

E-shopping or online shopping simply means shopping via the Internet. An example is the integrated online shopping-cart system that allows the user to order directly over the Web. Then, there is the online shopping-cart system that allows the user to generate an order form to be sent to the merchant via fax or snail-mail.

Today, many people are taking advantage of this convenient way of shopping. However, together with this luxury of convenience, new concerns on information security have emerged, with online frauds or cyber crimes being one of the biggest threats.

- 10 To make e-shopping safer, here are some tips: First, choose e-shopping sites that are well-known or provide trusted services like Amazon.com as these sites "put their name on the line". When in doubt, always check out the merchant website. Contact someone there who can verify the company's privacy policy for you before you make a purchase. Ask if they will send you a catalogue. If they do not list phone numbers and only have an e-mail address, you have to be careful.



- Before typing in your credit card information, look for the "plural URL." That is, when you go to the site's checkout page, the "http" in the URL should change to "https." A closed padlock or key should also appear on the page, letting you know your personal information will be encrypted or scrambled. If you don't see either of these "locked" icons or a change in the URL, log out and shop elsewhere. Even if you see a proof of encryption, such as the plural URL, you should not equate that with the site's trustworthiness. To verify the site's trustworthiness, call the company to ask about its privacy policy.

- You have found a trustworthy site with a secure checkout page. Now you are ready to pay. With what do you pay? Cheque, money order, debit card or credit card? Experts say credit cards are the safest method for online purchases as most credit cards have protection on them. Even if someone rips you off, you can dispute the charge. Secondly, by using a credit card, it is not just your money on the line but also the creditor's. If you have a problem with your transaction, the credit card company will help you resolve it. If you are at the checkout page and the site asks for your date of birth and identity card number, be very careful as people can manipulate this combination to start applying for new credit cards in your name. If anything seems suspicious, call up the company. Also, be wary of sending out credit card information via e-mail or instant messaging as neither is encrypted.

- According to the latest survey, books are one of the things bought most online. This is followed by accessories. Cosmetics and groceries are increasingly being purchased online. Today, most of the travelers are buying tickets online because it is a quick and easy way to make a purchase.

Is online shopping safer than shopping offline? It is difficult to say. When shopping online, caution is the word.

<http://www.englishdaily626.com/comprehension.php?178>

READING COMPREHENSION QUESTIONS

1. From paragraph 1,
  - (a) define e-shopping.
  - (b) what is the difference between the integrated online shopping-cart system and the online shopping-cart system ?
2. From paragraph 2, what is one of the biggest threats to e-commerce ?
3. From paragraph 4, what do the "plural URL" and the "locked icon" indicate ?
4. From paragraph 5,
  - (a) give two advantages of paying by credit card. (
  - (b) why is it dangerous to send credit card information via e-mail or instant messaging ?
5. Given a chance, would you shop online ? Give a reason for your answer.

# Portobello Road Market



London has some of the biggest and oldest street markets in the world and Portobello Road in Notting Hill is no exception. [1] It has over 1500 **stalls** which sell all kinds of antiques and **collectibles** ranging in price from one or two pounds to several thousand pounds. People come from all over the world to visit Portobello Road because they know there is no other place like it.

Portobello Market is several markets **rolled** into one. From Monday to Friday the market sells fruit and vegetables. The air is filled with the voices of **traders** shouting and **hawking** their goods. The antique stall holders open on Saturdays. There are many antique and specialist shops along Portobello Road as well as a large number of cafés and restaurants. [2] The market opens at 5.30 am and the **hustle and bustle** of shoppers, traders and tourists continues all day. As well as antiques, you can find clothes, household items, rare records and furniture. There are many talented street performers to **keep an eye out for**, too.

So, next time you are in London, make sure you visit Portobello Market. It's an experience not to be missed.

## Queen Victoria Market

The biggest and most culturally **diverse** market in all of Australia is the Queen Victoria Market in Melbourne. [3]

In the lower market you will find the Meat Hall that **houses** 23 butchers and 11 fishmongers. There is also the Food Court that seats over 400 people and **caters for** every taste with dishes from all around the world. The aromatic smells that **come** from the Food Court are so delicious your mouth will water. Then, there is the Deli Hall that contains 17 delicatessens offering cuisine from many countries including France, Italy, Greece, Japan and Poland as well as a range of other shops selling cakes, bread, coffee and pasta. [4]

The upper market sells a great variety of fresh fruit and vegetables. There you can also find clothes, leather goods, flowers, fabric, jewellery, bedding, **handicrafts** and souvenirs.

Queen Victoria Market is the perfect place to shop, and there are many **bargains** to be found. [5] It is impossible to visit Queen Victoria Market and come away **empty-handed**. With over 600 traders in the market itself as well as the speciality shops and boutiques **lining** the surrounding streets, there is something for everyone.

**39** Read the texts again. Fill the gaps with one of the missing sentences below. Then, explain the words in bold.

- a Here you can also find many different types of cheese and a variety of game meats, including crocodile and kangaroo.
- b It is known as the world's largest antique market and has been around since the 1870s.
- c There is so much competition that you are guaranteed the widest range, the highest quality and the most competitive prices that you will find anywhere.
- d Saturday is, of course, the busiest day of the week.
- e Dating from 1878, it is spread out over two main sites; the lower market and the upper market.

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## 4 READING

- a Which of these sentences best describes your attitude to money?
- All I want is enough money to enjoy life.
  - Money is very important to me. I'd like to earn as much as possible.
  - I would be happy to live with less money and fewer possessions.
- b You're going to read an article about a woman who lives without money. Why do you think she does it? How do you think she survives? Read the article to find out.
- c Read the article and answer the questions.
- What was Heidemarie's job?
  - What possessions does she have now?
  - How did the experiment start?
  - Where has she lived since the experiment started?
  - Does she still work?
  - What does she do when she needs something?
  - What is she trying to show with her experiment?
  - What did she do with the money she earned from her book?

New Eng. File. INT-2A.

- d Match the highlighted phrasal verbs with their definitions. Write the verbs in the infinitive.

- |                     |   |
|---------------------|---|
| 1 <u>throw away</u> | put into the rubbish bin<br>e.g. Please ... those sweet papers.   |
| 2 _____             | stop (doing something)<br>e.g. He wants to ... smoking.   |
| 3 _____             | arrive, appear<br>e.g. I invited 20 people to my party but only 10 will.  |
| 4 _____             | give something to somebody without wanting anything in return<br>e.g. She decided to ... her old clothes to the local hospital. |
| 5 _____             | start a new company or organization<br>e.g. My brother is going to ... a software company.                                      |
| 6 _____             | be responsible for somebody or something<br>e.g. Nurses ... people in hospital.   |

- e In pairs, answer the questions.

- Do you agree with Heidemarie that...?
  - all jobs are equally important
  - most people don't like their jobs
  - people judge you according to how much you earn
- What do you think of Heidemarie? Would you like to have her as a friend?

**Heidemarie Schwermer**, a 63-year-old German woman, has lived without money for the last ten years, and has written a book about her experiences called *My life without money*.



At the age of 54 Heidemarie gave up her job as a psychotherapist, gave away all her money and her flat and threw away her credit cards. Today, apart from a few clothes (three sweaters, two skirts, two pairs of shoes, and a coat) and a few personal belongings, she doesn't own anything.

It all began as a one-year experiment. In her home city of Dortmund she set up a 'swapping circle' where people swap services without using money, for example, a haircut for a mathematics class. To prove that this could work she decided to give up using money for a year. But when the year ended she continued and has not used money since then.

At first she house-sat for friends who were on holiday. She stayed in their house in return for watering the plants and looking after their animals. At the moment she is staying in a student residence where she can sleep, have a shower, or use a computer in return for cooking for the young people who live there. She also 'works' as a psychotherapist. 'Before I treated very wealthy people but now I help anyone who turns up. Sometimes they give me something in return, but not always.'

Heidemarie says, 'I can live thanks to my contacts. A lot of people who know me understand what I'm doing and want to help me. When I need a bus ticket, for example, or a new tube of toothpaste I think, "Who can I ask? What can I give them in return?" If I want to go to the cinema, I might offer to look after somebody's children for the afternoon.'

It is one of the mistakes of our society that most people do something they don't like just to earn money and spend it on things they don't need. Many people judge you according to how much you earn. In my opinion, all jobs are equally important. You may not earn a lot of money but you may be worth a lot as a person. That's my message.'

So what did she do with all the money she earned from the sales of *My life without money*?

'I gave it all away...'



## 5 Shopping

1 Look at words 1–10 in the advertisement. Choose the correct meaning.

- 1 a) when a shop sells new things  
b) when a shop sells things cheaper than usual ✓
- 2 a) not included  
b) reduced
- 3 a) this price or more  
b) this price or less
- 4 a) something that is cheaper than usual  
b) something that is better quality than usual
- 5 a) the cheapest prices  
b) the amount prices are reduced by
- 6 a) things sold in a shop  
b) things given away free in a shop
- 7 a) a shop owned by a different company  
b) one of a number of shops that are part of the same company
- 8 a) the total number of things you can buy in a shop  
b) the biggest things in a shop
- 9 a) money that you get back when you return something you have bought  
b) a piece of paper you get when you buy something
- 10 a) things that you can buy  
b) things that are good to use

### Collins summer sale starts Saturday



men's fashion	up to 50% <sup>2</sup> off
women's fashion	up to 25% off
luggage	up to 75% off
leather sofas	<sup>3</sup> from £250

Come to our city centre store and pick up a **bargain!** Take advantage of our amazing **discounts** on a huge range of **products**. Also available at a **branch** near you. All **stock** must go!

\*No <sup>9</sup>refund on <sup>10</sup>goods bought in the sale.

2 Fill in the gaps with words 1–10 from the advertisement.

- 1 Why not try our new range of skin-care products ?  
You won't be disappointed.
- 2 Our autumn ..... starts on Monday.  
Everything must go!
- 3 I'm afraid we haven't got any blue suitcases in .....  
Shall I order one for you?
- 4 This TV I bought yesterday doesn't work. Can I have a ..... ?
- 5 We haven't got any red shirts in this shop. I could find out  
whether another ..... has any in red.
- 6 The garden centre has taken 20% ..... the  
price of their garden furniture.
- 7 Green's is a great place to buy carpets. They give  
..... of at least 30% on orders over £500.
- 8 You must have a receipt if you want to return  
..... bought in this shop.
- 9 Beautiful hand-made leather belts .....  
only 10 euros.
- 10 I bought this designer suit in the sale for only £100.  
It was a real ..... !

3 a) Choose the correct word.

- 1 Is there a branch/sale of a big department store near you?
- 2 Have you ever bought anything that had 50% from/off?
- 3 Do you look for refunds/discounts when you're buying electrical equipment or clothes?
- 4 If you want something that's not in stock/branch, do you order it or go somewhere else?
- 5 What's the best discount/bargain you've ever bought?
- 6 Have you ever taken something back and asked for a refund/bargain?
- 7 What's the most interesting product/stock you've bought this year?

b) Answer the questions for you.

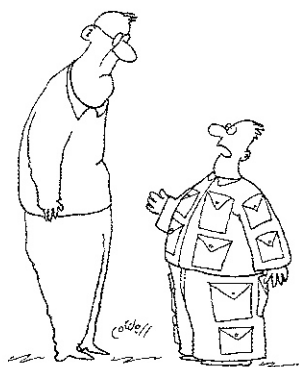
2b) 3a) 4a) 5b) 6a) 7b) 8a) 9a) 10a) 2 sale 3 stock 4 refund 5 branch 6 off 7 discounts 8 goods 9 from 10 bargain  
2 off 3 discounts 4 stock 5 bargain 6 refund 7 product

6

## Money talks

Lexis

1 Test your money expressions! Choose the correct option in the sentences below and say what each underlined money expression means. Refer to a dictionary if you need to.



'Dad, I need more pocket money.'

(Inside Out U.I. Unit 3)

- They're quite an unusual couple. She earns a fortune as a lawyer. So when they had a baby, he gave up his job. Now she's the main breadwinner / breadbasket / breadmaker, while he stays at home to look after the children.
- Last year I inherited some money from my grandmother, but I haven't spent it yet. I'm saving it for a wet day / a rainy day / a storm.
- 'Have you got any wealthy friends?' 'No, all my friends are break / broken / broke like me.'
- 'Did you hear about Alan winning £2,000 last week?' 'No! Lucky thing! What's he going to do with it?' 'Oh, you know Alan. He's already thrown it / flown it / blown it on a weekend in New York.'
- You've been wearing the same suit for years. Don't you think it's time you bashed out / splashed out / rushed out on some new clothes?
- 'Number 28's for sale.' 'How much for?' 'I don't know, but it's the biggest house in the street, and they've got a swimming pool, sauna and jacuzzi.' 'It must be worth a fortune / a goldmine / a mountain.'

2 Tell your partner about ...

- a place where you'd enjoy blowing £2,000 in a weekend.
- the kind of clothes you'd splash out on if you could afford to.
- something you own that's worth a fortune.
- the last time you didn't buy something because you were too broke.
- the main breadwinner in your family.
- somebody you know who's saving their money for a rainy day.

**SPEAKING**

### Word Formation

26 Fill in the correct word derived from the word in bold.

## Buying on CREDIT!

It can be a huge 0) *temptation* to apply for a credit card, 1) ..... if you are having problems managing your money. They can 2) ..... be very 3) ..... if you are travelling, if you need to 4) ..... make a big purchase, or if you shop online. However, before you fill in your 5) ..... form remember that there are 6) ..... too. It can be very easy to get into 7) ..... buying things that you don't 8) ..... need or can't really afford on credit. It's also 9) ..... not to pay off the whole balance every month as the interest 10) ..... can soon get the better of you.

TEMPT  
PARTICULAR  
CERTAIN  
USE  
EXPECTED  
  
APPLY  
ADVANTAGE  
DIFFICULT  
ACTUAL  
DANGER  
  
PAY

# Shopping

## 1 Places

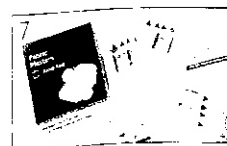
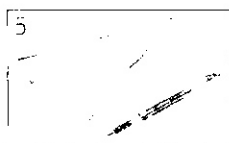
a Match the words and pictures.

department store  
supermarket  
street market  
shopping centre (US mall)



b Match the shops and pictures of what you can buy there.

baker's  
bookshop  
butcher's /'bʊtʃəz/  
chemist's / pharmacy  
newsagent's  
stationer's  
travel agent's  
shoe shop





## 2 In the shop

Match the words and definitions or pictures.

bargain /'bɑːɡən/    basket    customer    discount    manager    receipt /rɪ'siːt/  
refund    sales    shop assistant    trolley /'trɒli/    shop window    till

- 1 — — — — a time when shops sell things at lower prices than usual
- 2 — — — — something that you buy for what you think is a good price
- 3 — — — — a place at the front of a shop where you can see the products
- 4 — — — — a piece of paper which shows you have paid for something
- 5 — — — — a reduction in the price
- 6 — — — — a person who works in a shop

- 7 — — — — 
- 8 — — — — money that is paid back to you when you are unhappy with something you buy
- 9 — — — — 
- 10 — — — — a person who buys things in a shop
- 11 — — — — the person who is in charge of a shop, hotel, etc.



## 3 Verbs and phrases

Match the sentences.

- 1 I often **buy** books **online**.
- 2 This shop **sells** books.
- 3 I'm going to **buy** the dishwasher **on credit**.
- 4 I went back to the shop to **complain**.
- 5 I had to **queue** /kjuː/ for ages in the bank.
- 6 I want to **try on** this dress.
- 7 I'm **just looking**.
- 8 I had to **pay** 16% VAT.

- a I had to wait behind lots of other people.
- b I don't need any help at the moment.
- c I buy books on the Internet.
- d I'm going to pay for it over 12 months.
- e I want to see what I look like in it.
- f I had to pay tax on it.
- g You can buy books in this shop.
- h I went there to tell them I wasn't happy.

# Money

## VOCABULARY BANK

### 1 Verbs

Complete with a verb in the correct tense.

be worth /wɜːθ/   borrow   can't afford /ə'fɔːd/   charge   cost   earn  
inherit   invest   lend   owe /əʊ/   save   take out   waste /weɪst/

- |  |                                     |
|--|-------------------------------------|
| 1 My uncle died and left me £2000.                       | I _____ £2000 from my uncle.        |
| 2 I put some money aside every week for my next holiday. | I _____ money every week.           |
| 3 I asked my brother to give me €10 until next week.     | I _____ €10 from him.               |
| 4 My brother gave me €10 until next week.                | He _____ me €10.                    |
| 5 I often spend money on stupid things.                  | I often _____ money.                |
| 6 I don't have enough money to buy that car.             | I _____ to buy that car.            |
| 7 I had to pay the mechanic £100 to repair my car.       | The mechanic _____ me £100.         |
| 8 I went to the cash machine and got €200.               | I _____ €200 from the cash machine. |
| 9 I bought a book. It was \$25.                          | The book _____ (me) \$25.           |
| 10 Jim gave me £100. I haven't paid it back yet.         | I _____ Jim £100.                   |
| 11 I bought some shares in British Telecom.              | I _____ some money.                 |
| 12 I work in a supermarket. They pay me €2000 a month.   | I _____ €2000 a month.              |
| 13 I could sell my house for about €200,000.             | My house _____ about €200,000.      |

### 2 Prepositions

Complete the Preposition column.

- |  | Preposition  |
|--|--------------|
| 1 I paid _____ the dinner last night.                    | _____        |
| 2 When can you pay me _____ the money I lent you?        | _____        |
| 3 Would you like to pay _____ cash or _____ credit card? | _____, _____ |
| 4 I spent €50 _____ books yesterday.                     | _____        |
| 5 I don't like lending money _____ friends.              | _____        |
| 6 I borrowed a lot of money _____ the bank.              | _____        |
| 7 They charged us €60 _____ a bottle of wine.            | _____        |

### 3 Nouns

Match the words and definitions.

cash machine /'kaɪʃ məʃɪn/   coin   loan  
mortgage /'mɔːɡɪdʒ/   note   salary   tax

- |         |   |
|---------|---|
| 1 _____ | A piece of paper money.                                     |
| 2 _____ | A piece of money made of metal.                             |
| 3 _____ | Money a person gets for the work he / she does.             |
| 4 _____ | Money that you pay to the government.                       |
| 5 _____ | Money that somebody (or a bank) lends you.                  |
| 6 _____ | Money that you borrow from a bank to buy a house.           |
| 7 _____ | A machine inside or outside a bank where you can get money. |

Can you remember the words on this page?  
Test yourself or a partner.



# 1 VOCABULARY & LISTENING money

a 2.1 Listen to a song about money and complete it with these words. What is 'Ka-ching'?

afford    blow    broke    credit card    earn  
greedy    loan    mall    mortgage    spend

b Now look at words 1-10 in the song and match them with their meanings.

- A \_\_\_\_\_ (verb) to give or pay money for something
- B \_\_\_\_\_ (noun) money that a person or a bank lends you
- C \_\_\_\_\_ (verb) to have enough money to buy something
- D \_\_\_\_\_ (noun) a shopping centre (US)
- E \_\_\_\_\_ (adj) having no money (informal)
- F \_\_\_\_\_ (noun) a small plastic card you use to buy things
- G \_\_\_\_\_ (verb) to get money by working
- H \_\_\_\_\_ (adj) wanting more money, etc. than you really need
- I \_\_\_\_\_ (verb) to spend a lot of money on something (informal)
- J \_\_\_\_\_ (noun) the money a bank lends you to buy a house

c Listen again and read the lyrics. What do you think the song is saying?

- 1 Money always makes people happy.
- 2 The world has become obsessed with money.
- 3 The singer would like to have more money.

## Ka-ching

We live in a <sup>1</sup> \_\_\_\_\_ little world  
that teaches every little boy and girl  
to <sup>2</sup> \_\_\_\_\_ as much as they can possibly,  
then turn around and spend it foolishly.  
We've created us a <sup>3</sup> \_\_\_\_\_ mess,  
we <sup>4</sup> \_\_\_\_\_ the money that we don't possess.  
Our religion is to go and <sup>5</sup> \_\_\_\_\_ it all,  
so it's shopping every Sunday at the <sup>6</sup> \_\_\_\_\_.

### Chorus

All we ever want is more,  
a lot more than we had before.  
So take me to the nearest store.  
Can you hear it ring?  
It makes you want to sing.  
It's such a beautiful thing - Ka-ching!  
Lots of diamond rings,  
the happiness it brings,  
you'll live like a king,  
with lots of money and things.

When you're <sup>7</sup> \_\_\_\_\_ go and get a <sup>8</sup> \_\_\_\_\_.  
Take out another <sup>9</sup> \_\_\_\_\_ on your home,  
consolidate so you can <sup>10</sup> \_\_\_\_\_  
to go and spend some more when you get bored.

### Chorus

23 Read the text and think of the word which best fits each gap. Use ONE WORD in each gap.



## Shopping Online

I really love to shopping online. I buy everything on the Internet: books, CDs, even my groceries. It wasn't always about like this, though. I have had my computer for years and I always enjoyed surfing the Net but I had never used it to buy anything. Even as though I knew most sites were more safe and trustworthy, I was worried about who might get hold out of my credit card number and whether anything I paid for would actually arrive. Finally, one of my friends convinced me to give it up a try and so I decided to do my Christmas shopping online. It was so many easy; everything I wanted was there at the touch of a button. I didn't have to fight my way through the crowds in the bad weather or struggle to carry through my shopping home at the end of the day. Everything arrived in plenty time and in perfect condition and since to then, I've been hooked. It saves me time and makes shopping a real pleasure.

## Ads Everywhere!

Advertising has become a part 1) of everyday culture. People are exposed 2) ..... hundreds of adverts every day whenever they switch 3) ..... the TV or radio or open a newspaper or magazine. This means that we know all 4) ..... the tricks that advertisers use to sell us the products and so they need to work harder 5) ..... ever to keep us interested. The latest trend designed to do this is known 6) ..... ambient advertising. This is the practice of putting ads in unusual places to make the product stick 7) ..... people's minds. It also allows the advertisers to 8) ..... flexible and to try all sorts of new approaches to advertising. Ambient ads started out on the sides of taxis and the backs of bus tickets but even these 9) ..... now become commonplace. One recent award-winning campaign advertised a modern art agency 10) ..... putting stickers on everyday objects 11) ..... as lamp-posts and paving stones, describing them as 12) ..... they were works of art. Another involved projecting images of an English football team onto the White Cliffs of Dover 13) ..... promote a brand of trainers. It seems that wherever you go 14) ..... days some advertising agency will have got 15) ..... first and will be desperately trying to grab your attention.

**28** Listen and complete the advertisement for Gibson's Mall.

Gibson's Mall	
<b>Facilities:</b>	
• over 100 free 1) .....	spaces,
• a roof-garden 2) .....	shop,
• a gas station	
• an indoor 3) .....	area for children
<b>Stores:</b>	
Kay's 4) .....	Baxter's Hardware Store,
Carter's 5) .....	dress stores,
6) .....	stores, shoe stores, boutiques, bookstores, a deli, a photostop, a 7) .....
salon and much more	
<b>Opening hours:</b>	
Monday to Saturday	
8) ..... am - 9) ..... pm	
Sunday 10 am - 10) ..... pm	

**30** Listen to a radio interview about advertising and mark the sentences **YES** or **NO**.

- |  | YES                      | NO                       |
|--|--------------------------|--------------------------|
| 1 Donna believes advertising is not good.        | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 Ads make us feel good about how we look.       | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 Ads try to mislead us.                         | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 Buying certain products will change your life. | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 Ads have little effect on us.                  | <input type="checkbox"/> | <input type="checkbox"/> |
| 6 Not all adverts are bad.                       | <input type="checkbox"/> | <input type="checkbox"/> |

**38** a. Listen to the sentences. Where do you think you might hear them?

b. Match the speakers to what they are selling.

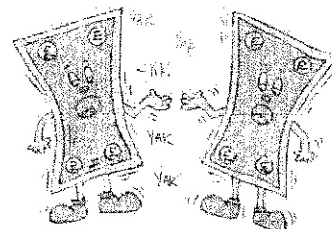
- |                       |                                    |
|-----------------------|------------------------------------|
| A seafood/fish        | Speaker 1 <input type="checkbox"/> |
| B flowers             | Speaker 2 <input type="checkbox"/> |
| C glassware/ornaments | Speaker 3 <input type="checkbox"/> |
| D baked goods         | Speaker 4 <input type="checkbox"/> |

**32** Listen to the people talking and choose the best answer A, B or C.

Upstream INT- Unit 7

- You are in a shop and you hear a conversation between a customer and a sales assistant. How does the customer pay for the jumper?
  - by cheque
  - by credit card
  - in cash
- You hear someone talking about his shopping habits. Why does he shop in his own neighbourhood rather than in a superstore?
  - Because neighbourhood shopkeepers are friendlier.
  - Because superstores are more expensive.
  - Because neighbourhood shops are cheaper.
- You hear a conversation between two girls in a clothing shop. One of them is trying on a pair of jeans. Why does she decide to buy them?
  - Because they are a good price.
  - Because they suit her well.
  - Because they are tight.
- You hear an advertisement on the radio for a new mobile phone. What features does it have?
  - It comes in six colours.
  - It has five computer games and six different ring tones.
  - It has caller ID and a voice dialling feature.

**LISTENING + SPEAKING** (from InsideOut U-I. Unit 3)



→ **PART A**

Listen to three people giving their answers to questions related to money. Fill in the missing information.

1. It's impossible to have too much money – do you agree?

Patti: \_\_\_\_\_

2. Would you prefer fame or fortune?

Patti: \_\_\_\_\_

3. Were you given or did you earn pocket money as a child?

Eric: \_\_\_\_\_

4. What was the first thing you saved up for and bought yourself?

Eric: \_\_\_\_\_

5. If you could buy yourself a skill, talent or change in your appearance, what would it be?

Lee: \_\_\_\_\_

6. What can't money buy?

Lee: \_\_\_\_\_

7. Does it matter if a wife earns more than her husband?

Patti: \_\_\_\_\_

Eric: \_\_\_\_\_

Lee: \_\_\_\_\_

8. If you were given 1000€ to save, spend or invest in just one day, what would you do with it?

Patti: \_\_\_\_\_

Eric: \_\_\_\_\_

Lee: \_\_\_\_\_

→ **PART B**

Now work with a partner or in small groups. Ask and answer the questions above giving YOUR OPINION.

### 3 SPEAKING

In pairs, interview each other with the questionnaire. Ask for more information.

Have you ever wasted money on something you've never used?

Yes, I bought an exercise bike.

Why did you buy it?

## The MONEY Questionnaire



### Have you ever...?

- (waste) money on something you've never used
- (sell) anything on the Internet
- (lose) a credit card or your wallet
- (save) for something for a long time
- (win) any money (e.g. in a lottery)
- (be) robbed
- (lend) money to someone who didn't pay you back

### Have you...recently?

- (buy) anything on the Internet
- (be) to a mall or shopping centre
- (buy) anyone a present
- (use) a credit card
- (take) money out of a cash machine
- (borrow) money from someone in your family



## 5 READING

# Making a complaint – is it worth it?



**A** ☐ As the machine was no longer under guarantee, Mr Thomas called a local repairer. He charged him £45 to look at it and then told him that he would need to spend £650 plus VAT for a new part. Then he took the laptop to a well-known computer retailer – and they told him to buy a new one!

**B** ☐ Another customer's experience shows that it's worth complaining to the top people of a company if the local company staff are unhelpful.

**C** ☐ 'Four days later, someone called me to say the DVD recorder was waiting for me and I could collect 10 recordable DVD discs to compensate for my wasted time,' he says. 'And when I collected them I was treated like royalty.'

**D** ☐ Mark Oakley from Norfolk wanted to buy a recordable DVD player. At his local branch of Argos, a shop which sells electrical goods, they told him that they didn't have the one he wanted in stock, but that they were expecting a delivery 'soon'. However, when he went back, it still hadn't arrived.

**E** ☐ Is it really worth complaining when goods or services are not satisfactory? According to a new report from the consumer magazine *Which?*, it certainly is. As they point out, the old saying 'if you don't ask, you don't get' is true for many situations, but particularly so when it comes to compensation. Take the case of Mike Thomas from Cornwall. He bought a Toshiba laptop computer, but just three years later he found that it was getting slower and slower.

**F** ☐ He returned twice more over the following weeks but each time they told him to come back in a week. He started phoning and trying to reserve the machine instead. But after several weeks of phoning unsuccessfully, Mr Oakley lost patience and wrote to the managing director of Argos.

**G** ☐ However, Mr Thomas still felt that his computer should not be out of date after just three years. He decided to write a letter of complaint to Toshiba. A short time later, the company collected the laptop, diagnosed a software problem, repaired it, and returned it with a new battery, all without charge. 'I'd call that outstanding service,' said Mr Thomas.

- If you have a problem with something you've bought, or with the service in a shop, do you usually complain? Who to? If not, why not?
- Read the article about complaining and number the paragraphs in order 1–7.
- Read the article again in the right order and complete the chart.

	Mr Thomas	Mr Oakley
1 What did he complain about?		
2 What was the problem?		
3 How did he try to solve it?		
4 Why wasn't he successful?		
5 Who did he write to?		
6 What happened as a result?		

- Match the **highlighted** words or phrases with their meanings.

- \_\_\_\_\_ a shop or office which is part of a larger organization
- \_\_\_\_\_ employees
- \_\_\_\_\_ things that are for sale
- \_\_\_\_\_ available in the shop
- \_\_\_\_\_ things that other people do for you, e.g. repair your TV
- \_\_\_\_\_ money or things you give somebody because you have treated them badly
- \_\_\_\_\_ a written promise from a company that it will repair something if it breaks in a certain period of time

- Now read the last part of the article. Complete the tips with a phrase from below. Which two tips do you think are the most important?

Be reasonable    Keep a record    Don't lose your temper  
Act quickly    Always go to the top

## Top tips for complaining

- \_\_\_\_\_ when there's a problem and give the company a chance to sort it out.
- \_\_\_\_\_, and ask to speak to the manager. He / She is the one who can compensate you.
- \_\_\_\_\_ – note the date, time, and name of the person you've spoken to, and what was agreed.
- \_\_\_\_\_. Getting angry won't help at all.
- \_\_\_\_\_ – if a company apologizes and makes a genuine effort to compensate you, be prepared to meet it halfway.

## 7 LISTENING & SPEAKING

- a 6.4 Listen to part of a radio consumer programme where people are talking about bad service, and answer the questions.

### The taxi

- 1 Why did the man get annoyed?
- 2 What did he ask the taxi driver to do?
- 3 What happened in the end?

### The hotel

- 4 What problems were there with the woman's room?
- 5 What happened when she told the receptionist?
- 6 What did she tell him to do? Did he do it?

### The restaurant

- 7 Why did the man ask the waitress to change his ravioli?
- 8 Why wasn't he happy with the bill?
- 9 What happened in the end?

- b Talk to a partner.

13. Class the sentence: gerund or infinitive?

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2

FOLD HERE

1 Be quiet! Your father's trying ...	a to turn off the lights.	4
2 It was getting late, so we decided ...	b telling people what to do.	7
3 I don't forget people's faces, but I'm not very good at ...	c to pay for anything.	9
4 When you leave the house, don't forget ...	d paying the bill.	6
5 Even with only ten players, the team still managed ...	e remembering their names.	3
6 He left the restaurant without ...	f to find a job.	12
7 He's very bossy and he likes ...	g to have a party.	8
8 For my birthday I'm planning ...	h going to school.	10
9 She's really mean. She never offers ...	i to go home.	2
10 When I was a child, I hated ...	j to sleep.	1
11 On Sunday mornings I really enjoy ...	k to win the match.	5
12 Nowadays, it's difficult for young people ...	l getting up late.	11

1j / 2i / 3e / 4a / 5k / 6d / 7b / 8g / 9c / 10h / 11l / 12f.