

Build Up A - Z of money terms	
account	<i>n. a record of money a person deposits into a bank</i>
balance	<i>n. the difference between credits and debits in an account</i>
bank	<i>n. a building in which commercial banking is transacted.</i>
bank charges	<i>n. money paid to a bank for the bank's services etc</i>
banker's draft	<i>n. a cheque drawn on the bank (or building society) itself against either a cash deposit or funds taken directly from your own bank account.</i>
barter	<i>v. to trade without using money.</i>
borrow	<i>v. to ask for the temporary use of money on the condition of repayment and at a set rate of interest.</i>
branch	<i>n. local office or bureau of a bank</i>
building society	<i>n. A building society is like a bank, but it is owned by its members - savers and borrowers - and not by shareholders. Its traditional purpose was to lend money to individuals to purchase or remortgage their homes. This money used to come exclusively from individual saving members who are paid interest on their deposits. Now, an increasing proportion, but still a minority of the funds are raised on the commercial money markets.</i>
cashflow	<i>n. cash earnings minus cash outflows for fixed- and working-capital investment.</i>
cashier	<i>n. an employee of a bank or building society who receives and pays out money.</i>
chequebook	<i>n. book containing detachable cheques</i>
cheque	<i>n. written order to a bank to pay the stated sum from one's account</i>
counterfeit	<i>n. fake money made in order to deceive - also v.</i>
credit	<i>n. money in a bank a/c; sum added to a bank a/c; money lent by a bank - also v.</i>
credit card	<i>n. (plastic) card from a bank authorising the purchasing of goods on credit</i>
currency	<i>n. money that is used by a country such as the United Kingdom.</i>
current account	<i>n. bank a/c from which money may be drawn at any time; checking account US</i>
debit	<i>n. a sum deducted from a bank account, as for a cheque - also v.</i>
debit card	<i>n. you use a debit card in much the same way as a credit card but instead of receiving credit after making your purchase, the funds are automatically (within a few days usually) withdrawn from your bank account.</i>
debt	<i>n. the state of owing something (especially money).</i>
denomination	<i>n. a number that expresses the value of a coin or bill. A five pound note and a ten pound note represent two denominations.</i>
deposit	<i>n. an amount of money placed with a bank</i>
deposit account	<i>n. bank a/c on which interest is paid; savings account US.</i>
fill in	<i>v. to add written information to a document to make it complete.</i>
interest	<i>n. money paid for borrowing money, or money that a bank or building society pays a customer for putting money into their bank.</i>
interest rate	<i>n. the percentage of an amount of money which is paid for the use of that money over a period of time.</i>
lend	<i>v. to give the temporary use of money on the condition of repayment and at a set rate of interest.</i>
loan	<i>n. money lent by a bank etc and that must be repaid with interest - also v.</i>
mortgage	<i>n. most of us do not buy our homes outright for cash - instead we borrow money to do so.</i>
overdraft	<i>n. deficit in a bank account caused by withdrawing more money than is paid in</i>
pay in	<i>v. to deposit or put money in to a bank account</i>
payee	<i>n. person to whom money is paid</i>
paying-in slip	<i>n. small document recording money that you pay in to a bank account</i>
pence	<i>n. more than one penny.</i>
standing order	<i>n. an instruction to a bank to make regular payments</i>
statement	<i>n. a record of transactions in a bank account</i>
withdraw	<i>v. to take money out of a bank account</i>
withdrawal	<i>n. the act of taking out money.</i>



- How important is money to you personally?
- Do you see money as fundamentally good or evil?

No need to apologise for BMWs or blondes

Mary Ellen Simon

MAKING money solves most problems, and in Ireland today, plenty of men are making plenty of money. The only reasonable response is a cry of, 'Well done, 'yet instead we are hearing complaints that too many Irish are now making too much money. We are hearing accusations of greed, and criticism about pressure. Why?

Because there are people who are envious, mean-spirited, and incapable. And when they see other people enchanted with making money, they can only hiss and begrudge. One could say their complaints are pettiness and ought to be ignored.

But I believe it is more than just begrudgery. And I believe there is danger. For, although there is no more virtuous activity than making money, even the fishmen who do it best do not seem to understand why it is such a good thing.

Certainly they know that making money makes their life better. But they have no understanding of the morality of what they are doing. You can hear their uncertainty when they talk about their work. An industrialist says he has been 'lucky' and points to how many jobs his industry has created: but wealth is never built by luck, it is built by brains. And the point of industry is profit.

You know a man understands the morality of money when he says, 'I had the idea for this factory. I took the risk, put in the long hours to make it work. And every year, I intend to get more productivity, out of every worker, and deliver more profit to myself. And I love it.'

Yes, of course such a man will create employment, will have a healthy effect on local life. But none of this is the point. He is making money through trade: that is virtuous. Trade is the means by which man gets what he wants, freely and without coercion. It is the free exercise of an individual's judgement in pursuit of whatever he values.

What the begrudgers say is, 'He has plenty' never 'earns plenty' as though the wealth just existed by chance, so we must redistribute it. That is greed. And the danger of the capitalists' ignorance of their virtue lies just there: they do not understand that to capitulate to redistribution is wrong.

A man's money is a man's liberty.

When the State controls a man's money, it controls the man. That is why the liberty of citizens rests in many people having lots of money. When private citizens have money, they must use it wisely, or lose it to more clever citizens, in whose hands the stuff will be better used.

When the State has money, it is used for political purposes. Money in their hands produces nothing in private hands, it produces goods, services, jobs, decent houses, healthy tech, well-educated children, safer cars, and all the other things that make life agreeable.

It also produces, around the fringes, blondes, Armani suits, and Rolex watches. And while those may be irritating, they are never compulsory.

The meat and potatoes are work, productivity, creativity, investment, and profit. Fishmen shape their lives through their own work with their own money. Why begrudge them a blonde and a Hermes tie?

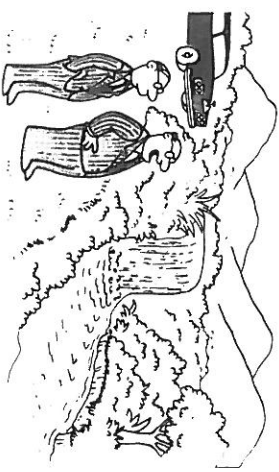


???

- 1 Are people who make money praised for it?
- 2 What is the ultimate aim of business?
- 3 Explain in your own words how the writer sees trade?
- 4 Why is money better in private hands?
- 5 Why should we not begrudge the rich their little luxuries?



- 1 How important is money in your society? What else does your society value?
- 2 Do you agree with the way the writer sees trade? What kinds of 'coercion' might there be in reality?
- 3 Can you think of any activity 'more virtuous' than making money? If so, what is it, and why is it more virtuous?
- 4 Is money ever better used in public hands rather than private hands?
- 5 Does having money improve life for individuals?
- 6 Does having money generally have a positive or negative effect on people's character? Justify your answer.



Out here a guy could be lulled into thinking that there is more to life than just power or money.



- A Imagine you've been given £100,000 to spend in one week. Working in groups, decide how you're going to use it. What are you going to buy? Are you going to make any investments? Will you give any to family/friends/charity? Come to a group decision, then compare your ideas with those of other groups in the class. Did you find your plans were very similar or quite different? What do you think your plans say about your character?
- B Write a letter to the newspaper that printed the article, giving your own personal views.
- Or
- Write an essay: How a million changed my life!



Key words
investment *the money put into an account or company in order to make a profit*
capital *money or property*
account *where money is held at a bank*
funds *money available*
money market *banks and other institutions that buy, lend or borrow money for profit*
financial *to do with money*
affluence *wealth*
prosperous *successful*

- Handy hints**
- Ancient coins were probably first invented in China, and appeared again in what is now modern-day Turkey in c 700BC.
 - Paper money was also invented in China, while banks and credit existed in Ancient Babylon (now part of Iraq), Greece and Rome, all well over 2000 years ago!
 - The birth of modern capitalism though is often ascribed to the book *Wealth of Nations* by Adam Smith, 1776. He preached that economic freedom ('laissez-faire') with as little government control as possible was the best way for countries to enrich themselves.
 - The opposite of this was Karl Marx's *Das Kapital (Capital)*, 1867, which argued capitalism meant the concentration of wealth in the hands of a few rich, and that they would then be overthrown by revolution and a system of communism – central economic control by a government to achieve a fairer balance.



Find out about financial institutions around the world.

- Books:** *Bohème of the Vanities* by Tom Wolfe
A Christmas Carol by Charles Dickens
The Money Drink by Mark Bryan and Julia Cameron

- Films:** *Wall Street* (1987) directed by Oliver Stone
Trading Places (1983) directed by John Landis
- Play:** *Money* by Carol Churchill

Websites:
www.bundesbank.de
www.stw.org/
www.worldbank.org/

Focus Both of the texts in this unit are about money and how people deal with large amounts of it.

- Discuss**
- What kind of people are 'rich and famous'?
 - Are there people who are rich without being famous?

LISTENING

12

Therapy is the story of Tubby Passmore, a successful television sitcom writer with plenty of money, a nice house and a stable marriage.

DAVID LODGE



Therapy

READING

12

After reading the work of the Danish philosopher Kierkegaard, he sets off on a journey of discovery to find the lost contentment of his youth.

1 BEFORE YOU READ

- a) Read the synopsis in the box.

The Bonfire of the Vanities is the story of a Wall Street bond trader, Sherman McCoy, whose life changes dramatically when he's involved in a road accident.

- b) Where is Wall Street and what happens there?

- c) What does a bond trader do?
d) How could a road accident change someone's life dramatically?

Word Bank Turn to page 119.

- Which of the following items are referred to?
 • money owed to people who lend you money
 • the cost of leisure pursuits

THE BONFIRE OF THE VANITIES



One breath of scandal, and not only would the Giscard scheme collapse but *his very career* would be finished! And what would he do then? *I'm already going broke on a million dollars a year!*

The appalling figures came popping into his brain. Last year his income had been \$980,000 dollars. But he had to pay out \$21,000 a month for the \$1.8 million loan he had taken out to buy the apartment. What was \$21,000 to someone making a million a year? That was the way he had thought about it at the time – and in fact, it was merely a *crushing, grinding burden* – that was all! It came to \$252,000 a year, none of it *deductible*, because it was a personal loan, not a mortgage. (The *co-operative* boards in Good Park Avenue Buildings like his didn't allow you to take out a mortgage on your apartment). So, *considering* the taxes, it required \$420,000 in *income* to pay the \$252,000. Of the

\$560,000 remaining of his *income* last year, \$44,400 was required for the apartment's monthly *maintenance* fees: \$116,000 for the house on Old Drovers's Mooring Lane in Southampton (\$84,000 for mortgage *payment* and interest, \$18,000 for heat, utilities, insurance and repairs, \$6,000 for lawn and hedge-cutting, \$8,000 for taxes). Entertaining at home and in restaurants had come to \$37,000. This was a modest sum compared to what other people spent; for example, Campbell's birthday party in Southampton had had only one carnival ride (plus, of course, the obligatory ponies and the magician) and had cost less than \$4,000. The Talifero School, including the bus service, cost \$9,400 for the year. The tab for furniture and clothes had come to about \$65,000, and there was little hope of *reducing* that, since Judy was, after all, a *decorator* and had to keep things up to par. The servants (Bonita, Miss Lyons, Lucille the *cleaning* woman, and Hobie the handyman in Southampton) came to \$62,000 a year. That left only \$226,200, or \$18,850 a month, for *additional* taxes and this and that, including insurance *payments* (nearly a thousand a month, if averaged out), garage rent for two cars (\$840 a month), *household* food (\$1,500 a month), club dues (about \$250 a month) – the *abysmal* truth was that he had spent more than \$980,000 last year. Well, *obviously* he could cut down here and there – but not nearly enough – *if the worst happened!* There was no getting out from under the \$1.8 million dollar loan, the crushing \$21,000-a-month nut, without paying it off or selling the apartment and moving into one far smaller and more modest – an *impossibility!* There was no turning back! Once you had lived in a \$2.6 million apartment on Park Avenue, it was impossible to live in a \$1 million apartment!

3 READ AGAIN

- d) The word *modest* is used twice: *a modest sum* and *a more modest apartment*. Discuss what the word *modest* means in these expressions. Are there any other meanings of the word that you know?
 e) How does Campbell's birthday party compare to children's birthday parties that you can remember?

3 FIRST IMPRESSION

Does Tubby think he is doing something useful with his donations to charity?

4 LISTEN AGAIN

Answer the following questions:

- a) How do charities get in touch with Tubby?
 b) How do they find out about him?
 c) Are the requests for donations similar to each other or different?
 d) How much money does Tubby donate?
 e) Does Tubby give all his money to the same kinds of charities?

- b) Two of the expressions here refer to water. Are there similar expressions in your language?
 c) How do charities get in touch with Tubby?
 d) How do they find out about him?
 e) Are the requests for donations similar to each other or different?
 f) How much money does Tubby donate?
 g) Does Tubby give all his money to the same kinds of charities?

Listen and find the following information. Which system does Tubby use to distribute some of his wealth?

- a) He gives it all to one charity.
 b) He gives money to charities he has heard of.
 c) He pays the same amount every year to an umbrella charity organisation

18. Shopping



You are going to read a newspaper article about making money. Six sentences have been removed from the article. Choose from the sentences (A–G) the one which fits each gap (1–5). There is one extra sentence that you do not need. There is an example at the beginning. (0)

Making Money

This story is about 'making money'. Not about 'earning money'; you've read enough about how to become a millionaire in your spare time. On a typical day my hotmail mailbox is stuffed with ideas about how to retire in five years. This story is about 'making money': how the coins in your wallet, purse or pocket are produced. In three years, most of Europe will have a new currency, the euro, replacing the deutsche marks, francs and lira. (0) * And there are also those Czech and Slovak crowns, and Czechoslovak crowns, too.

My interest in coin collecting goes back over thirty years. When I was in elementary school, we opened an old collection box in our church and found American halves, quarters and dimes from the 1940s. (1) It was fascinating to discover dimes that didn't have Franklin Roosevelt's face on them.

It also started an interest in minting; the production of coins. In Slovakia, coins are minted, as they have been since medieval times, in Kremnica. Even in America, we learned in school about how Kremnitzer silver and gold was pressed to make the German thaler from which the American word 'dollar' came. In the United States, American money has been produced at the Philadelphia Mint since 1792. (2) The Congressional Gold Medal, awarded by the U.S. Congress to Americans who have made a substantial contribution to their country, are also designed and produced at the Philadelphia Mint.

The Kremnica Mint has been operating since 1335 when gold ducats were produced for the Hungarian monarchy. The current mint, constructed in the 19th century, is the third building on the site. All Slovak coins, and earlier Czechoslovak coins came from the mint. In Kremnica, The Philadelphia Mint is younger, yet the current building on Fifth and Arch Streets, two blocks from the site of the first mint, is the fourth in the city to produce coins. (3) The previous structure is now a two-year college.

The process of producing a coin begins with engraving the design. Artists sculpt a clay model, usually larger than the final coin. (4) The mold is placed on a transfer-engraver, which traces a reduced design of the model onto a steel master coin. The steel master is then hardened by heat-treatment, polished, and pressed onto a master die that the coin presses use to stamp designs on coins. Only the Philadelphia Mint engraves coins and medals. Right now its engraving staff are preparing to produce the new dollar coin showing Sacagawea and her child. Sacagawea was a 17-year old Native American who was a guide on the Lewis and Clark Expedition.

The coins are produced 24 hours a day, seven days a week in a factory at the back of the mint. (5) Then they are bagged and shipped to the banks. The public can watch the machines produce pennies, nickels, dimes, quarters, and halves from an enclosed platform that overlooks the factory floor.

From Friendship, December-January 1999

* The euro was put into circulation on 1 January 2002

- A Plaster is poured over the model; lettering is cut and then an epoxy mold is made.
- B Coins were introduced much later, around 500 BC, in Asia
- C It opened on August 14, 1969.
- D The box had been misplaced and unopened for over twenty years!
- E All coins are struck, inspected for imperfections and counted
- F But this mint and its sister mints also produce medals and commemorative medallions.
- G Euro banknotes and euro cent coins have already been produced and are stored in bank vaults, ready to be put into circulation.

Stereophonics

do i want the dreams _____

the ones we _____ to see

do i want the _____ wife _____

the word perfect ain't quite _____

shopping every day _____ break

they say the more you fly the more you _____

risk your life _____

a house i seen another coulda' been _____

you _____ my head and said what i said _____

you said that life is what you _____

yet most of us just fake _____

Suffixes: productive suffixes and word classes

A

Productive suffixes

Some suffixes are **productive** [used to create new words]. You therefore need to understand their meaning if you are reading contemporary English. You might also feel adventurous enough to try coining [creating] some words of your own! The meaning of the example words below is clear from the meanings of the root and the suffix. (In the word **washable**, **wash** is the root and **able** is the suffix.)

-able can be used **productively**, whereas **-ible** never is. It combines with verbs to form adjectives. Note that **-able** means 'can be': a **washable** jacket is one that can be washed. **disposable** nappies, **predictable** results, **avoidable** problems, a **manageable** situation

-conscious combines with nouns to form adjectives that describe people who consider one aspect of their lives especially important: **health-conscious** person, **class-conscious** society, **safety-conscious** company, **time-conscious** workforce

-esque combines with the names of famous people to form adjectives that describe something or someone similar in style: **Picassoesque** paintings

-free combines with nouns describing something undesirable to form adjectives to describe nouns without that undesirable aspect: **stress-free** life, **tax-free** shop, **additive-free** food

-rich combines with nouns (often chemical or organic substances) to form adjectives to describe nouns with a lot of that substance: **fibre-rich** diet, **calcium-rich** foods

-led combines with nouns and nationality adjectives to form adjectives describing things that are controlled or influenced by the original noun or nationality:

community-led initiative, **student-led** protest, **worker-led** uprising

-minded combines with adjectives or nouns to form new adjectives describing people with particular characters, opinions or attitudes: **like-minded** friends [with similar interests], **career-minded** young women, **money-minded** managers

-proof combines with nouns to form adjectives describing things that can resist the damage or difficulty caused by that noun: **ovenproof** dish, **waterproof** jacket, **soundproof** room, **idiot-proof** instructions

-related combines with nouns to form adjectives to describe one thing as connected with another: **stress-related** absence from work, **age-related** earnings, **tobacco-related** illness

-ridden combines with nouns to form adjectives describing people or things with a lot of that noun: **guilt-ridden** person, **crime-ridden** city. Note that if a person is **bedridden**, they have to stay in bed because they are ill.

-worthy combines with nouns to form adjectives that describe people or things that merit whatever the original noun refers to: **newsworthy** incident [worth reporting in the news], **praiseworthy** action/pupil [deserving praise]

B

Different word classes

-ly is not only an adverb ending, it also forms quite a few adjectives: **lively** children [full of energy], **costly** holiday [expensive], **leisurely** walk [relaxed], **miserly** man [mean with money]

-ant is most familiar as an adjective ending (relevant information, distant hills) but it can also make nouns from verbs to describe a person: an **applicant** for a job, an **insurance claimant**, a **police informant**, a **quiz contestant**, an **occupant** of a house

-en makes adjectives from nouns (**woollen** jumper, **golden** hair) but it also makes verbs from adjectives: to **moisten** your lips, to **sweeten** tea, a situation **worsens**, a face **reddens**

Exercises

3.1 Complete the table below with your own examples.

suffix	new example in phrase	suffix	new example in phrase
-able	a debatable issue	-minded	
-conscious		-proof	
-free		-related	
-rich		-ridden	
-led		-worthy	

3.2 Match each adjective on the left with the two nouns it best collocates with in the box.

EXAMPLE student-led rebellion, demonstration

1 additive-free	knives and forks	income	room	drinks	drinks	mistake
2 avoidable	rebellion	delay	foods	story	criminal	
3 disposable	expression		glove	booth	illness	
4 guilt-ridden	dish	country	problems	demonstration	personality	
5 high-minded			economy			
6 newsworthy						
7 oil-rich						
8 ovenproof						
9 soundproof						
10 stress-related						

3.3 Which of the suffixes in A opposite could combine with the words in the box below to make new words? Note that there is more than one possibility for each word.

age dust Byron sugar work

3.4 Rewrite the sentences using the suffix given in brackets.

- EXAMPLE The weather can't be predicted. (-able) The *weather is unpredictable*.
- Poisonous mushrooms can be easily identified. (-able)
 - He thinks so much about his career that he has no time for his family. (-minded)
 - The new phone boxes are supposed to be indestructible by vandals. (-proof)
 - During the Civil War, the country was totally overcome by terror. (-ridden)
 - The soil on that farm contains a lot of nutrients. (-rich)
 - The bank decided that he did not have enough income to allow him credit. (-worthy)

3.5 Using a suffix from A make up words with the following meanings.

- operating in the style of the current President of the USA
- food for vegetarians must be this
- connected with class
- containing a lot of vitamins
- can be dry-cleaned
- very aware of people's clothes
- injured by the government

3.6 Are the following words adverbs, adjectives or verbs? Check in your dictionary.

- | | | | |
|------------|----------|------------|----------|
| 1 dampen | 3 dearly | 5 roughen | 7 kindly |
| 2 friendly | 4 silken | 6 masterly | 8 darken |

A Common noun suffixes

-er/-or is used for the *person* who does an activity, e.g. writer, painter, worker, shopper, teacher.

You can use **-er** with a wide range of verbs to make them into **nouns**. Sometimes the **-er** suffix is written as **-or** (it is still pronounced /ə/). It is worth making a special list of these as you meet them, e.g. actor, operator, sailor, supervisor.

-er/-or are also used for *things* which do a particular job, e.g. pencil-sharpener, bottle-opener, grater, projector.

-er and **-ee** (pronounced /i:/) can contrast with each other meaning 'person who does something' ('-er) and 'person who receives or experiences the action' ('-ee) employer/employee ('emplɔɪ/ɪ/), sender/addressee, payee (e.g. of a cheque).

-tion/-sion/-ion are used to form nouns from verbs, e.g.

complication pollution reduction alteration donation promotion admission

-ist (a person) and **-ism** (an activity or ideology): used for people's politics, beliefs and ideologies, and sometimes their profession (compare with **-er/-or** professions above), e.g. Buddhism, journalism, Marxist, typist, physicist, terrorist.

-ist is also often used for people who play musical instruments, e.g. pianist, violinist, cellist. **-ness** is used to make nouns from adjectives: goodness, readiness, forgetfulness, happiness, sadness, weakness. Note what happens to adjectives that end in **-y**.

B Adjective suffixes

-able/-ible /əbəl/ with verbs, means 'can be done':
drinkable washable readable forgivable edible [can be eaten] flexible [can be bent]

C Verbs

-ise (or **-ize**) forms verbs from adjectives, e.g. modernise [make modern], commercialise, industrialise.

D Other suffixes that can help you recognise the word-class

- ment (nouns) excitement enjoyment replacement
- ity: (nouns) flexibility productivity scarcity
- hood: (abstract nouns especially family terms) childhood motherhood
- ship: (abstract nouns especially status) friendship partnership membership
- ive: (adjectives) passive productive active
- al: (adjectives) brutal legal (nouns) refusal arrival
- ous: (adjectives) delicious outrageous furious
- ful: (adjectives) forgetful helpful useful
- less: (adjectives) useless harmless homeless
- ity: (verbs) beautify purify terrify

TIP When you are recording a new word in your 'vocabulary' notebook, write any suffixes that go with it (e.g. *refuse* – *refusal*).

NOTE
The informal suffix **-ish** can be added to most common adjectives, ages and times to make them less precise, e.g. She's thirtyish. He has reddish hair. Come about eightish.

8.1 Use the **-er/-or**, **-ee** and **-ist** suffixes to make the names of the following. If you need to use a dictionary, try looking up the words in bold.

Example: A person who plays jazz on the piano, a jazz **pianist**

- 1 The thing that wipes rain off your car windshield.
- 2 A person who plays classical violin.
- 3 A person who takes professional photographs. (N.B. pronunciation)
- 4 A person who acts in amateur theatre.
- 5 The person to whom a cheque is paid.
- 6 A machine for washing dishes.
- 7 A person who donates their organs upon their death.
- 8 The person to whom a letter is addressed.

8.2 Each picture is of an object ending in **-er**. Can you name them?



8.3 List six jobs you would like to have in order of preference. How many different suffixes are there in your list? Do any of the job names not have a suffix? (e.g. pilot, film star)

8.4 Do these words mean a thing, a person, or both?

- | | | | |
|----------------|-------------------|-------------|-------------|
| 1 a cooker | 3 a ricket-holder | 5 a cleaner | 7 a drinker |
| 2 a typewriter | 4 a CD player | 6 a smoker | 8 a dresser |

8.5 Complete each of the second sentences by changing the words underlined in the first sentences. Use a suffix from the left-hand page and make any spelling changes needed.

- 1 Most of his crimes can be forgotten. Most of his crimes are .
- 2 The Club refuses to admit anyone not wearing shoes. The Club refuses to anyone not wearing shoes.
- 3 Her only fault is that she is lazy. Her only fault is .
- 4 This firm has produced a lot in recent years. This firm has been very in recent years.
- 5 I found the book very easy and pleasant to read. I found the book very .

8.6 Can you think of anything in your country which should be **nationalised** (e.g. airlines), **privatised**, **standardised**, **modernised**, **computerised** or **centralised**?

8.7 Which word is the odd one out in each group and why?

- 1 brotherhood neighbourhood manhood priesthood
- 2 tearful spiteful dreadful handi!l
- 3 appointment involvement compliment arrangement
- 4 worship knishp friendship partnership

Chorus:

I was in the rain
by Michael Jackson
Mask of life, feelin'
and sudden fall from gra
Sunny days far away
Kremlin's shadow belittlin' me
Stalin's tomb won't
On and on and on it came
the rain would just let me

CH:

Like stranger in Moscow
We're talkin'
We're talkin' , baby
Like stranger in Moscow
I'm live in lonely
I'm live in lonely, baby
Stranger in Moscow

Here abandoned in my
Arrageddon of the brain
KGB was doggin' me
and just let me b
Then a called my na
Happy days will the pain
On and on and on it came
And again, and again...
Take my name and just let me be

Exercises

9.1 Write the opposites of the words underlined. Not all the words you need are on the left-hand page.

Example: He's a very honest man. *dishonest*

- 1 I'm sure she's discreet. 6 He's very efficient.
- 2 I always find him very sensitive. 7 I always find her responsible.
- 3 It's a convincing argument. 8 He seems grateful for our help.
- 4 That's a very relevant point. 9 I'm sure she's loyal to the firm.
- 5 She's always obedient. 10 He's a tolerant person.

9.2 Which negative adjective fits each of the following definitions?

- 1 means not having a husband or wife.
- 2 means impossible to eat.
- 3 means unable to read or write.
- 4 means not having a job.
- 5 means fair in giving judgement, not favouring one side.
- 6 means unable to be replaced.

9.3 Use the word in brackets to complete the sentences. Add the necessary prefix and put the word in the correct form.

Example: The runner was disqualified after a blood test. (QUALIFY)

- 1 Children (and adults) love parcels at Christmas time. (WRAP)
- 2 I almost always find that I with his opinion. (AGREE)
- 3 I'm sure he's lying but it's going to be hard to his story. (PROVE)
- 4 After a brief speech the Queen the new statue. (VEIL)
- 5 It took the removal men an hour our things from the van. (LOAD)
- 6 His phone was because he didn't pay his last bill. (CONNECT)

9.4 Answer the following questions. The answers are all in the table opposite.

- 1 What kind of oven cooks things particularly fast?
- 2 What kind of drug can help somebody with an infection?
- 3 What kind of company has branches in many countries?
- 4 How does a passenger aeroplane normally fly?
- 5 What is a student who is studying for a second degree?
- 6 What word means 'underground railway' in the US and 'underground passage' in the UK?

9.5 Using the table opposite construct words or phrases to replace the underlined words.

Example: He's in favour of the American approach. He's pro-American.

- 1 The BBC tries to avoid pronouncing foreign words incorrectly.
- 2 Most people say they have to work too hard but are paid too little.
- 3 He dated his cheque with a date that was later than the real date.
- 4 She's still on good terms with the man who used to be her husband.
- 5 He made so many mistakes in the letter that he had to write it again.

Follow-up: Find two more examples for each prefix in C opposite. Use a dictionary if necessary.

Exercises

6.1 What's the opposite of these words? (The words in the last column are verbs, the rest are adjectives.)

- | | | | |
|---------------|---------------|----------------|-------------|
| 1 ...happy | 5 ...patient | 9 ...polite | 13 ...lock |
| 2 ...correct | 6 ...regular | 10 ...visible | 14 ...pack |
| 3 ...legible | 7 ...friendly | 11 ...employed | 15 ...agree |
| 4 ...possible | 8 ...formal | 12 ...honest | 16 ...like |

6.2 What's the reverse of these actions?

- 1 do one's packing unpack 3 appear
- 2 lock the door 4 get dressed

6.3 Agree with these sentences, using a synonym from the left-hand page for the underlined words.

- 1 It's against the law, isn't it?
Oh yes, it's illegal.
- 2 His room is always in a mess, isn't it?
Yes, it's very untidy.
- 3 He took off his clothes!
Yes, he got undressed.
- 4 This handwriting is impossible to read.
Yes I know, it's completely illegible.
- 5 She can never wait for five minutes, can she?
No, she's very impatient.
- 6 The conference centre wasn't good enough for 500 people, was it?
No, it was completely inadequate for that number.
- 7 She's horrible sometimes.
Yes, she can be very unpleasant.
- 8 I'm afraid they sometimes steal things and tell lies.
I know. They're both dishonest.

6.4 Complete the verbs in these sentences.

- 1 I completely disagree with him on this subject.
- 2 I'm sorry, I missed her message.
- 3 We waited as soon as we got to the hotel, then went out for a walk.
- 4 She was here a minute ago, then she disappeared. I don't know where she is now.
- 5 My homework was so bad that I'll have to re-write it.
- 6 Her alarm clock didn't go off and she overslept.
- 7 She finally managed to unlock the door and we were able to go inside.
- 8 I disliked the film, but the others enjoyed it.
- 9 I don't think I'll pass the exam, but I can always re-take it in September.
- 10 She's over excited things at the moment. She needs a complete break from her job.
- 11 The post office shuts for lunch but it should re-open at 2.00 pm.
- 12 I was very angry because they overlooked me by about £5 in that shop.

6.5 Keep several pages in your notebook for verbs or adjectives which combine with these prefixes. You can add new words to your lists and test yourself at the same time.

Success, failure and difficulty

Exercises

A Succeeding

We succeeded in persuading a lot of people to join our protest. [in + ing]
 I managed to contact him just before he left his office.

I don't think I can manage the whole walk. I think I'll turn back. [manage, but not succeed, may have a direct object in this meaning]

We've achieved /ə'tʃi:vd/ accomplished /ə'kɒmplɪʃt/ a great deal in the last year. [both are used with quantity phrases such as 'a lot' / 'a little'; accomplish is rather formal.]

The company has achieved all its goals/aims/targets for this year. [achieve is more common than accomplish with nouns expressing goals and ambitions]

D) you think his plan will come off? [succeed, informal]

Matrix for some typical collocations with 'succeeding' verbs

	reach	attain	secure	realise	fulfil	achieve
an ambition		✓		✓	✓	✓
a dream	✓			✓		✓
an agreement				✓	✓	
an obligation					✓	
a target	✓		✓			✓
a compromise						✓

B Failing and difficulty

Plans and projects sometimes go wrong or backfire. [don't run out as intended]
 Companies, clubs and societies often fold / go under through lack of success. [close down; go under is informal]

A plan or project may falter / falter, even if it finally succeeds. [have ups and downs]
 All your plans and hard work/efforts may come to nothing.

I have great difficulty in getting up in the morning. I find it difficult to remember the names of everybody in the class. [hard can also be used here; it is more informal]

It's hard/difficult to hear what she's saying.
 I often have trouble starting the car on cold mornings. [more informal]

We've had a lot of bother with the neighbours lately. [very informal]
 Can you cope with three more students? They've just arrived.

I've no money, my girl-friend's left me; I need help; I just can't cope any more.

C Word formation

verb	noun	adjective	adverb
succeed	success	successful	successfully
accomplish	accomplishment	accomplished	—
achieve	achievement	achievable	—
attain	attainment	attainable	—
fulfil	fulfilment	fulfilling	—
harden	hardness	hard	hard

77.1

Choose a suitable verb to fill the gap. If the exact word in the sentence is not in the vertical column of the matrix on the opposite page, look for something that is close in meaning. More than one verb is often possible.

- The management have an agreement with the union which will guarantee no strikes for the next three years.
- Now that I've all my responsibilities to my family, I feel I can retire and go round the world.
- The school building fund has failed to its target of £250,000.
- I never thought I would my ambition, but now I have.
- Very few people all their hopes and dreams in life, very few indeed, I can tell you.
- We hope the two sides a compromise and avoid war.
- I'm afraid that little plan of mine didn't off.

77.2

Fill in the missing word forms where they exist.

verb	noun	adjective
realise	difficulty
fall	target
.....	trouble

77.3

Correct the mistakes in these sentences. The part which contains a mistake is underlined.

- I find very difficult to understand English idioms.
- She succeeded to rise to the top in her profession.
- Do you ever have any trouble to use this photocopier? I always seem to.
- I've accomplished to work quite hard this last month.
- I'm amazed that you can cope all the work they give you.

77.4

What might happen if ... or What would you do if ...

- a plan backfired? *Abandon it. / Look for an alternative.*
- you were having a lot of bother with your car?
- a club had only two members left out of fifty?
- a student faltered in one exam out of six, but did well in all the rest?
- you started a small business but it came to nothing?
- you couldn't cope with your English studies?

77.5

In what sorts of situations would you hear the following remarks? Check any new words/phrases if you are not sure.

- We'll have to get an au pair. I just can't cope.
- £5,000 and I've got nothing to show for it!
- It collapsed. I'm afraid, and he's bankrupt now.
- Yes, she pulled it off despite the competition.

Giving reasons: as, because, etc.: for and with

We can begin a clause with **as**, **because**, **seeing that**, **seeing as**, or **since** to **give a reason for a particular situation**:

- As it was getting late, I decided I should go home.
- We must be near the beach, because I can hear the waves.
- Since he was going to be living in Sweden for some time, he thought he should read something about the country.
- We could go and visit Sue, seeing that we have to drive past her house anyway.

Notice that -

it is also common and acceptable **for** because to begin a sentence, as in:

- Because everything looked different, I had no idea where to go.
- ↳ to give reasons in spoken English, we most often use **because**. So is also commonly used to express a similar meaning (see also Unit 81). Compare:

Because my mother's arrived, I won't be able to meet you. ('because' introduces the reason) **and**

My mother's arrived, so I won't be able to meet you. ('so' introduces the result.)

↳ when it means 'because', **since** is rather formal. It is uncommon in conversation, but is frequently used in this way in academic writing:

- I had to go outside because I was feeling awful. ('since' is unlikely in an informal context)
- The results of this analysis can be easily compared to future observations since satellite coverage will remain continuous. (more likely than 'because' in this formal context)
- ↳ **seeing that** is used in informal English. Some people also use **seeing as** in informal speech:
- Ken just had to apologise, seeing that/as he knew he'd made a mistake.

In formal or literary written English we can also **introduce reasons with for**, in that, or, less commonly, **inasmuch as**. For is a formal alternative to 'because'; in that and inasmuch as introduce clauses which clarify what has been said by adding detail:

- The film is unusual in that it features only four actors. (or 'In that... the film is...')
- Clara and I have quite an easy life, inasmuch as neither of us has to work too hard but we earn quite a lot of money. (or 'Inasmuch as... Clara and I...')
- We must begin planning now, for the future may bring unexpected changes. (not 'For the future... we must...' - where 'for' means 'because'.)

The prepositions **because of**, **due to**, and **owing to** can also be used before a noun or noun phrase to give a reason for something:

- We were delayed because of an accident.
- She was unable to run owing to/due to a leg injury. (= because of a leg injury.)
- We have less money to spend owing to/due to budget cuts. (= because of budget cuts.)

Notice that we don't use **because** alone before a noun or noun phrase:

- We were delayed because there was an accident. (not '...because an accident')

In current English we usually **avoid owing to directly after a form of be**:

- The company's success is due to the new director. (not '...is owing to...')
- However, owing to is used after **be + a degree adverb** such as **entirely**, **largely**, **mainly**, **partly**:
- The low election turnout was partly due to/owing to the bad weather.

We can often use either **it was due to...** that or **it was owing to...** that:

- It was owing to his encouragement that she applied for the job. (or 'It was due to...that')

We can use **for and with** followed by a noun phrase to give a reason. For has a similar meaning to 'as a result of' and is common in most styles of English (compare B above):

- She was looking all the better for her stay in hospital.
- With has a similar meaning to 'as a result of there being':
- With so many people ill, I've decided to cancel the meeting.

Exercises

80.1 Complete the sentence frames with an item from (i) and an item from (ii), in an appropriate order, as in 1. (A)

<p>(i)</p> <ol style="list-style-type: none"> 1 passengers were given a full refund 2 Angela agreed to book tickets for us all 3 I'll buy you lunch 4 I've given up dairy products 5 we were recommended to buy the textbook second hand 6 the guest lecturer was late 7 we get on so well 8 you should never walk under a ladder 	<p>(ii)</p> <ol style="list-style-type: none"> a it's your birthday b it was her idea to go to the theatre c Dr Jones spoke about his research instead of a new copy, would be very expensive d I suggested we all go on holiday together e the train was delayed for more than an hour f it's supposed to be unlucky g I'm trying to lose weight
---	--

- 1 + I Since the train was delayed for more than an hour, passengers were given a full refund. as
- 2 _____ as _____
- 3 Seeing as _____
- 4 Because _____ since _____
- 5 _____
- 6 As _____ seeing that _____
- 7 _____ because _____
- 8 _____

80.2 Complete these sentences using **due to** or **owing to** with one of these phrases. If both **due to** and **owing to** are possible, write them both. (C)

- 1 She claims her illness is entirely **due to/owing to** stress at work
- 2 The cancellation of the competition is _____
- 3 The popularity of the restaurant is largely _____
- 4 It's likely that the mistake was _____
- 5 We couldn't see last night's eclipse of the moon _____

Now complete these sentences using **because** or **because of** + one of these phrases. (C)

- his age his phone was engaged local opposition
- the bright sunlight there was a fly in it
- 6 I had to drive in dark glasses _____
 - 7 I couldn't speak to Tom _____
 - 8 The council had to withdraw its plan to close the swimming pool _____
 - 9 My grandfather couldn't do a sponsored parachute jump _____
 - 10 He sent the soup back _____

80.3 Rewrite these sentences using **for** or **with** instead of **because** (of). Give alternatives where possible. (D)

- 1 I got a job as a street sweeper because my money was running out.
With my money running out, I got a job as a street sweeper.
- 2 I couldn't hear what Sue was saying because of the noise.
I got a job as a street sweeper, with my money running out.
- 3 Jane went to stay with her aunt because her father was in hospital.
- 4 I felt a lot fitter because of all the exercise I was doing.
- 5 Because the train drivers are on strike tomorrow, I don't think I'll go to London after all.

Purposes and results: in order to, so as to, etc.

A In order/so as + to-infinitive

To talk about the **purpose of an action** we can use **in order/so as + to-infinitive**:

- He took the course in order to get a better job.
- Trees are being planted by the roadside so as to reduce traffic noise.

In spoken English in particular it is much more common simply to use **a to-infinitive without 'in order'**, or 'so as' to express the same meaning:

- He took the course to get a better job.
- We rarely use just 'not + to-infinitive', but instead use **so as not to** or **in order not to**.
- He kept the speech vague in order not to commit himself to one side or the other. (not ... vague not to commit himself...)
- The land was bought quickly so as not to delay the building work. (not ... quickly not to delay...)

However, in **contrastive sentences** we can use **not + to-infinitive, but + to-infinitive** as in:

- I came to see you **not** (in order/so as) **to complain**, **but** (in order/so as) **to apologise**.

Notice that we can put **in order/so as** before the **to-infinitives** in sentences like this:

B In order that and so that

We also use **in order that** and **so that** to talk about a **purpose**. Compare:

- She stayed at work late in order/so as to complete the report. **and**
- She stayed at work late in order **that/so that** she could complete the report. (not ... in order **that/so that** to complete the report.)

So that is more common than **in order that**, and is used in less formal situations. Note that informally we can leave out **that** after **so**, but we always include it after **in order**:

A present tense verb in the main clause is usually followed by a present tense verb (or a modal with present or future reference – can, will, etc.) in the clause beginning **in order that/so that**. A past tense verb in the main clause is usually followed by a past tense verb (or a modal with past reference – could, would, etc.) in the clause beginning **in order that/so that**. Modal verbs are very often used after **in order that/so that**:

- Regular checks **are made** in order that safety standards **are maintained**.
- Advice **is given** in order that students **can** choose the best course.
- Did** you give up your job so that you **could** take care of your mother?
- I **had** the presents so that Jackie **wouldn't** find them.

C Such that and in such a way that; such...that

In formal contexts, such as **academic writing**, we can use **such that** to **introduce a result**:

- The model was designed such that the value of x could be calculated. (= in a way that has the result that...; or ... in order that...; or ... so that...)

Less formally we can also use **in such a way that** or **in such a way as + to-infinitive** with a similar meaning:

- The advertisement is printed in such a way that two very different pictures can be seen depending on how you look at it.
- In fact, the tax cuts have been designed in such a way as to leave out the very people it is supposed to help.

We can also use **such + noun phrase + that** to **introduce a result**:

- It is such a **popular play** that the performance was sold out after the first day. (for so + adjective/adverb + that, see Unit 73.)

Exercises

81.1

Combine the two sentences in the most appropriate way using **in order (not) + to-infinitive** or **so as (not) + to-infinitive**. (A)

- 1 I had to borrow money from the bank.
- 2 He packed his suitcase with the books at the bottom.
- 3 Bus fares in the city are being cut.
- 4 We crept quietly towards the deer.
- 5 I walked around the outside of the field.
- 6 We put up a fence.
- 7 She looked down at the book in front of her.
- 8 The roadworks were carried out at night.

- a This was done to encourage people to use public transport.
- b We wanted to prevent people walking across the grass.
- c I didn't want to damage the growing crops.
- d I did this to set up the business.
- e They didn't want to disrupt traffic too much.
- f We didn't want to frighten them away.
- g She wanted to avoid his gaze.
- h He didn't want to crush his clothes.

81.2

Look again at the sentences you wrote in 81.1. Is it also possible to use only a **to-infinitive**, without **in order** or **so as**? Write ✓ or X. (A)

- 1 I had to borrow money from the bank to set up the business. ✓

81.3

Choose one of these items to complete each sentence. Decide which of the underlined parts of it **will/would** let enough light in.

- 1 They have an open day at their house each year so that people can walk around the gardens. **we can/could** see the view over the city.
- 2 I put a rug over the stain on the carpet so that it won't/wouldn't take up a lot of computer memory.
- 3 There were screens on all the windows so that nobody will/would know it was there.
- 4 The software is designed so that people can/could walk around the gardens.
- 5 We went up to the top floor so that we can/could see the view over the city.
- 6 The camera aperture needs to be wide on dull days so that it will/would let enough light in.

81.4

Rewrite each sentence less formally in two ways: one using **in such a way that** and the other using **in such a way as to**. (C)

- 1 The factory demolition was planned such that any risk to the public was avoided. / The factory demolition was planned in such a way that any risk to the public was avoided. / The factory demolition was planned in such a way as to avoid any risk to the public.
- 2 The meeting room is designed such that everyone's voice can be heard without the use of microphones.
- 3 The documents are written such that they are easily comprehensible.
- 4 If the dial is rotated such that the number 1 is at the top, the valve opens.