

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. As you complete the exercises in this Unit, it may help to refer to the way the words are used below.

## Instant Cash!

<Expository Essay>



**W**ho 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 machine, however, did not prove **durable**. Within six months



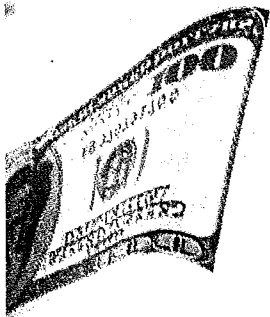
**Luther George Simjian**

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 afterwards, 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

their contexts.  
Complete the  
and below.



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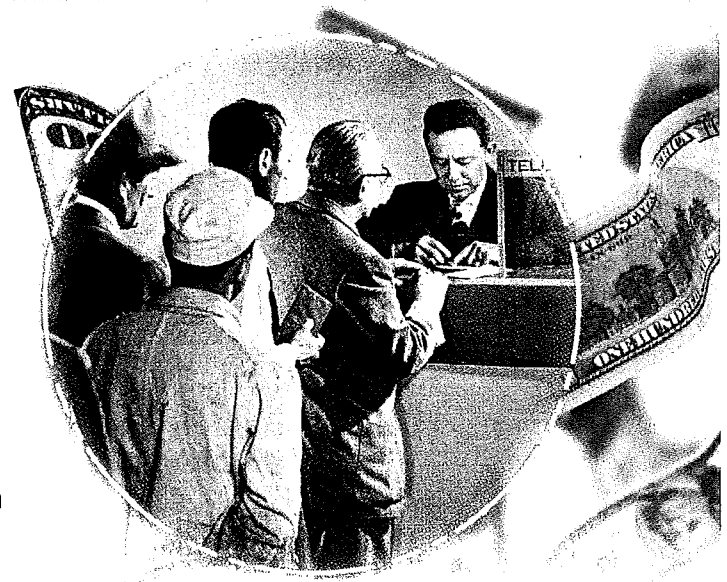
themselves. By the late 1970s, the highest fixed cost for the average large bank was its branches. The greatest variable cost and **detriment** to profits were its staff. Cash deposits and cash withdrawals accounted for a veritable **glut** of a typical bank's transactions. With their perennially **frugal** 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?



Technology scan  
of a man's hand



Bank customers wait in line for a teller.

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

**Audio**

For iWords and audio passages, snap the code, or go to [vocabularyworkshop.com](http://vocabularyworkshop.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 spaces in the illustrative sentence(s) following. Finally, study the lists of synonyms and antonyms.

**1. antics**  
(an' tiks)

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

SYNONYMS: pranks, shenanigans

**2. 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.

SYNONYMS: admitted, sworn

ANTONYMS: unacknowledged, undisclosed

**3. 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.

SYNONYMS: (*n.*) raillery, chitchat

ANTONYM: (*n.*) serious talk

**4. bountiful**  
(baünt' i fəl)

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

On Thanksgiving Day, people all over America celebrate the \_\_\_\_\_ gifts of nature.

SYNONYMS: liberal, abundant, copious

ANTONYMS: scarce, scanty, in short supply

**5. 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.

SYNONYMS: jammed, choked, packed

ANTONYMS: uncluttered, unimpeded

**6. 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.

SYNONYMS: hindrance, liability

ANTONYMS: advantage, help, plus

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**7. 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.

SYNONYMS: (*adj.*) long-lasting, enduring

ANTONYMS: (*adj.*) fragile, perishable, fleeting, ephemeral

**8. enterprising**  
(ent' ə prī 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.

SYNONYMS: vigorous, aggressive, audacious

ANTONYMS: lazy, indolent, timid, diffident

**9. frugal**  
(frū' gəl)

(*adj.*) economical, avoiding waste and luxury; scanty, poor, meager

At home, we usually prepare \_\_\_\_\_ but nourishing and delicious meals.

SYNONYMS: thrifty, skimpy; ANTONYMS: wasteful, indulgent, lavish

**10. gingerly**  
(jɪn' jər lē)

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

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

Pedestrians made their way \_\_\_\_\_ along the slippery, snow-covered streets.

SYNONYMS: (*adv.*) cautiously, warily, circumspectly

ANTONYMS: (*adv.*) firmly, confidently, aggressively

**11. 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.

SYNONYMS: (*v.*) flood, inundate; (*n.*) surplus, plethora

ANTONYMS: (*n.*) shortage, scarcity, dearth, paucity

**12. incognito**  
(ɪn kəg 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 \_\_\_\_\_.

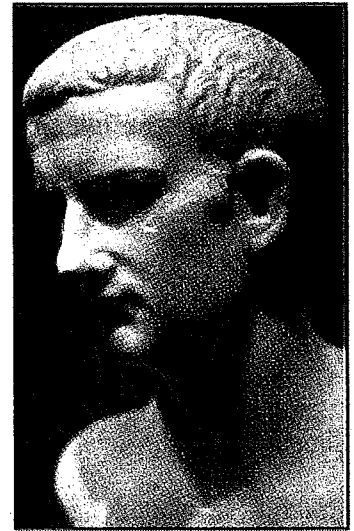
ANTONYM: (*adj.*) undisguised

- 13. invalidate**  
(in val' ə dāt) (v.) to make valueless, take away all force or effect  
Lawyers will try to \_\_\_\_\_ the contract.  
SYNONYMS: cancel, annul, disapprove, discredit  
ANTONYMS: support, confirm, back up, legalize
- 14. 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.  
SYNONYMS: mythical, fabulous, famous
- 15. maim**  
(mām) (v.) to cripple, disable, injure, mar, disfigure, mutilate  
Each year, accidental falls \_\_\_\_\_ thousands of people, some of them for life.
- 16. 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.  
SYNONYMS: belittle, downplay  
ANTONYMS: magnify, enlarge, exaggerate
- 17. oblique**  
(ō blēk') (adj.) slanting or sloping; not straightforward or direct  
The boxer's \_\_\_\_\_ blow left his opponent unscathed.  
SYNONYMS: diagonal, indirect  
ANTONYMS: direct, straight to the point
- 18. veer**  
(vēr) (v.) to change direction or course suddenly, turn aside, shift  
The huge storm finally \_\_\_\_\_ out to sea, leaving much destruction in its wake.
- 19. 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.  
SYNONYMS: worship, revere, idolize  
ANTONYMS: despise, detest, ridicule, deride
- 20. 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 \_\_\_\_\_.  
SYNONYMS: (adj.) rash, malicious, spiteful, unprovoked  
ANTONYMS: (adj.) justified, morally strict, responsible

## Choosing the Right Word

Select the **boldface** word that better completes each sentence. You might refer to the passage on pages 22–23 to see how most of these words are used in context.

- The mad Roman emperor Caligula believed that he was a god and expected people to (**venerate, veer**) him.
- Our friendship has proved to be (**enterprising, durable**) because it is based on mutual respect and honesty.
- 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.
- 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."
- It was bad taste on your part to use that (**venerating, bantering**) tone when we were discussing such a sad event.
- 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.
- I will not try to (**minimize, banter**) the difficulties we face, but I am sure that we can overcome them by working together.
- Although I love sports, I sometimes feel that television is becoming (**maimed, gluttoned**) with athletic events of all kinds.
- 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.
- Imagine our surprise when we found a trunk full of albums recorded by the (**legendary, incognito**) performer Ray Charles.
- We are grateful for the (**frugal, bountiful**) legacy that our great artists and composers have given us.
- April wrapped her puppy's wound (**gingerly, obliquely**) to avoid causing the pup any more pain.
- Why do you suppose someone whose face is known all over the world would want to travel (**obliquely, incognito**)?
- Detectives turn off the lights and use soft beams at the scene of a crime, as evidence is easier to see in (**wanton, oblique**) lighting.
- Instead of just waiting for things to get better by themselves, we must be more (**legendary, enterprising**) in working for improvements.



Bust of the notorious Roman emperor Caligula.

16. We were shocked by their (**bountiful, wanton**) misuse of the money their parents had left them.
17. Self-confidence is a good quality; but if it is carried too far, it can be a (**detriment, glut**) to success in life.
18. Because of his repeated traffic violations, his driver's license has been (**congested, invalidated**).
19. Orders for (**enterprising, durable**) goods such as computers and cell phones were up this year, thanks to a recent boost in our economy.
20. Your speech would have been better if you had stayed with your main idea instead of (**veering, bantering**) off to side issues.
21. The (**legendary, wanton**) deeds of Sherlock Holmes are so well known that many people think he really lived.
22. Children may be (**maimed, avowed**) in spirit as well as in body if they do not have a secure and loving home environment.
23. Instead of approaching him timidly and (**frugally, gingerly**), tell him frankly what is on your mind.
24. Building a new skyscraper there will bring thousands of additional people into an area that is already (**invalidated, congested**).
25. The politician tried to (**venerate, minimize**) his role in the cover-up.

## Synonyms

*Choose the word from this Unit that is the same or most nearly the same in meaning as the **boldface** word or expression in the phrase. Write that word on the line. Use a dictionary if necessary.*

1. the child prodigy's **celebrated** talent \_\_\_\_\_
2. laughed at the **tomfoolery** of the comedian \_\_\_\_\_
3. **swerved** to avoid a pothole \_\_\_\_\_
4. cared for those **wounded** in the fire \_\_\_\_\_
5. a **confirmed** opponent of higher taxes \_\_\_\_\_
6. annoyed by an **excess** of junk mail \_\_\_\_\_
7. **joked** with my teammates after the game \_\_\_\_\_
8. **underrated** the importance of the discovery \_\_\_\_\_
9. made **ambitious** plans for the company \_\_\_\_\_
10. a need to remain **anonymous** \_\_\_\_\_

## Vocabulary in Context

### Literary Text

The following excerpts are from *The Trimmed Lamp and Other Stories of the Four Million* by O. Henry. Some of the words you have studied in this Unit appear in **boldface** type. Complete each statement below the excerpt by circling the letter of the correct answer.

1. "Are you going to Coney Island?" asked Blinker.  
"Me?" She turned upon him wide-open eyes full of **bantering** surprise. "Why, what a question! Can't you see that I'm riding a bicycle in the park?" ("Brickdust Row")

**Bantering** exchanges are most likely

- a. ill-mannered                      c. secretive  
b. uncaring                            d. good-humored

2. The steamer **veered** as if to seek midstream, and then yawed, seemed to increase its speed and struck the Coney boat on the side near the stern, cutting into it with a terrifying shock and crash. ("Brickdust Row")

If something has **veered**, it has

- a. changed directions    c. stopped suddenly  
b. moved forward        d. turned over

3. For Stuffy Pete was overcharged with the caloric produced by a super-**bountiful** dinner, beginning with oysters and ending with plum pudding, and including (it seemed to him) all the roast turkey and baked potatoes and chicken salad and squash pie and ice cream in the world. ("Two Thanksgiving Day Gentlemen")

A **bountiful** dinner is definitely NOT

- a. delicious                            c. lacking  
b. expensive                          d. abundant

4. And now for the story which is to prove to you that we have traditions on this side of the ocean that are becoming older at a much rapider rate than those of England are—thanks to our git-up and **enterprise**. ("Two Thanksgiving Day Gentlemen")

The people in a country described as having **enterprise** are

- a. arrogant                            c. unusual  
b. forgiving                            d. ambitious

5. In this atmosphere Nancy belonged; and she throve in it and ate her **frugal** meals and schemed over her cheap dresses with a determined and contented mind. ("The Trimmed Lamp")

Something that is **frugal** is

- a. sensible                              c. bland  
b. rare                                    d. extravagant



Portrait of William Sydney Porter, who wrote under the name "O. Henry"

Interactive  
Quiz



Snap the code, or go to  
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