

UNIT 4

Wealth

LESSON 1

Vocabulary

- 1 Circle the correct word to complete the sentences.
- Don't go to that movie. It's a waste of time / thought.
 - We only have two hours, so use your time / fun wisely.
 - It's worth / value spending your money on a gym if you're going to go every day.
 - You should buy an Epstone camera. It's a really good value / save for the money.
 - I can't go to St. Louis with you. I don't have any vacation time / trips to spare.

- 2 Complete the paragraph with the correct form of the verbs from the box.

break up pick up figure out catch up
run out end up drop out

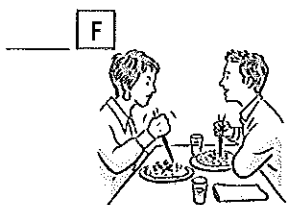
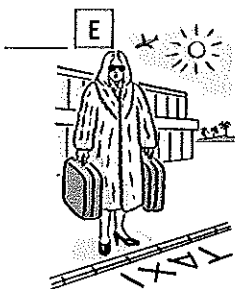
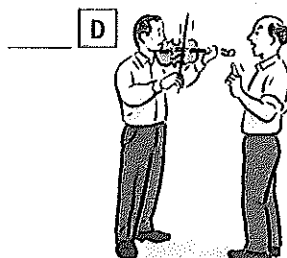
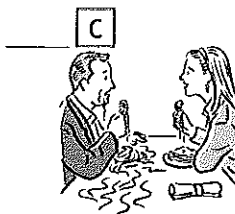
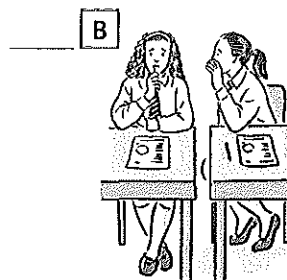
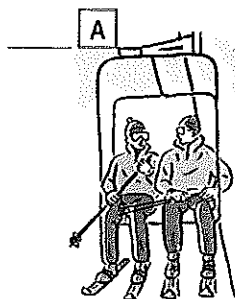
Life-changer: Steve Riddell tells us how a bad time turned good

I was having the worst time of my life. I'd just _____ (1.) with my girlfriend and _____ (2.) of college. I needed to _____ (3.) what I was going to do with the rest of my life. So I went traveling around South America. The idea was to keep traveling until I _____ (4.) of money. After a few months I'd _____ (5.) some Spanish and made some friends in Colombia. We went our separate ways, but later I decided to _____ (6.) with them in Cali. What a fantastic place! I _____ (7.) living there for ten years!

Grammar

- 3a Complete each sentence with a question tag. Then match the sentences to the pictures.

- You haven't eaten spaghetti before, _____?
- You haven't used chopsticks before, _____?
- You didn't study, _____?
- You've never played the violin before, _____?
- You're not nervous, _____?
- You arrived from Russia, _____?



- b Match the questions in Exercise 3a to the answers.
- Yes, I did. It was snowing when I left.
 - No, I'm not. I just don't like heights.
 - Yes, I did. But I studied the wrong page!
 - Yes, I have, but it didn't taste this good.
 - No, I haven't. I've always used a fork.
 - No, I haven't. But I'm a fast learner.

Reading

4a Read the interview about how to stop financial crime. Then number these topics in the order Nancy, a fraud prevention officer, talks about them.

- _____ phishing
- _____ features of secure websites
- _____ investing your money
- _____ her job
- _____ Internet fraud
- _____ shopping online

b Answer the questions.

1. What does Nancy do in her job?

2. Why is Internet fraud easier for criminals these days?

3. What does Nancy say about cheap offers for Internet shoppers?

4. What two things should you never give over the Internet?

5. What is phishing?

6. What two features tell us a website is probably secure?

Frank: Nancy, fraud is becoming more and more common. Every day we hear of new cases of people losing large amounts of money.

Nancy: That's right.

Frank: And your job is . . . ?

Nancy: My job is to tell the public what's happening and to explain how to stop fraud.¹

Frank: The main area you're working on now is Internet fraud. Is that right?

Nancy: That's right. For criminals, Internet fraud is easier because it's so impersonal. In the old days they had to make fake² checks and to be actors. Now they can steal money without ever meeting their victims.

Frank: Nancy, what can we actually do to prevent Internet fraud?

Nancy: Many things. First, 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.

Frank: What about giving your personal information over the Internet?

Nancy: Never give bank account numbers or passwords. There is a trick used by criminals called phishing.

Frank: Phishing? What's that?

Nancy: It's when you receive an email that says it's from a famous company. The email often says "Urgent!" And 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 steal logos and copy websites. Anyway, of course the victim panics and gives his or her information, and this is where the problem starts.

Frank: You mention fake websites. If we're shopping online, how do we know the website is secure? How do we know it's safe?

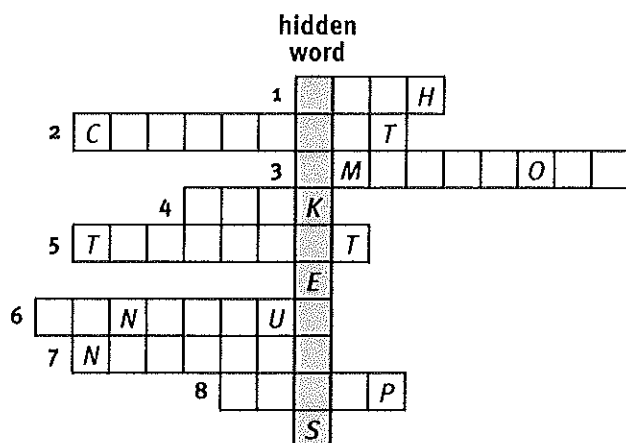
Nancy: Two things. The order form should have the letters "https" at the top of the screen. The "s" means it's a secure site that hides your information. The second thing is to look for an image of a lock or a key at the bottom of the screen. These usually mean the site is secure.

¹**fraud** (n) an illegal trick intended to deceive another person

²**fake** (adj, v, n) make something look like it is real when it is not

Vocabulary

- 1 Use the sentences to complete the word puzzle. Then find the hidden word.



- Managers have to be good _____ people.
- She's really _____. She believes in her own ability.
- He's _____. He plans to be the most famous singer in the world.
- Politicians have to _____ long hours.
- Teachers need to be _____ and to respect other people's opinions.
- Our boss is really _____. He always gives everyone a big bonus every year.
- Financial consultants need to be good with _____.
- The boss is very _____. He never gives anyone a raise.

Hidden word: All workers should know their strengths and _____.

Grammar

- 2 Correct the mistake in each sentence.

- You must to come here now.
- I'm finished. What I should do now?
- You don't must smoke in the office.
- You haven't to wear a suit, but you can.
- Shouldn't you to be at home now?
- Am I have to buy a ticket?
- She doesn't have to cleaning her room every day; only on weekends.
- Our boss have to be in the office by 7:00 A.M.
- I have to going to the station now.

- 3 Read the signs and instructions. Then circle the correct words to complete the sentences.

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

- People shouldn't/don't have to/should use the Internet only for studying.
- 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.

- Adults and children should/must not/can't take either one or two tablets.
- Adults and children must not/should/don't take more than 12 tablets in one day.

No bicycles are allowed in hallways.
We recommend that students check their mail every day, if possible.

- Students have to/don't have to/must not keep bicycles in the hallways.
- Students should/have to/must not check their mail every day.

Free admission. Children under 8 must be accompanied by an adult.

- You have to/shouldn't/don't have to pay.
- Children ages eight and older don't have to/must not/have to go with an adult.

NO pets allowed except service animals trained to help a disabled person.

- Most customers don't have to/have to/can't bring a pet into the store.
- Disabled people can/must not/must bring a service animal into the store.

How not to get rich quick

William Johnstone, age seven, went on an Internet shopping website and, using his mother's credit card, bought himself an airplane. No, not a toy airplane. A jet-fighter. Fortunately, the seller realized there was something wrong when he asked for the delivery address. Apartment number 53 in downtown Detroit was not the answer he was expecting. In this case, not a penny was spent, but there are plenty of other cases of people **blowing lots of money** very quickly, very stupidly.

Californian Bill Davies didn't even get that far. When he saw that he had the winning numbers in his local lottery, he immediately ordered a Mercedes, booked a family vacation in Hawaii, and had a champagne dinner for friends and family. When he went to pick up his **winnings**, he found that 9,022 others had also won first prize! His share of the **jackpot** was \$40.

Doug Stearns won nearly \$1,000,000 in the lottery in March, 2001. By May, he had \$400 left. "I got a bit excited," said the builder, 24. He **went on a spending spree** and bought six cars, including two for friends. By May, he had crashed two of the cars and his friend crashed a third in June. Fortunately, Stearns was able to return to his old job. "It was fun while it lasted," he said, "but I'm happier back at work. I got bored sitting home all day, so I got into trouble."

When 76-year-old Samantha Brown realized her husband was **in debt**, she decided to sell as many things as possible, including an old mattress. A few weeks later her husband nervously asked her where the mattress was. Hidden inside it were his **life savings** of \$30,000. They managed to find the mattress but not the money which, strangely, "had taken a walk."

4a Read the story. Then mark the sentences true (T) or false (F).

- _____ 1. William Johnstone knew how to buy things over the Internet.
- _____ 2. The person who was selling the airplane sent it to William's home.
- _____ 3. Bill Davies thought he was going to win a lot of money.
- _____ 4. Many other people had chosen the same winning numbers as Davies.
- _____ 5. Doug Stearns spent all of his lottery winnings in two months.
- _____ 6. Stearns is sad because he is not rich now.
- _____ 7. Samantha Brown knew there was some money hidden in the mattress.
- _____ 8. Mr. and Mrs. Brown lost \$30,000.

b Circle the correct meanings to complete the sentences.

1. *To blow money* means _____.
 - a. to spend money intelligently
 - b. to spend money quickly and foolishly
2. *Go on a spending spree* means _____.
 - a. to buy a lot of things very quickly
 - b. to have an expensive vacation
3. *Winnings* means _____.
 - a. the money you save
 - b. prize money
4. *Jackpot* means _____.
 - a. a large amount of money that you can win
 - b. a pot where you keep money
5. *In debt* means _____.
 - a. without a job
 - b. you owe (have to pay) money to someone or to an institution
6. *Life savings* means _____.
 - a. money for saving your life
 - b. all the money you have saved

Vocabulary

1 Complete the paragraph with words from the box.

| | | |
|---------|--------|-----|
| succeed | buyers | buy |
| reward | fail | ads |

Successful _____ (1.) share many common elements. They are clear, honest, and informative. They usually answer the following questions: Why will this product _____ (2.) where others _____ (3.)? Why should _____ (4.) keep returning to this product? People will respond to an ad only if they see some kind of _____ (5.) in it for them. For example, ads often suggest that unless you _____ (6.) this product, you will appear unfashionable. But if you buy it, you will be loved and admired.

2 Circle the correct words to complete the sentences.

- The company ad/advertises/consumes regularly on TV and local radio.
- The reward/punishment/success of the project depends on us.
- We usually sell/consume/fail about 4,000 copies of this magazine every month.
- This consumer/punish/product is very popular in China.
- Our business succeeds/produces/rewards 15 types of material for curtains.
- Beverage companies make some of the best punishments/buyers/ads on TV.
- The population fails/rewards/consumes nearly 100,000 tons of rice every year.

Grammar

3 Circle the correct words to complete the sentences.

- As soon as/If you arrive, will you call me?
- If/Unless you eat better food, you won't get sick.
- As soon as/Unless you work harder, you won't pass the class.
- If/When you wake up, you'll see snow.
- As soon as/If she liked that book, she'll love this one!
- If/Unless we find a taxi right now, we'll miss the plane.
- Unless/If I see Dave, I'll tell him you called.

4 Match the sentence halves.

- | | |
|--|---|
| _____ 1. If the students get under 50 percent on the final exam, | a. as soon as it makes its decision. |
| _____ 2. We can't give you a refund | b. unless you bring the receipt. |
| _____ 3. If you have problems remembering names, | c. you will benefit from the course in memory development. |
| _____ 4. Unless you pay for the ticket within four days, | d. we will email you a secret password. |
| _____ 5. We will continue to deliver the magazine | e. they won't be able to move to the next level of the class. |
| _____ 6. The committee will inform you | f. when you arrive at the airport. |
| _____ 7. When you subscribe to News24.com, | g. our office won't be able to guarantee you a seat. |
| _____ 8. The car service will pick you up | h. unless you tell us that you no longer wish to receive it. |

5 Complete the dialogs with the correct form of the verbs in parentheses. Include pronouns where necessary.



- A: I _____ (not be) home for dinner unless _____ (finish) my work.
B: As soon as _____ (know) if you're coming, _____ (call) me?
- A: Where _____ you _____ (go) if you _____ (take) a vacation?
B: If _____ (have) enough money, I _____ (visit) my aunt in Canada.
- A: After you _____ (graduate), _____ (become) a professor?
B: If I _____ (find) a job, it _____ (not be) as a professor. I'll be a research assistant first.

Reading

6a Read the article and circle the best title.

1. The dangers of advertising
2. Using computers to follow animals
3. The future of the personalized ad

b Match the paragraphs to the questions.

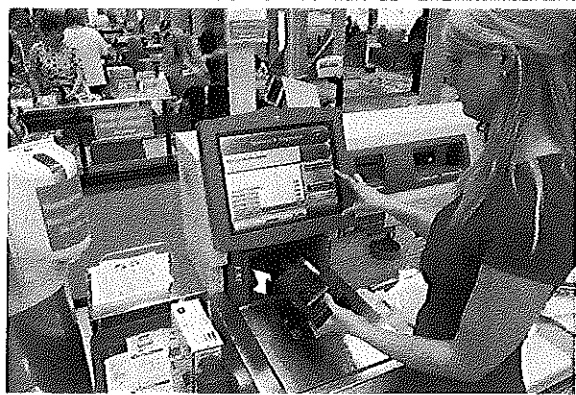
Which paragraph tells us:

- _____ 1. what RFID is?
- _____ 2. about potential problems of RFID?
- _____ 3. how the future of advertising is seen in a movie?
- _____ 4. how companies intend to use RFID?
- _____ 5. how RFID is used now?
- _____ 6. how government and businesses may use RFID in the future?

c Mark the statements true (T), false (F), or no information (NI).

RFID tags are:

- _____ 1. very small.
- _____ 2. used for following the movements of animals.
- _____ 3. used as weapons by the US Department of Defense.
- _____ 4. in all clothes.
- _____ 5. dangerous for the health of workers.
- _____ 6. a way to keep information private.
- _____ 7. used by some supermarkets already.



A There's a scene in the film *Minority Report* that tells us about the future of advertising. Detective John Anderton (played by Tom Cruise) is walking through a shopping mall when the advertisements on the walls start talking to him. They greet him by his name and tell him about the latest products he should buy. How do they know who he is? And how do they know his shopping habits?

B The answer is RFID—radio frequency identification. RFID is in many ways a great idea. How does it work? Tiny computer chips (or “tags”) are attached to objects, clothes, or packaging. These chips can be read by a central computer network. If you want to find your lost dog or to research the movements of a herd of elephants, RFID is very helpful. Just put the tag on the animal and watch from a safe distance. RFID has commercial uses, too. Delta Airlines uses it to track luggage, and the US Department of Defense uses it to count its weapons and vehicles.

C So what's the connection between RFID and advertising? Well, imagine your clothes have an RFID tag. Every time you enter the shopping mall a scanner “reads” your name, age, and buying habits. It knows which shampoo you buy, which bread you prefer, and the size of your feet. The scanner then uses this information to target you with special offers. It sounds like science fiction, but some companies already use RFID, and a large US supermarket chain plans to use it very soon.

D So, what's the problem? The problem is that great technology is often used for less-than-great purposes. RFID, may, in the future, be used to track people instead of products. The boss may decide to track his or her workers—to see who spends their time smoking outside or taking long lunch breaks. The government may decide it wants to see which books you are reading or which political gatherings you attend. As all shoppers know, everything costs something. The cost of RFID may be your privacy.

UNIT 4

Review

- 1** What would you say to a friend? Complete the sentences using a question tag and your own ideas.

Ex: The sky is black, and it's raining heavily.

It's a horrible day, isn't it ?

1. Your friend is looking thinner than usual.
You've _____ ?
2. You're listening to a boring radio show.
This _____ ?
3. You think your friend ate your last chocolate.
You _____ ?
4. You are saying goodbye to a friend who is going on a trip.
You'll _____ ?
5. You are looking for your sunglasses.
You haven't _____ ?
6. Your friend is at your barbecue. You think she is a vegetarian.
You don't _____ ?
7. You are checking that your friend knows how to drive.
You _____ ?
8. You are talking about your first teacher.
She was _____ ?

- 2** Correct the mistakes. Add or cross out a word.

1. We should to bring flowers, shouldn't we?
2. You don't have to freeze this food, you?
3. I need to send Jae-Yon an email, I?
4. We shouldn't have write in the book, should we?
5. They shouldn't arrive so late, should not they?
6. He has go to class now, doesn't he?
7. She doesn't have to be wear a suit, does she?
8. I have invite Samuel, don't I?
9. You have to memorize the password, haven't don't you?
10. None of us has should be worried, should we?

- 3** Complete the sentences. Use the verbs in parentheses to make the second sentence mean the same as the first.

1. Unless we eat early, there won't be any food left.
(If) _____ eat early, there won't be any food left.
2. Immediately after you arrive, you will receive a ticket.
(as) You will be given a ticket _____ you arrive.
3. It's not necessary for us to reserve a table.
(have) We _____ reserve a table.
4. If I drink too much coffee, I'll be awake all night.
(be) _____ able to sleep if I drink too much coffee.
5. It's a good idea to call the office first.
(call) We _____ the office first.
6. Playing ball games is forbidden here.
(must not) You _____ ball games here.
7. She can take the test if she wants to, but it isn't required.
(have) She _____ the test.
8. You should wash your hands before you eat.
(should not) You _____ before washing your hands.

- 4** Circle the correct words to complete the sentences.

1. Unless we buy/will buy a phone card, we won't/will be able to call home.
2. If/As soon as you don't like meat, you won't/don't enjoy this restaurant.
3. When you will pass/pass the theater, you will to/will see an Internet café. Turn left there.
4. Will you/You will call me as soon as you will know/know the answer?
5. Unless/If they don't take credit cards, we won't/can't be able to pay.
6. Technology will/won't develop if we put/will put money into it.
7. Unless/When that bag weighs less than ten pounds, you won't/will be able to take it.
8. Won't you/You won't fall off your bicycle if you won't/don't use your hands?

5 Cross out the words that can't follow the phrasal verb.

1. I broke up with my boyfriend/our relationship/my wife.
2. They dropped out of the lesson/college/school.
3. We had to figure out the answer/what to do/quickly.
4. I picked up my errors/many skills/some vocabulary.
5. We ran out of time/life/money.
6. She caught up with her time/him/her work.
7. He ended up working here/in the hospital/finally.
8. I don't get along with him/my boss/my shoes.
9. They put up with the noise/the opportunity/the weather.
10. They knocked down the car/the wall/the house.

6a Match the words or phrases that mean the opposite.

| A | B |
|--------------------------------|--------------------------------|
| 1. advertise _____ | a. good value |
| 2. reward _____ | b. waste money |
| 3. not worth the money _____ | c. not enough time |
| 4. success _____ | d. consume |
| 5. buyer _____ | e. seller |
| 6. produce _____ | f. respond to an advertisement |
| 7. time to spare _____ | g. punishment |
| 8. use your money wisely _____ | h. failure |

b Answer the questions using words from Exercise 6a.

Ex: Who spends money in a store?

A buyer

1. Q: What do you have if you're early?
A: _____
2. Q: What do you get if you commit a crime?
A: _____
3. Q: What do you think if something is excellent and cheap?
A: It's _____

4. Q: What do companies do to sell more of their products?

A: _____

5. Q: What do eaters, drinkers, and buyers do?

A: _____

6. Q: What do you get if you do something good?

A: A _____

7. Q: What do you have if you or your company does something well?

A: _____

8. Q: What do you think if something is expensive and bad?

A: It's _____

9. Q: What do you do if you spend money on stupid things?

A: _____

10. Q: What do you have if you're in a hurry?

A: _____

7a Correct the mistake in each sentence.

- _____ 1. I having a party on Friday.
- _____ 2. Are you like to come?
- _____ 3. I am writing invite you to the annual awards dinner.
- _____ 4. I've attach a map, so you can find my place easily!
- _____ 5. Come any time during 8:00.
- _____ 6. Dinner will be served to 8:30.
- _____ 7. I love to come to your party!
- _____ 8. I am pleased attend the meeting.
- _____ 9. Sorry, I don't make it because I have another party to go to.
- _____ 10. I am afraid I am unable to attend due for a previous engagement.

b Mark the sentences in Exercise 7a formal (F) or informal (I).