

Course
Book

ENGLISH

for Economics and Business

Task Based Language Teaching Approach

A Developmental Study for Economics Department in STIE Tamansiswa Banjarmasin

Dr. Hermayawati, M.Pd.

Course Book



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The Stakeholders' Statements



I am very grateful for your participation of concerning STIE Tamansiswa Banjarnegara. Your works for designing the syllabus and the book entitled English for Economics and Business are suitable with the Economics students in STIE Tamansiswa Banjarnegara. The book is so beneficial for supporting the students in their study and the future needs.

Lustono, M.Pd
The Chairman of STIE Tamansiswa Banjarnegara



The materials in this book have been matched with the Economics subjects in STIE Tamansiswa Banjarnegara so it can develop their English ability and to expand their knowledge about Economics.

Eling Ri Kurniati, S.E
The Economics Lecturer of STIE Tamansiswa Banjarnegara



English for Economics and Business is appropriate with the needs of the first semester Economics students. The activities in this book are very various and interesting including role play, games using crossword puzzle, sharing personal experience and it is completed using the audio visual for listening. Moreover, this book is contextualized with the condition of Banjarnegara so it can improve the learners' local culture.

Kus Dwi Hermanto, S.Pd
The English Lecturer of STIE Tamansiswa Banjarnegara



The materials of reading text are taken from the relevant source about Economics. The reading text in this book can be used for supporting the students in comprehending the theories of Economics such as The Science of Economics, Marketing Mix, The Law of Diminishing Marginal Utility, Measuring Consumers' Satisfaction, Recruitment Management and etcetera.

Desta Rizki Kusuma, S.E
The Economics Lecturer of Ahmad Dahlan University



The given materials are good and easy to be learnt by the students and the various activities in this book motivate us to improve the English ability. Finally, using this course book, the students can learn English autonomously anytime and anywhere.

Yoga Pertiwi
The Student of Accounting of STIE Tamansiswa Banjarnegara

PREFACE

First of all, the writers would like to thank God for His Blessing and Guidance, so that the writers are able to finish writing this book. This work is particularly dedicated to the students of Economics and Business Department.

Writers hope it can help all problems in studying English for Economics and Business and improve their skills such as listening, speaking, reading and writing. Ideally, the students learn how to use language authentically. The authentic materials should be based on the need of the learners. Thus, this book is intentionally designed appropriately to the needs analysis of the students of Economics and Business Department. The speciality of this book is that the material can be self-studied by students because it was designed using the TBLT (Task-Based Language Teaching) approach that consists of various tasks. The tasks are prepared to stimulate the student's interest in the language learning. By applying this approach in designing the materials, students are expected to learn English communicatively and purposefully while engaged in the activities and tasks.

This book is completed by English Economics and Business Syllabus which has been developed based on the contents standard of *Badan Standar Nasional Pendidikan (BSNP)* as legitimately drawn by *Peraturan Menteri No. 22 Tahun 2006*. The contents standard by BSNP accommodates learning basic that must be developed by each school or educational institution of Indonesia.

There are eight units in this book, which covers four skills of listening, speaking, reading, and writing that are graded and related to Economics and Business. The book's content consists of various texts made with comprehensive skills that are easy to comprehend. The exercises are designed to support the ongoing process of education. The following Units of English for Economics and Business are as follows: (1) The Science of Economics; (2) Business Communication; (3) Marketing; (4) Consumer Behavior; (5) Bank Services; (6) Cost Accounting; (7) Entrepreneurship; and (8) Human Resource Management.

Finally, the writers hope that this book will be beneficial for the relevant students learning process and will be able to assist the student in fulfilling their needs to acquire English for specific purposes.

INTRODUCTION

Globalization era gives the big influence for Indonesia, especially in the economic field and business. Moreover, many businessmen conduct the economic activity in various fields in Indonesia. In other sides, the businessmen of Indonesia also look for the foreign partner to market their products and need buyers. Therefore, it is needed the specific skill for establishing business relationship with the other businessmen. Accordingly, English is so important for supporting the international business because it becomes the international language in the world. Almost all the people from many different countries around the world use it to communicate.

English cannot be separated from Economics because there are many theories of Economics using English. However, teaching English as a foreign or second language often finds difficulties. English which is an international language should be able to be learnt by the students. English teaching is intended to enable students to master it both in spoken and written ways through learning the four language skills *id est* listening, speaking, reading and writing. But in fact, there are still many Economics students who find it difficult to understand and use English whereas it is crucially needed for gaining global information, knowledge, supporting their study and as the foothold of their future live.

Accordingly, English for Economics and Business is designed using Task-based Language Teaching approach to help the students for learning and optimizing English ability. The designed materials based on Task-Based Language Teaching approach tries to make tasks to become the central of teaching and learning process. Task given are to stimulate the learners' interest to the language learning. This book also gives some activities that develop English language skills in language teaching and learning. The characteristics of TBLT approach, it proposes "task" as a central unit of planning and teaching. Task is an activity or goal that is carried out using language, such as reading a map, giving direction, writing a letter, reading a set materials, making telephone call, and many others.

There are six types of tasks as the basis for TBLT as follows: (1) listing task; (2) sorting and ordering; (3) comparing; (4) problem solving; (5) sharing personal experience; (6) creative tasks (Willis 1996 in Richards, 2006: 31-32). The characteristics of task can be described as follows: (1) a task is a work plan;

(2) a task involves a primary focus on meaning; (3) a task involves real world process of language use; (4) a task can involve any of the four language skills; (5) a task engages cognitive processes; and a task has a clearly defined communicative outcome (Ellis, 2003: 9-10). In a framework for Task-Based Learning, Jane Willis presents a three process as follows:

- (1) Pre Task: introduction to the topics and tasks;
- (2) Task Cycle: task planning and report;
- (3) Language Focus: analysis and practice;

English for Economics and Business considers the principles for the design of effective teaching materials. Crawford in Richards and Renandya (2002: 84-88) proposes a number of principles for the design of effective teaching materials: (a) Language is functional and must be contextualized; (b) The language used should be realistic and authentic; (c) Classroom materials will usually seek to include an audio visual component; (d) Learners need to develop the ability to deal with written as well as spoken genres; (e) Materials need to be flexible enough to allow for individual and contextual differences; (f) Learning needs to engage learners both affectively and cognitively.

This book is completed by English Economics and Business Syllabus. Syllabus is a learning plan on a group of certain subjects which contains standard competence, basic competence, materials teaching, learning activities, indicators competence achieving for scoring, time allocation and learning source (BSNP, 2006). The syllabus developed is organized around the themes, different topics, or other units of content related to Economics and Business so the kind of syllabus is Topical or Content-based syllabus.

By applying this approach in designing the English materials, the learners are expected to learn English communicatively and purposefully while engaged in the activities and tasks. Engaging learners in task work provides a better complex for activation of learning process and provides better opportunities for language learning to take place. By using this book the teachers can follow up of the materials given or as the test to find out the students' comprehension. Moreover, the students can learn English autonomously anytime and anywhere. English materials are design based on the English for Specific purposes or English for Economics and Business. It is adjusted with

the learners' needs. Besides, this book can improve their competencies in economic field and business such as business communication or negotiating in business, business letters, presenting product, marketing, mentioning the various mathematics terms in English, recruitment management as well as writing application letter and the meaningful interview to measure each competency and their future needs in the economic field or business.

Finally, English for Economics and Business helps teachers and the students to improve their English language skills. It can be implemented through some activities in the classroom. It is very useful for enriching vocabulary and practicing listening, speaking, reading and writing. It will make easy to integrate all of the language skills. Moreover, this book can develop the student's language skills related to real life situation.

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Listening

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<i>Numbers</i>	98

(Cardinal numbers, Ordinal numbers, Fraction, Decimals, Percentages, Arithmetic)

Reading

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Standard of Competency:

Comprehending and expressing meaning in transactional and interpersonal in real life future needs of Economics students in STIE Tamansiswa Banjarnegara

Basic Competences:

Listening

- Responding the various expressions of agreement

Speaking

- Using various expressions of : asking and giving opinion, expressions of agreement and disagreement based the Economics issues

Reading

- Comprehending the meaning and information in Economics contexts and to access knowledge in the form of report text.
- Finding the new vocabularies based on “The Science of Economics
- Finding general information (skimming)
- Finding the specific information (scanning)
- Finding out the part of speech

Writing

- Making the various questions
- Composing the report text based on Economics contexts

UNIT 1

THE SCIENCE OF ECONOMICS

In This Section

Standard of Competency:

Comprehending and expressing meaning in transactional and interpersonal in real life future needs of Economics students in STIE Tamansiswa Banjarnegara

Basic Competences :

Listening

- ☞ Responding the various expressions of agreement

Speaking

- ☞ Using various expressions of : asking and giving opinion, expressions of agreement and disagreement based the Economics issues

Reading

- ☞ Comprehending the meaning and information in Economics contexts and to access knowledge in the form of report text.
- ☞ Finding the new vocabularies based on "The Science of Economics"
- ☞ Finding general information (skimming)
- ☞ Finding the specific information (scanning)
- ☞ Finding out the part of speech

Writing

- ☞ Making the various questions
- ☞ Composing the report text based on Economics contexts

Task 1

Look at the pictures, and then express your opinion about the economic problems in Indonesia based on the pictures.

1



<http://4.bp.blogspot.com/koperasi.jpg>

The cooperatives lend the operational fund with the low interest for small and medium businesses. What is your opinion?

2



<http://2.bp.blogspot.com/tarif+dasar+listri.jpg>

Electricity Basic Tariff (TDL) will rise. What is impact for the economy of Indonesia. What are your views?

3



<http://3.bp.blogspot.com/blt.jpg>

The government gives the policy for the poor in getting direct cash assistance (BLT). What do you feel about it?

4



<http://4.bp.blogspot.com/buruh.jpg>

If you are as the labors, what do you think about outsourcing system?



Listening

Expressions of Agreement

Expressions of agreement are common in the short dialogues, so you should become familiar with them. The following example shows agreement with a positive statement.

Example from the TOEFL test

On the recording, you hear:

Man : I think that the hypothesis is indefensible.

Woman : So do I.

Narrator : What does the woman mean?

In your test book or on the computer screen, you read:

- (A) She is unsure about the hypothesis.
- (B) The hippopotamus is behind the fence.
- (C) She thinks that the hypothesis can be defended.
- (D) She agrees with the man.

The expression So do I is an expression that show agreement with a positive statement, so the woman means that she agrees with the man. The best answer is therefore answer (D).

Other expressions are used to show agreement with negative statements.

Example from the TOEFL test

On the recording, you hear:

Woman : I don't think that our history teacher is very interesting.

Man : Neither do I.

Narrator : What does the man mean?

In your test book or on the computer screen, you read:

- (A) He disagrees with the woman.
- (B) He thinks the history teacher is interesting.
- (C) He shares the woman's opinion.
- (D) He doesn't think the woman's idea is good.

The expression Neither do I is an expression that shows agreement with negative statement, so the man shares the woman's opinion. The best answer is therefore answer (C).

The following chart lists common expressions that show agreement. You should become familiar with these expressions:

<i>Agreement with Positive Statements</i>	<i>Agreement with the negative Statements</i>
• So do I. • Me, too. • I'll say! • Isn't it! • You can say that again!	• Neither do I. • I don't either

Task 2

In this exercise, listen carefully to each short dialogue and question on the recording, and then choose the best answer to the question. You should pay attention to expressions of agreement.

- (A) The trip would cost too much.

(B) She doesn't think that a trip would be a good idea.

(C) She would like to take two trips rather than one.

(D) She would also like to take a trip.
- (A) He would like to see the election for town council.

(B) He agrees that Matt should be elected.

(C) He thinks the elections should take place next month.

(D) He disagrees with the woman.
- (A) She is not sure which course she should take.

(B) She is not sure if she should take a trip to French.

(C) She knows that she is not ready for intermediate French.

(D) She wants to take neither beginning nor intermediate French.
- (A) The man should repeat what he said.

(B) The man said that something foolish.

(C) She thinks that the food is the best, she has ever tasted.

(D) She agrees that the food is pretty bad.
- (A) This party has not been any fun at all.

(B) He wonders if the woman enjoyed herself.

(C) He wants to know what she said.

(D) He enjoyed himself tremendously.

6. (A) She condones what happened.
(B) She does not like what the man said.
(C) She agrees with the man about what happened.
(D) She says that she did not do it.

7. (A) He thinks the parties are not loud.
(B) He says that the neighbors don't have many parties.
(C) He agrees that the upstairs neighbors are noisy.
(D) The loud parties don't bother him.

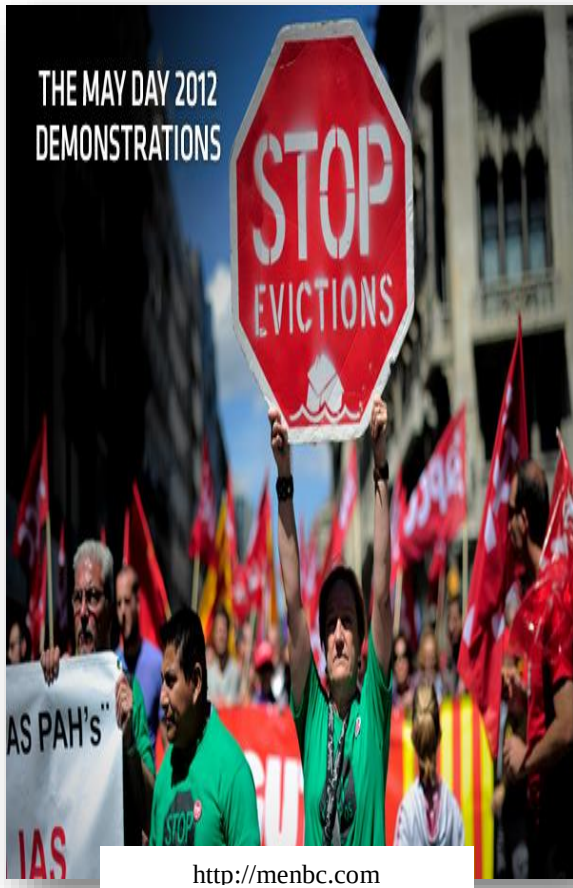
8. (A) She doesn't like this meal too much.
(B) This food tasted wonderful to her.
(C) She is not sure if she likes it.
(D) She can't stand this meal.

9. (A) She agrees that getting the car was not good idea.
(B) She imagines that she would like to have similar car.
(C) She thinks that the man is mistaken about the car.
(D) She thinks the man has no imagination.

10. (A) He would like the woman to repeat what she said.
(B) He thinks that one semester is enough time for the course.
(C) He also thinks that the course should be extended.
(D) He would like to take the course two semesters from now.



Speaking



<http://menbc.com>

OUTSOURCING

In this section, the students will identify the economic problem in Indonesia. The problem is “Outsourcing” which is celebrated on 1st May Day by the workers not only in Indonesia but also it becomes the Labor Day in the world. Outsourcing is a service provider of the manpower recruitment. By using labors outsourcing, companies do not need to provide the facilities such as allowances, and health insurance. Since, this becomes the responsibility of the outsourcing company itself.

Even though, this system is profitable for the companies which use the manpower of outsourcing. However, the system is detrimental to the labors of outsourcing. Besides, they are threatened because there is no career path and sometimes their salary has to cut by the holding company.

In fact, the percentage of salary cuts can reach until 30% by their companies to the outsourcing services. Unfortunately, not all employees know how much outsourcing payroll deduction is taken by the company for the outsourcing services which give a job for the labors at the other companies.

Task 3

Complete the blanks using expressions of asking and giving opinion. Then, give the agreement or disagreement about “Outsourcing”.

Discuss and practice the dialogs with your partners.

Nurma : What is your opinion about Outsourcing?

Herni : In my view, the outsourcing system is a system that is not favorable for the labors. What are you view, Syarif ?

Syarif : _____ but this is considered as a crime of humanity.

Nurma : I completely agree with you.

There is no guaranteeing pensions and social security. Moreover, the workers can sometimes be threatened to stop working when her contract is not renewed.

Herni : What is the solution of the problem?

Syarif : If there is one thing that destabilizes the economy, it is government policy.

I think that _____.

Besides, make outsourcing illegal. Cut off all outsourcing licenses, so we can send outsourcers to jail.



<http://media.viva.co.id>

Task 4

Compose the dialogs based on the situation below using expressions of asking and giving opinion. Give the responses using expressions of agreement or disagreement. Explain your reasons and the solution of the situation. Practice by playing role with in pairs.

Situation 1

The government gives the policy for the poor getting direct cash assistance (BLT).

Situation 2

The government says that they have to cut fuel subsidies because of increased global fuel prices.

<i>Asking Opinion</i>	<i>Giving Opinion</i>
• What do you think about • What do you feel about • What are your views • What is your opinion about • What is opinion of • What are you feeling about • How about you.....? • How do you see	• As I see it • In my opinion / view • Personally, I feel • It seems to me. • Don't you think • Well, to my mind • I think • I don't think
<i>Expressions of Agreement</i>	<i>Expressions of Disagreement</i>
• There is no doubt about it that... • I completely / absolutely agree with you. • I agree with you entirely. • I totally agree with you. • I simply must agree with that. • I am of the same opinion. • That's exactly what I think. • I think so. • You're right. • Well, it depends.....	• I don't agree with you. • I'm sorry, but I disagree. • I'm afraid, I can't agree with you. • I'm not sure about that..... • That's not true. • I don't think so. • I entirely disagree with you • The problem is that... • I very much doubt whether..... • This is in complete contradiction to... • With all due respect,..... • I am of a different opinion because..... • I cannot share this / that / the view. • I cannot agree with this idea. • I have my own thoughts about that.
<i>Expressions of Partial Agreement</i>	
• It is only partly true that..... • That's true, but... • I can agree with that only with reservations. • That seems obvious, but... • That is not necessarily so. • It is not as simple as it seems. • I agree with you in principle, but... • I agree with you in part, but... • Well, you could be right.	



Reading

Comprehend the text below carefully.

The Science of Economics

Most people work to earn a living, and produce goods and services. Goods are either agricultural (like maize), or manufactured (like cars). Services are such as things as education, medicine and commerce. Some people provide goods; some provide services. Other people provide both goods and services. For example, in the same garage a man may buy a car or some service which helps him maintain his car.

The work people do is called economic activity. All economic activities taken together make up the economic system of a town, a city, a country or the world. Such an economic system is the sum-total of what people do and what they want. The work people do either provides what they need or provides the money with which they can buy essential commodities. Of course, most people hope to have enough money to buy commodities and services which are non-essential but which provide some particular personal satisfaction, such as toys for children, visits to the cinema and books.

The science of Economics is based upon the facts of our everyday lives. Economics study our everyday lives and general life of our communities in order to understand the whole of economic system of which we are part. They try to describe the facts of the economy in which we live, and to explain how it works. The economist's methods should of course be strictly objective and scientific.

We need food, clothes and shelter. We probably would not go to work if we could satisfy these basic needs without working. But even when we have satisfied such basic needs, we may still want other things, such as toys, visit to the cinema and books mentioned above. Our lives might be more enjoyable if we had such as things. Human beings undoubtedly have a wide and very complex range of wants. The science of Economics is concerned with all our needs with the desire to have a radio as well as the basic necessity of having enough food to eat.

(Taken from A Rapid Course in English for Students of Economics by Tom McArthur)

Task 5

Answer the questions based on the text.

1. What is the text about?
2. What is the main idea of paragraph 1?
3. What do most people produce?
4. What is an economic activity?
5. Mention the examples of services which provide some personal satisfaction!
6. What is based upon the facts of our everyday lives?
7. What do the economists should study our everyday lives?
8. What do the economists try to do?
9. What are our basic needs?
10. What is the meaning of the sentences "Human beings undoubtedly have a wide and a very complex range of wants" (line 26-27)?

Task 6

Look at the terms in the left-hand column and find the meanings in the right-hand column. Write down the letter only.

1.	Agricultural	a.	set forth in words
2.	Manufactured	b.	external to the mind
3.	Maintain	c.	request
4.	Describe	d.	thing known to be true
5.	Objective	e.	keep up
6.	Undoubtedly	f.	meet expectations
7.	Desire	g.	without doubt
8.	Fact	h.	making of articles
		i.	cultivation of the soil and rearing of animals

(Taken from *A Rapid Course in English for Students of Economics* by Tom McArthur)

Task 7

Fill the blanks with noun, adjective, or verb form. Use your dictionary if necessary.

No	Noun	Adjective	Verb
1.	education		
2.		commercial	
3.			maintain
4.	activity		
5.			describe
6.		Scientific	
7.			satisfy
8.			enjoy

Task 8

Find out the meaning of the underlined words or phrases in the sentences below.

personal
complex
enjoyable

provide
earn
create

concerned with
essential
give

- Every human being wants to satisfy her/his individual needs and wants. _____
- Food, clothes and shelter are important things to be fulfilled. _____
- An economic activity is an activity related to the work people do. _____
- In order to gain money for their living, people should work. _____
- Buying books is one of the commodities that produce some particular personal satisfaction. _____
- Every human being has a very complicated range of wants. _____
- Economic activities make up the Economic system. _____
- The non-essential commodities, such as radio and television can make our lives more pleasant. _____

Parts of Speech

Parts of Speech	Function	Examples
Noun	- As a subject - As a direct object - As in an indirect object - As a complement - As an object preposition	- <u>The book entitled, Chairul Tanjung Si Anak Singkong</u> is a great work. - My boss gives <u>a present</u> for me. - His job is <u>accounting</u>. - They are thinking of <u>getting pride</u>.
Verb	- As a predictor	- My job <u>is</u> recruiting the employees. - Business <u>needs</u> passion. - He <u>didn't like</u> her job before. - She has arrived at 07.00 am.
Adjective	- As a modifier	- Information is <u>important</u> in the modern era. - She is <u>a sociable girl</u> at the workplace.
Adverb	- Modifying a verb - Modifying an adjective - Modifying and adverb - Modifying the whole sentences	- The sellers promoted the products <u>intensively</u>. - Do your work <u>individually</u>! - You must be able to adopt the culture <u>very</u> well. - <u>Usually</u>, she arrives on time to work.



Writing

What Is Business?

Business is a word which is commonly used in many different languages. But exactly what does it mean? The concepts and activities of business have increased in modern times. Traditionally, business simply meant exchange or trade for things people wanted or needed. Today it has a more technical definition. One definition of business is the production, distribution, and sale of goods and services for a profit.

First, production is the creation of services or the changing of materials into products. One example is the conversion of iron ore into metal car parts. Next these products need to be moved from the factory to the marketplace. This is known as distribution. A car might be moved from a factory into a car dealership. Third is the sale of goods and services. Sale is the exchange of a product or services for money. A car is sold to someone in exchange for money. Goods are products which people either need or want; for example, car can be classified as goods. On the other hand, services are activities which a person or group performs for another person or organization. For instance, an auto mechanic performs a service when he repairs a car.

Then, business is combination of all these activities: production, distribution, and sale. However, there is one other important factor that is the creation of profit or economic surplus. A major goal in the functioning of a business company is making a profit. Profit is the money that remains after all the expenses are paid. Creating an Economic surplus or profit is, therefore, a primary goal of business activity.

(Taken from ***Business Concepts for English Practice*** by Barbara Tolley Dowling and Marianne McDougal)



<http://retailbizmd.com>

Task 9

Fill in the spaces in the following table. Try to get main ideas of the identification and description in the text. Write them in the right column.

Generic Structure		The Text (Write the points only)
1. General classification (definition)		
2. Description	a.	
	b.	
	c.	
	d.	
	e.	
3. Conclusion		

Task 10

Compose the questions based on the report text above.

1.
2.
3.
4.
5.
6.
7.
8.

Task 11

Now that you are more aware with a structure of a report text, it is your turn now to practice, write one. Write a report text according to economic issues.

Report Text

Social Function	Generic Structure	Significant
To present information about something or describe the way things are, with reference to a range of natural, man-made and social phenomena in our environment.	- General classification: tells what the phenomenon under discussion is. - Description: tells what the phenomenon under discussion is like in terms of (1) parts, (2) qualities, (3) habits or behaviors, if living; uses, if non-natural	- Focus on generic participants. - Use of relational process to state what is and that which it is. - Use of Simple Present Tense



Grammar

Simple Present Tense

- The Simple Present to express the idea that an action is repeated or usual. The action can be a habit, a hobby, a daily event, a scheduled event or something that often happens. It can also be something a person often forgets or usually does not do.
- The Simple Present can also indicate the speaker believes that a fact was true before, is true now, and will be true in the future.
- Speakers occasionally use Simple Present to talk about scheduled events in the near future. This is most commonly done when talking about public transportation, but it can be used with other scheduled events as well.
- Patterns : **Subject + VERB I+ s/es in third person**
- Examples:
 - We **speak** English.
 - When **does** the Boss usually **come**?
 - The meeting **starts** at 8 o'clock.
 - Classification **means** the grouping of items.
 - Every year, the company **pays** its tax.

Task 12

Complete each sentence with one of the verbs provided.

involve

produce

convert

classify

distribute

holds

sells

considers

offer

prepares

1. An auto dealership _____ cars, trucks, vans, and sometimes recreational vehicles.
2. We know that advance in technology can _____ your product and services to people.
3. Some companies _____ exclusive distribution rights for specific product.
4. Anindita _____ that report.
5. The production process often _____ the conversion of the raw materials into finished products.
6. The human beings to fulfill their needs _____ themselves in the economic activities.
7. How efficiently a company _____ its products will in large measure determine its success.
8. When travelling from country to country on either business, people _____ one currency to another.
9. Representatives of factory _____ products to whole sellers and retailers.
10. The members _____ the proposal to go global and change the company's orientation.

PRONOUNS				
SUBJECT	OBJECT	POSSESSIVE ADJECTIVE	POSSESSIVE PERSONAL PRONOUNS	REFLEXIVE & EMPHATIC PRONOUNS
I	me	My	mine	myself
You	you	Your	yours	yourself yourselves
We	us	Our	ours	ourselves
They	them	Their	theirs	themselves
He	him	His	his	himself
She	her	Her	hers	herself
It	it	Its	its	itself

Task 13

Fill the blank spaces with the suitable pronouns in the following sentences

1. Lina is very well-organized. Everybody likes work.
2. Rudi's mobile phone is white. is sophisticated.
3. Jane and I have already received to work. is really good job.
4. Anton is a diligent worker..... always arrives on time.
5. If you see Rani, please give my regards.
6. When, Andrew comes in, please tell..... I phoned.
7. Their work is ready to turn in. is still done.
8. You may not bring into trouble.
9. They..... promised to pass the test selection.
10. Everybody likes her, because..... has own personality.
11. We will need many boxes. will be used to pack the goods.
12. Advertising is important. can improve a sale.
13. These products will be delivered tomorrow. invoice is in the shipment.
14. We have launched the new product. product is so great.
15. She convinced to do that hard job.

RULES FOR SUBJECT AND VERB AGREEMENT

1. When the following words are used as subjects of sentences they always require a singular verb. These words may be plural in meaning, but the verb is always singular.

everyone	someone	anyone	no one	each
everybody	somebody	anybody	nobody	either
everything	something	anything	nothing	neither

eg Everybody is busy.

Neither of these books is very new.

2. When each or every comes before singular subjects joined by and, a singular verb is used.

eg Every man and woman is eligible to vote.

Each student and teacher has a locker.

3. Introductory it is singular and is always followed by a singular verb.

eg It was the dogs which awakened me.

It is his grades that worry him.

4. Words that come between a subject and its verb do not change the number of the subject.

Prepositional phrases often have this position.

eg *together with*
 in addition to

The man *along with* *his ten children* is leaving soon.

as well as

Everyone *except him* has a book.

The teacher *along with her students* is viewing a film.

One *of the most enjoyable parties* was given by Helen.

5. There, here and where are never subjects (except in a sentence like this one!).

When a sentence begins with one of these words, the subject comes after the verb.

eg There is no litter in this park.

Here are the results of the experiment.

6. Subjects joined by and or both ... and ... take a plural verb (but see Rule 2).

eg A red Suzuki and a blue Kijang are parked outside.

Both tigers and elephants are becoming extinct.

7. Several, many, both, and few are plural words so always take a plural verb.

eg Both are going to study at Sriwijaya University.

Only a few have passed the exam.

8. Some nouns are always plural in form and always take a plural verb.

things you wear: trousers, jeans, pants, sunglasses

tools: scissors, pliers, tweezers

abstract: riches, thanks, means

However, some of them are followed by a singular verb when used in expressions such as

a pair of, a word of

e.g. His trousers are still at the cleaners. **but** That pair of trousers is dirty.

Your thanks are enough for me. **but** A word of thanks is enough.

9. When subjects are joined by the following structures, the verb must agree with the nearest subject.

eg Neither the students nor the teacher is allowed to smoke in the classroom.

Either the teacher or the students have the books.

Not only the nurses but also the doctor is coming.

10. Many words may be singular or plural depending on what they refer to - none, all, some, any, majority, most, half and others. When these words are followed by a prepositional phrase, the number of the object of the preposition will determine whether the words are singular or plural.

eg All of the book has been destroyed.

All of the books have been thrown away.

All of the money is in the bank.

11. The expression a number of is plural. The expression the number of is singular.

eg A number of students were missing from class.

The number of Mexican students in class is small.

12. Expressions stating the amount of time, money, weight, volume etc. are plural in form but take a singular verb.

eg Two weeks is enough time to complete that assignment.

Five hundred dollars is required as a down payment.

Twenty thousand extra rupiahs is lot to pay.

One hundred liters of gasoline costs a lot of money.

13. Some words are always plural in form but singular in meaning. These require a singular verb.

Academic subjects: mathematics, physics, economics, statistics, civics, ...

Diseases: measles, mumps, herpes, ...

Abstract nouns: news, ethics, politics, ...

eg Mathematics is a difficult subject.

The news was very good.

14. Titles of books, movies, songs etc, even if plural in form, take a singular verb.

eg The *New York Times* is a good newspaper.

Star Wars was an exciting movie.

15. Collective nouns are usually singular, but may be plural if the members are functioning independently. Watch for the pronouns for clues to the singular or plural nature of the subjects. Some of these words are police, class, team, committee, audience, family, faculty

eg The class has its final test on Friday.

The class are working on their private study projects today.

16. Some nouns have the same form for both singular and plural meanings. The pronouns or modifiers with those words will indicate whether they are being used in singular or plural form.

Always with s: species, series, ...

Never with s: sheep, deer, ...

eg That species is rare.

Those species are common.

That sheep is young.

Those sheep are young.

17. Nouns for nationality that end with *-ese*, *-ch*, or *-sh*, may be singular or plural depending on their meaning: Chinese, French, English.

When the word refers to a language, it takes a singular verb.

When it refers to the people of the country, it takes a plural verb and is preceded by the.

eg French is a Romance language.

The French are romantic.

English is spoken in Australia.

The English love drinking tea.

<u>origin</u>	<u>singular</u>	<u>plural</u>	<u>singular (plural) examples</u>
Greek	-is	-es	basis(bases), crisis(crisis)
Greek	-on	-a	criterion(criteria), phenomenon(phenomena)
Latin	-us	-i	radius(radii), alumnus(alumni)
Latin	-a	-ae	alga(algae), vita(vitae)
Latin	-um	-a	datum(data), medium(media)
Latin	-ix/-ex	-ices	index(indices), appendix(appendices)

eg The algae in the pool are very difficult to remove.

 The radius of the circle is ten centimeters.

Answer the following questions below carefully.

- English for Economics and Business

6. I forgot, my glasses _____ on the bed.
A. were C. are
B. was D. is
7. The news from the magazine on 26 August, 2012 _____ bad.
A. are C. were
B. is D. was
8. My assets _____ out by the holding company.
A. were wiped C. wipes
B. was wiped D. wiped
9. The average workers' earnings _____ up dramatically.
A. has gone C. goes
B. have gone D. gone
10. Our thanks _____ to the workers who supported the union.
A. goes C. going
B. go D. gone
11. Lately, a large percentage of the population _____ voting against her.
A. is C. was
B. are D. were
12. Not only the students but also their instructor _____ to the principal's office
A. have been called C. called
B. has been called D. has called
13. Every student and instructor in this building _____ for a new facility by next year.
A. hope C. hoped
B. hopes D. hoping
14. A large number of voters still _____ along straight-party lines.
A. vote C. voted
B. is voting D. voting
15. Politics _____ sometimes a dirty business.
A. is C. was
B. are D. were

Glossary

agree	/ə'gri:/	setuju
agreement	/ə'gri:m(ə)nt/	persetujuan, perjanjian
disagreement	/disə'gri:mənt/	pertentangan, perselisihan
science	/'saɪəns/	pendapat
economy	/i'kɒnəmi/	pengetahuan
needs	/ni:dz/	ekonomi
goods	/gʊdz/	kebutuhan
product	/'prɒdʌkt/	barang-barang
service	/'sə:vɪs/	produk
commodity	/kə'mɒdɪti/	jasa
manufacture	/mənʃʊ'faktʃə/	komoditi
maintain	/mem'teɪn, mən'teɪn/	memproduksi
produce	/prə'dju:s/	menjaga, memelihara,
distribute	/dɪ'strɪbjʊ:t, 'dɪstrɪbjʊ:t/	mempertahankan
sell	/sel/	menghasilkan
buy	/baɪ/	mendistribusikan
convert	/kən'veɪt/	menjual
hold	/həʊld/	membeli
outsourcing	/aʊt'sɔ:sɪŋ/	merubah
May day, labour day	/meɪ/ /deɪ/, /'leɪbə//deɪ/	memegang, mengadakan
manpower	/'mənpaʊə/	kerja kontrak
employee	/em'plɔɪ'i:, em'plɔɪ:, ɪm-/	hari buruh
payroll deduction	/'peɪrəʊl/ /dɪ'dʌkʃ(ə)n/	tenaga kerja
beneficial	/benɪ'fɪʃ(ə)l/	karyawan, buruh
destabilizes	/di:'steɪbɪlɪz, -b(ə)l-/	pemotongan gaji
government	/'gʌv(ə)n,m(ə)nt, 'gʌvəm(ə)nt/	bermanfaat
policy	/'pɒləsi/	stabil
licenses	/'laɪs(ə)ns/	pemerintah
illegal	/ɪ'li:g(ə)l/	kebijakan, politik
direct cash assistance	/dɪ'rekt, dʌɪ-/ /kʌʃ/ /ə'sɪst(ə)ns/	lisensi, ijin, perijinan
		melanggar, tidak sah
		bantuan langsung tunai
		(BLT)

BUSINESS COMMUNICATION

In This Section

Standard of Competency:

Comprehending and expressing meaning in transactional and interpersonal in real life future needs of Economics students in STIE Tamansiswa Banjarnegara

Basic Competences:

Listening

- ☛ Responding the information of business communication

Speaking

- ☛ Communicating in business

Reading

- ☛ Comprehending the meaning and information in the kinds of business letters
- ☛ Distinguishing the kinds of business letters
- ☛ Finding the new vocabularies based on the business letters
- ☛ Finding general information (skimming)
- ☛ Finding the specific information (scanning)

Writing

- ☛ Writing invitation letter



Task 1

Discuss with your friends and answer the questions.

- 1) What do you know about Business Communication?
- 2) Why is it indispensable in business?
- 3) What are the kinds of activities which engage business communication?

To answer the questions, look at the pictures. And then, explain what the pictures are.

writing business letter
building relationship
negotiating

marketing
advertisement
offering via e-mail

1



LG
Life's Good

<http://logocompany.info>

2



www.kaizencoachingqueensland.com.au

3



<http://image.made-in-china.com>

4



<http://3.bp.blogspot.com>

5



<http://trailofasia.com>

6



<http://felc.ir/wp-content/business-letter.jpg>



Listening

Introduction

Striking up (=starting) conversations and keeping them going is really important to good communication. Think of three questions you might ask a stranger when meeting for the first time. Remember that the questions you ask might depend on the situation.

Task 2

Listen the audio, and then select the correct answer for each sentence. You should complete the sentences which may be missing one or more words.

1. What's your _____?
A. I'm Nancy.
B. I'm from Russia.
C. I'm a student.
2. Where do you _____?
A. I'm from Canada.
B. I live in Chicago.
C. I'm fine.
3. How's _____?
A. Okay.
B. I'm going to school.
C. No problem.
4. _____ does she _____?
A. She likes to work.
B. She's a teacher.
C. She works at City Bank.
5. _____ they _____?
A. They're from Mexico.
B. They are in school.
C. They live in Tokyo.
6. _____?
A. I'm getting married soon.
B. My father is a doctor.
C. I have three brothers.
7. _____?
A. I'm fine.
B. Nothing much.
C. That's too bad.
8. _____?
A. He's Japanese.
B. He's from Italy.
C. He's an engineer.
9. _____?
A. I like to exercise.
B. I'm busy this weekend.
C. I don't like sports.
10. _____?
A. He lives in Hong Kong.
B. He works downtown.
C. He's a doctor.

Telling Time



www.esl-lab.com

Telling time is a part of our everyday lives, from opening and closing hours of stores to office schedules and appointments. This activity will help you learn to tell time and understand it in different situations.

- What are your office hours?
We're open from nine to five.
(9:00 am -5:00 pm)
- Do you know what time the office closes?
I think it closes around six. (6:00 pm)
- When does Mr. Robert come?
He comes at ten past seven. (7.10 am)
- Do you know when Mr. Philips arrives?
He arrives at seventeen to five.
(4. 43 pm)
- When does your bus arrive?
It comes about a quarter to four.
(3:45 pm)

Task 3

Listen the audio, and then select the correct answer for each question.

1. Our class begins at
A. 4.05
B. 4.15
C. 4.50
2. My mother left this morning at
A. 9.03
B. 9.13
C. 9.30
3. I'm going to catch my bus at
A. 3.40
B. 4.20
C. 12.04
4. Let's get together at
A. 12.05
B. 5.12
C. 5.22
5. The store closes today at
A. 4.06
B. 5.45
C. 6.15
6. The movie starts at
A. 7.04
B. 7.14
C. 7.40
7. She called this morning at
A.10.10
B.10.05
C.10. 50
8. Their plane arrives at
A. 11:05
B. 14.12
C. 11.45
9. Please come to my office at
A. 8:05
B. 8.15
C. 8.25
10. I have to work at
A. 3:03
B. 3.13
C. 3. 30

Task 4

Business Communications

Be sure to practice your telephone etiquette to give your listener the best impression possible. Listen to the conversation carefully. Then write the words you hear in the blank spaces.

Secretary : Hello, Ultimate Computers _____ ?

Caller : Yes, this is Jack Kordell from Hunter's Office Supplies.
_____, *please?*

Secretary : I'm sorry, but she's not in right now.

Caller : Okay, do you know when she will be back?

Secretary : Uh, yes, she should be here later on this afternoon maybe about 4:30.
_____ ?

Caller : Yes. Ms. Strong sent me our newest line of laptop computers with a description of other software products, but there wasn't any information about after-sales service.

Secretary : Oh, I'm sorry. _____ ?

Caller : Yes, but our fax is being repaired at the moment, and it won't be working until around 2:30. Could you try sending that information around 3:30? That should give me time to look over the material before I call Ms. Strong, say, around 5:00.

Secretary : Sure. , _____ *please?*

Caller : Yes. Jack Kordell and the phone number is 560-1287. And the fax number is 560-1288.

Secretary : Okay. Jack Kordell. Is your name spelled Cordel?

Caller : No. It's with a "K" and two "l." K-O-R-D-E-L-L.

Secretary : All right, Mr. Kordell. And your phone number is 560-1287, and the fax number is 560-1287. Is that correct?

Caller : Yes it is.

Secretary : All right. I'll be sure to send you the fax this afternoon.

Caller : Okay, bye.



Speaking

Introduction

Task 5

**Complete the dialogs of introduction.
Ask to your pair to give responses then
practice orally in pairs.**



<http://us.123rf.com>

- Secretary : Good morning, Mr. Handarbeni.
How are you?
- Manager : Good morning.
_____, and you?
- Secretary : I am fine too.
- Manager : Are you a new secretary?
- Secretary : Yes, I am. Let me introduce myself, Sir.
My name is _____.
- Manager : Pleased to meet you.
- Secretary : _____.
- Manager : I hope you can complete your work well and work hard.
- Secretary : I think so. I am always ready to help you, that why I am here, sir.
- Manager : Ok. Good luck for your job.
- Secretary : Thank you.
- Manager : Talk to you later.
- Secretary : _____.

<i>Expressions of Greeting</i>	<i>Responses</i>
• Good morning/afternoon/ evening/night • Hello, Robert • Hi, John • How are you? • How are you doing? • How are you getting on? • How've you been? • What's happening? • What's new? • How is it going? • Haven't seen you for ages • Long time no see you	• Good morning/afternoon/evening/night • Hello, Herni • Hi, John • I am fine, thank you. • Very well, thank you. • Pretty well, thank you. • Just fine, thank you. • Not bad • Never been better. • Yes, it must be close to three months. • Yeah.
<i>Expressions of Parting</i>	<i>Responses</i>
• Sorry, I must be going now. • Well, I have to go now. • I really must go now. • Sorry, I must leave now. • Sorry, I must be on my way. • Got to go now. • Please send my regards to..... • Give my best regards to..... • Please send my best love to..... • Remember me to your friend, Hanum • Until the next time • Good bye • See you later • See you again • So long. Take care • May be we could get together sometime • Talk to you later • So long • Bye	• OK. May be we can talk again • Thank you for coming • See you later. • So long. Take care. • See you later • See you again • I will. • Sure, I will. • I will. • I will • Sure, I will • OK. See you. • Good Bye, Nina • See you. • See you again. • So long • Sounds good • Bye. Take it easy. • So long • Bye

Receiving Calls



<http://us.123rf.com/an-employee-receiving-incoming->



<http://englishcollective.org>

- | | |
|----------------------------|--|
| Receptionist | : Hello, Bara's Handicraft, Can I help you? |
| Mr. Handarbeni's secretary | : Yes, please I would like to speak to Mr. Arga Ardani. |
| Receptionist | : Who is speaking, please? |
| Mr. Handarbeni's secretary | : I am Mr. Handarbeni's secretary, please tell Mr. Arga that Mr. Handarbeni will speak to him. |
| Receptionist | : One moment please. |
| Receptionist | : Excuse me, Sir, Mr. Handarbeni will speak with you. |
| Mr. Arga | : I'll take it. Thank you. |

Asking for Message

- | | |
|------------|--|
| Secretary | : Hello! Pratama Mega Group, Can I help you? |
| Mr. Robert | : I would like to speak with Mr. Handarbeni. |
| Secretary | : I am so sorry, Sir. He is not in the office right now. |
| Mr. Robert | : When will he come back? |
| Secretary | : Two hours later, that is what he told to me. |
| | May I take your message? |
| Mr. Robert | : Yes, please tell him that Mr. Robert is calling today. |
| | Can you give me his cell phone number? |
| Secretary | : Certainly, Sir. This is his cell phone number 08122666333. |

<i>Expressions of asking for message</i>	<i>Responses</i>
• Can I take your message? • May I take your message? • Would you leave a message? • Excuse me, May I take a note of your name, Sir/Mam? • May I take a note of your phone number and address, Sir/Mam? • Do you mind if I take your name, Sir/Mam? • Do you mind if I take note of your address and phone number?	• Certainly,..... • Of course, please inform to him/her that..... • Yes, please tell him/her that

Receiving Guest

- Hanumwati : Good morning. What can I do for you, Sir?
- Robert : Good morning. My name is Robert. I would like to meet Mr. Handarbeni.
- Hanumwati : Do you have an appointment?
- Robert : Yes, I have an appointment with Mr. Handarbeni at 2.00 pm.
- Hanumwati : Would you please wait me for a while? He is meeting with the marketing staffs.
- Robert : Certainly.
- Hanumwati : Mr. Handarbeni, he is waiting you in his office.
- Handarbeni : Could you show me to his office?
- Hanumwati : Of course. Please follow me. This way please.

When you have arrived at his office, say:

Handarbeni : Would you please come in?

Robert : Please, come in.

Note : *The polite expressions in English often use Past tense form such as Could you.....? or Would you.....?*

Presenting Product

As a future businessman you will often conduct negotiation for business. To promote your business, it is important to you for presenting product to customer or users of your product. To present your product, you have to start a meeting with the good business communication. When you want to start a meeting, it is suggested to you to do the following activities:

Firstly, start by small talk.

Secondly, Welcome to the participant (this part can be omitted).

Thirdly, State the purpose of the meeting.

Fourthly, Mention procedures and the expected time target of a meeting

Finally, Present of sample of product.

Presentation of the product should refer to the quality of raw material, workmanship, price and delivery. If your product is services, hold on the quality of services. If the product is in the field of tourism, places of interest are also presented.

The expressions below are the kinds of expressions for negotiating a business.

Expressions of Starting

- Let's get down to business.
- We had better start.
- Okay, shall we start?
- Let's start with
- Shall we begin with?
- The first item on the agenda is

Expressions of Welcoming

- We're very pleased to welcome.....
- It's a pleasure to welcome.....
- I'd particularly like to welcome.....
- I'd like to start by welcoming.....

Expressions of Introducing

- I would like to introduce.....
- Can I introduce.....?
- Starting a purpose
- We are here today to.....
- Our aims is to.....
- I've called this meeting in order to.....
- The purpose of this meeting is to.....
- By the end of the meeting, we need.....

Expressions of Going on Process

- I suggest we go round the table first.
- I'd like to hear what you all think before we make a decision.

Expressions of Setting Agenda

- As you will see from the agenda.....
- Have you seen a copy of the agenda?
- I suggest we take this item first/last/next.
- There are three items on the agenda.
- I suggest we take them in this order. First.....
- So the first item on the agenda is.....
- Is there any other business.....

Expressions of Timing

- This should take about three hours.
- The meeting is due to finish at.....
- We have short time, so can I ask you to be brief?
- I would like to aim for a three o'clock finish.
- I would like to finish at two o'clock.

Expressions of Delivering

- I can ship you every month.
- The shipment can leave every month.
- The shipment is from Surabaya harbor.
- The shipment leaves Surabaya harbor on 1 st of every month.
- Right, I think we cover the first item.
- Shall we leave that item?
- If you have nothing else to add, then.....

Expressions of Continuing next item

- Let's move on to the next item.....
- The next item on the agenda is.....
- Now we come to the question about price.
- The price of the ceramic is US \$ 110.
- The rate of Dieng Plateau tour is US \$ 50 per person.
- The rate of standard room in Central Hotel is US \$ 20 per night per room.

Expressions of Postponing

- Shall we skip the next item?
- I suggest we take that up at another meeting.
- I think we have to postpone it for tomorrow.

Expressions for Making an Appointment

- I would like to see you as soon as possible. Could you please let me know when I should come?
- Would you kindly give me an appointment to see you, preferably in this week?
- Would you mind to make another appointment for me?

Responses:

- I will give you time on Friday at 2 pm
- Of course. I would like to meet you as soon as possible.
- I would like to reschedule Wednesday's appointment to next Monday at 10 am

Task 6

Identify the conversation using polite expressions about negotiating business of the unique ceramics, then practice orally in pairs.

Ceramics



<http://www.banjarnegararakab.go.id>

Robert

: **Let's get down to business.** We are here today to discuss business for this year. There is only one item on the agenda that is presenting your new samples. First, we will talk about quality of your new samples. Show me the criteria of qualified and good samples ceramics. Next we will discuss price and delivery. Moreover, we will discuss purchase order. Hopefully, this meeting is scheduled to finish at 12.00 pm so I hope we can have lunch together here at midday. **OK. Mr. Robert please starts presenting your new samples.**

Handarbeni : Thank you. Well, I have produced new sample that I emailed to you on July 2nd, 2012. Here are my samples. I sent almost fifty designs of ceramics. Glazur ceramics are the kinds of ceramics which can be found mostly in the market for the application of floors, walls, and decorative ceramics. Glazur layer is applied with a high temperature so it blends with the ceramic body. This layer is what makes the design motif and the texture of the ceramics. Glazur layer makes ceramic water resistant, fire resistant and easy to clean because it is very dense and not porous.

Robert : Is there other kinds of ceramics except this?

Handarbeni : Yes, my company produces many kinds of unique handmade ceramics from Banjarnegara, there are Terracotta ceramics and Painted ceramics. Terracotta ceramics are ceramics with brick red color of the result of burnt clay. And then, painted ceramics the technique of ceramics manufacture is by coating the pottery with paint.

Robert : Could you explain about the quality of raw material of ceramics?

Handarbeni : Of course. It is the best quality of ceramics. Ceramics of Banjarnegara can survive until now because of the availability of adequate raw material, namely clay which has the good quality, so they have a competitive advantage. In addition to the availability of raw material, also it is supported by human resources. Ceramics processing expertise are gained by local people in the ceramic industry center, Klampok of heritage from generation to generation. The facilities and infrastructure for processing the raw material are good enough.

Robert : **Allright, if you have nothing else to add, now let's move on to the next item about delivery.**

Handarbeni : I have excellent craftsmen who can produce the quality ceramics and I have tools to support them. Therefore, I can produce 1000 pieces per month. **In fact, I can ship you every month. And then, the shipment can leave every month as many as 2 FCL (Full Container Load) or LCL (Less than one Container Load Shipment).** As usual, the shipment is from Banjarnegara on 1st of every month by JNC. It will arrive at England in approximately two days.

Robert : That sounds good. That is what you always do every month.

Handarbeni : Yes, so far I don't have any problem with the shipment.

Robert : Now, we come to the question of price. I agree with you that these are top quality products. They are made of top quality raw materials and done very professionally. I want you ship us only top quality product like this. Now let's talk about the price.

- Handarbeni : Here is the price list. The price of every item is different. It depends on the specification of products.
- Robert : OK. I agree with this deal. I will take contract for a year to supply your ceramics for my showroom. And then, for the administration, **you can follow up tomorrow. I think we have to postpone it for tomorrow.**
- Handarbeni : OK. Mr. Robert. **I would like to see you as soon as possible. Allow me to know when I should come tomorrow?**
- Robert : **I will give you time on Friday at 2.00 pm.**
- Handarbeni : Thank you very much for this negotiation, Mr. Robert. **I expect that we can work corporately this business.**
- Robert : And I am sorry Mr. Handarbeni because we cannot have lunch together. **I have to leave now.** I have another schedule.
- Handarbeni : It does not matter, Mr. Robert. **So long, take care.**

Task 7

Compose the dialogs based on the situation below. Then, practice by playing role with your partners.

Situation 1

Suppose that you are a marketing manager. You have a new product to launch. How do you present your new product? Explain briefly.

Situation 2

You invite your business partners to celebrate your success that you achieved. You make a great party with all the foods which are very tasty at your home. Moreover, you expect that they will come to your party. What do say to invite your friends at your party?

Situation 3

You invite the colleagues for dinner at a popular restaurant in your town. It is for negotiating the business. You expect that they will come to give the solution for your business. The presence of your business partners is essential to the sustainability of the company. What do say to invite your colleagues at the dinner?

<i>Expressions of Invitation</i>	<i>Responses</i>
• Do you want to go to dinner tonight? • Would you like to go to the theater tomorrow? • Would you be interested in going to the party next Sunday? • How do you fancy going to the restaurant for dinner? • How about going to the celebration of Shanti's success. • Care to come over for lunch? • I was just wondering if you would like to come over for a drink. • We'd be delighted to have you over for the anniversary of my company	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? Declining invitations: • I really sorry because I cannot come at your party. I have to work. • This evening is not good. I have an appointment. • That's very kind of you, but actually I'm doing something else this afternoon. • Well, I'd love to, but I'm already going out



Reading

There are a few different types of business letters that you should know about when doing business in English. There are some kinds of the business letters such as offering, inquiry, and ordering letter. And then, if you order goods or services you will get invoice of your ordering so you have to pay according to the invoice. In this section, the students will learn the part of business letters and differentiate the kinds of business letter. The following is an example of business letter.

Part of Business Letter

4455 Turnbolt Ave
Austin, Texas 78713

September 14, 2012

Return address, always provide your address so that your reader can contact you.

Date, the date is useful for record-keeping.

Underwood Computers
11213 Technology Blvd
Houston, Texas 77078

Recipient address, give the reader's name and address as they appear on the envelope in which your letter is mailed.

Dear Mr. Underwood,

Salutation or attention line, address the reader by name punctuated with a colon. When writing to a manager you do not know by name or to a department, use an attention line. (Example: "Attention Claims Manager.") Avoid stuffy "Dear Sir" or "Dear Madam" salutations.

I am writing this letter to express my appreciation for the wonderful assistance we received from your staff during the past month.

Introduction, begin your letter with a short statement of your subject and reason for writing.

Your salespersons did a terrific job in analyzing our company's needs and providing us with options which were well within our budget for the project. The equipment was shipped in a timely fashion and the installation was as easy as we were told it would be. When a few minor problems arose, your technical assistance staff was very responsive and the problems quickly resolved over the telephone.

Your text, explain your subject fully and clearly. Be accurate and don't waste your reader's time with unnecessary details.

Please thank all of the people who were instrumental in getting the project up and running on time.

Closing, end your letter by saying something helpful or courteous to your reader. If you thank your reader, explain why.

Sincerely,

Joseph Goodenhour

Joseph Goodenhour

Complimentary close, "Sincerely" is a good choice. Punctuate your close with a comma.

Your signature

A Type copy of your name

Task 8

Comprehend the kinds of business letters below based on the purposes. And then, answer the questions below.

The following text is for questions 1 to 6



JASMINE STREET No. 12 YOGYAKARTA 7310 - INDONESIA
 Phone / Fax: (0274) 5857070 & Email: megamedia.publisher@ymail.com

July 6, 2012

PT. Duta Sarana Ilmu
 Rajawali street No.148
 Jakarta 742060

How to save 30% - 50% in completing your collection of books

Dear Director of PT. Duta Sarana Ilmu,

I am pleased to extend an offer our product that has been published and help you to save up to 50% in completing your collection of books. For information, PT. Mega Media Publisher was established since 05 March 2005 and had produced high quality books such as knowledge books, Islamic books, books non-fiction and the best seller books. The company was established based on high commitment and good service. It always tries to maintain a satisfactory performance.

In addition, the PT. Mega Media Publisher is engaged in the field of publishing, it is also engaged in printing. Equipped with qualified human resources and advanced technology, Mega Media Publisher will continue to provide new innovations in its products. Even, we have a distribution network and extensive marketing in several of countries such as Indonesia, Malaysia, Singapore, Thailand, Japan, Korea, China, England, Aussie and etc. We are always ready to serve customers throughout the world.

For a free quote, please call us today at (0274) 5857070, 081328691191 or visit us online at <http://www.megamediapublisher.com.htm>. Our website provides our products that I offer including the price list, we have in stock. Our website also shows our current specials. We enclose the latest edition of our catalogue. If you want an amazing deal, check out our website.

Your signature will confirm that offering products has been agreed. The ordering will be processed through appropriate channels, whereupon it will be mailed to you. We are looking forward to your order.

Sincerely,

Herni Purwanti
 Marketing Manager

1. What is the purpose of the letter?
 - A. To ask somebody to do something
 - B. To advise somebody to do something
 - C. To inform somebody that book is important
 - D. To offer the various books

2. “It always tries to maintain a satisfactory performance.
”What does the word ‘it’ refer to?
 - A. PT. Duta Sarana Ilmu
 - B. Customer
 - C. Book
 - D. PT. Mega Media Publisher

3. How many percent does the company offer discount up to the customer?
 - A. 10 %
 - B. 50 %
 - C. 30 %
 - D. 70 %

4. Which of the following is **not true** according to the text?
 - A. PT. Mega Media Publisher is engaged in publishing and printing.
 - B. PT. Mega Media Publisher has market in several countries.
 - C. PT. Mega Media Publisher orders something.
 - D. PT. Mega Media Publisher send the offering letter to PT. Duta Sarana Ilmu.

5. “Our website also shows our current specials.”
The noun phrase **‘current specials’** means.....
 - A. remarkable offering
 - B. limited edition
 - C. the higher price
 - D. the cheaper price

6. “The ordering will be processed through appropriate channels, whereupon it will be sent to you.” What does the word ‘it’ refer to?
 - A. PT. Mega Media Publisher
 - B. the ordering
 - C. channels
 - D. offering products

The following text is for questions 7 to 10



Rajawali Street No. 148, Jakarta 742060

July 10, 2012

PT. Mega Media Publisher
Jasmin Street, No. 12
Yogyakarta 7310

Dear Mrs. Herni Purwanti,

With reference to your offering on July 6, 2012, we find out recently from your website that you are a publisher which provide the various of books. We are very interesting in your products. Please send me a copy of your latest catalogue of Economics and Business books. I would also like to know if it is possible to make purchases.

Yours Faithfully,
Adjie Wicaksono
Director

7. What is the purpose of the letter?
 - A. To inquire the catalogue
 - B. To offer Economic and Business books
 - C. To order the various of book
 - D. To inform about the latest catalogue
8. Who sent the letter?

A. PT. Duta Sarana Ilmu	C. Customers
B. Buyer	D. PT. Mega Media Publisher
9. What is the catalogue needed?

A. The new catalogue	C. The Business catalogue
B. The interesting books	D. The Economics and Business books
10. "Please send me a copy of your latest catalogue."
The word 'latest' means.....

A. up to date	C. earliest
B. ancient	D. out up date

The following text is for questions 11 to 16



July 12, 2012

PT. Mega Media Publisher
Jasmin Street, No. 12
Yogyakarta 7310

Dear Mrs. Herni Purwanti,

Referring to your offer, please supply as under strict conformity with particulars given in your offering.

Term of Conditions

Time of delivery : July 31, 2012

Payment : Rp. 177.450.000 will be transferred through Mandiri Bank

Documents : The following documents should be rendered in triplicate plus three copies of them which should be mailed to us by courier.

1. Packing List
2. Signed Commercial Invoice

Notify address : PT. Duta Sarana Ilmu
Rajawali street 148, Jakarta 742060 Phone: 08122766223

Partial Shipment : Allowed

Other : Shipment has to arrive on time based on the determined schedule

No	Description of Goods	Unit Price	Quantity	Total Price
1.	Principle of Marketing 12e Writer : Philip Kotler and Gary Armstrong Publisher : Pearson Education International	Rp. 357.000	300	Rp. 107.100.000
2.	Human Resource Management Writer : Michael, Norbert F and Robert D Publisher : The Dryden Press	Rp. 210.000	100	Rp. 21.000.000
3.	Customer Service and Support Writer : Colin G. Armistead & Graham Clark Publisher : Elex Media Komputindo	Rp. 89.000	150	Rp. 13.350.000
4.	Development as Freedom Writer : Amartya Sen Publisher : Oxford	Rp. 180.000	200	Rp. 36.000.000
			750	Rp. 177.450.000

Furthermore, please return to us a duly signed copy of this order sheet as your final confirmation, or a duly signed sales note.

Sincerely,

Adjie Wicaksono
Director

11. What is the purpose of the letter?
 - A. To ask someone to do something
 - B. To inquire the books
 - C. To offer Economic and Business books
 - D. To order the books

12. "Shipment has to arrive on time based on the determined schedule."
When must the shipment be mailed?
 - A. on July 10, 2012
 - B. on July 12, 2012
 - C. on July 30, 2012
 - D. on July 31, 2012

13. Where is the shipment sent?
 - A. PT. Mega Media Publisher
 - B. Jasmine street No. 12, Yogyakarta
 - C. Herni Purwanti's office
 - D. Rajawali Street 148, Jakarta 742060

14. Which of the following is true about the PT. Duta Sarana Ilmu's ordering, **except**.....?
 - A. It orders 100 of books of Human Resource Management.
 - B. The shipment will be mailed on July 31, 2012.
 - C. The price of a book of Principle of Marketing 12th edition is Rp. 357.000
 - D. The total price of books entitled Customer Service and Support is 36.000.000

15. What are the documents which should be mailed when shipment arrived?
 - A. packing list
 - B. invoice
 - C. certificate
 - D. commercial invoice and packing list

16. How is payment of PT. Duta Sarana Ilmu to PT. Mega Media Publisher?
 - A. transferring
 - B. cash
 - C. charge
 - D. using credit card

The following text is for questions 16 to 20



JASMINE STREET No. 12 YOGYAKARTA 7310 - INDONESIA
Phone / Fax: (0274) 5857070 & Email: megamedia.publisher@ymail.com

Commercial Invoice

No : MMP/112/30/07/2012

No	Description of Goods	Unit Price	Quantity	Amount
1.	Principle of Marketing 12e Writer : Philip Kotler and Gary Armstrong Publisher : Pearson Education International	Rp. 357.000	300	Rp. 107.100.000
2.	Human Resource Management Writer : Michael, Norbert F and Robert D Publisher : The Dryden Press	Rp. 210.000	100	Rp. 21.000.000
3.	Customer Service and Support Writer : Colin G. Armistead & Graham Clark Publisher : Elex Media Komputindo	Rp. 89.000	150	Rp. 13.350.000
4.	Development as Freedom Writer : Amartyha Sen Publisher : Oxford	Rp. 180.000	200	Rp. 36.000.000
			750	Rp.177.450.000

Sincerely,

Riska Andriyani
 Marketing

17. What is the letter about?

- A. bill
- B. packing list
- C. ordering
- D. inquiry

18. What is being mailed?

- A. product
- B. book
- C. Economics and Business books
- D. Magazine

19. How much is total price which has to pay by PT. Mega Media Publisher?

- A. Rp. 107.100.000
- B. Rp.177.450.000
- C. 750 items
- D. Rp. 36.000.000

20. Who sent the invoice?

- A. Adjie Wicaksono
- B. PT. Duta Sarana Ilmu
- C. Riska Andriyani
- D. Publisher



Writing

Writing Invitation

Like most other special letters, invitation toward the business colleagues is a step for building relationship and starting a business. An informal invitation resembles a business letter.



JASMINE STREET No. 12 YOGYAKARTA 7310, INDONESIA

Phone / Fax: (0274) 5857070 & Email: megamedia.publisher@ymail.com

The name of
your company

Date

August 02, 2012

The person
whom you invite

Mr. Aulia Manaf Akbar
Rosda Distribution
Queen Square 45
Singapore

Salutation

Dear Mr. Aulia Manaf Akbar,

Introduction
Begin your letter
with a short
statement of your
subject and reason
for writing.

Have an honor to arrange a Business Meeting in collaboration with Rosda Distribution of Singapore. We are pleased to invite you to be special guest of Mega Media Publisher.

**Mention your
intention**

I have interest in seeking Business Partnership with your esteemed company in Singapore. The objective of this meeting is to strengthen business relationship between Mega Media Publisher and Rosda Distribution as good and smart partnership.

Your esteemed company has been invited to 'Business Meeting' as follows;

**Give information
date and time,
the place where
the occasion will
be held.**

1. **Date and Time** : 10:00 AM ~ 5:00 PM 16th,
August 2012 (Thursday)
2. **Form of Meeting** : Business Meeting
3. **Place** : Sapphire Hotel No. 02, 3rd Floor
Yogyakarta
4. **Phone / Fax** : (0274) 5857070

Closing

We are looking forward to your favorable reply soon and your support is highly appreciated for the successful results between your company and PT. Mega Media Publisher. I will be so glad to see you there.

**Complimentary
close "Sincerely".**

Sincerely,

Signature

Herni Purwanti
Marketing Manager

The person who
write invitation

Simple Past vs Past Continuous Tenses

1. Simple Past Tense

The Simple Past is to express the idea that an action started and finished at a specific time in the past.

FORM

Subject + VERB II(VERB+ed or irregular verbs)

Examples:

- I **launched** the new product yesterday.
- I **didn't see** him yesterday.
- Last year, I **traveled** to Japan.
- **Did** you **have** dinner last night?

The Simple Past can also be used to describe past facts or generalizations which are no longer true. This use of the Simple Past is quite similar to the expression "used to."

Examples:

- She **was** shy as a child, but now she is very outgoing.
- He **didn't like** her job before.

IMPORTANT WHEN-CLAUSES HAPPEN FIRST

Clauses are groups of words which have meaning but are often not complete sentences. Some clauses begin with the word "when" such as "when I dropped my pen..." or "when class began..." These clauses are called when-clauses.

Examples:

- **When I paid her one dollar**, she answered my question.
- She answered my question **when I paid her one dollar**.

When-clauses are important because they always happen first when both clauses are in the Simple Past. Both of the examples above mean the same thing:

ACTIVE / PASSIVE

Examples:

- Tom **promoted** the car. *Active*
- The car **was promoted** by Tom. *Passive*

Adverbs which indicate both past and past progressive tenses are *yesterday*, *last night*, *a minute ago* (*second, hour, day, week, month, year*), *last Thursday* (*June, winter, year, etc*).

2. Past Continuous (Past Progressive Tense)

The Past Continuous is to indicate that a longer action in the past was interrupted. The Past Continuous is interrupted by a shorter action in the Simple Past. However, you can also use a specific time as an interruption.

FORM

Subject + [present participle or Verb-ing]

Examples:

- You **were studying** when she called.
- **Were** you **studying** when she called?
- You **were not studying** when she called.

WHILE VS. WHEN

Clauses are groups of words which have meaning, but are often not complete sentences. Some clauses begin with the word "when" such as "when she called" or "when it bit me." Other clauses begin with "while" such as "while she was sleeping" and "while he was surfing." When you talk about things in the past, *"when" is most often followed by the verb tense Simple Past, whereas "while" is usually followed by Past Continuous. "While" expresses the idea of "during that time."*

When you use the Past Continuous with two actions in the same sentence, it expresses the idea that both actions were happening at the same time. The actions are parallel and describe the atmosphere at a particular time in the past.

Examples:

- I **was studying** while he **was making** dinner.
- While Ellen **was reading**, Tim **was watching** television.
- **Were** you **listening** while he **was talking**?
- What **were** you **doing** while you **were waiting**?

ACTIVE / PASSIVE

Examples:

- The salesman **was helping** the customer when the thief came into the store. *Active*
- The customer **was being helped** by the salesman when the thief came into the store. *Passive*

Task 10

Arrange the verbs in bracket into the right forms.

When I walked into the office, several people were busily typing, some (talk) ⁽¹⁾ _____ on the phones, the boss (yell) ⁽²⁾ _____ directions, and customers (wait) ⁽³⁾ _____ to be helped. One customer was yelling at a secretary and (wave) ⁽⁴⁾ _____ his hands. Others were complaining to each other about the bad service.

While I (do) ⁽⁵⁾ _____ my homework, Angela (call) ⁽⁶⁾ _____. She said she was calling me on her cell phone from her firm. I (not pay) ⁽⁷⁾ _____ attention while I (work) ⁽⁸⁾ _____, so I made several mistakes. She told me that she worked really under pressure so some workers (resign, actually) ⁽⁹⁾ _____ from her company.

When Angela (tell) ⁽¹⁰⁾ _____ me she was not satisfied with her job, I (mention) ⁽¹¹⁾ _____ that her job was quite good and suggested that she had to keep working. Angela was at the company, but this time she (not work) ⁽¹²⁾ _____ in the company. I (invite) ⁽¹³⁾ _____ her for dinner, discussed her plans, and (have) ⁽¹⁴⁾ _____ a good time. I did not like her because she (always complain) ⁽¹⁵⁾ _____.

Glossary

business communication	/ˈbɪznɪs/ /kəmjuːnɪˈkeɪʃ(ə)n/	bisnis komunikasi
business letter	/ˈbɪznɪs/ /ˈlɛtə/	surat bisnis
offering letter	/ˈɒf(ə)rɪŋ/ /ˈlɛtə/	surat penawaran
brochure	/ˈbrəʊʃə/ /brɒˈʃʊə/	brosur
offer	/ˈɒfə/	menawarkan
order	/ˈɔːdə/	memesan, menyusun, pesanan
inquire	/ɪnˈkwɪrɪə/	meminta
inquiry	/ɪnˈkwɪrɪ/	permintaan
invite	/ɪnˈvaɪt/	mengundang, mengajak
invitation	/ɪnvɪˈteɪʃ(ə)n/	undangan
present	/prɪˈzɛnt/ /ˈprez(ə)nt/	mempresentasikan, menyajikan, hadiah, hadir, sekarang
shipment	/ˈʃɪpm(ə)nt/	pengiriman
invoice	/ˈɪnvɔɪs/	fakur, tagihan
director	/dɪˈrɛktə, dɪr-/	direktur
packing list	/ˈpækɪŋ/ /lɪst/	daftar kemasan
manage	/ˈmanɪdʒ/	mengelola, mengatur, mengendalikan, memimpin
manager	/ˈmanɪdʒə/	manajer
marketing	/ˈmɑːkɪtɪŋ/	pemasaran
mail	/meɪl/	mengirim, surat
publish	/ˈpʌblɪʃ/	menerbitkan, mengeluarkan
enclose	/ɪnˈkləʊz, ɛn-/	melampirkan
commercial	/kəˈmɜːʃ(ə)l/	komersial
charge	/tʃɑːdʒ/	merubah, perubahan
credit	/ˈkrɛdɪt/	pinjaman, utang
deliver	/dɪˈlɪvə/	mengirim
delivery	/dɪˈlɪv(ə)rɪ/	pengiriman
postpone	/pəʊs(t)ˈpəʊn, pəˈspəʊn/	menunda
appointment	/əˈpɔɪntm(ə)nt/	janji
payment	/ˈpeɪm(ə)nt/	pembayaran

MARKETING

In This Section

Standard of Competency:

Comprehending and expressing meaning in transactional and interpersonal in real life future needs of Economics students in STIE Tamansiswa Banjarnegara

Basic Competences:

Listening

- ☛ Responding meaning and information based on recorded materials about "Street Market"

Speaking

- ☛ Promoting product
- ☛ Using various expressions of : offering something, and giving suggestion

Reading

- ☛ Comprehending the meaning and information of "Marketing Mix"
- ☛ Finding the new vocabularies based on the "Marketing Mix"
- ☛ Finding general information (skimming)
- ☛ Finding the specific information (scanning)

Writing

- ☛ Composing Exposition text

Task 1

Look at the pictures, then explain what kinds of marketing strategies are the pictures.

wholesaling

retailing

advertisement

franchise

personal selling

online marketing

1



<http://4.bp.blogspot.com/>

2



<http://www.referenceforbusiness.com>

3



<http://123informatique.info>

4



www.referenceforbusiness.com

5



<http://www.kevinkimmett.com>

6



<http://farm1.static.flickr.c>



Listening

Street Market

Task 2

Listen carefully then complete the blank spaces the expressions of offering something

Merchant : Well hi there. _____ ?

Customer : Uh, I'm just looking.

Merchant : Well, _____ ?

Customer : There is no one special.

Merchant : Well, take a look at this CD player.
A great bargain today only.

Customer : Nah. I already have one,
plus the handle is cracked.

Merchant : Okay. _____ ?
It would look great on you.

Customer : Hum. Let me take a look at it.

Merchant : Sure.

Customer : Umm. There are stains on the sleeves. I'll pass.

Merchant : Well okay. Well, _____ ?
Some of the best hits from the 1960's.

Customer : Yeah, let's see. [Yeah] Now here's something I'd...ah these records are scratched.

Merchant : [Laughter] Just in a couple places. Listen. I'll sell you these ten records for fifty dollars. A steal!

Customer : Whoa! They're way too expensive. I'll give you twenty-five bucks for them.

Merchant : Ah, come on. I can't charge you less than thirty dollars and break even.

Customer : Well, that guy over there is selling similar records for a much better price
Ah! so thanks anyway.

Merchant : Wait, wait, wait, wait. _____

Customer : Huh . . . I'll think about it.

Merchant : Wait, wait, wait, wait. Listen. I'll even throw in this vase.



<http://www.guidehongkong.com>

- Customer** : Now what am I going to do with a vase?
- Merchant** : Well, you can give it to that someone special when you find her and this ring would look great with it.
- Customer** : Oh, I'll stick with the records.

(Taken from: www.esl-lab.com and www.dailyesl.com)



Speaking

Task 3

Telemarketing

Complete the dialogs using the expressions of offering something and giving suggestion.

Ask to your pair to give responses then practice orally in pairs.

Man : Hello.

Telemarketer : Good evening, Sir.
Is this Mr. Robert?

Man :

Telemarketer : Well, Mr. Robert. This evening,
.....
on membership to our sports club
downtown at the introductory price.

Man : Do you want to offer me an unbelievable
bargain on membership to sport club?

Telemarketer :
a free trial membership to our sports club downtown at the introductory
price of \$39.95.

Man : Thirty-nine ninety-five? I thought you said free.

Telemarketer : Well, it includes unlimited access to all our facilities, including the gym,
weight room, racket ball courts, and swimming pool.

Man :

Telemarketer : Well, this is a once in a lifetime deal.



<http://lh3.googleusercontent.co>

Man : and please call me again after this deal.

Telemarketer : O.K. It will call between four and six days after your name will be listed on our database. You might be called by another representative during that time.

Man : Ah, great.

Telemarketer :

Man : Have a nice morning.

Expressions for Offering something

Formal

- I'm calling to offer you a special discount on . .
- Let me help you for offering
- I would like to offer you for using creditcard.
- Let me offer you for.....
- If you like, I could.....
- If you don't mind I would like to offer

Informal

- Need some help?
- Here, I will do it for you.
- Want a hand?

Positive Responses

Formal

Thank you.
That's very kind of you.
I would be delighted if

Negative Responses

No, thanks.
No, really. I can manage.
Thank you for offering, but

Expression of giving suggestions

- You should take a good care of your credit card.
- We had better make promotion using advertisement.

Responses

Thank you for your advice.
Thanks.



Reading

Comprehend the text carefully.

Marketing Mix

The marketing mix is the set of controllable, tactical marketing tools that the firm blends to produce the response it wants in the target market. The marketing mix consists of everything the firm can do to influence the demand for its product. The many possibilities can be collected into four groups of variables known as four Ps: product, price, place and promotion.

Product means the goods and services combination the company offers to the target market. Thus, price is the amount of money customers have to pay to obtain the product. Price must be negotiated with each customer such as offering discounts, trade-in allowances, and credit terms. Place includes company activities that make the product available to the target consumers. The place can demonstrate product to potential buyer, negotiate prices, close sales, and service the product after the sale. Promotion means activities that communicate the merits of the product and persuade target customers to buy it. Salespeople assist potential buyers and persuade them by offering special promotion sales, cash rebates, and low financing rates as added purchase incentives.

An effective marketing program blends all of the marketing mix elements into an integrated marketing program designed to achieve the company's marketing objectives by delivering value customers. The marketing mix constitutes the company's tactical tool kit for establishing strong positioning in the target markets. From the buyer's view point, in this age of customer relationships, the four Ps might be better described as the four Cs.



4Ps

Product

Price

Place

Promotion

4 Cs

Customer solution

Customer cost

Convenience

Communication

Thus, while marketers see themselves as selling products, customers see themselves as buying value or solution to their problems. Then, customers are interested in more than just the price. They are interested in the total cost of obtaining, using, and disposing of a product. Customers want the product and service to be as conveniently available as possible. Finally, they want two-way communication. Marketers would do well to think through the four Cs and then build the four Ps.

(Adapted from The Principle of Marketing 12th Edition by Philip Kotler and Gary Amstrong)

Task 4

Read and understand the text above. Answer the following questions.

1. What is the text about?
2. What is the marketing mix?
3. Mention four groups of variables in marketing mix. Explain!
4. What should marketer do to make the customer interested with the product?
5. In the line 3 of last paragraph, “they” refers to.....

Task 5

Match the following synonyms from the text above.

1.	convenience	a.	buyer
2.	target market	b.	comfort
3.	potential	c.	integrate
4.	allowances	d.	offering
5.	blend	e.	subsidy
6.	marketer	f.	advantage
7.	demand	g.	pursue the qualified available market
8.	promotion	h.	instance
9.	merit	i.	prospects
10.	customer	j.	someone who sells the product



Writing

Cash or Charge

Most of people rely on paying with the kind of payment. One of them they trust on paying by credit card. A credit card is a legal payment. It is issued by a bank to an individual for a set period time. To become eligible for a credit card, we must usually have a bank account and meet the required minimum annual income.

Credit cards have not only benefits but also risks. The most practical benefit of the credit card is that cardholders do not need to carry cash with them. Cards come in handy. With the credit cards, we can pay for things in emergency, without having to wait for our end-of-month paycheck, a payment means buy-now-pay-later. Besides, most credit cards services have insurance plans. Some card issuers offer insurance. In the case of lost, theft, or accidental damage, the cardholders can submit a claim so that he or she will not be charged for the items. However, the credit cards involve some risks. One is the cardholders' tendency to spend more money than they afford. Moreover, we have to pay interest. The interest charged will add up when you fail to make a regular monthly payment.

Take a good care of your credit card. A damage card may hinder the processing of your transactions. In the case of loss or theft, immediately call the 24-hour customer service. Then, they will block your card and you will get a replacement.



<http://www.creditcard2u.net>

(Taken from Basic 4 LBPP LIA)

Task 6

Fill in the spaces in the following table. Try to get main ideas of the identification and description in the exposition text. Write them in the right column.

Generic Structure	The Text (Write the points only)
Title	
Thesis	
Argument 1	
Argument 2	
Argument 3	
Recommendation/ Reinforcement of thesis:	

Exposition Text

The definition of exposition text is a text that presents one side of issue.

Social Function	Generic Structure	Significant
An exposition text is to persuade the reader or listener by presenting the arguments of issue and to act like the writer's thought.	- Analytical Exposition - Thesis :(issue, the writer's point of view) - Arguments - Reiteration - Hortatory Exposition - Thesis (the writer's point of view) - Arguments - Recommendation/ Solution The statement of what should or should not to be done.	- Use of simple present tense - Showing cause and effect Words for showing cause and effect; so, generates, because, leads to, causes, consequently, result in. - Using linking words Words for giving another argument; firstly, secondly, in addition, additionally, also, moreover, besides, furthermore, not only, likewise, finally, as well.

Task 7

Unscramble the letters to form of words based on the definition.

1.	m c t o r s u e	a person who buy a goods or services
2.	l e t i a r n o s h p i	the way in which two or more people are connected
3.	g a n k t e r m i	the action of promoting and selling product or services
4.	m o p s t r i o n	to persuade target customers to buy product
5.	c u d t o p r	goods and services
6.	u n c o s i t d	a deduction from the usual cost of something
7.	l c e p a	the means where the product can be accessed by consumer
8.	i t r e d c	the ability of a customer to obtain product before payment
9.	e l s p l o p e a e s	people persuade buyers by offering
10.	c r e p i	the amount of money customers to pay the product

Task 8

Complete the following sentences with the right forms below.

plays	depends	serve	work
represent	probe	is announced	adjust
be concerned	is studied	produce	worry
sell	is defined	solve	assess
	carry out		develop

Personal Selling

Personal selling is one of the oldest professions in the world. Salesperson⁽¹⁾ _____ an individual representing a company to customers by performing one or more of the following activities: prospecting, communicating, selling, servicing, information gathering and relationship building. After getting the order, salespeople then must stay in almost constant touch to keep track of the account's equipment needs and to make certain customer⁽²⁾ _____ satisfied. They listen to their customers, ⁽³⁾ _____ customer needs, organize the company's efforts and ⁽⁴⁾ _____

customer problems. Success ⁽⁵⁾ _____ on building solid, long-term relationships with customers, based on performance and trust. Personal selling can be more effective than advertising in more complex selling situations. Sales people can ⁽⁶⁾ _____ customers to learn more about their problems and then ⁽⁷⁾ _____ the marketing, offer presentation to fit the special needs of each customer.

In most firms, however, the sales force ⁽⁸⁾ _____ a major role. In companies that sell business product and services, the company's sales persons ⁽⁹⁾ _____ directly with customers. The sales force ⁽¹⁰⁾ _____ as critical link between a company and its customers. First, they ⁽¹¹⁾ _____ the company to customers. They find and ⁽¹²⁾ _____ new customers and communicate information about the company's product and services. They ⁽¹³⁾ _____ product by approaching customers, presenting their products, answering objections, negotiating prices and terms, and closing sales. In addition, salespeople provide customer service and ⁽¹⁴⁾ _____ market research and intelligence work. They ⁽¹⁵⁾ _____ about customer needs and work with other marketing and nonmarketing people in the company to develop greater customer value. The old view was that sales people should worry about sales and the company should ⁽¹⁶⁾ _____ about profit. However, the current view holds that salespeople should ⁽¹⁷⁾ _____ with more than just producing sales they should work with other in the company and ⁽¹⁸⁾ _____ customer value and company profit.



Grammar

Active and Passive Sentences

Sentences can be active or passive. Therefore, tenses also have active and passive forms.

Active Sentence

In active sentences, the thing doing the action is the subject of the sentence and the thing receiving the action is the object. Most sentences are active.

[Thing doing action] + [verb] + [thing receiving action]

Examples:

The professor teaches the students.

Passive Sentence

In passive sentences, the thing receiving the action is the subject of the sentence and the thing doing the action is optionally included near the end of the sentence. The thing receiving the action is more important or should be emphasized. The passive form is used if we do not know who is doing the action or if you do not want to mention who is doing the action.

Form of passive sentences:

Subject + finite form of *to be* + Past Participle (Verb 3)

[Thing receiving action] + [be] + [past participle of verb] + [by] + [thing doing action]

Examples:

The students are taught by the professor.

Examples:

Tenses	Active Sentences	Passive Sentences
Simple Present	The secretary opens the mail.	The mail is open by secretary.
Present Progressive	The secretary is opening the mail	The mail is being opened by secretary.
Simple Past	The secretary opened the mail.	The mail was opened by secretary.
Present Perfect	The secretary has opened the mail.	The mail has been opened by secretary.
Future	The secretary will open the mail.	The mail will be opened by secretary.

Task 9

Complete the following sentences using the same meaning into passive sentences.

Number one is done for you.

- The wholesaler supplies its products to retailers.

We can also say, its products are supplied by wholesaler.

- Many people said that business has to be brave in taking a risk.

It means that,.....

- Mr. Robert is promoting Maya as personal manager in the holding company.

It is said, ...

- Many kinds of accessories sell jewelry.

We can also say,.....

5. The sales people promote the product of items intensively.
It can be said,.....
6. The shop reduced the price of product up to 50%.
It can be concluded,.....
7. The marketing manager suggested the sales people to reach the target.
It means that,.....
8. The management has determined to launch the new products next month.
It means that,.....
9. In the certain situation, people say giving reward for the most turnover is good.
We can also say,.....
10. Wearing the taste color in your clothes draw people attention.
It can be concluded that,.....
11. The marketing director is carefully designing marketing strategy.
It is said that,.....
12. I need many things to make my house more beautiful.
It means that,.....
13. She has elected Mr. Zelda Napitulu as a new director at the company.
It can be concluded that,.....
14. Most of people rely on paying with the kind of payment.
We can say that,.....
15. They will block your card and you will get a replacement.
It means that,.....

Glossary

promote	/prə'məʊt/	menawarkan mempromosikan
marketing strategy	/'mɑ:kɪtɪŋ/ /'strætɪdʒi/	strategi pemasaran
wholesaling	/'həʊlseɪlɪŋ/	grosir
retailing	/'ri:teɪl/	eceran
franchise	/'frʌn(t)ʃaɪz/	waralaba
advertisement	/əd've:tɪzm(ə)nt, -tɪs-/	iklan
street market	/stri:t/ /'mɑ:kɪt/	pasar, pedagang kaki lima
bargain	/'bɑ:ɡɪn/	menawar
break even	/breɪk/ /er'ven/	seri, impas
throw in	/θrəʊ /ɪn/	mengeluarkan
stick with	/stɪk/ /wɪð/	memasukkan
access	/'æksɛs/	mengakses, akses
trial	/'traɪəl/	percobaan
suggest	/sə'dʒɛst/	menasehati, menyarankan
suggestion	/sə'dʒɛstʃ(ə)n/	saran, nasehat
mix	/mɪks/	rekomendasi
combination	/kəmbrɪ'neɪʃ(ə)n/	mencampur, memadukan
customer solution	/'kʌstəmə/ /sə'lu:ʃ(ə)n/	kombinasi
customer cost	/'kʌstəmə/ /kɒst/	solusi pelanggan
convenience	/kən'vi:nɪəns/	biaya konsumen
discount	/'dɪskaʊnt/	kenyamanan, kemudahan
rebate	/'ri:beɪt/	diskon, potongan harga
sales people	/'seɪlz/ /'pi:p(ə)l/	potongan harga
marketer	/'mɑ:kɪtə/	penjual, pemasar
charge	/tʃɑ:dʒ/	pemasar
cash	/kæʃ/	mengisi, membebankan
demand	/dɪ'mɑ:nd/	tunai
target market	/'tɑ:ɡɪt/ /'mɑ:kɪt/	permintaan
building relationship	/'bɪldɪŋ/ /rɪ'leɪʃ(ə)nʃɪp/	target pasar
trade balance	/treɪd/ /'bæl(ə)ns/	menjalin hubungan
		neraca perdagangan

CONSUMER BEHAVIOR

In This Section

Standard of Competency:

Comprehending and expressing meaning in transactional and interpersonal in real life future needs of Economics students in STIE Tamansiswa Banjarnegara

Basic Competences:

Listening

- ☛ Responding to the expressions of satisfaction and dissatisfaction

Speaking

- ☛ Using the various expressions of satisfaction and dissatisfaction

Reading

- ☛ Comprehending the meaning and information of Measuring Consumers' Satisfaction
- ☛ Finding the new vocabularies based on Measuring Consumers' Satisfaction
- ☛ Finding general information (skimming)
- ☛ Finding the specific information (scanning)

Writing

- ☛ Writing a complaint letter



Listening

Task 1

With a partner or a small group, discuss the questions about shopping:

1. What kind of shopping do you like to do the most?
2. What makes a store fun to shop at?
3. What frustrates you when you are shopping?



<http://www.arizonafoothillsmagazine.com>

Job Satisfaction

Task 2

Listen carefully the video of job satisfaction and find the missing words.
Complete the dialogs using the words given in the box.

productivity
wages
on the rise
stifle

competitiveness
down
recognition
grime

Americans are apparently becoming more dissatisfied with the daily
(1)..... A survey has found that worker dissatisfaction has been
(2).....for more than two decades. In 1987, about 60% of workers
said they were satisfied, but today the figure is (3).....to 45%.
Dissatisfaction is growing in relation to all aspects of jobs, including job security,
(4)....., (5)..... bonuses and potential for
growth. Some economists believe that this dissatisfaction could
(6).....innovation, and hurt (7)..... and
(8).....



Speaking

Satisfaction and Dissatisfaction

Task 3

Fill the blanks with the correct expressions of satisfaction or dissatisfaction. Then, practice the dialogs in pairs.

1. Anita : Are you satisfied getting customer from social network?
 Riska : Of course.....

 I have a lot of customers now.
 What about you?
 Hendra :
 Most of they are liar. They mostly give false order.
2. Herni : How much do you have to spend money for shopping?
 Nurma : Not much. That is about Rp. 1million every month.
 Lia : That is cheap enough. I spend much more than that.
 I must spend wisely.
3. Prima : Are you interested in buying the things offered through online ads?
 Nurma : Yes, They are interesting enough. The problem is I do not know how to pay?
 Herni : You can pay it using credit card. Just follow the instruction and the transaction will be done. That is easy and practical.
4. Herni : That is a great moment that I have. I am successful in doing presentation.
 The audience gave me the big hand. I feel.....
 Nurma : Congratulation, Herni. You deserve to get it.
5. Lia : How do you feel after having personal house?
 Herni : That is great. I bought this house very cheaper than the houses here.
 I feel comfortable with the situation of my new house



<https://blog.rapleaf.com>

Task 4

Compose the dialogs using expressions of satisfaction and dissatisfaction based on the situation below. Then, practice by playing role with your partners.

Situation 1

You bought the new computer. You are very happy because you can work anytime. The computer is almost used for 1 year. However, suddenly your computer does not run well so your work is disturbed. Then, you write a complaint at the shop. The shop does not appreciate your complaint. Finally, you have to repair your computer. What do you feel?

Situation 2

The camera that you bought last week is very sophisticated. The shop which sold the camera gave the good services and 50 % discount so the price was cheap. The camera is handy and the result good shot. What do you want to say to express your feeling?

<i>Expressions of Satisfaction</i>	<i>Responses</i>
I am very pleased with I am so happy about this What a beautiful! It is great pleasure that It gives me great satisfaction that..... I am really satisfied. That is wonderful ! It is really delighted	Thank you. The same with me. Oh, I see.
<i>Expressions of Dissatisfaction</i>	<i>Responses</i>
I am really disappointed with..... It is disappointing that What an awful ! What a terrible.....! I feel disappointed. I am extremely displeased. It is not as good as I thought. I am not happy about it. I can't think of anything better.	I see. I'm sorry to hear that. I'll look into it. I'll see what I can do about it. I'll try and take care of it.



Reading



<http://1.bp.blogspot.com/>

Comprehend the text carefully.



<http://www.hivegalleryslc.com>

Measuring Customer's Satisfaction

Customer satisfaction has vital role for every organization among business life. It can be said that measuring customer satisfaction in this competitive business environment is "must". Organizations which want to meet customers' expectations should use this marketing tool properly. There is growing managerial interest in customer satisfaction as a means of evaluating quality. High customer satisfaction ratings are widely believed to be the best indicator of company's future profit.

Customer satisfaction is about relationships between the customer and product or service and the provider of a product or service. To the extent that a provider or maker can influence the various dimensions of the relationship, the provider can influence customer satisfaction. Customer satisfaction is a highly personal assessment that is greatly influenced by individual expectations. Some definitions are based on the observation that customer satisfaction or dissatisfaction results from either the confirmation or disconfirmation of individual expectations regarding a service or product. Instead of asking whether customers are satisfied, they encourage companies to determine how customers hold them accountable. Customer satisfaction is the degree to which a customer perceives that an individual, firm or organization has effectively provided a product or service that meets the customer's needs in the context in which the customer is aware of and or using the product or service.

Measuring customer satisfaction is about profit and competitive advantage. To achieve long term success in the market, firm should monitor the customer satisfaction signals regarding product, service and relationship. Measuring customer satisfactions provides a comprehensive insight to the customer pre and post purchase behavior. Thus, business consultants, corporations and others have worked to identify the characteristics of organizations that consistently please their customers, to develop tools for monitoring customer satisfaction, and to build continuous, quality improvement systems that

respond to consumer feedback. Measuring allows business to know how well the business process is working, to know where to make changes to create improvement, if changes are needed, to determine if the changes led to improvement. Knowledge of customer perception and attitudes about an organization's business will greatly enhance its opportunity to make better business decisions. These organizations will know their customer requirements or expectations and will be able to determine if they are meeting those requirements.

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Every organization must define customer satisfaction regarding their market. Customer satisfaction measurement and marketing research activities marketing research and customer satisfaction measurement is being confused with each other. The differences between marketing research and customer satisfaction measurement are the purpose of them. Marketing research is to collect information. The purpose of customer satisfaction measurement is to solve specific customers' problems, and to communicate to all customers their opinions are desired.

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(Source: "Customer Satisfaction Research", January 2001, <http://www.benchmark.research.co.uk>)

Task 5

Pronounce these words.

<i>measure</i>	: /'mɛʒə/	<i>satisfaction</i>	: /sə'tis'fækʃ(ə)n/
<i>measurement</i>	: /'mɛʒəmə(ə)nt/	<i>outcome</i>	: /'aʊtkʌm/
<i>improvement</i>	: /ɪm'pru:v(ə)nt/	<i>assessment</i>	: /ə'sesmənt/
<i>perceive</i>	: /pə'si:v/	<i>strategic</i>	: /strə'ti:dʒɪk/
<i>expectation</i>	: /ɛkspɛk'teɪʃ(ə)n/	<i>decision</i>	: /dɪ'sɪʒ(ə)n/

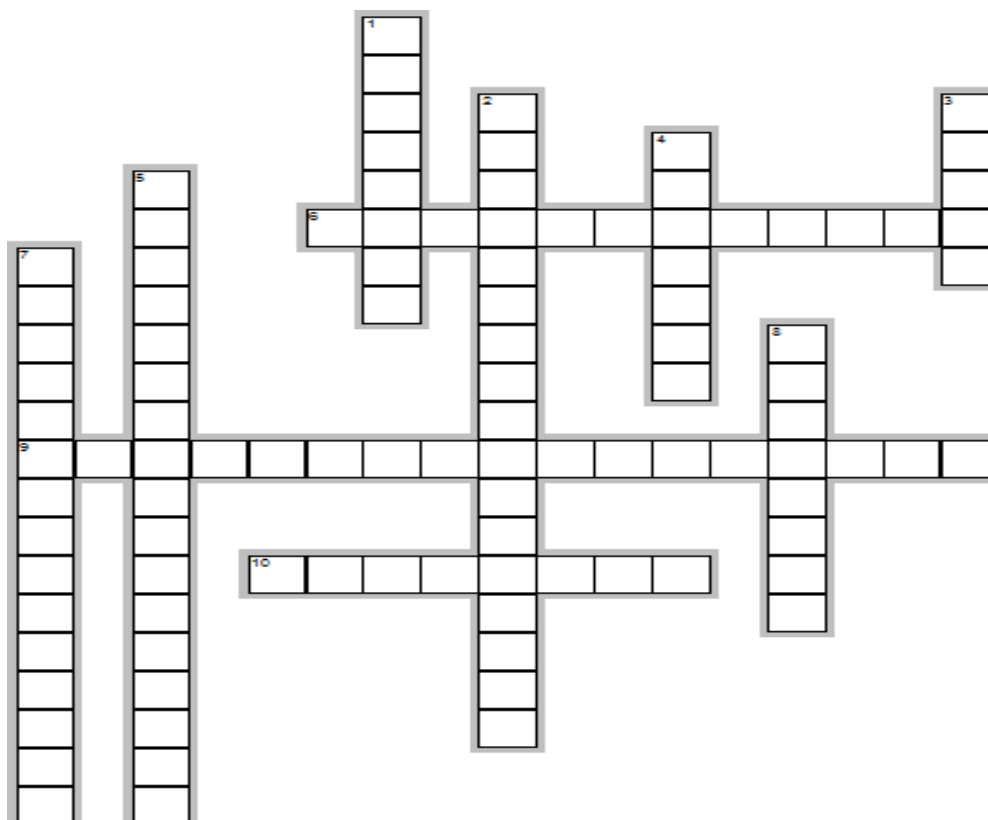
Task 6

Before measure something it must be known what will measure and why. The measurement program must answer who, what, when, where, how and why questions which are essential for success. Answer the questions below.

1. What is the main idea of paragraph 1?
2. What is a customer satisfaction?
3. Who will measure customer satisfaction?
4. What must be measured customer satisfaction?
5. When must you measure customer satisfaction?
6. Where do you measure customer satisfaction?
7. How do you measure customer satisfaction?
8. Why do you measure customer satisfaction?
9. What are the differences between marketing research and measuring customer satisfaction?
10. Why does business have to conduct measuring customer's satisfaction? Explain.

Task 7

Read the text again. Find out the words in the text based on the clues to complete the puzzles.



Across

6. A post consumption experience which compares perceived quality with expected quality
9. The process and activities people engage in when searching for, selecting, purchasing, using, evaluating, and disposing of products and services so as to satisfy their needs and desires
10. Someone who can influence the profit of firm

Down

1. Measuring customer satisfactions provide a comprehensive insight to the customer pre and post behavior
2. Products are given both high immediate satisfaction and high long-run benefit
3. A name, term, or symbol that identifies the products or services of one seller or group seller and differentiate them from those competitors
4. One of the factors which determine of consumer's satisfaction
5. To collect information about customer satisfaction
7. The characteristics of a product or service that bear on its ability to satisfied or implied customer needs
8. A maker can influence the various dimensions of the relationship and can influence customer satisfaction



Writing

Writing A Complaint

The function of a complaint letter is to change an unacceptable situation. It is much more work to compose a letter than to make a phone call. People getting complaint letters know this. They actually read complaint letters, unlike voice mail that is often ignored. Complaint letters are often written to businesses, organizations, government agencies, schools and news departments.

It is important to write a clear and concise complaint letter and distribute it to everyone who can resolve the problem based on the letter. It is vital that a complaint letter clearly describes why you write a complaint letter. Do not be bitter or long-winded. State the facts without anger. Describe purchase, include the name of product, serial number, include the date and place of purchase, enclose copies of documents (but never send originals). Next, give the people whom you are complaining to give a way out. Offer possible solutions for your problem as a consumer. Make these reasonable, like asking for a refund or credit if it can be the way to satisfy you. If the problem still is not resolved, try your local consumer protection agency, or other helpful organization.



<http://i.telegraph.co.uk>

<i>Expressing of Complaining</i>	<i>Responses</i>
• I am writing to express my dissatisfaction with..... • I am writing to complain about..... • Please note that the goods we ordered on (date) have not yet arrived. • We regret to inform you that our order on..... is now considerably overdue. • Excuse me but there is a problem about..	Positive Responses • I'm so sorry, but this will never occur / happen again. • I'm sorry, we promise never to do the same mistake again. • I'm really sorry. We will do our best not to do the same mistake again. Negative responses • We are sorry but the product is just alright. • Sorry there is nothing we can do about it.

A Complaint Letter

Herni Purwanti
Yogyakarta 53441
Phone: 081328611199
purwanti.herni@yahoo.com

August 20, 2012

Manaf Akbar
Srikandi Furniture
Pecangaan Street, No. 2, Jepara 59462
Central Java, Indonesia

Dear Mr. Manaf Akbar:

I would like to express my dissatisfaction with the products which I ordered on 10 September 2012. I ordered 100 pcs teak cupboards and 50 pcs mahogany office desks for \$ 10 million at Srikandi Furniture. Unfortunately, we have not received the teak office cupboards which were part of this order so your service was inadequate because of the problem. We would be grateful if you could include these items in the next shipment.

To resolve the problem, I would be grateful if you could include these items in the next shipment. In addition, I would appreciate if my order will be mailed on time. I enclose some copies of my records including receipts, guarantees, model and serial numbers, and other documents.

I look forward to your reply and a resolution to my problem. I will wait until 30 September 2012 before seeking help from a consumer protection agency. Please contact me at the above address or by phone at 0274 9548383.

Sincerely,

Herni Purwanti

You bought 20 units of computers at Mega Sraya Computa, Cempaka Street No.22 Jakarta 12410. Your shipment arrived at 12 September 2012. However, there are some computers do not work properly. You write a complaint letter to Mega Sraya Computa. Offer possible solutions for your problem as a consumer. It can be to replace with the new computers, money back, or repair them. Then, enclose some documents such as receipts, guarantees, check, contracts, model or serial numbers, the specification of your computer.

[illegible]



Grammar

Present Perfect vs Present Perfect Continuous Tense

Present Perfect Tense is used for actions, which have taken place, but the time of the actions is unknown. It is to describe the experience. It is also to indicate an unfinished action that continuous form the past up till the future time. The time expressions used are for, since, before, recently, lately, etc. Both of present perfect and present perfect continuous are made up of the verb:

S + have/has + Past participle (Verb III)

Patterns:

<i>Present Perfect</i>	<i>Present Perfect Continuous</i>
(+) S+ have/has + Verb III ± O ± Adverb	(+) S+ have/has + been + Verb-ing ± O ± Adverb
(-) S+ have/has + not + Verb III ± O ± Adv.	(-) S+ have/has + not + been + Verb-ing ± O ± Adv.
(?) (WH) + have/has + S + Verb III ± O ± Adv.	(?) (WH) + have/has + S + been Verb-ing ± O ± Adv.

Examples:

Present Perfect	Present Perfect Continuous
- I have never been to France.	- The people have been seeing your project since two weeks ago.
- My English has really improved since I moved to Australia.	- She has been working at that company for three years.
- James has not finished his homework yet.	- Recently, I have been feeling really tired.
- Have you ever studied English before?	- Have you been waiting your Boss for more than an hour?

Task 9

Arrange the verbs in the bracket into the right forms.

- Herni : Have there ever been a change for the many years?
 Femila : Yes, you (grow) since the last time I saw you
- Yesita : Who has finished the work?
 Alisa : Recently, the work (do) by John.
- Rizki : How long have you been studying here, Jasmine?
 Jasmine : I (study) here for more than three years.

4. Robert : Have you found out the problems on this project.
Hanum : Yes, we (have) many major problems while working on this project.
5. Imanuri : Has she graduated from the university?
Nalini : Yes, She graduated from university less than four years ago and she (work) for the export companies.
6. Riska : Have you felt satisfied with your carrier at the company?
Herni : No, I have felt disappointed. Lately, I (think) about changing my career because I (become) dissatisfied with the conditions at my company.
7. Hanum : Where does John work now?
Yesita : John (work) for the government since he graduated from the university. Recently, he (enjoy) his work, but now he is talking about retiring.
8. Riska : What do you think about Chairul Tanjung's carrier?
Herni : He is a great businessman. He (inspire) many people in Indonesia.
9. Desta : Have you ever seen Riska?
Linda : I (see) Riska for more than five years and during that time I (see) many changes in her personality.
10. Manager : Have you made the progress for the company?
Nalini : Recently, I already (able) to make some real progress.
11. Manager : Has he met Mr. Handarbeni?
Angelina : No, he has not met but he (appoint) to meet Mr. Handarbeni tomorrow.
12. Kartika : Have you completed your research proposal?
Angelina : No, I (not finish) my research proposal.
13. Bayu : Have you conducted the marketing research?
Nabila : Lately, I (survey) the marketing research to find out the consumers' needs.
14. Dita : Have you checked the shipment?
Linda : Yes, the shipment (mail) on time so you can check it now.
15. Alissa : What happened with the employees?
RIna : Many employees (lose) their job because outsourcing system.

Glossary

measure	/ˈmɛʒə/	menegukur
measurement	/ˈmɛʒəmə(ə)nt/	pengukuran
consumer behavior	/kənˈsjʊ:mə/ /bɪˈheɪvjə/	perilaku konsumen
consumer's satisfaction	/kənˈsjʊ:mə/ /sætɪsˈfækʃ(ə)n/	kepuasan pelanggan
satisfy	/ˈsætɪsfʌɪ/	memuaskan
satisfaction	/sætɪsˈfækʃ(ə)n/	kepuasan
dissatisfaction	/dɪssætɪsˈfækʃn/	ketidakpuasan
disappointing	/dɪsəˈpɔɪntɪŋ/	mengecewakan
disconfirmation	/dɪskənˈfə:məʃn/	ketidaktegasan
pre or post purchase	/ˈpri:/ /pəʊst/ /ˈpə:tʃɪs/	sebelum dan sesudah pembelian
expectation	/ɛkspekˈteɪʃ(ə)n/	harapan
determine	/dɪˈtə:mɪn/	menentukan
find out	/faɪnd/ /aʊt/	menemukan, menyelidiki
brand	/brand/	merk
quality	/ˈkwɒlɪti/	kualitas
marketing research	/ˈmɑ:kɪtɪŋ/ /rɪˈsə:tʃ, ˈri:sə:tʃ/	penelitian pasar
competitive advantage	/kəmˈpetɪtɪv/ /ədˈvɑ:ntɪdʒ/	keunggulan kompetitif
increase	/ɪnˈkri:s/	bertambah
complain	/kəmˈpleɪn/	mengeluh
complaint	/kəmˈpleɪnt/	keluhan
survey	/səˈveɪ/	memeriksa, penelitian

BANK SERVICES

In This Section

Standard of Competency:

Comprehending and expressing meaning in transactional and interpersonal in real life future needs of Economics students in STIE Tamansiswa Banjarnegara

Basic Competences:

Listening

- ☞ Responding what services a bank provides

Speaking

- ☞ Making a bank account
- ☞ Expressing offering a help, accepting and refusing a help

Reading

- ☞ Comprehending the information of An Internet Bank
- ☞ Comprehending the information of "An Internet Bank"
- ☞ Finding the new vocabularies based on "An Internet Bank"
- ☞ Finding general information (skimming)
- ☞ Finding the specific information (scanning)
- ☞ Finding the phrases

Writing

- ☞ Writing a check



Listening



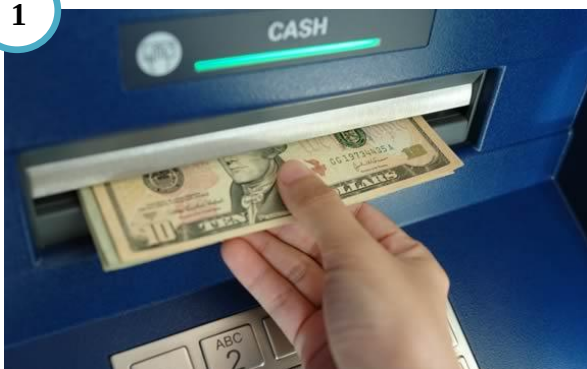
<http://sentraloker.com>

Bank Services

Task 1

Watch the video of learning English banking, checking, and saving.
Pay attention Mrs. Martina's explanation. Then look at the following pictures.
What are the bank services?

1



<http://www.yesisa.com>

2



<http://www.yucatanliving.com>

3



<http://scm-l3.technorati.com>

4



<http://www.us-bank-non-residents.com>

Task 2

Listen carefully and rearrange the jumbled bank services based on the recording.

No matter where you live, opening a bank account is one essential part of life, but you have to check around to find out what services a bank provides.

pay off a loan	order checks
fill out a withdraw slip	exchange money
buy traveler's checks	transfer money
withdraw money	talk with the bank manager
cash a check	open a checking account
apply for a credit card	take out a loan
use a debit card	deposit money
review your bank statement	pay your bills online
check your account balance	talk with a bank teller
rent a safety deposit box	open a savings account

1.
2.
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16.
17.
18.
19.
20.

Task 3

Listen carefully then complete the blank spaces.

Opening a checking account will allow you to pay your bills and other expenses. You might have to show different forms of identification to prove your identify.

Welcome to First Mountain Bank's ⁽¹⁾ touch tone information service. Press 1 for banking hours, press 2 for ⁽²⁾ history, press 3 for money transfers, press 4 for account ⁽³⁾ rates, press 5 for bank ⁽⁴⁾ .Press 6 at anytime to return to the ⁽⁵⁾ menu. Press 7 to end the call. Thank you.

Task 4

Listen to the conversation and answer the questions.

Taking Out A Loan

Taking out a loan is often the only way people can afford major investments or purchases such as a college education or home. However, what advantages are there to refinancing a mortgage or student loan at a lower interest rate?

- What type of loan refinancing does this commercial discuss?
 - home
 - business
 - land
- You can lower your monthly mortgage payments by doing which of the following?
 - creating a clear budget
 - reducing your expenditures
 - securing a loan at a lower rate
- Refinancing your loan can provide you with the financial resources to:
 - take out other loans
 - pay for other improvements
 - reduce your long-term debt
- Why is it sometimes possible to reduce the term of a loan quickly?
 - Other investors can pay off the loan for you.
 - Increased income over time can help you make greater payments.
 - You can have someone else take over the loan.
- Finally, refinancing a loan can provide a safety net in which of these situations?
 - downturns in the economy
 - loss of a job
 - destruction of property



Speaking

Task 5

Complete the conversation then practicing the conversation using polite expressions of offering a help by playing role in pairs.

Making A Bank Account

- CSO : Good morning, Sir. _____ ?
- Customer : Good morning. Yes, I want to open a bank account.
What is the condition, Madam?
- CSO : Please read stipulations in this form. If you agree, fill the form and sign it.
- Customer : All right, Madam.
- CSO : _____, Sir?
- Customer : Yes, I have done, Madam.
- CSO : Have you got an ID?
- Customer : Here you are, Madam.
- CSO : A moment, please. Let me photocopy it first.
- Customer : _____, Madam?
- CSO : Five hundred thousand rupiahs. _____ or
Automatic Teller Machine?
- Customer : Yes, I need ATM.
- CSO : By using ATM you can disburse money or perform other transactions
directly at ATM stalls.
- Customer : Oh, I see.
- CSO : Well. Are you ready with PIN, Sir?
- Customer : I have not ready to change the PIN. _____ ?
- CSO : Yes, I could. PIN is or Personal Identity Number, It consists six digits to
operate your ATM card.
- CSO : I think it's enough, Sir. Here is your saving book.
- Customer : Thank you very much, Madam.

Task 6

Make the conversation using those expressions for offering, accepting and refusing a help then practicing orally in pairs.

<i>Expressions for Offering a Help</i>	
Formal • May I help you? • What can I do for you ? • If you like, I could • What can I do to help? • Is there anything I can do?	Informal • Need some help? • Here, I will do it for you. • Want a hand?
<i>Expressions for Accepting a Help</i>	
Formal Thank you. That's very kind of you. I would be delighted if	Informal Cheers. Thanks. Lovely.
<i>Expressions for Refusing a Help</i>	
No, thanks. No, really. I can manage. Thank you for offering, but	



Reading

Comprehend the text below carefully.

Internet Banking

The Internet has changed the way many of us lead our lives. Customers can shop, obtain teaching certificates and even work from home, online. Banks have also been found to date, and now we can handle

our financial transactions on the computers, via an *Internet bank*. An Internet bank or online banking is a term used for many different functions of a bank can make by computer. The difference between an Internet bank and a normal bank is that, with the former, the customers will never need to set foot inside the real banks. People usually have their salary placed in a bank account and money can be used to perform many different operations. These can be done online using your personal computer.

There are several advantages to using an Internet bank. Banks are generally of short duration, but with an Internet bank account, the customers can go to the bank outside banking hours. Then, they can buy instantly and pay via online. They can also set up direct debits, and pay credit card bills and utilities through an Internet bank. There is no need to queue for transactions. An Internet bank is a great time saving option. We can virtually visit your bank any time of day or night, even in your pajamas.

Most banks now offer an Internet service that can be used in conjunction with the normal banking. Online facilities vary from bank to bank, but most will be able to offer the same basic banking services. The customers have to be able to access account information, review and pay bills, transfer funds and credit cards.

Using online technology more sophisticated, a bank account can be opened only on the Internet. These banks are available online. They usually offer all the same services as a traditional bank, but they do not need to set foot inside the bank. With an Internet bank account, it is important to consider the security and confidentiality of account. They should check the bank's policy on sharing information and ask to see a copy of the privacy policy of the bank. This way is to know what information the bank will share with other banks. Also check the security procedures of information of banks to ensure another party cannot access account. They do not allow sending information such as PIN numbers via e-mail and always change password regularly. If they are aware of all matters of safety and security, there will be not problems using online banking.

(Adapted from <http://www.aganiebystra.info/category/banking>)



www.aganiebystra.info

Task 7

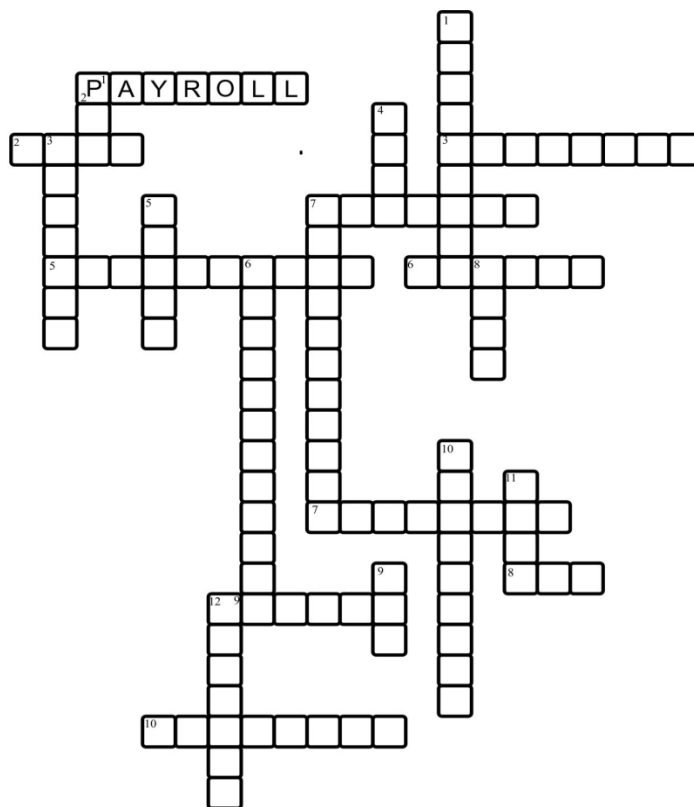
Answer the following questions and choose the best answer.

1. What is the text about?
 - A. The sophisticated technology
 - B. At the bank
 - C. A bank account
 - D. An internet banking
2. What is the purpose of the writer to write the text above?
 - A. To entertain the readers
 - B. To explain bank account
 - C. To ask you to make a bank account
 - D. To describe an internet banking
3. What is the main idea of paragraph 3?
 - A. The internet banking has many several advantages.
 - B. An internet bank is online banking.
 - C. It is important to open internet banking.
 - D. An internet bank has a risk.
4. What is the internet banking?
 - A. It is traditional bank.
 - B. The internet banking is financial transaction on our computers.
 - C. The bank is unavailable online.
 - D. It is internet services.
5. From the text we know that, **except**.....
 - A. The internet banking is financial transactions on our computers.
 - B. We may allow sending information such as PIN numbers via e-mail.
 - C. An internet bank gives the easy bank services.
 - D. It is important to consider the security and confidentiality of your account.
6. How do we consider the security for our internet banking account?
 - A. Never check the security procedures of information of banks.
 - B. We may not send PIN numbers via e-mail.
 - C. Do not change password regularly.
 - D. Let another party can access your account.

7. We can go to the bank outside banking hours.
The underlined words mean.....
A. anytime
B. leisure time
C. work hours
D. rush hours
8. They usually offer all the same services as a traditional bank,.....
What does the word 'they' refers to.....(line 23, paragraph 4)
A. bank services
B. these banks
C. internet
D. bank account
9. They do not allow sending information such as PIN numbers via e-mail and always change password regularly.
What does the word 'they' refer to.....(line 29, paragraph 4)
A. the bank's consumers
B. banks
C. bank's services
D. bank account
10. We have to be able to access account information, review and pay bills, transfer funds and credit cards.
The underlined word is similar in meaning to.....
A. money
B. invoice
C. insurance
D. interest

Task 8

Find out the words in the crossword puzzle according to the clues underneath.



Across

1. a list of employees and their salaries (noun)
2. money extracted as a penalty (noun)
3. take money from a saving account
4. equality between the totals of the credit and debit sides of an account (noun)
5. Chinese firm to invest \$ 6 billions in Wonogiri. (noun)
6. an employee of a bank who receives and pays out money (noun, person)
7. sending money to another account
8. Every citizen has to pay _____ for the support of government.
9. money available for a consumer to borrow (noun)
10. The _____ charged will add up when you fail to make a regular monthly payment. (noun)

Down

1. compensation (noun)
2. Personal Identity Number (noun)
3. the details of delivery that note the list of goods, pricing, and other things that are usually related to the payment (noun)
4. list of goods sold, showing what you must pay or demand payment (noun)
5. a written order directing a bank to pay money (noun)
6. exchange the money of one country for to another country (noun)
7. We need to open _____ for saving money at the bank.
8. An entrepreneur borrows much money at the bank to develop his/her enterprise.
9. Automatic Teller Machine
10. protection against future loss (noun)
11. an obligation to pay (noun)
12. assets available for use in the production of further assets



Writing

Task 9

Complete the sentences below with the suitable bank services.

<i>pay off a loan</i>	<i>withdraw money</i>	<i>exchange money</i>
<i>take out a loan</i>	<i>deposit money</i>	<i>rent a safety deposit box</i>
<i>check your account balance</i>	<i>transfer money</i>	<i>open a saving account</i>
<i>change PIN</i>	<i>cash a check</i>	

- I need to _____ at the bank because I am going overseas on business, and I want to take some of the local currency.
- You ought to _____ to store your valuables and important documents in a secure location.
- We need to _____ for our future.
- My father is trying to _____ to pay for the construction of a new room to our house.
- You have to _____ if you want to open a bank account and get the saving book.
- If you need money to pay your bills, you will _____ from your a saving account
- He took out a loan at the bank for his enterprise so he has to _____ every month.
- Before you withdraw money in ATM, you ought to _____ so you do not take exceedingly your saving.
- I have to _____ to operate my ATM card.
- My mother will _____ to my sister's saving account to pay her tuition.

Task 10

Write a check based on the situation below.

We recognize that some of our students have not had previous experience writing personal check. This provides information how to write a check as well as some check writing tips.

Look at the how to write a check, then write a check to pay your bills of the decoration services at Jasmine Shop. The amount of your bill is as much as \$ 125.050.

The diagram shows a check from Bank of America with the following fields and instructions:

- Top Left:** "Write the name of the person or company that you want to pay." Points to the field containing "Your Name 1234 Oak Anytown, USA".
- Top Center:** "Write the date you are writing the check." Points to the date field containing "20__/__/__".
- Top Right:** "Write the amount of the check using numbers (dollars and cents)." Points to the field containing "1001" and "19-2/1250".
- Middle Left:** "PAY TO THE ORDER OF" points to the line for the payee.
- Middle Right:** "\$" and "DOLLARS" points to the amount field.
- Bottom Left:** "FOR" points to the field for the reason for payment.
- Bottom Center:** "Write the amount of the payment using letters in English and write the cents like a dollar fraction. If you do not need all the space, fill in the rest with a line." Points to the line for the amount in words.
- Bottom Right:** "Always sign your checks the same way (the bank has a file copy of your signature)." Points to the signature line.

The check also features the Bank of America logo and a MICR line at the bottom: ⑆000268894⑆ 123456789⑆.

(Taken from: <http://www.bankofamerica.com>)

Relative Clauses

1. A relative clause is a subordinate clause which is generally preceded by a relative pronoun like, who, which, whom, etc. It is to add extra information to a sentence by defining a noun.
2. There are three kinds of relative clause: defining, non-defining, and connective relative clauses.
3. A defining relative clause is essential in a sentence because it qualifies the noun in the main clause in some way. It cannot be omitted without affecting the meaning of the sentence.

Example:

- My manager is the man who is explaining the marketing strategy in the meeting.

4. Non-defining relative clause is not essential to the sentence. It only gives an explanation or extra information about noun in the main clause, so it can be omitted without changing the meaning of the sentence. Non-defining relative clauses are more often used in written English than in spoken English. You can tell that a clause is non-defining because it is separated by commas at each end of the clause.

Example:

- The letter, which she has just written, has been mailed.

5. A connective relative clause does not describe the noun but continue the story. It is usually placed after the object of the main verb.

Example:

- The colleagues have recognized that she who gives the big influence for the turnover in this year.

6. **The relative pronoun used in the relative clauses are:**

Function in the sentence	Reference to	
	People	Things / concepts
Subject	who, that	which, that
Object	(that, who, whom)	(which, that)
Possessive	whose	whose, of which

Task 11

Combine the sentences using a relative clause. Use relative pronouns (who, whom, which or that). Note that you have to use commas in some of the sentences.

1. She is a twenty five year old. She has been CEO at the company.

2. He has 75 million employees. All employees worked to his company.

3. She is a hard worker. She has been working here for three years.

4. That is a new product. That is designed by Mr. Robert.

5. That is his firm. He has built it for 5 years.

6. She has an uncle worked in Japanese company. She is inherited a lot of money from him.

7. That is the room. I presented my marketing research.

8. She sent you a complaint letter. It wrote down on 4 September, 2012.

9. He is George. You met at our party last week.

10. She is Shireen's sister. Shireen stayed with her in Aussie.

11. The book is designed the book. The book is fantastic.

12. The insurance company is in Hasanudin Street. The insurance company got a new owner.

13. The bag is a lovely dark blue. It cost £10.

14. He is a famous businessman. He has the many businesses in the worldwide.

15. Where is the girl? She is selling the Noah's tickets.

Glossary

bank services	/bʌŋk/ /'sə:vɪs/	pelayanan bank
loan	/ləʊn/	pinjaman
pay of loan	/peɪ/ /ɒv, (ə)v/ /ləʊn/	membayar tagihan
withdraw money	/wɪð'drɔ:/ /'mʌni/	menarik uang
cash a check	/kæʃ/ /eɪ/ /tʃɛk/	mencairkan cek
exchange money	/ɪks'tʃeɪndʒ, ɛks-/ /'mʌni/	menukar uang
money changer	/'mʌni/ /'tʃeɪn(d)ʒə/	tempat penukaran uang
transfer	/trʌns'fɜː, trʌns-, -nz-/	pemindahan, penyerahan
mortgages	/'mɔːɡɪdʒ/	KPR (Kredit Pemilikan Rumah)
balance	/'bʌl(ə)ns/	tabungan
credit balance	/'krɛdɪt/ /'bʌl(ə)ns/	saldo tabungan
check	/tʃɛk/	memeriksa, cek
cash	/kæʃ/	tunai
debt	/dɛt/	hutang
deposit	/dɪ'pɒzɪt/	deposito, setoran
internet banking	/'ɪntənɛt/ /'bʌŋkɪŋ/	layanan bank melalui internet
fine	/faɪn/	denda
interest	/'ɪnt(ə)rɪst/	bunga bank
insurance	/ɪn'ʃʊər(ə)ns/	asuransi
investment	/ɪn'ves(t)m(ə)nt/	investasi
operating fund	/'ɒpəreɪtɪŋ/ /fʌnd/	dana operasi
capital	/'kæpɪt(ə)l/	modal
payroll	/'peɪrəʊl/	daftar gaji
paycheck	/peɪ/ /tʃɛk/	cek gaji
tax	/tæks/	pajak

COST ACCOUNTING

In This Section

Standard of Competency:

Comprehending and expressing meaning in transactional and interpersonal in real life future needs of Economics students in STIE Tamansiswa Banjarnegara

Basic Competences:

Listening

- ☛ Mentioning Prices

Speaking

- ☛ Mentioning the various of Mathematics terms Using the various expressions of :
 - ☛ Cardinal numbers
 - ☛ Ordinal numbers
 - ☛ Fractions
 - ☛ Decimals
 - ☛ Percentages
 - ☛ Arithmetic

Reading

- ☛ Comprehending the meaning and information about determining of the production cost
- ☛ Finding the new vocabularies based on the text about "The Law of Diminishing Marginal Utility"
- ☛ Finding general information (skimming)
- ☛ Finding the specific information (scanning)

Writing

- ☛ Comparing the prices



Listening

Task 1



<http://www.smarterapps.com.au>

Listen to the audio carefully and answer these optional questions!

MENTIONING PRICES

1. _____

- A. \$2.15
- B. \$2.05
- C. \$2.50

2. _____

- A. \$7.40
- B. \$7.14
- C. \$7.44

3. _____

- A. \$22.18
- B. \$28.12
- C. \$22.80

4. _____

- A. \$15.13
- B. \$15.33
- C. \$15.30

5. _____

- A. \$40.16
- B. \$46.14
- C. \$41.60

6. _____

- A. \$84.90
- B. \$89.40
- C. \$88.19

7. _____

- A. \$60.90
- B. \$60.19
- C. \$60.09

8. _____

- A. \$113.70
- B. \$130.17
- C. \$131.07

9. _____

- A. \$270.50
- B. \$217.50
- C. \$270.15

10. _____

- A. \$580.52
- B. \$508.25
- C. \$518.05



Speaking

Task 2

Complete the conversation then practicing the conversation using expression of offering and the various Mathematics terms by playing role in pairs.



<http://www.banjarnegararakab.go.id>

SHOPPING

- Shop Assistance : Good afternoon, Madam.
How could I help you?
- Customer : Good afternoon. I want to buy Batik Gumelem dress.
- Shop Assistance : _____?
- Customer : My size is medium.
- Shop Assistance : What is color that you want?
- Customer : I like brown or orange.
- Shop Assistance : There are many kinds of the pattern of Batik Gumelem.
There are the patterns of Seruling Mas, Cendol Salak, Cendol Wutah, Dawet Ayu, Salak Tanjung, dan Candi Kusuma.
What the pattern of Batik do you want, Madam?
- Customer : They are good but I am interested with this one.
- Shop Assistance : This pattern is the combination between the patterns of Seruling Mas and Dawet Ayu.
- Customer : What a beautiful colour combination.
- Shop Assistance : Yes, Madam. Moreover, this Batik is handmade and the color is the natural color using indigofera plant or Javanese people called Tom tree.
- Customer : _____?
- Shop Assistance : This price is Rp. 250.000,00
- Customer : Is there any discount?
- Shop Assistance : Yes, 20% off so the price becomes_____.
- Customer : OK. This looks nice. ?
- Shop Assistance : Surely, Madam.
- Customer : _____?
- Shop Assistance : At the right corner.

- Customer : Does it fit for me?
- Shop Assistance : I think, it is appropriate with you, Madam.
- Customer : Do you have the yellow one?
- Shop Assistance : _____.
- Customer : It does not matter. This orange one is not bad.
- Customer : _____?
- Shop Assistance : At the checkout stand two.
- Customer : By the way, can I return this if I can find the defective product?
- Cashier : You have the receipt so you can exchange with something else but no more three days so you can come back here on Wednesday, 19 September 2012.
- Customer : OK. Thank you
- Cashier : My pleasure.

NUMBERS

These are the several of Mathematics terms. The kinds of numbers in English can be classified as cardinal numbers, ordinal numbers and dates, fractions and decimals, percentages, arithmetic, odd numbers and even numbers. Mentioning numbers can be spoken in different ways based on the contexts so understand the kinds of numbers in English based on their functions.

A. Cardinal numbers

379 = three hundred and seventy nine

2,860 = two thousand eight hundred and sixty

470,000 = four hundred and seventy thousand

5,084 = five thousand and eighty-four

2,550,000 = two million, five hundred and fifty thousand

4,000,000,000 = four billion

Note: There is no plural 's' after hundred, thousand, million and billion when they are part of a number. On their own, they can be plural, e.g. thousands of people; millions of insects.

B. Ordinal numbers and dates

One of the problems with dates is that we written them and stay them in a different way:

4 January or 4th January, we say the fourth of January or January the fourth.

21 May or 21st May, we say the twenty-first of May or May the twenty-first.

1997 = nineteen ninety seven

1990 = nineteen and ninety

2012 = twenty and twelve

C. Fractions and decimals

$1 \frac{1}{4}$ = one and a quarter

$1 \frac{1}{2}$ = one and a half

$1 \frac{3}{4}$ = one and three quarters

1.5 = one point five

1.25 = one point two five

1.75 = one point seven five

1.33 = one point three three

D. Percentages

26% = twenty-six per cent

50% = fifty per cent

70% = seventy per cent

E. Arithmetic

There are four basic processes for working out or calculating a problem:

+ = addition

– = subtraction

x = multiplication

÷ = division

Examples:

$6 + 4 = 10$ (six plus/ and four equals is ten)

$6 - 4 = 2$ (six minus for equals is two)

$6 \times 4 = 24$ (six times/ multiplied by four equals/is twenty four)

$4 \div 2 = 2$ (four divided two equals/ is two)

F. Saying '0'

This can be spoken in different contexts.

Telephone number: 2074 9548387 = six **oh** seven four, nine five four eight three eight seven or '**0**' can be spoken **zero**.

Mathematics : $0.7 =$ **nought** point seven and $6.02 =$ six point **oh** two

Temperature : -10 degrees = ten degrees below **zero** / minus ten degrees

Football : $2 - 0 =$ two **nil**

Tennis : $40 - 0 =$ forty **love**

G. Talking numbers

Here are several useful words and expressions connected with numbers:

The streets have got **odd** numbers (e.g. 3, 5, 7) on the left and **even** numbers (e.g. 4, 6, 8) on the right.

Task 3

How do you say these numbers in English? Now practice saying them.

1. 462
2. $2\frac{1}{2}$
3. 2, 345
4. 6.75
5. 0.25
6. $3\frac{1}{3}$
7. 1, 250, 000
8. 10. 04
9. 47%
10. 10 October 2012
11. 3 July
12. 602 8477
13. -50 degrees
14. In 1996
15. In 2012

Task 4

Find out these answer, then practice saying correctly in English.

1. $330 \times 400 =$
2. $19.000.000 - 12.450.000 =$
3. $650 \div 50 =$
4. $\frac{((10 + 6) \times 8) - 40}{11} =$
5. $\frac{33}{11} \times 7 + 10 - 16 =$



Reading



<http://2.bp.blogspot.com/>

Comprehend the text carefully.

The Law of Diminishing Marginal Utility

In most economic systems, the prices of priority of goods and services do not change over short periods of time. In some systems it is of course possible for an individual to bargain over prices, because they are not fixed in advance. In general terms, however, the individual cannot change to prices of commodities that he wants. When planning his expenditure, he must therefore accept these fixed prices. He must also pay these same fixed prices no matter how many units he buys. A consumer will go on buying something for as long as he continues to be satisfied. If he buys more, he shows that his satisfaction is still greater than his dislikes of losing money. With each successive purchase, however, his satisfaction compensates less for the loss of money.

A point in time comes when the financial sacrifices is greater than the satisfaction of getting things. The consumer will therefore stop buying things at the current price. The things are unchanged; they are not better or worse than before. Their marginal utility to the consumer has, however, changed. If the price had been higher, he might have bought fewer things; if the price had been lower, he might have bought more.

It is clear from this argument that the nature of a commodity remains the same, but its utility changes. This change indicates that special relationship exists between goods and services on the hand. Desire for a commodity tends to diminish as he buys more units of that commodity. Economists call this tendency the Law of Diminishing Marginal Utility.

(Taken from A Rapid Course in English for Students of Economics by Tom McArthur)

Task 5

Pronounce these words below.

economic : /i:kə'nɒmɪk, ɛk-/

economists : /ɪ'kɒnəməst/

goods : /gʊdz/

service : /'sɜ:vɪs/

priority : /praɪ'ɒrɪti/

commodity : /kə'mɒdɪti/

purchase : /'pɜ:tʃɪs/

current : /'kʌr(ə)nt/

tendency : /'tend(ə)nsi/

utility : /ju:'tɪlɪti/

Task 6

Answer the questions below based on the text.

1. What should an individual accept when planning his expenditure?
2. Why a consumer will still go on buying things?
3. What is the meaning of sentences “with each successive purchase, however, his satisfaction compensates less for the loss of money” (line 10-11)
4. When will the consumer stop buying things?
5. What is the meaning of sentences “their marginal utility to the consumer has, however, changed (line 15-16)
6. What does the consumer do if the price had been higher?
7. What is the main idea of paragraph 3?
8. What remains the same?
9. What does the change of utility indicate?
10. What is the Law of Diminishing Marginal Utility?

Task 7

Look at the terms in the left-hand column and find the meanings in the right-hand column.

- | | |
|----------------|--------------------------------------|
| 1. majority | a. spending or using up |
| 2. bargain | b. buying |
| 3. expenditure | c. reason given |
| 4. successive | d. not easily separable |
| 5. purchase | e. be in the same place |
| 6. argument | f. greater number or part |
| 7. remain | g. following one after another |
| 8. tendency | h. leaning |
| | i. agreement on terms of transaction |

Task 8

Find out the meaning of the underlined word or phrases in the sentences below.

Falls
sacrifice
remain

in advance
possible
continue

expenditure
relationship
move

1. Although the price has changed, the nature of a commodity will stay the same.
2. If the price comes down, the consumer will buy more.
3. Changes in price indicate a special connection among goods, services, consumer and money.
4. In economy system, bargaining over prices is feasible.
5. Fixed price should be accepted if people make a planning about their expenses.
6. People will stop buying things if the financial loss is greater than satisfaction.
7. People will maintain to buy things if they those things will give satisfaction.
8. Bargaining is a cause of an unfixed price beforehand.



Writing

Task 9

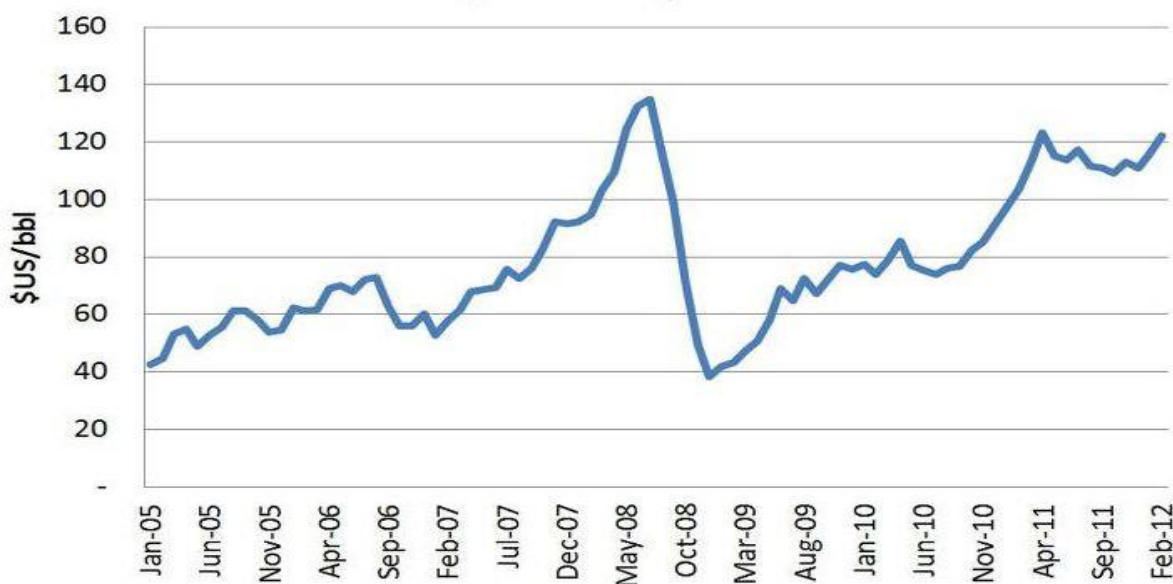
Comparison Text

Look at this graph showing changes of ICP. Then, compare the prices in recent years and describe the impact for the economic condition of Indonesia. Write comparison text based on this graph.



<http://shinichi81.blogspot.com>

INDONESIA CRUDE PRICE



<http://diskusieekonomi.blogspot.com>

Disclaimer

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Grammar

Forming Comparative and Superlative Adjectives

A. One-Syllable Adjectives

Form the comparative and superlative forms of a one-syllable adjective by adding –er for the comparative form and –est for the superlative.

One-Syllable Adjective	Comparative Form	Superlative Form
tall	taller	tallest
old	older	oldest
long	longer	longest

If the one-syllable adjective ends with an e, just add –r for the comparative form and –st for the superlative form.

One-Syllable Adjective with Final -e	Comparative Form	Superlative Form
large	larger	largest
wise	wiser	wisest

If the one-syllable adjective ends with a single consonant with a vowel before it, double the consonant and add –er for the comparative form; and double the consonant and add –est for the superlative form.

One-Syllable Adjective Ending with a Single Consonant with a Single Vowel before It	Comparative Form	Superlative Form
big	bigger	biggest
thin	thinner	thinnest
fat	fatter	fattest

B. Two-Syllable Adjectives

With most two-syllable adjectives, you form the comparative with *more* and the superlative with *most*.

Two-Syllable Adjective	Comparative Form	Superlative Form
peaceful	more peaceful	most peaceful
pleasant	more pleasant	most pleasant
careful	more careful	most careful
thoughtful	more thoughtful	most thoughtful

If the two-syllable adjective ends with *-y*, change the *y* to *i* and add *-er* for the comparative form. For the superlative form change the *y* to *i* and add *-est*.

Two-Syllable Adjective Ending with -y	Comparative Form	Superlative Form
happy	happier	happiest
angry	angrier	angriest
busy	busier	busiest

Two-syllable adjectives ending in *-er*, *-le*, or *-ow* take *-er* and *-est* to form the comparative and superlative forms.

Two-Syllable Adjective Ending with -er, -le, or -ow	Comparative Form	Superlative Form
narrow	narrower	narrowest
gentle	gentler	gentlest

C. Adjectives with Three or More Syllables.

For adjectives with three syllables or more, you form the comparative with *more* and the superlative with *most*.

Adjective with Three or More Syllables	Comparative Form	Superlative Form
generous	more generous	most generous
important	more important	most important
intelligent	more intelligent	most intelligent

Exceptions

Irregular adjectives.

Irregular Adjective	Comparative Form	Superlative Form
good	better	best
bad	worse	worst
far	farther	farthest
little	less	least
many	more	most

Two-syllable adjectives that follow two rules. These adjectives can be used with -er and -est and with more and most.

Two-Syllable Adjective	Comparative Form	Superlative Form
clever	cleverer	cleverest
clever	more clever	most clever
gentle	gentler	gentlest
gentle	more gentle	most gentle
friendly	friendlier	friendliest
friendly	more friendly	most friendly
quiet	quieter	quietest
quiet	more quiet	most quiet
simple	simpler	simplest
simple	more simple	most simple

Task 10

Complete the following sentences into form of comparison.

1. Small businesses give the (large) contributor to any economy of the world.
2. Tanah Abang market is the center of the (extraordinary) textile and apparel sales in Southeast Asia.
3. You can tell Harry about it just (easily) as I can.
4. That tall man is (ambitious) businessman in his office.
5. David attends class (regularly) of all the students.
6. Your example is (good) than the one in the book.
7. Roger is (talented) musician in that group.
8. The letter will probably arrive (soon) than you expect.
9. You did not do this part (thoroughly) as the first part.
10. Akbar understands English (little) of all the students.
11. Brazil exports (much) coffee of all South American countries.
12. Well, he had (little) time for his lesson than the last one.
13. Marie is certainly not (intelligent) as her sister is.
14. Mr. Sanders was (tactful) than the other fellow.
15. Mr. Meyer is undoubtedly (wise) of all the three officials.
16. The wind blew (hard) yesterday than it done on Monday.
17. Mr. Robert works (seriously) of all the employees.
18. Agriculture and services are the two (biggest) sectors, employing respectively 43% and 44% of the workforce in Indonesia.
19. Saudi Arabia is the second (major) crude oil producer in the world with a production of 8.8 million barrels/day.
20. Since 2006, Indonesia becomes the (substantial) palm oil producer in the world with production in 2006 which was able to achieve 16 million tons per year. Nowadays, Indonesia controls almost 90% palm oil production in the world.

Glossary

cost	/kɒst/	harga, biaya
expenses	/ɪk'spens, ɛk-/	harga, biaya
expenditure	/ɪk'spendɪtʃə, ɛk-/	pengeluaran, belanja
tendency	/'tend(ə)nsi/	gejala, kecenderungan
financial	/fʌɪ'nænʃ(ə)l, fɪ-/	finansial, keuangan
benefit	/'benɪfɪt/	keuntungan
loss	/lɒs/	kerugian
purchase	/'pɜ:tʃɪs/	pembelian
ICP (Indonesia Crude Oil)	/kru:d/ /ɔɪl/	Harga minyak mentah
oil fuels	/ɔɪl/ /fjʊəl/	bahan bakar minyak (BBM)
bargain	/'bɑ:gɪn/	menawar
beforehand	/bɪ'fɔ:hænd/	sebelumnya
feasible	/'fi:zɪb(ə)l/	layak
move	/mu:v/	memindahkan, bergerak
continue	/kən'tɪnju:/	melanjutkan
Law of Diminishing- Marginal Utility	/lɔ:/ /ɒv, (ə)v/ /dɪ'mɪnɪʃɪŋ/ /'mɑ:dʒɪn(ə)l/ /ju:'tɪlɪti/	Hukum tentang Nilai Guna Tambahan yang Terus Menurun
marginal	/'mɑ:dʒɪn(ə)l/	kepuasaan
utility	/ju:'tɪlɪti/	kegunaan
diminish	/dɪ'mɪnɪʃ/	menurun, berkurang



In This Section

Standard of Competency:

Comprehending and expressing meaning in transactional and interpersonal in real life future needs of Economics students in STIE Tamansiswa Banjarnegara

Basic Competences:

Listening

- ☛ Sharing personal experience about “Motivation at work”

Speaking

- ☛ Presenting how to produce product based on the learners' local culture
- ☛ Using the various expressions of pleasure and displeasure

Reading

- ☛ Comprehending the meaning and information of procedure text
- ☛ Finding the new vocabularies based on the procedure text
- ☛ Finding general information (skimming)
- ☛ Finding the specific information (scanning)

Writing

- ☛ Composing the procedure text based on the learners' local culture



Listening



<http://www.penril.net/>

Task 1

Before you listen, match the words and phrases in the table to their definitions.

motivation	: /məʊti'veɪʃ(ə)n/
boost	: /bəʊst/
approval	: /ə'pru:v(ə)l/
recognition	: /rɛkəg'nɪʃ(ə)n/
factor	: /'faktə/
enrichment	: /ɪn'rɪtʃ, ɛn-/
contribution	: /kɒntri'bju:ʃ(ə)n/
profit	: /'prɒfɪt/

Definitions:

- admiration and respect for your achievements
- something that helps produce or achieve something
- the need or reason for doing something
- a fact or situation which influences the result of something
- money earned after costs deducted
- improving something by adding something else
- to improve the amount or quality of something
- when you have a positive opinion of someone or something

Task 2

Motivation at Workplace

Professionals from Learning English help you to improve your English for your career in the workplace, and cover a large number of businesses and work themes. They are suitable for learners at intermediate to advanced level. This support pack accompanies the Professionals.

Listen to part of an interview with the professor of Business Studies about the subject of motivation. Complete the blank spaces below.

Interviewer : How important is _____ for a manager?

Professor : Oh, motivation is extremely important. I'd say it's the most important aspect of a manager's job. A manager's job is to get the job done, whatever that job might be. So a manager has to motivate the _____, both as _____ and also on an _____. Without motivation, the job just won't get done.

Interviewer : So how do managers go about doing this? It doesn't sound very easy.

Professor : No, it is a complicated issue. But managers have _____. They are trained to use them to boost motivation and increase _____ to a maximum.

Interviewer : Tools?

Professor : Yes, tools like _____, _____ and _____. And then there is trust and expectation. They are all important for workers.

Interviewer : And money? What about money?

Professor : Yes, money is a factor but you might be surprised to learn that it comes out last on the list of these tools that we are talking about.

Interviewer : So, what comes before money?
What sorts of things are more important for workers?

Professor : Well, all of the things that I have already mentioned, and then _____ and _____ between the workers and the bosses.

Interviewer : And have you got any examples of real life situations to back up your claims?

Professor : One good example is the firm Western Electric. When managers started taking an interest in their workers, there was a huge increase in production. They started to talk to the workers and encouraged them to get involved in decision making. Workers began to feel that their _____ were important. And it paid off.

Interviewer : _____ increased?

Professor : Yes, hugely. The Swedish company Kochums is another example. The company was on the verge of collapse when managers decided to try a change in motivation practice.

- Interviewer : What did they do?
- Professor : Well, basically it was a change in attitude towards their workers. Managers decided to stop giving orders and to try _____ them instead.
- Interviewer : And it worked?
- Professor : Absolutely. In just ten years they managed to turn a 15 million dollar loss into a 100 million dollar profit.
- Interviewer : So, let's get this straight are you saying that workers are not interested in _____ more money?
- Professor : I'm saying they're not just interested in money. It is important of course. We need to enjoy a certain _____. But, as I mentioned before, there are other things that are just as important: _____, _____, _____ and _____, _____ and _____.

(Taken from <http://learnenglish.britishcouncil.org>)

Task 3

Listen to the interview and read these notes. Then, decide if what the student has written is true or false.

1. The most important thing for a manager is motivation. (.....)
2. Managers find motivation easy because they are trained. (.....)
3. Money is the most important factor for workers. (.....)
4. Workers at Western Electric increased productivity after management started to include them in decision making. (.....)
5. The company Kochums changed from being a failing company to a successful one after changing their motivation practice. (.....)



Speaking

ENTREPRENEURSHIP

In this opportunity, the students will learn about “Entrepreneurship”. Indonesia needs more social entrepreneurs. What is a social entrepreneur? Social entrepreneurs are individuals with innovative solutions to society's most pressing social problems.

Social entrepreneurs find what is not working and solve the problem by changing the system, spreading the solution, and persuading entire societies to take new leaps. It can be said just as entrepreneurs change the face of business.

Social entrepreneurs act as the change agents for society, seizing opportunities others miss and improving systems, inventing new approaches, and creating solutions to change society to be better. This is an interview with Chairul Tanjung about entrepreneurship. He is an Indonesian businessman who ranks 18th in the list of Indonesia's richest people. He is the Chairman and founder of CT Corp. He is known as a rising star and has the good track record in business. He does his business not only based on the profit-oriented but he can apply the economic populist in all of his businesses.



<http://www.mekarindo.net/Chairul-Tanjung.jpg>

Task 4

Complete the conversation then practicing the conversation using the expressions of pleasure and displeasure by playing role in pairs.

- | | |
|-----------------|--|
| Interviewer | : Good afternoon, Sir. |
| Chairul Tanjung | : Good afternoon. |
| Interviewer | : Well, this is an honor for me to interview you as a rising star in business of Indonesia. What do you feel after your launching of book entitled <i>Chairul Tanjung Si Anak Singkong</i> ? |
| Chairul Tanjung | : _____, can share my experience for the others. |
| Interviewer | : What is entrepreneurship based on your opinion? |
| Chairul Tanjung | : I think entrepreneur can be born not be lowered. |

- Interviewer : In less than 10 years, counted from the time of the acquisition of Bank Mega become Bank Karman in 1996 to 2006, you are an Indonesian businessman who ranks 18th in the list of Indonesia's richest people with the total personal wealth until 310 million U.S. dollars, or more than Rp. 2,8 trillion. You are the Chairman and founder of CT Corp. In addition, on March 2012, the same magazine issued a list of 1226 richest people in the world, 17 of them are people of Indonesia. Moreover, you are in the order of 634 with a personal wealth of 2 billion U.S. dollars. Could you tell me, what is your feeling with your achievement now?
- Chairul Tanjung : I think, this is the result of my hard work over the years from being a student till now so _____.
- Interviewer : Many people are said that you are like King Midas as a story in ancient Greek mythology. The story tells about Midas's magic because he can change everything into gold.
I think the figure of Chairul Tanjung can be said to be like King Midas in reality. Any business that you founded and developed almost no one fails.
- Chairul Tanjung : _____with your compliment.
I am just like ordinary people but I succeeded in changing from nobody to somebody who is calculated by a lot of people.
- Interviewer : O.K. What are the tips to be a successful entrepreneur?
- Chairul Tanjung : Success cannot be achieved in a moment. It needs perseverance, hard work, and high integrity. In business, trust is a major capital. Trust is everything in business. Once, trust is faded so business will disappear. To earn the trust of our business partners, it takes hard work and always healthy and positive thinking. Despite, the common business practice often occurs the business ethics deviation, but as an entrepreneur who wants to elevate still have to develop moral and idealism.
- Interviewer : What do you feel if there are the businessmen give tribute to the officers or directors of banks for their goal?
- Chairul Tanjung : _____
If you want to get good track record, you have to prove with your own skill.
- Interviewer : When you presented the global condition, you explained that The future of the world is Asia.
Is that good news for Indonesia?
- Chairul Tanjung : _____

Interviewer

50% of the economy will be controlled by Asia as China and India. If Indonesia never changes, we will be eliminated by the competitors.

Chairul Tanjung

: You have chance to design the strong vision of Indonesia 2030. How do you feel optimistic to reach the strong vision?
: According to the vision of Indonesia 2030, Indonesia with a population of 285 million people in 2030 as the fifth major economic power in the world. Indonesia will has income about 18 million U.S. dollars per capita. Then, Indonesia is included in the list of world's top 10 tourist destinations, and the achievement of self-sufficiency in fulfillment of domestic energy, and inclusion of at least 30 Indonesian companies into the fortune 500 companies' world.

In addition, the vision, target, objective strategies and initiatives to achieve it are very clear so _____ that is as an honor for me.

Interviewer

: If we talk about poverty in Indonesia.
That is the complex problem in this country.
What do you think about poverty in Indonesia?

Chairul Tanjung

: O.K. Poverty in this country is actually man made.

_____ because the economic, political and social structures that generate small group of the rich and the poor majority. In the fact that the rich get richer, the poor are growing. Unfortunately, not getting rich but the majority increase is growing children.

Interviewer

: How should we do to solve this problem?

Chairul Tanjung

: The core problem is the control of asset.
The definition of asset is not just money or land but also economic asset involves market information access, financial access, technology, and access of taking decision. Everybody is given the equal opportunity. Not only the rich and the smart give the access but also the poor have to give the access to get education, while perhaps they have aptitude.

Furthermore, we must have the large number of entrepreneurs who have the function as locomotives and role models because the poor cannot be moved without the development of the business sector and this should be based on the economic populist.

Interviewer

: Most of entrepreneurs are based on the opportunity-oriented or profit-oriented. Moreover, we often find the bourgeois nationalist entrepreneurs. What is your opinion about those entrepreneurs?

- Chairul Tanjung : _____
While economy of Indonesia is based on the economic populist. We do not need the entrepreneurs who cause the market prices drop and the farmers lose. We also have to remove the national entrepreneurs who have the behavior sucking many workers, they are like foreigners.
- Interviewer : How should the government policy in facing the free trade?
- Chairul Tanjung : The government should not allow the big businessmen against the small businessmen in the free trade. The core of the free trade is equality. If the business perpetrators are unequal, it means that the competition is not perfect because there is no competitive equilibrium.
- Interviewer : Finally, what do you expect for the development of business in Indonesia?
- Chairul Tanjung : A theory explains if there is 2,5% entrepreneurship in a country so the country can develop. Nowadays, Indonesia has just 0,2% entrepreneurs. _____ if our country has the new entrepreneurs who increase the economy of Indonesia. Moreover, it is needed to create the entrepreneurs as role models who can create the field work and income to others. Then, income creates demand for goods and services that are profitable economically.

Expressions Pleasure and Displeasure

<i>Expressions of Pleasure</i>	<i>Expressions of Displeasure</i>
• Isn't this great? • That's great? • It's a pleasure! • Oh, what a pleasant...? • That's wonderful! • It's really delightful. • I am so delighted. • It's really great pleasure.	• I am really displeased with..... • I am disappointed with..... • It is disappointing..... • What a terrible..! • How terrible! • I feel disappointed • I am extremely displeased.



Reading

Task 5

Comprehend the text of Chairul Tanjung's Sharing and Learning Entrepreneurship.

HOW TO BE A SUCCESSFUL ENTREPRENEUR

In general, people recognize figure of Chairul Tanjung or more familiarly called CT after he has been a successful entrepreneur. In fact, the success that he has achieved today is an accumulation of past that is the process by his life journey from childhood until today which has filled with challenges and dynamics. The story of Chairul Tanjung becomes one of Indonesia's most prominent and well-respected businessman is both endearing and inspiring. Chairul Tanjung's ability to succeed in today's Indonesia based on little more than hard work, loyalty and a keen eye for business opportunity will give heart to be up and coming generation of Indonesia entrepreneurs.



<http://2.bp.blogspot.com/>

Love of CT for Indonesia is always realized in the hard work, and real work, which can also be enjoyed by society at large. Because of the efforts, hard work and persistence, CT successfully created so many new businesses which are beneficial for himself, his family, and a lot of people. Moreover, he has created the employment opportunities for more than 75,000 employees and can raise the name of Indonesia in the international. The story of the journey of life "Si Anak Singkong" can inspire the people of Indonesia, especially the younger generation. From Chairul Tanjung's the ways of business, we will get some tips on how to become a successful entrepreneur. According to CT, entrepreneur can be born and not lowered or inherited.

There are some tips which influence the business successfully as follows:

1. Start business by hard working, willingness and integrity.

An effort should be initiated, developed and obtained through the hard working, working completely, integrity and powered by ambition. Success cannot be achieved in an instant. It needs perseverance, and integrity. In business, entrepreneurs apply the concept of the philosophy from none to be the great man. The concept became real because of the perseverance and hard working.

2. Trust is as a major capital.

The figure of CT is as a King Midas in Greek mythology. Everything that he touched by his hands turned to be gold. The wisdom of this story is not about the confusion or complaint of the King Midas's miracle because the food that was eaten changed into gold, but about the magic of Midas who could change everything into gold.

In business, trust is the major capital. The existence of beliefs, morals, and idealism are the important components in conducting business.

3. Be optimistic.

In the business is required a rational optimism and growing the optimistic spirit born from the ways of looking at the better future. Rational optimism is created through a directional process based on a comprehensive study, in-depth and scientifically responsible. According to the vision of Indonesia 2030, Indonesia in 2030 will be the five major powers of the world, per capita income of about U.S. \$ 18,000, in the list of world's top 10 tourist destinations, and the achievement of self-sufficiency in meeting domestic energy, and the inclusion of at least 30 companies into the Fortune Indonesia 500 companies of world. The future of the world is Asia. Fifty percent of the world economy will be controlled by Asia as the essential keys that are China and India. Everything is created through the synergy of components businessman, bureaucracy and academics. To achieve it, will be required three conditions, namely strong national leadership, a conducive business climate, and a comprehensive energy policy.

4. Extra caution.

Be careful in taking the decision. Every decision will affect for the next business. The business must be managed carefully and responsibly. Accuracy is essential in making decision.

5. Speculate in taking the risks.

Every action has the risk and it is the same in business. To start the business, the entrepreneur has to speculate in taking the risk. Risk is the possibility of loss which is unpredictable and unexpected. As a good entrepreneur is able to predict what will happen after taking the decision. Count the impact of the risk in every decision.

6. Recruit the qualified human resources.

To establish a strong foundation in business in order to withstand the various threats, one of the tips is to recruit the best human resources which are qualified in the field. Nowadays, it is easy to get the qualified human resources, but it is quite difficult to find out the highest integrity or honesty, that is why it should be used as a parameter in recruitment of human resources.

7. Create the new breakthrough and innovation.

A good entrepreneur will try to realize the opportunities that arise. The opportunity is not only sought, but also created the opportunity and that is the insight. A good entrepreneur has a keen eye for business opportunity. Innovation is necessary in order to always be able fulfill and satisfy the needs of consumers.

8. Share with others.

Create a program for sharing with others. God has promised in Qur'an that will multiply the reward of people who give the charity. The parable of those who spend their wealth in the way of Allah is like a seed which grows seven ears, in every ear becoming a hundred grains. Allah multiplies the reward for whom He wills (QS. Al-Baqarah: 261).

Indonesia needs a lot of entrepreneurs who are nationalist, populist nationalists because of the humanity duty so no more Man Made Poverty.

(Translated from: The book entitled "Chairul Tanjung Si Anak Singkong")

Task 6

Answer the questions based on the text above.

1. What is the purpose of the text?
2. Why are the hard working, willingness and integrity essential in business?
3. How is the ways of entrepreneurs to get the trust as a main capital in doing the business?
4. What is the rational optimism in conducting business?
5. What is the vision of Indonesia 2030 in the economy field?
6. Why is the recruitment of the qualified human resources important in establishing business?
7. How do the entrepreneurs avoid the loss in taking risk?
8. How do the entrepreneurs create the new breakthrough and innovation?
9. Why should the entrepreneurs share with others by giving charity?
10. From the text we can conclude that the various problems which cause failure in business. Explain briefly!

Procedure Text

1. The definition of procedure text

A procedure is a piece of text that gives us instructions for doing something. The purpose of a procedure text type is to explain how something can be done. The communicative purpose of procedure text is to tell about the ways or steps to do something.

2. The procedure text elements

The elements of procedure text basically consist of:

- a. Topics or title is followed by statements of purpose.
- b. Materials (optional) tell the needed materials.
- c. Steps or method denotes the sequence of steps to accomplish the job stated in the topic.

3. The kinds of procedure text

There are the kinds of procedure texts are:

- a. Direction; e.g. How to go to Dieng Plateau
- b. Recipes; e.g. How to make Tempe, How to make a coffee
- c. Instruction manuals; e.g. How to make a Ceramics, How to make Batik
- d. Itineraries (a planned route or journey)
- e. Rule; e.g. The rules of business, the rules of examination, etc

4. Language feature of procedures text:

- a. Using Imperative sentences
- b. Using action verbs, e.g. mix, plug, turn, put, etc.
- c. Using connective sequences or number to do something; e.g. before ..., after ..., when ..., while ..., ... until ..., during ..., then, while, next, after that, afterwards, first ... firstly ..., second ..., secondly ..., finally ..., lastly
- d. Using the simple present tense

FORM

S + VERB 1+ s/es in third person

Example:

- Clean the soybeans with clean water.
- Simple way to enjoy it just marinates with salt and garlic then fried it.



Grammar

The Imperative Sentences

An imperative is generally used to give orders. It takes the same form as the infinitive but without “to”. In imperative sentences, the person addressed is not mentioned, but can be expressed by a noun placed at the end of phrase. Some Patterns of imperative:

- (1). Verb 1 + Object + Adverb
 - Come in, please!
 - Trust me!
 - Create new innovation!
- (2). Be + Adjective + Noun or Adverb
 - Be self-confident!
 - Be careful!
 - Be well!
 - Be optimistic!
- (3). Don't + Verb 1
 - Don't break your promise!
 - Don't touch!
 - Don't give up!
- (4). Don't + Be + adjective or Noun
 - Don't be wrong in taking decision!
 - Don't be lazy!
 - Don't be stingy!
- (5). Never + Verb 1+ Object + Adverb
 - Never forget the steps!
 - Never leave me alone!
 - Never say good bye!
- (6). No + Verb-ing
 - No littering
 - No cheating
 - No smoking



Writing

Task 7

To be an entrepreneur, we can start from our hometown. We can identify the potentials of our hometown. There are many potentials of hometown which can be developed in business. We can start from small business to increase the local economy. It is very important to produce product by improving the learners' local culture because it can create the solutions to change the society to be better.

Look at the pictures, chose one of them to write how to produce product or service based on the students' local culture.

1



<http://www.banjarnegararakab.go.id>

2



<http://www.banjarnegararakab.go.id>

3



<http://www.banjarnegararakab.go.id>

4



<http://www.banjarnegararakab.go.id>

5



<http://khasiatbuah.com>

6



<http://honeyizza.files.wordpress.com>

[illegible]



Grammar

PREPOSITION

A preposition is a word governing, and usually coming in front of, a noun or pronoun and expressing a relation to another word or element. There are about 150 prepositions in English. Yet this is a very small number when you think of the thousands of the thousands of other words (nouns, verbs, etc). Here is a shortlist of 70 of the more common one word prepositions. Many of these prepositions have more than one meaning.

List of Prepositions

aboard	besides	beside	save
about	between	into	than
above	beyond	like	through
across	but	minus	to
after	by	near	toward
against	concerning	of	towards
along	considering	off	under
amid	despite	on	underneath
among	down	onto	unlike
anti	during	opposite	until
around	except	outside	up
at	excepting	over	upon
before	excluding	past	versus
behind	following	per	via
below	for from	plus	with
beneath	in	regarding	within
since	inside	round	without

There is one very simple rule about prepositions, and unlike most rules, this rule has no exceptions. A preposition is followed by a “noun”. It is never followed by a verb. By “noun” we include noun, proper noun or name (Indonesia), pronoun (you, him, us), noun group (my first job), and gerund (recruiting, selecting, ignoring).

A preposition cannot be followed by a verb. If we want to follow a preposition by a verb, we must use the “-ing” form which is really a gerund or verb in noun form.

Note: If a preposition is more closely related to a verb and not followed by an object, we call it an **adverb particle**.

For example: We drove round.

Here are some examples:

Subject + Verb	Preposition	Noun
The letter is	under	desk
She sits	beside	me
We have a meeting	after	lunch
I cannot work	before	breakfast

In general, we use at the point, in for an enclosed space, and on for a surface.

at	In	on
Point	Enclosed space	Surface
at the corner	in the newspaper	on the wall
at work	in the company	on the way
at the side	in a row	on the left
at home	in the jungle	on a bus
at school	in Indonesia	on a train
at the top	in the sky	on the radio
Precise Time	Months, Years, Centuries, and Long Periods	Days and Dates
at 5 o'clock	in May	on Sunday
at 10.30 am	in summer	on Tuesdays
at noon	in the summer	on 6 March
at dinnertime	in 2012	on 25 Sept, 2012
at bedtime	in the 1990s	on Lebaran Day
at sunrise	in the next century	on independent day
at the moment	in the past/future	on new year

Look at these examples:

- I have a meeting at 9 am.
- The shop closes at midnight.
- Riska went home at the lunchtime.
- There should be a lot of progress in the next century.
- Do you work on Monday?
- She left before breakfast.
- What did you come for? (For what did you come?)

Phrasal Verbs

1. We cannot separate the preposition from the verb. A phrasal verb is a verb plus a preposition or adverb which creates a meaning different from the original verb.

Examples:

- I am looking at the camera.
- She gave away her books.

2. Some phrasal verbs are intransitive. An intransitive verb cannot be followed by an object.

Example:

- He suddenly showed up. "show up" cannot take an object

3. Some phrasal verbs are transitive. A transitive verb can be followed by an object.

Example:

- I made up the story. "story" is the object of "make up"

4. Some transitive phrasal verbs are separable. The object is placed between the verb and the preposition.

Example:

- I talked my mother into letting me borrow the car.
- She looked the phone number up.

5. Some transitive phrasal verbs are inseparable. The object is placed after the preposition.

Example:

- I ran into an old friend yesterday.
- They are looking into the problem.

6. Some transitive phrasal verbs can take an object in both places.

Example:

- I looked the number up in the phone book.
- I looked up the number in the phone book.

7. **WARNING!** Although many phrasal verbs can take an object in both places, you must put the object between the verb and the preposition if the object is a pronoun.

Example:

- I looked the number up in the phone book.
- I looked up the number in the phone book.
- I looked it up in the phone book. correct
- I looked up it in the phone book. Incorrect

Task 8

Fill in the gaps with the correct preposition.

1. That is the most important aspect ____ a manager's job.
2. A manager has to motivate the workers, both as a team and also ____ an individual basis.
3. We have to increase production ____ a maximum.
4. It comes ____ last on the list.
5. It is important to build communication ____ the workers and bosses.
6. They are all important ____ workers.
7. It was a change ____ attitude.
8. They turned a loss ____ a profit.
9. They are not just interested ____ money.
10. We should consider the other things that are just ____ important.

Task 9

Match the phrasal verbs with the explanation on the right after you have tried to explain them in your own way.

- | | |
|---|-------------------------|
| 1. Why do not call up your partner? | a. distribution |
| 2. Have you given out the paper? | b. publish |
| 3. We have dealt the problem. | c. phone |
| 4. When will they bring your article out? | d. make sense |
| 5. The corruption charges stem from allegations of bribery. | e. got solution |
| 6. All this information does not add up. | f. succeeded |
| 7. Your argument boils down to this. | g. improving |
| 8. Business is looking up. | h. reduced |
| 9. He subtracted the expenses from the profits. | i. emerging |
| 10. I am so glad to say my plan came off. | j. can be summarized as |

Glossary

motivate	/ˈməʊtɪveɪt/	memotivasi
boost	/buːst/	mendorong
approval	/əˈpruːv(ə)l/	persetujuan, ijin
recognition	/rɛkəgˈnɪʃ(ə)n/	pengakuan, penghargaan
honor	/ˈɒnə/	kehormatan
tribute	/ˈtrɪbjʊːt/	penghormatan
compliment	/ˈkɒmplɪm(ə)nt/	pujian
congratulation	/kəŋgratʃʊˈleɪʃ(ə)n/	ucapan selamat
pleasure	/ˈpleɪʒə/	kepuasan
displeasure	/dɪsˈpleɪʒə/	ketidakpuasan
enrichment	/ɪnˈrɪtʃm(ə)nt/, ɛn-/	kekayaan
contribution	/kɒntrɪˈbjʊːʃ(ə)n/	kontribusi
entrepreneur	/ˌɒnrəprəˈnɜː/	pengusaha
enterprise	/ˈentəpraɪz/	perusahaan
track record	/træk/ ˈrɛkɔːd/	catatan yang baik
economic populist	/ˌiːkəˈnɒmɪk, ɛk-/ ˈpɒpjəlɪst/	ekonomi kerakyatan
economy power	/ˌiːkənəmi/ ˈpaʊə/	kekuatan ekonomi
turnover	/ˈtɜːnəʊvə/	omset
perseverance	/pəˈsɪˌvɪər(ə)ns/	ketekunan
willingness	/ˈwɪlɪŋnɪs/	keikhlasan
integrity	/ɪnˈtɛgrɪti/	integritas, kejujuran
breakthrough	/ˈbreɪkθruː/	terobosan
procedure	/prəˈsiːdʒə/	memproduksi
		menghasilkan
receipt	/rɪˈsiːt/	kwitansi
man-made poverty	/mæn/ ˈmeɪd/ ˈpɒvəti/	kemiskinan yang dibuat
		manusia
asset	/ˈæsɛt/	aset
opportunity-oriented	/ɒpəˈtjuːnɪti/ ˈɔːrɪənt, ˈɒr-/	berorientasi pada
		kesempatan
profit-oriented	/ˈprɒfɪt/ ˈɔːrɪənt, ˈɒr-/	berorientasi pada
		keuntungan
free trade	/friː/ ˈtreɪd/	perdagangan bebas
competitive equilibrium	/kəmˈpetɪtɪv/ ˌiːkwɪˈlɪbrɪəm, ˌɛkwɪ-/	persaingan yang seimbang
profitable	/ˈprɒfɪtəb(ə)l/	bermanfaat
local culture	/ˈləʊk(ə)l/ ˈkʌltʃə/	budaya local

HUMAN RESOURCE MANAGEMENT

In This Section

Standard of Competency:

- ▣ Comprehending and expressing meaning in transactional and interpersonal in real life future needs of Economics students in STIE Tamansiswa Banjarnegara

Basic Competences:

Listening

- ☞ Identifying the job descriptions
- ☞ Giving some advice on writing better a CV.

Speaking

- ☞ Doing interview
- ☞ Using expressions of compliment and congratulation

Reading

- ☞ Comprehending the meaning and information of “Recruiting Management” and “The Courage to Hire Wisely”
- ☞ Finding the general information (skimming)
- ☞ Finding the specific information (scanning)

Writing

- ☞ Writing the application letter
- ☞ Writing curriculum vitae



Listening

Task 1

Listen carefully the recording. Then, arrange the job description correctly.

Find a good job and performing your duties well can lead to better pay and promotions.

Listen to the words below and consult a dictionary if you need a definition.

The Workplace

go on a business trip
go on vacation
go out to lunch
go to a meeting
go to work
change jobs
commute to work

draw up plans
fill out paperwork
get a promotion
get a raise
get fired
give a presentation
go home

make copies
meet with a client
quit your job
send a fax
take a day off
write a proposal
write a report

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Task 2

Complete the sentences below with the best answer:

1. She _____ everyday by bus and has a lot of time to do her work on a laptop.
A. commutes to work B. draws up plans C. changes jobs
2. One of my friends got _____ last week because he was late for work every day.
A. fired B. a promotion C. a raise
3. My boss decided to _____ for personal reasons, but he should be here tomorrow. He said something about seeing a doctor, but I do not know all of the details.
A. change jobs B. take the day off C. go on a business trip

Writing a CV



<http://learnenglish.britishcouncil.org>

Task 3

Before you listen match the word and phrases in the table to their definitions.

<i>recruitment</i>	: /rɪ'kru:t(ə)nt/
<i>CV</i>	: /si:'vi:/ abbreviation curriculum vitae
<i>post</i>	: /pəʊst/
<i>database</i>	: /'dɜ:təbeɪs/
<i>candidate</i>	: /'kændɪdət, -dət/
<i>flexible</i>	: /'fleksɪb(ə)l/
<i>relevant</i>	: /'rɛlɪv(ə)nt/
<i>reference</i>	: /'rɛf(ə)r(ə)ns/

Definitions:

- A person who is competing to get a job
- A document that describes your qualifications and working history to support a job application
- Able to change or be changed easily according to the situation
- The process of finding people to work for a company or become a new member of an organization
- A computer system that stores lots of information
- Connected with what is happening or being discussed
- A person who knows you can say why you are suitable for a job
- A job in a company or organization

Task 4

Listen to John Woodrow, a Human Resources professional giving some advice on writing better CVs. Then, complete the blank spaces in the interview.

Interviewer is talking to John Woodrow, who works in the Human Resources department of a large UK-based company. John, tell us about your work.

John : I work on _____, especially – so I'm the person who reads the hundreds of CVs, we get sent each year!

Interviewer : Do you accept CVs as part of your recruitment process?

John : When we advertise for a particular post, we send out our own _____ form, which is tailored to our company, and we can use it to make sure we find exactly what we are looking for.

Interviewer : So a CV is useless?

John : No! Not at all.

We are happy to accept CVs from people even when we are not recruiting. That way we can build up a database of possible _____, and as our company is always changing. We are very flexible in our needs right now (laughs). It is good to know what kind of people are out there. We do keep everything on file, and will get back to people who look _____.

Interviewer : So we should be sending you our CVs?

John : Yes, absolutely, yes!

Interviewer : What advice can you give us on writing a CV?

John : Keep it short, keep it simple, keep it relevant.

Anything longer than three pages will automatically go into the bin. Just tell us what we need to know. Make sure it's clearly written – and that there are not _____ on it! And not fancy fonts...or photographs.

We don't need to know what people look like, just what they've done, and what they're capable of.

Interviewer : So we're going to look at a couple of CVs now.

John : Yes – these are a couple that arrived just this morning, so let's take a look...(sound of paper unfolding)...ok, I can see straight away that we have a good one and a bad one here.

Interviewer : (laughs) How can you tell so soon?

- John : Well, as I just said, this one here is...how many...one, two, three, four pages long, it is written in tiny type, I can hardly read it...and, wait, yes, there is a _____ attached to the front!
- Interviewer : Too much information?
- John : Yes...just leafing through it, I can see he's written about where he went to Primary school, that is just not relevant.
- Interviewer : What kind of _____ should be included?
- John : Perhaps your high school, but it is mostly further education we are interested in university or college, then any _____ you may have, as well as work experience of course.
- Interviewer : That's important?
- John : Oh yes – placements or internships all count!
- Interviewer : What about personal information?
- John : A bit is necessary...but look, this guy has written he was a member of the stamp collecting society in secondary school...! Not interested.
- Interviewer : What about the other CV?
- John : Ok, again, I can see right away this looks more promising...only two and a half pages, lots of space on the page, easy to read, well-organized. Hmmm, a couple of impressive looking references, that's good. And, yes, they've included _____ very important.
- Interviewer : What languages are you looking for?
- John : Well, English, obviously as we're a UK-based company and English is still. The language of global business, and then, well, anything really Spanish is useful, Russian, Mandarin Chinese too.
- Interviewer : Ok, we'll get studying! Thanks John!

(Taken from: <http://learnenglish.britishcouncil.org>)



Speaking

INTERVIEW

Task 5

Discuss the questions and explain the answers with your friends using your own words.

There are at least two components of the interviewing activity.

1. Who should conduct the interview?
2. How should testing be used?

The Hard Work of a Structured Interview

Structured interviews are the result of careful planning and discipline implementation. In fact, we have found that for a two-hour interview to yield meaningful information, it could take at least that much time to get ready for it. The most important part of preparation is creating a list of questions that will identify whether the candidate has the competencies required for the position. It means asking the candidate about his experiences and behavior, and yet most interviewers usually just let the candidate tell his story.



<http://learnenglish.britishcouncil.org>

In recent search for a marketing director for a fast moving consumer goods company, we identified five competencies relevant to the position and a series of technical qualifications. Below are examples of question-focused on behaviors, not opinions or generalities. We used to measure each competency:

Competency	Questions Asked
Result oriented	• Have you been involved in a business or product launch? • What were the specific steps you took to contribute to the success of the launch? • Describe the most successful marketing communications project you have led. How did you measure result?
Team-centered leadership	• Describe a time you led a team to be more effective! • What did you do? How did the team and the organization benefit from your actions? • Describe a time you were asked to lead a particularly challenging team project. • How did you overcome the obstacle you faced?
Strategic thinker	• What are the top three strategic issues that your current company faces? • Describe the situation in which you personally have been involved in addressing one of these issues. • What actions did you take?
Change agent	• Describe a time when you received organizational resistance to an idea or project that you were responsible for implementing. • How did you handle it? • What resulted from it? • Would you handle it any differently now? • Given our organizational culture and the changes we need, can you think specific examples from your experience that would demonstrate that you would perform effectively and enjoy this position?
Ability to respond to deadline pressure	• Describe a time you made an extraordinary effort to meet a deadline? What were the results?

(Taken from Harvard Business Review of “Hiring without Firing”)

Task 6

Work in pairs to complete the interview, and then playing the role based on the dialogs.

- Mr. Robert : Well, may I ask some questions, Miss Riska Andriyani?
- Miss Riska : Sure. Go ahead.
- Mr. Robert : Would you mind telling me a little about yourself?
- Miss Riska : *Well,* _____
and got my bachelor's degree in _____.
- Mr. Robert : Would you mind telling me about your previous jobs?
- Miss Riska : _____.
- Mr. Robert : How do you organize your work day?
- Miss Riska : _____
 _____.
- Mr. Robert : What's your greatest strength?
- Miss Riska : _____.
- Mr. Robert : How do you develop personal and professional relationship with your team and colleague to be more effective?
- Miss Riska : _____.
- Mr. Robert : How did you overcome the obstacles that you faced?
- Miss Riska : _____.
- Mr. Robert : Why are you interested in the position of marketing director?
- Miss Riska : First, _____.
 Second, _____.
 Thirdly, _____.
- Mr. Robert : What kind of improvement that you bring to your previous job?
- Miss. Riska : .. _____.
- Mr. Robert : OK. Miss Riska, you are good candidate.
 Wait for the decisions and I will contact you.
- Miss Riska : Thank you very much Mr. Robert.
- Mr. Robert : You are welcome.

Task 7

Complete the dialogs using the expressions of congratulation and compliment.

Ask to your pair to give responses then practice orally in pairs.

- Hanum : I heard from Tom that you passed the personal manager selection test.
I would like to congratulate on your getting a new job.
- Riska : _____.
- Hanum : When were you appointed as a marketing director?
- Riska : I was received in the firm yesterday.
- Hanum : _____.
- Riska : Oh, it was nothing.
- Hanum : Why don't we celebrate your success?
- Riska : That's not right. I really want to celebrate with you. You also had contribution in my success because of you who give me The information of job vacancy.
- Hanum : How about having dinner at the restaurant next to my home?
- Riska : O.K. _____
- Hanum : _____
- Riska : Alright. Give me a minute to get ready.

Task 8

Work in pairs. Create the dialogs based on the situations below. Then practice them with your partner.

Situation 1

You gave the most sales in your firm. Your turnover reached 1 billion in the last month. Then, your Boss said congratulation because of your achievement. What did you and your friend say?

Situation 2

Mr. Robert invited his business relation for dinner. The guest felt satisfied with the food. He complimented the food that was served. Mr. Robert accepted the compliment. What did they say?

<i>Expressions of Congratulation</i>	<i>Responses</i>
• Congratulation on your success • Congratulation on passing the selection test • Congratulation on your getting a new job • Congratulation on winning the competition • Let me congratulate you • I would like to congratulate you • Let me say congratulations on • I'd like to be the first to congratulate you on..... • Please, accept my warmest congratulations on..... • Allow me to offer my heartiest congratulations on..... • It was great to hear about..... • Happy birthday! • Happy anniversary of your company. • Happy New Year! • Happy Feast Day • Have a nice trip. • Have a nice journey of business.	• Thank you. • Thanks, the same to you. • Thank you for saying so. • It's very nice of you to say so • How kind of you to say so.
<i>Expressions of Compliment</i>	<i>Responses</i>
• I really like your work. • I must compliment you on..... • My compliment to you on..... • That is a very nice..... • It really looks as a good job. • You certainly have good taste in..... • What a great sale! • What a beautiful work you have!	• Thank you. • Thank you. I'm glad you like it. • Oh, it was nothing. • Thank you for the compliment. • I appreciate the compliment. • You are just flattering me. • It is really smashing/super/terrific/lovely



Reading

Task 9

Comprehend the text below carefully. And then, answer the questions below.

The following text is for questions 1 to 6

Recruitment Management

Organizations often claim that people are their most valuable asset. This truth is becoming even more important as the number of knowledge-based organizations rapidly increases. In fact, people are not only an organization's most valuable asset but they are its most unique asset. Recruiting has long been considered as the process of attracting, hiring and enrolling people to fill a certain role or position. It is an extremely important and potentially expensive decision. However, most business people, the focus has been on the process itself rather than the management of the process. This can be seen in the lack of preparation for the limited follow-up once the candidate has been hired.

Frequently, hiring and retaining external candidates have unsatisfactory results. Some experts claim there would be greater success if the characteristics required for the position were carefully analyze before recruiting started. Experience leads us to suggest that recruiting should be regardless as a more comprehensive management activity. If one takes this approach, recruiting is likely to become less fragmented and more successful.

A study on executive selection by the Center for Creative Leadership determined that a systematic process is one of the two best practices for hiring senior executives. Adopting this approach means that analyzing, planning, and developing a strategic compatibility must be added to the regular recruiting activities. There must also be greater accountability for recruiting decisions. This responsibility must also be assumed by more senior members of the organization including members of board for senior-level hires.

("Briengfings From the Editor," Havard Business Review, March/April 1998, pp.21-22)

1. What is the text above?
2. What does recruiting mean?
3. Why is recruiting important for organization?
4. What is the important thing for recruiting?
5. recruiting is likely to become less fragmented and more successful.

The underlined word 'fragmented' means.....

Comprehend the text below to fill the crossword puzzle.

The Courage to Hire Wisely

Hiring well requires a systematic approach. However, it requires discipline and perhaps even that is not a strong enough word. It takes courage. Given the pressures of time and convention- not to mention organizational politics-it is easy to fall into any number of traps. To keep hiring on the high road, executives must never veer from the agreed-upon list of competencies. Otherwise, the process is almost instantly corrupted. They must invest the time and effort to define the problem and do the homework; there are no shortcuts to the information these steps generate. And finally, executives must instill the discipline of the process in others. After all, no executive can implement a strategy alone. And hiring well is just that a strategy. It may, in fact, be the organization's most important one.

Countless times, I have seen systematic approach fall apart when expediency gets in the way in one case. An influential board member suddenly demanded the job description be rewritten to better reflect the skills of his top choice. In another, the finalist received a terrible reference in the eleventh hour. Both times, momentum took over. The job description was changed and the board member's candidate was hired. The terrible reference was ignored and the finalist got a job. Courage would have meant difficult conversations and even confrontation, but perhaps both stories would have had happier endings. Of course, both new hires were eventually fired.

(Taken from <http://www.hbr.org/forum>)

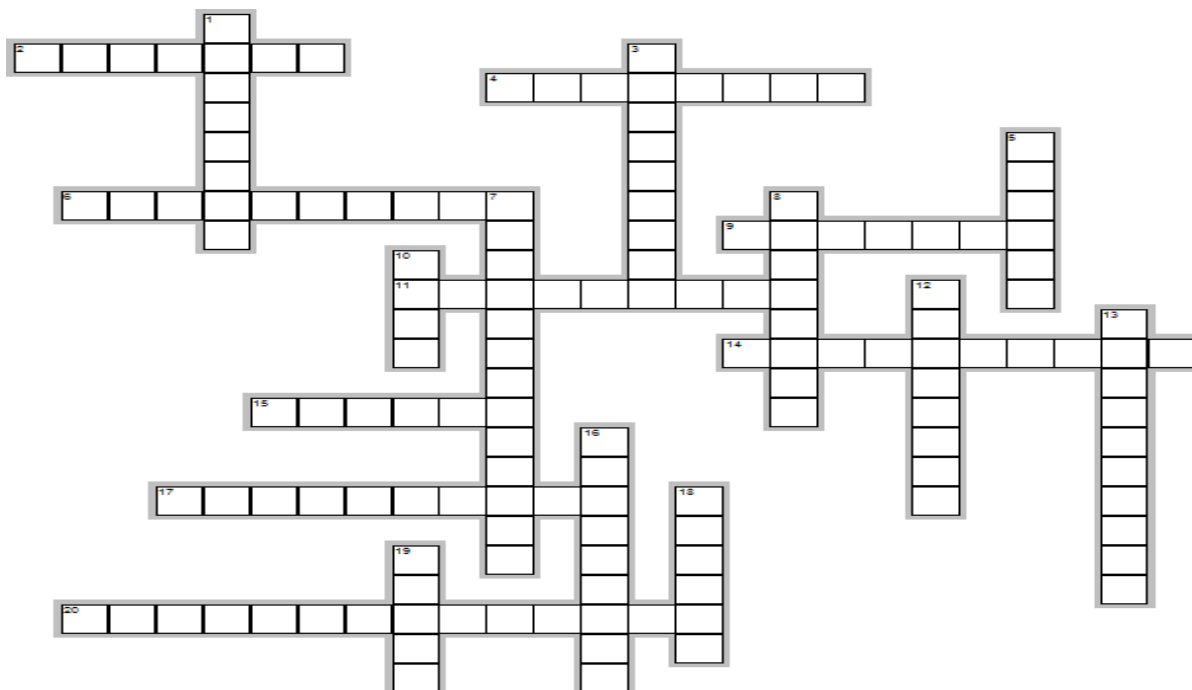
Task 10

Pronounce these words below.

courage	: /'kʌrɪdʒ/
systematic	: /sɪstə'matɪk/
discipline	: /'dɪsɪplɪn/
pressures	: /'preʃə/
traps	: /traps/
competency	: /'kɒmpɪt(ə)nsi/
strategy	: /'stratɪdʒi/
countless	: /'kaʊntlɪs/
expediency	: /ɪk'spi:diənsi, ɛk-/
momentum	: /mə'məntəm/

Task 11

Words in the crossword puzzle are taken from the text above. Fill in the crossword puzzle with the correct words based on the clues below.



Across

2. synonym of procedure
4. the synonym of approach
6. Antonym of unsystematic
9. synonym of braveness
11. a source of information
14. synonym of agreement
15. synonym of attempt
17. training to improve strength or self-control
20. description of the responsibilities associated with a given job

Down

1. synonym of produce
3. someone who is considered for recruitment
5. antonym of unwisely
7. a disagreement face-to-face
8. synonym of duty
10. something (often something deceptively attractive) that catches you unawares
12. Applicants must be a hard worker and can work under _____.
13. the quality of being adequately or well qualified physically and intellectually
16. a person responsible for the administration of a business
18. recruit the employee
19. synonym of dismissed



Writing

JOB VACANCY

When a vacancy occurs, there is usually a frenzy of activity to fill the position. However, insufficient attention is paid to whether the vacancy is really an opportunity to make changes that could add value to the organization. When, recruiting, it is important that the business strategy and the organizational structure that will complement in are kept in mind. It is also advisable to remember that a vacancy provides the organization with a chance to review what is needed for future success.

Australian Government AusAID

Australian AID



AusAid is the Australian Government Agency responsible for managing Australia's overseas aid program. Australia has been a dedicated development partner to Indonesia for more than 50 years. Through the development assistance program, Australia and Indonesia work together to alleviate poverty and promote regional peace, stability and prosperity. We are looking for experience professionals to take part in exciting positions of:

UNIT MANAGER-FINANCE

Reporting to the Director, the unit Manager Finance will take leadership role in the oversight of Indonesia Program's budget and to manage financial administration within the program. The selected individual will be accountable for producing high quality financial reports, ensuring the processes align with the guidelines, and providing financial advice to the related internal customers. This position requires extensive exposure in financial management, strong customer-oriented skill, ability to work with minimum supervision and an excellent team-player.

SENIOR PROGRAM MANAGER ECONOMIC GOVERNANCE

Reporting to the unit manager-Economic governance, this position will be working as part of the Economic Governance Unit Team, with expectation that individual, independently or as part of a team, contributing to the efficient, responsive and effective delivery of AusAID's Indonesia Economic governance initiatives. Further information about vacancies, including the detailed Duty Statements, Selection Criteria and steps on how to apply, please refer to Australian Embassy website at: <http://www.indonesia.embassy.gov.au> on 'About us' menu. If you need additional information please contact Ria Hasan on 021-2922 6789.

*Only those applications that address the Selection Criteria
and are submitted in English will be accepted.*

The closing date for applications is Sunday, 9 September 2012

(Taken from Jakarta Post on Saturday 25, 2012)

Application Letter

HERNI PURWANTI

Purwanegara

Banjarnegara - Central Java, Indonesia 53472

080328691191purwanti.herni@yahoo.com

September 1, 2012

Australian Government (AusAID)

Australian Embassy-Jakarta, Indonesia

Dear Director of AusAID,

I have read from your advertisement at Jakarta Post **on Saturday 25, 2012** that your company is looking for employees to hold some position. Based on the advertisement, I am interested in applying application for manager finance position according with my background educational as accounting.

I hold Bachelor's degree in accounting and hold Advanced degree professional qualification. I have over two years of experience as a accountant in PT. Mega Media Publisher. I have professional certification and experience with the development and execution of a risk based audit engagement as well as a working knowledge of International Standards for the Professional Practice of Internal Auditing. In addition, based on my extensive experience, I can control and manage frameworks as well as internal audit methodologies. I have strong engagement and project management skills, which include planning, organizing, managing and monitoring financial audit engagements, frequently in the context of an integrated audit, a team of resources, and ensuring the overall achievement of prescribed timelines and budgets as outlined in the audit plan.

Moreover, I possess computer literate and I am a good command of English both oral and written. I am a hard worker and able to work under pressure and tight time constraint. I possess a pleasant personality and good interpersonal skill so I am able to work as a team. I am well-organized and have target oriented.

My background makes me as an excellent candidate for Financial Manager position. My resume can be seen for additional information on my experience. I can be reached anytime via email at purwanti.herni@yahoo.com or my cell phone, 081328691191. Thank you for your time and consideration. I look forward to hearing from you for interview.

Sincerely,

HERNI PURWANTI

Task 12

JOB SEEKING?

Don't miss the opportunity to land the perfect position by checking job vacancy.

Choose one of the job vacancies based on your qualifications which you have.

Write your application and curriculum vitae based on the job vacancy.

CAREER OPPRTUNITIES

Bara Ceramics

Letjen Suprpto street, no. 123, Kutobanjarnegara

Banjarnegara - Central Java, Indonesia

Kode pos: 53415

Phone: 0286 591572 - 0286 594162

Marketing Manager

General Job Description

- ◆ Assisting the sales team in giving technical solution to professional customer
- ◆ Conducting training for sales team in selling product
- ◆ Responsible for the sale of goods or products, including sales targets
- ◆ Cooperating with other parties mutually beneficial and sustainable
- ◆ Evaluating the performance of marketing team

Qualifications Needed

- ◆ Male/Female
- ◆ Age max. 30 years
- ◆ Applicants must be a hard worker and possess a pleasant personality
- ◆ University graduate in Economics Management from recognized universities
- ◆ Possess strong leadership skill
- ◆ Good interpersonal skill
- ◆ Speak English fluently
- ◆ Computer literate
- ◆ Well-organized & Target oriented
- ◆ Loyal, good teamwork
- ◆ Good negotiating skill
- ◆ Willing to be stationed in all parts of Indonesia

Please submit your application with curriculum vitae, recent photograph immediately to PT. Bara Ceramics. For detailed information is available at www.baraceramics.com

Please indicate the position applied in the email subject, and submit CV and job application to: recruitment.baraceramics@ymail.com by the latest 20 September 2012.



PT Bank Mega Tbk (Bandung)

As one of the leading bank in Indonesia,
PT. BANK MEGA Tbk, with the vision
“To Be The Pride of The Nation” is looking for new
graduates with extraordinary vision, motivation and
talent to be our management team as a successful
future leader

The Program consists of in-class training,
banking curriculum and also practical internship
that will provide you with a comprehensive
knowledge and skill of the banking

Mega Management Development Program (MMDP) West Java

Requirements:

- S1 / Master Degree from reputable universities with outstanding achievements and minimum GPA 3.00 (S1), 3,25 (S2)
- Single, maximum 28 years of age
- Have experiences in campus or other organizational activities
- Have good analytical thinking, problem solving and communication skills
- Proactive, open minded and possess a strong drive for success
- Good command of English, oral and written
- Willing to work throughout Indonesia
- If you meet the above requirements, please send your CV and application to :

PT. Bank Mega Tbk, Jl. Kapten Tendean Kav. 12-14A, Jakarta Selatan
Or register your cv to : www.bankmega.com

Please mark the code “MMDP” in the left corner of your envelope

"Only short-listed candidates will be invited via e-mail/phone for Test and Interview "

(Taken from: <http://www.jobstreet.co.id/jobs/2012/7/>)

[illegible]



Grammar

Gerunds vs Infinitives

1. Gerund

A gerund is a noun made from verb by adding “-ing”. A gerund form of the verb “study” is “studying”. You can use a gerund as a subject, the complement, direct object and the object of preposition in the sentences.

The functions of Gerund and Gerund Phrase

- a. Gerund as a Subject
 - Reading improves our knowledge.
- b. Gerund as a complement
 - My favorite thing to do in spare time is reading.
- c. Gerund as direct object
 - The ministers like debating the new issues.
- d. Gerund as object preposition
 - Without practicing, we cannot speak English.

Gerund can be made negatives by adding” not”.

Examples:

- Her dream job is not teaching.
- His job is not selecting a new employee.
- It is better, if you hire employee not ignoring the emotional intelligence.

Gerund can be formed as noun phrase.

Example:

- Recruiting a good manager is not easy.
- Reading a good book improves my knowledge.

2. Infinitive

Infinitive is made up of 'to'+ the simple form of the verb' though 'to' may be dropped when infinitive follows certain verbs. After verbs causing such as let, help, make, have, and verbs of sense such as see, watch, hear, feel, nouns and object pronouns are used with the simple verb only, without 'to'.

Examples:

- a. Please let me study here.
- b. I helped him pass the examination.
- c. It made me felt down.
- d. I had my brother work as an accountant.
- e. I felt her target sales increase.
- f. I heard you are received at the company.

Infinitive Phrases

- To go aboard must master English well.
- If you want to success in your life, you must work hard.

The functions of Infinitive and infinitive phrase

Infinitive and infinitive phrase may function in the sentence as a noun, adjectives, and adverb. You can use an infinitive as the subject, the complement, or object, and adverb of a sentence.

- a. Infinitive as a subject
 - To read a newspaper makes us more educated.
- b. Infinitive as a compliment
 - Her duty is to design the budget plan.
- c. Infinitive as an object
 - She tried to speak English well.
- d. Infinitive as an adverb
 - Riska is anxious to hear that news.

Infinitive resembles verbs in many ways, but it also functions as other parts of speech. Infinitive can also be combined with 'be' and 'have' as auxiliaries to form tense constructions.

Simple	to write
Perfect	to have written
Progressive	to be writing
Perfect progressive	to have been writing
Passive	to be written
Perfect passive	to have been written

Infinitive can be made negative by adding “not”.

Examples:

- The most important thing is not to give up.
- She refused not to receive your money.

Both gerund and infinitive can be used as the subject or the complement of a sentence. However, as subjects or complements, gerund usually sounds more normal, spoken English, whereas infinitive sounds more abstract. In the following sentences, gerund sounds more natural and would be more common in everyday English. Infinitive emphasizes the responsibility or potential for something and sounds more philosophical. If this sounds confusing, just remember that 90% of the time, you will use a gerund as the subject or complement of a sentence.

Some common verbs that are followed by V-ing form:

Admit	appreciate	contemplate	give up
deny	enjoy	consider	carry on
look forward to	mind	justify	stand
anticipate	resent	warrant	miss
risk	recommend	delay	involve
mean	suggest	avoid	remember
dislike	postpone		

Some common verbs that are followed by to-infinitive

Intend	hope	remember	attempt
want	expect	fail	try
wish	offer	plan	appear
guarantee	pretend	arrange	neglect
claim	promise	seem	undertake
forget			

Task 13

Choose the correct answer.

- She recommended _____
A. hiring B. to hire C. hires D. hire
- About two thousand years ago, officials in the Han Dynasty tried to make a science of the process by _____ a long and detailed job description for civil servants.
A. creating B. to create C. creates D. create
- Today tradition business executives trying _____ senior-level positions carry on the unhappy tradition.
A. to fill B. fill C. filling D. filled
- Using interviewers, reference checks, and sometimes even personality tests, they try _____ logic and predictability into hiring.
A. to infuse B. infuse C. infusing D. infused
- Several recent survey conducted by both business academics and independent consulting firms have found that between 30% and 50% of all executive-level appointment end in _____ or resignation.
A. fired B. fires C. to fire D. firing
- If _____ has been a daunting task, today's economy makes it more so.
A. to hire B. hired C. hire D. hiring
- Meanwhile, supply is shrinking as more and more people in particular, _____ M.B.A.'s choose to work startup venture or go into business for themselves.
A. promise B. promises C. promising D. to promise

8. However, with the advent of new organizational forms such as joint ventures and strategic alliances, and with the growing prevalence of teams, free agents, and networking, _____ the right person to fill a job has become more complex.
 A. to find B. finds C. finding D. find
9. Indeed nowadays the CEOs of two companies in the exact same industry may need entirely different skills and personal styles _____.
 A. to succeed B. success C. succeeding D. successful
10. CEO of the new Latin American division might have learned to negotiate the cross cultural minefield of _____ agendas.
 A. to conflict B. conflict C. conflicted D. conflicting

Helping Verbs (Auxiliaries)

We usually use helping verbs with the main verbs. They help the main verb. Helping verbs have no meaning on their own. They are necessary for the grammatical structure of a sentence, but they do not tell us very much alone.

1. Be (is, am, are, was, were)

- ☐ To make continuous tenses
e.g. He is launching the new products.
- ☐ To make the passive voice.
e.g. This product was produced by Japanese company.

2. Have (has, had)

- ☐ To make perfect tenses
e.g. - I have finished my homework.
- Have you been ready ?

3. Do (does, did)

- ☐ To make negative sentences.
e.g. I do not send an offering letter..
- ☐ To ask question.
e.g. Does she want to buy something ?
- ☐ To show emphasis. (menyangatkan)
e.g. I do want you to pass your exam.

4. Modals (can, cannot, could, could not, must, may, might, will, would, shall, should, ought to, have to, need to, e.t.c).

- e.g. - You can believe me.
 - The entrepreneurs need to improve the society's economy development.
 - We need to care one another.

Task 14

What do these sentences express? Match A and B.

A

1. I can type twenty-five words a minutes.
2. You should do as you are told
3. You need not wait.
4. It will rain soon.
5. You may leave now if you want to.
6. You must work hard.

B.

- a. prediction
- b. permission
- c. ability
- d. no obligation
- e. total obligation
- f. duty

Task 15

Put the appropriate helping verbs to make the following sentences meaningful.

1. I _____ my best for my future.
2. Right now, Sarah _____ the letter.
3. Recently, the work _____ by John
4. The customer _____ by the salesman when they looked for their needs into the store.
5. Monica _____ exactly what to do. I might tell her twice.
6. There are many ways for success. I think you _____ with your effort.
7. We _____ at our desks working before the boss got in.
8. The bills _____ by Jerry yesterday
9. I left message on your answer phone last night. You _____ out.
10. Vera _____ at the supermarket every morning. She always helps her mother.
11. Chef Jones _____ the restaurant's fantastic dinners for two business partners.
12. The fire alarm went and we _____ of the building in two minutes.
13. John only arrived here five minutes ago. He _____ at the bank.
14. It was holiday yesterday, so I _____ at work.
15. This room is no smoking area so you _____ smoke.
16. Mr. Jones _____ you tomorrow, if you are free.
17. I _____ my work so I can take out vocation.
18. Many products _____ by George before he received his products' license.
19. They _____ the project before the deadline.
20. I knew the work _____ by 5:00 PM.

Glossary

workplace	/ˈwɜːkpleɪs/	tempat kerja
job description	/dʒəʊb/ /dɪˈskrɪpʃ(ə)n/	deskripsi pekerjaan
employee	/emˈplɔɪː, ɛmˈplɔɪː, ɪm-/	karyawan
employer	/ɪmˈplɔɪə, ɛm-/	majikan, atasan
workforce	/ˈwɜːkfɔːs/	tenaga kerja
recruitment	/rɪˈkrʊːtm(ə)nt/	perekrutan
hiring	/ˈhaɪərɪŋ/	memperkerjakan
firing	/ˈfaɪərɪŋ/	memecat
competency	/ˈkɒmpɪt(ə)ns/	kompetency
personal manager	/ˈpɜːs(ə)n(ə)l/ /ˈmanɪdʒə/	manajer personalia
HRD (Human- Resource Development)	/ˈhjuːmən/ /rɪˈsɔːs, rɪˈzɔːs/ /dɪˈveləpm(ə)nt/	manajemen sumber daya manusia
decision	/dɪˈsɪʒ(ə)n/	keputusan
fragmented	/ˈfrægm(ə)nt/	terpecah, terbagi
courage	/ˈkʌrɪdʒ/	keberanian, keteguhan hati
salary, wage	/ˈsæləri/ /weɪdʒ/	gaji
the holding company	/ˈhəʊldɪŋ/ /ˈkʌmp(ə)ni/	perusahaan induk
subvention	/səbˈvenʃ(ə)n/	subsidi
job vacancy	/dʒəʊb/ /ˈveɪk(ə)nsi/	lowongan pekerjaan
interview	/ˈɪntəvjʊː/	wawancara
application letter	/aplɪˈkeɪʃ(ə)n/ /ˈletə/	surat lamaran kerja
curriculum vitae	/kʌˈrɪkjʊləm/ /ˈvʌɪtiː, ˈviːtʌɪ/	daftar riwayat hidup
well-organized	/wel/ /ˈɔːɡənʌɪzd/	teliti dan cermat
leadership skill	/ˈliːdʃɪp/ /skɪl/	keterampilan kepemimpinan
computer literate	/kəmˈpjʊːtə/ /ˈlɪt(ə)rət/	mampu mengoperasikan komputer
pleasant personality	/ˈplez(ə)nt/ /pəˈsəːnəlɪti/	kepribadian yang menyenangkan
good interpersonal skill	/ɡʊd/ /ɪntəˈpɜːs(ə)n(ə)l/	kemampuan bergaul yang baik
target-oriented	/ˈtɑːɡɪt/ /ˈɔːrɪənt, ˈɒr-/	berorientasi pada target
result-oriented	/rɪˈzʌlt/ /ˈɔːrɪənt, ˈɒr-/	berorientasi pada hasil
success(n)	/səkˈses/	kesuksesan
successful (adj)	/səkˈsɛsfʊl, -f(ə)l/	sukses
succeed (v)	/səkˈsiːd/	berhasil

REVIEW 1

Answer the following questions and choose the best answer

Read the text and answer the questions 1 to 6.

5 The most basic concept underlying marketing is that of human needs. Human needs are states of felt deprivation. They include basic physical needs for food, clothing, warmth, and safety, social needs for belonging and affection; and individual needs for knowledge and self-expression. These needs were not created by marketers. They are a basic part of the human makeup.

13 Wants are the form human needs take as they are shaped by culture and individual personality. Wants are shaped by one's society and are described in terms of objects that will satisfy needs. When backed buying power, wants become demand. Given their wants and resources, people demand products with benefits that add up to the most value and satisfaction. Outstanding marketing companies go to great lengths to learn about and understand their customers' needs, wants, and demand. They conduct consumer research and analyze mountains of customer data. People at all of the levels, including top management stay close to customers.

26 Consumer's needs and wants are fulfilled through a market offering. Some combination of product, services, information, or experiences are offered to a market to satisfy a need and want. Market offerings are not limited to physical products. They also include services activities, benefits offered for sale that are essentially intangible and do not result in the ownership of anything. Many sellers make the mistake of paying more attention to the specific products which they offer than to the benefits and experiences produced by the products. These sellers suffer from *marketing myopia*. They are so taken with their products that they focus only on existing wants and lose sight of underlying customers' needs. They forget that product is only tool to solve a customer problem. These sellers will have trouble if a new product comes along that serves the customer's need better or less expensively. The customer will have the same need but will want the new product. Smart marketers look beyond the attributes of the products and services that they sell. By orchestrating several services and products, they create brand experiences for consumers.

(Take from: "Principles of Marketing 12th Edition" by Philip Kotler & Gary Armstrong)

- | | |
|--|--|
| 1. What does the text tell us about? | 2. What is the main idea of paragraph 3? |
| A. Marketing | A. Understanding marketplace |
| B. Consumers' needs | B. The concept of marketing |
| C. Consumers' satisfaction | C. Market offerings |
| D. Benefit of the products or services | D. Consumers' needs |

3. Which one is **incorrect** statement according on the text?
- A. Marketing concept is that of human needs.
 - B. Some combination of product, services, information, or experiences are offered to a market to satisfy a need and want.
 - C. The sellers have to pay more attention to the specific products and services than the other.
 - D. Smart marketers create brand experiences for consumers.

4. "Given their wants and resources, people demand products with benefits that add up to the most value and satisfaction."

The underlined words have opposite meaning to _____

- A. increase
 - B. decrease
 - C. improve
 - D. contribute
5. From the text we know that marketing offering consist of _____
- A. needs, wants and demands
 - B. products, services, and experiences
 - C. exchanges and relationship
 - D. benefits and satisfaction

6. "These sellers suffer from marketing myopia."

What is the closest meaning of underlined words?

- A. smart marketers
 - B. focusing on the product and services so lose sight of underlying consumers' needs
 - C. creating brand experience
 - D. offering benefits and experience produced by the products
7. Arrange the following words into a correct answer.

wisely and efficiently very it use as far as we are convenient the credit cards

1 2 3 4 5 6 7 8 9

- A. 9 – 7 – 2 – 1 – 6 – 4 – 3 – 5 – 8.
- B. 9 – 7 – 2 – 8 – 5 – 6 – 4 – 3 – 1.
- C. 6 – 7 – 5 – 4 – 3 – 8 – 9 – 2 – 1.
- D. 6 – 7 – 8 – 3 – 5 – 9 – 4 – 2 – 1.

The following text is for questions 8 to 10



PT. MEGA MEDIA PUBLISHER

JASMINE STREET No. 12 YOGYAKARTA 7310 - INDONESIA
Phone / Fax: (0274) 5857070 & Email: megamedia.publisher@gmail.com

July 6, 2012

PT. Duta Sarana Ilmu
Rajawali street No.148
Jakarta 742060

How to save 30% - 50% in completing your collection of books

Dear Director of PT. Duta Sarana Ilmu,

I am pleased to extend an offer our products that have been published and help you to save up to 50% in completing your collection of books. For information, PT. Mega Media Publisher was established since 05 March 2005 and had produced high quality books such as knowledge books, Islamic books, books non-fiction and the best seller books. The company was established based on high commitment and good service. It always tries to maintain a satisfactory performance.

In addition, the PT. Mega Media Publisher is engaged in the field of publishing, it is also engaged in printing. Equipped with qualified human resources and advanced technology, Mega Media Publisher will continue to provide new innovations in its products. Even, we have a distribution network and extensive marketing in several of countries such as Indonesia, Malaysia, Singapore, Thailand, Japan, Korea, China, England, Aussie and etc. We are always ready to serve customers throughout the world.

For a free quote, please call us today at (0274) 5857070, 081328691191 or visit us online at <http://www.megamediapublisher.com.htm>. Our website provides our products that I offer including the price list, we have in stock. Our website also shows our current specials. We enclose the latest edition of our catalogue. If you want an amazing deal, check out our website.

Your signature will confirm that offering products has been agreed. The ordering will be processed through appropriate channels, whereupon it will be mailed to you. We are looking forward to your order.

Sincerely,

Herni Purwanti
Manager Marketing

8. What is the purpose of the letter?
- To ask somebody to do something
 - To advise somebody to do something
 - To inform somebody that book is important
 - To offer the various books
9. Which of the following is **not true** according to the text?
- PT. Mega Media Publisher is engaged in publishing and printing.
 - PT. Mega Media Publisher has market in several countries.
 - PT. Mega Media Publisher orders something.
 - PT. Mega Media Publisher sends the offering letter to PT. Duta Sarana Ilmu.
10. "Our website also shows our current specials."
The noun phrase **'current specials'** means _____
- remarkable offering
 - the higher price
 - limited edition
 - the cheaper price
11. The company is looking for a woman who has just graduated from a university to be an _____ to the manager.
- assistentment
 - assisted
 - assistant
 - assistance
12. To finish this job, ten minutes is an _____ thing.
- impossibility
 - impossible
 - possible
 - unpossible
13. A person who makes a profit is a _____.
- profitist
 - profiteer
 - profitee
 - profitman
14. **Nurma** : What is your opinion about Outsourcing?
Syarif : As I see the system is beneficial for the companies but this is considered as a crime of humanity.
From the dialog, we may conclude that _____
- Nurma is giving opinion.
 - Syarif is asking opinion.
 - Syarif is giving opinion.
 - Syarif is expressing agreement.
15. **Anita** : Are you satisfied getting customer from social network?
Riska : Of course _____ I have a lot of customers now.
- I am extremely displeased.
 - I am very delighted.
 - I am really disappointed.
 - I will try and take care of it.
16. **Hanum** : The government says that they have to cut fuel subsidies because of increased global fuel prices. What are your views?
Riska : I think that is not good idea in this situation. The effect is all products prices will increase.
Nurma : There is no doubt about that.

The underlined words express _____

- | | |
|--------------------|-----------------|
| A. satisfaction | C. agreement |
| B. dissatisfaction | D. disagreement |

17. **Prima** : Are you interested in buying the things offered through online ads?
Nurma : Yes, They are interesting enough. The problem is I do not know how to pay?
Herni : You can pay it using credit card. Just follow the instruction and the transaction will be done. That is easy and practical. It gives me great pleasure.

The underlined words are expression of _____

- | | |
|-----------------|--------------------|
| A. agreement | C. satisfaction |
| B. disagreement | D. dissatisfaction |

18. **Telemarketer** : Well, Mr. Robert. This evening, I am calling you to offer you a special discount on membership to our sports club downtown at the introductory price.
Man : Do you want to offer me an unbelievable bargain on membership to sport club?
Telemarketer : I would like to offer you for a free trial membership to our sports club downtown at the introductory price of \$39.95.

The underlined words are expression of _____

- | | |
|----------------------|-----------------------|
| A. giving suggestion | C. offering something |
| B. giving opinion | D. receiving call |

19. Lina is very well-organized. Everybody likes _____ work.
 A. his C. she
 B. her D. its
20. Jane and I have already received to work. _____ is really good job.
 A. We C. She
 B. They D. It
21. These products of items will be delivered tomorrow. _____ invoice is in the shipment.
 A. It C. They
 B. Its D. Their
22. My assets _____ out by the holding company.
 A. were wiped C. wipes
 B. was wiped D. wiped
23. Right now, a large percentage of the population _____ voting against her.
 A. is C. was
 B. are D. were
24. To an outsider, the economics of this country _____ to be in disarray.
 A. seems C. seemed
 B. seem D. to seem

25. Either my customers or people _____ going to wait the launching next week.
A. are
B. is
C. were
D. was
26. When Angela _____ me she was not satisfied with her job, I mentioned that her job was quite good and suggested that she had to keep working.
A. tells
B. told
C. is telling
D. was telling
27. Recently, many employees _____ their job because outsourcing system of the company.
A. is lost
B. are lost
C. has lost
D. have lost
28. Each of the worker and boss _____ responsible for doing his or her job.
C. is
D. are
C. was
D. were
29. The products _____ by the sales people intensively.
A. promotes
B. promote
C. promoted
D. are promoted
30. Last night, while I _____ my homework, Angela called.
A. am doing
B. was doing
C. did
D. do

REVIEW 2

Answer the following questions and choose the best answer

Read the text and answer the questions 1 to 4.

All the traps in hiring have reflected problems in how companies evaluate candidates. There is a trap; what companies look for or rather, what they do not look for. Most companies look primarily, and even exclusively, at the candidate's hard data: education, IQ, job history and the like. They rarely look at the soft data: the candidate's emotional intelligence. And yet, emotional intelligence is a critical predictor of professional success. According to research conducted by Daniel Goleman, author of the book *Working with Emotional Intelligence*, the components of emotional intelligent are twice as important for excellent performance as pure intellect and expertise. Goleman's research also found that for very senior leaders, close to 90% of success could be attributed to emotional intelligence competencies.

By now most people are familiar with the five components of emotional intelligence: self-awareness, self-regulation, motivation, empathy, and social skills. However, familiarity with those traits does not make them easy to identify in others. Making matters harder still, every job requires different emotional competencies. One job for instance, the CEO of a strategic alliance unit-might call for surplus of the social skill commonly called conflict management. Another job, say a middle manager at a recently privatized company might require a great deal of empathy and the specific competencies respond to complexity of assessing emotional competencies by leaving them out of the hiring process entirely.

There is a final reason why companies do not measure emotional and social competencies, even when they know both are important. During the interview process, most people look like they have social competencies in spades. Indeed, people are trained throughout life to act cool, calm, and collected (not to mention friendly, collaborative, and kindhearted) when meeting people who will decide their fate.

(Taken from <http://www.hbr.org/forum>)

1. What does the text tell us about?
 - A. Ignoring emotional intelligence in hiring
 - B. The kinds of emotional intelligence
 - C. The traps in hiring
 - D. Assessing the emotional intelligence
2. Which of the following statement is **true** according to the text?
 - A. Most companies rarely look at the education, IQ, job history, and experience.
 - B. The five components of emotional intelligence are self-awareness, self-regulation, motivation, empathy, and hard skills.

- C. Every job requires different emotional competencies.
 D. The companies do not measure emotional and social competencies during the interview process.
3. "All the traps in hiring have reflected problems in how companies evaluate candidates." (paragraph 1, line 1). The word "hiring" has similar meaning to _____
 A. firing C. selecting
 B. recruiting D. assessing
4. ".....and the specific competencies respond to complexity of assessing emotional competencies by leaving them out of the hiring process entirely. (paragraph 2, line 17)
 The underlined word is similar in meaning to _____
 A. evaluating C. increasing
 B. developing D. improving
5. **Hanum** : I heard from Tom that you passed the personal manager selection test.
 I would like to congratulate on your getting a new job.
Riska : How kind of you to say so.
 From the dialog, we may conclude that _____.
 A. Riska is giving opinion.
 B. Riska is expressing congratulation.
 C. Hanum is giving compliment.
 D. Hanum is expressing congratulation.
6. **Interviewer** : Well, this is an honor for me to interview you as a rising star in business of Indonesia. What do you feel after your launching of book entitled Chairul Tanjung Si Anak Singkong?
Chairul Tanjung: I feel so delighted can share my experience for the others.
 From this interview, the underlined words express _____.
 A. pleasure C. congratulation
 B. displeasure D. compliment
7. The interest charged will add up if you fail to make a regular monthly payment.
 The word "interest" has similar meaning to _____.
 A. dues C. fine
 B. payment D. cost
8. In the case of loss or theft, your credit card _____ and you will get a replacement.
 A. blocked C. will block
 B. block D. will be blocked
9. Before you withdraw money in ATM, you ought to _____ so you do not take exceedingly your saving.
 A. change PIN C. check your account balance
 B. fill out a withdraw slip D. exchange money

10. I need to _____ at the bank because I am going overseas on business, and I want to take some of the local currency.
- A. exchange money C. open a savings account
B. withdraw money D. transfer money
11. We have to be able to access account information, review and pay bills, transfer funds and credit cards.
The underlined word is similar in meaning to.....
- A. money C. invoice
B. insurance D. interest
12. She is a hard worker _____ has been working here for three years.
- A. who C. whom
B. whose D. which
13. He is a famous businessman _____ many businesses in the worldwide.
- A. who C. whom
B. whose D. which
14. The insurance company, _____ is in Hasanudin Street, got a new owner.
- A. who C. whom
B. whose D. which
15. $2\frac{3}{4}$ = _____
- A. two and three per four C. two and three quarters
B. two and third fourth D. two third four
16. 2.550.000 = _____
- A. two million, five hundred thousand fifty
B. two million, five hundred and fifty thousand
C. two billion, five hundred thousand fifty
D. two billion, five hundred thousand fifty
17. $((1 + 6) - 2) \times 2 \div 2.5 = 4$, In English we may say that _____
- A. One **plus** six **minus** two **multiplied by** two **divided by** two **point five equals** four
B. One **plus** six **minus** two **dividedby** two **multipliedby** two **point five equals** four
C. One **plus** six **minus** two **multiplied by** two **divided by** two five **is** four
D. One **and** six **take away** two **times** two **divided by** two five **is** four
18. Small businesses give the _____ contributor to any economy of the world.
- A. important C. more important
B. importer D. most important
19. Since 2006, Indonesia become the _____ palm oil producer in the world with production in 2006 was able to achieve 16 million tons per year. Nowadays, Indonesia controls almost 90% palm oil production in the world.
- A. larger C. more large
B. largest D. most largest

20. Mr. Meyer is undoubtedly _____ of all the three officials.
 A. intelligenster C. more intelligent
 B. intelligentest D. most intelligent
21. It is important to build communication _____ the workers and bosses.
 A. about C. in
 B. between D. inside
22. We have to increase production _____ a maximum.
 A. to C. in
 B. at D. on
23. I am so glad to say my plan come off. The underlined words mean _____.
 A. succeed C. make sense
 B. get solution D. arise
24. If _____ has been a daunting task, today's economy makes it more so.
 A. to hire C. hiring
 B. hire D. is hiring
25. About two thousand years ago, officials in the Han Dynasty tried to make a science of the process by _____ a long and detailed job description for civil servants.
 A. to create C. creating
 B. creates D. is creating
26. Using interviewers, reference checks, and sometimes even personality tests, they try _
 ____ logic and predictability into hiring.
 A. to infuse C. infusing
 B. infuse D. is infusing
27. There are many ways for success so I think you _____ with your effort.
 A. has to believe C. must believe
 B. have believed D. will believe
28. He _____ me to be a personal manager at the company.
 A. have appointed C. to appoint
 B. has appointed D. is appointed
29. The customers _____ by the salesman, when they looked for their needs into the store.
 A. was being helped C. was helped
 B. were being helped D. helped
30. Arrange the following words into a correct answer.
extremely an important and potentially decision recruiting expensive is
 1 2 3 4 5 6 7 8
 A. 6 – 8 – 2 – 1 – 3 – 4 – 7 – 5.
 B. 6 – 8 – 2 – 3 – 4 – 5 – 1 – 7.
 C. 7 – 5 – 8 – 2 – 1 – 3 – 4 – 6.
 D. 7 – 5 – 8 – 2 – 1 – 4 – 3 – 6.

LISTENING TRANSCRIPT

UNIT 1 THE SCIENCE OF ECONOMICS

Task 1

Expressions of Agreement

Identify the expressions of agreement based on the dialogs below.

1. A : I like to take it trip down the cost this weekend.
B : Me too.
What does the woman mean?
(D) She would also like to take a trip.
2. A : I like to see Matt elected to be the candidate of council next month.
B : So am I.
What does the man mean?
(B) He agrees that Matt should be elected.
3. A : I am not sure to face the beginning or intermediate French next semester.
B : Neither am I.
What does the woman imply?
(A) She is not sure which course she should take.
4. A : The food in the cafeteria is not pretty the best food that I have ever tasted.
B : You can say that again.
What does the woman mean?
(D) She agrees that the food is pretty bad.
5. A : This party surely has been fun.
B : I'll say
What does the man mean?
(D) He enjoyed himself tremendously.
6. A : I am not about to condone what she did.
B : I am not either.
What does the man woman mean?
(C) She agrees with the man about what happened.
7. A : Those people upstairs always have such as a lot parties.
B : Don't they.
What does the man mean?
(C) He agrees that the upstairs neighbors are noisy.
8. A : This meal is really delicious.
B : Isn't it.
What does the woman mean?
(B) This food tasted wonderful to her.

9. A : I can't imagine what he was thinking about when he got the car.
 B : Neither can I.
 What does the woman mean?
 (A) She agrees that getting the car was not good idea.
10. A : This should be two semesters course. One semester is just not enough time to learn of materials.
 B : You can say that again.
 What does the man mean?
 (C) He also thinks that the course should be extended.

UNIT 2 BUSINESS COMMUNICATION

Introduction

Practice the conversation below in pairs.

Task 2

1. A : What's your name?
 B : I'm Nancy.
2. A : Where do you live?
 B : I live in Chicago
3. A : How's it going?
 B : O.K
4. A : Where does she work?
 B : She works at City Bank.
5. A : Where are they from?
 B : They are from Mexico.
6. A : How many people are in your family?
 B : I have three brothers.
7. A : Hey, what's new?
 B : Nothing much.
8. A : What does he do?
 B : He's an engineer.
9. A : What do you do in your spare time?
 B : I like to exercise.
10. A : What does your father do for a living?
 B : He's a doctor.

(Taken from www.esl-lab.com and www.dailyesl.com)

Task 3

Telling Time

Practice telling the time correctly.

1. Our class begins at four fifteen. (4:15)
2. My mother left this morning at nine thirteen. (9:13)
3. I'm going to catch my bus at twenty to four. (3:40)
4. Let's get together at five after twelve. (12:05)
5. The store closes today at a quarter to six. (5:45)
6. The movie starts at seven forty. (7:40)
7. She called this morning at ten past ten. (10:10)
8. Their plane arrives at a quarter to twelve. (11:45)
9. Please come to my office at eight oh five. (8:05)
10. I have to work at half past three. (3:30)

(Taken from www.esl-lab.com and www.dailyesl.com)

Task 4

Business Communications

Identify those underlined expressions. Use to communicate with your partner.

Secretary : Hello, Ultimate Computers. May I help you?

Caller : Yes, this is Jack Kordell from Hunter's Office Supplies.
May I speak to Elaine Strong, please?

Secretary : I'm sorry, but she's not in right now.

Caller : Okay, do you know when she'll be back?

Secretary : Uh, yes, she should be here later on this afternoon maybe about 4:30.
May I take a message?

Caller : Yes. Ms. Strong sent me a *brochure detailing* your newest line of laptop computers with a description of other software products, but there wasn't any information about after-sales service.

Secretary : Oh, I'm sorry. Would you like me to fax that to you?

Caller : Yes, but our fax is being repaired at the moment, and it won't be working until around 2:30. Could you try sending that information around 3:30? That should give me time to look over the material before I call Ms. Strong, say, around 5:00.

Secretary : Sure. Could I have your name, telephone number, and fax number, please?

Caller : Yes. Jack Kordell and the phone number is 560-1287. And the fax number is 560-1288.

Secretary : Okay. Jack Kordell. Is your name spelled C-o-r-d-e-l?

Caller : No. It's Kordell with a "K" and two "l." K-o-r-d-e-l-l.

- Secretary** : All right, Mr. Kordell. And your phone number is 560-1287, and the fax number is 560-1288. Is that correct?
- Caller** : Yes it is.
- Secretary** : All right. I'll be sure to send you the fax this afternoon.
- Caller** : Okay, bye.

(Taken from: www.esl-lab.com and www.dailyesl.com)

UNIT 3 MARKETING

Task 2

Street Market

Identify the expressions of offering something. And then, practice those expressions in pairs.

- Merchant** : Well hi there. What are you looking for today?
- Customer** : Uh, I'm just looking.
- Merchant** : Well, how about a ring for someone special?
- Customer** : There is no one special.
- Merchant** : Well, take a look at this CD player. A great bargain today only.
- Customer** : Nah. I already have one, plus the handle is cracked.
- Merchant** : Okay. Well what about this genuine leather jacket? It would look great on you.
- Customer** : Hum. Let me take a look at it.
- Merchant** : Sure.
- Customer** : Umm. There are stains on the sleeves. I'll pass.
- Merchant** : Well okay. Well, wouldn't you like to walk home with some of these great records? Some of the best hits from the 1960's.
- Customer** : Yeah, let's see. [Yeah] Now here's something I'd...ah these records are scratched.
- Merchant** : [Laughter] Just in a couple places. Listen. I'll sell you these ten records for fifty dollars. A steal!
- Customer** : Whoa! They're way too expensive. I'll give you twenty-five bucks for them.
- Merchant** : Ah, come on. I can't charge you less than thirty dollars and break even.
- Customer** : Well, that guy over there is selling similar records for a much better price. Ah! so thanks anyway.
- Merchant** : Wait, wait, wait, wait. You drive a hard bargain. Twenty-eight dollars, and that's my final offer.
- Customer** : Huh . . . I'll think about it.
- Merchant** : Wait, wait, wait, wait. Listen. I'll even throw in this vase.

- Customer** : Now what am I going to do with a vase?
- Merchant** : Well, you can give it to that someone special when you find her. and this ring would look great with it.
- Customer** : Oh, I'll stick with the records.

(Taken from: www.esl-lab.com and www.dailyesl.com)

UNIT 4 CONSUMER BEHAVIOUR

Task 2

Job Satisfaction

Guess what the expressions of underlined words or phrases are.

Americans are apparently becoming more dissatisfied with the daily (1) grime. A survey has found that worker dissatisfaction has been (2) on the rise for more than two decades. In 1987, about 60% of workers said they were satisfied, but today the figure is (3) down to 45%. Dissatisfaction is growing in relation to all aspects of jobs, including job security, (4) wages, (5) recognition, bonuses and potential for growth. Some economists believe that this dissatisfaction could (6) stifle innovation, and hurt (7) competitiveness and (8) productivity.

(Taken from: <http://ielts-simon.com/ielts-help-and-english-pr/2011/09/ielts-listening-jobsatisfaction.html>)

UNIT 5 BANK SERVICES

Task 2

Guess the meaning of the kinds of bank services below

- | | |
|-------------------------------|--------------------------------|
| 1. apply for a credit card | 11. pay off a loan |
| 2. buy traveler's checks | 12. pay your bills online |
| 3. cash a check | 13. rent a safety deposit box |
| 4. check your account balance | 14. review your bank statement |
| 5. deposit money | 15. take out a loan |
| 6. exchange money | 16. talk with a bank teller |
| 7. fill out a withdraw slip | 17. talk with the bank manager |
| 8. open a checking account | 18. transfer money |
| 9. open a savings account | 19. use a debit card |
| 10. order checks | 20. withdraw money |

(Taken from: www.esl-lab.com and www.dailyesl.com)

Task 3

Guess what the kind of text is below.

Opening a checking account will allow you to pay your bills and other expenses. You might have to show different forms of identification to prove your identify. Welcome to First Mountain Bank's ⁽¹⁾ automated touch tone information service. Press 1 for banking hours, press 2 for ⁽²⁾ account history, press 3 for money transfers, press 4 for account ⁽³⁾ interest rates, press 5 for bank ⁽⁴⁾ news. Press 6 at anytime to return to the ⁽⁵⁾ main menu. Press 7 to end the call. Thank you.

Task 4

Find out the synonym of the underlined words.

Taking Out a Loan

For many homeowners, refinancing their home mortgages can provide numerous financial benefits over the long run. For one, you can lower your monthly mortgage payments by taking advantage of lower interest rates. This amount can be significant depending on the market rates. Second, refinancing your mortgage can provide you with additional funds to finance other home improvements, like repairing that leaky roof, adding a garage, or building an addition on to your home.

Furthermore, by refinancing, you can greatly reduce the length of your loan. After several years into your mortgage, people often earn more money than when they first purchased their home, and thus, have a surplus to pay their off loans quicker. However, for some people, refinancing their mortgages just makes sense, providing a cushion in case of a financial crisis due to loss of employment or a medical crisis. Whatever you do, be sure to gather all the facts about refinancing to make the best, informed decision that will meet your current and future needs.

(Taken from: www.esl-lab.com and www.dailyesl.com)

UNIT 6 COST ACCOUNTING

Task 1

PRICES

Write the following prices below in number.

- | | |
|--|--|
| 1. two dollars and fifty cents | 7. sixty ninety |
| 2. seven fourteen | 8. a hundred thirty dollars and seventeen cents |
| 3. twenty two eighty | 9. two hundred seventeen dollars and fifty cents |
| 4. fifteen dollars and thirteen cents | 10. five hundred eight dollars and twenty five cents |
| 5. forty sixteen | |
| 6. eighty nine dollars and forty cents | |

UNIT 7 INTERPRENEURSHIP

Task 2

Motivation in the workplace

Guess the meaning of the underlined word or phrases in the conversation.

- Interviewer : How important is motivation for a manager?
- Professor : Oh, motivation is extremely important. I'd say it's the most important aspect of a manager's job. A manager's job is to get the job done, whatever that job might be. So a manager has to motivate the workers, both as a team and also on an individual basis. Without motivation, the job just won't get done.
- Interviewer : So how do managers go about doing this? It doesn't sound very easy.
- Professor : No, it is a complicated issue. But managers have special tools.
They are trained to use them to boost motivation and increase production to a maximum.
- Interviewer : Tools?
- Professor : Yes, tools like praise, approval and recognition.
And then there is trust and expectation. They are all important for workers.
- Interviewer : And money? What about money?
- Professor : Yes, money is a factor but you might be surprised to learn that it comes out last on the list of these tools that we are talking about.
- Interviewer : So, what comes before money?
What sorts of things are more important for workers?
- Professor : Well, all of the things that I have already mentioned, and then job enrichment and good communication between the workers and the bosses.
- Interviewer : And have you got any examples of real life situations to back up your claims?
- Professor : One good example is the firm Western Electric. When managers started taking an interest in their workers, there was a huge increase in production. They started to talk to the workers and encouraged them to get involved in decision making. Workers began to feel that their contributions were important. And it paid off.
- Interviewer : Productivity increased?
- Professor : Yes, hugely. The Swedish company Kochums is another example.
The company was on the verge of collapse when managers decided to try a change in motivation practice.
- Interviewer : What did they do?
- Professor : Well, basically it was a change in attitude towards their workers.
Managers decided to stop giving orders and to try persuading them instead.
- Interviewer : And it worked?

- Professor : Absolutely. In just ten years they managed to turn a 15 million dollar loss into a 100 million dollar profit.
- Interviewer : So, let's get this straight are you saying that workers are not interested in earning more money?
- Professor : I'm saying they're not just interested in money. It is important of course. We need to enjoy a certain standard of living. But, as I mentioned before, there are other things that are just as important: praise, approval, recognition, trust and expectation, job enrichment and good communication.

(Taken from <http://learnenglish.britishcouncil.org>)

UNIT 8 HUMAN RESOURCE MANAGEMENT

Task 1

The Workplace

Remember the various job descriptions in the workplace below.

- | | |
|---------------------------|------------------------|
| 1. change jobs | 11. go on vacation |
| 2. commute to work | 12. go out to lunch |
| 3. draw up plans | 13. go to a meeting |
| 4. fill out paperwork | 14. go to work |
| 5. get a promotion | 15. make copies |
| 6. get a raise | 16. meet with a client |
| 7. get fired | 17. quit your job |
| 8. give a presentation | 18. send a fax |
| 9. go home | 19. take a day off |
| 10. go on a business trip | 20. write a proposal |
| | 21. write a report |

(Taken from www.esl-lab.com and www.dailyesl.com)

Task 2

Writing a CV

Explain how to write a good Cv with your own words.

Interviewer is talking to John Woodrow, who works in the Human Resources department of a large UK-based company. John, tell us about your work.

John : I work on recruitment, especially – so I'm the person who reads the hundreds of CVs, we get sent each year!

Interviewer : Do you accept CVs as part of your recruitment process?

John : When we advertise for a particular post, we send out our own application form, Which is tailored to our company, and we can use it to make sure we find exactly what we are looking for.....

Interviewer : So a CV is useless?

John : No! Not at all.

We are happy to accept CVs from people even when we are not recruiting. That way we can build up a database of possible candidates, and as our company is always changing. We are very flexible in our needs right now (laughs). It is good to know what kind of people are out there. We do keep everything on file, and will get back to people who look promising.

Interviewer : So we should be sending you our CVs?

John : Yes, absolutely, yes!

Interviewer : What advice can you give us on writing a CV?

John : Keep it short, keep it simple, keep it relevant.

Anything longer than three pages will automatically go into the bin. Just tell us what we need to know. Make sure it's clearly written – and that there are not spelling mistakes on it! And not fancy fonts...or photographs. We don't need to know what people look like, just what they've done, and what they're capable

Interviewer : So we're going to look at a couple of CVs now.

John : Yes – these are a couple that arrived just this morning, so let's take a look...(sound of paper unfolding)...ok, I can see straight away that we have a good one and a bad one here.

Interviewer : (laughs) How can you tell so soon?

John : Well, as I just said, this one here is...how many...one, two, three, four pages long, it is written in tiny type, I can hardly read it...and, wait, yes, there is a photograph attached to the front!

Interviewer : Too much information?

John : Yes...just leafing through it, I can see he's written about where he went to Primary school – that's just not relevant.

- Interviewer : What kind of educational background should be included?
- John : Perhaps your high school, but it is mostly further education we are interested in university or college, then any professional qualifications you may have, as well as work experience of course.
- Interviewer : That's important?
- John : Oh yes – placements or internships all count!
- Interviewer : What about personal information?
- John : A bit is necessary...but look, this guy has written he was a member of the stamp collecting society in secondary school...! Not interested.
- Interviewer : What about the other CV?
- John : Ok, again, I can see right away this looks more promising...only two and a half pages, lots of space on the page, easy to read, well-organized. Hmmm, a couple of impressive looking references, that's good. And, yes, they've included language skills – very important.
- Interviewer : What languages are you looking for?
- John : Well, English, obviously – as we're a UK-based company and English is still. The language of global business, and then, well, anything really – Spanish is useful, Russian, Mandarin Chinese too.
- Interviewer : Ok, we'll get studying! Thanks John!

(Taken from: <http://learnenglish.britishcouncil.org>)

IRREGULAR VERBS

The following is a partial list of irregular verbs found in English. Each listing consists of the present/root form of the verb, the (simple) past form of the verb, and the past participle form of the verb.

Present (Verb 1)	Past (Verb 2)	Past Participle (Verb 3)	Meaning
A			
abide	abided / abode	abided	tunduk
alight	alighted / alit	alighted / alit	turun
arise	arose	arisen	timbul
awake	awakened / awoke	awakened / awoken	bangun
B			
backbite	backbit	backbitten	fitnah
backslide	backslid	backslidden / backslid	kembali mengerjakan kebiasaan lama yg tercela
be [am, is, are]	was, were	been	
bear	bore	born / borne	melahirkan
beat	beat	beaten / beat	mengalahkan
become	became	become	menjadi
befall	befell	befallen	menimpa
beget	begat / begot	begotten	memperanakan
begin	began	begun	mulai
behold	beheld	beheld	melihat
bend	bent	bent	membungkuk, menekuk
bereave	bereaved / bereft	bereaved / bereft	kehilangan
beseech	besought / beseeched	besought / beseeched	mohon
beset	beset	beset	menimpa
bestrew	bestrewed	bestrewn / bestrewed	menabur
bet	bet / betted	bet / betted	bertaruh
betake	betook	betaken	berangkat
bethink	bethought	bethought	memikirkan

Present (Verb 1)	Past (Verb 2)	Past Participle (Verb 3)	Meaning
bid (offer amount)	bid	bid	menawarkan
bind	bound	bound	mengikat
bite	bit	bitten	menggigit
bleed	bled	bled	berdarah
blow	blew	blown	meniup
break	broke	broken	istirahat
breed	bred	bred	berkembang biak
bring	brought	brought	membawa
broadcast	broadcast / broadcasted	broadcast / broadcasted	siaran
browbeat	browbeat	browbeaten / browbeat	menggertak
build	built	built	membangun
burn	burned / burnt	burned / burnt	membakar
burst	burst	burst	ledakan
buy	bought	bought	membeli
C			
cast	cast	cast	melemparkan
catch	caught	caught	menangkap
chide	chided / chid	chided / chidden	menjadi
choose	chose	chosen	memilih
clap	clapped	clapped	bertepuk tangan
cling	clung	clung	berpegang teguh
clothe	clothed / clad	clothed / clad	menyandangi
come	came	come	datang
cost	cost	cost	berharga, biaya
creep	crept	crept	merayap
crossbreed	crossbred	crossbred	blasteran
cut	cut	cut	memotong
D			
dare	dared / durst	dared / durst	menantang
daydream	daydreamed / daydreamt	daydreamed / daydreamt	lamunan
deal	dealt	dealt	menangani

Present (Verb 1)	Past (Verb 2)	Past Participle (Verb 3)	Meaning
dig	dug	dug	menggali
disprove	disproved	disproved / disproven	membantah
dive	dove / dived	dived	menyelam
do	did	done	melakukan
draw	drew	drawn	menarik
dream	dreamed / dreamt	dreamed / dreamt	mimpi
drink	drank	drunk	minum
drive	drove	driven	menyetir
dwell	dwelt / dwelled	dwelt / dwelled	tinggal
E			
eat	ate	eaten	makan
F			
fall	fell	fallen	jatuh
feed	fed	fed	makan
feel	felt	felt	merasa
fight	fought	fought	berjuang
find	found	found	menemukan
fit	fitted / fit	fitted / fit	cocok
flee	fled	fled	melarikan diri
fling	flung	flung	melemparkan
fly	flew	flown	terbang
forbear	forbore	forborne	menahan diri
forbid	forbade	forbidden	melarang
forecast	forecast	forecast	meramal
forego (forgo)	forewent	foregone	melupakan
foreknow	foreknew	foreknown	mengetahui sebelumnya
foresee	foresaw	foreseen	meramalkan
foretell	foretold	foretold	meramalkan
forget	forgot	forgotten	lupa
forgive	forgave	forgiven	mengampuni
forsake	forsook	forsaken	meninggalkan
forswear	forswore	forsworn	mengingkari

Present (Verb 1)	Past (Verb 2)	Past Participle (Verb 3)	Meaning
fraught	fraught	fraught	penuh
freeze	froze	frozen	membekukan
frostbite	frostbit	frostbitten	radang dingin
G			
gainsay	gainsaid	gainsaid	membantah
get	got	gotten / got	mendapatkan
gild	gilded / gilt	gilded / gilt	menyepuh
give	gave	given	memberikan
go	went	gone	pergi
grind	ground	ground	menggiling
grow	grew	grown	tumbuh
H			
hang	hung	hung	menggantung
have	had	had	memiliki
hear	heard	heard	mendengar
heave	heaved / hove	heaved / hove	mengangkat
hew	hewed	hewn / hewed	menetak
hide	hid	hidden	menyembunyikan
hit	hit	hit	memukul
hold	held	held	memegang
hurt	hurt	hurt	sakit
I			
inbreed	inbred	inbred	mengkawinkan yg sejenis atau sebangsa
inlay	inlaid	inlaid	menatah, tatahan
input	input / inputted	input / inputted	masukan
inset	inset	inset	menyisipkan
interbreed	interbred	interbred	mempersilangkan
inweave	inwove / inweaved	inwoven / inweaved	menjalin
J			
jerry-build	jerry-built	jerry-built	serampangan-membangun

Present (Verb 1)	Past (Verb 2)	Past Participle (Verb 3)	Meaning
K			
keep	kept	kept	menjaga
kneel	knelt / kneeled	knelt / kneeled	berlutut
knit	knitted / knit	knitted / knit	merajut
know	knew	known	tahu
L			
lade	laded	laden / laded	memuati
landslide	landslid	landslid	longsor, tanah longsor
lay	laid	laid	awam
lead	led	led	memimpin
lean	leaned / leant	leaned / leant	kurus
leap	leaped / leapt	leaped / leapt	lompatan
learn	learned / learnt	learned / learnt	belajar
leave	left	left	meninggalkan
lend	lent	lent	meminjamkan
let	let	let	membiarkan
lie (not tell truth)	lied	lied	berbohong
light	lit / lighted	lit / lighted	menyala, bercahaya
lip-read	lip-read	lip-read	mebaca bibir
lose	lost	lost	kehilangan
M			
make	made	made	membuat
mean	meant	meant	berarti
meet	met	met	memenuhi
misbecome	misbecame	misbecome	bertindak tdk pantas
miscast	miscast	miscast	salah pilih
misdeal	misdealt	misdealt	berlaku salah
mishear	misheard	misheard	salah mendengar
mishit	mishit	mishit	meleset
mislay	mislaid	mislaid	salah meletakkan
mislead	misled	misled	menyesatkan
misread	misread	misread	salah membaca
misspeak	misspoke	misspoken	salah bicara

Present (Verb 1)	Past (Verb 2)	Past Participle (Verb 3)	Meaning
misspell	misspelled / misspelt	misspelled / misspelt	salah mengeja
misspend	misspent	misspent	memboros
misunderstand	misunderstood	misunderstood	salah paham
mow	mowed	mowed / mown	memotong rumput
N			
No irregular verbs beginning with "N."			
O			
offset	offset	offset	mengimbangi
outbid	outbid	outbid	mengalahkan dlm menawar
outdo	outdid	outdone	mengalahkan
outdraw	outdrew	outdrawn	menarik lebih banyak orang
outgrow	outgrew	outgrown	mengatasi
outlay	outlaid	outlaid	pengeluaran
output	output / outputted	output / outputted	keluaran
outride	outrode	outridden	mendahului
outrun	outran	outrun	berlari lebih cepat
outsell	outsold	outsold	menjual lebih banyak dr
outshine	outshined / outshone	outshined / outshone	lebih cemerlang
outwear	outwore	outworn	lebih tahan
overbear	overbore	overborne / overborn	menindih
overbuild	overbuilt	overbuilt	membangun tambahan
overcast	overcast	overcast	mendung
overcome	overcame	overcome	mengatasi
overdo	overdid	overdone	melebih-lebihkan
overdraw	overdrew	overdrawn	berlebih-lebihan melukiskan peranan
overdrink	overdrank	overdrunk	minum lebih dr
overeate	overate	overeaten	makan terlalu

Present (Verb 1)	Past (Verb 2)	Past Participle (Verb 3)	Meaning
overfeed	overfed	overfed	banyak
overhang	overhung	overhung	meloloh
overhear	overheard	overheard	menganjur
overleap	overleaped / overleapt	overleaped / overleapt	menguping
overlie	overlay	overlain	berlompat-lompat melalui
overpay	overpaid	overpaid	berbaring di atas
override	overrode	overridden	membayar lebih
overrun	overran	overrun	banyak dr yg semestinya
oversee	oversaw	overseen	mengesampingkan
oversell	oversold	oversold	membanjiri
overset	overset	overset	mengawasi
overshoot	overshot	overshot	terlalu banyak menjual
oversleep	overslept	overslept	membingungkan
overspend	overspent	overspent	melampaui
overspread	overspread	overspread	kesiangan
overtake	overtook	overtaken	menyebarkan
overthrow	overthrew	overthrown	menyusul
overwrite	overwrote	overwritten	menggulingkan
P			
partake	partook	partaken	menimpa
pay	paid	paid	mengambil bagian
plead	pleaded / pled	pleaded / pled	membayar
prepay	prepaid	prepaid	mengaku
proofread	proofread	proofread	prabayar
prove	proved	proven / proved	mengkoreksi cetakan percobaan
put	put	put	membuktikan
			menaruh

Present (Verb 1)	Past (Verb 2)	Past Participle (Verb 3)	Meaning
Q			
quick-freeze	quick-froze	quick-frozen	membekukan cepat-cepat
quit	quit / quitted	quit / quitted	berhenti
R			
read	read (sounds like "red")	read (sounds like "red")	membaca
rebuild	rebuilt	rebuilt	membangun kembali
recast	recast	recast	merombak
redo	redid	redone	mengulang
refit (replace parts)	refit / refitted	refit / refitted	mereparasi (mengganti bagian)
regrow	regrew	regrown	tumbuh kembali
relay (pass along)	relayed	relayed	berjalan terus
relearn	relearned / relearnt	relearned / relearnt	belajar kembali
relight	relit / relighted	relit / relighted	bernyala lagi
remake	remade	remade	membuat lagi
rend	rent	rent	membelah
repay	repaid	repaid	membayar kembali
reread	reread	reread	membaca kembali
resell	resold	resold	menjual kembali
resend	resent	resent	mengirim ulang
reset	reset	reset	mengatur ulang
retake	retook	retaken	merebut kembali
retell	retold	retold	menyadur
rethink	rethought	rethought	memikirkan kembali
retread	retread	retread	mempulkanisir
rewind	rewound	rewound	mundur
rewrite	rewrote	rewritten	menulis kembali
rid	rid	rid	membebaskan
ride	rode	ridden	naik
ring	rang	rung	berdering
rise	rose	risen	naik
rive	rived	riven / rived	membelah

Present (Verb 1)	Past (Verb 2)	Past Participle (Verb 3)	Meaning
roughcast	roughcast	roughcast	yg dibuat secara kasar
run	ran	run	menjalankan
saw	sawed	sawed / sawn	menggergaji
say	said	said	mengatakan
see	saw	seen	melihat
seek	sought	sought	mencari
sell	sold	sold	menjual
send	sent	sent	mengirim
set	set	set	mengatur
sew	sewed	sewn / sewed	menjahit
shake	shook	shaken	mengocok, gemetar
shave	shaved	shaved / shaven	mencukur
shear	sheared	sheared / shorn	menggeser
shed	shed	shed	menumpahkan
shine	shined / shone	shined / shone	bersinar
shit	shit / shat / shitted	shit / shat / shitted	omong kosong
shoot	shot	shot	menembak
show	showed	shown / showed	pertunjukan
shrink	shrank / shrunk	shrunk	menyusut
shrive	shrived / shrove	shriven	mendengarkan pengakuan dosa dan mengampuni
shut	shut	shut	menutup
sight-read	sight-read	sight-read	melihat, membaca
sing	sang	sung	menyanyi
sit	sat	sat	duduk
slay (kill)	slew / slayed	slain / slayed	membunuh
sleep	slept	slept	tidur
slide	slid	slid	meluncur
slink	slinked / slunk	slinked / slunk	mengendap-endap
smell	smelled / smelt	smelled / smelt	berbau
smite	smote	smitten / smote	memukul

Present (Verb 1)	Past (Verb 2)	Past Participle (Verb 3)	Meaning
sneak	sneaked / snuck	sneaked / snuck	menyelinap
sow	sowed	sown / sowed	menabur
speak	spoke	spoken	berbicara
speed	sped / speeded	sped / speeded	kecepatan
spell	spelled / spelt	spelled / spelt	mengeja
spend	spent	spent	menghabiskan
spill	spilled / spilt	spilled / spilt	tumpah
spin	spun	spun	berputar
spit	spit / spat	spit / spat	meludah
split	split	split	berpisah
spoil	spoiled / spoilt	spoiled / spoilt	memanjakan
spoon-feed	spoon-fed	spoon-fed	menyuap
spread	spread	spread	menyebar
stand	stood	stood	berdiri
stave	staved / stove	staved / stove	juluan
steal	stole	stolen	mencuri
stick	stuck	stuck	menancapkan
strew	strewed	strewn / strewed	menaburi
stride	strode	stridden	langkah
strike (delete)	struck	stricken	mogok (menghapus)
strike (hit)	struck	struck / stricken	memukul, menyerang
string	strung	strung	memasang tali
strip	stripped / stript	stripped / stript	melucuti
strive	strove / strived	striven / strived	berusaha keras
sublet	sublet	sublet	menyewakan lagi
sunburn	sunburned / sunburnt	sunburned / sunburnt	berjemur
swear	swore	sworn	bersumpah
sweat	sweat / sweated	sweat / sweated	keringat
sweep	swept	swept	menyapu
swell	swelled	swollen / swelled	membengkak
swim	swam	swum	berenang

Present (Verb 1)	Past (Verb 2)	Past Participle (Verb 3)	Meaning
swing	swung	swung	mengayunkan
T			
take	took	taken	mengambil
teach	taught	taught	mengajar
tear	tore	torn	air mata
telecast	telecast	telecast	siaran televisi
tell	told	told	menceritakan
test-drive	test-drove	test-driven	menjalankan sbg percobaan
test-fly	test-flew	test-flown	uji-terbang
think	thought	thought	berpikir
thrive	thrived / throve	thrived / thriven	berkembang
throw	threw	thrown	melemparkan
thrust	thrust	thrust	dorongan
tread	trod	trodden / trod	melangkah
troubleshoot	troubleshoot	troubleshoot	memecahkan
typewrite	typewrote	typewritten	mengetik
U			
unbend	unbent	unbent	meluruskan
unbind	unbound	unbound	memperlonggar
underbid	underbid	underbid	menawarkan harga yd lebih rendah
undercut	undercut	undercut	menjual dgn harga yg lebih rendah
underfeed	underfed	underfed	kurang memberi makanan
undergo	underwent	undergone	mengalami
underlie	underlay	underlain	mendasari
undersell	undersold	undersold	menjual dgn harga yg lebih rendah
undershoot	undershot	undershot	menembak terlalu rendah dr
understand	understood	understood	memahami
undertake	undertook	undertaken	melakukan
underwrite	underwrote	underwritten	menanggung

Present (Verb 1)	Past (Verb 2)	Past Participle (Verb 3)	Meaning
undo	undid	undone	membuka
unfreeze	unfroze	unfrozen	mencairkan
unlade	unladed	unladed	menurunkan
unlearn	unlearned / unlearnt	unlearned / unlearnt	belajar meninggalkan
unwind	unwound	unwound	beristirahat
uphold	upheld	upheld	menegakkan
upset	upset	upset	bingung
V			
vex	vexed	vexed	menyakitkan hati
W			
wake	woke / waked	woken / waked	bangun
waylay	waylaid	waylaid	mencegat
wear	wore	worn	memakai
weave	wove / weaved	woven / weaved	menenun
wed	wed / wedded	wed / wedded	mengawinkan
weep	wept	wept	menangis
wet	wet / wetted	wet / wetted	basah
whet	whetted	whetted	mengasah
win	won	won	menang
wind	wound	wound	berangin
withdraw	withdrew	withdrawn	menarik
withhold	withheld	withheld	menahan
withstand	withstood	withstood	menahan
wring	wrung	wrung	memeras
write	wrote	written	menulis
X			
No irregular verbs beginning with "X."			
Y			
No irregular verbs beginning with "Y."			
Z			
No irregular verbs beginning with "Z."			

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