

5

Spending money!

A How do rich people get rich? Do most of them...

- inherit a lot of money?
- work hard and earn a lot of money?
- win the lottery?
- marry someone rich?
- win money in a game?

B How much do you know about money? Do the quiz and find out!

- 1 What is the name of the money used in China?
a yin b yang c yuan
- 2 What is the colour of all paper money from the United States?
a pink b green c blue
- 3 When did the European Union first use the euro?
a 2001 b 1998 c 1999
- 4 Which was the first country in the world to use notes made from plastic?
a Australia b Japan c Brazil
- 5 What were Roman soldiers sometimes paid with?
a oil b salt c pepper
- 6 Which popular game requires players to buy and sell property?
a Scrabble b Monopoly c Jenga
- 7 Where are the oldest coins from?
a Asia Minor b Egypt c Persia
- 8 How much did the USA pay Russia when it bought Alaska in 1867?
a \$72 million b \$720 million c \$7.2 million

Dive in!

What kind of places do the photos show?
Why do people go to places like these?
What can people do there?

Reading

C Read the article. What does it say the places in the two photos have in common?

SHOPPING NOW AND THEN

Many of us enjoy going shopping. We love the hustle of going to the high street, looking at shop windows, talking to shop assistants, examining various **goods**, comparing prices, trying clothes on and, finally, a few hours later, returning home exhausted, carrying bags full of brand new things.

1 In fact, when most **consumers** these days think of shopping they think of a one-stop visit to a shopping centre.

There are, however, quite a few people that don't really like going shopping. When they absolutely have to buy something, they plan carefully, choose what they want and where they can get it, go to the shop, **swiftly** buy what

Check your results on page 142!



they want and rush back home. **2** They shop online or by **mail order**, and get everything delivered to them, without having to leave the comfort of their home.

Most teenagers, though, really enjoy going to the shopping mall. **3** For them, it's not so much a place where they can do their shopping as one where they can **socialize** and make new friends. As a result, teenagers often arrange to meet and hang out at the mall, even if they have no intention of going shopping.

This function of the shopping centre seems very much the same as the function of some of the oldest covered markets in the East, which can be seen as the forerunner of the

modern mall. **4** The first covered market in the East was Isfahan's Grand Bazaar, whose buildings go back to the tenth century, while the Grand Bazaar of Istanbul, which was built in the 15th century, with its 58 streets and over 4,000 shops, is still one of the largest covered markets in the world.

It seems that people's habits haven't really changed very much over the centuries. **5** In the same way that people in the Middle East have always met, done business and had a cup of coffee in the traditional bazaars, **contemporary** teenagers meet and have fun in the multiplex cinemas and fast food restaurants of the various malls.



D Complete the gaps 1-5 in the article with the correct sentence A-F. There is one extra sentence which you do not need.

A In addition, the shopping experience in those markets is very different from what most of us are used to.

B This is a large shopping centre which contains hundreds of different shops, as well as other places where you can relax or have fun.

C Alternatively, we go to large department stores or shopping centres and spend half the day there, shopping to our heart's content.

D Going to the market was, and still is, a social networking event more than anything else.

E Others don't even go to the trouble of visiting the shops.

F These markets are known as bazaars, which in Persian means 'the place of prices'.

Words in the text

E Find these words in the text and match them with their meanings.

- 1 goods
- 2 consumers
- 3 swiftly
- 4 mail order
- 5 socialize
- 6 contemporary

- a present-day, in the present
- b products
- c fast, quickly
- d buying things by post
- e get together with other people
- f people who buy things or use services

quick
CHAT

Do you like hanging out at shopping centres or malls with your friends? Why/Why not?

Vocabulary

Money and shopping

Shopping quiz

A Do the shopping quiz!

1 When you go shopping do you pay ...

- a in cash?
- b by credit card?

2 When you buy clothes do you look for ...

- a bargains?
- b expensive brand names?

3 Do you prefer to ...

- a go to a shop?
- b buy from a catalogue?

4 What do you do if you can't find what you want?

- a go home
- b buy something anyway

5 When do you like to go shopping?

- a only during the sales
- b anytime

6 If you are not happy with something you've bought, do you ...

- a ask for a refund?
- b do nothing - you've already thrown away the receipt?

7 Do you ...

- a put your money into a bank account and save it?
- b spend it as soon as you get it?

8 What kind of shopper are you?

- a I'm a shopaholic!
- b I enjoy it, but I'm not addicted!

Check your results on page 142!

Easily confused words

borrow/lend/owe

When you **borrow** something from someone, they **lend** it to you and you **owe** it to them until you return it.

currency/coins/notes

Currency is the type of money that is used in a country. **Coins** are money in the form of small round metal pieces. **Notes** are pieces of paper money.

B Choose the correct word.

- I **borrowed** / **lent** / **owed** him 1,000 euros six months ago and he hasn't paid it back yet.
- The euro has replaced several European **currencies** / **coins** / **notes**.
- I have very little money left – actually, just a few small **currencies** / **notes** / **coins**.
- She **borrow**s / **lend**s / **ow**es a lot of money to the bank and needs to work very hard to pay it back.
- He said that I shouldn't worry about money, as he can **borrow** / **lend** / **owe** me as much as I need.
- Can you change this €20 **currency** / **note** / **coin** into two tens?

Collocations with go, do and make

C Match the words and phrases in the box with one of the words below.

- the shopping ▶ a profit ▶ swimming ▶ business
jogging ▶ money ▶ the washing-up ▶ excuses
shopping ▶ a decision ▶ my homework
a living ▶ a loss

GO DO MAKE

D Fill in the gaps in the text using the correct form of **go**, **make** or **do**.



When Meg Brown decided she was going to **1** her living by selling cakes she knew that people liked to go out for coffee, and with coffee there should be cake! 'I just had to **2** a quick decision,' Meg told us. 'I knew I was going to **3** money. In fact, I **4** a good profit in the first month and I am **5** more and more business every day! The only trouble is I don't have time to **6** shopping myself!'

Relative pronouns and relative clauses

Relative pronouns

<i>who</i>	refers to people
<i>that</i>	refers to people or things in definitive clauses
<i>that, which</i>	refers to things
<i>where</i>	refers to places
<i>why</i>	refers to reasons
<i>when</i>	refers to time
<i>whose</i>	refers to possession

- 1 The pronoun *that* can only be used in defining relative clauses.
- 2 In defining relative clauses, you can leave out the pronoun if it is not the subject of the verb.

In a lot of cases, ~~the mall is the first meeting point that/which they can think of.~~

Relative clauses

Find these examples in the reading text and match to the descriptions.

- a There are, however, quite a few people **that don't really like going shopping.**
- b ... the Grand Bazaar of Istanbul, **which was built in the 15th century,** ... is still one of the largest covered markets in the world.

- 1 If we leave out the relative clause the sentence still makes sense. This is a **non-defining clause.**
- 2 If we leave out the relative clause the sentence doesn't make sense. This is a **defining clause.**

See Grammar database pages 162 and 163.

A Match to complete the sentences.

- 1 This is the market
- 2 That's the sweater
- 3 I can't understand the reason
- 4 This is the shop assistant
- 5 That's the bank
- 6 I remember the time

- a I bought in Paris.
- b when we visited the Grand Bazaar.
- c where I cashed the traveller's cheques.
- d which the guide told us about.
- e who was rude to us.
- f why you don't like shopping.

B Tick (✓) the correct sentences. Correct those that are wrong.

- 1 This is the shop who I was telling you about.
- 2 I've just been to the new mall, that is much bigger than all the other ones.
- 3 That's the shop assistant I was telling you about.
- 4 The Grand Bazaar of Istanbul, that I visited last year, is one of the most exciting places I've been to.
- 5 The car park, who is supposed to be free for customers, charged us €15.
- 6 My new computer, which cost me £2,000, has broken down!

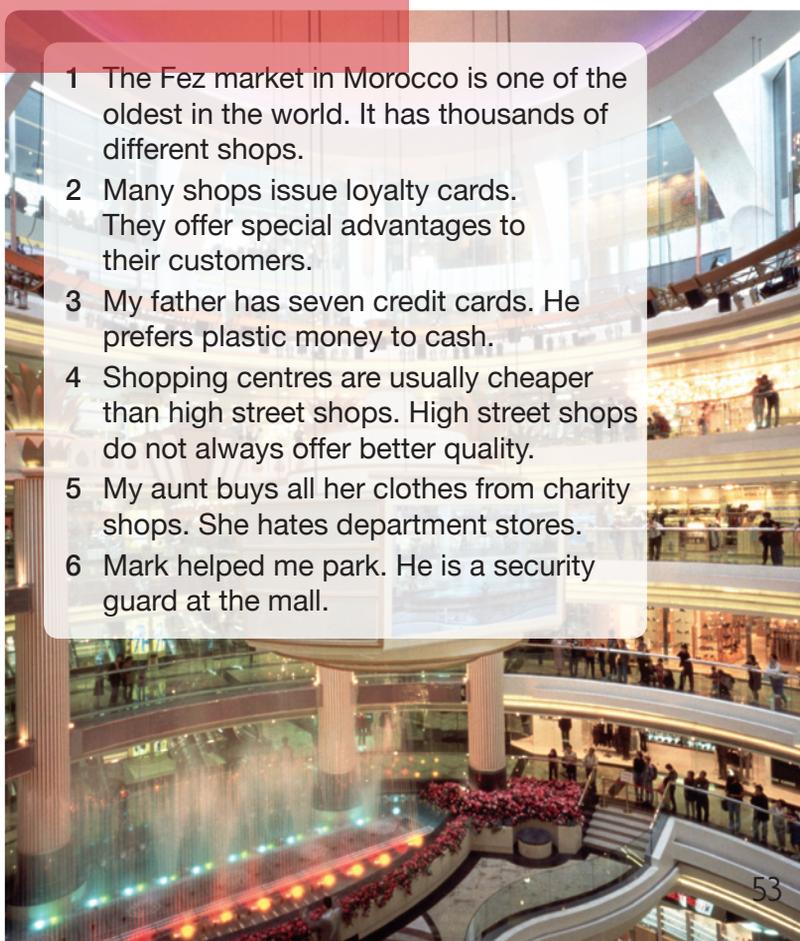
- 7 The new shopping centre, that is in the town centre, is much more convenient than the other ones.
- 8 I've been wearing these shoes, I bought for only €20, for three years.

C Join the following sentences using non-defining relative clauses.

- 1 The Fez market in Morocco is one of the oldest in the world. It has thousands of different shops.
- 2 Many shops issue loyalty cards. They offer special advantages to their customers.
- 3 My father has seven credit cards. He prefers plastic money to cash.
- 4 Shopping centres are usually cheaper than high street shops. High street shops do not always offer better quality.
- 5 My aunt buys all her clothes from charity shops. She hates department stores.
- 6 Mark helped me park. He is a security guard at the mall.

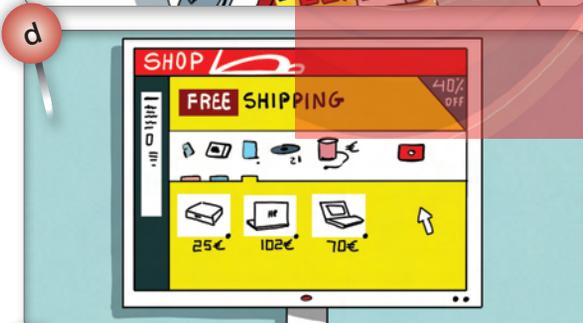
MACMILLAN
EDUCATION

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Listening

A Match each picture with a description.



- 1 a shopping mall
- 2 an open-air market
- 3 online shopping
- 4 a mail order catalogue
- 5 a telemarketing infomercial

B You will hear four conversations. Listen and match the topics with the conversation. There is one extra topic you do not need. 

- | | |
|----------------------|-------------------------------|
| Conversation 1 | a buying brand names |
| Conversation 2 | b shopping by mail order |
| Conversation 3 | c shopping in the high street |
| Conversation 4 | d shopping online |
| | e telemarketing |

C Listen again and choose the best answer. 

Conversation 1

- 1 The problem with buying clothes online is
- a that you cannot return them.
 - b that you are not allowed to try them on.
 - c that you have to know your size.

Conversation 2

- 2 The MailStore mail order catalogue doesn't contain
- a descriptions of the products.
 - b the prices of the products.
 - c pictures of the products.

Conversation 3

- 3 Last time Mr Wylde bought something from the SuperTeleMarketing company,
- a he bought a mountain bike.
 - b he wasn't satisfied with his purchase.
 - c he was happy with what he bought.

Conversation 4

- 4 When she buys clothes, the girl
- a always chooses the best brand names.
 - b chooses clothes that she looks good in.
 - c chooses clothes that are not expensive.

Words you heard

D Match the words from the listening text with their definitions

- | | |
|---------------|--|
| 1 return | a not a famous brand |
| 2 merchandise | b getting back the money you paid |
| 3 customer | c sending/taking an item back to where it was bought |
| 4 refund | d things offered for sale |
| 5 no-name | e someone who pays for goods or services |

Which way of doing your shopping shown in the pictures do you enjoy most? Which do you enjoy least? Why?

quick
CHAT

Grammar 2

Unreal past (wishes)

Look at these sentences from the listening texts and answer the questions.

- a I really wish I **didn't have** to do it!
 b I wish they **would** put photos in the catalogue ...
 c I wish I'd never **bought** anything from you!

- 1 What tenses are used after **wish** in each sentence?
 2 In which sentence is the speaker
 • referring to something in the present?

wish +
 • referring to something in the past?

wish +
 • complaining about something in the present?

wish +

If only can be used instead of *wish*.

See Grammar database page 163.

- 6 Don't you wish we (can) do all our shopping online?
 7 I wish there (be) a mall near where I live.
 8 I wish I (go) shopping with you. It wasn't much fun staying at home alone.

C What do you think the people in the pictures are wishing? Use the tenses given in brackets.



1 (past continuous)



2 (past perfect)



3 (past perfect)



4 (past simple)

A Choose the correct answer.

- 1 If only you **are** / **were** here! There's a concert at the mall!
 2 I wish I **know** / **knew** how to get a loan to open my own shop.
 3 If only I **hadn't lost** / **didn't lose** all my money! My mum won't give me more!
 4 I wish I **can** / **could** borrow my sister's designer bag!
 5 If only you **would** / **will** stop spending so much money!
 6 I wish I **hadn't ordered** / **didn't order** those trainers from the mail order catalogue.

B Put the verbs in brackets in the correct tense.

- 1 I wish you (come) with us to the mall yesterday. We had a great time.
 2 Oh, if only that shop assistant (stop) talking and help us!
 3 I wish I (have) all the clothes I wanted.
 4 I sometimes wish I (live) further from the high street.
 5 If only we (not move). It's too difficult to get to the mall!

Practise your English

A Do you lend things to other people? Explain.

B What would you do if someone didn't return something they'd borrowed from you?

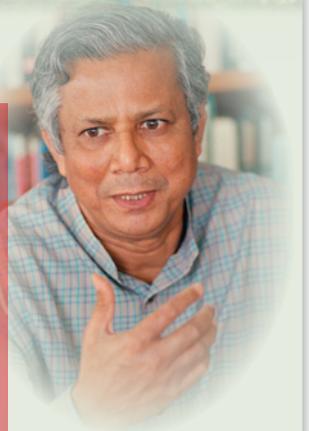
C Read the text and choose the correct answer.



A helping hand

Traditional banks usually **1** large amounts of money to people who can pay a lot of interest; in this way, banks can **2** big profits over the years. They are not interested in making small **3** to poor people because they are afraid that the poor may not be able to **4** the money back.

Muhammad Yunus, a banker and economist from Bangladesh, realized that his country needed a different kind of bank, one **5** would be able to help those **6** had nothing, so he started the Grameen Bank in 1983. The Grameen Bank lends small amounts of money to poor villagers in Bangladesh, helping them to make a **7** More than seven million people have **8** money from the bank. The Grameen Bank has been so successful that people have started a number of other similar projects in poor countries. Yunus was given the Nobel Peace Prize in 2006 for his fight against poverty.



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- | | | | |
|------------|-----------|------------|------------|
| 1 a borrow | b lend | c exchange | d owe |
| 2 a have | b get | c save | d make |
| 3 a loans | b cheques | c payments | d refunds |
| 4 a return | b refund | c pay | d send |
| 5 a who | b which | c where | d when |
| 6 a who's | b that | c which | d whose |
| 7 a loss | b gain | c profit | d living |
| 8 a owed | b loaned | c paid | d borrowed |

D Choose the best answer.

- I'd like to have a look at the before I decide what kind of shelves to buy.
a list b menu c catalogue d index
- My uncle has a collection of gold from all over the world.
a notes b money c currencies d coins
- I'm finding it really difficult to a decision about which jacket to buy.
a get b do c find d make
- I wish I shopping every day.
a can go b could go c will go d go
- She didn't tell me the reason she didn't come.
a which b what c why d for
- If only you with us yesterday! We had such a great time!
a come b had come c were coming d have come

quick
CHAT

Do you agree with the statement *Neither a borrower nor a lender be?*

Speaking



A In pairs, answer these questions about buying a gift for a friend.

- 1 What kind of gift might you buy for a friend? Something you like, or something your friend would like?
- 2 Would you spend more money than you'd planned if you found something your friend would really like?

B Listen to two people choosing a gift for a friend of theirs. What do they decide to get in the end? 

C Listen again and tick (✓) the expressions from the Language chunks box they use. 

Language

chunks

Rejecting ideas

- I don't think that's a good idea.
- You must be joking!
- I don't agree at all.
- I don't think so.
- But ...
- Are you sure?
- X wouldn't be suitable because ...

Suggesting ideas

- What about ...
- What if ...
- Then let's ...
- Why not ... ?
- We could ...
- A ... would be ...
- ... would be suitable because ...

D A friend of yours has come up with the following ideas. How would you reject them? What reasons would you give?

Let's go and have dinner at a really expensive restaurant!

If I were you, I'd buy my mother a video game for her birthday.

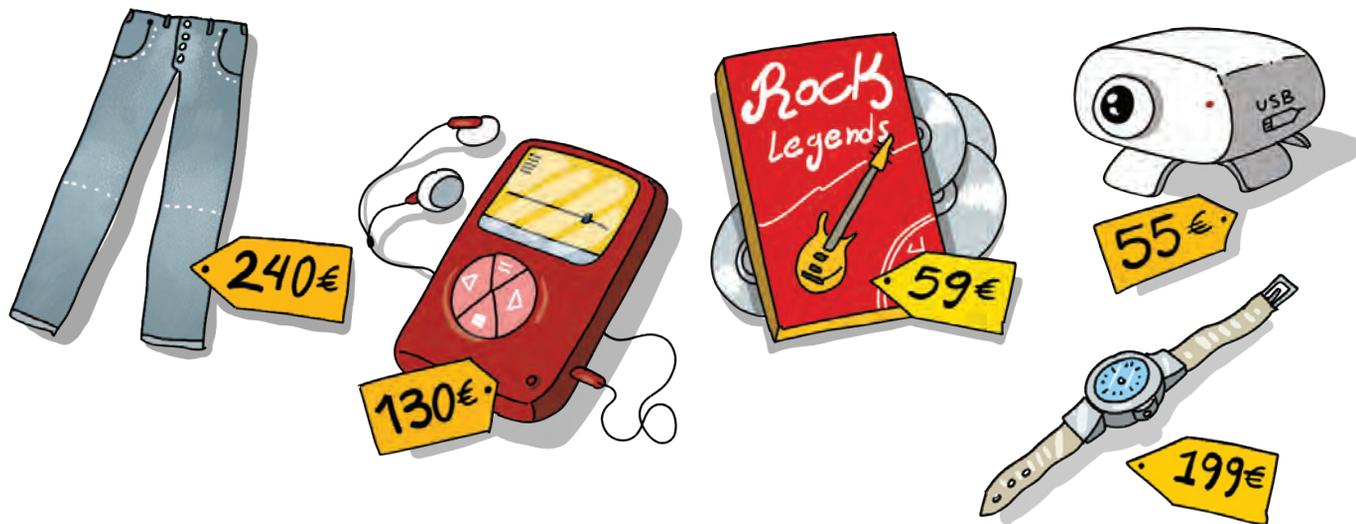
I don't think we should buy her a gift. She already has everything.

Why don't you get her a pet, like a puppy or a kitten?

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E It's your best friend's birthday tomorrow and you are going to buy a gift for him/her. Look at the pictures and answer the questions.

- 1 Which one would your friend like the best and which one the least? Why?
- 2 Why would one of the items be appropriate/useful, and another not?
- 3 Which one could you afford, and which one would be too expensive?



F In pairs, talk about all the different gifts in the pictures and decide which one you should buy for your friend. Use your ideas from Exercises D and E and expressions from the Language chunks box.

Speaking database page 152.

Pronunciation file page 139.

Writing: a formal email (complaining)

A In pairs, answer these questions.

- 1 Have you ever bought something online?
- 2 What are some of the problems you might have with shopping online rather than face to face? Think about:
 - security
 - customer service
 - delivery



To: customerservice@virtualsupermall.com

From: anne@homestudent.com

Subject: Purchased music download problem

Dear Sir or Madam,

I am writing to complain about a problem with the music downloads section of your online shop.

Yesterday, I purchased 11 MP3 music files from your online shop and paid €11.20 for them using my father's credit card. After I had finished giving all my information, the site directed me to a page with links where I was supposed to download the music that I had purchased. However, none of the links worked. As a result, I have been unable to download anything, even though you have charged my father's credit card.

Could you please arrange for the MP3 files I purchased to become available to me as soon as possible, or arrange for me to receive a refund of €11.20, which is the amount I paid?

I look forward to hearing from you very soon.

Yours faithfully,

Anne Lawson

B Read the email which an online shopper sent to an online shop.

- 1 What problem did she have?
- 2 What does she ask for?

Skills development

Formal and informal language

C Anne Lawson doesn't know the person she is writing to, so she has used a formal style. Read her email again and find how she has said the following in a more formal way.

- 1 This email is about a problem ...
- 2 I bought 11 MP3 music files ...
- 3 When the job was done ...
- 4 I haven't managed to download anything ...
- 5 Give me the MP3 files that I bought ...
- 6 Give me back my €11.20 ...

Content and organization

D Here is another email message which the online shop received on the same day. What does this customer complain about?



To: customerservice@virtualsupermall.com
 From: lee@homestudent.com
 Subject: Shopping problems

Dear Mall,

I ordered some books from your website about two weeks ago and a box finally arrived today. So I opened the box and I found three books in it that I had ordered and three that I hadn't ordered. The other five books that I had ordered were not there. I don't know what happened, but it's clear that this is your fault. So I want you to send me my books as soon as possible, please.

Cheers,
 Lee

E In pairs, improve Lee's email.

- 1 Could you improve the subject line?
- 2 How would you divide it into paragraphs?
- 3 What would you change to make it more formal?
- 4 What other information might you want to know to solve Lee's problem?

Planning and writing

F Anne Lawson received this reply to her email. She was not happy with it! Read it and write an answer (120-150 words) for Anne. Use the ideas from the exercises and language from the Language chunks box to help you.



To: anne@homestudent.com
 From: customerservice@virtualsupermall.com
 Subject: music download problems

Dear Customer,

Thank you very much for your feedback.

Should you need any further assistance, please do not hesitate to contact us again.

Best wishes,
 The Virtual Super Mall Team

Quick check!

Be sure to ...

- ▶ follow this plan:
 - ▷ use an appropriate greeting
 - ▷ complain about the reply and the service (paragraph 1)
 - ▷ briefly explain what the problem is (paragraph 2)
 - ▷ ask for your money back; you are no longer interested in the download (paragraph 3)
 - ▷ use an appropriate closing
 - ▷ sign off
- ▶ use formal language
- ▶ write 120-150 words



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Language chunks

Formal Language

Opening
 Dear Sir or Madam,
 Dear Mr/Ms ...
 I am writing to ...

Making a request
 Could you please ...
 I would like ...
 I would like a refund ...

Closing
 I look forward to hearing from you very soon.
 I look forward to your prompt reply.
 Kind regards,
 Yours faithfully,
 Yours sincerely,