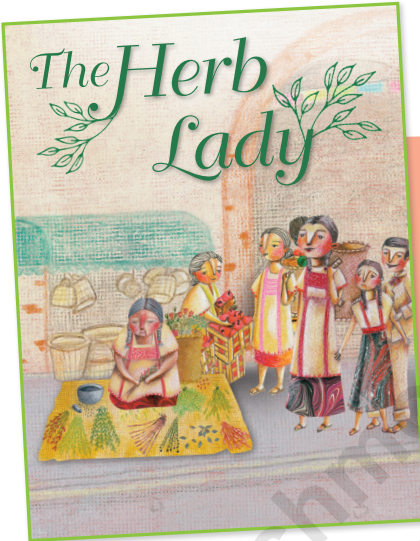


3

How important is money?



Reading

pp. 58–67

Fiction

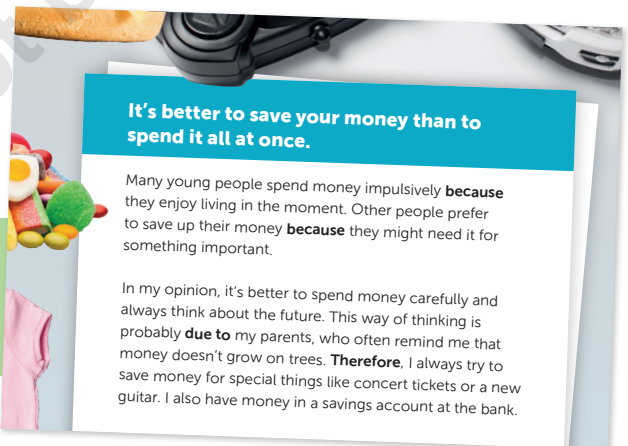
Genre: Magical Realism

Magical realism means that a story takes place in the real world but contains elements of magic or the supernatural. “The Herb Lady” is a story about a wise old woman and a young girl. Magical things happen in the story.

Writing

pp. 68–71

An Argumentative Essay



The History of MONEY



Reading

pp. 72–79

Nonfiction

Genre: Informational Text

An informational text tells readers about history, art or other subjects. “The History of Money” is about how buying and paying for things have changed over the years.

Before Reading

1 Look at the story title and the picture on page 59. Answer the questions.

- 1 Where does the beginning of the story take place?
- 2 Which person do you think is the Herb Lady? Why?
- 3 What do you think the Herb Lady is doing there?

2 Discuss. What people and things do you expect to find at an outdoor market?

3 Complete the sentences using the key words.

bundle hover kneel sneeze whisper

- 1 I usually cough and _____ a lot when I have a bad cold.
- 2 A helicopter can stop in the air and _____ in one place.
- 3 When you _____, both of your knees are on the ground.
- 4 Be quiet in the library. Always _____ and don't be noisy.
- 5 We found a _____ of photos and letters in the attic.

4 Read the definitions and write the key words.

frail glimpse nod rumble shiver

- 1 a quick look at something: _____
- 2 make long, deep sounds like thunder: _____
- 3 thin and not very strong or healthy: _____
- 4 shake because you are cold, scared or excited: _____
- 5 move your head up and down to show you agree with someone: _____

5 Look at the pictures of the old woman in the story. What do you think she is like?

- a She's a mysterious and dangerous person.
- b She has some special knowledge about nature.
- c She doesn't like helping other people very much.

☐
☐
☐

▶  3.1 Listen and follow the story to check.



Key Words

bundle
frail
glimpse
hover
kneel
nod
rumble
shiver
sneeze
whisper

The Herb Lady



"Luz, do you see that old lady there?" my older brother, Marcos, **whispered**. "By the tomato seller?"

"Who? The Herb Lady?" I asked.

She sat there every market day, with **bundles** of herbs arranged on a mat in front of her. Sometimes Mama bought herbal medicines from her.

Marcos **nodded**. "Some people call her the Coyote Lady," he continued. "At night, she grows fur, and her teeth turn into sharp fangs."

Marcos liked scaring me, but that was easy—I was afraid of nearly everything. More than anything else, I was afraid of thunder and lightning.

Marcos lowered his voice. "If she looks into your eyes, you'll turn into a coyote."

"Let's go," Mama said. "I want to get home before the rain begins."

"And before the lightning starts," Marcos said, looking at me with a half-smile.

A week later, Mama and Marcos were both coughing and **sneezing**. When Mama said she didn't feel well enough to do the shopping, Marcos said, "I'll go!"

"You're too sick," Mama said. "Luz, you're old enough to go alone." And she handed me her coin purse.

As I walked out the door, Marcos said, "Be sure to visit the Herb Lady."

"Good idea," Mama agreed. "Get something for our colds."



Why did the family leave the market early?



When I reached the market, I wandered around slowly, visiting the different sellers. I asked about the prices and looked for bargains, just like Mama always did. But when it was finally time to visit the Herb Lady, a cold wave of fear suddenly passed over me.

Slowly, I walked over to her and **knelt** down.

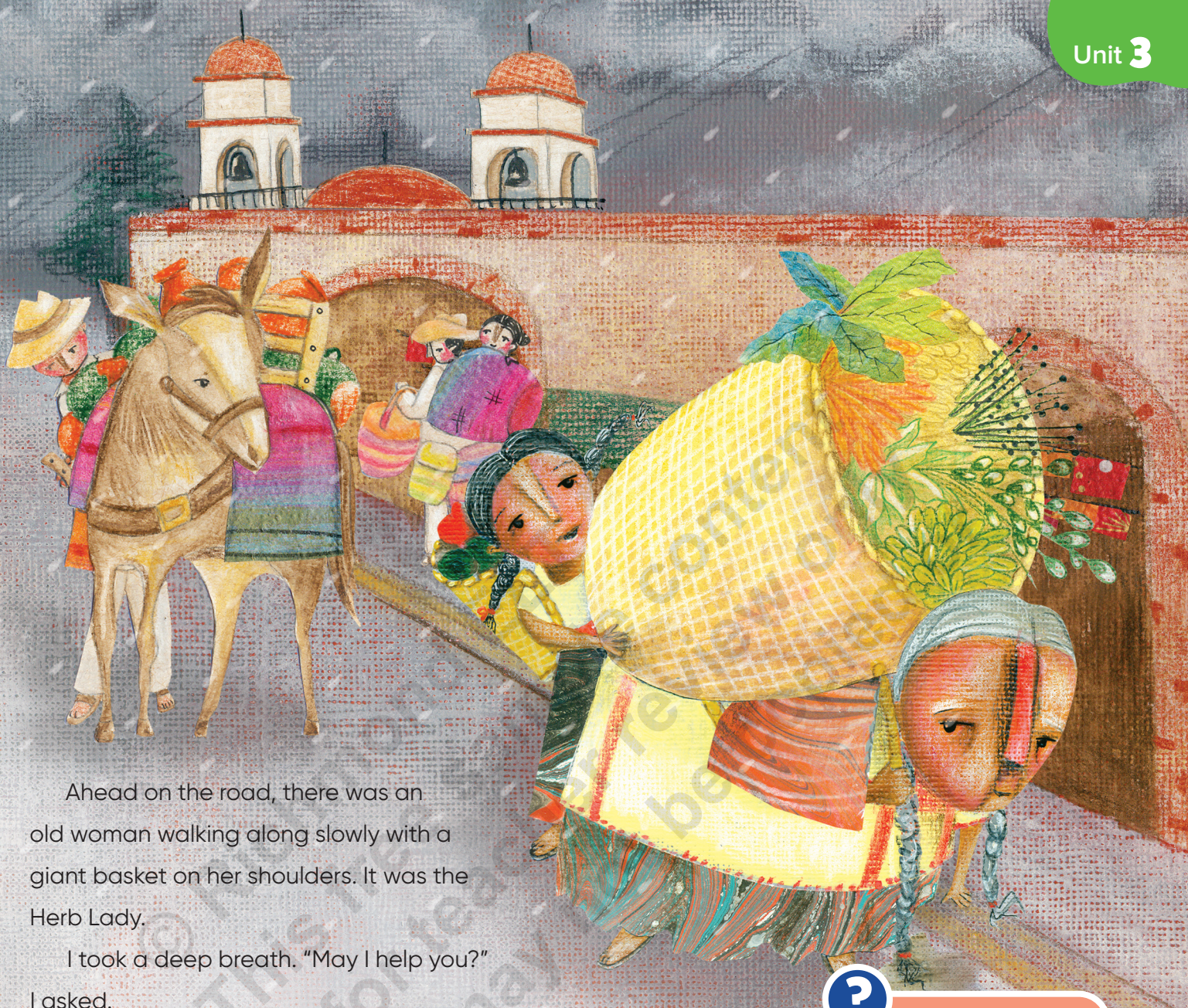
"Hello," I said, with my eyes low. "I'd like some medicine for colds, please."

She nodded. Her rough hand reached out and picked out three bundles of herbs. "Boil these and add some honey, my child."

I dropped some coins into her hand. "Thank you."

At that moment, the wind caught some bunches of herbs and blew them across the ground. As I picked them up to put them back on her mat, the Herb Lady watched me closely. Then she put her hand on my arm and looked into my eyes. I started to **shiver** and my skin became warm for some reason.

I slowly pulled away my hand. Then I turned and slipped into the crowd. Soon, I noticed people looking up at the darkening sky. A storm was coming. Half-running, I headed home. Thunder **rumbled** in the distance and fat raindrops fell on my arms.



Ahead on the road, there was an old woman walking along slowly with a giant basket on her shoulders. It was the Herb Lady.

I took a deep breath. "May I help you?" I asked.

"Yes," she whispered. "I'd like that."

After I picked up her basket and fell into step beside her, I realized I would have to walk through the rain at her slow pace.

"You're the only one who helped me," she said. "You're the special child who one day will..."

The thunder rumbled again and I couldn't hear the rest of her words.

When we reached the fork in the road, I knew I couldn't leave her in the storm. She seemed too **frail**. We turned to the left together, away from my home, onto the narrow path through the pine trees.

As we moved deeper into the forest, I caught a **glimpse** of something dark and furry moving in the trees. Then I heard the lonely call of a coyote and my mouth went dry with fear. I looked at the Herb Lady, but her eyes were closed and she had a calm look on her face.

We finally reached her home, a small adobe hut. Inside the tiny kitchen it felt safe and warm. Around the room, bundles of dried herbs hung from the ceiling. Smells of wood smoke and spices filled the air.



Why did Luz walk with the Herb Lady to her home?

Thunder cracked overhead and I jumped.

"Do lightning and thunder frighten you?" the old lady asked.

I bit my fingernail and nodded.

"I dreamed about you last night," she told me. "The girl who can fly, the one who will continue my work."

Fly? I hesitated. "What work?" I asked, finally. "Selling herbs?"

"Becoming friends with the herbs, knowing their powers. Helping people with them," she replied.

"The storm's over," I said, moving toward the door. "I have to go now."

"Come back soon, Bird-girl. We have work to do."

Bird-girl? I held my questions inside and hurried out the door.



All through the summer, I flew in my dreams at night. Every morning, Marcos and I took the goats out to the hills, and every afternoon we tried to return home before the storm clouds gathered.

One afternoon, on the way home, I noticed our smallest goat was missing. "We have to look for him, Marcos!"

But my brother just kept walking. "We'll find him tomorrow."

"He could get lost or eaten," I said, watching rain clouds move in. "I'm going to search for him."

"I hope the coyotes don't eat you," Marcos said, as he left for home.

Alone, I searched everywhere for the lost goat. No luck.

Now lightning was flashing and dancing across the field. And maybe coyotes were hiding in the shadows. I **shivered**.

Just in front of me, a bolt of lightning struck a low tree, splitting it in two. Terrified, I dropped down and lay flat, hugging the ground.

The tears felt warm on my face and there was mud in my mouth.

BOOM! A fierce shock. Blinding light.

A blue flash entered my hand and left through my foot, leaving a trail of fiery heat. At the same time, my body was thrown into the air. For a moment, I **hovered** there like a bird. My body hit the ground. Then everything went black.

Suddenly I felt warm breath on my neck. Something was pulling me by the collar of my dress, dragging me through the mud. My eyes opened for a moment and I saw rough fur, a brownish-gray tail.

Then all was still. Lying on my back, I felt solid rock beneath me. My eyes opened to see the shadows of a cave.



Where did Luz wake up?



I slept. When I woke up, the Herb Lady was kneeling next to me and my lost goat was curled up beside us. I could still feel the pain of the lightning bolt in my foot and hand. My worst fear had come true, but to my surprise, it left me with a feeling of power.

"Are you ready now, Bird-girl?" the Herb Lady asked, smoothing my damp hair with her hands. Outside, I heard the coyote call again, but this time I wasn't afraid.

Every afternoon, I walked through the forest to the Herb Lady's hut. One by one I became friends with the herbs and learned their uses. At night, I dreamed of flying, finding wild herbs in the hills.

Many years later, when the Herb Lady died, I knew the herbs as well as she did—where to find them, how to prepare them. Now I have a stall near the market where I offer my herbs to customers with aching backs or troubled stomachs. Children who pass the stall sometimes point at me and whisper, "If she looks into your eyes, you'll turn into a bird!"

I smile and wait patiently for the right child, the one to continue the chain.



What did Luz see when she woke up?



1 **3.1** Choose **T** (true) or **F** (false). Listen and follow the story again to check.

- 1 Luz was afraid of many things, especially thunder. **T / F**
- 2 It was raining when the Herb Lady first met Luz. **T / F**
- 3 Luz and Marcos took their goats into the hills. **T / F**
- 4 The Herb Lady hovered in the air like a bird. **T / F**
- 5 Luz became a family doctor when she grew up. **T / F**

2 Look at the pictures. Choose the correct words.



seller / mat



basket / bargain



smoke / ceiling



bolt / breath

3 Number the events in order.

- a The Herb Lady teaches Luz about the herbs. _____
- b Luz accompanies the Herb Lady to her home. _____
- c Marcos and Mama feel sick one day. _____
- d Luz looks for the lost goat during the storm. _____
- e The Herb Lady sells some medicine to Luz. _____

4 Read the story again. Make inferences and explain your answers.

- 1 Marcos told Luz to visit the Herb Lady and buy medicine. What was his real reason for suggesting a visit?

- 2 Luz asked the Herb Lady if she wanted some help getting home. How did Luz really feel about doing this?

- 3 Luz was afraid on the way to the Herb Lady's hut during the rain storm. How did the Herb Lady feel?

- 4 Luz woke up and found herself in a cave with her goat after the storm. How do you think she had gotten there?



Making Inferences

Authors don't always tell us everything in a text. We can use other information from the text to guess what is happening.

Reading Analysis

1 Who says these sentences in the story? Write the names.

- 1 "I want to get home before the rain begins." _____
- 2 "I'd like some medicine for colds, please." _____
- 3 "I dreamed about you last night." _____
- 4 "I hope the coyotes don't eat you." _____
- 5 "If she looks into your eyes, you'll turn into a bird!" _____

▶  **3.1** Listen and follow the story again to check.

2 Read the ideas about the story. Choose the correct quote from the story to support each idea.

- 1 Marcos wanted Luz to be afraid of the Herb Lady. [page 59]
 - a "More than anything else, I was afraid of thunder and lightning."
 - b "At night, she grows fur, and her teeth turn into sharp fangs."
 - c "And before the lightning starts,' Marcos said."
- 2 The Herb Lady has abilities that Luz doesn't understand yet. [page 60]
 - a "I started to shiver and my skin became warm for some reason."
 - b "Her rough hand reached out and picked out three bundles of herbs."
 - c "A cold wave of fear suddenly passed over me."
- 3 The Herb Lady knows something about the future. [page 61]
 - a "Inside the tiny kitchen, it felt safe and warm."
 - b "You're the special child who one day will..."
 - c "Her eyes were closed and she had a calm look on her face."
- 4 In her dreams, Luz became a bird, searching for plants. [page 64]
 - a "When I woke up, the Herb Lady was kneeling next to me."
 - b "If she looks into your eyes, you'll turn into a bird!"
 - c "At night, I dreamed of flying, finding wild herbs in the hills."



Quoting Accurately

A quote is a phrase, sentence or paragraph taken directly from a text. There are quotation marks (" ") around it. When you reference a story or text, use quotes to support your ideas.

3 Read the story again. Find quotes from the story to support the statements. Write the quotes in the chart.

1 Mama wanted some medicine from the market.

2 Luz paid in cash for the bundles of herbs.

3 The coyote in the forest made Luz feel afraid.

4 A lightning bolt hit Luz during the storm.

1 Think about the story. Answer the questions.

1 Luz was afraid of thunder and lightning. What are you afraid of?

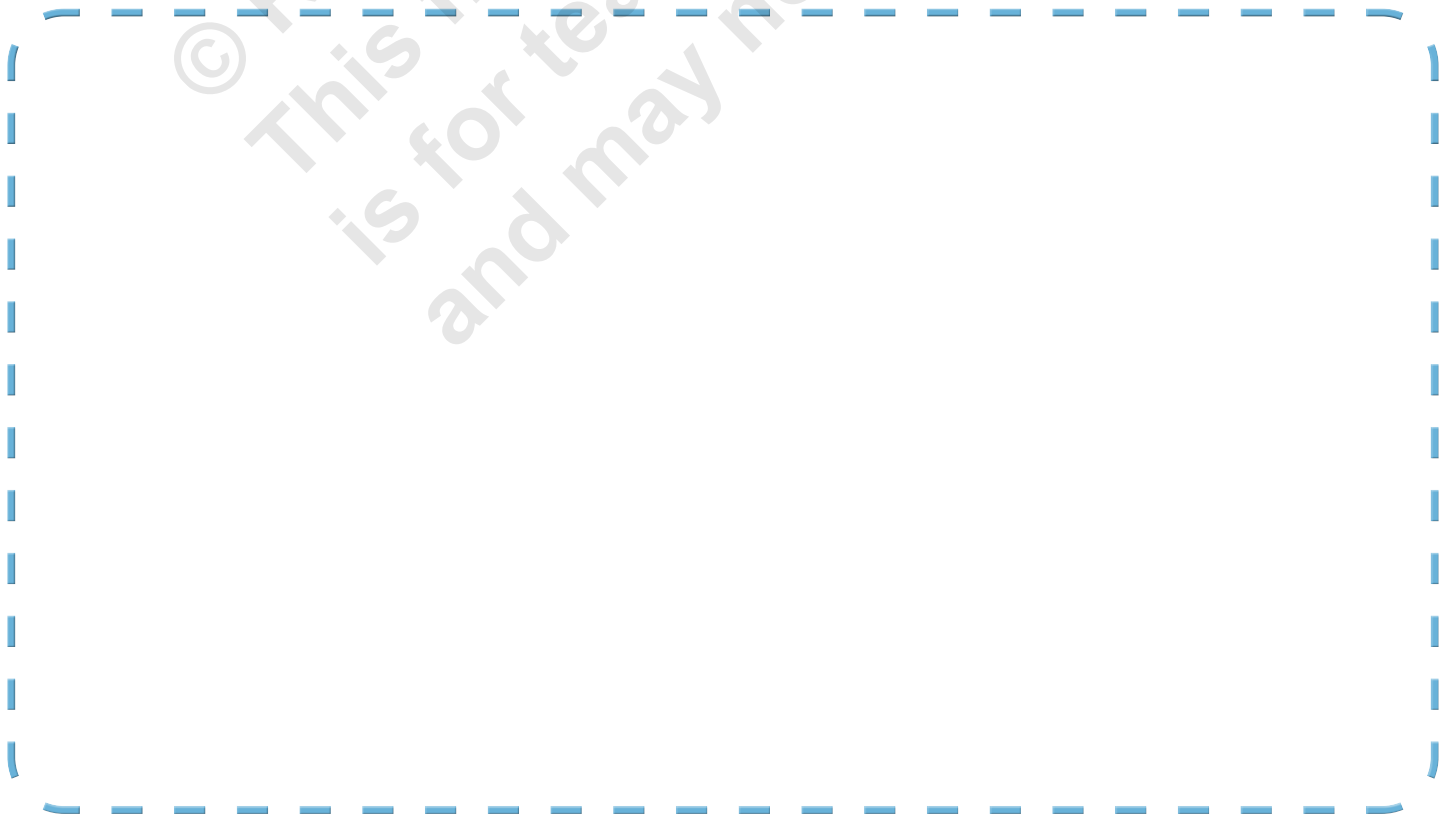
2 Why did Luz help the Herb Lady on the road? How do you help other people?

3 Was it a good idea to look for the goat in the storm? Explain your answer.

4 What can we learn from older people like the Herb Lady?

2 Imagine you're making a movie about "The Herb Lady." Choose famous actors to play the roles of Luz, Marcos, Mama and the Herb Lady.

3 Make a poster for the movie. Use photos, drawings and text to make the poster interesting and to encourage people to see it.



➤ Share your poster with the class.

1 Look at the pictures on page 69. Answer the questions.

1 Do you spend money on any of these things?

2 What other things do you buy with your money?

2 Read the essay. Does the writer agree or disagree with the essay title?

3 Read the essay again. Choose the points that the writer makes.

- 1 Young people never think before they spend money.
- 2 Some people buy clothes they don't wear very much.
- 3 Many companies spend a lot of money on advertising.
- 4 Some parents tell their children money grows on trees.
- 5 It's good to save some money for important purchases.
- 6 Some people waste money by spending without thinking.

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Giving Reasons

Experiences are a waste of money **because** you don't own anything afterward.

I believe this is **due to/because of** envy.

Therefore/As a result, many of us own too much stuff.

4 Match 1–6 with a–f.

- 1 I never go to that sports store _____
 - 2 They always spend impulsively. _____
 - 3 We always buy shoes there _____
 - 4 I'd like to get a new backpack _____
 - 5 There aren't any fitting rooms. _____
 - 6 My friend bought a new drone _____
- a because of the great bargains.
b Therefore, you can't try on the clothes.
c due to its high prices and poor service.
d because she loves electronic gadgets.
e As a result, they can't save their money.
f because the one I have now is old.





It's better to save your money than to spend it all at once.

Many young people spend money impulsively **because** they enjoy living in the moment. Other people prefer to save up their money **because** they might need it for something important.

In my opinion, it's better to spend money carefully and always think about the future. This way of thinking is probably **due to** my parents, who often remind me that money doesn't grow on trees. **Therefore**, I always try to save money for special things like concert tickets or a new guitar. I also have money in a savings account at the bank.

Also, I think many people waste money on things they don't really need, like junk food, electronic gadgets and clothes they only wear a few times. **As a result**, people don't have enough money for important things. I believe this is often **because of** advertising, which encourages us to spend a lot of money without thinking.

In conclusion, wasting money can be easy because there are so many different ways to spend it. However, it's better to save some money for important things we might want or want to do in the future.



Planning My Argumentative Essay

1 Read the essay topic. Do you agree or disagree?

It's better to go shopping in person than to browse for things online.

2 Complete the chart using the sentences below.

- 1 Some form of transportation is often needed to get there.
- 2 You always need a credit card to make your purchases.
- 3 It's an experience you can share with family or friends.
- 4 You can do this alone and at any time that you like.

Shopping in person	Shopping online
Good points: • • •	Good points: • • •
Bad points: • • •	Bad points: • • •

3 Add two of your own sentences to each box in the chart.

4 Write down the main points for your essay.

In my opinion, it's better to _____.

Also, I think _____.

5 Write notes for the introduction and conclusion of your essay.

Many people _____

because _____.

Other people _____

because _____.

In conclusion, _____

However, _____.

Writing My Argumentative Essay

My Draft

- 1 Use your plan to write your essay.
- 2 Exchange your essay with a classmate. Choose **Yes** or **No** about your classmate's essay.

1	The introduction presents the two options.	Yes ☐	No ☐
2	The first paragraph supports the writer's opinion.	Yes ☐	No ☐
3	The first paragraph explains the writer's reasons.	Yes ☐	No ☐
4	The second paragraph supports the writer's opinion.	Yes ☐	No ☐
5	The second paragraph explains more reasons.	Yes ☐	No ☐
6	The conclusion summarizes the reasons.	Yes ☐	No ☐

- 3 Write about your classmate's essay:

1 One thing you think is great about the essay.

2 One thing you think can make the essay better.

My Edit

- 4 Look at your classmate's answers. Correct your draft.
- 5 Read your draft again. Answer the questions.
 - 1 Do you think your explanations are clear and easy to follow?
 - 2 Have you used expressions for giving reasons correctly?
 - 3 Is your handwriting neat?

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My Final Text

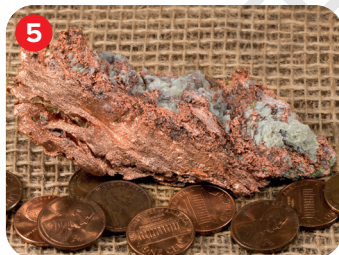
- 6 Rewrite your essay.
- Post your essay where others can read it.

Before Reading

1 Look at the text and pictures on page 73. Answer the questions.

- 1 What do we call money made of paper?
- 2 What types of things do your parents spend money on?

2 Label the pictures using the key words.



Key Words

clay
commodity
copper
gemstone
grain
payment
purchase
shell
swap

3 Complete the sentences using the key words.

commodity payment purchase swap

- 1 Gold has always been a very valuable _____.
- 2 Cash and credit cards are common forms of _____.
- 3 When we feel like a change, my friends and I sometimes _____ clothes.
- 4 You can _____ your tickets either online or at the theater.

4 Number the ideas in the order you think they will appear in the text.

- a People started to buy things using valuable objects and then coins.
- b The use of credit cards and then digital transactions became possible.
- c People used money (like paper money) that had a symbolic value.
- d People used to exchange things with neighbors.

▶ 3.2 Listen and follow the text to check.

The History of MONEY

Around the world, people use money to pay for goods and services they need or desire. Goods are objects that you can buy and sell. Toys and clothes are types of goods, for example. Services are the things that people do for people, for example cutting hair. The most common forms of money today are paper bills and credit cards, but those are quite recent inventions, compared with other methods of payment used in the past.

1 Bartering in Ancient Times

Long before money existed, people “bartered” for items or materials they wanted. Bartering was a form of trade that involved **swapping** things of similar usefulness or value. For example, a family that raised chickens could barter with a neighbor, offering eggs in exchange for **grain** or milk. These exchanges allowed people to specialize in certain activities.

In ancient times, some animals, such as cows, sheep and goats, were especially valuable because they provided people with milk and meat. Useful textiles like wool and leather had great value, too. Pack animals, like camels, horses and donkeys, were essential for transporting goods and people over long distances.

In addition to food products and animals, ancient people bartered with a variety of everyday possessions, such as clothing, blankets, furniture, pottery and other housewares.

Ancient Markets

Towns and cities had market squares where traders could **swap** goods and make deals.



Can you think of any problems with bartering?





2 Commodities and Coins

One of the problems with bartering was that each person had to have something the other person wanted at the same time. Items that are used in exchange for goods and services are known as **commodities**. But it was difficult to compare the value of different commodities. For example, how many goats is a donkey actually worth? And how much bread can you get in exchange for a chicken?

To get around these problems, traders started to buy things using intermediate commodities that everyone agreed were valuable. Some examples of these were useful metals such as **copper** and iron, and precious metals like gold and silver. Some cultures used **gemstones** or **shells**, along with salt, pepper and other spices.

Beans and Shells

The ancient Mayans and Aztecs used cacao beans to buy things and to pay taxes to their leaders.

From the first century BCE, cowrie shells were a customary form of money in many parts of Africa and Asia for hundreds of years.



In the seventh century BCE, the Kingdom of Lydia, an area now in Türkiye, started issuing coins called *staters* with a standard value: 220 grains of wheat. These coins were oval or bean-shaped and made of gold and silver. They usually had the heads of a lion and a bull on one side. Other kingdoms soon borrowed the idea and issued their own coins.

A Lydian *stater* coin



Why do you think gold and silver are valuable commodities?

3 Representative Money

In contrast to intermediate commodities, which have a real or practical worth, representative money only has a symbolic value. However, people can redeem this form of money for real goods and services. The most common example today of representative money is the paper money we spend in stores.

In the fourth century BCE in ancient Mesopotamia, traders started to use tiny **clay** tokens (disks that can be used as money) to represent certain commodities, such as grain and animals. Then they sealed the tokens in a hard ball of dried clay called a *bullā*. On the outside, they made marks to indicate the contents. This was a convenient form of money for long-distance trading.

The first representative paper money, called *jiaozi*, was issued in China during the Tang Dynasty in the eighth century CE. This form of money was much cheaper to make than metal coins. It was also lighter and easier to carry around in large amounts.

In the twelfth century, European bankers issued paper money in the form of promissory notes. A promissory note was a written promise or agreement to pay somebody at a future time. Traders and travelers could redeem these notes at other banks, instead of carrying gold with them. Centuries later, the Bank of Sweden issued the first official banknotes in 1656.

An ancient Mesopotamian *bullā*

An example of Chinese *jiaozi*

Beaver Tokens

In the 1800s, Canadian hunters trapped beavers and then sold their prized fur to the Hudson Bay Company. As payment, they received small, copper tokens, which they could spend in the company's stores.



What notes and coins do people use where you live?

4 Digital Transactions

The next important change in the way money was used took place in the twentieth century, with computer technology and credit cards. Later, digital transactions and online shopping became possible.

- A** The first credit cards appeared in the U.S. in the 1950s, when companies like American Express started **issuing** them. People used their credit cards to **purchase** all sorts of things, but they had to pay off the charges **promptly** every month. Today, people can wait longer to pay their debts.



- B** In the 1980s, banks started issuing debit cards so their clients could withdraw cash from automatic teller machines, or 'ATMs'. Clients could also use a debit card to pay for purchases directly from their bank account.

- C** As the internet became popular in the 1990s and 2000s, more people started shopping online through websites. For these digital transactions, customers generally used a credit card or a digital wallet system, such as PayPal or Google Checkout.



- D** Since 2010, digital payments have become even easier with mobile payment systems such as Google Wallet and Apple Pay. This technology uses radio signals to transmit data over short distances.

As technology improves, other payment options such as face recognition, fingerprint scanning or electronic chips implanted under the skin, will become more popular. The final result will be a cashless society and the end of physical money. Can you imagine a future like that?



How do you think people will pay for things 100 years from now?

1 **3.2 Choose the answers. Listen and follow the text again to check.**

- 1 Bartering was a system that allowed people ____ of similar value.
 a to buy items b to exchange things c to provide money
- 2 Intermediate commodities were things that everyone ____.
 a traded for gold b paid as taxes c considered valuable
- 3 Representative money, like dollar bills, doesn't have any ____.
 a real worth b common tokens c symbolic value
- 4 Digital transactions require the use of ____.
 a debit cards b computer technology c online purchases
- 5 In a cashless society, shoppers won't need to have ____.
 a mobile phones b digital wallets c physical money

2 Find each underlined word in the text. Choose whether the word is a noun (N), an adjective (Adj), a verb (V) or an adverb (Adv).

	N	Adj	V	Adv
1 desire				
2 deal				
3 issue				
4 customary				
5 redeem				
6 promptly				
7 physical				



Dealing with Unknown Vocabulary

Sometimes you need to figure out the meaning of a new word.

- 1 Think if the word is an adjective, a noun, a verb or an adverb.
- 2 Read the sentences that include the word and those that come before and after it.
- 3 Guess what the word means in its context.

3 Answer the questions.

- 1 Why did ancient people need to barter with each other?

- 2 How were Lydian *stater*s different from other types of commodity?

- 3 How were European promissory notes similar to Chinese *jiaozi* money?

- 4 How are credit cards different from debit cards?

Reading Analysis

1  **3.2 Match the facts with sections 1–4 of the text. Listen and follow the text again to check.**

- 1 Some cultures used cowrie shells as a form of money. _____
- 2 An e-wallet allows customers to pay for goods online. _____
- 3 Ancient people often swapped goods of similar value. _____
- 4 Mesopotamian traders used tokens to represent goods. _____
- 5 Companies started offering credit cards in the 1950s. _____
- 6 People traded livestock and everyday possessions. _____
- 7 Hunters in Canada traded animal furs for copper coins. _____
- 8 Precious metals and gemstones were highly valued. _____

2 Write the main points (a–d) in the chart. Then add the facts from activity 1 as supporting details.

- a Modern technology has made digital transactions possible.
- b Traders used intermediate commodities that everyone valued.
- c People had to barter for items or materials they wanted.
- d People can redeem representative money for real commodities.



Identifying Main Points and Supporting Details

Each section of an article develops a main idea. This idea is often found in the first paragraph. The rest of the section gives supporting details and examples.

1 Bartering in Ancient Times

Main point:

- *People had to barter for items or materials they wanted.*

Supporting details:

- _____
- _____

2 Commodities and Coins

Main point:

- _____

Supporting details:

- _____
- _____

3 Representative Money

Main point:

- _____

Supporting details:

- _____
- _____

4 Digital Transactions

Main point:

- _____

Supporting details:

- _____
- _____

3 Read the text again. Find more supporting details for activity 2. Write them in your notebook.

1 Think about the text. Answer the questions.

1 Think of something you want. What possessions can you trade for it?

2 Imagine you're a medieval trader. What form of money do you prefer? Why?

3 Which is better, a credit card or a debit card? Explain your answer.

2 Imagine it's the year 2050. You're opening a new business, and you must decide how customers can pay. Make a list of payment options you will offer.

3 Make a sign for your store to inform customers about the payment options. You should include text and images.

➤ Share your sign with the class.

Reflection

1



What do you remember? Describe the pictures.



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2

Choose the words to complete the sentences.



- 1 Emma tries to save money **because** / **due to** she might need it later.
- 2 I'm not an adult. As a **therefore** / **result**, I don't have a credit card.
- 3 People may spend too much money **due** / **because** to advertising.
- 4 Phones aren't cheap. **Therefore** / **Because** you should think carefully before buying one.
- 5 In **result** / **conclusion**, we should spend our money on experiences.

Connect to Computer Studies

3 Research digital currencies. Answer the questions.

- 1 What is Bitcoin?
- 2 How does Bitcoin work?
- 3 When was Bitcoin launched?