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No woman marries for money; they are all clever enough, before marrying a millionaire, to fall in love with him first.
Cesare Pavese, Italian writer

5B A material world

1 LEXIS IN CONTEXT

Do women really want to marry for money?

Look at the Lexis in Context on Student's Book p.49. Then complete the words.

1 You've got a very **s***our* face – what's the matter?
2 Problems occur when important meetings and children's birthdays **c**_____.
3 Who **sh**_____ the responsibility of bringing up the kids in your relationship?
4 The park was **l**_____ **w**_____ plastic cups after the concert.
5 Working mothers have to **j**_____ their jobs with the needs of their children.
6 She's a successful businesswoman with a **h**_____**-fl**_____ career.

2 GRAMMAR unreal uses of past tenses

a Complete the mini-dialogues with the correct form of the words in brackets.

1 **A** Your parents will be here in an hour.
B I know. *It's time I tidied up.* (time / I / tidy up)

2 **A** I'll call you in the morning.
B _____ in person.
(I / rather / you / come round)

3 **A** Our new dishwasher doesn't work very well.
B I know. _____ it.
(I / wish / we / not buy)

4 **A** It's a shame we can't meet up more often.
B Yes. _____ nearer each other.
(only / we / live)

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5 **A** I won't tell your girlfriend you were here.
B Thank you. _____
(I / rather / she / not know)

6 **A** Did you get the grades to go to university?
B No. _____ harder for my exams.
(only / I / work)

7 **A** I'm fed up with working all the time.
B _____ a holiday.
(time / you / have)

8 **A** We can't afford a holiday this year.
B I know. _____ better off.
(I / wish / we / be)

b Complete the second sentence so it means the same as the first, using the words in brackets.

1 I should have applied for a grant. (wish)
I wish I had applied _____ for a grant.

2 We are unhappy because we owe the bank a lot of money. (if only)
_____ the bank so much money.

3 Sally ought to make up her mind about her job. (time)
_____ her mind about her job.

4 Would you prefer us to take you home now or later? (rather)
_____ you home now or later?

5 We regret spending all our savings on our honeymoon. (if only)
_____ all our savings on our honeymoon.

6 Don't you think you ought to apologize to Anna? (time)
Isn't _____ to Anna?

7 I would like to be able to see my family more. (wish)
_____ my family more.

8 We'd prefer you not to bring your dog in here. (rather)
_____ bring your dog in here.

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3 VOCABULARY money

a Complete the missing words.

1 Would you like to pay monthly or in an annual **l**ump **s**um ?
2 My uncle works in the **st**_____ **m**_____, buying and selling shares all day.
3 You can get a better **e**_____ **r**_____ at some Bureaux de Change than at others.
4 If you are **i**_____ **d**_____, you owe someone money.
5 Despite the recession, many people's **st**_____ of **l**_____ has remained high.
6 Many people are struggling because wages aren't rising at the same rate as **i**_____.
7 We live in a **c**_____ **s**_____ where people are obsessed with money.
8 **I**_____ **r**_____ have been cut to try and encourage people to borrow more money.
9 My sister has managed to get a government **g**_____ to study abroad for a year.
10 I give a **d**_____ to my favourite animal charity every year.

b Order the letters to make synonyms of *rich* or *poor*. Write **R** (rich) or **P** (poor) after each one.

1 FLTUFENA	*affluent*	*R*
2 ESNILEPNS		
3 ADEODL		
4 ADRH PU		
5 LWEYTAH		
6 LEWL-FOF		
7 REBOK		

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c Complete the second sentence so that it means the same as the first. Use an idiom with the **bold** words.

1 Our friends buy many things they can't afford. **means**
Our friends are *living beyond their means* _____.

2 We're overdrawn. **red**
We're _____.

3 Don't spend all your money. It's hard work to make more. **grow**
Don't spend all your money. It _____.

4 That yacht must have been really expensive. **arm**
That yacht must have _____.

5 We'll never be able to buy a house unless we start saving. **belt**
We'll never be able to buy a house unless _____.

6 Bill never eats out. He thinks it's too expensive. **robbery**
Bill never eats out. He thinks it's _____.

7 My in-laws are extremely mean. **fist**
My in-laws are very _____.

8 We hardly earn enough to buy what we need. **ends**
We're struggling to _____.

5 LISTENING

a iChecker Listen to a radio phone-in programme about saving money. Answer the questions with the names in the list.

Emily	Jonathan	Mary	Philip	Wendy

Which caller has a tip for saving money...?

1 at meal times
2 at the supermarket
3 for holidays
4 at home
5 on all kinds of purchases

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b Listen again and answer the questions.

According to the callers, …?

1 at what temperature should your thermostat be set
2 what should you take to work to eat
3 where should you put your small change
4 how should you pay for everything you buy
5 when shouldn't you do your food shopping

6 READING

a Read the article once. Choose the sentence which best summarizes the results of the research.

A If everyone in the country has more money as a result of economic development, then we're all happier.
B It takes a long time to get used to being rich, so you don't notice if you feel any happier.
C Money makes us happier if we are richer than those around us, but not if we all have a similar amount of wealth.

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The unhappy answer to whether or not your happiness expands in line with your wealth is 'yes, but - no, but'. It seems it does if your riches rise relative to that of the Joneses, but not if you all rise together. 'What we actually care about is our income compared with other people,' says Lord Layard, one of the founders of 'happiness studies'. 'But if over time everybody is becoming richer, then people don't on average feel any better than they did before.'

Lord Layard bases the conclusion on studies and surveys that have been conducted over the past half a century or so in the world's richer countries. What the studies reveal is a paradox. [1]____

We like to look out at the neighbours' drive and see a smaller car. This is partly because aspirations rise with incomes. 'You rather quickly get adapted to more money so you don't get the pleasure out of it that you expected to get,' explains Derek Bok, a former president of Harvard University and author of *The Politics of Happiness*. [2]____

[3]____ But they are not even certain that it is the money that does it. 'Happier people on the whole tend to be richer, but we're not quite sure why that is so,' says Mr Bok. 'It may not be the money. It may be that richer people command more respect or they have the freedom to do more things. [4]____ Or they have more autonomy in what they do. So it

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doesn't always follow that giving more money if you don't change those other things is really going to improve their happiness.'

So if money is not all it is cracked up to be, then what should people and governments do? For starters, believes Lord Layard, a break-neck chase after economic growth is misplaced. 'This competition to get richer than other people; it can't be achieved at the level of society,' he says. 'What we should do is have a positive sum. [5]____

Rather than going for high growth, smoother growth might produce more happiness by producing less disruption and the uncertainty that comes with the ups and down of the economy, according to Lord Layard. 'I certainly think that the relief of poverty is an incredibly important objective, but it shouldn't be done at any cost. We shouldn't just go for economic development even if it leads to the complete fragmentation of society...and a decline in happiness.'

b Read the article again and match the missing sentences A–F to the gaps 1–5. There is one sentence you do not need to use.

A 'People's aspirations tend to rise as their incomes rise, so rather quickly they start to think of a lot of additional things that they need to buy. So they end up no happier than they were before.'

B Or they are more likely to hold jobs in which people defer to them.

C The apparent contradiction is that people don't seem to be any happier now than they were then despite their enrichment through economic growth, but that people who are richer at any one time are happier on average than people who are poorer.

D They think it's important to try to make everyone as happy as they possibly can be.

E Increase the total amount of happiness, which means enabling people to have better human relationships.'

F Happiness academics do accept that richer people are, by and large, happier than their poorer neighbours.

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1 NOUNS

a Match the nouns and definitions.

budget deposit donation fare fee fine grant
instalment loan lump sum savings will

1 *budget* the money that is available to a person or organization and a plan of how it will be spent over a period of time, *have a limited ~*
2 _____ money that is given by the government or another organization for a particular purpose, e.g. education, *give | receive a ~*
3 _____ money that a bank lends and sb borrows, *take out a ~*
4 _____ an amount of money that you pay for professional advice or services, e.g. to a lawyer, *charge | pay a ~*
5 _____ the money you pay to travel by bus, plane, taxi, etc., *pay a ~*
6 _____ money that you keep, e.g. in the bank, and don't spend, *have a ~ account*
7 _____ money that you give to an organization such as a charity in order to help them, *make a ~*
8 _____ money paid as punishment for breaking a law, *pay a ~*
9 _____ one of a number of payments that are made regularly until sth has been paid for, *pay an ~*
10 _____ the first part of a larger payment, *make | pay a ~*
11 _____ a legal document that says what is to happen to sb's money and property after they die, *make a ~*
12 _____ an amount of money that is paid at one time and not on separate occasions, *pay a ~*

b 3 11 Listen and check.

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3 ADJECTIVES

a Look at the *Oxford Learner's Thesaurus* entries for *rich* and *poor*. Match the synonyms and definitions.

rich *adj.* rich, affluent, loaded, wealthy, well-off

1 *rich* / _____ having a lot of money, property, or valuable possessions
2 _____ (rather formal) rich and with a good standard of living: The ~ Western countries are better equipped to face the problems of global warming.
3 _____ (often used in negative sentences) rich: His parents are not very ~ .
4 _____ *[not before noun]* (very informal) very rich: Let her pay. She's ~ .

poor *adj.* poor, broke, hard up, penniless

5 _____ having very little money; not having enough money for basic needs
6 _____ (literary) having no money, very poor: She arrived in 1978 as a virtually ~ refugee.
7 _____ (informal) having very little money, especially for a short period of time: After he lost his job, he was so ~ he couldn't afford to eat out at all.
8 _____ *[not before noun]* (informal) having no money: I'm always ~ by the end of the month.

b 3 13 Listen and check.

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