

A Read the text below and answer the questions that follow.

The Best Advice

Ray Basker is the **president** of RB Accounting Services. He has always been interested in finance and dreamt of running his own company.

Ray was already working and saving at a young age. When he was 12, he helped his uncle sell fruits at a night market once a week, at weekends and during long school holidays. His uncle paid him RM20 for a full day's work. He earned between RM5 and RM10 if he worked for several hours. Ray never spent his money on food or toys. He saved it all in the bank.

A few years later, he did garden work or **errands** for his relatives and neighbours. They paid him RM10 an hour. Even though he was making more money now, he saved eighty percent of what he earned. Saving became a habit for Ray. As a result, he had the freedom to buy large items when he was a young adult, without going into debt.

Nowadays, Ray advises his **clients** with young children to encourage their children to save at a young age.



Vocabulary

- **president** – a person with the highest position in an organisation
- **errands** – small tasks
- **clients** – customers or buyers

B Based on paragraph 2, fill in the blanks with the given words.

RM20

bank

twelve

night market

- 1 Ray helped his uncle at a fruit stall at the age of _____.
- 2 Ray worked at a _____.
- 3 If Ray worked for one whole day, his uncle paid him _____.
- 4 Ray saved the money he earned in the _____.

C Based on paragraph 3, write 'True' or 'False' for each statement.

- 1 When Ray was older, people paid him to do their errands or gardening. _____
- 2 Ray's relatives and neighbours paid him RM20 an hour. _____
- 3 Ray saved eighty percent of the money he earned. _____
- 4 Spending became a habit for Ray. _____
- 5 As a young adult, Ray could pay for expensive items without going into debt. _____

D Complete the table with the correct words.

running

errands

habit

encourage

Meaning	Word
1 controlling or taking care of something	
2 to make someone more likely to do something	