

**PROGRAMME FOR
GIFTED AND TALENTED CHILDREN**

ENGLISH

PGTC

2015-16

DIET , KASARAGOD

Describing Person / Place

Teacher shows the picture of a scenery.

You may ask the following questions.

1. What do you see in the Picture?
2. What is the colour / size / shape of the object ?
3. Where is it (location).
4. What do you feel ?

Let them write a description about the scene.

After the presentation Teacher writes all sentences on BB

Underline the words which used to describe the object / place, etc.

Words used to describe places

clean	hilly	old
cold	hot	quiet
colourful	humid	rural
cool	industrial	sandy
crowded	modern	urban
dirty	mountainous	windy
flat	narrow	

Can you describe the place which you have visited last time ?

Game

Guessing adjectival phrases

A set of cards which contains adjective noun phrases.

One student is given a phrases and tells the others only what the noun is. Then they have guess the entire phrase.

Eg: If the knower gives the noun 'table', the others might guess

A square table ?

A small table ?

A round table ?

You may need to give hints to facilitate guessing.

Remember to insist on the students using the entire phrase or sentence when making their guesses. Just saying big or square gives no practice in the adjective before noun construction.

I) Imaginative descriptions.

Exhibit any two picture to the class. Ask the students to suggest a possible relationship between them. Encourage Imaginative ideas . The text may be long or short, written or oral.

II) Miming Adverbs

One student goes outside, and others choose a manner adverbs (eg.quickly, angrily). The student returns and orders one of the members of the class to do an action by saying. eg. 'stand up' or 'write your name on the board', or 'open' the door. The person addressed has to carry out the command according to the manner adverb chosen.

There are more examples of adverbs in the box.

Elementary adverbs: quickly, slowly, angrily, sadly, happily, quietly, loudly, lightly, heavily, strongly

Intermediate adverbs: calmly, lazily, sleepily, fearfully, proudly, secretly, silently, painfully, lightly, seriously

Advanced adverbs: dramatically, gracefully, decisively, apologetically, worriedly, thoughtfully, stiffly, jerkily, childishly, drunkunly

III) Prefixes and suffixes

Suggest a word prefix or suffix and ask the students to write down all the words they know which begin or end with it.

Eg. re, pre... etc.

Prefixes

Per --, pre --, re --, sub --, super --, trans --, ab --, non --, inter --, ante --, anti --, auto --, circum --, dis --, ex --, mis --,

Suffixes

__er	__able	__ment
__or	__ic	__ist
__ism	__ify	__ise

IV) Insertion of a / an / some before appropriate nouns, use of singular or plural forms.

You start off with a sentence such as 'In my room I have a shelf.' The first student continues. 'In my room I have shelf and some books' and so on.

Each student adding another item until the sentence become impossible to remember or until you decide the class has had enough.

(b) Use of a / an / some , with appropriate nouns . Use of singular / Plural forms.

Materials

Individual copies of a shopping list, consisting of nouns known to the students, preceded by a / an / some.

Tell the students that each should choose five items from the list, which they would like to buy.

Let them ask their friends and find at least four of their friends who want it.

Eg . I want someand a, do you ?

I want some too but , I don't want a

Shopping list

- | | |
|----------------------------|-----------------------------|
| 1 (a) Colour television. | 6. An electric type writer. |
| 2 (a) motor boat. | 7. Some gold |
| 3 (some) land. | 8. (some) good food |
| 4 (a) fast car | 9. (some) clothes |
| 5 (some) kitchen equipment | 10. (some) furniture |

Negative sentences

Negative sentences in the present based on picture clue, oral.

Draw a picture on a black board.

You may add new features as the children suggest. Then ask them to take the things, you have drawn and convey to you that they are not there, using simple negative sentences. Whatever they negate in this way you have to erase.

For eg.. They may have told you

'The bird doesn't have no tail'.

You erase the tail from the picture . This goes until the board is empty.

Simple past

Give each student a verb in the past tense. Then start a simple chain of events with the sentence.

eg. Yesterday I went to the market and bought a bunch of flowers .

'Yesterday I went to the , market I bought a bunch of flowers and sat on a bench.' And so on. Until all the students have contributed or until the chain becomes impossible to remember.

Prepositions - of place or location.

Tell the students where you would like to live.

eg. I would like to live in the nature reserve by the river on the right bank.

Then ask the students to write down a description of where he / she / would like to live.

They must pinpoint the location by using at least three prepositional phrases.

You might help them by suggesting prepositions.

(near, by, in, on, under, opposite , beside, above, below , not far from, in the middle of , at the foot of , at the top of, at the end of, etc.)

(You can make use of a map or landscape for describing their wish)

Present progressive

Teacher shows a picture which contains a large number of things going on. Ask students to brainstorm all the things that they can see going on in the picture.

eg. The man is talking to the boy.

The woman is drinking coffee etc.

This can be done orally or in writing. Elicit all the sentences and write them on BB. Underline the words/sentences which shows action in progress.

The above underlined sentences say that they are in the middle of the actions . *i.e.* the actions are continuing at the time of speaking.

We use present continuous

To say that we are in the middle of an action.

To talk about things happening now.

Task 1

Make maximum sentences with the words given in the table

I		going to school now.
We	am	learning English
You	is	reading books.
He	are	writing sentences
She		
It		

Task 2

Look around . What is going on in your classroom ? Complete the following sentences using the word given in bracket.

The teacher _____ . (stand)

The children _____ . (sit)

The headmaster _____ . (watch)

I am _____ . (look) around.

We _____ . (learn) English

The peon _____ . (come)

Past progressive

Distribute a set of pictures of simple objects. Ask them what they did with the objects last night.

A student with a picture of a load of bread might say.

‘I was making sandwiches.’

The student then have to find companions. They go round asking each other.

What were you doing last night.

If two or more students find that they were doing activities that could 'go together' they join up.

Write all the sentences on BB.

Underline the words / phrases which donate the actions which happened in past time .

Make sentences using the following statements:

I /He/ She/ It/ We/ You/ They	was/ were wasn't/ weren't	doing watching playing running living
----------------------------------	------------------------------	---

was were	I/ he/she/it we/you/ they	doing watching playing running
-------------	------------------------------	---

Put the verb in the correct form

Sunitha came back in the Hall.

All other children _____(crack) you and laughing. Some _____ (sleep) she felt that her heart was heavy.

Passivisation

Activity-1

Stand in front of the class. Drop a pen on the floor. Ask your students to tell what has just happened and ask them to begin the sentence with your name.

Eg .Mrs. Radha dropped a pen on the floor.

Write the sentence on the board.

Ask the students to identify the subject and the verb in the sentence.

They should say ' Mrs. Radha' is the subject and 'dropped' is the verb. Repeat the action. Tell your students that you will tell them what has just happened. You should say ' The pen was dropped on the floor.' Write the sentence on BB. Ask them to identify the subject and verb in the sentence.

Let them compare the two sentences. Make sure that they understand that the subject is active ,-- the one responsible for carrying out the action—in the first sentence.

In the second sentence the subject (pen) is passive, the one who is being added upon.

Compare what happens to the verbs. Ask students what tense they see in the sentences.

Let them identify the changes .

The active voice of a verb tells us.

that some one or some thing

does the action in a sentence.

Eg. Mrs. Radha dropped a pen on the floor.

Meenu watered the flowers.

Sarah finished the home work.

The passive voice of a verb tells us that someone or something has an action done to them.

Eg. The pen was dropped on the floor.

The flowers were watered by Meenu.

The Home work was finished by Sarah.

Can you change this sentence in to passive voice.

The horse ate the carrot.

Can you change the sentence in to active voice -- *The book was written by Sam.*

Choose the correct answer from the brackets

1. The cat home. (take, is taken, took)
2. Meenu hugged the cat. The cat
(hugged, is hugged, was hugged)
3. Ammu can play games. Game
(played, can be played, can play)
4. Adithya is opening her umbrella. Her umbrella
(is opened, is being opened, opened)

Task

Edit the following passage

Arjun came to his new school alone. But many new comers taken by their parents. There was an announcement. The students requested to assemble in the school hall. Many chairs arranged there. A few teachers introduced by the Head Master.

<u>Tense form</u>	<u>Active voice</u>	<u>Passive Voice</u>
Simple present	V1 + S / es	Am / is / are / V3
Present continuous	am / is / are +V+ ing	Am / is / are + being+V3
Simple past	V2	Was / were + V3
Past continuous	was + were + V+ ing	Was / were + being + V3
Model auxiliaries	will /shall/ can/ may+V1	Will / shall + can + may + be +V3

Passive voice of the imperatives (Let + object + be + V3)

<u>Action voice</u>	<u>Passive voice</u>
Open the door	Let the door be opened
Bring the book	Let the book be brought

Other changes:

Active voice (subject form)	Passive voice (Object form)
I	Me
We	Us
You	You
He	Him
She	Her
They	Them

Only transitive verb has passive voice Transitive verb has an object.

Relative pronouns

Warm up activity

Teacher asks the children about their hobbies pets and family members.

Write all responses on Black board.

Eg. What do you like to play, Megha ?

Ans: I like to play tennis.

Use more examples.

Teacher displays the picture of Taj Mahal and holds a discussion about it and frames sentences using structures which/ that.

Taj mahal is a monument that was built by Emperor Shahjahan.

It is a piece of art which is considered among the wonders of the world.

Let the children frame more sentences by using more pictures.

A game.

Ask the children stand in a circle.

The teacher stands in the middle says 'Meena who has long hair in a student of our class.'

Then Meena comes in the middle and says,

Devan is the leader of the class whose house is near the school. The game continues and if any one doesn't say the sentence they are out of the game

Exercise

Combine the following pairs of sentences by using who/ that/ which/ whose

1. Push the button . It is on the right side of the camera.
2. The girl bruised her leg in the soccer game. She is my sister.
3. The man robbed the bank. He had two pistols.
4. He wore a mask. It looked like Micky mouse.

5. He came with a friend. He waited outside in the car.

Degrees of comparison

Teacher asks the children to stand in two lines according to their height. The nearby children become a pair. Each pair of children compares their height and says I am short /tall. After this he/she compares his height with the friend and says

I am shorter / taller than-----

Let all children compares their heights with the friends.

Then the teacher can say I am the tallest person in the class.

Teacher write all sentences on the BB .Encourage the children to form more sentences.

Supply more adjectives to the class.

Eg. Young , fat, happy, short, big, slow etc.

Ask the children write the sentences using these adjectives . The sentence should be about a person in their family/school.

Once the sentences completed each person should write a list of family members appeared in their sentences. Pair of students then exchange list of people but keep their sentences to themselves.

Each person ask questions about their partners family and try to match each person with persons of friends family.

Eg. Is suma the oldest person in your family?

Ans : No, Suma is only 5 year old .

Give time to ask questions to each group and then see who is figured out the most family members qualities.

Exercise

Construct sentences using the given table

Ramu	taller shorter older younger elder	than	his mother his father his friend you Raju his sister his brother
------	--	------	--

Seema	the	tallest thinnest most talented eldest	girl in the school
-------	-----	--	--------------------

Exercise

Complete the following sentences.

1. The bag I bought is the (cheap) _____ of them all.
2. My essay is (long) _____ than Arjun's.
3. Everest is the _____ peak .
4. This is the _____ (easy) of all tasks.
5. Geetha is the _____ (thin) girl in the class.

Edit the following sentences

Kesavan and Soman, the elephant were friends. One day Soman gave him a bigger banana. The next day, he brought some more fruits to Kesavan. He realized that the elephant was most interested in banana than the other fruits. Later he understood that the tastier food item for him was palm leaves.

(You may use the following game)

Fruit basket

Have students stand in a circle surrounded by a ring of chairs where there is one less chair than students. The student in the middle has to make relative pronoun sentence and every student scramble to change their chairs leaving a new student in the middle to create the next sentence. Continue for one round.

(child in the middle says, I don't like girls whose hair is short / long

Whose eyes are black, etc.)

Simple present

Guessing game

Teacher ask the following questions.

1. When do I get up in the morning?
2. When do I wash my face in the morning?
3. When do I iron my clothes ? *etc.*

Elicit answers and write them on BB.

Eg. You get up at 6 a.m. *etc.*

Draw the attention of the children that verbs used in the sentences.

Activity

Shows the picture of a caged bird. She explains the picture.

' This is Neethu's pet bird. Neethu calls her Mittu. Every morning Neethu takes some fruits in a small bowl. She puts the bowl, in the cage. She tells Mittu to have it . '

Read the following sentences which shows Neethu's regular practices.

1. Neethu calls her pet Mittu.
2. She takes some fruits.

3. She puts the bowl in the cage.
4. She tells Mittu to have it.

You can show more pictures to the children (a caged rabbit, dog, etc.)

Ask the children to explain the picture. (attach present tense here.)

Negatives

Let the children stand in a circle. Teacher - may ask the following questions to them.

- Do you have an elephant.
- Do you eat spiders for breakfast, etc.

If the child say no I don'tanswer get one point. No points for yes I do.

These are some of the sentences that Neethu tells her mother.

- i. I don't like ice cream.
- ii. Rahul does not eat ice cream
- iii. Meera does not eat ice cream.
- iv. They do not eat ice cream.
- v. We do not eat ice cream

Can you change these sentences in to positive statements.

Eg. I eat ice cream.

Rahul eats ice cream.

PRESENT TENSE

Make a list of things you do every day as a habitual routine.

Eg. I get up 6 a m.

I brush my teeth in the morning.

.....

.....

.....

Teacher underlines the verbs in negative and positive sentences.

Introduce the following table

Splitting of verbs

Present

eat — do + eat

go -- do + go

eats -- does + eat

goes -- does + go

Past

ate – did + eat

went – did + go

Change the following statements into questions and negatives.

Statements	Questions	Negatives
Rahul wakes up at 5 am.	Does Rahul wake up at 5 am.	Rahul does not wake up at 5 am.
He walks 5 km. daily.		
He goes to school on foot.		
He always drinks hot water.		
He reads news paper.		
He runs very fast.		

I wish

We can use 'wish' to talk about something that we would like to be different in the present or the future .It is used for things which are impossible or very unlucky.

Teacher introduces the sentence .

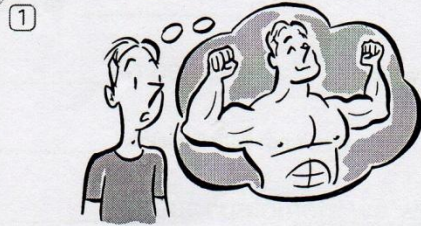
➤ I wish I had a big house .

- I wish that we didn't need to work today.
- I wish John wasn't busy tomorrow.

Teacher asks to find out the common characteristics of the sentence.

I wish

Look at the pictures and write what each person wishes, using the words given.



be / tall and strong

I wish I were tall and strong.
or I wish I was tall and strong.



have / car



work / office



live / with my son



can / swim



not / live / city



be / helicopter pilot



not / have / short hair

Exercise 1

Teacher gives exercise to the children to complete it.

Complete the sentences with a suitable word from the list below.

TO MAKE TO BOOK YOU TO REMIND YOU

ME TO BE YOU TO SPEAK HAD

1. John wishes he _____ a car.
2. I wish _____ a complaint.
3. I wish _____ a table for 4.
4. We wish _____ our customers we will be closed tomorrow.
5. I wish _____ all the best in your new life.
6. We wish _____ a merry Christmas.
7. I don't wish _____ recognized.
8. Wish _____ luck for my exams.
9. I wish _____ to the manager.
10. I wish _____ a safe journey home.

Exercise 2

Choose the correct answer for each sentence.

1. I don't understand this point of grammar. I wish I _____ it better.

understood would understand had understood

2. I speak terrible English. I wish I _____ English well.

spoke had spoken would speak

3. I should never have said that. I wish I _____ that.

didn't say wouldn't say hadn't said

4. I miss my friends. I wish my friends _____ here right now.

were would be had been

Exercise 3

Match the statements.(A to J) with (1 to 10)

- | | |
|--|--|
| A. I'm overweight. | 1. I wish I hadn't had so many beers. |
| B. It's raining cats and dogs. | 2. I wish I hadn't eaten so much. |
| C. I never win at chess. | 3. I wish it wasn't raining so hard. |
| D. I didn't go to the cinema. | 4. I wish I had been able to answer them. |
| E. I went to 3 different pubs last night | 5. I wish I could go. |
| F. I have eaten too much. | 6. I wish I was slimmer. |
| G. I was wearing a tee shirt. | 7. I wish I won a game occasionally. |
| H. She's late again. | 8. I wish I hadn't been wearing a tee shirt. |
| I. I couldn't answer all his questions. | 9. I wish I had gone. |
| J. I can't go to the party tonight. | 10. I wish she wasn't late all the time. |

Exercise 4

Put the words in the right order:

1. IT. WISH HADN'T I DONE I

2. WISH MY I'D PASSED I EXAMS.

3. SHE WISH HERE. I WERE

4. YOU WISH AWAY. WENT I

Exercise 5

Complete the sentences with a suitable verb:

1. I live in a small house. I wish I _____ in a bigger one.
2. My neighbour is a very rude man. I wish he _____ more polite.

Teacher gives worksheets to the students as home assignments.

I wish things were different ! Make sentences using 'wish'+ past simple about the things I don't like. You can put in 'that' if you want, or leave it out.

Eg. 'I'm cold' becomes 'I wish (that) I wasn't cold'.

1. I don't have a car.

.....

2. I can't play the piano.

.....

3. I'm at work.

.....

4. It's winter.

.....

5. I'm ill.

.....

6. I don't have new shoes.

.....

7. I can't afford to go on holiday.

.....

8. I don't have time to read lots of books.

.....

9. I can't drive.

.....

10. My laptop is broken.

.....

Answers to 'Wish Exercise 1'

1. I wish (that) I had a car.
2. I wish (that) I could play the piano.
3. I wish (that) I wasn't at work.
4. I wish (that) it wasn't winter.
5. I wish (that) I wasn't ill.
6. I wish (that) I had new shoes.
7. I wish (that) I could afford to go on holiday.
8. I wish (that) I had time to read lots of books.
9. I wish (that) I could drive.
10. I wish (that) my laptop wasn't broken

If clause

Ask student to stand up and form a circle. Teacher shout a half conditional sentence, throws the ball to a student and ask him to complete. After completing the sentence he says an another half conditional sentence and throws it to any of his friends.

Give students scrap paper, and tell them to write five half conditional sentences on. Then tell them to stand up exchange with the friends and ask them to finish the sentence.

Teacher distribute the bingo cards to the students asks them to write it using the if condition (work sheet printed)

Teacher gives the following sentences to read.

Manju : If I get money, I will help her.

Sonu : If I got money, I could help her.

Raju : If I had got money, I could have helped her.

Asks the students to find out the differences between these sentences.

After finding the difference teacher introduce the following table

<u>If clause</u>	<u>Main clause</u>
Simple present	Shall/ will/ can/may+V1
Simple past	Should / would/ could/ might +V2
Past perfect	Should / would/ could/ might +have+V3

Teacher gives work sheet to the student to complete it.

Teacher gives following sentences to the student to correct the mistake.

1. If Jim does not sell his watch he could not buy a gift to Della.
2. If Jim did not sell his watch, he can't buy a gift for Della
3. If Jim hasn't sold his watch, Della could have been happy.

First Conditional Bingo

- Activity : Bingo
- Aim : To play a game of bingo using first conditional sentences.
- Interaction : Whole class.
- Language focus : First conditional (if + present simple + Future simple)
- Skills Focus : Speaking, Listening
- Preparation : Photocopy one work sheet for every six students.
- When to use : After unit 4 lesson 3
- Time : 20 minutes
- Procedure :
1. Review the form of the first conditional on the board, eg. *If you listen carefully, I'll tell you what to do.*
 2. Tell the students that they are going to play a game of Bingo.

3. Explain the each student will be given a card containing six boxes. In each box there is the ending of the first conditional sentence. Explain that you will read out the beginning of a sentence and that if a student has the correct ending on their card they can cross it off. The first student to cross of all six boxes shouts *Bingo* and is the winner.
4. Give out the Bingo cards and ask the students to read their sentence ending quietly.
5. Do the first sentence as a class to check that the students have understood.
- 6 . Read out the sentence beginning (in any order) until one student shouts *Bingo*. Tick or number the sentence beginning you have read out so that you can check the answer afterwards.
- 7 . Ask that student to read back their sentence endings to check they are correct.

Sentence beginning

If I pass my exam,

I will drive to work if

I will pass my exams if

If I win some money,

I will get married if

If the weather is nice,

I will learn about new cultures if

I will swim in the sea if

If I go to university,

If I go to the cinema

Sentence endings

I will go to university.

it rains tomorrow.

I work very hard.

I will buy a new MP3 player.

I meet the right person.

I will go to the beach.

I travel the world.

I go to the beach.

I will work very hard.

I will watch a horror film.

I will feel scared if

I watch a horror film.

If I go to London

I will visit Buckingham Palace.

If I cook dinner tonight,

I will make pizza and chips.

If I stay up late,

I will be tired in class.

My teacher will be angry if

I am tired in class.

I will feel sick if

I eat too much chocolate.

Variation:

1. To avoid more than one student having the same card, the activity could be done in groups of seven with one student reading out the sentence beginnings.
2. At step 4, the student could be asked to predict their sentence beginnings.

CARD 1		
I will go to university	I travel the world	I will make pizza and chips
I work very hard	I will work very hard	I am tired in class

CARD 2		
it rains tomorrow	I go to the beach	I will be tired in class
I will buy a new MP3 player	I will watch a horror film	I eat too much chocolate

CARD 3		
I work very hard	I will work very hard	I am tired in class
I meet the right person	I watch a horror film	I will go to university

CARD 4		
I will buy a new MP3 player	I will watch a horror film	I eat too much chocolate
I will go to the beach	I will visit Buckingham Palace	it rains tomorrow

CARD 5		
I meet the right person	I watch a horror film	I will go to university
I travel the world	I will make pizza and chips	I work very hard

CARD 6		
I will go to the beach	I will visit Buckingham Palace	it rains tomorrow
I go to the beach	I will be tired in class	I will buy a new MP3 player

Put the verbs in brackets in to their correct forms !

1. I would have read the letter if I(**know**) it was from You.
2. If Tony doesn't help in the garden I (**not finish**) my work in time.
3. If you(**not tell**) me about Maxwell's birthday I would forget it.
4. We(**catch**) the train earlier if Mary had found her purse.
5. If Susan(**learn**) the poem she would have known the answer.
6. If it.....(**be**) too hot we will stop and get a cold drink.
7. If it(**not rain**) today I would stay at home.
8. If the professor spoke clearly we(**understand**) him better.
9. If you go on talking like that we(**throw**) you out.

10. If Sasha(go) home now he would meet his own brother.
11. If it rained, the streets.....(be) wet.
12. If I(not tell) Jim the address he wouldn't have found you.
13. The bird(die) if you had caught it.
14. What(you, do) if you won the lottery?
15. If the weather(not change) we will reach the top of the mountain.

Answers

1. I would have read the letter if I had known (know) it was from you.
2. If Tony doesn't help in the garden I will not finish (not finish) my work in time.
3. If you didn't tell (not tell) me about Maxwell's birthday I would forget it.
4. We would have caught (catch) the train earlier if Mary had found her purse.
5. If Susan had learned (learn) the poem she would have known the answer.
6. If it isn't (be) too hot we will stop and get a cold drink.
7. If it didn't rain (not rain) today I would stay at home.
8. If he spoke clearly we would understand (understand) him better.
9. If you go on talking like that we will throw (throw) you out.
10. If Sasha went (go) home now he would meet his own brother .
11. If it rained, the streets would be (be) wet.
12. If I had not told (not tell) Jim the address he wouldn't have found you.
13. The bird would have died (die) if you had caught it.
14. What would you do (you, do) if you won the lottery.
15. If the weather doesn't change (not change) we will reach the top of the mountain.

Put the verbs in brackets into their correct forms!

1. The burglars(**not do**) so much damage if you hadn't locked all the drawers.
2. If he had slipped he(**fall**) 500 metres.
3. They would have forced their way into the house if I(**not call**) for help.
4. You(**not be**) of any use to me unless you learn to type.
5. I(**bring**) you some beer if I had known that you were thirsty.
6. You 'll get a cold if you(**not change**) your wet clothes.
7. I'll probably get lost unless he (**come**) with me.
8. I could repair the roof myself if I(**have**) a ladder.
9. If a train entered this tunnel, it (**not come**) out again.
10. If you had told me earlier , I (**be able**) to help you.
11. If you(**can/come**) with us, we would have been pleased.
12. You(**not make**) such a mistake if you had been more careful.
13. If father(**be**) alive he would be horrified.
14. If it.....(**be**) find tomorrow we shall go for a swim.
15. If he is out, I.....(**call**) tomorrow.

Answer

1. The burglars **would not have done** (**not do**) so much damage if you hadn't locked all the drawers.
2. If he had slipped he **would have fallen** (**fall**) 500 metres.
3. They would have forced their way into the house if I **had not called** (**not call**) for help.
4. You **will not be** (**not be**) of any use to me unless you learn to type.

5. I **would have brought** (bring) you some beer if I had known that you were thirsty.
6. You 'll get a cold if you **do not change** (not change) your wet clothes.
7. I'll probably get lost unless he **comes** (come) with me.
8. I could repair the roof myself if I **had** (have) a ladder.
9. If a train entered this tunnel, it **would not come** (not come) out again.
10. If you had told me earlier , I **would have been able** (be able) to help you.
11. If you **had been able to come** (can/come) with us, we would have been pleased.
12. You **would not have made** (not make) such a mistake if you had been more careful.
13. If father **was / were** (be) alive he would be horrified.
14. If it **is** (be) find tomorrow we shall go for a swim.
15. If he is out, I **will** (call) tomorrow.

Fill in the correct form of the verb. Use the type given at the end of the sentence !

1. If he(**eat**) everything he(**be**) ill. (3)
2. The police(**arrest**) him if they (**catch**) him. (1)
3. What (**happen**) if my parachute(**not open**) ? (1)
4. I(**be**) angry if he.....(**make**) more mistakes. (2)
5. If he (**be**) late we (**go**) without him.(3)
6. If I(**lend**) you 10 pounds,(**you, give**) it back to me? (1)

7. If you(**not like**) this one, I(**bring**) you another one. (1)
8. If I(**know**) that I(**visit**) you. (3)
9. I(**not drink**) that wine if I(**be**) you.(2)
10. If we(**have**) more rain our crops(**grow**) faster. (3)
11. If you (**paint**) the walls white the room(**be**) much brighter. (1)
12. I (**can repair**) the roof myself if I (**have**) a ladder. (3)
13. You (**not have**) so many accidents if you (**drive**) more slowly. (2)
14. What(**you, do**) if you(**hear**) the alarm ? (2)
15. If you(**go**) to Paris where (**you stay**) ? (1)

Answer

1. If he **had eaten** (eat) everything he **would have been** (be) ill.(3)
2. The police **will arrest** (arrest) him if they **catch** (catch) him.(1)
3. What **will happen** (happen) if my parachute **does not open** (not open)? (1)
4. I **would be** (be) angry if he **made** (make) more mistakes.(2)
5. If he **had been** (be) late we **would have gone** (go) without him.(3)
6. If I **lend** (lend) you 10 pounds, **will you give** (you, give) it back to me?(1)
7. If you **do not like** (not like) this one, I **will bring** (bring) you another one.(1)
8. If I **had known** (know) that I **would have visited** (visit) you. (3)
9. I **would not drink** (not drink) that wine if I **were** (be) you.(2)
10. If we **had** (have) more rain our crops **would have grown** (grow) faster (3)
11. If you **paint** (paint) the walls white the room **will be** (be) much brighter. (1)
12. I **would have been able to repair** (can repair) the roof myself if I **had** (have) a ladder. (3)

13. You **would not have (not have)** so many accidents if you **drove (drive)** more slowly. (2)
14. What **would you do (you, do)** if you **heard (hear)** the alarm ? (2)
15. If you **go (go)** to Paris where **will you stay (you stay)** ? (1)

MATCHING CARDS

How it works.

1. Divide the class into pair or groups of 3 to 4. Give each pair or group a complete set of 18 shuffled cards and have them place the cards face down in three rows of six in such a way that no- one sees what is written in any of the card.
2. One player then begins by picking up any two cards and showing them to the group. If the player believes the cards are a match(i.e. one has a phrasal verb and the other has its synonym), he or she says so and keeps the cards .

Fill in the correct form of one of the phrasal verbs from the box

1. I looked for my keys everywhere but I couldn't where I put them.
2. I you at the party but I couldn't see you.
3. Although he tried to eat less hesome weight during the holidays.
4. I Karan and her new boyfriend when I went shopping.
5. Over a hundred people for the news conference.
6. Our plane an hour late because of the fog.
7. My son drove me crazy about buying a new bike so finally I

Fall for
 Figure out
 Give in
 Go along with
 Look for
 pay for
 pull through
 put on
 run into
 show up
 take off
 talk down to

8. Erich is very sick at the moment but I am sure he'll
9. She shouldn'thim like that .You're not his boss
10. I understand your opinion but I have to Linda on this question.
11. John told me that he didn't steal but I didn't his lies.
12. Can Ithe drinks with a credit card?

Fill in the correct form of one of the phrasal verbs from the box

1. Can you The man carrying the gun.
2. The police couldn't solve the case. so he wanted to the FBI
3. The guard..... my Id card.....to me.
4. I..... her and told her that I loved her.
5. She A meeting with Jimmy and his lawyer.
6. Don't worry about the broken window. I'll it one of these days.
7. I The words that our teacher dictated.
8. The general showed me a satellite photo and I the enemy tanks.
9. When I saw Melanie Ito her and gave hera hug.
10. The clock is completely broken. I'll try to..... It..... and fix it.
11. Have you a dress to wear at the party ?

- Call in
- Cheat on
- Get around to
- Hand back
- Look at
- Look up
- Pick out
- Point out
- Point to
- Run over
- Set up
- Take apart

Practice

- A. The following sentences have phrasal verbs. Can you guess what it mean ?
Match them with their meanings in the box. Use a dictionary if necessary.

Stop doing something # care for, be responsible for someone
try to find # find the meaning of a word # have a view of
arrive unexpectedly

1. If you don't understand the meaning of a word, look it up in the dictionary.
2. That window looks out on park.
3. I gave up smoking. It was bad for my health.
4. Baby sitters look after the young children.
5. I am looking for a comfortable flat in the centre of the city.
6. I was having lunch when John turned up.. He surprised me.

- B- can you answer the following questions using one of the phrasal verbs in the box ?

put down # put on # put up # take off

- 1) What do women with long hair sometimes do to their hair when they play sports?
- 2) What do you say to a child who has just picked up a piece of broken glass?
- 3) What do people do when they go out in cold weather?
- 4) What do you do with a sweater when you come into a warm house?

C- 1- Match the phrasal verbs with their meaning.

Carry on	arrive unexpectedly
Find out	start a journey
Get on	continue
Grow up	like being with
Turn up	learn, discover
Settle down	live in one place
Set off	become adult

Fill in the correct form of one of the phrasal verbs from the box

get along	give away	step down
make up	ring back	find out
cut off	carry out	take over
fall over	give up	hold up
go off	make out	sort out

1. I have all the information that you need but I 'm busy. Can I you in half an hour ?
2. The prime minister has decided to after ten years in office.
3. We heard the bomb..... from the hotel where we checked in.
4. Large companies some times..... smaller ones.
5. My brother Ivery well most of the time, but occasionally we do have fight.
6. I..... playing football a long time ago because of a knee injury.
7. Don't worry we'll try to..... the problems and find a solution for everyone.
8. That story cannot be true. You surelyit
9. After browsing the internet for some time, we finallywhere he lived.

10. I had no use for the books so Ithemto the library.
11. I can't if is a woman or a man, because the person is too far away.
12. The pavement is very icy so be careful you don't
13. There have been a number of robberies, but up to now the police don't know whothem
14. The traffic on the motor way was by construction work.
15. The energy companyour electricity because we ---- pay.

1. I looked for my keys every where but I couldn't **figure out** where I put them.
 2. I **looked** for you at the party but I couldn't see you.
 3. Although he tried to eat less he **put on** some weight during the holidays.
 4. I **ran into** Karan and her new boyfriend when I went shopping.
 5. Over a hundred people **showed up** for the news conference.
 6. Our plane **took off** an hour late because of the fog.
 7. My son drove me crazy about buying a new bike so finally I **gave in** .
 8. Erich is very sick at the moment but I am sure he'll **pull through**
 9. She shouldn't **talk down to** him like that .You're not his boss
 10. I understand your opinion but I have to **go along with** Linda on this question.
 11. John told me that he didn't steal but I didn't **fall for** his lies.
 12. Can I **pay for** the drinks with a credit card?
-
1. Can you **point to** the man carrying the gun.
 2. Hank has been **cheating on** his wife years.

3. The police couldn't solve the case. so he wanted to **call in** the FBI.
4. The guard **handed** my Id card **back** to me.
5. I **looked at** her and told her that I loved her.
6. She **set up** a meeting with Jimmy and his lawyer.
7. Don't worry about the broken window. I'll **get around to** it one of these days.
8. I **looked up** the words that our teacher dictated.
9. The general showed me a satellite photo and I **pointed out** the enemy tanks.
10. When I saw Melanie I **ran over** to her and gave her a hug.
11. The clock is completely broken. I'll try to **take it apart** and fix it.
12. Have you **picked out** a dress to wear at the party?

Passage- 1

Opera refers to a dramatic art form, originating in Europe, in which the emotional content is conveyed to the audience as much through music, both vocal and instrumental, as it is through the lyrics. By contrast, in musical theatre an actor's dramatic performance is primary, and the music plays a lesser role. The drama in opera is presented using the primary elements of theatre such as scenery, costumes, and acting. However, the words of the opera, or libretto, are sung rather than spoken. The singers are accompanied by a musical ensemble ranging from a small instrumental ensemble to a full symphonic orchestra.

1. It is pointed out in the reading that opera
 - a) has developed under the influence of musical theatre
 - b) is a drama sung with the accompaniment of an orchestra
 - c) is not a high-budget production
 - d) is the most complex of all the performing arts

2. We can understand from the reading that
- a) people are captivated more by opera than musical theatre
 - b) drama in opera is more important than the music
 - c) orchestras in operas can vary considerably in size
 - d) musical theatre relies above all on music
3. It is stated in the reading that
- a) acting and costumes are secondary to music in musical theatre
 - b) many people find musical theatre more captivating than opera
 - c) music in musical theatre is not as important as it is in opera
 - d) an opera requires a huge orchestra as well as a large choir

Passage- 2

Dolphins are regarded as the friendliest creatures in the sea and stories of them helping drowning sailors have been common since Roman times. The more we learn about dolphins, the more we realize that their society is more complex than people previously imagined. They look after other dolphins when they are ill, care for pregnant mothers and protect the weakest in the community, as we do. Some scientists have suggested that dolphins have a language but it is much more probable that they communicate with each other without needing words. Could any of these mammals be more intelligent than man? Certainly the most common argument in favor of man's superiority over them that we can kill them more easily than they can kill us is the least satisfactory. On the contrary, the more we discover about these remarkable creatures, the less we appear superior when we destroy them.

1. It is clear from the passage those dolphins
- a) Don't want to be with us as much as we want to be with them
 - b) are proven to be less intelligent than once thought
 - c) have a reputation for being friendly to humans
 - d) are the most powerful creatures that live in the oceans
2. The fact that the writer of the passage thinks that we can kill dolphins more easily than they can kill us

- a) shows that dolphins have a very sophisticated form of communication
 - b) proves that dolphins are not the most intelligent species at sea
 - c) does not mean that we are superior to them
 - d) proves that Dolphins have linguistic skills far beyond what we previously thought
3. One can infer from the reading that
- a) dolphins are quite abundant in some areas of the world
 - b) communication is the most fascinating aspect of the dolphins
 - c) dolphins have skills that no other living creatures have such as the ability to think
 - d) it is not usual for dolphins to communicate with each other

Passage 3 -

Naval architects never claim that a ship is unsinkable, but the sinking of the passenger-and-car ferry Estonia in the Baltic surely should have never have happened. It was well designed and carefully maintained. It carried the proper number of lifeboats. It had been thoroughly inspected the day of its fatal voyage. Yet hours later, the Estonia rolled over and sank in a cold, stormy night. It went down so quickly that most of those on board, caught in their dark, flooding cabins, had no chance to save them: Of those who managed to scramble overboard, only 139 survived. The rest died of hypothermia before the rescuers could pluck them from the cold sea. The final death toll amounted to 912 souls. However, there were an unpleasant number of questions about why the Estonia sank and why so many survivors were men in the prime of life, while most of the dead were women, children and the elderly.

1. One can understand from the reading that
 - a) the lifesaving equipment did not work well and lifeboats could not be lowered
 - b) design faults and incompetent crew contributed to the sinking of the Estonia ferry
 - c) naval architects claimed that the Estonia was unsinkable
 - d) most victims were trapped inside the boat as they were in their cabins
2. It is clear from the passage that the survivors of the accident
 - a) helped one another to overcome the tragedy that had affected them all
 - b) were mostly young men but women, children and the elderly stood little chance
 - c) helped save hundreds of lives
 - d) are still suffering from severe post-traumatic stress disorder
3. According to the passage, when the Estonia sank,
 - a) there were only 139 passengers on board
 - b) few of the passengers were asleep
 - c) there were enough lifeboats for the number of people on board
 - d) faster reaction by the crew could have increased the Estonia's chances of survival

Passage 4 -

Erosion of America's farmland by wind and water has been a problem since settlers first put the prairies and grasslands under the plow in the nineteenth century. By the 1930s, more than 282 million acres of farmland were damaged by erosion. After 40 years of conservation efforts, soil erosion has accelerated due to new demands placed on the land by heavy crop production. In the years ahead, soil erosion and the pollution problems it causes are likely to replace petroleum scarcity as the nation's most critical natural resource problem.

1. As we understand from the reading, today, soil erosion in America
 - a) Is worse than it was in the nineteenth century

- b) happens so slowly that it is hardly noticed
 - c) is the most critical problem that the nation faces
 - d) is worse in areas which have a lot of petroleum production
2. The author points out in the passage that erosion in America
- a) has damaged 282 million acres ever since settlers first put the prairies and grasslands under the plow
 - b) has been so severe that it has forced people to abandon their settlements
 - c) can become a more serious problem in the future
 - d) was on the decline before 1930s
3. It is pointed out in the reading that in America
- a) Petroleum is causing heavy soil erosion and pollution problems
 - b) heavy crop production is necessary to meet the demands and to prevent a disaster
 - c) soil erosion has been hastened due to the overuse of farming lands
 - d) water is undoubtedly the largest cause of erosion

Passage: 5

It was just two weeks to Christmas. Rachel was very busy. She bought a lot of Christmas cards to send to her friends and her husband's friends. She put them on the table. When her husband came from work, she told him. "Here are the Christmas cards for our friends. Here are the stamps, a pen and our book of address. Will you please write down the address while I cook dinner? And please don't forget to post them tomorrow on your way to office.

John didn't say anything. He went in. Rachel was little angry with him, but she kept quiet. After a while John was back with a bundle of Christmas cards. All of them addressed and stamps on them. "These are the greeting cards we bought last year" he said "I forgot to post them".

1. It was just two weeks. Which of the following has the same meaning?

- a) Two weeks more to reach Christmas
 - b) More than two weeks to Christmas
 - c) Within two weeks Christmas arrives
 - d) More than two days to Christmas
2. Rachel was little angry because
- a) John forgot to post the cards
 - b) John didn't respond
 - c) John didn't write the address on the new cards
 - d) John didn't buy any Christmas cards
3. Which of the following reflects Rachel's love for husband?
- a) She is going to cook dinner
 - b) She bought Christmas cards to her friends and her husband's friends
 - c) She reminds him to send the cards
 - d) She arranged all the materials in front of him
4. Choose another word for 'placed' from the passage
- a) Kept b) Put c) Back d) Post
5. A suitable title for the passage
- a) Christmas cards b) Christmas celebration
 - c) Preparations d) Remember

Passage 6

Once a man was returning to his village. It began to rain heavily. The man cursed the rain. Soon some robbers surrounded him. The man fought with them. The leader of the gang took out a gun and pressed the

trigger. But the gun did not fire. The rain has soaked the gun powder and therefore the gun did not fire. Then he drove the robber away in on time.

He thanked the rain and proceeded on his journey. He said, "Forgive me for cursing you. If it didn't rained I would have been killed.

1. Which of the sentence is true
 - a) The man was robbed by robbers
 - b) The robbers were driven away by the man
 - c) The rain had driven away the robbers
 - d) The rain had driven away the man

2. 'Soaked' in the paragraph means
 - a) Made wet
 - b) Made dry
 - c) Made useless
 - d) Made power full

3. The story tells us
 - a) Not to curse the rain
 - b) Not to thank the rain
 - c) Not to curse anything without thinking
 - d) Not to thank anything without thinking

4. A word from the passage which means "Continued" is
 - a) Cursed
 - b) Surrounded
 - c) Pressed
 - d) Proceed

5. If it hadn't rained, I would have been killed means
 - a) It rained. He was killed
 - b) It did not rain. He was killed
 - c) It rained. He was not killed
 - d) It did not rain. He was not killed

Passage 7

The true friendship seems to be getting rare in this world. This does not mean that all friendships are false.

But friendship is increasingly becoming an act of selfishness. Money attracts friends. The richer a man is the more friends he will have. He has the power to purchase friends. Friendship ends when money ceases to be the link between friends. But true friendship is of a different nature. It is lasting and changed circumstances do not end it. Money has no place in it. A true friend is ready to make sacrifices to help his friend.

1. The meaning of the word "rare"
 - a) Uncommon
 - b) Familiar
 - c) Popular
 - d) Well-known
2. If a man is a rich
 - a) He would have more friends
 - b) He will have more friends
 - c) The more friends he will have
 - d) The more friends he would have
3. True friendship
 - a) Depends on money
 - b) Is an act of selfishness
 - c) Ends with changed circumstances
 - d) Is everlasting
4. Choose the correct sentences
 - a) True friendship is uncommon today
 - b) All friendships are false
 - c) All friendship depends on money
 - d) True friendship is everlasting
5. Choose the most suitable title to the paragraph
 - a) Friendship and money
 - b) One friendship
 - c) Friendship and sacrifices
 - d) False friendship

Passage 8

Money is what you use to buy things. You may earn money from completing household chores, getting good grades, for your allowance, or for losing a tooth! Money is very important in our world and comes in many different forms.

People have been using money for hundreds of years. Before money gave specific values for things, people simply traded items. In the United States, we use the dollar as our currency or money, but people in different parts of the world use different currencies, though some countries also use or accept our dollars.

People earn money from the jobs they work and use that money to save for the future or pay for their houses, cars, food, taxes, medical needs, and household items, among other things.” Even things such as turning the lights on, using the air conditioning or heat, and connecting to the internet cost money.

I. How long have people used money?

1. They started recently
2. Thousands of years
3. Since the beginning of time
4. Hundreds of years

II. The dollar

1. is used in the United States.
2. is not used very much in the United States.
3. is never used in other countries.
4. is used in every country in the world.

III. What did people do before there was money?

1. The story doesn't tell
2. People traded to get what they needed
3. They just never got what they needed
4. They made everything themselves

IV. According to the author of this story, money is _____.

1. very important
2. only earned by adults
3. only used in America
4. not very important

V. Select all of the things that money might be used for.

1. to pay bills
2. to save for the future
3. to buy things
4. to pay you for doing your chores

Passage 9

Hummingbirds are amazing little birds. They are the smallest of all birds and weigh less than even a penny. The Bee Hummingbird, at barely more than two inches long, is the smallest bird in the world!

Unlike most birds, hummingbirds have iridescent feathers. Iridescent feathers glitter and shine in the sun. Hummingbirds are often dazzling combinations of greens and reds or greens and blues. Others are violet, orange, golden, silver or other combinations only Mother Nature could dream up. All humming birds have long bills to insert into flowers. Some humming birds have special bills to fit in specific flowers. Humming birds are the only birds that can fly backwards.

Hummingbirds are also unique among bird species in that they drink nectar from flowers. You can attract hummingbirds to your yard with special feeders that are filled with sugar water. These feeders are usually bright red in color because hummingbirds are attracted to red.

I. Compared to other birds, hummingbirds are _____.

1. lighter
2. heavier
3. about the same size
4. larger

II. Hummingbirds are the only birds that _____.

1. will come to bird feeders
2. are green
3. are small
4. can fly backwards

III. What color are most hummingbird feeders?

1. golden
2. white
3. red
4. green

IV. To attract hummingbirds to your yard, put up feeders with _____ in them.

1. berries
2. flowers
3. seeds
4. sugar water

V. Hummingbirds eat _____.

1. the story doesn't say
2. flower nectar
3. berries
4. insects

Passage 10

Butterflies are some of the most interesting insects on the planet Earth. There are more than seventeen thousand different kinds of butterflies! Butterflies come in all shapes and sizes.

Butterflies go through four main stages of life. The first stage is the egg stage followed by the larva stage. As a larva, or caterpillar, the future butterfly eats as much as possible. As it grows, it sheds its outer skin, or exoskeleton. This may happen four or five times. After a few weeks, the caterpillar enters the next stage of its life, the chrysalis stage. In the chrysalis, the caterpillar will liquefy into a soup of living cells. Then, it will reorganize into a butterfly and the metamorphosis is complete. In later parts of the chrysalis stage, you can see the forming butterfly through the chrysalis.

When the butterfly emerges from the chrysalis, it pumps its wings to send blood through them so that it can fly. Most butterflies only live a couple of weeks, just enough time to drink flower nectar and to mate. Some, like the Monarch Butterfly, however, may live many months.

- A. Select ALL of the things that a butterfly does.
1. sheds its skin
 2. goes through metamorphosis
 3. drinks nectar from flowers
 4. mates
- B. In what stage does the metamorphosis happen?
1. egg
 2. chrysalis
 3. caterpillar
 4. butterfly
- C. Which is true?
1. There are about a thousand different kinds of butterflies in the ... world.
 2. There is only one kind of butterfly in the world.
 3. There are more than a thousand different kinds of butterflies in ... the world.
 4. There are less than a thousand different kinds of butterflies in the world.
- D. Which of the following is NOT true?
1. Caterpillars turn into a liquid in the chrysalis
 2. The butterfly may shed its skin 8 or 9 times
 3. Butterflies must wait until blood drains into their wings before flying.
 4. Most butterflies live a short time
- E. What is the second stage of life for a butterfly?
1. egg
 2. chrysalis
 3. butterfly
 4. larva

Passage 11

Green is a beautiful color! In nature, the grass that you walk on is green and the leaves that you see on trees are usually green. Most of the plants that

you see are green, too! Frogs are green and many grasshoppers are green, too. Turtles are different shades of green.

Did you know that you can make green paint by mixing blue and yellow? Because you can make green by mixing two primary colors, it is called a secondary color. Green is also the name used to describe the movement to make products that do not harm the Earth. Green products are often those made from recycled materials or those that are safe to throw out in the trash.

A. What is a green product?

1. One that is fun
2. One that is mixed together
3. One that is made from grass
4. One that is safe for Earth

B. According to the reading, which is green?

1. A primary color
2. A mushroom
3. A bat
4. A frog

C. Green is...

1. a primary color
2. a type of kite
3. a secondary color
4. a kind of plant

D. Which of the following might be an example of a green product?

1. a plastic bottle that can not be recycled
2. a frog
3. a plastic bottle that can be recycled
4. a big truck

E. Turtles are...

1. green products
2. not green
3. not found in nature
4. different shades of green

Passage 12

The Great Pyramid at Giza is one of the world's most amazing landmarks. Rising high above the Sahara Desert in the Giza region of northern Egypt, the Great Pyramid stands some 450 feet into the burning desert sky and occupies an area of 13 acres. The rough climate of the Sahara has actually caused the pyramid to shrink 30 feet from its original height. The pyramid was such an amazing feat of engineering, that it remained the tallest structure in the world for over 3800 years! The entire pyramid was originally faced with polished limestone to make it shine brilliantly in the sun.

Most Egyptologists, scientists who study ancient Egypt, agree that the Great Pyramid was built around 2560 BC, a little more than 4,500 years ago. It took tens of thousands of workers twenty years to build. The pyramid contains over two million stone blocks. Although most of the blocks weigh two or three tons, some weigh up to 80 tons!

The Great Pyramid of Giza was ordered built by the Pharaoh Khufu as a magnificent tomb. His vizier (advisor) Hemon is credited with being the pyramid's architect. Khufu's pyramid is actually part of a complex of pyramids that includes the Pyramid of Khafre, the smaller Pyramid of Menkaure, a variety of smaller pyramids and structures, and the Great Sphinx. The Great Pyramid of Giza is the last remaining of the Seven Wonders of the World.

- A.** Where is the Great Pyramid NOT located?
1. Sahara Desert
 2. Giza
 3. Northern Egypt
 4. Southern Egypt
- B.** How many stone blocks make up the pyramid?
1. 2,560
 2. 4,500
 3. More than two million
 4. 3800
- C.** Most of the blocks in the pyramid weigh about _____ tons.
1. 80
 2. 4,500
 3. five
 4. two or three

D. The Pharaoh _____ ordered the pyramid to built as his _____.

1. Khufu; wonder of the world
2. Hemon; tomb
3. Khufu; tomb
4. vizier; tomb

E. Which of the following definitions best describes the meaning of “complex” in the passage.

1. pyramid
2. group or set
3. materials
4. army

Passage 13

Banks are places where people can keep their money. Most people use banks to save money in their savings accounts and to pay money from their checking accounts. Today, when a person earns money from their job, their paycheck is often electronically deposited (put) into their savings or checking account. Then, he or she can pay their bills by writing checks from their checking accounts or pay online where their bills are electronically connected to their bank accounts.

Banks also give loans to people. Banks use the money that their customers deposit to lend to people to buy new houses, cars, or to start businesses among other reasons. The bank makes money from lending by charging interest. In other words, people have to pay back more than they borrowed. This amount depends on how risky the bank thinks the borrower is and how fast the loan is paid back among other things.

I. How does “interest” work?

1. Banks require people to pay back more money than they borrowed.
2. Banks require people to pay back the same amount they borrowed.
3. Banks require people to pay back money they borrowed very quickly.
4. Banks pay people more money than they borrowed.

II. How much “interest” do borrowers have to pay?

1. Most borrowers don’t have to pay interest.

2. It depends on a lot of things.
3. Everyone pays the same amount of interest.
4. The story doesn't say.

III. What do banks NOT do?

1. lend money to people
2. provide a place where people can pay their bills from
3. help people get jobs
4. provide a place for people to save their money

IV. What do banks NOT do?

1. Charge interest
2. Tax people
3. Give loans
4. Allow people to pay bills online from their accounts

V. How do banks make money?

1. Electronically
2. Saving their customers deposits
3. By having a lot of accounts
4. Charging interest to those they lend to

Passage 14

Christopher Columbus was born in Genoa, Italy in 1451. While spending most of his early years at sea, Columbus began to believe that he could find a shortcut to the Indies by sailing west across the Atlantic Ocean. Unfortunately, the King of Portugal refused to finance such a trip, and Columbus was forced to present his idea to the King and Queen of Spain. In 1492, King Ferdinand and Queen Isabella agreed to pay for his trip. They gave him a crew and three ships, the Nina, Pinta and Santa Maria. Columbus sailed aboard the Santa Maria.

The trip was long and hard. Many sailors grew restless and wanted to turn around. After two months at sea, land was finally sighted. The ships docked on the island of Hispaniola. Columbus named the native people he saw "Indians", because he believed he had found the shortcut he was looking for. In actuality, Columbus found North America, a brand new continent at that time. Columbus, however, couldn't be convinced. He died with the belief he had found the

shortcut to the Indies. Soon, however, other explorers and nations understood the importance of his discoveries. Columbus' discoveries set the stage for the Age of Exploration, one of the most fascinating and exciting times in world history.

A. Where was Christopher Columbus born?

1. The New World
2. Portugal
3. Spain
4. Italy

B. Which is NOT true?

1. Columbus was born in Italy.
2. Columbus received three ships and a crew from the King and Queen of Spain.
3. Columbus found a shortcut to the Indies.
4. The journey across the Atlantic took two months.

C. Which of the following was NOT one of his ships?

1. Nina
2. Isabella
3. Pinta
4. Santa Maria

D. Why was Christopher Columbus very important?

1. He believed he found a shortcut to the Indies.
2. He first used the word "Indians".
3. He discovered a whole new continent.
4. He was one of the bravest explorers of all time.

E. Columbus believed he could find a shortcut to the _____.

1. America
2. Africa
3. Indies
4. Europe