Unit 11

Introduction

1, 2
There's no such thing as a free lunch: it is not possible to get
sth for nothing; could be said by sb who has to work hard in
order to get what they want
Money makes the world go round: money makes everything
function; could be said by someone who believes commerce
is important
Money doesn't grow on trees: money isn't free or available
everywhere; could be said by sb to a young person who is
careless with their money
Neither a borrower nor a lender be: don't lend money to
people or borrow it from them; could be said as advice to sb
with little or no financial experience
You get what you pay for: the quality of a product is equivalent
to its price; could be said to someone who has bought a low-
quality product which doesn't work
Money is the root of all evil: money is the cause of all problems
and bad behaviour; could be said by someone who believes
commerce is unimportant
Money's no object: the cost of sth is not important; could be
about sth which is worth paying a lot of money for, e.g. good
healthcare or education
A fool and his money are soon parted: it's easy to take money
from a stupid person; could be said about sb who has lost a
lot of money by gambling

3 Students' own answers

4
splash out: to spend a lot of money on sth
fritter away: waste money
not have a penny to rub together: having no money

5, 6
a hard up: (adj, informal) having very little money, especially
for a short period of time
be on the breadline: (phr) very poor
be strapped for cash: (phr, informal) having little or not
enough money
deprived: (adj) without enough food, education and all the
things that are necessary for people to live a happy and
comfortable life
broke: (adj but not before n, informal) having no money
peniless: (adj) having no money; very poor
needy: (adj, n with the) not having enough money, food,
clothes, etc.
b prosperous: (adj, formal) rich and successful
loaded: (adj but not before n, informal) very rich

be rolling in it: (phr, informal) extremely rich
well off: (adj) having a lot of money
affluent: (adj, formal) having a lot of money and a good
standard of living
privileged: (adj, sometimes disapproving) having special
rights or advantages that most people do not have
c fork out: (v, informal) to spend a lot of money on sth,
especially unwillingly
squincher: (v) to waste money, time, etc. in a stupid or
careless way
sink (into): (v) to go gradually into a less active, happy or
pleasant state, e.g. sink into debt; to spend a lot of money
on a business or an activity in order to make money from it
in future, e.g. sink your savings into a venture
shell out: (v, informal) to pay a lot of money for sth funneled: (v) to move or make sth move through a narrow
space as if through a funnel; used figuratively, it can refer
to money, e.g. $10 million was funnelled into the country
siphon off: (v, informal) to remove money from one place
and move it to another, especially dishonestly or illegally
hoard: (v, n) to collect and keep large amounts of food,
money, etc. especially secretly; a collection (especially a
secret one) of money, food, valuable objects, etc.

7 Students' own answers

Reading & Use of English – Part 2

1 Students' own answers

2
a that shopping makes you happy
b retailers should tailor their marketing more carefully so
that shoppers don't feel that they are being tricked

3
1 no (no longer) is an adverb used to express the idea of
actions and situations stopping
2 If (used after a negative statement, if anything suggests
that the opposite is true)
3 carried (carry out) is a phrasal verb meaning: to do and
complete a task
4 as (used to describe the fact that sb/sth has a particular
function or capacity)
5 up (fed up) is a phrasal adjective meaning: bored or
unhappy, especially with a situation that has continued for
too long)
6 into (if you are tricked into doing sth, you are made to do
sth by means of a trick)
7 turned (turn out) is a phrasal verb meaning: to prove to be
or to be discovered to be
8 how (used before an adjective this indicates any amount,
degree, etc. of sth)

4 Students' own answers
5
a both options are possible; we can use the present simple (especially in informal speech) to report something that is still current
b was / recognized OR is / recognize OR was / recognize; we can use the present simple (especially in informal speech) to report something that is still current
c are / has / is OR were / had / was; we can use the present simple to report something that is still current

6
a Bella asked me if/whether I had/\'d ever bought something and then regretted it. She asked me if I'd ever regretted anything I'd bought.
b Tom asked me how many T-shirts I had bought/\'d bought the day before the previous day.
c Paul asked me who the man in the grey suit was/is. He asked/wanted to know if he was/is my bank manager. (The expression wanted to know is used in order to avoid repeating asked.)
d I asked the bank manager when I should start / to start a savings account at his bank and why I should do it. (NOT why to do it)
e I asked Pat whether (or not) he had/\'d been given a pay rise. OR I asked Pat whether/if he had/\'d been given a pay rise (or not). (NOT if/\'not) OR I asked him when and why I should start a savings account at his bank.

7
a promise, agree, refuse
b encourage, tell, ask
c explain, promise, agree, suggest, boast
d suggest
e explain, whisper, suggest, boast

8
acquiesce (agree); (formal) to accept sth without arguing, even if you do not really agree with it
blab (tell); (informal) to tell sb information that should be kept secret
brag (boast); (informal – disapproving) to talk too proudly about sth you own or sth you have done
clamour (ask); (formal) to demand sth loudly; (of many people) to shout loudly, especially in a confused way
clarify (explain); (formal) to make sth clearer or easier to understand
demand (ask); to ask for sth very firmly
egg on (encourage); (informal) to encourage sb to do sth, especially sth that they should not do
fill in (explain); (informal) to tell sb about sth that has happened
go along with (agree); (informal) to agree with sb/sth
loat (boast); to show that you are happy about your own success or sb else's failure, in an unpleasant way
moot (suggest); (usually passive) to suggest an idea for people to discuss
mouth (whisper); to move your lips as if you were saying sth, but without making a sound

mumble (whisper): to speak or say sth in a quiet voice in a way that is not clear
pledge (promise): to formally promise to give or do sth
propose (suggest); (formal) to suggest a plan, an idea, etc. for people to think about and decide on
rebuff (refuse); (formal) to make an unkind refusal of a friendly offer, request or suggestion
spell out (explain); (informal) to explain sth in a simple, clear way
swear (promise); to make a serious promise to do sth; to promise that you are telling the truth
turn down (refuse); to reject or refuse to consider an offer, proposal, etc. or the person who makes it
urge (encourage); to advise or try hard to persuade sb to do sth

9

POSSIBLE ANSWERS
a She boasted that she'd always had a head for business.
b She suggested investing some of the surplus money in shares.
c He mumbled that he didn't quite know how to tell her.
d He refused by saying he wasn't in the mood that night.
e She swore she had never ever told a lie.
f He clarified what he meant by CEO.
g She pledged to stand by Mark whatever happened, and that he could count on her.
h She demanded to see his driving licence.
i They camouflaged to see the film star.
j She gloated that he'd never been on a holiday like that.
k He blabbed about who had won the competition.

10
quality: husky, gravelly, shrill, slurred, velvety, grating, high-pitched, booming, hushed, mellifluous, tremulous, gruff, plummy emotion: stern, whiny, matter-of-fact, tremulous, taut

11

POSSIBLE ANSWERS
a shrill, whiny voice
a husky/booming, matter-of-fact voice
a tremulous, high-pitched voice
a grating, plummy/taut voice
a hushed, velvety voice

Reading & Use of English – Part 5

1
a POSSIBLE ANSWERS
energy, focus, vision, determination, willingness to take financial risks
b Students' own answers

2
a pill-peddling, i.e. selling patent medicines that he made himself which he claimed cured a variety of complaints
b advertising in newspapers and on billboards, touring in person
c very - he became a multi-millionaire
3  
1  C his father was a Catholic, his mother was a Quaker and married a second time; Brandreth was brought up using his stepfather's surname but spent part of his childhood with his maternal grandfather  
2  D The British medical establishment ... regarded the unqualified patent pill-men as quacks; as far as the establishment is concerned, they are outsiders because they are unqualified  
3  C Liverpool was notorious for its 'sharers' – undesirables who tried to rip the tens of thousands of passengers off before they even boarded  
4  B as the glossary says, alphabet soup contains a number of letters, i.e. multiple 'qualifications'; so the inference is that these were both easy to hand out and obtain  
5  B Brandreth's advertising is described as forceful; he was a pioneer in this field who took to the road and even taught the greatest showman of his day a thing or two  
6  C the owners of one of the newspapers is described as keen to take Brandreth's money but, when this is withdrawn, they immediately exposed him as a charlatan; their amazing show of principle is described ironically

4  
a  So was he a confidence trickster? (used to engage the reader)  
b  disappeared from the scene; the writer could have used: left/died, but using this euphemism implies that his father left in dishonourable circumstances  
c  fruitful (refers both to his fertility and his financial success)  
d  wasn't a pushover; the writer really means it was extremely difficult – understatement is often used as a satirical device  
e  that the pill men were regarded as frauds who were fooling the public with their useless medicines  
f  learned elders  
g  he is emphasizing the all-embracing claims put forward for the medicine  
h  he went travelling with his products; the expression makes him sound spontaneous and adventurous  
i  the use of alliteration in proof positive and potent little pills emphasizes the point the writer is making and has a more dynamic effect on the reader  
j  a little advertising is a dangerous thing; from the expression: a little learning/knowledge is a dangerous thing  
k  up turned; the sentence would otherwise read and Doctor Brandreth turned up with his pills, which is less dramatic  
l  afloat, birth  
m  with an amazing show of principle  
n  repetition of the right

5  
a  a confidence trickster  
b  a nose for business  
c  peddling  
d  rip off  
e  poured money into  
f  to the tune of  
g  marketeers  
h  a household name

6  
a  research  
b  force  
c  leader  
d  flood  
e  in  
f  on  
g  forces

7  Students' own answers

Listening – Part 1

1  Students' own answers

2  
1  C the woman says you can almost guarantee a sale in an hour  
2  B she says this greeting stage is crucial  
3  C the speaker describes how men want an essential style that fits in across the board, from casual to formal, which suggests versatility

4  A she says the top sports brands might just have reason to worry  
5  B the man says I started my own studio ... Almost immediately, things started to look up, i.e. he was successful  
6  C he says my feet are still very much on the ground, an expression used to mean: have a sensible and realistic attitude to life, i.e. he won't let his potential wealth change him

3  Students' own answers

4  success: take off, go down a storm (informal), breakthrough, buoyant, sail through (informal)  
failure: flunk (informal), bomb (informal), go to pieces (informal), lapse, on the rocks (informal), out of your depth, go under, blow it (informal), come unstuck (informal), flop, miss the boat (informal), cut your losses, rest on your laurels  
possible applications: take off (a new product), go down a storm (a good idea well received), breakthrough (a piece of new research), buoyant (a company's positive financial position), sail through (pass a test or exam); flunk (fail a test or exam), bomb (a bad idea poorly received), go to pieces (a nervous singer who can't perform), lapse (sb who starts smoking again after trying to quit), on the rocks (a marriage going badly), out of your depth (sb doing a job for which they're unqualified), go under (a company becoming insolvent), blow it (a footballer missing an easy goal), come unstuck (a person who bets all their money and loses), flop (a film which no one goes to see), miss the boat (being unable to take advantage of sth because of being too late), cut your losses (withdraw funding for an unsuccessful project), rest on your laurels (take advantage of success without making any effort to continue the success)

5  Students' own answers
Speaking – Part 2

1 Students' own answers

2

POSSIBLE ANSWERS

Student 1 introduces his response with Actually, and uses the back reference Sweeping statements like that to refer to what he has already said. The phrase sweeping statements shows he has a range of vocabulary. However, he ignores anything other than his own point of view, which would give him more scope for extending his answer, and he uses the word sensitive instead of sensible.

Student 2 uses Well, on the one hand and on the other hand to express her differing points of view. Her responses are extended and well thought out, with evidence to back up her opinions. She shows she has a range of correct grammar and appropriate vocabulary, e.g. to run up debts, go bankrupt, have a market for their goods, controlled.

Student 3 uses On reflection to give himself time to think and introduce his opinions, and But I have to say to introduce a counter argument. He has a range of correct grammar and appropriate vocabulary, e.g. can have a negative effect on people's spending habits, entertaining, amusing, how can I put it, childish, hold your interest.

3 Students' own answers

4

POSSIBLE ANSWERS

look at all the pictures; imagine that you work for a company which sells wristwatches and you are looking for a new advertising image; talk together about how successful each of the ideas might be in promoting your corporate image; decide which image would be the most appealing to customers.

5 Students' own answers

6

POSSIBLE ANSWERS

Time flies! Time moves fast
The time has come! Now is the moment for sth to happen
The time is ripe! Now is the moment for sth to happen
Time is on your side! You have enough time / You are young enough to do what you want
Time for a change. Now is the moment for sth new
Time and tide wait for no man. No one is so powerful that they can stop time
Times are changing. Fashions and attitudes are becoming different

7 Students' own answers

Writing – Part 2, Report

1 a advantages and disadvantages (of the employees' suggestions for cost cutting); your evaluation (of the employees' suggestions)

POSSIBLE ANSWERS

b cutting money allocated to certain areas, e.g. advertising, training, outsourcing, relocating, renegotiating existing deals, changing suppliers

c the report is likely to be for the manager(s) or CEO of the company; it should be in a formal style

2 a the report states several areas for possible cuts and gives advantages and disadvantages for each suggestion; students might feel that better reasons could be given for the main recommendation, which is to cut the training budget

b in short paragraphs with relevant headings

c personal opinion is included using a variety of evaluative and speculative language: obvious area to cut, may allow resources to be allocated elsewhere, obviously a decision, could have negative consequences, there is the potential that, could be raised, there is a danger that, could be attracted, potentially the best path to follow; students should note that the personal opinion does not come across as strong

3 a1 + a2: the use of the nominalized form in the first sentence creates a more formal style and avoids using a personal pronoun

b1 + b2: the use of the nominalized form allows the writer to join two sentences together to make one complex sentence

4 a avoids mentioning the subject

b it keeps the 'old information' at the beginning of the sentence

c avoids mentioning the subject

d more formal than we fly

e the nominalized form is used to replace a more informal equivalent.

f avoids mentioning the subject

5 a Expansion of the tax-relief scheme will include small businesses.

b There is demand for lower taxes.

c Restructuring of the organization has resulted in an increase in profits.

d There was/has been condemnation of the banks for reckless practices.

e The CEO's announcement of the planned relocation was a shock.

f A reduction in budgetary spending is of great importance.

g The slow-down in the rise of the cost of living has been welcomed by investment banks.

h There has been a rise in oil prices in recent weeks.
Introduction
1
Students' own answers
2
1 ultimate
2 vibrant/extreme
3 hooked
4 abominable
3
Students' own answers
4
alliteration (big, brash); repetition (its); simile (taxis, which buzz up and down like bees)
5
words used to describe sights, sounds, smells and tastes: mountainous, completely different, smell of (real coffee), thick, stunning, striking, sound of people talking, delicious, mouth-watering, exotic, wonderful
a the person is describing Sicily, the Mediterranean island which is part of Italy
b POSSIBLE ANSWERS
the unspoilt landscape and natural features (e.g. volcano),
the cuisine, the people
6
smell: acrid, fragrant, odorous, musty, stench
taste: spicy, delectable, bitter, tart, creamy, sharp, crisp
sound: clatter, hum, buzz, roar, rumble, screech, heaving
feeling: fascinating, impressive, heady, tender, thriving,
sweltering, clammy, nippy
sight: rugged, imposing
7
Students' own answers

Reading & Use of English – Part 7
1
POSSIBLE ANSWERS
a love of travel; love of different climates and cultures;
a desire to see new places and meet new people for themselves (instead of just reading about it); a desire to inform fellow travellers about other places
b writing talent; adventurousness; stamina; patience;
resourcefulness; sociability; a number of languages; an eye for detail or the unusual; a desire to take risks; good knowledge of international, national and local history and geography; good research abilities