

# LESSON 9

## BEFORE YOU READ

Circle **Yes** or **No**. Chọn **YES** hoặc **NO** THEO ĐIỂM CỦA BẢN THÂN

1. I have a bank account. Yes No
2. I have an ATM card. Yes No

**READ** Đọc đoạn hội thoại sau. Đặc biệt chú ý đến các câu hỏi Wh- và các mạo từ **a** và **an** được in đậm. Read the following conversation. Pay special attention to the **wh**-questions and the articles **a** and **an** in bold.  2.9

Dorota and Victor are at the bank.

**Dorota:** Hi, Victor. **How** are you?

**Victor:** Hi, Dorota. I'm fine, thanks. **Where** is Simon?

**Dorota:** He's at the supermarket already.

**Victor:** Is this your bank?

**Dorota:** Yes, it is.

**Victor:** **What** time is it?

**Dorota:** It's 7:30 p.m. The bank is closed now.  
We can't go inside.

**Victor:** **Who's** that woman over there?

**Dorota:** She's a security guard.

**Victor:** **When** is the bank open?

**Dorota:** This bank is open from 9 a.m. to 4 p.m., Monday through Thursday.  
It's open from 9 to 7 on Friday and 9 to 1 on Saturday.

**Victor:** **Why** are we here, then?

**Dorota:** I'm out of cash. The ATM is always open.

**Victor:** **What's** an ATM? A cash machine?

**Dorota:** An ATM is an Automated Teller Machine. And yes, it's a machine for cash.

**Victor:** **What's** that? Your bank card?

**Dorota:** Yes, it opens the door. And I use it to get cash. I need a PIN for my account, too.

**Victor:** **What's** a PIN?

**Dorota:** It's a Personal Identification Number.

**Victor:** **What's** your PIN?

**Dorota:** That's a secret!



### DID YOU KNOW?

You can use mobile or online banking services to save time.  
You can see your monthly statement and pay bills.

inside (adv) bên trong

through (adv) đến, qua

automated (adj) tự động

ATM viết tắt cho Automated Teller Machine

PIN viết tắt cho Personal Identification Number

identification (n) sự nhận biết

security (n) an ninh

cash (n) tiền mặt

teller (n) giao dịch viên

secret (n) bí mật

security guard (n) bảo vệ

machine (n) máy

card (n) thẻ

account (n) tài khoản

personal (adj) cá nhân

**COMPREHENSION** Based on the reading, write T for *true* or F for *false*.

Dựa vào bài đọc, ghi T cho câu đúng và F cho câu sai.

- \_\_\_\_\_ The bank is open right now.
- \_\_\_\_\_ The supermarket is open right now.
- \_\_\_\_\_ On Monday, the bank is open at 5:00.

**WORDS TO KNOW**  2.10

|                |                                                             |
|----------------|-------------------------------------------------------------|
| security guard | The <b>security guard</b> works at the bank.                |
| through        | The bank is open Monday <b>through</b> Saturday.            |
| out of         | I'm <b>out of</b> money. I don't have any money.            |
| ATM            | The <b>ATM</b> is an easy way to get money.                 |
| cash           | We are at the bank. It's easy to get <b>cash</b> at an ATM. |
| automated      | The machine is <b>automated</b> . A computer makes it work. |
| teller         | A <b>teller</b> works at a bank.                            |
| PIN            | A <b>PIN</b> is a Personal Identification Number.           |
| account        | I have a bank <b>account</b> for my savings.                |
| secret         | No one knows my PIN. It's a <b>secret</b> .                 |

**LISTEN** Nghe câu hỏi về đoạn hội thoại phần READ. Chọn câu trả lời đúng.

Listen to the questions about the conversation. Circle the correct answer.  2.11

- |                             |                         |
|-----------------------------|-------------------------|
| 1. <u>at the bank</u>       | at the supermarket      |
| 2. at the bank              | at the supermarket      |
| 3. Dorota's                 | Simon's                 |
| 4. Yes, it's late.          | It's 7:30.              |
| 5. She's a bank teller.     | She's a security guard. |
| 6. twenty-four hours a day  | Monday through Saturday |
| 7. from 9 a.m. to 4 p.m.    | twenty-four hours a day |
| 8. It's a machine for cash. | It's at the bank.       |
| 9. at 10:15                 | to get cash             |
| 10. 924                     | It's a secret.          |

**2.5 Be—Wh- Questions** BE trong câu hỏi thông tin

*Wh-* questions begin with *where*, *when*, *why*, *who*, *what*, *whose*, and *how*. Observe the word order in a *wh-* question. *Wh-* questions are also called *information questions*.

Câu hỏi -Wh là câu bắt đầu bằng *where*, *when*, *why*, *who*, *what*, *whose* và *how*. Quan sát thứ tự từ trong một câu hỏi -Wh. Câu hỏi -Wh còn được gọi là câu hỏi thông tin.

| QUESTION WORD(S) | BE  | SUBJECT      |       | ANSWER                             |
|------------------|-----|--------------|-------|------------------------------------|
| Where            | are | we?          |       | We're at the bank.                 |
| What             | is  | that?        |       | It's an ATM.                       |
| What time        | is  | it?          |       | It's 10:15.                        |
| Why              | are | we           | here? | We're here to get cash.            |
| When             | is  | the bank     | open? | It's open Monday through Saturday. |
| Who              | is  | that woman?  |       | She's a security guard.            |
| Whose money      | is  | this?        |       | It's Dorota's money.               |
| How              | are | you?         |       | I'm fine, thanks.                  |
| How old          | is  | Simon's son? |       | He's 15 (years old).               |

**Note:**

We can make a contraction with most *wh-* words and *is*. Hầu hết các từ *Wh-* và *is* đều có thể viết tắt.

*What's an ATM? When's the bank open? Why's he here?*

Compare statements and *wh-* questions. So sánh câu phát biểu và câu hỏi *Wh-*

| STATEMENT Câu phát biểu | WH- QUESTION Câu hỏi Wh-    |
|-------------------------|-----------------------------|
| The bank is open.       | When is the bank open?      |
| We are at the ATM.      | Why are we at the ATM?      |
| You are a student.      | How old are you?            |
| I am at a bank.         | Where am I?                 |
| She is inside the bank. | Why is she inside the bank? |
| Dorota is an immigrant. | Who is Dorota?              |
| That is Dorota's money. | Whose money is that?        |
| It is late.             | What time is it?            |

**Pronunciation Note:**

**Lưu ý về phát âm:**

*Wh-* questions have a falling intonation. Câu hỏi *Wh-* có ngữ điệu xuống giọng ở cuối câu.

*Where is the bank?*

Listen to your teacher pronounce the statements and questions above.

**EXERCISE 10** Fill in the blanks with a question word to complete this conversation between Dorota and Lisa. Then listen and check your answers.  2.12

Điền vào các chỗ trống các từ để hỏi -Wh để hoàn thành đoạn hội thoại. Sau đó nghe để kiểm tra đáp án.

**Dorota:** How are you?  
1.

**Lisa:** I'm fine. \_\_\_\_\_ are we?  
2.

**Dorota:** We're at the bank.

**Lisa:** \_\_\_\_\_'s that?  
3.

**Dorota:** It's an ATM.

**Lisa:** \_\_\_\_\_ are we here?  
4.

**Dorota:** To learn about the bank.

**Lisa:** \_\_\_\_\_'s that woman?  
5.

**Dorota:** She's the security guard.

**Lisa:** \_\_\_\_\_ is the bank open?  
6.

**Dorota:** Monday through Thursday, from 9 a.m. to 4 p.m., Friday from 9 a.m. to 7 p.m.,  
and Saturday from 9 a.m. to 1 p.m.

**Lisa:** \_\_\_\_\_ is it?  
7.

**Dorota:** It's 8:45. We're early.

**Lisa:** \_\_\_\_\_'s that?  
8.

**Dorota:** It's my ATM card.

**EXERCISE 11** Complete the questions. Điền vào chỗ trống để hoàn thành câu hỏi.

1. It's late. What time is it ?

2. We're late. Why \_\_\_\_\_ ?

3. The ATM is near here. Where \_\_\_\_\_ ?

4. That woman is in the bank. Who \_\_\_\_\_ ?

5. That money is Dorota's. Whose \_\_\_\_\_ this?

6. Simon's 42 years old. How \_\_\_\_\_ Marta?

## ABOUT YOU Answer the questions.

Trả lời câu hỏi VỚI THÔNG TIN CỦA BẢN THÂN.

1. What time is it now? \_\_\_\_\_
2. Where are you from? \_\_\_\_\_
3. Who's your English teacher? \_\_\_\_\_
4. How old are you? \_\_\_\_\_
5. Where's your school? \_\_\_\_\_
6. When's the school open? \_\_\_\_\_
7. Who's your friend? \_\_\_\_\_
8. Where's your English book? \_\_\_\_\_

## 2.6 Articles *A* and *An* MẠO TỪ *A* VÀ *AN*

We use *a* or *an* before a singular noun. Ta dùng *a* và *an* trước một danh từ đếm được số ít.

| EXAMPLES <b>VÍ DỤ</b>                                                                                            | EXPLANATION <b>GIẢI THÍCH</b>                                                                                                                                                                                   |
|------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What's this? It's <b>a</b> bank.<br>Who's that woman? She's <b>a</b> security guard.                             | We use <i>a</i> before a consonant sound.<br><b>Ta dùng <i>a</i> trước một phụ âm.</b>                                                                                                                          |
| What's that? It's <b>an</b> ATM.<br>What's this? It's <b>an</b> envelope.                                        | We use <i>an</i> before a vowel sound. The vowels are <i>a, e, i, o,</i> and <i>u</i> . <b>Ta dùng <i>an</i> trước một nguyên âm. Các nguyên âm là a, e, i, o và u</b>                                          |
| Quarters and dimes are coins.<br>What are those? They're pennies.                                                | We don't use <i>a</i> or <i>an</i> before a plural noun. <b>Không sử dụng <i>a</i> hoặc <i>an</i> trước danh từ số nhiều</b><br>NOT: Quarters and dimes are <i>a</i> coins.<br>NOT: Those are <i>a</i> pennies. |
| <div><div>adjective</div><div>The bank is big.</div><div>adjective + noun</div><div>It's a big bank.</div></div> | We use <i>a</i> or <i>an</i> only if a noun follows the adjective.<br>NOT: The bank is <i>a</i> big. <b><i>A</i> hoặc <i>an</i> có thể đứng trước 1 tính từ chỉ khi tính từ đó được theo sau bởi 1 danh từ.</b> |

**EXERCISE 12** Fill in the blanks with *a* or *an*. Điền vào chỗ trống *a* hoặc *an*.

1. This is a bank.
2. That's an envelope.
3. I'm \_\_\_\_\_ immigrant.
4. I'm \_\_\_\_\_ new immigrant.
5. You are \_\_\_\_\_ helpful person.
6. This is \_\_\_\_\_ new book.
7. A quarter is \_\_\_\_\_ coin.
8. Dorota isn't \_\_\_\_\_ old woman.
9. Simon's from Mexico. Mexico is \_\_\_\_\_ North American country.
10. He's \_\_\_\_\_ busy person.

**EXERCISE 13** Rewrite the sentence with the adjective given. Change *a* to *an* or *an* to *a* if needed.  
Viết lại câu với tính từ đã cho. Thay đổi *a* thành *an* hoặc *an* thành *a* nếu cần.

1. First Community is a bank. First Community is an old bank.  
old
2. That's an ATM. \_\_\_\_\_  
new
3. Thanksgiving is a holiday. \_\_\_\_\_  
American
4. This is a number. \_\_\_\_\_  
identification
5. This is a test. \_\_\_\_\_  
easy
6. That's an envelope. \_\_\_\_\_  
big

Điền vào chỗ trống với dạng đúng của **be** và **a** hoặc **an** nếu cần.

Sử dụng dạng viết tắt khi có thể. Sau đó, nghe và kiểm tra câu trả lời của bạn.

**EXERCISE 14** Fill in the blanks with the correct form of *be* and *a* or *an* where necessary. Use contractions when possible. Then listen and check your answers.  **2.13**

**Halina:** What's that?

**Simon:** It 's an ATM.  
1.

**Halina:** What's an ATM?

**Simon:** It \_\_\_\_\_ machine for cash.  
2.

**Halina:** What are these?

**Simon:** These \_\_\_\_\_ envelopes for checks.  
3.

**Halina:** What \_\_\_\_\_ check?  
4.

**Simon:** Look. This \_\_\_\_\_ check. It \_\_\_\_\_ paycheck from my work.  
5. 6.

**Halina:** What \_\_\_\_\_ those?  
7.

**Simon:** Those \_\_\_\_\_ drive-up ATMs.  
8.

**Halina:** Americans \_\_\_\_\_ very busy. They \_\_\_\_\_ always in their cars.  
9. 10.

**Simon:** It \_\_\_\_\_ easy way to use the bank. It \_\_\_\_\_ fast, too!  
11. 12.

## REVIEW

**A.** Choose the correct words to complete the conversation. **Chọn từ đúng để hoàn thành đoạn hội thoại.**

**A:** Hi, Marco. (*How/Where*) are you?  
1.

**B:** I'm fine, thanks. How (*are/is*) you?  
2.

**A:** I'm fine. I'm sorry, I'm a little late.

**B:** That's OK. (*Are you/You are*) ready to learn about the bank?  
3.

**A:** Yes! What (*is/are*) that?  
4.

**B:** It's (*a/an*) ATM.  
5.

**A:** And (*who/what*) is that?  
6.

**B:** This is (*her/my*) ATM card.  
7.

**A:** (*Are/Is*) the bank open now?  
8.

B: Yes, (*it's/it is*). It's open from 9 a.m. to 5 p.m.  
9.

A: (*Are/Is*) all banks open from 9 a.m. to 5 p.m.?  
10.

B: No, (*they are/they aren't*). My friend Tom has (*a/an*) different bank. (*His/He's*) bank is open from 8 a.m.  
11. 12. 13.  
to 4 p.m.

A: There are a lot of (*people/person*) in line.  
14.

B: Yes, there are.

A: (*Where/Who*) is that woman?  
15.

B: She's (*a/an*) teller. She works at the bank.  
16.

B. Fill in the blanks to complete the conversation. Điền vào chỗ trống để hoàn thành đoạn hội thoại.

A: \_\_\_\_\_ on time?  
1.

B: Yes, you are.

A: \_\_\_\_\_ are we?  
2.

B: We're at the library.

A: \_\_\_\_\_ are we here?  
3.

B: We're here to get a library card for you.

A: \_\_\_\_\_ library card is that?  
4.

B: It's my library card.

A: \_\_\_\_\_ the library open?  
5.

B: Yes, it is.

A: \_\_\_\_\_ is it open?  
6.

B: It's open from 10 to 7 today.

A: \_\_\_\_\_ is it now?  
7.

B: It's 10:30.

A: \_\_\_\_\_ is that woman?  
8.

B: She's the librarian.