


**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 1. ATM.

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

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

**Halina:** What are these?

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

**Halina:** What 4. check?

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

**Halina:** What 7. those?

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

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

**Simon:** It 11. easy way to use the bank. It 12.