Republic of Iraq

Ministry of Education

General Directorate of Vocational Education

English Book

And

Commercial Latter

Book 2

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الطبعة الرابعة

Preface

This English textbook has been written for second year students of vocational education the commercial branch. It consists of six chapters that deal with a variety of subjects whose topics fall within the area of students' field. The passages chosen within these six chapters are followed by reading comprehension questions, grammatical points and vocabulary items. In addition, exercises tackling topics within the domain of English phonetics and phonology have been introduced so as to improve student's phonetic accuracy of English.

Two revisions and glossary of terms have been appended to reinforce what students have already studied.

Unit	subject	pag
Preface		2
Introductory Unit		5
Unit One	«Promotion»	8
Unit Two	Environmental Pollution	19
Unit Three	Despatch of Goods	32
Revision		45
OneUnits 1,2,3		
Unit Four	Insurance	50
Unit Five	“MANAGEMEN”	64
Unit Six	« Banks»	
Revision		72
Mini Dictionary		91

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Introductory Unit

A) Change the following into passive voice.

Ex: Sami writes a letter.

- A letter is written.

1. Alex learned the poem._____.
2. Steven has forgotten the book._____.
3. They play handball well. _____.
4. The girls had lost the match._____.
5. The teacher will open the window._____.

B) Put the verb into the correct form.

Ex: If you did more exercise, you (feel) better.

If you did more exercise, you would feel better.

1. If Nabil slept early, he (wake up) early.
2. If I had known the time of the lecture, I (attend) it.
3. Nazi will have a lot of money if he (work) hard.
4. They would speak good English if they (practice) more often.
5. If Sarah (have) more time, she'll read more.
6. They would have taken some photos if they (bring) their camera.

C) Put (a,an or the):

1. Salma bought……. shirt and bag……. Shirt is Blue and …… bag is brown
2. I saw accident this morning……. Car crashed in to tree.
3. My grandparents live in…….. old house in small town.
4. Last week we stayed in…….. nice hotel in Arbeel.
5. Rand is going …….. supermarket for some shopping.

D) Change the following into negative.

Ex: He works on the computer.

He doesn't work on the computer.

1. Anna and Sue carry a box._____ .
2. A dill drives carefully.
3. He's 15 .
4. We're watching a movie.
5. I phoned Mary 2 minutes ago.
6. Rani has bought a new bike.
7. I 'll make some sandwiches._____ .
8. Nada will translate the email._____ .

E) Makequestions. Use the question words in brackets.

Ex: He has one laptop. (How many)

How many laptops does he have?

1. Noha drinks coffee in the morning. (what)
2. Ahmed and his brother went to Syria last summer. (when)
3. My sister has made a cake.(who)
4. The boys are going to play football in the park.(where)
5. Noor is studying hard for the exams.(why)

F) Add the words in brackets to the following.

Ex: He helpsme. (Usually)

He usually helps me

1. Muna comes late. (never)
2. Hani has designed a new program. (already)
3. I do the shopping. (sometimes)
4. We have been on time. (always)
5. Have you been to Egypt? (ever)

G) Complete the sentences with the words of the list.

(Reply, purchase, letter, computers, firm, details, freedom)

1. The secretary typed all the_____ .
2. My brother works in a big _____ .
3. The manager put the project in a report_____ .
4. I sent my friend an email but she didn't _____.
5. All people have the right of _____
6. There are_____ in all the offices of the company.
7. The company is going to _____ new furniture for the

Unit one

«Promotion»

1.1 Match a line in "A" with its meaning in "B"

List "A"	List "B"
1-Direct mail 2-Public relations 3-Personal selling 4-Sponsor ship 5-Exhibitions	a. Payment for particular. b. You make your product, and let potential buyers try it . c. Any paid presentation and promotion of ideas. d. Based up on a data base to target customers. e. Paid intimate stimulation of supply for a product. f. Act on any idea through the use of oral presentation.



1.2 After reading the passage, find out if these sentences are "True" or "False"

1- Firms spend large sums on promotion.

2- All types of industries must engage in some forms of promotion

3- Exhibitions are only to show off.

4- The purpose of exhibitions is to increase awareness and to encourage trial.

5- Personal selling is a process of helping and persuading someone to purchase.

1.3 Promotion

Promotion is a form of corporate Communication that uses various methods to reach a targeted audience with a certain message in order to achieve specific organizational objectives. Nearly all organizations, whether for profit or not for profit, in all types of industries must engage of forms of ponds such of forts from multinational firms spending large sums on securing high- profile celebrities to serve as corporate spokespersons to the owner of a one person enterprise passing out business cards at local business person's meeting.

You can integrate different aspects of the promotions mix to deliver an unique Campaign. The elements of promotions mix are:

1- **Advertising** : Any paid presentation and promotion of ideas, goods or services by an identified sponsor.

   Examples: print ads, radio, television, posters, web pages and emails.

2- **Personal Selling**: A process of helping and persuading one or more to purchase goods or services.

   Examples: sales meetings, sales training samples and telemarketing. Can be face to face or via telephone

3- **Sales promotion**: Media and non-media marketing communication are employed for a pre-determined, limited time to increase consumer demand.

   Examples: coupons, sweep stakes, contests, trade shows Rebates and exhibitions

4- **Public relations**: Paid intimate stimulation of supply for a product or service by planting news about it in: newspapers and my azine articles ,reports, speeches, issue advertising and seminars.

5- **Exhibitions**: The purpose is to increase awareness and to encourage trial. They offer the opportunity for companies to meet with both the trade and the consumer.

6- **Direct Mail**: It is very highly focused upon targeting consumers based upon a data base.

7- **Sponsor ship** : It is where an organization pays to be associated with a particular events such as Olympics or Formula one.

1.4 Answer the following questions?

1- What is promotion?

2- What do multinational firms spend?

3- What are the elements of promotions mix?

4- What is the purpose of exhibitions?

5- On what is the targeting consumer based upon?

1.5 Dialogue



"In a Cloth Shop"

The shop assistant: Can I help you?

Customer : Yes, please. I'm looking for

a shirt to go with my new suit.

The shop assistant:What colour are you looking for?

Customer : Grey.

The shop assistant: What about this one?

Customer : Ok. I'll take it. How much is it?

The shop assistant:15. How do you want to pay?

Customer : Credit card's fine . Thank you very much.

*Now, work with a partner and make more conversations about what you want to buy.

1.6 pronunciation

"English vowel sound"

/i/	sit-did – live – give -lady
/i:/	seat – please – we've – heal – key - eat
/e/	set – red – dead – egg – said - wet
/a/	sat – cat – rat – man – shall - have

1.7 **Now, read the following words. Then fill in the blanks with the words that carry the vowel sounds.**

says seize dead detective sorry flat red sit

Wealt as expand even

1. /i: / is found in .....**:**

2. /a/ is found in .....**.**

3. /i/ is found in .....**.**

4. /e/ is found in .....**.**

Grammatical points

1.8 Obligation with Must

*We use "Must "to give strong orders to ourselves or to other people

-Examples:

- I really must send the invoice to the buyer.
- You mustn't pick the flowers.

* Now, give the most suitable response:

1- I've got a bad cold. (doctor)

.....:

2- My watch is broken, (a new one)

.....:

3- The seller received an order. (prepare the goods)

.....:

4- Sally smokes too many cigarettes. (give up)

.....:

5- The manager has received an important letter. (answer)

.....:

1.9 Must and have to

1- " Must " is to express obligation imposed by the speaker who is higher in rank than the address while "Have to" is to express obligation imposed by external factors.

2-"Must" is used in present and future while “have to" can be used in all forms.

Present	Must or Have to
Past	Had to
Present perfect	Have had to
Future	Will have to

- **Now, put "Must" or “have to" in the correct form.**

1- Sami……. types the new bills.

2- I’m sorry, you…….. smoke out.

3- Layla was very rude. She……. apologizes the next day.

4- The shipper……. packs the goods before sending them.

5- It was a very bad accident. You…… be more careful in future.

6- Noor…… takes my books without asking.

1.10 Obligation with should or Ought to

"Should” and "ought to “have similar meanings but they are not as strong as "must" or "have to"

Examples:

1- You are late .You should go now. (It is your decision)

-While;

2- You are late. You must go now. (You have no choice)

***Now,fill in the blanks with the correct form of “should" or "must" And correct the verbs .**

1-Ahmed has got a toothache . He…… goes to the dentist.

2- Rami failed in his exam. He…….. has worked harder.

3- The secretary always arrives late for work. She….. takes a taxi.

4- Before getting the final exam,the students……. do all their best.

5- A person…… tells lies.

6- You…… use my key without asking.

1.11 Do And Make

These two words often depart from their meanings of "Act" and"Construct"

Examples:

1- What are you doing?

- Writing a story.

2- What are you making?

- Some sweets.

***Complete the following sentences with "Do" or "Make" in the correct form .**

1- How do you ——— ?

2-Noori has nothing to ———this morning.

3- The mother ——— the baby eat his dinner.

4- The manager ——— a good speech yesterday.

5- Have you ——— your homework?

6- Hani always ——— his best.

7- The secretary will——— all the arrangements for the manager.

8- Parents must ——— their efforts to help their children.

Practice :

1.12 Match a line in "A" with its corresponding item in "B"

List "A"	List"B"
1- Rana keeps crying	a- We mustn't send the goods.
2-Ali went to Basrah last week	b-It must belong to the shipping company.
3-We don't receive the letter of credit	c- I must wash it.
4- Fatima is getting too fat	d- She must have a problem.
5- The car is very dirty.	e- We must leave it.
6- The hotel is very expensive.	F-She mustn't eat too much.
7- What a big ship it is!	h- It must have been nice.

1.13 Supply a part of the verb "Do" or "Make" to fill the blanks.

1- Will you me ———— a favour?
2- The sales manager ———— a big mistake in business with such a firm.
3- Why can't you ———— him his work properly?
4- ———— Up your mind to ———— what is right.
5- Shermeen tries to———— her has band a hero.
6- I'm afraid this is my best I can ———— for you.
7- Sami can't ———— out what he is trying to .
8- Glasses ———— Ameer see well.

1.14 Write a short paragraph; make use of the following information:

1- What is promotion?(Process-making profit)

2-What can a promotion involve? (Advancement in terms of designation, salary and benefits)

3- What does an effective promotional strategy require? (The marketer understands how promotion fits with other pieces of marketing puzzle eg. products and target markets.)

4-In addition to co directing general promotion decisions with other business areas, what must we also work to gather? (individual promotions)

5- What are the main aspects of a promotional mix?

(Advertising, personal selling, sales promotion, public relation, corporate image, direct Marking and Exhibitions)

Unit two

"Environmental Pollution"



2.1 Match a line in "A" with its complement in “B"

List "A"	List"B"
1- Pollution became a popular issue	a- are one of the leading causes of pollution
2-It was the Industrial Revolution	b-many organisms including humans
3- Air pollution comes	c- by the release of waste
4- Motor vehicles emissions	d- from both natural and made sources
5- Adverse air quality can kill	e- That gave the birth to environment pollution.
	f- after second world war

2.2 **After reading the passage, find out if these sentences are "True" or "False"**

1- Pollution can take the form of chemical substances or energy.

2-The Industrial Revolution didn’t give birth to pollution.

3- Water pollution can be caused by the release of waste products.

4- A pollution is a waste material that pollutes air, water or soil.

5- Light pollution means temperature change in natural water.

2.3 **Ask and answer about the kinds of pollution after reading the passage, follow this example**:

E.g: What does light pollution include?

- It includes light trepass.

2.4 pollution

Pollution is the introduction of contaminants into an environment that causes instability, disorder, harm and discomfort to the physical system and living organisms. Pollution can take the form of chemical substances or energy, such as noise, heat or light .A pollution is a waste material that pollutes air, water or soil.

It was the industrial Revolution that gave birth to environmental pollution as we know it today. There are many types of pollution:

1- Water pollution: by the release of waste products.

2- Soil contamination: occurs when chemical are released by spill or underground leakage.

3- Littering .

4- Radioactive contamination: resulting from 20^{th} century in atomic physics.

5- Noise pollution: encompasses road way noise, aircraft noise and industrial noise.

6- Light pollution: includes light trespass.

7- Visual pollution: can refer to the presence and astronomical interference of overhead power lines.

8- Thermal pollution: is a temperature change in natural water.

9- Air pollution: the release of chemical and particulates into pollution atmosphere. Motor vehicle emissions are one of the leading causes of air pollution.

Pollution became a popular issue after the Second World War. A cata strophic event. The Great smog of 1952 in Landon killed at least 8000 people . This massive event prompted some of the first major modern environmental legislation,theClean Air of 1956.

2.5 Now, Answer the following question:-

1- What is a pollutant?

2- When did pollution become popular?

3- What did the Industrial Revolution give?

4- Name three types of pollution?

5- What is thermal pollution?

2.6 Dialogue

Have a New job



Khalid: Hi, Fatima. I hear you have a new job.

Fatima: Yes, I'm teaching Maths at AL- Razi Industrial School.

Khalid: How do you like it?

Fatima: It's great .The students are terrific. How are things with you

Khalid: Not bad. I'm an air traffic controller now, you know.

Fatima: Now! That's exciting!

Khalid: Yes, but it's a very stressful job.

*** Now, make a conversation with your partner about a new job. (lawyer, accountant)**

2.7 pronunciation

English Vowels Sound

/a: /	start – cart- part – heart – far – can't
/o/	hot – pot – want – shot – off – what
/o: /	door – or –board – taught – four – short
/u/	good- put – should – wood – foot –cook

2.8 Now, Read the following words carefully and then fill in the blanks the word that carries the vowel at the beginning of each sentence

stood not court guard caught ought wool art walk or bought

1-/o: / is found in .....

2- /u/ is found in .....

3- /a: / is found in .....

4-/o/ is found in .....

Grammaratical Points

2.9 " Reported Speech "

There are two ways of reporting what a person says:-

1- "Direct Speech"

It reports the exact words that the speaker says between quotation marks (‘’)

Ex: My name is Rana.

- She said " My name is Rana "

Or

- "My name is Rana" She said.

2.10 **Put the following sentences into "Direct Speech" using the words given.**

1- Let’s go for a walk.

- Rand .....

2-The shipment was late.

- The manager .....

3- I’m sorry, we haven’t any double rooms .would you like two singles?

- The receptionist .....

4- Don’t forget to come early tomorrow.

- The supervisor .....

5- Could you tell me the time,please?

- The old man .....

2.11 " Reported Speech

2- "Indirect Speech"

A- {When the main verb is (present, present perfect or future) there is no change of these.}

Ex: - I am very sorry .

-He says (that) he is very sorry.

-He will tell youhe is very sorry.

-He has told me he is very sorry.

B- Now,write these sentences in "Indirect Speech", using the words given. Remember to change the pronouns where necessary.

1- " I haven't typed the report " (Fatima says)

2- "I can't stand classical music."(Fatin has told me)

3-" I don't like dreaming" (An old woman says)

4- " The goods will arrive in three hours" (The captain says)

5- "I haven't had any homework." (Rose will tell you)

6- "I need more money to compete with other suitors"(Bassanio says)

C- When the main verb of the sentence is the (past) tense, the tense is changed:-

Speaker's words	Reported statement
will	would
shall	should
is going to	was going to
present simple	past simple
present continuous	past continuous
past continuous	past perfect continuous
present perfect	past perfect
past simple	past perfect
must	had to
can	could

Ex: My name is Layla.

- She said that her name was Layla.

Ex: - What is the time?

- She asked what the time it was.

D-Write these sentences into indirect speech:-

1- "The car is broken."(Sami said)

.

2-" I'm waiting for my exam results."(Nada said)

.

3- "I haven't seen anybody"(Laith said)

.

4- " I don't like the idea."(Hind said)

.

5- "I'll phone the office from the airport."(Rami said)

.

2. 12 “After, Before, While" as (prepositions)

*They can be followed by a (noun) or an (-ing) form.

Ex: -After watching the film, they become sad .

Or they become sad after watching the film.

Now, complete the following sentences by using "After, Before or While"

1- The seller sends the goods……. paking them.

2-……. Signing the contract, you can read it.

3- Layla will type the invoices……. sending them to the buyer.

4- All students study hard …….having an exam.

5-…….. dealing with new orders, I discovered the mistake.

6-……. the end of school, we’ll enjoy our holiday.

Practice :

2.13 Ahmed AZ,age 14, wrote aletter to The "Man's Magazine". Read this letter carefully:



I'm 14 and feel confused as to when I become an adult. I can get married at 16, but I can't vote until I'm 18! At the cinema I already pay for an adult ticket but I'm not allowed to see adult films! I can drive a car at 17, but on the bus I start paying adult fares at 15! Travel companies and many airlines offer reductions for children under 12. The age when I become an adult seems to depend on where I'm sitting!

Ahmed AZ, Baghdad SE5

***Now , change the letter in to "reported speech" you can start as :**

"He wrote that he was 14 and .....

2.14 Fill in the blanks with "Before" or "in front of "

1- The shipping company will inform the buyer…… arriving of the goods

2- Rand has packed her car……. the insurance company.

3- Rami has to finish the report …… summer.

4- Can you ring me……. the arrival of the manager?

5- Please, put out all lights…… leaving the office.

6- ……..Beginning the book, Selma spent two years on research.

7. Do you know the player who is …… Mara Dona?



2.16 writing

Complete the following sentences with information from the reading passage.

1- The Great smog of……. in London……. at least 8000 people.

2- Pollution causes in stability, disorder and……..

3- Pollution became…….

4- The massive of London prompted some environmental legislation such as the…….in.

5- Visual pollution can refer to the……

Unit three

Dispatch of Goods

Vocabulary

3.1 Match a line in "A" with its meaning in "B"

List "A"	List "B"
1- Shipping 2- Carrying 3- waybill 4- bill of lading 5- Freight Note	a- Freight charges b- Agreement between the shipping co. and the seller. c-carrying the goods by ships d. goods to be carried by truck. e. agreement between the carrier and the sender.



3.2 **After reading the passage , find out if these sentences are "True" or " False":**

1- The buyer receives an order from the seller.
2- The forwarding agent contacts with the insurance company.
3- Shipping permit is addressed to the captain or to the ware- house super intendant.
4- The seller pays freight charges.
5- Shipping is carrying goods by trucks.

3.3 Despatch of Goods

When the seller receives the order from the buyer, he begins to prepare the goods in order to be sent to the buyer's place. The seller or his forwarding agent may do this job.

First, The forwarding agent arranges for the goods to be carried by truck or train from the seller's place to the part of departure and he obtains the way bill which is a written agreement between the carrier and the sender. This operation is called " carrying ".

The forwarding agent contacts a shipping company to fill the bill of lading which is a written agreement between the shipping company and the seller.

A shipping permit is a written order by the shipping company. It is addressed to the captain of the ship asking him

to receive the goods on board and give a receipt called a
mate's receipt or to the warehouse superintendent asking him to receive the goods in his warehouse and give a receipt called dock receipt .Then he pays freight charges and receives the freight note.

Second, the shipping company is responsible to carry the goods from the port of departure to the port of destination by ship. This operation is called the shipping

***Now, Look to the following example of writing a shipping permit:**

This Shipping permit is addressed to the captain of the ship:

The Iraqi state shipping co.,

Iraq.

NO.56 Basrah 28th .march,2004

To :- The Captain of S.S"Star".

Sir,

Please receive onboard the goods mentioned below and give a receipt in return.

Marks& Nos.	Description of Goods	Remarks
1- 50 R.k Bombay	Iraqi stuffed dates	Goods to be delivered at Bombay for the account of RajiKapor, New Delhi ,India

For the Iraqi state shipping co.

Manager

3.4 Answer the following questions:

1- What is a shipping permit?
2- To whom is it addressed?
3- What is the bill of lading?
4- What is the shipping?
5- What does the forwarding agent obtain?

3.5 Make out a shipping permit:

The British shipping co., London, England wrote to the Captain of S.S"Queen" asking him to receive on board 3000 cases of baby shirts from Adams &sons, London .The goods to be shipped to Basrah for the account of AL-Sharqstores, Baghdad, Iraq.

3.6 Dialogue

Shipping Company

Forwarding Agent: - Excuse me sir, can you help me? How do I get to the National shipping company?.
Man:Just walk up Sixth Avenue to 30th street. The shipping company is on the right.
Forwarding Agent: - Is it nears the city centre?
Man: It's right across from the city centre.
Forwarding Agent: - Thank you very much .
Man: Not at all.



3.7 Now, Do with your partner the same conversation .Ask about The CentralBank

3.8 prounciation

English Vowel Sounds

/u: /	food – boot – ooze – moon –lose - group
/Λ/	up –run – blood –young – among –cut
/∂/	ago- ahead –father – police - along
/∂:/	bird – nurse – earth – work – world -sir

Now, read the following words carefully and then fill in the blanks the words that carry the given sound:

(above , turn ,stool, never, under, girl come, shoot,uncle,choose)

1- /u:/ is found in
2- /ʌ/ is found in
3- /ə/ is found in
4- /ə/ is found in

Grammaratical points

3.9 Relative pronouns

- Relative Pronouns are" who,which, that, whom and whose."
They can serve two purposes:-
1-They join clauses together, like conjunctions.
2-They can be used as nominal to occupy subject and object positions.
Examples

1- The man is coming to the party .He wrote this poem. (Who)
- The man who wrote this poem is coming to the party.

2- This is the girl .We met her at the station. (Whom)
-This is the girl whom we met at the station.

1- I talked to Nada. she won the match (who)
2- They are the people .They want to buy our land (who)
3- That's the doctor. I talked to him (whom)
4- This is the girl. I gave her a book .(whom)
5- We helped the man. He couldn't find his keys. (who)

3.10 Whose

***Is a possessive relative word, which is also a "determiner" like "his, her, its or their"**

Examples

1- I saw the girl. Her hair came down to her waist.(whose)
   - I saw the girl whose hair came down to her waist.

2- The woman was crying .Her car was crashed (whose)
   - The woman whose car was crashed was crying.

***Now, use "whose" to join each pair of sentences:-**

1- The manager spoke to the workers .Their work was below standard.

2- This is the teacher .His students are very clever.

3- The student was shocked .His mark was very low.

4- The woman immediately reported the theft .Her expansive coat had been stolen.

5- IbnSina died in 1037 .His books were taught in all European universities.

3.11 Defining and Non- Defining "Relative pronounce :-

1- Defining Relative pronouns :-

They tell us which person or thing is meant.

	people	Things
1- Subject 2-Object 3- Possessive	who(that) that whose	that (which) that of which(whose)

2-Non-defining relative pronouns:-

They tell us more about a (person or thing) that is already identified and are separated from other sentences by commas(,…..,)

	people	Things
1- Subject	, who……,	, which……,
2-Object	, who (whom)..,	, which……,
3- Possessive	, whose…..,	whose…….,

Examples

1- What's the name of the tall man who just visited us?

2- His latest book, which was well reviewed by the critics, has been a great success.

3.12 Now, write "D" or "ND" to indicate whether the clause is defining or Non-defining.

1- The travellers who knew about the floods took another road.
2- The players, who wanted to play football, were disappointed when it rained.
3- The car, which is in the garage, was stolen .
4- This machine, which I have looked afterfor twenty years, is still working perfectly.
5- The students who knew about the exam did their best.
6- Ali whose tyres were nearly new wanted to take the mountain road.
7- She gave orders to the Captain who passed them to his assistants.
8- The student, who was dancing with Rana, had as slight limp.

3.13 Fill in the blanks with "who, that, which, whose, whom" or "non" to complete these sentences:-

1- Have you read the book ———— I lent you yesterday?
2- The company didn't receive the letters———— we sent them.
3- We didn't like the secretary ————the agency sent.
4- This is the ship ———— cost a half million Dollars.
5- The car———— I wanted to buy was very old.
6- Who is the girl———— hair is very beautiful?
7- This is the captain ———— you met on board.
8- This is the warehouse super guard ———— we gave him the goods.

3.14 Infinitive of purpose

-Purpose can be expressed by :(To+base)

Examples

1- Why does the seller pack the goods?

- The seller packs the goods to send them.

2- Why does Nada wear glasses?

- Nada wears glasses to help her to see well.

* Now, complete the following sentences. Follow the above examples:-

1. _____Ali_____? (go to bank)

- _____. (save money)

2.Luma? (see the manager)

- (ask for a rise)

3._____Secretary_____? (write an enquiry)

- (know the prices and terms)

4._____The manager_____? (make an advertisement)

- (to invest money)

5.student?(work hard)

- (get high mark)

6._____Fatima_____?(learn typing)

- (type the invoices)

Practice

3.15 Give your own definitions of the following words, follow the example below:

Example: A liar.

- A liar is a person who tells lies.

1- An actor.

-.....

2- A journalist.

-.....

3- A lawyer.

-.....

4- A green grocer.

-.....

5- A seller .

-.....

6- The shipper.

-.....

3.16 Copy these sentences in your copybook, and write D" or "ND" to indicate whether clause is defining or Non-defining.

1- The ship, which arrived late, was very big.

2- The house which we wanted to buy was too expensive.

3- Did I ever tell you about the seller, who made a good discount?

4- They said they couldn't pay immediately, which is why made me a bit suspicious.

5- The shipping company is going to contract the new ship , which arrived yesterday.

6- The damaged ship, whose crew has now been taken off .

3.17 Work **in pairs. Ask and answer the questions, follow the example below:-**

Ex: Why would you go to a travelling agency?

- I'd go to a travelling agency to book for a holiday.

1- an insurance company?

- Rana.

2- Shipping company?

- Ahmed .

3- post office?

- Rana.

4- evening classes?

- House wives.

5- to London?

- Luma .

6- to the beach?

-Tourists .

7- a party ?

- Friends.

8- to the airport?

- Ahmed .

Writing

3.18

The Indian overseas shipping Co., India. Wrote on 9,3,2009 to the Warehouse super intendent at Mombay docks asking him to receive in the warehouse 2000 cases of tea from the Indian tea products Co., New Delhi, India to be shipped to Basrah on account of Iraqi house Co. , Baghdad , Iraq.

*__Write out the above shipping permit__.

3.19 Complete the following statements according to the reading passage, making a paragraph:-

Shipping permit is addressed either to the .or to the----------

Revision one
Unit 1,2,3

1- Change the following statements into “negative"

1- Ali must read the entire book.

2- The seller has to send the invoice with the goods.

3- The children have to play in the street till their parents come home.

4- I have to go to work every day.

5- The plane ought to be taking off in a minute .It is foggy.

6- If the seller receives an enquiry, he has to send a quotation.

2- In Iraq, it has become compulsory wear car seat- belts. Many people are for this regulation. Some are against it. Here are…..

1- Kareem Abod, 50, Supervisor says:

“I’m glad that seat-belts have become compulsory .I’m sure the number of road deaths will drop."

Now, change the above paragraph into "indirect speech"

Start with " Kareem A bod said that……."

2-AnmarDahish ,36, computer specialist says:

“I hate wearing a seat –belt. I don’t feel free. I don’t intend to use it in future. I just hope that I don’t get caught by the police. "

Now, change what AnmarDahish says into “Indirect Speech."

Start with:-

" Anmar Dahish said that ……"

3- Find the beginnings and ends that go together begin with (After, before or while)

Beginnings	Ends
1- Watching the news.	-We discuss some questions.
2- Phoning my dad.	- I had to prepare all the facts.
3- The interview	- Somebody stole my purse.
4- Lecture	- I had to fill some forms.
5- The meeting	- I found the lost document .
6- Answering the questions	-We discuss some questions.
7- running for the bus	- The phone went dead.
8- putting the cake in the oven	-The electricity went off.
9-unlocking the car	- I had to go home.
10- Filling some letters	- I dropped the keys down a drain.

4 - Re- arrange, making any changes required. The first one is done for you.

1- Plane catch she a have.

- She has a plane to catch.

2- Letters I write some have to .

3- Who something eat want?

4- Nothing say have I.

5- Lovely see it again her be.

6- Sara English learn go.

7- Goods exporter send pack by sea

8- Captain receive the meager, the goods on board, ask the ship.

9-Open my letters dare you how.

10- Forty reports used write I a day.

5-Complete the sentences with must, mustn't or a suitable form of "have to" or "have got to"

1- Sama……hurry, or she'll be late.
2- If a similar problem faces us again, we….. report it to the manager at once.
3- No one….. likes work at the week end.
4- The buyer…… received a quotation, he send an order.
5- Application forms…… be returned to this company within days.
6- The shipping company……. dispatches the goods by the ship.
7- Ali was very rich. He…… buys a new car

5- Work in pairs- Ask and answer the questions:-

*People all over the world learn English.
* why do you think the following groups of people want to learn English?

1- Hotel receptionists.
- why do you think Hotel receptionists need to learn English?
- Hotel receptionists need English to talk to foreign guests.

2- business men and women .
- _____?

3- Secretaries.
- _____?

4- Scientists.
- _____?

5- Engineers.
- _____?

6- pilots.
- _____?

7- Journalists.
- _____?

7-Use the correct form of (say) or (tell) in these sentences:

1- The insurance company …….. me it didn't agree.
2- Could you…….. me your phone number again?
3- I think Kareem…… lies.
4- Would you……. them to come early tomorrow?
5- Do you think Ali's …..the truth?
6- He……"Are you ok?"
7- Jenan ……"She hasn't done her homework;?"
8-Rose……. me she was going to be late.
9- I ……the bank my address.
10- If he……. that again there will be trouble.

8- **Write four words on each line according to the sound**.

1- /e/:red ,said, , ,
2- /i/:, , , ,
3-/i:/:, , , ,
4-/Λ/:, , , ,
5-/a/:, , , ,
6-/a:/:, , , ,
7-/u:/:, , , ,
8-/u/:, , , ,
9-/o/:, , , ,
10-/o:/:, , , ,
11-/∂/:, , , ,
12-/∂:/:, , , ,

9- Write the missing vowel sounds of the following words.

1- seat /s….t/
2- sit /s….t/
3- march /m….tʃ/
4- could /k….d/
5- food /f…..d/
6- much /m….tʃ/
7- well /w….l/
8-zoo /z…/
9- young /j…..ŋ/
10- pleasure /pl…3…/
11- hot /h…t/
12- ten /t….n/
13- morning / m….niŋ /
14- letter /l….t…./
15- learn /l…..n/

Insurance

4.1 Vocabulary

Complete the sentences with a word or phrase from the box.

life insurance – a policy - perils – premium – insured – insurer – insurance

1- The insurance company is called_____ .
2- The policy holder is called_____ .
3- The insurance contract is called _____ .
4- The insurance rate is called_____ .
5- Specific kind of risks that may give rise to claims are known as_____.
6- Is a contract between the insured and an insurance company.
7- Provides a monetary benefit to a decedent family.

4.2- Match the term in «A» with its meaning in «B»

A	B
a. Indemnity b. Insurance interest c. Utmost go faith d. Mitigation e. Subrogation f. Proximate cause	1. The insurance company acquires legal rights to act on behalf of insured. 2. Means that the insurer and the insured will not fully hide anything from each other. 3. Means that the insured will not behave irresponsibility in order that the loss is minimized. 4. Is a contract where the insurance company indemnifies the insured against certain risks as premium. 5. Means the loss of which will directly affect the insured. 6. the direct cause of loss to certain whether the loss is covered under the policy

4.3 Reading

Insurance

Insurance is defined as the equitable transfer of the risk of a loss, from one entity to another in exchange for a premium. Insurer is the company that sells the insurance. An Insured or policy holder is the person or entity that buys the insurance. Insurance-rate is a factor used to determine the amount called the premium, which is charged for a certain amount of insurance coverage. Specific kinds of risk that may give rise to claims are known as perils.

There are several types of insurance. Some of them are: auto insurance, life insurance, home insurance, property insurance, etc.



* **The six principles of insurance are:**

1- Indemnity insurance is a contract of indemnity where the insurance indemnifies the insured against certain risks.
2- Insurable interest means the loss which will directly affect the insured.
3- Utmost good faith means that the insured and the insurance company will not will fully hide anything from each other.
4- Mitigation means that the insured will not behave irresponsibly so that the risk of loss is minimized.
5- Subrogation means the insurance company acquires legal rights to act on behalf of the insured i.e . the insurance company steps into the shoes of the insured.
6- Proximate cause means the proximate cause of loss to ascurtain whether the loss is covered under the policy

4.4 Now answer the following questions:

1- What is insurance?
2- What do we call a person that buys insurance?
3- What is meant by insurance rate?
4- Name four types of insurance.
5- Count the principles of insurance.
6- Which principle requires that the insured will not behave irresponsibly?

4.5 pronunciation

Diphthongs in English are eight English Diphthong (1) (two vowel together). The first four are: /ai/, /ei/ , / au/, /ou/

Listen and repeat.

/ai/	cry , why ,eyes, dive, sight
/ei/	say , way , they ,save , day
/au/	town , loud , mouth , now, how
/ou/	go, slow , own , shoulder , oh

4.6 Now pronounce the following words carefully then complete the items belows

(know gate found blow wife dye open mile sound name drive south coat)

1- /ai/ is found in…….

2- /ei/ is found in ……...

3- /au/ is found in ……

4- /ou/ is found in ……..

4.7 Dialogue

Dealing with a delay

Secretary : I think you 'd better see this letter ,Mr Ali.
Manager: Oh, Who is it from?
Secretary: It’s from the life insurance company.
Manager: Is it about their order for computers?
Secretary: Yes, they don’t seem very happy.
Manager: I can’t really blame them .I never dreamt the order was going to take so long.
Secretary:What do you suggest, Mr. Ali? .
Manager-well , first we must apologize to the life insurance company, then we must ask the suppliers to speed up the delivery .
Let’s hope for the best.

4. 8: Now, answer the following questions.

1- What is the manager’s name?
2- Which letter are they talking about?
3- What is the letter about?
4- What did the insurance company order?
5- What does the manager suggest.

4.9 Grammatical points:

1- Time clauses:

A- look at this sentence;

(Future) (Present simple)

-She'll go home after she finishes her work

(Main clause) (Secondary clause)

These conjunctions of time introduce secondary clause:

when , while , as soon as, after , before ,until

Notice these conjunctions refer to future time, but we use a present time

4.10 Complete the sentence with after, before, or until.

1- We'll examine the samples ……..we make our choice.
2- He'll raise our salary…… he makes a profit.
3-…….. she types the letter, she'll take it to a boss
4- Stay here…….. I come back.

4.11 Join the pairs of sentences using the words in brackets.

1-He'll pay the bills. Then he'll drive away.(as soon as)
2-I'll do some shopping .I'm in Arbeel. (while)
3- You're going to have your lunch. Soon after that you'll have a nap. (before)
4- We'll stay in Syria. Our visa will run out. (until)
5- I'll study the project well. I'll start carrying it out .(after)
6- I'll help you with typing. I'll get back.(when)

4.12 Choose the time expression which best completes the sentences.

1-H e asks /will ask for a loan before he starts / will start the project.
2- Please, look after my baby while /after I am / will be out.
3- I won't leave until you come / will come.
4- She'll help me when she will come/comes back.
5- We stay /will stay with my Syrian aunt while we are/ will be in Syria.

B-These conjunctions of time

(when, while, as soon as, after, before) refer to past time.

-Look at this sentence:

*When I filled the form, I gave it to the clerk.

4.13Now join the pairs of sentences using the conjunction in brackets:

1-The manager was on leave .Farouk looked after the office. (when)
2- First they unloaded the goods. Then they put them in the stores. (after)
3- I did some shopping .I was in Basrah. (while)
4- I studied the contract well. Then I signed. (as soon as)
5- I talked to the secretary. I was able to see the director (before)

4.14 Gerund

***The gerund is an(ing) form which fills the position of a noun.**

-Now, read and compare the following :

1. He is playing computer games.
2. He likes playing computer games.

* In the first sentence «playing» is present participle.

* In the second « reading» is a gerund.

* The gerund is used:

a- as a subject:

Ex. Reading is my favourite hobby.

b- as a compliment:

Ex. His job is checking the invoices.

c- as an object of a certain verbs:

Ex. Noor can't resist telling jokes.

d- as an object of a preposition:

Ex. I insisted on buying this laptop.

***4.15* Now read the questions .Complete the answer and show if the gerund is subject, object or compliment:**

1- What did Rand insist on?(go to a pizza restaurant)

Rand insisted on going to a pizza restaurant (object after preposition)

2- What's your hobby? (write poetry)

My hobby poetry.( )

3- What are they excited about? (receive a rise in wages)

They a rise in wages.( )

4- What is his job? (file the documents)

His job the documents . ( )

5- What did Ali deny? (take the books)

Ali the books. ( )

6- What does Rafal finish? (type the report)

Rafal the report. ( )

4.16 – Advice

1- Giving advice using:

(You'd better…. = had better.)

*Now work with a partner to give advice:

1- I don't know what to do! The work is piling up.

-You'd better employ another typist.

2- I'm very tired.

- You'd……

3- I've got exam next week.

4- I'm over weight.

……do some sports.

5- I need some more money to buy a laptop.

-You'd better…….. .

4.17 Giving advice using:

(If I were you, I'd.)

* Work with a partner to give a piece of a device:

1- I have got a very bad cold,

* If I were you, I'd see doctor.

2- My job is badly paid.

If I were you, I'd …….

3- My car won't start in the morning.

……

4- I've got a tooth ache.

If ……, …… dentist.

5- I feel exhausted.

If I were you, I'd……

4.18 Linking words (so, because)

*'So' is used to express the result of the statement before.

*Because expresses the cause of some thing

* Cause Result

*I felt tired so I stayed at home.

*Result Cause

*I stayed at home because I felt tired.

4.19 - Join the pairs of sentences in two different ways using (so) and (because)

1- I missed the train. My watch was slow.

a.

b. I missed the train because my watch was slow .

2- I need some money. I work over time

a.

b.

3- He went home. He was tired.

a He was tired, so he went home .

b.

4- He lost his job. He had to look for another.

a.

b.

5- She was lazy. She was fired.

a. She was lazy, so she was fired.

b..

4.20 – Adverbs

fluently , exactly , carefully , seriously

Complete the following sentence with an adverb from the box.

1. Before starting any project, the economic resources available have to be studied.

2. His mother is English, so he speaks English .

3. My new laptop is the same as yours.

4- There was an accident, but fortunately no one was injured.

4.21 Complete the following sentence with an adverb from the box.

really – mainly- nearly - possibly

1- My father earns ……. 300 Dinars a week.
2- The English exam was……. hard.
3- She eats lot of fruit……. the apples.
4- Are you coming with us?
I don't know yet.

4.23 Write a paragraph on « Insurance Companies » Make use of the given answers.

1- How many groups may insurance companies be classified? (Into two groups)
2- What do life insurance companies sell? (Life insurance, annuities and pensions products)
3- What are non-life insurance companies selling? (Other types of insurance)
4- What are life and non- life insurance in most countries? (Subject to different regulatory regimes and different tax and accounting rules)
5-What is the main reason for the distinction between the two types of companies? (Life, annuity and pension business is very long in nature. By contrast, non-life insurance covers a shorter periods such as one year.)

" MANAGEMENT"

VOCABULARY

5.1: Match the term in list «A» with its definition in list «B».

«A»	«B»
1- Planning 2- Organizing 3- Staffing 4- Controlling 5- Leading	a- It involves selection, hiring and training. b- Checking progress against plans. c- Deciding what needs to happen in the future. d- determining what needs to be done in a situation and getting people to do that. e- making optimum use of the resources required to enable the successful carrying out of plan.

5.2 - Complete the following sentences with a word or phrase from the list.
(organization – defined – management- top management – level manager)

1-…… means a group of one or more people or entities.

2- Business…….. is necessary in every aspect of life such as firm, factory – bank- school ..etc

3- …….Have specialized understanding of certain managerial task.

4- Management can also be as human action ……

5-…….requires an extensive knowledge of management skills.

5.3 Reading



MANAGEMENT

Management in all business and human organization activity is the act of getting people together to accomplish desired goals and objectives

Management comprises planning , staffing , organizing , leading or directing and controlling an organization (a group of one or more people or entities) or efforts for the purpose of accomplishing a goal .

Because organizations can be viewed as systems, management can also be defined as human action including design , to facilitate the production of useful outcomes from a system –This view opens the opportunity to“ manage” one’s self , a pre – request to attempting to manage others .

Management can also refer to the person or people who perform the act(s) of management.

The management of a large organization may have three levels:

1- Senior management (top management or upper management requires anextensive knowledge of management roles) and skills.

2- Middle management (Mid- level managers have a specialized under stand of certain managerial tasks).

3- Lower management: This level of management ensures that the decisions and plans taken by the other two are carried out

4- Foreman lead hand: They are people who have direct supervision over the working force in office factory, sales field or other work group or areas of activity.

5- Rank and file: The responsibilities of the persons belonging to this group are even More restricted .



5.4 Answer the following questions:

1- What is meant by management?

2-What does management comprise?

3- To whom can management refer?

4- The management of a large organization has three levels. What are they?

5- Which level requires an extensive knowledge of management roles?

5.5 Pronounciation

English Diphthongs (2)

Diphthong: two vowels together

Listen and check- practise saying the words .

/oi/	employ – oil – coil – toy – coin
/iə/	steer – here – beard – spear – dear
/eə/	dare – fear – declare – air – hair
/uə/	doer – sure – poor you ‘re - cure

5.6 Now, write the number of the item and the word that carries the given sound .

1- /oi/ is found in aero plane - fewer – poor – spoiled

2- /iə/ is found in beard – fear – pure – fewer

3- /eə/ is found in oyster – Mary – we’re – pure

4- /uə/ is found in near- fair – ears- tour

5.7 Dialogue

«Explaining problems»

Helen ..Excuse me .Can you help me?
Jack.. What‘s the problem?
Helen ..There is something wrong with my computer.
Jack ..What’s wrong with it?
Helen ..some letters on the keyboard aren’t working.
Jack ..Ok. I’ll come and look at it.
Helen ..Thanks.

* Now work with a partner to make similar conversations using these

my telephone it’s making a strong noise. The printer it isn’t printing properly. The photocopier the yellow lights flashing.

Grammatical points

5.8 polite request

We use:

* Can \ could I ? To ask for things.
* Can\ could you ? To ask people to do things for us.
* Could is more polite than 'can'.

1- Complete these requests with can\could I ? Or

*Can \could you ?

1. borrow your laptop , please?
2. check these lists, please?
3. repeat that phrase again, please?

4- Lend me some money, please?

5. see the menu, please?
6. have a pizza, please?

5.9 -Complete the conversations:

A- Good morning.

B- Good morning .Can a cheese?

Sandwich please?

A- Anything to drink?

B- Yes, can I have please?

A-Here you are .

B- Thank you

5.10-Now,Work with a partner to make a similar conversation:

A-help me please?

B- Yes, of course, what can I do for you?

A- You photocopy this letter…….

for me and put the copies in this

Envelopes?

B- No problem. I'll photo copy it now.

A- .

5.11-Making Suggestion

*We can use these phrases to make suggestion.
-Why don't we ?
-Let 's.
*Make suggestions using the time below as in the example:
1. 1.30 p.m
-It's half past one. Let's have lunch.
2. 11.15 a.m
-It's .Let's.
3.9.45 pm
-It's quarter to ten, why _____?
4- 7.00 am
It 's, why _____?
5- 3.58 pm
It's about four o'clock. Let's _____.
*We use "shall" to ask for and make suggestion:
* Read and Listen
1- Its hot today.
*What shall we do?
* Let's go swimming.

5.12 -Now complete the following:

1. It’s a lovely day.

What ……..

Let’s……

2. The temperature is about 40 degrees.

What.....

Let’s……

3. It's cold today.

……..?

Let’s……

4. It is raining

What ……..

Let’s stay at home and play chess.

5.13 Opinion

*** You are speaking for the management and you are thinking carefully about a number of steps to improve working conditions. You canuse :**

We’re considering + V.(ing)

-Example:

* Change overtime payments (give your opinion)

* We’re considering changing overtime payments.

* Now, in the same way, express your opinion:

1- Buy new computers We……computers

2- Raise the ways

We……the ways

3- Employ a new typist

…….. a new typist.

4- Build new storage places.

…….. a new storage place.

5- Increase the discount by 10% .

We……by10%.

5.14 Writing

* linking words: “But” and “however” “But” and “however” can express a contrast idea.

-Now compare these sentences, what difference can you see?

The doctor examined Jamal, but he found nothing wrong with him.

The doctor examined Jamal. However, he found nothing wrong with him.

*Join the pairs of sentences in two different ways using 'but, however'.

1- They sent me a form to fill in. I have not read it yet.

2- The weather was bad, we were enjoying over sel
---.
3-It was raining heavily. We went for a drive.----------

5- There were lots of noises. He was able to study.
---.

1.3 Short story

Read this story and then complete it with a word from the list below

" CAUGHT"

A beggar who had many ways of….. money last to. He pretend to be dumb. A man who….. the beggar" as he …… in the street him by sight.

Going up to him suddenly, he …… have you been dumb? "The beggar was by…. surprise ,and quite _____that he must not speak , he at once "Ever since I was a baby"

forgetting	answered	taken
getting	decided	sat
asked How long		knew

6.1 vocabulary

1- Complete the following sentences with a word from the box

borrow- bank notes –loan –banker -current – deposit – customer

1- Banking business means the business of receiving money on or account.

2- When the account is over drawn, the….. owes the balance to the bank.

3- People can money from the bank either by….. or by an overdraft

4- Some banks issue money in the form of……. and current accounts subject to cheque at the customer order.

5- Promissory notes are issued by…… and payable to the bearer on demand.

2- Match the term in list A with its definition in list B:

«A»	«B»
1. retail banking 2. business banking 3. private banking 4- investment banking 5- central banks	a. are government-owned and charged with supervising commercial banks or controlling b. is dealing directly with small business and individuals c. is relating to activities on the financial markets. d. providing services to mid- market business. e. is providing wealth management service to high net worth individual and families

Unit six

Banks

6.2 Reading :

A bank is financial institutions that accepts deposit and channels those deposits into lending activities . Banks primarily provide financial services to customers while enriching investors. Banks are important players in financial markets and offer services such as investment funds and loans

Banks borrow money by accepting funds deposited on current accounts by issuing debt securities such as bank notes and bonds.

A banker is defined as a person who carries on the banking business .Banking business means the business of receiving money on current or deposit account, and paying or collecting cheques paid in or drawn by customers.

Bank's activities can be divided into: retail banking which deals dire directly with individual and small business, business banking which

provides services to mid-market business, and private banking which provides wealth management services to high net worth individuals and families, investment banking which relates to activities on the financial market.

Central banks are government-owned and charged with supervising commercial bank or controlling the cash interest rate. They generally provide liquidity to the banking system.

6.3 Answer the following questions:

1- What is a bank?
2- What do banks primarily provide?
3- What services do banks offer?
4- How do banks borrow money?
5- Who is a banker?
6- Which banks provide liquidity to the banking system?

Now work with your teacher to find more questions about the passage of "Banks".

6.4 Pronounciation

Look at the phonetic spelling of these words .

Write them in regular spelling:

/bait/ bite /klouz/ close

/ di∂/ / pu∂/ .

/ teik/ . /oist∂/ .

/ mauθ/ mouth / fe∂/ .

/ neim/ . / ni∂/ .

/saiz/ . /su∂/ sure

6.5

New Comer

There is a new person at the bank. Her name is Emanwasmi. Today is her first day at the bank .Jamal Abdalssatar is introducing people to her.

Jamila: This is Farouk.

Farouk:, this is Eman.

Farouk: Hello Elman , Nice to meet you . Welcome to our bank.

Eman : Thank you.

Jamila : Farouk works in the accounts department.

Eman : Is that the next door?

Jamila: Yes , that's right.

That's your desk and that's your computer.

Eman: Thank you very much.

Jamila: not at all.

* Now work with a partner.

Your partner is the new comer. Introduce her to your teacher.

6.6 Grammatical points :

1- Offering things

To make an offer we use:

Would you like……..?

In accepting an offer, we say:

*Yes, please, thank you.

* In refusing an offer we say:

* No, thank you. (I'm not hungry\ thirsty)

Now say how to offer these things:

1. Some water

   Would you like some water?

2. A cheese sandwich.

…….a cheese sandwich?

3. a piece of cake

…….?

4. Some more ice – cream.

……?

5. A cup of tea.

…….?

6.7 - Work with a partner.

Practice offering and responding with

A yes – phrase or No- phrase

1. A cigarette

* Would you like a cigarette?

*No, thank you.

2. Another sandwich

……..? I'm hungry.

3. A cup of coffee

-Would……?

……..

4. a glass of water

-Would……..?

……. I’m not thirsty.

6.8- Listen to this dialogue.

- Would you like something to eat?
- Yes , please
- What would you like?
- I'll have some potatoes ,please.
- Have you are.
- Thank you.

Complete the following

Something to drink?

……..

-What……?

-I'll have……..

-Here……..

-Thank you.

*Now, work with a partner to make anoffer.

6.9- Invitations and responses

* Do you like to.?
* Would you like + to+v(base) +?

1- Do you like kebab?

.....

-Would you like to come with me to a new restaurant?

-Yes, thank you.

2- Pizza?

-Yes, I do .

to AL Jandool restaurant?

Thank you.

3- Do shopping?

……

to AL Shorja?

-Yes, I'd love to, but I can't. I'm busy now.

4- Boats?

-Yes, I do .

With –us to Shatt alArab?

-Yes, I'd love to.

*Now work in pairs.Invite your partner to do some things.

6.10 Agreement

1- When you agree with what people say or think, the following expressions can be used:

* Yes, definitely
* I quite agree
* I absolutely agree

Examples:

1- We should find a new storage place.

* Yes, definitely.

2- The meeting was interesting.

* I quite agree.

3- We need many desktop computers.

- I absolutely agree.

Now, agree with these ideas.

1- The plan will succeed.

……..

2- Profits are high.

……

3- The rise in salaries will please everybody.

……..

4- The bank will give us a loan.

……

5- We need a new photo copier.

……..

6.11-When you agree with a negative statement you can use the following expressions.

1. Definitely not.
2 . It certainly won't.

Examples:

1-We don't need a new duplicator.

* Definitely not.

2- The plan will not succeed.

* It certainly won't.

*Now, in the same way agree with the following statements.

1- Profits are not high.

Definitely not.

2- The bank won't give us a loan.

……..

3- we don't need a new photocopier

…….don't

4- The results won't please the manager.

……

5- We can't afford to buy new computers.

……...

6.12 Writing

1- Linking words –(although, but);

Although and but can contrast ideas, but they are used differently.

***Compact these sentences. What differences can you see?**

- He was efficient. He was not promoted.

*Although he was efficient, he was not promoted.

*Now Join the pairs of sentences in two different ways using(but)and (although).

1- The room was untidy. She was doing nothing about it.

2- She isn't French. She speaks French perfectly.

……

3- We shall start the project. It'll cost a lot of money.

……..

4- He was hard working. He lost his job.

……..

5- Marwan was able to study. There was a lot of noise.

……..

2- Write a paragraph and give it a suitable title . Make use of the following questions and their answers.

1- From where is the word bank derived? (Italian word Bancol)

2- What does the word banco mean? (desk or bench)

3- Who used it during the renaissance? (Jewish Florentine bankers)

4- What did they use to? (make their transactions above a desk covered by a green table cloth)

5- Are there traces which indicate that the word bank might not necessarily come from the word banco? (yes)

6- To whom does this word trace its origin back?(to the ancient Roman Empire)

7- Where would they set up their stalls ?(in the middle of enclosed country yards called " macella" on along bench called a banco from which the word banks are derived)

Revision

1- Find the words in «B» that have the same diphthong as the words in «A» . Put them in groups.

A

take

know enjoy wake

south dear mouse

child tour bye where

resign over

B

white

table try house low airnear oyster

library road now trousers

2- Write the following words in regular spelling:

/weik/……

/ maus/…….

/weə/…….

/ouvə/……

/tçaild/……..

/wei/……..

/nou/……..

/hau/……..

/boi/……

/puə/……..

/hi/……

3- Ask people to do things for you.

1- You are having lunch. Ask your mother to pass the salt.

2- You ‘re reading , but your brother is listening to the radio. Ask him to turn it down.

3- You are in Jamila Street. Ask someone to tell you the way to khowlaBint AL- Azwar secondary school of commerce.

4- You are in the classroom. Ask your teacher to repeat that phrase again.

4- Work with a partner to make a conversation. Make use of the information:

1- You are at the company. Ask your friend to type the invoices for you and file them.

2- You are in the restaurant. Ask the waiter for something to eat. Then ask him for apple juice.

3- You are in the street. Ask someone about the time.

5 – **Make suggestion: use**

Let’s or why don’t us.

1- 10:30 a.m

……?

It's thirty past ten ,let’s go to cinema.

*2- 11:15 a.m

……?

*3- 7:00 a.m

……

*4- 3:10 p.m

……..

*5- 11:20 p.m

……

6- Make suggestion.

1- The weather is nice today

What shall……..?

Let's……

2- It’s raining a gain.

……..?

3- Its hot today.

……?

4- The weather is cloudy.

…….?

6- Do as required:

1- Your friend Marwa has got a very bad fever- Give her an advice.

2- Noor has lost her mobile phone. Advise her to look for it everywhere.

3- Advise your brother Maher to sell his old car.

4- Your friend Rafal is very tired .Advise her to do something.

5- Advise your friend Rand to take her media .

7- Work in pairs .Take turns offering or inviting and responding.

Use the ideas below:-

1- Some rice? No.

2- The market? Yes.

3- a chicken sandwich? No.

4- Swimming pool? No.

5- Something drink? Yes.

-Example;

* Would you like some rice?

* No, thank you I’m not hungry

8- Choose the correct letters, a,b,or c

1- Would you like to come with us?

- I'd like I can't

a- and b- come to c- but

2- Would you like a of cake?

a- piece b- parts c- some

3- Would you like basbusa?

a- liter b- some c- part

4- It is raining. Let's home and play computer games.

a- go b- going c- to go

5-Why don't we a coffee break ?

a- have b- to have c- having

9- Complete these sentences with(so, but, because);

1- I intend to cash these cheques. I'm too busy at the moment.

2- There was a noise outside, I did all my homework.

3- He doesn't have enough money .He can't afford that car.

4- She is tired . She refused to take the day off.

5- He was very busy .He couldn't see us.

6- She left the meeting .She didn't feel well.

7- These goods are still in demand .There has been a rise in prices.

10-Join the pairs of sentences using the conjunctions between brackets;

1- I work overtime. I need some money. (so)

2- The report is very long. I can't finish it today.(because)

3- The rent is very low. We can't pay it.(but)

4- We invested in that company. We didn't make much profit. (However)

5- It was raining heavily. We went out for a drive. (Although)

11- Join the pairs of sentences using the words in brackets.

1- I'll go to the market. I'll finish my work.(after)

2- She'll do her homework .She'll have supper. (before)

3- She amuses the baby .I cook the dinner. (while)

4- I'll leave to work. I'll turn the lights of. (When)

5- Ali will buy a new car. He'll have enough, money (as soon as)

6- I decided not to go by train. I saw the crowds of people in the railway station.(when)

7- I printed the letter. I sent them to the boss.(after)

12-Put the words in correct order as in(b):

a- English \enjoy\ I\ reading.

b- I enjoy reading English.

*Now, practise with:

1- Smoking \was \ up \ him\for\ difficult \ giving .

2- Mistake \I\ help \ couldn't \ making \ a \ .

3- himself \ on \ the \ they \ manager \meeting \ insist.

4- Sister's \ the \ playing \ my \ piano\ is \hobby.

5- Interested \ computer \ she \ in \ is \ playing \ games.

13- You are at a Board meeting. Give your opinion to improve working conditions:

1- Start a new project.

We 're considering starting a new project:

2- Ask for a loan.

We…….for a loan.

3- Reduce our investment by 5% this year

We're……this year

4- Raise salaries .

We……..…salaries.

5- Pay the worker by the week.

We…… by the week.

14- Take turn expressing agreement.

*** Examples**

a- The desktop computer is cheaper than a laptop.

Yes, definitely.

b- His speech wasn't interesting.

Definitely not.

*Now, agree with these ideas.

1- We don't need new equipments.

2- The profits will satisfy the board.

3- We must ask the bank for a loan.

4- They can't afford to buy new generators.

5- The cost of the new project is low.

Mini Dictionary

Word list	Meaning	Phonetic Transcription
1. accomplish	ينجز	/ɔk'omplis/
2. activity	نشاط	/ɔk'tiviti/
3. advertising	اعلان	/ɔnju: ɔti/
4. affect	يؤثر على	/ɔ'fekt/
5.annuity	دفعه سنوية	/ɔ'nju:ɔtihj /
6.allow	يسمح بـ	/ɔ'laud/
7. aspects	مظاهر\ أوجه	/aspekts/
8. associated	يضم	/ɔ'sɔusieitid/
9. audience	جمهور	/o:diɔns/
10.awarness	وعي\أدراك	/ɔ'weɔrins/
11.Bank	مصرف	/bank/
12.borrow	يستعير	/borou/
13. bank notes	اشعارالمصرف	/bank nots/
14.balance	الميزان	/balɔns/
15.bearer	حامل ال	/bereɔ/
16. business	عمل	/bizniz/
17. captain	قبطان	/kaeptin/
18.carrying	يحمل	/kaering/
19.charges	شحنات	/tʃa:dZiz/
20. chemical	مادةكيميائيه	/kemikl/
21.cash interest	نسبه\ فائدة	/kaeʃ/

22.companion	مرافقة	/kəmpaeniən/
23.comprise	يشمل	/kəm’praiz/
24.commericial	تجاري	/kə’m ə:ʃl/
25.commication	توصيل\اتصال	/kə’mju:nikeiʃu/
26.confused	يربك \مشوش	/kənfju:zd/
27.contaminate	يلوث\يفسد	/kən’tamineit/
28.contact	احتكاك\اتصال	/kantakt/
29.credit	اعتماد	/’kredid/
30.corporate	مشترك	/’ko:pərət/
31.coupons	كابونات\ايصالات	/ku:ponz/
32.customer	زبون\عميل	/kAstdmə/
33.current	جاري	/kΛrənt/
34.decent	لائق\متواضع	/di:snt/
35.despatch	ارسال	/dispatʃ/
36.discomfort	انزعاج	/dis’kΛmfət/
37.distiniction	تمييز\تفريق	/distinkʃn/
38.efforts	جهود	/efət/
39.emissions	اصدار	/imiʃnz/
40.encompas	يتضمن	/inkΛmpəs/
41.exchange	تبادل\يقايض	/ikstʃeindZ/
42.enter prise	مشروع	/entəpraiz/
43.entity	وجود	/entyti/
44.equitable	عقلاني	/ekwitdb/
45.enriching	يثري\يحسن	/in’ritʃiy/

46.extensive	واسع\شامل	/ikstensiv/
47.engage	يحجز	/in’geidZ/
48.exhibitions	معارض	/eksibiʃnz/
49. forwarding agent	وكيل شحن	/fo:w∂ding/
50.frieght note	وصل اجرة شحن	/freitnout/
51.funds	مخزونات	/fΛndz/
52.group	مجموعه	/gru:p/
53.goal	هدف	/gdul/
54.glasses	نظارات	/gla:siz/
55.instability	متقلب	/inst∂bildti/
56.intimate	وطيد	/intim∂t/
57.issue	اصدار	/iʃu:/
58.investment	استثمار	/investmdnt/
59.individuals	شخصي\فردي	/individɜu∂lz/
60.irresposibility	عدم الشعور بالمسوولية	/irisponsdbildti/
61.insurance	تأمين	/inʃu∂r∂ns/
62.insurer	المؤمن عليه	/insudrdr/
63.indemnity	تعويض	/in’demuyti/
64.louns	قروض	/l∂unz/
65.liquidity	سيوله نقديه	/likwid∂til/
66.legislation	تشريع	/ledZisleisn/
67.minimized	يقلل\يخفض	/minimaiz/
68.management	ادارة	/manidZm∂nt/
69.multinational	مزيج	/mΛltinaʃn∂/

70.media	واسطه	/midi∂/
71.mitigation	تسكين	/mitigeiʃn/
72.monetary	نقدي	/mΛnitri/
73.massive	كبير\ثقيل	/masiv/
74.occur	يحدث	/∂k∂:/
75.orginzation	هيئه\منظمه	/o:g∂naizeiʃn/
76.objective	موضوعي	/∂bdZektiv/
77.opportunity	فرصة	/ap∂tju:n∂ti/
78.organism	مركب	/o:g∂niz∂m/
79.popular	خاص	/papjul∂/
80.promotion	ترويج	/prd'mdusn/
81.personal	شخصي	/pZ:snal/
82.presentation	اهداء	/prezнteisn/
83.purchase	يشتري	/pZ:ts∂s/
84.persuade	يقنع	/p∂sweidl/
85.profile	مظهر جانبي\موجز	/pre∂ufail/
86.payablle	واجب الدفع	/peibl/
87.promissory	كمبيالة	/promis∂ri/
88.primarily	اولي	/praim∂rli/
89.premium	قسط تأمين	/pri:mi∂m/
90.proximatecase	حالة قربية	/proksimtkeis/
91.period	مدة	/pidri∂d/
92.provide	يجهز	/pr∂vaid/
93.private	خاص	/praivit/

94.property	خاصة\املاك	/propɔti/
95.pollute	يلوث	/pɔlu:t/
96.presence	وجود	/prezns/
97.pollution	تلوث	/pɔlu:ʃn/
98.release	يطلق	/reli:s/
99.rebate	خصم	/ri:beit/
100.rude	خشن\عنيف	/ru:d/
101.retail	البيع بالتجزئه	/ri:teil/
102.restricte	يقيد	/r'strikt/
103.role	وظيفة\دور	/rɔul/
104.receipt	وصل	/risi:t/
105.responsible	مسؤول عن	/risponsdbl/
106.sustance	مادة	/sΛbstɔns/
107.sweep	يكتسح	/swi:p/
108.stimulate	يحفز	/stimjuleit/
109.seminar	حلقة دراسيه	/semina:/
110.shipper	شاحن	/sipɔ:/
111.senior	اعلى مركزا	/si:niɔ/
112.super vision	اشراف	/su:pɔviZn/
113.permit	رخصة	/pɔmit/
114.soil	تريه	/soil/
115.smog	دخان ضيابي	/smog/
116.shipment	شحنة	/sipmɔnt/
117.trepass	يتجاوز	/trepɔs/

118.thermal	حراري	/θZ:ml/
119.target	هدف\عرض	/fa:git/
120.transfer	يحول	/transfɔ:r/
121.owe	يدين	/ɔu/
122.vote	بصوت	/vɔut/
123.visual	مرئي	/vi3uɔl/
124.wealth	ثروة	/welθ/
125.unique	وحيد\فريد	/ju:ni:k/
126.warehouse	مخزن	/weɔhaus/
127.waste	بقايا	/weist/
128.waybill	قاعة تحميل بالقطار	/weibil/