

1.09 Lesson 2A, Exercise 6

Speaker 1 I have a very relaxed attitude to money – too relaxed, probably. I've never managed to save anything. I find money burns a hole in my pocket. If I have some, I tend to spend it on books, magazines, music ... And when it's gone, it's gone. When I do have money, I'm quite generous with it and pay for my friends if they're a bit hard up. So I find that when I'm broke, there's more often than not a friend that can pay for me. I'd prefer to be like that with money than be stingy. Although I know I should save some, I really don't like people who are mean with their money. Friends are much more valuable than cash.

Speaker 2 My family is not affluent at all, and I was always taught to be careful with money. I've been brought up to know the value of everything and not to waste anything. My parents work hard but couldn't afford much for us when we were growing up and don't give us much of an allowance. Me and my brothers always found ways to earn a bit of money. If we particularly wanted something, we saved up hard for it. Now I work twice a week in my local supermarket – on Thursday evenings and all day Saturday. I've got my own bank account, and I write down my weekly income and expenses so that I can keep track of my finances. I'm always careful to keep some back for a rainy day.

Speaker 3 What can I say – I love shopping! I love buying new clothes and shoes, music and gadgets. But I never buy anything that's really extortionate, because I also hate getting into debt. So I take good care of my finances and I try to budget wisely. I have two part-time jobs – in a newsagent's and a garden centre – but I work hard at my schoolwork too ... honestly! I have a bank account which I pay into weekly. I make sure that I keep most of my money in there. And once a month I go shopping. But I don't use a debit card, because I think that might be dangerous. It's too easy to spend money without thinking. I always use cash.

Speaker 4 I wish I was more interested in money, but I'm not and never have been. If my mum gives me some pocket money, I tend to lose it. I'm not really careless with money – I suppose it's important, and one day I'll have to get a job and earn a living. But I'm just not bothered about having pricey possessions. I suppose I'd rather be comfortably off than severely hard up, but actually I don't think I'll need much money in the future. I like making things and buying second-hand stuff. Things don't have to be expensive to be worth having. I think that other things are much more precious. Things like friendship, I mean, which is priceless.

1.10 Lesson 2B, Exercise 6

- 1 He would go out rather than do his homework.
- 2 If he was short of cash, he would always borrow money from me.
- 3 She would leave her shoes in the middle of the hall where people would trip over them.
- 4 Sometimes Pete would eat a whole packet of biscuits in an evening.
- 5 She would never offer to help with the housework.
- 6 Fran denies breaking the DVD player.
Well, she would, wouldn't she?

1.11 Lesson 2C, Exercise 2

Get out of my house!

In July, property developer Jim Lock bought a large, detached, ten-bedroom building in Bath with plans to convert it into three luxury flats. He's planning to sell the flats for £400,000 and expects to make a profit of about £250,000. However, before building work started, a group of twenty squatters moved into the house and claimed they were 'looking after' the empty property. They climbed into the building, which used to be a nursing home, through a downstairs window that had been left open. The group, which includes three small children, is sleeping on the floor in sleeping bags. There's no heating or furniture. Mr Lock went to the police but they said they could do nothing. Squatting in commercial properties isn't a criminal offence in England as long as squatters don't actually break into an empty property or cause criminal damage. 'I was astonished that the police wouldn't evict them,' said an exasperated Mr Lock. 'They're just a bunch of lazy hippies. I'll have to go to court to get them evicted. It'll cost me thousands in legal fees.'

1.12 Lesson 2C, Exercises 3 and 4

James Connelly I'm at the house that Mr Lock bought and which has been occupied by squatters. I'm going to see if they will talk to me ...
Hello! Hello! Is anyone there?

Woman Who is it?

James Connelly My name's James Connelly. I'm from Radio Bath, the local radio station. I was wondering if someone would give me an interview.

Woman Hi. This isn't on live radio, is it?

James Connelly No, it isn't. But I'm recording it. Is that OK?

Woman Sure. What would you like to know?

James Connelly Why are you squatting in this house? It isn't yours, is it?

Woman No, of course it isn't. But it was empty and we all need a place to live.

James Connelly Why don't you just rent a flat or house?

Woman You're joking! The rents around here are extortionate. I wouldn't have enough to live on after paying the rent.

James Connelly Don't you think it's wrong to live in a property which doesn't belong to you, without getting permission?

Woman No, not if it's empty. There's a shortage of houses in this country. But there are loads of empty properties and most of them are owned by greedy property developers who have bought them as an investment and are leaving them empty for years, and then selling them when property prices go up.

James Connelly What's wrong with buying and selling property to make a profit?

Woman What's wrong with that? There are thousands of people who have become homeless, people with mental health and addiction problems, who need somewhere to live. Everybody's got the right to a roof over their head.

James Connelly Why did you choose this place?

Woman We noticed that it looked empty. We came back a few times to make sure, then one of us climbed in through a window that had been left open. Nobody is using the place, so we decided to take possession of it.

James Connelly What do you say to people who say that squatters are just lazy and want everything for free, and contribute nothing to society?

Woman That's rubbish. We're just normal people. We live like normal people. We contribute to society, yeah. We're not damaging stuff, and in fact we've done a lot of maintenance and even made some improvements: we've tidied the garden and repaired the roof. It's the people like Mr Lock, who own empty properties, that are anti-social. They're only motivated by greed. They're the ones that contribute nothing to society.

James Connelly Mr Lock has applied for a court order. What will you do when you get evicted?

Woman We'll leave. We'll find another empty property and squat there. My baby's woken up. I have to go now.

James Connelly OK. Thank you for your time.
Bye.

1.13 Lesson 2D, Exercise 3

Secret Millionaire

Secret Millionaire is a reality TV show with a difference. The participants come on the programme to possibly give away thousands of pounds.

In the programme, millionaires go undercover to deprived areas of Britain, where they volunteer in the local community. For a fortnight, they give up their affluent lifestyle and live with little money in substandard accommodation. Their experiences often prompt them to hand over life-changing sums of money to deserving individuals and institutions. At the end, they reveal who they actually are.

There have been eight series of the programme in the UK so far, with millions of pounds being given away to good causes. While watching the programmes, it's sometimes hard to tell who is benefiting most from the relationship. All of the people involved have talked about how it has changed their lives. But interestingly, it seemed that it was the millionaires who found their experiences the most rewarding. Some discovered that there are more important things in life than making money, and forged lasting relationships with the people they met.

A

Hilary Devey, who, as a single mother, risked everything to start up a now hugely successful transport company, lives on her own in her enormous mansion. She returned incognito to the place she grew up in, and one of the projects she got involved in was a local community support centre which was in danger of closing. The centre provides marriage counseling, support for single parents and homeless people, and so on. She funded the centre and provided more facilities for it. Hilary is still a regular visitor to the centre, and feels she now has friends who value her for the person she is, not her money.

B

Nick Leslau is one of Britain's wealthiest property tycoons and lives in luxury with his family in London. He went to Glasgow and worked in a poor area with severely disabled people. He was astonished at how friendly and kind everyone was, even though they didn't know anything about him. Although he has always donated money to various charities, he found it immensely rewarding to get involved directly for once. He said he felt privileged to have met some of society's genuine heroes – people who work tirelessly to help others.

C

Kavita Oberoi is a 38-year-old IT millionaire whose sole interest in life, apart from her family, was making money. Her views completely changed when she went to a centre for disadvantaged girls in Manchester. She used to believe that people were poor because they didn't try to improve their lives. When she got involved with the girls' centre, she realised that people often need help and support to do their best. She realised that her own mother had sacrificed a lot so that Kavita could have a good education. Kavita became a director of the group and is helping it to go national to support more young women.

D

James Benamore, a tough financial dealer now worth £77 million, used to have a drug problem himself. He waved goodbye to his wife and children and went to a crime-ridden area of Manchester. He worked in a centre for teenagers who were excluded from mainstream education and found that they had no confidence in themselves, nor any belief that any effort they made would make any difference. James donated money to the centre so that children who worked hard earned rewards in the form of trips and outings. He also offered some teenagers a month's work experience at his company. He was delighted to see how their attitudes changed, and has set up the scheme permanently.

1.14 Lesson 2F, Exercise 3

Girl He's clearly astonished. Perhaps he's so surprised because he's received something he's always wanted but didn't expect to get. Another possibility is that it's an incredibly expensive present. Or it could be that it's a complete surprise and he's just delighted to be given whatever it is.

1.15 Vocabulary Builder 2.3, Exercise 6

- 1 Are you hungry?
Hungry? I'm starving!
- 2 Is the dining table clean?
- 3 Was the bus crowded?
- 4 I think Joanna is beautiful.
- 5 That was a silly thing to say.
- 6 I thought that programme was quite funny.
- 7 Are you tired?
- 8 Was your dad angry with you?

1.16 Lesson 2F, Exercises 5 and 7

Interviewer Tell me about the last time you gave someone a present.

Girl The last time I gave someone a present ... let me see. That was my sister's birthday. I used to buy her make-up or jewellery, but she'd been borrowing my hoodie all the time, so I thought I'd get her one of her own. I found a great one on a website, but stupidly I ordered the wrong size. I must have clicked the wrong button. I'd asked for the hoodie to be gift-wrapped and sent directly to her, not to me. So I obviously didn't realise my mistake until she opened the present on her birthday. It was a size 18 instead of a size 8! You should have seen her face when she unwrapped it. Luckily, she saw the funny side. I can laugh about it now, but to be honest I didn't think it was very funny at the time. Fortunately, I was able to return it and they exchanged it free of charge.

1.17 Skills Round-up 1–2, Exercises 4 and 5

Stefan Hi. Can I ask you ... does this newspaper have property adverts?

Shopowner Are you planning to buy somewhere?

Stefan No, I need to rent a flat.

Shopowner Oh, right. Well, that paper has a few adverts at the back. But you know there's a weekly property newspaper as well. It comes out on Fridays.

Stefan I didn't know that.

Shopowner Come back in tomorrow. I'll save you a copy.

Stefan Thanks!

Shopowner And while you're here, have a look in our window. We've got a few adverts there for flats to rent.

Stefan Thanks, I will. Bye!

...

Spikey Hi. Looking for somewhere to live?

Stefan Yes, I'm looking for a flat to rent. Why? Do you know of one?

Spikey Not exactly. But I might be able to help you out.

Stefan Really? That's great.

Spikey When did you arrive in London?

Stefan About a month ago. I've been staying with friends.

Spikey You're not originally from the UK, are you?

Stefan No, I'm from Poland.

Spikey Your English is fantastic.

Stefan Thanks. I've been learning it for ten years, so it should be OK.

Spikey Anyway, look ... I'm sharing a place with a few friends. It's massive! Seven or eight bedrooms ...

Stefan Sounds great.

Spikey Yes, and the best thing is, we don't have to pay a penny for it!

Stefan Ah, you're squashing.

Spikey It's squatting, not squashing, actually. And yes, we're squatting. Well, you know, it's such a waste, having all these big, empty houses. Criminal, really, when you think about all the homeless people there are in London.

Stefan I see your point ...

Spikey That's why I do it, really. It's a kind of protest. I used to pay over a thousand pounds a month for a tiny room in a flat. I worked seven days a week to pay for it, and every day, I would walk past ten empty houses. Well, I mean, somebody has to challenge the way the capitalist society works – somebody has to stand up and say, no, this is unfair for one person to own a huge property they don't even need when other people are homeless, or paying rent they can't afford.

Stefan Yes, it does seem unfair.

Spikey So, feel free to drop round and visit us. Have a look. If you like it, you're welcome to move in. It's the big house on the corner of Williams Street and Western Avenue.

Stefan Right, thanks. My name's Stefan, by the way.

Spikey I'm Spikey.

Stefan Spikey.

Spikey Well, that's what everybody calls me now anyway. So, do you think you'll come round and see us?

Stefan Well, it's really kind of you. But I'm not really looking for a house share – or a squat. If I could find a place on my own, I'd prefer that.

- Spikey** In this part of London? But rents are extortionate here – a complete rip-off! Only bankers and people like that can afford to rent a place on their own.
- Stefan** Well, actually, I do work in the financial sector.
- Spikey** Oh ... I see. Well ... you're still welcome to drop round, I suppose. I mean, we don't hate all bankers.
- Stefan** Thanks. Well, see you around.
- Spikey** Yeah, bye.