

Reading (Paper 1 Part 5)**Multiple choice**

- 1 Read the title and subtitle of the text. Why do you think that people might easily be cheated on the internet?
- 2 Read the text quickly to see whether your predictions were correct.
- 3 Look through the multiple-choice questions and then read the text carefully to complete the task. Use the Help clues if necessary.

HELP

- Q2 *Such* usually refers to something that has just been mentioned. What is the writer sceptical about at the end of the previous paragraph?
- Q3 Read the section about vertical and horizontal trust carefully. What has changed?
- Q6 The writer uses the word *cheering* – which option does this suggest?

EXPERT LANGUAGE

Look back at the first paragraph of the text. Find two negative adjectives being used with a qualifying phrase to express a positive idea. Why has the writer used them?

EXPERT WORD CHECK

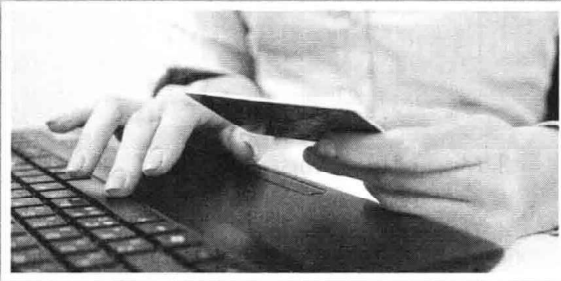
perpetrated *caught off-guard*
fraudster *regaled with*
leap of faith *swindled* *shattered*
disabused *lick their wounds*
ensconced

You are going to read an article about internet fraud. For questions 1 – 6, choose the answer (A, B, C or D) which you think fits best according to the text.

- 1 In the first paragraph, the writer reveals feelings of
 - A shock that her friends were so gullible when booking online.
 - B guilt for having suggested a fraudulent website to her friends.
 - C regret that she hadn't heeded various warnings about internet fraud.
 - D concern that she was unaware of certain risks in making online bookings.
- 2 In her use of the phrase 'such scepticism' (line 23) the writer is referring to her
 - A dislike of making purchases online.
 - B distrust of certain stories she's heard.
 - C frustration at aspects of life in New York.
 - D realisation of why certain crimes are prevalent.
- 3 In the second paragraph, the writer suggests that
 - A people's faith in their peers may be misguided.
 - B people's distrust of institutions makes them vulnerable.
 - C people have tended to lose faith in those they once trusted.
 - D people have more faith in officials if they interact over the internet.
- 4 When discussing the statistics about internet crime, the writer points out that
 - A some people are more at risk than others.
 - B the problem is now being tackled effectively.
 - C it's not easy to predict who will fall victim to it.
 - D certain types are growing at the expense of others.
- 5 What does the writer imply about her friends in the penultimate paragraph?
 - A They are resigned to the loss of their money.
 - B They are already hot on the trail of the fraudster.
 - C They are unimpressed by the attitude of the police.
 - D They are hoping to pursue their case through the banks.
- 6 From the final paragraph, we understand that the writer
 - A finds people's reliance on technology puzzling.
 - B remains optimistic about the future of internet business.
 - C believes that regulation of online booking sites is needed.
 - D has reservations about a new type of website that has emerged.

The technology of trust

Why do people fall victim to internet fraud?



A few weeks ago, some British friends told me that they would be coming to New York for a holiday and needed a place to stay. Since my own apartment was already full with extended family, I suggested they look on the internet – and they duly booked one of their own. It seemed ideal, at least in cyberspace: a mid-town address, a reasonable rental price and spacious rooms. I guess I should have checked it out, being on the spot, but these friends are by no means uninitiated first-time travellers and it never occurred to me to intervene. Anyway, the booking turned out to be an internet fraud perpetrated by a man named Lester Gold. It's a sobering tale on several levels, not least in that we'd all been caught off-guard. Indeed, since this particular fraudster struck, I've been regaled with a host of similar tales: such scams, it seems, are far from uncommon here. No surprise, perhaps, given the city's sky-high hotel prices, tourist influx – and the presence of platforms which have no liability for what is advertised or posted there.

But amid such scepticism, what is notable is the extent to which our faith in technology remains so high. According to one recent 18-country survey, public confidence in banks, government and most business has tumbled in recent years, whilst faith in technology has remained entirely steady. And whereas financial analysts, CEOs and government officials used to be considered reliable sources of information, these days 'a person like yourself' or 'a regular employee' commands more trust. Vertical trust, it seems, has been replaced by a horizontal slant, as the public turns to their peer group for advice, via social-networking sites. To put it another way, while we no longer have faith in bankers, bureaucrats or estate agents, we are taking leaps of faith with our tablets and smart phones. This horizontal trust does not, in itself, cause people to be swindled. For every gullible internet user out there, there are also dozens of others who are profoundly savvy.

Nevertheless, the numbers are thought-provoking, even in hard-nosed, cynical New York. According to data compiled by the Internet Crime Complaint Center, in 2010 there were 14,689 cases of reported cyber fraud in the state of New York, which created \$26.5111 worth of losses, with an average swindle of \$700. This was a fraction lower than the previous year, but more than double the level five years previously. Just over 20 percent of these frauds were for 'non-delivery of merchandise' (such as paying for a flat that never existed), while 18 percent of the losses were linked to identity theft, 13 percent to auction fraud and 8 percent to credit-card fraud. And while some of those duped were tourists, particularly from Canada, the UK, Australia and India, the majority were Americans, often New Yorkers themselves. It seems we're all prone to let down our guard online – probably because the sheer intimacy of the medium makes it feel seductively familiar, there is an implicit temptation to trust. Of course, for my friends who suffered at the hands of Lester Gold, that trust is now shattered. The New York Police Department has disabused them of the idea that contacting the bank that handled the fraudster's account would be a fruitful avenue to pursue, suggesting that their best bet is to analyse the geographical source of the original internet postings (in this case Wisconsin), file a report with the police – and then lick their wounds.

In the meantime, however, this particular family has made an intriguing discovery. Precisely because these rental frauds keep happening, a class of companies is now springing up that try to offer a new form of security. Groups have emerged in the past few years to match online renters and landlords – but via a central platform that forces everyone to post a set of videos, pictures and details online. The idea appears to be that if humans can connect face-to-face, via cyberspace, this will create new forms of trust. It's a fascinating example of the way that seemingly impersonal, dehumanising technology keeps dancing with 'the social'; and, of course, it is also a very cheering sign of the adaptive capabilities of free-market capitalism and entrepreneurs. Better still, I am pleased to say that these new systems work. My friends are now happily ensconced in a Brooklyn rental, after Skyping with the landlady – even as 'Lester Gold' is probably hunting for his next victims.

Vocabulary development 2

Prepositional phrases

1a Choose ONE preposition that completes all three phrases in *italics* in each sentence. Then circle the phrase that fits the context.

- There were five thousand applications _____
response to / _____ *place of* / _____ *proportion to*
the job advertisement.
- I went back to my old school _____ *the strength* /
_____ *no account* / _____ *the off-chance* that I'd
bump into one of my former teachers.
- I'm _____ *a disadvantage* / _____ *a loose end* /
_____ *a stretch* this weekend – how about a trip to
the university museum?
- Is it my imagination or does Greg feel _____ *of*
character / _____ *of work* / _____ *of his depth* in that
very academic environment?
- The poetry reading wasn't really _____ *my liking* /
_____ *a fault* / _____ *no purpose*: we should have
gone to the theatre instead.
- Liz will be so glad when she's finally got those
qualifications _____ *discussion* / _____ *control* /
_____ *her belt*.

b Now complete each sentence with a prepositional phrase from Exercise 1a.

- To be honest, she got the job _____ of her
qualifications and her experience.
- And to think that I read those books over the
holidays _____ – they've changed the
curriculum this year!
- I believe the creation of a new university Chair is
currently _____.
- When Ludovic embarked upon his degree course,
he was _____ because his English was not as
good as his fellow students'.
- _____ the proposed lecture, there was a
screening of an Italian film!
- _____ should students choose fewer than
five compulsory subjects. There are also two
optional courses.
- For Jeff to get angry like that over an academic
issue was extremely _____ – he must have
felt very strongly about it.
- How can you manage to study for ten hours
_____? I'd be exhausted!
- Sophie will be able to work anywhere once she has
enough experience _____.

Words connected with education

2 Complete each sentence with a word from the box, making the word plural if necessary. There are two words you do not need.

*bachelor's disciplines dissertation faculty
fieldwork graduate pedagogical scholarship
tertiary tuition*

- Undergraduates in the French department will need
to write a final _____ of 20,000 to 30,000 words.
- I'm afraid that university _____ fees have gone
up a lot in recent years.
- Most of our courses lead to a _____ degree
after three, four or five years of study.
- The level of private investment in _____
education in the UK is already far above the
EU averages.
- Did Henry win a _____ to Oxford? That's great
news!
- Applied Mathematics uses the principles of
mathematics within other _____, such as
physics, chemistry, biology and finance.
- Despite having first-class degrees from top
institutions, many _____ are finding it hard to
land their first job.
- The Dean of the _____ will be making a
speech at the degree ceremony and presenting
the awards.

Collocations

A easy foregone last loaded plain sandwich

B conclusion degree option questions
sailing straw

3 Complete each sentence by using a word from Box A and a word from Box B to form collocations.

- The successful applicant will follow a suitable
_____ course requiring a year in industry.
- It was a _____ that Steffie would be good at
French since her mother was a French teacher!
- After spending so much time on the application,
hearing that I hadn't been accepted for the Erasmus
scholarship was the _____.
- Trish's excellent results this year mean that the rest
of the course will be reasonably _____ from
now on.
- The survey has been criticised for using _____
to ensure a positive response from the public.
- Contrary to popular belief, studying English at
university is certainly no _____.

Language development 2

► CB p. 162, GR p. 190

Collocations with *come*, *go*, *make* and *take*

- 1 Complete the text with suitable words to form collocations.

How you can sometimes turn things around – by never giving up!

Sam Williams set up his own business when he was a teenager, buying and selling online. He quickly made quite a lot of money so he left school at eighteen and focused on building up his business. Unfortunately, after a couple of years, it became obvious that the economy was **going from bad** (1) _____ and it therefore **came as** (2) _____ when Sam started to feel the effects. He had **taken** (3) _____ of his parents' advice to go and study at university and as a result, all their hopes of their son getting a decent education had **gone by** (4) _____. To be honest, he had always **taken it** (5) _____ that the business would continue to flourish and he wouldn't need any further academic qualifications. Within another six months, the market for his goods had collapsed and it didn't look like there was any chance of the business **making a** (6) _____ in the near future. Indeed, by the following summer, he had **gone out** (7) _____. He was back to square one.

However, Sam was not one to give up – he always believed in **making the** (8) _____ difficult situations. So – better late than never – he **took** (9) _____ his parents' advice and he **came to** (10) _____; he would go to college, get a degree in Business Studies, and **take** (11) _____ to start all over again. And this is exactly what he did. While at college, he made some really good contacts and also **came** (12) _____ with the fact that he'd made some serious mistakes in the past. Valuable lessons were learnt!

Now, five years later, Sam has gone into partnership with two colleagues and their business is doing well, **taking** (13) _____ all the challenges they have had to face. It's not easy but it **goes** (14) _____ that Sam now feels that his house is built on a rock, rather than shifting sand!

Collocations

- 2 Complete each sentence by circling the correct word or phrase in *italics*.
- Mr Jenkins confirmed that he would be at our *disposal* / *discretion* every Wednesday afternoon.
 - There was absolutely no *contrast* / *comparison* between the two students' output.
 - I was taken *aback* / *apart* by the amount of reading that needed to be done for the course.
 - You are under no *obligation* / *requirement* to pay all the fees by September.
 - Students have *allowance* / *access* to the labs between the hours of eight and ten in the evening.
 - I'm afraid her problems are all of her own *make* / *making*.
 - It's really no *concern* / *worry* of mine whether you come to the meeting or not – it's entirely up to you.
 - Jenni knew that Zoe was making *an attempt* / *a try* to win her friendship but she just wasn't interested.
 - If you want to study for a PhD at the London School of Economics, you'll have to meet their very strict entry *requests* / *requirements*.
 - As soon as I entered the room, the interviewer put me at my *ease* / *comfort* by asking me about my family.
 - Ryan's initial enthusiasm for the project is fortunately showing no *symptoms* / *signs* of waning.
 - I fully intend to take *use* / *advantage* of the resources of the library while I am here.

Word formation: nouns formed with particles

- 3 Complete each sentence by combining the word in brackets with a suitable particle to form a noun.
- One of the _____ (draw) of doing a distance learning course is that you can't enjoy student life as much as if you were on campus.
 - I've had excellent _____ (feed) on my research project so far.
 - I hope to see a long awaited _____ (turn) in my personal finances fairly soon.
 - The latest research findings promise a real _____ (break) in the study of Alzheimer's disease.
 - Having to miss the first term due to illness was an unfortunate _____ (set), but James is catching up now.
 - The _____ (turn) for the lecture by a visiting professor was quite impressive.
 - The _____ (take) of overseas students has been going up steadily in recent years.
 - For a relatively small _____ (lay), you can start an online business.