

9 Cash

9A

Where does it all go?

Vocabulary *price and cost*
Grammar simple v
continuous: verbs with
different meanings
Review suffixes

QUICK REVIEW ●●●

Change these words into nouns: *recover, excite, disturb, happy, fail*. Change these words into adjectives: *coward, courage, culture, sympathy*. Change these words into verbs: *rational, wide, intense*. Work in pairs. Take turns to say your words. Are they the same?

Vocabulary

price and cost

1 a) Fill in the gaps with the correct form of *price* or *cost*. Check in **V9.1** p142.

In your country

- 1 What's the most **-effective** way of travelling around cities?
- 2 Do you think basic products are **reasonably** ?
- 3 Has the **of living** risen much over the last year?
- 4 Do shops often have **half-** sales?
- 5 Is the of dental treatment high?

About you

- 6 Do you have anything that you think is **less**?
- 7 Have you ever bought something that **a fortune** and regretted it?
- 8 Do you always check the **tag** before you buy clothes?
- 9 Have you bought anything recently that you thought was **over**.....?

b) Work in pairs. Take turns to ask and answer the questions in 1a). If you're from the same country, do you agree?

Reading and Grammar

2 Read options a) and b). Which would you choose and why?

- 1 a) have friends round for coffee
b) meet them in a coffee shop
- 2 a) buy a new pair of designer trainers
b) spend money on entertainment, e.g. a theatre ticket
- 3 a) spend money on state-of-the-art equipment, e.g. the latest hand-held computer
b) spend money on travel



3 a) Read the article. According to the writer, which type of things are becoming more popular and which are becoming less popular? Why?

b) Read the article again. Tick the true sentences. Correct the false ones.

- 1 The writer is likely to get fewer suits from Joe.
- 2 The Porsche's brakes weren't very expensive.
- 3 Extremely rich people still prefer possessions over experiences.
- 4 People go to cafés because there's a greater selection of things to eat.
- 5 All societies are moving away from materialism.

c) Look at the last paragraph. What do the phrases in **bold** mean?

d) Work in groups. Discuss these questions.

- 1 Do the issues raised in the article reflect current trends in your country? Why?/Why not?
- 2 Would you say that most people you know value experiences over possessions? Why?/Why not?



Have you got experience?

SPENDING PATTERNS ARE CHANGING. IT SEEMS PEOPLE WOULD RATHER PAY TO DO THINGS THAN TO OWN THINGS. BEN MAYNARD CHECKS OUT THE 'EXPERIENCE ECONOMY'.

I'm **seeing** my friend Joe tonight. He is the kind of person who buys a new suit every six months, which is great for me because we're the same size and his cast-offs **fit** me perfectly. I **think** he's someone you would describe as Mr Consumer, or at least he was, but there's been a change in him recently. Why? Well, they're **fitting** new brakes on his Porsche and according to Joe, the price he's been quoted is the same as the cost of flying lessons or a no-expense-spared weekend in Rome, both of which he'd prefer to spend his money on. So I now **see** why he's **thinking of** selling his flash sports car. In fact, he's **expecting** someone to come and look at it today. If he gets a good enough offer, I **expect** he'll sell it. And if he does, then it appears my friend is part of a growing trend. Apparently, people are choosing to spend their disposable income on experiences. They are prizing memories over materialism and becoming more particular about what they spend their money on.

Of course, it's all relative. For the super-rich, instead of asking for a Maserati as a birthday present they now want their favourite band to play at their party (I'm told a top band could cost over £1 million). But for more normal folk, like me, who couldn't even dream of such extravagance, there's the 'third space' – a term used by sociologists to describe places other than our home, work or place of study. People spend more time than ever before in coffee shops, restaurants or bars. Clearly, it would be much cheaper to have coffee or eat at home, but people are willing to pay that bit extra to enjoy the experience of eating or drinking in a social setting, with friends or even by themselves. And they'll keep that old car they've been driving for 20 years and watch a less than state-of-the-art TV set, if that allows them to have a season ticket to watch their local football team, a massage, a ride in a hot-air balloon or membership of a sports centre. There are many more leisure activities and opportunities for travel today than ever before. And now people are living longer, they have more time to try different things.

Research done by The Future Foundation showed that 'personal fulfilment' was the top priority for 50% of those interviewed, as opposed to 25% in 1983. So it seems that once a society reaches a certain point of affluence there follows a realisation that a **fat bank account** and a lot of possessions do not **tick all the boxes** – and we end up thinking, "There must be more to life than this."

Adapted from *The Times* 17/02/06

Help with Grammar Simple v continuous: verbs with different meanings

See Preview, p85.

- Some verbs can describe states and activities but their meanings change.

4 a) Look at the simple and continuous verb forms in **pink** in the article. Match the verbs to these meanings.

- be the correct size *fit*
- put in place
- believe will happen
- wait for
- understand
- meet
- have an opinion
- consider

b) Compare these pairs of sentences. What is the difference in meaning between the verb forms in **bold** in each sentence?

- He **has** his own business.
 - He's **having** second thoughts about the flying lessons.
- He **appears** to be fast asleep.
 - She's **appearing** on a TV show.
- It **looks** expensive.
 - He's **looking** at a new car today.
- This material **feels** very nice.
 - She's **feeling** better.
- She **comes** from London.
 - She's **coming** from London.
- He's difficult.
 - He's **being** difficult.
- I **imagine** she really likes Canada.
 - There's nobody there. You're **imagining** things!
- My case **weighs** 15 kilos.
 - They're **weighing** all the hand luggage.

c) Check in **G9.2** p143.

5 a) Tick the correct sentences. Then correct the mistakes.

- 1 My new trainers aren't fitting me properly.
- 2 I'm seeing what you're trying to say.
- 3 It's looking easy, but it's not.
- 4 I'm thinking Kay's having lunch now.
- 5 He's being unusually friendly at the moment.
- 6 I'm thinking of going to Krakow.
- 7 I'm expecting she'll want to eat before she leaves.
- 8 It appears he really likes chocolate. He's eaten the lot!
- 9 I'm weighing 60 kilos.
- 10 This material is feeling really soft.

b) Work in pairs. Compare and explain your answers.

6 a) Complete these sentences with the Present Simple or Present Continuous form of the verbs in brackets. Sometimes more than one answer is possible.

- 1 It like wood, but it like plastic. (look; feel)
- 2 We four public holidays a year. (have)
- 3 Amy in a musical at school. (appear)
- 4 I she'll want a lift home. (expect)
- 5 I of giving up work. (think)
- 6 I well so I today off. (not feel; have)
- 7 Sorry, I have to go. Sue me. (expect)

b) Work in pairs. Compare answers.

Listening and Speaking

7 **R9.1** Listen to Cate, Maureen and Peter discussing whether or not money can buy you happiness. Which of these sentences best summarises their discussion?

They all agree that ...

- 1 money can't buy you happiness.
- 2 possessions can't bring you happiness.
- 3 you only need enough money to cover your basic needs.



8 a) Work in pairs. Tick the true sentences. Then correct the false ones.

- 1 Two of the speakers believe money can bring you happiness.
- 2 Maureen believes money can buy you time to do what you want to do.
- 3 Peter thinks things which bring happiness don't always cost money.
- 4 Maureen doesn't think money can buy you health.
- 5 Cate agrees with Maureen that money can buy love.

b) Listen again to Cate (C), Maureen (M) and Peter (P) and fill in the gaps with one, two or three words. Then check your answers to 8a).

- 1 C 'Money can't buy you happiness' is actually a statement I think I would have to
- 2 M a) I know a lot of people say that, Cate, but then they're thinking of and things.
b) It can buy you the things you want to do.
- 3 P a) What about things that don't necessarily take a lot of money but still ?
b) It doesn't matter how you are, you can't buy that kind of feel good factor.
- 4 C Yes, and not having money can really
- 5 P I've been there, worrying about where the next penny's coming from. It's
- 6 M And it's like when they say money can't buy you health – well that's
- 7 C I about that!

c) Work in groups. Discuss whether money can buy you happiness, health or love?

d) Tell the class your conclusions. Did other groups have similar opinions?

Get ready ... Get it right!

9 Make a list of things you have bought and experiences you've had that have given you great pleasure. Which of the experiences didn't involve money?

10 a) Work in groups. Tell each other about the things on your list. Which are the most interesting?

b) Tell the class about the most interesting things or experiences your group discussed. As a class, do most of you get more pleasure from experiences or possessions?

It appears that most of us get more pleasure from ...

Vocabulary word building (3):
productive suffixes
Grammar a/an v one; few,
a few, quite a few
Review price and cost

QUICK REVIEW ●●●

Think about the cost of living (food, entertainment, transport, rent, etc.) in the country you're in now. Make a list of things you think are reasonably priced and things you think cost too much. Work in pairs. Compare your lists. A *In general I think the cost of public transport is reasonable.* B *Yes, but intercity train fares are overpriced.*

Listening and Vocabulary

1 a) Can you think of any advantages of travelling without money?

b) **R9.2** Listen to the first extract from a radio programme about Satish Kumar. Answer these questions.

- 1 What was Satish's plan?
- 2 What did the teacher say would happen if they had/didn't have money?
- 3 Did Satish and his companion take any money?

c) **R9.3** Listen to the next extract. Make notes on prompts a)–f).

- | | |
|-------------------|---------------------------------------|
| a) 8,000 | b) two women |
| c) packets of tea | d) <i>No Destination</i> |
| e) two graves | f) the English Channel / the Atlantic |

d) Work in pairs. Compare answers.

2 a) **R9.4** Listen to the final extract. Fill in the gaps. What point is Satish Kumar making?

... he learned that if he travels as an Indian with an Indian ¹..... he'll meet a Pakistani, or a ²..... or a US citizen carrying their ³..... . If he goes as a ⁴..... , he'll meet a capitalist. If he goes as a ⁵..... man, he'll meet a ⁶..... man or a ⁷..... man, but if he travels through life as a ⁸..... , he'll meet only ⁹..... .

b) **R9.2** **R9.3** **R9.4** Listen again to all three extracts. Which of these statements are true, which are false and which are **not** mentioned?

- 1 There were lots of anti-war demonstrations in the 1960s.
- 2 Satish and his companion were in their twenties when they began the journey.
- 3 They often thought of giving up and going back home.
- 4 Satish felt that his journey had been successful in persuading governments to change.

c) Work in groups. Do you think...

- 1 Satish Kumar was too idealistic?
- 2 his advice on how we might achieve peace was right?
- 3 the world is becoming more peaceful?
- 4 the world will ever be at peace?



Satish Kumar walked the world for peace.

Help with Vocabulary Word building (3): productive suffixes

- Suffixes usually change the class of a word: *govern* (verb), *a government* (noun). However, productive suffixes have meaning and can be used to create new words.

3 a) Look at sentences 1–4 from the radio programme. Choose the correct suffix.

- 1 There were many community-*led/free* campaigns.
- 2 The two men, who weren't particularly money-*minded/worthy* anyway, set off... .
- 3 Their 8,000-mile walk certainly wasn't entirely stress-*free/minded*.
- 4 It's noteworthy-*led* that apart from crossing the English Channel and the Atlantic by boat, they really did walk all the way.

b) What do you think the suffixes in 3a) mean?

c) Look at these examples of productive suffixes. What do you think they mean?

- 1 Their journey was totally unpredictable.
- 2 They didn't have waterproof clothing.
- 3 They started walking around sixish every morning.
- 4 They were very health-conscious and only ate vegetarian food.

d) Check in **V9.2** p142.

4 What do you think the words in **bold** mean?

- 1 an **ovenproof** dish
- 2 **reddish** hair
- 3 a **pollution-free** environment
- 4 a **newsworthy** story
- 5 an **unforgettable** moment
- 6 a **government-led** initiative
- 7 a **politically-minded** person
- 8 **fashion-conscious** teenagers

5 a) Answer these questions about yourself.

- 1 Are you very safety-conscious? If so, in what ways?
- 2 Is there any electronic equipment that you think is idiot-proof?
- 3 What human characteristics do you think are the most praiseworthy?
- 4 Is it easy to find additive-free food in your country?
- 5 Do you think people should use disposable coffee cups?
- 6 Are any of your friends very strong-minded?
- 7 Have you ever lived in a smallish town?

b) Work in pairs. Take turns to ask and answer the questions in 5a). Ask follow-up questions.

Reading and Grammar

6 a) Work in pairs. Answer these questions.

- 1 How do you usually pay for things: by cheque, by credit/debit card, in cash, etc.?
- 2 Do you always have cash on you when you go out? If so, what do you mainly use it for?
- 3 Do you have smart cards for public transport where you live? Do you use them? Why?/Why not?
- 4 What do you think 'e-cash' means?

b) Read the article. Does the writer think we will become a cash-free society?

c) Read the article again. Underline sentences in the article which disprove these statements.

- 1 The use of mobile phones as a means of paying for things will become less popular.
- 2 It takes slightly longer to pay by mobile phone than by credit card, etc.
- 3 The only advantage of using e-cash is to increase the speed of transactions.
- 4 Banks don't have to fear e-cash.
- 5 Internet banking caused many banks in the USA to close down.

d) Work in pairs. Compare answers. In your country, have there been changes in how people pay for things since this article was written?

e) Work in groups of three. Discuss these questions.

- 1 What are the pros and cons of a cash-free society?
- 2 Do you welcome the idea of a world without cash? Why?/Why not?



MOBILE PHONES, the new cash?

When purchasing goods or paying for services, many of us move from one means of payment to another within the space of one day. We might use cheques to pay household bills, credit cards to pay for food and cash for bus or train fares. However, **few** financial experts would dispute the fact that some of these methods of payment will soon become a thing of the past. Some experts even believe that one day we could be living in a totally cash-free society.

Smart cards and mobile phones are becoming an increasingly popular way to make all sorts of payments. Even now, in Japan thousands of transactions, from buying rail tickets to picking up the groceries, take place every day with customers passing their handsets across a small flat-screen device. And predictions in the world of finance reckon that payments using mobile phones will have risen to more than \$50 billion in the very near future.

What's the appeal of e-cash? Compared to cheques or credit cards, it offers the speed of cash, but more so. It takes just one tenth of a second to complete most transactions and as no change is required, errors in counting are eliminated. Fraud and theft are also reduced and for the retailer it reduces the cost of handling money. Sony's vision of having a chip embedded in computers, TVs and games consoles means that films, music and games can be paid for easily and without having to input credit card details.

And what about the future of the banks? With their grip on the market, banks and credit-card firms want to be in a position to collect most of the fees from the users of mobile and contactless-payment systems. But the new system could prove to be a 'disruptive technology' as far as the banks are concerned. If payments for **a few** coffees, a train ticket and a newspaper are made every day by a commuter with a mobile, this will not appear on their monthly credit card statements but on their mobile phone statements. And having spent fortunes on branding, credit card companies and banks do not want to see other payment systems gaining popularity. It's too early to say whether banks will miss out and if so, by how much. However, **quite a few** American bankers are optimistic. They feel there is reason to be suspicious of those who predict that high street banks may be a thing of the past. They point out that Internet banking did not result in the closure of their high-street branches as was predicted. On the contrary, more Americans than ever are using local branches. So, as to whether we'll become a totally cash-free society or not, we'll have to wait and see.

Adapted from the *Economist* 17/02/07



Help with Grammar *a/an v one; few, a few, quite a few*

See Preview, p85.

A/AN V ONE

- *A/an* and *one* both refer to one thing and can be used with singular countable nouns. However, we usually use *one* if we want to emphasise the number: *It takes just **a** tenth of a second to complete most transactions. It takes just **one** tenth of a second to complete most transactions.* (i.e. not two or three tenths).
- We also use *one*:
 - a) when we are thinking of one particular day (in the future or the past), but we don't say exactly which day: *We paid that bill **one** day last month.* not ~~...**a** day last month.~~ *We can see the bank manager **one** day next week.* not ~~...**a** day next week.~~
 - b) in phrases with *one ... other/another/the next*: *Many of us move from **one** means of payment to another.* not ~~Many of us move from **a** means of payment to another.~~

- 7** a) Read the question and choose the correct answer in the two replies.

Have you got a five-pound note I could borrow?

Sorry, I've only got ¹a/one ten-pound note.

Sorry, I've only got ²a/one five-pound note and I need it.

- b) Work in pairs. Compare and explain your answers.

FEW, A FEW, QUITE A FEW

- c) Look at the words in **pink** in the article. Match *few*, *a few* and *quite a few* to 1–3.

- 1 a considerable number
- 2 some, but a small number
- 3 not many, or not enough

- d) Check in **G9.4** p144.

TIPS! • *few* is often used in more formal situations

• *little/a little* is used with uncountable nouns in the same way *few/a few* is used with countable nouns:

*He spends **very little time** with his children* (not much time at all). *Every evening he spends **a little time** with his children* (not a lot of time, but some).

- 8** a) Choose the correct words in these sentences. Sometimes both answers are possible.
- 1 He's so fortunate. He has *a few/ few* problems compared to me.
 - 2 I've got *a/one* friend who really doesn't care about money.
 - 3 I first met Max *one/a* day last summer.
 - 4 I'm so busy I only have *one/a* free day a week.
 - 5 She's working late, so sadly there's *little/a little* chance she'll be home before eight.
 - 6 I never know what I'm going to be doing from *a/one* day to the next.
 - 7 I have to have *a/one* snack in the afternoon.
 - 8 Quite *few/a few* people I know upload their photos to the Internet.

b) Work in pairs. Compare and explain your answers. Then tell your partner which sentences in **8a)** are true for you. Ask follow-up questions.

- 9** a) Replace the words in **bold** with *one* where appropriate or necessary.

I phoned two insurance companies because I needed insurance for ¹**an** adventure holiday. ²**A** company refused to insure me, and ³**a** company said they would if I got ⁴**a** medical certificate. So ⁵**a** day last week I went to see ⁶**a** doctor and I had ⁷**a** checkup. I passed the examination and got ⁸**a** certificate. Once I had it, I decided to check out other insurers. I went from ⁹**a** company to another looking for the best price, but I didn't find ¹⁰**a** quote under €300!

b) Work in pairs. Compare answers.

Get ready ... Get it right!

- 10** a) Work in pairs. You've agreed to take part in an experiment in which a group of people is left in a remote area of your country, with no money and no contact with the outside world. Make a list of the problems you'll face and the skills you'll need to overcome them.

b) Work with your partner and tick the things on your list that you could do.

- 11** a) Work in groups. Discuss these questions.

- 1 What skills can each person contribute?
- 2 Are there any essential skills your group is missing?

b) Tell the class how well and how long you think your group would survive. Which group has the best chance of survival?

We are missing quite a few essential skills. We've got one person who can cook well but we haven't got anyone who can actually grow things to eat.