MODULE 3: Power

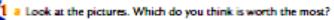
Unit 9 Money Grammar have to / should / must; reported speech

U9 L1 SB P68



COLUMN STRATES IN

En



b How many different ways of paying for things do you use? Think of a fact and an opinion for each method. Compare ideas with those of a partner.





Financial prospects

You don't have to have a university degree to become a bank manager, but it can help. When I left school, I started working in a bank as a clerk to earn money for my family. I worked hard and was eventually promoted, but because I didn't have a degree, I had to take professional examinations. Not going to university is one of my biggest regrets. I

* would love to study economics, accounting or computer science, and a degree in business management would really help my career now. But I think it takes more than just a university education to be a successful bank manager.

As a bank manager, you need good communication skills. You must be completely honest and trustworthy and be able to respect confidentiality. It is also important that you are

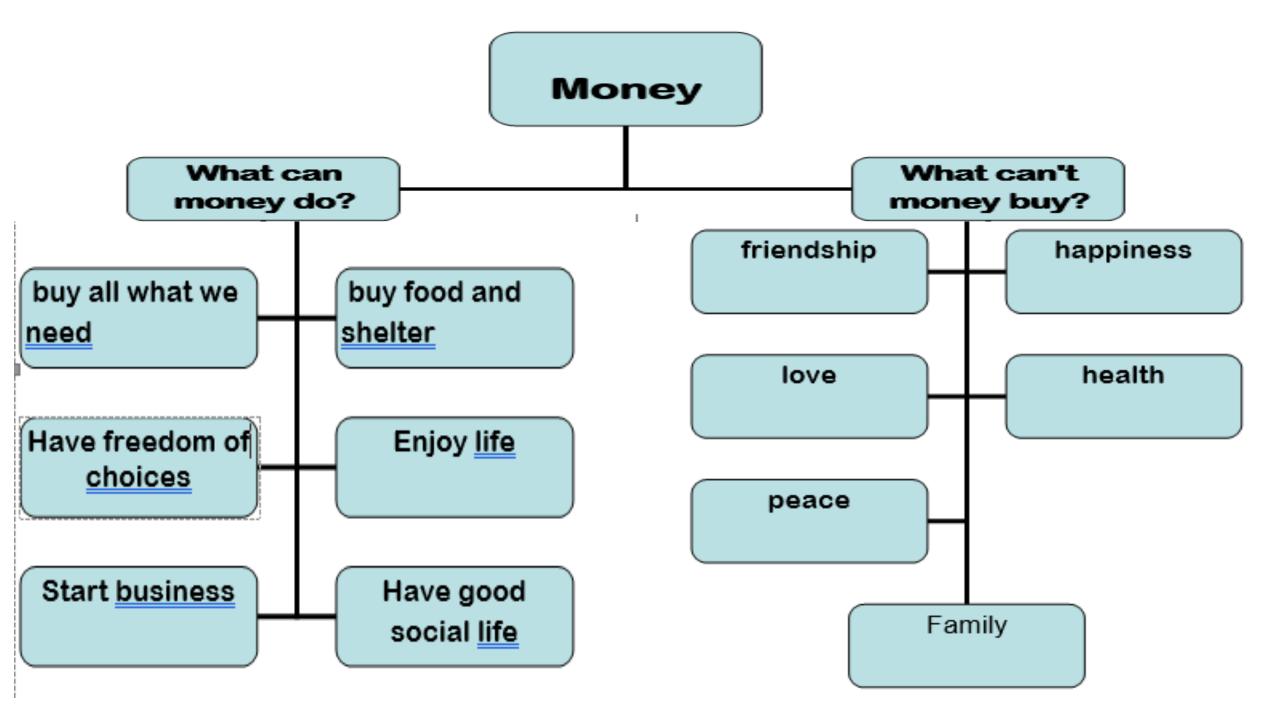
¹⁰ able to demonstrate leadership qualities and to motivate staff to meet targets. You must be able to handle a lot of complex information, including monitoring accounts, loans and investments. Our bank also offers home and business insurance. I officially work 35-40 hours per week, but sometimes I work overtime to meet important clients.

Some people say that money is corrupting and causes greed, but

¹⁹ I believe money management is a skill and a discipline. Money is not an end in itself, but a means to higher values. If it is earned, invested and spent carefully, it will reward the individual, their family and society. This is where banks and bank managers can help?



68



Why do we need money?



If you want to pay for things, what ways do you think of doing that?

In cash, on credit, by cheque, by K-net, etc.





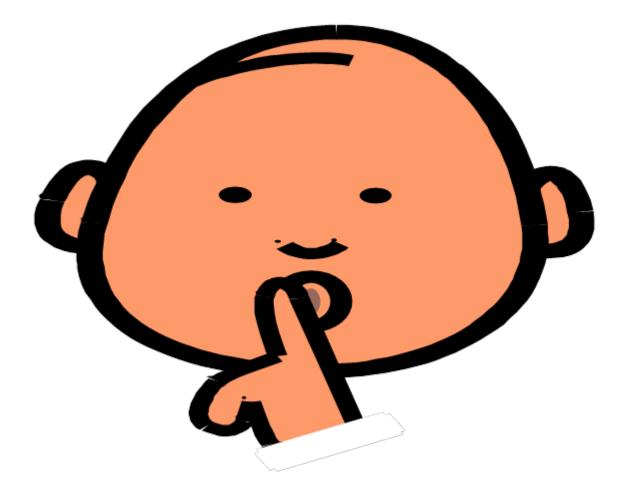
the action or process of keeping financial accounts







where someone is trusted to keep private information a secret



economics



relating to trade; industry and the management of money



insurance



an arrangement with a company in which you pay small amounts of money to guarantee loss of property or damage



invest

to buy shares, property or goods because you hope the value will increase and you can make a profit



investment



the sum of money invested to make a profit



loan



a thing that is borrowed especially a sum of money that is expected to be paid back



management



the process of dealing with or controlling things or people



Choose the best answer from a , b , c , and d :

- 1- She's in her third year ofeconomics
a.transactionat Kuwait University.a. transactionb. confidentialityc. economicsd. insurance
- 2-The relationship between the lawyer and the client should be based on confidentialitya. transactionb. confidentialityc. economicsd. insurance
- 3-The bank's ATM machine is so slow and each transaction takes more than five minutes. a. transaction b. confidentiality c. economics d. insurance
- 4- After the fire , they were able to rebuild their house with theinsurance
 a. transaction b. confidentiality c. economics d. insurance

5. He got a bank.....loanloanc. managementd. accountinga. investmentb. loanc. managementd. accounting

a Look at the pictures. Which do you think is worth the most?



b How many different ways of paying for things do you use? Think of a fact and an opinion for each method. Compare ideas with those of a partner.

fact

I pay in cash.

I use the credit card.

I pay by cheque.

opinion

I prefer to use the credit card more often.

I think the credit card is safer.

I think installment makes payment easier.

Read this extract from a careers prospectus written by a local bank manager. Do you have any qualities that would make you a good bank manager?

Financial prospects

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As a bank manager, you need good communication skills. You must be completely honest and trustworthy and be able to respect confidentiality. It is also important that you are ¹⁰ able to demonstrate leadership qualities and to motivate staff to meet targets. You must be able to handle a lot of complex information, including monitoring accounts, loans and

investments. Our bank also offers home and business insurance. I officially work 35-40 hours per week, but sometimes I work overtime to meet important clients.

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The qualities of a good Bank Manager

A bank manager should study economics, accounting or computer science. He should have a degree in business management. He needs to gain some leadership skills. A bank manager needs good communication skills. He must be honest and trustworthy and be able to respect confidentiality. He must demonstrate leadership qualities and motivate staff to meet targets.





U9 L2 SB P69



3 Read the extract on page 68 again and find a word to match each definition.

- a university qualification _____
- time that you spend working in addition to your normal working hours _____
- c a selfish desire _____

List

(9.1) You are going to hear a talk about the history of money.

As you listen, answer these questions.

a What did people barter with in the past? (Barter - exchange things instead of using money. Examples: animals, things they made, etc.)
 b When and where were the first coins made?

Works to remembe

- accounting, barter, confidentiality, economics, insurance, invest, investment, loan, management, transaction
- C When and where were the first bank notes made?

Check your understanding

- (9.1) Listen to the talk again. Are these statements True (T) or False (F)? Justify your answer.
 - a In parts of Africa shells are still used as money.
 - b The first coins were made of silver.
- 6 Before they used coins, the Greeks paid for things with long nails.
- d The Chinese made paper money because they did not have enough gold.

(9.1) Which facts in the Factfile are mentioned by the speaker?

When you have made your choice, listen again and check your answers.

think and sp

(expressing opinions: agreement / disagreement; exchanging ideas)

7 Discuss these questions in pairs.

- a If people in your town had no money, how could they get things they needed? Could they barter? What could they exchange?
- b What could you and your friends exchange?



Factfile

| 000 BCE | 10 Money Dates Cattle were the oldest form of money. |
|---------|---|
| 000 BCE | The first banks were in Babylon in Mesopotamia. |
| 200 BCE | Courry shells were first used as money in China. |
| 40 BCE | The first coins were produced in Lydia. |
| SO BCE | The Perstans used gold coins, but the Greeks used silver. |
| 00 CE | The first paper money notes were made in China. |
| 520 CE | The Aztecs used gold dust and gocua beans as money. |
| 660 CE | The first cheque was used in Britain. |
| 961 CE | Fils and Dinars were Introduced in Kuwait. |
| 995 CE | Ninety per cent of all transactions in the USA were electronic. |
| | |

What are the characteristics of a good bank manager?

- a. A university degree
- b. Being honest and trustworthy
- c. Good communication skills
- d. Respecting confidentiality
- e. Demonstrating leadership qualities
- f. Motivating the staff to meet targets

Financial prospects

You don't have to have a university degree to become a bank manager, but it can help. When I left school, I started working in a bank as a clerk to earn money for my family. I worked hard and was eventually promoted, but because I didn't have a degree, I had to take professional examinations. Not going to university is one of my biggest regrets. I

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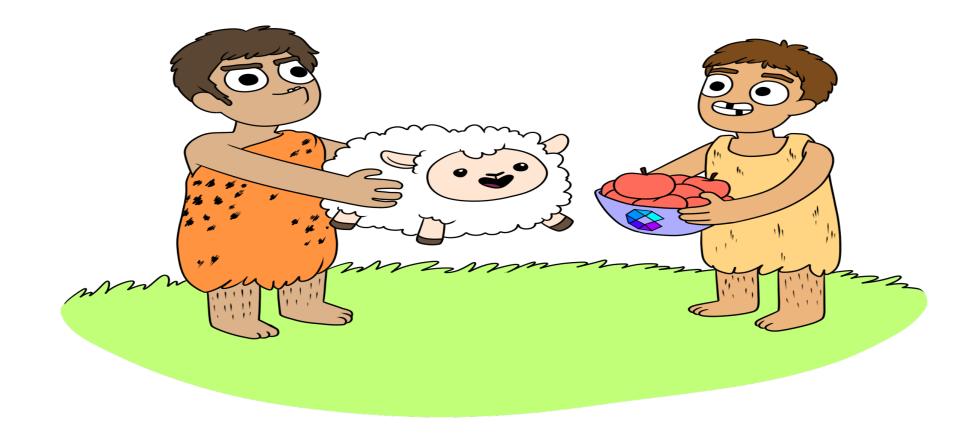
Read the extract on page 68 again and find a word to match each definition. a university qualification

- time that you spend working in addition to your normal working hours
 a selfish desire



barter

to exchange(goods or services) for other goods or services without using money



transaction



an instance of buying or selling something







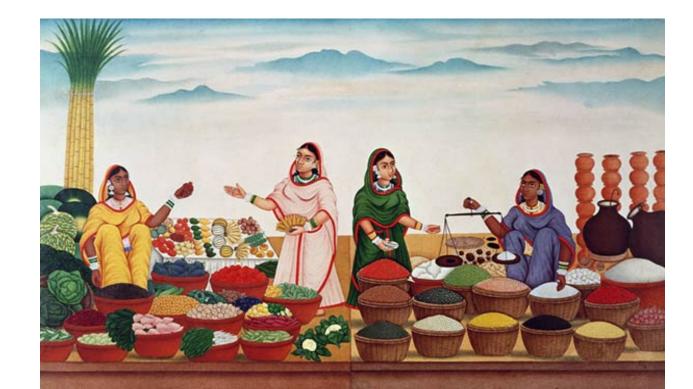
(9.1) You are going to hear a talk about the history of money.

As you listen, answer these questions.

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- b When and where were the first coins made?
- C When and where were the first bank notes made?

a. What did people barter with in the past?(Barter = exchange things instead of using money.Examples: animals, things they made, etc.)

animals, shells, beads, leather, corn, tobacco



b. When and where were the first coins made?

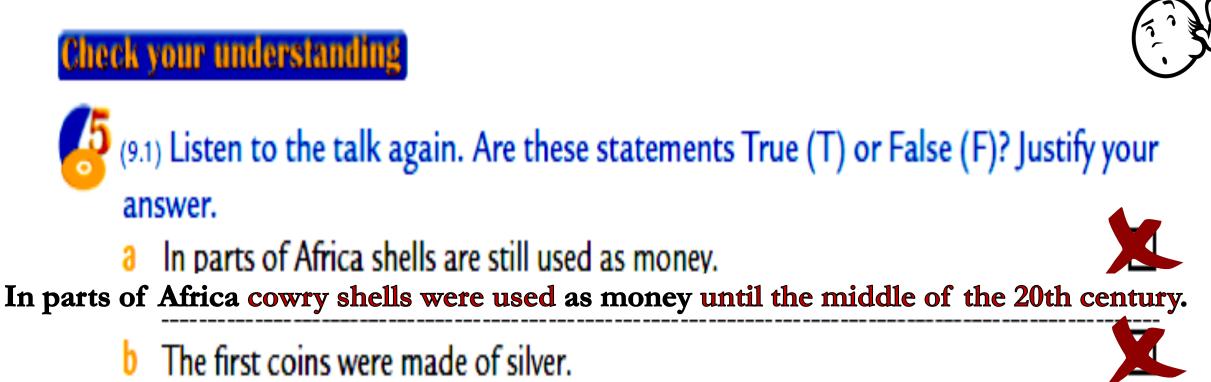
The first coins were made in Lydia in Turkey over two and a half thousand years ago.



c. When and where were the first bank notes made?

The first bank notes were made in China 1200 years ago.





The first coins were made of electrum.

c Before they used coins, the Greeks paid for things with long nails.

d The Chinese made paper money because they did not have enough gold.



The Chinese made paper money because they didn't have enough copper.

(9.1) Which facts in the Factfile are mentioned by the speaker? When you have made your choice, listen again and check your answers.

The facts mentioned are: The first coins The first paper money The Aztecs The first cheque Fils and Dinars

Factfile

| | 10 Money Dates |
|----------|-------------------------------|
| 9000 BCE | Cattle were the oldest |
| | form of money. |
| 6000 BCE | The first banks were in |
| | Babylon in Mesopotamia. |
| 1200 BCE | Cowry shells were first |
| | used as money in China. |
| 640 BCE | The first coins were |
| | produced in Lydia. |
| 550 BCE | The Persians used gold coins, |
| | but the Greeks used silver. |
| 800 CE | The first paper money notes |
| | were made in China. |
| 1520 CE | The Aztecs used gold dust |
| | and cocoa beans as money. |
| 1660 CE | The first cheque was used in |
| | Britain. |
| 1961 CE | Fils and Dinars were |
| | introduced in Kuwait. |
| 1995 CE | Ninety per cent of all |
| | transactions in the USA were |
| | electronic. |

Think and speak (expressing opinions: agreement / disagreement; exchanging ideas)

Discuss these questions in pairs.

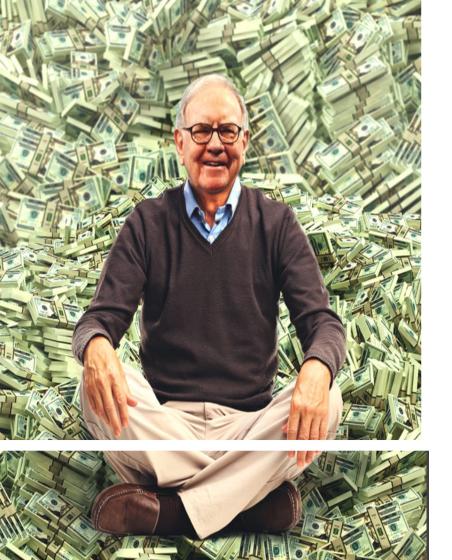
- If people in your town had no money, how а could they get things they needed? Could they barter? What could they exchange?
- What could you and your friends exchange? b











| - | Write the correct heading over each paragraph. There are two extra headings. | | e these statements True (T) or lse (F)? Justify your answers. |
|---|--|---------------------------------|--|
| | 5 | а | Warren Buffett has been the riche |
| | Extravagant living | | man in the world for 15 years. |
| | The thrifty billionaire | | |
| | The largest charitable donation ever | | |
| | Making a fortune | Ь | Buffett used to sell overvalued |
| | Buffett's family | | stock to make money. |
| | Find words in the text that mean the same and then match them with | | Buffett is thought to have |
| | their opposites. The most wealthy | e. | accumulated over \$60 billion in wealth. |
| | ' | | Weater. |
| | richest 2 | | |
| | a accumulate a substantial amount of | a. | Buffatt coands a lot of money on |
| | something | a | Buffett spends a lot of money on things he doesn't need. |
| | b moderate or limited; not excessive | | |
| | | e | Buffett has lived in the same hou |
| | c lacking good sense or judgement | | for more than 50 years. |
| | | | |
| | d extremely large or great | f | Buffett is giving exactly \$37 billio |
| | e showing a readiness to give more | | - |
| | than necessary | | |
| | | Over | to you |
| | | 5 sh | ould the wealthy help those wor |
| | 1 extravagant | off than themselves? Why or why | |
| | 2 poorest | no | ot? |
| | 3 tiny | _ | |
| | | | |

9 MODULE 3: Power 9 Money ey words billionaire, charitable, inherit, philanthropic, tax return Reading 1 Read the following article on a philanthropic businessman and answer the questions.

- a How large is Buffett's fortune?
- b How did Buffett make his fortune?
- tax return pinball machine undervalued stock c How much money does Buffett spend each year?
- d How much money does buret spend each yeard d How much money is Buffett giving to charity?

Warren Buffett: Philanthropic billionaire

Warren Buffett was born on 30th August, 1930 in Omaha, Nebraska. Buffett submitted his first tax return at the age of 13, asking for a tax refund of \$35 for the bike he used during his paper round. At s the age of 15 he bought a used pinball machine for \$25 and placed it inside a barber shop. Within 3 months he owned three other pinball machines in different locations.

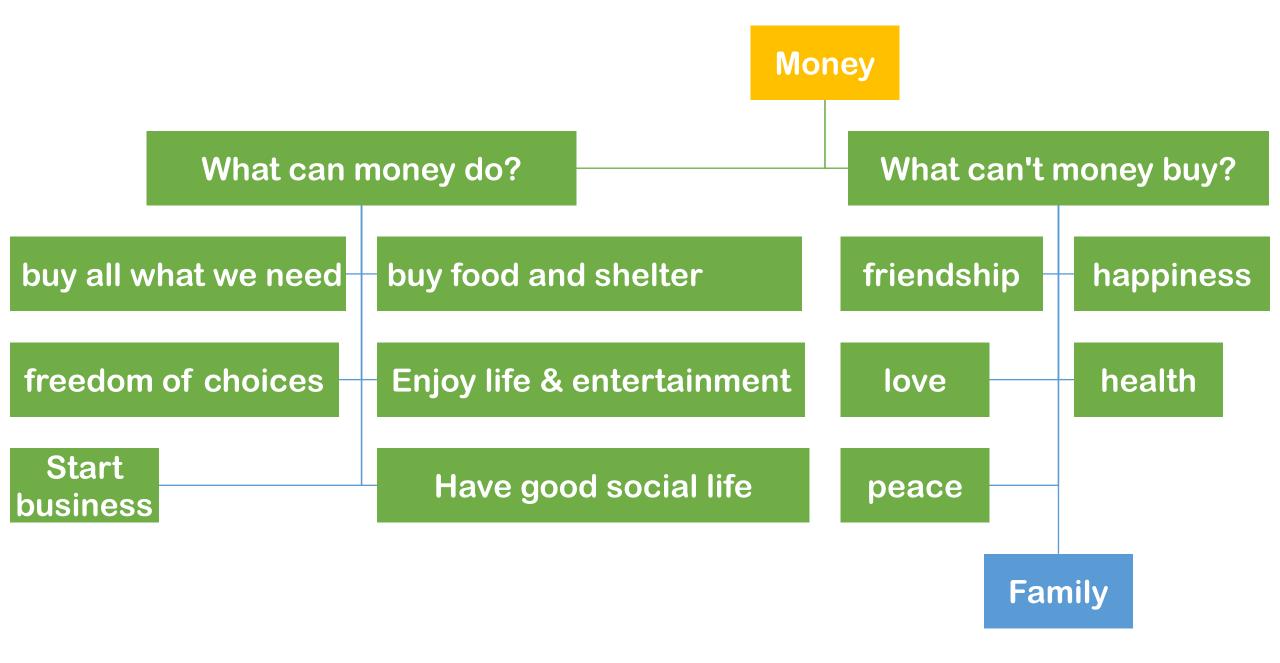
Buffett made most of his fortune from investing in undervalued stocks of companies, 10 buying them at prices which he thought were below their true value. In this way Buffett was eventually able to amass a fortune estimated at over \$60 billion. At the start of 2008 Buffett became the richest man in the world knocking Bill Gates from

the position he had held for the last 15 years.

15 Despite his immense business wealth Buffett lives a relatively modest life. He still lives in the same house that he bought in 1958, and has an annual salary of \$100,000, a figure substantially lower than many other business leaders. It has been estimated that Buffett spends approximately \$50,000 a year, on himself and his family, and chooses not to accumulate extravagant possessions. He has also said that it would 20 be foolish to allow his children to inherit too much money, instead suggesting that they should inherit 'enough money to do anything, but not enough to do nothing.'

WB P64 & 65

Unit 9: Money



How can the wealthy help the poor?

They can improve the lives. They can build charity organizations to carry out a lot of **philanthropic** projects for them. They can offer them jobs, money, food, clothes,.....etc. They can offer them their basic human needs.

philanthropic



(of a person or organisation) donating money to good causes and promoting the welfare of those indeed



charitable



relating to giving help to those in need



How can you become a billionaire?

Being a billionaire is more than having a bunch of zeroes in your bank account. Investing money may be new to some, but it is not a barrier to becoming a billionaire. To become a billionaire, create opportunities, invest wisely and retain wealth. Normally, billionaires don't happen by accident. Be a billionaire by studying interest rates, tax brackets and dividends.

billionaire



someone who has assets more than a billion dollars or pounds



inherit

to receive money, property from someone who has died



A good man leaves an inheritance to his children

tax return

a form used to calculate the amount of tax owed



Fill in the spaces with words from the list: tax return / charitable / inherited / billionaire

1- Mr. Edward ...**inherited** a fortune from his father who passed away last week.

2-He started ...charitable..... work after retirement.

3-He's written a piece of software which calculates your_______tax return

| 1 Read t | Warren Buffett: Philanthropic billionaire | estions. |
|--------------------|--|----------|
| a Ho b Ho ta | Warren Buffett was born on 30th August, 1930 in Omaha, Nebraska. Buffett submitted his first tax return at the age of 13, asking for a tax refund of \$35 for the bike he used during his paper round. At the age of 15 he bought a used pinball machine for \$25 and placed it inside a barber shop. Within 3 months he owned three other pinball machines in different locations. B Buffett made most of his fortune from investing in undervalued stocks of companies, 10 buying them at prices which he thought were below their true value. In this way | |
| C Ho d Ho | Buffett was eventually able to amass a fortune estimated at over \$60 billion. At the start of 2008 Buffett became the richest man in the world, knocking Bill Gates from the position he had held for the last 15 years. | |
| | in the same house that he bought in 1958, and has an annual salary of \$100,000, a figure substantially lower than many other business leaders. It has been estimated that Buffett spends approximately \$50,000 a year, on himself and his family, and chooses not to accumulate extravagant possessions. He has also said that it would 20 be foolish to allow his children to inherit too much money, instead suggesting that they should inherit 'enough money to do anything, but not enough to do nothing.' | |
| | Instead, Buffett is giving most of his fortune to charity. In 2006, he announced that he would donate \$37 billion in shares to charity, giving 5% of his total donation each 25 year. However, because he is donating shares the total value of his donation is hard to determine as the shares fluctuate in value. At their current value his donation is the biggest, most generous charitable gift in history. | |

- **a** How large is Buffett's fortune?
- **b** How did Buffett make his fortune?
- tax return pinball machine undervalued stock
- c How much money does Buffett spend each year?
- **d** How much money is Buffett giving to charity?

a-Buffett's fortune has been estimated in 2008

at over \$60 billion. b- undervalued stock c- \$50,000

d- \$37 billion



Warren Buffett GIVES ITANAY

\$37 billion. That alone would be the largest philanthropic gift in history. And if Buffett is right in thinking that Berkshire's price will trend Write the correct heading over each paragraph. There are two extra headings.

Extravagant living

The thrifty billionaire

The largest charitable donation ever

Making a fortune

Buffett's family



Warren Buffett: Philanthropic billionaire

A A young entrepreneur

Warren Buffett was born on 30th August, 1930 in Omaha, Nebraska.
Buffett submitted his first tax return at the age of 13, asking for a tax refund of \$35 for the bike he used during his paper round. At
the age of 15 he bought a used pinball machine for \$25 and placed it inside a barber shop. Within 3 months he owned three other pinball machines in different locations.

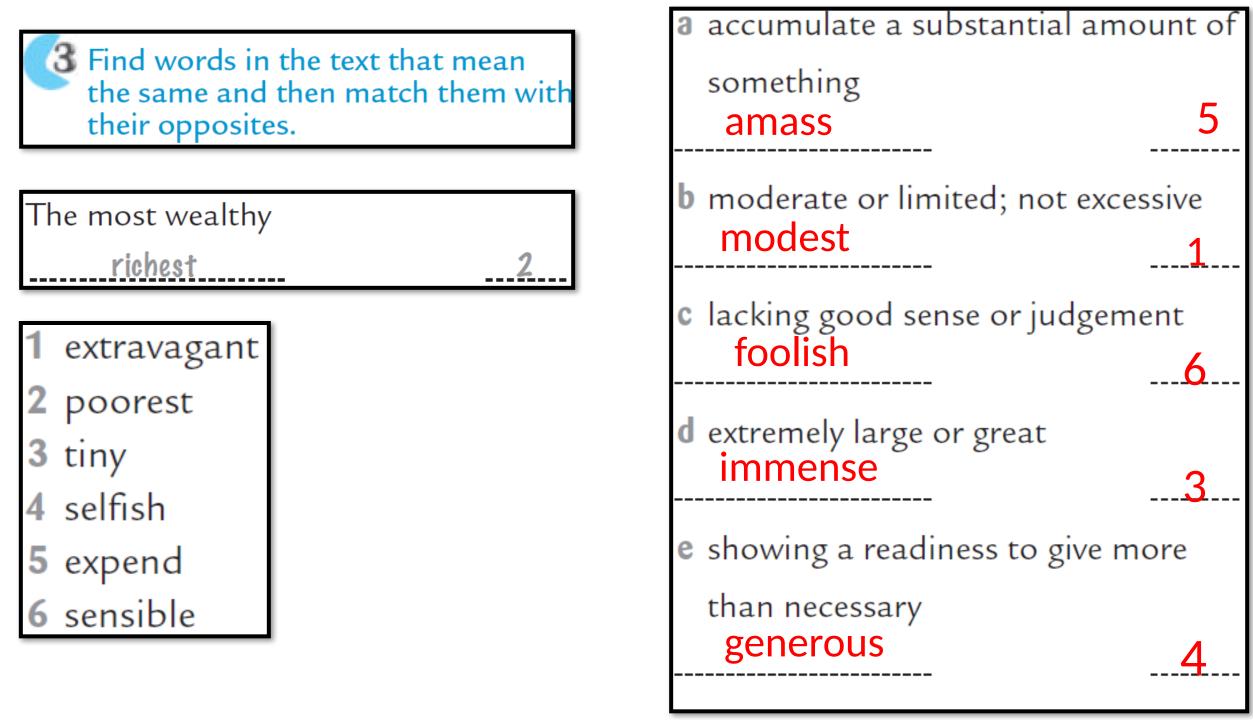
Making a fortune

Buffett made most of his fortune from investing in undervalued stocks of companies, ¹⁰ buying them at prices which he thought were below their true value. In this way Buffett was eventually able to amass a fortune estimated at over \$60 billion. At the start of 2008 Buffett became the richest man in the world, knocking Bill Gates from the position he had held for the last 15 years.

Buffett's family

¹⁵ Despite his immense business wealth Buffett lives a relatively modest life. He still lives in the same house that he bought in 1958, and has an annual salary of \$100,000, a figure substantially lower than many other business leaders. It has been estimated that Buffett spends approximately \$50,000 a year, on himself and his family, and chooses not to accumulate extravagant possessions. He has also said that it would 20 be foolish to allow his children to inherit too much money, instead suggesting that they should inherit 'enough money to do anything, but not enough to do nothing.' Instead, Buffett is giving most of his fortune to charity. In 2006, he announced that he would donate \$37 billion in shares to charity, giving 5% of his total donation each 25 year. However, because he is donating shares the total value of his donation is hard to determine as the shares fluctuate in value. At their current value his donation is the biggest, most generous charitable gift in history.





4 Are these statements True (T) or False (F)? Justify your answers.

- Warren Buffett has been the richest man in the world for 15 years.
 Warren Buffett became the richest man in the world in 2008.
- b Buffett used to sell overvalued stock to make money.
 c Buffett used to buy undervalued stock to make money.
- Buffett is thought to have accumulated over \$60 billion in wealth.

Buffett spends a lot of money on d things he doesn't need. Buffet lives a fairly modest life and doesn't spend his money on extravagant possessions. for more than 50 years. Buffett is giving exactly \$37 billion dollars to charity. The amount he is giving to charity

could go up or down.





- Yes, they should give them a hand to live
- normally. They should give them money, food ⁻⁻
 - and clothes. They can find jobs for them and
 - offer them their basic human needs.

Money management is necessary in our life. How can that be achieved?

We should spend our money carefully. We must buy what we need only. We need not to waste money.

Imagine that you became a millionaire, what would you do?

I would help the poor. I would do my best to please people around me.

Thank you



Nasser Al-Saeed Sec. School For Boys

Hawalli Educational District

English Department

Under the auspices of

HOD Mr. Hesham Al- Sakhawi

G ramma

share to / should / must Grammar reference pages 132-133

Match the model verbs in sentences a-c with their meanings 1-3.

- Most people have to work to earn money. _____
- You shouldn't waste your money.
- You must be more careful with your money.
- This is necessary.
- 2 I feel very strongly about this.
- 3 This is my advice or suggestion.

Rewrite each sentence using one of the model verbs from the list. Start with the words given.

must should have to masterit shouldn't don't have to

- It isn't a good idea to carry lots of money around with you. Yes _____
- It isn't necessary to pay for these drinks. They're complementary. Yee _____
- If you earn money, I think it's right that you pay tax. If you earn money, you
- this a good idea to put your money in a bank. Yes _____
- 1 It's receasely to use a personal login for the bank website. Yes_

Work in pairs. A group of university students from Kuwait are going to work in another country for a year. Write a set of rules which will help them prepare for this new situation. Think about these things:

Money > Clothes > Public behaviour > Driving a car

Now work in small groups. Tell each other about any rules or laws in other countries that you have visited or know about. Use must / mustr't; have to / don't have to; should / shouldn't.

Reported speech Grammar reference page 133-135

Complete the paragraph using the first paragraph of the article on page 68.

A local bank manager sold that when he had left school, he started working

U9 L4 SB P70





complimentary something given for free









a process of starting a computer system

| Ente r Email | | |
|-------------------------------|---------|--|
| Password Keep me logged in | Log In | |
| Forgot Pas | ssword? | |

tax



an obligatory payment to the government, used to pay for public services



Grammar reference Student's Book pages 132-133 MUST / HAVE TO / MUSTN'T

| MUST | IT IS NECESSARY OR VERY IMPORTANT TO DO SOMETHING: - You must tell the truth. - We must go to the bank to day. It is the last day to pay the bill. | | |
|-------------------------------|--|--|--|
| HAVE TO | THERE IS A RULE SO IT IS NECESSARY TO DO SOMETHING (<i>have to</i> is not exactly a modal verb): - I have to get up at 6 because I start work at 7. - You have to pass a written test to get your driving licence. | | |
| DON'T / DOESN'T HAVE TO | THERE IS NO OBLIGATION TO DO SOMETHING: - Students don't have to wear a uniform in this school. - She can buy a text book if she wants but she doesn't have to. | | |
| MUSTN'T | IT IS NECESSARY NOT TO DO SOMETHING: - You must hurry. You mustn't be late today. - Keep off the grass. You mustn't walk on it. | | |
| | In British English | | |

needn't is often used as a synonym of **don't have to**.

Had to is the past form of both have to and must.

Modal Verbs

Should



Advice or Suggestion

Uses of **Should**:

- Your hair is too long. You **should** get a haircut.

Situation likely in the present

- Mary should be at home now. Give her a call.

Likely in the future (prediction)

- They should win tonight, they're a better team.

Should + have + past participle

Meaning: The subject did not fulfill their obligation in the past or did not act responsibly.

 You should have given your boss the report yesterday when he asked for it.

Should + be + verb-ing

Meaning: The subject is not fulfilling their obligation now or is not acting sensibly.

- You should be wearing your seatbelt.
- We should be studying for the test right now.

SHOULD vs. OUGHT TO Should can be replaced by ought to without a change in meaning.

- You ought to study more. =
- You should study more.

Note: **ought to** sounds more formal than **should** and is used less frequently.

We use **SHOULDN'T** to advise **not** to do something, usually because it is bad or wrong.

- You shouldn't throw your litter onto the street.
- He shouldn't play with those wires if he doesn't know what he is doing.
- You shouldn't work so much.



MUST



Uses of Must:

Obligation or Duty

You **must** wear a seatbelt when you drive. You **must** eat all of your vegetables.

Deduction (certain something is true)

- Look at all that snow. It **must** be cold outside.

- I heard a noise upstairs. Mary **must** be home.

Emphasize Necessity

- Plants must have light and water to grow.

You must study if you want good grades.

Strong Recommendation

- We must get together for dinner soon.

- These cupcakes are yummy. You **must** try one.

Positive Assumption (Past) Must + Have + Past Participle

 That must have been my mother calling me while I was in the meeting. No one else has my private phone number.

| 1stESO | ENGLISH 7 |
|----------|--------------------|
| must | + <u>verb</u> * |
| | dy, to speak, etc. |
| He must | t stop. 🔀 |
| You must | |
| She must | |

Mustn't = Must not

It is important that you do NOT do something. = it is prohibited = it is not allowed

- You **mustn't** use your phone while driving.

www.woodwardenglish.com

Match the modal verbs in sentences a-c with their meanings 1-3.

- a Most people have to work to earn money.
- **You shouldn't waste your money.** <u>3</u> This is my advice or suggestion.

I feel very strongly about this.

- C You must be more careful with your money. ...
- 1 This is necessary.
- 2 I feel very strongly about this.
- 3 This is my advice or suggestion.

2 Rewrite each sentence using one of the modal verbs from the list. Start with the words given.

must should have to mustn't shouldn't don't have to

- a It isn't a good idea to carry lots of money around with you. You ______
- b It's wrong to take things from shops without paying. You ______
- c It isn't necessary to pay for these drinks. They're complimentary. You _____
- d If you earn money, I think it's right that you pay tax. *If you earn money, you* ______
- e It's a good idea to put your money in a bank. You ______
- f It's necessary to use a personal login for the bank website. You ______
- a- You shouldn't carry lots of money around with you.
- b You mustn't take things from shops without paying.
- c You don't have to pay for these drinks. They're complimentary.
- d- If you earn money, you have to pay tax.
- e- You should put your money in a bank.
- f You must use a personal login for the bank website.

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Money Clothes Public behaviour Driving a car

4 Now work in small groups. Tell each other about any rules or laws in other countries that you have visited or know about. Use must / mustn't; have to / don't have to; should / shouldn't.

Section Choose the best answer from a , b , c and d :

c. don't have to pay for them. 1. These books are complimentary. You... **b.** should c. don't have to d. have to a. must 2. You.....**b**-.**must**.....be more careful with your savings. b. must d. shouldn't a. mustn't c. can't 3. You..**b-.mustn't**.....drive someone's car without asking them first. a. should b. mustn't d. have to c. must 4. He ...**b**-.**must**.....see the doctor , he looks terrible. a. don't have to d. mustn't b. must c. shouldn't 5. My boss needs this report immediately. I....d-have to.....finish it now. a. can't b. mustn't c. don't have to d. have to

Reported speech 1. Reported speech

| Direct speech | Reported speech | Verb tense change |
|---|--|-----------------------------------|
| I am very busy. (Ahmed) | Ahmed said he was very busy. | present simple — past simple |
| <i>The town flooded last week.</i> (She) | She said the town had flooded the week before. | past simple <u>past</u> |
| It has erupted twice this year. (He) | He said it had erupted twice that year. | present perfect — past perfect |
| I will see you tomorrow. (He) | He said he would see me the next day. | future will |
| I'm staying here. (He) | He said he was staying there. | present continuous |

Reported speech Grammar reference page 133-135

Reported Speech is a way how we report what someone has said by changing some of the words <u>said, but</u> retaining the same meaning.

| 1.Pronouns & possessive | Direct | Indirect |
|-------------------------|-----------|-------------------|
| adjectives | Ι | he – she |
| | me | him – her |
| | my | his - her |
| OPAG TEALD | myself | himself – herself |
| CREAT P | we | They |
| | us | Them |
| CS CS S | our | Their |
| | ourselves | themselves |

| 2.The tense of the verb | Direct | Indirect | |
|--|----------------|--------------------------------|--|
| | am – is | was \Longrightarrow had been | |
| And Signal Signa | Are | were 🖘 had been | |
| | have – has | had \implies had had | |
| | Will | Would | |
| | Can | Could | |
| | shall | Should | |
| | Мау | Might | |
| | simple present | simple past | |
| | play- plays | played | |
| | simple past | simple past / past | |
| | played | perfect | |
| | | played / had played | |

| 3.Time & place references | Direct | Indirect |
|---------------------------|--------------|--|
| | This | That |
| | These | Those |
| | Here | There |
| L'I | Yesterday | The day before <u>(The</u> previous day) |
| | Tomorrow | The day after <u>(The</u> following day |
| | Today | that day |
| | | |
| | Tonight | That night |
| | Now | Then |
| | Ago | Before |
| | Last <u></u> | The previous <u></u> |
| one I line | <u>next</u> | the following |
| | Thus | So |

<u>Reported Speech / Statements (that)</u>

<u> AChange into reported speech:</u>

1<u>- I</u> 'm glad to meet you. John told me

2- We lost our way to the park yesterday. David said

3- <u>I'll</u> be here in the café tomorrow. Sara said

4 - Our teacher asks too many questions in our class. Our colleagues told us.....



<u>Wh-questions (Wh)</u>

1. Where have you been? The father asked his son.....

How long are you going away?My friend asked me.....

3. Where will you spend this weekend? I asked my friend.....

<u>(if – whether)</u> <u>Yes/No- questions</u>

<u> & Correct the underlined mistakes</u>

Can parrots speak?
 She wanted to know.....

Can I go out with my friends? Jane asked her mother.....

Will you go shopping tomorrow with me? Mariam asked her friend.....

...

5 Complete the paragraph using the first paragraph of the article on page 68.

A local bank manager said that when he had left school, he started working

A local bank manager said that when he had left school he started working in a bank as a clerk, to

earn money for his family. He worked hard and was eventually promoted, but because he didn't

have a degree he had to take professional examinations. He said that one of his biggest regrets was

not going to university. He would like to study economics, accounting or computer science, and a

degree in business management would really help his career. However, he said that he thought it

takes more than a university education to be a successful bank manager.

Money is not an end in itself, but a means to higher values. If it is earned, invested and spent carefully, it will reward the individual, their family and society. This is where banks and bank managers can help!





Friday night



... the following Tuesday

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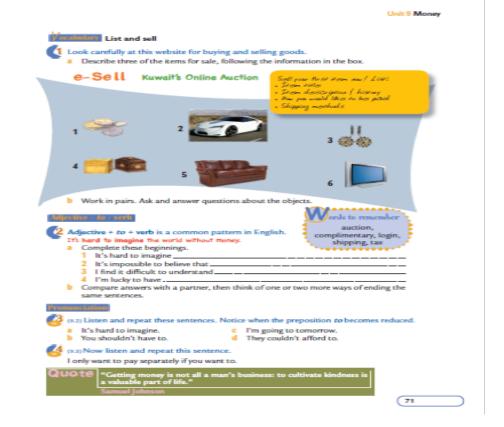
Hawalli Educational District

English Department

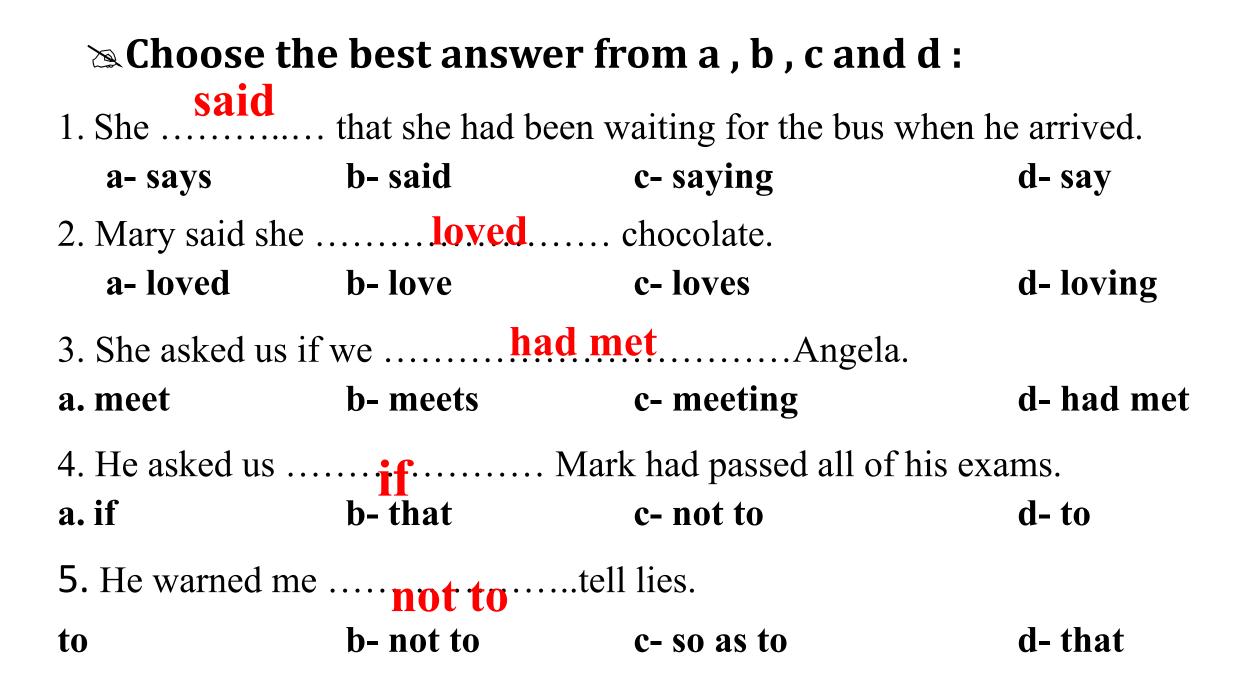
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U9 L5 SB P71



auction



public sale in which goods or property are sold to highest







the transport of goods by sea or other means





Fill in the spaces with words from the list:

tax - auction - complimentary - shipping

1. In many countries, citizens have to pay a yearly <u>tax</u> upon their income for public services.

2. If you want to get a bargain, we can go to see a/an ...auction where a big collection of articles are available.

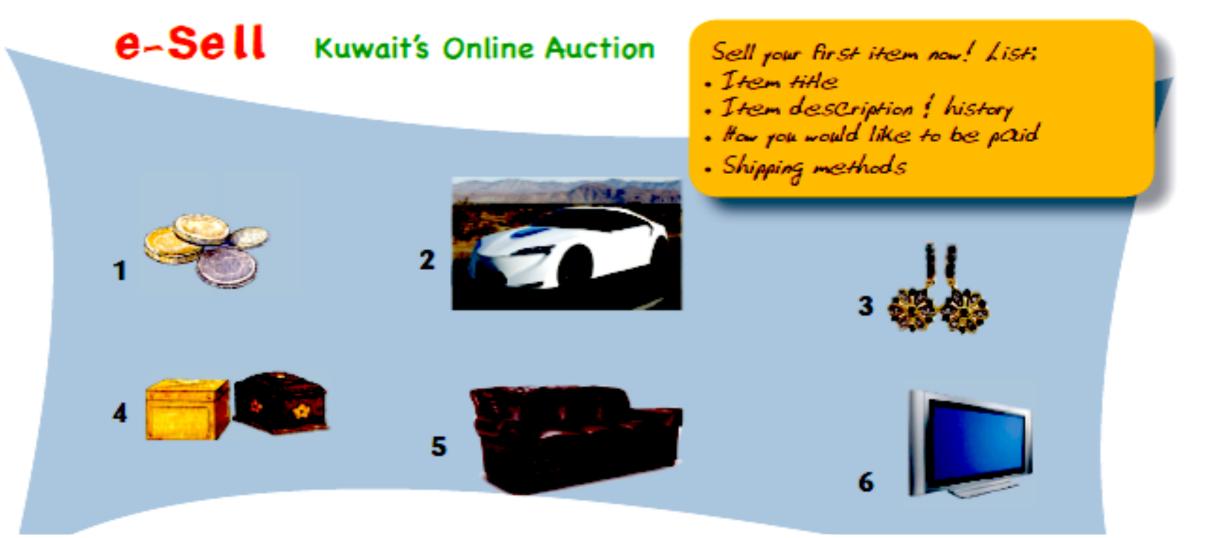
3. I think that .shipping.. will be badly affected in our seaports because of bad weather conditions.

4. Government should take responsibilities to ensure <u>complimentary</u> education up to higher secondary level.

Vocabulary List and sell

1 Look carefully at this website for buying and selling goods.

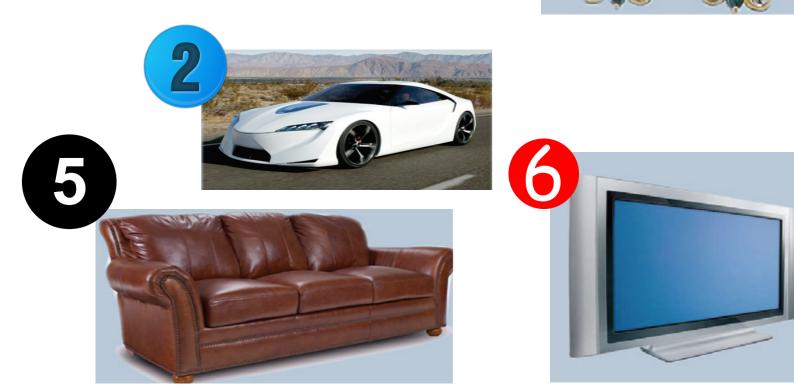
a Describe three of the items for sale, following the information in the box.



Sell your first item now! List: Item title Item description & history How you would like to be paid Shipping methods







b. Work in pairs. Ask and answer questions about the objects.



Adjectives + to +verb

Adjective + to + verb is a common pattern in English.

It's hard to imagine the world without money. It's difficult to guess what will happen. It's impossible to do this project in 24 hours. It's important to take a break twice a day. It's exciting to be here. Adjective + to + verb is a common pattern in English. It's hard to imagine the world without money.

- a Complete these beginnings.
 - 1 It's hard to imagine ... what will happen at the end of the movie.
 - 2 It's impossible to believe that _ that my brother could invent a machine.
 - 3 I find it difficult to understand **Physic**.
 - 4 I'm lucky to have _____ a friend like you.

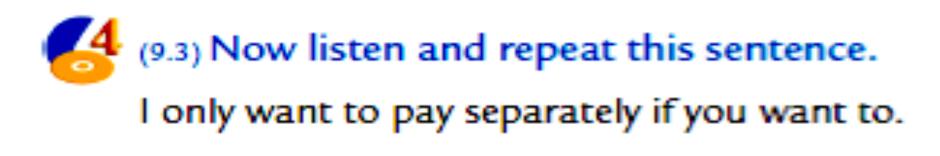
Pronunciation



(9.2) Listen and repeat these sentences. Notice when the preposition *to* becomes reduced.

- a It's hard to imagine.
- b You shouldn't have to.

- c I'm going to tomorrow.
 - They couldn't afford to.





| "Getting money is not all a man's business: to cultivate kindness is a valuable part of life." |
|--|
| Samuel Johnson |

Correct the underlined mistakes in the following sentences:

1- My father didn't <u>used</u> to delay his work; therefore, the boss promoted <u>his</u> at once. him

2- I had my phone fix last week and now it looks newly.

fixed

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Hawalli Educational District

English Department

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anguage practice Choose the correct verbs.

He earns a lot of money but he (fas to/must/should) work ten hours a day.

- a I (don't have to/mustn't/shouldn't) forget to pay him the money I owe him.
- b I haven't got any money left. I (have to/must/should) go to the bank before it closes.
- c Students (don't have to/mustn't/shouldn't) pay for their books. They are free.
- d You (don't have to/mustrit/shouldn't) use his mobile phone without asking. It's wrong.
- e You never have any money. You (have to/must/should) save some every week.
- Children (don't have to/mustn't/shouldn't) borrow money from each other.
- g I have a holiday job now, so my parents (don't have to/mustn't/shouldn't) give me any money.
- h The essay is due on Monday and it (has to / must / should) be under 2000 words or it will not be marked.
- i The football team (don't have to / mustn't / shouldn't) do extra training, but it will help improve their performance.
- j If you are travelling by air, you (have to / must / should) always carry your passport.

Complete the following paragraph with the correct form of be able to, can, can't, must and mustn't.

Every year, Omar collects some money for Eid Al-Adha so that he would (1) _________buy gifts for his family and friends. However, this year is a little bit different. Omar (2) _______put any money aside because he has spent a large amount to buy the most recent PlayStation. He (3) _______ be feeling very bad for being so selfish! He (4) _______ have waited a little longer to buy the PlayStation, at least until Eid Al-Adha was over. He (5) ________ turn back in time now and change what he's done, but he (6) _______ do something about it because this holiday means a lot to him as well as to his family and friends. At this stage, Omar decides to work at his friend's restaurant at the weekend. That's the only chance for him to (7) _______ fix the problem. He's aware that he (8) _______ spend any of the money he earns at the restaurant.

The weekend is over and, unfortunately, Omar (9) collect all the money he needs. He's very disappointed for not (10) do so. This is when he decides to sell his PlayStation. He (11) feel sorry about selling it because Eid Al-Adha is the symbol of sacrifice. Omar believes in this strongly and thinks that this is the least he (12) do for his loved ones!

U9L6WB P66-67

Asynchronous 3

Unit 9: Money

Complete this dialogue about the value of time and money with the following expressions.

do you thirk consider thelieve In my opinion Do you agree think that difficult to buteract hard to imagine easy to interact talen't know about that

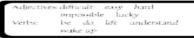
- A "Time is money." (1) with this proverb?
- B Well, (2) it's true, (3) time is very precious and that we should make use of every minute of
- A So (5) that money is as precious as time? B (6)
- it's (7).... the world without money. I find it (8)...... with people if we have nothing to
- offer them in return for their service. (9) But for sure it is (10) with people who do not value money as much as time.

Rewrite this paragraph written by a student giving his opinion about money and its value. Correct the spelling and add any necessary capital letters and punctuation.

money is evrywhere poeple even utter expressions uzing this world althought most of us agree that money is the route of all evil, we couldn't care less about this fact on top of this allthough we care alot for money most of us cant stop ourselfs from throwin our money around isn't it ironic i beleive that we shud not give money to much importance and shoud spent it apropriately

| 5 Complete the sentences with an |
|----------------------------------|

adjective and the correct form of a verb. There are several possible answers.



She speaks so fast that it's impresible to undeterand what she's saying.

- a The accident was quite serious-
- b It isn't ______ to _____ alive. b It isn't ______ to ______ if you're very tired.
- d It's to heavy objects.

67

1 Choose the correct verbs.

- a I (*don't have to mustn't*/shouldn't) forget to pay him the money I owe him.
- **b** I haven't got any money left. I (*have to must/should*) go to the bank before it closes.
- **c** Students (*don't have to/mustn't/shouldn't*) pay for their books. They are free.
- **d** You (*don't have to/mustn't/shouldn't*) use his mobile phone without asking. It's wrong.
- e You never have any money. You (*have to/must<mark>(should))* save some every week.</mark>
- f Children (*don't have to/mustn't/shouldn't*) borrow money from each other.
- g I have a holiday job now, so my parents (don't have to mustn't/shouldn't) give me any money.
- **h** The essay is due on Monday and it (*has to / must / should*) be under 2000 words or it will not be marked.
- The football team *(don't have to / mustn't / shouldn't*) do extra training, but it will help improve their performance.
- If you are travelling by air, you (*have to / must / should*) always carry your passport.

2 Complete the following paragraph with the correct form of *be able to*, *can*, *can*'t, *must* and *mustn't*.

Every year, Omar collects some money for Eid Al-Adha so that he would (1) _____ buy gifts for his family and friends. However, this year is a little bit different. Omar (2) _____ put any money aside because he has spent a large amount to buy the most recent PlayStation. He (3) _____ be feeling very bad for being so selfish! He (4) have waited a little longer to buy the PlayStation, at least until Eid Al-Adha was over. He (5) turn back in time now and change what he's done, but he (6) _____ do something about it because this holiday means a lot to him as well as to his family and friends. At this stage, Omar decides to work at his friend's restaurant at the weekend. That's the only chance for him to (7) fix the problem. He's aware that he (8) ______ spend any of the money he earns at the restaurant.

The weekend is over and, unfortunately, Omar (9) ______ collect all the money he needs. He's very disappointed for not (10) ______ do so. This is when he decides to sell his PlayStation. He (11) ______ feel sorry about selling it because Eid Al-Adha is the symbol of sacrifice. Omar believes in this strongly and thinks that this is the least he (12) _____ do for his loved ones!

1 be able to 2 couldn't 3 must 4 could 5 can't 6 must 7 be able to 8 mustn't 9 couldn't **10** being able to 11 mustn't **12** can

Complete this dialogue about the value of time and money with the following expressions.

do you think consider I believe In my opinion Do you agree I think that difficult to interact hard to imagine easy to interact I don't know about that

"Time is money." Do you agree with this proverb? Well, (2) *I believe / I think that* B it's true. (3) I think that / I believe time is very precious and that we should make use of every minute of our life. I also (4) consider money an important idea in this proverb because sometimes you can buy time with money, if you know what I mean ...

do you think So (5) that money is as precious as time? (6) In my opinion B it's (7) hard to imagine the world without money. I find it (8) *difficult to interact* with people if we have nothing to offer them in return for their service. (9) I don't know about that But for sure it is (10) easy to interact with people who do not value money as much as time.

4 Rewrite this paragraph written by a student giving his opinion about money and its value. Correct the spelling and add any necessary capital letters and punctuation.

money is evrywhere poeple even utter expressions uzing this world althought most of us agree that money is the route of all evil, we couldn't care less about this fact on top of this allthough we care alot for money most of us cant stop ourselfs from throwin our money around isn't it ironic i beleive that we shud not give money to much importance and shoud spent it apropriately

Money is everywhere! People even utter expressions using this word. Although most of us agree that money is the root of all evil, we couldn't care less about this fact. On top of this, although we care a lot for money, most of us can't stop ourselves from throwing our money around. Isn't it ironic? I believe that we should not give money too much importance and should spend it appropriately.

5 Complete the sentences with an adjective and the correct form of a verb. There are several possible answers.

She speaks so fast that it's **impossible to** understand what she's saying.

- a The accident was quite serioushe's lucky to be alive.
- **b** It isn't <u>easy</u> to <u>wake up</u> if you're very tired.
- c I found my English homework difficult to understand without help.
 d It's hard to lift heavy

objects.

Adjectives: difficult easy hard impossible lucky Verbs: be do lift understand wake up

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English Department

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Spraking Reaching agreement

The situation

Kuwait.

1 You and a group of friends have entered a competition together and you have won the first prize - a lot of money.

BUT you will only get this money if you can all agree how to invest it. You have the three ces below. Look at the choices and put them in your ideal order. (1 - your first choice) choi





Buy a hotel in your town which is losing money. If you make it a success you could gross a profit for yourself.

that is nearly extinct in Advantages one disadvantages

new sanctuary for a bird

2 Make a list of the advantages of your first and second choices and the disadvantages of your third choice.

| Choices | Advantoges | Disodvantages |
|---------------------------|--------------------|---|
| 1 New school study centre | Improve the school | |
| 2 New bird sanctuary | | |
| 3 Hotel | | We could lose the money A lot of hard work |

🥵 (9.4) Before you have your discussion, listen to three people discussing the same What is each speaker's first choice?

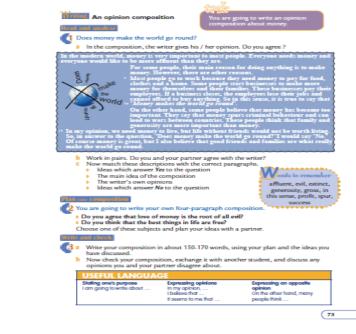
Exchange ideas

🚺 Work in groups.

Discuss the three choices in turn. As each choice is discussed, describe the advantages of your first and second choices and the disadvantages of your third choice. If there is no agreement, try to persuade the others in the group that your first choice is ь

the best. Remember: You must reach agreement or you will not get the money!





U9 L7&8 SB P72-73

Unit 9 Money

" Money talks " Explain this proverb .

It means that money can control our lives and gives us a wide range of choices.



evil



very bad, harmful or wicked



extinct



(of species, family or other large group) having no living members







to produce or earn an amount of money as total profit or income



profit



a financial gain, especially the difference between the amount





achievement





Speaking Reaching agreement

The situation

You and a group of friends have entered a competition together and you have won the first prize – a lot of money.

BUT you will only get this money if you can all agree how to invest it. You have the three choices below. Look at the choices and put them in your ideal order. (1 = your first choice)



Pay for the building of a new sanctuary for a bird that is nearly extinct in Kuwait. Pay for the building of a new study centre at your school. Buy a hotel in your town which is losing money. If you make it a success you could gross a profit for yourself.

Put the three choices in your ideal order.

A new bird sanctuary





A new study centre





Who has chosen the bird sanctuary? How can you invest it?



Pay for the building of a new sanctuary for a bird that is nearly extinct in Kuwait.

Who has chosen the study centre? How can you invest it?

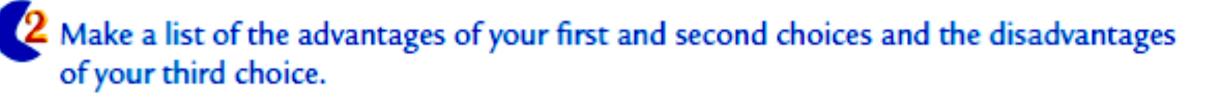


Pay for the building of a new study centre at your school.

Who has chosen the hotel? How can you invest it?



Buy a hotel in your town which is losing money. If you make it a success you could gross a profit for yourself.



| Choices | Advantages | Disadvantages |
|---------------------------|-------------------------------|---|
| 1 New school study centre | Improve the school | We wouldn't save money |
| 2 New bird sanctuary | Save birds from extinction | We wouldn't have profits |
| 3 Hotel | Make a lot of money | We could lose the money A lot of hard work |

(9.4) Before you have your discussion, listen to three people discussing the same choices. What is each speaker's first choice?



The bird sanctuary is the first choice of speaker A. The study centre is the first choice of speaker B.

The hotel is the first choice of speaker C.



4 Work in groups.

- a Discuss the three choices in turn. As each choice is discussed, describe the advantages of your first and second choices and the disadvantages of your third choice.
- b If there is no agreement, try to persuade the others in the group that your first choice is the best.
- Remember: You must reach agreement or you will not get the money!

affluent



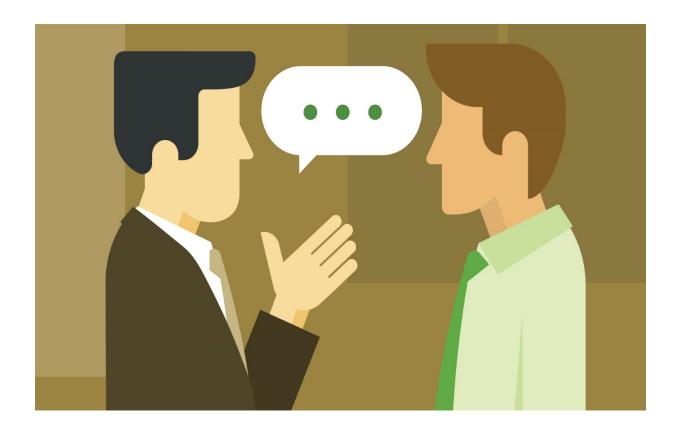
having a great deal of money; wealthy



in this sense



a way in which an expression or situation can be interpreted



generosity



the quality of being kind and sharing



spur to encourage



Does money make the world go round?

the

05

In the composition, the writer gives his / her opinion. Do you agree ?

In the modern world, money is very important to most people. Everyone needs money and everyone would like to be more affluent than they are.

> For some people, their main reason for doing anything is to make money. However, there are other reasons.

⁵ Most people go to work because they need money to pay for food, clothes and a home. Some people start businesses to make more money for themselves and their families. These businesses pay their employees. If a business closes, the employees lose their jobs and **World** 10 'Money makes the world go round'. cannot afford to buy anything. So in this sense, it is true to say that

On the other hand, some people believe that money has become too important. They say that money spurs criminal behaviour and can lead to wars between countries. These people think that family and generosity are more important than money.

¹⁵ In my opinion, we need money to live, but life without friends would not be worth living. So, in answer to the question, 'Does money make the world go round?'I would say 'No.' Of course money is great, but I also believe that good friends and families are what really make the world go round.

Work in pairs. Do you and your partner agree with the writer?

- C Now match these descriptions with the correct paragraphs.
 - Ideas which answer **Yes** to the question
 - The main idea of the composition
 - The writer's own opinions
 - Ideas which answer **No** to the question

paragraphs 2-3 – ideas which answer Yes paragraph 1 – the main idea final paragraph – the writer's own opinions paragraph 4 – ideas which answer No You are going to write your own four-paragraph composition.
Do you agree that love of money is the root of all evil?
Do you think that the best things in life are free?
Choose one of these subjects and plan your ideas with a partner.

Money sometimes spurs criminal behavior. It can lead to wars among countries. It causes problems among people.

Yes, I totally agree because family, love and health are more important than money.

"THE BEST THINGS IN LIFE ARE THE PEOPLE YOU LOVE, THE PLACES YOU'VE SEEN AND THE MEMORIES YOU'VE MADE ALONG THE WAY." Write your composition in about 150-170 words, using your plan and the ideas you have discussed.

b Now check your composition, exchange it with another student, and discuss any opinions you and your partner disagree about.

USEFUL LANGUAGE

Stating one's purpose I am going to write about ... **Expressing opinions** In my opinion, ... I believe that ... It seems to me that ...

Expressing an opposite opinion On the other hand, many people think ... Introduction: Money isn't an end by itself by a means to higher values.

Body 1 : What can money do and what cant money buy?

| Buying all what we need | Having freedom of choices |
|-------------------------|---|
| Having good social life | It can't buy friendship, happiness, love, |
| | health or peace. |

Body 2 : Money management is necessary.

| Investing money | Using money properly |
|------------------|--------------------------|
| Helping the poor | Buying what we need only |

Conclusion: money is a bless; if it is earned, invested and spent carefully,

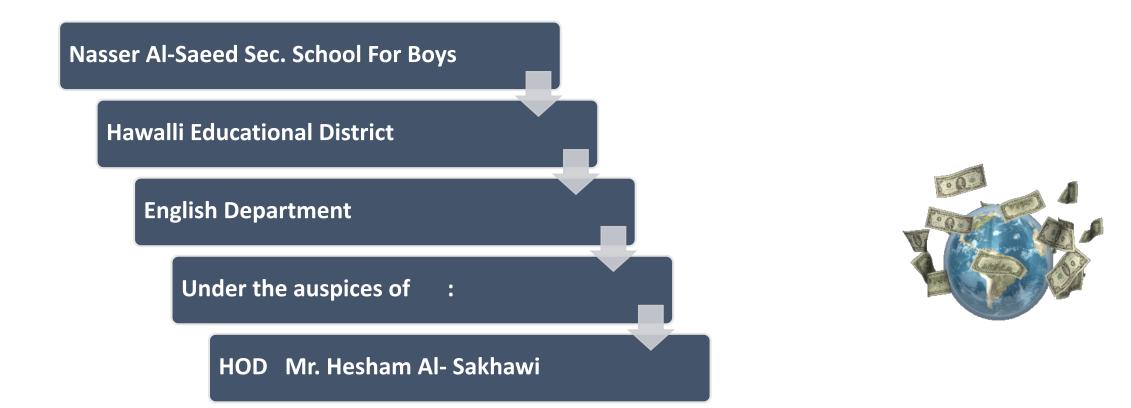
it will reward the individuals, their families and society, if it is not, it will be a curse.

Money isn't an end by itself by a means to higher values. This means that money can buy all what we need. But, it can be a curse. We need to spend money carefully and save it for the future.

Is money the key to everything? We need money to buy all our basic needs like food, house, clothes and medicine. However, I think that many things in life cannot be bought by money. For example, we cannot buy happiness, friendship and love as they are totally free. Also, family and friends are more important than money.

Money management is necessary. We must invest it and save it for a rainy day. We should buy what we need only and spend it carefully. Money is not always a bless. sometimes it leads to wars among countries. It leads to hate among people as well. For these reasons money should never be our master, on the contrary, it should be our servant.

To sum up, money is a bless; if it is earned, invested and spent carefully, it will reward the individual, their families and society, if it is not it will be a curse. We should use money wisely and give some money to the poor and help them live a normal life. It is said that "If you help the poor, you are lending to the Lord— and he will repay you!"





Writing 1 Read the extracts from students' compositions about money. Make a list of the opinion expressions.

I believe that a person doesn't have to earn money to be valuable. Now adays, it isn't unusual for women to work in Kuwait. However, running the family home is the woman's traditional role, especially if she has children. It is important that mothers develop strong bonds with their children. Sometimes managing a home is more difficult than managing an office, especially when it comes to social problems within the family. In my opinion, it is more important to nurture your family and look after your house than to earn a large salary.

People say that woney does not bring happiness. In general, I agree with this, but on the other hand wany poor people are unhappy because they do not have enough woney to buy food or clothes. Commodities and possessions that improve our lives also cost money. People cannot be completely happy if they are worrying about their income.

68

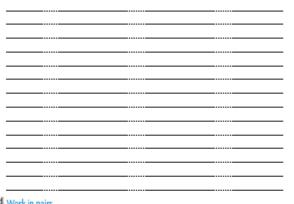
I enjoy watching football on TV, but I really think that the most famous footballers earn too much money. Some of them earn more than a million pounds a year. To me this is unfair. Football is only a game. I firmly believe that footballers are not worth as much as business managers or directors of schools and hospitals. Although footballers entertain people and inspire others to play sport, they earn significantly more than people who work to save lives. They are also paid more than athletes who play other sports.

2 "Money talks." Explain this proverb and indicate to what extent you agree with it.

Unit 9: Money

69

Write a composition giving your opinions on the importance of money. Use some of the opinion expressions from the extracts in exercise 1. Write in formal English.



4 Work in pairs.

- a Exchange your opinion compositions with your partner and read. Does it change your opinion?
- b Imagine you are interviewing your partner for a radio programme. Note down a list of questions you might ask to find out more about their opinion.



U9 L9 WB P 68-69

Read the extracts from students' compositions about money. Make a list of the opinion expressions.

Α

I believe that a person doesn't have to earn money to be valuable. Nowadays, it isn't unusual for women to work in Kuwait. However, running the family home is the woman's traditional role, especially if she has children. It is important that mothers develop strong bonds with their children. Sometimes managing a home is more difficult than managing an office, especially when it comes to social problems within the family. In my opinion, it is more important to nurture your family and look after your house than to earn a large salary.

В

People say that money does not bring happiness. In general, I agree with this, but on the other hand many poor people are unhappy because they do not have enough money to buy food or clothes. Commodities and possessions that improve our lives also cost money. People cannot be completely happy if they are worrying about their income.

С

I enjoy watching football on TV, but I really think that the most famous footballers earn too much money. Some of them earn more than a million pounds a year. To me this is unfair. Football is only a game. I firmly believe that footballers are not worth as much as business managers or directors of schools and hospitals. Although footballers entertain people and inspire others to play sport, they earn significantly more than people who work to save lives. They are also paid more than athletes who play other sports.

I believe; In my opinion

I believe that a person doesn't have to earn money to be valuable. Nowadays, it isn't unusual for women to work in Kuwait. However, running the family home is the woman's traditional role, especially if she has children. It is important that mothers develop strong bonds with their children. Sometimes managing a home is more difficult than managing an office, especially when it comes to social problems within the family. In my opinion, it is more important to nurture your family and look after your house than to earn a large salary.

I agree with this

B

People say that money does not bring happiness. In general, I agree with this, but on the other hand many poor people are unhappy because they do not have enough money to buy food or clothes. Commodities and possessions that improve our lives also cost money. People cannot be completely happy if they are worrying about their income.

I really think that To me I firmly believe that

С

I enjoy watching football on TV, but I really think that the most famous footballers earn too much money. Some of them earn more than a million pounds a year. To me this is unfair. Football is only a game. I firmly believe that footballers are not worth as much as business managers or directors of schools and hospitals. Although footballers entertain people and inspire others to play sport, they earn significantly more than people who work to save lives. They are also paid more than athletes who play other sports.

2 "Money talks." Explain this proverb and indicate to what extent you agree with it.

'Money talks" means that rich people have great influence because simply they have a lot of money. Money gives wealthy people great power to get things done or get one's own way. Money has a strong effect on people's actions and decisions.

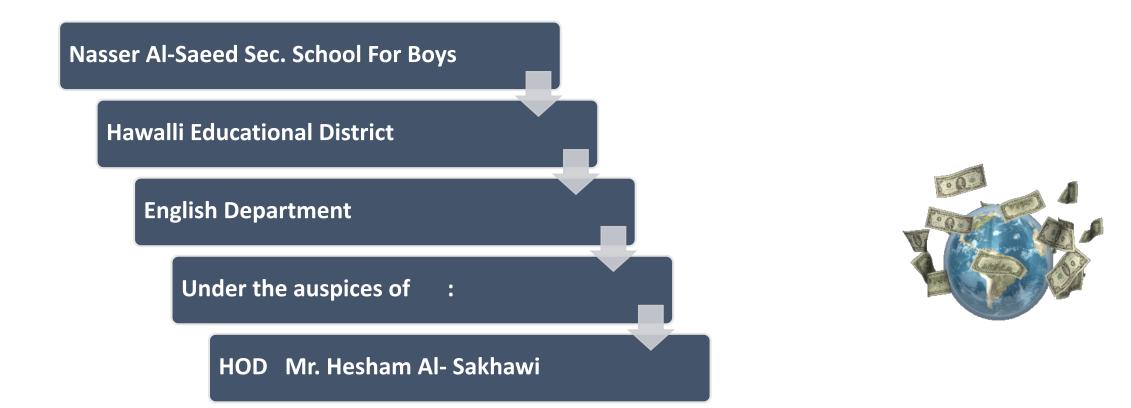
Money is not a goal, it's a consequence of success.

In my point of view, money is so important to buy things we need and live a good life. However, money can't buy happiness. Money is not the only source of power in life. Money is an important tool for achieving our goals, realizing our dreams, and making day-to-day living easier. It can buy us bigger homes, better cars, more vacations, and other things that will make life more comfortable. However, it should not be your life goal. Money should not be the driving force that makes you work hard day and night.

Write a composition giving your opinions on the importance of money. Use some of the opinion expressions from the extracts in exercise 1. Write in formal English.

Money is the medium used by people to buy required goods or services. It is used as the source to fulfill basic needs as well as source of comfort in life. Money is the most important source to live a healthy life; however, it cannot be compared with the importance of love and care. Both have their own importance and benefits.

I believe that we need money everywhere such as to eat food, to drink water or milk, to watch TV, news, subscribe to a newspaper, wear clothes, get admission and many more requirements. I think that money can help people reach their goals quickly, but this doesn't mean we always rely on money. According to me, money isn't an end in itself, but it's a means to an end.





anguage practice Choose the correct verbs.

He earns a lot of money but he (fas to/must/should) work ten hours a day.

- a I (don't have to/mustn't/shouldn't) forget to pay him the money I owe him.
- b I haven't got any money left. I (have to/must/should) go to the bank before it closes.
- c Students (don't have to/mustn't/shouldn't) pay for their books. They are free.
- d You (don't have to/mustrit/shouldn't) use his mobile phone without asking. It's wrong.
- e You never have any money. You (have to/must/should) save some every week.
- Children (don't have to/mustn't/shouldn't) borrow money from each other.
- g I have a holiday job now, so my parents (don't have to/mustn't/shouldn't) give me any money.
- h The essay is due on Monday and it (has to / must / should) be under 2000 words or it will not be marked.
- i The football team (don't have to / mustn't / shouldn't) do extra training, but it will help improve their performance.
- j If you are travelling by air, you (have to / must / should) always carry your passport.

Complete the following paragraph with the correct form of be able to, can, can't, must and mustn't.

Every year, Omar collects some money for Eid Al-Adha so that he would (1) _________buy gifts for his family and friends. However, this year is a little bit different. Omar (2) _______put any money aside because he has spent a large amount to buy the most recent PlayStation. He (3) _______ be feeling very bad for being so selfish! He (4) _______ have waited a little longer to buy the PlayStation, at least until Eid Al-Adha was over. He (5) ________ turn back in time now and change what he's done, but he (6) _______ do something about it because this holiday means a lot to him as well as to his family and friends. At this stage, Omar decides to work at his friend's restaurant at the weekend. That's the only chance for him to (7) _______ fix the problem. He's aware that he (8) _______ spend any of the money he earns at the restaurant.

The weekend is over and, unfortunately, Omar (9) collect all the money he needs. He's very disappointed for not (10) do so. This is when he decides to sell his PlayStation. He (11) feel sorry about selling it because Eid Al-Adha is the symbol of sacrifice. Omar believes in this strongly and thinks that this is the least he (12) do for his loved ones!

U9L6WB P66-67

Asynchronous 3

Unit 9: Money

Complete this dialogue about the value of time and money with the following expressions.

do you thirk consider thelieve In my opinion Do you agree think that difficult to buteract hard to imagine easy to interact talen't know about that

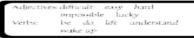
- A "Time is money." (1) with this proverb?
- B Well, (2) it's true, (3) time is very precious and that we should make use of every minute of
- A So (5) that money is as precious as time? B (6)
- it's (7).... the world without money. I find it (8)...... with people if we have nothing to
- offer them in return for their service. (9) But for sure it is (10) with people who do not value money as much as time.

Rewrite this paragraph written by a student giving his opinion about money and its value. Correct the spelling and add any necessary capital letters and punctuation.

money is evrywhere poeple even utter expressions uzing this world althought most of us agree that money is the route of all evil, we couldn't care less about this fact on top of this allthough we care alot for money most of us cant stop ourselfs from throwin our money around isn't it ironic i beleive that we shud not give money to much importance and shoud spent it apropriately

| 5 Complete the sentences with an |
|----------------------------------|

adjective and the correct form of a verb. There are several possible answers.



She speaks so fast that it's impresible to undeterand what she's saying.

- a The accident was quite serious-
- b It isn't ______ to _____ alive. b It isn't ______ to ______ if you're very tired.
- d It's to heavy objects.

67

1 Choose the correct verbs.

- a I (*don't have to mustn't*/shouldn't) forget to pay him the money I owe him.
- **b** I haven't got any money left. I (*have to must/should*) go to the bank before it closes.
- **c** Students (*don't have to/mustn't/shouldn't*) pay for their books. They are free.
- **d** You (*don't have to/mustn't/shouldn't*) use his mobile phone without asking. It's wrong.
- e You never have any money. You (*have to/must<mark>(should))* save some every week.</mark>
- f Children (*don't have to/mustn't/shouldn't*) borrow money from each other.
- g I have a holiday job now, so my parents (don't have to mustn't/shouldn't) give me any money.
- **h** The essay is due on Monday and it (*has to / must / should*) be under 2000 words or it will not be marked.
- The football team *(don't have to / mustn't / shouldn't*) do extra training, but it will help improve their performance.
- If you are travelling by air, you (*have to / must / should*) always carry your passport.

2 Complete the following paragraph with the correct form of *be able to*, *can*, *can*'t, *must* and *mustn't*.

Every year, Omar collects some money for Eid Al-Adha so that he would (1) _____ buy gifts for his family and friends. However, this year is a little bit different. Omar (2) _____ put any money aside because he has spent a large amount to buy the most recent PlayStation. He (3) _____ be feeling very bad for being so selfish! He (4) have waited a little longer to buy the PlayStation, at least until Eid Al-Adha was over. He (5) turn back in time now and change what he's done, but he (6) _____ do something about it because this holiday means a lot to him as well as to his family and friends. At this stage, Omar decides to work at his friend's restaurant at the weekend. That's the only chance for him to (7) fix the problem. He's aware that he (8) ______ spend any of the money he earns at the restaurant.

The weekend is over and, unfortunately, Omar (9) ______ collect all the money he needs. He's very disappointed for not (10) ______ do so. This is when he decides to sell his PlayStation. He (11) ______ feel sorry about selling it because Eid Al-Adha is the symbol of sacrifice. Omar believes in this strongly and thinks that this is the least he (12) _____ do for his loved ones!

1 be able to 2 couldn't 3 must 4 could 5 can't 6 must 7 be able to 8 mustn't 9 couldn't **10** being able to 11 mustn't **12** can

Complete this dialogue about the value of time and money with the following expressions.

do you think consider I believe In my opinion Do you agree I think that difficult to interact hard to imagine easy to interact I don't know about that

"Time is money." Do you agree with this proverb? Well, (2) *I believe / I think that* B it's true. (3) I think that / I believe time is very precious and that we should make use of every minute of our life. I also (4) consider money an important idea in this proverb because sometimes you can buy time with money, if you know what I mean ...

do you think So (5) that money is as precious as time? (6) In my opinion B it's (7) hard to imagine the world without money. I find it (8) *difficult to interact* with people if we have nothing to offer them in return for their service. (9) I don't know about that But for sure it is (10) easy to interact with people who do not value money as much as time.

4 Rewrite this paragraph written by a student giving his opinion about money and its value. Correct the spelling and add any necessary capital letters and punctuation.

money is evrywhere poeple even utter expressions uzing this world althought most of us agree that money is the route of all evil, we couldn't care less about this fact on top of this allthough we care alot for money most of us cant stop ourselfs from throwin our money around isn't it ironic i beleive that we shud not give money to much importance and shoud spent it apropriately

Money is everywhere! People even utter expressions using this word. Although most of us agree that money is the root of all evil, we couldn't care less about this fact. On top of this, although we care a lot for money, most of us can't stop ourselves from throwing our money around. Isn't it ironic? I believe that we should not give money too much importance and should spend it appropriately.

5 Complete the sentences with an adjective and the correct form of a verb. There are several possible answers.

She speaks so fast that it's **impossible to** understand what she's saying.

- a The accident was quite serioushe's lucky to be alive.
- **b** It isn't <u>easy</u> to <u>wake up</u> if you're very tired.
- c I found my English homework difficult to understand without help.
 d It's hard to lift heavy

objects.

Adjectives: difficult easy hard impossible lucky Verbs: be do lift understand wake up

Nasser Al-Saeed Sec. School For Boys

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Hawalli Educational District

English Department

Under the auspices of

HOD Mr. Hesham Al- Sakhawi





Focus on

SB: p.74

The National Assembly Building

This incredible white building houses the Kuwaiti parliament. The building is an amazing combination of styles and draws its influence from both the modernist architectural movement and Islamic tradition. For example, the sloping roofs serve both a functional and a figurative purpose. They provide shade for the parking area on one side of the building

5 and evoke the traditional Kuwaiti past by representing a traditional souk covered by a tent. Although the style of the building is extremely contemporary, even 30 years after its completion, it still evokes Kuwait's rich cultural heritage whilst embracing modern building styles.

The project to build the National Assembly Building began in 1969 with an

- 10 international competition which drew entries from many famous and successful architects. The competition was eventually won by Jorn Utzon, the Danish Architect who designed the Sydney Opera House. Urtzon was eager to be involved in the project as it allowed him to combine his passion for Middle Eastern culture and tradition with his love of modernist architecture. The dramatic front of the concrete building flows upward toward the sea, like a leaning.
- 15 canopy of sweeping fabric, shading what looks like a smaller structure underneath. Skylights are repeated through the ceilings in the halls of the building. The large canopy, which covers the entire building below, also hovers above an open courtyard. The view from inside the Parliament is almost as striking as the outside.
- The National Assembly Building has also become a symbol of political representation within Kuwait and an important icon for Kuwaiti citizens. The building houses Kuwait's National Assembly, otherwise known as the *Majlis Al-Umma* or House of the Nation. It is an especially important building as it houses Kuwait's parliament, the only parliament in the Gulf. The building also houses the offices of Kuwait's leading politicians. Members of the
- public can even go to hear Parliament in session and translation is available for those who don't speak Arabic. These sessions are extremely interesting for anyone who wants to learn
- about the governmental processes of Kuwait, and reflect the open nature of Kuwait's legislative body.

Adverb Clauses (cause / effect and opposition)

Adverb clauses express when, why, opposition and conditions. They are dependent clauses. This means that an adverb clause cannot stand by itself; it needs to be completed by an independent clause. When an adverb clause begins the sentence, use a comma to separate the two clauses, e.g.: As soon as he arrives, we will have some lunch. When the adverb clause finishes the sentence there is no need for a comma, e.g.: He gave me a call when he arrived in town.



need for a comma, e.g.: He gave me a call when he arrived in fown. This is a list of subordinating conjunctions introducing adverb clauses:

| CAUSE AND EFFECT | OPPOSITION |
|---|------------|
| because, since, as, as long as, so long as, due | |
| to the fact that | while |

I Find in the text one cause / effect clause and one opposition clause.

Write similar adverb clauses with other subordinating conjunctions from the table.



The National Assembly Building

This incredible white building houses the Kuwaiti parliament. The building is an amazing combination of styles and draws its influence from both the modernist architectural movement and Islamic tradition. For example, the sloping roofs serve both a functional and a figurative purpose. They provide shade for the parking area on one side of the building and evoke the traditional Kuwaiti past by representing a traditional souk covered by a tent. Although the style of the building is extremely contemporary, even 30 years after its completion, it still evokes Kuwait's rich cultural heritage whilst embracing modern building styles.

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The dramatic front of the concrete building flows upward toward the sea, like a leaning canopy of sweeping fabric, shading what looks like a smaller structure underneath. Skylights are repeated through the ceilings in the halls of the building. The large canopy, which covers the entire building below, also hovers above an open courtyard. The view from inside the Parliament is almost as striking as the outside.

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1- Why is the National Assembly Building so special?

It evokes Kuwait's rich culture heritage. It is a symbol of political representation within Kuwait. It houses Kuwait's Parliament. It also houses the offices of Kuwait's leaders.



Adverb Clauses (cause / effect and opposition)

Adverb clauses express when, why, opposition and conditions. They are dependent clauses. This means that an adverb clause cannot stand by itself; it needs to be completed by an independent clause. When an adverb clause begins the sentence, use a comma to separate the two clauses, e.g.: As soon as he arrives, we will have some lunch. When the adverb clause finishes the sentence there is no need for a comma, e.g.: He gave me a call when he arrived in town.



ALTHOUGH

Although + Subject + Verb

- Although he is handicapped, he has been able to perpetuate his daily life.
- Although teachers give a lot of advice, students don't always take it.
- Although I am tired, I don't want to sleep.
- Although the weather was cold, we decided not to wear our jackets.

IN SPITE OF

In spite of + Noun/pronoun In spite of + verb -ing

- In spite of being a millionaire, he lives in a very small flat.
- In spite of being insulted, he managed to keep his temper.
- She failed the test in spite of studying hard.
- We had a great time in spite of the rain.
- In spite of her resolve, she responded.

DESPITE

Despite + Noun/pronoun Despite + verb -ing

- I cannot help liking him despite his many faults.
- **Despite** the sunshine, the snow has not yet melted.
- The Church would be the first to say it **despite** what I have been.
- I enjoyed the movie despite having a headache.
- She is not attractive, despite her beauty.

This is a list of subordinating conjunctions introducing adverb clauses:

| CAUSE AND EFFECT | OPPOSITION |
|---|---|
| because, since, as, as long as, so long as, due | although, even though, though, whereas, |
| to the fact that | while |

Choose the right option:

1. We go to the librarybecausewe need to increase our general knowledge. b- although d-whereas a-because c- though 2. She didn't play music......ashe was ill. **b**-although d-whereas a-but c-as 3- Althoughshe did her best, she got very low marks. **b-** Although c-As d-Whereas a-But 4- We are very happy for you to stay at our house ...as long as you like. d- as long as a-but **b**-although c- while

The National Assembly Building

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2 Write similar adverb clauses with other subordinating conjunctions from the table.

Do as required:

1) She was beautiful. She wasn't attractive. (use :Although) Although she was beautiful, she wasn't attractive. 2) In spite of having an exam , she doesn't study . (Use: although) Although she has an exam, she doesn't study. 3) Fatma goes to London every summer but she has never been to Hyde Park. (Use : Despite) **Despite going to London every summer, Fatma has never been to Hyde Park.**

4[.]) Khaled succeeded in the exams but he looks unhappy. **(Use: Despite)** Despite his success in the exams, Khaled looks unhappy.

Asynchronous 4 Progress Test 3 WB P 70-71-72-73-74-75

Progress test 3

Reading

Read the text about life before electricity. There is one language mistake in every line. Underline the mistake then write the corrected word in the gap at the end of the line.

The good old days?

Life before electricity was hard. After the son went down in the evening it was dark. Inside the streets there were gas lamps but in peoples homes there were no electric lights, so everyone used oil lamps, candles and fire-light. In general, they went to bed earlier and got up as soon as the sun come up and they could see everything again. In many homes there was no running water four cooking, drinking or washing. In towns there wear pumps, but in the country people had to carry water from wells or stream's. Because there were no machines, people had to do everything buy hand. This meant that household jobs all took longer. Washing cloths, especially, took a lots of time and energy.

Home entertainment was also very different from today: they're no televisions to watch; no personal steroes, CD players or radios to listen to the news or you're favourite music, and of course, no computer games or the Internet. Familes made their own entertainment: playing bored games, chatting to each other and making their own music. For dairy farmers, there were no fridges to keep their milk cheese and butter fresh This meant that they could not make much money because they had to cell their products soon after they were made. Some people still call these times the good-old days.

15.

14

19

20 ...

2 Read the text again and answer the questions.

- a How did people light their homes before electricity?
- b When did people get up in the morning?
- c Where did people who lived in the country get their water from?
- d Which particular household job took a lot of time?
- 8 What did people do instead of watching TV and listening to CDs?
- f What three things did dairy farmers produce?
- g Why did they have to sell their products quickly?



70

Reading

Read the text about life before electricity. There is one language mistake in every line. Underline the mistake then write the corrected word in the gap at the end of the line.

The good old days?

Life before electricity was hard. After the son went down in the evening it was dark. Inside the streets there were gas lamps but in peoples homes there were no electric lights, so everyone used oil lamps, candles and fire-light. In general, they went to bed earlier and got up as soon as the sun come up and they could see everything again. In many homes there was no running water four cooking, drinking or washing. In towns there wear pumps, but in the country people had to carry water from wells or stream's. Because there were no machines, people had to do everything buy hand. This meant that household jobs all took longer. Washing cloths, especially, took a lots of time and energy.

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| t the end of the line. | | | | |
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1-sun 2- in **3- people's** 4- firelight 5- came 6- for 7-were 8- streams **9- by 10- clothes** 11- lot 12- there were 13- stereos 14-your **15- families** 16-board 17-milk, cheese 18- fresh. This **19- sell** 20- good old

2 Read the text again and answer the questions.

- a How did people light their homes before electricity?
- b When did people get up in the morning?
- c Where did people who lived in the country get their water from?

- d Which particular household job took a lot of time?
- e What did people do instead of watching TV and listening to CDs?

f What three things did dairy farmers produce?

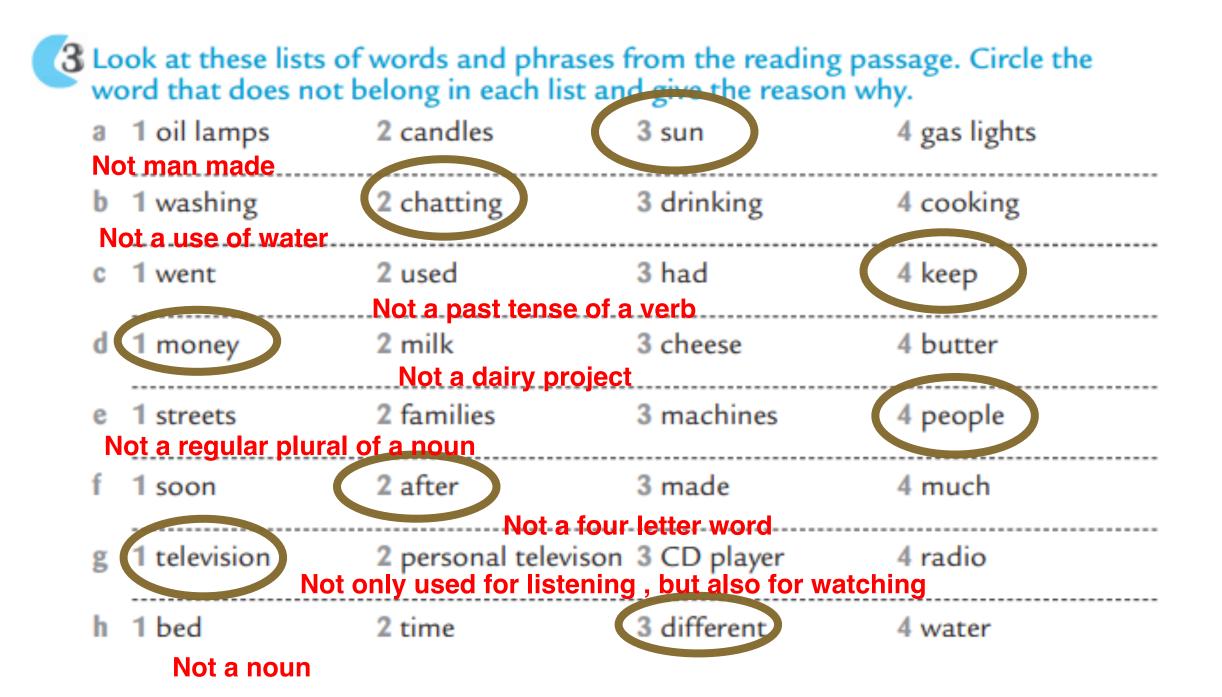
g Why did they have to sell their products quickly?

- They used oil lamps, candles and firelight.
- b They got up as soon as the sun came up.
- c They got their water from wells or streams.
- d Washing clothes took a long time.
- They played board games, chatted to each other and made their own music.

They produced milk, cheese and butter.

g There were no fridges.

70



Choose the best meaning for the following words as used in the reading passage on page **70**.

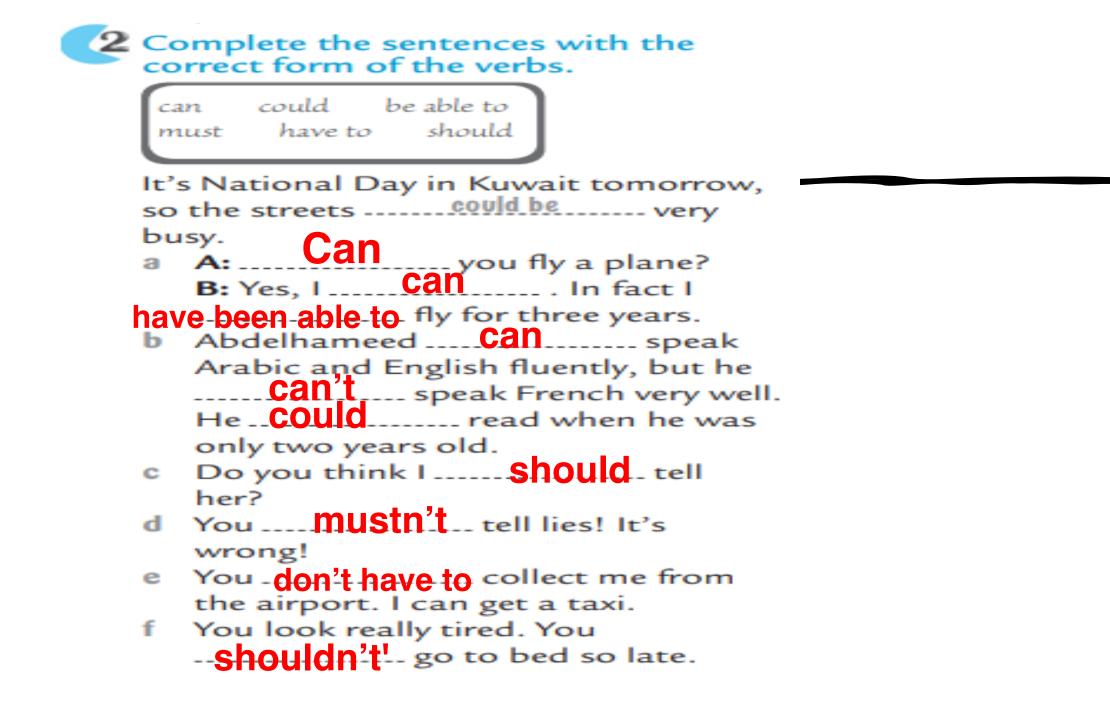
| а | general 1 usually | 2 occasionally | 3 sometimes | 4 never |
|---|------------------------|-----------------|--------------------|--------------------|
| b | running | 2 occasionally | 3 sometimes | 4 Hever |
| | 1 sliding | 2 hurrying | 3 flowing | 4 standing |
| С | energy | | | |
| | 1 time | 2 trouble | 3 electricity | 4 power |
| d | jobs | | | |
| | 1 employment | 2 tasks | 3 professions | 4 careers |
| е | chatting | | | |
| | 1 writing | 2 cooking | 3 singing | 4 talking |
| f | longer | | | |
| | 1 more energy | 2 more time | 3 more money | 4 more distance |
| g | by hand | | - · · · · · · | |
| | 1 without walking | 2 without feet | 3 without machines | 4 without people |
| h | entertainment | | a : | 4 |
| | 1 amusement | 2 work | 3 music | 4 travel |
| | 1 | 2 | 2 1:00 | Andrahla |
| | 1 not soft | 2 accurate | 3 difficult | <u>4 rel</u> iable |
| J | especially 1 gifted | 2 in particular | 3 different | 4 unknown |
| | - | - | | |

Language practice

Choose the correct verbs.

I would buy a new mobile phone if I (have / had) enough money.

- a If you (speak / spoke) too quickly, she won't understand you.
- b If I eat too much, I (feel / felt) ill.
- c What would you do if you (are / were) in my position?
- d If I (am / was) hungry, I eat an apple.
- e If he (practises / practised) more, he'd be a better termis player.
- f He'll lend you his bike if you (ask / asked) him politely.
- g If <u>you (take / took</u>) more exercise, you would be <u>fitter</u>.



Complete the sentences with the negative form of the words in brackets.

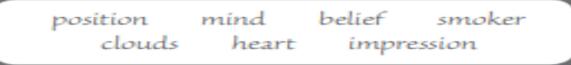
Why are you being so <u>.unfriendly</u>? You haven't spoken to me all day. (friendly)

- When you write to your friend, you can write in normal..... English.
 (formal)
- b It is -- dishonest-- to tell lies. (honest)

÷...

- c She gets very impatient... when she has to wait in a queue. (patient)
- d It is**illega** to drive without a licence. (legal)
- He never remembers his commitments. He is extremely
 -----unreliable. . (reliable)

Complete the sentences with strong or heavy, followed by one of the words in the box.



- a My father is a (1) . heavy smoker, but he's trying hard to quit.
- The company is in a very

 (2)Strong position to
 compete with the new one.
- c Sami left the country with a (3) ----- heavy---- heart------- He knew he would miss his home.
- d I think it's going to rain very soon because I saw (4) - heavy-clouds
- e She knows that her (5) ----- Strong - -- belief ----- in her faith will give her patience to deal with her many problems.

Complete the text with one of the words in italics. Circle the correct word.

Everybody depends upon modern (1) technological / technology. We all (2) use / useful gadgets such as mobile phones, (3) computing / computers and motor cars. Our whole (4) social / society system depends upon these devices. How can we (5) survive / survival without them?

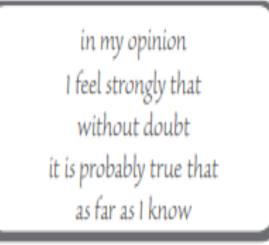
6 Complete the sentences with words from the box.

suggest think believe imagine know

- a I that the capital of Kuwait is Kuwait City.
- b I that you go to bed early tonight.
- c I don't in making promises you can't keep.
- d I the situation before I write the story.
- I this is the correct street, but I'm not sure.

- 1- technology
- **2- use**
- **3- computers**
- 4- social
- **5- survive**
- a- know
- **b- suggest**
- c- believe
- d- imagine
- e- think

7 Use the phrases in the box to give your opinion about the following statements.



Progress test 3

- b Summer is more pleasant than winter.
- **b- I feel strongly that winter is more pleasant than summer.**
- Travelling by air is more fun than travelling by land.

C- Without doubt travelling by air is more comfortable and mor fun than travelling by land

d In the future, robots will do all the boring work.

a Water power is a more useful source of energy than oil.

a- As far as I know Water Power is not polluted as oil.

- d- It is probably that robots will do the works women hate.
 - Life in the past was better than it is now.
 - e- In my opinion life nowadays is much better than life in the past.

S Complete the sentences using the correct verb tense.

a If I forget to warm up, I

will have muscles' cramps.

b If I finish revising tonight, I

will be ready for the exams.

- c If the committee reaches a decision, they - will apply it.
- d If you e-mail me your contact details, I... will reply you asap.
- If you succeed in your studies, I

will give you a present.

f If my printer runs out of ink, I

will change the ink cartridge.

1 Use the information in the table to complete the text.

| | 1900 | Nowadays | |
|---------------|---|--|---------|
| Communication | Handwritten letters sent in the post or delivered by | E-mails and text messages ar | e used. |
| Information | messengers Information was collected in libraries | Information is collected mainly on t internet. | the |
| School | Teachers used blackboards and gave some lessons outside | Lessons are given in a classroom using | |
| Shopping | Towns and cities had markets | laptops and projectors. | |
| | where different items could be traded | Towns and cities have malls. | |
| Travel | Overland by horse and over seas by boat | By areophane | |

2 Now complete the table with information about the present. In your notebooks, use your notes to write a composition about whether you agree or disagree with this statement.

Life was better in the 'good old days'.

Write 150-170 words.

Before you start writing, follow this paragraph plan and map out your ideas using a graphic organiser.

- 1 Introduction. What does the phrase 'the good old days' mean to you?
- 2 Describe how life was different for most people in the good old days. Was it better or worse than it is now?
- 3 Give your personal opinion with reasons. Do you agree or disagree with the statement? Why?
- 4 Conclusion. Say why you think the people who think life was better in the past are right/wrong.

A model topic

Every time we have a family party, it seems like my parents, and my aunts and uncles start talking about the "good old days." As I sit there, I wonder "Why were the good old days so good?"

Well, I began thinking about this and I seem to understand. The first thing that most parents or older people tend to mention is the fact that they had no worries. Another thing that I noticed was the fact that they had little or no technology and Lastly, everything back then was much cheaper. When anyone thinks about the past, they get this idea of a kid with no worries in the world. This is really the truth. Kids do not have any major worries in their life. As I continue to grow, I take on more responsibilities and with these comes the stress linked to them.

Another thing that popped into my mind when I thought of the good old days was the fact that there was little or no technology. This made life much more different than the life that we have today which is based on technology. Today basically everyone has a cell phone and when someone doesn't have a cell phone with them, they feel like they are missing something. It is starting to become part of our lifestyle if it hasn't already.

Although all this technology has its ups, I honesty think that a life without technology would be much better. Technology has made people extremely lazy. Instead of going over to someone's house to visit him, you just call their cell phone or text them. Many other things have changed dramatically. Finally, I prefer to call those days 'Golden days' instead of "good old days".

3 Think about your own abilities and answer these questions.

- a What could you do when you were younger that you can't do now?
- I used to play very simple games. I used to walk for long distances.
 - b What can you do now that you are proud of?
- I can help my parents at home. I can make great projects.
 - c What do you hope you will be able to do in the next ten years?

I hope I will be able to travel to space. I hope i will be able to end pollution

d What has learning English helped you to do?

I hope I will be able to travel to space. I hope i will be able to end pollution

e What can you do better than all of your friends?

I can help people from the bottom of my heart, and I feel happy when I convey happiness to others.

Ss' Feedback

- 1. Look at the outcomes on page 55 of the Student's Book.
 - How did you find:

listening to a programme and a talk? reading about future inventions? discussing possibilities for future technology? expressing opinions on global issues? giving advice?

giving a sales talk?

reaching agreement through discussion? writing a magazine article and an opinion composition?

- 2. Was the reading in this module easy? difficult? interesting? not interesting? What was your favourite passage in this module?
- 3. Was the listening in this module easy? difficult? interesting? not interesting? What was your favourite passage in this module?
- 4. Was the writing in this module easy? difficult? What did you do to plan your writing? How can you improve?

| easy? | | useful? | not useful? ; | nteresting? | not interesting? | 2 | | | |
|-------|--|---------|---------------|-------------|------------------|---|--|--|--|
| | | | | | | | | | |
| | | | | | | | | | |
| 5. | 5. Was the vocabulary in this module easy? difficult? Are there any words or sounds that you have difficulty with? | | | | | | | | |
| 6. | Write your result from your Progress test | | | | | | | | |
| | What did you do well in? | | | | | | | | |
| | What do you need to revise? | | | | | | | | |
| 7. | Was the grammar in this module easy? difficult? | | | | | | | | |