

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

penniless: (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

squander: (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

funnel: (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/I'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/he'd been given a pay rise. OR I asked Pat whether/if he had/he'd been given a pay rise (or not). (NOT *if or 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
- gloat* (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 clamoured 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

POSSIBLE ANSWERS

- a 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 'sharpers' – 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.

Unit 12

6

- a ballot/election
- b economic/fiscal/financial; redundancy
- c laid
- d under/bust/bankrupt
- e strike
- f tribunal; dismissal

7

Students' own answers

Introduction

1

Students' own answers

2

- | | |
|-------------------|----------------------|
| 1 ultimate | 5 overwhelmed |
| 2 vibrant/extreme | 6 improvised/vibrant |
| 3 hooked | 7 extreme/improvised |
| 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