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## Level 6

# U.S. city of Detroit goes bankrupt

21st July, 2013

<http://www.breakingnewsenglish.com/1307/130721-bankruptcy.html>

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**Please try Levels 4 and 5 (they are easier).**

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# THE ARTICLE

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

Detroit, once a powerhouse of American industry, has filed for bankruptcy. It has gone bust, to become the biggest city to declare insolvency in U.S. history. Detroit's emergency financial manager Kevyn Orr said the city could no longer afford to pay its bills, and was a whopping \$20 billion in debt. He has requested the court's help in restructuring city finances to enable it to continue to function. He named over 100,000 creditors, including the city's major pension funds and its 10,000 plus public employees. Detroit's pension system is underfunded by over \$3.5 billion, leaving many current and past police officers, firefighters and public service workers with big question marks over their future.

Half a century ago, Detroit was held up as a gleaming example of American enterprise. Its extensive automobile industry earned it the nickname "Motor City". However, the once-thriving middle-class city has degenerated into a sprawl of run-down suburbs with abandoned, boarded-up houses and high unemployment. The car factories that spawned its success have all but disappeared. The city said essential services would continue, but street lighting had been cut off. The city mayor explained: "Detroit simply was not on a sustainable footing, continuing to borrow, continuing to defer pension payments, continuing not to pay its bills on time - continuing a deepening insolvency."

Sources: <http://www.usatoday.com/story/news/nation/2013/07/19/detroit-files-thousands-pages-bankruptcy/2568393/>  
<http://www.voanews.com/content/how-detroit-fell-into-bankruptcy/1705123.html>  
[http://www.nytimes.com/2013/07/19/us/detroit-files-for-bankruptcy.html?pagewanted=all&\\_r=0](http://www.nytimes.com/2013/07/19/us/detroit-files-for-bankruptcy.html?pagewanted=all&_r=0)

# WARM-UPS

**1. BANKRUPTCY:** Students walk around the class and talk to other students about bankruptcy. Change partners often and share your findings.

**2. CHAT:** In pairs / groups, decide which of these topics or words from the article are most interesting and which are most boring.

*powerhouse / bankruptcy / go bust / financial manager / pension fund / question marks / half a century ago / enterprise / suburbs / unemployment / sustainable / pay bills*

Have a chat about the topics you liked. Change topics and partners frequently.

**3. YOUR CITY:** What needs doing? Complete this table and share what you wrote with your partner(s). Change partners often.

	What's wrong now?	How would you change things?
Transport		
Parks		
Public services		
Crime		
Libraries		
Pollution		

**4. BAILOUT:** Students A **strongly** believe taxpayers should bail out Detroit; Students B **strongly** believe not. Change partners again and talk about your conversations.

**5. PAYING BILLS:** Rank these and share your rankings with your partner. Put the worst at the top. Change partners often and share your rankings.

- shopping
- electric
- telephone
- food
- water
- car repair
- heating
- credit card

**6. INDUSTRY:** Spend one minute writing down all of the different words you associate with the word 'industry'. Share your words with your partner(s) and talk about them. Together, put the words into different categories.

# BEFORE READING / LISTENING

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

**1. TRUE / FALSE:** Read the headline. Guess if a-h below are true (T) or false (F).

- |   |       |
|---|-------|
| a. Detroit was famous for making American power houses.                     | T / F |
| b. Detroit is the third largest U.S. city ever to go bankrupt.              | T / F |
| c. The city owes people, businesses, etc. around \$20 billion.              | T / F |
| d. The city is in debt to more than 10,000 public service workers.          | T / F |
| e. It is called "Motor City" because of motors it made for household items. | T / F |
| f. There are many unoccupied houses in poor areas of Detroit.               | T / F |
| g. The city's streets are no longer lit at night.                           | T / F |
| h. The city always managed to pay its pension contributions.                | T / F |

**2. SYNONYM MATCH:** Match the following synonyms from the article.

- |                   |                   |
|-------------------|-------------------|
| 1. filed          | a. shining        |
| 2. afford         | b. flourishing    |
| 3. whopping       | c. worsening      |
| 4. current        | d. applied        |
| 5. question marks | e. dynamism       |
| 6. gleaming       | f. present        |
| 7. enterprise     | g. key            |
| 8. thriving       | h. huge           |
| 9. essential      | i. uncertainty    |
| 10. deepening     | j. have money for |

**3. PHRASE MATCH:** (Sometimes more than one choice is possible.)

- |  |                            |
|--|----------------------------|
| 1. Detroit, once a powerhouse              | a. by over \$3.5 billion   |
| 2. filed                                   | b. down suburbs            |
| 3. help in restructuring                   | c. over their future       |
| 4. Detroit's pension system is underfunded | d. as a gleaming example   |
| 5. big question marks                      | e. deepening insolvency    |
| 6. held up                                 | f. of American industry    |
| 7. a sprawl of run-                        | g. services would continue |
| 8. essential                               | h. city finances           |
| 9. Detroit simply was not on a             | i. for bankruptcy          |
| 10. continuing a                           | j. sustainable footing     |

# GAP FILL

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

Detroit, once a (1) \_\_\_\_\_ of American industry, has filed for bankruptcy. It has gone (2) \_\_\_\_\_, to become the biggest city to (3) \_\_\_\_\_ insolvency in U.S. history. Detroit's emergency financial manager Kevyn Orr said the city could no longer afford to pay its bills, and was a (4) \_\_\_\_\_ \$20 billion in debt. He has requested the court's help in restructuring city finances to enable it to continue to function. He named over 100,000 (5) \_\_\_\_\_, including the city's major pension funds and its 10,000 plus public employees. Detroit's pension system is (6) \_\_\_\_\_ by over \$3.5 billion, leaving many current and past police officers, firefighters and public (7) \_\_\_\_\_ workers with big (8) \_\_\_\_\_ marks over their future.

*whopping*  
*question*  
*declare*  
*powerhouse*  
*creditors*  
*service*  
*bust*  
*underfunded*

Half a century ago, Detroit was held up as a (9) \_\_\_\_\_ example of American enterprise. Its extensive automobile industry earned it the (10) \_\_\_\_\_ "Motor City". However, the once-thriving middle-class city has degenerated into a (11) \_\_\_\_\_ of run-down suburbs with abandoned, boarded-up houses and high unemployment. The car factories that (12) \_\_\_\_\_ its success have all but disappeared. The city said (13) \_\_\_\_\_ services would continue, but street lighting had been cut off. The city mayor explained: "Detroit simply was not on a sustainable (14) \_\_\_\_\_, continuing to borrow, continuing to defer pension payments, continuing not to pay its (15) \_\_\_\_\_ on time - continuing a deepening (16) \_\_\_\_\_."

*footing*  
*nickname*  
*insolvency*  
*spawned*  
*gleaming*  
*bills*  
*essential*  
*sprawl*

# LISTENING – Guess the answers. Listen to check

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

- 1) Detroit, once a powerhouse of American industry, has \_\_\_\_\_
  - a. filed for bankrupt, see
  - b. filed for bank ruptures
  - c. filed for bankruptcy
  - d. filed for bankruptcies
- 2) the city could no longer afford to pay its bills, and was a whopping \$20 \_\_\_\_\_
  - a. billion on debt
  - b. billion an debt
  - c. billion of debt
  - d. billion in debt
- 3) requested the court's help in restructuring city finances to enable it to \_\_\_\_\_
  - a. continue to function
  - b. continue too function
  - c. continue to functions
  - d. continue two function
- 4) Detroit's pension system is \_\_\_\_\_ \$3.5 billion
  - a. underfunded buy over
  - b. underfunded bye over
  - c. underfunded bay over
  - d. underfunded by over
- 5) firefighters and public service workers with big question \_\_\_\_\_ future
  - a. marks cover their
  - b. marks hover their
  - c. marks over their
  - d. marks mover their
- 6) Detroit was held up as a gleaming example \_\_\_\_\_
  - a. of American enter praise
  - b. of American end to praise
  - c. of American enter pries
  - d. of American enterprise
- 7) However, the once-thriving middle-class city \_\_\_\_\_
  - a. has degenerated
  - b. has degenerate it
  - c. has degeneration
  - d. has degenerating
- 8) a sprawl of run-down suburbs with abandoned, \_\_\_\_\_
  - a. boarded-down houses
  - b. boarded-up houses
  - c. boarded-out houses
  - d. boarded-in houses
- 9) The car factories that spawned its success have \_\_\_\_\_
  - a. all put disappeared
  - b. all bat disappeared
  - c. all pit disappeared
  - d. all but disappeared
- 10) The city mayor explained: "Detroit simply was not on \_\_\_\_\_
  - a. a sustainable legging"
  - b. a sustainable backing"
  - c. a sustainable handing"
  - d. a sustainable footing"

# LISTENING – Listen and fill in the gaps

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

Detroit, (1) \_\_\_\_\_ American industry, has filed for bankruptcy. (2) \_\_\_\_\_, to become the biggest city to declare insolvency in U.S. history. Detroit's emergency financial manager Kevyn Orr said the city could no longer (3) \_\_\_\_\_ bills, and was a whopping \$20 billion in debt. He has requested the court's help in restructuring city finances (4) \_\_\_\_\_ continue to function. He named over 100,000 creditors, including the city's major pension funds and its 10,000 plus public employees. Detroit's pension system is (5) \_\_\_\_\_ \$3.5 billion, leaving many current and past police officers, firefighters and public service workers with big (6) \_\_\_\_\_ their future.

Half a century ago, Detroit (7) \_\_\_\_\_ gleaming example of American enterprise. Its extensive automobile industry earned it the nickname "Motor City". However, the (8) \_\_\_\_\_ city has degenerated into (9) \_\_\_\_\_ suburbs with abandoned, boarded-up houses and high unemployment. The car factories that spawned its (10) \_\_\_\_\_ disappeared. The city said essential services would continue, but street lighting had been cut off. The city mayor explained: "Detroit simply was not on (11) \_\_\_\_\_, continuing to borrow, (12) \_\_\_\_\_ pension payments, continuing not to pay its bills on time - continuing a deepening insolvency."

# COMPREHENSION QUESTIONS

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

1. What was Detroit once a powerhouse of?

---

2. Where is Detroit on the scale of U.S. city bankruptcies?

---

3. How much does the city owe?

---

4. How many people or businesses are owed money by Detroit?

---

5. Who has question marks over their future?

---

6. What is the city's nickname?

---

7. What has happened to many of Detroit's houses?

---

8. Which public service is no longer operating?

---

9. Who said the city was not on a sustainable footing?

---

10. What couldn't Detroit do on time?

---



# MULTIPLE CHOICE - QUIZ

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

1. What was Detroit once a powerhouse of?
  - a) coal and oil
  - b) American industry
  - c) factories
  - d) filing
2. Where is Detroit on the scale of U.S. city bankruptcies?
  - a) off the scale
  - b) in the middle
  - c) third
  - d) at the top / number one
3. How much does the city owe?
  - a) \$20,000
  - b) \$20,000,000
  - c) \$20,000,000,000
  - d) \$20,000,000,000,000
4. How many people or businesses are owed money by Detroit?
  - a) more than one hundred thousand
  - b) more than 10,000
  - c) more than a million
  - d) more than ten million
5. Who has question marks over their future?
  - a) the Detroit Tigers baseball team
  - b) firefighters and police officers
  - c) the mayor
  - d) tourists to Detroit
6. What is the city's nickname?
  - a) Motor City
  - b) The Powerhouse
  - c) The Big City
  - d) The Windy City
7. What has happened to many of Detroit's houses?
  - a) big companies have bought them
  - b) they have been knocked down
  - c) they have been left empty
  - d) they are museums to Detroit's past
8. Which public service is no longer operating?
  - a) street lighting
  - b) libraries
  - c) gardening in parks
  - d) shuttle buses
9. Who said the city was not on a sustainable footing?
  - a) a Detroit resident
  - b) Barack Obama
  - c) the World Bank
  - d) the mayor
10. What couldn't Detroit do on time?
  - a) compete
  - b) get enough workers
  - c) pay bills
  - d) build houses

# ROLE PLAY

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

## **Role A – Detroit mayor**

You are sad at the bankruptcy but think it was unavoidable. Tell the others three reasons why. You want creditors to be patient and to understand they might not get their money. You want the public to volunteer to get the city back on its feet. Tell people to rethink and re-plan their pensions.

## **Role B – Pension fund manager**

You are totally furious at Detroit's mayor. Tell the others three reasons why. You blame the mayor and only the mayor for Detroit's troubles. You think (s)he should go to prison if pension funds are not paid. You want a strike unless all former workers get their pension.

## **Role C – Detroit retiree**

You are so sad that Detroit has gone bust. Tell the others three reasons why. You are also worried about your future. You worker for 45 years as a public servant and now your pension is in danger. Tell the mayor (s)he has a moral duty to make sure you get your pension.

## **Role D – Financial manager**

You are very worried about Detroit's future. Tell the others three reasons why. You know things no one else does. Pension funds are almost empty, there is only enough money to pay salaries for another two months. You think many people have to leave the city, including retired people.

# AFTER READING / LISTENING

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

**1. WORD SEARCH:** Look in your dictionary / computer to find collocates, other meanings, information, synonyms ... for the words 'question' and 'mark'.

question	mark

- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

**2. ARTICLE QUESTIONS:** Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

**3. GAP FILL:** In pairs / groups, compare your answers to this exercise. Check your answers. Talk about the words from the activity. Were they new, interesting, worth learning...?

**4. VOCABULARY:** Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

**5. TEST EACH OTHER:** Look at the words below. With your partner, try to recall how they were used in the text:

<ul style="list-style-type: none"><li>• once</li><li>• history</li><li>• longer</li><li>• help</li><li>• system</li><li>• question</li></ul>	<ul style="list-style-type: none"><li>• example</li><li>• middle</li><li>• houses</li><li>• continue</li><li>• borrow</li><li>• time</li></ul>
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# BANKRUPTCY SURVEY

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

Write five GOOD questions about bankruptcy in the table. Do this in pairs. Each student must write the questions on his / her own paper. When you have finished, interview other students. Write down their answers.

	STUDENT 1 _____	STUDENT 2 _____	STUDENT 3 _____
Q.1.			
Q.2.			
Q.3.			
Q.4.			
Q.5.			

- Now return to your original partner and share and talk about what you found out. Change partners often.
- Make mini-presentations to other groups on your findings.

# **BANKRUPTCY DISCUSSION**

STUDENT A's QUESTIONS (Do not show these to student B)

- a) What did you think when you read the headline?
- b) What springs to mind when you hear the word 'bankrupt'?
- c) What do you think about Detroit going bankrupt?
- d) How is it possible for a city the size of Detroit to go bust?
- e) Whose fault is it?
- f) Should anyone be punished?
- g) How are your city's finances?
- h) Where does Detroit go from here?
- i) How do you think Detroit residents feel about the bankruptcy?
- j) What do you know about Detroit?

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# **BANKRUPTCY DISCUSSION**

STUDENT B's QUESTIONS (Do not show these to student A)

- a) Did you like reading this article? Why/not?
- b) What do you think Detroit was like 50 years ago?
- c) Is America's middle class the same as that in your country?
- d) Why did so many factories in Detroit close?
- e) What can the city do to regenerate its suburbs?
- f) How can Detroit ever pay back its debts?
- g) What happens to bankrupts in your country?
- h) Is it dangerous for cities and countries to borrow money?
- i) Who do you know who is morally bankrupt?
- j) What questions would you like to ask Detroit's mayor?

# DISCUSSION (Write your own questions)

STUDENT A's QUESTIONS (Do not show these to student B)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

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# DISCUSSION (Write your own questions)

STUDENT B's QUESTIONS (Do not show these to student A)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

# MULTIPLE CHOICE - LANGUAGE

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

Detroit, once a (1) \_\_\_\_\_ of American industry, has filed for bankruptcy. It has gone bust, to become the biggest city to (2) \_\_\_\_\_ insolvency in U.S. history. Detroit's emergency financial manager Kevyn Orr said the city could no (3) \_\_\_\_\_ afford to pay its bills, and was a whopping \$20 billion in debt. He has requested the court's help in restructuring city finances to enable it to continue to function. He named over 100,000 (4) \_\_\_\_\_, including the city's major pension funds and its 10,000 plus public employees. Detroit's pension system is (5) \_\_\_\_\_ by over \$3.5 billion, leaving many current and past police officers, firefighters and public service workers with big question marks (6) \_\_\_\_\_ their future.

Half a century ago, Detroit was (7) \_\_\_\_\_ up as a gleaming example of American enterprise. Its extensive automobile industry (8) \_\_\_\_\_ it the nickname "Motor City". However, the once-thriving middle-class city has degenerated into a sprawl of run-(9) \_\_\_\_\_ suburbs with abandoned, boarded-up houses and high unemployment. The car factories that (10) \_\_\_\_\_ its success have all but disappeared. The city said essential services would continue, but street lighting had been cut off. The city mayor explained: "Detroit simply was not on a sustainable (11) \_\_\_\_\_, continuing to borrow, continuing to (12) \_\_\_\_\_ pension payments, continuing not to pay its bills on time - continuing a deepening insolvency."

**Put the correct words from the table below in the above article.**

- |     |               |                 |              |                |
|-----|---------------|-----------------|--------------|----------------|
| 1.  | (a) outhouse  | (b) powerhouse  | (c) in-house | (d) lighthouse |
| 2.  | (a) reclaim   | (b) declare     | (c) abscond  | (d) beware     |
| 3.  | (a) lengthy   | (b) lengthen    | (c) longish  | (d) longer     |
| 4.  | (a) realtors  | (b) creditors   | (c) meteors  | (d) debtors    |
| 5.  | (a) refunded  | (b) underfunded | (c) funding  | (d) funds      |
| 6.  | (a) between   | (b) via         | (c) over     | (d) under      |
| 7.  | (a) increased | (b) rose        | (c) held     | (d) upped      |
| 8.  | (a) salaried  | (b) waged       | (c) earned   | (d) grossed    |
| 9.  | (a) up        | (b) over        | (c) along    | (d) down       |
| 10. | (a) spawned   | (b) pawned      | (c) awed     | (d) fawned     |
| 11. | (a) footing   | (b) legging     | (c) necking  | (d) mouthing   |
| 12. | (a) confer    | (b) infer       | (c) defer    | (d) lifer      |

# SPELLING

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

## Paragraph 1

1. filed for typbcurakn
2. the biggest city to declare voesynilnc
3. a ohpginpw \$20 billion in debt
4. restructuring city ninscfea
5. over 100,000 dcsroetir
6. nenuddferdu by over \$3.5 billion

## Paragraph 2

7. a gleaming example of American sernterpei
8. the once-thriving middle-class city has addeegeertn
9. bonnadead, boarded-up houses
10. factories that saenwprd its success
11. nilaestes services
12. not on a lsaetasbuni footing



# PUT THE TEXT BACK TOGETHER

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

**Number these lines in the correct order.**

- ( ) over 100,000 creditors, including the city's major pension funds and its 10,000 plus public
- ( ) spawned its success have all but disappeared. The city said essential services would continue, but street
- ( ) to pay its bills on time - continuing a deepening insolvency."
- ( ) industry earned it the nickname "Motor City". However, the once-thriving middle-class city has degenerated into
- ( ) bust, to become the biggest city to declare insolvency in U.S. history. Detroit's emergency
- ( ) financial manager Kevyn Orr said the city could no longer afford to pay its bills, and was a whopping \$20 billion in
- ( ) footing, continuing to borrow, continuing to defer pension payments, continuing not
- ( ) debt. He has requested the court's help in restructuring city finances to enable it to continue to function. He named
- ( ) Half a century ago, Detroit was held up as a gleaming example of American enterprise. Its extensive automobile
- ( ) a sprawl of run-down suburbs with abandoned, boarded-up houses and high unemployment. The car factories that
- ( ) lighting had been cut off. The city mayor explained: "Detroit simply was not on a sustainable
- ( **1** ) Detroit, once a powerhouse of American industry, has filed for bankruptcy. It has gone
- ( ) and past police officers, firefighters and public service workers with big question marks over their future.
- ( ) employees. Detroit's pension system is underfunded by over \$3.5 billion, leaving many current

# PUT THE WORDS IN THE RIGHT ORDER

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

1. in to The U.S. declare biggest history insolvency city.

---

2. its bills The city could no longer afford to pay.

---

3. finances help in Requested restructuring the city court's.

---

4. over by underfunded is system pension Detroit's \$3.5bn.

---

5. future question marks Workers over with their big.

---

6. example up as Detroit a was gleaming held.

---

7. - thriving middle - class city has degenerated The once.

---

8. abandoned with suburbs down - Run houses up - boarded ,.

---

9. city The continue would services essential said.

---

10. on Detroit a simply sustainable was footing not.

---

# CIRCLE THE CORRECT WORD (20 PAIRS)

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

Detroit, *once / used* to a powerhouse of American industry, has *filled / filed* for bankruptcy. It has gone *bust / burst*, to become the biggest city to declare *solvency / insolvency* in U.S. history. Detroit's emergency financial manager Kevyn Orr said the city could no *lengthy / longer* afford to pay its bills, and was a whopping \$20 billion *in / on* debt. He has requested the court's help in restructuring city finances to *enable / capable* it to continue to function. He named over 100,000 creditors, including the city's major pension funds and its 10,000 *plus / add* public employees. Detroit's pension system is underfunded by over \$3.5 billion, *leaving / left* many current and past police officers, firefighters and public service workers with big question marks *over / top* their future.

Half a century ago, Detroit was held *down / up* as a gleaming example of American *enterprise / entity*. Its extensive automobile industry earned it the nickname "Motor City". However, the once-thriving middle-class city has *degenerated / regenerated* into a sprawl of run-down *blurbs / suburbs* with abandoned, *boarded-up / hoarded up* houses and high unemployment. The car factories that *spammed / spawned* its success have all *but / put* disappeared. The city said essential services would continue, but street lighting had been cut off. The city mayor explained: "Detroit simply was not on a sustainable *legging / footing*, continuing to borrow, continuing to *confer / defer* pension payments, continuing not to pay its bills on time - continuing a *depth / deepening* insolvency."

**Talk about the connection between each pair of words in italics, and why the correct word is correct.**

# INSERT THE VOWELS (a, e, i, o, u)

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

Detr\_\_t, \_\_nc\_\_ p\_w\_rh\_\_s\_\_ f\_\_m\_\_r\_\_c\_\_n\_\_nd\_\_stry, h\_s  
f\_l\_d\_f\_r\_b\_nkr\_p\_tcy. \_t\_h\_s\_g\_n\_\_b\_\_st, t\_\_b\_\_c\_\_m\_\_th\_\_  
b\_gg\_\_st\_\_c\_\_ty\_\_t\_\_d\_\_cl\_\_r\_\_ns\_\_lv\_\_ncy\_\_n\_\_\_.S. h\_\_st\_\_ry.  
Detr\_\_t's\_\_m\_\_rg\_\_ncy\_\_f\_\_n\_\_nc\_\_l\_\_m\_\_n\_\_g\_\_r\_\_K\_vyn\_\_rr  
s\_\_d\_\_th\_\_c\_\_ty\_\_c\_\_ld\_\_n\_\_l\_\_ng\_\_r\_\_ff\_\_rd\_\_t\_\_p\_\_y\_\_ts\_\_b\_\_lls,  
\_\_nd\_\_w\_\_s\_\_wh\_\_pp\_\_ng\_\_\$20\_\_b\_\_ll\_\_n\_\_n\_\_d\_\_bt. H\_\_h\_\_s  
r\_q\_\_st\_\_d\_\_th\_\_c\_\_rt's\_\_h\_\_lp\_\_n\_\_r\_\_str\_\_ct\_\_r\_\_ng\_\_c\_\_ty  
f\_\_n\_\_nc\_\_s\_\_t\_\_n\_\_bl\_\_t\_\_t\_\_c\_\_nt\_\_n\_\_t\_\_f\_\_nct\_\_n\_\_. H\_\_  
n\_\_m\_\_d\_\_v\_\_r\_\_100,000\_\_cr\_\_d\_\_t\_\_rs, \_\_ncl\_\_d\_\_ng\_\_th\_\_c\_\_ty's  
m\_\_j\_\_r\_\_p\_\_ns\_\_n\_\_f\_\_nds\_\_nd\_\_ts\_\_10,000\_\_pl\_\_s\_\_p\_\_bl\_\_c  
\_\_mpl\_\_y\_\_s. Detr\_\_t's\_\_p\_\_ns\_\_n\_\_syst\_\_m\_\_s\_\_nd\_\_rf\_\_nd\_\_d  
by\_\_v\_\_r\_\_\$3.5\_\_b\_\_ll\_\_n, l\_\_v\_\_ng\_\_m\_\_ny\_\_c\_\_rr\_\_nt\_\_nd\_\_p\_\_st  
p\_\_l\_\_c\_\_ff\_\_c\_\_rs, f\_\_r\_\_f\_\_ght\_\_rs\_\_nd\_\_p\_\_bl\_\_c\_\_s\_\_rv\_\_c\_\_  
w\_\_rk\_\_rs\_\_w\_\_th\_\_b\_\_g\_\_q\_\_st\_\_n\_\_m\_\_rks\_\_v\_\_r\_\_th\_\_r\_\_f\_\_t\_\_r\_\_.

H\_\_lf\_\_c\_\_nt\_\_ry\_\_g\_\_, Detr\_\_t\_\_w\_\_s\_\_h\_\_ld\_\_p\_\_s\_\_gl\_\_m\_\_ng  
\_\_x\_\_mpl\_\_f\_\_m\_\_r\_\_c\_\_n\_\_nt\_\_rpr\_\_s\_\_. \_\_ts\_\_xt\_\_ns\_\_v\_\_  
\_\_t\_\_m\_\_b\_\_l\_\_nd\_\_stry\_\_rn\_\_d\_\_t\_\_th\_\_n\_\_ckn\_\_m\_\_"M\_\_t\_\_r  
C\_\_ty". H\_\_w\_\_v\_\_r, th\_\_nc\_\_-thr\_\_v\_\_ng\_\_m\_\_ddl\_\_-cl\_\_ss\_\_c\_\_ty  
h\_\_s\_\_d\_\_g\_\_n\_\_r\_\_t\_\_d\_\_nt\_\_spr\_\_wl\_\_f\_\_r\_\_n\_\_d\_\_wn\_\_s\_\_b\_\_rbs  
w\_\_th\_\_b\_\_nd\_\_n\_\_d, b\_\_rd\_\_d\_\_p\_\_h\_\_s\_\_s\_\_nd\_\_h\_\_gh  
\_\_n\_\_mpl\_\_ym\_\_nt. Th\_\_c\_\_r\_\_f\_\_ct\_\_r\_\_s\_\_th\_\_t\_\_sp\_\_wn\_\_d\_\_ts  
s\_\_cc\_\_ss\_\_h\_\_v\_\_ll\_\_b\_\_t\_\_d\_\_s\_\_pp\_\_r\_\_d. Th\_\_c\_\_ty\_\_s\_\_d\_\_  
\_\_ss\_\_nt\_\_l\_\_s\_\_rv\_\_c\_\_s\_\_w\_\_ld\_\_c\_\_nt\_\_n\_\_, b\_\_t\_\_str\_\_t  
l\_\_ght\_\_ng\_\_h\_\_d\_\_b\_\_n\_\_c\_\_t\_\_ff. Th\_\_c\_\_ty\_\_m\_\_y\_\_r\_\_xpl\_\_n\_\_d:  
"Detr\_\_t\_\_s\_\_mply\_\_w\_\_s\_\_n\_\_t\_\_n\_\_s\_\_st\_\_n\_\_bl\_\_f\_\_t\_\_ng,  
c\_\_nt\_\_n\_\_ng\_\_t\_\_b\_\_rr\_\_w, c\_\_nt\_\_n\_\_ng\_\_t\_\_d\_\_f\_\_r\_\_p\_\_ns\_\_n  
p\_\_ym\_\_nts, c\_\_nt\_\_n\_\_ng\_\_n\_\_t\_\_t\_\_p\_\_y\_\_ts\_\_b\_\_lls\_\_n\_\_t\_\_m\_\_-  
c\_\_nt\_\_n\_\_ng\_\_d\_\_p\_\_n\_\_ng\_\_ns\_\_lv\_\_ncy."

# PUNCTUATE THE TEXT AND ADD CAPITALS

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

detroit once a powerhouse of american industry has filed for bankruptcy it has gone bust to become the biggest city to declare insolvency in us history detroit's emergency financial manager kevyn orr said the city could no longer afford to pay its bills and was a whopping \$20 billion in debt he has requested the court's help in restructuring city finances to enable it to continue to function he named over 100000 creditors including the city's major pension funds and its 10000 plus public employees detroit's pension system is underfunded by over \$35 billion leaving many current and past police officers firefighters and public service workers with big question marks over their future

half a century ago detroit was held up as a gleaming example of american enterprise its extensive automobile industry earned it the nickname "motor city" however the once-thriving middle-class city has degenerated into a sprawl of run-down suburbs with abandoned boarded-up houses and high unemployment the car factories that spawned its success have all but disappeared the city said essential services would continue but street lighting had been cut off the city mayor explained "detroit simply was not on a sustainable footing continuing to borrow continuing to defer pension payments continuing not to pay its bills on time - continuing a deepening insolvency"

# PUT A SLASH ( / ) WHERE THE SPACES ARE

From <http://www.BreakingNewsEnglish.com/1307/130721-bankruptcy.html>

Detroit, once a powerhouse of American industry, has filed for bankruptcy. It has gone bust, to become the biggest city to declare insolvency in U.S. history. Detroit's emergency financial manager Kevyn Orr said the city could no longer afford to pay its bills, and was a whopping \$20 billion in debt. He has requested the court's help in restructuring city finances to enable it to continue to function. He named over 100,000 creditors, including the city's major pension funds and its 10,000 plus public employees. Detroit's pension system is underfunded by over \$3.5 billion, leaving many current and past police officers, firefighters and public service workers with big question marks over their future. Half a century ago, Detroit was held up as a gleaming example of American enterprise. Its extensive automobile industry earned it the nickname "Motor City". However, the once-thriving middle-class city has degenerated into a sprawl of run-down suburbs with abandoned, boarded-up houses and high unemployment. The car factories that spawned its success have all but disappeared. The city said essential services would continue, but street lighting had been cut off. The mayor explained: "Detroit simply was not on a sustainable footing, continuing to borrow, continuing to defer pension payments, continuing not to pay its bills on time - continuing a deepening insolvency."







# HOMework

**1. VOCABULARY EXTENSION:** Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

**2. INTERNET:** Search the Internet and find out more about bankruptcy. Share what you discover with your partner(s) in the next lesson.

**3. BANKRUPTCY:** Make a poster about big companies or cities that have gone bankrupt. Show your work to your classmates in the next lesson. Did you all have similar things?

**4. DETROIT:** Write a magazine article about Detroit's bankruptcy. Include imaginary interviews with people who are for and against it using taxpayers money for a bailout.

Read what you wrote to your classmates in the next lesson. Write down any new words and expressions you hear from your partner(s).

**5. WHAT HAPPENED NEXT?** Write a newspaper article about the next stage in this news story. Read what you wrote to your classmates in the next lesson. Give each other feedback on your articles.

**6. LETTER:** Write a letter to a bankruptcy expert. Ask him/her three questions about Detroit's bankruptcy. Give him/her three of your opinions on it. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

# ANSWERS

## TRUE / FALSE (p.4)

a F    b F    c T    d T    e F    f T    g T    h F

## SYNONYM MATCH (p.4)

- |                   |                   |
|-------------------|-------------------|
| 1. filed          | a. applied        |
| 2. afford         | b. have money for |
| 3. whopping       | c. huge           |
| 4. current        | d. present        |
| 5. question marks | e. uncertainty    |
| 6. gleaming       | f. shining        |
| 7. enterprise     | g. dynamism       |
| 8. thriving       | h. flourishing    |
| 9. essential      | i. key            |
| 10. deepening     | j. worsening      |

## COMPREHENSION QUESTIONS (p.8)

1. American industry
2. At the top - the biggest
3. \$20 billion
4. Over 100,000
5. The police, firefighters and public servants
6. Motor City
7. They've been abandoned / boarded up
8. Street lighting
9. The city's mayor
10. Pay its bills

## MULTIPLE CHOICE - QUIZ (p.9)

1. b    2. c    3. d    4. b    5. a    6. a    7. d    8. c    9. d    10. b

## ALL OTHER EXERCISES

Please check for yourself by looking at the Article on page 2.  
(It's good for your English ;-)