



## say it with Mr Zloty

### HAVE FUN

Here are some incredibly useful phrases you can use when in the workplace...

- If you don't know what it is, call it an issue.
- If you don't know how it works, call it a process.
- If you don't know whether its worth doing, call it an option.
- If you don't know how it could possibly be done call it a challenge or an exciting opportunity.
- If you want to confuse people, ask them about customers.
- If you don't know how to do something, empower someone else to do it for you.
- Never call something a failure or mistake, its a positive learning experience.

### READ AND LEARN

This month we deal with...

#### COUNTERFEIT

**Read and select the right word in italics.**

**Counterfeiting** of money is one of the oldest crimes in history. It was a serious problem during the 19th century when banks (1) *produced / issued / coined* their own currency. At the time of the Civil War, it was estimated that one-third of all currency in circulation was counterfeit.

(2) *At / On / In* that time, there were approximately 1,600 state banks designing and printing their own notes. Each note carried a different

(3) *design / fashion / form*, making it difficult to distinguish the 4,000 varieties of (4) *unreals / counterfeits / fakes* from the 7,000 varieties of genuine notes.

It was anticipated that the adoption of a national currency in 1863 would solve the counterfeiting problem. However, the national currency was soon counterfeited so extensively it became necessary for the Government to take enforcement measures. On July 5, 1865, the United States Secret Service was established to suppress counterfeiting.

#### How To Detect Counterfeit Money

**L**ook at the money you receive. Compare a suspect note with a genuine note of the same (5) *worth / value / denomination* and series, paying attention (6) *for / to / at* the quality of printing and paper characteristics. Look (7) *at / for / in differences*, not similarities.

**Portrait** The **genuine** portrait appears lifelike and stands out distinctly from the background. The counterfeit portrait is usually lifeless and flat. Details merge into the (8) *background / area / pattern*, which is often too dark or mottled.

**Lines** The fine lines in the border of a genuine (9) *bill / paper / money* are clear and unbroken. On the counterfeit, the lines in the outer margin and scrollwork may be blurred and indistinct.

**Serial Numbers** Genuine serial numbers have a distinctive style and are evenly spaced. The serial numbers are printed in the same ink color as the Treasury Seal. On a counterfeit, the serial numbers may (10) *differ / differentiate / differently* in color or shade of ink from the Treasury seal. The numbers may not be uniformly spaced or aligned.

**Paper** **Genuine** currency paper has tiny red and blue fibers embedded throughout. Often counterfeiters try to simulate these fibers by printing tiny red and blue lines on their paper. Close inspection **reveals**, however, that on the counterfeit note the lines are printed on the surface, not embedded in the paper. It is (11) *illegal / illegal / non-legal* to reproduce the **distinctive** paper used in the manufacturing of United States currency.

#### What About Counterfeit Coins?

**G**enuine coins are struck (stamped out) by special machinery. Most counterfeit coins are made by (12) *pouring / flowing / throwing* liquid metal into molds or dies. This procedure often leaves die marks, such as cracks or pimples of metal on the counterfeit coin.

Today counterfeit coins are made primarily to simulate rare coins which are of value to collectors. Sometimes this is done by **altering** genuine coins to (13) *enlarge / increase / grow* their numismatic value. The most common changes are the removal, addition, or alteration of the coin's date or mint mark.

If you suspect you are in possession of a counterfeit or altered coin, (14) *compare / examine / relate* it with a genuine one of the same value.

KEY: 1. issued, 2. at, 3. design, 4. counterfeits, 5. denomination, 6. to, 7. for, 8. background, 9. bill, 10 differ, 11. illegal, 12. pouring, 13. increase.

#### Look at the words in blue. Write them in the blank spaces below, next to their definitions:

- \_\_\_\_\_ (verb) change
- \_\_\_\_\_ (adjective) original, real
- \_\_\_\_\_ (verb) to expect that something will happen
- \_\_\_\_\_ (adverb) mainly
- \_\_\_\_\_ (adjective) having a special quality, character or appearance that is different and easy to recognize
- \_\_\_\_\_ (noun) the act of copying something in order to deceive people
- \_\_\_\_\_ (verb) to show, present or make known something that was a secret or not known

KEY: 1. alter, 2. genuine, 3. anticipate, 4. primarily, 5. distinctive, 6. counterfeiting, 7. reveal.

**COLOUR UP YOUR ENGLISH**

Impress everyone with your knowledge of idioms and slang for everyday English!

**Choose the best option in the sentences below.**

- When the director presented the figures the room became so still that you could hear .....  
a) his breath; b) a pin drop; c) the flies; d) a single sound
- Simon has egg ..... because he couldn't remember how to spell "Batman"!  
a) on his nose; b) on his face; c) on his belly; d) on his hands
- I'm afraid break dance isn't really my cup of .....  
a) tea; b) coffee; d) wine; e) milk
- I definitely don't agree with you but what you say gives me food .....  
a) for consideration; b) for thinking; c) for thought; d) for fun
- It's not difficult. I think I understand the nuts and ..... of the whole system.  
a) pins; b) bolts; c) coconuts; d) nails

KEY: 1b, 2b, 3a, 4c, 5b

**MORE FUN WITH MR ZLOTY****Mr Zloty has a problem**

Overloaded with work, Mr Zloty goes to a psychologist and complains, "I'm a walking economy."

The psychologist asks, "How so?"

"My hair line is in recession, my stomach is a victim of inflation, and both of these together are putting me into a deep depression!"

"I have a wonderful solution for you", the psychologist says, "why don't you visit the [www.wsc.edu.pl](http://www.wsc.edu.pl) website to find the best Skill Pill for yourself? Just try one now: <http://wsc.hr.net.pl/files/kurs2/index3.html>

Later in the evening, lying in his bed, Mr Zloty has a splendid idea. He'll subscribe to Bank magazine to have a healthy portion of English every month with Warsaw Study Centre!

**COMMUNICATION SKILL PILL**

Today's pill is telephoning.

**Below you will find a dialogue between a bank representative and a client who wants to find out about telephone banking services. Order the dialogue so that it's a complete telephone conversation. The first and the last phrase are given.**

- A. **Representative:** Hello. How can I help you today?  
 **4 Customer:** Hello. I'd like some information on the telephone banking services offered at by your bank.
- B. **R:** Just let me know, I'll sign you up immediately.  
 **C:** Can you tell me how the telephone banking services work?
- C. **R:** Just call the bank, key in your PIN number and listen to the menu of options available.  
 **C:** How do I choose which option I want?
- D. **R:** Just press the number for the service stated by the recording.  
 **C:** What kind of things can I do?  
**R:** You can check your balance, pay bills, order a statement or even transfer money to another bank.
- E. **R:** Certainly. What would you like to know?  
 **C:** How do I sign up?
- F. **R:** There's an automated answering machine and staff are available 9 to 5 seven days a week.  
 **C:** It all sounds very good to me. I'd like to sign up.
- G. **R:** You can do all your day-to-day banking over the telephone, 24 hours a day.  
 **C:** That's great. How do I access my account?
- H. **C:** That's fantastic! Can I trade stocks and bonds.  
 **R:** I'm afraid you will have to have a special account for that.  
**C:** What about getting help if I have any problems?
- I. **R:** Alright, can you answer a few questions please?  
 **9 C:** Certainly...

KEY: 1a, 2e, 3b, 4g, 5c, 6d, 7h, 8i

**USEFUL PHRASES FOR TELEPHONING:****Starting a phone call:**

This is Sam Rogers. Can I talk to Silvia Trap? / This is Sam Rogers, I'd like to speak to Silvia Trap. / Sam Rogers here, can you put me through to Silvia Trap?

**Answering a phone call:**

Warsaw Study Centre, Tonya Trenton. How can I help you? Tonya Trenton speaking, can I help you?

**Asking someone to wait:**

Could you hang on a minute, please? / Please, wait a minute. / Could you hold on a moment, please? / Hold the line, please.

**Silence fillers:**

Right, just a second, let me see... / Sorry about this, I'm just looking...

**Leaving a message:**

Can I leave a message for Liza Simpson? / Could you tell her I phoned, please? / Could you tell her to phone me back?

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