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Proper nouns  
Stressed syllables  
Unstressed words

### Extended listening P96

### Unit test P96

### Unit file P96

UNIT

# 1

# Money smarts



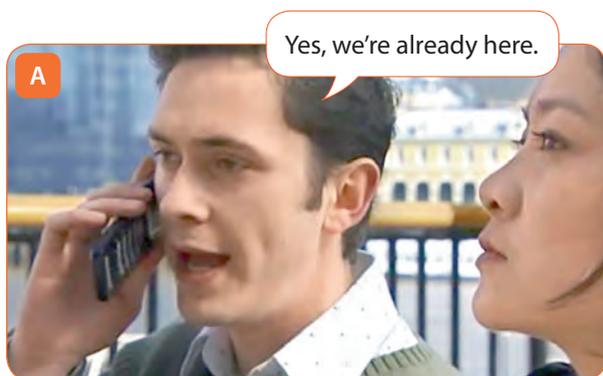
## Learning objectives

After completing this unit, you will be able to

- > talk about the global and local economy based on what you have learned
- > listen for the pros and cons in decision-making
- > give a presentation about China's rural industrial revitalization

# Inside view

Joe, Andy, and Janet are preparing for a story on the Bank of England Museum for their website. Work in pairs. Look at Photo A and Photo B and discuss the following questions.



- 1 Who might Andy be talking to on the phone in Photo A? What might they be talking about?
- 2 Who could the man with a tie be in Photo B? What could he and the others be discussing?
- 3 The Bank of England is a central bank. What are the functions of a central bank?
- 4 Do you think a story on the Bank of England Museum is a good idea for their website? Why?

## Conversation 1



Scan the code. Watch the video and complete the following activities.

1 Andy and Janet are arranging a meeting for their Bank of England Museum story. Watch Conversation 1. Check (✓) the true statements and correct the false ones.

- 1 They have to reschedule the meeting.
- 2 They are going to have the meeting at 2:00 in the afternoon.
- 3 They are going to talk about the City of London.
- 4 Andy thinks London is the most important financial city in the world.



- 2  Work in pairs. Read the following lines from Conversation 1. Discuss what the colored expressions mean in the context of the conversation.

1 Andy: Oh, I'd better **take this**.

2 Andy: Can you **hold on** for a moment, please?

3 Andy: **Are we clear** this afternoon?

4 Andy: Would that **be OK with you**?

Now watch Conversation 1 again and check your answers.

### Language and Culture

**Something has come up** means some situation has arisen; it usually refers to something happening unexpectedly.

**The City**, also known as the Square Mile, refers to a small area in the middle of London. It's the historic center of London and also the location of the U.K.'s financial services industry.



## Conversation 2

### Vocabulary

**high finance** /'faɪnæns/ *n.* 巨额融资  
**banknote** /'bæŋknəʊt/ *n.* 钞票; 纸币  
**sample** /'sɑ:mpl̩/ *n.* 试用产品; 试样  
**pile** /paɪl/ *n.* 堆; 叠; 摞  
**loan** /ləʊn/ *n.* 贷款  
**credit crunch** /'kredɪt krʌntʃ/ *n.* 信贷紧缩

### Language and Culture

A **credit crunch** occurs when it's

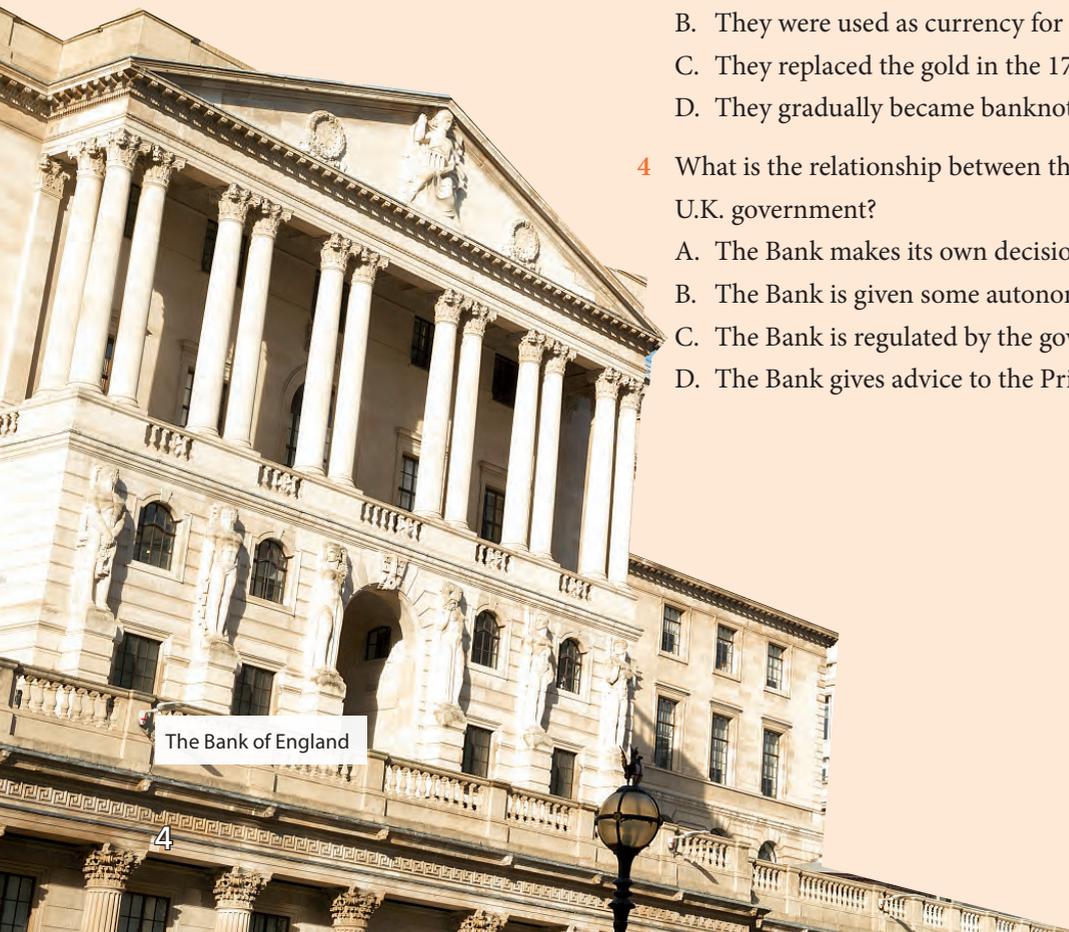
hard to get investment capital from banks because the banks worry that the borrowers will default. The result is that businesses can collapse on a large scale and unemployment inevitably follows. The most recent credit crunch occurred in 2008 and badly affected the world economy.



Scan the code. Watch the video and complete the following activities.

### 3 Janet, Andy, and Joe are meeting with Tim Pearson from the Bank of England Museum. Watch Conversation 2 and choose the best answer to each question.

- Why is Tim Pearson coming along today?
  - To introduce them to people at the Museum.
  - To organize a tour of the Museum.
  - To do some filming of the Museum.
  - To talk about the history of the Museum.
- What is the purpose of the Bank of England Museum?
  - To explain the history of paper money.
  - To demonstrate how money works.
  - To tell the story of the Bank of England.
  - To act as a storehouse for the Bank of England.
- What does Tim Pearson say about paper receipts used as money?
  - They were originally receipts for silver.
  - They were used as currency for 200 years.
  - They replaced the gold in the 17th century.
  - They gradually became banknotes.
- What is the relationship between the Bank of England and the U.K. government?
  - The Bank makes its own decisions.
  - The Bank is given some autonomy.
  - The Bank is regulated by the government.
  - The Bank gives advice to the Prime Minister.



The Bank of England

- 4  Work in pairs. Read the following lines from Conversation 2 and discuss what the missing expressions could be.

**Janet:** So what does the world of high finance  
1) \_\_\_\_\_ our website?

**Joe:** Well, I thought we could do something  
on the Bank of England Museum – it's  
2) \_\_\_\_\_ interesting.  
...

**Joe:** I've got a plan of the Museum. Can we  
3) \_\_\_\_\_ it with you?

**Tim:** Fine. Basically, the Bank of England  
Museum 4) \_\_\_\_\_ of the  
Bank of England.  
...

**Janet:** And moving through to this room, on  
the 5) \_\_\_\_\_?

**Tim:** That's the story of the early years at the  
Bank from when it was founded in 1694.

**Janet:** 6) \_\_\_\_\_ this room on the left?

**Tim:** That's the Bank's collection of silver  
goods, a pile of gold bars. And  
7) \_\_\_\_\_ contains a  
description of how the modern economy  
works.  
...

Now watch Conversation 2 again and fill in the missing expressions. Discuss if they can be expressed differently.

## Everyday English

- 5 Complete the following conversations with the correct colored expressions in the box.

- **He can't make it** this morning. **Are we clear** this afternoon?
- Can we **go through** it with you?
- Sorry, **no chance!**
- **Take your time**, Tim. We'd really like to know.

- 1 **A:** Hey, I'm just checking the schedule.  
\_\_\_\_\_ tomorrow morning?
- B:** I believe so. Is there something you'd like to discuss?
- A:** Yeah, I want some time to \_\_\_\_\_  
the budget.
- 2 **A:** Have you heard from Tim? Is he coming to the meeting this afternoon?
- B:** Actually, \_\_\_\_\_. He just sent an email saying he has to deal with a family emergency.
- 3 **A:** I've just done the sales report. Can you take a look?
- B:** Sure, but I'm a little busy right now.
- A:** \_\_\_\_\_. You can get back to me later.
- 4 **A:** Do you think you can finish that financial statement by tomorrow morning?
- B:** By tomorrow morning? \_\_\_\_\_!  
I've got too much on my plate right now.

## Act it out

### 6 Work in pairs and act out the conversation.

Your university has launched a campaign to help students manage their personal finances. You're a volunteer and have invited a visiting professor of economics from the U.K. to give a talk on this topic. Call to confirm the schedule and content of the talk. Refer to the Functional language box for support. You can also use expressions in the Everyday English box.

#### Functional language

##### Checking and changing arrangements

- Are we still on for today?
- Something unexpected has come up.
- We'll have to make another arrangement to meet.
- So when would (it) be convenient for you?
- Can I just check my schedule?
- Can you hold on for a moment, please?
- Could we make it at ... rather than ...?
- Would that be OK with you?

##### Asking for further information

- What does ... have to do with ...?
- What about ...?
- What is the connection between ... and ...?
- How does ... relate to ...?



# Outside view

Work in pairs and discuss the following questions.

- 1 Gift-giving is common in most cultures. Why do you think people give gifts?
- 2 You are going to watch a video about a gift economy. What do you think that means?

### Vocabulary

**consign** /kən'saɪn/ *v.* 弃置; 置于

**contradictory** /ˌkɒntrə'dɪktəri/ *a.* 矛盾的

**obligation** /ˌɒblɪ'geɪʃən/ *n.* 义务; 责任

**anthropologist** /ˌænthrə'pɒlədʒɪst/ *n.*  
人类学家

**Bronislaw Malinowski** /brɔːˌniːslɔːf  
məːlɪ'nɒfski/ 布罗尼斯拉夫·马林诺夫斯基 (波兰裔英国社会人类学家)

**Marcel Mauss** /mɑːrˌsel 'mɔːs/ 马塞尔·莫斯 (法国社会学家)

**Trobriand Islands** 特罗布里恩群岛 (巴布亚新几内亚小珊瑚岛群)

**potlatch** /'pɒtlætʃ/ *n.* (北美印第安人的) 炫财冬宴

**prestige** /pre'stiːʒ/ *n.* 威望; 声望

**barter** /'bɑːtə/ *n.* 以物易物

**haggling** /'hæɡlɪŋ/ *n.* 讨价还价

**reciprocity** /ˌresɪ'prɒsəti/ *n.* 互惠

**indebted** /ɪn'detɪd/ *a.* 感激的; 蒙恩的

**communal** /kə'mjuːnəl/ *a.* 共有的; 公共的

**potluck** /ˌpɒt'lʌk/ *n.* (参加者各带食物拼成的) 百乐餐



Scan the code. Watch the video and complete the activities on Ucampus.

### Language and Culture

**Burning Man** is an annual week-long event in the Nevada desert, U.S.A. It celebrates self-expression, community, and art. Participants from around the world create a temporary city, showcasing huge art pieces and performances. The event concludes with the symbolic burning of a large wooden statue, emphasizing rebirth and community spirit.



## Higher-order thinking

Work in groups and discuss the following questions.

- 1 What do you think are the potential advantages and disadvantages of a gift economy?
- 2 How might the adoption of gift economy principles in domains like art and technology affect people's perceptions and interactions in those domains? What could be some benefits and challenges?
- 3 What future do you see for gift economy practices, particularly in the context of globalization?

## News report



Scan the code. Listen to the news report and complete the following activity.

### 1 Choose the best answer to each question according to the news report.

- How do young people promote the purchase of near-expired food?
  - They share buying tips online.
  - They encourage stores to offer discounts.
  - They organize campaigns against food waste.
  - They post meal pictures on social media.
- Which benefit of buying near-expired food is mentioned in the news report?
  - You have access to a wider variety of food products.
  - You can plan your consumption more easily.
  - You help to protect the environment.
  - You keep food prices from rising.
- How do stores selling near-expired food ensure safety and quality?
  - By conducting regular safety inspections.
  - By storing the food at a low temperature.
  - By choosing suppliers with a good reputation.
  - By disposing of food the day it expires.

### Vocabulary

**expiration** /ˌɛkspə'reɪʃən/ *n.* 到期; 期满

**discount** /'dɪskaʊnt/ *n.* 减价; 折扣

**conventional** /kən'venʃənəl/ *a.* (观点、行为) 守旧的, 传统的

**reputable** /'repjətəbəl/ *a.* 声誉好的; 有信誉的



## Vocabulary

**Ithaca** /'ɪθəkə/ 伊萨卡 (美国纽约州城镇)

**upstate** /'ʌpsteɪt/ *a.* (州的) 北部地区的

**grocery** /'grəʊsəri/ **store** *n.* 超级市场;  
食品杂货店

**cashier** /kæ'ʃɪə/ *n.* 收银员; 出纳员

**clerk** /klɜːrk/ *n.* 售货员; 店员

**personnel** /ˌpɜːsə'nel/ *n.* (组织或军队中  
的) 全体人员, 职员

## Passage



Scan the code. Listen to the passage and complete the following activities.

### 2 Check (✓) the main topic of the passage.

- A. The cost of operating 24-hour grocery stores in Ithaca.
- B. The factors that influence Ithaca consumers' grocery shopping preferences.
- C. Why stores in Ithaca choose to extend operating hours and stay open all night.
- D. How the strategy of a grocery store has changed the business model in Ithaca.

### 3 Complete the following table according to the passage.

#### How do customers pick grocery stores?

They pick the store that 1) \_\_\_\_\_ their preferences and then do most of their shopping there. One advantage is they spend less time 2) \_\_\_\_\_ items once they learn the store's layout.

Influencing factors	Importance for consumers
Price	
Variety	They usually 3) _____ from store to store.
Location	For small-town residents who 4) _____, this isn't a significant concern.
Hours of business	Even if people only shop at night occasionally, they would see the extended hours as 5) _____.

- 4 Complete the following table about the pros and cons of extending operating hours according to the passage.

- Cons	+ Pros
<p><b>Increasing operating costs</b></p> <ul style="list-style-type: none"> <li>• <b>Utility expenses</b> Bills for heating, air-conditioning, and lighting are 1) _____ during the night.</li> <li>• <b>Labor costs</b> Night shift workers, like cashiers, stock clerks, and security personnel, must also be paid 2) _____.</li> </ul>	<p><b>Improving store competitiveness</b></p> <ul style="list-style-type: none"> <li>• <b>To attract more customers</b> If one store extends its closing time, it will offer 3) _____. Maintaining these would attract more customers 4) _____.</li> <li>• <b>To avoid losing customers</b> By adapting to the 5) _____ and extending operating hours, stores reduce the loss of regular customers.</li> </ul>

### Listening skill

#### Listening for the pros and cons in decision-making



Pros and cons are the positive and negative aspects of something. You may hear people weighing the pros and cons of a situation before making a decision. For example, a customer deciding which store to go to, or a store's management considering whether to extend the store's opening hours. To identify the pros and cons, focus on evaluative expressions such as "best," "convenient," "outweigh," "an upside," "a positive," "a plus," "a downside," "a negative," and "a minus." Also pay attention to sentence structures like "One drawback of ... is ...," "One advantage is that ...," and "The main benefit is ..." When taking notes, you could write the pros in one column and the cons in another, so that you can see the contrast between the two sides clearly.



Scan the code and learn more about this skill on Ucampus.

## Higher-order thinking

Imagine you own a brick-and-mortar store, such as a bakery or a coffee shop. Try to work out a business strategy to help you compete with online shopping. Work in groups and share your strategies. Discuss the pros and cons of each one. Pick the most effective strategy and share it with the class.

# Talking about *China*

## Give a presentation: China's rural industrial revitalization

“Money smarts” extends beyond personal finance to government policies for economic stability and growth. Rural revitalization is a prime example of applying these policies, especially in China's case. With this in mind, imagine that you are a volunteer at a non-governmental organization that facilitates rural revitalization. This week, a group of international visitors will be coming to the organization to learn about China's experience in developing rural industries. You're going to give a presentation on this topic.



Xiangxi Tujia and Miao Autonomous Prefecture

## 1

## Gather information



Scan the code and watch the video.

Complete the following table according to the video.

<b>Rural revitalization in China</b>	
<b>Method 1: Through farming modernization</b>	<p><b>In Hainan Province</b> Explore ways to sell products via technologies.</p> <ul style="list-style-type: none"> <li>• <b>Measures taken</b> Let customers order pineapples <b>1)</b> _____ before the harvest.</li> <li>• <b>Accomplishments</b> The modernization and upgrading of the farming industry's <b>2)</b> _____ has enriched local people.</li> </ul>
<b>Method 2: Through nurturing local brands</b>	<p><b>In Xiangxi Tujia and Miao Autonomous Prefecture in Hunan Province</b> Turn the traditional embroidery craft into a <b>3)</b> "_____."</p> <ul style="list-style-type: none"> <li>• <b>Measures taken</b> A number of <b>4)</b> _____ and Miao embroidery bases have been set up.</li> <li>• <b>Accomplishments</b> <ul style="list-style-type: none"> <li>– The annual income of embroiderers has increased.</li> <li>– Miao embroidery has transformed from handicrafts to artworks, and then to <b>5)</b> _____.</li> <li>– Chinese rural women have become industrial workers.</li> </ul> </li> </ul>
<b>Method 3: Through upgrading rural tourism</b>	<p><b>In Zhaozhuangzi Village in Tianjin</b> Leverage the unique natural resources to develop <b>6)</b> _____.</p> <ul style="list-style-type: none"> <li>• <b>Measures taken</b> <ul style="list-style-type: none"> <li>– Idle fish ponds were connected, creating a tourist scenic spot.</li> <li>– Modern enterprise management: Farmers and fishermen have started to operate <b>7)</b> _____ and offer other related services.</li> </ul> </li> <li>• <b>Accomplishments</b> <ul style="list-style-type: none"> <li>– Annual income exceeds 30 million yuan.</li> <li>– Over 300 new jobs have been created.</li> <li>– Villagers have moved from adobe houses to <b>8)</b> _____.</li> </ul> </li> </ul>

**Vocabulary****plow** /plau/ v. 耕(地); 犁(地)**diversify** /daɪ'vɜːsɪfaɪ/ v. (使)多样化**revitalization** /riːvaɪtəlaɪ'zeɪʃən/ n.

复兴; 振兴

**fingertip** /'fɪŋgə,tɪp/ n. 指尖**embroidery** /ɪm'brɔɪdəri/ n. 刺绣**per capita** /pə 'kæpɪtə/ a. 人均的**idle** /'aɪdl/ a. 闲置的**pond** /pɒnd/ n. 池塘**adobe** /ə'dəʊbi/ n. 土坯; 砖坯

2

## Plan your presentation

**Think about the topic and make notes about:**

- methods China has adopted to foster the growth of various industries in rural areas
- success stories, specifically details that support the methods
- specific measures taken by local communities and the accomplishments that have resulted from these efforts

**To make your presentation more detailed and inspiring, you could do some online research about:**

- innovative approaches to developing rural industries
- details in the stories that support the methods
- future prospects for revitalization by developing local industries

3

## Practice with your group

**Think about how you can make your message clear and inspiring, and then write down the draft of your presentation – it can be what you want to say or just the points you don't want to forget. Practice your presentation in groups and revise it according to your group members' feedback.**

4

## Share with the class

**Present your final version to the class. The class will then vote for the best presentation. Remember to consider the message, how engaging it is, and how well it is delivered.**

## Speaking guide

## Giving a presentation



When sharing stories and experiences, aim to captivate your audience with a presentation that resonates with their deepest interests. Reflect on what they care about the most and make sure that your presentation provides them with fresh perspectives and innovative ideas that address their needs. For example, when talking about rural industrial revitalization, what the audience most wants to know might be how China modernizes traditional industries. Begin with an outline of the key strategies China employs for industrial revitalization. This can offer clear starting points for the audience to explore.

Be aware that such overviews can sometimes seem abstract. It's always a good idea to use specific cases to help the audience relate to your presentation. The success story of the Miao embroiderers, for instance, can demonstrate how to turn handicrafts into branded goods that capture market value.

It's also important to reassure the audience about the effectiveness of the measures you illustrate. Provide tangible outcomes, such as improvements in personal income, job creation, and the integration of different industries. In the case of Zhaozhuangzi Village, you could use data and facts to show how eco-tourism has significantly improved the living standards of the community.

**Describing strategies**

It has become an important focus of ...  
Rural revitalization lies in / centers on / calls for ...

**Illustrating measures**

They have explored ways to ...  
They changed their thinking and leveraged ...

**Demonstrating achievements**

China's rural areas have completed ... and are moving toward ...  
It raised the per capita annual income of ... by ...  
It has realized the transformation from ... to ...  
The annual income of ... exceeds ...



Scan the code and get more guidance on Ucampus.

## Language file

rural revitalization	乡村振兴
facilitate agriculture via technologies	通过技术促进农业发展
enrich local people	使当地居民富裕起来
Xiangxi Tujia and Miao Autonomous Prefecture	湘西土家族苗族自治州
embark on industrial development	走向产业发展
ethnic craft cooperatives	民族手工艺合作社
modern enterprise management	现代企业管理
operate farmhouse restaurants	经营农家乐餐厅
leisure agriculture	休闲农业
embark on the fast lane of rural revitalization	踏上乡村振兴的快车道

# Expansion and review

## Pronunciation



Scan the code and practice pronunciation on Ucampus.

## Extended listening



Scan the code and complete the extended listening exercises on Ucampus.

## Unit test



Scan the code and take the unit test on Ucampus.

## Unit file

### Functions

#### Checking and changing arrangements

Are we still on for today?  
 Something unexpected has come up.  
 We'll have to make another arrangement to meet.  
 So when would (it) be convenient for you?  
 Can I just check my schedule?  
 Can you hold on for a moment, please?  
 Could we make it at ... rather than ...?  
 Would that be OK with you?

#### Asking for further information

What does ... have to do with ...?  
 What about ...?  
 What is the connection between ... and ...?  
 How does ... relate to ...?

### Describing strategies

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### Demonstrating achievements

China's rural areas have completed ... and are moving toward ...  
 It raised the per capita annual income of ... by ...  
 It has realized the transformation from ... to ...  
 The annual income of ... exceeds ...

### Everyday English

He can't make it ...  
 Are we clear ...?  
 go through  
 No chance!  
 Take your time.

### Skill and guide

#### Listening skill

Listening for the pros and cons in decision-making

#### Speaking guide

Giving a presentation

### Pronunciation

The pronunciation of the final -s  
 Weakened consonants  
 Intonation patterns for questions