

Fourth Grade – Review worksheet #06

Name: _____

1. Read the text. For questions a-f, choose the answer which you think fits best according to the text.

can you prove who you are?

1 Today, we frequently read newspaper stories of unqualified people who are convicted of posing as surgeons, dentists, airline pilots or financial experts. These people are sometimes portrayed as amiable crooks, but in reality, they are not amiable; they are fraudsters who prey on people's good nature. Fraudsters can do more than just trick you or steal your cash; they can steal your identity, too.



Some years ago, Derek Bond, a seventy-two-year-old retired civil servant, found out for himself how dreadful modern fraud can be. As he stepped off a plane at Cape Town airport, he was arrested and put in prison. It was worrying enough that he could have been mistaken for a 'most wanted' criminal, but what made matters worse was that, despite having an impeccable reputation in his hometown, it took three weeks for Mr Bond's family to convince the authorities that they had made a mistake. Away from people who knew him, Mr Bond's reputation was based solely on the contents of a police file. If that file said that Mr Derek Bond, a man of medium height and build, was actually Derek Lloyd Sykes, a conman responsible for a multi-million dollar fraud in Texas, then who could prove that it wasn't true?

Mr Bond was the victim of identity theft, where a thief assumes another person's identity and uses it to steal directly from that person or to commit crimes using that person's name. In the world of organized crime, for those involved in drug-trafficking, money laundering, illegal immigration or benefit fraud, a fake ID is a licence to print money. Even more worrying is the fact that there is now a ready market for stolen identities among the world's terrorists. More and more people are shopping and banking online or by phone these days, so the opportunities for the fraudulent use of credit cards or other personal information are increasing rapidly. In fact, it is true to say that identity theft is booming, and for those affected by it, the consequences are often catastrophic.

Under existing financial regulations, banks and credit organizations are required to 'know their customers' before they are allowed to open an account. This means that they have to request specific proofs of identity before they allow them to start spending: usually proof of name and address and a photo ID such as a passport or a driver's licence.

This sounds satisfactory, but in reality it is far from foolproof. The problem is that stealing someone's identity is not rocket science. In theory, all an unscrupulous thief needs to start using a person's name is a few snippets of information, such as a discarded phone bill or a credit card receipt.

It has been claimed that 'bin diving' is a common way for thieves to get information. In an extensive survey, a credit checking agency examined the contents of 400 rubbish bins. They found that one in five of these contained enough sensitive information to commit identity fraud. Every time people buy or sell goods, individuals are providing information about themselves on paper. Receipts, invoices and bills all contain personal information that is useful to a fraudster. But identity thieves don't even need to get their hands dirty. How often do people hand over their credit or debit cards in shops? How many people buy something over the phone or shop online? All it takes is one dishonest employee and people can say goodbye to their hard-earned cash. Today, sophisticated criminals also use computer software packages to hack into the systems of banks and other organizations to steal lists of their customers' identities, lists which can sometimes run to millions of individuals.

There is no doubt that we all need to be careful about who we share personal information with and, without being suspicious of everyone we meet, we should remember that criminals are always looking for an opportunity to make easy money.





- a. The writer says that real-life fraudsters
 - i. are not qualified to do ordinary jobs.
 - ii. live a glamorous lifestyle.
 - iii. are criminals who cheat other people.
 - iv. are not as bad as they seem.
- b. In Cape Town, it was difficult for Derek Bond to establish his innocence because
 - i. his correct details were in a police file.
 - ii. he had a bad reputation there.
 - iii. there was proof that he was a criminal.
 - iv. nobody knew him personally there.
- c. Describing something as “not rocket science” in line 63 means that it’s
 - i. very difficult.
 - ii. incomprehensible.
 - iii. complicated.
 - iv. straightforward.
- d. Criminals commonly collect information about individuals by
 - i. stealing their credit cards.
 - ii. reading their telephone bills.
 - iii. going through things people have thrown away.
 - iv. contacting a credit checking agency.
- e. People should be particularly careful about using credit or debit cards because
 - i. criminals may find a way of stealing them.
 - ii. corrupt staff may pass on their details to criminals.
 - iii. online systems may not be secure.
 - iv. criminals may listen to people giving their details on the phone.
- f. The main purpose of this article is to
 - i. tell the story to Derek Bond.
 - ii. describe the dangers of identity theft.
 - iii. explain how to steal someone’s identity.
 - iv. advise readers how to avoid having their identity stolen.

2. Look at these extracts from the text. Choose the correct verb form.

- a. More and more people **shop / are shopping** online by phone these days.
- b. Identity theft **booms / is booming**, and for those affected by it, the consequences are often catastrophic.
- c. Every time people **buy / are buying** or **sell / are selling** goods, individuals provide information about themselves on paper.
- d. Receipts, invoices and bills **contain / are containing** personal information.
- e. Today, sophisticated criminals **use / are using** computer software packages to hack into the systems of banks.

3. Decide which sentences from exercise 2 refer to...

- a. Current trends or temporary ongoing actions. _____
- b. Habitual actions. _____
- c. Facts that are always true. _____



4. What is the difference in meaning between these pairs of sentences? Explain on the lines bellow.

a. I live in Madrid / I'm living in Madrid.

b. Shh! Can't you see I'm watching the news? / These days I'm watching a lot of documentaries.

c. They always forget my name / They're always forgetting my name.

5. Correct any wrong verb forms in these sentences. Explain why. If the sentence is correct, explain why.

a. I'm having three brothers and one sister.

b. She's understanding Spanish very well, but she can't speak it.

c. Can you explain? What exactly are you meaning?

d. Could you phone him later? He's having dinner at the moment.

e. I'm believing we've met before somewhere.
