

**What will I learn?****5.1 Reading Comprehension**

- Use pre-reading strategies to predict content of a text.
- Use while-reading strategies to apply critical thinking, while exploring and interacting with the text.
- Use post-reading strategies to critically evaluate the text and to give a personal opinion.
- Analyse how writer has used language and style.
- Know that themes are related to and set in different societies, cultures of different times.
- Explore viewpoints/ideas and issues.
- Comprehend/interpret text by applying critical thinking.

**5.2 Writing**

- Analyse and compare various business letters, to write effective business letters in an extended social environment for various purposes (complaint, appreciation, request, asking for and providing information).

**5.3 Oral Communication**

- Use polite forms to negotiate and reach consensus.

**5.4 Grammar**

- Spot errors in the use of degrees of adjectives in writing.
- Revise and illustrate the use of all previously learnt modal verbs.

## 5.1 READING COMPREHENSION

## Pre-reading

1. Look at the pictures and quickly describe different activities.



## Reading Text

**My Bank Account**

When I go into a bank, I get frightened. The clerks frighten me; the desks frighten me; the sight of the money frightens me; everything frightens me. The moment I pass through the doors of a bank and attempt to do business there, I become an irresponsible fool.

I knew this before, but my salary had been raised to fifty dollars a month and I felt that the bank was the only place for it.

So, I walked unsteadily in and looked round at the clerks with fear. I had an idea that a person who was about to open an account must necessarily consult the manager.

I went up to a place marked 'Accountant'. The accountant was a tall, cool devil. The very sight of him frightened me. My voice sounded as if it came from the grave.

"Can I see the manager?" I said, and added solemnly, "alone." I don't know why I said "alone."

"Certainly," said the accountant, and brought him.

The manager was a calm, serious man. I held my fifty-six dollars, pressed together in a ball, in my pocket.

**Note for teacher:** Ask pre-reading question one by one. Take a quick round of responses from the students. Then, ask them to read the text silently.

"Are you the manager?" I said. God knows I didn't doubt it.

"Yes," he said.

"Can I see you?" I asked, "alone?" I didn't want to say "alone" again, but without this word the question seemed useless.

The manager looked at me with some anxiety. He felt that I had a terrible secret to tell.

"Come in here," he said, and led the way to a private room. He turned the key in the lock.

"We are safe from interruption here," he said. "Sit down."

We both sat down and looked at each other. I found no voice to speak.

"You are one of Pinkerton's detectives, I suppose," he said.

My mysterious manner had made him think that I was a detective. I knew what he was thinking, and it made me worse.

"No, not from Pinkerton's," I said, seeming to mean that I was from a rival agency.

"To tell the truth," I went on, as if someone had urged me to tell lies about it. "I am not a detective at all. I have come to open an account. I intend to keep all my money in this bank."

The manager looked relieved but still serious; he felt sure now that I was a very rich man, perhaps a son of Baron Roth's child.

"A large account, I suppose," he said.

"Fairly large," I whispered. "I intend to place in this bank the sum of fifty-six dollars now and fifty dollars a month regularly."

The manager got up and opened the door. He called to the accountant.

"Mr. Montgomery," he said, unkindly loud, "this gentleman is opening an account. He will place fifty-six dollars in it. Good morning."

I stood up.

A big iron door stood open at the side of the room.

"Good morning," I said, and walked into the safe.

"Come out," said the manager coldly, and showed me the other way.

I went up to the accountant's window and pushed the ball of money at him with a quick, sudden movement as if I were doing a sort of trick.

My face was terribly pale.

"Here," I said, "put it in my account." The sound of my voice seemed to mean, "Let us do this painful thing while we feel that we want to do it."

He took the money and gave it to another clerk.

He made me write the sum on a bit of paper and sign my name in a

book. I no longer knew what I was doing. The bank seemed to swim before my eyes.

"Is it in the account?" I asked in a hollow shaking voice.

"It is," said the accountant.

"Then I want to draw a cheque."

My idea was to draw out six dollars of it for present use. Someone gave me a cheque-book and someone else seemed to think that I was a man who owned millions of dollars, but was not feeling very well. I wrote something on the cheque and pushed it towards the clerk. He looked at it.

"What! Are you drawing it all out again?" he asked in surprise. Then I realized that I had written fifty-six dollars instead of six. I was too upset to reason now. I had a feeling that it was impossible to explain the thing. All the clerks had stopped writing to look at me.

Bold and careless in my misery, I made a decision.

"Yes, the whole thing."

"You wish to draw your money out of the bank?"

"Every cent of it."

"Are you not going to put any more in the account?" said the clerk, astonished.

"Never."

A foolish hope came to me that they might think someone had insulted me while I was writing the cheque and that I had changed my mind. I made a miserable attempt to look like a man with a fearfully quick temper.

The clerk prepared to pay the money.

"How will you have it?" he said.

"What?"

"How will you have it?"

"Oh!" I understood his meaning and answered without even trying to think "in fifty-dollar notes."

He gave me a fifty-dollar note.

"And the six?" he asked coldly.

"In six-dollar notes," I said.

He gave me six dollars and I rushed out.

As the big door swung behind me, I heard the sound of a roar of laughter that went up to the roof of the bank. Since then I use a bank no more. I keep my money in my pocket and my savings in silver dollars in a sock.



## While-reading

## Exercise 1

Work in pairs and deduce the meaning of words given in column A and write their contextual meaning in column B. Share with your partner once you have completed.

No.	Column A	Column B
1	solemnly	
2	terrible	
3	detective	
4	mysterious	
5	whispered	
6	painful	
7	astonished	
8	hallow	
9	temper	
10	rival	

## Exercise 2

Work in pairs. Match the following bank-related words of column A with their meanings given in column B and write answers in Column C. After you have completed, share your work with your partner.

No.	Column A		Column B	Column C
1	bank manager	A	one who maintain all written record	
2	accountant	B	to put money in the account	
3	clerk	C	dealings and exchanges	
4	cheque	D	a small book having checks to draw money	
5	transactions	E	one who maintains audits business accounts	
6	deposits	F	one who has control of all resources in the bank	
7	cheque book	G	a written order directing a bank to pay money	

**Exercise 3**

Read the statements and encircle the right option.

1. The writer visited the bank\_\_\_\_\_.  
a) frequently                      b) first time  
c) in a month                      d) yearly
2. The writer's salary was raised to\_\_\_\_\_ a month.  
a) sixty dollars                      b) fifty dollars  
c) thirty dollars                      d) fifty-six dollars
3. \_\_\_\_\_ presumed the writer to be a detective.  
a) clerk                                  b) manager  
c) accountant                      d) rich man
4. The writer first met the \_\_\_\_\_ in the bank.  
a) accountant                      b) manager  
c) clerk                                  d) security guard
5. The writer had\_\_\_\_\_ dollars at the time of opening the account.  
a) six                                      b) fifty six  
c) fifty                                      d) sixty
6. Mr. Montgomery was a/ an\_\_\_\_\_.  
a) manager                              b) accountant  
c) clerk                                      d) detective
7. The \_\_\_\_\_ of the author made the manager think that he was a detective?  
a) mysterious manner      b) simplicity  
c) harsh behaviour              d) boldness
8. The author wrote fifty-six dollars instead of six dollars due to\_\_\_\_\_.  
a) fear                                      b) haste  
c) anxiety                                  d) madness
9. The text 'My Bank Account' is an example of\_\_\_\_\_ tale.  
a) detective                              b) humorous  
c) moral                                      d) fictitious
10. After returning from the bank, the writer put his savings in\_\_\_\_\_.  
a) bank                                      b) pocket  
c) silver box                              d) sock

**Exercise 4**

Work in pairs. Read the text again carefully and write the sequence of events of the story. After completing, share your work with your partner.

<b>Firstly</b>
<b>Secondly</b>
<b>After That</b>
<b>Then</b>
<b>Later</b>
<b>Finally</b>

**Post-reading****Exercise 5**

Read the text and answer the following questions.

1. What is effect upon the author of entering the bank to do business?
2. Why did the author decide to open an account?
3. What was the manager's reaction when the author told him that he would like to see him alone?
4. Why did the manager look relieved when he knew the purpose of the author's visit?
5. What is the equivalent of fifty American dollars in Pakistani currency?
6. What mistake did the author make when he wrote the cheque?
7. Explain the meaning of the clerk's question, "How will you have it?"
8. Why was there a roar of laughter when the author left the bank?
9. The author, Stephen Leacock, was a respected university teacher and a highly successful writer. Do you think this is a true story?
10. Why is it wiser to keep one's money in a bank than to hoard it in one's home?

**Exercise 6**

Work in groups. Fill in the required information in the given application form. Once you have filled in, exchange it with other groups.

**Account Opening Form**

Applicant/First account-holder: Please fill the columns with appropriate information.

Application is for:			
New account		Renewal account	
Name:		CNIC:	
Father/Husband Name:		Nationality:	
Surname:		City:	
Town:		Province:	
Country:		Mobil No.	
Telephone No.		Email:	
DoB:		Marital Status:	
Professional Employment:		Gender:	
Salaried employee	Student	Self-employed	Other
Language spoken:		Name of the company/organization	
Type of business/work		Office address	
Purpose of Account:			
<input type="radio"/> Personal <input type="radio"/> Saving <input type="radio"/> Current <input type="radio"/> Investment			
Postal Address			
Permanent Address			
Signature of Applicant		Applicant witness No. 1	

**Disclaimer:**

The applicant(s) hereby declare(s) under his/her/their own full responsibility that the details provided in this application are true and correct to the best of our knowledge.

**Exercise 7**

There are many advantages of using Bank. Work in groups, first collect some points on the topic: Advantages of Using Bank. Then, present these opinions in front of the class.

## 5.2 WRITING

**Business Letter**

Business letter is an important communication tool in professional settings. It is used when writing from one business organisation to another, or for correspondence between organisations and their customers, clients and other external parties. Here are some of the useful tips for writing a business letter.

**Useful Tips:**

- Simple and appropriate language should be used.
- Abbreviations and short forms must be avoided.
- Know who you are writing to.
- Use the right greetings.
- Be clear, concise and to the point.
- Use block format.
- Check for grammar and formatting.

**Format and Sample of a Business letter**

<b>Date</b>	February 1, 20XX
<b>Name and address</b>	Shahryar, Customer Service Manager, Com. Electronics Pvt. Ltd. Qasimabad, Hyderabad.
<b>Greeting</b>	Dear Mr. Shahryar,
<b>Opening paragraph</b>	I hereby write to complain regarding the defect in the purchased laptop from your store. The system worked properly for one month but it has not been functioning properly for last three days. The system hangs multiple times and shuts down abruptly and requires to be restarted. Since the system is still in the warranty period, I wish to get it replaced at the earliest.
<b>Concluding paragraph</b>	I request you to look into this matter without any delay and provide a new working laptop of the same brand. I have enclosed a copy of the bill of purchase for your reference. Looking forward to your early response. Thanking you in anticipation.
<b>Closing and signature</b>	Yours truly, Gansham

**Exercise 1**

Work in pairs and write a letter to the National Book Foundation for provision of English Grammar books for your library. Follow the tips and format provided above. After completing, share your work with your partner.

**Exercise 2**

You went to a commercial bank for account opening. However, you are not satisfied with their services. Now, work individually and write a letter to the Manager of the bank complaining about the unprofessional behaviour of the staff. Follow the tips and the format provided above.

**Note for teacher:** Discuss writing business letter in the class. Explain the tips provided in the table above. You can add more if you wish to do so. Next, divide the class into various pairs before asking students to do Exercise 1. Ask them to use format given above. After they have completed, ask them to share their work with their partners for feedback.

## 5.3 ORAL COMMUNICATION

## Polite Form to Negotiate and Reach Consensus

Negotiating politely and reaching on consensus are the core skills. For building such skills, here are some of the phrases that can be used in daily life.

Useful Phrases	
<b>for making proposal</b> <ul style="list-style-type: none"> <li>I would like to propose that...</li> <li>Concerning your proposal, our basic position is...</li> <li>I've got several options...</li> </ul>	<b>for responding to proposals</b> <ul style="list-style-type: none"> <li>Now that you mentioned it...</li> <li>Maybe, it would be better to...</li> <li>Perhaps a better idea would be...</li> <li>I agree, but....</li> </ul>
<b>for making reasons</b> <ul style="list-style-type: none"> <li>One of the key reasons for this is...</li> <li>This is because...</li> </ul>	<b>for expressing agreement</b> <ul style="list-style-type: none"> <li>I agree with you on that point.</li> <li>You have a strong point there.</li> <li>I think that would be acceptable.</li> </ul>
<b>for expressing disagreement</b> <ul style="list-style-type: none"> <li>I'm afraid we have some reservations on that point...</li> <li>I can't quite agree with you on that.</li> </ul>	<b>for accepting the proposal</b> <ul style="list-style-type: none"> <li>I think we have reached an agreement here.</li> <li>This agreement is acceptable to us.</li> </ul>
<b>to reach on the consensus</b> <ul style="list-style-type: none"> <li>Let's look at the points we agree on...</li> <li>Shall we try to sum up the main points of our discussion?</li> <li>This is where we currently stand after a long discussion.</li> </ul>	

## Exercise 1

Work in groups of three and practise the following dialogue. You will have to practise the dialogue three times, each time taking the role of one another.

**Bashir:** I think we should arrange a farewell party for all our seniors.

**Zamir:** I agree, but we have so many seniors and we have collected limited amount of money.



- Kashif:** So what? Every year, students of Grade XI arrange a farewell party for their seniors.
- Bashir:** I would like to propose that we can invite all our seniors if we choose the limited menu.
- Zamir:** No. It's not only the limited menu. If we invite many seniors, we will need a big venue for which we will need a lot of money.
- Kashif:** A farewell party is arranged in honour and for having fun only. We should invite all the seniors.
- Bashir:** But, we should also be careful not to spend too much money.
- Zamir:** You have a strong point here. Let's make a list of all the participants including teachers. Then, we can decide how many people to invite and who to invite.
- Kashif:** I think that would be acceptable. Once we know for sure how many people we are inviting, we can then decide about venue and menu.

### Exercise 2

After you have practised the above dialogue, work in same group of three and develop a dialogue on one of the following topics. You need to come to a consensus and then role play as above. Remember to use phrases given above.

1. Organising a college debate competition (discuss and agree on what will be done, when will the programme be, how long will it be, who will be invited as a chief guest, etc.)
2. Having a college trip (discuss and agree on where will you go, only students or teachers also, how much money will be required and what will be the share on each student, etc.)

**Note for teacher:** You can let students choose the topic or you can assign half the class one topic and half the class other. After students have written and practised their dialogue, ask some of them to come up in front of class and role play.



## 5. 4: GRAMMAR

### Degrees of Adjective

Adjectives have three degrees: positive, comparative and superlative. One and two syllable adjective usually takes 'er' to form a comparative degree and 'est' to form a superlative degree (e.g. hard, harder, hardest and pretty, prettier, prettiest).

The adjectives with suffixes usually form a comparative degree with 'more' and a superlative degree with 'most' (e.g. beautiful, more beautiful, most beautiful and careless, more careless, most careless).

Adjective can have irregular degrees also (e.g. good, better, best).

### Some Common Errors with Comparisons

#### 1: Using the comparative instead of the superlative

- **INCORRECT:** He is the *happier* person I know.
- **CORRECT:** He is the *happiest* person I know.
  
- **INCORRECT:** She is the *more thoughtful* person in the town.
- **CORRECT:** She is the *most thoughtful* person in the town.

#### 2: Doubling up comparisons or superlatives

- **INCORRECT:** His car is *more faster* than mine.
- **CORRECT:** His car is *faster* than mine.
  
- **INCORRECT:** His car is *the most fastest*.
- **CORRECT:** His car is *the fastest*.

#### 3: Using empty comparisons (part of the comparison is missing)

- **INCORRECT:** The participants were more experienced.
- **CORRECT:** These participants are more experienced *than* the previous participants.
  
- **INCORRECT:** The line moved slower.
- **CORRECT:** The line moved slower *than* the line next to it.

**4: Using ambiguous comparisons (the comparison has more than one possible meaning)**

- **INCORRECT:** She likes pizza better than her husband.  
**CORRECTED:** She likes pizza better than her husband does.
- **INCORRECT:** Her suitcase is bigger than Saleem.
- **CORRECT:** Her suitcase is bigger than Saleem's.

**5: Missing the article "the" in the superlative**

- **INCORRECT:** Finishing quickly was least important task.
- **CORRECT:** Finishing quickly was *the* least important task.
- **INCORRECT:** The youngest girl was also littlest.
- **CORRECT:** The youngest girl was also *the* littlest.

**Exercise 1**

Each of the following sentences has an error in the use of comparative or superlative adjectives. Work individually and identify the error, and write corrected sentences in your notebook.

1. My bed is more big than my desk.
2. Zaheer can run fast than me.
3. You are most generous than my brother.
4. Of all our luggage, mine is the heavier.
5. The weather during the summer is the most hot than during the winter.
6. The Earth is closest to the moon than the sun.
7. You should always turn in your work because some points are best than no points.

## Exercise 2

In the following sentences, some parts have been labelled A, B, C and D. Work in pairs and identify the part that contains an error. If there is no error in any part of the sentence, mark your answer as E. After you have completed, share your work with your partner.

1. Nadeem and Saleem are comparatively weaker in English as assessed by their teacher. No Error  
A B C D E
2. Someone says you are the richest. Are you really the richest of all other friends? No Error  
A B C D E
3. No doubt, her score in Chemistry is more good than that of her brother. No Error  
A B C D E
4. Northern Areas are the most charming of all other areas in Pakistan. No Error  
A B C D E
5. Your friends say that you are the most smartest member of the group. No Error  
A B C D E
6. The most happiest man on earth is the one who is good to everyone. No Error  
A B C D E
7. She is more intelligent among her class fellows. No Error  
A B C D E
8. Javed Shaikh is more famous than any actor of Pakistani films. No Error  
A B C D E
9. A most hard working student will be given the first prize. No Error  
A B C D E
10. Mr. Najeeb was the tallest among the four brothers and the three sisters. No Error  
A B C D E

## Exercise 3

Work individually and rectify the following sentences with proper use of degrees of adjectives, and write corrected sentences in your notebook.

- i. Shahid's motivation to succeed in this program seems to be great than his sister.
- ii. Either you will make serious study than your sister or risk failing the exam.
- iii. A few students are found the more interested in mathematics in whole class.
- iv. My travelling partner's journey was long than mine.
- v. My income is little than that of my brother.
- vi. Among all my colleagues, Mr. Altafis the more regular.
- vii. Karachi is the more populous city in Pakistan.
- viii. She is intelligent than her cousin so she has taken many marks.
- ix. Azizia in Libya is the hot place in the world.
- x. The Jupiter is the large planet in the solar system.

## Exercise 4

Work in pairs and spot the errors in degree of adjective and rewrite the correct conversation in your notebook. Share your work with your partner after completing the exercise.

**Mateen:** My phone is working the worst ever! And it's **1. old than** all the other phones I see, too. I want **2. a latest** phone.

**Laiba:** Take a look at my phone. It was **3. more cheaper than** my last phone, and I'm much **4. happiest** with it. When I'm traveling, I listen to music more often than I do when I'm at home, so I wanted a phone with a **5. more big** memory card.

**Mateen:** Wow, it's much **6. nice than** mine! The screen is a lot **7. largest**, too. I want one like that!

**Laiba:** Yeah, you need a big screen, because you watch videos on your phone more frequently than I do.

**Mateen:** I need to check my emails, do you think a newer and a **8. good** version will help me out?

**Laiba:** Why not, Mateen. Since it has **9. more advanced** features among all new smart phones in the market, this mobile phone will not only help you to receive and send emails but also you can download different applications.

**Mateen:** Thank you Laiba for helping me out to buy this **10. the most new** version of the mobile phone.

**Note for teacher:** Before doing exercises 1-4, explain them how comparative and superlative degrees of adjectives are formed, by discussing the rules given above.

### Modal Verbs

Modal verbs are used to express mood and attitude of the speaker and convey the ideas about possibility, probability, necessity, obligation, advisability, and permission. The table below describes in detail about modal verbs.

Type	Modal Verbs	Examples
Ability	Can	David can speak three languages.
	Could	He could speak fluent French when he was 5.
Permission	Can	Can I sit in that chair please?
	Could	Could I open the window?
	May	May I borrow your dictionary?
Advice	Should	You should visit your dentist at least twice a year. You should try to lose weight.
Obligation	Must	I must memorize all of these rules about tenses.
	Have to	You have to take off your shoes before you get into the prayer room.
Possibility	Might, May	It looks nice, but it might be very expensive.
	Could, Can	Ahmer may be coming to see us tomorrow.

#### Exercise 5

Work in pairs and make at least five sentences of each model verb according to its nature. After you have completed, share your sentences with your partner.

#### Exercise 6

Use appropriate modal verbs from the box given below and fill in the following conversation. An example has been done for you

may, must, shouldn't, would, should, could, mustn't

Two colleagues, Sara and Zoya, are at a lunch meeting. They are waiting for their co-worker, Noor, who is late.

"We **must** wait for Noor before we start," says Zoya. "Isn't she here yet?"

"No, she \_\_\_\_\_ be on her way," replies Sara.

"Yes, she said she left the office 30 minutes ago," says Zoya. "She \_\_\_\_\_ be about to arrive."

"Traffic \_\_\_\_\_ be bad during this hour of time, because it usually doesn't take too long to reach here," Sara says.

Sara looks at her watch. "She \_\_\_\_\_ feel bad about being late since I know her so well," Sara says. "I know she hates to be kept waiting, so she doesn't like to do it to other people."

"Well, that's alright! We \_\_\_\_\_ be impatient, don't you think?" Zoya smiles.

"Remember her rule: the one who is late \_\_\_\_\_ buy lunch!"

"Oh! She is here, after a long wait," says Sara. "Sorry my friends, I'm late because of heavy traffic," justifies Noor.

Noor looks at the menu card quickly. "What \_\_\_\_\_ we order?" asks Noor. "I think we \_\_\_\_\_ take some light meals since we all are on diet," says Zoya. "Well, I agree with Zoya," says Sara. "\_\_\_\_\_ we order a large serving of salad with steamed chicken," asks Noor. "But, I \_\_\_\_\_ rather prefer to take a bowl of humus since its very healthy and scrumptious," adds Zoya.

Well, girls we \_\_\_\_\_ waste time, now its' already late, we \_\_\_\_\_ place an order," yells Sara.

### Exercise 7

Insert proper modal verbs in the following blanks.

1. When Sara was five, she \_\_\_\_\_ read and write.
2. I \_\_\_\_\_ get up early today. Because it is Sunday.
3. Birds \_\_\_\_\_ fly but lions \_\_\_\_\_.
4. This bag is too heavy for you. \_\_\_\_\_ I help you?
5. I \_\_\_\_\_ wear school uniform at my school.
6. You \_\_\_\_\_ smoke here. It is forbidden.
7. \_\_\_\_\_ you turn on the lights, please?
8. I \_\_\_\_\_ help my mother with the housework. She is tired.
9. If you go to bed late, you \_\_\_\_\_ be late for the school.
10. You \_\_\_\_\_ do your homework if you want to go out.

**Note for teacher:** Before doing exercises 5-7, explain to them the modal verbs in details by discussing the table given above.