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English Book
and
Commercial Letters
Book 3

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Book Map

Unit	Pages	Title	Vocabulary	Speaking	Reading	Pronunci-ation	Grammar	Human Rights Corner	Writing	Mini Dictio-nary
One		**Product Decisions**	branding, labeling, packaging, quality, design, innovative, beneficial, money-saving	Saving and Spending Money	Types of Product Policy Decisions	(-s) and (-es)	Subordinating Conjunctions of Reason and Purpose)	Articles (1-5)	Expressing self opinion about a certain product	P:
Two		**Cost Accounting**	accounting, bookkeeping, auditing, budgeting, income, expenses	Company Account	Cost Accounting	(-d) and (-ed)	Adjectives and Adverbs	Articles (6-10)	Comparing Cost Accounting to Management Accounting	P:
Three		**The Purchase Order**	purchase, charge, shipping, order, confirm, delivery,	Placing an Order	The Purchase Order	The Voiceless Consonants	Time Clauses	Articles (11-15)	Filling in a Purchase Order	P:
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Six		**Online Shopping**	shopping cart, cashier, checkout line, credit card, receipt, exchange, cash	Birthday Present	Online Shopping	The Vowel Sounds Part 1	1. Asking and Giving Directions 2. The Passive Voice	Articles (21-25)	How to Shop Online	P:
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English Book and Commercial Letters
Book 3
Introduction

Aim:

The general aim of this course is to develop learners' language skills; listening, speaking, reading and writing. It supplements what they have learnt in the previous years with more specification in conformity with the other subject matters in the curriculum, and to be able to use the English language communicatively in the future.

Objectives:

By the end of the three-book series, learners are supposed to:

1.develop knowledge of the basic elements of English language: vocabulary, pronunciation and grammar,

2.develop understanding of oral and written language skills,

3. be aware of the specific vocabulary and expressions relevant to their study; i.e.

poultry, fish breeding, fertilizers, dairy products, marketing, etc,

4.develop aesthetic and cultural creative sense in order to appreciate English for specific purposes (ESP) topics and literature,

5.participate in everyday-life communicative dialogues, discussions and Interactions,

6. understand instructions and read manuals, booklets and magazines in the field of commerce,

7.develop receptive skills, i.e. listening and reading, by practicing certain

Activities in this respect,

8. Promote productive skills, i.e. speaking and writing, by fulfilling meaningful and authentic activities,

9. be capable of using specific language in their future career,

10. practice language learning skills such as speed reading skills, i.e. scanning, guessing, etc,

11. practice language learning autonomy strategies such as note-taking, summarizing etc,

12.become active participants and language users, and

13. involve in co-operative learning.

Syllabus Design

Each book of the series has the following activities format: vocabulary, speaking, reading, pronunciation, grammar and writing. This is to ensure its communicative purposes within the activity sequence and to motivate learners to participate effectively. Listening is achieved indirectly by exposing learners to the model, i.e. the teacher.

Language Activities

a- Vocabulary

New words are introduced at the beginning of the units in the form of activities so as to be familiar to students when they appear again in the reading text. Teachers are supposed to encourage students to work out the activities as a warm up.

b- Speaking

There are speaking activities in every unit. They include dialogues which will equip students with the basic expressions needed to cope with everyday conversations in English concerning their field of study and future career. These activities will give them both practice and confidence in using what they learn.

c- Reading Comprehension

Each unit has one main reading text preceded by lead inquestions and activities to give students reason to read and to predict what they will be reading about in the text. At the same time, it is a kind of brainstorming to what they already know about the world (prior knowledge) or about English. The reading texts are supplemented with various activities to help students discover and learn new vocabulary and expressions.

d- Pronunciation

This activity provides practice in English pronunciation with sufficient illustrations. The presentation of the English sound system needs to be enriched by other examples and/or activities on the part of the teacher and the learners respectively.

e- Grammar

The main grammatical points are almost given according to their occurrence in the reading passages. They contain activities which promote practising the main structure item. They are also reviewed in the **Revision** units for reinforcement and ease in using them again.

f-Writing

Writing is promoted by exposing learners to activities that include practising certain writing skills and sub-skills. Sometimes if activities are new, instructions are presented to the learners where they are required to follow these step by step.

Revision Units

Revisionis crucial in language learning. There are two revision units. Each one is situated after every three units. Language and structures are recycled throughout various activities in order to help students reinforce what they have learned, especially new items and vocabulary.

Working in Pairs or Small Groups:

The learner is the core of the learning process. It means he/she must have an active role whether individually or in pair/group work.

The activities are either oral or written. The oral ones are done in pairs, groups, or whole class participation, and even assigned by the teacher to be practised at home. As for the written activities, they are done by learners at school or home for reinforcement and practice. In pair or group activities, teacher should make sure that students do understand the aims of the activity.

Pair or group work is not easy to organize in every class, and there may be a noise problem to deal with. However, it is worth trying occasionally. Working in pairs or groups encourages students to share ideas, practise and help each other, to broaden their communicative skills.

Teachers monitor the class in order to:

- aid the flow of conversation when necessary,
- identify any common errors or areas of breakdown,
- offer encouragement, and
- recognize when best to change the pairs or the groups.

Assessment Procedures

1. Oral Assessment

As officially recommended, **30** marks are dedicated for oral assessment. These marks are to be distributed according to the activities shown in the following table:

Activity	Mark
Reading + Vocabulary	**10**
Comprehension Questions	**5**
Pronunciation	**5**
Topic Discussion	**5**
Dialogue	**5**
Total	**30**

2. Written Assessment

The rest **70** marks go to assess learner's achievement in the written test which includes every feature described in this prescribed textbook.

Activity	Mark
Reading Comprehension	**10**
Grammar	**15**
Pronunciation	**10**
Vocabulary	**10**
Language Functions	**10**
Writing	**10**
Testing Oral Activities Through Written Exams	**5**
Total	**70**

Unit One

Product Decisions

Vocabulary

1.1 Match the terms in the box with the pictures below.

1. Branding	2. Labeling	3. Packaging







…… …… ……

1.2 Match the terms in List A with their definitions in List B.

List A	List B
1. **Branding**	a. printed information appearing on or with a package
2. **Labeling**	b. designing and producing the container or wrapper for a product
3. **Packaging**	c. a name, term, sign, symbol or design, or a combination of them used to identify the goods and services

1.3 Identify the following images as 'branding, labeling or packaging'.







……. ……. …….

1.4 Look at the following chart and then answer the questions.



1. What does the chart explain?
2. What is "product quality"?
3. What do product features serve?

1.5 Fill the following blanks with the suitable adjective from the box.

innovative , brilliant , beneficial , money-saving

1. A good product decision is …… to the Ministry of Trade.
2.…… offers are not always the best.
3. There will be a prize for the most …… design.
4. The company made a …… deal with the investor.

Speaking

1.6 A. Share the following dialogue with your classmate.

Father: What are you doing, Ahmed?

Ahmed: I'm counting my money.

Father: How much do you have?

Ahmed: I've 500 dinars. I don't have enough money to buy a video game.

Father: How much do you need?

Ahmed: I need to save 500 more dinars to buy the video game.

Father: Are you sure you want to spend all of your money?

Ahmed: I think it's fun to spend money, don't you?

Speaking.

1.7 A Now, ask your classmates the following questions:

1. Do you like to save or spend money?
2. What do you like to spend money for?
3. How much money do you have right now?
4. If you have 10000 dinars, what would you buy?

B.



This is the logo of a famous soft drink brand. You must have tasted it.

Now, answer the following questions.

1. What brand appears in the above picture?
2. Do you like the taste of this product?
3. How does this product come to consumers? In bottles or in cans?
4. Which do you prefer to buy, a bottle or a can of Pepsi? Why?
5. In your opinion, why do people like this soft drink?
6. Is there a specific season for people to consume soft drinks? Discuss.

Reading
1.8

Types of Product Policy Decisions

The marketer has to keep in mind the product policy decision while introducing a product. It is a competitive tool in the hands of the marketer. It involves three basic decisions:

1. Individual product decision

a- Product attribute: it refers to the quality, feature, style and design of the product. With the help of the quality, the manufacturer can give the customers assured quality product. Feature helps in differentiating the product from other

products. Style and design help to bring the attention of the customers towards the product.

b- Product branding: it is very essential to give a product a brand name. Only with the help of brand name the customer can differentiate a product from other products. Branding facilitates the marketers in promoting the product and making consumers brand conscious.

c- Product packaging: packaging means the wrapper which contains the product. Packaging acts as a silent salesman. It is with the help of the packaging the customer comes to know about the product quality, quantity, weight, price etc.

d- Product labeling: labeling gives the consumer information about the manufacturer's name, place, date of manufacturing, expiry date, calories, carbohydrates, nutritional value etc.

e- Product support services it means the services which are provided to the customer after selling the product to him/her like after-sale services, installation and maintenance.

2. Product line decision

It means a group of products which are closely related to each other. In product line decision the marketer has to make decision regarding the product line length, which means the number of products in the product line. There are two ways of adding the product.

a- Product line stretching: it means when a company adds a new product by stretching the product line by upward, downward or both directions.

b- Product line filling: it means adding a new product within existing range of products.

3. Product mix decision

It means the complete set of product line produced and sold by the company.

For example; Nestle produces milk powder, sugar, tea, etc.

Product mix decision consists of:

a- Product mix width: refers to how many products company is offering such as: soap, shampoo, powder etc.

b- Product mix length: refers to the number of items in each product line.

For example; five kinds of soap, seven kinds of powder, etc.

c- Product depth: refers to different items in each product line such as offering different kinds of soap; Lux, Santoor, Hamam.







Activities

1.9 Complete the following statements.

1. Product attribute refers to …….
2. The customer can differentiate the product from the …….
3. Packaging means …….
4. Labeling gives the consumer information about …….
5. Product support services means …… after selling.

1.10 Match the terms in List A with their meanings in List B.

List A		List B	
1	product line decision	a	the number of products in the product line
2	product line stretching	b	adding a new product within existing range of products
3	product line filling	c	adding a new product by stretching the product line by upward, downward or both directions.

1.11 Read the text again and answer the following questions.

1. What are the types of product decisions?

2. What does the individual product decision include?

3. How can the customer differentiate a product from other products?

4. What should the marketer keep in mind when introducing his product?

5. How many ways of adding the product line decisions are there? What are they?

6. What is meant by product support services?

Pronunciation

1.12 Rules for pronouncing the final '-s , -es':

Read the following words and notice the final sound.

1./ iz /

verbs	**nouns**
wishes	buses
judges	watches
closes	experiences

2./ s /

verbs	**nouns**
jumps	parents
bites	cuffs
drinks	maths

3./ z /

verbs	**nouns**
sings	clothes
needs	mums
loves	names

Here are some rules about how you pronounce the final (s):

If the word ends with the sounds**/s/, /z/ , /ʃ/ , /ʒ/ , /dʒ/ , /tʃ/**, the final **(s**) is pronounced /**iz**/.

If the word ends with any other voiceless consonants, for example:

/**p/, /t/, /k/, /θ/** and /**f**/, the final **(s)** is pronounced /**s**/.

If the word ends with any other voiced consonant or vowel, for example:

/b/, /d/, /g/, /m/, /n/, /ŋ/,/v/, /ð/ , /l/, /y/ , /i/ ,…..

the final **(s)** is pronounced/**z**/

Activities

1.13 Pronounce the following words and state the final sound.

Ali's	touches	studies
Liz's	wears	services
Ann's	misses	wings
John's	perishes	wages
Sally's	rings	churches
causes	Yousef's	sweeps
results	Roz's	catches
stamps	Jack's	pushes
churches	Ayat’s	coughs
offices	Sirage's	freezes
months	Philip's	rises

1.14 Choose the suitable answer.

1. Which words have a similar pronunciation of the final sound in 'parents'?
   envelopes kisses tops boats desks pens clocks
2. Which words have a similar pronunciation of the final sound in 'buses'?
   lodges buzzes washes catches pushes taps gets
3. Which words have a similar pronunciation of the final sound in 'sings'?
   gloves bikes bells times tins brings bats
4. Which words have a similar pronunciation of the final sound in 'chances'?
   pushes crashes coughs sneezes churches shops misses
5. Which words have a similar pronunciation of the final sound in 'games'?
   knives bills sons kings knights bits bottles
6. Which words have a similar pronunciation of the final sound in 'picks'?
   dates lips laughs matches thinks tables baths

Grammar

1.15 1.Subordinating Conjunctions of Reason

Examples:

a- Jasim did not laugh at the joke **because** he failed to understand it.

The Main Clause is: Jasim did not laugh at the joke.

The Subordinate Clause is: because he failed to understand it .

b- As Yasmin did not eat green vegetables, her hemoglobin count was very low.

The Main Clause is: Her hemoglobin count was very low.

The Subordinate Clause is: As Yasmin did not eat green vegetables

c-Since your cousins are coming only for a day, you may take a leave from school.

The Main Clause is: You may take a leave from school.

The Subordinate Clause is: Since your cousins are coming only for a day.

Activities

1.16 Join each pair of sentences with the conjunction between brackets.

1. He wasn't ready. We went out without him. (as)
2. She wanted to pass her exam. She studied well. (since)
3. We had dinner after ten o' clock. Dad arrived late.(because)

2. Subordinating Conjunctions of Purpose

Examples:

a- The businessmen are competing **so that / in order that** one of them can win the contract.

b- The workers gathered **to / in order to** / **so as to** discuss the situation.

The Main Clauses are:

a- The businessmen are competing

b- The workers gathered

The Subordinate Clauses are:

a- so that one of them can win the contract

b- to / in order to / so as to discuss the situation

Activities

1.17 Join each pair of sentences with the conjunction between brackets.

1. He visited many markets. He bought the best fruits and vegetables. (in order to)
2. These hungry children are picking apples. They want to eat them. (to)
3. Contractors study bids carefully. They make the best profits. (so as to)

1.18 Grammar Corner

I don't know where to stand. I'm not sure when to get on the train.

Now complete the following sentences with one of these words.

(**how, what, when, where, whom, why**)

1. She doesn't know …… to wear for the party.
2. They don't know …… to sit.
3. Do you know …… to do this homework?

4. We don't know …… to ask about the answer.

5. I'm not sure …… to leave the house. Is six o'clock too early?

6. He can't justify …… he didn't come to school yesterday.

Human Rights

The Universal Declaration of Human Rights



1.19 Read the following human rights rules, then discuss them with your teacher and classmates.

1. **We are all free and equal**. We are all born free. We all have our own thoughts and ideas. We should all be treated in the same way.

2. **Don't discriminate**. These rights belong to everybody, whatever our differences.

3. **The right to life.** We all have the right of life and to live in freedom and safety.

4. **No slavery – past and present**. Nobody has any right to make us a slave. We cannot make anyone our slave.

5. **No Torture**. Nobody has any right to hurt us or to torture us.

Writing

1.20 Write a composition of about 100 words on "The Product Policy Decisions" by answering the following questions.

1. What are the types of product policy decisions?
2. What is meant by product attribute?
3. What is the difference between product branding and product labeling?
4. How do the customers get knowledge about the product quality, weight, and price?
5. Is product support services necessary to the customer, why

Unit Two

Cost Accounting



Vocabulary

2.1 Make the suitable choice.

1. Accounting that deals with collecting and controlling the costs of producing is ……

a. internal auditing b. bookkeeping

c. cost accounting d. general accounting

2. Providing a clear understanding of the activities to accomplish the company's objectives is ……

a. financial accounting b. budgeting

c. auditing d. cost accounting

3. If revenues for the accounting period total 6,000, and the expenses totals 10,000, then the net income (loss) must total ……

a. 16,000 b. 4,000

c. 14,000 d. 6,000

4. Recording of financial transactions and events manually or electronically is ……

a. bookkeeping b. information technology

c. reporting d. auditing

5. Which of the following uses a process of cost accounting system?

a. construction company b. print shop

c. ship builder d. sugar refinery.

Speaking

Company Account

2.2 Share the following dialogue with your classmate.

Hazim: Wisam, can we talk for a moment?

Wisam: Sure. What would you like to discuss?

Hazim: I'd like to look into the company account for a moment.

Wisam: I did the bookkeeping yesterday and updated the balance sheet.

Hazim: Yes, I don't understand some of these deductions.

Wisam: Do you mean the amortization costs?

Hazim: Yes, you deducted 35,000 Dinars for depreciation of hardware.

Wisam: That's based on their accounting criteria. I got the amount from their bookkeeper.

Hazim: It seems too much to me.

Wisam: Remember that computer equipment tends to depreciate faster than office furniture.

Hazim: I guess so. I'll take your word for it. Did they approve the balance?

Wisam: Yes, it was done yesterday afternoon.

Hazim: The net growth looks fantastic this year.

Wisam: It sure does! The bottom-line grew by 17%.

2.3 Choose the correct answer to these questions based on the dialogue.

1. What did Wisam do yesterday?

   a. The bookkeeping b. Update the balance sheet c. Buy hardware

2. What doesn't Hazim understand?

   a. The cost of the hardware b. Some of the deductions c. The bottom- line

3. Who provided the amortization costs?

   a. Hazim b. Wisam c. the bookkeeper

4. How does Wisam explain the large deduction?

   a. He can't explain it.

   b. Computer equipment is less expensive than office furniture.

   c. Computer equipment depreciates faster than office furniture.

5. What made Hazim and Wisam so pleased?

   a. The net growth b. Their new positions c. The computer equipment

Reading

2.4 Cost Accounting

Cost accounting is that branch of the accounting information system which records measures and reports information about costs. The primary purpose of cost accounting is cost ascertainment and its use in decision-making and performance evaluation. It is also useful in planning and controlling.

Job cost accounting is the process of assigning the costs you incur to a specific job you or your business is involved with.

Cost accounting includes classifying, recording and appropriate allocation of expenditure for the determination of costs of products. This is done through the presentation of data to take decisions and guide the business organization.

The next important aspect is the differences between the cost accounting and management accounting.

Points of Difference		Cost Accounting	Management Accounting
1	**Objectives**	It ascertains the cost.	It takes decisions based on cost information.
2	**Scope**	It deals with the cost.	It deals with the cost and the revenue.
3	**Data**	It uses only quantitative data.	It uses both qualitative and quantitative data.
4	**Utility**	It ends at the presentation of data.	It starts from where the cost accounting ends.
5	**Policy**	It deals with the past and present data.	It deals with future policies and actions.

The process of cost accounting passes through the following steps:

1. Defining the decision: understanding the options under consideration helps to identify the type of cost information that will be needed.
2. Identifying and understanding costs. It is necessary to identify direct costs (labour material and capital), indirect costs (such as damage).
3. Analyzing financial performance to recognize the time value of money; a dollar today is worth more than a dollar tomorrow.
4. Making the decision - through integrating all the factors that are relevant to profitability of an investment opportunity.

Activities

2.5 Answer the following questions.

1. What is 'cost accounting'?
2. What are the processes of cost accounting?
3. What does management accounting deal with?

2.6 Complete the following statements with information from the text.

1. Cost accounting is useful in …… and …….
2. Cost accounting includes ……., …… and …… of expenditure.
3. Cost accounting uses only …… data.
4. Management accounting uses both …… and …… data.
5. Understanding the options helps to identify …….

2.7 State whether each of the following sentences is true or false.

1. Cost accounting deals with the cost and revenue.
2. Management accounting takes decisions based on cost information.
3. The primary purpose of cost accounting is cost ascertainment and its use in decision making.
4. Management accounting uses only quantitative data.
5. Cost accounting deals with future policies and actions.

Pronunciation

2.8 The final (-d) or (-ed)

- It is pronounced /**t**/ after these consonants:

(**/k/ , /ʃ / , /f/ , /t ʃ/ , /p/ , /s/**) as in the following

shipped	punched	stopped
passed	engulfed	worked
cashed	produced	looked

- It is pronounced /**id**/ after /**d**/ and /**t**/:

wanted handed decided suggested

The final(-**d**) or (-**ed**) is pronounced /**d**/ after vowels and consonants that are not mentioned with /id/ or /t/:

enjoyed	varied	heard
boiled	named	begged
lived	valued	unified
robbed	called	issued
appeared	followed	refused

2.9 Classify the following words according to the final sound given in the table below.

(noticed, puzzled , punched , exported , objected , reserved , obliged , supplied, coded , invested , issued , faced , typed , ended , stressed , mended , cancelled , helped)

/id/	/t/	/d/

Grammar

2.10 Adjectives and Adverbs

A.Adjectives are words that describe nouns or pronouns. They may come before or after the word they describe.

Comparative and Superlative Forms

Adjectives have forms called *comparative* and *superlative* that are used for comparisons.

- Use the comparative form when comparing two items, people, places, or ideas.

- Use the superlative when comparing more than two.

- For short adjectives (with one syllable or two syllables ending in *-y* or *-le*), add **(*-er*)** for the comparative and **(*-est*)**for the superlative.

- Change ***(-y)*** to***(-i)***if the **(*-y)***is preceded by a consonant:

  Example: **icy**, **icier** than, the **iciest**

- Generally, ***the*** is used before the superlative form.

Word	Comparative	Superlative
short	shorter	shortest
pretty	prettier	prettiest
simple	simpler	simplest
Fast	faster	fastest
Fat	fatter	fattest
thin	thinner	thinnest
big	bigger	biggest

With longer adjectives, add ***more*** and ***most***.

Word	Comparative	Superlative
intelligent	more intelligent	most intelligent
carefully	more carefully	most carefully

Irregular Forms

The following are irregular comparative and superlative forms.

Word	Comparative	Superlative
good /well	better	best
bad	worse	worst
much/many	more	most
little	less	least
far	farther	farthest

Order of Adjectives

The general order of adjectives before a noun is the following

Determiner	Opinion	size	age	shape	color	origin	material	purpose	noun
A	ugly	small	old	thin	red	Italian	cotton	sleeping	bag
An						French	silk	wedding	dress
This Some	beautiful	large	ancient	long	white	Greek	clay	cooking	vase

Examples

1. I love that **big old green antique** car that always parked at the end of the street. (size - age - colour - proper adjective)
2. My sister has a **beautiful big tan and white** bulldog. (opinion- size -colour– colour)
3. A **wonderful old Italian** clock. (opinion - age – origin)
4. A **big square blue** box. (size - shape –colour)
5. **A disgusting pink plastic** ornament. (opinion - colour– material)
6. Some **slim new French** trousers. (shape - age – origin)
7. I bought a pair of **black leather** shoes. (colour– material)

Activities

2.11 Change the following adjectives into comparative and superlative degrees.

young pretty close boring ugly bad stupid good fat comfortable thin nice wet light large sad

2.12 A. Fill the blanks with the suitable form of *the adjective*.

Example:

I have a fast car, but my friend has a …… one.

Answer: I have a fast car, but my friend has a faster one.

1. My father is heavy. My uncle is much …… than my father.
2. The test in Geography was easy, but the test in Biology was …….
3. Baghdad is large. Do you know the …… city in Iraq?
4. Sami is a successful sportsman, but his sister is …… than him.

5. My mother has a soft voice, but my teacher's voice is ……than my mother's voice.

6.Amal has a beautiful baby, but my daughter has the …… baby on earth.

7. I live in a small family, but my grandfather lived in a …… one.

8. We have only little time for this exercise, but in the examination we'll have even …… time.

9.Luma is clever, but Majida is …… than Luma.

10. Have you visited the old castle? It was the …… castle we visited during our holidays.

B. *Adverbs*are words that modify everything except nouns and pronouns. They modify adjectives, verbs, and other adverbs.
A word is an adverb if it answers *how*, *when*, or *where*.

Adverbs are words that modify:

1. A verb: He drove slowly. = How did he drive?

2. An adjective: He drove a very fast car. = How fast was his car?

3. Another adverb: She moved quite slowly down the aisle. = How slowly did she move?

- Adverbs often tell when, where, why, or under what conditions something happens or happened.

- Adverbs frequently end in *-ly*.

Note: The words *lovely*, *lonely*, *motherly*, *friendly*, *neighborly*, for instance, are adjectives:

That lovely woman lives in a friendly neighborhood.

Activities

2.13 Fill the blanks with the words in brackets as adjective or adverb as in this example.

Example: This secretary works …… ***(slow)***.

Answer: This secretary works ***slowly***.

1. The bus driver was …… injured. ***(serious)***
2. Kamal is …… clever. ***(extreme)***
3. This hamburger tastes …… ***(awful)***
4. Be …… with this glass of milk. It's hot. ***(careful)***
5. Ramzi looks ……. What's the matter with him? ***(sad)***
6. Jasim is …… upset about losing his keys. ***(terrible)***
7. This steak smells ……. ***(good)***
8. Our basketball team played …… last Friday. ***(bad)***
9. Don't speak so ……. I can't understand you. ***(fast)***
10. She …… opened her present. ***(slow)***

2.14 Grammar Corner

It's good to eat fish once a week. It's important to eat fruit.

Now use the following clues to write sentences.

1. (healthy/unhealthy) / drink a lot of coffee.
2. (possible/impossible) / live without water.
3. (correct/incorrect) / read in a room with sufficient light.

Human Rights

The Universal Declaration of Human Rights



2.15 Read the following human rights, and then discuss them with your teacher and classmates.

6. **We all have the same right to use the law**. I am a person just like you.
7. **We are all protected by the law**. The law is the same for everyone. It must treat us all fairly.
8. **Fair treatment by fair courts.** We can all ask for the law to help us when we are not treated fairly.
9. **No unfair detainment**. Nobody has the right to put us in prison without a good reason and keep us there, or to send us away from our country.
10. **The right to trial**. If we are put on trial this should be in public. The people who try us should not let anyone tell them what to do.

Writing

2.16 Some of your classmates cannot differentiate between cost accounting and management accounting. Show them the difference by answering the following questions in the form of a paragraph.

1. What is the aim of cost accounting and that of management accounting?
2. What kind of data does each accounting depend on?
3. Is it possible to make a management accounting before a cost accounting? Justify your answer.
4. Is management accounting necessary? Why?
5. Which accounting deals with future policies and actions?



Unit Three



Vocabulary

3.1 Read the following purchase letter.

Dear Mr. Maldini,

We would like to purchase twenty- two mixers (Model 43423), all in the colour red.

We would like you to charge this purchase to the pre-existing account that we have with you, business account 679-218.

We hope to receive this order no later than Friday, April 11th, 2014. Attached to this letter please find our preferred shipping method and receiving address.

Please confirm that you received this order by calling us at 232-231-4563 anytime during business hours, Monday to Friday.

Thank you for your cooperation.

Now match the words in List A with their meanings in List B.

List A	List B
1. purchase	a. joined to
2. charge	b. be real or present
3. exist	c. show that something is true
4. attached	d.buy something
5. confirm	e. amount of money for goods or services

Speaking

3.2 Play roles with your classmate to share the following conversation.

Placing an Order

On the Telephone

Janet: Hello, this is Janet from Ashur Co. May I speak to Mr. Dilshad?

Dilshad: Hello Miss Janet, this is Dilshad.

Janet: Hello, I'd like to place an order for a number of your 'hp' desk units.

Dilshad: Certainly. How many units are you interested in purchasing?

Janet: Quite a few. Do you have many available in the warehouse?

Dilshad: We keep a large supply in stock. There's also a showroom with quite a few on hand. It shouldn't be a problem.

Janet: Well then. I'd like 75 units by the end of the month.

Dilshad: Certainly, I'll have it for you by the end of the month.

Janet: What does the estimate include?

Dilshad: Estimate includes merchandise, packaging and shipping, duty if required, any taxes and insurance.

Janet: Do you ship door-to-door?

Dilshad: Certainly, all shipments are door-to-door. Delivery dates depend on your location, but we can usually deliver within 14 business days.

Janet: Thank you for your help.

Dilshad: My pleasure. You can expect an e-mail by 5 this afternoon.

3.3 Choose the correct answer to these questions based on the dialogue.

1. What is Janet calling about?

a. to make a complaint b. to place an order c. to replace some stock

2. Which type of merchandise is she interested in ordering?

a. desk units b. computers c. paper

3. Does Dilshad think there will be a problem filling the order?

a. Yes, they don't have many units at hand.

b. No, they keep a large supply in stock.

c. Yes, they keep a small supply in stock.

4. What would Janet demand before placing the order?

a. delivery dates b. an estimate c. a sample desk unit

5. What type of shipments do they provide?

a. air b. door-to-door c. overland

6. How long does it usually take to deliver?

a. more than 14 days

b. within 14 business days

c. no more than 14 days

Reading

3.4 The Purchase Order



Purchase Order is a written sales contract between the buyer and the seller detailing the exact merchandise or services to be rendered from a single vendor. It will specify payment terms, delivery dates, item identification, quantities, shipping terms and all other obligations and conditions.

All businesses broadly involve two parties, the buyer and the seller. A buyer is the one who is looking for goods, products or services which are available in exchange for money. While the seller is the one who is offering these goods, products or services.

In order to understand what is the basic difference between a purchase order and an invoice let's take an example. Suppose Diva Textiles is the seller who sells all sorts of clothes in bulk. Tom is a buyer and wants to buy clothes in a large volume. Now Tom will have to make a purchase order and in return, Diva Textiles will give him an invoice of the amount in order to get paid.

There are two basic differences between a purchase order and an invoice:

1. The purchase order is what the buyer prepares, while the invoice is what the seller makes in lieu of the payment receivable.
2. The purchase order lists the quantity and the due date of delivery of goods, products or services purchased/ordered by the buyer, while an invoice has on it the price of the goods, products or services being sold.





So in this case, the purchase order is what Tom will send while the invoice is what Diva Textiles will provide Tom in accordance with his purchase. So without the purchase order, no invoices can be generated as it explains and mentions the details of the goods, products or service. These are in terms of quantity, price, due date and most importantly payment terms.

While on the other hand Tom also needs to know how much the purchase costs him. Because it is a bulk purchase, the Invoice would help him cross-check whether he has received what he has ordered.

In a gist, the purchase order is the communication from the buyer that is, Tom in this case, to the seller that is Diva Textiles. While the invoice is the response from Diva Textiles (seller) to Tom (buyer).

Now, follow this example of writing an order .

General Drug Stores,

Baghdad,

Iraq.

Order No. 678 21st June,2014

Teemo Company,

Helisinki,

Finland.

Dear Sirs,

Many thanks for your quotation of 11th June.,2014 and we are glad to order the following:

Description	First Aid Kit
Quality	Type W E
Quantity	1000
Price	@ $ 1600. C & F Baghdad by truck
Payment	by L / C
Delivery	Prompt
Packing	In export cases
Marks	G.D.S.
Insurance	By us
Freight	By you

We look forward to your acknowledgement of this order by return.

Yours truly,

For General Drug Stores

The Manager

Activity

3.5 Answer the following questions.

1. What does the purchase order contain?

2. Which is more important, a purchase order or an invoice? Why?

3. Who should make the purchase order; Tom or Diva Textiles?

4. Who should write the invoice; Tom or Diva Textiles?

Pronunciation

3.6 The Voiceless Consonants:

/p/, /t/, /k/, /f/, /θ/, /s/,/ʃ/, /h/, /tʃ/

1. **/p/** as in: pen apple lip

Note: we don't pronounce the letter (p) in: psychology, receipt.

2. **/t/** as in: trousers postage shut slipped

Note: we don't pronounce the letter (t) in: listen , picture , match.

3. **/k/** as in: kick camera ankle uncle hook traffic

Note: we don't pronounce the letter (k) in: know , knife.

4. **/f/** as in: fly photo define elephant loaf graph

Note: we don't pronounce the letter (f) in: of.

5. **/θ/**as in: three anything mouth

6. **/s/** as in: spanner cylinder poster penicillin house mice

7. /ʃ/ as in: shadow rashly mention machine ash

8. /h/ as in: hotel hinder behind

Note: we don't pronounce the letter (h) in: why, ghost, hour.

9. /tʃ/ as in: China chimney puncture clutch

Activities

3.7 Identify the last sound in each of the following words.

(chalk, reach, laugh, both, fox, passed, hope, dish, cough)

Grammar

3.8 Time Clauses

The **time clauses** in the English language are introduced by conjunctions such as: (***after, as soon as, before, till, until, when, whenever, while)***

Examples:

While we are cutting the grass, you'll pick the apples. -

-As soon as they have repaired our car, we will go for a trip.

-When I went to Basra, I visited my aunt.

- I visited my aunt when I went to Basra.

- While I was having a shower, the phone rang.

- The phone rang while I was having a shower.

Activities

3.9 Join the following pair of sentences with the time expressions between brackets.

Example:

We will buy it. We will have enough money. (as soon as)

We will buy it as soon as we have enough money.

1. We'll get there. We'll send a message. (as soon as)

2. You will come to see me. You' ll feel alone. (whenever)

3. I would like to finish it. It will get dark. (before)

4. Can you water the flowers? We'll leave the house. (when)

3.10 Add the missing time conjunction from the list below:

(after , when , before , till , until , as soon as)

1. He kept reading …… he fell asleep.
2. The moon will rise …… the sun sets.
3. …… he left, he made sure he had his keys with him.
4. I always brush my teeth …… meals.
5. You must wait …… the lunch is ready, then you can go out.
6. I'll give you a call …… I arrive home. Goodbye.

3.11 Grammar Corner

I ***like*** watching films	I'***d like to*** watch a film.
I ***prefer*** watching films to plays.	I'***d rather*** watch a play.

Give more examples. Share your preferences with your classmates.

Human Rights

The Universal Declaration of Human Rights



3.12 Read the following human rights, then discuss them with your teacher and classmates.

11. Innocent until proven guilty. Nobody should be blamed for doing something until it is proven. When people say we did a bad thing we have the right to show it is not true.

12. The right to privacy. Nobody should try to harm our reputation. Nobody has the right to come into our home, open our letters or bother us or our family without a good reason.

13. Freedom to move. We all have the right to go where we want in our own country and to travel as we wish.

14. The right to asylum. If we are frightened of being badly treated in our own country, we all have the right to run away to another country to be safe.

15. The right to a nationality. We all have the right to belong to a country.

Writing

3.13 Purchase Order Exercises

A. Al-Hurriyah Press, Baghdad, Iraq writes to German Paper & Pulp Industry, Frankfurt, Germany ordering 400 Reels Press Paper each of 1000 meters € 850 a Reel C & F Baghdad by truck. They also send a sample of the quality needed.

B. Write the following purchase order form using today's date, your school as the buyer, and the things you like to purchase.

Unit Four



1. Match the adjectives in List A with their opposites in List B.

List A	List B
1. good	a. big
2. safe	b. sad
3. happy	c. different
4. real	d. dangerous
5. easy	e. hard
6. fun	f. noble
7. fast	g. bad
8. tall	h. slow
9. young	i. short
10. mean	j. fake
11. same	k. old
12. little	l. boring

2. Join each pair of the following sentences with the subordinator between brackets.

1. It was Friday. We didn't go to school. (since)
2. He had been up since 4 am. He was very tired. (as)
3. I asked him. He had come. (why)
4. Firas joined the English course. He wanted to improve his speaking skill.(because)
5. I took my camera. I wanted to take some photos. (so that)

3. Use an adjective in the blanks below to complete each sentence. (Use a different adjective for each sentence)

1. My father is …….
2. The …… boy can run fast.
3. His pet cat is very …….
4. I think English is …….
5. Swimming in the swimming pool is …….
6. Playing with fireworks is …….
7. The new school is too …….
8. I am …….
9. My grandmother is …….
10. My …… car is very …….

4. Encircle the adjectives in each sentence, and draw an arrow to the nouns they describe.

1. Using a computer is difficult.
2. Paper airplanes are fun.
3. I want to buy that new red car.
4. I can use the old paper in my English notebook.
5. The video game is expensive because it is new.
6. Airplanes are fast, but boats are slow.
7. Don’t draw disgusting pictures!
8. That picture looks like a real tiger!
9. I think math is easy.

5. Choose the suitable subordinator.

1. Meha's family will leave early today …… they can catch the train on time. (since, so that)

2. …….. he is very busy, he is seldom at home. (So that, Because)

3. He will stay at home , …….. he has no money to travel . (so that , since)

4. …… Waleed is so short , he cannot join the basketball team . (so that , because)

6. Write the comparative and superlative forms of the following adjectives.

(fast, well, careful, bad, hard, clear, little, early)

7. Join each pair of the sentences below, then rewrite a sentence using:

(more adjective/adjective + er).

1. Hashim is 27 years old.

Wisam is 23 years old.

2. My English test score is 94%.

Ahmed's test score is 95%.

3. The moon is close to the earth.

The sun is far from the earth.

4. A truck is heavy.

A car is light.

5. Noor's computer is good.

Huda's computer is bad.

6. A park bench is comfortable.

A restaurant chair is poor.

8. Correct the mistakes in the underlined adjectives:

1. Diana's math score was gooder than mine, but her English score was bader than mine.

2. My computer is gooder than yours, but Julie's new computer is the goodest.

3. This is the most best movie that I have ever seen.

9. Select the correct order of the adjectives in these sentences.

1. These are …… products.

a. excellent agricultural b. agricultural excellent

2. Why can't you wear your …… dress tonight?

a. pink silk b. silk pink

3. The boy needs …… balls for that activity.

a. ten cotton small b. ten small cotton

4. Mary's husband gave her a …… vase.

a. porcelain French b. French porcelain

5. He broke Mother's …… milk jug.

a. green old b. old green

6. That …… woman needs help.

a. old foreign b. foreign old

7. Mustafa never lets his sister drive his …… car.

a. sports expensive b. expensive sports

10. Match the abbreviations in List A with their words in List B.

List A	List B
1. @	a. brothers
2. Agt.	b. company
3. Amt.	c. cash with order
4. Bros.	d. at
5. C.I.F.	e. days after date
6. Co.	f. errors & omissions expected
7. Cs.	g. Iraqi Dinar
8. C.W.O.	h. cost insurance freight
9. D/d	i. free on board
10. Disc.	j. amount
11. Doz.	k. insurance
12. E.&O.E.	l. memorandum
13. F.A.S.	m. agent
14. F.O.B.	n. cases
15. I.D.	o. letter of credit
16. i.e.	p. discount
17. Ince.	q. by the way of
18. L/C.	r. signed
19. Memo.	s. free alongside ship
20. No.	t. dozen
21. Sgd.	u. that is
22. Via	v. number

Unit Five



Vocabulary

5.1 Match the words in List A with their meanings in List B.

List A	List B
1. order	a. a reduction in price
2. charge	b. to approximate the value
3. estimate	c. one who purchases
4. customers	d. a request made to purchase
5. discount	e. a price asked for goods or services

5.2 Choose the correct word.

1. There is an additional **.....** added to the price of the product.

   (a) figure (b) charge (c) number (d) charging

2. You should have read the **.....** of payment as soon as you received the invoice for the goods.

   (a) reasons (b) types (c) lists (d) terms

3. You need to employ an **.....**... administrator to cut down the expenses.

   (a) officious (b) effecting (c) efficient (d) affected

4. Get an **.....** of the cost before the invoice lands on your doormat.

(a) interest (b) estimate (c) esteem (d) actual

5. I do like to get a **.....** reply to my letters.

(a) prompt (b) private (c) promoted (d) prominent

6. The waiter apologized that there had been a **.....** in the bill.

(a) error (b) trip (c) truth (d) damage

7. We had been sent the wrong invoice and they **.....** it immediately.

(a) corrected (b) rectified (c) stamped (d) made

8. In view of our previous orders, we were offered a 10% **.....** on any future dealings.

(a) discord (b) dispute (c) dislike (d) discount

9. He received welcome as he had been a longstanding.....

(a) customer (b) courier (c) courtier (d) custom

10. It was the government who **.....** the value added tax.

(a) insisted (b) imposed (c) inserted (d) indented

5.3 Write sentences by using the following words.

(subscription, meeting, chart, calendar, volume, schedule, tickets, invoice, catalogue, promote, board)

5.4 Fill in the blanks using the words below.

a. files b. agenda c. file cabinet d. itinerary e. announcement

f. flyers g. label h. memo i. table of contents j. purchase order number

k. alphabetical order

1. Did you read the …… from the boss? We're getting a raise in salary!
2. Before our company can send you the products, we need a ……
3. According to my …… I'll be in Paris on March 4th.
4. The …… on the yoghourt bottle says it contains 12.5% fat.
5. What's on the meeting ……? ... I think we'll be discussing sales profits for the first quarter of this year.
6. The …… in the newspaper said the hotel was opening on January 1st.
7. I need to sell my computer so I'll put up some …… around town.
8. I'll look in the …… to see if this book has a chapter on Alsayyab.
9. I can't find Mr. Allen's contract. ... Did you look in the ……?
10. How are the …… organized? ....They're in ……

Speaking

A Delivery Problem

5.5 Play roles with your classmate to share the following conversation:

Henry Smith (secretary): Hello, this is Henry speaking. How may I help you?

Ms Anderson (sales representative): Yes, this is Ms Anderson calling. May I speak to Mr. Franks, please?

Henry: I'm afraid Mr. Franks is out of the office at the moment. Would you like me to take a message?

Ms Anderson: We spoke yesterday about a delivery problem. Did Mr. Franks leave any information with you?

Henry: As a matter of fact, he did. He said that a representative from your company might be calling. He also asked me to ask you a few questions.

Ms Anderson: Great, I'd love to see this problem resolved as quickly as possible.

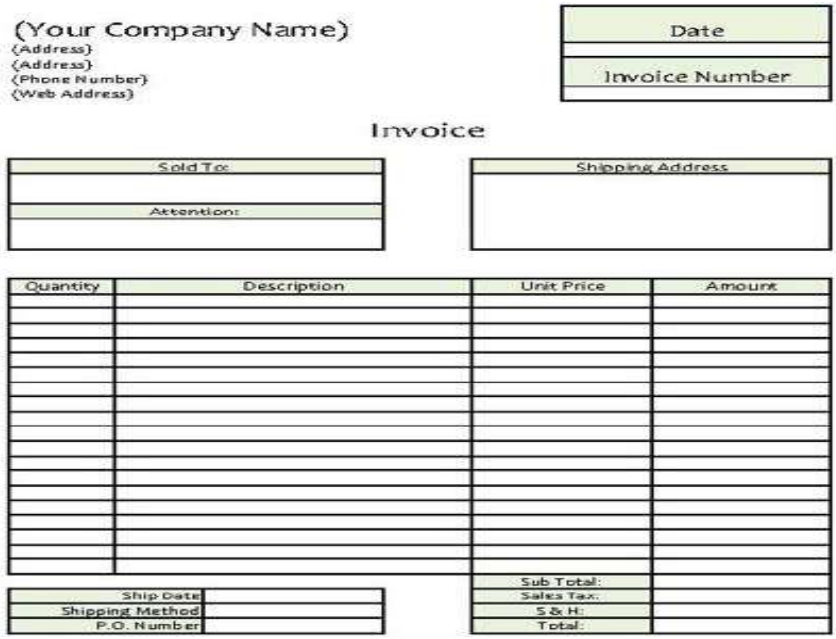
Henry: Well, we still haven't received the shipment of earrings that was supposed to arrive last Tuesday.

Ms Anderson: Yes, I'm terribly sorry about that. In the meantime, I've spoken with our delivery department and they assured me that the earrings will be delivered by tomorrow morning.

Henry: Excellent, I'm sure that Mr. Franks will be pleased to hear that.

Reading

5.6 The Business Invoice


(Your Company Name)
{Address}
{Address}
{Phone Number}
{Web Address}

Date

Invoice Number

Invoice

Sold To:

Attention:

Shipping Address

Quantity	Description	Unit Price	Amount
		Sub Total:	
		Sales Tax:	
		S & H:	
		Total:	

Ship Date

Shipping Method

P.O. Number

The business invoice is an essential legal document prepared by a vendor or service provider as a record of goods or services sold to the customer or client. The vendor or service provider needs to retain a copy as a record of their sales. The customer or client needs to retain a copy as a record of their purchase or expense.

The invoice is normally sent together with the delivery of the goods or on completion of services you rendered, or separately in the mail after the delivery of goods or services.

How To Write An Invoice

Basically, you can divide the invoice into 3 main parts: the header, the body and the footer.

1. The Invoice Header (The Top Part)

- **Your letterhead**: Your business name, address, telephone & email and web address if available. In some countries, you must also include your business registration number.
- The words "I**nvoice" or "Bill**" are clearly written towards the top of the page. If you are registered to bill and collect tax, in some countries you may instead have to use the words "Tax Invoice". You must confirm with your local tax authority if you need to use the words "Tax Invoice"
- If you register to bill and collect tax, you may also need to include your **Tax Registration number**. This can usually be indicated just below the words "Tax Invoice."
- **An invoice number**. This is a serial number that you maintain. You should only have one number per invoice issued. Hence, no two invoices should have the same number.
- **An invoice date.**
- **Your payment terms** or how soon you expect to be paid; for example: "Cash", "30 days" etc.
- Your customer or **client name and address**.

2. The Invoice Body (The Middle Part)

- A **description of the goods** you are supplying: quantity, unit of measure, price per unit, and total amount for individual items.

3. The Invoice Footer (The Bottom)

The invoice is signed by the seller and the sales manager. There is also an important document that can be shown here. It is a 'certificate of origin' which shows the place where the goods are manufactured and produced. The aim is to prevent merchants from importing goods produced in black-listed countries.

There are different types of invoices in terms of delivery. The following diagram explains that:

Type	Place of Delivery	Features
Loco	at the seller's factory	price, all expenses and insurance
F.A.S.	on the docks of the seller's port	price, loading expenses, freight charges, and insurance (for foreigners)
F.O.B.	on board of the ship of the seller's port	price and freight charges
C & F	at the buyer's port	price and insurance (for foreigners)
C.I.F.	at the buyer's port	insurance is paid by the seller.
Franco	at the buyer's place	insurance is paid by the seller

Now, follow this example of writing an invoice.

C & F Invoice
The General Food Corporation,
Rome,
Italy.
No. 86 3rd March 2014
Sold to: The Iraqi Food Manufacturing Co.,
Sa'adoun Street,
Baghdad,
Iraq.
Order No. 434 Per S. S "Liberty" To: Um Qasir
Terms: by L / C Delivery: C & F
Insurance: Effected in Iraq

Mark & No.	Quantity	Description	Price	Amount
1 – 100 I . F . M. Um Qasir E &o.e	100	Tomato Charges	$ 12	$ 1200
		Total		$ 1200

We hereby certify that the above goods have been manufactured and produced in Italy and that this invoice is true and correct.

Rome Chamber of Commerce For the General Food Corporation

Iraqi Consulate Sales Manager

Consul

Activities

5.7 Answer the following questions with information from the reading passage.

1. What is a business invoice?
2. What are the three main parts of an invoice?
3. What does the invoice header contain?
4. What does the invoice body contain?
5. What does the invoice footer contain?

5.8 Complete the following sentences with information from the reading passage.

1. The place of delivery for Loco invoice is at …….
2. For C.I.F. and Franco invoice, the insurance is paid by …….
3. For C & F invoice, the place of delivery is at …….

5.9 Read the following memorandum.

Memorandum

To: Bookkeeping Staff

From: Management

Date: 7 June 2003

Subject: New Invoicing Procedures

Management urgently requires feedback on your experience with the new invoicing procedures put into effect 5 May 2003. Please answer the following questions and reply by e-mail to John Beam in personnel.
Thank you for your time and patience.

1. Have the new invoicing procedures improved customer service?

2. Do the new invoicing procedures take more or less time to comply with?

3. How often do you need to refer to the New Invoicing Procedures guidelines?

4. Have you used the online completion forms, or do you continue to use the printed format?

Company Management

Now check your comprehension by answering with 'Yes' or 'No'.

1. Management recently implemented new invoicing procedures.
2. They are asking all staff to answer the questions.
3. It is possible to use the printed format instead of the online completion forms.
4. It's possible that the new procedures take more time to complete.
5. They didn't provide bookkeeping staff with an explanation of the new procedures.

Pronunciation

5.10The Voiced Consonants:

/b/,/ d/, /g/, /m/, /n/, /ŋ/, /v/, /ð/, /z/, /ʒ/, /r/,/l/, /j/, /w/, /dʒ/

1	/b/	bed table robe
2	/d/	dig ladder find
3	/g/	get undergo bag
4	/m/	mint remove swim
5	/n/	net any win
6	/ŋ/	English singer thing
7	/v/	voice every wave
8	/ð/	the within bathe
9	/z/	zebra desert quiz
10	/ʒ/	measure treasure garage
11	/r/	read drink street
12	/l/	light slow steal
13	/j/	yellow yes few
14	/w/	wet away forward
15	/dʒ/	July engine range

Activity

5.11 Identify the last sound in each of the following words.

(sing, with, fog, wave, signs, climb, stage, whale, travelled, rouge, comes)

Grammar

5.12 Giving Advice

Should, ***ought (to)*** and ***had better*** can express advice:

- You **should** send an email.

- You **shouldn't** say anything.

- We **had better** leave soon.

- We'**d better not** miss the lecture.

- You **ought to** thank her.

- You **ought not to** make any mistake.

Note. '***Shouldn't***' is the usual form in negations.

Example: You **shouldn't** drive too fast.

Activity

5.13 Match the suitable advice in List B to the situation in List A.

List A: **Situations**	List B: **Advices**
1. My clothes are dirty.	a. You should take a nap.
2. I am driving too fast.	b. You ought to hurry up.
3. I'm tired today.	c. You had better wash them.
4. I'm going to be late.	d. You ought to slow down.

5.14 Making Invitations

Do you know how to invite someone to your house for dinner or to go to the movies?

What do you say in English when someone invites you?

Here are some common expressions you can use when making or responding to invitations.

A. Inviting:

- **Do you want to** go to the movies tonight?
- **Would you like to** go to the theater tomorrow?
- **Would you be interested in** going to the stadium next Sunday?
- **How about** going to the movies?
- **Would you care to** come over for lunch?

B. Accepting invitations:

- Sure. What time?
- I'd love to, thanks.
- That's very kind of you, thanks.
- That sounds lovely, thank you.
- What a great idea, thank you.
- Sure. When should I be there?

C. Declining (Refusing) invitations:

- I can't. I have to work.
- This evening is no good. I have an appointment.
- I'm busy tomorrow.
- I'm doing something else this afternoon.
- Well, I'd love to, but I'm already going out to the restaurant.
- I'm really sorry, but I've got something else on.

Activities

5.15 Rearrange the following sentences.

1. How, lunch, having , about, after, work?
2. You, would, watch, to, come , like ,TV ,and?
3. Should, study, you, for, your exam.
4. about, visiting, library, the, how, tomorrow?
5. weekend, us, this, join, to, care, you, would?

5.16 Write the missing words. Choose from the box below.

shall, would, idea, to, don't, like, better, afraid

1. …..... you like to go for a ride?

   - I'd love ……., but I'm …… I can't.

2. What …… we do tonight? Do you …… going out?

   - I'm very tired. I think I'd …… stay at home this evening.

3. Why …… we try that new club in the town centre?

   - That's a great .

Human Rights

The Universal Declaration of Human Rights



5.17 Read the following human rights, then discuss them with your teacher and classmates.

16. Marriage and family. Every grown-up has the right to marry and have a family if they want to. Men and women have the same rights when they are married, and when they are separated.

17. Your own things. Everyone has the right to own things or share them. Nobody should take our things from us without a good reason.

18. Freedom of thought. We all have the right to believe in what we want to believe, to have a religion, or to change it if we want.

19. Free to say what you want. We all have the right to make up our own minds, to think what we like, to say what we think, and to share our ideas with other people.

20. Meet where you like. We all have the right to meet our friends and to work together in peace to defend our rights. Nobody can make us join a group if we don't want to.

Writing

5.18 A. Draw out Loco Invoice from the following.

The National Electric Co., Tokyo, Japan. Shipped on 6/3/2014 per.s.s. "Star" to Basrah. (2700) coloured television sets @ $ 200 each Loco to the Iraqi Trading Co. Payment L / C.

Charges:

portage and cartage$ 150

Loading $ 800

Freight $ 500

Forwarding agent commission $ 1000

Carriage $ 200

B. Draw out F.A.S invoice from the following.

Seller: George & Tom. Madrid, Spain

Buyer: Al-Sharq Stores Co., Al-Sa'adoun Street, Baghdad, Iraq.

Goods: (200) cases of baby shirts, each containing (20). $ 10 each F.A.S

Name of the ship: S.S "Dijla"

Charges:

Portage and cartage: $ 600

Loading: $ 500

Freight: $ 800

Forwarding agent commission: $ 1000

C. Draw out Franco Invoice from the following particulars.

In reply to an order No, 500 dated 20/3/2014 of Iraqi Equipment Electric Co.P.O. box 327 Al-Karada, Baghdad, Iraq. In which they ordered 5000 Laptop each Franco $ 400 to be shipped per. S.S "Moonlight" to Basra. Sanyo Co., Osaka, Japan.Sent Franco invoice payment by C.A.D.

Charges:

Portage and cartage:$ 1000

Carriage: $ 700

Freight:$ 2000

Loading: $ 1000

Forwarding agent commission: $1000

Unit Six

Online Shopping



Vocabulary

6.1 Complete the following sentences with the most appropriate answer:

1. Why don't you push …… so we don't have to carry everything around the store?



a. a bag



b. a shopping cart



c. a cashier

2. You'll find the rice on …… nine.



a. aisle



b. checkout line



c. clerk

3. Please pick up a ……. of toothpaste while you're at the grocery store.







a. can b. package c. tube

6.2 Match each explanation in List A with the suitable term in List B.

List A	List B
1.The cashier gives you one when you have paid for your purchase	a. shopkeeper
2.You take one when you enter a shop to carry your goods	b. receipt
3.You write one when you pay at the till	c. wallet
4.Reduction	d. price tag
5. The vertical bars on a product which indicate the price	e. trolley
6. The owner of a shop	f. cashdesk
7. The pocketbook which contains money and documents	g. basket
8. The person who serves customers in a shop	h. barcode
9. The card which enables you to make a purchase	i. shop assistant
10. The tag which indicates the price of an item	j. cheque
11. The four-wheeled cart used for carrying your shopping	k. Banknote
12.Paper money	l. purse
13.The small bag which contains money	m. credit card
14.The counter where you pay for your purchases	n. discount

6.3 Unscramble the following sentences.

1. are, the, much, carrots, How?
2. dollars, two, kilo, a, They, are.
3. I, have, kilo, May, a, please?
4. are, Here, you.
5. two, dollars, Here, is.
6. time, next, you, See.

6.4 Fill in the gaps with the suitable word from the list below.

(tag, label, cashier, bargain, receipt, exchange, take back, try on, fit, advice, shop assistant, credit card, check, select, cash, refund, size, sale)

If you want to go shopping there are a number of things you have to consider. If you would like to find a …… you should make sure to go to a ……. The only problem with a sale is that it is sometimes hard to …… something once you buy it. Many stores also refuse to give a …… on anything you have bought. If you are looking for clothes, make sure to ……, check the …… to make sure that it is a good …….

Another good idea is to look at the …… and …… to see instructions for washing, etc. It's always a good idea to also ask the …… for ……. Finally, when you go to the …… you can usually pay by …… or …… if you don't have the ……. Never forget to get the …….



Speaking

6.5 Rearrange the following sentences into the correct order, then share the dialogue with your classmate.

A: Hello, can I help you?

B: He loves toys.

A: Here you are. Anything else?

A: What does he like?

B: Here you are. Good bye!

B: Good idea! Give me the red one!

B: Yes, please. My brother has birthday today. I want to buy him a present.

A: This costs 25000 I.D.

B: No thank you.

A: How about a rechargeable motor?

A: Good bye!

6.6 Rewrite the following sentences in the correct order to form a dialogue. Then, share the dialogue with your classmate.

A. They are two dollars a kilo.

B. Thanks and see you next time.

C. Sure. Here you are. Two dollars please.

D. Thanks. Here is two dollars.

E. How much are the carrots.

F. May I have a kilo, please?

Reading

6.7 Online Shopping



Online or electronic shopping (E-shopping) means shopping via the Internet. It allows the user to order directly over the Web. There is the online shopping-cart system that allows the user to generate an order form to be sent to the merchant.

Today, many people are taking advantage of this convenient way of shopping. However, together with this luxury of convenience, new concerns on information security have emerged, with online frauds or cyber-crimes being one of the biggest threats.

To make e-shopping safer, here are some tips: First, choose e-shopping sites that are well-known or provide trusted services. Contact someone there who can verify the company's privacy policy for you before you make a purchase. Ask if they will send you a catalogue. If they do not list phone numbers and only have an e-mail address, you have to be careful.





Click on the shopping cart icon. The shopping cart is a software that acts as an online store's catalogue and ordering process. It allows consumers to select merchandise, review what they have selected, make necessary modifications or additions, and purchase the merchandise.

Before typing in your credit card information, look for the "plural URL." That is, when you go to the site's checkout page, the "http" in the URL should change to "https." A closed padlock or key should also appear on the page, letting you know that your personal information will be encrypted or scrambled. If you don't see either of these "locked" icons or a change in the URL, log out and shop elsewhere.

You have found a trustworthy site with a secure checkout page. Now you are ready to pay. With what do you pay? Cheque, cash money, debit card or credit card ? Experts say credit cards are the safest method for online purchases as most credit cards have protection on them. Secondly, by using a credit card, it is not just your money on the line but also the creditor's. If you have a problem with your transaction, the credit card company will help you resolve it. If you are at the checkout page and the site asks for your date of birth and identity card number, be very careful as people can manipulate this combination to start applying for new credit cards in your name. Also, be wary of sending out credit card information via e-mail or instant messaging as neither is encrypted.








Click on the "Buy" icon and your order will be delivered to you.



According to the latest survey, books are one of the things bought most online. This is followed by accessories. Cosmetics and groceries are increasingly being purchased online. Today, most of the travelers are buying tickets online because it is a quick and easy way to make a purchase.

Is online shopping safer than shopping offline? It is difficult to say. When shopping online, caution is advised.

Activities

6.8 Answer the following questions.

1. Define e-shopping.

2. What is one of the biggest threats to e-commerce?

3. Why is it dangerous to send credit card information via e-mail or instant messaging?

4. Would you shop online? Give a reason for your answer.

6.9 Complete the following statements with information from the passage.

1. Many people …… online shopping.

2. Choose e-shopping sites that are well-known or …….

3. If you have a problem with your transaction, the credit card company ……

4. …… and your order will be delivered to you.

5. Most of the travelers are buying tickets online because …….

Pronunciation

6.10 The Vowel Sounds (Part One)

The following are the first six vowel sounds in English:

		Initial	Medial	Final
1	**/i/**	inch, it, ink	think, fix, sit	crazy, busy, copy
2	**/i:/**	each, easy, eagle	read, please, week	he, she, we, see, key
3	**/a/**	act, apple, ash	fat, bank, man,	
4	**/a:/**	ask, answer, army	stars, class, France	car, far, star
5	**/e/**	end, any, engine,	dress, men, says, bread,	
6	**/ʌ/**	up, under, uncle	cut, one, some, come,	

Activities

6.11 Each of the following words has two syllables. Say which syllable has the vowel sound /i:/ and which has /i/.

(repeat, ceiling, reading, secret, delete, easy, receipt, teaches, deceive)

6.12 Arrange the following words in two groups: one with the vowel sound /a/ and the other with the vowel sound /a:/.

(calm, staff, can, plant, plan, has, past, can't, harm, travel, path)

6.13 Say whether each the following words has /e/ or /ʌ/.

(bet, but, ten, ton, better, butter, desk, dusk, when, one)

Grammar

6.14 Asking and Giving Directions



Expressions:

Asking about Directions	Giving Directions
Excuse me, could you tell me how to get to ……?	Take the second turn on the left.
Excuse me, do you know where the …… is?	It's at the second set of traffic lights, turn right.
I'm looking for …….	Follow the signs for the metro station.
Are we on the right road for ……?	Go over the roundabout, take the second exit.
Is this the right way for……?	You're going the wrong way.

Activity

6.15 Work in pairs to ask about the following directions. Your peer will use the expressions in 6.14 to answer.

1. The Iraqi State Shipping Company.
2. The Central Bank of Iraq.
3. Baghdad Mall.
4. The Ministry of Education.
5. The Town Hall.

6.16The Passive Voice:

A. The Simple Present Tense

Examples:

You **send** an order to the merchant. An order **is sent** to the merchant.

The Present Simple Tense The auxiliary verb: **am/is/are** + **p.p**	
Active Voice:	**Passive Voice:**
Some people do shopping online.	Shopping **is** done online.
He does not do shopping online.	Shopping **is** not done online.
Does he do shopping online?	**Is** shopping done online?

B. The Simple Past Tense

Example:

The merchant **delivered** the goods.

The goods **were delivered** by the merchant.

The Past Simple Tense The auxiliary verb: **was/were** + **p.p**	
Active voice:	**Passive voice:**
I signed a cheque	A cheque **was** signed by me.
I did not sign a cheque.	A cheque **was** not signed by me.
Did you sign a cheque?	**Was** a cheque signed by you?

Activities

6. 17 Change the following sentences into passive voice.

1. Farmers provide local markets with vegetables and fruit.
2. We bought the grocery last day.
3. She booked a flight to Erbil.
4. Parents advise children not to spend all their money.
5. She wrote an article about online shopping.

6.18 Complete the following sentences changing the verbs in brackets into the passive voice.

Example: Cars …… (import) from South Korea.

Cars are imported from South Korea.

1. A lot of business deals …… (do) through the Internet.
2. The market …… (divide) into three sections.
3. I …… (invite) to a tea party last weekend.
4. Many people …… (kill) on roads every year because of high speed.
5. The shopping center is a place where different products …… (sell).
6. Jam …… (make) from fruit.

Grammar Corner

6.19

1. Do you like watching chimps and gorillas?
2. Watching them is a fantastic experience.

Now ask your classmate using the following activities.

(travelling, camping, cycling, swimming, studying English)

Human Rights

The Universal Declaration of Human Rights



6.20 Read the following human rights, then discuss them with your teacher and classmate.

21. The right to democracy. We all have the right to take part in the government of our country. Every grown-up should be allowed to choose their own leaders.

22. The right to social security. We all have the right to affordable housing, medicine, education, and child care, enough money to live on and medical help if we are ill or old.

23. Workers' rights. Every adult has the right to have a job, to a fair wage for their work, and to join a trade union.

24. The right to play. We all have the right to rest from work and to relax.

25. A bed and some food. We all have the right to a good life. Mothers and children, people who are old, unemployed or disabled, and all people have the right to be cared for.

Writing

6.21 Write a composition of about (100) words on Online

Shopping. Make use of the information given in this unit and add more.

Unit Seven

Reinsurance

Vocabulary

7.1 Write the appropriate insurance type under each picture:

life insurance	fire insurance	property insurance
auto insurance	disability insurance	health insurance







…….. …….. ……..







…….. …….. ……..

7.2 Insurance and Reinsurance

Remember

In **Book 2**, we spoke about the **insurance** as a special type of contract between an insurance company and its client in which the insurance company agrees that on the happening of certain events the insurance company will either make payment to its client or meet certain costs.

Insurance and reinsurance are both forms of financial protection which are used to guard against the risk of losses. They both allow for the transfer of potential loss from one entity to another in exchange for a financial payment in the form of a premium. They each function to pool risk; however, risk is transferred in different ways.

Reinsurance is a contract or a process made between an insurance company and a third party to protect the insurance company from losses and major claims. Reinsurance is insurance for insurers. This happens especially for Non-Life insurance when the claim can be of humongous amount or in case of any natural calamity when large number of claims happens together.

Now study the following sentences in order to show the difference between *insurance* and *reinsurance*.

1. **Insurance** is the act of being insured.
2. Life **insurance** is a contract between an insured and an insurer.
3. There are two kinds of **reinsurance** contracts: treaty and facultative .
4. By using **reinsurance**, the insurer can accept the whole risk and then reinsure the parts it cannot keep with other insurers.
5. Many types of **reinsurance** include an aspect of liability coverage.
6. **Reinsurance** is when an insurance company will guard themselves against the risk of loss.

7.3 Word Partnerships

Some words are frequently used with the key business word "Liability".

public

|

professional---- **liability** ----personal

|

employer's

Now look at the "liability" word partnerships with the appropriate definition:

1. A personal liability policy	a. provides cover in case a member of the public has an accident.
2. Employer's liability	b. covers a range of possibilities if your business is your livelihood.
3. A public liability policy	c. provides compensation in situations such as death, injury or damage to a third party.
4. Professional liability	d. means that when an employee has an accident at work, he can claim compensation.

Speaking

7.4 Match the questions on the left with their responses on the right.

Share the dialogue with your classmate.

1. Are you originally from this part of the country?
2. What do you do in your spare time?
3. Is this your first visit to the North of Germany?
4. Are you interested in sport?
5. So, what do you think of our city?

a. I haven't seen much of it yet, but it seems really interesting.

b. Yes, fairly. I watch a lot of football on TV.

c. I read a lot and play a little golf.

d. No. I come from a small town in the south.

e. Yes. I'm looking forward to seeing something of the area.

Reading

7.5 Read the following conversation and then answer the questions below.

Agent: Hello, this is The National Insurance Company.

Kamal: Hi, I wanted to get a **quote** for car insurance.

Agent: Sure, I can help you with that. I **assume** you want liability insurance, but what other **coverage** would you like to get?

Kamal: Umm…I'm not sure. This is my first car.

Agent: In that case, let me make a few suggestions. You'll definitely want collision insurance. It pays to fix your car if you hit another car or **run into** something.

Kamal: Okay, sure, I want that.

Agent: You'll also want comprehensive insurance. It pays for **damage** to your car.

Kamal: How's it different from collision insurance?

Agent: Well, it pays for damage to your car that's not a result of an accident, like in the case of theft, weather damage, or **vandalism**.

Kamal: Okay, I want that, too.

Agent: You'll want property damage insurance to pay for damage you cause to someone else's property. On top of that, you'll want uninsured motorist insurance in case the other driver doesn't have insurance or doesn't have enough insurance to pay for the damage to your car.

Kamal: Umm…I guess I'll take that, too.

Agent: And I don't think you can do without medical payments insurance. It pays for your medical bills and those of your passengers in case of an accident. Should I get you a quote for all of this coverage?

Kamal: Why don't you **hold off on** that? I'm not sure how I'm going to pay for all that and buy gas, too!

1. Define the following types of insurance:

(collision insurance, comprehensive insurance, property damage insurance, uninsured motorist insurance, medical payments insurance)

2. Match each of the blue words in the dialogue with the word that has similar meaning below:

(suppose , ratio, encounter, destruction, valuation, delay, harm)

Pronunciation

7.6 The Vowel Sounds (Part Two)

The following are the second six vowel sounds in English:

		Initial	Medial	Final
7	**/ u /**		book, pull, would, sugar	
8	**/ u: /**		moon, fruit, choose	blue, who, do, two
9	**/ o /**	on, off, offer, olive	lock, long, rob, wrong	
10	**/ o: /**	all, ought, always	tall, north, force, ball	
11	**/ ə /**	above, agree, again	wom**a**n, sec**o**nd, lem**o**n	mirror, never, extra
12	**/ ə: /**	early, earth, urgent	learn, turn, work, girl	her, sir, were, refer

Activities

7.7 Say whether each of the following words has /a:/, /o:/ or /ə:/.

(hard, heard, store, farm, warm, firm, heart, war, hurt)

7.7 Say whether each of the following words has /u/, /u:/ or /o/.

(full, rock, stool, doll, shoot, took, stop, could, suit)

Grammar

7.9 The Infinitive: To Do

Some **verbs** are always followed by **the infinitive** form of the second verb.

Examples

- My boss **decided to leave** early.
- She **expected to receive** a salary increase.
- They **are hoping to arrive** on time.
- We should **arrange to meet** at 9.00 am.

These verbs are followed by the infinitive:

afford	agree	appear	arrange	attempt
decide	expect	fail	hope	intend
learn	manage	plan	refuse	seem

7.10 Doing

Certain verbs and adjectives are always followed by **"to"** + the **(-ing)** form of the second verb.

(look forward to – object to – be used to – confess to – admit to – committed to – devoted to – opposed to)

Examples

- My boss **is used to working** long hours.
- We **are accustomed to eating** a more formal meal on Sundays.
- She **is looking forward to meeting** her relatives from Colombia.

Activity

7.11 Use either the infinitive or the "to + (- ing)" form of the verb in brackets to fill the gaps in the sentences below:

1. He's not used …… on the left hand side of the road. **(drive)**
2. We decided …… a new house last year. **(buy)**
3. Her husband always manages …… the Financial Times before he goes to work. **(read)**
4. She intended …… a holiday but she can't now. She's too busy at work. **(take)**
5. Sami is looking forward …… you the new product design he has just developed. **(show)**

7.12 Definitions

1. Persons/Jobs:

An **accountant** is a person who reports financial results.

A **babysitter** is someone who takes care of your baby or child.

2. Tools:

A **drill** is a tool which makes a hole in a hard material.

A **walker** is an enclosing framework for supporting a baby who is learning to walk

3. Sciences:

Mathematics is a science which studies numbers, quantities, and shapes

Meteorology is a science dealing with the atmosphere, weather, and climate.

4. Places/Buildings:

A **garage** is a place where cars are parked.

A **house** is a place where people live.

Activities

7.13 Define the following terms:

1. History/past events

2. A manager/run an office

3. A typist/type.

4. A captain/sail ships

5. A market/ sold, goods.

7.14 Fill in the blanks with the suitable word from the list below.

(bank , post-offices , libraries , pilot , linguistics , manager , receptionist , ruler , novelist , physics)

1. A -------- is a person who runs an office.
2. A -------- is a tool which is used for drawing lines.
3. A -------- is a place where people keep money.
4. ---------- is the science that studies natural phenomena.
5. A ---------- is a person who works at the reception.
6. ---------- are places where letters are posted.
7. ---------- is a person who writes novels.
8. ---------- is the science that studies languages.
9. ---------- is a person who flies an aero plane.
10. --------- are places where books are kept.

Human Rights

The Universal Declaration of Human Rights



7.15 Read the following human rights, then discuss them with your teacher and classmates.

26. The right to education. Education is a right. Primary school should be free. Our parents can choose what we learn.

27. Culture and copyright. Copyright is a special law that protects one's own artistic creations and writings; others cannot make copies without permission. We all have the right to our own way of life and to enjoy the good things that art science and learning bring.

28. A free and fair world. There must be proper order so we can all enjoy rights and freedoms in our own country and all over the world.

29. Our responsibilities. We have a duty to other people, and we should protect their rights and freedoms.

30. Nobody can take away these rights and freedoms from us.



Writing

7.16 Write a short paragraph on ‘Reinsurance' by rearranging the following steps.

1. meet the needs of primary insurers.
2. an obligatory contract .
3. Many different types of reinsurance exist to
4. Facultative reinsurance agreements are non-obligatory and are common for large limit risks that require specific attention.
5. treaty and facultative.
6. Treaty reinsurance is referred to
7. The most general classification of reinsurance is
8. are not homogeneous in nature.

Unit Eight



1. Fill in the blanks with: should or shouldn´t.

1. If it´s rainy you …… take an umbrella.
2. Children …… eat so many chocolate. It´s bad for their teeth.
3. a) …… I drink hot tea if I have a sore throat?
   b) Yes, you …….
4. They have a test tomorrow. They …… go to the cinema . They …… stay at home and study.
5. We …… eat lots of vegetables, but we …… eat lots of sweets.
7. The doctor said: "You …… eat healthy food. You …… eat fast food. You …… watch so much TV. You …… walk one hour a day. You ……..…… drink fruit juice and water".

2. Change the following sentences into passive voice.

1. They built that skyscraper in 1994.
2. Everyone understands English.
3. Your response surprised me.
4. Merchants usually make profits.
5. We furnished the hall with Turkish carpets.

3. Match the situations in List A with the suitable advice in List B.

List A: Asking for Advice		List B: Giving Advice	
1	I've got a low mark in geometry. What do you suggest?	a	I think you should buy a new one.
2	I'm not good at English. What do you advise me to do?	b	If I were you, I would study economics.
3	My teeth look not good. What should I do?	c	I advise you to take an English course.
4	My cell phone doesn't work well. What should I do?	d	I suggest you take extra geometry lessons.
5	If you were me what would you do to become a businessman?	e	You'd better brush your teeth regularly.

4. Play roles with your classmate to share the following dialogues.

A.

Student: I'm terrible at English and I think I should do something about it. What do you advise me to do?

Teacher: I think you should try this website. It's a fantastic website for beginners.

Student: I've heard about it, but what do you think I should start with?

Teacher: You'd better start with the lessons. Then, try the exercises.

B.

Tariq:	Do you want to ride my bike?
Anas:	No, thanks. I'm a bit tired right now
Tariq:	How about having some tea?
Anas:	Sure, I'd love to!

5. Match each of the following invitations with one acceptance and one refusal.

A. Invitations

1. Do you want to go to the stadium next Friday?

2. Would you like to go to the theater tomorrow?

3. How about going to the restaurant for dinner?

4. Do you care to come for lunch?

5. I wonder if you would like to go with me to the market.

B. Accepting invitations

a. Sure. What time?

b. I'd love to, thanks.

c. That's very kind of you, thanks.

d. That sounds lovely, thank you.

e. What a great idea, thank you.

f. Sure. When should I be there?

C. Refusing invitations

a. I can't. I have to work.

b. Tomorrow is no good. I have an appointment.

c. I'm so busy now. Can you wait for a while?

d. That's very kind of you, but actually I've just had my lunch.

e. Well, I'd love to, but I'm already going out to the restaurant.

6. Complete the following sentences by choosing the correct infinitive or gerund form of a verb from the table.

a. **get lost** b. **say goodnight** c. **speak French** d. **wait** e. **buy a present** f. **help me** g. **turn it off** h. **go out** i. **brush my teeth** j. **eat salt**

1. My doctor is worried about my heart and has told me to stop …….
2. My father was angry when I went to bed without …….
3. Murad spent two years in Paris, so he is very good at
4. We are planning …… for Hiba's birthday.
5. At the weekends, I really enjoy …….
6. I thought it is too early to go to school, so I decided
7. My mother taught me never to go to bed before …….
8. Don't worry about the gas cooker. I remember …….
9. He was so generous to offer …….
10. This city is so big, it's easy ……

7. Rewrite the following sentences with the correct form of the verb in brackets.

Examples:

I can't think of (go) to visit my cousin in hospital without (buy) some flowers.

- I can't think of going to visit my cousin in hospital without buying some flowers.

The examiner gave the students some time (think).

- The examiner gave the students some time to think.

1. The band plans (start) (play) by 9pm.

2. The play is programmed (start) at 7pm, so we have decided (meet) at 6.30.

3. I am looking forward to (see) the film again.

4. I intend (study) English (understand) the business methods.

5. I cannot resist (eat) fish and chips when I am in England.

6. She enjoys (go) to the markets and (shop) all the night.

7. Don't forget (turn) off the heating before (leave) the house.

8. Look at the words in the fruit chart and write the phonetic symbols for the vowel sounds in the words (if any)



peach ……. , pear ……., strawberry ……..

star fruit ……., coconut ……..., apple ……..

kiwi ……., mango……., orange …….

blueberries …….. , pineapple ……. , raspberries ……

watermelon ……. , lemon …….. , cherries ……

lime ……. , grapes ……. , avocado …….

plum ……. , cantaloupe …….. , banana ……

9. Look at the words in the accounting chart and write the phonetic symbols for the vowel sounds in these words (if any)



accounting	……	income	……
revenue	……	records	……
financial	……	expenses	……..
balance	……	sheet	……..
credit	……	assets	……..

Mini Dictionary
Unit One

add	يضيف	installation	تنصيب
advice	نصيحة	introduce	يقدم
advise	ينصح	investor	مستثمر
after sale services	خدمات ما بعد البيع	involve	يتضمن
appear	يظهر	labeling	رقعة
attention	انتباه	level	مستوى
attribute	خاصية	line length	امتداد خط الإنتاج
beneficial	مستفيد	maintenance	صيانة
benefits	فوائد	manufacturer	صاحب المصنع
branding	علامة تجارية	marketers	أصحاب الأسواق
brilliant	رائع، لامع، متألق	Ministry of Trade	وزارة التجارة
bring	يجلب	money-saving	ترشيد الصرف
calories	وحدات حرارية	need	يحتاج
chart	رسم أو جدول بياني	notice	يلاحظ
choose	يختار	nutritional	مغذي
combination	تجميع	offer	يعرض
competitive	تنافسي	packaging	عملية الرزم
competitor	متنافس	perform	ينجز، يؤدي
conscious	واع ، مدرك	policy	سياسة
consistency	ثبات ، اتساق	printed	مطبوع
container	حاوية	prize	جائزة
count	يحسب	produce	ينتج
decisions	قرارات	products	منتجات
design	يصمم ، تصميم	promise	يتعهد
develop	يطور	promote	يعزز

differentiate	يميز، يفرق بين	punch	يثقب
downward	إلى أسفل	quality	نوعية
encourage	يشجع	range	نطاق ، مدى
essential	أساسي ، جوهري	regarding	فيما يتعلق ب
existing	موجود	related to each other	ذو صلة
expiry date	تاريخ النفاذ	salesman	بائع
facilitates	ييسر ، يسهل	services	خدمات
features	صفات	spend	يصرف
functions	وظائف	stretching	يمدد ، يمط
goods	بضائع	towards	نحو ، باتجاه
identify	يحدد ، يعين	upwards	نحو الأعلى
individual	فردي	usefulness	فائدة
information	معلومات	slaves	عبيد

Unit Two

accomplish	ينجز	financial	مالي
activities	أنشطة	hardware	خردوات
allocation	حصة	income	إيراد ، دخل
amortization costs	تكاليف الديون	incur	يتعرض ، يستهدف
analyzing	تحليل	integrating	دمج ، توحيد
approve	يصادق	internal auditing	التدقيق الداخلي
ascertainment	التحقق من	management accounting	محاسبة إدارية
assigning	تحديد ، تعيين	manually	يدوياً
auditing	التدقيق	measures	مقاييس
auditor	المدقق	net growth	صافي النمو
balance sheet	قائمة موازنة الحساب	objectives	أهداف

bookkeeping	مسك الدفاتر	opportunity	فرصة
bookkeeper	كاتب الحسابات	options	اختيارات
branch	فرع ، شعبة	performance evaluation	تقييم الأداء
budgeting	ميزانية	period	فترة
clear understanding	فهم واضح	presentation	تقديم
collecting	جمع ، قبض	print shop	مكتب طباعة
construction company	شركة بناء	profitability	الربح
controlling	ضبط، سيطرة	providing	توفير
cost accounting	علم محاسبة، التكاليف	qualitative	نوعي
criteria	معايير	quantitative	كمي ، مقداري
data	بيانات	relevant	وثيق الصلة
deals with	يتعامل مع	reporting	يقدم تقرير
deductions	اقتطاع ، حسم	revenues	الدخل الإجمالي
depreciate	يخفض	scope	مدى ، مجال
depreciation	انخفاض القيمة	ship building	بناء السفن
determination	تقرير ، تحديد	sugar refinery	مصنع تكرير السكر
discuss	يناقش	tends to	يميل إلى
electronically	الكترونيا	transactions	صفقات
events	أحداث	update	يحدث
expenditure	نفقة	utility	منفعة
expenses	تكاليف ، حساب	value	قيمة ، يثمن
factors	عوامل	worth	يستحق

Unit Three

account	حساب	exact	مضبوط	purchase order	طلب شراء
additional	إضافي	exchange	مقايضة	reason	سبب
address	عنوان	explain	يوضح	receive	يستلم
attached	مرفق ،ملحق	freedom to mov	حرية التنقل	records	سجلات
available	متوفر	harm	يؤذي	rendered	يسلم
belong to	ينتمي إلى	in lieu of	بدلاً من	required	مطلوبة
blame	يلوم	in return	بالمقابل	response	يستجيب
bother	يزعج	include	يتضمن	seller	بائع
bulk	شحنة	innocent	بريء	send	يرسل
buyer	مشتري	insurance	تأمين	shipping	شحن
charge	عمولة	interested in	مهتم ب	showroom	غرفة العرض
communication	اتصال	invoice	فاتورة	stock	المخزون
conditions	شروط	mention	يذكر	supply	يجهز
confirm	يؤكد	merchandise	بضاعة	suppose	يفترض
contract	عقد	mixers	خلاطات	taxes	ضرائب
cooperation	تعاون	obligations	التزامات	technical	فني
cross check	تدقيق متقاطع	offer	يعرض	textile	نسيج
delivery dates	مواعيد التوصيل	packaging	عملية الرزم	the right to a nationality	حق المواطنة
depend on	يعتمد على	payment	الدفع	the right to privacy	حق الخصوصية
detailing	يوضح بالتفصيل	payment terms	شروط الدفع	travel	يسافر
details	تفاصيل	preexisting	وجود أصلاً	vendor	بائع
door-to-door	من الباب للباب	preferred	مفضل	viz.a.viz	مقابل
due date	موعد مستحق	prepare	يحضر	volume	حجم
duty	واجب	prove	يثبت	warehouse	مستودع
estimate	تثمين قيمة	provide	يوفر	whether	فيما إذا

Unit Four

a bill of lading	قائمة شحن	issue	قضية ، ريع عائدات
agent	وكيل	live	يسكن، حي
amounts	كميات	logistics	سوقيات
audience	جمهور	manufacturer	صاحب المصنع
broadly	بشكل واسع	marketing	تسويق
burden	عبء	means	وسائل
call for	يطلب	merchandise	تجارة ، سلع
channels	قنوات	method	طريقة ، منهاج
choices	خيارات	middlemen	الوسطاء
common	شائع	model	نموذج
consideration	اعتبار	nearby	تقريباً ،مجاور
consumer	مستهلك	opportunities	فرص
conventional	اصطلاحي، تقليدي	pay	يدفع
cost	كلفة	perishable	قابل للفساد ، فان
credit card	بطاقة الائتمان	port	ميناء،مرفأ
delivery	إرسال، توصيل	pre-paid	دفع مسبق
demonstration	إيضاح ، مظاهرة	primary	أولي ، ابتدائي
display space	مساحة عرض	product	منتج
distribution	توزيع	profit	ربح
door-to-door	من الباب إلى الباب	promotional	تعزيزي
durable	متحمل	provide	يوفر ، يجهز
exactly	بالضبط	purchase	شراء
excellent	ممتاز	receive	يستقبل، يستلم
expert	خبير	refrigerated	مبرد ، محفوظ بالبراد
extra charge	عمولة إضافية	relief	راحة، إعانة
facilitate	يسهل	restrict	يقيد
fee	بقشيش ، أجرة	retailer	بائع بالمفرد

finally	أخيراً	select	يختار
firms	شركات	services	خدمات
fitting room	غرفة القياس	shipment	شحن بالسفن
framework	إطار عمل	shipped	مشحون بحراً
garments	ملابس	significant	ذو دلالة ، هام
heavily	على نحو ثقيل	storage	تخزين
huge	ضخم ، هائل	supplies	تجهيزات
in front of	أمام، بالواجهة	terminology	علم المصلحات
in turn	تباعاً ، بالتعاقب	ultimate	نهائي
include	يتضمن	value	قيمة
intermediaries	مراحل متوسطة	warehousing	خزن السلع
involved	متورط	wholesale	البيع بالجملة

Unit Five

actual	حقيقي	expenses	نفقات	pleased	مسرور
add	يضيف	factory	مصنع	port	ميناء
additional	إضافي	feedback	تغذية راجعة ، مردود	prepare	يحضر
administrator	مدير	figure	شكل ، مظهر	previous	سابق
affect	يؤثر	file cabinet	خزانة ملفات	private	خاص
agenda	جدول أعمال	files	ملفات	problem	مشكلة
alphabetical	أبجدي	flyer	نشرة	procedures	إجراءات
announcement	إعلان	foreigners	أجانب	product	ناتج
apologize	يعتذر	freedom of thought	حرية التفكير	profits	فوائد
appointment	موعد	freight	أجرة الشحن	prominent	بارز

approximate	تقريبي	get	يحصل على	promote	يعزز ، يرقي
available	متوفر	goods	بضائع	prompt	عاجل
believe	يعتقد	government	حكومة	provider	مجهز
bill	فاتورة	grown-up	بالغ	purchase	يشتري ، شراء
board	لوحة	hence	لذا	quarter	ربع
bookkeeping	مسك الدفاتر	hold	يعقد	raise	يرفع
business	عمل	ideas	أفكار	reasons	أسباب
calendar	تقويم	immediately	حالاً	receive	يستلم
cargo	حمولة	impose	يفرض	record	سجل، يسجل
catalogue	بيان مصور	in the meantime	في الوقت الحاضر	rectify	ينقح
change	يغير	include	يتضمن	reduction	تخفيض
charge	يحمل عمولة	indent	يفرض، يسن	reference	صلة ، علاقة
chart	جدول بياني	individual	فردي	registration	تسجيل
clients	وكلاء	information	معلومات	religion	دين
completion	إتمام	insert	يدرج	reply	يرد، رد
contract	عقد	insist	يصر	representative	ممثل شركة
correct	صحيح	instructions	تعليمات	request	طلب ، يطلب
courier	ساعي	insurance	تأمين	require	يتطلب
courtier	خادم الملك	interest	مصلحة	resolve	يحل
custom	جمرك	invite	يدعو	retain	يحتجز، يتذكر
customer	زبون	invoice	فاتورة	salary	راتب
cut down	يخفض	itinerary	دليل السائح	sales	مبيعات
damage	دمار ، ضرر	join	يربط	schedule	برنامج

dealings	معاملات	lecture	محاضرة	separately	بشكل متفرق
defend	يدافع	lists	قوائم	services	خدمات
details	تفاصيل	management	إدارة	subscription	اشتراك ، توقيع
discord	خلاف، يتضارب	marriage	زواج	table of contents	جدول المحتويات
discount	خصم	marry	يتزوج	tax	ضريبة
dislike	يكره	memo	مذكرة	terms	بنود
dispute	يتنازع	memorandum	مذكرة	ticket	تذكرة سفر
docks	رصيف للسفن	movies	أفلام	together	سوية
document	وثيقة	nap	نوم القيلولة	transfer	نقل ، انتقال
doormat	عتبة الباب	negation	نفي	trip	رحلة
earrings	أقراط	offer	يعرض ، عرض	types	أنواع
effect	أثر	officious	غير رسمي	unfortunately	لسوء الحظ
efficient	فعال ، كافي	order	طلب ، يطلب	urgently	بصورة ملحة
employ	يوظف	organize	ينظم	value	قيمة
error	خطأ	overdue	فات موعده	vendor	بائع
essential	جوهري	patience	صبور	volume	حجم ،مقدار
esteem	تقدير، احترام	payment	دفع	waiter	نادل
estimate	تثمين ، تقييم	peace	سلام	welcome	يرحب، ترحيب
expect	يتوقع	personnel	قسم الأفراد	yoghourt	لبن

Unit Six

aisle	ممر
bars	أعمدة : قضبان
can	علبة
caution	حذر
convenient	مناسب: مريح
cosmetics	مواد تجميل
credit card	بطاقة ائتمان
cyber crimes	جرائم الكترونية
discount	تخفيض : حسم
emerge	يظهر
encrypted	مشفرة
exchange	استبدال
fraud	احتيال
generate	يولد
indicate	يشير إلى
luxury	ترف
package	رزمة
process	عملية
purchase	يشتري : مشتريات
purse	حقيبة صغيرة
receipt	إيصال
resolve	يجد له حلا"
shopping cart	عربة تسوق
transaction	عملية تحويل نقود
tube	أنبوبة
verify	يؤكد
vertical	عمودي
via	من خلال : عن طريق
wallet	محفظة

Unit Seven

assume	يفترض
client	زبون
compensation	تعويضات
contract	عقد
coverage	تغطية
damage	ضرر، تلف
disability	عجز
facultative	اختياري
financial	مالي
form	استمارة
hold off	يتمسك بـ
insurance	تأمين
insurer	مُؤَمِّن
liability	مسؤولية، التزام،(الخسارة الناتجة عن ضرر)
personal liability policy	وثيقة (بوليصة) المسؤولية الشخصية
Employer's liability	مسؤولية رب العمل
public liability policy	بوليصة المسؤولية العامة
Professional liability	المسؤولية المهنية
livelihood	معاش، معيشة
loss	خسارة
partnership	مشاركة، شركة تضامن
policy	وثيقة تأمين
pool	جمع ، وحد
potential	ممكن ، محتمل
premium	قسط تأمين
property	ممتلكات
quote	تقدير
reinsurance	إعادة تأمين
risk	خطر
run into	يواجه، يجابه
transfer	نقل
treaty	ميثاق، اتفاق
vandalism	تدمير متعمد للممتلكات، تدمير