



Lesson 2

The Boy and the Bank Officer





◆ account n/v

n. 帐目, 帐单; 帐户, 户头.

e.g. open/close an account

- on account of sth:

because of sth 因为, 由于

e.g. She asked for a leave on account of illness.

- on no account/not on any account

not for any reason 决不, 绝对不

e.g. On no account can we ignore the value of knowledge.

- take sth into account/take account of sth

consider sth; include sth in one's assessment 考虑到, 顾及, 把...考虑进去

e.g. When deciding what to do we must take into account all the difficulties.





v. regard (sb/sth) as; consider 将...有做, 视为
account for

• to be the explanation or cause of sth 解释, 说明
e.g. Jack could not account for his foolish mistake.

• occupy 占...比例

These exchanges account for 97% of global stock trading.

◆ accountant n. 会计师

◆ accountable adj. (对自己的行为等) 应作解释的,
负责的





◆ alternative n/adj

n. a choice 选择

e.g. We have no alternative but to leave.

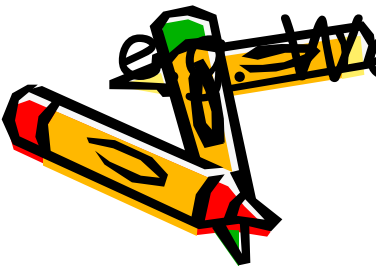
adj. that can be used instead of sth else 其他的

e.g. Do you have an alternative solution to that problem?

◆ alternate

v. cause (things or people) to occur or appear one after another 交替, 轮流安排

e.g. Wet days alternate with fine days.





◆ **apparent** adj.

- **clearly seen or understood; obvious** 明显的, 显而易见的

e.g. It was a moonless night, and many stars were **apparent**.

- **seeming; unreal** 表面上的, 假的

e.g. Her **apparent** indifference made him even more nervous.

◆ **apparently** adv.

as it seems 似乎, 看来

e.g. Mother and father do not like me **apparently**.





◆ balance n. /v.

n.

- the amount of money one has left in a bank account 余额
- steadiness 平衡

v. keep or put sth in a state of balance 平衡

e.g. You should balance the amount of time spent on study and extracurricular activities .





◆ conclude v.

- come to believe sth as a result of reasoning. 得出结论, 下结论
e.g. What can be concluded from these observations?
- come or bring sth to an end (使)结束
e.g. They concluded the meeting at 6 o'clock in the afternoon.

◆ conclusion n.

- 结论

come to/reach/draw a conclusion

e.g. More tests should be conducted before we can come to a conclusion.





◆ deposit v/n

v.

- put (money) in a bank 将（钱）存入银行
e.g. I deposited \$50 in my savings account.
- pay (sth) as part of a larger sum, the rest of which is to be paid later 付(定金);
pay (a sum) as a guarantee in case one damages or loses sth one is renting 付(押金)

deposit on sth.

e.g. I deposited \$400 on the car.





n.

- Money put in a bank 存款

e.g. Ten yuan is the minimum deposit.

- 定金; 押金, 保证金.

e.g. I had to pay a £ 500 deposit to the landlord before I could move into the house.





◆ dismay n/v

n. a strong feeling of fear, worry or sadness that is caused by sth unpleasant and unexpected. 惊愕, 气馁, 伤心

e.g. He watched the burning house in dismay .

To my dismay, he made the same mistakes.

v. fill (sb) with dismay 使(某人)惊愕, 气馁或伤心

e.g. Nothing can dismay you.





◆ fortyish adj.
about 40.

-ish: approximately; typical of or like a particular type of sth.

e.g. childish selfish yellowish slowish
womanish bookish





◆ interfere v. synonym: intervene
to deliberately get involved in a situation that does not concern you and in a way that annoys people 干涉, 干预, 介入
interfere in/with sth.

e.g. I have always tried not to interfere in your private affairs, but please do consider my opinion very carefully.

◆ interference n.

inter- : between or from one to another ; together, mutually 在...之间; 相互

e.g. inter-city international intercontinental

interact interconnect





◆ protest v/n

v.

- to say or do sth. publicly to show that you disagree or agree about sth that you think is wrong or unfair. 抗议, 反对.

protest about/against/at sth

e.g. She protested about the expense.

- declare (sth) solemnly or firmly, esp in reply to an accusation 申明, 声辩

e.g. He protested his innocence.

n. statement or an action that shows one's strong disapproval or disagreement 抗议, 抗议书, 抗议活动





◆ withdraw v. (withdraw- withdrew- withdrawn)

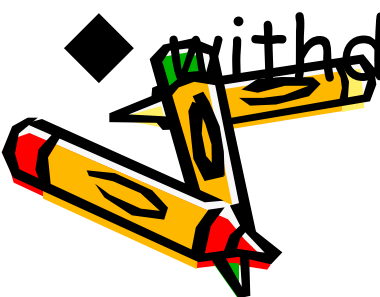
- pull or take sb/sth back or away 收回,撤回
撤走

e.g. Obama says he will try to withdraw troops from Iraq in 16 months if he is elected.

- take money out of a bank account 取(钱)

e.g. Where can I withdraw money?

◆ withdrawal n. the act of withdrawing



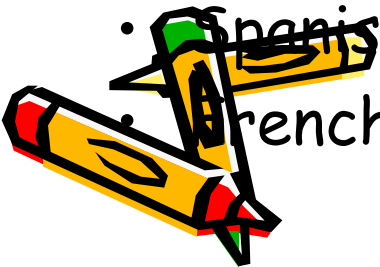


- **sporting house** 妓院（不是“体育”）
- **dead president** 美钞（上印有总统头像）（并非“死的总统”） -
- **lover** 情人（不是“爱人”）
- **busboy** 餐馆勤杂工（不是“公汽售票员”）
- **busybody** 爱管闲事的人（不是“大忙人”）
- **dry goods**（美）纺织品；（英）谷物（不是“干货”） -
- **mad doctor** 精神病科医生（不是“发疯的医生”）
- **eleventh hour** 最后时刻（不是“十一点”） -
- **blind date**（由第三者安排的）男女初次会面（并非“盲目约会”或“瞎约会”） -
- **sweet water** 淡水（不是“糖水”或“甜水”） -
- **service station** 加油站（不是“服务站”） -
- **rest room** 厕所（不是“休息室”） -
- **horse sense** 常识（不是“马的感觉”） -
- **familiar talk** 庸俗的交谈（不是“熟悉的谈话”）





- **black tea** 红茶（不是“黑茶”）
- **black art** 妖术（不是“黑色艺术”） -
- **black stranger** 完全陌生的人（不是“陌生的黑人”）
- **white man** 忠实可靠的人（不是“皮肤白的人”） -
- **green hand** 新手（不是“绿手”） -
- **blue stocking** 女学者、女才子（不是“蓝色长统袜”） -
- **American beauty** 一种玫瑰，名为“美国丽人”（不是“美国美女”） -
- **English disease** 软骨病（不是“英国病”） -
- **Indian summer** 愉快宁静的晚年（不是“印度的夏日”） -
- **Greek gift** 害人的礼品（不是“希腊礼物”） -
- **Spanish athlete** 吹牛的人（不是“西班牙运动员”） -
- **French chalk** 滑石粉（不是“法国粉笔”） -



Words Re



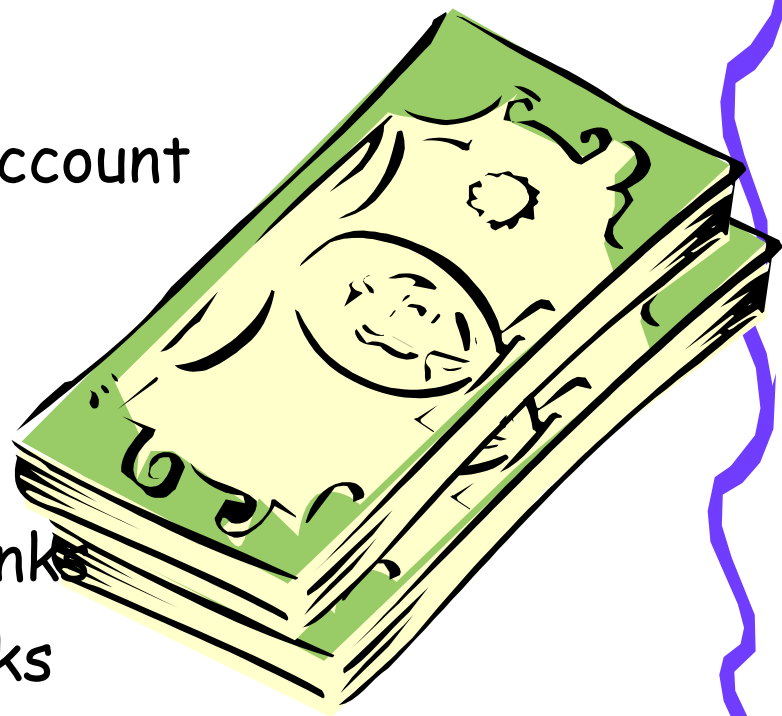
- A _____: adv. Seemingly, as it seems
- I _____: v. to deliberately get involved in a situation that doesn't concern you, which may be annoying to others.
- N _____: adv. In a tidy orderly way
- P _____: n. very strong feelings (of anger, hate or love)
- P _____: v. to complain
- S _____: n. a number of things of the same class coming one after another.
- W _____: n. the act of taking money out of a bank account.





Some Terms Used in the Bank

- open an account close an account
- deposit money withdraw money
- a bank loan banknote
- Interest in (by) installment
- a checking account/a current account
- a savings account
- bank book or account book
- credit card ATM
- state-owned banks private banks
- investment banks savings banks



Bank names

- ICBC (Industrial and Commercial Bank of China)



- BC (Bank of China)



- ABC (Agricultural Bank of China)

名片淘吧 <http://www.mpt8.cn>





Bank names

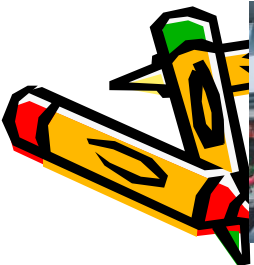
.CCB (China Construction Bank)



.Bank of Communications



.CMB (China Merchants Bank)





Bank names

- Citibank

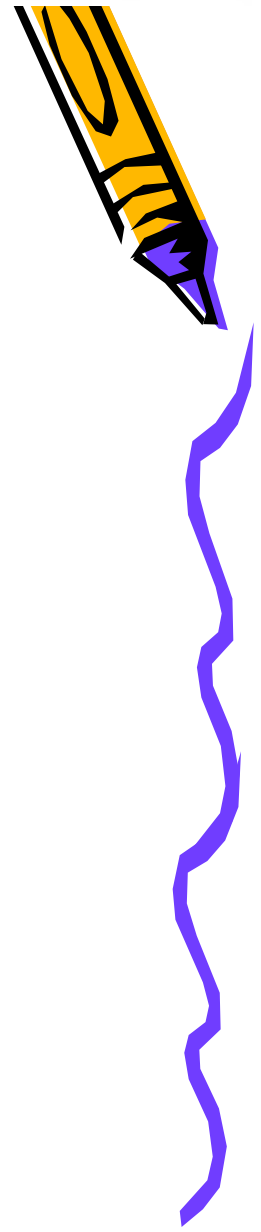


- 花旗银行

- Standard Chartered



PBC (The People's Bank of China)





Warming up Q??

- 1. Did the author have a good impression on the bank? Find out the clues.
- 2. Did the little boy want to withdraw money willingly?
- 3. Let's compare the attitudes of the author and the bank officer, who is polite and who is sarcastic?
- 4. In your opinion, is the bank officer a good man or not?
- 5. What do you think of the ending of the story? What effect may it bring to the story?





Story Retelling

- One day, a man came to the bank to open an account, happening to see a young boy who wanted to withdraw money from his account but was kindly refused by the bank officer.
- Regarding it was unfair for the young boy, the man had an argument with the bank officer. But the bank officer still insisted that the young boy can't withdraw money without parents' accompany.
- After the young boy left, then the bank officer told the man that the bank got the information that the young boy was threatened by some bad guys for money, and the young boy felt scared, so he went to bank to withdraw money. The bank refused to withdraw money for the young boy was for protecting him.





Structure of the text

Part 1 (*para. 1*) about:

The attitude of the author's friend toward bank.

Part 2 (*paras. 2—23*) about:

The boy managed to withdraw money from the bank but was kindly refused.

Part 3 (*paras. 24—32*) about:

The bank officer cleared the fact.





- *The only difference is that happen to be money which is yours in the first place.*

- **happen to do/to be: to do/to be sth by chance**

e.g. She happened to be away, so we did not see her.

When the fire broke out, I happened to be passing by.

- **in the first place: used to introduce a series of points in an argument or to talk about what should have been done, e.g.**

I didn't go because, in the first place, I didn't have time. In the second place, I was not feeling very well.

I didn't know the quality was so poor.

- You shouldn't have bought it in the first place.





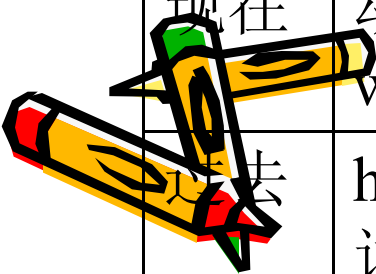
Subjunctive mood

条件句中的虚拟语气

从句中提出一种与客观现实不相符或根本不可能存在的条件，主句会产生的一种不可能获得的结果。条件句中的虚拟语气根据不同的时间有三种不同的形式。



时间	从句谓语形式	主句谓语形式
将来	动词过去式(be 用were) should + 动词原形 were to + 动词原形	would / should / might / could + 动词原形
现在	动词过去式(be 用 were)	would / should / might / could + 动词原形
过去	had + 动词过去分词	would / should / might / could have + 动词过去分词



• 2. 条件句中的虚拟语气的举例



• (1) 将来时的条件句中的虚拟语气。如：

- If he should go to Qing Hua University, he would make full use of his time. 如果他要上清华大学的话，他就会充分利用他的时间了。
- If he were to come here, he would tell us about it. 如果他要来的话，他会通知我们一声。

• (2) 现在时的条件句中的虚拟语气。如：

- If he were free, he would help us. 要是他有空的话，它会帮助我们的。
- If he studied at this school, he would know you well. 如果他在这所学校学习的话，它会对你很熟悉。

• (3) 过去时的条件句中的虚拟语气。如：

- If I had seen the film, I would have told you about it. 我如果看过这场电影，我会把电影内容告诉你了。
- If I had got there earlier, I would have met Mr. Li. 如果我早点到那儿，我就会见到了李先生。





- The suffix “-er” often refers to things as well as to people.

e.g. can-opener

pain-killer

cooker

boiler

bomber

duster

dish-washer





- *...he looked more like a kid from a prep school than a customer in a West Side bank.*

more... than...: rather than 与其说后者, 倒不如说前者; 是.....而不是.....

- e.g. Hearing the loud noise, the boy was more surprised than frightened.
- Catherine is more diligent than intelligent.





- no more... than.../not any more... than...
neither... nor...前者 and 后者 一样 都不
e.g. Jack is no more diligent than John.
He can not speak French any more than I can.

- no more than/not any more than: only 仅仅, 只有

e.g.

Money is no more than our servant





Usages of “more than”

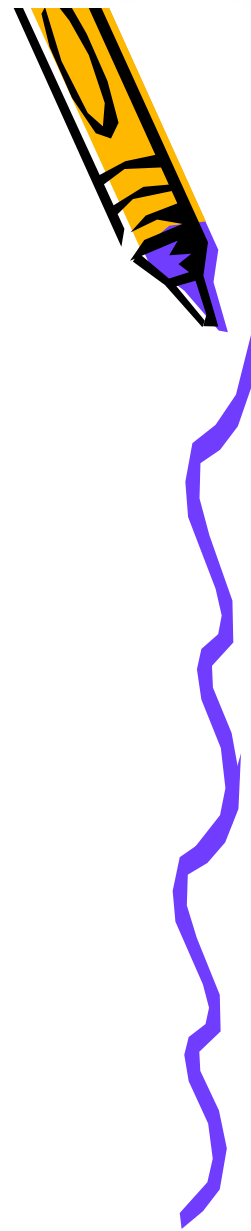
- **more than + numeral: over** 不止, 以上
e.g. I have known David for more than 20 years.
- **more than + n: not only** 不仅仅是
e.g. Jason is more than a lecturer; he is a writer, too.
Modern science is more than a large amount of information.
- **more than + adj.: very, quite** 很, 非常
While doing scientific experiments, one must be more than careful with the instruments.
- **more than + that clause: over** 超过, 远非, 难以, 完全不能
That is more than I can understand.





to hold my attention

- to pay attention to
- to give attention to
- to draw attention to
- to catch attention to
- to attract attention to
- to get attention to
- to have sb' s attention





- Please turn “because of” into “because” in the following sentences

He prefers to live in warm places because of his poor health.

She made a terrible mistake because of her ignorance of the law.



Subjunctive



1. Mr Li required the computer equipment referred _____ used in every classroom.

- A. should be B. have to be
- C. to be D. to being

2. —Yang Liwei has won great honour for our country.

- —Who is Yang Liwei?
- —What a question! It is surprising that _____
_ the first spaceman in China.
- A. you didn't know our national hero B. to you no
to know him
- C. you should know nothing about D. you knew
nothing about him





- 3. —What courses are you _____
erm?
- —I don't know. But it's about time _____
on something.
- A. I'd decide B. I decided
- C. I decide D. I'm deciding
- 4. One of the requirements for the fire is th
at the material _____ to its burning temp
erature.
- A. is heated B. will be heated
- C. would be heater D. be heated
- ~~5. Robert wishes that he _____ business~~
instead of history when he was in university.
- A. studies B. studied





- 6. My demand is that the information should be provided to in my report _____ to Mr. Brown without delay.
• A. to be e-mailed B. e-mailed
• C. be e-mailed D. being e-mailed
- 7. He was very busy yesterday, otherwise he _____ to the meeting.
• A. would come B. came
• C. would have come D. had come
- 8. Without electricity human life _____ quite different today.
• A. is B. will be
• C. would have been D. would be





- 9. If he had not gone out in the storm, he _____ alive now.
• A. will be B. would be
• C. would have been D. is
- 10. If only I _____ how to operate an electronic computer as you do.
• A. had known B. would know
• C. should know D. knew

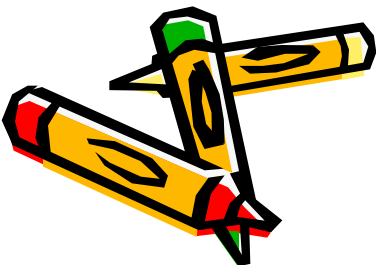




- I don't think twice.

think twice: think carefully

e.g. This will teach her a lesson. Now she will think twice before she borrows money.





- ...this boy is **old enough** to deposit his money.

adj. + enough

be strong/tall/quick/rich etc. enough to do sth

e.g. He is not strong enough to hold the heavy box.





- And since there doesn't seem to whether it's his mother..., the bank's so called policy is clearly ridiculous.

- *since: it is used here to give the reason for something* 既然

e.g. Since you already know something about it, let me tell you the whole story.

Since you are all here, let's discuss it now.

- *as to (whether, who, which, etc.): concerning, about* 关于

e.g. I can't decide as to when we should start.

It is still unclear as to who this car belong to.

She was uncertain as to why her boss offered her that job.

“as to” can be dropped.

so-called: used when you think the name given is wrong or improper.





- It may seem ridiculous to you... BUT THAT IS THE bank's policy and I have no other choice but to follow the rules.

- *May...but...: is used to show that although one thing is true, something else that seems very different is also true, e.g.*

You may be rich, but you can't buy everything.

I may be stupid, but I'm not as stupid as you think.

- *have no (other) choice but to do sth.*

e.g. I have no other choice but to wait until he comes back

I had no choice but to leave the company.





- he replied in a voice rising slightly in irritation.

- “rising slightly” is a present participle phrase modifying “voice”.

e.g. She looked carefully at the two cards lying on the table.

“in irritation” : the prep. “in” is used to show the feeling one has when one does sth.

e.g. She walked slowly back home in deep thought.

They looked at me in astonishment.

“How do you know my name?” she asked in surprise.





- I moved in for the kill.

go/move in for the kill: prepare to finish off an opponent 准备干掉或打倒对手

Figure of speech:

hyperbole: It is the deliberate use of overstatement or exaggeration to achieve emphasis, humor etc. 夸张

e.g. He almost died laughing.

- I zeroed in on the officer.

zero in on sb/sth: aim guns, etc. at (a particular target); fix the attention on sb/sth
瞄准; 集中注意力





- You are really getting cheated.

“To get cheated” is another way of saying “to be cheated” with emphasis on the action rather than the state. It is common in informal English. Notice that the sentence is in the present continuous passive.

e.g. Joe got arrested for drunken driving last Saturday evening.

The poor boys never got invited anywhere.





- ... you really shouldn't have interferred

shouldn't have done

should have done

e.g. You shouldn't have been so careless.

You're so lazy. This work should have been finished yesterday.





- ... too scared to tell anyone.

too adj to do sth: so adj. that...

e.g. He was too excited to sleep.

She was too tired to work.

The story is too good to be true.





- **Translate the following sentences**
- 1. 在我看来，这似乎不可能，但是其他所有人看起来都很有信心。
- It seems impossible to me, but all the others looked very confident.
- 2. 我们四下一望，没有一个仍然矗立的建筑物了。地震似乎把一切的摧毁了。
- We looked around. There wasn't a building standing in sight. The earthquake seemed to have destroyed everything.
- 3. ---他这些日子里似乎情绪很低落，不知道为什么。
- He looks to be in a low spirits. I wonder why.
- ---我觉得那是因为他似乎学习上没有多少进步。他怕被同学瞧不起。



I think it is because he doesn't seem to be making much progress in his studies. He is afraid of being looked upon by his classmates.



- 4. ---你在找什么，迪克？
- What are you looking for, Dick?
- ---我好像把钥匙丢了。真烦人。
- I seem to have lost my key. How annoying!
- 5. 如果你发现一个字在中间说不通，你就该查查字典。这是掌握意思的唯一办法。
- If you find a word that doesn't seem to make any sense in a sentence, you should look it up in the dictionary. That is the only way to learn to use a word.
- 6. 他们继续争吵了几个钟头，两人似乎谁也不愿听对方的话。我突然想起有人说过：“讨论是知识的交流，而争吵是无知的交换。”
- They went on arguing for hours. Neither was willing to listen to the other. I suddenly remembered someone saying: "Discussion is an exchange of knowledge while argument is an exchange of ignorance."



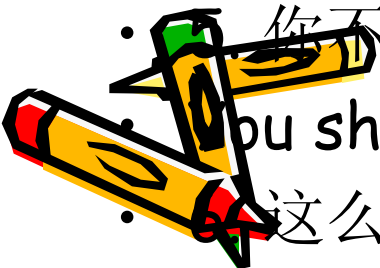


- 7. 那里的形式似乎非常复杂，政府
- The situation there seems quite complicated. The government has promised to look into it.
- 8. 我爷爷似乎正在好起来，但是他任然需要有人照顾。
- My grandpa seems to be getting better and better, but he still needs somebody to look after him.
- 9. 经济学家已经得出结论：危机似乎很快就要结束了，世界经济正在好转。
- Economists have come to the conclusion that the crisis seems to be coming to an end. World economy is looking up.
- 10. 这次病后，我看了看我的银行账本。使我伤心的是，账上的余额几乎是零。我前三年存在银行的钱全花完了。
- When I got well I looked at my bank account. To my sadness, I found my balance was almost zero. All my savings in the past three years were gone.





- Translate the following sentences into English using the patterns listed in Grammar exercise 1-2
- 1. 你还是试一试别的方法吧。
• You ought to try a different method.
- 2. 要不你再去和写作老师谈一谈?
• I think you ought to talk with our writing teacher about it.
- 3. 我们还是立即向警方报告这次失窃吧。
• We ought to report the theft to the police immediately.
- 4. 你的父母身体不好，你多去看看他们吧。
• You ought to see your parents more often now that they are not in good health.
- 5. 你不该对长辈那样大声嚷嚷。
• You shouldn't have shouted at the elders like that.
- 6. 这么重要的会议你是不该迟到的。





- 7. 难道吉姆不是你的朋友吗？他提出
• Isn't Jim your friend? You shouldn't have turned down
rejected his offer of help.
- 8. 作为一个大学生，你是不该把业余时间都花在网络游戏上
• As a college student, you shouldn't have spent all your
free time playing computer games.
- 9. 万一我这次失败了，我还会再试第二次的。
• If I failed this time, I would try for the second time.
- 10. 要是地球继续变暖，这些岛屿将不复存在。
• If the global warming continued, these islands would
disappear.
- 11. 我要是现在有一百万元，我一定会给父母买一套房子
• If I had a million yuan, I would buy my parents an
apartment.
- 12. 要是我当选为学生会主席，我没准会组织一次钢琴比赛。
• If I were elected president of the students' union, I

