

UNIT 2

Read the following passage, taking note of the **boldface** words and their contexts. These words are among those you will be studying in Unit 2. It may help you to complete the exercises in this Unit if you refer to the way the words are used below.

Instant Cash! <Expository Essay>



Who can imagine life today without an Automated Teller Machine (ATM)? They are available in **bountiful** numbers throughout the world. Yet that virtually indispensable dispenser of cash is less than half a century old!

The first mechanical cash dispenser was the brainchild of an **enterprising** Turkish-American inventor, Luther George Simjian. His 200 patents included devices such as flight simulators, a meat tenderizer, and self-posing portrait cameras. When the idea of an automated banking machine struck him, he registered 20 patents before any bank agreed to give it a trial run. It is easy to assume that the inventor of such a popular machine was laughing all the way to the bank. Simjian's cash



Luther George Simjian

machine, however, did not prove **durable**. Within six months of its installation in New York City in 1939, the device was removed due to lack of customer acceptance.

It was not until 1967, nearly thirty years later, that Barclays Bank, in a **gingerly** launch, cautiously rolled out a self-service machine in London, England, that proved successful. The mechanism was relatively primitive, at least by today's standards. The first cash machines relied on customers' use of prepaid tokens to retrieve envelopes with a fixed amount of cash inside.

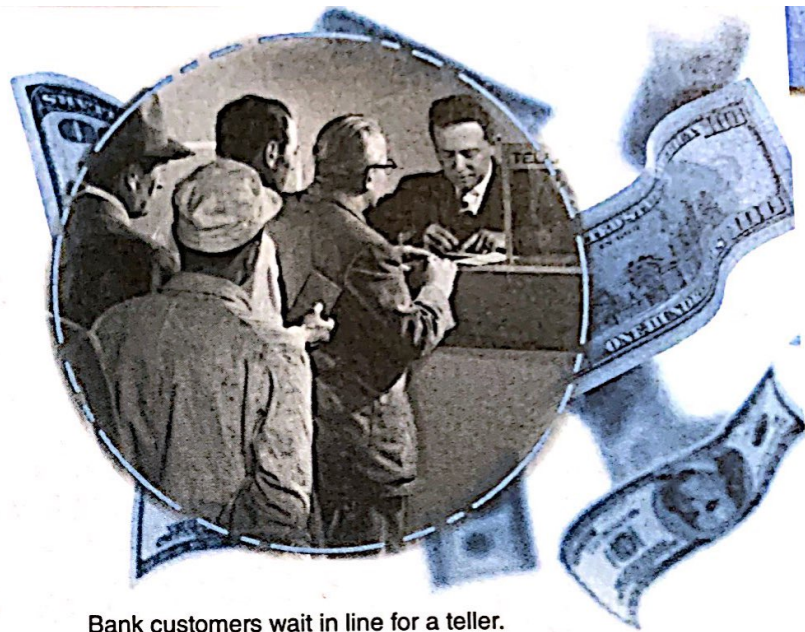
Soon afterward, many other banks became **avowed** champions of the cash machine. The banks' ostensible rationale was

customer service. But it would be foolish to **minimize** the many advantages that cash machines proffered to the banks themselves. By the late 1970s, the highest fixed cost for the average large bank was its branches. The greatest variable cost and **detriment** to profits were its staff. Cash deposits and cash withdrawals accounted for a veritable **glut** of a typical bank's transactions. With their perennially **frugal** eye, bank accountants swiftly recognized that self-service operations could reduce branch staff costs by 70 percent.

Experts quickly determined that public acceptance of ATMs pivoted on convenience, simplicity, speed, security, and trust. Location, in particular, was a key factor. For maximum efficiency, ATMs had to be located near public transport or in a shopping mall, not at a branch. The busier and more **congested** the location, apparently, the better. Now, roughly 75 percent of all cash dispensed by banks to their customers comes from cash machines. Devices that were originally spurned by the public are now **venerated** as essential institutions. Public acceptance of deposits by machine was significantly slower than customers' usage of ATMs for withdrawals. In general, it seems that customers still prefer and trust an over-the-counter transaction for deposits.

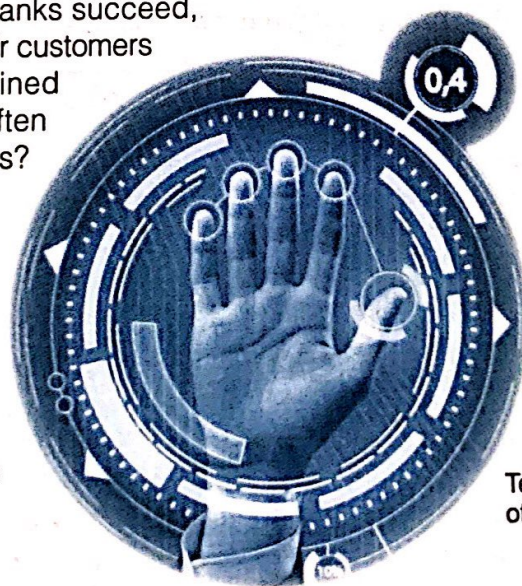
The future of the ATM seems assured. However, cash machines pose some interesting, unanswered questions. Will banks succeed, for example, in persuading their customers to **veer** away from long-ingrained habits and to utilize ATMs as often for deposits as for withdrawals? Will banks develop **oblique** advertising pitches, ingeniously slotted into the ATM program and calculated to exploit revenue opportunities?

And what about security? An intriguing option is the issue of biometrics for customer



Bank customers wait in line for a teller.

identification. Everyone today knows about the problem of passwords. There are simply too many of them in people's lives. So the possibility that customers will be able to identify themselves at the neighborhood ATM by, say, using a fingerprint on the screen or through face recognition (biometrics) might herald a real improvement. Biometrics will most likely **invalidate** the cunning plans of **wanton** impostors. Now firmly established, ATMs may have an interesting future ahead of them.



Technology scan of a man's hand

Audio

For iWords[®] and audio passages, go to SadlierConnect.com.



Definitions

Note the spelling, pronunciation, part(s) of speech, and definition(s) of each of the following words. Then write the appropriate form of the word in the blank space in the illustrative sentence(s) following.

1. avowed
(ə vaüd')

(*adj., part.*) declared openly and without shame, acknowledged

The governor was an _____ supporter of the plan to aid public libraries throughout the state.

2. bountiful
(baunt' i fəl)

(*adj.*) giving freely, generous; plentiful, given abundantly

On Thanksgiving Day people all over America celebrate the _____ gifts of nature.

3. congested
(kən jest' id)

(*adj., part.*) overcrowded, filled or occupied to excess

The doctor grew very concerned when the patient's lungs became _____ with fluid.

4. enterprising
(ent' ər pri zɪŋ)

(*adj.*) energetic, willing and able to start something new; showing boldness and imagination

An _____ young person may turn a hobby into a way of earning money.

5. gingerly
(jin' jər lē)

(*adj., adv.*) with extreme care or caution

Difficult and demanding customers should be handled in a _____ and courteous manner.

People walked _____ along the streets.

6. glut
(glət)

(*v.*) to provide more than is needed or wanted; to feed or fill to the point of overstuffing; (*n.*) an oversupply

Hollywood studios _____ theaters with big-budget action movies during the summer season.

When there is a _____ of gasoline on the market, prices at the pump may drop dramatically.

7. Incognito
(in kæg nē' tō)

(*adj., adv.*) in a disguised state, under an assumed name or identity; (*n.*) the state of being disguised; a person in disguise

Just before the battle of Agincourt, Shakespeare's King Henry V prowls through his camp _____

In a way makeup artists are practitioners of the fine art of _____

8. **minimize**
(min' ə mīz)

(v.) to make as small as possible, make the least of;
to make smaller than before

Whenever you are in a car, you should wear your seatbelt
to _____ the risk of injury in an accident.

9. **veer**
(vēr)

(v.) to change direction or course suddenly, turn aside, shift

The huge storm finally _____ out to sea.

10. **wanton**
(wānt' ən)

(adj.) reckless; heartless, unjustifiable; loose in morals;
(n.) a spoiled, pampered person; one with low morals

The brave superhero soon put a stop to the evil
villain's acts of _____ cruelty.

The main character in the popular miniseries was
a charming but heartless _____.

Using Context

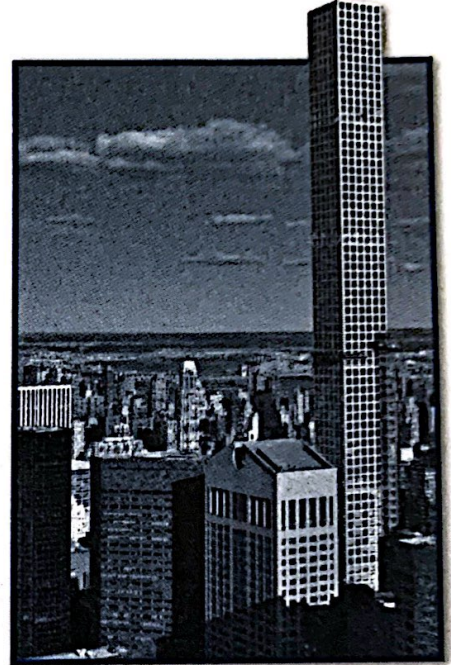
For each item, determine whether the **boldface** word from pages 26–27 makes sense in the context of the sentence. Circle the item numbers next to the six sentences in which the words are used correctly.

1. The food critic visits restaurants and orders meals **incognito** to ensure that he will not receive special treatment because of his position.
2. Knowing they were about to embark on a **bountiful** journey, the crew was withdrawn.
3. Let's plan to leave at 10:00 because the subway will be less **congested** then.
4. It is impossible to scold the puppy when he looks at you with those sweet, **gingerly** eyes.
5. The truck driver had to **veer** to the left to avoid hitting the deer that had suddenly appeared.
6. After the floodwaters receded, it became clear that the bridge that crossed the river was in **wanton** need of repair.
7. Volcanic eruptions occur in places where there is a **glut** in Earth's rocky crust.
8. The 95-year-old yoga teacher was an **avowed** believer in the benefits of daily exercise.
9. People who are highly allergic to dust must take measures to **minimize** their exposure to it.
10. The **enterprising** young woman started her own pet-sitting business when she was just 16 years old.

Choosing the Right Word

Select the **boldface** word that better completes each sentence. You might refer to the passage on pages 24–25 to see how most of these words are used in context. Note that the choices might be related forms of the Unit words.

1. Building a new skyscraper there will bring thousands of additional people into an area that is already (**incognito, congested**).
2. We were shocked by their (**bountiful, wanton**) misuse of the money their parents had left them.
3. Although I love sports, I sometimes feel that television is becoming (**minimized, gluttoned**) with athletic events of all kinds.
4. Instead of just waiting for things to get better by themselves, we must be more (**avowed, enterprising**) in working for improvements.
5. I will not try to (**minimize, veer**) the difficulties we face, but I am sure that we can overcome them by working together.
6. April wrapped her puppy's wound (**gingerly, incognito**) to avoid causing the pup any more pain.
7. Instead of approaching him timidly and (**bountifully, gingerly**), tell him frankly what is on your mind.
8. We are grateful for the (**congested, bountiful**) legacy that our great artists and composers have given us.
9. The politician tried to (**glut, minimize**) his role in the cover-up.
10. Your speech would have been better if you had stayed with your main idea instead of (**veering, gluttoning**) off to side issues.
11. Why do you suppose someone whose face is known all over the world would want to travel (**gingerly, incognito**)?
12. As a(n) (**avowed, gingerly**) supporter of women's rights, she believes that men and women should receive the same pay if they do the same jobs.



Completing the Sentence

Choose the word from the word bank that best completes each of the following sentences. Write the correct word or form of the word in the space provided.

avowed	congested	gingerly	incognito	veer
bountiful	enterprising	glut	minimize	wanton

1. We admired the _____ immigrant who set up a small shop and developed it into a large and prosperous business.
2. The film star traveled _____ in order to avoid the attention of her adoring fans.
3. While I do not wish to alarm you, I will not _____ the danger if you refuse to have the entire herd vaccinated.
4. What a change from the _____ streets of the inner city to the wide-open spaces of the Great Plains!
5. We should be willing to share our _____ food supplies with less fortunate people in other parts of the world.
6. We desperately needed every bit of help we could find, but what we got was a(n) _____ of advice and a scarcity of cold cash.
7. To avoid the children in the street, the truck _____ sharply to the right and sideswiped several parked cars.
8. The vandals broke windows, overturned desks, and left the school a scene of _____ destruction.
9. Isn't it strange for a(n) _____ music lover to show no interest in our school orchestra?
10. I was afraid of banging my bare feet against the furniture, so I walked through the darkened room very _____.



Definitions

Note the spelling, pronunciation, part(s) of speech, and definition(s) of each of the following words. Then write the appropriate form of the word in the blank space in the illustrative sentence(s) following.

1. antics
(an' tiks)

(*n. pl.*) ridiculous and unpredictable behavior or actions
The _____ of the chimpanzees amused the crowds at the zoo.

2. banter
(ban' tər)

(*v.*) to exchange playful remarks, tease; (*n.*) talk that is playful and teasing
There is nothing my friends and I enjoy more than to _____ good-naturedly for hours.
Casual _____ helps to pass the time during a long journey.

3. detriment
(det' rə mənt)

(*n.*) harm or loss; injury, damage; a disadvantage; a cause of harm, injury, loss, or damage
The home team survived a six-game losing streak with almost no _____ to its standing in the league.

4. durable
(dūr' ə bəl)

(*adj.*) sturdy, not easily worn out or destroyed; lasting for a long time; (*n. pl.*) consumer goods used repeatedly over a series of years
Denim is a very _____ kind of fabric.
Many people own household _____ such as furniture and appliances.

5. frugal
(frū' gəl)

(*adj.*) economical, avoiding waste and luxury; scanty, poor, meager
At home, we usually prepare _____ but nourishing and delicious meals.

6. invalidate
(in val' ə dāt)

(*v.*) to make valueless, take away all force or effect
Lawyers will try to _____ the contract.

7. legendary
(lej' ən der ē)

(*adj.*) described in well-known stories; existing in old stories (legends) rather than in real life
Ajax was one of the _____ Greek heroes who fought before the walls of Troy.

8. maim
(mām)

(*v.*) to cripple, disable, injure, mar, disfigure, mutilate
Each year, accidental falls _____ thousands of people, some of them for life.

9. **oblique**
(ō blēk')

(adj.) slanting or sloping; not straightforward or direct

The boxer's _____ blow left his opponent unscathed.

10. **venerate**
(ven' ə rāt)

(v.) to regard with reverence, look up to with great respect

In a number of cultures, it is customary for people to _____ the oldest members of society.

Using Context



For each item, determine whether the **boldface** word from pages 30–31 makes sense in the context of the sentence. Circle the item numbers next to the six sentences in which the words are used correctly.

1. I had to interrupt the friends' **banter** several times to get them to focus on the serious subject at hand.
2. His **oblique** manner of speaking may seem abrupt to some, but I appreciate it when someone gets straight to the point.
3. The neighbor's **frugal** tone of voice indicated that he did not see my baseball hitting his car as a laughing matter.
4. My friend proceeded to **venerate** our math teacher after receiving a low grade on the test, unaware that she was within earshot.
5. When it came to light that the student body president had arranged the prank, everyone was shocked that our supposed role model would engage in such **antics**.
6. Because she was attacked by a dog as a young girl, she feared that any animal she came across would **maim** her.
7. I am on a mission to find some **durable** shoes that will withstand the large amount of walking I do on a daily basis.
8. I prepared for the debate by thinking of ways to **invalidate** any point my opponent might make.
9. The football field was reduced to such **detriment** after the rainstorm that it was hardly recognizable.
10. Only in my dreams do I have the strength of the **legendary** hero Hercules and can lift a car right over my head.

Choosing the Right Word

Select the **boldface** word that better completes each sentence. You might refer to the passage on pages 24–25 to see how most of these words are used in context. Note that the choices might be related forms of the Unit words.



1. The mad Roman emperor Caligula believed that he was a god and expected people to (**venerate, invalidate**) him.
2. Imagine our surprise when we found a trunk full of albums recorded by the (**legendary, frugal**) performer Ray Charles.
3. Detectives turn off the lights and use soft beams at the scene of a crime, as evidence is easier to see in (**durable, oblique**) lighting.
4. Orders for (**legendary, durable**) goods such as computers and cell phones were up this year, thanks to a recent boost in our economy.
5. Because of his repeated traffic violations, his driver's license has been (**venerated, invalidated**).
6. It was bad taste on your part to use that (**venerating, bantering**) tone when we were discussing such a sad event.
7. Our friendship has proved to be (**oblique, durable**) because it is based on mutual respect and honesty.
8. When they saw that they had been caught red-handed, they resorted to all kinds of (**detriments, antics**) in a vain attempt to prove their "innocence."
9. Children may be (**maimed, venerated**) in spirit as well as in body if they do not have a secure and loving home environment.
10. After living for so long on a (**frugal, durable**) diet, I was amazed when I saw the variety of rich dishes served at the banquet.
11. Self-confidence is a good quality; but if it is carried too far, it can be a (**detriment, banter**) to success in life.
12. I didn't want Charlotte to know that I was watching her, but occasionally I managed to steal a few (**oblique, legendary**) glances at her.

Completing the Sentence

Choose the word from the word bank that best completes each of the following sentences. Write the correct word or form of the word in the space provided.

antics

detriment

frugal

legendary

oblique

banter

durable

invalidate

maim

venerate

1. In American law, the fact that the person accused of a crime is poor does not _____ his or her right to adequate legal representation.
2. Although he had been severely _____ in the automobile accident, he was determined to return to his job and lead a normal life.
3. As Americans, we _____ the great ideals of human freedom expressed in the Bill of Rights.
4. Davy Crockett was a real person, but so many tall tales have been told about him that he has become a(n) _____ figure.
5. Although she tried to cover it up with lively _____, I could see that her feelings had been deeply hurt.
6. An inability to get along smoothly and effectively with other people will be a great _____ to you in any career you may choose.
7. I would never have expected members of the senior class to take part in such childish _____!
8. His income was small, but his _____ living habits enabled him to save a large sum of money over the years.
9. Instead of walking straight from the farmhouse to the road, we set off in a(n) _____ direction across the field.
10. Even the most _____ materials will in time be damaged by flowing water.



Vocabulary in Context

Some of the words you have studied in this Unit appear in **boldface** type. Read the passage below, and then circle the letter of the correct answer for each word as it is used in context.

We all know the scene where the mastermind enters the password that opens the safe, unlocks the computer, or saves the world. We have seen it in innumerable movies. The **antics** are pretty much the same in every case, and so is the **banter** between the characters.

"But how could you possibly have known the password for his account?"

"I didn't. But it's no secret that he believes he was the **legendary** figure Cuchulain in another life. So I just typed in Cuchulain and, sure enough, that is his password."

In any password-protected system, the weak link is always the password. A password reveals a lot about a person—and a person reveals a lot about a password. To make a password unique and memorable, we tend to use information significant only to ourselves. We use birthdays, birthplaces, personal interests, pets' names, and family stuff. We also tend to use the same password more than once.

These days, we are warned to be **frugal** with personal information. Making your personal information known to others makes it difficult to remain **incognito** in the digital world. A weak password can **malm** a system's security. We are advised to use "strong" passwords that include capital letters, numerals, and special characters. We are cautioned not to store them, but to remember them. The problem is that most of us have upwards of 20 passwords to remember, and the stronger we make them, the harder they are to remember.

In case you forget, most vendors of password-sensitive products provide a simple solution. As you are setting up your product, you are offered a number of questions to which only you know the answers, such as pets' names, birthday, and birthplace.

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- What is the meaning of **antics** as it is used in paragraph 1?
 - capers
 - plotting
 - actions
 - intentions
 - The word **banter** means about the same as
 - debate
 - angry words
 - playful chat
 - comedy
 - In paragraph 3, what does the word **legendary** suggest about Cuchulain?
 - He is a soldier.
 - He is a historical figure.
 - He is a great leader.
 - He exists only in legend.
 - Frugal** comes from the Latin word **frugalls**. **Frugalls** most likely means
 - thoughtful
 - thrifty
 - knowing
 - slavish
 - Which word means the same as **incognito** as it is used in paragraph 5?
 - disguised
 - insincere
 - famous
 - private
 - What does **malm** most likely mean as it is used in paragraph 5?
 - bypass
 - unsettle
 - disable
 - disengage