

EPISODE 105

LEVEL B2

READING COMPREHENSION



TOP TIPS FOR INVESTING IN THE STOCK MARKET

- Don't invest more than you can afford, or you could **lend yourself** (=get yourself in a difficult situation)in trouble
- Don't invest **off your own bat** (= it is your idea and you do it without help from others) –seek proper financial advice first
- **Err on the side of caution** (= be careful and not take many risks) if you don't have a lot of money to play with
- Don't let all the jargon **put you off** (= distract you, disturb you)–you'll pick it up as the time goes by
- Don't forget to **add on** (= include sth extra)the fees you will have to pay – this could come to 4 percent
- Don't expect your investments to **bear fruit** (= have a successful result)immediately
- Remember shares go down as well as up, so go into it **with your eyes open** (= knowing that there could be problems in a situation)



EXERCISE 1

Match the expression halves.

1) land

2) off your own

3) add on

4) time

5) bear

6) with your eyes

7) come to

8) seek

- a. fees
- b. fruit
- c. 3%
- d. open
- e. yourself
- f. goes by
- g. advice
- h. bat



ENGLISH IN USE



ARTICLES - a / an / the / - / ?

- **When we introduce new info or mention sth for the first time:** ___ a/ an ___
- **When we refer to sth which has already been mentioned:** ___ the ___
- **When it is obvious what we are talking about:** ___ the ___
e.g.: It's been more than a week and everybody's still talking about ___ disaster.
- **When we talk about things in general:**
(with sing C nouns): ___ a ___ good friend is a treasure.
(with U nouns): ___ - ___ rice is healthy.
(with pl nouns): I prefer ___ - ___ cats to ___ - ___ dogs.
- **When we specify sth:** I love ___ the ___ carrots from our garden.
- **With jobs:** He works as ___ a ___ doctor /lawyer etc.
- **With abstract ideas:** ___ - ___ love is better than ___ - ___ hate.
- **With superlatives:** ___ the ___ prettiest girl at school, ___ the ___ fastest car in the world
- **When describing a group of people:** ___ the ___ poor, ___ the ___ unemployed
- **With names of nationalities (pl):** ___ the ___ French, ___ the ___ Polish
- **With musical instruments:** to play ___ the ___ piano / ___ the ___ guitar
- **With names of places with 'of' or 'United':** ___ the ___ Bank of England, ___ the ___ UK, ___ the ___ USA

EXERCISE 2

FILL IN THE ARTICLES:

1. _____ friendship is one of the most important things in love.
2. We have to do something to help _____ poor in our town.
3. _____ tomatoes are my favourite veggie.
4. _____ girls that I talked to at the party seemed really nice.
5. 'I bought _____ new car last week.' 'Really? Where did you get _____ car?'
6. I love _____ romantic comedies.
7. She broke a leg while skiing and had to go to _____ hospital.
8. She spent the summer in _____ United States.

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IDIOM CLOSE-UP



ON THE BREADLINE = VERY POOR, WITH VERY LITTLE MONEY TO LIVE ON
BAIL SB OUT = RESCUE SB FROM A DIFFICULT SITUATION, USUALLY WITH MONEY

PHRASAL VERBS CLOSE-UP



FORK OUT ON STH = SPEND A LOT OF MONEY ON STH
BE WORSE OFF = BE POORER THAN BEFORE



EXERCISE 3

Transform the sentences so that they mean the same. Use the words in brackets.

1. My cousins have almost no money at all.

[live]

2. I had to spend a large sum of money on skiing equipment.

[out]

3. At the end of the month, I am always in a worse situation than before.

[worse]

NEWS

MONEY LAUNDERING

“SAO PAULO, Brazil -- In the latest **crackdown** on corruption since protests exploded across the country in June, Brazilian police Thursday arrested four police officers and 15 others in a public pension scandal involving at least \$135 million. Federal police **allege** that public money in the pension scandal was diverted into built-to-fail investments and then routed through **fictitious** companies to pay off the participants in the **scam** and the police, which provided protection. In the last 18 months, \$135 million was taken out of money-laundering companies by “oranges,” Brazilian Portuguese slang for people used to receive **ill-begotten** cash.”

GLOSSARY :

- **CRACKDOWN** – a situation in which someone starts to deal with bad or illegal behaviour in a more severe way
- **ALLEGE** – to say that someone has done something illegal or wrong without giving proof:
- **FICTICIOUS** – not real
- **SCAM** – dishonest plan to make money
- **ILL-BEGOTTEN** – illegally obtained

KEY TO EXERCISES

Ex.1

1. e
2. h
3. a
4. f
5. b
6. d
7. c
8. g

Ex. 2

1. ____ - ____ friendship is one of the most important things in love.
2. We have to do something to help ____ the ____ poor in our town.
3. ____ - ____ tomatoes are my favourite veggie.
4. ____ the ____ girls that I talked to at the party seemed really nice.
5. 'I bought ____ a ____ new car last week.' 'Really? Where did you get ____ the ____ car?'
6. I love ____ - ____ romantic comedies.
7. She broke a leg while skiing and had to go to ____ - ____ hospital.
8. She spent the summer in ____ the ____ United States.

Ex.3

1. My cousins have almost no money at all.

[live]my cousins live on the breadline.....

2. I had to spend a large sum of money on skiing equipment.

[out]I had to fork out on skiing equipment.....

3. At the end of the month, I am always in a worse situation than before.

[worse]I am always worse off.....

