

Listen and talk-15

Chapter 3

Business and Money

In This Chapter

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Getting Meaning from Context:	Banking Services
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“If you work just for money, you’ll never make it, but if you love what you’re doing and you always put the customer first, success will be yours.”

—Ray Kroc
U.S. businessman, founder of McDonald’s Corp. (1902–1984)

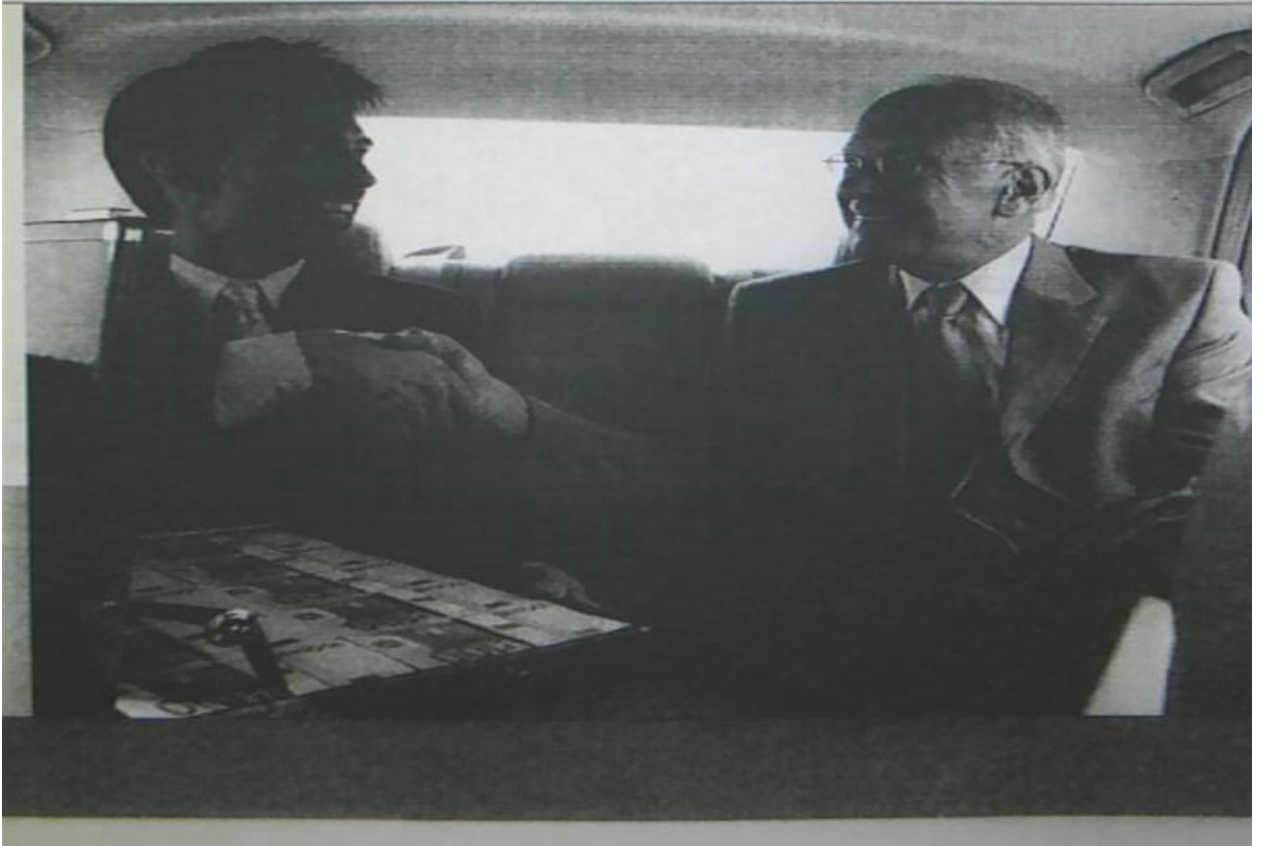
إذا عملت لأجل المال فقط فإنك لم تحصل عليه أبدا لكن إذا أحببت ما تفعل دائما
ضع الزبون أولا ،المكسب سيكون لك

على سبيل المثال : مطعم ماكدونالز شعارهم (أنا أحبه)

فهم يحبون ما يقومون به وكذلك يكسبون من وراء عملهم

Connecting to the Topic

- 1 Why are the business people in the photo happy?
- 2 What would you do with the money?
- 3 Imagine you were to start a business with this money. What kind of business would you start? Describe it.



Why are the business people in the photo happy ?

لماذا رجال الأعمال الذين في الصورة يبدوون سعداء ؟

They made a good deal

لديهم صفقة جيدة

What would you do with money?

ماذا ستفعل اذا كنت تملك المال ؟

This is up to you if you have a kind heart you will give it to people how need it <<if you don't have a good heart you will lost it for Selly thing i don't know

هذا سؤال شخصي عائد لك إذا كان لديك قلب طيب فإنك ستعطي مالك للناس المحتاجين أما إذا كان لديك قلب غير طيب فإنك ستضيع مالك على أشياء سخيفة ... أنا لا أعلم

Imagine you ware to start business with this money >> what kind of business would you start ? describe it

تخيل انك تريد أن تبدأ عمل خاص بك ولديك رأس المال ما نوع العمل الذي تفكر به

انه أمر عائد إليكالدكتور يقول بيفتح محل خاص للكتب>>>It up to you



Part 1

Conversation: Borrowing Money

Before You Listen

In the next conversation, Jeff talks with his father about borrowing money.



هنا محادثة تدور بين جيف (الشاب) ووالدة انه يبتسم ولكن لديه مشكلة وهو انه يريد اقتراض المال من والده لأنه مفلس



1 Prelisting Questions Discuss these questions in small groups.

1. Look at the photos. Jeff is asking his father for money. Do you think his father will give it to him? Why or why not?
2. In your community, who usually pays for a person's education after high school?
3. Is it easy or difficult for you to manage your money?
4. What do you do when you need more money?
5. Do you know anyone who works and goes to school at the same time?



2 Previewing Vocabulary Listen to the underlined words and phrases from the conversation. Then use the context to match them with their definitions.

Sentences

- A 1. It's hard to live alone in the United States because everything costs an arm and a leg.
- D 2. Serena can't make ends meet because she doesn't earn enough money.
- C 3. We didn't go away on vacation last summer because we were broke.
- B 4. I can't buy everything I want, because I am living on a budget.
- F 5. With his two jobs, Tom has an income of \$3,200 a month.
- E 6. You don't earn much money as a server at a fast-food restaurant.

Definitions

- a. a lot of money
- b. a plan for how to spend one's money each month
- c. without any money
- d. to pay all one's bills
- e. to receive money for work
- f. all the money you receive for work or any other reason

Listen



3 Comprehension Questions Listen to the conversation. You don't need to understand all the words. Just listen for the answers to these questions. After you listen, discuss your answers with a partner.

1. What is Jeff's problem?
2. What solutions does his father suggest?
3. Why can't Jeff work more hours?
4. How does Jeff feel at the end of the conversation?

Everything costs **an arm and a leg**: A lot of money

He can't **make ends meet** because: To pay all one's bills

I am **broke**: Without any money

I am living on a **budget**: A plan for how to spend one's money each month

Tom has an **income** of \$3200 a month: All the money you receive for work or any other reason

You don't **earn** much money as a server at a fast-food **restaurant**: To receive money for work

أسئلة على المقطع المسموع: Q:

1- What is Jeff problem ?

ما هي مشكلة جيف؟

He is broke

2- What solution does his father suggest ?

Make a beget and work more hours

3- Why cannot Jeff work more hour ?

Because student he study

4- How does Jeff feel at end of the conversion ?

He is sad

Stress



4 Listening for Stressed Words Listen to the conversation again. Some of the stressed words are missing. During each pause, repeat the phrase or sentence. Then fill in the missing stressed words.

Dad: Hello?

Jeff: Hi, Dad.

Dad: Jeff! How are you?

Jeff: I'm fine Dad. How's Mom? Did she get over her cold?

Dad: Yes, she's fine now. She went back to work yesterday.

Jeff: That's good. Um, Dad, I need to ask you something.

Dad: Sure, son, what is it?

Jeff: Well, uh, the truth is, I'm broke again. Could you lend me \$200 just till the end of the month?

Dad: Broke again? Jeff, when you moved in with Andrew, you said you could make ends meet. But this is the third time you've asked me for help!

Jeff: OK, OK, you're right. But what do you think I ought to do? Everything costs an arm and a leg around here.

Dad: Well, first of all, I think you'd better go on a budget. Make a list of all your income and all your expenses. And then it's simple. Don't spend more than you earn.

Jeff: But that's exactly the problem! My expenses are always larger than my income. That's why I need to borrow money from you.

Dad: Then maybe you should work more hours at the computer store.

Jeff: Dad! I already work 15 hours a week!

Dad: Come on, Jeff, when I was your age...

Jeff: I know, I know. When you were my age you were already married and working and going to school.

Dad: That's right. And if I could do it, why can't you?

Jeff: Because I'm not you, Dad, that's why!

Dad: All right, Jeff, calm down. I don't expect you to be like me.
But I can't lend you any more money. Your
mother and I are on a budget too, you know.

Jeff: Maybe I should just drop out of school, work
full-time. I can go back to school later.

Dad: I wouldn't do that if I were you.

Jeff: Yeah, but you're not me, remember? It's my life!

Dad: All right, Jeff. Let's not argue. Why don't you think
about this very carefully and call me back in a few days.

Jeff: Yes, Dad.

Dad: All right. Good-bye, son.

Jeff: Bye.

Check your answers in the listening script on pages 270–271. Then read the conversation with a partner. Remember that stressed words are louder, higher, and pronounced more clearly than unstressed words.

Language Tip

The words *borrow* and *lend* can be confusing. Look at this example:

Jeff wants to *borrow* money from his father, but his father doesn't want to *lend* money to him.

An easy way to remember the difference is like this:

borrow = take

lend = give

Also notice the grammar:

to borrow (something) from (someone)

to lend (something) to (someone)

هذا نص المحادثة المسموعة ... والدكتور قال انتبهوا لكلمة

Expect

لا تلخبطون بينها وبين


Except

More words need to be understood from the chapter


Borrow: take

Lend: give

Reductions

 **5 Comparing Unreduced and Reduced Pronunciation** The following sentences are from the conversation. Listen for the difference between unreduced and reduced pronunciation. Repeat both forms after the speaker.

Unreduced Pronunciation	Reduced Pronunciation
1. I need to ask you something.	I need <u>ta</u> ask you something.
2. This is the third time you've asked me for help.	This is the third time you've <u>ast</u> me for help.
3. What do you think I ought to do?	Whaddaya think I <u>oughta</u> do?
4. If I could do it, why can't you?	If I could do it, why <u>cantchu</u> ?
5. Why don't you think about this very carefully and call me back in a few days?	Why <u>dontchu</u> think about this very carefully 'n' call me back in a few days?

 **6 Listening for Reductions** Listen to the following conversation between a bank teller and a customer. You'll hear reduced forms from Chapters 1, 2, and 3. Write the unreduced forms of the missing words in the blanks.

Customer: Hi, my name is Chang Lee.
Teller: How can I help you?
Customer: I want to check my balance.
Teller: OK. Can I have your account number, please?
Customer: 381335.
Teller: Your balance is \$201.
Customer: OK. And I asked my father to wire me some money. I'd like to know if it's arrived.
Teller: I'm sorry. Your account doesn't show any deposits.
Customer: Oh, no. I need to pay my rent tomorrow. What do you think I ought to do?
Teller: Well, we're having some computer problems today. So, why don't you call us later to check again? Or you can come back. We're open till 5:00.
Customer: OK, thanks.
Teller: You're welcome.

Check your answers in the listening script on page 271. Then read the conversation with a partner. Try to use reduced forms.

Redaction :


I need to ask you: I need ta ask you

This is the third time you've asked me: This is the third time
you've ast me

What do you think I ought to do ?: Whddaya think I oughta do
?

If I could do it, why can't you ? : If I could do it, why cantchu ?


Why don't you think about this . : Why dontchu think about
this

 **After You Listen**

7 Using Vocabulary Write a question using each of these words. Then use your questions to interview a classmate.

1. borrow Could I borrow your calculator?
2. lend Would you please lend me ten riyals?
3. earn How much does your father earn?
4. income How large is your income each month?
5. budget Do you have a clear budget?

In pairs, practice the words and idioms from this section. Student A should look at page 247. Student B should look at page 255.


 **Pronunciation**

CAN VERSUS CAN'T
To hear the difference between *can* and *can't*, you must listen to the differences in vowel quality and stress.

Examples

1. You **can** buy a cheap house these days. (Pronounce: kin buy)
2. You **can't** buy a cheap house these days. (Pronounce: kant buy)

Remember: *Can't* is always stressed.
Can is normally reduced and the main verb is stressed.

 **8 Pronouncing *Can* and *Can't*** Listen and repeat the following pairs of sentences. Place an accent mark over the stressed words *can't* and the main verb. The first one is done for you.

Affirmative	Negative
1. Jeff can work more hours at the computer store.	1. Jeff can't work more hours at the computer store.
2. I can lend you more money.	2. I can't lend you more money.
3. Jeff can go back to school later.	3. Jeff can't go back to school later.

هنا في هذه الشريحة توظيف لبعض الكلمات على شكل أسئلة

التمرين التالي يتكلم عن الفرق بين


Can and cant

في النطق والتمييز بينهما

9 Distinguishing Between *Can* and *Can't* Listen to the sentences. Decide if they are affirmative or negative. Circle *can* or *can't*.

1. <u>can</u>	can't	6. can	<u>can't</u>
2. can	<u>can't</u>	7. <u>can</u>	can't
3. can	<u>can't</u>	8. can	<u>can't</u>
4. <u>can</u>	can't	9. <u>can</u>	can't
5. can	<u>can't</u>		

10 Talking About Abilities Look at the following list of activities. Which ones can you do? With a partner, take turns making true sentences with *can* and *can't*. As you listen to your partner, put a check in the *Can* or *Can't* column.



▲ He can do a handstand.

My Partner Can ...	My Partner Can't ...	
✓	_____	a. sew a button on a shirt
✓	_____	b. bake a cake
_____	✓	c. stand on his or her head
✓	_____	d. do a handstand
✓	_____	e. water-ski
✓	_____	f. snowboard
_____	✓	g. sing
_____	✓	h. ice-skate
_____	✓	i. drive a stick-shift car
✓	_____	j. pilot a plane
✓	_____	k. understand our teacher
_____	✓	l. understand TV news in English
_____	✓	m. run a mile (1.6 kilometers)
✓	_____	n. run a marathon
_____	_____	o. speak Latin

Check with your partner to make sure you understood his or her sentences correctly. Ask your partner about additional skills or abilities that are not on the list. Tell the class three things your partner can and can't do.

هنا من المقطع المسموع حدد إذا كانت الكلمة المنطوقة

Can or cannot

اخيرا نص مسموع عن مؤسس موقع أمازون جيف بيزس

ملاحظة : كلمة

هي كلمة أصلها فرنسي Entrepreneurs