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PEDAGOGICAL HANDOUT

English for Specific Purposes **Business/Economic English**

Intended for First year Master EMB

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Preface

This handout presents a series of English for Specific Purposes (ESP) (Waters, 1987) courses that are designed to the first year master student of the Economic department at Tlemcen University. It concentrates on the grammatical rules and Economic vocabulary; in addition to that, it covers texts exercises and activities related to both productive and receptive skills in order to help our Economic students developing their potentials.

The presented courses are primarily addressed to educators, who play a very important role in the growth and development of ESP. Hence, English for Economic Purposes as one of the basic branches that highly needed in order to cover the Economic students' learning needs for the sake of good graduated students, as it is suggested by the following quotation, teachers should be aware about their students potential .

“If you want one year of prosperity, grow grain. If you want ten years of prosperity, grow trees. If you want one hundred years of prosperity, grow people.”

Each unit has particular learning objectives as well as activities. Certainly, our general goal is to prepare students to be effective learners and to help them acquire the skills of Business Language by providing them with instructional materials which are important, scientific-based, flexible, readable, and practicable. In this work; I will use the term Business English which represents English for Economic Purposes.

Dr. Tahraoui Khadidja

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List of Abbreviation

ELT: English Language Teaching

EGP: English or General Purposes

ESP: English for Specific Purposes

TEFL: Teaching English as a Foreign Language

TESOL: Teaching English to Speakers of Others Languages

UK: United Kingdom

General Introduction

Generally speaking, most people picking up this handout will be familiar with the terms ELT (English Language Teaching), TEFL (Teaching English as a Foreign Language), and TESOL (Teaching English to Speakers of Other Languages). They all refer, in very broad terms, to the world of teaching English to people who need the language for a whole variety of reasons.

As it was clarified by H. Murphy “*Choosing Business English (instead of general English) ensures the language focus is relevant and that the topics and tasks prepare professional people for the specific situations they will encounter in their working lives, while making the most of their limited time.*”

Hannah Murphy, Principal, OIE Oxford, UK

Business English is a reading, speaking, listening and writing course book for first year Master students of the Faculty of Economics, Commercial and Management Sciences of Tlemcen University. Also, it can be considered as a support that can be exploited by lecturers to prepare their lectures, thus, **Business English** is the study of the language fundamentals needed to communicate effectively in today’s workplace. These basics include grammar, usage, punctuation, capitalization, number style, and spelling. Because businesspeople must express their ideas clearly and correctly, such language basics are critical.

The purpose that leads an economic student to learn about Business English is to communicate more professionally when you write and when you speak. These skills will help you get the job you want, succeed in the job you have, or prepare for promotion to a better position.

Before starting the syllabus, the first question that can come into minds is:

What is Business English? What are the appropriate methods to teach business English? Who can benefit from it? Why it is regarded as an urgent necessity for our Economic students?

A clear definition has been done in the first section of this material emphasizing on the role and objectives of the Business English use and usage in the Economic department of Tlemcen university; besides that in the next section the teacher tries to pick up the most

important texts related to the first year students programme of master EMB for the sake to enrich the students vocabulary in the Economic field, finally; the teacher provides students with the different statistical tools needed in their future documents analysis (presentation; master dissertation or even thesis).

Development of English Language Teaching Methods

As a law of nature, when there is something to be taught or learnt we rush for the different ways to get it. Likewise, learning any foreign language is hard time to cope with, especially English has a long history of challenges; for teachers tried different means to teach it. Because English or “Globish” being not a local language but international (global), it has a huge amount of vocabulary and other complexities in the syntax. It challenged many linguists; hence the term Development of English Language Teaching Methodologies came into being. This may be noticed that there almost thirty eight methods of teaching and learning ESL. Among them, grammar translation as it is known by the traditional method, Direct method, Gouin action chains, Reading method, Basic English, Army specialized training program, Oral approach, Audio lingual method, Audio visual method, Programmed learning and teaching machines, Individualized instructions, Personalized instructions, Cognitive-code learning, Second language acquisition, The Silent way, Delayed oral response, Total physical response, Counseling learning or Community language learning, Immersion, Bilingual approach, Notional syllabuses, English for Special Purposes, Suggestopedia, Accelerated learning, Rassias method, Natural approach, Foreign Residence, Drama, Role playing, Songs, Jazz, Games, Language Lab (Stack 1971, Tanner 1986) , Cassettes, Video Cassettes, Computer Assisted Instruction, Eclectic method, Professional Practice . (for further detail see table 01).

Table 01: Learning/ Teaching Methods

| Name | Objectives | Approach | Method | Meaning | Restrictions | Reference |
|----------------------|--|--|---|---|--|----------------------------------|
| Grammar-Translations | Understand L-2 translating into L-1 | Assumes translation | Teach Grammar rules and translate text into L-1 along with vocabulary | All meaning through translation | No conversation in L-2 | No reference |
| Direct method | Speak and understand without translation | Learner acquires L-2 by hearing and speaking in meaningful | Teachers models here and now sentences and make meaning clear by pointing, acting, showing things. Learner listens and speaks | All meaning through actions & verbalizati | Native language banned or given very minor role to | Sweet1877, Vietor 1886, Jesperse |

| | | | | | | |
|---------------------------|---|---|---|---|---|------------------------|
| | | contexts | through direct method using phonetics | on in L-1 | formal teaching of grammar | n 1904, Titone 1988 |
| Reading method | Reading stories for meaning in L-2 no trans. | Direct method for reading without translation | Simplified stories with new words reintroduced several times for reinforcement | New word equivalent in footnote | No speaking or writing | Coleman 1929 |
| Audio lingual method | Understand, Speak, read and write with AL | Learn to speak and understand the second language through ALM | ALM classes with dialogues for memorizing, grammar explained in native language, cultural notes | Context and Native language | Emphases on Audio lingual activities | Brooks 1960 |
| Audio Visual Method (AVM) | Speak and understand | Learn the second language by hearing, understanding and speaking it via pictures | Memorization of conversational sentences and dialogues recorded on cassettes with picture illustration | All meaning through pictures | No native language, no written language | Renard and Heinle 1969 |
| Silent method | Speak the second language in every short time | Learner creates L-2 sentences from own hidden knowledge with a single exposure to a new word or sentence by the teacher. Teacher is mostly silent, Students speak | Teacher introduces colored rods and names them once in L-2. Learners give approximations in L-2 until teacher approves. Teacher does not repeat the model. Rods eventually stand for buildings and so forth | Entirely through demonstration. Gestures approve or disapprove each attempt | No native language, No formal grammar, No repetition of the model by the teacher, No pattern practice | Gattegno 1972 |

| | | | | | | |
|-------------------------------|---|---|--|--|---|--------------------------|
| Total physical response | Understand and speak the language | Language acquisition by carrying out physical commands. Modeled on first language acquisition | Teacher gives and executes commands. Then student hears and executes them. Later interact by giving each other commands and executing them. Simple commands gradually become more complicated until the whole language is taught by commands | Entirely by verbal commands followed by actions | No native language. No reading. No writing | Asher 1969, 1972, 1979 |
| Computer assisted instruction | Provide interactive individualized practice | Stimulus, task, response, acceptance or rejection, full or partial | Not a method. A powerful technological aid that can be used to complement almost any method | Not prescribed | Usually restricted to reading and writing | |
| Suggestopedia | Learn conversational L-2 | Learn conversation and vocabulary in a relaxed state and increase learning | Hear and see the long dialogue in the native or second language. Assimilate it by means of relaxation and background baroque music. Act out the dialogue with expressions | Through dialogue in native language | No grammar explanations, No grading | Lozanov 19787 Racle 1975 |
| Community learning | Speak and understand | From group therapy in clinical psychology, students are motivated to learn L-2 for communication in group | Students in small group speak in L-1 what they wish to say in L-2 in groups. Teacher supplies L-2 aloud and students transmit it as they progress they initiate the utterance in L-2 | Entirely in a native language indicating what the students want to say | No reading, No writing, No formal grammar, no graded progression, No vocab control, and no agenda | Curran 1961, 1968 |

The Difference between ESP and EGP

In order to study the difference between ESP and EGP, Hutchinson and Waters (1987) state that theoretically, there is no difference between them; however, practically there is a great deal of difference (Hutchinson, 1987).

It is worthy to know that, ESP stands on facts about language nature, learning, and teaching; it is, however, often contrasted with General English. ESP teaching approach is known to be learner-centred where learners' needs and goals are of supreme value, whereas General English approach is language-centred, and focuses on learning language from a broad perception covering all the language skills and the cultural aspects of the English speaking community.

Robinson (1980: 6)¹ explained that “the general with which we are contrasting the specific is that of General education for life, culture and literature oriented language course in which the language itself is the subject matter and the purpose of the course”. However, In ESP after the identification and the analysis of specific learning needs, students learn “English en route to the acquisition of some quite different body of knowledge and set of skills”. Further distinction between General English courses and ESP is that, learners of the latter are mainly adult with a certain degree of awareness concerning their language needs (Hutchinson & Waters 1987)². Whereas, General English courses are provided to pupils as compulsory module at schools, their unique purpose is to succeed in the examinations.

Basturkmen (2006) maintains that General English Language teaching tends to set out from a definite point to an indeterminate one, whereas ESP aims to speed learners and direct them through to a known destination in order to reach specific objectives.

“The emphasis in ESP on going from A to B in the most time- and energy-efficient manner can lead to the view that ESP is an essentially practical endeavour”

(Basturkmen, 2006: 9)

Widdowson (1983) establishes distinctive features of ESP and EGP as is demonstrated in table 2

¹ Robinson, P. C. (1980). ESP (English for Specific Purposes). Oxford: Pergamon Press.

² Hutchinson, T., & Waters, A. (1987). English for Specific Purposes: A Learner-Centered Approach. Cambridge: Cambridge University Press. <http://dx.doi.org/10.1017/CBO9780511733031>

Table 02: EGP VS ESP

| EGP | ESP |
|---|---|
| <ul style="list-style-type: none">- It focus on education- Difficulty in the prediction of Learners' future needs create difficulties in courses content selection.- It has no limit in the teaching context. | <ul style="list-style-type: none">- It focus on training- The selection of the appropriate content is easier because of the use of specific vocational context- It creates a restricted English competence.- Gain time and energy. |

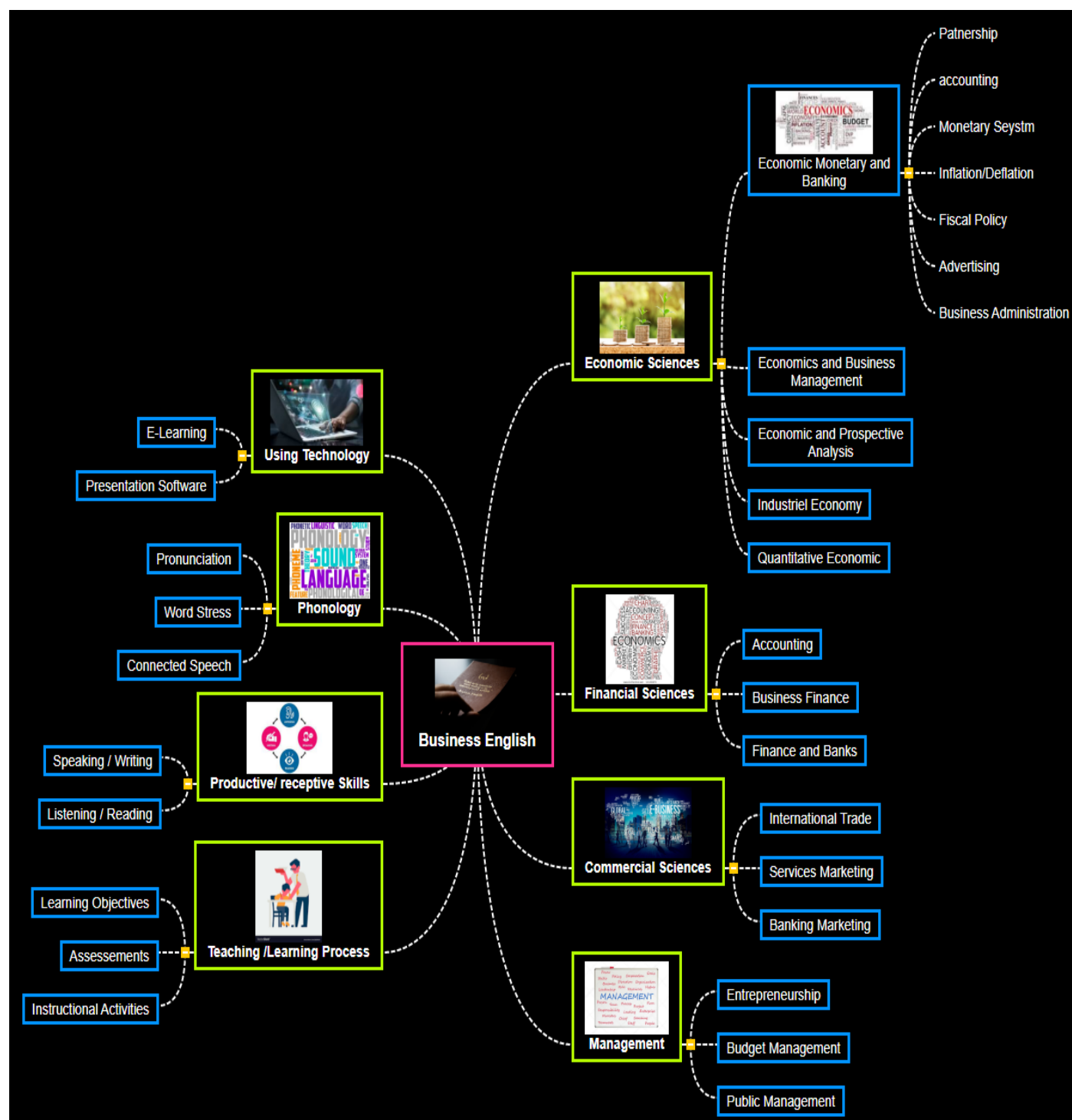
Source: Hutchinson and Waters (1987:53)

Generally the Students study English “not because they are interested in the English Language or English culture as such, but because they need English for study or work purposes” (Robinson, 1991: 2). In ESP, “language is learnt not for its own sake or for the sake of gaining a general education, but to smooth the path to entry or greater linguistic efficiency in academic, professional or workplace environments” Basturkmen (2006: 18). This denotes that, the role of ESP is to help language learners to build up the needed abilities in order to use them in a specific field of inquiry, occupation, or workplace.

I. Business English scope and importance

I.1. Business English Course Mind Mapping

In this map, I tried to illustrate the general scope of the course which titled “Business English” and all its pedagogical dimensions; in such a way that all the actual master’s degree major of our Tlemcen University are exposed.



Source: The Teacher's contribution on Moodle

I.2. The definition of Business English

One of the main reasons why many adult students learn English is because they want to get a job, build their career, or extend their professional skills. So many language teachers often find that they are teaching a type of English that is linked directly to the world of work and business; what is often referred to as Business English or English for work. Interestingly, when you ask different teachers to give you a single definition of what Business English is, and why this branch of English is needed? You'll find a wide variety of views and comments that why Business English will be defined from different perspectives as it follows

All in all, the teachers consider ten (10) points which can provide a very useful definition for the Business English;

➤ English for your job or the workplace

Bear in mind that, in Business English, the students want English that will help them to do their current job or their future job more effectively. But the term 'Business English' is often used generally to refer to anyone trying to work effectively using English, whether that means by reading legal documents, writing commercial terms, handling phone-calls and emails or dealing with international clients.

➤ Time-effective English

According to their limited time, students choose Business English to gain time and save money (time-effective and cost-effective way) in order to achieve their goals.

➤ Business topics

Without a doubt, in the domain of Economic students need a chosen vocabulary to talk about specific areas of business. For example, my students who belong to Economics Monetary Banking (EMB) major need to learn about terms such as: Economic system, Microeconomic and Macroeconomic, Banking, Finance, etc. Thus, you are teaching pre-work students in a university setting, you might teach English within the context of different subjects ranging from

marketing to logistics, to environmental ethics. You won't necessarily teach the actual subject, but you will sometimes use texts about these topics.

➤ **Communication skills**

It is important to say that, Business English includes helping students to communicate in certain ways that are common to business, such as: giving presentations, participating in meetings, however, sometimes Business English teachers also need to give help with aspects of communication such as effective body language and using visual aids, which mean that teachers should motivate their learners to be more active in communication, in other words teachers should support the center-learner.

➤ **Communicative competence**

In Business English we are usually more interested in whether a student can communicate effectively to complete a task rather than how much grammar or vocabulary they know, in other words, they use the English they have to its greatest effect along with the other personal skills they possess.

➤ **Training more than teaching**

Some Business English teachers prefer to call themselves 'trainers'. It might be that the term 'trainer' sounds more professional in the business world, but it also reflects the fact that in Business English we often focus on helping the students to be better at what they do with the English they already have. (Note that throughout this handout I use 'teacher' and 'trainer' interchangeably.)

➤ **Business like as well as about business**

Given that many of your students will be professional people working in company environments, the term Business English often implies a certain expectation that the teacher will be equally professional and businesslike. This influences every aspect of the job, from how you present yourself to the appearance and quality of the teaching materials you use.

➤ **Client and colleague English**

In Business English; students may talk to clients and customers who are interested in buying and selling. Moreover, in today's international world, your students will also need English to communicate with their colleagues and counterparts in other countries.

➤ **Specific and general English**

A large part of doing business is about relationship-building and social English (McLarty, 2016). That why teach your students in such a way that they can handle the situations they are in.

➤ **English for travel**

As an observation to the different class I met, Many Business English students will take your course because they travel and use English in different parts of the world. They might need English to check in, to order food, or to take a taxi.

To sum up; and due to its specific character Business English is considered to be “a part of English for Specific Purposes and can be considered a specialism within English language learning and teaching” (Business English)

I.3. The origin of Business English

Undoubtedly, Language is regarded as the main mean of communication between people. However it never stays invariable, undergoing changes and experiences development in accordance with the changing patterns in communication and relationship within people. Complete historical research of any language is really hard as language is complex and difficult.

Historically, many scientists have tried to formulate exhaustive clarification of English for Specific Purposes (ESP). However, it appeared to be quite difficult. For Swales, ESP is a subdivision of a wider field, Language for Specific Purposes (LSP), which is defined as: “...the area of inquiry and practice in the development of language programs for people who need a language to meet a predictable range of communicative needs.” (Swalws, 1992)

At their study, Dudley-Evans and John distinguish between two different characteristics in the study of English for Specific Purposes which are: the absolute and the variable characteristics as it exposed in table 03.

Table 03: Characteristics of ESP

| <u>Absolute Characteristic</u> | <u>Variable Characteristics</u> |
|--|---|
| ESP is defined to meet specific needs of the learners | ESP may be related to or designed for specific disciplines |
| ESP makes use of underlying methodology and activities of the discipline it serves | . ESP may use, in specific teaching situations, a different methodology from that of General English |
| ESP is centered on the language appropriate to these activities in terms of grammar, lexis, register, study skills, discourse and genre. | . ESP is likely to be designed for adult learners, either at a tertiary level institution or in professional work situation. It could, however, be for learners at secondary school level or advanced students. |

Source: Maia Kutateladze, Historical Review of Business English as Part of English for Specific Purposes, Journal in Humanities; ISSN 2298-0245; Volume 3, Issue 1, 2014.p.27

Thus, ESP is generally designed for intermediate or advanced students where most ESP courses assume some basic knowledge of the language systems.” (Dudley-Evans, John, & Jo, 1998

Generally speaking, Business English is the register³ of English appropriate to commerce and industry, and the name for training courses in business usage, especially if offered to foreign learners:

³ A variety of language used for a particular purpose or in a particular communicative situation.

'Much business English teaching concentrates on communication skills: meetings; presentation; telephoning, and social skills in a business context etc.'

(EFL Gazette, Nov. 1990)

Some observers regard international business English as a neutral, pragmatic means of communication among non-native users of the language. Andrew Fenner has labelled it *IBL*⁴ (*International Business Language*):

'In a European context, IBL is the sort of English a Norwegian would use when trying to communicate with an Italian in Belgium. In other words, it is a lingua franca used between those for whom English is not their native language, but the only common language in which any sort of communication is possible. Its grammar and syntax vary, being modeled on those of the language of the person speaking in each case'

I.4. The importance of Business English

English is a must for business people who want to be able to continue to grow in various fields of the world economy. This is because in the global market, a business will face very tight competition where they must survive with all their might, various supports, and advantages, one of which is English.

English and the business world have a very close relationship and influence each other. If a company is supported by human resources who have a good understanding and mastery of English, certainly, the company can easily enter a higher level at the international business level because they can automatically connect through direct communication with other international companies. Meanwhile, if a company is not supported by human resources who understand English well, the company will automatically find it difficult to enter the world of international business and establish cooperation with international companies.

As it has been said before, Business English courses include vocabulary and phrases used in business contexts and setting, such as; business writing, delivering presentations, giving opinions, negotiating, describing graphs and charts as well as conducting and taking part in meetings. Moreover, there are aspects of business English related to teamwork, business travel, relationships building and preparing for a job interview. Obviously, as a student, you can opt

⁴ 'Lingua Anglica: The Emergence of International Business English', *Language International*, 2: 1, 1990). See COMMERCIALESE, ESP

for specialized business English courses that target specific areas such as finance, marketing and advertisement, commerce, politics, logistics, tourism, medicine, etc.

Seeing the importance of English in the business world, business/ Economic students can start learning English by motivating themselves and moving to learn it in various ways. If it is done so that they as students of business management do not lose out in global competition and can build a business on the international level.

I.5. The need for Business English

Simply; if you are looking to get ahead in your career, Business English skills are giving the urgent solution, English is the most widely spoken language on the planet, making it the most important language in business.

Business English courses include vocabulary and phrases used in business and profesional setting, business writing, delivering presentations, giving opinions, negotiating, describing graphs and charts as well as conducting and taking part in meetings. Moreover, there are aspects of business English related to teamwork, business travel, relationships building and preparing for a job interview.

- ✓ Know current news and trends
- ✓ Get the job you want
- ✓ It is more professional

In business English classes, as a student you will frequently work with texts and articles from real-life newspapers and publications. In other words, you'll be exposed to a lot of global business news and trends. Additionally, some of your tasks may be related to current events, allowing you to stay up to date, gain a broad understanding of the world and economy, and even practice your analytical skills for example, in my class I get used to give

I.6. Type of training and setting:

Business English teaching, like any other form of English-language teaching, occurs in a range of settings and they all have peculiar opportunities and challenges.

1. Universities and vocational colleges

In most cases, people studying in these settings are younger, pre-experience learners who are under no pressure to apply their skills immediately in the 'real' world. Such courses come in four main types although there are almost infinite variations across the board.

- ✓ Undergraduate generalized courses: focusing on large areas of commerce and business such as management, administration, finance and accounting. Such courses are rarely narrowly industry specific and the participants need more general language to talk, write and read about business.
- ✓ Industry-specific undergraduate courses: focused on a particular industry and often sponsored or run in partnership with major firms in the area. Participants on these courses will be much more narrowly focused on the demands of their field.
- ✓ Vocational colleges: courses leading to qualifications below degree level which may be extremely narrowly focused on one particular area or may be much more generalized. Participants on the first type of course may be sponsored by their employers and studying part-time to enhance their skills and on the second type of course, they may be less focused and concerned only to get a portable qualification to use as an entrée to the workplace.
- ✓ Post-graduate courses: often leading to a Masters in Business Administration or Masters in **EMB**. Participants may be following on from a first degree and not be too predictably focused on a specific industry or they may be mature people taking time out to gain qualifications which will allow them better career prospects and greater mobility in the workplace. In neither case will they expect specific industry-focused materials and teaching as the focus is on theory rather than day-to-day practice.

2. Private English-language teaching institutions

While there is much variation, the private sector is usually concerned with two types of courses:

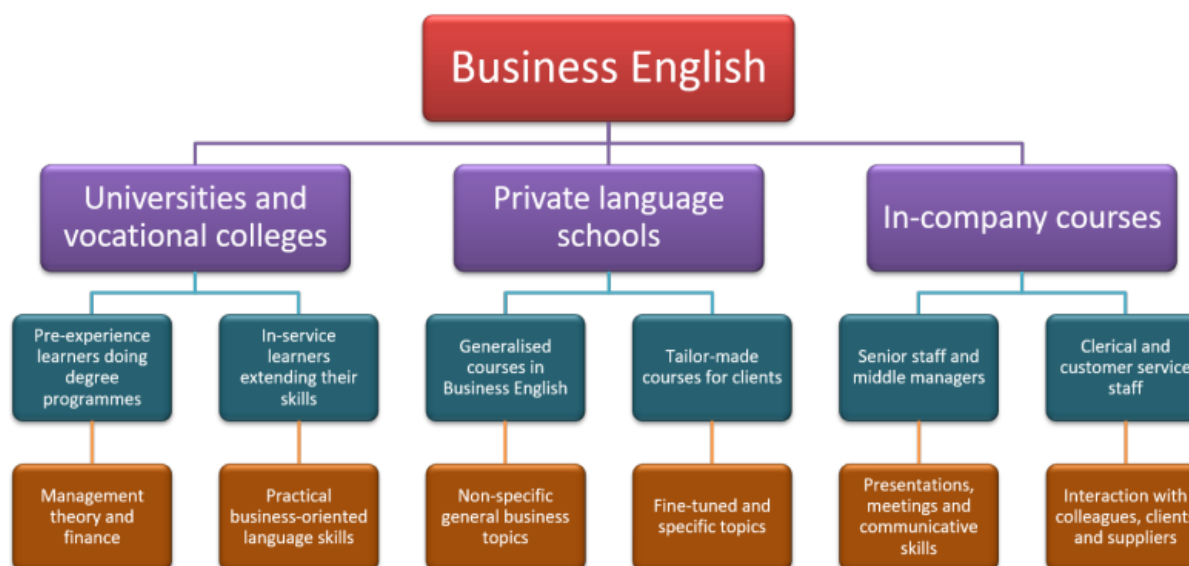
- ✓ Generalized, short courses in Business English. Disparagingly, such courses have been described as expensive General English courses with a carpet on the floor. They may be taken full-time in an English speaking nation or part-time in other settings. In neither case is it possible to focus on specific industries or employment roles because the course cannot be designed to cater for people in that way.
- ✓ Tailor-made courses for companies. Some private institutions in all settings are able to set up a relationship with businesses to train their employees in Business English skills. Often these courses are very specific indeed, focusing on people in particular roles

in a single company. At other times, although the company background may be the same, the group may be made up of people in a range of roles and the design of a course becomes quite problematic.

In-company courses

Some large enterprises have the resources to establish their own in-company language training programmes. Usually, these function as a department of a larger training facility. Commonly, such programmes are aimed at middle or senior management and will be both role and field specific. People in this category may be focused on the language and skills they need to participate in meetings or give presentations. Sometimes, however, there will be an effort to train all workers in English language skills because the company has a policy of using English internally wherever the employees are working in the world. In the latter case, more generalized communicative training is required to help people to function in their roles, especially when it comes to contacts with suppliers and customers.

Figure 01: Business English



.Source: ELT Concourse teacher training

https://www.eltconcourse.com/training/inservice/be/business_english_overview.html

II. TEXTS

Basically, Good English is English that is good for its purpose; there are only four Of what we call the qualities of style. They are the following: Correctness, Clearness, Force, and Beauty.

Basic Economic Concepts

Needs: Are goods or services that you must have. This would include basic requirements for survival like the needs for food, clothing, shelter and health care. In recent years we have seen a perceived shift of certain items from wants to needs such as: Internet and telephone service, to many, are needs.

Wants: Are goods or services that are not necessary but that we desire or wish for, wants are broader than needs. For example, one needs clothes, but one may not need designers' clothes. One does not need toys, entertainment, games ...etc. One needs food, but does not have to have a steak or dessert. One does not need glamorous trips, mall shopping ...etc.

Economy: Is the relationship between production, trade and the supply of money in a particular country or region.

Economics: Is a science that studies economies and develops possible models for their functioning. It is also the study of human efforts to satisfy unlimited wants with limited resources.

Scarcity: The fundamental economic problem facing all societies is the situation where you don't have enough of something. Essentially it is how to satisfy unlimited wants with limited resources. This is the issue that plagues all government and peoples. How do we conquer the issue of scarcity? Many people have thought they had the answer (see Marx, Smith, Keynes, etc.) but the issue of scarcity still exists.

Market: A place or an area where the forces of supply and demand meet.

Competition: describes the activity of trying to sell more and be more successful. When competition is strong, you can say that it is intense, stiff, fierce or tough. If not, it may be described as low-key.

Factors of production/resources: These are those elements that a nation has at its disposal to deal with the issue of scarcity. How efficiently these are used determines the measure of

success a nation has. They are

- Land - natural resources, etc.
- Capital - investment money.
- Labor - the work force; size, education, quality, work ethic.
- Entrepreneurs - inventive and risk taking spirit.

The "**Three Basic Economic Questions**" these are the questions all nations must ask when dealing with scarcity and efficiently allocating their resources.

- What to produce?
- How to produce?
- For whom to produce?

Opportunity cost: The cost of an economic decision. The classic example is "guns or butter."

What should a nation produce; butter, a need, or guns, a want? What is the cost of either decision? If we choose the guns the cost is the butter. If we choose butter, the cost is the guns.

Free products: Air, sunshine are and other items so plentiful no one could own them.

Economists are interested in "economic products" - goods and services that are useful, relatively scarce and transferable.

Good: Tangible commodity. These are bought, sold, traded and produced.

Services: Work that is performed for someone. Service cannot be touched or felt.

Consumer goods: Goods that are intended for final use by the consumer.

Capital goods: Items used in the creation of other goods: Factory , machinery, trucks, etc.

Durable goods: Any good that lasts more than three years when used on a regular basis.

Non-durable goods: Any item that lasts less than 3 years when used on a regular basis.

Consumer: Is the one who is the end user who consumes goods or services.

Customer/client: Is the one who is purchasing the goods or services for several time, the client has the notion of loyalty.

Consumption: The using up of goods and services having an exchangeable value.

Utility: capacity to be useful.

Wealth: the sum collection of those economic products those are tangible, scarce and useful.

Productivity: the ability to produce vast amounts of goods (economic products) in an efficient manner.

II.1. Unit 01

A SOLE PROPRIETORSHIP

A business may be privately owned in three important forms. These are the sole proprietorship, the partnership, and the corporation. The sole proprietorship is the most common in American business. More than 80 percent of all businesses in the United States are sole proprietorship. Sole proprietorships, however, do not do the greatest volume of business. They account for less than 16 percent of all business receipts. What kind of business is likely to be a sole proprietorship? These small businesses are very often service industries such as Laundromats, beauty salons, repair shops, and restaurants.

A sole proprietorship does not need a lawyer to form a business. The owner can start or stop the business whenever he likes. He also does not need to consult partners or a board of directors, so he can put his policies into effect quickly. He can decide his vacation, salary, hiring, and firing. Besides that, a sole proprietorship has some of the risks.

The most important risk to remember is that it has unlimited liability. The owner is responsible for all business debts. If there is a bankruptcy, he will lose his own personal assets. Another thing to know is that he will not get some of the tax benefits, other types of business get. A bookkeeper is needed unless the owner can do the book himself.

ANSWER THESE QUESTIONS

A. Complete Answer

1. What are three ways that a business can be privately owned?
2. What form do most American businesses have?
3. What form do most businesses in your country have?
4. Do sole proprietorships make the most money?
- 5 List some businesses that are likely to be sole proprietorships?
6. List some businesses that are not likely to be sole proprietorships?

B. True and False Answer (T-F), if it is False, Correct it!

1. In America, sole proprietorships are less than partnerships and corporations. (.....)
2. A sole proprietorship can be regarded as a big business like service industries. (.....)
3. A bookkeeper is needed unless the owner can do the book himself. (.....)
4. One of the risks to be considered is that a sole proprietorship has limited liability. (.....)
5. If the business goes down, the owner can bear the bankruptcy with his partner. (.....)
6. Eighty four percent of all business receipts are from sole proprietorships. (.....)
7. Sole proprietorships account only a small part of all business transactions. (.....)
8. In opening the business, the owner has to consult with his partner. (.....)

C. VOCABULARY: Fill in the blanks with the words listed below:

- Corporation – Forms - Account for – Receipts – Privately – Service - Business

1. A sole proprietorship is very often a small that deals in a service.
2. The industries do not manufacture products.
3. Eighty four percent of all businesses are not from sole proprietorships.
4. Less than 20 percent of American businesses are partnerships or.....
5. Sole proprietorships only a small part of all business transactions.
6. Our bank is not public owned. It is owned.
7. There are three important of business ownership.

STRUCTURE 1: The Use Of To Be

- A. Simple Present: He - She - It : is * I : am * You – We – They : are
- B. Simple Past: He – She – It – I : was * You – We – They : were
- C. Present Perfect: He – She – It : has been * I – You – We – They : have been
- D. Past Perfect: He – She – It – I – You – We – They : had been

EXAMPLES:

The tall boy is in this room now

B. The tall boy was in this room a few minutes ago

C. The tall boy has been in this room since a few minutes ago

D. The tall boy had been in this room for a few minutes before you came here.

Exercise: Fill in the blanks with the appropriate form of 'to be': *is-am-are-was-were-has been-have- been-had been*

1. When I(1)..... a little boy there(2).....
so many big trees in front of my house but now there(3).....only some left.

2. Both my brother and sister(4)..... very smart students. There.....(5)..... no score below 8.

3. I(6).....only a room boy in one hotel ten years ago, but now I ...(7)..... a professional manager of this company.

4. ...(8)..... you Mr. John, the owner of this house? No, I ...(9)..... his driver. He...(10)..... out of town today. But he ...(11).....still at home a few minutes ago..

5. Those children(12)..... quite happy with their new toys a few minutes ago, but suddenly one of them(13).... crying loudly.

6. Before you came, your friend..... (14)..... here for more than one hours. Now I don't know where he (15)..... going.

7. Mitha and Mila..... (16)..... good friends since in Senior High School until now although they (17)..... studying in a different University.

8. Who (18).....those gentlemen? ... (19).....they Mr. Johan and Mr. Teguh? They (20).....there since an hour ago.

9. Where (21)..... you when I called you just now? O., I(22)..... in the canteen.

10. How (23)..... your brother and sister? (24)..... both good?

11. Where (25a)..... you (25b) away? Your friend (26) here for 2 hours.

12. What (27) your parents doing? O., both my father and mother (28) lecturers in Australia before they moved to Indonesia last year. Now my father (29).....an entrepreneur and my mother(30)..... a house wife.

II.2. UNIT 02

PARTNERSHIP

A partnership is an association of two or more persons to carry on business for profit. When the owners of partnership have unlimited liability, they are called general partners. If one or more partners have limited liability, they are called limited partners. There may be a silent partner as well as if a person who is known to the public a member of the firm but without authority in management. The reserve of the silent partner is the secret partner, which is a person who takes part in management but who is not known to the public.

Any business may be operated as a partnership. There are partnerships in professional field such as medicine, law, accounting, insurance, and stockbrokerage. Limited partnerships are common forms of ownership in real estate, mining, and others.

Partnerships are more advantageous than the sole proprietorship if one needs multiple sources of capital. On the other hand, besides it is advantageous, there are a number of disadvantages. One is unlimited liability. This means that each partner is responsible for all debts and legal responsibilities in connection with the business. Another disadvantage is that the partner may disagree with each other. The next is when one of them dies suddenly; a share of the business could come into less desirable consideration.

ANSWER THESE QUESTIONS

A. Complete Answer

1. What is an important difference between a general partnership and a limited partnership?
2. What is the difference between a silent and a secret partner?
3. What are some professional fields in which partnerships are found?
4. Tell the advantages of partnership!
5. Tell the disadvantages of partnership!

B. True and False Answer (T-F), If it is False, Correct it!

1. A partnership is a business that consists of only person. (.....)
2. General partners are when the owners have unlimited liability.(.....)
3. Law, accounting, insurance, and stockbrokerage are common forms of ownership. (.....)

4. Real estate and mining are the kinds of limited partnership. (.....)
5. If one needs multiple source of capital, the business must be a sole proprietorship. (.....)
6. One of the disadvantages of the partnership is its unlimited liability. (.....)
7. If the partner of a business disagree each other, the business may still run well. (.....)
8. If one of the partners dies suddenly, a share of the business is usually undesirable (.....)

VOCABULARY: Fill in the blank with the words listed below:

Capital – Benefits - Silent partner - Unlimited liability - Consideration - Management

1. A secret partner takes part in
2. General partner has
3. A Is known to the public as a member of the firm, but has no authority in management.
4. Partnerships often receive tax from the government.
5. One advantage of a partnership is that it offers a multiple source of
6. A partner's share of the business can come into a less desirable upon the partner's death.

STRUCTURE 2: (Two): TENSES

1. Present Continuous / Progressive Tense:

Subject + be (is – am – are) + Verb I + ing + Object / Adverb

* **Time Signals:** now, right now, right away, soon, at present, at this moment, soon after

Example:

1. Fatiha is studying English in her room **now**.
2. The students are listening to the teacher very attentively at this moment.
3. I am reading a newspaper right now.

2. Simple Present Tense:

a. **He – She – It:** Subject + Verb I + s/es/ies (+)

Subject + does + not + Verb I (-)

Does + Subject + Verb I (?)

b. **I – You – We – They:** Subject + Verb I (+)

Subject + do + not + Verb I (-)

Do + Subject + Verb I (?)

Time Signals: every day, every week, always, usually, generally, often, sometimes, seldom, ever, once in a while, etc.

Example: a) Fatiha *studies* English **everyday** (+)

Fatiha does not study English everyday (-)

Does Fatiha study English every day ?

b) I study English everyday (+)

I do not study English everyday (-)

Do I study English every day ?

A. Put the Verb in brackets into Simple Present or Present

Continuous Tense:

1. Mira usually (do) her homework before she (go) to bed.
2. (not talk) in the class while the teacher (explain) the new lesson seriously
3. Sally (not want) to go before her friend Santi (come) to pick her up.
4. Look., The old woman (cross) the street. Please (help) her.
5. Some students often (play) in the yard when they (not have) any work to do.
6. What (do) you here? -- I (look) for my friend's address but I (not know) where he (live) in this town.
7. Don't just (listen) to the speech. Now (start) practicing to speak.
8. Donny (be) always diligent, but now he (come) very late.
9. My father (not smoke) cigarettes but he (have) a cough every morning.
10. Your teacher (not get) angry if we (do) our assignments regularly.

B. Change the Sentences above into Negative and Interrogative!

II.3.Unit 03

ECONOMIC ACTIVITY

Economics is a science which is based upon the facts of our everyday lives. So, the science of economics is concerned with all our material needs and wants. Economist studies our everyday lives. He studies the system which affects our lives. The economist tries to describe the facts of the economy in which we live. He tries to explain how the system works. His methods should be objective and scientific. We need food, clothes, and shelter. If we could get food, clothes, and shelter without working, we probably would not work. However, when we have got those basic needs, we still want some other things such as radios, toys for children, books, seeing movies, and many others that might make our lives more enjoyable.

Most people have to work in order to earn their living. They produce goods and services. Goods are either produced on farms, such as rice, soybean, tobacco, and milk, or in factories, like cars, television, and computers. Services are produced by such things as schools, hospitals, and shops. Some people provide goods, some provide services. Other people provide both goods and services. For example, in the same garage, a man may buy a car, or he may buy some service which helps him to maintain his car.

All of the works which people do is called economic activity. Economic activities can make up the economic system. The economic system is the sum total of what people do and what they want. The work which people undertake either provides what they need or want, they need or provide them with money, because people buy essential commodities with money.

A. Comprehension Questions:

1. What do you know about economics?
2. What is the main job of economist? What does he do?
3. What are our basic needs?
4. Mention some of our secondary needs! Why do we need them?
5. Why do we have to work?
6. Mention some goods produced on farms, and in factories (5 items)!
7. How can we get both goods and service in the same garage?
8. What is meant by economic activity? What is its purpose?
9. What is the function of money?
10. What do the people have to do in order to buy everything they need?

B. Vocabulary: Supply the following sentences with the most appropriate word below:

a. Economic b. Economics c. Economist d. Economical e. Economy f. Economize

1. Adam Smith and David Ricardo are two famous
2. We will usually get prices during the midnight sale.
3. We should our natural resources to provide our next generation.
4. The housewives must spend the money from their husbands ..
.....
5. Thesystem of the country is usually called the national
.....
6. Your major is Accounting that belongs to the faculty of
.....and business.
7. The people should be very in using the electrical energy and gasoline.
8. If I were a famouslike Sri Mulyani I would rather stay in Indonesia to be the minister of.....

C. Structure 3: Present Perfect Tense:

Subject + has / have + Verb III (+)

Subject + has / have + not + Verb III (-)

Has / have + Subject + Verb III (?)

Example:

I have studied English for 7 years (+)

I have not studied for 7 years (-)

Have I / you studied English for 7 years?

Present Perfect Continuous / Progressive Tense, and the other Tenses are used as the student's Task / Assignment: Make small groups consisting of 2 Or 3 students to do this assignment: - to explain about the usage, pattern, time signals, examples not less than 4 with different Subjects and Verbs.

Those sentences should be in positive (+); negative (-) and interrogative (?)

A. Supply the Verbs in bracket into Simple Past or Past Continuous Tense Pattern:

1. Subject + was / were + Verb-1 + ing + When + Subject + Verb-2

2. Subject + was / were + Verb-1 + ing + While + Subject + was / were + Verb-1 + ing

- a. It (rain) very hard when I (get) up this morning
- b. I (have) my dinner when some of my friends (come) to my house and (ask) me to go out with them.
- c. What you (do) when I (call) you on the phone last night?
- d. While Mrs. Rachmat (wash) the dishes, her children (play) in the yard.
- e. The people (work) when the fire (break) out yesterday afternoon.
- f. I (not want) anything on my last birthday. I just (want) my computer (repair)
- g. My father (read) the news paper when I (arrive) home from campus.
- h. I (listen) to the music in my bedroom when you (knock) at the door.
- i. Last Semester holiday I (go) out of town and (visit) some recreation places, but this semester I (not go) anywhere.
- j. The teacher (explain) in front of the class while the students (listen) to him seriously.
- k. Why (not attend) you the seminar last Saturday? There (be) two guest speakers from America.
- l. I (be) absent a week ago because I (have) to pick up my father in the airport.

B. Supply the Verb in brackets into Present Perfect, Present Perfect Continuous, Past Perfect, or Future Perfect Tense

1. Mr.Ahmad (not see) his family since last month .
2. I (know) my friend well since we were kids.
3. My father (work) since 6 o'clock in the morning, and now he is still completing his work.
4. By this time next October the students (study) at this campus for 2 years.
5. When the world war broke out, the Dutch (colonize) Indonesia for hundreds of years.
6. By the end of this year that man (drive) his car more than a million miles
7. The students (learn) English for more than 10 years, but up to now they are not able to speak it well.
8. If you (finish) your work, you may leave the class
9. Before I went to bed, I (close) all the doors and (switch) off the lights.
10. By this time next month, Mitha (live) in this town for seven months.
11. I left home after I (have) my breakfast and (get) some pocket money.

12. After the teacher (give) some quiz to his students, he left the class right away.
13. Don't disturb your mother. She busily (cook) in the kitchen all morning
14. He thanked me for what I (do) for him.
15. My sister (finish) her study within less than 4 years.

II.4. UNIT 4

CORPORATION

The privately owned business corporation is an institution established for the purpose of making a profit. It is operated by individuals whose shares of ownership are represented by stock certificates. Persons owning stock certificates are called stockholders. The corporate form of ownership has several advantages. The first is its ability to attract financial resources. A second advantage is that if the corporation attracts a large amount of capital, it can make investments in plants, equipment, and research. A third advantage is that corporation can offer high salaries, and thus attract talented managers.

The privately owned business corporation is not the only type corporation that exists. Educational, religious, and charitable institutions are also permitted to incorporate. Usually, this type of corporation does not issue stock and is a non-profit institution. If there is a profit, it is generally reinvested in the institution rather than distributed to private stockholders.

In addition, there are governmental corporations in the United States which may be established by cities, states, and special agencies. Some examples of these government corporations are state hospitals, universities, and city-owned utilities. Governmental corporations are always non-profit and usually do not issues stock certificates.

ANSWER THESE QUESTIONS

A. Complete Answer

1. Who are the owners of corporation?
2. Is a corporation necessarily larger than a partnership?
3. List at least three advantages of the corporate form of partnership!
4. What The business corporation generally issues stocks to stock-holders.
5. What types of corporations usually do not issue stock?
6. Name some well-known corporations from various countries or world, such as the USA, Germany, Japan, and your own country!

B. True and False Answer (T-F), if it is False, Correct it!

1. A business corporation is an institution that is larger than a partnership. (.....)
2. A business corporation is operated by an individual by using stock certificates. (... ..)
3. One of the advantages of a corporation is being able to attract financial resources. (.....)
4. A corporation cannot encourage for talented managers. (.....)
5. A university is a charitable institution and a non-profit institution.(.....)
6. The profit from charitable institution will be shared out to the stock holders based on the capitals. (.....)
7. The government corporations in USA are probably established by cities, states, and special agencies. (.....)
8. Governmental corporations are always non-profit and always issue stock certificates. (.....)

C.VOCABULARY: Fill in the blank with the words listed below:

- Charitable – Stock - Non-profit – Investment - Resources – Utilities - Institutions

1. Gas, water, and power companies are
2. I bought some in Pan Am and IBM.
3. What do you think is better, buying stock or buying real estates?
4. The Red Cross is an international organization for the relief of the suffering in times of war or disaster is a institution.
5. The university is a corporation, it is an educational that reinvests all its money.
6. The company issued stock in order to attract greater financial

D.Structure 4: Common Grammatical Mistakes

1. Comma Splices

If you throw in a comma where you really need a semi-colon or a conjunction, you've made the comma splice error. Commas are commonly overused in situations where they aren't needed.

Too many commas probably means you need to break clauses into sentences.

Use a semi-colon when you're connecting two related sentences.

Incorrect Example: Ahmed is a good team leader, workers trust his judgement.

Correct Example: Ahmed is a good team leader; workers trust his judgement.

Correct Example: Ahmed is a good team leader and workers trust his judgement.

If you're struggling and not sure what type of punctuation to use, you can simply use short sentences.

Correct Example: Ahmed is a good team leader. Workers trust his judgement.

2. Sentence Fragments

A sentence fragment is an incomplete sentence. It doesn't have the correct sentence structure, noun and verb. Clauses are not complete sentences. People use that form in speech, but shouldn't in written communication. It's easy to fall into this habit because of how we text. We often text without proper capitalization, punctuation and sentence structure.

Incorrect Example: (Cover letter) I am interested in your office administrator position. Well qualified with two-year degree. Have worked in the the field.

Correct Example: I am interested in your office administrator position. I have a two-year degree in business administration from Tlemcen University, and have worked as an office manager for ABC Company for two years.

3. Not Using a Coordinating Conjunction

A coordinating conjunction is a word used to link two parts of a sentence. The two most common conjunctions are And and But. They are not interchangeable.

Incorrect Example: Ahmed stayed late to complete the project but Adam joined him.

Correct Example: Ahmed stayed late to complete the project and Adam joined him.

The incorrect use in the first sentence implies that although Ahmed stayed late to complete the project, Adam hampered his effort. In the correct example, Adam joined forces with Ahmed to complete the project.

4. Passive Voice Using passive voice in sentences isn't necessarily incorrect, but it can make a sentence lack energy.

Incorrect Example: The project was completed well by Don's team.

Correct Example: Don's team aced the project.

5. Squinting Modifiers You'd squint at an object if you weren't sure what you were seeing.

That's a good analogy to use to describe a squinting modifier.

A word is misplaced, and interferes with clearly grasping the meaning of the sentence.

Incorrect Example: Weight training quickly builds muscles.

(Are you supposed to do the weight training quickly? Or does the weight training quickly build muscles?)

Correct Example: Weight training builds muscles quickly.

6. Incorrect Use of Apostrophes

An apostrophe is most commonly misused when used for singular or plural possessives. An apostrophe can also be mistakenly omitted when a conjunction of two words is used.

An apostrophe may be the smallest form of punctuation, while being the biggest source of errors.

Incorrect Example: I cant make the meeting Tuesday morning. The companies board of directors is meeting then and I must attend.

Correct Example: I can't make the meeting Tuesday morning. The company's board of directors is meeting then and I must attend.

7.They're, Their or There

They're is the conjunction of They Are. Their is a possessive pronoun. There is the word for a place.

Incorrect Example: There placing they're laptops over their on the conference table.

Correct Example: They're placing their laptops over there on the conference table.

8. Using They for a Brand Entity

Even though a company or a brand involves a number of workers or locations, it is a singular entity. It is the pronoun to use. In writing the It pronoun must be paired with a singular verb.

Incorrect Example: Amazon is hiring. They are a good company.

Correct Example: Amazon is hiring. It is a good company.

9. To Vs. Too

Too means more. It is an adverb. To is a preposition with an object.

Incorrect Example: Are you going too be able to finish this project? Can you design the flyers to?

Correct Example: Are you going to be able to finish this project? Can you design the flyers too?

10. Dangling Modifiers

A dangling modifier occurs when a descriptive phrase isn't properly connected to what it's describing.

Incorrect Example: Hoping to impress the client, the project scored points for Ahmed.

Correct Example: The project scored points for Ahmed, hoping to impress the client.

11. Incorrect Comma Usage

A comma can be used when it's not needed or not used when it is needed.

Just ask Rachel Ray about her less-than-stellar magazine cover which used the words “finds inspiration in cooking her family and her dog.”

The cover should have read “find inspiration in cooking, her family and her dog.”

Incorrect Example: Managers like workers who try hard are reliable and promote the company.

Correct Example: Managers like workers who try hard, are reliable and promote the company.

12. Overuse of Adverbs

An adverb adds description to a verb and often ends in “ly.” Adverbs can be overused in an attempt to add more emphasis.

Incorrect Example: Don honestly and sincerely thanked his team for their input.

Correct Example: Don sincerely thanked his team for their input.

13. Incorrect Title Capitalization

In a title, do not capitalize prepositions or conjunctions. A preposition or conjunction is only capitalized if it is the first word of a title.

Incorrect Example: The Word of The People.

Correct Example: The Word of the People.

14. Colon and Semicolon Use

A semicolon can be used to connect two related sentences. A colon can be used at the end of a sentence when a list follows.

Incorrect Example: Ahmed is a good team leader, workers trust his judgement.

Correct Example: Ahmed is a good team leader; workers trust his judgement.

Correct Example: Ahmed has the qualities of a team leader: good judgement, stellar working ethic and high degree of enthusiasm.

15. Your vs. You're

Your is possessive. You're is a contraction of You are.

Incorrect Example: We appreciate you're input on the project. Your our go-to person on the next one!

Correct Example: We appreciate your input on the project. You're our go-to person on the next one!

16. Excess Adverbs

A verb is an action word. Adverbs modify verbs.

Incorrect: The workers quickly, efficiently and rapidly scooped the ice cream onto cones as the line of customers formed.

Correct: The workers efficiently scooped the treat onto cones as the line of customers formed.

Correct: The workers efficiently scooped the treat onto cones as the line of customers formed.

17. Too Many Prepositional Phrases

This mistake with prepositions can often be prevented by shortening sentences. If you can't read a sentence without pausing for breath, it is probably too long.

Incorrect: Don launches a project with careful employee selection, without using any favoritism, on a tight time schedule and with a strategic plan already in place.

Correct: Don launches a project with careful employee selection, showing no favoritism. He'll have a strategic plan with a tight time schedule.

18. Pronoun Disagreement

Pronoun disagreement typically occurs between singular and plural use. Some pronouns are singular, such as he or she. Some are plural, such as they. The verbs that are used with such pronouns must also be singular or plural, to match.

Incorrect: He use the forklift on the Friday shift. They uses it on Saturday,

Correct: He uses the forklift on the Friday shift. They use it on Saturday.

19. Do diligence Vs. Due diligence

Remember it this way. If you're making a purchase, you should do due diligence. Do is the action. Due is an adjective describing the type of diligence (that which is due).

Incorrect: When buying a business, do diligence on the business by obtaining financial records.

Correct: When buying a business, perform due diligence on the business by obtaining financial records.

20. Its and It's

It's is a contraction for It is. Its is possessive, a thing possesses something.

Incorrect: When its time for a person to pick up a pet from the Doggie Day Care, she is greeted by a dog wagging it's tail.

Correct: When it's time for a person to pick up a pet from the Doggie Day Care, she is greeted by a dog wagging its tail.

21.Then and Than

Then refers to time. Than is used when making a comparison.

Incorrect: Don is a better worker then Stephanie.

Correct: Don is a better worker than Stephanie.

Incorrect: Don than shifted gears and started a new project.

Correct: Don then shifted gears and started a new project.

22.Fewer and Less

Fewer is used when numbers are definite. It is used before plural nouns. Less is used when numbers are not exact.

Incorrect: Company workers missed fewer days last year. Less workers missed days last year.

Correct: Company workers missed less days last year. Fewer workers missed days last year.

23.Lie and Lay

Lie is used to describe a flat or stagnant position. Lay is the act of placing something in a position.

Incorrect: The valley lays between the two mountain chains. Don lied his briefcase down on a rock and enjoyed the view.

Correct: The valley lies between the two mountain chains. Don lay his briefcase down on a rock to enjoy the view.

24.Who and Whom

Who's on first? That's the correct usage.

Who is a person who is doing something to an object.. Whom is the object being acted upon.

Incorrect: Whom is doing what to who?

Correct: Who is doing what to whom?

25.Ending a Sentence with a Preposition

This is one of the most common grammar mistakes. It can be made more awkward by correction.

Incorrect: Stephanie is the woman I ride to work with.

Correct: Stephanie is the woman with whom I ride to work.

Does the correct version sound a bit stuffy to you? Change the sentence. Stephanie and I ride together to work.

26.Nor and Or

Nor goes with neither. Or is used as a bridge between a comparison. Remember the Post Office motto: Neither rain, nor snow.....

Incorrect: Neither rain, or snow.....

Correct: The workers will deliver the mail if it is raining or snowing.

27.Seen and Subject/Agreement of Verbs

This is another of the common grammar mistakes. It's I saw, you saw, she/he saw. Seen is not a stand-alone verb.

Incorrect: He seen it happening, but could do nothing to prevent it.

Correct: He saw it happening, but could do nothing to prevent it.

28.Farther and Further

Farther is used to describe a distance that can be defined or measured. Further means "in addition" as in furthermore.

Incorrect: Ahmed can jump further than Adam.

Correct: Ahmed can jump farther than Adam.

29.Effect vs. Affect

Something effects something if it causes a result. The affect is the result.

Incorrect: The lack of toner affected the copy machine. The print quality was effected.

Correct: The lack of toner effected the copy machine. The print quality was affected.

30.Which, Who or That

Which is used for things or ideas. That can also be used for things or ideas. Who is the choice for describing a person.

Incorrect: The chair who has a broken leg is a safety hazard for people.

Correct: The chairperson who has a broken leg can't return to work yet. The chair which has a broken leg should be replaced with a new one.

31.Past or Passed

Past refers to events that previously happened. Passed means overtook.

Incorrect: The bonus won't be given to passed employees. New employees past the entrance exam.

Correct: The bonus won't be given to past employees. New employees passed the entrance exam.

32.Accept or Except

If you accept something, you take or receive it. Except means that something is excluded.

Incorrect: Stephanie took everything accept the stapler when she was fired. She excepted her last paycheck.

Correct: Stephanie took everything except the stapler when she was fired. She accepted her last **paycheck**.

33.Good or Well

How do you feel? Good? Wrong. You feel well. Good is used as an adjective before a noun. Well is an adverb that typically goes after a verb.

Incorrect: Stephanie didn't feel good, and didn't work good.

Correct: Stephanie didn't feel well, and didn't do a good job.

34.Whose and Who's

When pronounced, they sound the same. That may be one of the reasons these words are often misused in sentences.

Incorrect: Who's jacket was left in the closet? Whose going to claim it?

Correct: Whose jacket was left in the closet? Who's going to claim it?

35.Gone and Went

Went is the past tense of go. It can stand alone. Gone can't stand alone.

Incorrect: I went to the meeting. I should have went home.

Correct: I should have gone home.

36.Me or I?

Me and I are often part of a phrase. Which to use? When in doubt, try it out alone and see if it fits.

Incorrect: Stephanie and me went to the concert. (Me went to the concert.)

Correct: Stephanie and I went to the concert. (I went to the concert.)

37.Between or Among

If you're comparing two things, it's Between. If you're comparing more than one thing, it's Among.

Incorrect: The manager couldn't choose between Don, Stephanie and Frank.

Correct: The manager couldn't choose between Don and Stephanie. The manager couldn't make a choice among Don, Stephanie and Frank.

38. Could you care less?

Incorrect: I could care less who gets promoted. (This means you COULD care less than you do now.)

Correct: I couldn't care less who gets promoted. (This means you care a certain amount, the least amount you could care.)

39. Could of, Could Have?

People get this one wrong all the time. It's a common misuse of words.

And the misuse of words in a similar phrase is also common as Would Of and Should Of.

Incorrect: I should of gone to the bank. I could of. It would of saved me time later.

Correct: I should have gone to the bank. I could have. It would have saved me time later.

40. May and Can

We round up our study of words back at the beginning.

Correct: I may have learned something while reading this article. I can now someone who will be more skillful in writing.

II.5. UNIT 5

THE MEANING OF ECONOMICS

A world in which no one has to work, in which all time is leisure time, in which scarcity is unknown and nature freely gives to man all the goods and services that he would like to have is a beautiful dream world. But it is not the world in which we live. Man has to work for a living. Nature supplies him with various resource with which he can work: soil, minerals, water, air, sunlight, wild animals, and plants. But man must use a part of his time to convert these resources into things that can satisfy his desires. He must have food, clothing, living quarters, house furnishings, medicine, and many other things that can make life more enjoyable.

However, although we sacrifice our leisure, we still do not produce enough to satisfy all our wants. Millions of people have not enough food, clothing, and shelter. They are in bad health and are always suffering from hunger. Other million have just enough to maintain their health and strength. Even those people who have a very high standard of living have many unsatisfied desires: they want more leisure, better clothes, bigger house, more cars, more travel, more books, more music, more plays, and many other things. In short, we live in a world of scarcity.

It is not only in our present society however, that there is scarcity; scarcity has always existed, and there is no reason to believe that it will disappear in the future. The productivity of economic system is increasing more and more, but people's desire will probably rise still faster, so that scarcity will persist.

EXERCISE

A. Complete the following sentence, marking the group of words which corresponds most closely to the text!

1. A world in which no one has to work
 - a. Is a dream world
 - b. Is a world in which leisure is not known
 - c. Is world in which nature does not give anything to man
2. Nature supplies man
 - a. With manufactured goods
 - b. With various resources like water, air, and minerals
 - c. With house furnishings, medicine, and clothing

3. We do not produce enough
 - a. Because we have a great deal of leisure
 - b. Because we are never satisfied
 - c. Because we have too much leisure
4. Millions of people all over the world, the greater part of mankind
 - a. Enjoy the highest standard of life
 - b. Have many unsatisfied of desires
 - c. Do not need any more books, clothes, or motorcars.
5. There is very reason to believe
 - a. That scarcity will disappear in the near future
 - b. That people's desires will diminish
 - c. That scarcity will persist

B. Say whether the following statements are true (T) or false (F). If they are false, then say why or correct it!

1. We live in a dream world (.....)
2. We all have to work for a living (.....)
3. Nature converts all resources into useful things (.....)
4. Because we sacrifice a great deal of our leisure time, we produce enough to satisfy all our wants (.....)
5. Nobody live below the minimum standards of health (.....)
6. There will always be scarcity in all societies (.....)
7. People's desires will one day be entirely satisfied (.....)

C. Answer the following questions basing your answer on the text!

1. What is the dream world the author is talking about?
2. What does nature supply man with?
3. What must man do in order to make use of these resources?
4. Why don't we produce enough to satisfy all our wants?
5. What are the three economic classes mentioned in the text?
6. What is the reason that scarcity will always persist?

D.STRUCTURE 5 : A. Conditional Sentence (If Clause) There are three (3) types of conditional Sentence:

I. Type One (1) refers to something which is possible to happen in the future

Tense: Simple Present -→ Simple Future

Ex:

- a) If I have much money, I will buy a new car
- b) If she is a popular singer, she can sing on television everyday

II. Type Two (2) refers to something that is impossible to happen at the present time.

Tense: Simple Past Tense -→ Past Future

Ex:

- a) If I had much money, I would buy a new car
- b) If she were a popular singer, she could sing on television everyday

III. Type Three (3) refers to something that is impossible to happen in the past

Tense: Past Perfect -→ Past Future Perfect

Ex

- a) If I had had much money, I would have bought a new car last month
- b) If she had been a popular singer, she could have sung on television

Exercise: Change the following sentences into conditional sentence Type I, II or III

1. If she is not busy, she can help you whenever you want (I)

..... (II)

..... (III)

2. If the students did not study hard, they would not pass their exam

..... (II)

..... (I)

..... (III)

3. You will not catch the train if you do not leave home earlier

-(I)
-(II)
-(III)

II.6 Unit 06

Scarcity

Our resources are limited. At any one time, we have only so much land, so many factories, so much oil, so many people. But our wants, our desires for the things that we can produce with those resources, are unlimited. We would always like more and better housing, more and better education – more and better of practically everything. If our resources were also unlimited, we could say yes to each of our wants – and there would be no economics. Because our resources are limited, we cannot say yes to everything. To say yes to one thing requires that we say no to another. Whether we like it or not, we must make choices.

Scarcity and the Fundamental Economic Questions The choices we confront as a result of scarcity raise three sets of issues. Every economy must answer the following questions:

1. What should be produced? Using the economy's scarce resources to produce one thing requires giving up another. Producing better education, for example, may require cutting back on other services, such as health care. A decision to preserve a wilderness area requires giving up other uses of the land. Every society must decide what it will produce with its scarce resources.

2. How should goods and services be produced? There are all sorts of choices to be made in determining how goods and services should be produced. Should a firm employ a few skilled or a lot of unskilled workers? Should it produce in its own country or should it use foreign plants? Should manufacturing firms use new or recycled raw materials to make their products?

3. For whom should goods and services be produced? If a good or service is produced, a decision must be made about who will get it. A decision to have one person or group receive a good or service usually means it will not be available to someone else. For example, representatives of the poorest nations on earth often complain that energy consumption per person in the United States is 17 times greater than energy consumption per person in the world's 62 poorest countries. Critics argue that the world's energy should be more evenly allocated. Should it? That is a —for whom question.

So, every economy must determine what should be produced, how it should be produced, and for whom it should be produced.

Answer the following questions

A. Say if the sentences concerning Text 1A are true or false.

1. Economics is an exact science that deals with numbers and shapes.
2. Economics does not involve people and their behavior.
3. Economics uses a scientific approach in its investigation of choices.
4. We have so much land, so many factories, so much oil, and so many people, – so our resources are unlimited.
5. No matter whether we like it or not, we must make choices.
6. The first question that economy must answer is —Where can we get money for production?
7. Every society must decide what it will produce with its scarce resources.
8. It is not important for a producer to know who will get his products and services.
9. A decision to have one person or group receives a good or service usually means it will not be available to someone else.

B. Answer the following questions.

1. Why can economics be called a science?
2. What ideas does selecting among alternatives involve?
3. How do you understand the idea of scarcity?
4. What are the three fundamental economic questions?
5. Why should we always make choices?
6. Can we say —yes! to everything? Why?
7. Explain the idea of how should goods and services be produced.
8. How do you understand the idea of —for whom should goods and services be produced?

C. Using vocabulary in ex.2 match the words with their definitions.

| Word | Definition |
|----------------------|---|
| 1. economics | a. the process of growing or making food, goods or materials, especially large quantities. |
| 2. choice | b. a business whose work involves doing smth. for customers but not producing goods. |
| 3. scarcity | c. things that are produced to be sold. |
| 4. production | d. the study of how a society organizes its money, trade and industry. |
| 5. goods | e. shortage of smth. and difficulty to obtain |

| | |
|--------------------|--|
| 6. service | f. to make smb. do or have smth., especially because it is necessary according to a particular law or set of rules. |
| 7. resource | g. an act of choosing between two or more possibilities. |

D. Discuss with the group the following topics:

How do geographical, cultural, ethnic peculiarities influence country's economy: what to produce, how to produce, and for whom?

Find various definitions and quotations about economics and discuss them with the group (use internet for additional information)

E.STRUCTURE 06: Adjective Clause

Adjective clause is a clause that functions as an Adjective in a complex sentence. Adjective clause is usually preceded by: *who, whom, whose, which, that*.

Example:

1) - The new apartment will be built not far from this campus. - It is designed by my brother
→ The new apartment **that/which** will be built not far from this campus is designed by my brother

2) - The gentleman is the president director of big Company. - He will become the keynote speaker of the seminar

→ The gentleman **who** will become the keynote speaker of the seminar is the president director of big Company.

1. The notebook _____ on the bus was reported to the chief division of the security.

a. Whom he had lost

b. Which he had lost

c. Had lost

d. Who had lost

2. The Saiga, which _____ as the Russian antelope, is famous for the medical properties attributed to its horns.

a. Is also known

b. Also it is known

c. Twice is the largest known

d. More the largest is known

3. Artifacts are ancient objects _____ archeological site during excavation.

- a. Which were found in
- b. Which founded
- c. Which found in
- d. In the finding of

4. About 75 percent of the nation's two-and-four-year universities offer online courses _____ to continue the education at home.

- a. Give people opportunities
- b. Who give people opportunities
- c. That give people opportunities
- d. Have given people opportunities

5. Ecologists are trying to preserve our environment for future generations by protecting the ozone layer, purifying the air, and planting _____

- a. The trees that have been cut down
- b. The trees have been cut down
- c. The trees to cut down
- d. To cut down the trees

II.7. Unit 07

Opportunity Cost

Opportunity cost is the value of the best alternative forgone in making any choice. The opportunity cost to you of reading the remainder of this unit will be the value of the best other use to which you could have put your time. If you choose to spend \$20 on a potted plant, you have simultaneously chosen to give up the benefits of spending the \$20 on pizzas or a paperback book or a night at the movies. If the book is the most valuable of those alternatives, then the opportunity cost of the plant is the value of the enjoyment you otherwise expected to receive from the book.

The concept of opportunity cost must not be confused with the purchase price of an item. Consider the cost of a college or university education. That includes the value of the best alternative use of money spent for tuition, fees, and books. But the most important cost of a college education is the value of the forgone alternative uses of time spent studying and attending class instead of using the time in some other endeavor. Students sacrifice that time in hopes of even greater earnings in the future or because they place a value on the opportunity to learn. Or consider the cost of going to the doctor. Part of that cost is the value of the best alternative use of the money required to see the doctor. But, the cost also includes the value of the best alternative use of the time required to see the doctor. The essential thing to see in the concept of opportunity cost is found in the name of the concept. Opportunity cost is the value of the best opportunity forgone in a particular choice. It is not simply the amount spent on that choice.

The concepts of scarcity, choice, and opportunity cost are at the heart of economics. A good is scarce if the choice of one alternative requires that another be given up. The existence of alternative uses forces us to make choices. The opportunity cost of any choice is the value of the best alternative forgone in making it.

Answer the following tasks:

A. Say if the sentences concerning Text 1B are true or false.

1. Opportunity cost is the value of the worst alternative forgone in making any choice.
2. If you choose to spend \$20 on a potted plant, you have simultaneously chosen to give up the benefits of spending the \$20 on pizzas or a paperback book or a night at the movies.
3. The concept of opportunity cost is the same as the purchase

price of an item.

4. A good is scarce if the choice of one alternative requires that another be given up.
5. The absence of alternative uses forces us to make choices.

B. Answer the following questions.

1. What is the most important concept in all of economics according to economists?
2. What is the opportunity cost?
3. How can we measure the opportunity cost?
4. What economic notion must not the opportunity cost be confused with?
5. What value does university education include?
6. What concepts are at the heart of economics?

C. Using vocabulary in ex.2 match the words with their definitions.

| Word | Definition |
|----------------|---|
| 1. value | a. the act or process of buying smth. |
| 2. to spend | b. an amount of money that you pay for professional advice or services. |
| 3. purchase | c. to think or believe that smth. will happen or that smb. will do smth. |
| 4. price | d. how much smth. is worth in money or other goods for which it can be exchanged. |
| 5. fee | e. an advantage that smth. gives you. |
| 6. to expect | f. the amount of money that you have to pay for smth. |
| 7. cost | g. a thing that you can choose to do or have out of two or more possibilities. |
| 8. alternative | h. the amount of money that you need in order to buy, make or do smth. |
| 9. benefit | i. to give money to pay for goods, services, etc. |

D. Discuss with the group the following topics: Opportunity cost

To understand the opportunity costs of your options it is recommended to list the choices and identify their advantages and disadvantages. Read the following paragraph and answer the questions to explain how you might choose to use your scarce time and money.

It's Sunday morning and you're going to meet your friends and spend time joyfully together. Then you get two phone calls that make you stop and think. Firstly, a friend calls you to invite to an-all day music festival where your favourite band will play. With

transport expenses, tickets to the show, and lunch, you figure you'll spend \$50, which will put a dent in the money you're saving for your dream trip. Second, your close relative calls offering you the opportunity to help paint their apartment. He will pay you \$75 for the day of work. What will you do?

Explain your decision !.

- a) List your choices (a. _____ b. _____ c. _____).
- b) Describe the advantages and disadvantages of each choice.

E.STRUCTURE 07: Subjunctive

Some Special Patterns are used after certain Adjectives or Verbs as the Following:

a. Adjective: important, essential, necessary, imperative

Example:

It is important that she study hard regularly (not studies)

It is essential that Mira be on time (not is)

It is important that mathematics be learnt by all levels of students.

b. Verbs: insist, recommend, suggest, request, urge, demand

Example: Mr. Andy suggested that his wife speak English clearly
(not speaks or spoke).

. It is important that the TOEFL office _____ your
registration.

- a. Will confirms
- b. Confirm
- c. Confirms
- d. Must confirm

2. It is essential that the Princess of Wales _____ the United
States.

- a. Visit
- b. Visits
- c. Has visited
- d. Visited

3. After the assassination attempt, President Reagan's doctor
suggested that he _____ a short rest on Niagara.

- a. Takes
- b. Must take
- c. Take
- d. Would take.

It is imperative that you _____ there in person.

- a. Be
- b. Will be
- c. Should be
- d. Are

5. Albert's doctor insisted _____ for a few days.

- a. That he is resting
- b. His resting
- c. Him to rest
- d. That he rest

6. Growing urban populations requested that public facilities such as hospitals and higher education _____ with computer-based tools.

- a. Equipped
- b. Are completely equipped
- c. Be completely equipped
- d. Should be completely equipped

II.8. Unit 08

Microeconomics and Macroeconomics

The field of economics is typically divided into two broad realms: microeconomics and macroeconomics. It is important to see the distinctions between these broad areas of study. Microeconomics is the branch of economics that focuses on the choices made by individual decision-making units in the economy – typically consumers and firms – and the impacts those choices have on individual markets. Macroeconomics is the branch of economics that focuses on the impact of choices on the total, or aggregate, level of economic activity.

Why do tickets to the best concerts cost so much? How does the threat of global warming affect real estate prices in coastal areas? Why do women end up doing most of the housework? Why do senior citizens get discounts on public transit systems? These questions are generally regarded as microeconomic because they focus on individual units or markets in the economy. Is the total level of economic activity rising or falling? Is the rate of inflation increasing or decreasing? What is happening to the unemployment rate? These are questions that deal with aggregates, or totals, in the economy; they are problems of macroeconomics.

The question about the level of economic activity, for example, refers to the total value of all goods and services produced in the economy. Inflation is a measure of the rate of change in the average price level for the entire economy; it is a macroeconomic problem. The total levels of employment and unemployment in the economy represent the aggregate of all labor markets; unemployment is also a topic of macroeconomics. Both microeconomics and macroeconomics give attention to individual markets. But in microeconomics that attention is an end in itself; in macroeconomics it is aimed at explaining the movement of major economic aggregates – the level of total output, the level of employment, and the price level.

Answer the following:

A.Say if the sentences concerning Text 1C are true or false.

1. There exist three broad realms of the field of economics: micro-, middle- and macroeconomics.
2. Macroeconomics studies economy as a whole.
3. Microeconomics studies the economic behavior of individual firms.
4. Economics is concerned with production, distribution, and consumption of goods and services.
5. The question of how the threat of global warming affects real estate prices in coastal areas is

the problem of macroeconomics.

6. The study of the rate of inflation refers to microeconomic sphere.

7. The total levels of employment and unemployment in the economy are a topic of macroeconomics.

B. Answer the following questions.

1. What is the field of economics typically divided into?

2. What does microeconomics focus on?

3. What individual decision-making units in the economy do you know?

4. What does macroeconomics focus on?

5. What questions are generally regarded as microeconomic? Why?

6. What problems are regarded as macroeconomic? Why?

7. What do both microeconomics and macroeconomics give attention to? What are the peculiarities of this attention?

C. Using vocabulary in ex.2 match the words with their definitions.

| Word | Definition |
|-----------------|--|
| 1. to consume | a. easy to sell; attractive to customers and employers. |
| 2. market | b. to become or make smth. become smaller in size, number, etc. |
| 3. to increase | c. the fact of a number of people not having a job. |
| 4. to decrease | d. a person who buys goods or uses services. |
| 5. unemployment | e. an amount of money that is taken off the usual cost of smth. |
| 6. consumer | f. an open area or building where people meet to buy and sell goods. |
| 7. marketable | g. to eat or drink smth. |
| 8. discount | h. to become or to make smth. greater in amount, number, value, etc. |

D.STRUCTURE 08: Indirect Speech-Noun Clauses from Statements

Present Main Verb (No Sequence of Tenses)

He representing verb (that)

The train always arrives late

The train is arriving

The train arrived late

The train will arrive soon

Past Main Verb (Sequence of Tenses)

He said (that):

The train always arrived late

The train was arriving

The train had arrived soon

The train would arrive

That is omitted in informal usage. The present tense may be retained in a “that” clause object expressing a generalization (he said that the train always arrives late). No comma precedes or follows a noun clause.

B. Indirect Speech can also be formed from Positive and Negative Command.

1. Positive Command

Ex: a. Help me-→ My father told me to help him

b. Wait for me here-→ Mrs. Ida told her son to wait for her there

c. Be patient-→ Mila told her friend to be patient

2. Negative Command

a. Don't go anywhere before I come back home-→ My mother told me not to go anywhere before she came back home.

b. Don't be angry with me-→ My friends told me not to be angry with them.

Change into indirect speech.

1. 'Don't smoke in class'

The teacher told the students.....

2. Help me if you are free

My friend told me

3. Bring me a glass of coffee

Mr. Dony told his wife.....

4. Don't talk too much while I am teaching in class.

The teacher told his students.....

5. Let me help you whenever you need my help.

Rudy told his friend Shinta.....

6. Don't be late to come to my birthday party next week.

Mira told her friends.....

7. Don't spend your money too much to buy clothes.

Mrs. Sally told her son

8. Go to bed after you do your home work.

Mr. Ahmed told his children

Change into indirect speech Observe the sequence of tenses. Makes the necessary changes in pronouns.

EXAMPLE:

He said, "I need more time to get ready". → He said that he needed more time to get ready.

Shinta said, "I have already finished my work".

2. Andy said, "Construction on your house will begin as soon as the lumber arrives".

3. The technician said, "The laboratory was repaired before 5 p.m".

4. The mechanic said, "Your car was painted and you could pick it up at the garage at any time".

5. The lady said, "We are planning a farewell party for our two guests".

6. Ronny said, "I could not meet you at the airport whenever you wished".

7. Our visitor said, "It rains a great deal in my country".

5. My father said, "The weather was so bad that I couldn't go out at all".

9. The gardener said, "The bushes should be trimmed once a month".

10. Sally said, "My parents' do not live too far away for me to visit them often".

11. Robby said, "I would like to see a good movie but I don't see anything in the paper that interests me".

Indirect Speech Noun Clauses from Questions a Change to indirect speech. Observe the sequence of tenses and make necessary changed in pronouns. Use a period at the end of the sentence.

EXAMPLE:

He asked me, "Does the train always arrive late?" → He asked me whether (or information it) the train always arrived late.

1. Susy asked her friends, "Can you come to my home tonight?"

2. My friend asked me, "Do you come from Solo or Jogja?"

3. Someone asked me, "What is your name?"

4. Mr. Johan asked his daughter, "What color do you want?"

5. Husein asked his sister, "How many English books do you have?"

6. Shinta asked her friend Ahmad, "Can you play the guitar very well?"

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7. Rudy asked his friends, "Have you done your assignment or not?"

8. Somebody asked me, "Where is the post office?"

9. Mila asked John: "Why didn't you answer when I called you?"

10. Mr. Hassan asked his wife: "What were you doing when I called you last night?"

11. Andy asked me, "How long have you been waiting for me here?"

12. Deddy asked Sarah, "When will your father leave for Chicago?"

13. Somebody asked me, "Can you tell me where the bus stop is?"

14. The teacher asked his students: "Have you ever been to Singapore?"

15. My father asked me, "Which computer do you want to buy?"

16. Richard asked Sally, "Whom are you waiting here?"

17. Billy asked me, "What time did you depart from the station?"

18. Shinta asked Tony, "Whose dictionary is given me?"

19. Muhammad asked me, "Does your sister study at UGM or ITB?"

20. My mom asked me, "How long have you been waiting for me here?"

21. My friend asked me, "Would you go to the movies or Concert?"

II.9. Unit 09

Factors of Production

Choices concerning what goods and services to produce are choices about an economy's use of its factors of production, the resources available to it for the production of goods and services. The value, or satisfaction, that people derive from the goods and services they consume and the activities they pursue is called utility. Ultimately, then, an economy's factors of production create utility; they serve the interests of people. The factors of production in an economy are its labor, capital, and natural resources. Labor is the human effort that can be applied to the production of goods and services.

People who are employed or would like to be are considered part of the labor available to the economy. Capital is a factor of production that has been produced for use in the production of other goods and services. Office buildings, machinery, and tools are examples of capital. Natural resources are the resources of nature that can be used for the production of goods and services. The three basic building blocks of labor, capital, and natural resources may be used in different ways to produce different goods and services, but they still lie at the core of production.

Labour

Labor is human effort that can be applied to production. People who work to repair tires, pilot airplanes, teach children, or enforce laws are all part of the economy's labor. People who would like to work but have not found employment – who are unemployed – are also considered part of the labor available to the economy. In some contexts, it is useful to distinguish two forms of labor. The first is the human equivalent of a natural resource. It is the natural ability an untrained, uneducated person brings to a particular production process. But most workers bring far more.

The skills a worker has as a result of education, training, or experience that can be used in production are called human capital. Students who are attending a college or university are acquiring human capital. Workers who are gaining skills through experience or through training are acquiring human capital. Children who are learning to read are acquiring human capital. The amount of labor available to an economy can be increased in two ways. One is to increase the total quantity of labor, either by increasing the number of people available to work or by

increasing the average number of hours of work per week. The other is to increase the amount of human capital possessed by workers.

Capital

Long ago, when the first human beings walked the earth, they produced food by picking leaves or fruit off a plant or by catching an animal and eating it. We know that very early on, however, they began shaping stones into tools, apparently for use in butchering animals. Those tools were the first capital because they were produced for use in producing other goods – food and clothing. Modern versions of the first stone tools include saws, meat cleavers, hooks, and grinders; all are used in butchering animals. Tools such as hammers, screwdrivers, and wrenches are also capital. Transportation equipment, such as cars and trucks, is capital. Facilities such as roads, bridges, ports, and airports are capital. Buildings, too, are capital; they help us to produce goods and services. Capital does not consist solely of physical objects. The score for a new symphony is capital because it will be used to produce concerts. Computer software used by business firms or government agencies to produce goods and services is capital.

Capital may thus include physical goods and intellectual discoveries. Any resource is capital if it satisfies two criteria:

1. The resource must have been produced.
2. The resource can be used to produce other goods and services.

One thing that is not considered capital is money. A firm cannot use money directly to produce other goods, so money does not satisfy the second criterion for capital. Firms can, however, use money to acquire capital. Money is a form of financial capital. Financial capital includes money and other —paper— assets (such as stocks and bonds) that represent claims on future payments. These financial assets are not capital, but they can be used directly or indirectly to purchase factors of production or goods and services.

Natural Resources

There are two essential characteristics of natural resources. The first is that they are found in nature – that no human effort has been used to make or alter them. The second is that they can be used for the production of goods and services. That requires knowledge; we must know how to use the things we find in nature before they become resources.

Comprehension Questions:

A. Say if the sentences are true or false.

1. The value that people derive from the goods and services they consume and the activities they pursue is called worthlessness.
2. Factors of production serve the interests of people.
3. The factors of production in an economy are money, goods and real estate.
4. Office buildings, machinery, and tools can be called capital.
5. People who do not work are not considered part of the labor available to the economy.
6. The skills a worker has as a result of education, training, or experience that can be used in production are called human capital.
7. The first capital were the tools shaped from stones that people used in butchering animals.
8. Buildings are not considered to be capital, as they do not take part in producing goods and services.
9. Capital may include physical goods and intellectual discoveries.
10. We do not need any special knowledge and understanding of how to use the things we find in nature before they become resources.

B. Answer the following questions.

1. What are the choices concerning what goods and services to produce?
2. What do an economy's factors of production serve?
3. What are the three factors of production?
4. Describe labour as a factor of production?
5. Define two forms of labor.
6. Give examples of human capital.
7. How can the amount of labor available to an economy be increased?
8. What was the first capital used in producing other goods?
9. Single out the examples of capital?
10. What criteria any resource must satisfy to become capital?
11. Why money is not considered capital?
12. What does financial capital include?
13. Name two essential characteristics of natural resources.

C. Using vocabulary in ex.2 match the words with their definitions.

| Word | Definition |
|----------------|--|
| 1. resource | a. things that you can get, buy or find; or a person who is free to see and talk to people. |
| 2. labour | b. interested in smth. |
| 3. capital | c. the knowledge and skill that you have gained through doing smth. for a period of time. |
| 4. available | d. the practical use of smth., especially a theory, discovery, etc. |
| 5. concerned | e. a supply of smth. that a country, an organization or a person has and can use, especially to increase their wealth. |
| 6. application | f. a large amount of money that is invested or is used to start a business. |
| 7. experience | g. the ability to do smth. well. |
| 8. skill | h. work, especially physical work. |

D. Structure09: Passive Voice

Passive form is the most frequently used sentences in English for science and engineering. The general pattern of a passive sentence is:

Subject + be + past-participle / Verb III + adverbial

Example:

People make new experiments from time to time. (active) → New experiments are made from time to time.

Note: The form of 'Be' can be in 'Present (is-am-are); Past (was/were); Perfect (been); and remains the same 'BE' for Simple Future or Continuous Tense.

More Examples:

A. Active Sentence:

1. We speak English in class everyday (Simple Present)
2. We are speaking English in class now (Present Continuous)
3. We will speak English in class tomorrow (Simple Future)
4. We spoke English in class yesterday (Simple Past)

5. We have spoken English in class for two years (Present Perfect)

B. Passive Voice:

1. English is spoken in class (by us) everyday
2. English is being spoken in class now
3. English will be spoken in class tomorrow
4. English was spoken in class yesterday.
5. English has been spoken in class for two years.

Exercise 1: Change the following sentences into passive. Omit the unspecified agent

1. People apply mathematics in many different activities.
2. Every programmer uses the binary scale in electronic computers.
3. In the future, people will develop more applications of mathematics in the modern and sophisticated technology.
4. They form the square of number by multiplying the number by itself.
5. A scientist has made a lot of attempts to deceive the ordinary citizens.
6. People believe that science and technology will help the nation to reach the goal of the development.
7. Many scientists made a lot of scientific discoveries during the renaissance.
8. Mr. Joe is making an experiment to prove his new theory.
9. We should use statistics for analysis of data in all branches of science.
10. Mathematicians usually use decimals rather than fractions for scientific purposes.
11. They often call mathematics the language of science.
12. In the binary scale, people express numbers by combinations of zero and one.
13. It is easier to perform mathematical operations with computers if we use the binary system instead of the decimal one.
14. Susy is writing some letters to her friends
15. The students have to do their assignment regularly
16. I have finished my homework already
17. My family will visit my grandparents in the village next day.
18. Many people enjoyed Metallica performance last month.
19. The teacher would not lock the door if some students didn't come very late.
20. Are the students studying English or French in this College?
21. Have you closed the door and switched off the lights before you go to bed?
22. Does your mother usually make some special cakes on Aid El-Fitr?

23. I have not done my homework yet.
24. You must finish the written test before the manager interview you (2)
25. Mira has to do the house works before she goes to school.

EXERCISE 2:

A. Choose the correct answer

1. The blue whale _____ the largest creature on earth.
 - a. Generally classified as is
 - b. As is generally classified
 - c. Is generally classified as
 - d. Is classified generally as

2. The seminar wasbecause the invitations were not _____ in time.
 - a. Cancelling -----Printer
 - b. cancelled -----Printed
 - c. cancelling-----Printing
 - d. cancelled-----to Print

3. Many issues _____ by the committee, but they were unable to amid at any conclusions.
 - a. Were seriously discussing
 - b. Being seriously discussed
 - c. Which were seriously discussing

4. The tropical storms that occur each year in the North Atlantic and have winds reaching speeds of at least 117 kilometers per hour_____ hurricane.
 - a. Which are commonly called
 - b. Commonly called
 - c. Is commonly called
 - d. Are commonly called

6. The transfer of science and technology has to If we want to..... nation
 - a. Be encouraged----- be developed

b. Encouraged----- developed

c. encourage-----develop

d. encouraging----- developing.

7. While a new lesson is by the teacher, the students are listening to him very attentively.

a. explaining c. being explained

b. explained d. explain

II.10. Unit 10

Technology and the Entrepreneur

Goods and services are produced using the factors of production⁵ available to the economy. Two things play a crucial role in putting these factors of production to work. The first is technology, the knowledge that can be applied to the production of goods and services. The second is an individual who plays a key role in a market economy: the entrepreneur. An entrepreneur is a person who, is operating within the context of a market economy, seeks to earn profits by finding new ways to organize factors of production.

In non-market economies the role of the entrepreneur is played by bureaucrats and other decision makers who respond to incentives other than profit to guide their choices about resource allocation decisions.

The interplay of entrepreneurs and technology affects all our lives. Entrepreneurs put new technologies to work every day, changing the way factors of production are used. Farmers and factory workers, engineers and electricians, technicians and teachers all work differently than they did just a few years ago, using new technologies introduced by entrepreneurs. The music you enjoy, the books you read, the athletic equipment with which you play are produced differently than they were five years ago.

The book you are reading was written and manufactured using technologies that did not exist ten years ago. We can dispute whether all the changes have made our lives better. What we cannot dispute is that they have made our lives different.

So key takeaways of factors of production are the following: Factors of production are the resources the economy has available to produce goods and services. Labor is the human effort that can be applied to the production of goods and services. Labor's contribution to an economy's output of goods and services can be increased either by increasing the quantity of labor or by increasing human capital. Capital is a factor of production that has been produced for use in the production of other goods and services. Natural resources are those things found in nature that can be used for the production of goods and services. Two keys to the utilization of an economy's factors of production are technology and, in the case of a market economic system, the efforts of entrepreneurs.

⁵ *Principles of Microeconomics*; <http://www.saylor.org>

Comprehension Questions:

A. Say if the sentences concerning are true or false.

1. Goods and services are produced using the factors of growth.
2. The entrepreneur plays a key role in a market economy.
3. An entrepreneur is a person who sits in his office and drinks coffee all day long.
4. The way factors of production are used has not been changed throughout centuries.
5. Technology is the knowledge that can be applied to the production of goods and services.
6. Collaboration of technology and the entrepreneur plays a crucial role in putting factors of production to work.

B. Answer the following questions.

1. How are various goods and services produced?
2. What are two things that play a crucial role in putting factors of production to work?
3. Who is an entrepreneur? What does he aim at during his work?
4. Who plays the role of the entrepreneur in non-market economies?
5. How does the interplay of entrepreneurs and technology affect all our lives?
6. Do you agree with the idea that we can dispute whether all the changes have made our lives better. Give your reasons.

C. Complete the following table.

| Verb | Noun | Adjective |
|-------------|-------------|-------------|
| manufacture | | |
| | success | |
| expand | | |
| implement | | |
| | | sustainable |
| | competition | |
| risk | | |
| consume | | |
| | strength | |

D.Speaking. Make a presentation on the following topic: Choose any product you like and describe it, speak about technological process used in its production.

E. Fill in the gaps using the words below: Resource, capital, application, unemployment, skills, available, manufacturing, experience, labour, discount.

1. Our government carries out special measures to help reduce _____. 2. Do you give any _____ on this car? 3. Time is our most valuable _____. You should use it deliberately. 4. Some employers use immigrants as cheap _____. 5. The starting _____ of the business was estimated as \$100.000. 6. The pop star was not _____ for taking photos, autographing and giving comments. 7. _____ of this cream will help you to reduce pain in your legs. 8. We all learn by _____. 9. We need people with practical _____. 10. Jobs in _____ are not very popular now.

F.Structure 10: The Eight Parts of English Language Speech

It is worthy to learn the eight parts of speech because it helps you develop the working vocabulary necessary to discuss and study the language. You especially need to recognize the parts of speech in the context of sentences. That is because many words function in more than one role. Only by analyzing the sentence at hand can you see how a given word functions. Your teacher is unlikely to ask you to identify the parts of speech in a business document. Being able to do so, however, will help you punctuate correctly and choose precise words for clear, powerful writing. Using the parts of speech correctly will also help you sound more professional and intelligent on the future job. In addition, understanding the roles different parts of speech play in written and oral communication will be helpful if you learn another language besides to English.

Nouns

In elementary school you probably learned that a **noun** refers to a person, place, or thing. In addition, nouns name qualities, feelings, concepts, activities, and measures. Nouns can be proper or common. **Proper nouns** are capitalized, and **common nouns** are not, as you can see in the following list, this handout focuses on the study of the fundamentals of grammar, current usage, and appropriate business and professional style. Such a study logically begins with the eight parts of speech, the building blocks of our language. This chapter provides a brief overview of the parts of speech.

| | |
|--------------------|---|
| Persons: | Amelia, Dr. Villano, attorney, president |
| Places: | New York City, Heathrow Airport, university, island |
| Things: | novel, surfboard, bicycle, iPod |
| Qualities: | patience, honesty, initiative, enthusiasm |
| Feelings: | happiness, anger, confusion, euphoria |
| Concepts: | knowledge, freedom, friendship, patriotism |
| Activities: | kiteboarding, dancing, management, eating |
| Measures: | week, million, inch, kilometer |

Nouns are important words in our language. Sentences revolve around nouns because these words function both as subjects and as objects of verbs. To determine whether a word is really a noun, try using it with the verb *is* or *are*. Notice that all the nouns listed here would make sense if used in this way:

Amelia is young, New York City is in New York, bicycles are popular, kiteboarding is fun, and so on.

Pronouns

Pronouns are words used in place of nouns. As noun substitutes, pronouns provide variety and efficiency to your writing. Compare these two versions of the same sentence:

| | |
|--------------------------|---|
| Without pronouns: | Scott gave the book to Kelli so that Kelli could use the book to study. |
| With pronouns: | Scott gave the book to Kelli so that <i>she</i> could use <i>it</i> to study. |

In sentences pronouns may function as subjects of verbs (for example, *I, we, they*) or as objects of verbs (for example, *me, us, them*). They may act as connectors (for example, *that, which, who*), and they may show possession (for example, *mine, ours, hers, theirs*). Only a few examples are given here. Please note that words such as *his, my, her, and its* are classified as adjectives when they describe nouns (*his car, my desk, its engine*).

Verbs

Verbs express an action, an occurrence, or a state of being.

Jason *built* an excellent Web site. (Action)

It *has* many links. (Occurrence)

He *is* proud of it. (State of being)

Action verbs show the physical or mental action of the subject of a sentence. Some action verbs are *run*, *study*, *work*, and *dream*. **Linking verbs** express a state of being and generally link to the subject words that describe or rename them. Some linking verbs are *am*, *is*, *are*, *was*, *were*, *be*, *being*, and *been*. Other linking verbs express the senses: *feels*, *appears*, *tastes*, *sounds*, *seems*, *looks*. To test whether a word is truly a verb, try using it with a noun or pronoun, such as *Kim eats*, *she seems*, or *it is*. *He food* doesn't make sense because *food* is not a verb.

At this point, it is important that you be able to recognize verbs so that you can determine whether sentences are complete. All complete sentences must have at least one verb; many sentences will have more than one verb. Verbs may appear singly or in phrases. When verbs are used in verb phrases, **helping verbs** are added. Stacy *submitted* her application to become a management trainee. (Action verb)

Her résumé *is* just one page long. (Linking verb)

She *has been training* to become a manager. (Verb phrase; helping verbs *has* and *been* are added)

Stacy *feels* bad that she *will be leaving* her current colleagues. (Linking verb and verb phrase; helping verbs *will* and *be* are added)

Adjectives

Words that describe nouns or pronouns are called **adjectives**. They often answer the questions ***What kind?*** ***How many?***, and ***Which one?*** The adjectives in the following sentences are italicized. Observe that the adjectives all answer questions about the nouns they describe. *Small, independent* businesses are becoming *numerous*. (What kinds of businesses?) We have *six* franchises in *four* states. (How many franchises? How many states?) *That* chain of health clubs started as a *small* operation. (Which chain? What kind of operation?) He is *energetic* and *forceful*, while she is *personable* and *outgoing*. (What pronouns do these adjectives describe?) Adjectives usually precede the nouns they describe. They may, however, follow the words they describe, especially when used with linking verbs, as shown in the first and last of the preceding examples. Here is a brief list of words used as adjectives:

| | | |
|-----------|-------------|------------|
| effective | green | sensitive |
| excellent | intelligent | small |
| expensive | long | successful |

Three words (*a*, *an*, and *the*) form a special group of adjectives called **articles**.

Adverbs

Words that modify (describe or limit) verbs, adjectives, or other adverbs are **adverbs**.

Adverbs often answer the questions ***When? How? Where? and To what extent?***

Today we must complete the project. (Must complete the project *when?*)

Mitch approached the intersection *cautiously*. (Approached *how?*)

He seems *especially* competent. (*How* competent?)

Did you see the schedule *there*? (*Where?*)

The prosecutor did not question him *further*. (Questioned him *to what extent?*)

To remember more easily what an *adverb* does, think of its two syllables: *ad* suggests that you will be adding to or amplifying the meaning of a *verb*. Hence, adverbs often modify verbs. Some of the most commonly used adverbs follow: carefully now really evenly only too greatly rather very Many, but not all, words ending in “*ly*” are adverbs. Some exceptions are *friendly*, *costly*, and *ugly*, all of which are adjectives.

Prepositions

Prepositions join nouns and pronouns to other words in a sentence. As the word itself suggests (*pre* meaning “before”), a preposition is a word in a position *before* its object. The **object of a preposition** is a noun or pronoun. Prepositions are used in phrases to show a relationship between the object of the preposition and another word in the sentence. In the following sentence, notice how the preposition changes the relation of the object (*Ms. Laham*) to the verb (*talked*):

Brian often talked *with* Ms. Laham.

Brian often talked *about* Ms. Laham.

Brian often talked *to* Ms. Laham.

Some of the most frequently used prepositions are *at*, *by*, *for*, *from*, *in*, *of*, *to*, and *with*. You should learn to recognize objects of prepositions so that you won’t confuse them with sentence subjects.

Conjunctions

Words that connect other words or groups of words are **conjunctions**. The most common conjunctions are *and*, *but*, *or*, and *nor*. These are called **coordinating conjunctions** because they join equal (coordinate) parts of sentences. Study the examples of coordinating conjunctions shown here: Yukie, Dan, *and* Kristi are all looking for jobs. (The conjunction *and* joins equal words.) You may be interviewed by a human resources officer *or* by a supervising manager. (The conjunction *or* joins equal groups of words.)

Interjections

Words expressing strong feelings are **interjections**. Interjections standing alone are followed by exclamation marks. When woven into a sentence, they are usually followed by commas.

Wow! Did you see what she wrote in her e-mail message? (Interjection standing alone)

Well, I guess that means the meeting is over. (Interjection woven into a sentence)

To sound professional, credible, and objective, most business students writers avoid interjections and exclamation marks in business and professional messages.

A word of caution: English is a wonderfully flexible language⁶. As noted earlier, many words in our language serve as more than one part of speech. Notice how flexible the word *mail* is in these sentences:

Our *mail* is late today. (Noun—serves as subject of sentence)

This pile of *mail* must be delivered today. (Noun—serves as object of preposition)

Please read your *mail* soon. (Noun—serves as object of verb)

Mail the letter today. (Verb—serves as action word in sentence)

The *mail* system in the United States is efficient. (Adjective—used to describe *system*, which serves as subject of sentence)

To sum up, Businesspeople are judged by the words they use. Knowing the part of speech for a word helps you use it correctly.

⁶ A *palindrome* is a word, phrase, or sentence that reads the same backward and forward, such as *civic*, *mom*, *dad*, and *level*. One of the most well-known palindromes is: *A man, a plan, a canal, Panama*.

II.11. Unit 11

Demand

How many pizzas will people eat this year? How many doctor visits will people make? How many houses will people buy? Each good or service has its own special characteristics that determine the quantity people are willing and able to consume. One is the price of the good or service itself. Other independent variables that are important determinants of demand include consumer preferences, prices of related goods and services, income, demographic characteristics such as population size, and buyer expectations.

The number of pizzas people will purchase, for example, depends very much on whether they like pizza. It also depends on the prices for alternatives such as hamburgers or spaghetti. The number of doctor visits is likely to vary with income – people with higher incomes are likely to see a doctor more often than people with lower incomes. The demands for pizza, for doctor visits, and for housing are certainly affected by the age distribution of the population and its size. While different variables play different roles in influencing the demands for different goods and services, economists pay special attention to one: the price of the good or service. Given the values of all the other variables that affect demand, a higher price tends to reduce the quantity people demand, and a lower price tends to increase it. A medium pizza typically sells for \$5 to \$10. Suppose the price were \$30. Chances are, you would buy fewer pizzas at that price than you do now. Suppose pizzas typically sold for \$2 each. At that price, people would be likely to buy more pizzas than they do now. We will discuss first how price affects the quantity demanded of a good or service and then how other variables affect demand.

Demand Shifters. Different goods and services may have different demand shifters, the demand shifters are likely to include (1) consumer preferences, (2) the prices of related goods and services, (3) income, (4) demographic characteristics, and (5) buyer expectations.

Answer the following questions:

A. Say if the sentences concerning Text 3A are true or false.

1. The price of the good or service itself determine the quantity people are willing and able to consume.
2. Other variables that determine the demand are season of the year, our mood and physical condition.
3. People with higher incomes are likely to purchase goods and services more often than people

with lower incomes.

4. A lower price tends to reduce the quantity people demand, and a higher price tends to increase it.
5. A demand curve shows the relationship between the price and quantity demanded of a good or service.
6. Prices of other goods and services do not affect demand and consumption of the particular product.

B. Answer the following questions.

1. What characteristics determine the quantity people are willing and able to consume?
2. Which of them is the most important one?
3. How does price affect the quantity demanded of a good or service?
4. How do you understand the notion —the quantity demanded of a good or service?
5. What do a demand schedule and a demand curve show?
6. What can cause changes in demand? What variables affect consumption of goods and services?
7. Different goods and services may have different demand shifters; what are they?

C. Study, translate into Arabic the following economic terms and match them with their definitions.

| Word | Definition |
|---------------|---|
| 1. peak | a. a period when there is little economic activity and many people are poor or without jobs. |
| 2. boom | b. a difficult time for the economy of a country, when there is less trade and industrial activity than usual and more people are unemployed. |
| 3. expansion | c. a situation in which smth. improves or increases over a period of time. |
| 4. depression | d. a fall in the amount of business that is done; a time when the economy becomes weaker. |
| 5. recession | e. a period of time when the level of smth. is low, especially a time when a business or the economy is not growing. |
| 6. downturn | f. the point when smth. is best, most successful, strongest, etc. |
| 7. upturn | g. an act of increasing or making smth. increase in size, amount or importance. |
| 8. trough | h. a sudden increase in trade and economic activity; a period of wealth and |

| | |
|--|----------|
| | success. |
|--|----------|

D. Discuss with the group the following topic and solve the problem:

All other things unchanged, what happens to the demand curve for car rentals if there is (a) an increase in the price of fuel, (b) a decrease in family income, or (c) an increase in the price of car rentals? In answering this problem, draw and carefully label a set of axes. On the horizontal axis of your graph, show the quantity of car rentals. It is necessary to specify the time period to which your quantity pertains (e.g., —per period, —per week, or —per year). On the vertical axis show the price per car rental. Since you do not have specific data on prices and quantities demanded, make a —free-hand drawing of the curve or curves you are asked to examine. Focus on the general shape and position of the curve(s) before and after events occur. Draw new curve(s) to show what happens in each of the circumstances given. The curves could shift to the left or to the right, or stay where they are.

E. Structure 11: Causative

1. They really look good tonight because the coach had them _____ every night this week.
 - a. Practice
 - b. To practice
 - c. Practiced
 - d. The practice
2. Tommy had his big brother _____ his shoes for him.
 - a. To tie c. Tied
 - b. Tie d. Tying
3. General Grant had General Lee _____ him at Appomattox to sign the official surrender of the Confederation forces.
 - a. To meet
 - b. Met
 - c. Meet
 - d. Meeting

II.12. Unit 12

Supply

What determines the quantity of a good or service sellers are willing to offer for sale? Price is one factor; *ceteris paribus*, a higher price is likely to induce sellers to offer a greater quantity of a good or service. Production cost is another determinant of supply. Variables that affect production cost include the prices of factors used to produce the good or service, returns from alternative activities, technology, the expectations of sellers, and natural events such as weather changes. Still another factor affecting the quantity of a good that will be offered for sale is the number of sellers – the greater the number of sellers of a particular good or service, the greater will be the quantity offered at any price per time period.

Price and the Supply Curve The quantity supplied of a good or service is the quantity sellers are willing to sell at a particular price during a particular period, all other things unchanged. *Ceteris paribus*, the receipt of a higher price increases profits and induces sellers to increase the quantity they supply. In general, when there are many sellers of a good, an increase in price results in an increase in quantity supplied, and this relationship is often referred to as the law of supply. Though there are a number of exceptions to this relationship. There are cases in which a higher price will not induce an increase in quantity supplied. Goods that cannot be produced, such as additional land on the corner of Park Avenue and 56th Street in Manhattan, are fixed in supply – a higher price cannot induce an increase in the quantity supplied. There are even cases, in which a higher price induces a reduction in the quantity supplied. Generally speaking, however, when there are many sellers of a good, an increase in price results in a greater quantity supplied.

A change in price causes a movement *along* the supply curve; such a movement is called a change in quantity supplied. As is the case with a change in quantity demanded, a change in quantity supplied does not shift the supply curve. By definition, it is a movement along the supply curve. For example, if the price rises from \$6 per pound to \$7 per pound, the quantity supplied rises from 25 million pounds per month to 30 million pounds per month.

Answer the following:

A.Say if the sentences concerning are true or false.

1. A higher price induces sellers to offer a lesser quantity of goods and services.

2. Price and production cost are the main determinants (factors) that influence supply.
3. The higher the price, the more will be the sellers on the market.
4. Sometimes a higher price may induce a reduction in the quantity supplied.

A supply schedule shows quantities supplied at one prices during various periods of time.

6. A supply curve shows the relationships between price and quantity of buyers willing to buy a good or service.

B. Answer the following questions.

1. What is the Latin term for —a higher price?
2. What are the key-factors that determine the quantity of a good or service sellers are willing to offer for sale?
3. What variables affect production cost?
4. How does a number of sellers affect the quantity of a good that will be offered for sale?
5. Define the quantity supplied of a good or service.
6. How does a higher price affect market and sellers?
7. What is the law of supply?
8. Does an increase in price always result in an increase in quantity supplied?
9. What do a supply schedule and supply curve show?

C. Read the sentence pairs. Choose where the words best fit in the blanks

| |
|--|
| Economic / economical |
| The government's _____ policy helped to increase the annual GDP. It is usually _____ to buy washing powder in large quantities. |
| 2. Save / economize |
| Some people try to _____ on heating, tap water and light as these facilities are rather expensive. Jane seldom visited cafes because she was _____ for a new car. |
| 3. Wage / pay / salary |
| My mother is a doctor, and her sister is a teacher, – unfortunately, their _____ is not very high. This guy works in a concrete producing factory and each week he gets his _____. Her job is hard work, but the _____ is good. |

Study, translate into Arabic the following economic terms and match them with their definitions.

| Word | Definition |
|----------------|--|
| 1. debt. | a. the money that you make in business or by selling things, especially after paying the costs involved |
| 2. demand | b. a product or service that is brought into one country from another. |
| 3. supply | c. the money that a person, a region, a country, etc. earns from work, from investing money, from business, etc. |
| 4. profit | d. the selling and transporting of goods to another country. |
| 5. equilibrium | e. a sum of money that somebody owes. |
| 6. income | f. an amount of smth. that is provided or available to be used. |
| 7. import | g. a state of balance, especially between opposing forces or influences. |
| 8. export | h. the desire or need of customers for goods or services which they want to buy or use. |

D.Structure 12: Past participles (example, offered)

The time of the main verb determines the time of the participles.

EXAMPLE:

Doctors often recommend rabies shot for anyone who is bitten by strange dog.

➔ Doctors often recommend rabies shot for anyone bitten by a strange dog.

Exercise

1. The jewelry which was stolen from neighbor's house was found by police.

.....

2. A letter which is sent by air mail should arrive sooner than one which is sent by regular mail.

.....

3. We will prosecute anyone who is caught trespassing on this property.

.....

4. Mr. X, who has been exiled from his homeland for many years, began to make inquiries about whether. He could return.

.....
5. The young violinist, who was encouraged by his teacher, decided to enter his name in the music contest.

.....
6. Any package which is not wrapped properly will not be accepted by the post office.
.....

II.I. Unit 13

MARKET

A market is commonly thought of as a place where commodities are bought and sold. Thus, fruits, vegetables, and meat are sold wholesale at certain big markets. But there are markets for things other than commodities in the usual sense. There are real estate market, foreign exchange markets, labor markets, and so on. There are may be market for anything that has a price and there may be no particular place to which trade is restricted. Buyers and sellers may be scattered over the whole world, and instead of meeting together in a market place they may trade with one another by telephone, cable or letter, and agents may act on instructions from clients far away.

Thus agent may buy great quantities of meat on behalf of retail butchers all over the country and brokers on the Stock Exchange may buy and sell securities on instructions from clients all over the world. We must therefore define a market as any area over which buyers and sellers are in such close touch with one another, either directly or through agents, that the price obtainable in one part of the market affect the prices paid in other parts.

Modern means of communication are so rapid that a buyer can discover what price a seller is asking, and can accept it if he wishes, although he may be thousands of miles away. Theoretical speaking the market for any commodity may be the whole world, but in fact things have, normally, only a local or national market. The main reason why many things do not have a world market is that he yare expensive or difficult to transport. Coal is produced much more cheaply in the United States than in Europe, but because the costs of transporting it by rail from the inland mines are high, American coal is seldom exported to Europe. Sea transport however is very much cheaper than land transport. Therefore commodities that can be sent by sea and which are produced near a port can often be transported quite long distances. Thus Swedish iron ore comes by sea to the Ruhr, and British coal is transported to Canada.

The markets for real estate are local, because the markets for land and buildings are usually restricted to certain localities. Soil has been transported from French vineyards to California, and historic mansions have been pulled down in Europe to be built again in the United States, but as rule land building are not transported. Some goods, like new bread and fresh cream, must be consumed very soon after they have been produced, and this restricts their

sale to local market. Other goods do not travel well. Many locals' wines which cannot be transported can be bought in the district more cheaply than similar wines which have a wider market. Transport services by rail or tram are obviously local in that passengers or goods must travel between points on the fixed track. In the same way such things as gas, water, and electricity supplied by means of system of pipes or wires cannot be sold to places which are not connected to such a system.

II.14. Unit 14

Real Estate

Real estate is property consisting of land and the buildings on it, along with its natural resources such as crops, minerals, or water; immovable property of this nature; an interest vested in this; also an item of real property; more generally, it is buildings or housing in general. **Residential real estate.** The legal arrangement for the right to occupy a dwelling in some countries is known as the housing tenure. Types of housing tenure include owner occupancy, tenancy, housing cooperative, condominiums (individually parceled properties in a single building), public housing, squatting, and cohousing. The occupants of a residence constitute a household. Residences can be classified by, if, and how they are connected to neighboring residences and land. Different types of housing tenure can be used for the same physical type. For example, connected residents might be owned by a single entity and leased out, or owned separately with an agreement covering the relationship between units and common areas and concerns.

Answer the following instructions:

A. Say if the sentences concerning our text are true or false.

1. Real estate is property consisting only of the building.
2. Real estate has movable character.
3. The occupants of a residence constitute a team.
4. Connected residents might be owned only by a single entity.
5. The size of an apartment or house is described in hectares.
6. The garage and other non-living spaces are not included in the area of —living space

B. Answer the following questions.

1. What property can be called real estate?
2. Explain what the housing tenure is?
3. How can residences be classified?
4. How might connected residents be owned?
5. What are the major categories of dwellings in North America and Europe?
6. Characterize portable dwellings?
7. What is a duplex and a studio?

C.Study, translate into Arabic the following economic terms and match them with their definitions.

| Word | Definition |
|----------------|---|
| 1. price. | a. a house, especially a large or impressive one |
| 2. household | b. a thing or things, land and buildings that are owned by smb. |
| 3. residence | c. a set of rooms for living in, usually on one floor of a building. |
| 4. to lease | d. a person who lives in a particular place or who has their home there. |
| 5. apartment | e. all the people living together in a house. |
| 6. cooperative | f. a building divided into two separate homes; a flat or an apartment with rooms on two floors. |
| 7. resident | g. a house, a flat or an apartment, etc. where a person lives. |
| 8. property | h. the amount of money that you have to pay for an item or service. |
| 9. dwelling | i. involving doing smth. together or working together with others towards a shared aim. |
| 10. duplex | j. to use or let smb. use smth., especially property or equipment, in exchange for rent or a regular payment. |

D.Fill in the gaps with necessary prepositions.

1. Don't worry! Try to speak _____ the director about the increase _____ your salary. 2. We have fallen _____ rice, please, go and buy some. 3. He has about \$1000 _____ his account. 4. They succeeded _____ their business _____ the beginning _____ the 20th century. 5. His new pair _____ shoes cost a lot _____ money. 6. How much money do you have _____ you? 7. How would you like to pay the bill: _____ cash or _____ the credit card? 8. A company sent an invoice _____ \$500 _____ a customer. 9. The meal was very delicious, let's ask _____ the bill. 10. During crisis time it is usually rather difficult to get _____ money _____ the bank. 11. The bill _____ the purchase was very expensive.

E.Structure 13: Capitalization and punctuation

Basic rules of capitalization and punctuation are given below⁷:

⁷ Capitalization and punctuation worksheet, <https://www.englishgrammar.org/capitalization-punctuation-worksheet/?pdf=6087>

Proper nouns (e.g. James, India, Egypt, Ganga and Everest) always begin with capital letters.

A capital letter is used at the beginning of a sentence.

A statement and an imperative sentence end with a full stop, where as an interrogative sentence ends with a question mark and an exclamatory sentence ends with an exclamation mark.

-Rewrite the following sentences using appropriate punctuation marks and capital letters wherever necessary.

1. river yamuna flows through agra
2. eiffel tower is the most famous monument in france
3. my brother is a singer
4. where have you been all this while
5. you look hot are you ill
6. come here at once
7. rohan is a smart boy
8. sania couldnt believe her eyes when she saw the bicycle
9. india is the seventh largest country in the world
10. mumbai is the capital of Maharashtra
- my best friend and his family are moving to chennai
12. you dont look happy to see me do you
13. you shouldnt have done this to john
14. there is a large rain forest in south america

Answers

1. River Yamuna flows through Agra.
2. Eiffel Tower is the most famous monument in France.
3. My brother is a singer
4. Where have you been all this while?
5. You look hot. Are you ill?
6. Come here at once.
7. Rohan is a smart boy.
8. Sania couldn't believe her eyes when she saw the bicycle.
9. India is the seventh largest country in the world.
10. Mumbai is the capital of Maharashtra.
11. My best friend and his family are moving to Chennai

12. You don't look happy to see me, do you?
13. You shouldn't have done this to John.
14. There is a large rain forest in South America.

II.15. Unit 15

Banking and its Function

Banks are closely concerned with the flow of money into and out of economy. They often cooperate with government in efforts to stabilize economies and to prevent inflation. They are specialists in the business of providing capital, and in allocating funds of credit. Banks originated as places to which people took their valuables for safe-keeping, but today the great banks of the world have many functions in addition to acting as guardians of valuable private possessions. Banks normally receive money from their customers in two distinct forms, on current account and deposit account. With a current account, a customer can issue personal checks. No interest is paid by the bank on this type of account. With a deposit account, however, the customer undertakes to leave his money in the bank for a minimum specified period of time. Interest is paid on this money.

The bank in turn lends the deposited money to customers who need capital. This activity earns interest for the bank, and this interest is almost always at a higher rate than any interest which the bank pays to its depositors. In this way, the bank makes its main profit. We can say that the primary function of a bank today is to act as an intermediary between depositors who wish to make interest on their saving, and borrowers who wish to obtain capital. The bank is a reservoir of loan able money, with streams of money flowing in and out. For this reason, economists and financiers often talk of money being 'liquid'. Many small sums which might not otherwise be used as capital are rendered useful simply because the bank acts as a reservoir.

Do the following tasks:

A. Answer these questions in complete answer!

1. In what way do bank co-operate with governments?
2. What was the original function of a bank?
3. In what two ways do banks receive money from their customers?
4. What does the customer agree to do when he opens a deposit account?
5. How does the bank make its profit?
6. Between whom does the bank act as an intermediary?
7. Why do financiers talk of the liquidity of money?

B. Say whether these sentences are true or false based on the text!

1. Banks lend money to depositors who need capital. (.....)
2. The main profit of a bank comes from lending money at the fixed

rate of interest. (.....)

3. Today the main functions of the great banks of the world are as the guardians of valuable private possessions. (.....)

4. With the current account, the customer leaves his money in the bank by getting interest. (.....)

5. The interest received by the depositors is the same as the interest paid by the borrowers. (.....)

6. We can say that the bank functions to act as an intermediary between depositors and borrowers. (.....)

7. Money is described as liquid because it is compared with the flowing water. (.....)

8. Because the bank acts as a reservoir, not all people can borrow and save money from the bank. (.....)

C. Complete these sentences into correct conditionals!

1. If we finish our work a little early, we

2. They would give you more money if you

3. My mother would have bought the clothes if

4. If it rained now, we could not

5. Unless John came right now, off course

6. What will you do if tomorrow.

D. Change these sentences into active!

1. The book was given to me by the teacher.

2. Some of my friends have been punished by our teacher.

3. The clothes will be ironed and tidily folded at home by him.

4. I was given a fatherly advice by your uncle last night.

5. The book would have been bought if I hadn't forgotten to bring money.

6. The house would have been built by my father if he had got the money from the bank.

E. Structure 14: Parallel Structure

Parallel Structure indicates a sentence which has the same kind of Part of Speech:

Noun-Verb-Adjective-Adverb.

Examples:

1. My mother bought some fruit and vegetable (Noun)

2. Swimming and running are good sports (Noun / Gerund)

3. She is not only beautiful but also smart (Adjective)

4. The lady is speaking very slowly and clearly (Adverb)

Exercise:

1. Industrial growth and demand for raw materials from a burgeoning population have caused soil degradation, water shortages, and _____

- a. Deforested widespread
- b. To deforest widespread
- c. Which widespread deforested
- d. Widespread deforestation

2. Locally and regionally, deforestation is associated with declines in rainfall _____ and the alteration of local hydrology.

- a. To increase surface temperatures
- b. Increased surface temperatures
- c. And increase surface temperatures
- d. Increase surface temperatures

II.16. Unit 16

Money and its Function

All values in economic systems are measured in terms of money. Our goods and services are sold for money, and that money is in turn exchanged for other goods and services. Coins are adequate for small transactions, while paper notes are used for general business. There is additionally a wider sense of the word “money”, covering anything which is used as a means of exchange, whatever form it may take. Originally, a value metal (gold, silver, or copper) served as a constant store of value, and even today the American dollar is technically “backed” by the store of gold which the US government maintains. Because gold has been universally regarded as a very valuable metal, national currencies were for many years judged in terms of the so called “gold standard”.

Nowadays, however national currencies are considered to be as long as the national economies which support them. The value of money is basically its value as a medium of exchange, or as economists put it, its “purchasing power” is dependent on supply and demand. The demand for money is reckonable as the quantity needed to affect business transactions. An increase in business requires an increase in the amount of money coming into general circulation. But the demand for money is related not only to the quantity of business but also to the rapidity with which the business is done. The supply of money, on the other hand, is the actual amount in notes and coins available for business purposes. If too much money is available, its value decrease, and it does not buy as much as it did, say, five years earlier. This condition is known as “inflation”.

Answer the following:

A. State whether the sentences are true (T) or false (F) based on the reading!

1. The US dollar is a constant store of value.
2. Instruments of credit are accepted because they can be converted easily into substitute money.
3. The purchasing power of money depends upon supply and demand.
4. The demand for money is related to the rapidity with which business is done.
5. The demand for money requires an increase in the amount of it coming to general circulation.
6. Purchasing power as the economists put as a medium of exchange is dependent on supply and demand.

7. The supply of money on the other hand, is the actual amount for working purposes.
8. Inflation is the condition where the money is less available.

B. Answer the following questions!

1. How are all values in the economic system measured?
2. What kind of money is used for general business?
3. What is the wider sense of the word “money”?
4. What originally served as a store of value?
5. What phrase do economists use for the value of money?
6. How do we reckon the demand for money?
7. What word is used to describe the flow of money round the economic system?
8. What is inflation?

C. Vocabulary practice: Common vocabulary

Fill in the blank with the words listed:

- made- drank -happened- changed -stealing -heart- trust –catch- spent

1. He often too much at Pele’s bar.
2. Joe listened to the voices. He two men talking to each other.
3. Joe Martin ten years in Centerville.
4. The men wanted to take money from the Centerville bank. The police caught them
..... the money.
5. Joe Martin helped the policemen the two thieves.
6. Joe money by doing work for families of the town.
7. Everything was different for Joe Martin after the robbery. His life had
8. Mr. Chamberlain needed a man he could to watch his bank at night.
9. Joe decided to go to another town where no one would know what to him in Centerville.

D. Structure 16: Agreement

Agreement is used to adjust between the subject and its verb as a Predicate, Object or other Pronouns of a Sentence.

Example:

Mrs. Rahma was a carrier woman. She was a manager of one National Bank. But when she got married, her husband wanted her to resign from her main job. Mrs. Rahma and her husband

were actually old friends. Now Mrs. Rahma *is* a house wife. She *does* all the house works. She *cooks*, *washes* the dishes, *cleans* the house, and many others. Sometimes when *her husband has* a holiday *he* helps her, clean the house or cook in the kitchen. *Mrs Rahma and her husband* *work* together for *their* small family. They feel very happy when *they have* a new baby.

II.17. Unit 17

Green Urban Economy

A green economy improves human well-being and reduces inequalities over the long term, while not exposing future generations to significant environmental risks and ecological scarcities. Cities and urban areas offer unique opportunities to realize a green economy. Due to the geographical concentration of people, infrastructure, knowledge, economic activity and resources, cities are able to achieve 'more with less' – or, in other words, to turn density and urban systems into eco-efficiency. Cities and a green urban economy can realize opportunities to enhance human well-being and local natural resources, while reducing future costs, ecological scarcities and environmental risks. A green economy takes into account the wider concerns over rising energy costs, energy security, environmental risks, limited natural resources, declining ecosystem services and fears over economic slowdown and uncertainty.

It also considers the impacts of investments in infrastructures and wider consumption and production cycles on the sustainability of natural resources and ecological services. Economic activities and their environmental implications need to be rethought, reshaped and remodeled to take into account future costs. In its simplest expression, a green economy can be thought of as one which is low carbon, resource efficient and socially inclusive. **Eco-efficiency.** Ecoefficiency means using fewer resources to produce more goods and services while at the same time reducing society's negative effects on the environment. Cities must become models of eco-efficiency by innovating solutions to wastage, excess and inefficiency. **Green economy principles.** A green economy needs to be understood as a new way of looking at the contribution of economic activities to sustainable development and not as the replacement of sustainable development. A green economy needs to recognize the true value of ecosystems and natural resources, and the economic benefits of long-term ecologically and socially sound economic activities. A green economy can contribute to decent jobs and improving social conditions through job security, reasonable career prospects, and worker rights, while mitigating pollution and health effects, resource degradation and exploitative, harmful work conditions. Reducing poverty goes hand-in-hand with sustainable resource management.

Doing more with less.

The global debate on a green economy can be spelled out locally. Due to the concentration of people, knowledge, infrastructures, resources and economic activities cities offer unique opportunities to do more with less and to be highly eco-efficient. Cities can benefit and realize opportunities from green economies by enhancing their environmental assets, and by improving their environmental, social and economic conditions. Not only national leaders, but also local leaders can reduce carbon emissions and pollution, enhance ecological services, and minimize environmental risks.

Green urban economy.

A viable green urban economy⁸ needs to be based on cradle-to-cradle material cycles, more eco-efficient systems, and the creation of decent jobs. The economic models and analysis for decision making processes need to integrate environmental and social costs, while governance and management need support and enable green economic conditions.

Progressive urban areas and cities can benefit from being 'green leaders' by attracting green economic activities to their cities. Employers and employees can directly benefit from the creation of new or the transformation of old jobs to decent green jobs.

Urban form and density, land-use, integrated design strategies, technologies, and the construction of buildings, as well as urban utilities of energy, water, and waste systems can be improved to reduce resource and energy consumption. Social opportunities arise as cities start to benefit from cleaner urban environments and improved living conditions, lower exposure to resource scarcities, fewer price fluctuations and costs from energy wastage and more accessible public transportation.

Structure 17-01: Present Habit, Past Habit and Some Special Patterns

1. Present Habit: Subject + be (is-am-are) + used to + Verb-1+ ing

Ex:

I am used to reading the newspaper in the morning.

The teacher is used to explaining the new material before he gives some quiz.

Past Habit:

a. Subject + used to + Verb-1.

⁸ Green Urban Economy // local2012.iclei.org

Ex

Donny used to play kites with his friends when he was a small boy.

b. Subject + be (was/were) used to + Verb-1 + ing

Ex

Donny was used to playing kites with his friends when he was a small boy.

3. Some certain Verbs such as: ask, request, demand, permit, use, prohibit in Passive Construction, consider (ing form): **Subject + Passive Construction + to + Verb-1**

Ex

You *are demanded to work* hard; Sheila is not permitted to go out with her friend.

3. Verbs such as: want, decide, like, have, expect, need, plan, (+ to + Verb-1)

Ex: I *expect to get* a good score for my English subject this semester.

5. Some other Verbs such as: stop, like, start, practice, avoid, keep on, can't help, enjoy, fail, finish, look forward to (+ Verb-1 + Ing).

Ex: I enjoy(ed) *listening* to the classical music very much.

6. Subject + (Had better – Would rather) + Verb-1

Ex: I would rather *go* home earlier

Exercise:

1. Many students _____ having lunch at the campus cafeteria before having a math class.

- a. Are used to
- b. Used to
- c. Use to
- d. Were used

2. Mila _____ her seat a week before the departure if she wants to go to Jakarta.

- a. Had better to reserve
- b. Had to better reserve
- c. Had better reserve
- d. Had to reserve better

3. Unlike most Europeans, many Americans _____ a bowl of cereal for breakfast every day.

- a. Used to eating

- b. Are used to eat
- c. Are used to eating
- d. Use to eat

4. In Indonesia as early as ten years old, young boys enjoyed _____ football.

- a. To play
- b. Playing
- c. Played
- d. The play

5. The hotel manager looked forward _____ from you as soon as possible before Winter season.

- a. To hear
- b. To hearing
- c. Hearing
- d. To be heard

The architect is considering _____ an apartment in the coastal areas of the tropical countries.

- a. Building
- b. To build
- c. Built
- d. To be built

7. Some foreign postgraduate students at Wisconsin University failed _____ the entrance exam because they had not been admitted yet.

- a. To take
- b. Take
- c. Taking
- d. Taken

8. In canning, heat can be used _____ bacteria and halt enzymes activity in food.

- a. To destroy
- b. Destroy
- c. Destroying
- d. Destroyed.

Structure 17-02: TENSES: Definitions and Examples

Tenses are an important part of English grammar - they indicate when an action, event, thought, or feeling happened or will happen. In this handout the teacher will explore the three main tenses: **past**, **present**, and **future**⁹, including their functions and structures, in addition to look at a key component of tense, called **aspect**, as well as how to form tenses using inflections.

Table 0:

| Tense | positive/negative/question | When to Use | Signal Words |
|---|--|---|--|
| Simple Present (<i>Present Simple</i>) | <ul style="list-style-type: none"> • He speaks. • He doesn't speak. • Does he speak? | <ul style="list-style-type: none"> • repeated/regular action in the present • general validity • sequential actions • timetabled/scheduled future actions | always, every..., never, normally, often, seldom, sometimes, usually |
| Present Progressive (<i>Present Continuous</i>) | <ul style="list-style-type: none"> • He is speaking. • He isn't speaking. • Is he speaking? | <ul style="list-style-type: none"> • actions currently in progress • temporary situations • future plans and arrangements | at the moment, just, just now, Listen!, Look!, now, right now |
| Simple Past (<i>Past Simple; Preterite</i>) | He spoke. He didn't speak. Did he speak? | <ul style="list-style-type: none"> • completed past actions (one-off or repeated) • sequential past actions | yesterday, 2 minutes ago, in 1990, the other day, last Friday |
| Past | He was speaking. | <ul style="list-style-type: none"> • actions already in | while, as long as |

⁹ Michael Swan & Catherine Walter, Oxford English Grammar Course, (2011), A grammar practice book for advanced students of English, Oxford University Press

| | | | |
|--|--|---|--|
| <u>Progressive</u> <i>(Past Continuous)</i> | He wasn't speaking. Was he speaking? | progress at a specific moment in the past <ul style="list-style-type: none"> multiple actions in progress at the same time background description in a narrative | |
| <u>Present Perfect Simple</u> | He has spoken. He hasn't spoken. Has he spoken? | <ul style="list-style-type: none"> completed past action without a concrete time marker past action with an influence on the present action that lasts to the present moment recently completed actions how much/how many times an action happened up to now | already, ever, just, never, not yet, so far, till now, up to now |
| <u>Present Perfect Progressive</u> <i>(Present Perfect Continuous)</i> | He has been speaking. He hasn't been speaking. Has he been speaking? | <ul style="list-style-type: none"> how long an action has been in progress up to now recently completed actions with an emphasis on the duration | all day, for 4 years, since 1993, how long?, the whole week |
| <u>Past Perfect Simple</u> | He had spoken. He hadn't spoken. | <ul style="list-style-type: none"> actions that occurred prior to another point in | already, just, never, not yet, |

| | | | |
|--|--|--|--|
| <i>(Pluperfect)</i> | Had he spoken? | <p>the past</p> <ul style="list-style-type: none"> sometimes interchangeable with past perfect progressive | once, until that day |
| <u>Past Perfect Progressive</u> <i>(Past Perfect Continuous)</i> | He had been speaking. He hadn't been speaking. Had he been speaking? | <ul style="list-style-type: none"> action before a certain point in the past sometimes interchangeable with past perfect simple emphasises the action or length of the action | for, since, the whole day, all day |
| <u>Future with will</u> | He will speak. He won't speak. Will he speak? | <ul style="list-style-type: none"> spontaneous decisions promises predictions | in a year, next ..., tomorrow, first conditional sentences (If you ask her, she will help you.), supposition: I think, probably, perhaps |
| <u>Future with going to</u> | He is going to speak. He isn't going to speak. Is he going to speak? | intentions for the future logical conclusions regarding the future. | in one year, next week, tomorrow |
| <u>Future Progressive</u> <i>(Future Continuous)</i> | He will be speaking. He won't be speaking. Will he be speaking? | actions that will already be in progress at a certain point in the future | actions that will already be in progress at a certain point in the future |

| | | | |
|--|--|--|---|
| <u>Future Perfect Simple</u> | He will have spoken. He won't have spoken. Will he have spoken? | actions that will have been completed by a future time | by Monday, in a week |
| <u>Future Perfect Progressive</u> <i>(Future Perfect Continuous)</i> | He will have been speaking. He won't have been speaking. Will he have been speaking? | actions that will already have been completed by a future time | for ..., the last couple of hours, all day long |

Source: [English.lingolia/https://english.lingolia.com/en/grammar/tenses/overview](https://english.lingolia.com/en/grammar/tenses/overview)

GENERAL CONCLUSION

Business English lessons aim to cover a range of skills that are found in everyday work scenarios. The vocabulary and dialogue will be focused on scenarios such as negotiating deals and giving presentations.

Business English is generally required by people either already working in business or looking to improve or expand the professional opportunities open to them, or those who are preparing for a career in business. By studying Business English you can improve your overall English language ability while targeting areas that will help you achieve your goals at work, whether that is looking for a promotion, working on a more international level, or just feeling more confident in your role.

There are lots of benefits to learning Business English, including enhanced prospects for career progression and the opportunity to work in different places around the world. According to Harvard Business Review, English is now the medium of global business communication therefore becoming proficient in it has never been more important.

Students need to increase the size of their active vocabulary, not in order to use more words; they need to know more words so as to choose the right ones —the most effective for their purpose. Increasing their supply of words actually operates to reduce the number they use for a given purpose, because it offers them the chance to choose the most accurate and telling words.

There are two directions¹⁰ in which your vocabulary needs improving:
First, in range ; this means the constant addition of new words.
Second, in accuracy; this means the study of the words their history, their meaning, their use in sentences, and the development of an ever finer sense of discrimination among words.

Both syntax and semantics are key parts in the philosophy of language but have unique linguistic meanings. Put simply, syntax refers to grammar, while semantics refers to meaning. Syntax is the set of rules needed to ensure a sentence is grammatically correct; semantics is

¹⁰ Porter L. (2016), The Essential of Business English, The University of Chicago

how one's lexicon, grammatical structure, tone, and other elements of a sentence coalesce to communicate its meaning.

To sum up, I wish that our students will benefit from this handout and find all what they need for improving their English Language potential to fit their economic purposes in the different setting of their career.

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<http://www.saylor.org/site/textbooks/Principles%20of%20Management.pdf>

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Appendix



Faculty of Economics, Business and Management

Department of Economic sciences

Course: ESP/ Business English

Instructor: Dr. Khadidja TAHRAOUI

Level: M1/ EMB

Groups: 01 and 02

Academic Year: 2022-2023

SYLLABUS

A syllabus:

- 1- Consists of a comprehensive list of content items (words, structures, topics) and process items (tasks, methods)
- 2- Is ordered (easier, more essential items first)
- 3- Has explicit document
- 4- Is a public document
- 5- May indicate a time schedule
- 6- May indicate preferred methodology or approach
- 7- May recommend material

Source: Course in Language Teaching, CUP, 1996:177 qtd in Basturkmen 2006:21

Syllabi

Synthetic

- Structural (Grammatical)
- Functional- Notional
- Lexical

Analytic

- Task-Based
- Procedural
- Process

-Relational
-Skill-Based
-Situational
-Topical

-Content- Based
-Learner Centred
-Natural Approach

Source: Classification of syllabi (Long and Crookes, 1993)

Business English Syllabus

1. General Scope of the Module
2. Contact Form
3. Course's Description: Purposes and Objectives
4. Course's Prerequisites
5. Teaching's methodology
6. Materials and documents required
7. Assessment and evaluation methods
8. Students' training plan
9. Bibliography

1. General Scope of the Module

Business English is the module in which I teach English language to the Economic department students in order to cover the basic needs of the learner's preparation for Academic English purpose that focuses in reading comprehension; grammatical rules and the mastery of specific terms related to Economics.

English in general and Business English in particular are easy if we learn them gradually, slowly but surely they will produce something impressive. Learning English can be started by building motivation, reasons, and also a sense of comfort in ourselves so that our enthusiasm can arise to start learning English (Rintaningrum, 2016).

2. Contact Form

- **Teacher :** Tahraoui Khadidja
- **Contact :** tkhkhadidja@gmail.com
- **Availability (time & place):** Wednesday/ Thursday morning at the Economic Department.
- **Tutor :** Tahraoui Khadidja

- **Contact :** tk_khadidja@live.cn
- **Availability (time & place):** Thursday morning at the Economic Department.
- **Module Name:** Business English.
- **Unit:** Horizontal.
- **Coefficient : 1.**
- **Credit : 1.**
- **Teaching hours per a week:** 90 mn.
- **Evaluation methods:** Written Exam/ Oral Discussion.

3. Course's Description: Purposes and Objectives

Purposes:

This course is designed to serve as an introduction to the basic of English for Economic Purposes, it stands as a good framework for thinking about the use of the English language in different economic contexts for the sake of the development of the teaching and learning process for master students in general, and for EMB master 1 students in particular; where it emphasizes on the most common economic terms such as: microeconomics and macroeconomics, the factors of production, scarcity and opportunity cost, market equilibrium and others. The courses in PDF will be available online at the E-Learning podium of the university "MOODLE".

Objectives:

Each unit has a particular learning objectives as well as activities. Certainly, our general goal is to prepare students to be effective learners and to help them acquire the skills of Business Language by providing them with instructional materials which are important, scientific-based, flexible, readable, and practicable.

General objectives

- ✓ Define the Business English as a subdivision of ESP disciplines to students.
- ✓ Teach the common economic concepts to students.
- ✓ Determine the learner's needs.
- ✓ Focus on the learning different skills.
- ✓ Apply the different tools used in the empirical studies.

- ✓ Evaluate the student's learning achievement.

Specific Objectives

- ✓ Define the types of the variables and data for students.
- ✓ Concentrate on the different learning skills: writing, listening, reading, and speaking skills.
- ✓ Guide students to make their observation about the given economic phenomenon.
- ✓ Fulfill the work-related needs of students.
- ✓ Summarize data and present information using the different economic statistical tools (graphs, tables, charts...).
- ✓ Evaluate the students' works.

4. Course's Prerequisites

Students should have an economic background about the most common concepts that used during the courses, namely; economics, finance, accounting, partnership, and so on.

5. Teaching's methodology: Technical Requirements & Skills.

One can say that, technical skills are sets of abilities or knowledge used to perform practical tasks in the studied areas in our case it is economic sciences, where soft skills your interpersonal and character traits that measure your interaction with other people at the learning setting.

Soft skills

- Analytical thinking
- Communication
- Problem solving
- Organization
- Positivity
- Creativity
- Team work

Technical skills

- Internet Research

- Online testing
- Microsoft tools (Word, Excel, and PowerPoint)
- Data analysis

6. Teaching Methodology

Teaching is an art, and like every art, it demands creativity and innovation. The way we teach, the strategies we use, and the methodologies we apply can make a significant difference in the learning outcomes of our students. Thus, it is essential to know about Teaching Methodology- Different Types of Teaching Methods to make the teaching-learning process more effective and enjoyable.

As it has been discussed in the beginning of this handout, there are many different methodologies that can be utilized by the trainer, and the methods chosen often depend on the educational philosophy and preferences of the instructor. A methodology of teaching can include the use of lecturing, group or small group discussion activities, audio-visual aids and online reinforcement exercises. Therefore, a trainer should be eclectic in his teaching methodology.

Assessment /Evaluation

Assessment and course evaluation are two important stages in ESP teaching process. Hypothetically, Business English as an ESP course is supposed to be successful; it is set up to fulfill particular learners' needs and enable them perform specific things with language. Normally, ESP course has specified objectives, which have to be assessed and measured in terms of how well these objectives have been provided and served. Targeting at helping the ESP practitioners and achieving these stages Hutchinson & Waters (1987) propose a complementary procedure based on two levels:

Learner Assessment:

This procedure main task is to measure the learners' performance and level of proficiency, in other words what they actually know in terms of language knowledge at this level of the course achievement. Assessment, also elicits learners' linguistic problems and difficulties, and sets other views for pedagogical solutions in the next courses.

Course Evaluation:

ESP course itself needs to be evaluated, whether the sets of objectives designed were achieved or not, to reach the course aims.

Both learner assessment and course evaluation facilitate and help providing the teacher with feedback on the efficiency of the course, the teaching methods and materials, and the improvement of the necessary revisions in the ESP course design.

7. Materials and documents required

- Teaching materials for the courses.
- Computer with internet connection.
- Laptop (optional).
- Smartphone connected to Internet (optional).
- Microsoft Teams and Moodle.

8. Classroom Management

It is the answer for the coming questions

What will you say in your warming up as a teacher?

How will the sitting be arranged?

How much time will each stage take?

Can you picture your working groups/ the movement/ the changing pace of the class?

9. Students' training plan

Undoubtedly, Training is valuable in all the students' educational career because it opens door to improve their potential and develop their productive and perceptive skills; as the Chinese proverb said:

"Teachers open the door. You enter by yourself."

Thus, students should be aware enough about their studying materials in order to learn the ropes of this module where by the end of each lesson the teacher asks the students to write a paragraph of 5 to 6 lines in which they describe their understanding level of the studied topic according to the following units:

Unit 01: A Sole Proprietorship

Unit 02: Partnership

Unit 03: Economic Activity

Unit 04: Corporation

Unit 05: The Meaning of Economics

Unit 06: Scarcity

Unit 07: Opportunity Cost

Unit 08: Microeconomics and macroeconomics

Unit 09: Factors of Production

Unit 10: Technology and the Entrepreneur

Unit 11: Demand

Unit 12: Supply

Unit 13: Market

Unit 14: Real Estates

Unit 15: Banking and its Functions

Unit 16: Money and its Functions

Unit 17: Green Urban Economy

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