from exercise 1 for each of these situations.
- 1 A friend tells you that she has broken her leg, and so she can't come to your party at the weekend.
- 2 A friend tells you that she has just got engaged to her boyfriend and is going to live at the other end of the country after the wedding.
- 3 A friend tells you that she has got a very important interview for a new job tomorrow.
- 4 A friend thanks you for lending her your car last week.
- 5 An American friend tells you that her mother is ill and that she must return to New York tomorrow.



LISTENING

- 1 Look at the picture. Why do you think Derek and his colleagues are smiling? Give a reason for each of the people.
- 2 @ 2.38-2.40 Listen to three conversations to find out if you were correct.
- 3 @ 2.38-2.40 Listen to the conversations again. Match the sentences 1-6 with the phrases a-f.
- 'I'm going to be a little late,'
- 'I can't remember when I joined the company,'
- 3 'I feel I need a change,'
- 'Please don't tell anyone,'
- 'I'm more than happy to take early retirement,'
- 'Do you want to come with me?'
- Derek said to Dave.
- Camilla said to Derek. b
- Derek said to Camilla.
- Derek said to Camilla.
- Derek asked to Avril.
- Clive said to Derek.
- 4 Work in pairs. Prepare and practise the conversation.
 - A: You work in the office, but you were ill yesterday and you do not know the news. You ask a friend to tell you what happened.
 - B: You work in the office. Your friend was ill yesterday and does not know what happened. Tell him/her the news.

DID YOU KNOW?

1 Work in pairs. Read the information about the US Congressional Gold Medal and discuss these questions.

THE US CONGRESSIONAL GOLD

MEDAL is an award that is given to individuals and institutions to honour special achievements. The first person to receive the medal was George Washington and other winners include Nelson Mandela and Mother Teresa of Calcutta. The medal is also awarded for achievements in the arts (Walt Disney,

Frank Sinatra, John Wayne), sport (the runner, Jesse Owens and the boxer, Joe Louis) and the sciences (Thomas

Edison).



- Who would you give a Congressional Gold Medal to? Give your reasons.
- Does your country give medals for special achievements?
- Who has won medals and what were their achievements?

12 | Language reference

GRAMMAR

Reported speech & thought

We use reported speech to report someone's words or thoughts.

Direct form: 'I'm very tired,' she said. Reported form: She said she was very tired. Direct form: 'It's boring,' he thought. Reported form: He thought it was boring.

We usually change the verb forms into the past in reported speech and thought. However, this is not always necessary.

direct form	reported form
T work'	She said she worked
'I'm working'	She said she was working
Tve worked'	She said she had worked
'I worked'	She said she had worked
I was working'	She said she had been working
T'll work'	She said she would work
T'm going to work'	She said she was going to work
'I must work'	She said she had to work
'I can work'	She said she could work

When we are reporting, we often need to change pronouns and time expressions.

Direct form: 'I'm going to see my doctor tomorrow.' Reported form: She said she was going to see her doctor the following day.

Because the time of the reporting may be different from the time of the direct speech or thought, we may need to change the expression to make the meaning clear.

Direct form: 'I'll do it now.'

Reported form: She said she'd do it immediately.

Other time expressions that may change include the following: now (immediately), today (that day), yesterday (the day before), tomorrow (the following day), this (that), last (the ... before), next (the following ...).

Two very common verbs for reported speech are say and tell. Say is followed immediately by the reported speech. We do not refer to the person we were talking to. Tell is followed by an object (the person we were speaking to), and then the reported speech.

He said (that) he loved her. Not He said her that he loved her. He told her (that) he loved her. Not He told that he loved her.

Reported questions

When we report questions, we

- also move the verb form into the past.
- drop the question mark.
- change the word order.

Direct form: 'What's the time?'

Reported form: She asked what the time was.

In the reported form, we put the subject before the verb, so we do not need to use the auxiliaries do/does/did in the present and past tenses.

Direct form: 'Where do you live?'

Reported form: She asked me where I lived.

Not 'She asked me where I did live'

With yes/no questions, we use if or whether to introduce the question.

Direct form: 'Do you read the financial newspapers?' Reported form: He asked me if/whether I read the financial newspapers.

Tell & ask with infinitive

To report instructions, orders or requests, we can use tell/ask + object + (not) to + infinitive.

Direct form: 'Can you hurry up?'

Reported form: She told/asked me to hurry up.

Direct form: 'Don't be late'.

Reported form: I told/asked them not to be late.

Functional Language Social expressions

All the best.
Another day/time, maybe.
Bad news, I'm afraid.
Congratulations!
Excellent news!
Good luck for ...
Guess what?
Have a safe journey.
I must be going.
I'll keep my fingers crossed.
Keep in touch.
My pleasure.
Never mind.
Not at all.
Say 'cheese'.

Word LIST Money

The same to you.

What a shame.

bank account n C * cash machine n C dependent adj *** earnings n pl ** financial adj *** financially adv get into debt invest v *** investment n.C *** make money open an account pay a bill save v *** savings account n C share n C *** stock n C *** take out a mortgage withdraw v ** write a cheque

/bænk ə,kaunt/ /kæʃ məˌʃiːn/ /drpendont/ /smmz/ /farnænfl/ /farnæn[əli/ /get into 'det/ /m'vest/ /m'vestmont/ /merk 'mani/ /aupan an a'kaunt/ /per a 'bil/ /serv/ /serving ə'kaunt/ /fea/ /stok/ /terk aut a /zbip:cm' /:cnb'őrw/ /rait a 'tfek/

Reporting verbs

claim *** /kleum/
complain *** /kəm'pleun/
deny *** /drnau/
inform *** /m'sist/
warn *** /wəm/

Other words & phrases

agitated adj /ædsiteitid/ appeal n C *** /bipid/ as a matter of fact /æz ə ,mætə əv 'fækt/ astonishing adj " /əˈstonɪʃɪŋ/ attract v *** /ə'trækt/ beggar n C /begə/ campaign n C *** /kæm'pem/ cheek n C ** /tfi:k/ chin n C ** /t[m/ close down v /klauz 'daun/ companionship $n\ U$ /kəm'pænjən[rp/ cruise v * /kru:z/ damages n pl /dæmid3iz/ distress n U ** /distres/ duty n C *** /djusti/ edition n C ** /rdifn/ emphasis n C *** /emfosis/ freeway n C /fri:wei/ gentle adj ** /dzentl/ help out v /help 'aut/ heroin n U/heraoin/ homeless adj " /haumlas/ honour v ** /ona/ investigate v *** /m'vestigeit/ kick out v /krk 'aut/ limited adj *** /limitid/ lounge n C * /launds/ manual n C ** /mænjuəl/ manufacturer n C *** /mænjofækt[ərə/ men's room n C /menz_rum/ motor home n C /mouta_haum/ multiplex n C/adj /maltipleks/ outline v ** /autlam/ painter n C ** /peinta/ pickle n C /ptkl/ plaintiff n C /pleintif/ predictable adi * /prr/diktabl/ reflect v *** /rrflekt/ report n C *** /rrcgin/ responsibility n C *** /rr.sponsə/biləti/ settlement n.C ** /setlmont/ steady adi ** /stedi/

student union n C

/stju:dnt 'ju:njen/

sue v ** /su:/ suitable adj *** /su:tabl/ supreme adj ** /so:pri:m/ survey n C/v *** /sa:vei (n); sa'vei (t)/ target n C *** /ta:git/ tear n C ** /tea/ theme park n C /tim pask/ /Orao 'aot/ throw out v unfair adj ** /anfea/ unisex adj /ju:niseks/ vehicle n C *** /vinkl/ with immediate /wið imidiat rfekt/ effect

Abbreviations for word list

noun verb v adj adjective advadverb preposition prep sb somebody something sth C countable U uncountable plural pi singular 5

*** the most common and basic words

" very common words

fairly common words