

SPEECH PRACTICE

TOPIC

**“MONEY
and
CHARITY”**

МГПУ ИМ. И. ПУШКАМЯКИНА



Мозырь

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Практика устной речи
Тема
**“ДЕНЬГИ
И БЛАГОТВОРИТЕЛЬНОСТЬ”**

Speech Practice
Topic
“MONEY AND CHARITY”

Пособие
для студентов 3 курса факультета иностранных языков

Мозырь
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UNIT 1. VOCABULARY.

Income – доход

Earned income – заработок

Unearned income – рента, нетрудовые доходы

Private income – частные доходы

To live on one's income – жить на свои средства

To live within/up to one's income – жить по средствам

Exceed/live beyond one's income – жить не по средствам

Income tax – подоходный налог

Salary – оклад, зарплата

To gross (coll)

We grossed 1,000\$... – мы получили общую прибыль в ...

Payment – оплата, платеж, уплата

Overtime payment – плата за сверхурочную работу

He made a cash payment of 50\$ – Он уплатил наличными 50\$.

Pay – плата, зарплата, жалование; платить

A pay cut – снижение зарплаты

A pay increase – повышение зарплаты

On half pay – на полставки

They are paid by the hour. – Они получают почасовую оплату.

He paid his way through college. – Он сам зарабатывал себе на обучение.

To pay off one's debts – рассчитываться с долгами

Pay-day – день зарплаты

Bonus – премия, премиальные

A bonus job – работа с премиальным вознаграждением

Royalties – авторский гонорар, отчисления автору пьесы

Wages – заработная плата

He gets good wages – он хорошо зарабатывает

A living wages – прожиточный минимум

Tips – деньги на "чай"

Commission – комиссионные

Basic earnings – основной доход, заработок

Extras – дополнительный доход

College grant – стипендия

Scholarship – стипендия

Child benefit – детское пособие

Maternity benefit – пособие по беременности и родам

Pension – пенсия

Dole money – подавание, пособие по безработице

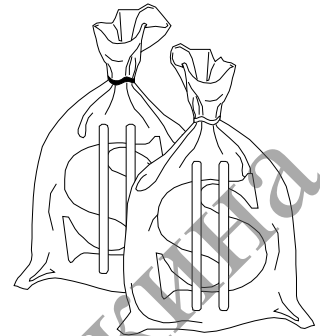
He is on the dole. – Он безработный.

Unemployment benefit – пособие по безработице

Dividend on the shares – дивиденды на акции



Interest on savings – процент от сбережений
To pay interest on the loan – платить проценты по займу
Rate of interest – процентная ставка
At a high rate of interest – под большие проценты
Tax rebate – налоговая скидка, вычет
Winnings on – выигрыш от...
National Insurance contributions – страховой взнос
Mortgage payment – ипотечная выплата
Rates – расценка, тариф, местный коммунальный налог
Water rates – плата за водоснабжение
Gas quarterly bills – квартальный счет за газ
Alimony – алименты
Maintenance money – плата за техобслуживание
Speeding fine – штраф за превышение скорости
Life insurance Premium – плата за страховку
Deposit on – вклад на
Fees – гонорар
Standing Order – приказ о регулярных платежах
Overdraft – превышение кредита
Charges – цена, расходы
Subscription to – подписка на
Contribution to – взнос на
Pocket money – карманные деньги
Church collection – церковные сборы



Which expression from the list of comments below would you use about yourself at the moment? Notice how many expressions we have for rich and poor, reflecting our obsession with money and how we often refer to pence as p in everyday conversation.



He's a multi-millionaire.
 They won a fortune.
 They're made of money.
 She's extremely well-off.
 He's comfortably off.
 They're on the breadline.
 I'm running into debt.
 I'm heavily in debt.
 I'm up to my ears in debt.
 I'm afraid, we're bankrupt, gentlemen.
 I'm a bit hard up at the moment actually.
 They say we're living in an affluent society.

Now I know what it's like to be poverty-stricken.
 She inherited millions (an oil-heiress).
 She's got more money than sense.
 He's a very wealthy businessman.
 You're looking very prosperous.
 Money doesn't buy happiness, but it helps.
 I'm down to my last ten p.
 He's broke.
 I haven't got a penny to my name.
 I owe money everywhere.
 I'm a few thousand in the red.
 I wonder if it's true that crime doesn't pay!

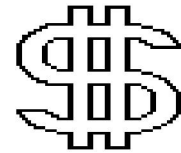
Phrasal Verbs



- **pay in** – to put money into your bank account.
I need to go to the bank to pay this cheque in. If you give us your bank details, we'll pay the money in for you, every month.
- **to take out** – to withdraw money from a bank account. *I'd like to take fifty pounds out of my current account, please. I only wanted to take a tenner out, but the cashpoint ate my card!*
- **to make out** – to complete the necessary information on a cheque. *He opened his cheque book and made out a cheque for five thousand pounds. Who should I make the cheque out to? To Mr Smith, please.*
- **to pay off** – to repay money that you have borrowed. *If you borrow that much money you'll be paying it off until you're 100! She paid off her debts by selling her car.*
- **to run up** – to start to owe a lot of money by not paying debts or bills. *In 6 months, he ran up a debt of five thousand pounds. She borrowed his mobile phone and ran up a telephone bill of eighty pounds!*
- **Loaded** (adj.) – having a large amount of money; really rich; “loaded” with money; being abundant of or bountiful of money; the condition of being filthy rich, extremely wealthy; Rich. Really rich. Lots and lots and lots of money; to have a lot of money, rolling in it; to be stinking rich. *Bill Gates is loaded. That kid gets a \$1000 dollar allowance. He is so loaded.*
- **tighten/pull in the belt (tighten your belt)** – to spend less than you did before because you have less money. *I've had to tighten my belt since I stopped working full-time. “... the war continued and we all had to tighten our belts still further...” Sales have dried up in an area where a drought last summer and economic uncertainty mean farmers are tightening their belts.*

1. Fill in the blanks

pay in / take out / make out / pay off / run up



Ann: Where are you going?

Bob: I'm going to see the Bank Manager.

Ann: Oh dear! Is there a problem? You haven't _____ a huge debt again, have you? Or have you been _____ cheques that you don't have enough money to cover?

Bob: No! Since I got my new job I've started _____ twice as much money as _____, so he is happy with me, for a change! I've even _____ my credit card debt!

Ann: That's good news! It's great to hear that you've finally got your finances in order. I didn't know you'd changed jobs. What are you doing now?

Bob: I'm a debt collector!

2. Translate the phrasal verbs into Russian and the sentences into English.

1. Бегу в банк to take out зарплату с банкомата.
2. Я открыл вклад месяц назад – пора идти в банк to take проценты out.
3. Деньги закончились, и мне придется идти в банк to take их out.
4. Как мне make out чек – на ваше имя?
5. Для того, чтобы make чек out, вы должны внести в соответствующие графы сумму, имя и фамилию получателя, поставить дату и подпись.
6. Вы принимаете чеки? В таком случае, одну минуту – я сейчас make его out.
7. Зарплату задержали, а мне ещё предстоит to pay off взятый в банке кредит!
8. Чтобы to pay долг off, мне пришлось to tighten/pull in the belt.
9. Проклятые долги – мне так трудно to pay их off!
10. А потом он начал играть в казино и ran up долгов на 20.000 долларов.
11. Он принялся выписывать необеспеченные чеки – ran их up просто пачками!
12. Вчера получил годовую премию – в кои-то веки почувствовал себя loaded!
13. Пойдем, снимем с карточки деньги, пока банкомат ещё loaded.
14. Деньги кончились, и нам пришлось to tighten our belts.
15. Я купил квартиру в рассрочку, так что для того, чтобы выплачивать проценты, мне пришлось to tighten my belt.

Personal Finance

Sometimes in a shop they ask you: “How do you want to pay?” You can answer: “*Cash / By cheque / By credit card.*”

In a *bank* you usually have a *current account*, which is one where you *pay* in your *salary* and then *withdraw* money to pay your *everyday bills*. The bank sends you a regular *bank statement* telling you how much money is in your account. You may also have a *savings account* where you *deposit* any extra money that you have and only *take money out* when you want to *spend* it on something special.

You usually try to avoid having an *overdraft* or you end up paying a lot of *interest*. If your account is *overdrawn*, you can be said to be *in the red*.



Sometimes the bank may *lend* you money – this is called a *bank loan*. If the bank lends you money to buy a house, that money is called a *mortgage*.

When you *buy* something in a shop, you usually *pay* for it *outright* but sometimes you buy *on credit*. Sometimes you may be offered a *discount* or a *reduction* on something you buy at a shop. This means that you get, say, £10 off perhaps because you are a student. You are often offered a discount if you buy *in bulk*. It is not usual to *haggle* about prices in a British shop, as it is in a Turkish market. If you want to return something which you have bought to a shop, you may be given a *refund*, i. e. your money will be returned, provided you have a *receipt*.

The money that you pay for services, e. g. to a school or a lawyer, is usually called a *fee* or *fees*; the money paid for a journey is a *fare*.

If you buy something that you feel was very *good value*, it's a *bargain*. If you feel that it is definitely *not worth* what you paid for it, then you can call it a *rip-off*.

Public Finance

The government collects money from citizens through *taxes*. *Income tax* is the tax collected on *wages* and *salaries*. *Inheritance tax* is collected on what people inherit from others. *Customs* or *excise duties* have to be paid on goods imported from other countries. VAT or *value added tax* is a tax paid on most goods and services when they are bought or purchased. Companies pay *corporation tax* on their profits. If you pay too much tax, you should be given some money back, a *tax rebate*.

The government also sometimes pays out money to people in need, e. g. *unemployment benefit, disability allowances and student grants*. Recipients draw a pension / *unemployment benefit* or are *on the dole* or *on social security*.

Every country has its own special *currency*. Every day the *rates of exchange* are published and you can discover, for example, how many dollars there are currently to the pound sterling.

A company may sell *shares* to members of the public who are then said to have *invested* in that company. They should be paid a regular *dividend* on their *investment*, depending on the *profit* or *loss* made by the company.

1. Answer the following money quiz.

1. What currencies are used in Japan, Australia, India and Russia?
2. What does the expression, 'hard currency', mean?
3. Name two credit cards which are usable world-wide.
4. Give 2 examples of imports that most countries impose customs duties on.
5. Give 3 examples of kinds of income that would be classed as unearned.
6. What is the Dow Jones index and what are its equivalents in London and Japan?
7. Give an example of something that is priceless and something that is valueless.
8. Name the coins and banknotes used in your country and one other country.

2. Match the words on the left with their definitions on the right.

- | | |
|--------------------------------|---|
| 1. <i>Interest</i> | a) a bank account with minus money in it |
| 2. <i>Mortgage</i> | b) money paid towards the cost of raising a family |
| 3. <i>An overdrawn account</i> | c) money given by the government for education, welfare, etc. |
| 4. <i>Savings account</i> | d) an account that is used mainly for keeping money |
| 5. <i>Current account</i> | e) money paid to people after a certain age |
| 6. <i>Pension</i> | f) an account that cheques are drawn on for day-to-day use |
| 7. <i>Disability allowance</i> | g) money chargeable on a loan |
| 8. <i>Child benefit</i> | h) money paid to people with a handicap |
| 9. <i>Grant</i> | i) a loan to purchase property |

3. Is the ordinary 'person-in-the-street' pleased to see these newspaper headlines or not?

Mortgage rate goes up

Wages to be frozen

Interest rates down

Pension are raised

VAT to be reduced

NUMBER ON DOLE RISES

4. Complete the sentences with words from page 9.

1. Money which has to be paid on what you inherit is known as ...
2. If the bank lends you money, you have a bank ...
3. If you have some money in your account you are in the ...
4. I paid too much tax last year so I should get a ...
5. If it's no good, take it back to the shop and ask for a ...

5. Fill the gaps using the past tense of the verbs from the box.

<i>Buy</i>	<i>spend</i>	<i>lose</i>	<i>pay</i>	<i>cost</i>
<i>Sell</i>	<i>win</i>	<i>waste</i>	<i>find</i>	<i>give</i>

1. My car was 5 years old so I _____ it and _____ a new one.
2. I was very sad when I _____ my watch in the street. It was a present from my wife and it _____ her a lot of money. Fortunately, somebody _____ it the next day and took it to the Police Station.
3. I _____ over \$2,000 for my computer, but it isn't worth very much now.
4. My father _____ me \$50 last week but I _____ most of it on a ticket for a concert on Friday.
5. Last weekend somebody _____ \$1mln in a game on TV. It was incredibly exciting.
6. I'm afraid I _____ my money on those CDs because I never play them.

6. How quickly can you answer these questions? Write down answers to all of them in one minute, then go back and check.

1. Is the currency in America called the dollar?
2. Is a 5-pound note worth less than a 50-pence piece?
3. If you lent something to someone, do they borrow it?
4. If you waste money, do you use it well?
5. Is "sterling" a currency?
6. If you "can't afford" something, do you have enough money for it?
7. Does "cost of living" mean the same as "standard of living"?
8. If someone tells you a hotel is reasonable, is it very expensive?

7. Match each sentence (a-i) with a sentence from (1-9) which has a similar meaning.

- | | |
|------------------------------------|---------------------------------------|
| a) We have to haggle. | 1. We have a high expenditure. |
| b) We have a nice little nest-egg. | 2. We are very thrifty. |
| c) We spend a lot. | 3. We let people borrow from us. |
| d) We are in debt. | 4. We earn according to what we sell. |
| e) We don't waste money. | 5. We argue about the price. |
| f) We are paid on commission. | 6. We have a high income. |
| g) We want a rise. | 7. We need higher wages. |
| h) We lend money. | 8. We owe money. |
| i) We earn a lot. | 9. We have some savings. |

8. Choose the correct word to complete the sentence. Look up any words you don't know.

1. If business has been good, the staff get a ... the end of the year.
a. notice b. bonus c. fund d. deposit
2. He drew all his money the bank before he left.
a. of b. off c. out of d. to
3. Where can I get a good rate of for my money?
a. credit b. interest c. debt d. bargain
4. We'll have to economise luxuries in the future.
a. for b. at c. of d. on
5. They want to get young people to open a bank
a. count b. account c. counter d. deposit
6. Could you give me an of how much it will cost?
a. income b. estimate c. invoice d. expenditure
7. You have to pay a now to reserve your holiday.
a. deposit b. security c. credit d. surplus
8. As the car is small, it's much more on petrol.
a. expensive b. poor c. economical d. economic
9. All employees had to cut down on travelling
a. expenses b. savings c. stoppages d. wages
10. My credit card is in most countries.
a. exchanged b. reserved c. excepted d. accepted
11. The bill came. \$100.
a. at b. for c. to d. as
12. They part of his wages for being late.
a. reduced b. deduced c. deducted d. retired
13. Could you lend me £20? I'm a bit short money.
a. of b. off c. with d. from
14. They persuaded him to money in their company.
a. investigate b. buy c. invest d. lay
15. You'll get a better of exchange at a bank.
a. rate b. value c. worth d. charge
16. The meals are such a reasonable price because they are
by the company.
a. allowed b. reduced c. deducted d. subsidized

9. Answer the following questions:

1. Which of these means: '*without money*'?
a) broke b) broken c) stingy d) tight-fisted
2. What's the opposite of *in the red*?.....
3. What is the name for the money demanded by kidnappers?.....
4. According to the saying, *money is the root of all*.....
5. Rearrange the words to make a well-known saying: *care of / will / the pounds / and / themselves / the pennies / take / look after*

10. Read the text and decide which answer (A, B, C or D) best fits each space.

Ours is a vanishing world, one in which the familiar is constantly disappearing and technological change is often difficult to cope with. So it should come (1) B no surprise to most of us to hear that yet another part of everyday life is about to go for ever. Apparently, within the next decade, money as we (2) _____ it will probably (3) _____ to exist in technologically advanced countries. (4) _____ Professor Gerry Montague of the Institute for Economic Reform, the familiar coins and banknotes will soon be replaced entirely by credit cards of various kinds. And the shop of the future will be linked directly to the network of banking computers. The assistant will simply key in your bank account code number and the amount you have spent, and thank you politely. You won't have to dig (5) _____ in your pockets for change. You may not even have a number for your account as such, as the computer may by then be able to read your handprint. So no more instances of credit card (6) _____.

But I am afraid that I shall miss money. I have felt (7) _____ attached to it, ever since I received my first pocket (8) _____ when I was five, and kept it in a money-box. Even if my credit card of the future will be able to tell me exactly how much spending (9) _____ I have left in the computer files, even if it lights up and plays a happy (or sad) tune at the same time, nothing will be able to replace the (10) _____ pleasure I gained from rattling the coins in my moneybox.

- | | | | |
|-------------------------|---------------|-----------------|--------------|
| 1) A. with | B. as | C. to | D. in |
| 2) A. have | B. see | C. know | D. believe |
| 3) A. cease | B. stop | C. fail | D. conclude |
| 4) A. With reference to | B. Further to | C. According to | D. Owing to |
| 5) A. far | B. long | C. tall | D. deep |
| 6) A. deceit | B. trickery | C. pretence | D. fraud |
| 7) A. heavily | B. strongly | C. widely | D. largely |
| 8) A. cash | B. coins | C. money | D. gold |
| 9) A. capacity | B. potential | C. capability | D. power |
| 10) A. sheer | B. complete | C. entire | D. downright |

UNIT 2. HISTORY OF MONEY

HISTORY OF MONEY

Money is anything that is generally accepted by people in exchange for the things they sell or the work they do. Gold and silver were once the most common forms of money. But today, money consists mainly of paper bills, coins made of various metals, and checking account deposits.

Each country has its own basic unit of money. In the United States, for example, the basic unit is the U.S. dollar. Canada uses the Canadian dollar, France the franc, Great Britain the pound, Japan the yen, Mexico the peso, and Russia the ruble. The money in use in a country is called its *currency*.

Money has three main uses. First, and most important, it is a *medium of exchange* – that is, something people will accept for their goods or services. Without a medium of exchange, people would have to *trade* their goods or services directly (or other goods or services). If you wanted a bicycle, you would have to find a bicycle owner willing to trade. Suppose the bicycle owner wanted skis in exchange for the bike and you did not own skis. You would then have to find something a ski owner or ski maker wanted and trade it for skis to give the bicycle owner. Such trading, called barter can take much time. A modern, industrialized country could not function without a medium of exchange.

A second use of money is that it serves as a *unit of account*. People state the price of goods and services in terms of money. In the United States, people use dollars to specify price, just as they use hours to express time and miles or kilometers to measure distance.

A third use of money is as a *store of wealth*. People can save money and then use it to make purchases in the future. Other stores of wealth include gold, jewels, paintings, real estate, and stocks and bonds.

Any object or substance that serves as a medium of exchange, a unit of account, and a store of wealth is money. To be convenient, however, money should have several qualities. It should come in pieces of standard value so that it does not have to be weighed or measured every time it is used. It should be easy to carry so that people can carry enough money to buy what they need. Finally, it should divide into units so that people can make small purchases and receive change.



In the past, people used beads, cocoa beans, salt, shells, stones, tobacco, and other things as money. But above all, they used such metals as copper, gold, and silver. These metals made convenient, durable money.

Today, most money consists of paper. The paper itself is of little value, but it is accepted in exchange. People accept pieces of metal or paper in exchange for work or goods for only one reason: They know that others will take the same metal or paper in exchange for the things they want. The value of money therefore results from the fact that everyone will accept it as payment.

HOW MONEY DEVELOPED

Early people had no system of money as we know it. To get the things they wanted, people used the barter system of trading. Gradually, people learned that almost everyone would accept certain goods in exchange for any product or service. These goods included animal hides, cattle, cloth, salt, and articles of gold or silver. People began to use such merchandise as mediums of exchange, much as we use money.



Many people still use barter, especially in the developing countries of Africa, Asia, and Latin America. Millions of families in these countries live by farming and produce barely enough food to meet their own needs. As a result, they seldom acquire any money and must use barter to obtain the things they want. People in industrial countries also turn to barter if money becomes scarce or worthless. For example, barter became widespread in Germany after the country's defeat in World War II (1939–1945). German money became almost worthless, and people refused to take it. Instead, they bartered for most goods and services. They also used cigarettes, coffee, and sugar, which were in short supply, as mediums of exchange.

The first coins may have been made during the 600's BC in Lydia, a country in what is now western Turkey. The coins were bean-shaped lumps of *electrum*, a natural mixture of gold and silver. The coins had a stamped design to show that the king of Lydia guaranteed them to bear uniform value. The design saved people the trouble of weighing each coin to determine its value. Traders accepted these coins instead of cattle, cloth, gold dust, or other goods as a medium of exchange. Other countries saw the advantages of the Lydian coins and began to make their own coins.

Many historians believe that coins were also invented independently in ancient China and in India. At first, the Chinese used knives, spades, and other metal tools as mediums of exchange. As early as 1100 BC, they began to use miniature bronze tools instead of real ones. In time the little tools developed into coins.

Coins today have many of the same features that they had in ancient times. For example, they have a government approved design stamped on them, like the coins of ancient Lydia.

The development of paper money began in China, probably during the AD 600's. The Italian trader Marco Polo traveled to China in the 1200's and was amazed to see the Chinese using paper money instead of coins. In a book about his travels, Polo wrote: "All his (the Chinese emperor's) subjects receive it [paper money] without hesitation because, wherever their business may call them, they can dispose of it again in the purchase of merchandise they may require."

In spite of Polo's description, Europeans could not understand how a piece of paper could be valuable. They did not adopt the use of paper money until the 1600's when banks began to issue paper bills, called *bank notes*, to depositors and borrowers. The notes could be exchanged for gold or silver coins on deposit in the bank. Until the 1800's, most of the paper bills in circulation were notes issued by banks or private companies rather than by governments.

Some of the first paper currency in North America consisted of playing cards. This playing-card money was introduced in Canada in 1685. Canada was then a French colony. Money to pay the French soldiers stationed there had to be shipped from France. Shipments were often delayed, however, and cash grew so scarce that the colonial government began to issue playing cards as currency. Each card was marked a certain value and signed by the governor. Such playing card money circulated for more than 70 years.



1. Answer the questions.

1. What is money?
2. What is currency?
3. What are the main uses of money?
4. What did people use as money in the past?
5. What is the value of money?



2. Do you agree or not? Comment on the following statements.

1. Wood and stones were once the most common forms of money.
2. In the past people used a variety of objects to serve as money.
3. Each country has the same basic unit of money.
4. Money, in general, has lots of uses.
5. Money shouldn't have any qualities.
6. Today most money is made of gold.

UNIT 3. WISE SPENDING

MONEY VALUE

The money you earn will either be paid to you weekly, and called a wage or monthly and called a salary. Wages are usually paid to people who are likely to earn overtime and whose earnings will change from week to week. A salary is more usual in professional jobs such as teaching.



Payment can be made in cash in a pay packet, by cheque, or by direct payment into your bank account. The latter method is now more popular because it encourages savings, is more convenient and is safer than cash which can be so easily stolen.

In your pay packet you receive a paper with details of your basic pay plus any bonuses or overtime (gross income); it also shows deductions for National Insurance, Income Tax, pensions and union fees. The actual amount of money you receive is your net pay.

National insurance

Every person in employment must pay a standard rate for National insurance. This helps towards running the National Health Service, it means that you will receive some income if you are unable to work through illness, and it provides money for maternity benefits, retirement and widows' pensions.

As soon as you take up your first employment you obtain a National Insurance card with your own number printed on it. Each week your employer will show the National Insurance contribution on your pay-slip, he pays for most of it and the remainder will be deducted from your wage. Self-employed people must buy their own stamps if they wish to receive benefits.

Money is paid to you if you are ill or injured at work, out of work, and when you retire. In order to claim this money you must obtain a medical certificate from your doctor if you are ill, or go to the Social Security office if you are out of work. The medical certificate should be sent to your nearest Health and Social Security office. They will then send you a money order to cash at your local Post Office. A medical certificate is needed for each week of your illness, and a 'final certificate' stating the date on which you will return to work must be sent to the Health and Social Security office on your recovery.

Income Tax

The largest deduction from your pay will be Income Tax. This varies according to how much you earn and how many children you have. It is collected in the form of P. A. Y. E. (Pay as You Earn). If you are paid weekly you are taxed weekly, and the tax is deducted from your pay before you receive it.

Each person is allowed to earn a fixed sum free from tax. This is known as a personal allowance. Additional allowances are made for children, dependent relatives, Life Assurance, house mortgage interest etc. On the tax return form which must be completed each year to keep your tax in line with changing circumstances you must say you need these allowances.

A tax assessment will be made and you will be given a code number. This tells your employer how much tax to deduct from your wages.

You can expect to pay extra tax if you have more than one source of income, such as a second means of employment; rooms which you let, or interest from savings. Although everyone tends to grumble about Income Tax, remember that it goes to help pay for part of the cost of free education, hospital treatment, the armed forces, roads, government and many other public services.

Looking after your money

Once the regular deductions have been made from your wage, it is up to you to use the rest wisely. It must satisfy your needs for both the present and the future, and this means careful spending. A modern-day Mr Micawber might say: "Income £1, expenditure 95 p. result happiness, income £1, expenditure £1.05 result misery". As a foundation for a happy life, try to avoid debts, such as those caused by excessive Hire Purchase (H. P.) and buying on impulse.



To make your money go round, write out a list of the items on which you are likely to spend it. Remember that some bills, often large ones occur only three or four times a year. So as not to receive an unpleasant shock on receipt of such a bill, try to put it by in weekly installments, so that the money is there when payment is due.

A considerable slice of your wages will be spent on accommodation – one of your first needs. Next will come food, heating, lighting and clothing. The remaining money will probably be spent on fares, things for the home, licenses, H. P., insurance, holidays and savings.

How you divide up your money for each of these items will, of course, depend upon personal circumstances. It is important to avoid the situation where

living expenses have swallowed up your entire income, and no allowance has been made for emergencies. Keep a small amount of money for such events. Try to add each week to these savings so that they grow steadily.

Bills may be paid in cash, by cheque, or by giro money order. Whichever method you use, keep receipts where you, can easily find them in case payment is demanded by mistake a second time.

Wise Spending

By taking a little care in the way you spend your money, it may be possible to buy extras which you would otherwise not be able to afford. Watch your spending on small items. These often mount up into quite surprising sums. Convenience foods are tempting, especially after a hard day's work, but the frequent use of these, and of eating out, is costly.



Many simple jobs in the house, such as minor repairs and some decorating can be done by the average person, thus saving money. Similarly, running costs of a home can be kept to a minimum by the careful use of gas and electricity.

Rather than keep much cash in the house, with the obvious temptation to spend it have just enough for your regular cash payments. Put the rest into some form of savings scheme.

Savings

If your savings are to keep their original value, then it is not enough to build up a hoard of coins or notes. Over the last few years, £1 has bought less and less. Items of food which added up to £1 five years ago may now cost £2 for the same items. This is inflation. To fight inflation your savings, however small, should be put to work so that they may earn more money – *interest* – and so make the original sum that you saved larger. The usual way to do this is to lend your money to other people needing money. They pay interest on this loan and this interest is added to your savings. There are many ways of lending your money and for the small saver the following schemes should be considered.

The Post Office

As your savings grow you may decide to open a National Savings Account. This can be started with as little as 25 p. You receive interest on your savings. If you wish to take out more than £50 in one week, then the Post Office will require a few days' notice.

If you are unlikely to want your savings for some time, you will get better interest by investing it in £1 unit National Savings Certificates, which are tax free. Higher interest can be obtained if the Certificates are kept for four years, or whatever time the Post Office fixes.

You can also save by buying £1 units of Premium Savings Bonds. The minimum purchase is £2. Although they do not give interest on your money, there is always the chance that you may be lucky enough to win one of the weekly or monthly cash prizes. You could win as much as £75,000 with only a £2 Bond!

British Savings Bonds can be bought in £5 units. These must be held for six months to gain any interest. The interest in 1979 was 9.5% per year on which tax must be paid. There is also a small tax-free extra bonus if the Bonds are held for five years.

You may find it convenient in your new job to join S. A. Y. E. – the Save As You Earn Scheme run by the Post Office, banks or your employer. As little as £1 per month may be saved or as much as £20. You must decide how much you can afford to save each month for you will need to keep it in for at least five years to gain your bonus. Five years' savings give you a bonus equal to one year's saving. For example, a monthly saving of £1 will give you £60 after five years plus a bonus of £14 making £74 in all. If you choose to wait a little longer and leave the money in for seven years, you will receive two years' bonus or £88. Your savings can be made either in cash at the Post Office each month, or by a standing order with your bank, or through a National Giro account, or through your employer.

Banks

Many people now have their wages paid into a bank account. A *current account* is useful for paying bills by cheque, or for standing orders, but remember that no interest is added to a current account and a charge is made for each cheque you write out.

If your wage is paid into such an account, it is wise to transfer part of it to either a deposit or savings account. Interest is paid on the money in your deposit account but you have to give seven days' notice before withdrawing any money.

A savings account offers a higher rate of interest than a deposit account on the first £250. With larger amounts the rate of interest is the same as for deposit accounts.

Previous notice of withdrawal is not required in a savings account.

On opening a bank account, either near your home or place of work, you will need to give the bank a sample of your signature. You will also be asked for a reference. Probably someone you know who already has an account with the bank will be willing to give you a reference. You will receive a paying-in book for use each time you put money in and a personal cheque book for each time you wish to take money out of your current account. Every few months you will receive a statement from the bank of how much money you have in your account.



Trustee Savings Banks

These differ from other banks in that they are backed by the state and no charges are made for transactions. However, the rates of interest tend to vary depending upon how much notice you give for withdrawal.

Building Societies

If you are looking for a good profit on your savings, you may decide to invest your money with one of the building societies. They provide a good rate of interest which you receive with Income Tax already paid. If you require a loan for house purchase at any time, the fact that you are already a subscriber will prove an advantage. It is usually possible to withdraw up to £500 on demand.

Any of the above organizations will be only too happy to give you help and advice about the form of savings most likely to suit your personal requirements. There is also a wide range of booklets available for you to take home and study.

1. Find the English equivalents in the text. Learn the underlined words by heart.

Заработок, получка	Прямой платеж на банковский счет
Совокупный доход	Отчисления на страховку
Профсоюзный взнос	Чистый доход
Платежка	Денежный перевод
Обналичивать	Личное денежное содержание
Сумма, облагаемая налогом	Разумная трата
Покупка в рассрочку	Еженедельные взносы
Расходы на жизнь	Текущие хозяйственные траты
Депозитный счет	Сберегательный счет
Необлагаемый налогом	Деньги на счету
Сберегательная книжка	Уведомление
Прибыль от сбережений	Жилищно-строительное общество
Вложить деньги в...	

SAVING MONEY IS A FIRST STEP TOWARD WEALTH

Putting money away for the future also supports the banking system. Banks need a supply of savings to provide money for loans.

In the US, people who want to start a savings have many choices. Banks, savings-and-loans and credit unions are traditional places to open an account.

Credit unions are cooperatives for people who are linked in some way. For example, the members may work for a university or a government agency. Most credit unions are non-profit organizations.

Savings are protected up to a limit if a federally guaranteed bank, savings association or credit union ever fails. Savers have their money guaranteed up to one hundred thousand dollars.

Banks and other financial organizations pay interest on savings accounts. But the interest rates are low. Certificates of deposit are another way to save. They pay higher interest rates.

With a certificate of deposit, a person agrees not to withdraw an amount of money for a period of time. The term could be three months, or it could be several years. Longer terms, and larger amounts, pay higher interest. People can withdraw their money early but at a cost.

Another way to save is through a money market fund. This is a kind of mutual fund. Mutual funds invest money from many people. Money market funds pay higher interest than savings accounts. The money is usually placed in short-term government securities. Money market funds, however, may not be federally guaranteed like other kinds of savings.

In a number of countries, including the United States, people have been saving less and less. The Organization for Economic Cooperation and Development is a group of thirty industrial countries. A report from the O. E. C. D. shows that in nineteen ninety Americans had a household savings rate of seven percent.

This year, it is expected to be one-half of one percent. That is below the other members except Australia, Denmark and New Zealand. Next year, though, Americans are expected to save more than one percent of unspent earnings.

In Japan, the second largest economy, the savings rate in nineteen ninety was fourteen percent. The estimate for this year and next is five percent.



*Written by Mario Ritter.
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Discussion

1. Below are a number of ways of saving or making money. Note down which you think are sensible and which you would not recommend. If you are working in a group, discuss your notes. If you are working on your own, write a brief summary of them.

- 1) **buying in bulk to beat inflation**
- 2) looking out for genuine **reductions** and real **bargains** in the sales
- 3) buying supermarket **brands** rather than **brand-name products**
- 4) buying **economy-size** packets and tins of things
- 5) collecting packet tops that offer **discounts** on the next **purchase**, have '5p **off**' labels on them or contain forms for **special offers**
- 6) looking out for special **HP (hire-purchase) deals** at **good rates of interest**
- 7) delaying **payment of bills** until the **final demand**
- 8) taking your holidays **out of season** at **cheap rates**
- 9) **buying second-hand** clothes in **jumble sales** or **charity shops**
- 10) buying products that offer **trading stamps** or **gift vouchers** or **competitions** with once-in-a-lifetime **prizes**
- 11) using the telephone at **off-peak, cheap-rate** times
- 12) **shopping** only at places where money can be **refunded** rather than goods **exchanged**
- 13) changing your **foreign currency** when the **rates of exchange** are favourable
- 14) checking your **bank statement** and **cheque counterfoils** to make sure there are no errors
- 15) looking after **receipts** and **guarantees**

2. With the other members of your group, figure out a reasonable money budget for living in the city you are in.



A. Decide on the average amount of money people spend on the following items per month. What is the total amount? Compare your figures with those of other groups.

Rent	_____
Food	_____
Transportation	_____
Medical Care	_____
Education	_____
Entertainment	_____
Clothing	_____
Utilities (gas, electricity)	_____
Telephone(s)	_____
Other	_____
TOTAL	_____

B. What is the least amount of money you think you would need each month to survive in this city?

C. If you were given \$50, how would you spend it? \$500? \$5 000? \$50 000? 1 000 000?

UNIT 4. MONEY IDIOMS

- **money down the drain** – money wasted. *Why do you spend all your money on a hobby like model trains; it's all money down the drain.*

- **to be in the money / to be rolling in money** – to be extremely rich.

- **to have money burn a hole in one's pocket** – to be in possession of more money than one is used to and to be unable to stop oneself spending it. *James can't wait to spend all that money you gave him; it is burning a hole in his pocket.*

- **a money spinner** – a means of making money quickly with very little effort. It usually refers to ideas or projects.

- **a licence to print money** – a business that is so profitable that it is like having permission to print money. These words were spoken by Lord Thomson when he took over the Independent Broadcasting Authority at its inception in 1967.

- **hush-money** – money paid to someone in return for keeping silent about a crime.

- **ready money** – money that is immediately available.

- **to knock some money off** – to offer a reduction in price.

- **to spend money like water** – to spend large sums of money recklessly without considering the cost.

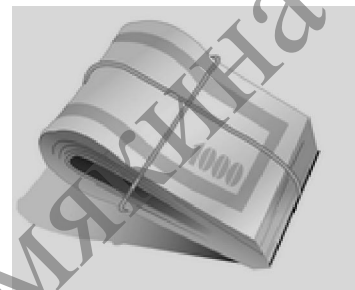
- **to throw good money after bad** – to try to recover money one has invested in an unsuccessful business by paying in still more, even though there is no chance of getting the money back. *I wouldn't lend Henry any more money now he's lost so many of his customers. It would be throwing good money after bad.*

- **to throw money at something** – to finance (usually at the taxpayers' expense) a business or enterprise which is losing money. *You won't make the company efficient by throwing money at it. The only solution is to replace the management.*

- **money is no object** – the amount of money spent is of no importance in comparison with the object desired.

- **to put one's money where one's mouth is** – to give practical assistance to a cause one has been openly supporting by, for instance, contributing money to it. *You have made so many speeches denouncing cruelty to animals. Isn't it time you put your money where your mouth is?*

- **to give someone a run for his money** – to put someone to a great deal of trouble before he gets what he wants. *The visiting team beat us in the end but we gave them a run for their money.*



- **to have a run for one's money** – to get plenty of enjoyment for one's effort, even if one doesn't achieve everything one hoped for.

- **for my money** – if I had to make the choice. *For my money, this bottle of champagne is better value than the others, even though it is a good deal more expensive.*



Cash

- **to cash in on** – to take advantage of. *The dwarf cashed in on his abnormality to advance his career in the theatre.*

- **hard cash** – money that consists of banknotes and coins as opposite to cheques. *The advertising agency won't accept cheques any more, only hard cash.*

Change

- **to get no change out of** – to get no help or satisfaction from. *We complained to our neighbour about the behaviour of his children but we got no change out of him.*

Coin

- **to coin money** – to make so much money from one's business that it is almost the same as minting it oneself.

- **to pay back in the same coin** – to retaliate by using the same method. *Jukes has attacked us in his advertising overseas; we will pay him back in the same coin.*

- **the other side of the coin** – the opposite standpoint, showing the disadvantages as against the advantages. *Flying has enormous advantages over other means of transport; it is not only much faster but much less tiring. The other side of the coin is that it is boring and takes all the novelty out of travelling.*

- **to coin a phrase** – to invent a phrase in order to express a new idea.

Mint

- **in mint condition** – as good as new, perfect. *These books are as good as the day they were printed; they are in mint condition.*

Cheque

- **a blank cheque** – permission to do whatever one considers desirable or necessary. *I've been given a blank cheque to modernize the company's equipment.*

Penny

- **to make an honest penny** – to make an honest living through hard work.

- **to turn up like a bad penny** – a bad character who returns just when one was hoping to be rid of him.

- **the penny drops** – the point of a remark is at last understood after a great deal of difficulty. *I don't know how many times I told my husband that I was bored with fishing, but when he found me asleep over the rod one day, the penny dropped at last. He never took me fishing again.*

- **to go/be two a penny** – to be in such plentiful supply that the pay offered is very small. *You had better think of another way to make a living; artists are two a penny.*

- **a penny for your thoughts** – what are you thinking about? May I know, or is it private? The person addressed is usually lost in thought.

- **not to have/to be unable to rub two pennies together** – to be penniless, without any money; often said of someone who started without any money and got rich quickly. *When I first met Tom three years ago, he couldn't rub two pennies together; look at him now!*

- **not to care two pence for** – to be totally indifferent to. *I don't care two pence what Martin thinks.*

- **to cost a pretty penny** (coll) – to cost a considerable sum of money. *It will cost you a pretty penny to take Jackson to Court if you lose.*

- **to spend a penny** – to pay a penny for the use of a public toilet. The price has risen in the last few years, but the phrase remains the same.

- **penny wise pound foolish** – by trying to save a little one can lose a large sum. *Herbert insisted on taking the bus to London Airport instead of a taxi. As a result, he missed his flight and had to pay £150 extra for a later one. Penny wise pound foolish!*

- **a penny-farthing organization** – an organization that is managed inefficiently for lack of money or resources. *We would have won the election if we had had a computer and a properly staffed office instead of the penny-farthing organization we had to make do with.*

- **more kicks than halfpence** – criticism or punishment instead of gratitude. *I get more kicks than halfpence for looking after my sister's dog when she is away on holiday. She always complains that I spoil the dog and give it too much to eat.*

Shilling

- **to cut off with a shilling** – to disinherit a son. In the old days it was the custom for a father, who had been displeased with his son, to pay him a shilling and tell him to leave.

Dollar

- **to bet one's bottom dollar** – to be absolutely certain that something is going to happen or not going to happen. *If my stockbroker recommends a share, you can bet your bottom dollar that it will go down.* The bottom dollar is the dollar at the bottom of a stack of banknotes, so if one bets one's bottom dollar, that means all the money in one's possession.

- **the million/64 million dollar question** – the question that everybody would dearly like to know the answer to.

Gold

- **a gold-digger** – an adventuress who obtains money from men by making use of her physical attraction.

- **as good as gold** – very well behaved, Often said of a child who has befit looked after by a relative or friend In the absence of the parents.



- **a gold-mine** – a lucrative source of income. *This business could be a gold mine if it were properly developed.*

- **worth one's weight in gold** – someone whose services are considered invaluable. Often said of a trusted servant, or employee who cannot be easily replaced.

- **to have a heart of gold** – to be a kind, generous, forgiving person whose qualities are much appreciated.

- **a crock of gold** – a large reserve of money which will support one in old age. The crock of gold at the end of tin rainbow – a treasure that is unattainable, a mere dream.

- **fool's gold** – a worthless product of venture which is mistaken by foolish or ignorant people for something of great value. *A firm which fell victim to a "fool's gold" swindle has collapsed with debts of £500,000 and the loss of 50 jobs.* Literally, iron pyrites which, being yellow in colour, are sometimes mistaken for gold.

Silver

- **to cross one's palm with silver** – to bribe someone.

- **thirty pieces of silver** – the money paid to Judas Iscariot for betraying Jesus Christ. This phrase is used as a symbol of betrayal.

Diamond

- **a rough diamond** – someone whose kindness is concealed by a rough, unpolished manner. A rough diamond is a diamond before it has been cut and polished. *Jane's boy-friend is a bit of a rough diamond, but he's very nice when you get to know him.*

- **diamond cut diamond** – a contest between two equally sharp or cunning people. The diamond is the hardest substance in the world, so it can only be cut by another diamond. *The two experts argued fiercely with each other the whole afternoon. It was diamond cut diamond.*

BUSINESS IDIOMS

Bad egg. Испорченным яйцом называют человека, которому нельзя доверять. Например, бизнес партнера, который не выполняет обязательства договора, или сотрудника фирмы, который постоянно обманывает руководство. «Мошенник», «негодяй» – скажем мы о нем на русском.

He's a bad egg – don't believe anything he says. Он мошенник – не верь ни одному его слову!

This businessman has a reputation of a bad egg. Nobody wants to deal with him. У этого бизнесмена – репутация мошенника. Никто не хочет иметь с ним дела.

To be in the red. Человек или фирма «находятся в красном», когда они имеют долги. Эта идиома имеет двойственное происхождение. С одной стороны, красный – цвет опасности, цвет какой-то проблемы. Отсутствие денег как нельзя лучше подходит под эту категорию! С другой стороны, в Англии и Америке ростовщики и банки писали письма должникам с пометкой красными чернилами, что-нибудь, типа: «Превышен лимит карты» или «У тебя долги! Верни их!».

I am overdrawn again. I hate being in the red! У меня опять перерасход. Ненавижу быть в долгах!

The phone company found itself about one million dollars in the red. Обнаружилось, что телефонная компания имеет долг в один миллион долларов.

Fat cat. Толстым котом, естественно, называют богатого человека, но эта фраза имеет несколько неодобрительный оттенок. Вы можете назвать «толстым котом» богача, если вы не одобряете то, как он тратит деньги, на что он их расходует. В русском это «толстосум», «денежный мешок». В последнее время так чаще всего называют бизнесменов, спонсирующих какие-то политические кампании.

Lawyers are the fat cats in our town. They've got tons of money. Адвокаты – толстосумы нашего города. У них тонны денег.

The owner of this company decided to sponsor "LDPR". What a fat cat! Владелец этой компании решил спонсировать ЛДПР. Вот это денежный мешок!

Cash cow. Эта английская идиома очень близка к русскому выражению «дойная корова». Так называют продукт компании, который приносит ей большой доход, но при этом не требует больших инвестиционных затрат.

With strong sales every year and big brand name Mercedes is a cash cow for DiamlerChrysler. Стабильный ежегодный объем продаж и бренд сделали Мерседес настоящей дойной коровой DiamlerChrysler.



Two bits. Если продавец торговой лавки в Америке для сдачи попросит вас поискать каких-то «two bits» (то есть «два кусочка»), не теряйтесь и не переспрашивайте, какие именно «кусочки» он имеет ввиду. Так американцы прозвали свои двадцать пять центов, или четверть доллара.

Could you please look for two bits, sir? I don't have change at all. Не могли бы Вы поискать двадцать пять центов, сэр? У меня совсем нет мелочи.

Put in one's two cents (досл. «вставить свои два цента»). Как и, пожалуй, везде, в Америке недолюбливает тех, кто по всякому поводу «puts in his cents» («вставляет свои два цента»), то есть высказывает свое мнение тогда, когда оно мало кого интересует. Вы, наверное, уже вспомнили о русском аналоге этой идиомы – «вставить свои две копейки».

Everybody is tired with this know-all man; his is always putting his two cents in every discussion. Все устали от этого всезнайки, он всегда вставляет свои две копейки в любой спор.

Queer as a three-dollar bill. Даже тот, кто никогда не был в Америке, подозревает, что трехдолларовых банкнот там не выпускается. Называя так человека, хотят сказать, что он очень странный, или «чудак, каких свет не видывал».

The foreign student in our group seemed to be queer as a three-dollar bill at first, but then we got accustomed to each other. Иностраннный студент поначалу казался очень странным, но потом мы привыкли друг к другу.

Feel like a million dollars. Сравнивая себя подобным образом с деньгами, американец хочет сообщить Вам, что в жизни у него все прекрасно и ему не на что жаловаться.

I feel like a million dollar today and I have a plenty of plans for the future. Я прекрасно чувствую себя сегодня и у меня множество планов на будущее.

Buy (something) for a song. Заходя в один магазин за другим в поисках нужной вещи, каждый стремится купить ее «for a song», то есть «за песенку». Но это не значит, что в английских магазинах и лавках принято собираться ценителям музыки. Так говорят об очень недорогих и выгодных покупках.

I bought this fur-coat for a song at the end of season. Эта шуба досталась мне почти бесплатно в конце сезона.

White sale. Те, кто побывал за рубежом, знают о существовании подобных распродаж. Но это совсем не говорит о существующей дискриминации по расовому признаку их посетителей. Так часто называют распродажи постельного белья.

White sales are quiet often in the streets of our city. Распродажи постельного белья довольно часто бывают на улицах нашего города.

A hard sell. Подобные «тяжелые продажи» переживает скорее не сам продавец, а покупатель. Ведь так говорят о тех работниках магазинов, которые «давят» на посетителей, буквально уговаривая их что-либо приобрести.

The shop assistant gave me a hard sell on the camera, so I left the shop. Продавец-консультант начал просто уговаривать меня купить фотоаппарат, поэтому я ушел из магазина.

Under the hammer. Если вещи оказались «under the hammer», то есть «под молотком», им вряд ли угрожает опасность быть уничтоженными. Единственное, что может с ними случиться – это то, что они найдут своего покупателя. Ведь так говорят о вещах, которые продаются на аукционе, то есть «с молотка».

The Picasso's painting went under the hammer for one million dollars. Картина Пикассо была продана на аукционе за миллион долларов.

Nest egg. Если Вы временно не работаете, а Ваша жена, вдруг, решила пойти на курсы повышения квалификации и говорит, что у неё есть на это «nest egg», не думайте, что она сошла с ума и решила довести Вашу семью до ручки, наоборот, Ваша жена экономный и запасливый человек и курсы она оплатит из «денег, отложенных (ею) на черный день».

I made a nice nest egg when I was working and I am now able to go to school. Когда я работала, я накопила приличную сумму денег, отложенных на черный день, и теперь я могу пойти учиться.

Cost a pretty penny. Друг жалуется Вам на то, что ремонт его автомобиля в сервис-центре стоил «a pretty penny»? Вам следовало бы задуматься перед тем, как Вы соберетесь отремонтировать свой автомобиль в сервис-центре, так как не исключено, что ремонт в сервис-центре Вам, как и Вашему другу, также не «обойдется в копейку».

It is going to cost a pretty penny to get my car fixed. Ремонт моего автомобиля обойдется в копейку.

To pay through the nose. Наконец-то Вы купили автомобиль своей мечты. И все Ваши знакомые, в один голос, уверенно говорят, что Вы, наверняка, «paid through the nose», но Вы не понимаете, причем тут Ваш нос?

Ваш нос тут и правда не причем, Ваши знакомые просто уверены, что Вы «заплатили бешеные деньги» за этот автомобиль.

That fellow will make his family pay through the nose to keep him out of goal. Этот парень заставит свою семью заплатить бешеные деньги лишь бы спастись от тюрьмы.

Chicken feed. Если кто-то из родных у Вас просит «chicken feed», то не подумайте, что в качестве домашнего животного он завел цыпленка и просит у Вас небольшую порцию корма для него, он просит у Вас для себя «маленькое количество денег (крохи)».

His son always wants to borrow money and says that it is only chicken feed but little by little it adds up to a lot of money. Его сын всегда хочет занять денег и говорит, что это всего-навсего крохи, но мало-помалу это сводится к большой сумме денег.



Pennies from heaven. Ваш знакомый неожиданно разбогател и утверждает, что это «pennies from heaven», а Вы склонны думать, что у него галлюцинации? Лучше порадитесь за него, ведь ему очень повезло, так как жизнь преподнесла ему настоящий «подарок судьбы» или «неожиданную прибыль».

The money that I received from the government was like pennies from heaven and I was very happy. Деньги, которые я получил от государства, для меня подобны подарку судьбы. Я был очень счастлив.

Red cent. Узнав о существовании магазина, где все продается «for a red cents», то есть за «красные центы», не стоит полагать, что купить там что-либо могут только обладатели медных американских монет. Выражение «red cent» обозначает «незначительная сумма», или «копейки».

I bought this shirt for a red cent at the sale. Я купил эту рубашку за копейки на распродаже.

Money for old rope. Если кто-либо из Ваших знакомых похвастался тем, что ему удалось выручить «money for old rope», то есть «деньги за старую веревку», не принимайте его слова буквально и не пытайтесь заработать тем же способом. Это выражение переводится как «деньги, заработанные без особых усилий».

Many people think top-models get money for old rope. Многие полагают, модели зарабатывают деньги без особых усилий.

Spend a penny. Если в Вашем присутствии иностранец решил ненадолго покинуть Вас, объясняя это необходимостью «spend a penny», то есть «потратить пенни», не спрашивайте его, как он это делает. Подобный вопрос будет верхом бестактности, ведь это выражение значит «пойти в туалет».

Excuse me, but I have to leave you for a while. I need to spend a penny.
Извините, мне необходимо ненадолго вас покинуть. Мне нужно в туалет.

A penny for one's thoughts. Любопытные англичане часто предлагают «заработать» подобным способом своим окружающим. Ведь когда они предлагают «a penny for your thoughts» (то есть пенни за ваши мысли), это обозначает, что они им не терпится узнать, о чем вы думаете.

I will give you a penny for your thoughts! Your face expression is so inscrutable! О чем ты думаешь? У тебя такое загадочное выражение лица!

LIVING WITHIN YOUR MEANS

1. Read a series of letters from a young man to his father and answer the questions.

1. Where do you think Harry is? Where do you think he came from?

2. What are three challenges Harry has faced since coming to the city? Have you ever been in a similar situation?

3. How did Joe help Harry? What did Joe warn him about?

2. Throughout the letters you'll find idioms listed below. Underline the idioms and number them on the list in the order in which you find them, can you tell what they mean by how they are used?

_____ get one's hands on smth

_____ for a song

_____ cost an arm and a leg

_____ in the black

_____ hang on

_____ cough up

_____ take someone to the cleaners

_____ bounce a check

_____ search high and low

_____ in the red

_____ doesn't grow on trees

_____ live within one's means

_____ stretched too thin

_____ stay put



February 5

Dear Dad,

I'm sorry it's taken me so long to write. I wanted to wait until I had an apartment, but although I've searched high and low, I still have not been able to find one I can afford. Life in the city is a lot more expensive than I thought it would be. It'll be pretty hard to live within my means. Can you send me some more money? I am sure I'll find a job soon.

Love,

Harry

February 27

Dear Dad,

I know you are doing the best you can, but I can't live on \$50 a week! Everything here costs an arm and a leg, so I would really appreciate if you could send a little more. I tried to get my hands on a used car so it would be easier to get out and look for a job, but I've had no luck. One man said he could get me a good deal on an old Chevy, but he wanted me to cough up \$500 BEFORE I even saw the car! Meanwhile, my bank account keeps getting smaller. I've already bounced one check, so now the corner supermarket will only accept cash from me. I am just stretched too thin. Can't you help me, please?

Love,

Harry

March 19

Dear Dad,

Thanks for the cash. I'll try to hang on until I get a job. I had an interview a couple of days ago, and I thought it went really well, but they decided to hire someone else instead. I'm getting kind of desperate – you know money doesn't grow on trees, and I've got bills to pay! Could you send me a little more? I'll let you know as soon as I find a job.

Love,

Harry

April 2

Dear Dad,

I love this city! I'm finally ready to settle down and stay put. Last week, I met a guy whose sister I knew in high school, and he has really helped me a lot. His name is Joe Forrester. He warned me that a man who was going to rent me an apartment would try to take me to the cleaners, so Joe offered to let me stay

in the basement of his house. It's a cosy little place on the west side of the town, and because I don't have much money, he's letting me have it for a song! Joe also talked to his boss about finding me a job, and guess what! I start work on Monday! Finally my bank account will be in the black again – I'm getting tired of always being in the red. I knew everything would work out in the end. Thanks for your help, I'll call you soon.

*Love,
Harry*

3. The statements below refer to statements in those letters. Restate the sentences, using the appropriate idiom in each one.

1. Harry looked everywhere for an apartment, but he couldn't find one.
2. He thinks it'll be difficult to only spend the amount of money he had previously budgeted to live in the city.
3. Everything is extremely expensive.
4. Harry tried to get a car but wasn't able to.
5. The man who tried to sell him a car said that Harry had to come up with \$500 before he could even see it!
6. Harry wrote a check for which he did not have enough money in his account.
7. He has too many expenses and not enough money to cover them.
8. Harry says he will try to endure his situation until he can get a job.
9. Everyone knows that money is not readily available.
10. Harry is finally ready to stop moving around from place to place.
11. A man was trying to overcharge Harry for an apartment.
12. Joe is letting Harry stay in his basement for very little money.
13. When he starts working, Harry will finally be out of debt.
14. Harry is tired of having so much debt.

4. In a widely read business newspaper, a regular columnist named "Manny" answers readers' questions about financial issues and gives them advice on how to spend their money. Read the following letters and substitute one of the idioms listed below for each of the numbered phrases. Change the idioms as needed to fit the sentences.

get one's hands on smth
for a song
cost an arm and a leg

bounce a check
search high and low
in the red



in the black
hang on
cough up
take someone to the cleaners

doesn't grow on trees
live within one's means
stretched too thin
stay put

Dear Manny,

For the last 5 years I've lived close enough to my job to have always walked to work. Now I am about to move, so I need a car. I am on a very limited budget. Can you give me some advice on getting a good deal on a car?

Sincerely,

Carla

Dear Carla,

The first thing I would advice you to do is 1 (not to move) _____. Obviously, if you can avoid having to 2 (come up with) _____ the money for a car, you will be better off. If you are 3 (financially overextended) _____ now, you will probably have a very difficult time 4 (living within your budget) _____ after you buy a car. Remember that besides the cost of the vehicle, gasoline, repairs, and insurance often 5 (cost a great deal) _____. However, if you are determined, I would suggest buying a used car rather than a new one. You might find someone willing to give you a previously owned car 6 (for very little money) _____.



Dear Manny,

My favourite hobby is stamp collecting, and over the years, I have put together a fairly impressive collection. Recently a man asked if I would be interested in buying a very rare stamp from the 1800s. It is a great opportunity to add to my collection, and besides, it will continue to increase in value. The problem is that I would have to go into debt to buy it. What should I do?

Sincerely,

Walter

Dear Walter,

I can tell you would love to 7 (acquire) _____ this particular stamp for your collection, but I don't think it is worth it if you have to 8 (go into debt) _____. I recommend first of all that you have the stamp appraised so you can be certain of its actual value. This man may be trying to 9 (cheat you and get more than the stamp's real worth) _____. Then I would 10 (conduct an extensive search) _____ for similar stamps: it may be not as rare as you think, I know that truly valuable stamps 11 (are not readily available) _____, but perhaps if you can 12 (preserve) _____ for a while longer, you will have another opportunity to buy one when you have more money. Above all, don't try to buy it if you don't have enough money in your checking account to cover it. It's against the law to intentionally 13 (write a bad check) _____. Besides, it's just common sense to stay 14 (out of debt) _____. You'll be much better off in the end.

Role Plays

-1-

You are all on the lending committee at a large bank. It is your job to determine to whom you should give a loan. The bank loses a lot of money on bad loans, so it is important to accurately determine the credit risk of the loan applicants. You have been authorized to give only one of the following people a loan for \$15,000. Who will it be? What are the terms of your loan? Are there any conditions the applicants must meet? When must they begin repaying the loan? How much will their monthly payment be?

Leona bates – 32 years old

Has 2 small children. Never married; doesn't receive financial assistance from the children's father. Dropped out of high school but later completed the necessary requirements. Wants to be a school teacher; needs the money to complete her education. Has worked for 5 years as a teacher's aide in an elementary school; has received very positive evaluations.

Jared north – 51 years old

Has one adult son. Worked for 26 years at a car factory; was fired last year because of chronic alcoholism. Says he has stopped drinking. Works for a delivery service now, but needs a new van if he is going to be able to keep his job; his old one keeps breaking down.

Esther and George Benson – both in their late 40s

No children. Met and got married when they were both working for an interior design company. Would like to start their own business. The field of interior design is highly competitive, but they have an extensive list of clients that they say have agreed to follow them

-2-

BUYER: You have been looking for an emerald necklace for a long time to give to your girlfriend, and finally you found one that is perfect! The only problem is that you're not sure the vendor is giving you a fair price; besides, you don't have the money. You would have to go into debt to pay for it. But it's so beautiful... What should you do?

VENDOR: Try to convince this man he's not going to find a necklace like this anywhere else – he should take advantage of your offer. You are even willing to let him have it for less money than it's actually worth.

-3-

ADULT DAUGHTER: You have just moved away from home and it's a lot more difficult than you thought it would be to survive. Call your parents and tell them of your difficulties. Ask for more money.

PARENT: Your child has just moved away from you for the first time, and is having a tough time. Advise your child on the importance of learning to be financially responsible though it may be hard at first.

Writing with idioms



Make a small brochure based on the situation described below.

A large bank has asked you to write a brochure that they will send to new credit applicants. In it, you must offer advice to help people realize the dangers of overusing their credit cards. Credit card debt is a big problem for many people who have not learned to properly manage their money. It is easy to get into the habit of continually buying on credit, always with a “pay later” attitude. When “later” comes, many find themselves unable to get out of debt. The bank you work for has begun an advertising campaign to encourage the responsible use of credit. They are planning to mail this brochure to every person who wants to get a credit card. Be sure to use the idioms in your brochure.

UNIT 5. BARGAINS

1. The title of this text is Bargains. Here are some possible definitions of the word. Which ones do you agree with?

- 1) a goodwill gesture made by shopkeepers to their customers;
- 2) a selling technique;
- 3) something sold at an unusually low price;
- 4) an opportunity not to be missed;
- 5) a trick to make you buy something that you do not really want.



2. The passage is from *How to be poor* by George Mikes, a Hungarian writer who lived in Britain. Read the first two paragraphs of the passage and decide which definition he would agree with.



1. Let us take the orthodox definition of the word bargain. It is something offered at a low and advantageous price. It is an opportunity to buy something at a lower price than it is really worth. A more recent definition is: a bargain is a dirty trick to extort money from the pockets of silly and innocent people.

2. I have never attended a large company's board meeting in my life, but I feel certain that the discussion often takes the following lines. The cost of producing a new – for example – toothpaste would make 80 p the decent price for it, so we will market it at £1.20. It is not a bad toothpaste (not specially good either but not bad), and as people like to try new things it will sell well to start with; but the attraction of novelty soon fades, so sales will fall. When that starts to happen we will reduce the price to £1.15. And we will turn it into a bargain by putting 5 p OFF all over it, whereupon people will rush to buy it even though it still costs about forty-three per cent more than its fair price.

3. Sometimes it is not 5 p OFF but 1p OFF. What breathtaking impertinence to advertise 1 p OFF your soap or washing powder or dog food or whatever. Even the poorest old-age pensioner ought to regard this as an insult, but he doesn't. A bargain must not be missed. To be offered a 'gift' of one penny is like being invited to dinner and offered one single pea (tastily cooked), and nothing else. Even if it represented a real reduction it would be an insult. Still, people say, one has to have washing powder (or whatever) and one might as well buy it a penny cheaper. When I was a boy in Hungary a man was accused of murdering someone for the sake of one pengo, the equivalent

of a shilling, and pleaded guilty. The judge was outraged: “To kill a man for a shilling!... What can you say in your defense?” The murderer replied: “A shilling here... a shilling there...” And that’s what today’s shopper says, too: “A penny here... a penny there...”

4. The real danger starts when utterly unnecessary things become ‘bargains’. There is a huge number of people who just cannot resist bargains and sales. Provided they think they are getting a bargain they will buy clothes they will never wear, furniture they have no space for. Old ladies buy roller-skates and non-smokers will buy pipe-cleaners. And I once heard of a man who bought an electric circular saw as a bargain and cut off two of his fingers the next day. But he had no regrets: the saw had been truly cheap.

5. Quite a few people actually believe that they make money on such bargains. A lady I know, otherwise a charming and seemingly sane gill, sometimes tells me stories such as this: “I’ve had a lucky day today. I bought a dress for £120, reduced from £400; I bought a suitcase for £40 reduced from £120 and I bought a beautiful Persian carpet for £600, reduced from £900”. She feels as though she has *made* £660. She also feels, I am sure, that if she had more time for shopping, she could make a living out of it.

6. Some people buy in bulk because it is cheaper. At certain moments New Zealand lamb chops may be 3 p. cheaper if you buy half a ton of them, so people rush to buy a freezer just to find out later that it is too small to hold half a ton of New Zealand lamb. I once knew a couple who could not resist buying sugar in bulk. They thought it a tremendous bargain, not to be missed, so they bought enough sugar for their lifetime and the lifetime of their children and grandchildren. When the sugar arrived they didn’t know where to store it – until they realised that their loo was a very spacious one. So that was where they piled up their sugar. Not only did their guests feel rather strange whenever they were offered sugar to put into their coffee, but the loo became extremely sticky.

7. To offer bargains is a commercial trick to make the poor poorer. When greedy fools fall for this trick, it serves them right. All the same, if bargains were prohibited by law our standard of living would immediately rise by 7,39 per cent.

3. Read the rest of the passage and decide which paragraphs are about:

- a) how a new product is sold;
- b) buying in large quantities;
- c) defining what a ‘bargain’ is;
- d) how the writer feels about people who waste money on bargains;
- e) an unusual way of ‘making’ money;
- f) things people buy just because they are bargains;
- g) how people react to small price reductions.

4. Answer the questions about these words and expressions:

1. *the attraction of novelty soon fades*: Are (a) more, or (b) fewer people likely to buy the product?

2. *breathhtaking impertinence*: Is this (a) unbelievable rudeness, (b) a waste of time, or (c) a clever sales technique?

3. *in bulk*: Does buying in bulk mean (a) buying in large quantities, (b) buying as much as you can, or (c) buying too much?

4. *it serves them right*: Is the writer (a) sympathetic, or (b) unsympathetic towards people who are tricked into buying bargains?

5. Look at the following general statements. Can you find examples in the passage which illustrate these statements?

1. Bargains are often a way of making expensive products look cheap.

2. Very small price reductions are an insult to the customer.

3. People often buy things they don't want because they are bargains.

4. Some people seem to believe that they make money when they buy a bargain.

5. Buying in bulk is often thought to be a cheap way of buying.

6. People like to try new products.

7. People react in the same way to small price reductions as they do to big ones.

6. The writer creates a humorous effect by the use of exaggeration. For example; 'Old ladies will buy roller-skates ...' Can you find any more examples of amusing exaggeration in the passage?

7. Do you look around the shops for bargains? Have you ever bought anything that you didn't need just because you thought it was a bargain? What was the best bargain you have found?

8. Bargaining also means negotiating to bring the price down. In what circumstances can you bargain in your country?



UNIT 6.

WHO WANTS TO BE A MILLIONAIRE?

THE VERGER

Albert Edward Foreman had been verger at St Peter's, a fashionable church in Neville Square, London, for sixteen years. Albert Edward was very proud of his job and his church. But there was one special feature about Albert: he couldn't read or write. When one day a new vicar discovered this, he told him that unless he learnt to read and write within three months, he would lose his job. Albert Edward refused and the vicar gave him a month's notice to leave. That evening Albert sadly locked the church and began to walk home.



Albert Edward was a non-smoker and a total abstainer, but with certain latitude; that is to say he liked a glass of beer with his dinner and when he was tired he enjoyed a cigarette. It occurred to him now that a cigarette would comfort him and since he did not carry them he looked about him for a shop where he could buy a packet of Gold Flake. He did not at once see one and walked on a little. It was a long street but there was not a single shop where you could buy cigarettes.

"That's strange," said Albert Edward.

To make sure, he walked right up the street again. No. There was no doubt about it. He stopped and looked reflectively up and down.

"I can't be the only man who walks along this street and wants a cigarette," he said. "A person who had a little shop here selling tobacco and sweets would do very well."

He stopped suddenly.

"That's an idea," he said. "Strange how things come to you when you least expect it."

He turned and walked home and had his tea.

Next day he went along the street and by good luck found a little shop to let that looked as though it would exactly suit him. Twenty-four hours later he had taken it and when a month after that he left St Peter's, Neville Square, for ever. Albert Edward Foreman set up in business as a tobacconist and newsagent. His wife said it was a dreadful come-down after being verger of St Peter's, but he answered that you had to move with the times, the church wasn't what it was, Albert Edward did very well. He did so well that in the

course of the years he had acquired no less than ten shops and he was making money hand over fist. He went round to all of them himself every Monday, collected the week's takings and took them to the bank.

One morning when he was there paying in a bundle of notes and a heavy bag of silver, the cashier told him that the manager would like to see him. He was shown into an office and the manager shook hands with him:

"Mr. Foreman. I wanted to have a talk with you about the money you've got in deposit with us. Do you know exactly how much it is?"

"Not within a pound or two, sir: but I've got a pretty rough idea."

"Apart from what you paid in this morning, it's a little over thirty thousand pounds. That's a very large sum to have on deposit and I should have thought you would do better to invest it."

"I wouldn't want to take any risks, sir. I know it's safe in the bank."

"You needn't have the least anxiety. We'll make you out a list of absolutely gilt-edged securities. They'll bring you in a better rate of interest than we can possibly afford to give you."

A troubled look settled on Mr. Foreman's distinguished face. "I've never had anything to do with stocks and shares and I would have to leave them all in your hands," he said.

The manager smiled. "Well do everything. All you'll have to do next time you come in is just sign some forms."

"I could do that all right," said Albert uncertainly. "But how should I know what I was signing?"

"I suppose you can read," said the manager a trifle sharply.

Mr. Foreman gave him a disarming smile.

"Well, sir, that's just it. I can't. I know it sounds funny, but there it is. I can't read or write, only my name, and I only learnt to do that when I went into business."

The manager was so surprised that he jumped up from his chair. "That's the most extraordinary thing I've ever heard."

"You see, it's like this, sir. I never had the opportunity until it was too late and then somehow I wouldn't. I got obstinate, if you know what I mean."

The manager stared at him as though he were a prehistoric monster.

"And do you mean to say that you've built up this important business and amassed a fortune of thirty thousand pounds without being able to read or write? Good God, man, what would you now be if you had been able to?"

"I can tell you that, sir", said Mr. Foreman, a little smile still on his aristocratic features. "I'd be verger of St Peter's, Neville Square."

Glossary

verger someone who looks after a church

Gold Flake a once-popular brand of cigarette

gilt-edged securities a form of financial investment which doesn't lose its value easily

1. Guess the meaning.

abstainer	latitude	come-down	takings
move with the times		a rough idea	disarming

2. Read and choose the best answer.

1. Albert left his job as verger because

- a) *he didn't like it.*
- b) *he couldn't do it as there was so much reading and writing involved.*
- c) *he was asked to leave.*

2. Albert opened a tobacco and sweet shop because

- a) *there wasn't one in the street near where he lived.*
- b) *he had always wanted to.*
- c) *his bank manager had advised him to do so.*

3. The bank manager wanted to see Albert because

- a) *he knew that Albert was having financial problems.*
- b) *he wanted to know how Albert had made so much money.*
- c) *he thought Albert should invest his money more sensibly.*

4. When the bank manager found out that Albert couldn't read or write, he was

- a) *angry.*
- b) *amazed,*
- c) *amused.*

5. Albert said that if he had been able to read and write, he would have

- a) *had a different type of job altogether.*
- b) *remained in his old job.*
- c) *made a lot more money.*

3. Read and think. In what way would you say that Albert had good business sense? What is ironic about his story?



4. Find the word or expression in the text which has a similar meaning to the following:

- thoughtfully;
- to be successful in business;
- making a lot of money;
- worry;
- a worried expression;
- aristocratic;
- a little angrily;
- very strange or funny;
- stubborn;
- collected.

DOUBLE YOUR MONEY!

1. Work in pairs. How many questions in the quiz can you answer without using a dictionary?

2. Listen and check. For each question you answered correctly, you win the figure stated. Who won the most?

Quiz

£10

What were first minted in ancient Lydia (part of what is now Turkey) about 2,600 years ago?

- | | | | |
|---|-------------------------|---|--------------|
| A | automatic cash machines | B | coins |
| C | one armed bandits | D | credit cards |

£25

Someone who has no money at all is often described as ...

- | | | | |
|---|-------|---|-----------|
| A | broke | B | broken |
| C | bust | D | shattered |

£50

Which of these might a child receive from his/her parents?

- | | | | |
|---|--------------|---|-----------|
| A | a fee | B | a pension |
| C | pocket money | D | a subsidy |

£100

Something so valuable it cannot be bought can be described as...

- | | | | |
|---|-----------|---|-----------|
| A | valueless | B | priceless |
| C | worthless | D | pricey |

£250

If a company goes out of business because it cannot pay its debts, it...

- | | | | |
|---|-----------------|---|---------------|
| A | is in the black | B | breaks even |
| C | is in the red | D | goes bankrupt |

£500

Which of these is money given to someone in authority to get them to do something dishonest?

- | | | | |
|---|-----------|---|----------|
| A | a tip | B | a bribe |
| C | a deposit | D | a ransom |

£1,000!

Which of these is not a way of describing someone who hates spending money?

- | | | | |
|---|--------------|---|---------|
| A | flashy | B | stingy |
| C | tight fisted | D | miserly |



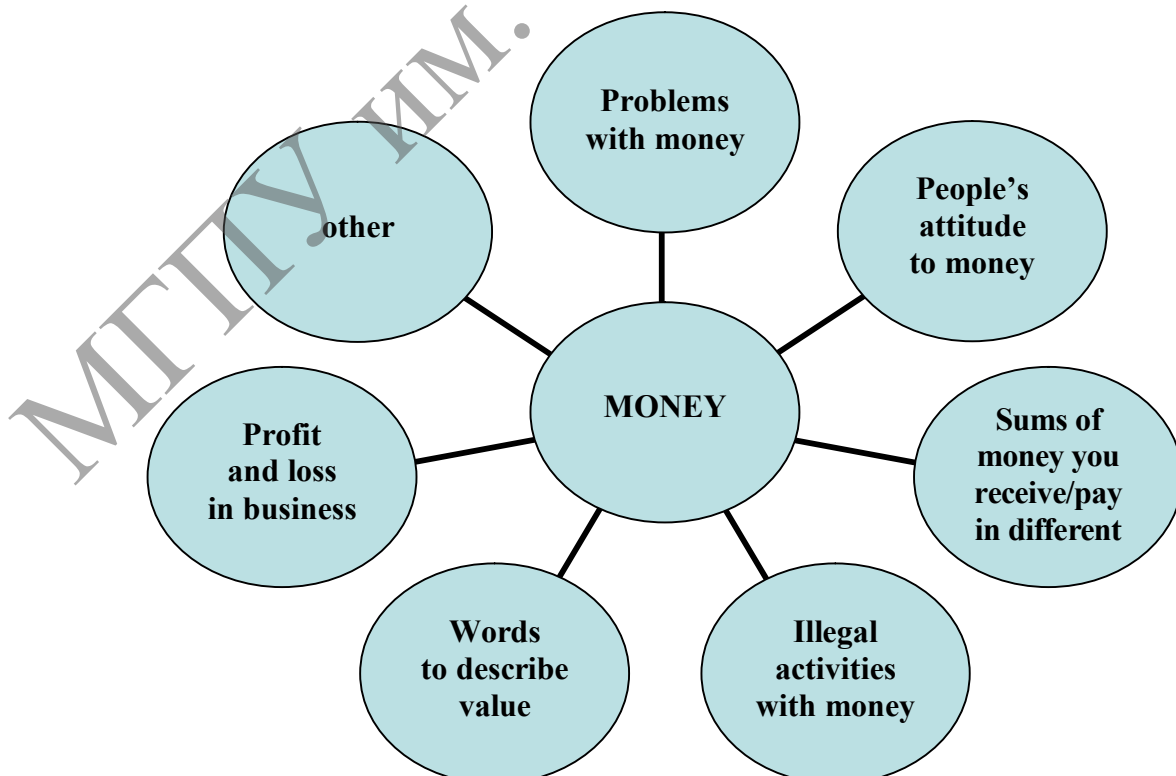
3. How much can you remember from the recording? Answer as many questions as you can individually, and then compare answers in groups.

- a) In what circumstances might someone
- ... receive a subsidy?
 - ... expect a tip?
 - ... charge a fee?
 - ... pay a deposit?
 - ... demand a ransom?
 - ... go bankrupt?

- b) Have you ever
- ... been completely broke?
 - ... bought something 'valuable' that turned out to be worthless?
 - ... won money from a one-armed bandit?
 - ... paid or been offered a bribe?

- c) Do you know anyone who is
- ... really stingy?
 - ... always in the red?
 - ... really flashy with their money?

4. Underline the phrases relating to money in the quiz and the tapescript. Write the words under the headings below.



5. a) Work in groups. Read the well-known sayings about money. What do they mean? Think of as many arguments as you can for and against each idea.

“Money makes the world go round.”

“Neither a borrower nor a lender be.”

“Money is the root of all evil.”

“Take care of the pennies *and* the pounds will take care of themselves.”

“In life, the rich get richer and the poor get poorer.”

“Money can’t buy happiness.”

“Money can’t buy everything. For example: poverty.” Nelson Algren.

“Money has only one use – to give one independence from his enemies.”
Humphrey Bogart.

“Ready money is Aladdin’s lamp.” Lord Byron.

“Money makes a man.” John Clarke.

“Money is coined liberty.” Fyodor Dostoevsky.

“Money often costs too much.” Ralph Waldo Emerson.

“Money isn’t everything, according to those who have it.” Malcolm S. Forbes.

“Money is paper blood.” Bob Hope.

b) Your teacher will choose one student to talk for a minute about one of the sayings above. Other students can challenge them if they deviate from the topic or repeat themselves.

GETTING RICH QUICK: THE RISE OF THE TV QUIZ SHOW

1. Are there any ‘big money’ TV quizzes in your country? What do you have to do, and what kind of prizes do you win?

2. Read the text about TV quiz shows. Note:

a) the name of two 1950s quiz shows.

b) when *Who Wants To Be a Millionaire?* began.

c) the names of the three lifelines on *Who Wants To Be a Millionaire?*

d) the name of the first \$million winner.

e) why Lertlak Panchanawapron was both lucky and unlucky.

3. Discuss these questions in groups.

• Has there been a version of *Who Wants To Be a Millionaire?* in your country?

• Would you like to appear on a show like this? Why? Why not?

- How many times would you be prepared to phone the contestants' hotline in order to get on?
- What kinds of questions would you most dread in a general knowledge quiz? What would be your strongest areas?
- Can you think of any ingenious ways of winning any TV quiz show that you watch? Tell the class and decide whose idea is the cleverest.

Quiz shows first became popular in the USA in the 1950s, radio and TV shows such as *The \$64,000 Question* and *Twenty-One*, pulling in huge ratings. But scandals about feeding correct answers to contestants (later the subject of the Robert Redford movie, *Quiz Show*) undermined the public's faith in the shows, and the TV quiz went into temporary decline – in the US at least. With the growth of television in the '60s and '70s, the prizes gradually got bigger – and the formats for the shows more lavish and imaginative.

A key breakthrough came with the British quiz, *Who Wants To Be a Millionaire?* which first appeared in 1998. The formula was simple multiple-choice questions of increasing difficulty, with the contestant in the hot seat having three lifelines if they're stuck – 'Phone a Friend', 'Ask the Audience' and '50:50', where the computer takes away two wrong answers, and leaves the correct answer and one remaining wrong answer. The big prize money that attracted viewers to the show was funded by an equally simple idea: would-be contestants paid a small charge to call telephone hotlines to enter their names for the show. These proved so popular that viewers had to phone dozens of times to stand any chance of appearing. This ingenious formula proved so successful that the show has been sold to more than fifty countries worldwide. In fact, it's probably being shown somewhere in the world as you read this!

John Carpenter became the first \$million winner on the American show in 1999 – but things haven't always gone according to plan. On the Thai version of the show, Lertlak Panchanawapron had exhausted her three lifelines by the fifth question when she was amazed to see the answer she thought was correct highlighted on her monitor screen. She picked it and continued choosing the highlighted answers until she had answered all fifteen questions, winning 1 million baht in the process. "I didn't notice anything," said the presenter. "Just that she was very smart despite not having much education." Unfortunately the show's producers were more suspicious and Lertlak later confessed to noticing the highlights around the correct answers – the computer was mistakenly showing her the host's screen! After her winner's cheque had been returned, she was given another chance... and failed on the fourth question.

However, contestants have come up with other ingenious ways of reaching that elusive million...

4. You are going to read about one quiz show contestant, Patrick Spooner. Read article 1 from an Australian newspaper. Why was the article written about him?

I. Broke backpacker wins \$250,000

An English backpacker, who was so broke that he slept on a friend's floor, won \$250,000 cash in a television quiz last night. Paddy Spooner, who has only a week left in Australia before his visa expires, scooped the biggest prize so far on Channel Nine's *Who Wants To Be a Millionaire?*

A self-described 'professional backpacker', Mr Spooner, 32, struck it rich by answering 10 multiple-choice questions. The final question which he answered correctly was to name the year in which the last convicts were transported to Fremantle: 1868. He decided to take the money when he didn't know the answer to the next question – worth \$500,000 – which asked him to name the science field in which Australian Sir T. W. Edgeworth specialised: geology.

Mr Spooner borrowed a friend's phone to make 215 \$1 phone calls before successfully registering for the show.

From Illawara Mercury 29/04/99

5. a) Can you guess the next stage of Spooner's plan? Read article 2 from the British press and check your ideas.

b) What were the similarities between his TV appearances in Britain and in Australia?

II. What do you mean 'it's only a game'?

The top prize remains elusive, but *Who Wants To Be a Millionaire?* contestant Paddy Spooner may have found a novel way to win the golden sum. Mr Spooner walked off with £250,000 following his appearance on the top British TV quiz show on Thursday night.

But he was no rookie. The 33-year-old backpacker from Hampshire had already pocketed a fortune on the Australian version of the show. In April last year, he made headlines on the other side of the world when he scooped what was then the record prize of 250,000 Australian dollars. And given that Mr Spooner sees himself as a 'hemispheric commuter' who travels the world escaping from winter, there's a good chance he will soon pop up on the American version of the programme.

Clearly his grasp of general knowledge and doggedness – he called the *Who Wants To Be a Millionaire?* hotline 400 times before being selected – outline him as a budding quiz show professional.

BBC News 31/03/2000

6. a) **Predict what Spooner did next. Scan article 3 and check. What happened?**

b) **Tick the statements that reflect your opinion of Patrick Spooner. Explain why.**

- I feel sorry for him.
- He got what he deserved.
- People like him should be banned from games shows.
- I admire his ingenuity.

III. A toss of a coin costs contestant dear

With a toss of an old £1 coin, it all went horribly wrong for a shocked contestant on Gay Byrne's *Who Wants to be a Millionaire?* show last night who left with only €1,000 after winning well over half a million on the British and Australian versions of the show. Patrick Spooner (35) was left in total disbelief after he got a €4,000 question wrong when asked the name of top Irish actor Pierce Brosnan's youngest son.

He first asked the audience, 51 per cent of whom gave him the correct answer of 'Paris', but decided that this margin was too close and on opting for his '50:59' lifeline was left with 'Paris' and 'Tyrone'. A stunned Gay Byrne looked on as Patrick who was born in Britain, produced an old £1 coin from his pocket and said he was going to flip it to decide the answer.

At this stage Gay reminded Patrick that he could still use his 'phone a friend' lifeline but the tossed coin was already in midair and he opted for the wrong answer 'Tyrone'. Gay then helped the speechless contestant out of the chair just as the klaxon sounded to end the show.

Patrick has previously scooped \$250,000 on the Australian version of the show and another £250,000 on the British version. He moved to Dublin last year to try his hand at the Irish show, making up to 200 phone calls per week to get in. It is understood that his phone bills have reached €900. He now plans to resume his extensive travels which have taken him to 46 countries in four years. He was described as a 'professional backpacker' on the show.

Isabel Hurley

Irish Independent 4/03/02

7. **Can you remember the colloquial phrases used instead of the phrases in bold?**

- An English backpacker, who **had so little money** that he slept on a friend's floor ...
- Mr Spooner, 32, **made a lot of money** by answering ...
- But he was not **a complete beginner**.
- Last year, he **became famous** on the other side of the world.

- ... there's a good chance he will soon **appear unexpectedly** on the American version ...
- With a toss of an old £1 coin **things went badly** for a shocked contestant.
- He moved to Dublin to **see if he could succeed** on the Irish show.

8. Answer the following questions.

1. When did *Who Wants to be a Millionaire?* first appear on British TV?
2. What words follows these adjectives in the text?
 - a) temporary.....
 - b) would-be.....
 - c) highlighted.....
3. Choose the correct forms to complete the sentence.

The show *has sold / has been sold / is sold* to more than forty countries worldwide – in fact it's probably *been shown / being shown / shown* somewhere in the world as you read this.

4. Paddy Spooner described himself as a *professional*...
5. A *rookie* is:
 - a) a bird
 - b) a cheat
 - c) a newcomer
6. On which version of *Who Wants To Be a Millionaire?* did Paddy Spooner win the least money?

WHO WANTS TO BE A MILLIONAIRE?

1. The article is about people who win huge amounts of money in a lottery or on the football pools, and how this affects their lives. Which of the following do you think are good suggestions or bad suggestions for such people?

- If you win a lot of money, ...
- ... you should give up work.
- ... you should buy a new house.
- ... you mustn't let it change you.
- ... it's a good idea to keep it a secret.
- ... you should give money to everyone who asks for it.
- ... you should go on a spending spree.



What suggestions would you give to someone who has won a lot of money?

2. The words in A are in the article. Match a word in A with a definition in B.

A	B
Envy	a sum of money you receive unexpectedly
Fantasize	an aim, a reason for doing something
Fritter away money	a feeling of discontent because someone has something that you want
Jigsaw	to spend money foolishly on small, useless things
Windfall	to imagine, to dream
Purpose	a picture cut into pieces that you have to put together again

3. Read the article. The following sentences have been taken out of the text. Where do you think they should go?

- a) They were furious!
- b) we feel at home
- c) It is tempting to move to a bigger house
- d) ‘nothing but misery’
- e) what the money would do to us!
- f) it seems fantastic!
- g) most of their money will be frittered away
- h) if you lent him some money.

The National Lottery creates a millionaire every week in Britain. Maybe this turns you green with envy, but what is it actually like to wake up one day with more money than you can imagine?

Nearly all of us have fantasized about winning the big prize in The National Lottery. We dream about what we would do with the money, but we rarely stop to think about (1) _____.

For most of us, our way of life is closely linked to our economic circumstances. The different parts of our lives fit together like a jigsaw: work, home, friends, hobbies, and the local pub make our world. This is where we belong and where (2) _____. A sudden windfall would dramatically change it all and smash the jigsaw.

For example, most people like the idea of not having to work, but winners have found that without work there is no purpose to their day, and no reason to get up in the morning. (3) _____ in a wealthy neighbourhood but, in so doing, you leave old friends and routines behind.

Winners are usually advised not to publicize their address and phone number, but charity requests and begging letters still arrive. If they are not careful, (4) _____ or lawyers’ fees to protect them from demanding relatives, guards to protect their homes and swimming pools, and psychotherapists to protect their sanity!

People who get it wrong

There are many stories about people who can't learn how to be rich. In 1989, Val Johnson won £850,000 on the pools. Immediately, she went on a spending spree that lasted for four years and five marriages. She is now penniless and alone. "I'm not a happy person," she says "Winning money was the most awful thing that happened to me."

Then there is the story of Alice Hopper, who says that her £950,000 win four years ago brought her (5) _____. She walked out of the factory where she worked, and left a goodbye note for her husband on the kitchen table. She bought herself a villa in Spain, and two bars (one a birthday present for her eighteen-year-old son). After three months, her son was killed while driving home from the bar on the motorbike which his mother had also bought for him. She found the bars more and more difficult to run. She now sings in a local Karaoke bar to earn money for groceries. "I wish I was still working in the factory", she says.

'It won't change us!'

That's what all winners say when they talk to reporters and 50 television cameras as they accept the cheque and the kisses from a famous film star. And some winners, like Malcolm Price, really mean it. He refused to change his way of life when he won £2.5 million. The next Saturday night, he went to his local pub as usual, and as usual he *didn't* buy his friends a drink. (6) _____. He, too, is a lonely man now.

Imagine you are an average family and you have just won £1 million. At first (7) _____. Just by picking up the phone you can get the toilet seat fixed, and the leak in the roof repaired — all the problems that have been making your life miserable. "But, it won't change us, darling," you say to your wife. "Yes, it will!" she insists. "I want it to change us. It will make life better! It'll be brilliant!"

Already the children are changing. Just this morning they were ordinary, contented kids. Now they are demanding computer games, CD players, motorbikes ... "Hold on!" you shout. "Let me answer the door."

It is your neighbour, with a bunch of flowers and a loving smile on her face. "Congratulations!" she shouts. "I was 70 wondering if you could lend me ..." You shut the door.

In the first weeks you receive two thousand letters advising you how to spend your money, either by investing it or giving it to good causes your son comes home with a music system that is bigger than the living-room, your sixteen-year-old daughter books a holiday to Barbados with her boyfriend, and your wife buys a Rolls-Royce. "But darling," you say, "we haven't received one penny of this money yet! What about the broken toilet seat? What about the leaking roof? What about me?"

"I haven't forgotten you," says your wife. "I've bought you a racehorse!"

The next day you get a begging letter from a man who won the lottery a year ago. He tells you how he spent £2,000,000 in three weeks. He says (8) _____, he could start his life all over again. You begin to think dial winning a fortune brings more problems than it solves! You realize that you are quite fond of the broken toilet seat and the leaking roof after all.

A final thought

When you next buy your lottery ticket, or do the football pools, just stop for a minute and ask yourself why you're doing it. Do you actually want to win? Or are you doing it for the excitement of thinking about winning?

Comprehension check

1. Look back at the suggestions in the Pre-reading task. Have you changed your mind about any of them?
2. Answer the questions.
 - a. Does the magazine article talk more about the positive side of winning a lot of money, or the negative side?
 - b. How can a large amount of money affect...
... our work? ... our home? ... our friends?
 - c. How does the article say money can be 'frittered away'?
 - d. The following groups are mentioned in the article: charities, relatives, lawyers, security guards, psychotherapists. Which of them is speaking in the following lines?
"Tell me about your relationship with your father."
"Twenty pounds will feed a family for a month. Please give generously."
"Now, John, you know you've always been my favourite nephew."
"Sorry, sir. You can't go any further without permission."
"I strongly advise you to take them to court."
 - e. Give three facts each about the lives of Val Johnson, Alice Hopper, and Malcolm Price. Why are they all mentioned?
 - f. In the imaginary family that has won £1 million, who says, "It won't change us"? Who says, "want it to change us"?
 - g. What do the children want to have? What does the neighbour want?
 - h. Who in the family doesn't buy anything? What do the others buy?

What do you think?

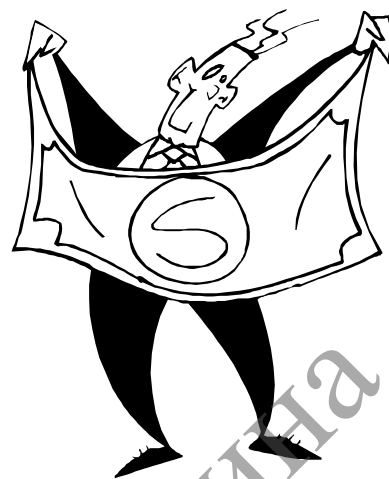
1. In what way is our life like a jigsaw?
2. How does winning a large amount of money smash the jigsaw?
3. Why do we need work in our lives?
4. In the story of the family that has won £1 million, what is the joke about the toilet seat?
5. What does he mean when he says, 'It won't change us'? What does his wife want to change?
6. What for you are the answers to the questions in the last paragraph of 'Who wants to be a millionaire?'



Vocabulary

Find a word or words in the text that mean the same as the following definitions. They are in the same order as they appear in the text.

- 1) not often;
- 2) very big;
- 3) break violently;
- 4) area around your house;
- 5) asking (for something) very strongly;
- 6) keep (smth) safe, defend;
- 7) a time when you go to the shops and spend a lot of money;
- 8) having not a penny;
- 9) basic things to eat like bread, sugar, vegetables;
- 10) a hole through which water gets in.



What would you do if you won a lot of money?

What would you do if you (1) ... US\$50 million in a lottery? Would you (2) ... your job and go on (3) ... for a year? You could (4) ... to all those countries you've read about. You could even (5) ... your own private plane and fly to the most (6) ... places *as* far away as possible!

You will want a large house – perhaps one which (7) ... all the luxuries of a modern mansion: an (8) ... swimming pool, two kitchens (one for European-style cooking and the other for Asian or African), a sauna, etc. The house must also have beautiful (9) ... from all the rooms and a huge private garden.

After you have bought your (10) ... house, you will need a television set and a stereo. Now is the time to buy the newest home cinema at a (11) ... of US\$100,000! The (12) ... and picture quality of the best of these home cinemas will be superior to any movie theatre in your town or city.

Then you will have to get a yacht with plenty of comfortable cabins on board so you can (13) ... your friends to take a voyage with you, but how will you get to your yacht? Certainly not by (14) You will need to make the (15) ... there in a very expensive car – preferably a car which costs at least US\$800,000.

Read the text and circle the word or phrase. A, B, C or D, which best fits each space.

- | | |
|-----------------------------|-----------------------|
| 1. A. gained | B. earned |
| 2. A. leave from | B. leave to |
| 3. A. holiday | B. the holiday |
| 4. A. book a journey | B. reserve a visit |
| 5. A. hire | B. adopt |
| 6. A. unwilling | B. foreign |
| 7. A. includes | B. contains |
| 8. A. indoor | B. indoors |
| 9. A. stolen | B. views |
| 10. A. luxurious | B. luxuriant |
| 11. A. fee | B. charge |
| 12. A. noise | B. listening |
| 13. A. invite | B. offer |
| 14. A. public transport | B. a public transport |
| 15. A. travel | B. expedition |
| 1. C. awarded | D. won |
| 2. C. leave | D. leave for |
| 3. C. holidays | D. the holiday |
| 4. C. organise a voyage | D. arrange a trip |
| 5. C. borrow | D. rent |
| 6. C. abandoned | D. remote |
| 7. C. consists | D. encloses |
| 8. C. inside | D. insides |
| 9. C. outlook | D. scenes |
| 10. C. luxury | D. luxuriance |
| 11. C. cost | D. rate |
| 12. C. broadcast | D. sound |
| 13. C. welcome | D. request |
| 14. C. the public transport | D. public transports |
| 15. C. journey | D. passage |

WINNING THE LOTTERY

1. Discuss the following questions in pairs. Do you think lotteries are a good idea?

- Would you like to win a large sum of money?
- If you won the lottery what would you spend your winnings on?



2. Read the descriptions below of how 8 people spent their lottery winnings.

Mrs A gave 95% of the money to a national children's charity, but kept 5% which she used to buy a holiday for her whole family,

Ms B gave 25% of the money to different charities and invested 25% in stocks and shares. She gave up her job and spent seven years training to be a doctor. She spent the rest of the money travelling round the world and staying in expensive hotels.

Ms C invested everything in stocks and shares and employed an accountant to look after her money.

Mr D invested 50% of the money in stocks and shares. He gave up work and used the rest to replace his salary for several years.

Mrs E used all the money to pay for private school and university education for her three children. She also made sure that they had anything they wanted: expensive clothes, holidays, computers, etc.

Mr F gave 33% of the money to an international voluntary organisation, spent 33% on new houses and cars for his family and spent the rest on a house, two cars, holidays, clothes and other luxuries for himself.

Mr G spent 15% of the money on repaying debts. He spent the rest on building his own recording studio to fulfil his ambition of making an album.

Mr H hid 10% of the money under his bed and invested 40% in a new internet company. He spent the rest on his wedding day and a six-month honeymoon.

3. Discuss the following questions in pairs. In your opinion who made the best/worst use of the money? Can you rank the different ways of spending the money in order from 1 to 8 (1 = best, 8 = worst)?

4. You have won one million euros and plan to give away a large percentage of your winnings. Read the suggestions (a–h) opposite and add two suggestions of your own.

5. With a partner, choose at least four of the suggestions (a–j) and decide how much you would spend on each one.

6. Take it in turns to present your ideas to the class. As you are listening write some questions to ask other students about their ideas.

7. When everyone has finished their presentation, ask your questions and give your opinion on the other students' ideas.

8. Rank the different ideas your class had for spending their winnings. Which group had the best ideas?

<p>a) <i>An international voluntary organization providing help to developing countries. They support health and education projects and provide the training for people in agriculture and industry. They pay the salaries for specialists to advise the governments on development issues. They also pay for young people from these countries to study in more developed regions of the world.</i></p> <p>Amount:</p>	<p>b) <i>A charity providing help for older people in your country. This charity gives money to centres offering free meals, entertainment and the chance to meet other people of a similar age. It provides funds to supplement the income of older people who find it hard to life on their own money.</i></p> <p>Amount:</p>
<p>c) <i>Your parents have very little money left after spending most of their savings on education you and your brothers and sisters. They usually have to buy only the cheapest food at the market or the shops. The house they live in needs repairs and they are unable to afford a car. They haven't had a holiday for ten years.</i></p> <p>Amount:</p>	<p>d) <i>You have a one-year-old child. You and your partner both work very long hours to make enough money to live. At the moment, your child is cared for by your sister but she has three children of her own and you feel guilty. Either you or your partner could give up work and bring up your child until school starts or you could employ a childminder or you could pay to send your child to a nursery.</i></p> <p>Amount:</p>

<p>e) Your brother, your two sisters and their children have a number of things they would buy if they had a little extra cash, such as a new car, a washing machine, a nice holiday, etc. They are going to be very upset if you don't give them anything and have threatened to never speak to you again.</p> <p>Amount:</p>	<p>f) You have been told that the most sensible thing to do with your money is to invest it in various stocks and shares. Some of the options are secure and you will make interest on your investment. Some, however, are risky and you may lose in the short term. The minimum investment is 100,000 euros.</p> <p>Amount:</p>
<p>g) You, your partner and your child have very few luxuries in your lives. You haven't had a good holiday for five years, but before you met you both used to travel a lot. Your house needs repairs and everything in it is old or given to you by other people. You only buy the cheapest food at the market or the shops. You and your partner argue because life is hard and you are both tired.</p> <p>Amount:</p>	<p>h) You hate your job. You would like to go back to college and retrain, which will let you do the job you have always wanted. It will give you a much bigger salary. The tuition fees, accommodation and materials for the course will cost at least 40,000 euros.</p> <p>Amount:</p>
<p>i) Your idea: Amount:</p>	<p>j) Your idea: Amount:</p>

A maze

Work in groups and read the role card below.

Congratulations! Or is it? You have won five million pounds. What are you going to do with it? Talk together until you all agree on what to do next. Your teacher will then give you a card with more information, and another decision to make. Carry on talking until you come to the end. The aim is to spend your money wisely without going mad!

Congratulations!

You have won
£5 MILLION!

Now you have to make some decisions.

Are you going to keep your win a secret, or will you go to a big London hotel to receive your cheque from a famous film star? Of course the press will be there, and your photo will be in all the newspapers.

If you want to remain anonymous,

go to

10

If you want to go to the hotel and the press conference,

go to

15

UNIT 7. WHAT DO PEOPLE DO WITH MONEY? WHAT DOES MONEY DO WITH PEOPLE?

BILL GATES AND WARREN BUFFETT TAKE THE TOP PLACES

A worldwide economic boom has yielded a record number of dollar billionaires in the past year, according to Forbes.

Their number rose by 15% to 793 with India taking the lead in Asia and new Russians lining up to fill the gap left by jailed Mikhail Khodorkovsky.

Microsoft's Bill Gates tops the list for the 12th year running, with a net worth of \$50bn (£29bn). The combined net worth of the 793 is \$2,6 trillion and US billionaires account for just under half the amount.

Top five billionaires

Bill Gates (US, Microsoft) – \$50bn

Warren Buffett (US, investor) – \$42bn

Carlos Slim (Mexico, industrialist) – \$30bn

Ingvar Kamprad (Sweden, Ikea) – \$28bn

Lakshmi Mittal (India, steel) – \$23,5bn

“A billion just isn't what it used to be,” said Luisa Kroll, Forbes magazine's associate editor, revealing the 20th annual list in New York. But she noted the figures were conservative estimates for different reasons. A very positive spreadsheet could indicate a desire to sell a business, she told reporters, while somebody about to divorce might seek to downplay their worth.

According to the 2006 list:

- the youngest billionaire is a Lebanese woman, 22-year-old Hind Hariri, who inherited \$1,4bn from her assassinated father, former PM Rafik Hariri;
- India's 23 billionaires have a combined net worth of \$99bn, surpassing former Asian leader Japan's 27 billionaires with their total worth of \$67bn;
- Russia's 33 billionaires now have a combined wealth of \$172bn, based largely on oil and gas prices, compared to a total of \$68bn for oil-rich Saudi Arabia's 11 billionaires.

'Whiff of inflation'

“Russia continues to astound us,” said Ms Kroll, as seven new billionaires were recorded from that country. Khodorkovsky, the former Yukos chief executive convicted of fraud and tax evasion last year, is now in a Siberian prison which allows its inmates to earn less than a dollar a day.

However, Forbes estimates he “still has somewhere below \$500mln,” said Ms Kroll. While New York has the highest number of resident billionaires with 40, Moscow is second with 25, and London comes third with 23.

Steve Forbes, Forbes’ chief executive and editor-in-chief, attributed the global rise in the number of billionaires to an economic boom. “The global economy has been growing the last two years at rates not seen since World War II, fuelled by a commodities boom with a whiff of inflation,” he said.

BBC News, Last Updated: Friday, 10 March 2006, 00:41 GMT

SUPER-RICH STOP SPOILING THEIR KIDS

Millionaires cut back inheritances to combat ‘afnuenza’

Pity America’s rich kids. Their millionaire parents are giving away their inheritances and limiting their legacies to ‘middle-class levels’. A study by Harvard University fundraiser and author Charles W Collier, has found that as many as 600,000 of the 3,2 million millionaires in the US will give away the bulk of their personal fortunes for fear of spoiling their children. It is part of a growing trend in the US; the fight against ‘affluenza’, the problems associated with having too much money.

Of course, affluenza is not restricted to the US – rich people are everywhere. But it is only in the US, particularly in Los Angeles, that they have managed to elevate the matter to one of enormous public concern, with a mass of TV documentaries, magazines and even bank seminars examining this trendiest of dysfunctional behaviours, Endemic as affluenza may well be, it is nothing compared with the behaviour of the super-wealthy as they take precautions against the condition affecting their offspring. This is especially so in Hollywood.

Take film stars Michael Douglas and Catherine Zeta-Jones, for example. Among their son Dylan’s christening gifts was a charity foundation, worth an estimated \$1,65mln, established to teach the boy how to give away money. “We shall see how he deals with this duly before giving him any more,” London *Sunday Times* quoted Douglas as saying. Said actress Jamie Lee Curtis, who together with film director husband Christopher Guest has adopted two children, Annie and Thomas: “I want them to have enough money to pay a restaurant bill, not buy the restaurant and tire the waiter.”

Susan Sarandon, who has two sons, Jack and Miles, with fellow actor Tint Robbins, put it this way: “Money addles the brain. I see enough damaged Hollywood brats around us to see what happens when parents are content to show their love posthumously.” The rich don’t want their children to end up like Raphael de Rothschild, heir to one of the world’s largest fortunes. He was found dead, at 23, on a New York pavement two years ago after overdosing on heroin. De Rothschild was ‘old money’ but many among the self-made millionaires believe there is a valuable lesson to be learnt from his demise.

Sociologists have been quick to point out that the new rich were entrepreneurs who derived satisfaction from earning money, not spending it. One, Jeremy Brighon, from South California University, points out that many of them were brought up in the 1960s with 'liberal guilt' about money. "That is why Bill Gates, the richest man in the world, said he would not leave his family more than \$100-million," Brighon said. "He and his wife, Melinda, do not want their two children to live a paranoid, pointless life. This is true of an increasing number of newly wealthy people beyond New York and Washington."

One particular fact that has alarmed the nouveau riche has found its way onto affluenza-related websites, and that is: the world's dollar billionaires together possess almost as much wealth as the poorest 50% of the planet's population: that is, just 358 people have as much money as about 2.5 billion others.

According to the information in the text, write the name of the person or people who:

- 1) is critical of other Hollywood parents and their spoiled children?
- 2) want to ensure their two children have a clear purpose in life?
- 3) conducted research into what US millionaires plan to do with their money after they die?
- 4) died at a very young age from drug abuse despite being the heir to a huge fortune?
- 5) set up a special charitable organisation for their son to contribute to?
- 6) wants her children to have enough money to enjoy themselves, but not enough to abuse it?
- 7) is critical of Hollywood parents who think it's enough to leave their children money in their will?
- 8) suggests a link between the fight against affluenza and the era people grew up in?

The Miser

A MISER sold all that he had and bought a lump of gold, which he buried in a hole in the ground by the side of an old wall and went to look at daily. One of his workmen observed his frequent visits to the spot and decided to watch his movements. He soon discovered the secret of the hidden treasure, and digging down, came to the lump of gold, and stole it. The Miser, on his next visit, found the hole empty and began to tear his hair and to make loud lamentations. A neighbor, seeing him overcome with grief and learning the cause, said, "Pray do not grieve so; but go and take a stone, and place it in the hole, and fancy that the gold is still lying there. It will do you quite the same service; for when the gold was there, you had it not, as you did not make the slightest use of it."

By Aesop

THE ONLY THING PEOPLE ARE INTERESTED IN TODAY IS EARNING MORE MONEY

Once upon a time there lived a beautiful young woman and a handsome young man. They were very poor, but as they were deeply in love, they wanted to get married. The young people's parents shook their heads. 'You can't get married yet,' they said. 'Wait till you get a good job with good prospects.' So the young people waited until they found good jobs with good prospects and they were able to get married. They were still poor, of course. They didn't have a house to live in or any furniture, but that didn't matter. The young man had a good job with good prospects, so large organisations lent him the money he needed to buy a house, some furniture, all the latest electrical appliances and a car. The couple lived happily ever after paying off debts for the rest of their lives. And so ends another modern romantic fable.

We live in a materialistic society and are trained from our earliest years to be acquisitive. Our possessions, 'mine' and 'yours' are clearly labelled from early childhood. When we grow old enough to earn a living, it does not surprise us to discover that success is measured in terms of the money you earn. We spend the whole of our lives keeping up with our neighbours, the Joneses. If we buy a new television set, Jones is bound to buy a bigger and better one. If we buy a new car, we can be sure that Jones will go one better and get *two* new cars: one for his wife and one for himself. The most amusing thing about this game is that the Joneses and all the neighbours who are struggling frantically to keep up with them are spending borrowed money kindly provided, at a suitable rate of interest, of course, by friendly banks, insurance companies, etc.

It is not only in affluent societies that people are obsessed with the idea of making more money. Consumer goods are desirable everywhere and modern industry deliberately sets out to create new markets. Gone are the days when industrial goods were made to last forever. The wheels of industry must be kept turning. "Build-in obsolescence provides the means: goods are made to be discarded. Cars get tinnier and tinnier. You no sooner acquire this year's model than you are thinking about its replacement.

This materialistic outlook has seriously influenced education. Fewer and fewer young people these days acquire knowledge only for its own sake. Every course of studies must lead somewhere: i.e. to a bigger wage packet. The demand for skilled personnel far exceeds the supply and big companies compete with each other to recruit students before they have completed their studies. Tempting salaries and fringe benefits are offered to them. Recruiting tactics of this kind have led to the 'brain drain', the process by which highly skilled people offer their services to the highest bidder. The wealthier nations deprive their poorer neighbours of their most able citizens. While Mammon is worshiped as never before, the rich get richer and the poor, poorer.

The argument: key words

1. Once upon a time: young woman, young man; poor, in love.
2. Parents objected to marriage: good job, good prospects first.
3. Young people complied: could get married.
4. Still poor: borrowed money for house, furniture, car, etc.
5. Lived happily ever after paying off debts; modern romantic fable.
6. We live in materialistic society; trained to be acquisitive.
7. 'Mine', 'yours' concepts from early childhood.
8. Success measured by money.
9. Keeping up with the Joneses: e.g. new TV; new car.
10. Jones and neighbours spending borrowed money, paying interest rates.
11. Not only affluent societies want more money; consumer goods desirable everywhere.
12. Modern industry creates new markets.
13. Wheels of industry: built-in obsolescence: e. g. cars.
14. Materialism influences education.
15. No knowledge for its own sake; purpose, more money.
16. Big firms compete; recruit students: big salaries, 'fringe benefits'.
17. Brain drain: services to highest bidder.
18. Wealthy nations deprive poorer neighbours of talented people.
19. Rich get richer; poor, poorer.

The counter-argument: key words

1. Interest in earning money not a modern phenomenon, but people not interested only in that.
2. Young people borrow money: a satisfactory arrangement: independent of parents, can start lives.
3. The argument proves nothing: only that living standards are better.
4. People interested in living decent lives consistent with human dignity.
5. Education is not money-orientated; it's skill-orientated; necessary because of modern technology.
6. Technology requires professionals, not amateurs.
7. Brain drain: skilled people are not always after more money but better work facilities.
8. A marked swing away from scientific studies has been noted: return to humanities; knowledge for its own sake.
9. Many young people not motivated by money: many reject materialistic values.
10. Many voluntary organisations (e. g. Peace Corps): idealistic, work without reward. A marked reluctance to work long hours for money: desire to enjoy life.
11. Social welfare in many countries makes it unnecessary for a struggle for money. State provides: education, medical services, etc.

Render the following texts into English.

ЧТО ЛЮДИ ДЕЛАЮТ С ДЕНЬГАМИ

В 1007 г. герцог Пал Эстергазм служил в посольстве в Лондоне. Однажды он осматривал на заводе чистокровных лошадей, назначенных на продажу, и спросил цену вороного жеребца.

– Дороговато для вас будет, – сказал управляющий.

– Ну, а все-таки?

– 10 тыс. фунтов.

– Покупаю, – ответил герцог и заполнил чек на 10 тыс. фунтов. И тут же, достав пистолет, пристрелил лошадь.



Рыцарю Рамону де Вину давно не давало покоя его богатство. Однажды он решил показать, на что способен настоящий дворянин, для которого деньги – ничто. Он привел на двор 30 благородных скакунов и на глазах у знатных гостей сжег их заживо.

Другой рыцарь, Бертрам де Рамбо, прослышав о подвиге де Вина, приказал запрячь в плуг яру волов и вспахать землю вокруг замка. Затем люди де Рамбо пошли с сумами по бороздам и посеяли 30 тыс. серебряных монет.

Все тот же Пал Эстергазм в честь знатных гостей готовил чан над пламенем тысячных банкнот. Своих лошадей подковывал золотыми подковами, причем так, чтобы когда он как посол, вступал в город, подковы отскакивали, а ликующий народ подбирал бы их.

О герцоге Бекинголе говорили, что однажды он появился на балу в платье, богато расшитом жемчугом, однако жемчужины были пришиты так слабо, что то и дело падали, раскатываясь в разные стороны. Дамы с восторгом собирали их, а когда захотели вернуть их беспечному хозяину, тот с глубокой учтивостью попросил оставить их у себя на память.

Молодая придворная дама в разговоре с герцогом Конти сказала, что ей хотелось бы иметь миниатюрный портрет певчей птички. Через несколько дней она получила от герцога простое золотое кольцо с крохотной птичкой под стеклом. Только стекло было не стекло, а плоский бриллиант огромной стоимости. Дама поблагодарила за любезность, но отослала бриллиант, объяснив, что не может принять столь дорогой подарок. В ответном письме герцог сообщил, что глубоко сожалеет о случившемся. Он истер возвращенный ему бриллиант и посыпал им письмо, чтобы просушить чернила.

Прокофий Акинфьевич Демидов считался во времена Екатерины Второй сказочным богачом и отличался большими чудачествами. Большие деньги платил тому, кто целый год пролежит на спине, не вставая. Или тому, кто в продолжение всего часа не моргнет. Уговаривал своего заводского приказчика за большие деньги повеситься, так как еще никогда не видел человека, который бы добровольно лез в петлю. Обанкротившемуся купцу Демидов помог десятью тысячами только за то, что тот исполнил одну из прихотей миллионера, пожелавшего прокатиться на прогоревшем купце: последний на четвереньках возил Демидова по комнатам.

Однажды Демидов напоил квартального до бесчувствия, обрил его, обмазал медом и обвалял в пуху. Потом, правда, подарил ему парик и мешок с червонцами.

ЧТО ДЕНЬГИ ДЕЛАЮТ С ЛЮДЬМИ

У англичанина Дэниэля Дансера была только одна рубашка, которую он носил до тех пор, пока она не сопрела. Он жалел денег на мыло и отмывался на берегу реки песком, а потом ложился и обсыхал на солнце. Жил он вместе с сестрой, которая по воскресениям готовила на целую неделю суп из костей и 14 пудингов – из расчета по 2 на день. Этим они питались изо дня в день, из года в год, пока старая леди

не заболела. Брата охватил страх, когда он подумал, что придется вызвать врача. «Я совершил бы грех, – сказал он, – вмешиваясь в промысел Божий. Если дни старой дамы сочтены, то не поможет ни один врач».

Промысел Божий, естественно, призвал вконец изголодавшееся существо, а господин Дэниэль был вынужден вступить в переговоры с похоронной конторой. Они долго торговались и, наконец, совершили такую сделку, что подрядчик сделает гроб, а дерево господин Дэниэль даст из своего леса. После похорон опечаленный брат долго сетовал, что подрядчик забил слишком много гвоздей в гроб. Сам он достиг 70-тилетнего возраста. Имущество его было солидное, но собирать его пришлось по частям: 2 500 фунтов нашли спрятанными в коровнике, золото на 500 фунтов оказалось в лошадиной кормушке, банкноты на 600 фунтов – в старой чайной кружке. Остальные деньги появились из мешков с соломой.

Осенью 1852 г. лондонские газеты сообщили, что на 72 году жизни скончался Джон Нильд, известный сквалыга. В возрасте 34 лет он унаследовал от отца громадное состояние в 250 000 фунтов и стал на путь сквалыжничества. Он был настоящим скрягой: торговался за каждый грош, никому не делал добра и был счастлив, если ему удавалось прокатиться на дармовщинку. Однажды морозной зимой случилось ему ехать почтовым дилижансом среди всякого скудного люда. Пока меняли лошадей, пассажиры с малыми средствами пошли в пивную и грелись там за стаканчиком бренди. Экономный господин остался дрожать в экипаже. Те пожалели его, сбросились и отослали рюмочку «бедному» господину.

Как всякий чистокровный скупердяй Нильд и к слуге относился как к противной стороне сделки: не давал ему есть, держал на сухом хлебе, крутых яйцах и небольшом количестве молока. Клад спать на голые доски и отпускал как можно меньше мыла для умывания. Он не позволял чистить щеткой свое платье, чтобы сукно не изнашивалось. В 1828 г. его постиг тяжелый удар: на бирже неожиданно упали ценные бумаги и он перерезал себе горло. Когда вскрыли завещание, выяснилось, что Нильд преумножил отцовское состояние до 500 000 фунтов и оставил их королеве Виктории.

В свое время самым известным скупцом среди нищих был один берлинский учитель. Днем он давал уроки словесности, а по ночам попрошайничал на улицах. Умер он в 1812 г. В сенях под полом у него было спрятано 20 000 талеров.

Даже став самым богатым человеком Америки, Джон Рокфеллер продолжал быть очень бережливым. К великому огорчению родных, он занасивал свои старые костюмы буквально до дыр.

Как-то раз он пригласил одного известного бизнесмена и его жену погостить летом в поместье «Форест Холл». Супруги прожили там 6 недель и очень приятно провели время. Вернувшись домой, они получили от Рокфеллера счет на 600 долларов за пансион.

Скряги-миллиардеры экономят на носках и чае

*В отличие от российских олигархов
они удавятся за каждый цент*

Мать пожалела денег на ногу сыну...

Одной из самых больших скряг в мире была Генриетта Хоуленд Грин – гениальная американская финансистка XIX века. Женщина, оставившая после своей смерти в 1916 году больше 100 миллионов долларов (примерно 20 миллионов сегодня), подогревала овсянку на батарее, так как считала, что пользоваться плитой накладно. Почти всю жизнь она провела в самых дешевых съемных квартирах, владея целыми кварталами в Чикаго. А однажды потратила целую ночь на поиски почтовой марки за 2 цента.

Но апофеозом «бережливости» стал другой случай: ее сыну ампутировали ногу из-за того, что Генриетта три дня искала бесплатную больницу. В возрасте 82 лет миллионершу хватил удар, когда она узнала, что кухарка «переплатила» за бутылку молока.

...а дедушка – на жизнь внука

Нефтяной король Джон Пол Гетти, который 30 лет назад со своими 4 миллиардами долларов считался самым богатым человеком на свете, экономил на всем. Например, на своей вилле он установил таксофоны для гостей, чтобы не платить за их разговоры.

Когда в 1973 году похитили его внука Джона, дедушка отказался выплачивать выкуп в 17 миллионов. Сжалился он только тогда, когда ему прислали конверт с отрезанным кусочком уха Джона. Но даже тут Гетти сэкономил. Он отдал лишь 2,7 млн. долларов.

Финансист живет в «хрущевке»

Второй в списке «Форбса» богач – американский финансист Уоррен Баффет (состояние – 44 миллиарда долларов) – по Уоллстрит разъезжает на непрестижной в его кругу и далеко не новой машине Lincoln Towncar с номерным знаком THRIFTY, что означает «бережливый». Да и малогабаритную квартирку, купленную еще 40 лет назад всего лишь за 30 тысяч долларов, менять пока не спешит.

Скромная «Нива»

На старенькой Morris Minor долгое время ездил богатый скандинав – основатель компании по производству упаковочных материалов Tetra Pak Ханс Раусинг. Однако пару лет назад миллиардер (состояние свыше 8 млрд. долларов) решил сменить авто. И приобрел... 12-летнюю российскую Ниву. Кстати, Раусинг прославился еще и тем, что всегда жестко торгуется в магазинах.

Бизнес на одноклассниках

Свою первую крону основатель компании ИКЕА и самый богатый швед Ингвар Кампрад (в его кубышке порядка 28 миллиардов долларов) заработал в начальных классах школы. Закупая оптом карандаши и ластики, будущий мебельный магнат продавал их втридорога одноклассникам. А деньги копил. Вот и сейчас миллиардер уже 14 лет ездит на одной и той же машине – Volvo 240, летает эконом-классом и останавливается в трехзвездочных гостиницах. А отпуск проводит с удочкой на берегу какой-нибудь речушки в родной Швеции.

Все «виртуальное»

Основатель одного из самых популярных интернет-поисковиков Гугл, наш бывший соотечественник, ныне гражданин США 33-летний Сергей Брин, заработал около 11 миллиардов долларов. Но живет в небольшой трехкомнатной квартире, сидит за рулем недорогой Тойоты. И это при том, что Гугл получает деньги за каждый заход на рекламную ссылку. У «неправильного миллиардера» нет ни яхт, ни вилл.

Замуж хоть за собаку

23-летняя американская актриса Уэнди Доркас выскочила замуж за кинорежиссера-миллионера Роджера Доркаса. Он был старше Уэнди почти в три раза, и актриса рассчитывала, что со временем миллионы муженька перекочат на ее счет. Через год семейной жизни Роджер скоропостижно скончался. Но когда адвокаты огласили его завещание, Уэнди пришла в ярость: ей достался в наследство... 1 цент. Все остальное (а это 64 миллиона долларов) режиссер завещал... своему псу Максимилиану.

Суд принял сторону собаки, но актриса нашла способ оставить миллионы себе – она... вышла замуж за Максимилиана. Оказалось, что когда Доркас открывал счет на собаку, ему пришлось оформить кобеля как гражданина США, чтобы выплатить необходимые налоги.

Брак актрисы с собакой даже зарегистрировали – бумаги-то у пса были в порядке. И когда Максимилиан околел, «вдова» унаследовала все его богатства.

Имидж – ничто, жажда – все?

Несколько лет назад британского миллионера Николаса фон Хоогстратена (состояние около 800 млн. долларов) посадили на десять лет за убийство компаньона. А полицейские, делавшие в доме Хоогстратена обыск, рассказали газетчикам о необычной находке. На кухне богача обнаружили залежи использованных пакетиков чая. Он их высушивал, а затем заваривал чай по новой. Через год, правда, миллионера выпустили. Однако мнение о нем как о жутком скупердье если и изменится, то не скоро.

Толстосумы страшно прижимисты

Исследования в США свидетельствуют: каждый четвертый американский миллионер носит ботинки не дороже 100 долларов, каждый десятый заплатил за свой костюм максимум 200 долларов. Лишь 50 процентов миллионеров согласны купить часы дороже 240 долларов, и только треть богатеев ездит на машине, которой еще нет 3 лет.



Толстосумами управляет страсть к деньгам. Когда богатство к ним приходит, они страшно боятся его потерять. Кроме как о деньгах, ни о чем не могут думать. И лечить это бесполезно. Помочь им может только самое сильное чувство – например, любовь...

UNIT 8.

CHARITIES IN DIFFERENT COUNTRIES

THE CHARITY INDUSTRY

A charity is an organization that raises money for a particular purpose such as helping the old.

In 1988 there were 157,000 registered charities in Britain and the money collected by these charities was worth £12.6 billion.

There are charities for every area of life and people give and collect money in many different ways.

Save the Children 

OXFAM 



British Heart Foundation
The heart research charity



Work in pairs.

Look at the logos of the UK charities.

What areas do you think they work in?

Look at this list of charities and charitable causes.

Which do you think are the most and least deserving?

- Help the Aged
- National Society for the Prevention of Cruelty to Children
- Royal Society for the Prevention of Cruelty to Animals
- Cancer research
- A group that protests against experiments on animals
- A local child who needs an expensive operation in America

Do you have similar organizations in your country? Are they charities?

Do you have many charities in your country?

When was the last time you gave money to a charity?

What was the charity? Why did you give to that charity?

Now discuss the meaning of this saying: *Charity begins at home, but should not end there.*

Compare your answers with another pair.

CHARITY

Charity is a term that refers to giving.

In Christian theology it is one of the three theological virtues, meaning loving kindness towards others; it is held to be the ultimate perfection of the human spirit, because it is said to both glorify and reflect the nature of God. In its most extreme form charity can be self-sacrificial. Charity is one conventional English translation of the Greek term *agapē*. It is a central part of most of the world's religions.

The term is also applied to organizations such as a charitable trust, a charitable foundation, or a corporation set up entirely for charitable purposes. These are set up for specific causes, such as curing diseases; providing goods or services for people or areas that lack them; nature conservation; and many others.



The act of giving money, goods or time to such a charitable trust or other worthy cause is described as charity or charitable giving. Charity is also used as a forename, intended to evoke the idea that one so named is a giving person.

In some countries (including the UK, Canada, Australia, and the US) a charitable organization needs, by law, to register with the government. This can reduce the possibilities of fraud and increase the opportunities for charities to receive tax breaks; it may also indirectly allow the government to influence the scope and agenda of charities (e. g. RSPCA Told to Put Human Needs Before Animal Pain).

According to a report of Center on Philanthropy at Indiana University published by the Giving USA Foundation, as of 2005, the number of charities is 1,010,395 charities in the USA.

With the advent of the Internet a new form of charity has come up where the person wanting to donate can do so for free by clicking on a banner ad displayed on a particular website. The sponsors then give a specific amount to the website every time a person clicks on their banner. The website subsequently donates the money collected for charitable causes.

Charitable trust

A **charitable trust** (or **charity**) is a trust organized to serve private or public charitable purposes.

Legal distinctions. A legal definition of a charitable purpose includes the relief of poverty, the advancement of education, the advancement of religion, or other purposes considered beneficial to the community.

Because of the benefits provided by charitable trusts, they are subject to certain benefits under the law.

Some charities are referred to as foundations. Charitable trusts are usually non-profit organisations or registered with the government of a country. The charity is then required to report its activities (especially financial ones) to the government, usually on an annual basis. There is normally an obligation to register a non-profitable charitable organisation, as the public is entitled to some oversight of organisations that wish to act for the public good. In the United States, because of the principle of separation of church and state, churches and other religious organisations are often exempt from this legal requirement, although they are often overseen by a church hierarchy. In the United States, there are complex tax law differences between private and public charities. The use of the word “foundation” in an organization’s name does not impart any legal benefit, generally speaking.

In many countries the charity sector is fast growing. Charities often take over services that used to be provided by the state, such as health, old age and unemployment, as the state finds it increasingly difficult to fulfill its traditional social responsibility.

Charities in different countries

In Australia, non-profit organisations and charities are registered with the Australian Taxation Office as deductible gift recipients (DGR).

Canada has over 75,000 registered charities, of which more than 40% are places of worship such as churches and mosques. Other registered charities include institutions such as universities and libraries. About 23% of registered charities exist to help the disadvantaged. Annual giving in Canada is over

\$90 billion CDN, if one puts a dollar figure on volunteer time. The most charitable province is Newfoundland, which has the highest rate of individual donations per capita. Canadians give, on average, \$239 dollars per year to charity. About one third of Canadians volunteer annually and 5% of corporations make donations. In Canada, approximately two-thirds of the funding for charitable foundations comes from the government.

The level of government funding has recently caused controversy as cutbacks have led to problems with such programmes as food banks. Another controversy is the denial of charitable status to environmental and political groups. There have also been calls for greater regulation of the charitable sector. Recent years have seen a new breed of charities that pour most of their donations into marketing. These groups grow quickly and attract many donors but a far smaller fraction of each donation goes to help the needy. Charities in Canada are registered with the Canada Revenue Agency (CRA). They are designated as a charitable organization, a public foundation, or as a private foundation.

United States

In the USA, the Attorney General of each state maintains a registry of charitable organizations. Donations to charities in the United States are deductible for income tax purposes if the organization has exempt status from the Internal Revenue Service. Any organization meeting the rules of that section can be classified a charity in the US, including trusts, foundations, and corporations.

United Kingdom

There were over 200,000 registered charities in the UK at the start of 2005.

The 180,000+ charities in England and Wales are registered with the Charity Commission for England and Wales. The Charity Commission has an online register listing them all. Many charities are also limited liability companies registered with Companies House. Using this latter model limits the liability of the Trustees and is the recommended model in the charity owns property, or employs people.

The 20,000 or so charities in the Scotland are registered with the Inland Revenue. However, in 2006 a bill will be passed, registering charities with The Office of the Scottish Charity Regulator (OSCR).

The 5,000 or so charities in Northern Ireland are registered with the Inland Revenue. There is no central register of these charities.

All the charities raise money for different causes, from charity for the poor and disadvantaged to funding vital medical research. Among the best known, with the highest incomes, are the National Trust, the Royal Society for the Prevention of Cruelty to Animals (RSPCA), the Royal National Lifeboat

Institution (RNLI), Oxfam, the Imperial Cancer Research Fund, the Cancer Research Campaign, the Salvation Army, Barnados, the Save the Children Fund, the Guide Dogs for the Blind Association, and the National Society for the Prevention of Cruelty to Children.

Charities raise money in many ways. Volunteers visit homes and ask for donations or collect contributions on busy shopping streets on Saturdays. In both these cases people who donate money are given a small sticker to wear (Formerly, small paper “flags” were pinned to clothing, so that such collection days were known as “flag days”, a term still sometimes used). Some charities hold special national fund-raising weeks for this purpose.

At a local level, many kinds of events are held to raise money for national and local charities. They include coffee mornings, bring-and-buy sales, car-boot sales, fetes, raffles, amateur sports contests or dramatic entertainments. Sponsored sporting events in which people take part in organized walk, run, swim, etc., and are “sponsored” by people who agree to give a certain sum to a particular charity if the event is successfully completed, are increasingly popular.

Charity appeals are regularly made on radio and TV. One kind of fund-raising event on TV is the “telethon” in which famous people appear or perform for no fee. Such programmes can bring in millions of pounds from the public, and the 27-hour telethon held by Independent Television in 1990 to raise money for the old people, children and disabled and regional charities raised over 26 million pounds.

Many firms give to charity, with large companies like British Petroleum and Marks and Spencer, donating millions of pounds annually. Some people, especially rich people, who have no heirs, leave large sums to charity in their wills. Many charities obtain much of their income in such a way.

Voluntary donations are also collected locally for “good causes” other than registered charities. For example, a fete might be held to raise money for repairs of the roof of the parish church.

There is an established tradition of charity work among show business and sport personalities, and celebrities often “sponsor” a favourite charity by becoming personally involved with its work and its fund-raising. Members of the royal family are involved with many charities, usually as president.

An Official registry of charities is kept by the Charity Commission, which is responsible for overseeing their activities, giving them advice and preventing fraud. One of the functions of the commission is receive the income from land and investments held by charities and to return it to them free of income tax. This tax relief helps the charities considerably.

1. Find English equivalents.

Организовывать с благотворительными целями,
обеспечивать товарами и услугами людей, нуждающихся в них,
пожертвования на благотворительность,

получать налоговые льготы,
жертвовать,
борьба с бедностью,
продвижение образования,
цели на благо сообщества,
быть освобожденными от,
давать отчет о финансовой деятельности,
ежегодно,
действовать на благо общества,
ежегодные пожертвования,
процент частных пожертвований на душу населения,
сокращение,
помощь нуждающимся,
компании с ограниченной ответственностью,
финансирование важных медицинских исследований,
проводить недели по сбору средств,
на местном уровне,
благотворительные призывы,
играть бесплатно,
получать большую часть дохода,
быть лично вовлеченным в.

2. Answer the following questions.

1. What does the term “charity” mean?
2. What is charitable giving?
3. What advantages do charitable organizations have?
4. What new for of charity appeared with the development of Internet?
5. What are the purposes of a charitable trust?
6. What are the obligations of a charitable organization?
7. Why is charity sector growing in some countries?
8. What organizations run charity activities in Canada?
9. Do people give to charity willingly in Canada?
10. What problems has charity faced in Canada?
11. How many charities are there in the UK and its parts?
12. What are the best known charitable organizations in the UK?
13. How do charities raise money?
14. What are “flag days”?
15. What events are held at a local level to raise money?
16. how does TV help to raise money?
17. Who donates money to charity? Does the Royal family participate?
18. Who oversees the activities of the charities in the UK?

UNIT 9. RAISING MONEY FOR CHARITY

WHY ME? I KEPT ASKING

**Millions of dollars
collected for the
hungry of Africa**

**Emergency
shipments of food
sent for the hungry
of Ethiopia**

**Children without
food**

**Famine in Ethiopia
Thousands near
death**

1. What is the subject of these newspaper headlines?
2. Does the problem still exist?
3. What have people around the world done to help?
4. What do you think the text is about?
5. Write down 5 words you expect to read in the text.

6. Read the text. Does it contain the words which you wrote down?

1. The news report that night was about a famine in Ethiopia. From the first seconds it was clear that it was a really monumental catastrophe. The pictures went of people who were so thin that they looked like beings from another planet. The camera focused on one man so that he looked directly at me, sitting in my comfortable sitting room. All around was the sound of death.

2. It was clear that somehow the world had not noticed this tragedy until now. You could hear the despair, grief and disgust in the voice of the reporter, Michael Buerk. At the end of the report he was silent. Paula started crying, then rushed upstairs to check our baby, Fifi, who was sleeping peacefully.

3. I kept seeing the news pictures in my mind. What could I do? I was only a pop singer – and by now not a very successful pop singer. All I could do was to make records which no one bought. But I would do that. I would give all the profits of the next Rats record to Oxfam. What good would that do? It would only be a little money but it was more than I could give just from my bank account. Maybe some people would buy it because the profits were for Oxfam. And I would be protesting about this disaster. But that was not enough.

7. Write down the number of the paragraph.

1. Which paragraph describes the feelings about the report?
2. Which paragraph describes what Geldof thought about after the report?
3. Which paragraph describes what was in the news report?

8. Fill in the blanks with words from the text. Write one word in each blank.

1) Geldof said that the problem was very, very big. He used the word _____.

2) Geldof said that the men, women and children did not look like people from earth. He used the words _____.

3) The reporter's voice showed that he did not know what to do about the situation. The situation also made the reporter feel very sad, and it was very bad to look at. Geldof said the reporter felt _____ and _____.

4) Geldof said that he would make a record and give the money to Oxfam. The word which he used for the money which he would earn was _____.

5) Geldof said that he would show that he could not accept this situation. He said he would _____.

9. What do you learn about Bob Geldof from the text?

1) He saw a news report on TV about the famine in Ethiopia. After the programme, he decided he had to do something about the problem.

2) Bob Geldof and his *wife* felt very bad after seeing the report.

3) His wife gave him ideas about how to help.

4) He felt really bad because his life was easy compared to the people in the report.

5) Bob Geldof was a pop singer at the time he saw the news report, but he was not making much money.

6) Bob Geldof knew many other people who wanted to help.

7) His ideas on how to collect money for the people in Ethiopia were very successful.

8) Bob Geldof wanted to do more than just make a record.

10. Have you seen any reports about famine on TV? Did you do anything about it?

11. Bob Geldof became famous for raising money for Africa. He organised events with other famous people. Do you think events such as Band Aid, Live Aid and Sport Aid are a good idea? Why? Why not?

12. Imagine that you want to do something to help the poor and hungry. Write a letter to Oxfam. You could include:

- how much you're enclosing
- what you or your government could do to help. Begin your letter like this:

your address
you city and postal code
today's date

Oxfam
Head Office
274 Banbury Road Oxford
Dear Sir or Madam,

I am writing to you because I would like to do something to help people who are poor and hungry.

ACTIONAID

ActionAid was founded in 1972 as a child sponsorship charity when 88 UK supporters sponsored 88 children in India and Kenya, the focus primarily being to provide children with an education. The organisation is now one of the UK's largest development agencies helping over 13 million of the world's poorest and most disadvantaged people worldwide, working with local partners to make the most of their knowledge and experience.

ActionAid International works in more than 40 countries in Africa, Asia, Latin America and the Caribbean. The international secretariat is based in South Africa, and operations are organised on a regional basis; managed from Kenya, Thailand and Brazil. Within each region there are a number of countries with an ActionAid office that manages the work there. The international functions for finance, policy, organisational development and marketing are based in the UK, and there is a US office in Washington DC for fundraising and influencing purposes.

ActionAid's work:

Over time ActionAid has moved from being a British charity based on child sponsorship to becoming an international coalition fighting poverty across the globe. ActionAid works with poor and marginalised communities throughout the world to help them recognise, promote and secure their basic rights, and control their own development. Its mission is to work with poor and excluded people to eradicate poverty and injustice.

In order to achieve its mission ActionAid works in the following areas: women's rights and gender equality; education; food rights; HIV and AIDS; emergencies and conflict; democratic governance; corporate accountability; trade justice; international aid and debt.

LIVE AID

Live Aid was a multi-venue rock music concert held on July 13, 1985. The event was organised by Bob Geldof and Midge Ure in order to raise funds for famine relief in Ethiopia. Billed as a “global jukebox”, the main sites for the event were Wembley Stadium, London, attended by 72,000 people, and JFK Stadium, Philadelphia, attended by about 90,000 people, with some acts performing at other venues such as Sydney and Moscow. It was one of the largest scale satellite link-ups and TV broadcasts of all time: an estimated 1.5 billion viewers in 100 countries watched the live broadcast.



Origins

The concert was conceived as a follow-up to another Geldof/Ure project, the successful charity single “Do They Know It’s Christmas?” performed by a collection of British and Irish music acts billed as “Band Aid” and released the previous winter.

The concert grew in scope as more acts were added on both sides of the Atlantic. As a charity fundraiser, the concert far exceeded its goals: on a television programme in 2001 one of the organizers stated that while initially it had been hoped that *Live Aid* would raise £1 million (\$1.64 million), the final figure was £150 million (approx. \$245.4 million) for famine relief. Partly in recognition of the

Live Aid effort, Geldof received an honorary knighthood. Music promoter Harvey Goldsmith was also instrumental in bringing Geldof’s and Ure’s plans to fruition.

Collaborative effort

The concert was started at 12:00 (GMT) in Wembley (UK). It continued at JFK Stadium (US) starting at 13:51 (8:51 AM Eastern time). The UK’s Wembley performances ended at 22:00. The US’s JFK performances and whole concert ended at 04:05 (11:05 PM Eastern time). Thus the concert continued for 16 hours, but since many artists’ performances were conducted simultaneously in Wembley and JFK the total concert’s length was much longer.

No one concert before had brought together so many famous performers from the past and present. However, some of the artists who had been announced earlier did not appear at the last minute, including Tears For Fears, Julian Lennon and Cat Stevens (who wrote a song for the Live Aid concert that he never got to perform – had he done so, he would have made his first public concert appearance since converting to Islam and changing his name to Yusuf Islam), while Prince provided a clip of 4 *The Tears In Your Eyes*.

It was the original intention for Mick Jagger to perform an intercontinental duet from the U. S. with David Bowie in London, but problems of synchronisation made it impossible – instead, Jagger and Bowie created a video clip for the song they would have performed, a cover of *Dancing In The Street*. Jagger still performed with Tina Turner live at the Philadelphia portion of the concert.

Each of the two main portions of the concert ended with their particular continental all-star anti-hunger anthems, with Band Aid's *Do They Know It's Christmas* closing the UK concert, and USA for Africa's *We Are The World* closing the US concert (and thus the day's proceedings).

Since the concert, bootleg videos and CDs have circulated widely. The concert was never supposed to have been released commercially, but in November 2004 Warner Music Group released a 4 disc DVD edition of the concert.

The Broadcasts

The concert was the most ambitious international satellite television venture that had ever been attempted at the time.

In Europe, the feed was supplied by the BBC. BBC's broadcast was opened by Richard Skinner, co-hosted by Andy Kershaw and included numerous interviews and chatters in between the various acts. The BBC's TV feed was mono, but the "BBC Radio 1" feed was simulcast in stereo. Due to the constant activities in both London and Philadelphia, the BBC producers omitted the Crosby, Stills, Nash & Young reunion from their broadcast. The BBC did, however, supply a "clean" feed to various TV channels in Europe.

ABC was largely responsible for the U. S. broadcast (although ABC themselves telecast only the final three hours of the concert from Philadelphia, hosted by Dick Clark, with the rest shown in syndication through Orbis Communications, acting on behalf of ABC). An entirely separate and simultaneous U. S. feed was provided for cable viewers by MTV. The MTV broadcast was presented in stereo, and accessible as such for those with special receivers of the time, as there were very few stereo TVs in the summer of 1985, and few television stations were able to broadcast in stereo. While the BBC telecast was run commercial-free (it is a public channel), both the MTV and syndicated/ABC broadcasts included advertisements and interviews. As a result, many songs were omitted due to the commercial breaks as these songs were played during such times.

The biggest caveat of the syndicated/ABC coverage is that the network had wanted to reserve some of the biggest acts that had played earlier in the day for certain points in the entire broadcast, particularly in the final three hours in prime time, thus Orbis Communications had some sequences replaced by others, especially those portions of the concert that had acts from London and Philadelphia playing simultaneously. For example, while the London/Wembley finale was taking place at 10:00 PM London time, syndicated viewers saw segments that had been recorded earlier, so that ABC could show the UK finale during its prime-time portion.

The ABC Radio Network broadcast the domestic radio feed of the concert, and later broadcast many of the acts that were missing from the original live radio broadcast.

At one point midway through the concert Billy Connolly announced he had just been informed that 95% of the television sets in the world were tuned to the event.

In 1995, VH1 aired a re-edited ten-hour rebroadcast of the concert for the event's 10th Anniversary. On November 19, 2005, the entire original telecast as aired on the BBC was video-streamed via the Internet through a Live Aid fan site.

Memorable moments at Wembley Stadium

Status Quo opened with "Rocking All Over The World".

Queen played better and more tightly than ever, and the antics of lead singer Freddie Mercury got the entire Wembley crowd clapping in unison to "Radio Ga Ga" and singing along, word-for-word, to "We Will Rock You" and "We Are The Champions." They stole the show and for many it was the undisputed highlight of the event. One industry poll called the group's performance at Live Aid the best live rock performance ever.

Another moment that garnered a huge crowd response was when David Bowie performed "Heroes" and dedicated it to his young son, as well as "all our children, and the children of the world."

U2's performance established them as a pre-eminent live group for the first time – something for which they would eventually become superstars. Bono jumped off the stage to the crowd and a girl who he danced with. Because of this, the band only played 2 songs, the 3rd, Pride (In The Name Of Love) had to be ditched. Bono walked off the stage looking really sad as he thought they had messed up a big day.

The transatlantic broadcast from Wembley Stadium suffered technical problems and failed during The Who's performance of their song "My Generation," immediately after Roger Daltrey sang "Why don't you all f---" (the last word was cut off when the generator exploded).

Concerts organisers have subsequently said that they were particularly keen to ensure that at least one Beatle, ideally Paul McCartney, took part in the concert as they felt having an "elder statesman" from British music would give it greater legitimacy in the eyes of the political leaders whose opinions were trying to shape. McCartney agreed to perform and has said that it was "the management" – his children – that persuaded him to take part. In the event he was the last performer (aside from the Band Aid finale) to take to the stage and one of the few to be beset by technical difficulties. His microphone was turned off for the first two minutes of his piano performance of *Let It Be* making it difficult for television viewers, and impossible for those in the stadium to hear him. He later jokingly thought about changing the lyrics to "There will be some feedback, let it be".

Phil Collins performed at both Wembley Stadium and JFK utilizing Concorde to get him from London to Philadelphia. Aside from his own set at both venues, he also provided drums for Eric Clapton (JFK) and the reunion of Led Zeppelin (JFK). Originally Duran Duran were supposed to perform at both venues but bowed out. On the flight Phil bumped into Cher who didn't know anything about the transatlantic events. She can be seen performing with the USA for Africa finale in Philadelphia!

Memorable moments at JFK Stadium

At the very beginning of the U. S. portion, Joan Baez announced to the assembled crowd (and the viewing audience) that *"this is your Woodstock, and it's long overdue"*.

When Bob Dylan broke a guitar string, Ron Wood took off his own guitar and gave it to Dylan. Wood was left standing on stage guitarless. After shrugging to the audience, he played air guitar, even mimicking The Who's Pete Townshend by swinging his arm in wide circles, until a stagehand brought him a replacement.

During their duet on "It's Only Rock 'N' Roll", Mick Jagger ripped away part of Tina Turner's dress, leaving her to finish the song in what was, effectively, a leotard.

The JFK portion included reunions of Crosby, Stills, Nash & Young, and members of Led Zeppelin (although they were not officially announced by their group name from the stage, they were announced as Zeppelin on the VH1 10th Anniversary re-broadcast in 1995).

Teddy Pendergrass made his first public appearance since his near-fatal car accident which paralyzed him for life. Pendergrass, along with Ashford & Simpson, performed "Reach Out And Touch".

Raising money

Throughout the concerts viewers were urged to donate money to the Live Aid cause. Three hundred phone lines were manned by the BBC in order that members of the public could make donations using their credit card. The phone number and an address that viewers could send cheques to were repeated every twenty minutes. Nearly seven hours into the concert in London Bob Geldof enquired how much money had been raised. He was told £1.2 million. He is said to have been sorely disappointed by the amount and marched to the BBC commentary position. Pumped up further by a performance by Queen that he later called "absolutely amazing", Geldof gave a famous interview. Many now recall that Geldof said "Just give us the fucking money." However this is not true. He did say "People are dying NOW. Give us the money NOW. Give me the money now." And later when trying to impress on the BBC TV presenter the importance of his plea, "Fuck the address, just give the phone, here's the number...". After the outburst, giving increased

to £300 per second. Later in the evening, following David Bowie's set, a video shot by CBC was shown to the audiences in London and Philadelphia as well as on televisions around the world, showing starving and diseased Ethiopian children set to the song "Drive" by The Cars. The rate of giving was faster in the immediate aftermath of the moving video.

As Geldof mentioned during the concert, the Republic of Ireland (Éire) gave the most donations per capita, despite being in the throes of a serious economic depression at the time. The single largest donation came from the ruling family of Dubai. They donated £1mln in a phone conversation with Bob Geldof.

The next day news reports stated that between £40 and £50 million had been raised. Now it is estimated that around £150mln has been raised for famine relief as a direct result of the concerts.

Criticisms and controversies

Bob Dylan's performance generated controversy for his comment:

I hope that some of the money ... maybe they can just take a little bit of it, maybe ... one or two million, maybe ... and use it, say, to pay the mortgages on some of the farms and, the farmers here, owe to the banks...

He is often misquoted, as on the Farm Aid web site, as saying: "Wouldn't it be great if we did something for our own farmers right here in America?"

In his biography Bob Geldof was extremely critical of the remark; he states: "He displayed a complete lack of understanding of the issues raised by Live Aid... Live Aid was about people losing their lives. There is a radical difference between losing your livelihood and losing your life. It did instigate Farm Aid, which was a good thing in itself, but it was a crass, stupid, and nationalistic thing to say."

Anarchist band Chumbawamba released a record called *Pictures of Starving Children Sell Records* in 1986. They viewed the Live Aid concert with cynicism, suggesting that performers were in it for themselves as much as the people they were professing to help.

Although an admirer of Bob Geldof's generosity and concern, Fox News TV host Bill O'Reilly has been critical of the Live Aid producer's oversight of the money raised for starving Ethiopian people, noting in June 2005 that much of the funds were siphoned off by Mengistu Haile Mariam and his army. O'Reilly believes that charity organizations operating in aid-receiving countries should control donations, rather than possibly corrupt governments.

Tim Russert, when interviewing Bono on *Meet The Press* shortly after O'Reilly's comments, addressed this concern of O'Reilly and others to the pop singer. Bono responded that corruption, not disease or famine, was the greatest threat to Africa, agreeing with the belief that foreign relief organizations should decide how the money is spent. On the other hand, the pop singer said that it was better to spill some funds into nefarious quarters for the sake of those who needed it than to stifle aid because of possible theft.

ActionAid and Live Aid

1. Vocabulary work. Reproduce the sentences in which the following words and phrases were used. (Leave out “Memorable Moments”)

To provide with education	Anti-hunger anthem
To make the most of	To be tuned to the event
To manage the work	To make donations using credit cards
To fight poverty across the globe	To be sorely disappointed
Marginalized communities	Starving and diseased people
To eradicate poverty and injustice	The most donations per capita
Famine relief	To view with cynicism
Satellite link-up	to be siphoned off
To grow in scope	to spill some funds
To bring together	

2. Answer the questions

1. When and what for was ActionAid founded?
2. What does its sphere of interest include now?
3. What countries does it work in? How is it organized?
4. What is Live Aid?
5. Where did it take place?
6. How many people attended it?
7. How did Live Aid develop? What was its origin?
8. Was it a success from the beginning?
9. How long did the concert last?
10. Who performed in the concert? Who didn't?
11. How did the concert end?
12. Who broadcast the concert in Europe/USA?
13. How could concert viewers donate money?
14. How did Geldof help to make money?
15. How did the video help?
16. Who donated the largest sums of money?
17. How much money did the concert raise?
18. What remark invoked a lot of controversy and why? How did the public react?
19. What criticism did some of the bands sound?
20. What was, according to some people, the greatest threat to Africa?

3. Role-play

STUDENT A: you visited Live Aid Concert at Wembley Stadium. Share your impressions about the most memorable moments.

STUDENT B: you visited Live Aid Concert at JFK Stadium. Compare your impressions about the most memorable moments with your partner.

Listening comprehension

Listen to these four different charity appeals.

Comprehension check

For each of the charities, say

- which people it tries to help
- why these people need help
- how the charity tries to help them
- the charity's successes and problems

Listen to the tape and say what these figures refer to.

10% _____

1 _____

46 _____

1 in 4 _____

$\frac{3}{4}$ _____

80% _____

8 _____

half a million _____

1946 _____

55,000 _____

one in every hundred _____

2 _____

20 _____

60 _____

1977 _____

1978 _____

5,000 _____

10 _____

3 _____

1,000 _____

ActionAid

Change a child's world

... Become a Sponsor



The symbol of Amnesty International is a lighted candle surrounded by barbed wire.

What do you think?

If you had £1,000 that you wanted to give to charity, which of these four would you give to? How would you divide the money?

First decide on your own which charity or charities you would give to. Then discuss with a partner until the two of you agree. Finally try to come to a decision as a class.

NURSE NICKY NEARS HER PEAK OF FITNESS

By Linda Murdin

Scan reading

1. Read this newspaper article and answer these questions as quickly as possible.

- Is Nicky raising money for an international or a local cause?
- How is she going to do it?
- What will the money be spent on?
- There is a play on words in the headline. Find it and explain it.

Now read the article in more depth.

There are different ways of training to climb Kilimanjaro, Africa's highest mountain.

Nurse Nicky Bennett-Rees has been walking across London every day from her flat to Great Ormond Street Hospital. Then, once her night-shift nursing sick children is over, she runs the five and half miles back home. Every weekend for the past two months she has been jogging in the park and playing her favourite sport, tennis. "I've even changed my diet", she explained. "Now it's steak, eggs and as much fresh fruit as I can eat."

Climb for money. What's it all for? Nicky is taking part in a sponsored climb at the beginning of September to raise money for an extension to the children's ward at her hospital. She and nine others (including myself) will spend five days climbing up and down Kilimanjaro's 19,340 feet. This is a final attempt to raise the £250,000 they need to build accommodation for the families of children desperately ill in hospital.

They have been trying to raise the money for five years, and have so far collected nearly £200,000.

Separated. Nurse Nicky knows just how valuable it can be for children to have their parents near at such times. She has seen how parents of sick children are separated from the rest of their families, and then have to sleep on waiting-room floors.

"It's great to be able to do something like this and at the same time make money for a worthwhile cause," she added.

All the members of the climb have something in common. They have all had major surgery at some time in their lives, but there are no doubts about their fitness. They have all been training under Terry Allen, a football coach.

Donations. Such a trip needs a lot of organization and funding, and help has come from many quarters. Special winter clothing will be needed on the snow-covered summit, and local shops have provided this, and also climbing boots, sleeping bags, and water bottles. The Dutch airline KLM has donated five of the air tickets to Tanzania free of charge.

Since this newspaper announced the climb two weeks ago, readers have sent in scores of coupons like the one below. But more support is needed. Now is your chance to sponsor a worthy cause, so fill the coupon in now.

I wish to sponsor the Sick Children's Trust Kilimanjaro Project team £.... p... per 1,000 ft.

Total

Signature

Name

Address

Phone No.....

SEND to Dr John Pritchard, The Sick Children's Trust, Home from Home.
139 Gray's Inn Road, London WC1X 8UB.

Next week I'll tell you how I've been preparing for the climb!

2. Comprehension check/Language work

1. How has Nicky been training for the climb?
2. How many people are going to take part in the climb?
3. What do they all have in common?
4. How long have they been trying to raise the money?
5. Complete this sentence: So far they ___ nearly £200,000
6. What donations has the group already received?
7. Imagine you are the writer of this article. How have *you* been preparing for the climb?

3. What do you think?

1. Do you think this is a worthy cause? Why?
2. If you decided to sponsor them, how much would you sponsor them for? If they completed the climb, how much would it cost you?
3. What do you understand by these?
'Charity begins at home.' (English proverb)
'We give to other people not for the good we wish to do them but for the good we wish to do for ourselves.' (Seventeenth-century French writer)
Do you agree?

THE HARD-NOSED BUSINESS OF RED-NOSE DAY

Helping the hungry

People in Britain contribute millions of pounds a year to charities such as Comic Relief and Oxfam, which help relieve hunger in developing countries. The government also has a massive aid programme. But how is the money spent?

1

a. Read the article and find out what you can about *Charity Projects*.

b. Now look at the date of the newspaper article and read the first sentence of the article. When exactly is *Red Nose Day*?

2

Read the article carefully.

a. What is the distinction between *Red Nose Day*, *Comic Relief* and *Charity Projects*?

b. How exactly does *Comic Relief* raise money on *Red Nose Day*? Find two distinct ways mentioned in the article.

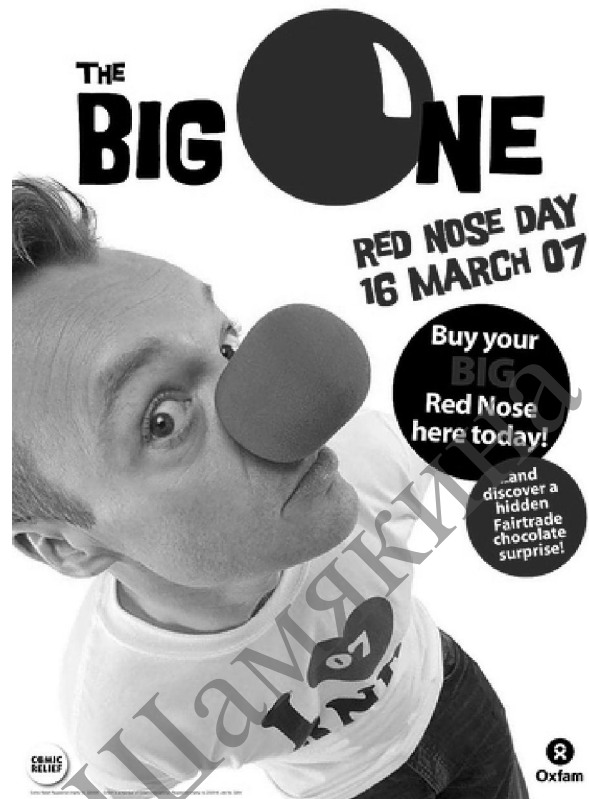
c. Give examples of the things people have promised to do on *Red Nose Day*. What do they have in common?

Which do you think is the silliest? Which would you least like to do?

d. What is the aim of the *Comic Relief* films?

e. Compare the two pieces of film described in the article. Which do the people watching think is good? Which do they think is bad? Why?

f. What three things does *Comic Relief* want to avoid in its films?



10/03/91

WITH SIX days to go to Red Nose Day, everybody is keeping a straight face in the Comic Relief fund-raising office in Acton. This is serious work. "He's got a talking nose," says one woman. "Yes. Any size we want it." Another woman is shouting across the room: "No, those noses are not for general use – they're not the ones to be dipped into. Those are the Ascension Island noses." The first woman puts her telephone down and resumes an earlier conversation. "Jelly in the underpants," she says. "Different flavours of jelly in the underpants."

The previous Red Nose Day, in 1988, raised £27mln. That target looks hard to beat. But the recent response has been good; 2,300 formal applications have been made for the "Nose That Glows" competition, and 50,000 informal ones are expected.

The ideas nearly-all involve mild humiliation, as if people want to atone for the sin of being from a rich country. The computer print-out of the schemes, four inches thick, reads: "Sitting in a bath full of custard"; "sitting in a bath of baked beans", "dyeing my hair bright green", "eating all the vegetables I hate for one week", "filling Wellingtons with custard".

Invicta Plastics, the Leicester company that designs the noses, has created a new one, with a face on the front and hands at the side. This will be difficult to pirate. The red nose black economy, buoyant in recent years, is expected to collapse. “And we’ve come up with a new idea,” says Annie Williams, in charge of the fund-raising. “The building nose. It several feet across and you stick it on the outside of your house, or of the office.”

The building nose costs £800 from Invicta and £1,000 from Comic Relief. This year, there are several million facial noses and 1,000 building noses.

In the West End, the Comic Relief head office Jane Tewson and Kevin Cahill, directors, are in charge of rough-cuts of the Comic Relief films, starring Griff Rhys, Tony Richardson, about what will happen to your money if you donate it on Red Nose Day.

One film depicts Richardson in the location in Central Africa, with a group of thin Africans and some small plates of grain and nuts. “Enjoy your supper,” he says.

“That’ll not do,” says Will Day. “One thing we don’t do is make people feel guilty.”

There are two more things Comic Relief is keen to avoid: spending money on emergencies rather than on long-term projects and depicting the needy in a patronising way.

One film is about a man in Kenya who has been taught to test people’s eyes and perform cataract operations; it ends with the song “I Can See Clearly Now.” Everybody nods and says, “That’s fantastic.”

After 10 years of compassion-fatigue, of Band Aid, Live Aid and Telethons, the typical Westerner is tooled up with anti-charity arguments. Many don’t give because they think charity defers government reform. “What they don’t realize,” says Mr Day, “is that the government of an African country has very little economic control. The prices for its goods are set in the West.”

This year’s Comic Relief will be gentler and more optimistic; it will try to make you smile rather than flinch. But those on the receiving end, whose lives may be saved, would still flinch if they knew the bowl of rice that saved them was the result of a Westerner spending a couple of hours in a bath full of baked beans.

3

- a. Look up a definition of *hard-nosed* in a dictionary.
- b. Why do you think the author chose to use this phrase, in the headline?

4

Work in a group.

a. Decide if these statements are true or false.

1. Much of the money raised goes to help people in Africa.
2. *Comic Relief* prefers to involve local people in its projects.
3. Water and health schemes have received money from *Comic Relief*.

b. Now look at the diagram and check your answers.

How the money gets to Africa

This is what happens to all the money collected on Red Nose Day



Charity Projects

All the money from Red Nose Day and Comic Relief is controlled by a parent charity called Charity Projects. For every pound given, one third goes to charities working in the UK, two thirds goes to charities working in Africa.



UK registered charities at work in Africa

For funds by submitting proposals for specific projects. Generally one third goes to Oxfam, one third to Save the Children and the rest to other charities. In choosing proposals Charity Projects looks for cost effectiveness, involvement of the local sustainability. It avoids large expensive projects and encourages those that create work locally. These are the sort of projects it likes to support.



URBAN	WATER AND HEALTH	TREES	EMERGENCIES
Sanitation, health programmes in squatter areas	Providing training and support	Rainforest protection and erosion control	Water, shelter, transport, health
AGRICULTURE	LOCAL GROUPS	DISABILITY	
Support of cooperative groups	Support development. eg. care and adoption	Working with disabled groups	

c. Work in pairs. One person is a spokesperson for *Charity Projects* and the other is a television interviewer. Use the information given in the flow-chart and the text to answer these questions. Practise the interview with your partner and then swap over roles.

- 1) Where does the money collected on *Red Nose Day* go? Does it all go to Africa?
- 2) Which British charities working in Africa benefit most from *Red Nose Day*?
- 3) Is the money spent mostly on large-scale projects?
- 4) What is *Charity Projects* looking for when it chooses projects to support?
- 5) Can you give us some examples of the kind of project *Charity Projects* supports?
- 6) Would you like to make one final point about *Comic Relief*?

PROJECTS

1. Work in groups of three or four.

- ✓ What are the advantages and disadvantages of each way of collecting money?
- ✓ Which way would work best in your country?
- ✓ How could you collect for charity? What sponsored events could you take part in?

2. Now do this.

You have decided to use the world of entertainment to draw attention to the problems of a group of people, e. g. the starving in Africa. Your aim is to get lots of people to help them. Which of these choices would be the most effective? Which one would be the least effective? Put the choices in order. Put 1 for the most effective, 6 for the least effective and discuss your reasons.

- ✓ a play about the problem which is translated into all the major languages.
- ✓ a specially written pop song.
- ✓ a world-wide television concert of classical music
- ✓ a Hollywood film.
- ✓ a world-wide television documentary about the problem.
- ✓ charity concerts by people from the area.



3. Look at the advertisement for a charity event in the UK

I invite your group to take part in this year's 'Breakaway'.

The rules are simple: the aim is to get people to sponsor you to travel as far away from Cambridge as possible in 24 hours. You can decide to breakaway to Czechoslovakia or just up the road to Cherry Hinton. Last year, one group made it to the Canary Islands.

There are only two rules:

1. You mustn't spend any money on transport there or back.
2. You have to enter for one of these categories:
 - travelling on any form of public transport but in fancy dress
 - travelling in any form of homemade transport, e.g. a 'bath on wheels'
 - travelling entirely on water
 - travelling on foot in fancy dress
 - travelling on roller skates or skateboard all the way.

Work in small groups of three or four. Imagine that you are going to take part. Choose a category. Decide what you're going to wear, how you're going to travel, etc. Present your plan to the rest of the class. Vote on the most interesting and original plan.

4. You have raised a considerable sum of money for aid to the Third World. Work in three groups and persuade your group-mates invest the money in your project.

Text A **Deforestation**

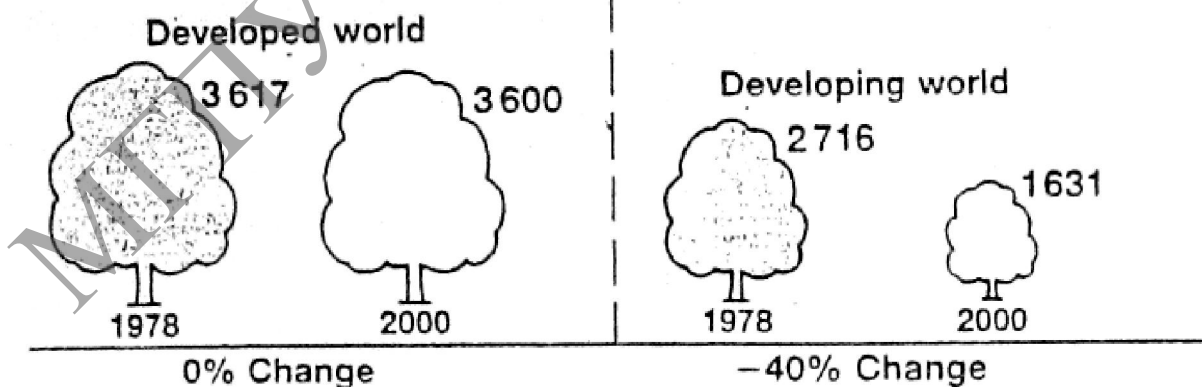
Deforestation is the Third World's most serious environmental problem. Finding firewood for heat and cooking has become a huge challenge in many of the poorer parts of the globe. The women of the Ivory Coast spend four to six hours a day, three days a week just looking for wood for fuel. It is reported that the wood shortage is so acute in the mountainous Himalayan kingdom of Nepal that children miss three days of school a week because they have to hunt for firewood.

Piant-a-Tree is an organization which is fighting against the devastating threat of deforestation in the world. Some countries in which this organization has had some influence have doubled their forested-areas in just thirty years. However, vast areas that are desperately in need. Money is also needed to send experts to make sure that the reforestation takes place in the best conditions, and to educate local people who at present do not always understand the problems and do not look as far ahead as the year 2000.

If forests continue to decline, deserts will continue to gain ground. The result of this is easy to predict: more famine, more poverty, and more dependence of the Third World on the handouts from the developed countries.

How forest acreage is expected to dwindle

Estimated forest area, in millions of acres



Developed world includes the Soviet Union, North America, Europe, Japan, Australia, and New Zealand. Developing world includes Latin America, Africa, Asia, and the Pacific.

Text B

Working your way out of poverty

The Design Council has launched an appeal for funds for research and development under the title 'Design for Need'. The funds will be given to an organization called Intermediate Technology, whose chief concern is to take into account the particular local needs of a poor country. They aim to develop technologies to allow quite poor people to work their way out of poverty.

Intermediate Technology point out the incredible waste of sending large-scale, capital intensive machinery to poorer countries where complicated maintenance is not possible because of the lack of local know-how, and the prohibitive cost of importing regular maintenance staff. They quote examples of complicated hydraulic pumps lying inactive, and of heavy industrial saws that cannot be transported on bad roads to places where they could be used.

Examples of some of the technologies they would like to see developed are simple machines manufactured with local materials, such as those needed by the makers of fishing nets in Southern India to enable them to compete again with the sophisticated Japanese machinery used in Bombay and Madras; portable saws which can turn out good quality wood on the forest floor wherever it is needed, or again, water pumping windmills in areas which have never been able to tap underground water and which can transform a small desert community into a productive farming unit.

Text C

Food for Africa

People in Ethiopia and other parts of Africa are dying in huge numbers. One of the reasons for this is that lush and fertile areas have become desert-like because of drought, overpopulation, and bad farming. People in such areas are being 'resettled' and, in the meantime may spend months, if not years, in resettlement camps. Finding enough food to feed people in the camps has become a nightmare. Even worse is the fact that many thousands of people have escaped and returned to their desert homeland because of the wretched conditions in the camps, and because they fear being moved further on. It is vital that money be found to finance the transport of food to these outlying areas, not accessible by normal transport. This means aeroplanes that can dump sacks of grain much nearer to the scattered villages where people need them. At the moment, the mountain inhabitants have to walk fifty kilometres once a month to collect their dry rations, which are barely enough to feed their families anyway. More and more people are so undernourished that they are dying on the way.

The organization, Concern, strongly believes that this is, where any available money should go right now: to the resettlement 'areas and to the people who are refusing to leave their traditional homelands. We believe that first things come first, and that your money makes the difference between life and death.

TAPESCRIPITS:

Tapescript 1

£10:

The answer is obviously B. The world's first coins were produced – or minted – in ancient Lydia, in what is now Turkey – about 2600 years ago. The coins were made of electrum, a mixture of gold and silver. The other items didn't appear till the twentieth century.

£25:

A company goes 'bust' when it cannot continue because it has no more money but a person who has no money is often described in colloquial language as 'broke', or even 'flat broke'. The answer's A.

£50:

All of these words refer to sums of money people receive at different times. A professional person gets a 'fee' when they do a piece of work: people get a 'pension' when they retire; you get a 'subsidy' when you need money for an unprofitable business ... but you don't normally get any of these from your parents. The answer's C, 'pocket money'.

£100:

'Valueless' and 'worthless' both mean that something has no value, so it's worth nothing. 'Pricey' is an informal word for expensive, but the item can be bought; so the correct answer's B, 'priceless'.

£250:

To say a company is 'in the red' means that the company owes money – but it doesn't necessarily go out of business. If it 'breaks even', it doesn't make a profit ... in which case it would be 'in the black' ... the only phrase that means it goes out of business is D, it 'goes bankrupt'.

£500:

All of these words describe sums of money you give to different people at different times, but only two of them relate to crime or dishonesty! A 'tip' is the money you pay a waiter or a hairdresser for doing a good job; a 'deposit' is part of the full price of something – you pay it when you agree to buy something then pay the full amount later, so again there's nothing illegal about that. A 'ransom' is the money you pay a kidnapper, so that certainly does relate to crime. But if you want to persuade a person in authority to do something dishonest, you pay them 'a bribe', so the answer's B.

£1,000:

You can probably guess that 'tight-fisted' means someone who hates spending money; and perhaps 'miserly' too. 'Stingy' has the same meaning, so the odd one out is A, 'flashy', which actually means that you like spending lots of money on things that show everyone how rich you are!

Tapescript 2

Charity appeals

1. This might be the age of high technology in many western countries, but for the majority of the world's children, everyday life is still a fight just to survive. In Africa and Asia, ten per cent of babies die before they are one year old. Average life expectancy is about 46. One in four Third World children can expect to suffer malnutrition. In developing countries nearly three quarters of the people do not have access to safe water, yet eighty per cent of the world's disease is caused by dirty water. Action Aid has started development programmes in eight of the poorest countries in the world. Our sponsorship scheme is based on the belief that individual people relate much more easily to the needs and problems of one other person than to the statistics expressed in millions. Sponsorship is a personal relationship with one child in need, and sponsors have a link with the child, either through reports on progress at school or by direct correspondence. Our first aim is to provide a basic education and, where needed, food, clothing, and medical care. Over the years we have helped more than half a million children, but we need your help to continue. You can give a child a chance. Just contact a branch of Action Aid.

2. Mencap is the Royal Society for Mentally Handicapped Children and Adults. It has been operating since 1946, and has grown into an organization with 55,000 members, most of whom are parents and friends of mentally handicapped people. Mental handicap is not an illness; it cannot be cured by medical means, it is a life-long disability. Our aims are to educate the general public and to provide the care that the mentally handicapped need. About one in every hundred people is affected by some form of mental handicap. Most of the rest of us know very little about it. But our ignorance and fear can mean that we treat these people in a way which is hurtful and discouraging to them.

We have opened two new residential homes for children this year, and we have been trying for several years to find residential accommodation for mentally handicapped adults whose relatives are no longer capable of looking after them. It is for this, and our many other projects, that we need your help. Please give generously.

3. Amnesty International will only be satisfied when it is no longer needed. We are a worldwide movement, independent of any government, political party, economic interest, or religious belief. Our activities focus

on the release of prisoners of conscience. These are men and women imprisoned for their beliefs, oppose the death penalty and torture of all prisoners without reservation.

Amnesty International has been working for over twenty years, and in that time we have helped prisoners in over sixty countries. We have won several peace prizes, including the Nobel Peace Prize in 1977 and the United Nations Human Rights Prize in 1978. Each year we handle, on average, nearly 5,000 individual cases, regardless of the ideology of either the victims or the governments concerned. Please help us, and so make us redundant in our world.

4. Drought and famine have come to Africa again this year, just as they have every year for the past ten years. In some parts of Africa it hasn't rained for three years. There have been no crops, and the animals on which many people depend died long ago. Refugees are pouring from the countryside into the towns in their desperate search for food, and it has been estimated that over 1,000 people are dying every day.

Your help is needed now. This situation is catastrophic. We need to get food, medical supplies, blankets, tents, clothes, doctors, and nurses to the area urgently. Please give all you can. No pound or penny will ever have been better spent, or more appreciated.

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