



CONCORSO PUBBLICO, PER TITOLI ED ESAMI, PER LA COPERTURA DI N. 1 POSTO DI CATEGORIA D, POSIZIONE ECONOMICA D1, AREA AMMINISTRATIVA GESTIONALE PER L'UFFICIO PENSIONI ED INDENNITA' SSN PRESSO QUESTO ATENEEO

ELENCO DOMANDE PROVA ORALE

1	I requisiti anagrafici e contributivi per la maturazione del diritto alla pensione di vecchiaia nei sistemi retributivo, misto e contributivo. Il riscatto del titolo di studio ai fini TFS/TFR.
2	I requisiti anagrafici e contributivi per la maturazione del diritto a pensione anticipata nei sistemi retributivo, misto e contributivo. Il personale universitario in convenzione con le Aziende Ospedaliere o le ASL: principali aspetti pensionistici e previdenziali.
3	Le principali differenze nel calcolo pensionistico relativamente ai sistemi retributivo, misto e contributivo. Periodi utili ai fini del TFS e del TFR.
4	La contribuzione figurativa ai fini pensionistici. Il meccanismo del silenzio-assenso per l'adesione al Fondo di previdenza complementare Perseo Sirio.
5	Principali caratteristiche della pensione anticipata flessibile (cd. "quota 103"). Conseguenze dell'adesione al fondo di previdenza complementare Perseo Sirio del personale in regime di TFS.
6	Principali caratteristiche della pensione anticipata "opzione donna". Differenze tra i trattamenti di fine servizio (TFS) e quelli di fine rapporto (TFR).
7	La maggiorazione del 18% della base contributiva per il Calcolo della quota "A" nella gestione dipendenti dello Stato (CTPS): cos'è e su quali voci retributive si applica. Il calcolo del TFS e del TFR nei casi di periodi svolti a part-time: principali differenze.
8	La prescrizione contributiva: definizione e principali caratteristiche. Le categorie di personale assoggettate al regime del TFS e del TFR, con particolare riferimento alle università.
9	Il riscatto ai fini pensionistici del titolo di studio. Periodi riscattabili ai fini del TFS e del TFR.
10	La ricongiunzione L. 29/1979. Principali differenze tra la previdenza complementare e quella obbligatoria.
11	La ricongiunzione L. 45/90. Le voci utili ai fini del calcolo del TFS e del TFR, con particolare riferimento al personale universitario.

1	Viene assegnata all'ufficio una nuova collega con precedenti esperienze lavorative in un ambito diverso da quello pensionistico. Cosa faresti per favorirne l'inserimento, e cosa ritieni non si debba mai fare.
2	Sei il responsabile dell'ufficio. Il tuo ufficio è sotto pressione e sta affrontando un carico di lavoro importante. L'amministrazione ha pianificato un corso di formazione per tutto il personale. Un tuo collaboratore ti dice che non può partecipare proprio a causa del carico di lavoro. Come gestisci la situazione?



3	Sei il responsabile dell'ufficio pensioni e ti vengono spesso richieste informazioni e consigli che esulano dallo stretto ambito di competenza del tuo ufficio. Come ti comporti di fronte a queste richieste?
4	Quali sono, secondo te, gli obiettivi di valore pubblico che possono essere riferiti all'ufficio pensioni di una università.
5	A fronte di un problema da risolvere o decisione da prendere, quali tra i seguenti comportamenti sceglieresti e per quali motivazioni? a) decidere individualmente, senza necessità di altri contributi; b) delegare qualcuno dell'ufficio e affidarti alla sua valutazione; c) coinvolgere più membri dell'ufficio e decidere collettivamente.
6	Sei il responsabile di un ufficio nel quale vi sono persone che a volte generano conflitti con i colleghi. In quali modi, cercheresti di prevenire o di gestire tali conflitti?
7	In quale modo è possibile motivare le persone al lavoro nel caso non si possa agire sulla carriera né sulla leva economica?
8	Sei il responsabile di un ufficio. Alcuni collaboratori sono particolarmente proattivi e intraprendenti, tuttavia il loro comportamento lavorativo talvolta non è in linea con le tue direttive e indicazioni. Che approccio assumeresti?
9	Sei responsabile di un ufficio. Quali sono le modalità più efficaci, a tuo parere, per favorire l'apprendimento e lo sviluppo professionale dei tuoi collaboratori?
10	Quale approccio utilizzeresti in una situazione in cui ti trovi a dover affrontare un problema o assumere una decisione particolarmente importante e complessa, nell'ambito lavorativo?
11	Quale approccio utilizzeresti in una situazione in cui ti trovi a dover comunicare una decisione che sai non sarà condivisa da alcuni tuoi collaboratori?

1	La/Il Candidata/o si trova a dover organizzare la produzione di un documento da scrivere a più mani. Che strumenti informatici intende utilizzare e perché.
2	Nell'utilizzo di un foglio elettronico cosa si intende per riferimento relativo (A1), riferimento misto (\$A1) e riferimento assoluto (\$A\$1) e quando conviene farne uso?
3	La cronaca recente riporta di un aumento degli attacchi ransomware. La/Il Candidata/o descriva questa tipologia di malware, evidenziando se i dati trattati nella gestione del personale possono essere obiettivi di questo tipo di attacco ed eventualmente che misure cautelative si possono adottare.
4	Che cosa è una VPN e in quali casi è necessario farne uso
5	Perché è necessario mantenere regolarmente aggiornato Windows e le applicazioni che utilizzo?
6	Nello svolgimento della sua attività individui i Dati personali e dati sensibili/particolari che si trova a trattare
7	Autenticazione a più fattori, per quali motivi viene raccomandata?
8	Navigazione in incognito, da quali rischi informatici ci protegge?
9	Che cosa si intende per mail di Phishing, quali sono i rischi e come è possibile identificarla?
10	Negli attacchi informatici vengono spesso usate tecniche di Social Engineering, cosa si intende e perché va posta attenzione a questo aspetto?
11	Quali sono le differenze sostanziali nel condividere documenti utilizzando un File server locale oppure uno strumento in cloud tipo Google Drive o simili.



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Testi da leggere e tradurre limitatamente alla parte evidenziata:

and kissed them. Then she held them to a candle until they were all burnt away.

This was Esther's answer to John Jarndyce's letter. She decided to marry her guardian.

Esther's decision brought much happiness to Bleak House. But one thing troubled this happiness. Richard Carstone now hated his guardian. A kind of madness filled Richard's mind. He was sure that John Jarndyce was trying to ruin him.

Ada, who loved her cousin dearly, continued to write to Richard. But Richard's letters to Ada were very few. At first, he wrote about his new life as a soldier. Then all his letters were about Chancery and about Jarndyce and Jarndyce.

One day, Esther received a letter from London. It was from Richard's own lawyer. Nobody at Bleak House liked this man. They knew that he was not helping Richard. This lawyer told Esther that Richard had no more money. Because of his debts, Richard would now have to leave the Army.

Esther decided to visit Richard alone. She knew that Richard would not speak to John Jarndyce. Esther took with her a letter from Ada. It was full of love and hope for the future.

Esther soon found Richard's poor rooms. They were as near as possible to the dark Court of Chancery. The living-room was cold and untidy. Richard, no longer dressed as a soldier, was sitting at a table covered with papers.

'Look at me, Esther. I am without hope. I have no money left. I am a failure.'

'My dear Richard,' said Esther kindly. 'Remember Ada. She loves you and has sent you this letter. Please read it.'

In the letter Ada offered Richard the little money she had left. She wanted Richard to pay his debts and stay in the Army. Richard read the letter with tears in his eyes.

'Dear Ada is so kind to me,' said Richard, with a strange look. 'But perhaps this is one of John Jarndyce's tricks. He wants to ruin me. Esther, why do you want to marry such a man?'



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Charles Dickens became very famous and very rich. He wrote some of the most well-known and popular stories in English literature. Dickens knew how the poor people lived in England and many of his stories were about poor people. He was angry at the way children were treated. They were beaten and made to work in dirty and dangerous jobs with little food or shelter. Because of his stories, people were made to see how children and poor people lived in nineteenth century England.

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A Note About England in the Nineteenth Century

Dickens' story, *Great Expectations*, is set between the years 1810 and 1830. The story takes place in London and in the county of Kent in the south-east of England. Dickens knew both of these parts of England very well.

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Great Britain became very wealthy in the middle of the nineteenth century. London was the largest city in Europe and many people suddenly became rich. People who had money could become part of Society. Society people were known as ladies and gentlemen. These people were educated. They visited one another's houses and went to dinners, parties and dances. They lived in fine houses and had servants.

The people in Society made rules for correct behaviour and correct dress. To be dressed according to these rules was to be dressed well, in the most fashionable clothes.

However, most people in England at this time did not have much money. They could not become ladies and gentlemen. Thousands of poor people in London lived in small, dirty houses and did not have enough to eat. They had no work and many men, women and children became criminals.

When he lived in London, Dickens saw the rich people living in expensive houses and he also saw the dark and narrow streets nearby where the poor people lived and died.

When he was a boy, Charles Dickens had lived near the marshes between the River Medway and the River Thames in Kent. This part of south-east England is very flat and wet. There are many rivers and ditches full of water and the sea is not far away.

The people who lived on the marshes at this time were poor and their lives were hard. Many of them were farmers or labourers. The people had very little education.

There were no cars, trains or telephones at this time. People travelled in coaches pulled by horses. Letters were carried in these coaches too. London is 26 miles away from this part of Kent but the roads were bad in the nineteenth century and the journey from the marshes to London took many hours.

Most of the poor people living on the marshes did not visit London by coach. They did not know anything about the lives of the rich people living in London. They stayed on their farms and in their small shops. They worked hard to earn a little money.

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cried. 'Come on, then!' Then he raised his fists like a boxer and began waving them in front of my face.

I hit him again and he fell backwards onto the ground. When he got up, his nose was bleeding. A minute later, I had hit him in the eye.

'You've won,' he said weakly. 'Shake hands.'

So we shook hands and the young gentleman walked quietly away.

Estella was waiting for me at the gate. Her eyes were bright and shining. I knew she had been watching the fight.

'You can kiss me if you like,' she said.

I was confused but happy. I kissed her gently on the cheek. A few minutes later, I began my long walk home.

From that day onwards, I visited Miss Havisham three times a week. I did not see the pale young gentleman again, but Estella was always there.

On every visit, I pushed Miss Havisham round and round those two rooms in a wheelchair. She did not walk with me again. Instead I pushed her in her chair. As I walked behind her, Miss Havisham questioned me. I told her I was going to be apprenticed¹ to Joe, when I was old enough. I told her that I knew nothing, but wanted to know everything. I told her I wanted to be educated. I told her how I wanted to be a gentleman. Perhaps I hoped that Miss Havisham would pay for my education. But she never suggested it.

Sometimes Estella was kind to me, but, more often, she was rude and cruel. I could not understand this proud, beautiful girl who made me so unhappy.

5

'I Must Become a Gentleman!'

My life went on without change for two or three years. One day Miss Havisham looked up at me, and said, 'You are getting tall, Pip. What is the name of your brother-in-law, the blacksmith?'

'Joe Gargery, ma'am,' I answered.

'It is time for you to be apprenticed to him,' Miss Havisham said. 'Bring him with you one day. Bring him soon!'

So, two days later, Joe put on his Sunday clothes and boots. Looking very awkward and uncomfortable, he walked with me to Satis House, where Miss Havisham lived.

Estella opened the gate for us. She smiled scornfully at Joe and I felt ashamed of him.

Joe was so afraid of Miss Havisham that he refused to look at her. He stood near the door, turning his hat round and round in his strong hands.

Miss Havisham picked up a little bag from her dressing-table. She held it out to Joe.

'It is time Pip became your apprentice,' she said. 'Pip has earned his premium¹ and here it is.'

'There are twenty-five guineas in this bag, Pip,' she said to me. 'Give them to Joe Gargery. He is your master now. Goodbye.'

And she turned away.

I looked at Miss Havisham and Estella in despair. 'But don't you want me to come again, Miss Havisham?' I asked.

'No, Pip. Gargery is your master and you must work for him. 'Pip has been a good boy here,' Miss Havisham said to Joe. 'This money is his reward. You are an honest man and will not expect more. Let them out, Estella.'

Bitterly³ disappointed, I led Joe from that strange room. He walked like a man in a dream.

Miss Havisham's brother was the young man. Compeyson was the man who was going to marry her. But he stole her money and left her on her wedding-day.

I looked at Herbert, but said nothing. I was trying to think.

If Compeyson was alive, he might find out that Magwitch had returned. Herbert was right. Magwitch was in danger in London. I had to take the old man away as soon as possible.

That same day, we found a cheap room for him to stay in. Some days later, Herbert took Magwitch to the house where Clara lived with her father. The house was at Old Mill Bank, a quiet place, near the river. Magwitch could live there on the top floor. As soon as possible, we would get him out of England.

We told Wemmick of our plan. He promised to warn us if anyone asked about Magwitch.

Every time I went out, I thought that someone was following me. Was Compeyson alive and in London? Had he seen his old enemy? Did Compeyson know about me and Abel Magwitch?

Secrets from the Past

My expectations were at an end. Miss Havisham was not my benefactor. Estella could not be mine. But I had to see her again.

I found out that Estella was staying with Miss Havisham, and I decided to go to Satis House for the last time.

Once more I walked through the dark, dusty corridors of Satis

House. I found Miss Havisham and Estella sitting together in the dressing-room. Estella was knitting⁵. Both women looked at me in surprise.

'Why are you here, Pip?' Miss Havisham asked.

'I have something that I must say to you, Miss Havisham,' I replied. 'I have found out who my benefactor is, and I am very unhappy. I thought it was you. You knew that I thought this. But you did not tell me my mistake. Was that kind, Miss Havisham?'

'Kind? Do you expect me to be kind, Pip?' Miss Havisham answered, hitting her stick on the floor angrily.

'I expect nothing from you, Miss Havisham,' I said quietly. 'I have come because I need your help, but not for myself.'

'Who do you want me to help?' Miss Havisham asked. 'What do you want, Pip?'

'Two years ago, I was able to help my good friend, Herbert Pocker. I paid money for him to become a partner in a business,' I explained. 'He does not know who did this. Now I need more money, to complete my plans for him. I cannot take money from my benefactor. Can you help me?'

At first Miss Havisham said nothing. Then she spoke.

'Have you anything else to say, Pip?' she asked.

I looked at Estella. She went on knitting and did not raise her head.

'Estella,' I said, 'you know I love you. I have always thought that Miss Havisham wanted us to marry. I know now that this is not true. But I must tell you that I love you and always will.'

'Love is a word I do not understand,' Estella answered. 'I tried to warn you, Pip, but you didn't listen. I am going to be married, but not to you.'

'Then who . . .?' I began.

'Bentley Drummle,' Estella said quietly.

'Estella! That can't be true!' I cried. 'He is stupid and cruel. You will never be happy with him.'

'Do you think he will be happy with me?' Estella said, with a cold

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'I don't want to say,' I replied.

'Whisper to me,' Miss Havisham said, bending down.

'I think she is very proud,' I said quietly.

'Yes, and what else?'

'I think she is very pretty,' I went on.

'Anything else?'

'I think she is very rude. And please,' I added, 'I should like to go home now.'

'Finish your game of cards first,' Miss Havisham said.

When Estella had won the last game, she threw the cards down with a scornful smile.

'Come here again in six days, Pip,' Miss Havisham said as I was leaving. 'Take him downstairs, Estella. Give him something to eat and drink before he goes.'

I followed Estella down the gloomy stairs and along the dark corridors. She opened the side door and the bright daylight hurt my eyes and confused me.

Estella told me to wait in the courtyard. In a few minutes, she returned with some meat and bread. She placed the food on the ground, as though I was a dog. Tears came into my eyes. I turned my head away, so that Estella would not see me crying. But when she had gone, I cried aloud and kicked the wall with the heavy boots she had laughed at.

After a time, Estella returned with her keys and unlocked the iron gate.

'Why aren't you crying?' she asked me with a smile.

'Because I don't want to,' I replied.

'Yes, you do,' she said. 'Your eyes are red with crying. You are nearly crying now.'

She laughed, pushed me outside the gate and locked it behind me.

I went straight back to Uncle Pumblechook's, but he was not at home. So I began the long walk back to the forge alone.

As I walked along, I thought about the strange things I had seen.

I thought of Estella and her scorn. She had made me ashamed of my clothes, my boots and most of all, myself. I wished I had never seen her. But then I remembered how beautiful she was.

4

The Pale Young Gentleman

When I got home, my sister made me sit on a stool and began asking me questions.

'Tell me what Miss Havisham looks like,' my sister demanded.

'What did she say to you? What did you do?'

'Miss Havisham's very tall and dark,' I answered quickly. 'She was sitting in a black velvet coach. There was a girl with her. She gave us cake on gold plates!'

'Gold plates!' Mrs Joe repeated slowly. Then she added, 'I hope you pleased her. She wanted you to play. Did you?'

'Oh, yes. We played with . . . with flags⁵,' I said. 'And then we shouted and waved our swords!'

'Swords?'

'Yes. The girl – Estella – got them from a cupboard. And there was no daylight in the room, only candles!'

Joe's eyes opened very wide.

Why was I telling all these lies? I do not know. Perhaps the truth was too strange. My visit to Miss Havisham had confused and frightened me.

And Estella's words had hurt me. She had called me a common working boy. What would she think of Joe? How heavy his boots were!

The following week, I walked to Miss Havisham's alone. As before, Estella unlocked the gate and took me into the house.

I pointed towards our village, which was about a mile away from the churchyard.

The man stared at me for a moment. Then, with a sudden movement, he picked me up and turned me upside down⁵. A piece of bread fell out of my pocket. The man pushed me onto a gravestone. Then he grabbed the bread and began eating greedily.

I sat on the gravestone where he had put me, shivering and crying with fear.

'Now, tell me, where's your mother?' the man in grey asked suddenly.

'There, sir,' I answered, pointing over his shoulder to my mother's grave.

The man looked behind him and started to run.

'I mean - she's buried there, sir. That's my mother. "Georgiana, Wife of the Above".'

'Oh, I see,' the man said, limping² slowly back. 'And is that your father there buried with your mother?'

'Yes, sir,' I replied.

'Then who do you live with?' the man asked. 'That is, if I let you live,' he said roughly.

'With my sister, sir - Mrs Joe Gargery - wife of Joe Gargery, the blacksmith, sir.'

'A blacksmith, is he?' the man muttered⁵, looking down at his leg. There was a thick band of iron round his ankle, with a broken chain hanging from the band.

The man came nearer. He took hold of my arms and tipped me back over the gravestone as far as I could go. His terrible eyes stared into mine.

'Now, look here⁴,' he said. 'Do you know what a file¹ is?'

'Yes, sir.'

'Then you get me a file. And you get me some food. Do you understand?'

'Yes, sir.'

'Bring me, early tomorrow morning, a file and some food,' the

1

In the Churchyard

My name is Philip Pirrip, but as a child I could not say my name. I called myself Pip, and that has been my name ever since.

I never knew my mother and father. They both died when I was a baby. I was brought up by my only sister, who was married to a blacksmith¹, Joe Gargery.

My story begins on a cold, grey winter afternoon in the churchyard where my parents are buried. I would often go to their graves and look down at the words on their gravestone: *Philip Pirrip and Georgiana, Wife of the Above*. I was a sensitive and lonely child and was often sad.

The marshes beyond the churchyard were grey. The river beyond the marshes was a darker line of grey. A bitter³ wind was blowing across the marshes from the sea. The graveyard was a dark and frightening place.

I shivered. Cold and afraid, I began to cry.

'Quiet, you little devil⁴!' cried a terrible voice. 'Keep still - or I'll cut your throat!'

A rough-looking man had taken hold of me. He held me tightly by the neck.

'Oh, don't cut my throat, sir!' I cried. 'Please, don't!'

The man's rough grey clothes were torn and muddy⁵. Like me, he was shivering with cold. His shoes were old and broken. He had a torn piece of cloth tied round his head. And his eyes were wild and terrible.

'Tell me your name,' the man growled⁵. 'Tell me. Quick!'

'Pip, sir. Pip,' I answered.

'Show me where you live,' the terrible man demanded.

'Looked? When did you see him?'
 'Just now,' I answered.
 'Where?'

'Over there,' I said, pointing. 'I thought he was you,' I explained. The man stopped eating and grabbed my jacket.

'What did the man look like?' he asked me fiercely.

'He . . . he was dressed like you and . . . he had an iron on his leg,' I answered. 'And there was a long scar on his face.'

'Was there?' the convict cried. 'So he's escaped from the Hulks, has he? I thought I heard the guns last night. Where is he? I must find him. Curse this iron on my leg⁴! Give me that file, boy. And tell me where you saw him.'

I pointed to where I had seen the young man. The convict stared through the mist. Then, sitting down on the wet grass, he began to file at the heavy iron on his leg.

The sky was lighter now and I dared not stay any longer. My sister and Joe would soon be awake. They would be looking for me. I began to walk quietly away.

When I looked back, the convict was bent over, filing at the iron on his leg. When I looked back again, I could see nothing through the thick mist. But I could still hear the sound of the file as it cut through the heavy leg-iron.

2

Christmas Day

When I got home, Mrs Joe was too busy preparing our Christmas dinner to ask me questions. I sat down quietly by Joe.

Our dinner was to be at half past one. Long before that, I was scrubbed clean by Mrs Joe and dressed in my best clothes. It was my job to open the door to our guests – three of our neighbours, and Uncle Pumblechook.

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meat on it. There was a bottle with a little brandy in it and I took that too. Last of all, on the top shelf, I found a beautiful, round meat pie.

A door in the kitchen led into the forge. I unlocked the door and looked for a file among Joe's tools. Then, locking the door behind me, I walked back through the kitchen.

Turning the big key, I opened the house door carefully. In a few moments, I was running as fast as I could towards the Fort on the misty³ marshes.

It was a frosty³ morning and very damp and cold. The grass was wet and water dripped from the trees. The mist was so thick over the marshes that I could only see a few feet ahead of me. As I ran, trees, cows and gates seemed to lean out of the mist to stop me.

I knew the Fort well, but in my terror, I almost lost my way. I had just crossed a ditch⁵ when I saw the man in grey. He was sitting on the ground with his back to me. I walked up to him quietly and touched his shoulder. He jumped up and turned to face me. It was not the same man!

But he was dressed in the same rough clothes as the man I had met. He too had an iron on his leg. It was the young man, waiting to tear my heart and liver out!

With a cry, I ran on until I had reached the Fort. And there was my convict. He was swinging his arms and walking up and down to keep warm.

The man grabbed the food from my hand and began eating in great mouthfuls like a dog. When he drank the brandy, he shivered so violently that his teeth nearly broke the bottle.

As he started to eat the pie, I spoke to him.

'I'm glad you're enjoying it, sir,' I said.

'Thank you, my boy. I am, I am,' he replied.

'Aren't you leaving anything for him?' I asked anxiously.

'Him? Oh, the young man. He doesn't need any food,' the convict replied.

'Doesn't he? I thought he looked hungry,' I said.

'I think it's too late for me to learn, Pip old chap,' Joe said sadly. 'I never went to school. My mother wanted me to go to school but my father would not let me. He was a hard man, Pip. My father was a blacksmith. He kept me away from school and made me work for him. He was cruel to my mother and often beat her.'

'That's why I let your sister do what she wants,' Joe explained. 'She's hard on you, I know, Pip, but she has a good heart. She looked after you when your mother and father died. She was looking after you when she agreed to marry me. "Bring the poor little child", I told her. "There's room at the forge for him."

I began to cry and to thank Joe for his kindness. I knew what a good friend he was to me.

It was now eight o'clock and dark outside. Joe put more coal on the fire. We stood by the door and listened for the sound of Uncle Pumblechook's pony-cart.

Not long afterwards, my sister and Uncle Pumblechook arrived. They stood and warmed themselves by our kitchen fire. As Mrs Joe took off her bonnet and shawl, she looked at me sharply.

'Well, this boy should be grateful to me now,' she cried.

Joe and I looked at each other in surprise.

'Quite right, quite right,' Uncle Pumblechook replied. 'He should be grateful for the opportunity she's giving him!'

Joe and I were even more surprised.

'Well, what are you staring at?' Mrs Joe snapped. Her face was redder than ever with the cold.

'A "she" was mentioned ...' Joe began politely.

'Miss Havisham isn't a "he", I suppose,' my sister answered sharply.

'Miss Havisham who lives in town?' Joe asked in surprise.

'How does Miss Havisham know Pip? She never leaves her house, does she?'

'She doesn't know Pip, but she does know Uncle Pumblechook,' Mrs Joe explained impatiently. 'She wants a boy to go to her house and play. Uncle Pumblechook kindly mentioned this boy here. So



'We don't know what you've done, but we wouldn't want you to come around us, Pip,' said Joe.

Satis House

I am coming to London in two days' time. Miss Havisham wants you to meet me at the coach office in Cheapside. The coach arrives at five o'clock.

Yours,
Estella

I met Estella at the coach office and then took her to Richmond. She was more beautiful than ever. Estella was going to live in the house of an important lady. She was going to be introduced to the rich and powerful people of London society.

Now that Estella was living in London, I tried to see her as often as I could. I would often go to Richmond and wait for many hours outside her house, hoping to see her.

Sometimes Estella allowed me to see her and once she let me kiss her. But she was often as proud and cold as she had been in the old days.

At this time I started to get more and more into debt. Living in London cost a lot of money. I bought fashionable clothes and expensive food and drink. Herbert and I joined a club for young gentlemen, and we went to the theatre, the opera and well-known restaurants. But the allowance I received was not enough to pay all of my debts. And Herbert was poor and he did not have the expectation of a fortune. He could not pay his debts.

On my twenty-first birthday I would come of age. I would become a rich man of property. On that day I would receive my fortune. I waited anxiously for that day.

I had not seen Biddy and Joe for many months. Then one day, a letter arrived from Biddy with bad news. My sister, Mrs Joe, was dead.

I went by coach from London to the funeral in the country. My sister was buried near my parents, in that lonely churchyard near the marshes.

As I stood in the graveyard beside Biddy and Joe, I thought of the convict I had met there long ago. In my mind, I saw his face and heard his terrible voice. I remembered how he had frightened me.

Now that Mrs Joe was dead, Biddy was going back to the villa where she was going to teach in the school.

After supper, I walked with Biddy in the garden. Biddy told me, in her quiet way, how much Joe loved me and how grateful he was.

'I know that, Biddy,' I said quickly. 'I won't forget Joe now I am alone. I shall come here to see him often.'

Biddy said nothing.

'Didn't you hear what I said, Biddy?' I asked.

'Yes, Mr Pip.'

'Don't call me "Mr Pip", Biddy,' I said crossly. 'And why do you answer my question?'

'Are you quite sure that you will want to come from London to see Joe?' Biddy said at last, looking at me carefully.

'What a terrible thing to say, Biddy!' I cried. 'You have shocked me very much.'

She did not answer.

I slept badly that night, for Biddy's words had upset me.

When I got up in the morning, Joe was already at work in the forge. I went in and shook him by the hand.

'Goodbye, dear Joe! I shall be back soon and often,' I said.

'Never too soon, sir, and never too often, Pip old chap,' he replied.

I shook hands with Biddy too, although I was still a little afraid of her.

But Biddy was quite right, of course. In London, my thoughts were only of Estella and my great expectations. I did not go back to see Joe as I had promised.

And then, at last, it was my twenty-first birthday. Mr Jaggers came