

现代大学英语精读第一册Unit04 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/233/2021_2022__E7_8E_B0_E4_BB_A3_E5_A4_A7_E5_c67_233993.htm Lesson Four TEXT A
The Boy and the Bank Officer Philip Ross Pre-class Work I Read the text once for the main idea. Do not refer to the notes, dictionaries or the glossary yet. I have a friend who hates banks with a special passion. "A bank is just a store like a candy store or a grocery store", he says. "The only difference is that a banks goods happen to be money, which is yours in the first place. If banks were required to sell wallets and money belts, they might act less like churches." I began thinking about my friend the other day as I walked into a small, over lighted branch office on the West Side. I had come to open a checking account. It was lunchtime and the only officer on duty was a fortyish black man with short, pressed hair, a pencil mustache, and a neatly pressed brown suit. Everything about him suggested a carefully dressed authority. This officer was standing across a small counter from a young white boy who was wearing a V-necked sweater, khakis, and loafers. He had sandy hair, and I think I was especially aware of him because he looked more like a kid from a prep school than a customer in a West Side bank. The boy continued to hold my attention because of what happened next. He was holding an open savings-account book and wearing an expression of open dismay. "But I dont understand," he was saying to the officer. "I opened the account myself, so why cant I withdraw any money?" "Ive already explained to you," the officer told him, "that a

fourteen-year-old is not allowed to withdraw money without a letter from his parents." "But that doesnt seem fair," the boy said, his voice breaking. "Its my money, I put it in. Its my account." "I know it is," the officer said, "but those are the rules. Now if youll excuse me." He turned to me with a smile. "May I help you, sir?" I didnt think twice. "I was going to open a new account," I said, "but after seeing whats going on here, I think Ive changed my mind." "Excuse me?" he said. "Look," I said. "If I understand whats going on here correctly, what youre saying is that this boy is old enough to deposit his money in your bank but hes not old enough to withdraw it. And since there doesnt seem to be any question as to whether its his money or his account, the banks so-called policy is clearly ridiculous." "It may seem ridiculous to you," he replied in a voice rising slightly in irritation, "but that is the banks policy and I have no other choice but to follow the rules". The boy had stood hopefully next to me during this exchange, but now I was just as helpless. Suddenly I noticed that the open savings book he continued to grasp showed a balance of about \$100. It also showed that there had been a series of small deposits and withdrawals. I had my opening. "Have you withdrawn money before by yourself?" I asked the boy. "Yes," he said. I moved in for the kill. "How do you explain that?" I zeroed in on the officer. "Why did you let him withdraw money before, but not now?" He looked annoyed. "Because the tellers were not aware of his age before and now they are. Its really very simple". I turned to the boy with a shrug. "Youre really getting cheated," I said. "You ought to get your parents to come in here and protest." The boy looked destroyed.

Silently, he put his savings book in a rear-pocket and walked out of the bank. The officer turned to me. "You know," he said, "you really shouldnt have interfered." "Shouldnt have interfered?" I shouted. "Well, it damn well seemed to me that he needed someone to represent his interests." "Someone was representing his interests," he said softly. "And who might that be?" "The bank." I couldnt believe what this idiot was saying. "Look," I concluded, "were just wasting each others time. But maybe youd like to explain exactly how the bank was representing that boys interests?" "Certainly," he said. "We were informed this morning that some neighborhood bully has been shaking this boy down for more than a month. The other guy was forcing him to take money out every week and hand it over. The poor kid was apparently too scared to tell anyone. Thats the real reason he was so upset. He was afraid of what the other guy would do to him. Anyway, the police are on the case and theyll probably make an arrest today." "You mean there is no rule about being too young to withdraw money from a savings account?" "Not that I ever heard of. Now, sir, what can we do for you?"

100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com