

## “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 over 8 years. He had every reason to believe that no one suspected a thing, and he knew the money would be safe in an offshore account.

He had been prudent with all the money he had embezzled from Signet Bank. He wore secondhand 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 traveled 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 that had taken place – dozens, sometimes hundreds of small transfers that amounted to \$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; no one was capable of unraveling his master plan. No – 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 managed to pull it off, unnoticed.

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 then he was surprised to hear a familiar voice.

“Hey, Loren. Not so fast.”

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Questions:

1) As used in paragraph 1, which is the best synonym for **surreptitiously**?

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

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

Which of the following is the best way to rewrite the above sentence from paragraph 2 while keeping its original meaning as used in the story?

- 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.

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3) What were some of the things Loren did to not raise suspicion?      4) The expression *"to raise a red flag"* (from paragraph 3) means to

- I. He wore secondhand suits.
- II. He rode a bicycle to work.
- III. He only made a certain number of transactions per week.

- A. I only
- B. I and II
- C. I and III
- D. I, II, and III

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

- 5) What made Loren feel confident his crime would go undetected?
- I. The stolen money was being held in the Cayman Islands.
  - II. He felt no one would suspect a bank teller of fraud.
  - III. He had done nothing to show that he had become wealthy.
- A. I only
  - B. I and II
  - C. I and III
  - D. I, II, and III
- 6) If Loren carried out his scheme for exactly 8 years, how much money would he have stolen?
- A. \$9000
  - B. \$2,000,000
  - C. \$72,000
  - D. \$1,872,000

- 7) What kind of expression is "*drop in the bucket*" (from paragraph 5)?
- A. demonstrative, characterized by the open expression of emotion
  - B. idiomatic, characterized by the use of figurative, not literal, language
  - C. sarcastic, characterized by the use of harsh or bitter derision, or irony
  - D. understatement, characterized by an expression that is weaker than the facts would bear out
- 8) As used in paragraph 4, which is the best synonym for **myriad**?
- A. overflow
  - B. number
  - C. multitude
  - D. shortage

- 9) Which line from the passage best serves as its climax?
- A. "Hey, Loren. Not so fast."  
(the final paragraph)
  - B. Otherwise, the truth would have surely come to light a long time ago. (paragraph 4)
  - C. Now it was too late for them. (paragraph 7)
  - D. After an ordinary day at work, Loren got on his bike and road over the river to National Airport. (paragraph 9)
- 10) Loren's attitude toward his bank colleagues was
- A. benevolent
  - B. disdainful
  - C. accepting
  - D. fearful



## Answers and Explanations

1) **D**

**surreptitiously** (*adjective*): sneakily, in a stealthy manner.

At the beginning, the story says, “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 over 8 years. He had every reason to believe that no one suspected a thing.” Since Loren was moving money from bank clients’ accounts to his own, we know that Loren was stealing. Loren thought no one suspected his stealing, so Loren must have been moving the money in secret. We can infer from this information that *surreptitiously* means in a stealthy manner. *Secretly* means in a hidden or concealed manner. Since doing something in a concealed way is similar to doing something in a stealthy way, secretly is a good synonym for surreptitiously. Therefore **(D)** is correct.

*Easily* means with ease. Doing something with ease is not the same as doing something stealthily, so easily is not a synonym for surreptitiously. Therefore **(A)** is incorrect. *Carefully* means with care. Doing something with care is not the same as doing something stealthily, so carefully is not a good synonym for surreptitiously. Therefore **(B)** is incorrect. *Overtly* means openly. Doing something openly is the opposite of doing something stealthily, so overtly is the opposite of surreptitiously. Therefore **(C)** is incorrect.

2) **D**

To be *discreet* means to show self-restraint and prudence in your actions. *Embezzle* means to take something that has been entrusted to you by someone else for your own use. Since discreet is another word for prudent and embezzling is stealing, the sentence *He had been discreet with all the money he had stolen from Signet Bank* retains the meaning of the original sentence. Therefore **(D)** is correct.

*Showy* means flashy. Since Loren is stealing money, being flashy with the money is not prudent. This changes the meaning of the original sentence. Therefore **(A)** is incorrect. In the original sentence, Loren stole money from Signet Bank. This means he did not deposit money there. Therefore **(B)** is incorrect. To feel *guilty* is to feel bad about something. This is different than being prudent about something. Therefore **(C)** is incorrect.

3) **B**

In paragraph 2, the passage says, “He wore secondhand 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.” This information tells us Loren wore secondhand suits. This supports **option (I)**. This information also tells us Loren rode his bike to work. This supports **option (II)**. The story does not say that Loren only made a certain number of

transactions per week. This eliminates **option (III)**. Therefore **(B)** is correct.

4) **D**

In paragraph 2, we learn that Loren wore secondhand suits and rode his bike to work. In paragraph 3, the passage says Loren, “rarely traveled 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.” Loren did not want to call attention to the fact that he was stealing money. In order to avoid sending signals that would make others suspicious, he has taken care to appear as if everything were normal. Using this information, we can infer that *to raise a red flag* means to give a warning signal. Therefore **(D)** is correct.

Being guilty is being responsible for a crime. Since no one knew of the crime, Loren was trying to avoid anyone’s notice of the crime, not the fact that he was responsible for it. Therefore **(A)** is incorrect. Loren did want to appear impoverished, or look poorer than he was, because he did not want to raise suspicion. Therefore **(B)** is incorrect. Behaving consistently with his income would not make anyone appear smart or not smart. This means **(C)** is incorrect.

5) **C**

In paragraph 1, we learn that Loren has been stealing money and putting it into an account in the Cayman Islands. The passage says Loren “knew the money would be safe in an offshore account.” We can infer from this information that Loren believed the money would be safe because it was in the Cayman Islands. This supports **option (I)**. The passage does not suggest that Loren felt no one would suspect a bank teller of fraud. This eliminates **option (II)**. In paragraphs 2 and 3, we learn that Loren has taken great care not to do anything that would show that he had more money than he should. This supports **option (III)**. Therefore **(C)** is the correct answer.

6) **D**

In paragraph 4, we learn that Loren has been taking \$9000 every other week. Since we know that there are 52 weeks in a year, this means he takes \$9000 26 times a year for 8 years.  $\$9000 \times 26 \times 8 = \$1,872,000$ . Therefore **(D)** is correct.

\$9000 is the amount Loren steals every other week, not the total amount. Therefore **(A)** is incorrect. In paragraph 10 the passage says Loren “had close to \$2 million collecting interest in the bank and had managed to pull it off, unscathed.” However, the question asks how much Loren would have stolen if he had taken the money for exactly eight years. \$2 million is a close estimate but there is a more exact answer. We can multiply the amount Loren takes each week by the number of weeks he steals and get the exact number, which is not \$2 million. Therefore **(B)** is incorrect. Loren would have stolen \$72,000 if he stole \$9000 once a year for 8 years. However, Loren took the money every other week for 8 years. Therefore **(C)** is incorrect.

7) **B**

In paragraph 5, Loren reasons, “Nine thousand dollars every other week is just a drop in the bucket to these rich folks.” This is an informal, conversational phrase. It does not mean literally what it says, because money is not a liquid that can be a drop in the bucket. It is a figurative, or idiomatic, expression. Therefore **(B)** is correct.

The passage does not provide information to support choices **(A)**, **(C)** and **(D)**. Therefore they are incorrect.

8) **C**

**myriad** (*noun*): a vast, indefinite number.

In paragraph 4, the passage says, “No one, he was sure, had ever scrutinized the myriad of transactions which had taken place – dozens, sometimes hundreds of small transfers that amounted to \$9,000 every other week.” Since Loren was making “dozens, sometimes hundreds” of transfers that added up to \$9000, it should be understood that there were a lot of transfers and that the transfer amounts were always different. We can infer from this information that *myriad* is a large, indefinite number. A *multitude* is a very large number. Therefore, *multitude* is a good synonym for *myriad*. Therefore **(C)** is correct.

An *overflow* is an excess beyond capacity. Since the transfers were not subject to a capacity, or limit, *overflow* is not a good synonym for *myriad*. Therefore **(A)** is incorrect. A *number* is an amount. Number is not the best synonym for *myriad*, because although *myriad* is a number, it is a large, indefinite number. A number could be small or large. Therefore **(B)** is incorrect. A *shortage* happens when there is not enough of something. There was no required number of transfers here, so *shortage* is not a good synonym for *myriad*. Therefore **(D)** is incorrect.

9) **A**

In this passage, we learn that Loren has been stealing money from bank customers for years. We learn all the things Loren has done not to get caught. Near the end of the story, Loren gets on a plane headed to Caribbean. It appears Loren has succeeded in his plan. Then, as Loren leaves the airplane, thinking he is home free, he hears someone say, “Hey, Loren, not so fast.” This line serves as the climax, because it serves as the moment in which the intensity of the story culminates and the conflict gets most complicated. Therefore **(A)** is correct.

The story does not provide information to support choices **(B)**, **(C)** or **(D)**. Therefore they are incorrect.

10) **B**

In paragraph 7, we learn that Loren believes “the bank was fraught with idiots; no one was capable of unraveling his master plan. No – it was too late for them.” We can infer from this information that Loren did not think his fellow bank employees were very intelligent or capable. He thought he was better

and smarter than them. Someone who has a *disdainful* attitude thinks that thinks he or she is better than others. Therefore **(B)** is correct.

A *benevolent* attitude is a kindly, friendly attitude. Loren thought his coworkers were idiots. This is not kindly or friendly. Therefore **(A)** is incorrect. If Loren's attitude were *accepting*, Loren would be happy with his coworkers as they are. Loren is not happy with his coworkers. Again, he thinks they are idiots. Therefore **(C)** is incorrect. If Loren's attitude were *fearful*, he would be afraid of his coworkers. Loren thinks his coworkers cannot possibly catch on to what he is doing. He is not afraid of them. Therefore **(D)** is incorrect.

11)**D**

In paragraph 6, the passage says, "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." Since ostentatious people build "multi-million dollar homes with 24 rooms," we can infer that *ostentatious* means extravagant and showy. *Modest* means humble and unpretentious. Humble and unpretentious is the opposite of extravagant and showy, so modest is a good antonym for ostentatious. Therefore **(D)** is the correct answer.

*Lavish* means extravagant, so lavish is a synonym for ostentatious, not an antonym. Therefore **(A)** is incorrect. *Conspicuous* means obvious. Obvious is different than extravagant and showy, but not opposite, so conspicuous is not an antonym for ostentatious. Therefore **(B)** is incorrect. *Childish* means like a child. Doing something like a child is different than being extravagant and showy, but not opposite. Therefore, childish is not an antonym for ostentatious. Therefore **(C)** is incorrect.

12)**A**

**fraught** (*adjective*): filled with.

In paragraph 7 the passage says that Loren thought "the bank was fraught with idiots; no one was capable of unraveling his master plan." Loren thought no one at the bank could catch him, because he thinks the other bank workers are all idiots. Since the bank is filled with bank workers, we can infer from this information that *fraught* means filled with. Therefore **(A)** is correct.

If the bank were *short on* idiots, there would be a lot of smart people there. If there were a lot of smart people there, Loren would be afraid of being caught. Therefore **(B)** is incorrect. Loren thought that "no one" could unravel his plan. This means he thought that none of the workers, not just the leaders, could catch him. Although he likely thought the leaders were idiots, he also thought everyone else was an idiot. Therefore, we know that fraught with does not mean *lead by*. Therefore **(C)** is incorrect. Loren is talking about the bank workers, not the visitors, when he thinks the bank is fraught with idiots. Therefore, fraught with does not mean *visited by*. Therefore **(D)** is incorrect.