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Level 6 – 15th February, 2020

New York City bans cashless stores

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<https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

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Please try Levels 4 and 5 (they are easier).

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THE ARTICLE

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

The advance of technology in our lives has been halted somewhat in New York City. Lawmakers have passed a bill to ban cashless businesses. With many parts of the world in a seemingly relentless drive to replace cash with plastic or digital payments, New York City officials have decided cash still has a valuable part to play in our lives. The officials have approved legislation that prohibits stores, restaurants and other retail outlets from refusing to accept cash. They want to provide the ability for people who prefer to pay via traditional means, through notes and coins. This means businesses in the city will no longer be able to insist that customers make use of cashless payments in any transactions.

Businesses that violate the new regulation could face hefty fines of up to \$1,500 for each offense. Critics of cashless businesses say they discriminate against the poorer sections of society, many of whom do not have bank accounts or credit cards. One city resident said: "I worry about the real-world discriminatory effect that cashless business can have on New Yorkers, especially in communities of color." Another said: "I think it's incredibly discriminatory not to accept cash because some people can't get credit." An opponent of the bill said it was a sign of government interference: He said: "We are inserting ourselves in the business of business in a way that we don't have the right to."

Sources: <https://www.nytimes.com/2020/01/23/nyregion/nyc-cashless-ban.html>
<https://www.wsls.com/business/2020/01/23/new-york-city-council-votes-to-ban-cashless-businesses/>
<https://gothamist.com/news/city-council-passes-bill-requiring-restaurants-other-retail-businesses-accept-cash>

WARM-UPS

1. CASHLESS PAYMENTS: Students walk around the class and talk to other students about cashless payments. Change partners often and share your findings.

2. CHAT: In pairs / groups, talk about these topics or words from the article. What will the article say about them? What can you say about these words and your life?

advance / technology / lawmakers / cashless / valuable / restaurants / ability / cash / businesses / hefty fines / discriminate / bank accounts / credit cards / interference

Have a chat about the topics you liked. Change topics and partners frequently.

3. NO CASH: Students A **strongly** believe we should end the use of cash; Students B **strongly** believe the opposite. Change partners again and talk about your conversations.

4. CASH: Is cash better than cashless for these things? Why? Complete this table with your partner(s). Change partners often and share what you wrote.

	Better Than Cashless	Worse Than Cashless
Tips		
Hacking		
Presents for children		
Getting discounts		
Spending less		
No debt		

5. BAN: Spend one minute writing down all of the different words you associate with the word "ban". Share your words with your partner(s) and talk about them. Together, put the words into different categories.

6. PAYMENTS: Rank these with your partner. Put the best at the top. Change partners often and share your rankings.

- Mobile phone
- PayPal
- Cash
- Cheque / check
- Bank transfer
- Credit card
- Debit card
- Crypto-currency

VOCABULARY MATCHING

Paragraph 1

- | | |
|----------------|--|
| 1. advance | a. The sale of goods to the public in relatively small quantities for use or consumption rather than for resale. |
| 2. halted | b. Constant; non-stop; incessant. |
| 3. relentless | c. Brought or came to a sudden stop. |
| 4. legislation | d. An instance of buying or selling something; a business deal. |
| 5. retail | e. A development or improvement. |
| 6. means | f. Laws, considered collectively. |
| 7. transaction | g. An action or system by which a result is brought about; a method. |

Paragraph 2

- | | |
|--------------------|---|
| 8. violate | h. The unfair or prejudicial treatment of different categories of people or things, especially on the grounds of race, age, or sex. |
| 9. hefty | i. The action of getting in the way of or trying to stop other people's actions. |
| 10. resident | j. A person who disagrees with or resists a proposal or practice. |
| 11. discrimination | k. Of a number or amount; impressively large. |
| 12. opponent | l. Putting, placing or fitting something into another thing. |
| 13. interference | m. Break or fail to follow a rule or formal agreement. |
| 14. inserting | n. A person who lives somewhere permanently or on a long-term basis. |

BEFORE READING / LISTENING

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

1. TRUE / FALSE: Read the headline. Guess if a-h below are true (T) or false (F).

- a. The article says technology has enhanced people's lives in New York. **T / F**
- b. The article says people use plastic and digital payments when they drive. **T / F**
- c. The article says NYC officials believe cash is still important. **T / F**
- d. Businesses in New York City will not be able to refuse cash. **T / F**
- e. Businesses could get a \$1,500 fine for not following the new law. **T / F**
- f. Critics say the new law will hurt the poorer sections of society. **T / F**
- g. A resident said cashless hurt people who cannot get credit. **T / F**
- h. An opponent of the bill said government has no right to interfere. **T / F**

2. SYNONYM MATCH:

Match the following synonyms. The words in **bold** are from the news article.

- | | |
|-------------------------|-----------------|
| 1. advance | a. large |
| 2. ban | b. constant |
| 3. valuable | c. citizen |
| 4. relentless | d. detractors |
| 5. prefer | e. outlaw |
| 6. violate | f. intrusion |
| 7. hefty | g. progress |
| 8. critics | h. would rather |
| 9. resident | i. contravene |
| 10. interference | j. crucial |

3. PHRASE MATCH: (Sometimes more than one choice is possible.)

- | | |
|--|-------------------------------|
| 1. The advance | a. the new regulation |
| 2. a seemingly relentless | b. legislation |
| 3. cash still has a valuable part to | c. of business |
| 4. The officials have approved | d. play in our lives |
| 5. stores, restaurants and | e. sections of society |
| 6. Businesses that violate | f. of technology in our lives |
| 7. they discriminate against the poorer | g. cashless business can have |
| 8. the real-world discriminatory effect that | h. interference |
| 9. it was a sign of government | i. drive to replace cash |
| 10. We are inserting ourselves in the business | j. other retail outlets |

GAP FILL

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

The (1) _____ of technology in our lives has been halted somewhat in New York City. Lawmakers have passed a (2) _____ to ban cashless businesses. With many parts of the world in a seemingly relentless (3) _____ to replace cash with plastic or digital payments, New York City officials have decided cash still has a (4) _____ part to play in our lives. The officials have approved legislation that prohibits stores, restaurants and other (5) _____ outlets from refusing to accept cash. They want to provide the ability for people who prefer to pay via traditional (6) _____, through notes and coins. This means businesses in the city will no longer be able to (7) _____ that customers make use of cashless payments in any (8) _____.

bill
means
valuable
transactions
advance
insist
drive
retail

Businesses that (9) _____ the new regulation could face hefty fines of up to \$1,500 for each (10) _____. Critics of cashless businesses say they discriminate against the poorer (11) _____ of society, many of whom do not have bank accounts or credit cards. One city resident said: "I worry about the real-world (12) _____ effect that cashless business can have on New Yorkers, especially in (13) _____ of color." Another said: "I think it's incredibly discriminatory not to accept cash because some people can't get credit." An (14) _____ of the bill said it was a sign of government interference: He said: "We are (15) _____ ourselves in the business of business in a way that we don't have the (16) _____ to."

sections
offense
inserting
communities
right
violate
discriminatory
opponent

LISTENING – Guess the answers. Listen to check.

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

- 1) The advance of technology in our lives has been _____
 - a. halted sometime
 - b. halted somewhere
 - c. halted somewhat
 - d. halted someone
- 2) With many parts of the world in a seemingly relentless _____ cash
 - a. drive to replace
 - b. drive to displace
 - c. drive to in place
 - d. drive tour place
- 3) prohibits stores, restaurants and other retail outlets from _____ cash
 - a. refuse in to except
 - b. refuse into accept
 - c. refusing to except
 - d. refusing to accept
- 4) They want to provide the ability for people who prefer to pay _____ means
 - a. via traditional
 - b. buyer traditional
 - c. bile traditional
 - d. vile traditional
- 5) be able to insist that customers make use of cashless payments _____
 - a. in an transactions
 - b. in any transitions
 - c. in many transaction
 - d. in any transactions
- 6) Businesses that violate the new regulation could _____
 - a. stomach heavy fine
 - b. head deft vines
 - c. face hefty fines
 - d. back heft teeth-irons
- 7) I worry about the real-world _____
 - a. discriminate tree effect
 - b. discriminatory effect
 - c. discrimination reflect
 - d. this criminal tree infect
- 8) it's incredibly discriminatory not to accept cash because some people _____
 - a. can't get debit
 - b. can't get Reddit
 - c. can't get creed it
 - d. can't get credit
- 9) An opponent of the bill said it was a sign of _____
 - a. government interval rants
 - b. government interfere rents
 - c. government interfere ants
 - d. government interference
- 10) inserting ourselves in the business of business in a way that we don't have _____
 - a. the right to
 - b. the bright to
 - c. the light to
 - d. the rite to

LISTENING – Listen and fill in the gaps

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

The advance of technology in our lives (1) _____ somewhat in New York City. Lawmakers have passed a (2) _____ cashless businesses. With many parts of the world in a seemingly relentless (3) _____ cash with plastic or digital payments, New York City officials have decided cash still has a (4) _____ play in our lives. The officials have approved legislation that prohibits stores, restaurants and other (5) _____ refusing to accept cash. They want to provide the ability for people who prefer to pay via traditional means, through notes and coins. This means businesses in the city will no longer be able (6) _____ customers make use of cashless payments in any transactions.

Businesses that (7) _____ regulation could face hefty fines of up to \$1,500 for each offense. Critics of cashless businesses say they discriminate against (8) _____ of society, many of whom do not have bank accounts or credit cards. (9) _____ said: "I worry about the real-world discriminatory effect that cashless business can have on New Yorkers, especially in (10) _____." Another said: "I think it's incredibly discriminatory not to accept cash because some people can't get credit." An (11) _____ bill said it was a sign of government interference: He said: "We are (12) _____ the business of business in a way that we don't have the right to."

COMPREHENSION QUESTIONS

From <https://breakingnewsenglish.com/2020/202015-cashless-payments.html>

1. What did the article say had been halted somewhat?
2. What are parts of the world in a seemingly relentless drive to do?
3. What did city officials say has a valuable part to play in our lives?
4. What places cannot refuse cash besides stores and restaurants?
5. What will businesses not be able to insist customers make use of?
6. How much could a business be fined for violating the law?
7. Who do critics think cashless payments discriminate against?
8. What did the article say some people do not have?
9. What did an opponent say the bill was a sign of?
10. What did the opponent say the government is interfering in?

MULTIPLE CHOICE - QUIZ

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

- 1) What did the article say had been halted somewhat?
 - a) banknote production
 - b) the advance of technology
 - c) spending in New York
 - d) the economy
- 2) What are parts of the world in a seemingly relentless drive to do?
 - a) invest
 - b) save
 - c) spend
 - d) replace cash
- 3) What did city officials say has a valuable part to play in our lives?
 - a) shopping
 - b) mobile phones
 - c) cash
 - d) technology
- 4) What places cannot refuse cash besides stores and restaurants?
 - a) other retail outlets
 - b) governments
 - c) taxi drivers
 - d) train stations
- 5) What will businesses not be able to insist customers make use of?
 - a) crypto-currencies
 - b) cashless payments
 - c) credit cards
 - d) PayPal
- 6) How much could a business be fined for violating the law?
 - a) \$1,500
 - b) \$1,000
 - c) \$1,200
 - d) \$15,000
- 7) Who do critics think cashless payments discriminate against?
 - a) the government
 - b) restaurants
 - c) poorer people
 - d) employers
- 8) What did the article say some people do not have?
 - a) bank accounts
 - b) mobile phones
 - c) money
 - d) hope
- 9) What did an opponent say the bill was a sign of?
 - a) the times
 - b) things to come
 - c) modern times
 - d) government interference
- 10) What did the opponent say the government is interfering in?
 - a) the payment or payments
 - b) the right of rights
 - c) the business of business
 - d) the cash of cash

ROLE PLAY

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

Role A – Cash

You think cash is the best form of payment. Tell the others three reasons why. Tell them what is wrong with their means of paying. Also, tell the others which is the worst of these (and why): mobile phone, credit card or PayPal.

Role B – Mobile Phone

You think mobile phone is the best form of payment. Tell the others three reasons why. Tell them what is wrong with their means of paying. Also, tell the others which is the worst of these (and why): cash, credit card or PayPal.

Role C – Credit Card

You think credit card is the best form of payment. Tell the others three reasons why. Tell them what is wrong with their means of paying. Also, tell the others which is the worst of these (and why): mobile phone, cash or PayPal.

Role D – PayPal

You think PayPal is the best form of payment. Tell the others three reasons why. Tell them what is wrong with their means of paying. Also, tell the others which is the worst of these (and why): credit card, cash or mobile phone.

AFTER READING / LISTENING

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

1. WORD SEARCH: Look in your dictionary / computer to find collocates, other meanings, information, synonyms ... for the words 'cash' and 'payment'.

cash	payment

- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

2. ARTICLE QUESTIONS: Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

3. GAP FILL: In pairs / groups, compare your answers to this exercise. Check your answers. Talk about the words from the activity. Were they new, interesting, worth learning...?

4. VOCABULARY: Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

5. TEST EACH OTHER: Look at the words below. With your partner, try to recall how they were used in the text:

<ul style="list-style-type: none">• advance• parts• decided• outlets• prefer• insist	<ul style="list-style-type: none">• face• whom• worry• especially• opponent• way
---	---

CASHLESS PAYMENTS SURVEY

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

Write five GOOD questions about cashless payments in the table. Do this in pairs. Each student must write the questions on his / her own paper. When you have finished, interview other students. Write down their answers.

	STUDENT 1 _____	STUDENT 2 _____	STUDENT 3 _____
Q.1.			
Q.2.			
Q.3.			
Q.4.			
Q.5.			

- Now return to your original partner and share and talk about what you found out. Change partners often.
- Make mini-presentations to other groups on your findings.

CASHLESS PAYMENTS DISCUSSION

STUDENT A's QUESTIONS (Do not show these to student B)

1. What did you think when you read the headline?
2. What images are in your mind when you hear the word 'cash'?
3. What do you know about cashless payments?
4. How important are notes and coins?
5. What are the dangers of cashless payments?
6. Why are so many places using cashless payment systems?
7. Will cash ever disappear?
8. How do you feel about carrying cash?
9. Which are better - credit cards or mobile phone payments?
10. Do we spend more money using cashless means of payment?

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CASHLESS PAYMENTS DISCUSSION

STUDENT B's QUESTIONS (Do not show these to student A)

11. Did you like reading this article? Why/not?
12. What do you think of when you hear the word 'payment'?
13. What do you think about what you read?
14. Should businesses have the right to choose how to accept payments?
15. How will poorer people buy things without credit cards?
16. Are cashless payments discriminatory?
17. What is your preferred way of paying for things?
18. Should there be just one world currency?
19. Will anything replace money in the future?
20. What questions would you like to ask the lawmakers?

DISCUSSION (Write your own questions)

STUDENT A's QUESTIONS (Do not show these to student B)

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____

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DISCUSSION (Write your own questions)

STUDENT B's QUESTIONS (Do not show these to student A)

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____

LANGUAGE - CLOZE

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

The advance of technology in our lives has been halted somewhat in New York City. Lawmakers have (1) _____ a bill to ban cashless businesses. With many parts of the world in a seemingly (2) _____ drive to replace cash with plastic or digital payments, New York City officials have decided cash still has a (3) _____ part to play in our lives. The officials have approved legislation that prohibits stores, restaurants and other retail (4) _____ from refusing to accept cash. They want to provide the ability for people who prefer to pay (5) _____ traditional means, through notes and coins. This means businesses in the city will no (6) _____ be able to insist that customers make use of cashless payments in any transactions.

Businesses that (7) _____ the new regulation could face hefty fines of up to \$1,500 for each offense. Critics of cashless businesses say they discriminate against the poorer (8) _____ of society, many of whom do not have bank accounts or credit cards. One city resident said: "I worry about the real-world discriminatory effect that cashless business can (9) _____ on New Yorkers, especially in communities of color." Another said: "I think it's incredibly discriminatory not to accept cash because some people can't get (10) _____." An opponent of the bill said it was a sign of government interference: He said: "We are (11) _____ ourselves in the business of business in a way that we don't have the right (12) _____."

Put the correct words from the table below in the above article.

- | | | | | |
|-----|----------------|---------------|----------------|----------------|
| 1. | (a) past | (b) parsed | (c) passed | (d) paste |
| 2. | (a) relentless | (b) lesser | (c) lessen | (d) lest |
| 3. | (a) intrinsic | (b) valuable | (c) preciously | (d) worth |
| 4. | (a) islets | (b) sublets | (c) inlets | (d) outlets |
| 5. | (a) per | (b) aka | (c) via | (d) stet |
| 6. | (a) lengthen | (b) longer | (c) longish | (d) lengthy |
| 7. | (a) violate | (b) trite | (c) satiate | (d) infiltrate |
| 8. | (a) sanctions | (b) stations | (c) suction | (d) sections |
| 9. | (a) be | (b) do | (c) have | (d) take |
| 10. | (a) remit | (b) Reddit | (c) debit | (d) credit |
| 11. | (a) reflecting | (b) inserting | (c) diverting | (d) deleting |
| 12. | (a) to | (b) as | (c) on | (d) up |

SPELLING

From <https://breakingnewsenglish.com/2020/202015-cashless-payments.html>

Paragraph 1

1. laethd somewhat in New York City
2. a seemingly ntereslsl drive
3. cash still has a lubaevla part to play
4. The officials have approved gntslleioa
5. istphbroi stores, restaurants and other...
6. cashless payments in any oastiactrsnn

Paragraph 2

7. Businesses that lvioeat the new regulation
8. face ehfty fines of up to \$1,500
9. stmdraieinci against the poorer sections
10. especially in iiitmoemcsnu of color
11. An openpnto of the bill
12. a sign of government ieencrerefnt

PUT THE TEXT BACK TOGETHER

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

Number these lines in the correct order.

- () outlets from refusing to accept cash. They want to provide the ability for people who prefer to pay via
- () able to insist that customers make use of cashless payments in any transactions.
- (**1**) The advance of technology in our lives has been halted somewhat in New York City. Lawmakers have passed a
- () world discriminatory effect that cashless business can have on New Yorkers, especially in communities of
- () offense. Critics of cashless businesses say they discriminate against the poorer sections of
- () play in our lives. The officials have approved legislation that prohibits stores, restaurants and other retail
- () Businesses that violate the new regulation could face hefty fines of up to \$1,500 for each
- () traditional means, through notes and coins. This means businesses in the city will no longer be
- () with plastic or digital payments, New York City officials have decided cash still has a valuable part to
- () color." Another said: "I think it's incredibly discriminatory not to accept cash because some people can't get
- () bill to ban cashless businesses. With many parts of the world in a seemingly relentless drive to replace cash
- () inserting ourselves in the business of business in a way that we don't have the right to."
- () credit." An opponent of the bill said it was a sign of government interference: He said: "We are
- () society, many of whom do not have bank accounts or credit cards. One city resident said: "I worry about the real-

PUT THE WORDS IN THE RIGHT ORDER

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

1. in lives has halted somewhat . been Technology our
2. cashless ban to a passed bill Lawmakers businesses .
3. in play our lives . part A valuable to
4. who means . to prefer People via pay traditional
5. of use customers that Insist payments . cashless make
6. hefty to \$1,500 . up Businesses face fines of
7. society . the of poorer against discriminate They sections
8. the worry I discriminatory effect . real-world about
9. incredibly discriminatory to not is cash . accept It
10. business . the We're in inserting business of ourselves

CIRCLE THE CORRECT WORD (20 PAIRS)

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

The advance of technology in our lives has been *hatred* / *halted* somewhat in New York City. Lawmakers have passed a *bill* / *pill* to ban cashless businesses. With many parts of the world in a seemingly *relent* / *relentless* drive to replace cash with plastic or *digitally* / *digital* payments, New York City officials have decided cash still has a *valuation* / *valuable* part to play in our lives. The officials have *approved* / *approval* legislation that prohibits stores, restaurants and other *entail* / *retail* outlets from refusing to accept cash. They want to provide the ability for people who *preference* / *prefer* to pay via traditional means, *through* / *thorough* notes and coins. This means businesses in the city will no longer be able to *consist* / *insist* that customers make use of cashless payments in any transactions.

Businesses that *violate* / *inviolate* the new regulation could face *lefty* / *hefty* fines of up to \$1,500 for each offense. Critics of cashless businesses say they discriminate *against* / *for* the poorer sections of society, many of whom do not have bank accounts or credit cards. One city *residence* / *resident* said: "I worry about the real-world *documentary* / *discriminatory* effect that cashless business can have on New Yorkers, especially in communities *in* / *of* color." Another said: "I think it's incredibly discriminatory *not* / *that* to accept cash because some people can't get *debit* / *credit*." An opponent of the bill said it was a sign of government *interfere* / *interference*: He said: "We are inserting ourselves in the business of business in a way that we don't have the *right* / *left* to."

Talk about the connection between each pair of words in italics, and why the correct word is correct.

INSERT THE VOWELS (a, e, i, o, u)

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

Th_ _d v_n c_ _f t_c h n_l_g y _n _ _ r l_v_s h_s b__
n h_l t_d s_m_w h_t _n N_w Y_r k C_t y . L_w
m_k_r s h_v_ p_s s_d _ b_l l t_ b_n c_s h l_s s
b_s_n_s_s_s . W_t h m_n y p_r t_s _f t_h_ w_r l_d _n
_ s__ m_n g l y r_l_n t l_s s d_r_v_ t_ r_p l_c_ c_s h
w_t h p_l_s t_c _r d_g_t_l p_y m_n t_s , N_w Y_r k
C_t y _f f_c__ l_s h_v_ d_c_d_d c_s h s t_l l h_s _
v_l__ b_l_ p_r t t_ p_l y _n _ _ r l_v_s . Th_ _f f_c__
l_s h_v_ _p p_r_v_d l_g_s l_t__ n t_h_t p_r_h_b_t_s s
t_r_s , r_s t__ r_n t_s _n d _t_h_r r_t__ l _ _ t_l_t_s f
r_m r_f_s_n g t_ _c c_p t c_s h . Th_y w_n t t_ p
r_v_d_ t_h_ _b_l_t_y f_r p__ p_l_ w_h_ p_r_f_r t_ p_y
v__ t_r_d_t__ n_l m__ n_s , t_h_r__ g_h n_t_s _n d
c__ n_s . Th_s m__ n_s b_s_n_s_s_s _n t_h_ c_t y
w_l l n_ l_n g_r b_ _b_l_ t_ _n_s_s_t t_h_t c_s t_m_r
s m_k_ _s_ _f c_s h l_s s p_y m_n t_s _n _n y t_r_n
s_c t__ n_s .

B_s_n_s_s_s t_h_t v__ l_t_ t_h_ n_w r_g_l_t__ n c__ l
d f_c_ h_f t_y f_n_s _f _p t_ \$ 1 , 5 0 0 f_r __ c_h
_f f_n_s_ . C_r_t_c_s _f c_s h l_s s b_s_n_s_s_s s_y t
h_y d_s c_r_m_n_t_ _g__ n_s t t_h_ p__ r_r s_c t__ n_s
_f s_c__ t_y , m_n y _f w_h_m d_ n_t h_v_ b_n k
_c c__ n_t_s _r c_r_d_t c_r_d_s . O_n_ c_t y r_s_d_n_t
s__ d : " I w_r r y _b__ t t_h_ r__ l - w_r l_d d_s c
r_m_n_t_r y _f f_c t t_h_t c_s h l_s s b_s_n_s_s c_n
h_v_ _n N_w Y_r k_r s , _s p_c__ l_l y _n c_m m_n_t__
s _f c_l_r . " A_n_t_h_r s__ d : " I t_h_n k _t 's _n
c_r_d_b_l y d_s c_r_m_n_t_r y n_t t_ _c c_p t c_s h
b_c__ s_ s_m_ p__ p_l_ c_n 't g_t c_r_d_t . " A_n _p
p_n_n t _f t_h_ b_l l s__ d _t w_s _ s_g n _f g_v_r
n_m_n t _n t_r_f_r_n c_ : H_ s__ d : " W__ r__ n_s_r_t_n
g __ r_s_l_v_s _n t_h_ b_s_n_s_s _f b_s_n_s_s _n _
w_y t_h_t w_ d_n 't h_v_ t_h_ r_g h t t_ . "

PUNCTUATE THE TEXT AND ADD CAPITALS

From <https://breakingnewsenglish.com/2002/200215-cashless-payments.html>

the advance of technology in our lives has been halted somewhat in new york city lawmakers have passed a bill to ban cashless businesses with many parts of the world in a seemingly relentless drive to replace cash with plastic or digital payments new york city officials have decided cash still has a valuable part to play in our lives the officials have approved legislation that prohibits stores restaurants and other retail outlets from refusing to accept cash they want to provide the ability for people who prefer to pay via traditional means through notes and coins this means businesses in the city will no longer be able to insist that customers make use of cashless payments in any transactions

businesses that violate the new regulation could face hefty fines of up to 1500 for each offense critics of cashless businesses say they discriminate against the poorer sections of society many of whom do not have bank accounts or credit cards one city resident said i worry about the realworld discriminatory effect that cashless business can have on new yorkers especially in communities of color another said i think its incredibly discriminatory not to accept cash because some people cant get credit an opponent of the bill said it was a sign of government interference he said we are inserting ourselves in the business of business in a way that we dont have the right to

PUT A SLASH (/) WHERE THE SPACES ARE

From <https://breakingnewsenglish.com/2020/202015-cashless-payments.html>

The advance of technology in our lives has been halted somewhat in New York City. Lawmakers have passed a bill to ban cashless businesses. With many parts of the world in a seemingly relentless drive to replace cash with plastic or digital payments, New York City officials have decided cash still has a valuable part to play in our lives. The officials have approved legislation that prohibits stores, restaurants and other retail outlets from refusing to accept cash. They want to provide the ability for people who prefer to pay via traditional means, through notes and coins. This means businesses in the city will no longer be able to insist that customers make use of cashless payments in any transactions. Businesses that violate the new regulation could face hefty fines of up to \$1,500 for each offense. Critics of cashless businesses say they discriminate against the poorer sections of society, many of whom do not have bank accounts or credit cards. One city resident said: "I worry about the real-world discriminatory effect that cashless businesses can have on New Yorkers, especially in communities of color." Another said: "I think it's incredibly discriminatory not to accept cash because some people can't get credit." An opponent of the bill said it was a sign of government interference: He said: "We are inserting ourselves into the business of business in a way that we don't have the right to."

HOMEWORK

1. VOCABULARY EXTENSION: Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

2. INTERNET: Search the Internet and find out more about this news story. Share what you discover with your partner(s) in the next lesson.

3. CASHLESS PAYMENTS: Make a poster about cashless payments. Show your work to your classmates in the next lesson. Did you all have similar things?

4. CASH: Write a magazine article about ending the use of cash. Include imaginary interviews with people who are for and against this.

Read what you wrote to your classmates in the next lesson. Write down any new words and expressions you hear from your partner(s).

5. WHAT HAPPENED NEXT? Write a newspaper article about the next stage in this news story. Read what you wrote to your classmates in the next lesson. Give each other feedback on your articles.

6. LETTER: Write a letter to an expert on cashless payments. Ask him/her three questions about them. Give him/her three of your opinions on them. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

ANSWERS

VOCABULARY (p.4)

1. e 2. c 3. b 4. f 5. a 6. g 7. d
8. m 9. k 10. n 11. h 12. j 13. i 14. l

TRUE / FALSE (p.5)

- a F b F c T d T e T f F g T h T

SYNONYM MATCH (p.5)

1. g	2. e	3. j	4. b	5. h
6. i	7. a	8. d	9. c	10. f

COMPREHENSION QUESTIONS (p.9)

1. The advance of technology
2. Replace cash
3. Cash
4. Other retail outlets
5. Cashless payments
6. \$1,500
7. Poorer sections of society
8. Bank accounts or credit cards
9. Government interference
10. The business of business

WORDS IN THE RIGHT ORDER (p.20)

1. Technology in our lives has been halted somewhat.
2. Lawmakers passed a bill to ban cashless businesses.
3. A valuable part to play in our lives.
4. People who prefer to pay via traditional means.
5. Insist that customers make use of cashless payments.
6. Businesses face hefty fines of up to \$1,500.
7. They discriminate against the poorer sections of society.
8. I worry about the real-world discriminatory effect.
9. It is incredibly discriminatory not to accept cash.
10. We're inserting ourselves in the business of business.

MULTIPLE CHOICE - QUIZ (p.10)

1. b 2. d 3. c 4. a 5. b 6. a 7. c 8. a 9. d 10. c

ALL OTHER EXERCISES

Please check for yourself by looking at the Article on page 2.
(It's good for your English ;-)