

“The Transfers”

Reading Comprehension – Short Stories

Directions: Read the story. Then answer the questions below.



Loren had been **surreptitiously** moving money from the accounts of his bank’s wealthiest clients to one he created for himself in the Cayman Islands for 8 years. He had every reason to believe that no one suspected a thing.

He had been prudent with all the money he had embezzled from Signet Bank. He wore second-hand suits to his job as a bank teller there. He rode his bike from Anacostia - the squalid, blighted neighborhood he called home - to his DuPont Circle branch each day.

He rarely travelled outside of the Washington, DC, area. He did nothing at all to **raise a red flag**. He appeared as nothing more than an 18-dollar-an-hour bank employee in a town where many made millions.

No one, he was sure, had ever scrutinized the **myriad** of transactions which had taken place – lump sum transfers of \$9,000 every other week. Otherwise, the truth would have surely come to light a long time ago.

“Nine thousand dollars every other week is just a **drop in the bucket** to these rich folks,” Loren reasoned. This assuaged his guilt.

In Loren’s mind, it was the greedy people who got caught doing these things. It was the **ostentatious** ones, too. It was the guys who built multi-million dollar homes with 24 rooms on a pauper’s salary.

To him, the bank was **fraught** with idiots, and no one was capable of unraveling his master plan. Now it was too late for them.

Today was the day Loren would begin reaping the benefits of all his patience and cunning and begin living in blissful obscurity.

After an ordinary day at work, Loren got on his bike and road over the river to National Airport.

As the plane lifted off the runway for the Caribbean, Loren watched intently out the window. He had close to \$2 million collecting interest in the bank and had gotten off scot-free.

As the plane landed, Loren finally allowed himself to fully dream of the carefree life he was about to begin. He moved down the airplane steps, across the tarmac and headed toward the airport. The balmy air felt comforting to his skin.

He breathed in slowly and deeply with anticipation and was surprised to hear a familiar voice.

"Hey, Loren. Not so fast."

Questions:

1) Which is a synonym for **surreptitiously** ?

- A. boldly
- B. carefully
- C. overtly
- D. secretly

2) *"He had been prudent with all the money he had embezzled from Signet Bank."*

▼ Choose the best way to rewrite the above sentence.

- A. He had been showy with the funds he had taken from Signet Bank.
- B. He had saved all the money he had deposited into Signet Bank.
- C. He had felt guilty about all the money he had taken from Signet Bank.
- D. He had been discreet with all the money he had stolen from Signet Bank.

3) What were some of the things Loren did to appear ordinary?

▼ Check all that are correct.

- A. He rode his bike to work.
- B. He worked as a bank teller.
- C. He wore second-hand clothes.
- D. He transferred only \$9,000 at a time.

4) What is meant by the expression to "**raise a red flag**"?

- A. to appear guilty
 - B. to appear wealthy
 - C. to seem very smart
 - D. to give a warning signal
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Questions (continued):

5) What made Loren so confident he would get away with his crime?

▼ Check all that are correct.

- A. The money was in the Cayman Islands.
- B. He felt that no one ever suspects a bank teller.
- C. He had done nothing to show that he had a lot of money.
- D. He felt the people he worked with at the bank were not smart.

6) If Loren stole for 8 full years, about how much money did he have in the bank?

- A. \$72,000
- B. \$1.8 million
- C. \$2.5 million
- D. \$3.7 million

7) What kind of expression is "**drop in the bucket**"?

- A. demonstrative
- B. idiomatic
- C. sarcastic
- D. understatement

8) What is the best antonym for **ostentatious** ?

- A. lavish
- B. conspicuous
- C. childish
- D. modest

9) Which line from the passage best serves as its climax?

- A. "Hey, Loren. Not so fast."
- B. Now it was too late for them.
- C. Otherwise, the truth would have surely come to light a long time ago.
- D. After an ordinary day at work, Loren got on his bike and road over the river to National Airport.

10) Which word best describes Loren's attitude toward his bank colleagues?

- A. benevolent
- B. disdainful
- C. impetuous
- D. wary

11) Which is the best synonym for **fraught**?

- A. filled with
- B. short on
- C. lead by
- D. worked at

12) Which is the best antonym for **myriad** ?

- A. convoluted
 - B. interminable
 - C. multitude
 - D. paucity
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