

OUTLINE AND STUDY OBJECTIVES

Dialog: Cashing a Check

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Tape 2203A

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Tape 2203B



UNIT 2203

DIALOG

Cashing a Check

- A: Good morning. I'd like to cash this check.
- B: Do you have an account with us?
- A: No, I don't.
- B: Well, do you have any identification?
- A: Here are my passport and my driver's license.
- B: All right. Take the check and your identification over to that desk and have the check approved.

* * * *

- A: Can you cash this check now?
- B: Yes, of course. How do you want this?
- A: Let me have three twenties, six tens, and the rest in ones.
- B: Here you are. One hundred and twenty-seven dollars.
- A: Thank you. Now, I would like to open an account here. Where can I do that?
- B: Go to that window marked "New Accounts."

Suggestions on Handling Money and Checks

1. It is not wise to keep large amounts of money in your room or on your person. Many students open bank accounts.
2. It is convenient for you to deposit your money in a bank on this base or in town.
3. If you open a checking account be sure to keep a record of every check you write.
4. Always be sure that you fill in the correct date on the check.
5. Never sign a check until you are ready to cash it.
6. You must endorse the check in ink.
7. Do not fold the U.S. government check. It must be kept flat at all times.

SPECIAL EXPRESSIONS

Learn to say the following:

Numbers with Money

\$ 8.54	Eight dollars and fifty-four cents. Eight fifty-four.
\$ 10.00	Ten dollars. Ten dollars even.
\$ 1.50	One dollar and fifty cents. A dollar and fifty cents. A dollar and a half. A dollar fifty.
\$ 0.25	Twenty-five cents. A quarter. Two bits.
\$ 12.75	Twelve dollars and seventy-five cents. Twelve seventy-five.
\$350.99	Three hundred and fifty dollars and ninety-nine cents. Three hundred fifty dollars and ninety-nine cents.

Numbers Telling the Time of Day

8:15	Eight-fifteen. A quarter past eight. A quarter after eight. Fifteen minutes after eight. Fifteen minutes past eight. Fifteen after eight. Fifteen past eight.
9:00	Nine o'clock.
11:45	Eleven forty-five. A quarter to twelve. A quarter of twelve. Fifteen minutes to twelve. Fifteen minutes before twelve. Fifteen of twelve. Fifteen to twelve.
6:30	Six-thirty. Half past six.

Telephone Numbers

726-8142	Seven two six, eight one four two.
399-4430	Three nine nine, four four three zero.
387-6000	Three eight seven, six thousand (three eight seven, six 0 0 0).
234-3400	Two three four, three four hundred (two three four, three four 0 0).

Numbers in Addresses and Years

2475 First Street July 21, 1960	Twenty-four seventy-five First Street. July twenty-first, nineteen sixty.
1640 44th St. January 2, 1800	Sixteen forty, Forty-fourth Street. January second, eighteen hundred.
2000 23rd St. March 14, 1900	Two thousand twenty-third Street. March fourteenth, nineteen hundred.

Exercises with Numbers

1. Read the following numbers in several different ways:

\$ 44.50	9:15
\$ 107.99	10:30
\$ 10.00	12:45
\$ 214.25	11:27
\$ 0.50	7:00
\$ 1,145.54	5:30

2. Read the following telephone numbers:

529-3321
 623-4000
 397-1505
 825-1009
 333-8700
 462-3333

3. Read the following dates and addresses:

July 4, 1776
 2300 19th Street
 August 21, 1856
 1915 123rd St.
 January 21, 1900
 4500 10th St.
 June 30, 1888
 2107 5th Avenue

4. Write and practice saying the following dates:

(your birthday)

(today's date)

(the first day of next year)

(the third day of next month)

(tomorrow's date)

(the last day of last year)

(the tenth day of last month)

USEFUL SENTENCES

Practice saying the following sentences until you can say each one correctly.

1. I'm running short of cash.
2. I need to cash a check.
3. Will you go to the bank with me?
4. Don't forget to take some identification.
5. I'd like to open a checking account.
6. I never seem to have enough money.
7. Do you think I ought to get traveler's checks?
8. Where can I cash this check from my country?
9. How many dollars can I get for this check from my country?
10. Which kind of checking account is best for me?

PRONUNCIATION DRILLS

/f/ and /p/ contrast

/f/ /p/

fin	→	pin
fat		pat
fill		pill

/f/ /p/

wife	→	wipe
whiff		whip
laugh		lap

/θ/ and /f/ contrast

/θ/ /f/

thin	→	fin
thought		fought
threat		fret
three		free
thirst		first

/θ/ /f/

with	→	whiff
death		deaf
wreath		reef

Thin may be confused with fin.

We speak of a thin person or animal.

The opposite of fat is thin.

A fin is a part of a fish used in propelling, balancing, or guiding the body.

A fin is a small stationary surface attached to parts of aircraft to insure stability.

We drink water and other liquids when we are thirsty.

First may be confused with thirst.

Water was the first liquid coolant used in radiators.

INTONATION PRACTICE

Notice the intonation differences in the following sentences:

Group 1

Please give me a quart of milk.

Give me a quart of milk, please.

Group 2

Please close the door.

Close the door, please.

Group 3

Please answer the question.

Answer the question, please.

Group 4

Please don't forget to bring your notebooks.

Don't forget to bring your notebooks, please.

Group 5

Please give me a glass of water.

Give me a glass of water, please.

Group 6

Please close your books.

Close your books, please.

Group 7

Please write your exercises in ink.

Write your exercises in ink, please.

Group 8

Please be ready at 8:00 a.m.

Be ready at 8:00 a.m., please.

Group 9

Please do this assignment again.

Do this assignment again, please.

Group 10

Please show me what you have in men's shirts.

Show me what you have in men's shirts, please.

Group 11

Please bring me today's special.

Bring me today's special, please.

QUESTIONS AND ANSWERS

Study the following questions and answers:

1. Can I cash this check in here?
 - a. You can if you have an account with us.
 - b. Otherwise, you'll have to have someone vouch for you.
 - c. You can see the manager over there.

2. I'd like to open an account.
 - a. We have two kinds of accounts.
 - b. We have checking accounts and savings' accounts.

3. How do you want this check cashed?
 - a. Let me have ten tens.
 - b. Give me the rest in ones.

4. I want to get some traveler's checks.
 - a. I don't sell travelers' checks here.
 - b. Go to the teller at the third window.
 - c. He can help you.

5. I'd like to cash this check from my country.
 - a. You'll have to talk to the manager about that.
 - b. He's sitting over there by the window.
 - c. Tell him what you want.

6. Can you give me American dollars for my money?
 - a. Mr. Prescott, at the third desk, handles foreign exchanges.
 - b. Take your money over there to him.

7. I want to send some money to my country.
 - a. You can get a cashier's check.
 - b. Or, you might go to the post office and get an international money order.

American Language Course

TAPE 2203A

Listen to a dialog between a bank clerk and a student who wants to cash a check. Remember what is said. You will be asked questions about the dialog.

Good morning. I'd like to cash this check.
Do you have an account with us?

No, I don't.
Well, do you have any identification?

Here are my passport and my driver's license.
All right. Take the check and your identification over to that bank official and have it approved.

Can you cash this check now?
Yes, of course. How do you want this?

Let me have 3 twenties, 6 tens and the rest in ones.
Here you are. One hundred and twenty-seven dollars.

Thank you. Now, I'd like to open an account here. Where can I do that?
Go to the window marked New Accounts.

Listen and answer the following questions. Repeat the answer when you hear it.

What do I need if I want to cash a check?
identification
I need identification to cash a check.

What can I use for identification?
My passport and my driver's license.
I use my passport and my driver's license for identification.

What must the bank official do?
approve the check
The bank official must approve the check.

Where can I open a new account?
at the window marked New Accounts
I open a new account at the New Accounts window.

You will hear some expressions of numbers with money. Repeat these expressions.

eight dollars and fifty-four cents
eight fifty-four

ten dollars
ten dollars even

twenty-five cents
a quarter

one dollar and fifty cents
a dollar and a half
a dollar fifty

three hundred and fifty dollars and ninety-nine cents
three hundred fifty dollars and ninety-nine cents

Listen to the following sentences. Then you will hear some questions. Answer the questions. Repeat the correct responses when you hear them.

My dictionary cost six dollars and seventy-five cents.
How much did my dictionary cost?
six dollars and seventy-five cents
My dictionary cost six seventy-five.

I bought a watch for twenty dollars.
How much did I buy a watch for?
twenty dollars
I bought a watch for twenty dollars even.

He charged me ninety-nine cents for a hamburger.
How much did he charge me for a hamburger?
ninety-nine cents
He charged me ninety-nine cents for a hamburger.

I paid nine hundred fifty dollars for my car.
How much did I pay for my car?
nine hundred fifty dollars
I paid nine hundred and fifty dollars for my car.

Let's learn some numbers telling the time of day. Listen and repeat.

eight fifteen
 six thirty
 ten twenty
 quarter of twelve
 three o'clock
 quarter after eight
 half past six
 twenty minutes after ten
 fifteen minutes to twelve
 twelve o'clock

Here are some telephone numbers. Repeat the numbers.

726-8142
 399-4430
 387-6000 (three eight seven, six thousand)
 387-6000 (three eight seven, six 0 0 0)
 234-3400 (two three four, thirty-four hundred)
 234-3400 (two three four, three four 0 0)

Let's repeat some numbers in addresses and dates. Listen and repeat.

2475 1st Street
 1640 44th Street
 2000 23rd Street
 3344 Herrington Street
 2504 Highland Avenue
 July 21, 1960
 January 2, 1800
 March 14, 1900
 April 9, 1749
 February 12, 1865

You will now hear some sentences. Then you will hear some questions. Answer the questions. Repeat the correct answers when you hear them.

Their class starts at 7:40.

What time does their class start?

7:40

Their class starts at 7:40.

They eat lunch at 11:30.

When do they eat lunch?

11:30

They eat lunch at 11:30.

My telephone number is 226-3232.

What is my telephone number?

226-3232

My telephone number is 226-3232.

You can call me at 677-3412.

Where can you call me?

at 677-3412

You can call me at 677-3412.

My friend's address is 2405 33rd Street.

What is my friend's address?

2405 33rd Street

My friend's address is 2405 33rd Street.

The bank is at 346 Main Street.

Where is the bank?

346 Main Street

The bank is at 346 Main Street.

Columbus discovered America October 12, 1492.

When did Columbus discover America?

October 12, 1492

Columbus discovered America October 12, 1492.

The twentieth century began on January 1, 1901.

When did the twentieth century begin?

on January 1, 1901

The twentieth century began on January 1, 1901.

Listen and repeat.

I'm running short of cash.

I need to cash a check.

Will you go to the bank with me?

Don't forget to take some identification.

I'd like to open a checking account.

I never seem to have enough money.

Do you think I ought to get traveler's checks?

Where can I cash this check from my country?

How many dollars do I get for this check from my country?

What kind of checking account is best for me?

Let's practice some words with the sounds /f/ and /p/.

Listen and repeat.

fin	pin
fat	pat
fill	pill
fine	pine
fast	past
wife	wipe
rife	ripe
rif	rip
laugh	lap
whiff	whip
puffy	puppy

Let's now contrast some words with the sounds /θ/ and /f/.

Listen and repeat.

thin	fin
thought	fought
thread	Fred
threat	fret
three	free
thirst	first
with	whiff
wealth	elf
death	deaf
wreath	reef

THIS IS THE END OF TAPE 2203A.

READINGThe Sun and the Earth

The earth travels around the sun once a year. There are several other planets which also travel around the sun: Mercury, Venus, Mars, Jupiter, Saturn, Uranus, Neptune and Pluto.

Revolving around the earth and other planets are natural satellites or moons. The earth has one moon, Uranus has four and Jupiter eleven.

On the earth, we get light from the sun. Without the sun we would have no light, no plants, no trees. There would be no rain, no rivers, no lakes, and no oceans. If we did not get light and heat from the sun, we could not live.

The sun, a mass of gases, is 93,000,000 miles from the earth. It would take an airplane flying at 500 miles per hour about 21 years to go to the sun.

Although light travels very fast, it takes about eight minutes to come from the sun to the earth.

At this very minute the earth is turning on its axis, rotating, at about 750 miles per hour. This movement, rotation, gives us night and day. Another movement, revolution, makes the seasons of the year.

Suppose someone asks you to answer this question: "If the earth is going around the sun at such a high rate of speed, what happens to the earth's atmosphere?" Your answer, of course, would be: "The earth's atmosphere goes with it."

If it did not, we would have no air. We wouldn't have any oxygen, nitrogen, carbon dioxide, water vapor or other things found in air.

As for the other planets, we do not know a great deal about conditions on or near them. But modern scientific developments and explorations, especially in rockets, are giving us more data. And we feel certain that many new advances will be made in the near future.

QUESTIONS ON THE READING

1. Name two planets other than the earth.
2. What is the earth's satellite called?
3. Where does the earth get its light?
4. How long does it take for the sun's light to travel to the earth?
5. What are the two movements of the earth?
6. While the earth is revolving about the sun, what happens to the atmosphere?
7. What does the earth's air contain?
8. What does the earth's rotation give us?
9. How is man now exploring the universe?
10. Do other planets have moons?

DRILL ON USEFUL SENTENCES

The student should be prepared to repeat these sentences after the instructor without the aid of the book. The instructor may ask the student to make substitutions, or he may ask student *A* to read a statement, student *B* to change the statement to a question, and student *C* to give the answer.

1. The earth rotates on its axis every 24 hours.
2. The sun is made of very hot gases.
3. One revolution of the earth takes 365 $\frac{1}{4}$ days.
4. Only about $\frac{1}{4}$ of the earth's surface is land.
5. If the sun did not give us light and heat, we could not live.
6. The earth's atmosphere extends about 60 miles.
7. The sun is neither a solid nor a liquid.
8. The wheel is turning on an axle.
9. A satellite travels in an orbit.
10. One of our missiles is called "Jupiter."
11. Gravity holds the atmosphere near the earth.

SUBSTITUTION PRACTICE

Practice making constructions similar to the following by changing the underlined words. Choose a word (or words) from this list.

advances	satellite
information	turns
right now	

1. The earth has one moon. Mars has two, and Jupiter has eleven.
2. At this very minute, the earth is turning on its axis.
3. The moon revolves around the earth.
4. Scientists have received a lot of data from studying pictures of the planets.
5. New developments in engineering are being made every day.

QUESTIONS AND ANSWERS

The following questions and answers are suggested by daily work situations. Study these questions and answers and practice using them in classroom and lab drill.

1. What are your duty hours?
 - a. I work from nine to five.
 - b. I get an hour for lunch.
 - c. It takes me forty-five minutes to get to work.

2. Where does John work?
 - a. He's employed in an automobile factory.
 - b. He's a welder.
 - c. He likes the work very much.

3. Do you like the work you're doing?
 - a. Yes, I do.
 - b. It takes a lot of study, but it's worth it.
 - c. I'd never think of changing jobs.

4. Is Mr. Slater still on the night shift?
 - a. He works at night every other month.
 - b. He doesn't mind it too much.
 - c. He gets overtime pay.

5. What time do you get home from work?
 - a. I usually get home around five-thirty.
 - b. I'm quite tired when I get home.

6. Does Dan work on Saturday?
 - a. Yes, he works on Saturday and Sunday.
 - b. His factory works all the time.
 - c. But he gets Thursday and Friday off.

7. What do you do in the evenings?
 - a. Oh, I usually watch TV.
 - b. Sometimes I go to a movie.
 - c. I have to get some homework done every night.

GENERAL ENGLISH USAGESo as a Connective

So = therefore; for that reason

Examples: The roads are very icy tonight, so be sure to drive carefully.

My brother is going to be a doctor, so he is studying science courses in high school.

The weather is very warm today, so I think I'll walk to school.

Alfred didn't study very hard, so he didn't pass the examination.

Connect the following pairs of sentences with the connective *so*.

1. We don't have any bread. I'm going to the supermarket to get some.
2. They don't have this book in the library. You'll have to borrow one from someone.
3. The weather isn't very good. We'll have to cancel the picnic.
4. Ted has had a cold for over a week. He's going to see a doctor.
5. I have a lot of homework tonight. I'm going to start on it right away.
6. Something is wrong with the typewriter. He can't type the report.
7. The stores will be closed tomorrow. You'd better do your shopping now.
8. This motor is using too much gasoline. We'd better have the mechanic look at it.
9. The trains will be very crowded during Christmas time. I'm going to make my reservation now.

Since and Because as Connectives

Examples: The others live in the neighborhood. They often share rides.
Since the others live in the neighborhood, they often share rides.

The TV is broken. I think I'll go to the movies.
Since the TV is broken, I think I'll go to the movies.

Connect the following pairs of sentences by using *Since* or *Because*.

1. The class doesn't begin for an hour. He is going to the library.
2. He enjoys sports. He has joined the football team.
3. He didn't complete the work on time. He failed the course.
4. It was raining. They couldn't have the football game.
5. She enjoys music very much. She often goes to concerts.
6. The material didn't arrive. They couldn't complete the bridge according to schedule.
7. The course was very difficult. He decided to drop it.
8. He didn't study. He didn't learn.
9. It is Labor Day. The school will be closed.
10. He liked to fly. He decided to become a pilot.
11. His watch was broken. He took it to the watch-repair shop.
12. He was low on gas. He stopped at the service station.
13. It was late. They went to sleep.
14. He was driving too fast. The police officer gave him a traffic ticket.

Ing-Forms Used as Nouns

Examples: He enjoys flying very much.

Swimming is his favorite sport.

Which do you prefer? Going to movies or watching TV?

Listening to the radio is very good practice in language comprehension.

Use the Ing-Form of the verb indicated.

1. Doctors say that _____ is very good exercise. (swim)
2. _____ a car is almost a necessity these days. (own)
3. John is very interested in _____ a new job. (get)
4. We aren't accustomed to _____ English yet. (speak)
5. _____ is a very rewarding career. (teach)
6. Do the Carters enjoy _____ by plane? (travel)
7. _____ and _____ come after _____
in the process of _____ a language. (read; write; speak; learn)

American Language Course

TAPE 2203B

Listen.

Let's practice the use of *since* or *because* as connectives.

Listen and repeat.

They understood the speaker.
They listened carefully.
They understood the speaker, because they listened carefully.

He could answer the questions.
He was well prepared.
Since he was well prepared, he could answer the questions.

He made excellent progress.
He was highly motivated.
Because he was highly motivated, he made excellent progress.

Most of the stores will be closed tomorrow.
It's a holiday.
Most of the stores will be closed tomorrow, since it's a holiday.

Now you will hear two sentences. You should combine these sentences into one sentence by using *because*.

For example, you will hear: "He was late for class.
His car stalled."

You should say: "He was late for class *because* his car stalled."

Listen and combine.

He was late for class.
His car stalled.
He was late for class because his car stalled.

He missed the point.
He didn't pay attention.
He missed the point because he didn't pay attention.

He left early.
He wanted to be on time.
He left early because he wanted to be on time.

He took his raincoat.
It was raining.
He took his raincoat because it was raining.

Now you will hear two sentences. You should combine these sentences into one sentence by using *because*. (But this time the new sentence begins with *because*.)

For example, you will hear: “He was late for class.
His car stalled.”

You should say: “*Because* his car stalled, he was late for class.”

He was late for class.
His car stalled.
Because his car stalled he was late for class.

He missed the point.
He didn’t pay attention.
Because he didn’t pay attention he missed the point.

He left early.
He wanted to be on time.
Because he wanted to be on time he left early.

He took his raincoat.
It was raining.
Because it was raining he took his raincoat.

Now you will hear two sentences. You should combine these sentences into one sentence by using *since*.

For example, you will hear: “He was late for class.
His car stalled.”

You should say: “He was late for class *since* his car stalled.”

He was late for class.
His car stalled.
He was late for class since his car stalled.

He missed the point.
He didn’t pay attention.
He missed the point since he didn’t pay attention.

He left early.
He wanted to be on time.
He left early since he wanted to be on time.

He took his raincoat.
It was raining.
He took his raincoat since it was raining.

Now you will hear two sentences. You should combine these sentences into one sentence by using *since*. This time start your sentence with *since*.

For example, you will hear: "He was late for class.
His car stalled."

You should say: "Since his car stalled, he was late for class."

He was late for class.
His car stalled.
Since his car stalled, he was late for class.

He missed the point.
He didn't pay attention.
Since he didn't pay attention, he missed the point.

He left early.
He wanted to be on time.
Since he wanted to be on time, he left early.

He took his raincoat.
It was raining.
Since it was raining, he took his raincoat.

Listen.

Listen carefully to the following sentences. Remember what is said. You will be asked questions on the sentences. Answer my questions when you hear them. Repeat the correct responses when you hear them.

Listen.

Joe always went to class, because he was eager to learn as much as possible. He wanted to be well prepared. Since he wanted to make good grades on all of the tests, he studied late every night. He burned a lot of midnight oil.

Listen and answer.

Why did Joe always go to class?

because he wanted to learn as much as possible.
because he was eager to learn as much as possible.
Joe always went to class, because he wanted to learn as much as possible.
Since he was eager to learn as much as possible, Joe always went to class.

Why did he burn a lot of midnight oil?

because he wanted to make good grades on the tests,
Because he wanted to make good grades on all of the tests, Joe burned a lot of midnight oil.
Joe studied late every night, since he wanted to make good grades.

Was he interested in being well prepared?

Yes, he was.

He was highly motivated.

He had a great desire to learn.

He was an eager learner.

He wanted to be certain that he could hack the course.

He was a hard worker.

Listen.

As you know, the voiced /v/ as in “leave” and the voiceless /f/ as in “leaf” sometimes cause trouble. This is especially true if they come at the end of words. So let’s practice some words with these sounds.

Listen and repeat.

save	safe
live (adjective)	life
leave	leaf
prove	proof
believe	belief

save	save
Take good care of your parachute, because it may save your life.	
That’s a different story; let’s save it for another time.	

safe	safe
Since money is safe in a bank, that’s the proper place for it.	
We’re glad to know that the pilot is safe.	

live	live
Be careful! That’s a live wire. Don’t touch it.	
He is busy all the time; he is a live wire.	

life	life
Drive carefully. The life you save may be your own.	
Boy, this is the life.	

leave	leave
Let’s go; it’s time to leave.	
What time do you leave home?	
He’s on leave.	

leaf	leaf
A leaf has been torn out of my book.	
That looks like a rose leaf.	

believe	believe
It is hard to believe that man will eventually live on the moon.	
I believe that is true.	

Listen

Let's practice changing some statements to questions. This should sharpen your ability to ask questions. Listen and change my statements to questions when you hear them. Repeat the changes made by the other man when you hear them.

Listen and change.

Money is safe in a bank.

Is money safe in a bank?

He speaks English fluently.

Does he speak English fluently?

He spoke to the captain about his plans.

Did he speak to the captain about his plans?

He has been here two months.

How long has he been here?

THIS IS THE END OF TAPE 2203B.