

Listen and talk 6

Situation 2

Person A bought a radio and paid cash for it. Unfortunately, he or she didn't keep the receipt. Two days later the radio broke. Person A asks Person B for advice on how to get his or her money back.

Situation 3

Person A doesn't trust banks and keeps all his or her money in a box under the bed. Person B explains why this is a bad idea and gives Person A advice about safer places to keep money.

Situation 4

Person A, a foreign student, is planning a vacation to Person B's home city. Person A asks Person B for advice on ways to have a good time without spending a lot of money. (Example: Person A asks about inexpensive places to stay and eat.)

Part 2

Lecture: Entrepreneurs


Before You Listen

The following lecture is about people who start new businesses or industries—they are called entrepreneurs—and about the process they follow in creating their businesses.



▲ Jeff Bezos, founder of Amazon.com

رجال أعمال Entrepreneurs : it is some one to begin a new business




1 Prelistening Discussion Discuss these questions in small groups.

1. Have you ever seen or heard the word *entrepreneur*? Tell what you know about this word.
2. What makes a business leader successful? Knowledge? Skill? Personal characteristics? Make a list on the board. Write both the noun and adjective forms of the words.

Example
creativity/creative


3. Give examples of people you know about who have started their own businesses. Which of these characteristics did they have?
4. Which of these characteristics do *you* have? Do you think you would be a good entrepreneur? Why or why not?



2 Previewing Vocabulary Listen to these words and phrases from the lecture. Check (✓) the ones you think you know. Discuss their meanings with a partner. Check the other words and phrases later as you learn them.

Nouns	Verbs
<input type="checkbox"/> brilliant idea	<input type="checkbox"/> found
<input type="checkbox"/> quality	<input type="checkbox"/> have (something) in common
<input type="checkbox"/> solution	<input type="checkbox"/> hire
<input type="checkbox"/> team	<input type="checkbox"/> identify
<input type="checkbox"/> vision	<input type="checkbox"/> raise capital
	<input type="checkbox"/> solve
	<input type="checkbox"/> surf the Internet
	<input type="checkbox"/> take risks

Listen



3 Taking Notes Listen to the first part of the lecture and take notes in the best way you can. Use your own paper. Listen specifically for the following information:

- What are entrepreneurs?
- What characteristics do they have?

Business and Money 61

Have you ever seen or heard the word entrepreneur ?

Yes

What makes a business leader to successful ?

Knowledge-skill –personal car actor-social skill

Give examples of people you know a bout how have started their own business?<<which of these car actor they have ?

اذكر أي مثال تعرفه واذكر كيف كانت شخصيته

ثم بعدها يذكر بعض الأسماء والأفعال الموجودة في المحاضرة

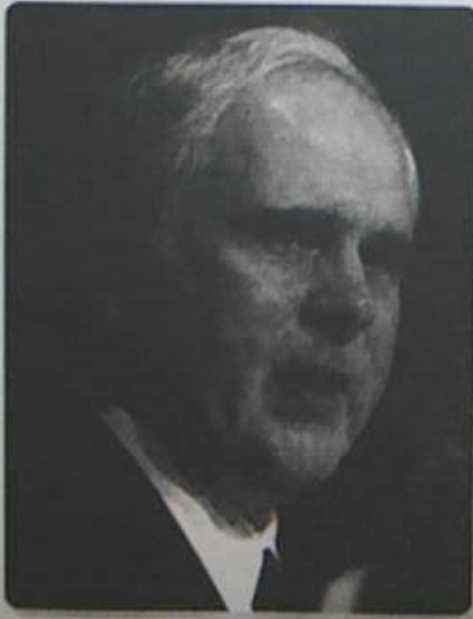
Strategy

Outlining

In Chapters 1 and 2 you learned how to indent to show the relationship between main ideas and specific details. You can also show this relationship by using an outline. An outline looks like this:

- I. First main topic
 - A. First subtopic
 - 1. First detail about subtopic A
 - 2. Second detail
 - B. Second subtopic
- II. Second main topic
- (Etc.)

You can see that outlines use indentation together with letters and numbers to organize information. Outlining is a very common way of taking notes in English.



▲ Frederick Smith, founder of FedEx



▲ Anita Roddick, founder of The Body Shop

هنا تدريب على اخذ ورقة وكتابة اهم النقاط فيها



▲ Jerry Yang, founder of Yahoo!



4 Outlining the Lecture Here is a sample outline of the first part of the lecture. Use your notes from Activity 3 to fill in as much information as you can. Remember to use abbreviations and symbols and write key words only. Listen again if necessary.

Date: _____

Topic: Entrepreneurs

1. Intro

A. Example: Jeff Bezos - Amazon.com

B. Def. of entrep: someone who does something new

2. Characteristics (similar)

A. vision (= see opportunities)

1. Ex: Jeff Bezos - idea of selling books online

B. willing to take risks

1. Ex: Fredrick Smith - FedEx - quick delivery

3. Background (diff)

A. education (diff)

1. Ex: Jeff Bezos - college Bill Gates - no college

B. Some rich, some poor

C. Many ent. are immigrants

1. Ex: Jerry Yang - Yahoo.com - Taiwan as he

D. some old & many young

E. some women

1. Ex: Anita Rodrick - The Body shop

هنا أيضا تدريب على اخذ ورقة وكتابة أهم النقاط فيها ... لا داعي لأن تلتزم بالقواعد

حاول ان تكتب عن صانع الياهو جيري يانغ وغيره من الصانعين والمكتشفين (رجال الأعمال)
اكتب ما تعرف اسمه- هل أكمل دراسته أم لا- هل كان غني أم فقير- من أي مدينه - هل هو شاب
أم متقدم بالسن



5 Taking Notes on a Process Listen to the second part of the lecture. Continue taking notes on your own paper. After listening, use your notes to fill in the missing information below.

IV. Entrepreneurial process

A. Identify a problem

B. *Think of solution*

C. *Prepare a business plan*

D. *put together a team*

E. *Test market your idea*

F. *Raise capital*

After You Listen



6 Discussing the Lecture Discuss the following questions about the lecture and your own experience. Refer to your notes as necessary.

1. Match each person with the company he or she founded. Have you ever used any of these companies' products?

- | | |
|-----------------------------|--------------------------|
| <u>E</u> 1. Jeff Bezos | a. Microsoft Corporation |
| <u>A</u> 2. Bill Gates | b. FedEx |
| <u>D</u> 3. Jerry Yang | c. The Body Shop |
| <u>C</u> 4. Anita Roddick | d. Yahoo! |
| <u>B</u> 5. Frederick Smith | e. Amazon |

2. What qualities do all entrepreneurs have in common? Do you have these qualities?

3. In what ways can entrepreneurs be different from each other?

4. What are the six steps in the entrepreneurial process?

5. Why are entrepreneurs cultural heroes in the United States?

6. Would you like to be an entrepreneur? Why or why not?



7 Reviewing Vocabulary Work in small groups. Look back at the vocabulary list in Activity 2 on page 61. Quiz each other on the terms and their meanings.

هنا في هذا التمرين صل اسم الشخص بالعمل الذي قام به

جيف بيزس : امازون

بيل غيتس: مايكرو سوفت

جيري يانغ :الياهو

آنيثا ريدك : بادي شوب

فريدريك سميث : فيدكس

What qualities do all entrepreneurs have in common? do you have these qualities ?

Vision and risk

In what ways can entrepreneurs be different from each other ?

financial background –vocation-in terms man or woman

what are the six steps in the entrepreneurs process ?

سبق ذكرها في الأعلى

Why are entrepreneurs cultural hero in the united stat?

everywhere it's make life better

would you like to be entrepreneurs why ?why not?

i don't know but i think most of us want to be entrepreneurs

ما هي الصفات التي يكون جميع أصحاب المشاريع في رأيك؟ هل لديك هذه الصفات؟
الرؤية والمخاطر

ما هي الطرق يمكن أن يكون أصحاب المشاريع تختلف عن بعضها البعض؟
الخلفية المالية من حيث المهنة، رجل أو امرأة

ما هي الخطوات الست في عملية أصحاب المشاريع؟
سبق ذكرها في الأعلى

لماذا رجال الأعمال بطل الثقافة في إحصائيات الولايات المتحدة
في كل مكان أنها تجعل الحياة أفضل

هل ترغب في أن تكون المشاريع لماذا؟ لماذا لا؟

أنا لا أعرف ولكن أعتقد أن معظم من منا يريد أن يكون رجال الأعمال

Talk It Over



8 Become an Entrepreneur! Work in small groups. Pretend that you are an entrepreneurial team. Design a product or service together. Don't worry if your idea seems impossible. Use your imagination. Use the following questions to guide you. When you are finished, make a presentation to your classmates. Use pictures, posters, or PowerPoint to make your presentation more interesting.

1. Think of a problem, need, or opportunity on which you would like to focus.
2. Invent a solution to the problem. It can be a product or a service.
3. Design a business plan. Make decisions about the following items:
 - a. Will you need any special equipment?
 - b. Where will your business be located?
 - c. What special people will you need to hire in order to produce your product or provide your service?
 - d. Where or how will you get the money to create and market your product or service?
 - e. Where, when, and how will you test-market it?
 - f. How will you raise capital to make and sell your product?

Part 3

Strategies for Better Listening and Speaking

Getting Meaning from Context



1 Prelistening Questions Discuss these questions with your classmates.

1. Most American banks offer many different services. Look at the lettered list of banking services in the Focus on Testing box on page 66. Define the unfamiliar items with the help of your teacher.
2. Which of these services are offered by your bank? Which ones have you used?
3. Have you ever tried banking by phone, by mail, or online?



▲ Getting money from an ATM

in this photo we see this lady at atm machine

في هذه الصورة نرى امرأة عند الصراف الآلي

Focus on Testing

Using Context Clues Many tests such as the TOEFL® iBT measure your academic listening and speaking abilities. This activity, and others in the book, will develop your social and academic conversation skills, and provide a foundation for success on a variety of standardized tests. You are going to hear some advertisements about banking services.

1. Listen to the beginning of each advertisement.
2. Listen to the question for each ad. Stop the recording and write the letter of the best answer on the line next to each question.
3. In the **Clues** column, write the words that helped you choose your answer.
4. Listen to the last part of each advertisement to hear the correct answer.

Banking Services

- | | |
|----------------------------|--------------------------------------|
| a. a safe deposit box | d. an automated teller machine (ATM) |
| b. a savings account | e. a credit card |
| c. a home improvement loan | f. a car loan |

Questions

Clues

- | | |
|--|---|
| <u>A</u> 1. What is the speaker talking about? | valuable
lock up |
| <u>C</u> 2. What is the speaker talking about? | money + loan
kitchen - bathroom |
| <u>D</u> 3. What is the speaker talking about? | close to money
cash + atm + cash + 24h |
| <u>B</u> 4. What is the speaker talking about? | deposit \$5,000
take out when you need |

Pronunciation

TEENS AND TENS

In American English it is hard to hear the difference between the "teens," 13 to 19—and the "tens," every tenth number from 30 to 90. To hear the difference, pay attention to the following:

1. In the *teen* numbers, the *t* sounds like "f."
Example seventeen
2. In the *ten* numbers, the *t* sounds similar to "d."
Example seventy
3. Speakers usually stress the *ten* numbers on the first syllable and the *teen* numbers on the last.
Example thirty thirteen

هنا اختر جواب لكل سؤال من الأسئلة الموجودة... طبعا اسمع المقطع الصوتي أولا ثم اجب

ت

tens and ten-2

اخذنا هذه النقطة في ماده استماع واستيعاب وهي كيف نفرق بين نهايات الارقام مثل 13 thirteen تنطق ثيرتين و 30 تنطق thirty ثيرتي وهكذا



2 Pronouncing Teens and Tens Listen and then repeat the pairs of numbers after the speaker.

- | | |
|--------------|---------|
| 1. thirteen | thirty |
| 2. fourteen | forty |
| 3. fifteen | fifty |
| 4. sixteen | sixty |
| 5. seventeen | seventy |
| 6. eighteen | eighty |
| 7. nineteen | ninety |



3 Distinguishing Between Teens and Tens Listen and then circle the numbers you hear.

- | | |
|------------|---------|
| 1. \$40.10 | \$14.10 |
| 2. \$16.99 | \$60.99 |
| 3. 18% | 80% |
| 4. 90 | 19 |
| 5. 2:30 | 213 |
| 6. 216 | 260 |
| 7. 40.5 | 14.5 |
| 8. \$2,250 | \$2,215 |
| 9. 7064 | 1764 |
| 10. 8090 | 1890 |



4 Pair Practice with Teens and Tens Work in pairs to practice teens and tens. Student A should look at page 247. Student B should look at page 255.



▲ "They're eighteen."



▲ "They're eighty."

هنا من المقطع الصوتي مميز بين نهايات الأرقام

On the Spot!

5 What Would You Do? Read the following situations. Decide what to do in each case. Choose the best answer to each question, or write your own answer in the space provided.

1. While walking down the street, you find a wallet. It contains \$100 (or the equivalent) and an identification card with the owner's name, address, and phone number. What would you do?
☐ A Call the owner and return the wallet with the money.
☐ B Keep the money and mail the empty wallet to the owner.
☐ C Keep the money and throw away the wallet.
☐ D Take the wallet with the money to a police station.
☐ E Other: _____
2. It's the same situation as No. 1, but the wallet contains only \$5. What would you do?
☐ A Call the owner and return the wallet with the money.
☐ B Keep the money and mail the empty wallet to the owner.
☐ C Keep the money and throw away the wallet.
☐ D Take the wallet with the money to a police station.
☐ E Other: _____
3. You went to the bank to take money out of your account. By mistake, the bank teller gave you more money than you requested. What would you do?
☐ A Return the extra money immediately. The amount doesn't matter.
☐ B Keep the extra money.
☐ C It depends on the amount.
☐ D Other: _____
4. You went to your favorite department store and bought four items. When you got home, you noticed that the clerk only charged you for three items. What would you do?
☐ A Keep the extra item and use it.
☐ B Keep the extra item but give it to a friend or to charity.
☐ C Return the extra item to the store.
☐ D Other: _____



6 Discussing the Situations Discuss the following questions in small groups.

1. What answers did you select for the situations? Explain your choices.
2. Have any of these situations ever happened to you? What did you do with the money or items?
3. Do you think you are an honest person?

اختر الجواب الذي تراه صوابا في رأيك... هذه الإجابات في رأيي الشخصي

السؤال الاول جوابه d

السؤال الثاني جوابه d

السؤال الثالث جوابه a

Part 4

Real-World Task: Balancing a Checkbook

Most adults in the United States have a checking account. Once a month they receive a statement from the bank, which lists all their deposits and withdrawals for the month. At that time they must *balance their checkbook*. This means they check to make sure that they, or the bank, did not make a mistake in adding or subtracting. Some people do online banking and balance their checking account on line.



▲ A checkbook

Before You Listen



1 Prelistening Questions Answer these questions with a small group.

1. Do you have a checking account at a bank?
2. How often do you write checks?
3. How often do you balance your checkbook?
4. In Activity 3 on page 70 you can see a sample page from a couple's checkbook record. It has six columns. What kind of information is in each column?



2 Previewing Vocabulary Listen to these words and expressions from the conversation. Match them with their definitions.

Vocabulary

1. balance (noun)
2. balance a checkbook (verb)
3. pay off (a credit card) (verb)
4. interest (noun)
5. enter (an amount) (verb)

Definitions

- a. a monthly percentage that is paid on borrowed money
- b. to write an amount on a check or in a checkbook record
- c. the amount of money in an account
- d. to pay all of a bill with one payment
- e. to check all payments and deposits in a checking account

Check book ليس شائعا هنا كثيرا لكنه شائع في اميركا وهو ما يطلق عليه دفتر
المصروفات او دفتر الميزانيه

Listen



3 Balancing a Checkbook George and Martha Spendthrift have a joint checking account, that is, they share one checking account and both of them can write checks from it. Here is one page from their checkbook record. Listen as they try to balance their checkbook. Fill in the missing information.

CHECKBOOK RECORD					
NAME: <i>George & Martha Spendthrift</i>					
ACCOUNT: <i>132-98804</i>					
NO.	DATE	DESCRIPTION	PAYMENT	DEPOSIT	BALANCE
200	10/25		30.21		490.31
201	10/27	<i>Electric Company</i>	57.82		
202	10/27	<i>Time magazine</i>			
203	10/30		70.00		327.49
204	11/1	<i>Campu-Tech</i>	125.00		202.49
205		<i>Dr. Painless</i>	40.00		162.49
	11/1	<i>Deposit</i>		1234.69	
206	11/2				985.18
207	11/4	<i>Visa Payment</i>	155.00		830.18
208	11/8		305.00		525.18
209	11/10	<i>Traffic ticket</i>			

After You Listen



4 Discussion Discuss the following questions in small groups.

1. Look at the checkbook record. What could the couple do to spend less money?
2. Do you think a joint checking account is a good idea? Why or why not?
3. Who manages the money in your family?

استمع للمحادثة ثم اجب على الأسئلة