

## 3C

## Identity theft

Vocabulary verbs and prepositions  
 Skills Reading: Protect your identity;  
 Listening: A lawyer-client meeting  
 Help with Listening weak forms  
 Review third conditional

## QUICK REVIEW ●●●

Think of one thing that you did: last year; last month; last weekend; yesterday. Decide what would have happened if you hadn't done these things. Work in pairs. Take turns to tell each other your sentences: *I started university last year. If I hadn't, I might have got a job in a bookshop.*

## Reading and Vocabulary

## 1 Work in groups. Discuss these questions.

- How many things do you carry with you that have personal information on them?
- Do you ever use your credit card on the Internet? If so, what for?
- Do you know anyone whose credit card has been stolen? If so, what happened?

## 2 a) Work in pairs. What do you know about identity theft?

b) Compare ideas with the whole class.

c) Read the advert for a law firm. How many of the things you discussed are in the advert?

d) Work in the same pairs. Compare answers.

## 3 Read the advert again. Find answers to these questions.

- How might you find out that you're a victim of identity theft?
- Why has it become easier over the years to steal someone's identity?
- What information can someone get about another person from the Internet?
- How can Cabott & Spencer help prevent identity theft from happening?

## Help with Vocabulary Verbs and prepositions

## 4 a) Look at the verbs in pink in the article. Fill in the gaps with the correct prepositions.

- |                          |                        |
|--------------------------|------------------------|
| 1 spend sth ..... sb/sth | 4 worry ..... sb/sth   |
| 2 insist ..... sth       | 5 cope ..... sb/sth    |
| 3 explain sth ..... sb   | 6 provide sb ..... sth |

b) Look at the verbs in 4a) again. Which have an object before the preposition?

c) Look at the verbs in blue in the article. Fill in the gaps with the correct prepositions.

- |                                  |                                 |
|----------------------------------|---------------------------------|
| 1 apply ..... sb/sth ..... sth   | 4 shout ..... sb ..... sth      |
| 2 complain ..... sb ..... sb/sth | 5 apologise ..... sb ..... sth  |
| 3 talk ..... sb ..... sb/sth     | 6 depend ..... sb/sth ..... sth |

d) Check in V3.4 p118.

## Protect your identity with Cabott &amp; Spencer

One identity theft occurs every six minutes. The criminal doesn't necessarily take money from your bank account and no one steals your wallet or burgles your house. And you know nothing about it until you get a credit card statement showing you have bought a Ferrari, been to Tahiti or spent £2,000 on a Versace suit. You certainly didn't apply to the bank for a new account, but you've got one and someone's been writing bad cheques in your name. This can add up to thousands of pounds, which you haven't got. Who do you complain to and what exactly do you complain about? Someone you don't know has been buying things in your name and left you with the bill, and a very poor credit rating –

but who's going to believe you? You could insist on talking to the police about it, but even if you manage to explain the problem to them, they usually aren't interested until they come to question you about a crime you haven't committed. You contact the bank and credit card companies daily, and end up shouting at everyone for not sorting it out. They apologise to you for the stress you must be experiencing, then tell you not to worry about it – their fraud department's looking into it. Meanwhile you have to cope with more bills and more threatening letters from company lawyers.

In today's world we depend on credit cards for everything. We buy things on the Internet or over the phone and happily give our credit card details. And we rely on the banks and credit card companies to safeguard our accounts from fraud. But just how easy is it to steal someone's identity? Easier than you might think! The traditional way is to steal or make a copy of someone's credit card, driving licence, etc. However, these days hundreds of databases exist online with detailed information about your personal life. Various companies can provide other people with your address, professional history, bank account details and so on. There's even software that will give people access to your personal details within minutes.





5 a) Fill in the gaps with the correct form of the verbs in brackets and the correct prepositions.

- 1 Have you *applied for* any store cards recently? (apply).
- 2 Do you usually ..... paying when you and a friend go out for a meal? (insist)
- 3 What do you ..... most? (worry)
- 4 Have you ..... anyone recently? If so, what did you ..... ? (apologise)
- 5 Which person in your life do you ..... most? (depend)
- 6 How do you usually ..... people who annoy you? (cope)
- 7 What do you most like ..... money ..... ? (spend)
- 8 When was the last time you ..... something? Who did you ..... ? (complain)
- 9 Has anyone ..... you this week? (shout)
- 10 When was the last time someone had to ..... something ..... you more than once? (explain)
- 11 Who do you ..... on the phone regularly? (talk)
- 12 What kind of information do people have to ..... their bank ..... when they open an account? (provide)

b) Work in pairs. Take turns to ask and answer the questions in 5a). Ask follow-up questions if possible.

### Listening

- 6 a) R3.5 Listen to Bonnie Mead's conversation with her lawyer. Tick the things that she talks about.
- legal advice
  - her friends' reaction
  - her parents' reaction
  - her work situation
  - how the problem started
  - how her identity was stolen
  - how much money is involved
  - how she's tried to deal with the problem
- b) Listen again. Answer these questions.
- 1 Who has been sympathetic to Bonnie's problems?
  - 2 Why did she have to take time off work?
  - 3 How did she first find out that something was wrong?
  - 4 What happened when she went to the police?
  - 5 What happened when she told the bank to close the new accounts?
  - 6 What problem was there when she called the mobile phone company?

### Help with Listening Weak forms

- 7 a) Work in pairs. How do you say the strong and weak forms of these words?

can was were has have are do you at for  
of to from as and that some a the your

b) R3.6 Listen and check. The strong form of each word is said first. Notice the schwa /ə/ in the weak forms.

c) Work in pairs. Look at the first part of Bonnie's conversation with the lawyer. Which words do we hear as weak forms?

LAWYER Good afternoon, Ms Mead. Come in and take a seat. Firstly I'd like to say how sorry I am that this has happened.

BONNIE Well, thank you for seeing me so quickly. I've been trying to get some legal advice for ages, but I was getting nowhere.

LAWYER Glad I can be of help.

d) Look at R3.5, p145. Check your answers.

e) R3.5 Listen to and read the conversation again. Notice how the weak forms and sentence stress give English its natural rhythm.

- 8 Work in groups of four. Student A → p105. Student B → p108. Student C → p110. Student D → p111. Follow the instructions.

**Cabott & Spencer**

At Cabott & Spencer we offer comprehensive identity theft protection. We will check all the information held about you on the Internet every day. If we find that anyone has made inquiries about your credit details, opened a new bank account in your name or tried to change your address, we will contact you immediately. Then you can act quickly before you get a huge bill, a bad credit rating – or even end up in prison.

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