

APPENDIX 6: ARTICLES (cf. Greenbaum & Quirk 1998: 70-92)

1) **FORM:** the zero article, the definite article 'the', the indefinite articles 'a' and 'an'. 'Some' is a quantifier.

2) PRONUNCIATION

'a' is pronounced as a schwa, /ə/. You put it before a consonant sound, e.g. a bank, a thing, a European.

'an' is pronounced /ən/ and is used before a vowel sound, e.g. an economist, an employee, an item, an hour.

'the' is pronounced /ðə/ before a consonant sound, e.g. the date, the time, the euro.

'the' is pronounced /ði/ before a vowel sound, e.g. the average, the end, the image, the honest employee.

3) READING ACTIVITY

Read this biography of the freelance photographer Stella Snapshot.



Stella Snapshot was born in Ussita, a small town in the Sibylline hills. She completed her Master's degree in Photography at the Central School of Art and Design in London and thereafter contributed regularly to the 'Daily Snitch', capturing a wide variety of celebrities at large, including some VIP's in embarrassing situations. Some critics have called her a 'paparazzo' but she prefers the term 'freelance photographer'.

"A paparazzo has no honour," she says. "He will sell his work to the highest bidder. The freelance photographer has a heart and always gives the subject the opportunity to buy the pictures first." Certainly, the candid shots she sold privately to Dirk Diggler, the singer in Alcoholics Unanimous, probably saved his marriage, if not his career — although the accusations of extortion which followed almost led to a criminal prosecution.

Since then, her work has taken her all over the world and has expanded to include some album cover art.

"Now that vinyl has returned," she says, "the cover gives you a 30cm by 30cm space to fill and the possibilities are endless. The scope offered by CD's is limited, in comparison."

Music, then, remains her first love although some genres interest her more than others.

“In a decade when the role of music in society is changing, I like to capture musicians who are swimming against the tide of technology and fashion. I go to concerts all the time and I can honestly say that the traditional approach to Jazz, the musicianship, the emotional honesty, the sense of art being created here and now, still captivates audiences night after night. Although some improvisation seems pointlessly introspective, the sound of true inspiration is unmistakable. My job is to document that moment visually.”

Stella Snapshot’s exhibition, ‘It Wasn’t Me !’, will take place at Sneaky Pete’s Gallery, Hull, from 10 June.

4) ANALYSIS

Articles: ‘a’, ‘an’, ‘the’, ‘some’ and — (the zero article)

4a) Rationale (cf. Greenbaum & Quirk 1998)

In English, articles may be used with singular countable nouns, plural countable nouns or uncountable nouns, depending on whether they indicate:

- i) Generic Reference — i.e. they denote people or things in general.
- ii) Specific Reference with an Indefinite Meaning — i.e. they refer to people or things as yet unidentified, usually because this is the first time the noun appears in the text.
- iii) Specific Reference with a Definite Meaning — i.e. identified. The reader knows exactly who or what is being referred to because it is unique, because it is defined or because it has been mentioned before.

Look at these examples in the Stella Snapshot text.

	COUNTABLE NOUNS (singular)	COUNTABLE NOUNS (plural)	UNCOUNTABLE NOUNS
Generic Reference: i.e. in general	<i>a paparazzo</i> <i>the freelance photographer</i>	<i>embarrassing situations</i> <i>concerts</i> <i>audiences</i>	<i>(zero article) honour</i> <i>(zero article) photography</i> <i>(zero article) vinyl</i>
Specific Reference: (indefinite meaning) i.e. unidentified	<i>a small town</i> <i>a criminal prosecution</i>	<i>(some) VIP's</i> <i>(some) critics</i>	<i>(some) improvisation</i> <i>(some) album cover art</i>
Specific Reference: (definite meaning) i.e. identified	<i>the highest bidder</i> <i>the role of music in society</i>	<i>the pictures</i> <i>the accusations of extortion</i>	<i>the musicianship</i> <i>the emotional honesty</i> <i>the scope</i>

4b) SITUATIONAL REERENCE:

We use 'the' to refer to something within the **immediate situation**, such as 'the stairs', 'the kitchen', 'the teacher' or 'the cover', where the identity of the noun is obvious because there is usually only one in the situation we are describing (e.g. 'Please shut the door', 'She's in the garden', 'He parked the car', 'They've gone to the beach').

We also use 'the' to refer to something within the **larger situation**, such as 'the Pope', 'the moon' or 'the Prime Minister', where the identity of the noun is obvious because there is only one of its kind (e.g. 'The sun was rising over the sea', 'It seemed like the end of the world', 'The President left office', 'Long live the King!').

4c) Bearing in mind the overall rationale for the use of articles and/or situational reference regarding the immediate situation and the larger situation, complete this joke with 'a', 'an', 'the', 'some' or — (the zero article).

(1)..... Aussie, is (2)..... bloke who comes from Australia. (3)..... Aussies like drinking and they love (4)..... cold beer. This is the story of (5)..... Aussie who was working on (6)..... remote sheep farm with (7)..... other Aussies. As (8)..... sun went down, one of (9)..... Aussies was bitten by (10)..... snake, so (11)..... Aussie radioed (12)..... flying doctor to ask what he should do. "Get (13)..... beer inside him now or it'll be really painful," said (14)..... flying doctor. So (15)..... Aussie went into (16)..... kitchen, opened (17)..... fridge, took (18)..... only can of beer left, and ran into his mate's room. His mate sat up in bed and said, "What's the story, Bruce ?". The Aussie opened (19)..... can, drank (20)..... beer and said, "I'm sorry, mate, it's going to be really painful."

5) EXCEPTIONS TO THE RULE

1. JOBS & OCCUPATIONS

We put 'a' / 'an' before the names of professions and occupations, e.g. 'She's a doctor', 'He's an accountant', 'John's a mechanic', 'Jane is an architect', 'Tracy's a baby-sitter'.

2. RELIGIOUS FAITHS

We use 'a' / 'an' with the names of those who follow certain religions, e.g. 'He's a Catholic, she's a Protestant', 'Jane is a Buddhist', 'Mr Arifin is a Muslim', 'Mrs Patel is a Hindu'. (NB. If you use an adjective, e.g. 'He's Jewish', 'Farida is Muslim', 'Hilda is Christian', the article is unnecessary).

3. NATIONALITIES

We put 'a' / 'an' before a noun indicating someone's nationality, 'George is an Englishman and Amy is an Englishwoman', 'He's an American', 'My boss is a Frenchwoman', 'He's a Spaniard', 'She's a German', 'Hamlet was a Dane'. (NB. If we use an adjective, e.g. 'Sonya is Danish', 'He's French', 'She's Spanish', 'Jim is Australian', 'Paola is Italian', the article is not used).

4. RATES, PRICES, SPEEDS etc.

We use 'a' / 'an' to mean 'per', 'each' or 'every' when talking about rates, prices, speeds etc., e.g. 'The speed limit is thirty miles an hour', 'It costs fifty-two dollars a year', 'Grapes are four euros a kilo', 'A single room is fifty pounds a night', 'He smokes twenty cigarettes a day', 'She drinks five pints a night'.

5. BUILDINGS, INSTITUTIONS & PLACES

5a.) We put 'the' before words like 'school', 'college', 'university', 'hospital', 'church', 'court', 'prison', 'market' etc. when we are referring to the building or the premises, e.g. 'To get to the new hospital, turn right after the church and the village school', 'The prison cost a lot of money to build', 'The county court is opposite the market'.

5b.) We do not put 'the' before words like 'school', 'college', 'university', 'hospital', 'church', 'court', 'market', 'prison', 'home', 'work' etc. when we refer to them as institutions or emphasize their use, e.g. 'First she went to school, then to college and now she attends university', 'My father is in hospital and my brother is in prison', 'I'll see you in court', 'I go to work at eight o'clock in the morning and I come back home at six o'clock in the evening' (NB. We can also say, 'I go to the office / shop / factory at eight o'clock in the morning').

5c.) If we say, 'He went to sea at the age of sixteen', it means that he worked there as a sailor. If we say, 'He went by the sea', it means that he went to the beach, probably to have fun and enjoy himself.

5d.) If we say, 'They went to bed', it means that they went to lie down, rest and/or sleep. 'They went to bed together', on the other hand, indicates that they had a sexual relationship. The definite article, e.g. 'The cat sat on the bed', refers to the bed as a piece of furniture, not its use, implying that the situation was temporary and that it was not the cat's bed.

6.) EXPRESSIONS OF TIME

6a.) We do not usually put an article before years, e.g. 'in 2012', 'in 1973'.

6b.) We usually put an article before the names of seasons, e.g. 'in the spring', 'in the summer', 'in the autumn', 'in the winter' but it is also possible to omit the article, e.g. 'in winter', 'last summer', 'next autumn', 'this spring'.

6c.) We do not usually put an article before the names of months, e.g. 'In January', 'Last February', 'Next March', 'This December'.

6d.) We do not usually put an article before the names of festivals and Holy Days, e.g. 'In Lent', 'Last Christmas', 'Next Easter', 'On New Year's Eve', 'During Ramadan'.

6e.) We do not usually put an article before the names of days, e.g. 'This Tuesday', 'Next Wednesday', 'Last Thursday'.

6f.) We do not usually put an article before the names of meals, e.g. 'At breakfast', 'After lunch', 'Before dinner', 'During supper'.

6g.) We do not usually put an article before the names of certain parts of the day, e.g. 'At midday', 'At noon', 'Before midnight', 'At night'.

6h.) However, you must use an article in the following expressions, 'In the morning', 'In the afternoon', 'In the evening', 'During the night', and to indicate a particular year / season / month / festival / day / meal, e.g. 'The Maya believed that the world would end in the year 2012', 'The summer of 2024 was particularly long and hot', 'The August of 2023 was unusually dry', 'The best Christmas I can remember was when I was nine years old', 'He left his job on the Tuesday before last', 'I didn't like the dinner we were served during the flight'.

7) PEOPLE

7a.) We do not usually put an article before the names of people, e.g. 'Mr Smith has arrived', 'Ms Jones has just checked out', 'Judy called after Andrew had left'.

7b.) We put the article 'the' before the names of families or groups of people, e.g. 'The Simpsons', 'The Archers', 'The Arabs', 'The Highlanders', 'The Dayaks', 'The Eskimos'.

8) CONTINENTS

We do not put an article before the names of continents, e.g. 'I was born in Europe and I've been to Africa and Asia but I haven't visited Australia, America or Antarctica yet.'

9) COUNTRIES, STATES & NATIONS

9a.) We do not usually put an article before the name of a country or a state, e.g. 'I've lived in Germany and France but I would really like to work in Switzerland', 'Texas is bigger than Delaware', 'Holland and Zealand are part of the same country' (NB. 'The Vatican' and 'The Ukraine' are exceptions to this rule).

9b.) We put the article 'the' before the names of countries or groups of countries which contain a number of separate states, e.g. 'The United States of America' (50 states), 'The Netherlands' (7 states), 'The United Arab Emirates', 'The West Indies', 'The European Union', 'The CIS (Confederation of Independent States)'.

10) REGIONS

We do not usually put an article before the names of individual regions e.g. 'Tuscany', 'Lombardy', 'Umbria', 'Abruzzo', 'Yorkshire', 'Kent', 'Essex'. (NB. 'The Marche' is an exception to this rule).

11) MOUNTAINS & LAKES

11a.) We do not usually put the article 'the' before the names of individual mountains or lakes, e.g. 'Mount Everest', 'K2', 'Lake Superior', 'Lake Geneva', 'Loch Ness'.

11b.) We put the article 'the' before the names of mountain chains or groups of lakes, e.g. 'The Andes', 'The Alps', 'The Apennines', 'The Dolomites', 'The Himalayas', 'The Great Lakes'.

12) RIVERS & CANALS

We put the article 'the' before the names of rivers and canals, e.g. 'The River Thames', 'The Nile', 'The Amazon', 'The Panama Canal', 'The Suez Canal', 'The Grand Canal'.

13) SEAS & OCEANS

We put the article 'the' before the names of seas and oceans, e.g. 'The Atlantic Ocean', 'The Pacific Ocean', 'The Indian Ocean', 'The Red Sea', 'The Mediterranean'.

14) VILLAGES, TOWNS & CITIES

We do not usually put the article 'the' before the names of villages, towns or cities, e.g. 'Stratford-upon-Avon is a beautiful little town', 'New York is a fascinating city', 'Singapore was originally a fishing village' (NB. The capital city of the Netherlands, 'The Hague', is an exception to this rule).

15) HOTELS, CINEMAS, THEATRES, MUSEUMS & GALLERIES

We usually put the article 'the' before the names of hotels, cinemas, theatres, museums and galleries, e.g. 'The Hilton Hotel', 'The Hotel Cosmopolitan', 'The Odeon Cinema', 'The Globe Theatre', 'The Imperial War Museum', 'The Tate Gallery'.

16) AIRPORTS & STATIONS

We do not usually put the article 'the' before the names of airports or stations, e.g. 'Heathrow Airport', 'Grand Central Station', 'Victoria Coach Station'.

17) SPORTS, GAMES & ACTIVITIES

We do not usually put the article 'the' before the names of sports, games and activities, e.g. 'He plays rugby', 'She hates football', 'Shall we play Scrabble?', 'Do you like skiing?'

18) MUSICAL INSTRUMENTS

We usually put the article 'the' before the names of musical instruments, e.g. 'She plays the piano', 'He plays the violin', 'They can both play the guitar'.

19) EXPRESSIONS WITH 'OF'

We usually put the article 'the' in expressions with 'of', e.g. 'The University of London', 'The House of Representatives', 'The Prince of Wales', 'The Duchess of Cambridge', 'The cost of living', 'The rate of inflation', 'The level of unemployment', 'The north of England', 'The centre of town'.

20) ABSTRACT NOUNS

We do not usually put an article before the names of abstract qualities, such as 'honour', 'hope', 'knowledge', 'courage', 'equality', 'solidarity', 'discrimination', 'brotherhood', 'fairness' etc.

6) GRAMMAR EXERCISE

Now complete this profile of the photographer, Rocco Bellabarba, by filling in the gaps below with a, an, the, some, or — (the zero article).



Rocco Bellabarba is1..... Italian from2..... Monte Musone in3..... Marche. He qualified as4..... engineer at5..... University of Rotterdam in 2020, then left6..... Netherlands and began his professional life working for7..... oil and gas company based in7..... Novosibirsk in8..... CIS.

.....9..... Russian colleagues invited him on10..... cruise around11..... Lake Baikal, where he began taking12..... photographs of13..... eerie landscapes he encountered and14..... Buryat people who lived around15..... lake and on16..... Olkon island, where17..... shamanism is still the principal religion.

This cruise was18..... start of19..... completely new chapter in his life and, in his free time, he made sure he covered all20..... major sights in the area from21..... Ushkan islands to20..... Altai mountains.

“In Siberia, I went from being21..... enthusiastic amateur to22..... professional photographer thanks to the numerous opportunities that arose for reportage photography at every season of the year. Then, in 2021, I took22..... classic shot of23..... Buryat musician playing24..... traditional two-string fiddle at25..... wedding which won me26..... Royal Ethnographic Society’s Photo of27..... Year award. For me, that was28..... turning point. That was when I decided to give up my day job and try making a living from photography full time.”

His next destination is29..... Indian Ocean, starting with30..... Madagascar and31..... Comoro Islands. Day 1 will be spent in Madagascar’s capital city,32..... Antananarivo, followed by33..... road trip, driving east and then south via various nature reserves to34..... Ratti Canyon in35..... Isalo National Park in search of Madagascar’s unique flora and fauna.36..... journey will end at37..... beachside resort of Anakao, where he hopes to enjoy whale-watching,38..... sailing and39..... swimming for at least eight hours40..... day until his departure.

1) Watch the video-clip below:

'The Wizard of Lies'

<https://www.youtube.com/watch?v=05HK-z6HoHM>

2) Now watch the video-clip below:

'How Bernie Madoff Modernized the Ponzi Scheme'

<https://www.facebook.com/watch/?v=10155450559228933>

VOCABULARY:

Funds 'Pie in the sky promises' 'On the brink of...' Returns 'Taking a cut' 'A scam'

QUESTIONS

- i) When did Charles Ponzi operate his 'Ponzi scheme'?
- ii) What sort of returns did he promise his clients?
- iii) When did Bernie Madoff's 'Ponzi scheme' come to an end?
- iv) What sort of returns did he promise his clients?
- v) Who turned Bernie Madoff in to the police?
- vi) How was Bernie Madoff punished for his crimes?

3) Now watch the video-clip below:

'Bernie Madoff: His Life And Crimes (CNBC Documentaries - Part 2) | CNBC Prime'

<https://www.youtube.com/watch?v=QuKvACLqu6k>

NB. The SEC = The Securities and Exchange Commission
(the body which enforces US federal securities laws)

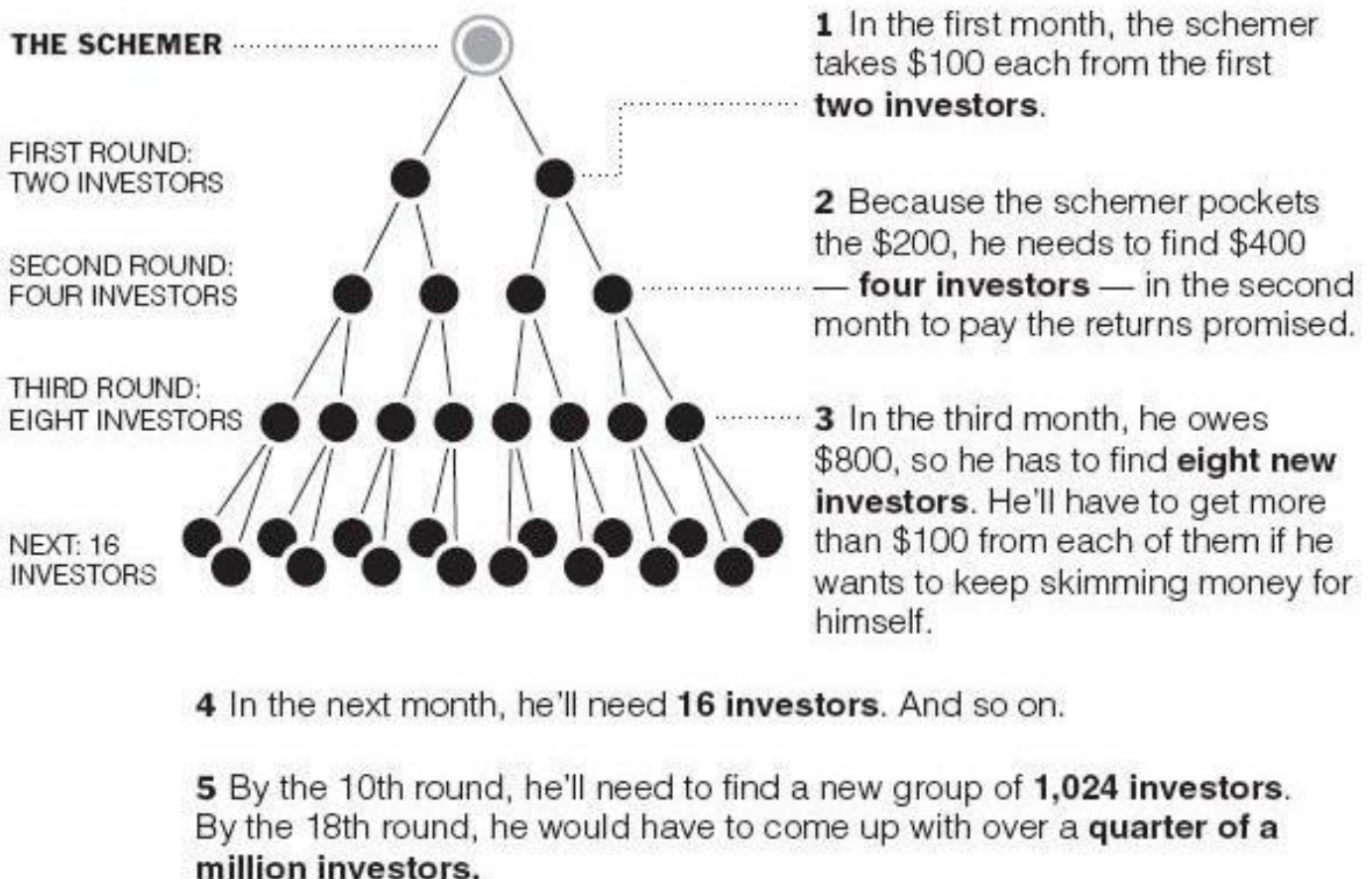
What is Ponzi Scheme?

*A **Ponzi scheme** is a **fraudulent investment** operation that pays returns to its investors from their own money or the money paid by subsequent investors, rather than from profit earned by the individual or organization running the operation.*



As they unfold, Ponzi schemes ultimately require an unsustainably large pool of investors to keep the racket going.

In this simplified example, the schemer starts by taking \$100 from investors, promising to double it within a month. But instead of investing their money, he pays them with funds from larger, successive rounds of investors.



Bernie Madoff was an American stock broker, investment adviser, non-executive chairman of the NASDAQ stock market, and the operator of what has been described as the largest Ponzi scheme in history. Madoff was born in New York City on April He founded the Wall Street firm Bernard L. Madoff Investment Securities LLC in, and was its chairman until his arrest on December The firm was one of the top market maker businesses on Wall Street. Several family members worked for Madoff. His younger brother, Peter, was Senior Managing Director and Chief Compliance Officer, and Peter's daughter, Shana was the Compliance Attorney. Madoff's sons, Mark and Andrew, worked in the trading section, along with Charles Weiner, Madoff's nephew.

By, Madoff and his wife were worth up to \$....., plus an estimated \$..... for the value of his business interest in Bernard L. Madoff Investment Securities LLC. Other major assets included securities (\$.....), cash (\$.....), a half-interest in BLM Air Charter (\$.....), a Leopard yacht (\$.....), jewellery (\$.....), a Manhattan apartment (\$.....), a Montauk home (\$.....), a Palm Beach home (\$.....), a Cap d' Antibes property in France (\$.....), plus furniture, household goods and art (\$.....).

Concerns about Madoff's business surfaced as early as, when financial analyst Harry Markopolos informed the U.S. Securities and Exchange Commission (SEC) that he believed it was legally and mathematically impossible to achieve the gains Madoff claimed to deliver. Others also contended it was inconceivable that the growing volume of Madoff accounts could be competently and legitimately serviced by a-person firm with only active accountant. The Federal Bureau of Investigation claims that during the first week of December, Madoff confided to one of his sons that he was struggling to meet \$..... in redemptions but was planning to pay out \$..... in bonuses two months early. The son asked how he could pay bonuses if he was having trouble paying clients. Madoff eventually admitted that he was "finished" that he had "absolutely nothing" left, that his investment fund was "just one big lie" and "a giant Ponzi scheme." Madoff's sons then reported their father to the federal authorities. On December, he was arrested and charged with securities fraud.

In March, Madoff pleaded guilty to federal crimes and admitted turning his wealth management business into a massive Ponzi scheme that defrauded of investors of of dollars. Madoff said he began the Ponzi scheme in the early although federal investigators believe the fraud began as early as the and that the investment operation may never have been legitimate. Actual losses to investors may total \$..... while the amount missing from clients' accounts, including fabricated gains, was almost \$..... On June, he was sentenced to years in prison, the maximum allowed. On April, he died there.

Bernie Madoff admitted that his investment fund was “a giant Ponzi scheme”. Using the Internet, find out (a) who Carlo Ponzi was and (b) what a Ponzi scheme is. Then write a summary of Carlo Ponzi’s life in English in the space below.

THE TINDER SWINDLER

1) Watch the trailer for the Netflix documentary 'The Tinder Swindler'.

<https://www.youtube.com/watch?v=CPbjdRLlovg>

2) Now read about the case here:

An Israeli man, born Shimon Hayut, travelled around Europe, presenting himself as the son of Russian-Israeli diamond mogul Lev Leviev. He used the dating app Tinder to contact women as Simon Leviev, and tricked them into lending him money that he never repaid. He would charm women with lavish gifts and take them to dinners on private jets using money he borrowed from other women he previously conned. He would later pretend he was being targeted by his "enemies", often sending the same messages and images to each woman, indicating that he had just been attacked with a knife, but that his bodyguard had saved him and was hurt. He then asked his victims to help him financially due to the breach of 'security', allegedly hindering his use of his credit cards and bank accounts; the women would often take out bank loans for thousands of dollars and new credit cards in order to help. He would then use the money gained through the deception to lure new victims, while essentially operating a Ponzi scheme. Later, he would pretend to repay his victims by sending forged documents showing fake bank transfers and then break off contact with the victims. It's estimated that he swindled \$10 million from people across the globe.

3) Now watch the news report about Simon Leviev:

<https://www.youtube.com/watch?v=l6RGJSh1nV0>

What happened to him in Israel?

Where is he now?

What do you think should happen to men like this?

4) Now watch the Netflix trailer for the series 'Inventing Anna'.

<https://www.youtube.com/watch?v=65xa8TG2G8o>

5) WEBQUEST: Now look up Anna Delvey / Anna Sorokin on the Internet.

Who was she?

What was her crime?

What happened to her in the end?

Where is she now?



FBI TEN MOST WANTED FUGITIVE

RUJA IGNATOVA

Conspiracy to Commit Wire Fraud; Wire Fraud; Conspiracy to Commit Money Laundering; Conspiracy to Commit Securities Fraud; Securities Fraud



1) READING & LISTENING COMPREHENSION

Watch and listen to the PowerPoint presentation about Ruja Ignatova. Take notes.

- a) What is she accused of?
- b) Who is trying to arrest her?
- c) Where is she now?

2) WEBQUEST: What is the difference between

- a) Multi-Level Marketing
- b) a Pyramid Scheme
- c) a Ponzi scheme

3) Why was Ruja Ignatova's Multi-Level Marketing scheme illegal?

LEGAL ENGLISH: CONDITIONAL SENTENCES

1) In Legal English, the most useful conditional sentences are as follows:

FORM: Type 1 - If + Present , Will / Shall / May / Might + Infinitive without 'to'

USE: Type 1 describes the real, probable or likely consequence of a present and/or future action.

If the judge is lenient, your client might go to prison for two years.

If you give me your address, I shall send you a letter of advice by registered post.

You will be late for the trial if you don't hurry up.

I won't start the meeting if your solicitor isn't there.

FORM: Type 2 - If + Simple Past , Would / Could / Might + Infinitive without 'to'

USE: Type 2 describes the hypothetical consequences of a present and/or future action which is either unreal or contrary to the known facts.

If I worked in Brussels, I would specialize in EU law.

I would be very surprised if they lost the case.

If I were him, I would appeal against the sentence.

FORM: Type 3 - If + Past Perfect , Would have / Could have / Might have + Past Participle

USE: Type 3 describes the hypothetical consequences in the past of an unreal action or event in the past.

The condition cannot be fulfilled because the action or event described in the 'if' clause did not happen.

If you had spoken to me first, I would have advised you not to sign the contract.

I could have become a solicitor if I had studied Law at university.

FORM: If + Past Perfect , Would + Infinitive without 'to'

USE: It describes the hypothetical consequences in the present of an unreal action or event in the past.

The condition cannot be fulfilled because the action or event described in the 'if' clause did not happen.

If my client's customers had paid him on time, he wouldn't be in financial trouble now.

I wouldn't be where I am today if I hadn't gone to Harvard Law School.

FORM: If + Present , Imperative

USE: It tells someone what to do following a real or probable action in the present and/or the future.

If your client is prepared to plead guilty, negotiate a reduced sentence for him.

If you don't hear back from us within seven days, ring our helpline at 0923 888555.

Call me again if you remember any further details.

Please don't hesitate to contact me if you need any further information or advice.

2) Now, with reference to the Ruja Ignatova case, make conditional sentences with the words given below.

- a) If the FBI (capture) Ruja Ignatova, they (extradite) her to the USA.
- b) If I (be) her, I (remain) in international waters.
- c) If she (not create) One Coin, her marriage (not collapse).
- d) If she (not create) One Coin, she (not be) alone now.
- e) (Contact) Interpol if you (have) any information as to her whereabouts.
- f) If One Coin (have) a verifiable blockchain, it (not be) illegal.
- g) If One Coin / One Life (sell) a real product, it (be) legal.
- h) If her boyfriend (not inform) on her to the FBI, Ruja Ignatova
..... (not disappear).
- i) I (not invest) in One Coin if I (be) you.
- j) If Ruja Ignatova (offer) to tell Interpol everything she knows, Eastern European organized crime figures (kill) her.

3) Now invent some conditional sentences of your own.

- a) If I were Ruja Ignatova,
- b) If the financial authorities make One Coin illegal,
- c) If Ruja Ignatova tries to contact her family,
- d) If someone asks you to invest in One Coin,
- e) If the FBI hadn't arrested Konstantin Ignatova,
- f) If the Financial Conduct Authority hadn't warned the public against investing in One Coin,
.....
- g) If investing in One Coin were not in accordance with Islamic law,
.....
- h) If you suspect that a Multi-Level Marketing operation is actually a Pyramid Scheme,
.....
- i) If an investment opportunity sounds too good to be true,
- j) Ruja Ignatova would probably have been happier if

4) VIDEO COMPREHENSION – click on the link and watch the trailer below

'Trust No One: The Hunt for the Crypto King | Official Trailer | Netflix'

<https://www.youtube.com/watch?v=vW2BPQ15OSw>

5) WEBQUEST: GERALD COTTEN - THE CRYPTO KING

Now search the Internet for information in any language to answer the following questions

a) Who is Gerald Cotten, the Crypto King?

b) What is his nationality?

c) What crime did he commit?

d) What is the RCMP?

e) Why is the RCMP investigating Gerald Cotten?

f) What is the present situation?

5) Now complete the following conditional sentences

a) If Gerald Cotten is still alive,

b) If I had used the Quadriga CX cryptocurrency trading platform,
.....

c) If Bitcoin hadn't risen in value so fast,
.....

d) If all my savings were in Bitcoin,

e) If your friend says she has invested all her savings in Bitcoin,