博雅教育

全国英语专业博雅系列教材

总主编 丁建新

博雅阅读 泛读 2

姚力之 主 编 伍敬芳 副主编

LIBERAL EDUCATION

全国英语专业博雅系列教材/总主编 丁建新

博雅阅读・泛读 2

主 编 姚力之 副主编 伍敬芳

编 者(以姓氏笔画为序) 伍敬芳 沈悦英 谭 晖 杨轶芳 姚力之

中山大学出版社

版权所有 翻印必究

图书在版编目 (CIP) 数据

博雅阅读·泛读·2/姚力之主编,伍敬芳副主编.—广州:中山大学出版社,2013.8

(全国英语专业博雅系列教材/总主编 丁建新) ISBN 978-7-306-04596-6

I. ①博··· Ⅱ. ①姚··· ②伍··· Ⅲ. ①英语—阅读教学—高等学校—教材 Ⅳ. ①H319. 4

中国版本图书馆 CIP 数据核字(2013) 第 131242 号

出版人:徐 劲

策划编辑: 熊锡源

责任编辑: 熊锡源

封面设计: 曾 斌

责任校对: 施兰娟

责任技编: 黄少伟

出版发行:中山大学出版社

电 话:编辑部 020 - 84111996, 84113349, 84111997, 84110779

发行部 020-84111998, 84111981, 84111160

地 址:广州市新港西路 135 号

邮 编: 510275 传 真: 020 - 84036565

网 址: http://www.zsup.com.cn E-mail:zdcbs@mail.sysu.edu.cn

印刷者:广州中大印刷有限公司

规 格: 787mm×1092mm 1/16 16.25 印张 350 千字

版次印次: 2013 年 8 月第 1 版 2013 年 8 月第 1 次印刷

印 数: 1~4000 册 定 价: 34.00 元

英语专业博雅系列教材编委会

总主编 丁建新 (中山大学)

编委会

李鸿儒 (黑龙江大学)

司显柱 (北京交通大学)

赵彦春 (天津外国语大学)

田海龙 (天津商业大学)

夏慧言 (天津科技大学)

李会民 (河南科技学院)

刘承宇 (西南大学)

施 旭 (浙江大学)

辛 斌 (南京师范大学)

杨信彰 (厦门大学)

徐畅贤 (湖南城市学院)

李玉英 (江西师范大学)

李发根 (江西师范大学)

肖坤学 (广州大学)

宫 齐(暨南大学)

张广奎 (广东财经大学)

温宾利 (广东外语外贸大学)

杜金榜 (广东外语外贸大学)

阮 炜 (深圳大学)

张晓红 (深圳大学)

博雅之辩(代序)

大学精神陷入前所未有的危机, 许多人在寻找出路。

我们坚持,提倡博雅教育(Liberal Education)。因为大凡提倡什么,关键在于审视问题的症结何在,对症下药。而当下之困局,根源在于功利,在于忘掉了教育之根本。

博雅教育之理念,可以追溯至古罗马人提倡的"七艺":文法、修辞、辩证法、音乐、算术、几何、天文学。其目的在于培养人格完美的自由思考者。在中国教育史上,博雅的思想,古已有之。中国儒家教育的传统,强调以培养学生人格为核心。儒家"六艺",礼、乐、射、御、书、数,体现的正是我们所讲的博雅理念。"学识广博,生活高雅",在这一点上,中国与西方,现代与传统,并无二致。

在古罗马,博雅教育在于培育自由的人格与社会精英。在启蒙时代,博雅教育意指解放思想,破除成见。"什么都知道一点,有些事情知道得多一点",这是 19 世纪英国的思想家约翰·斯图亚特·密尔(John Stuart Mill)对博雅的诠释。同一时期,另外一位思想家,曾任都柏林大学校长的约翰·亨利·纽曼(John Henry Newman)在《大学理念》一书中,也曾这样表述博雅的培养目标:"如果必须给大学课程一个实际目标,那么,我说它就是训练社会的良好成员。它的艺术是社会生活的艺术,它的目的是对世界的适应……大学训练旨在提高社会的精神格调,培养公众的智慧,纯洁一个民族的趣味"。

博雅教育包括科学与人文,目标在于培养人的自由和理性的精神,而不是迎合市场与风俗。教育的目标在于让学生学会尊重人类生活固有的内在价值:生命的价值、尊严的价值、求知的价值、爱的价值、相互尊重的价值、自我超越的价值、创新的价值。提倡博雅教育,就是要担当这些价值守护者的角色。博雅教育对于我们来说,是一种素质教育、人文教育。人文教育关心人类的终极目标,不是以"有用"为标准。它不是"万金油",也无关乎"风花雪月"。

在美国,专注于博雅教育的大学称为"文理学院",拒绝职业性的教育。在中国香港,以博雅教育为宗旨的就有岭南大学,提倡"全人教育";在台湾大学,博雅教育是大学教育的基础,课程涉及文学与艺术、历史思维、世界文明、

道德与哲学、公民意识与社会分析、量化分析与数学素养、物质科学、生命科学等八大领域。在欧洲,博雅教育历史中的七大范畴被分为"三道"(初级)与"四道"(高级)。前者包括语法、修辞与辩证法,后者包括算术、几何、天文与音乐。在中国大陆的中山大学,许多有识之士也提倡博雅之理念,让最好的教授开设通识课程,涉及现代学科之环境、生物、地理等各门。同时设立"博雅学院",学拉丁,读古典,开风气之先。

外语作为一门人文性很强的学科,尤其有必要落实博雅之理念。对于我们来说,最好的"应用型"教育在于博雅。早在 20 世纪 20 ~ 40 年代,在水木清华的外文系,吴宓先生提倡"语""文"并重,"中""西"兼修,教学上提倡自主学习与互动研究。在《西洋文学系学程总则》中,吴宓明确了"博雅之士"的培养目标:

本系课程编写的目的为使学生: (甲)成为博雅之士; (乙)了解西洋文明之精神; (丙)熟读西方文学之名著、谙悉西方思想之潮流,因而在国内教授英、德、法各国语言文字及文学,足以胜任愉快; (丁)创造今日之中国文学; (戊)汇通东西方之精神而互为介绍传布。

博雅之于我们,不仅仅是理念,更重要的是课程体系,是教材,是教法,是 实践,是反应试教育,是将通识与专业熔于一炉。基于这样的理念,我们编写了 这套丛书。希望通过这样的教育,让我们的学生知道人之为人是有他内在的生活 意义,告诉我们的学生去求知,去阅读,去思考,去创造,去理解世界,去适应 社会,去爱,去相互尊重,去审美,去找回精神的家园。

无需辩驳, 也不怕非议。这是我们的坚守。

中山大学外国语学院 教授、博士生导师 中山大学语言研究所 所长 丁建新 2013 年春天

前言

《博雅阅读·泛读》是根据《高等学校英语专业基础阶段英语教学大纲》的 要求编写的英语专业基础阶段泛读教材,共4册。教材内容经过严格的筛选和科 学的设计,在选材、内容编排、练习设计等方面体现博雅教育理念,旨在借助一 定的阅读技巧和大量的课文阅读让学生获取广博的知识,循序渐进地提高学生的 英语阅读能力。系统、分层次地介绍常见的阅读技巧,指导学生掌握各种阅读方 法,快速、准确地获取并处理信息。

本教材所选课文内容不求精深,但都高屋建瓴、深入浅出,围绕广义上的博雅教育理念的要求,涉及多门学科,包括文学、法学、教育学、自然科学、天文学、民族学、史学、语言学、经济学、军事学、政治学、伦理学、美学、宗教学、哲学、逻辑学、社会学等,既能反映博雅的理念,又能满足教学的需要。所选文章均出自《华盛顿邮报》、《读者》、《每日邮报》、《每日电讯报》、《卫报》等刊物或英国 BBC、美国 VOA、CNN 等的新闻报道。选材保证了内容的权威性、真实性、可读性和实用性,同时避免枯燥、乏味的学术探讨和理论介绍。

《博雅阅读·泛读》第2册以语篇阅读技巧为核心,以语篇阅读为手段,操练阅读技巧。文章后安排的习题针对性强,形式多样。每两个单元讨论一个话题和一个阅读技巧。结构上,每个单元包含 Section A 和 Section B 两部分。每个 Section 由 Part One 和 Part Two 组成。Part One 中有与主题相关的长文章(1000 字左右)一篇,短文章 5 篇。长文章后配有 Reading Skill,Comprehension,Vocabulary等练习,分别从阅读技能、内容理解、词汇考查等方面检查学生的阅读效果。另外 5 篇小短文分别配有判断、问答、选择、完形填空等形式多样的练习,以测试学生的阅读速度和理解能力,同时培养学生的语感。Part Two 是一篇 1000 字左右的长文章,配有选择、问答及主题讨论三种题型,供学生在课堂或课外学习。这是对单元主题的深化或补充,旨在培养学生的英语阅读及运用能力。每个单元最后附有与题材相关的常用词汇(Related Vocabulary),旨在帮助学生扩大词汇量,扫清阅读过程中的语言障碍。

另外,本书编排精致,图文并茂,以帮助学生理解。所有阅读材料后都附有 文章字数,提醒学生必须在规定时间内完成,但教师可根据实际情况对阅读时间 进行适当调整,对阅读材料进行适当取舍。

《博雅阅读·泛读》第2册的编写,具体分工如下:伍敬芳负责编写 Unit 1和 Unit 2;沈悦英负责编写 Unit 3;谭晖负责编写 Unit 4, Unit 5以及 Unit 7的 Section A;杨轶芳负责编写 Unit 6, Unit 7的 Section B以及 Unit 8。姚力之负责编写阅读技巧部分,并负责统筹和审订工作;何静令负责统稿工作。

衷心感谢湖南城市学院外国语学院和中山大学出版社对本教材在编写和出版 过程中的支持。

由于我们水平有限,难免有疏漏和谬误之处,欢迎广大专家、学者、使用本教材的教师、学生等提出意见和批评,以便编者及时改进。

编 者 2013年2月

Contents

Unit	1 Econor	mic	s	• • • • • •			• • • • •		• • • • •	••••		• • • • • •	• • • • •			•••••	. 1
	Section A			• • • • • •							<i>.</i>		••••			• • • • • •	1
	Section B					• • • • •				• • • • • •					••••		· 16
Unit	2 Military	y A	ffairs														• 31
	Section A				••••	••••	••••			•••••	•••••	• • • • •		•••••	• • • • •		• 31
	Section B											••••					• 46
Unit	3 Politics	s ··								• • • • • •						•••••	• 63
	Section A				••••			••••	• • • • •			•••••				•••••	• 63
	Section B				••••				• • • • •	••••	•••••	••••			••••	•••••	· 80
Unit	4 Ethics														••••		. 97
	Section A					••••			• • • • •						••••		• 97
	Section B	3									• • • • • •				• • • • •		112
Unit	5 Art	••••				• • • • •							• • • • •	• • • • •			126
	Section A	1				• • • • •			• • • • •				••••				126
	Section B	3															139
Unit	6 Religio	on							• • • • •			••••			••••		152
	Section A	1													• • • • •		153
	Section B	3										••••			• • • • •		170
Unit	7 Philoso	oph	ıy														186
	Section A	1										••••					186
	Section B	B Lo	gic												••••		200
Unit	8 Sociolo	ogy	,									• • • • •					217
	Section A	1															218
	Section B	3															234

Unit 1 Economics

Preface

Economics is the social science that analyzes the production, distribution, and consumption of goods and services. A focus of the subject is how economic agents behave or interact and how economies work. But economic analysis may be applied throughout society, as in business, finance, health care, and government, but also to such diverse subjects as crime, education, the family, law, politics, religion, social institutions, war, and science. At the turn of the 21st century, the expanding domain of economics in the social sciences has been described as economic imperialism. In this section, we are going to talk about economics around us, that is, economics in our daily life.

Section A

Part One

Passage 1

The Father of the Overnight Delivery Business: Fred Smith

Every night several hundred planes bearing a purple, white, and orange design touched down at Memphis Airport, in Tennessee. Crews unload the planes' cargo of, on average, more than half a million parcels and letters, picked up from locations all over



the United States earlier in the day. The packages and envelopes are rapidly sorted according to address, then loaded onto other aircraft and flown to their destinations, to be hand delivered—many within 24 hours of leaving their senders. This **sequence** of events is the culmination of a dream of Frederick W. Smith, the founder,

president, chief executive officer, and chairman of the board of the FedEx Corp. — known originally as Federal Express—the largest and most successful overnight deliver service in the world. **Conceived** when he was in college and now in its 28th year of operation, Smith's brainchild has become the standard for door-to-door package **delivery**.

Known for his geniality as well as his business acumen, Smith is reportedly held in high regard by his competitors as well as his employees. "I always said I thought one of the most brilliant parts of Fred Smith was his ability to deal with each person individually," Tuck Morse, a former Federal Express lawyer, recalled. Indeed, 3.2 percent of the entire Memphis workforce is made up of FedEx employees, who are said to have been drawn by the company's high wages and family ethos. "The first thing people do when they move to Memphis is apply for a job at Federal Express," one FedEx worker said. "Then they go get another job until one opens up here."

Leadership

Fred Smith was just 27 when he founded FedEx. Thirty-five years later, he's still at the helm. He attributes the success of the company to leadership, pure and simple—something he picked up from his years in the military, and from his family.

Frederick Wallace Smith was born into a wealthy family on August 11, 1944 in Mississippi. After his father's death, when he was four years old, his mother, Sally Smith, often talked to the boy about her late husband. "I kept his father alive in his mind all those years," she recalled. "I told him how much big Fred loved him, and how much he wanted him to have the best education possible. And how much he was certain his son would surpass his achievements in business."

As a child, Smith suffered **from** Legg-Calve-Pthes disease, which is characterized by the interruption in the blood supply to the thighbones and the **consequent** improper development of one or both legs. Unable to walk normally, Smith was picked on by bullies, and he learned to defend himself by swinging at them with his crutch. Reportedly cured of the disease by the age of 10, he became a star athlete, playing football, basketball, and baseball.

Smith's grandfather had captained a Mississippi River steamboat; his father built the Greyhound Bus Line in the South, expanding his fortune along with the routes. Smith says he was just four when his father died, "so he probably served as a near mythical role model for me."

Growing up in Memphis, Tennessee, Smith says, "I didn't know I wanted to go into business, but I knew I wanted a leadership position. That appealed to me."

At 15, he was operating a crop-duster over the flat fields of the Mississippi Delta. As a student at Yale University, he helped resurrect the Yale flying club; its alumni had populated naval aviation history, including the famous "millionaires' unit" in World War I. Smith took care of the club's business and ran a small air-charter operation in

New Haven.

With little time to study, his scholastic performance suffered, but Smith never stopped looking for the "big idea".

He thought he had found it when he wrote a term paper for an economics class. He outlined an idea for a transportation company that would guarantee overnight delivery of small, time-sensitive goods—replacement parts and medial supplies— to major U. S. cities. The professor was not impressed.

Smith was certain he was onto something, but it would be a while before he could turn his idea into reality.

A Central Hub

Smith completed two hours in Vietnam, eventually flying more than 200 ground-support missions. While on his first tour, in Vietnam, he survived an ambush that left most of his company dead. During the assault he became separated from his gun, but he managed to retrieve the weapon in time to bring down a Vietcong soldier who was about to attack him. He had also learned a **valuable** lesson from the war. "There're only three things you gotta remember," he said, "shoot, move, and communicate."

Home from Vietnam, Smith became **fascinated** by the notion that if you connected all the points of a network through a central hub, the efficiency could be enormous, whether the system involved moving packages and letters or people and planes. With an investment from his father's company, as well as a chunk of his own inheritance, Smith bough his first Dassault Falcon planes, and in 1971 formed the Federal Express Corporation.

The early days of Federal Express were marked by extreme frugality and enormous financial losses. It was not uncommon for FedEx drivers to pay for gasoline for their vans out of their own pockets. But despite such problems, Smith always showed concern for the welfare for his employees (as he has continued to do ever since). "Even when there weren't couches in this office and electric typewriters, we had a good medical plan for our people." He recalled.

Today, FedEx is a \$32 billion global transportation and logistic company, serving over 220 countries and territories. Operations include more than 670 aircraft and 70,000 vehicles. Some 260,000 employees and independent contactors worldwide handle more than 6 million shipments each business day.

Along the way, FedEx pioneered the "hub and spoke" system, which has since been adopted by almost all major airlines. The phrase "FedEx it" has become as much a part of the language as Xerox of Google.

Smith says success in business **boils down** to three things. "You have got to have a viable product or service and a compelling strategy. Then you need an efficient management system. Assuming you have those things, leading a team is the single most important issue in running an organization today." For Fred Smith, there is a

4 博雅阅读・泛读2

bred-in-the-bone satisfaction that comes from getting people to do the best job they can do every day.

Although Smith avoids the media and the trappings of public life, he is said to be a gregarious and accessible employer. He reportedly visits FedEx's Memphis site at night from time to time and addresses sorters by name, and for years he extended an offer to any courier with 10 years of service to come to Memphis for an "anniversary breakfast". That **embodies** Fred Smith's philosophy: People, Service, Profit (P-S-P). Smith says, "The P-S-P philosophy is like an unbroken circle or chain. There are no clearly definable points of entry or exit. The People link is supported by Profit, which is supported by Service, which is supported by People. Each link upholds the others and is, in turn, supported by them." In articulating this philosophy and in personally involving himself in its implementation in every company policy and action, Frederick Smith truly demonstrates the new brand of leadership that success in the future will demand.

(1235 words)

Reading Skills

Understanding the Topic

Just as previewing helps you to understand the important idea in a book, a unit or a chapter, identifying the topic of what you are reading helps you to focus on the general subject of a reading.

A topic is the general subject of the sentences in a paragraph or that of the paragraphs in a text. It is much like a title for the paragraph or the text. Finding out the topic of what you are reading is the first step toward understanding subject information. Knowing the paragraph topic builds a base of comprehension which leads to further understanding about the text.

I . Read the passage with the skills we have learned in this unit and choose the correct answer to the following exercises.

- 1. What's the paragraph topic in the first paragraph?
 - A. Frederick W. Smith

- B. Smith's Brainchild
- C. Several Hundred Planes
- D. The Culmination of Smith's Dream
- 2. What's the paragraph topic in the last paragraph?
 - A. Frederick Smith demonstrates the new brand of leadership that success in the future will demand.
 - B. Frederick Smith is said to be a gregarious and accessible employer.
 - C. Frederick Smith illustrated his P-S-P philosophy.
 - D. What Frederick Smith does embodies his philosophy.

3.	What's the topic of	the whole passage?							
	A. Overnight Deli	very Business	В.	Frederick Smith					
	C. The Success of	FedEx	D.	Frederick Smith	's Leadership				
\mathbf{II}	. Choose the best answer.								
1.	When did Fred Smith have the idea for a transportation company?								
	A. When he was 27.								
	B. When he was in college.								
	C. After he completed his tours in Vietnam.D. When he was 15.								
2.	Fred Smith did all the following things except that								
	A. he operated a crop-duster over the flat fields of the Mississippi Delta								
	B. he helped resurrect the Yale flying club								
	C. he built the Greyhound Bus Linein the South, expanding his fortune along wi								
	the routes								
	D. he ran a small air-charter operation in New Haven								
3.	Fred Smith says	success in business	mai	nly depends on	all the things except				
	·								
	A. a viable product or service B. leadership								
	C. a compelling strategy D. efficient management system								
4.	Fred Smith attributes the success of his company to								
	A. leadership B. the great idea								
	C. the hardship D. his father's death								
5.	The employees in FedEx are mainly attracted by								
	A. the company's reputation B. high wages and family ethos								
	C. the welfare of the company D. the spirit of team work								
Ш		ks with the word or	phi	ase from the b	ox in its appropriate				
	form.								
Г	aaguanaa	conceive		fascinate	valuable				
-	sequence			100000000000000000000000000000000000000	varuable				
L	delivery	embody		boil down	consequent				
1.	. Farmers met with a of bad harvests.								
2.	Most of the crimes	Most of the crimes may to a question of money.							
	They expect their leaders to their inspirations.								
	Knowledge is a possession.								
5.	. I can not how he could make this mistake.								

Passage 2

To Be a Super Financer

Over the past few decades we have seen big jumps in economic growth in countries such as the U. S. and Japan, but only small increase in reported happiness. Surveys of lottery winners and people in the Forbes 100 list have found they are not much happier than the average person.

So you can be happier, no matter what your income level.

Stop comparison. When people make relative income comparisons, they frequently look at those who have more and get upset when their income compares unfavorably, according to a study by Andrew Oswald of England's Warwick University. Even if our incomes are rising, we tend to become less happy if the incomes of others are rising even more. Never measure your financial achievements against anything except your own goals.

Be grateful. Professor Sonia Lyubomirsky of University of California Riverside had subjects write down five things they were thankful for. "Gratitude seems to be incompatible with some negative emotions. It's hard to feel envious or greedy or bitter when you're grateful," Lyubomirsky explains. One group wrote on a weekly basis; the other group three times a week; and a control group didn't write at all. Only the group that did the exercise once a week experienced a significant rise in gratitude.

Don't make money a top priority. People who say money is one of their most important goals score lower for mental health, according to a variety of studies conducted over the past decade by Dr. Tim Kasser, associate psychology professor at the University of Rochester. Money-seekers suffer a greater risk of depression; have more anxiety and lower self-esteem; experience more physical, behavioral and relationship problems; and score lower on indicators testing for vitality (feeling alive and vigorous) and self-actualization. The problems were not caused by being affluent but by making money a primary goal in life.

Be conscious of how you talk about money. The way we explain things to ourselves has a big impact on our happiness, says author David Myers, professor at Michigan's Hope College. Instead of saying, "I can't afford it," say, "I choose to spend my money on other things." Think of yourself as an empowered person making wise choices based on our values and priorities instead of a self-pitying victim who views life in terms of what she can't have.

Focus on essential psychological needs. Money scored last on the list of psychological needs that create happiness and fulfillment, according to a study by Kennon Sheldon, psychologist at the University of Missouri-Columbia. What are the four most essential needs? Autonomy—feeling your actions are self-chosen and self-endorsed; competence—feeling effective in what you do; self-esteem; and a sense of closeness with others. The University of Chicago's National Opinion Research Center

found that people with five or more close friends are 50 percent more likely to describe themselves as "very happy" than respondents with fewer friends.

Help others. Professor Lyubomirsky has done studies in which students were asked to practice altruism, doing five acts of kindness a week for six weeks. The participants reported a significant rise in happiness. Kind acts, she says, not only make you feel better about yourself, but foster a sense of interdependence and cooperation.

(532 words)

Choose	tha	hant	20011104
Choose	me	Dest	answer

- All the following measures can make you happier except ______.
 - A. stopping comparing
 - B. being conscious of how you talk about money
 - C. focusing on essential physical needs
 - D. being grateful
- 2. Money seekers may have all the following problems except .
 - A. a great risk of depression
 - B. scoring high on indicators testing for vitality
 - C. having more anxiety
 - D. having lower self-esteem
- 3. All the following are the most essential needs that create happiness except
 - A. self-esteem
 - B. a sense of closeness with others
 - C. competence
 - D. independence and corporation

Passage 3

Banks Are More than Just a Place to Park Your Money

If you've been to a shopping mall lately, you've probably discovered two different banks within a few feet of each other. Go inside the food store in that shopping plaza and you'll see yet another one, just waiting to offer their services to you. Now drive down the road a few blocks and you'll probably see yet another bank on the corner. With all the banks to choose from these days, it can be too much. How do you know who is reputable and what will serve your purposes?

It's actually very simple. Make a list of what you want from a bank and choose only two or three of the ones you've heard good things about. Banks are often places that your friends and families will have strong opinions about—so listen to them. If they rave about one and rant about another, you will know where to stay away from. Make sure to take their advice with a grain of salt though, so you don't sign up right away. First, you

8

need to find out all that they offer so you can make an informed decision.

Enrolling with a bank may not seem like a big decision, but it is. Think about it, changing banks is not something people want to do often. And it's not something that is particularly easy or fun to do. You'll want to start with a good bank and stay with them for many years—if not for the rest of your life. You'll probably be using a debit card, credit card, loan and various other services with your bank, so choose wisely.

Inquire from the banks you're choosing between if they offer free checking, what their policy on over-drafting is, how they handle lost/stolen cards, what happens if you have unauthorized charges appear and so on. Talk to them about saving/checking accounts and the fees they charge. Get lots of information to take home with you so you can read it thoroughly.

Many will have pamphlets to give you, so take all the ones that interest you. You will also want to find out how many locations they have and where all their ATMs are. Convenience is key with banks since you won't want to have to drive all over town to withdraw cash or deposit checks. If you're considering a start-up bank that doesn't have too many locations yet— make sure you won't be traveling around much just because you won't have access to a bank.

The best thing you can do when choosing between banks is to get all the information you possibly can and then decide which one to go with. This way you'll get the best deals and you'll know what to expect and not expect from your banking institution.

(462 words)

Decide whether the following statements are true or false according to the text.

- _____ Enrolling with a bank is not a big decision.
 ____ How many locations the bank have and where all their ATMs are can influence people when choosing a bank.
- If your friends rave about one bank and rant about another, you will know immediately which bank you will choose.

Passage 4

Types of Investment

The word "investments" is one that most of us are familiar with hearing in financial context. For many of us, it may make us think of big business and vast sums of money, but there's much to the world of investments than multi-million dollar deals.

Although it's true that, at the top level, investments may run into many millions, it is possible for the average person in the street to invest smaller amounts of money and to invest it wisely. If you've ever thought about trying to help your money to grow, then