

(3)

A letter to your Former teacher, Mr. Adly El-Gindy who has recently retired and you could not attend the meeting held by his pupils to celebrate the occasion. Your name is Usama Dabbous. You live at 25, Assalam Street, Al-Monira, Cairo.

25, Assalam Street,
Al-Monira,
Cairo.
October 2nd, 1993.
Dear Mr. Adly El-Gindy,

I am very sorry because I could not attend the meeting held by my schoolmates in order to celebrate one of the dearest occasions in our educational life, the occasion of celebrating your true, sincere and faithful efforts in order to make us proceed and succeed in our life armed with religion, science, and morals. You have always been, dear Sir, patient, understanding and encouraging with us. I am awfully sorry that I could not attend the occasion for a motor-bicycle hit my leg and forced me to stay in bed.

Wishing you good health and long happy life, I am always,

Yours truly,
Usama Dabbous.

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(3)

اكتب رسالة إلى معلمك السابق ، السيد | عدلي الجندى الذى أحيل إلى المعاش حديثاً ولم تستطع أن تحضر الاجتماع الذى أعده طلابه لذكره بهذه المناسبة . اسمك هو : أسامة ديبوس . وأنت تقيم برقم ٢٥ شارع السلام بالمبيرة بالقاهرة .

٢٥ شارع السلام
المبيرة .
القاهرة .
٢ أكتوبر ١٩٩٣ .

السيد المحترم / عدلي الجندى .

أنا آسف جداً لأننى لم أحضر الاجتماع الذى عقده زملاؤى فى الدراسة لتحية أغلى مناسبة فى حياتنا الدراسية ألا وهى مناسبة تحية جهود سيادتكم الصادقة الخالصة المسخية لكى نجعلنا نتقدم وننجح فى حياتنا مسلحين بالدين وبالعلم والأخلاق . لقد كنت دائماً يا سيدى صبوراً معنا ، متفهماً لنا ، مشجعاً لجهودنا ، وإننى لآسف جد الآسف أن لم أستطع أن أحضر المناسبة لأن دراجة بخارية صدمت ساقى وأجرتنى أن أبقى فى الفراش .

مع تيباق لكم بصحة طيبة وعمر مديد سعيد .

الخلاص :
أسامة ديبوس .

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A letter thanking your pupil, Usama Dabbous for his kind letter and accepting his kind apology. Your name is Adly El Gindy. You live at 126, Kamel Sidky Street, Al Faggala, Cairo.

126, Kamel Sidky St.,
Al Faggala,
Cairo.
October 3rd, 1993.

Dear pupil Usama,

I thank you for your kind letter. I knew that you have given a hand in preparing everything during your meeting at the school library. One of your schoolmates read a message from you celebrating the occasion of my retiring party. I felt very sorry for the motor-cycle injury that prevented you from attending our meeting. It was a very exciting one, full of fine, refined and noble emotions.

In fact, my dear son, generation follows generation. Our previous generation have done their best in order to teach us. We have to teach you well. You will have to teach your following generation better than we taught you, and so on.

Do you know Usama that education is the only means of strength, civilization, and progress of nations?

Hoping that you will be able to teach your following generation better than we did, I am,

Yours truly,
Adly.

رسالة تشكر فيها تلميذك أسامة دبوس بسبب رسالته الرقيقة متقبلاً اعتذاره . اسمك هو عدلى الجندى . وأنت تقيم برقم ١٢٦ شارع كامل صدقى ، بالفجالة ، بالقاهرة .

١٢٦ شارع كامل صدقى
الفجالة .
القاهرة .
٣ أكتوبر ١٩٩٣ .

عزيزى الطالب أسامة :

أشكرك من أجل رسالتك الرقيقة . ولقد عرفت أنك قد أسهمت في إعداد كل شيء خلال اجتماعكم بمكتبة المدرسة . ولقد قرأ أحد زملائك رسالتك أثناء حفل تكريمي بمناسبة تقاعدى عن الخدمة . ولقد شعرت بالأسف إزاء حادثة الدراجة البخارية التي حرمتك من حضور حفلنا . لقد كان حفلاً حافلاً بالمشاعر الرائعة المهذبة النبيلة .

إن جيلاً يأتي في أعقاب جيل آخر في حقيقة الأمر يا ولدى العزيز . ولقد بذل الجيل السابق لنا جهوداً هائلة مخلصه من أجل تعليمنا . ولقد تعيّن علينا أن نبذل أقصى الجهود من أجل تعليمكم ، كما أنه سوف يتعين عليكم أن تعلموا الجيل التالى لكم . وهكذا يستمر التعليم والتعلم باستمرار الحياة .

هل تعلم يا أسامة أن التعليم هو السبيل الوحيد المفضى إلى قوة وتحضّر وتقدّم الأمم ؟

وإذ أمل أن تتمكنوا من تعليم الجيل التالى لكم بأفضل مما علمناكم ، فإننى

المخلص لكم :
عدلى .

19

Money



A

Notes and coins

In the UK the **currency** (type of money used) is **sterling** (pounds); in America it is the **dollar**; in much of Europe it's the **euro**.

Notes

e.g. ten pounds, twenty euros, a **ten-pound note**, a **twenty-euro note**

Coins (in the UK)

e.g. **fifty pence** (usually spoken as **fifty p**), a **pound**, a **fifty-pence piece**, but a **one-pound** coin

B

Managing your money



“I've had a **bank account** for a few years now, and I make sure **my account** is always **in credit**¹. I go to the **cashpoint** once a week, so I always have **cash**² with me, and I **check**³ my account online once a week to see **how my money** I've got.”



- ¹ having money in the account
- ² money in the form of notes and coins
- ³ look at the details of it

cashpoint

C

Money problems

“When I went to university, I had to get a **student loan**¹ to pay my **fees**². That meant I had to be careful and make sure I didn't **waste money**³, but by the time I finished my degree I **owed**⁴ a lot. One good thing is that I don't have to pay it back until I get a job and I'm **earning**⁵ a **reasonable amount**⁶ of money. At the moment I'm **saving up**⁷ for a new laptop; the one I have is very slow and keeps going wrong. I'd love to have a car as well, but I **can't afford**⁸ it.”

- ¹ money you borrow to pay for your studies
- ² money you pay to use something, or for a service, e.g. a lawyer's fee
- ³ use it badly
- ⁴ had to **pay back** a lot of money to the bank
- ⁵ receiving money for the work I do
- ⁶ quite a lot; \$1 million is a **large amount**
- ⁷ keeping money to buy something in the future
- ⁸ don't have enough money to buy one

D

Accommodation*

“This year I'm **renting** a flat with three friends of mine. We had to pay one month's **rent** as a **deposit**¹, but it's a nice place, quite **good value for money**², and the landlord isn't **charging**³ us to use his garage.”

- * places where you live or stay
- ¹ money you pay for something you are going to use, which is then returned to you when you have finished using it
- ² good for the amount of money you pay
- ³ asking someone to pay an amount of money

Language help

We use **rent** when we pay to use something...
The noun **rent** is the...

19 Money



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Language help

We use **rent** when we pay to use something for a long period of time, e.g. **rent a flat**.
The noun **rent** is the amount you pay, e.g. **The rent is £400 per month**. We use **hire** when we pay to use something for a short period of time, e.g. **I hired a bike for the day**. Both verbs are used with cars, e.g. **We rented/hired a car** when we were on holiday.

Exercises

19.1

Answer the questions as quickly as possible.

- 1 Is sterling a currency?
- 2 Is a five-pound note worth less than a fifty-pence piece?
- 3 If you rent something, do you own it?
- 4 If you waste money, do you use it well?
- 5 Can you get money from a cashpoint?
- 6 If you are in credit, do you have money in your account?
- 7 Do you pay back a bank loan?
- 8 Is the currency in the United States of America called the euro?
- 9 Do you normally get back a deposit?
- 10 If you 'can afford' something, do you have enough money for it?

Yes.....

.....
.....
.....
.....
.....
.....
.....
.....

19.2

Which words are being defined?

- 1 A flat, usually round piece of metal used as money. coin.....
- 2 Money you borrow from a bank.
- 3 Money you pay to someone for a professional service, e.g. a school.
- 4 Money in the form of notes or coins.
- 5 Money you pay to live in a building that you don't own.
- 6 A machine where you can get money.
- 7 The type of money used in a country.

19.3

Rewrite the sentences without using the underlined words and phrases. Keep the same meaning.

- 1 He's getting £300 a week in his job.
- 2 She used the money badly.
- 3 I don't have enough money to go.
- 4 We could rent a car.
- 5 He asked us to pay £25.
- 6 I've got to pay back a lot of money.
- 7 I always look at my account carefully.

He's earning £300 a week in his job.
She
I
We could
He
I
I always

19.4

Complete the text.

66 I'm nearly 20 now, and I've been ¹ saving up for a car for the last two years. I've been putting money into my bank ², and I try to put in exactly the same amount every month: £75 from money that I ⁴ doing a job two evenings a week, and £50 that my parents are lending me each month. That means I now ⁵ them £1200, but they said I don't have to pay ⁶ them until I've got a full-time job. At the moment I'm still living at home, so I don't have to pay for my ⁷, although I will start paying my parents a bit of rent when I finish college and get a job. 69

19.5

Over to you

Answer the questions.

- 1 Have you got a bank account? If so, how long have you had it?
- 2 How often do you check your account?
- 3 How often do you use a cashpoint?
- 4 Have you ever had a bank loan? What did you have the loan for?
- 5 Are you saving up for anything at the moment?
- 6 Do you rent the place where you live? If so, did you have to pay a deposit?

catch sb in the act

يضبط شخصاً ما متلبساً

- *I was trying to clear up the mess on the carpet before anyone noticed it, but Isabel came in and caught me in the act.*

clean up your act (informal)

يُحسن من سلوكياته

- *There's a very strong anti-press feeling at the moment. A lot of people think it's time they cleaned up their act.*

Actions speak louder than words.

الأفعال أقوى تأثيراً من الكلمات

- *Of course the government have made all sorts of promises but as we all know, actions speak louder than words.*

much ado about nothing

جعجعة بلا طحن

- *People have been getting very upset about the seating arrangements for the Christmas dinner, but as far as I'm concerned it's all much ado about nothing.*

be afraid of your own shadow

يخاف من ظله

- *She's always having panic attacks, she's the kind of person who's afraid of her own shadow.*

high on the/sb's agenda

ذات أولوية على جدول أعمال الشخص

- *The government has put education at the top of its agenda.*

a hidden agenda

جدول أعمال سرى (خفى) / غير مععلن / مستتر

- He stressed that the review was to identify staffing needs and there was no hidden agenda to cut jobs.

set the agenda

يضع جدول أعمال

- Opposition parties have managed to set the agenda during this election by emphasizing the public's fear of crime.

be in the air

شئ على وشك الحدوث / إحساس عام بالفرحة (غالبًا)

- There was excitement in the air as people gathered in the main square to hear the proclamation.

clear the air

تنقى الأجواء

- The meeting didn't solve anything, but at least it cleared the air.

a la carte

من قائمة الطعام

- I don't know whether to have the set menu or go a la carte.

a la mode

على الموضة

- Velvet trousers are a la mode this season.

alarm - set (the) alarm bells ringing

يدق أجراس الخطر

- Symptoms which should set alarm bells ringing are often ignored by doctors.