



The accidental millionaire

Lesson code: 7SXD-M2RA-SJ7N

INTERMEDIATE +

1 Crime and punishment

Study the words and put them into the correct category below.

a defendant
a lawyer
shoplifting

a judge
money laundering
terrorism

a jury
murder
theft

a law court
prison
the prosecution

Crimes: _____

The legal system: _____

Can you think of any other words to add to the lists?

Complete the sentences below with the words and expressions:

admit

claim

deny

guilty

on the run

sentenced

1. If you _____ that you did something, you say that you did not do it.
2. If you _____ that you did something, you agree that you did it.
3. If you are found _____ of a crime, a law court decides that you were responsible for the crime.
4. If you _____ that something happened, you say that it happened, but you cannot prove it.
5. If you are _____, the police are trying to catch you and you are trying to avoid them.
6. If you are _____ to 10 years in prison, you are given a punishment of 10 years in prison by a judge in a law court.

2 Reading

Read the article on the next page and find as many words and expressions as you can from Exercise 1.



THE
INDEPENDENT

The accidental millionaire

It was the banking error that was too good to be true, but that did not stop a New Zealand woman from enjoying the money that was accidentally deposited in her partner's bank account.

- 1 Kara Hurring, 33, became an "accidental millionaire" after her partner Hui Gao, who ran a service station, requested an overdraft of £50,000 (\$77,000) from Westpac bank. Instead, the bank gave him nearly £5 million (\$8 million) by mistake.
- 2 After several days, the bank realised its error. By then, Hurring had gone on a shopping spree and more than half the money had been transferred to other accounts. Police claimed she then flew to Hong Kong with her daughter and went gambling in Macao.
- 3 Hurring was yesterday found guilty of theft and money laundering by a jury at the Rotorua District Court. The mother of two was on the run for two years before returning to New Zealand in February. She told the court that she did not know where the money had come from until she watched the news while in China. Until then, she was under the impression that her partner had won the lottery.
- 4 In a video interview with police played to the court, Hurring said Mr Gao checked his laptop one night in April 2009 and began "yahoing and yelling as if he was on another planet". Since then, he had been very secretive. She also claimed that Mr Gao had told customers at the service station where he worked that he had won the lottery.
- 5 But the prosecution claimed that Hurring had told her mother about the bank's mistake and then she went on a huge shopping spree. The prosecution said the woman had used her partner's bank card to make purchases and withdraw money from cash machines in New Zealand. She had also opened an account at a Macao casino where she deposited £164,000.
- 6 Hurring is forbidden to leave the country. She will be sentenced on 24 August. Outside the court she admitted she was relieved that the case was over. "I can't wait to see my kids," she said. But her lawyer, Simon Lance, denied that she was a 'runaway millionaire'. "Not one cent of Westpac money went into her bank account," he said.
- 7 After the bank discovered its error, about half the money was returned from other New Zealand accounts.

Adapted from The Independent, Roger Maynard, 19 May 2012

3 Checking understanding

Read the article again and answer the questions below:

1. How did Kara Hurring become a millionaire?
2. How much money did her partner request from the bank?
3. How much did the bank give him?
4. What did Kara do with the money before the bank discovered its mistake?
5. How long was she on the run for?
6. What did she tell the court about where she thought the money came from?
7. According to the prosecution, what did she do when she found out about the bank's mistake?

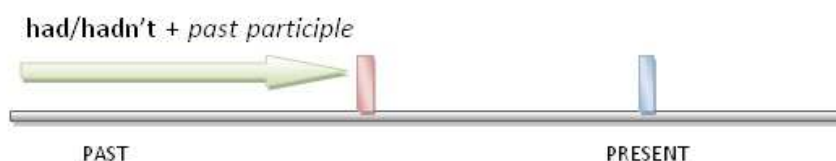


4 Grammar - Past perfect

Study the following underlined structures and the rules below.

- The prosecution claimed that Hurring had told her mother about the bank's mistake.
- After several days, the bank realised its error. By then, Hurring had gone on a shopping spree.
- Hurring said Mr Gao checked his laptop one night in April 2009. Since then, he had been very secretive.

We use the **past perfect simple** (*had/hadn't + past participle*) to talk about something that happened before or up to a specific time in the past.



Match the specific rules below to the sentences above. More than one sentence may be possible.

The **past perfect simple** is often used ...

- to talk about a completed action that happened before a specific time or event in the past.
- to show that something started in the past and continued up until another action in the past.
- to report something that somebody originally said in the past simple or present perfect.
- with time expressions such as *since then, by then, for 2 weeks, already, yet* etc.

Can you find any more examples of the past perfect in the article? Underline them.

5 Grammar practice

Read the situations below and complete the sentences like in the example.

- Paul turned on the television, but he was too late. The match had already started. (the match / already / start)
- When Maria woke up, her husband was still at home.
..... (he / not / go / to work yet)
- It was great to see her yesterday.
..... (I / not / see / her for ages)
- I saw Catherine for the first time since we were at school.
..... (she / change / a lot since then)
- George failed his exam. (he / not / study / hard enough)
- I asked Henry if he wanted something to eat, but he wasn't hungry.
..... (he / already / eat)
- Nick didn't want to visit Portugal again.
..... (he / be / there five times)
- Last year, we went to Georgia for the first time.
..... (we / not / be there before)



6 Practice 2

In the sentences below, report what each person said in the past as in the example. For a list of irregular past participle forms, go to <http://www.linguahouse.com/learning-english/general-english/irregular-verbs/2262c8b9-1b3d-1ed4-b9d8-8b01476faa81/> or scan the code on the right with your mobile device.



1. Peter said, "I've never been to China".

Peter said that he had never been to China.

2. The lawyer said, "My client did not steal the money!"

The lawyer claimed that

3. The child said, "I broke the window."

The child admitted that he

4. My best friend said, "I have moved to Japan."

My best friend told me that

5. The police said, "The criminal left the country a few days ago."

The police said that a few days earlier.

6. He said, "I didn't see Anne at the party."

He told me that

7. Martin said, "I have lost your phone number."

Martin admitted that

8. Sofia said, "I grew up in a dangerous part of town."

Sofia claimed that

7 Talking point

What would you do in Kara Hurring's situation? What punishment do you think she should receive?

8 Review

Don't forget what you learned in this lesson! Go to www.linguahouse.com, click 'Learning English' and enter Lesson code: QWERTYUIOPASDFGHJKLZXCVBNM1234567890-.



1 Crime and punishment

Go through the different terms or have the students work individually, looking them up in a dictionary. A few terms that may cause problems:

theft -- dishonestly taking something that belongs to someone else

shoplifting -- taking goods from a shop without paying for them

money laundering -- moving and transferring illegal money to make it seem legal

the prosecution -- the lawyers in a trial who try to prove that a person accused of committing a crime (the defendant) is guilty of that crime

a defendant -- a person in a law case who is accused of a crime

a jury -- a group of people chosen to listen to all the facts in a trial and to decide if a person is guilty or not guilty

Answers:

Crimes: murder, theft, money laundering, shoplifting

The legal system: a jury, a lawyer, the prosecution, a defendant, a judge, a law court, prison

Provide further explanation or examples where helpful in the second part of the exercise. Try to give some examples from well-known real life cases. Answers:

1. deny 2. admit 3. guilty 4. claim 5. on the run 6. sentenced

2 Reading

Be prepared to explain or, if you prefer, pre-teach the following vocabulary (students who have done the worksheet 'Banking' should be familiar with the banking terms and expressions used in the article):

overdraft -- a negative amount of money in your bank account that you are temporarily allowed to owe to a bank

service station = petrol station (UK), gas station (US)

deposit money -- put money in a bank account

withdraw money -- take out cash from a bank account

open an account

yelling = shouting

transfer money -- move money from one account to another

go on a shopping spree -- to do a lot of shopping in a short period of time

relieved -- happy that something unpleasant has finished

Words and expressions in the article from exercise 1:

a jury, a (law) court, a lawyer, money laundering, the prosecution, theft, admit, claim, deny, guilty/be found guilty, on the run, sentenced

3 Checking understanding

1. Her partner's bank increased his overdraft limit by mistake.
2. nearly £50,000
3. £5 million
4. She went on a shopping spree.
5. 2 years
6. She thought her partner had won the lottery.
7. She told her mother and then went on a shopping spree.



4 Grammar - Past perfect

1. a, b

2. c

3. a,c

4. b,c

Be prepared to explain the use of the past perfect in reported speech by giving examples of direct and reported speech.

Be ready to point out that in reported speech, the past simple can also be used when the original utterance was in the past simple (e.g. Hurring said Mr Gao checked his laptop). Both past simple and past perfect (Hurring said Mr Gao had checked his laptop) are acceptable. But when the present perfect was used in the original direct speech, we must shift the tense to the past perfect (since then, he had been very secretive).

Sentence c is an example of reported speech (present perfect --> past perfect) as well as the past perfect being used to show that something started in the past (April 2009) and continued to another point in the past.

Examples of the past perfect in the article:

'... more than half the money had been transferred to other accounts', 'She told the court that she did not know where the money had come from', 'Until then, she was under the impression that her partner had won the lottery', 'She also claimed that Mr Gao had told customers at the service station where he worked that he had won the lottery', 'The prosecution said the woman had used her partner's bank card', 'She had also opened an account at a Macao casino'.

5 Grammar practice

Students can work individually and check in pairs. Go through the answers.

2. He hadn't gone to work yet.
3. I hadn't seen her for ages.
4. She had changed a lot since then.
5. He hadn't studied hard enough.
6. He had already eaten.
7. He had been there five times.
8. We hadn't been there before.

6 Practice 2

2. The lawyer claimed that his client hadn't stolen the money.
3. The child admitted that he had broken the window.
4. My best friend told me that he had moved to Japan.
5. The police said that the criminal had left the country
6. He told me that he hadn't seen Anne at the party.
7. Martin admitted that he had lost my phone number.
8. Sofia claimed that she had grown up in a dangerous part of town.

7 Talking point

Students discuss the article. In this lesson, encourage students to use simple structures for talking about hypothetical situations e.g. "In her position, I would ..." Discourage use of the third conditional (e.g. "If I had been in her position, I would have ...") unless your students have already studied this structure.

NOTE: On August 24 2012, Kara Hurring was sentenced to 9 months of home detention. Hui Gao was sentenced to four years and seven months in prison.

