



“शिक्षा मानव को बन्धनों से मुक्त करती है और आज के युग में तो यह लोकतन्त्र की भावना का आधार भी है। जन्म तथा अन्य कारणों से उत्पन्न जाति एवं वर्गगत विषमताओं को दूर करते हुए मनुष्य को इन सबसे ऊपर उठाती है।”

– इन्दिरा गाँधी



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“Education is a liberating force, and in our age it is also a democratising force, cutting across the barriers of caste and class, smoothing out inequalities imposed by birth and other circumstances.”

– Indira Gandhi

Block

2

THE WORLD AROUND US

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EXPERT COMMITTEE

Prof Balaji Ranganathan
Gujarat Central University
Gandhinagar, Gujarat

Prof Romika Batra
Indira Gandhi University
Meerpur, Rewari

Dr Anand Prakash (Retd)
Formerly at Hans Raj College
University of Delhi

Dr Hema Raghavan (Retd)
Formerly at Gargi College
University of Delhi

Dr Rajnish Kumar Mishra
Special Centre for Sanskrit Studies
JNU, New Delhi

Dr Richa Bajaj
Hindu College
University of Delhi

Dr Payal Nagpal
Janki Devi College
University of Delhi

IGNOU FACULTY

Prof Anju S Gupta
Prof Malati Mathur
Prof Nandini Sahu
Prof Parmod Kumar
Dr Pema Eden Samdup
Ms Mridula Rashmi Kindo
Dr. Malathy A

COURSE PREPARATION TEAM

Course Writers

Ms. Vijaya Subhramaniam (Unit 1)
Formerly Vice-Principal
Sardar Patel Vidyalaya, New Delhi
Now ELT Consultant

Ms. Vinita Rohtagi, (Unit 2)
Ex Amity School,
New Delhi

Prof. Iqbal Judge (Unit 3)
Punjab University, Punjab

Ms. Suchita Srinagesh (Unit 4)
Ex NCERT, New Delhi

EDITOR

Content and Language Editing

Prof. Anju Sahgal Gupta
School of Humanities, IGNOU

Course Coordinator

Prof. Anju Sahgal Gupta
School of Humanities, IGNOU

Secretarial Assistance

Ms. Premlata Lingwal, PA

PRINT PRODUCTION

Mr. K.N. Mohanan
Assistant Registrar (P)
MPDD, IGNOU, New Delhi

Mr. C.N. Pandey
Section Officer (P)
MPDD, IGNOU, New Delhi

Mr. Babulal Rewaria
Section Officer (P)
MPDD, IGNOU, New Delhi

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BLOCK INTRODUCTION

In our daily lives we have several needs and desires; we are confronted with both major and minor problems; we may face grief and happiness. In order to express the above, we often have to communicate in English.

Necessarily, in the four units of this Block, we cannot cover all aspects of our daily lives. We have, therefore, rather arbitrarily chosen four areas and given you the vocabulary, grammar, speaking, listening, reading and writing skills to engage with the issues of daily living.

The Units are as follows:

Unit 1 Family and Friends

Unit 2 Describing Daily Events

Unit 3 Money Matters

Unit 4 Public Services

ACKNOWLEDGEMENT

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UNIT 1 FAMILY AND FRIENDS

Structure

- 1.0 Objectives
- 1.1 Warm Up
- 1.2 Reading Comprehension: Our Son the Between-Ager
- 1.3 Vocabulary
- 1.4 Listening
- 1.5 Speaking
- 1.6 Grammar: The Apostrophe
- 1.7 Writing: Describing People
- 1.8 Pronunciation: Silent Letters
- 1.9 Let Us Sum Up
- 1.10 Answers

1.0 OBJECTIVES

Our aim in this unit is to develop in the learner, the ability to:

- Read and comprehend a personal experience;
- Make inferences from the text;
- Evaluate a situation and provide a personal opinion;
- Listen to children’s experiences in the family;
- Use apostrophe (’) showing possession;
- Use the three forms of adjectives: Positive, Comparative, Superlative; and
- Write a paragraph describing a person.

1.1 WARM UP

- What is a generation gap?
- List some issues over which you disagree with your parents.

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1.2 READING COMPREHENSION: OUR SON THE BETWEEN-AGER

You may come across several events, words in the passage which are unfamiliar in your cultural context. It is always interesting about how teenagers behave in different parts of the world. There is similarity as well which you may notice.

Read the following passage and answer the questions given below it:

“Don’t talk with your mouth full.”

“I haven’t got my mouth full.”

“You are still talking with your mouth full. Stop it!”

“I haven’t got my mouth full,” The boy said distinctly. He opened his mouth wide so that I could observe the pink interior of the empty cavity.

“You had it full when I spoke to you”, I said. He knew it. I looked at the lanky kid sitting across the table from me, clicking his teeth with his fork and laughing at me secretly, and I knew he had won again. True, I could use brute force and send him off to his room, but the use of violence would only prove that I’d lost.

He doesn’t need to shave. There is only the faintest shadow on his upper lip, but the way he waters it and croons to it you would think he was growing prize petunias. One day he darkened those sparse hairs with his mother’s eyebrow pencil and asked to use my razor. I gave him a reasoned answer; ‘Certainly not!’ I suppose it was inevitable that the Young Bull should take this as an affront – and of course, he used the razor.

He got lather all over the bathroom because he had the can’s spout pointing in the wrong direction. He used two new blades to cut his straggly garden of limp whiskers and he left the basin full of soapy water, the floor littered with sopping towels.

“Disobedience!” I thundered. “No pocket money for two weeks!” But this didn’t work very well because I owed him \$ 38. He had a job for a while and earned \$ 19 a week. And asked me to put \$38 of those earnings in the bank for him. Being short at that time, I borrowed the money. So now he says cheerfully, “All right, Dad, no pocket money, but could I have the \$38 you owe me?” Once again the Young Bull has locked horns with the Old Bull.

It’s the same process with his mother. Her job, as she sees it, is to keep the boy clean and properly dressed, and help him with his homework. Her worst problem with him is cleanliness. Did I mention that his feet look as if he’s been padding round in river mud? Well, a few days ago he developed a minor skin rash. “Wash!” commanded his mother. “What you need is soap and water!”

He went away and yesterday he said to his mother, “Remember that sore I had? It’s gone.”

“See?” She said triumphantly. “Soap and water!”

“I don’t use any,” he said, “I didn’t wash at all.”

His big problem in homework is Mathematics. “Mother, how do you expand a number?”

“I don’t know, ask your father.”

“Dad, how do you.....?”

“I don’t know.”

“Well. You want me to pass, don’t you? You always say....”

“Oh, all right,” I sigh. I look in his textbook. Finally I say, “You do it like this.”

“That’s not the way you do it, Dad,” he says, “You do it like this.” And he fills a page with incomprehensible squiggly brackets.

“Well,” I say, “if you know all about it then why did you ask me?”

“I just wanted to see if you could do it. Will you help me draw an outline map of Australia?”

He also competes more violently than before with his brother and sister. In his endless search for attention, he enjoys causing chaos where there is peace.

Well, it sounds terrible, doesn’t it? A boy who fights all the time, tortures the younger ones, never has a bath isn’t very lovable. Right?

Wrong! That’s the funny part of it. I mean if he were anybody else’s son, I wouldn’t want him around. But this one is welcome to stay.

He’s all mixed up and full of conflicts he can’t resolve because he doesn’t really know what they are. And he’s irritable and far too talkative but most of all, really rather lovable. He’s a ‘between-ager’. Not a boy any more. Not yet a man. Just a something in between.

(by H T Baker)

From Explorations 8

Check Your Progress 1

1) **Answer the following questions**

i) In what two ways does the boy in the story break table manners?

.....

ii) What happened when the son shaved for the first time?

.....

iii) Why was the son not disturbed when his pocket money was stopped?

.....

iv) How did the boy irritate his mother?

.....

v) What kind of a father was the author?

.....
.....
.....
.....

2) Drawing inferences

i) What important inferences can you draw from the following?

a) "I haven't got my mouth full" the boy said distinctly."

b) "All right, Dad, no pocket money, but could I have the \$38 you owe me?"

ii) Who are the Young and the Old bull?

a) 'Once again the Young Bull has locked horns with the Old Bull'

iii) laughing at me secretly'

a) Who is laughing and at whom?

b) Why is he/she laughing secretly?

1.3 VOCABULARY

Check Your Progress 2

1) Find words/phrases from the passage which mean the same as the following

i) cruel strength

ii) insulting action

iii) confusion and lack of order

iv) wound

v) red spots on the skin

vi) things lying around in an untidy way

vii) to speak clearly

viii) present in small numbers or amount.

Read the phrase below

..... the way he waters it

As you know 'water' is usually used as **noun** e.g. **Water** is necessary for life.

However in the sentence above **water** is used as a **verb**. Now look at some more sentences where a noun is used as a verb:

The army **policed** the city.

We **motored** down to Belgium.

- 2) Fill in the blanks with the words in the box. Use them as verbs in the sentences. (Notice that these words are originally nouns)

elbow, shoulder, captain, pilot, tutor
--

- i) Who willthe team?
- ii) Hethe students in Physics and Mathematics.
- iii) Hethe plane in a most skilful manner.
- iv) The bullyme out of the way.
- v) After his father's death, he had toall the responsibilities of the family.

1.4 LISTENING

Before you listen to the audio, you need to read all the questions given below. These questions will give you an idea about what you need to focus on. Listen to the audio once through and then listen again to complete the questions given below.

Check Your Progress 3

What do you think are the main advantages and disadvantages of being

- an only child?
- one of a large family of brothers and sisters?
- the oldest child?
- the youngest child?

You will hear four people talking about their position in their family as children and how they felt about it. Complete the table as soon as you have listened to the audio. You may listen to the audio as many times as you require.

	Position in the family	Advantages	Disadvantages
Tasia			
Roger			
Rini			
Adeel			

1.5 SPEAKING

Check Your Progress 4

What is your position among the siblings in your family? What are the advantages and disadvantages? Speak about it at your study center (Prepare a short speech of about a minute). We give you one as an example.

I am the youngest in my family. I have three elder sisters. They are all much older than me. Because of the big difference in our ages, they all look after me and really take care of me. All of them bring me presents and organize new games and activities for me. They love doing my work for me, so I never have to do any work. However, they all think that I should study very hard and become a doctor. All the time, one sister or the other gets after me to study. Each one feels that she should teach me and help me with my homework. Because of this, sometimes I have to do my homework three times in a day!

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1.6 GRAMMAR: THE APOSTROPHE

a) The razor belongs to the father.

It is father's razor.

b) The shawl belongs to the mother.

It is mother's shawl.

c) The toys belong to the babies.

These are the babies' toys.

d) The books belong to the children.

These are the children's books.

The 'apostrophe' is used to show the ownership of something, i.e. shows possession.

Now let us understand the rules of the possessive.

Read these singular nouns and their possessives

A) father – father's razor

mother – mother's shawl

bank – bank's address

B) boss-boss's

countess-countess's

princess-princess's

C) Read the plural nouns and their possessive

boys-boys'

men-men's

dresses-dresses'

mice-mice's

ladies-ladies'

children-children's

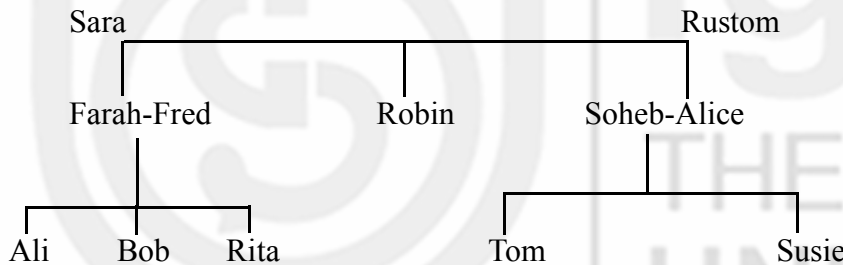
A possessive is formed by adding

- a) apostrophe +s to any singular noun e.g. mother's
- b) apostrophe + s to a plural noun not ending in 's' e.g. children's
- c) only apostrophe to a plural nouns ending in 's' e.g. boys'

Check Your Progress 5

- 1) Rewrite the following sentences using an apostrophe.
 - i) The dance of the gypsies was delightful.
 - ii) The tail of the donkey went up in the air.
 - iii) This box belongs to Ravi.
 - iv) Where is the bag that belongs to Mr. Rizvi?
 - v) The speed of the car was amazing.
 - vi) A lot of VIPs were present at the launch of a new magazine for women.
 - vii) The reputation of the team was at stake when one of the members took drugs.
 - viii) The health of his father was delicate.
 - ix) The cabin where the boss sits is on the left.
 - x) The anxiety of all parents is understandable.

2) Look at this family tree.



Frame at least five questions using apostrophes. One is done for you. Give their answers too. For example:

Who are Ali's parents?

Farah and Fred are Ali's parents

.....

.....

.....

.....

3) Complete the news story. Use the apostrophe appropriately.

Two girls disappeared from (their uncle) their uncle's house in London yesterday evening. Jaya and Rita Nader aged 6 and 10 were staying at (their uncle) (i) house for a week. They were in London for a (children) (ii) Acting

course. The police have asked the course teachers for the other (children) (iii) names and addresses and they have also put Jaya and (Rita) (iv) photos on National television. The two (girls) (v) mother, Ms. Anita Nader has appeared on TV as well. A lady witness thinks she saw Jaya and Rita getting into a (man) (iv) car.

Comparison of Adjectives

Forms of adjectives

Positive - Sweet

Comparative - Sweeter

Superlative - Sweetest

- The *Positive degree* of the adjective denotes some quality.
- The *Comparative degree* of the adjective denotes a higher degree of the quality when two things or two sets of thing are compared.
- The *Superlative degree* denotes the highest degree of the quality and is used when more than two things or two sets of things are compared.

Check Your Progress 6

- 1) Tick the correct form of adjective from those given in the brackets.
 - i) The (tall, taller, tallest) of the two villagers brought the buffalo.
 - ii) Who was the (wise, wiser, wisest) of all the villagers?
 - iii) The young man was (strong, stronger, the strongest) man in the village but he was not (clever, cleverer, the cleverest).
 - iv) The village headman's daughter was (pretty, prettier, prettiest).
 - v) It was the (tough, tougher, toughest) question in the exam.
 - vi) No one can run as (fast, faster, fastest) as Kareem.
 - vii) Ground floor flats are (cool, cooler, coolest) than the flats on other floors in summer.
 - viii) The skin on our cheeks is (soft, softer, softest) than our palms.
 - ix) The deserts are (hot, hotter, hottest) during day time and (cold, colder, coldest) at night.
 - x) My mother cooks (tasty, tastier, tastiest) chicken than my grandmother.

We add -'er' and '-est' to short adjectives. But in many longer adjectives we add the words 'more' or 'most' to show comparison.

For example

Grateful	more grateful	most grateful
Beautiful	more beautiful	most beautiful

And here now are the 'unruly' ones – these words just do not follow any rules:

Much	more	most
Good	better	best

Bad worse worst
 Little less least

2) Complete the following passage with appropriate degree of adjectives:

Carrot Halwa		Rice Pudding		Almond Delight	
Carrots	250 gm	Rice	10 gm	Almonds	100 gm
Milk	1 litre	Milk	$\frac{3}{4}$ litre	Milk	1½ litres
Sugar	60 gm	Sugar	55 gm	Sugar	100 gm
Almonds	30 gm	Cardamom	3	Cardamom	6
Cardamom	4			Butter	200 gm
Raisins	10 gm				

These are the ingredients for three sweets. Complete the following, with the appropriate comparative or superlative forms of the words in brackets.

The carrot halwa has the (large) number of ingredients. It has (much) sugar than the rice pudding. The almond delight has butter in it, so it is likely to be the (rich). It also has the (much) sugar. Almond delight is the (expensive) dish, whereas the rice pudding is the (cheap). The carrot halwa would cost (little) than the almond delight but (much) than rice pudding. The carrot halwa is (taste), the rice pudding is (taste) but the almond delight is the (taste).

1.7 WRITING: DESCRIBING PEOPLE

Check Your Progress 7

- 1) Read the following descriptions of various persons and write a paragraph describing a real person you know. You can use some of the expressions given in the box.

fair, oval, pointed, close-cropped, curly, long, wavy, twinkling, short, dark, grey, pale, bearded, unshaven, sharp featured, lanky, hefty, balding, protruding, gapped teeth, hooked nose

- i) He is quite old. He has thick grey hair and a bushy moustache. His face is wrinkled and he has a high forehead. His eyebrows are quite dark. He looks a very kind, soft and artistic person.
- ii) It is hard to say how old she was when they took this picture. She has a roundish face and a double chin, lots of curly black hair, bright twinkling eyes and a very friendly smile. She looks a very cheerful and pleasant person.
- iii) She was probably in her twenties when they took this picture. Her hair is short and curly and she looked very beautiful. She has bright, big eyes. She looks a calm and sophisticated person.
- iv) He has a squarish face with large ears, a long pointed nose and small eyes. He is completely bald and has a serious and stern look on his face. He looks quite unfriendly.

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2) Match each quality of Edison with an example from his life and join them. One is done for you.

For example:

He was energetic. For instance, he always worked hard and seldom slept more than four hours a day.

Qualities

Examples

- | | |
|---------------------------------|---|
| i) He was energetic | a) Edison constantly asked questions |
| ii) He was creative | b) he worked on things people wanted. He tried to make things that did not break easily, that were easier to fix. |
| iii) He was a good organizer | c) he went to school only for three months. |
| iv) He was self educated | d) he made over 1000 inventions during his lifetime. |
| v) He was practical | e) Edison always worked very hard and seldom slept more than four hours a day. |
| vi) He had intense curiosity | f) he organized the first industrial research lab. |
| vii) He had great determination | g) He often conducted thousands of experiments to perfect an invention |

Now use all this information to write out a coherent paragraph on Edison. Think of opening and concluding sentences.

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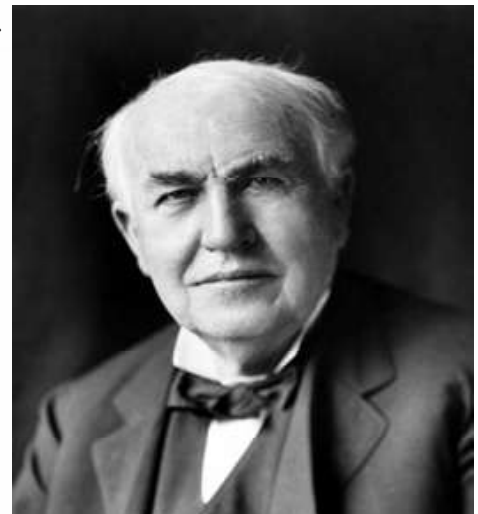
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3) Write a descriptive passage about any person you know.

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1.8 PRONUNCIATION: SILENT LETTERS

In English you generally do not pronounce all the letters in a word. Some letters in words are silent. In other words, they are not pronounced. Listen to them carefully and repeat each word.

i) *b* is silent in the spelling *mb* and *bt* occurring in the final position in words.

Example:

thumb	bomb	debt
comb	climb	doubt
tomb		

ii) *d* is silent in the spelling sequence *dj*. Example:

adjective	adjoin
adjust	adjacent
adjourn	

iii) *g* is silent in the spelling sequences *gm* or *gn*. Example:

phlegm	gnarl	champagne	sign
paradigm	gnash	poignant	resign
	gnat	physiognomy	assign
	gnaw		

iv) *h* is silent in the spelling sequence *gh* and in the word final position. Example:

ghost	ah
aghast	eh
ghetto	oh

v) *k* is silent in these words:

knee	knob	know
knock	knife	

vi) *l* is silent before *k* and in the word – final spelling sequences *lk* and *lm*.

Example:

walk	balm
talk	palm
folk	calm

vii) *n* is silent in the word – final spelling sequence *mn*. Example:

column

condemn

solemn

viii) *p* is silent in the word – initial spelling sequences *pn* and *ps*. Example:

pneumonia

psalm

pseudonym

pneumatic

psychology

p is also silent in the final spelling sequence *pt*, e.g. unkempt.

ix) *t* is silent when it occurs between *s* and *l*, and *s* and *e*. Example:

castle

listen

wrestle

fasten

bustle

glisten

wrestle

x) *w* is silent in the final position, in the initial spelling sequence *wr* and sometimes the initial spelling sequence *wh*. Example:

saw

write

who

raw

wrest

whole

claw

wrist

whose

blow

wreck

whom

snow

wrap

show

1.9 LET US SUM UP

In this unit we gave you practice in:

- Reading and understanding a personal experience.
- Making inferences from the text.
- Expressing personal opinion.
- Listening to people's personal experience and comprehending it.
- Using the apostrophe and comparison of adjectives.
- Writing a descriptive passage about a person.
- Practicing silent letters.

1.10 ANSWERS

Check Your Progress 1

- i) talks with his mouth full
clicks his teeth with a fork
- ii) lather all over the bathroom

used up two new blades

left a basin full of soapy water

left a lot of wet towels

iii) because his father had earlier borrowed money from him, the son asked him to merely return it.

iv) spoke with his mouth full

used her eyebrow pencil

did not wash himself.

v) reasonable

understanding

mature

loving

2) Drawing Inferences

i) a) The boy had his mouth full but he quickly swallowed and showed his empty mouth to his father.

b) The son wins again. He appears to obey his father but demands the money his father owes him.

ii) a) Young bull — Son, Old bull — father

b) The father and son are arguing with each other like two bulls fighting.

iii) a) The son is laughing at his father.

b) He is laughing secretly as he has managed to irritate his father and got the better of him.

Check Your Progress 2

1) i) brute force

ii) affront

iii) chaos

iv) sore

v) rash

vi) littered

vii) distinctly

viii) sparse

2) i) captain

ii) tutors

iii) pilots

iv) elbowed

v) shoulder

1.4 Listening Text for Activity 3

Tasia

Being one of five, I grew up in a very crowded family. We had good times at home. I enjoyed being with my brothers and sisters. We had lots of fun-we still laugh when we get together. I never had a room to myself. There was always a brother or a sister sharing my room, my clothes and just about everything. I had no privacy. I treasure solitude. By the way, I was the eldest and could boss over others once in a while.

Roger

I was the second child in a family of three children. I have an older sister and a younger brother. As the middle one I was never sure of my role in the family. I was not the first born nor the baby of the family. The advantage was that if my sister scolded me, I could take it out on my brother. I could easily take sides and sometimes be with the older one and sometimes with the younger one. The best part was that if you fought with one, you had the other one to turn to.

Rini

I'm the youngest in the family. I have an elder sister. We had a very nice relationship. My sister used to look after all my needs. I was quite a spoilt child. My sister was always blamed for my mistakes. I could get away with a lot of things. I had no responsibilities at home. But the problem was that I was treated like a baby even when I grew up. Was never involved in decision making. My sister was consulted in all matters.

Adeel

Well I was and I am an only child, and there was just me and my parents and grandparents living at home. I was at the centre of everything and so everybody always had time for me. I never had to wait for anything. I had no competition. I was never denied anything.

But I suppose I was a bit lonely. My friends who had brothers and sisters never got bored. But if I wanted to play then I had to go to the park or someone's house to see if there was anyone to play with. There was also no one to share my secrets at home. I never learnt to share anything. And now as an adult I'm a very private person.

Check Your Progress 3

	Position in the family	Advantages	Disadvantages
Tasia	Eldest of five children.	Enjoyed and had fun with brothers and sisters. Could boss over others	No privacy Had to share everything
Roger	2 nd child in family of three children	Could pass on the scolding to the younger one. Fought with one, the other was there.	Never sure of his role.
Rini	Youngest of two children	Good relationship with sister Got away with a lot	Not involved in decision making

		No responsibilities	
Adeel	Only child	Centre of attention Never denied anything	Lonely, got bored No one to share secrets at home. Never learnt to share anything.

Check Your Progress 4

Do it yourself.

Check Your Progress 5

- 1)
 - i) The gypsies' dance was delightful
 - ii) The donkey's tail went up in the air.
 - iii) This is Ravi's box.
 - iv) Where is Mr. Rizvi's bag?
 - v) The car's speed was amazing.
 - vi) A lot of VIPs were present at the launch of a women's magazine
 - vii) The team's reputation ...
 - viii) His father's health ...
 - ix) The boss's cabin ...
 - x) Parent's anxiety ...
- 2)
 - i) Who is Farah's mother?
Sara is Farah's mother.
 - ii) Who is Soheb's wife?
Alice is Soheb's wife?
 - iii) Who are Robin's parents?
Sara and Rustom are Robin's Parents
 - iv) Who are Rita's brothers?
Ali and Bob are Rita's brothers
 - v) Who are Robin's nieces?
Rita and Susie are Robin's nieces.
- 3)

i) uncle's	ii) children's
iii) children's	iv) Rita's
v) girls'	vi) man's

Check Your Progress 6

- 1)
 - i) taller
 - ii) wisest
 - iii) the strongest, the cleverest
 - iv) pretty
 - v) toughest
 - vi) fast

- vii) cooler
 - viii) softer
 - ix) hot, cold
 - x) tastier
- 2)
- i) largest
 - ii) more
 - iii) richest
 - iv) most
 - v) most expensive
 - vi) cheapest
 - vii) less
 - viii) more
 - ix) tasty
 - x) tastier
 - xi) tastiest

Check Your Progress 7

- 1) Do it yourself.
- 2)
- ii) He was creative, for example he made over 1000 inventions during his lifetime
 - iii) He was a good organizer. Once he organized the first industrial research laboratory.
 - iv) He was self educated as he went to school only for three months
 - v) He was practical. Many times he worked on things people wanted...
 - vi) He had intense curiosity as he asked a lot of questions
 - vii) He had great determination, for example, he conducted thousands of experiments to perfect an invention.
- 3) This is a sample answer.

Today I wish to write about my brother. He is two years older than me. He has a round and chubby face. He has bushy eyebrows and thick, black hair. He always has a twinkle in his eyes. He has a strong and determined look on his face.

I greatly admire him. He has a lot of qualities that I'd like to emulate. His greatest quality is his concern for the family, for instance he stayed up the whole night to help father finish his project that he had to submit the next day. Another time, he cooked all meals for the family when mother was ill.

He loves music. He plays the piano at the community center every Sunday. He is very practical. One time we had planned a family holiday, but all of us couldn't fit into the car. He was looking forward to this holiday, but decided to stay home.

UNIT 2 DESCRIBING DAILY EVENTS

Structure

- 2.0 Objectives
- 2.1 Warm Up
- 2.2 Reading: From Dawn to Dusk
- 2.3 Vocabulary: Word Search
- 2.4 Grammar: Linkers
- 2.5 Speaking: Interviewing
- 2.6 Listening: Time Management Tips for Students
- 2.7 Study Skills: Planning Ahead
- 2.8 Writing: About Myself and Others
- 2.9 Pronunciation: FAQs at Interviews
- 2.10 Let Us Sum Up
- 2.11 Answers

2.0 OBJECTIVES

We all know the importance of maintaining discipline in our daily lives. Sticking to a time schedule and managing our time in the most effective and constructive manner produces amazing results. In this unit, you will read about a florist and her daily routine. The benefits of a well regulated life style are immense as can be seen in the unit. In the Listening section, you will listen to a speech on time management and in the Grammar section, you will learn about linkers and how to use them correctly. Under the Writing activity, a planner has been designed which will help you to schedule your activities in a more planned and effective manner.

2.1 WARM UP

This world goes on with the help of people who do what their jobs demand of them. They manage their time efficiently and with consistency and regularity go about their work in the most disciplined manner. Think about someone....anyone, it could be a newsreader, a newspaper delivery boy, a postman, your teacher, the butcher in the market...anyone. Write a paragraph about his or her daily life.

.....

.....

.....

.....

The pictures given below are of people engaged in different activities. Can you identify the activities that they are doing?



Which of these activities do you do?

- i) Everyday
- ii) Sometimes
- iii) Occasionally
- iv) Rarely
- v) Never

2.2 READING: FROM DAWN TO DUSK

Read the passage and answer the questions below:

“Early to bed and early to rise makes Jack healthy wealthy and wise”. My life revolves around this concept and I wake up around 6 o’clock in the morning,

switch off the alarm clock and spring out of bed. After drinking a nice hot cup of tea and preparing my lunch I set out to face what the day has in store for me.

I am a florist by profession and am self-employed. Right in the middle of the hustle bustle of a metropolis, I own a little shop, which stocks flowers, called *Flourish Fauna*.

At around 7:30 I go to the suburbs to buy beautiful fresh flowers at cheap rates so as to get more variety there at reasonable rates. As soon as I reach the city, it is no longer as I had left it. It is bustling with activity. At my shop, my assistants, Hamid and Abdul, help me open and decorate it with the beautiful flowers procured by me.

As the arm of the clock strikes 9, the shutters of my shop open with customers pouring in from all over the city – women buying flowers to decorate their houses with the colorful blooms, students wanting to gift their teachers, or fellow shop keepers drop in to have a little chat or buy something for their girl friends/wives or mothers. But the first to enter every alternate day is Mrs. Bose the grandmother of a little boy in my neighborhood, called Sumit, who always buys white roses with ferns.



Lunch for me begins at around 2:30 or 3:00 depending upon the customers. Joseph my friend, who works in the shop next to mine selling electrical fittings, joins me for lunch. Since the number of customers reduces in the afternoon due to the overhead blazing sun, we have a nice chat as well.

I close my shop at around 8:30 in the evening after closing the shutters and bidding my assistants goodbye. I reach home in an hour's time. I prepare my dinner which is usually the lightest meal of my day. After watching the 10 o'clock news, I switch off the TV to retire for the night.

Although my day begins early and I wind up late, I love my work and I want to keep on expanding my business.

Despite my mundane routine I am thankful to god for giving me the gift called life. I believe in punctuality and regularity in work. Along with this, I also believe in honesty and sincerity, which is why, perhaps, I am successful. Above all, I love being surrounded by nature, in all its colours and contours.

Check Your Progress 1

1) **Answer the questions based on the passage.**

i) What kind of work does the author do?

.....
.....

ii) Who buys flowers regularly from her? What does he or she buy?

.....
.....

iii) What is the name of the shop?

.....
.....

iv) What makes you think that the author is a social person? Pick out a sentence from the text to support your answer.

.....
.....

v) How does the writer relax once she gets home?

.....
.....

vi) Why does the writer go to the suburbs to buy the flowers?

.....
.....

vii) What is the author's philosophy of life?

.....

viii) What is her ambition?

.....
.....

2) Complete the following schedule which describes the florist's day.

Time	Activity
6.00 a.m.	wake up
7.30 a.m.
.....	shop opens
2.30 p.m.
.....	close shop
.....	reach home
10 pm

2.3 VOCABULARY: WORD SEARCH

Check Your Progress 2

1) Find words in the passage whose meanings have been given below:

- i) city dweller
- ii) area that is outside the center of the city
- iii) people moving about in a busy manner
- iv) to make something look more attractive by putting things on it
- v) extremely hot sun
- vi) sensible
- vii) obtained
- vii) flowers

2) Look at the jumbled words below, and find the names of some professionals. Find out what work they do by looking at the dictionary.

- i) TOTAUNSAR
- ii) EOOLTSIGG
- iii) TCEACHRTI
- iv) TTSINICSE
- v) FOPRSSROE
- vi) CERTEYRAS

3) Choose the nearest meaning of the words from the list given below:

- i) mundane
 - a) boring
 - b) happy
 - c) cheerful
 - d) interesting

- ii) chat
 - a) dinner
 - b) unfriendly talk
 - c) a conversation
 - d) formal conversation
- iii) alternate
 - a) two things happening one after another
 - b) regularly
 - c) punctually
 - d) two things happening together.
- iv) customers
 - a) friends
 - b) enemies
 - c) people who come to buy things
 - d) patients
- v) retire
 - a) die
 - b) to stop doing your job
 - c) to begin working
 - d) to go to bed.

2.4 GRAMMAR: LINKERS

Conjunctions or linkers are words used to join other words, groups of words or sentences.

We use 'and' to join similar facts or statements. Conjunctions belonging to this group are:

AND, MOREOVER, AS WELL AS

*Early to bed AND early to rise.

*The driver applied the brakes AND the car stopped.

We use BUT to express opposition or contrast. Conjunctions of this group are BUT, YET, HOWEVER

*I sent him an urgent message BUT he didn't come.

*Her interview didn't go well, YET she was given the job.

BECAUSE suggests the reason for something. Other conjunctions that can express reason are SINCE, AS:

*We haven't shifted to our new house BECAUSE it hasn't been painted as yet.

ALTHOUGH, EVEN THOUGH, EVEN IF suggest CONTRAST.

ALTHOUGH my day begins early, I wind up late

*We won't support him EVEN THOUGH he is a dear friend.

*I won't work for them EVEN IF they offer me double my present salary.

WHEN suggests time. Other conjunctions suggesting time are:

AS, WHILE, SINCE, UNTIL, BEFORE, AFTER, AS SOON AS

*I'll ring up AFTER I reach the office.

SINCE the number of customers reduce in the afternoon, Nassir and I have a nice chat.

*Mother prepared dinner for me WHILE I changed my dress.

WHERE AND WHEREVER suggest place

Check Your Progress 3

1) Join these sentences using the conjunctions given in the brackets.

Example: The sun went down. A cool breeze began to blow. (as)

As the sun went down, a cool breeze began to blow.

i) The train slowed down. He jumped on to the platform.(as soon as)

ii) I reached the school. The assembly had already begun. {when}

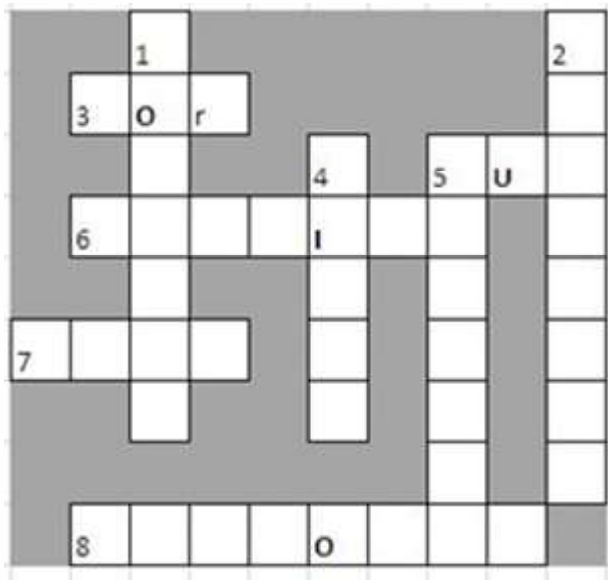
iii) She left Delhi last week. We haven't heard from her after that. (since)

iv) I read the letter. Tears came into my eyes. (whenever)

v) Our car neared the village. My heart was filled with old memories.(as)

vi) Her father was abroad last week. She has been feeling lonely after that.
(since)

2) Solve the crossword below using the conjunctions given in the box



FOR,
MOREOVER,
WHEN, DESPITE,
HOWEVER,
SINCE,
BUT, BECAUSE,
ALTHOUGH.

Across

- 3) He must be very popular, ___ everyone in school knows him.
- 5) John wanted to stay, ___ his sister persuaded him to go.
- 6) ___ the rain, we went to the beach.
- 7) ___ I got home, my sister had already left.
- 8) It's too late to go out, ___ it's beginning to rain.

Down

- 1) She wanted to go to the party; ___, she was not invited.
- 2) ___ it was cold, he went out without a sweater.
- 4) We can't buy it ___ we don't have enough money.
- 5) John had to go to the doctor ___ he was not feeling well.

3) Choose the correct option and fill in the blanks -

- i) Don't go out ___ you've finished your work.
 - a) as
 - b) while
 - c) until
- ii) Make sure you close all the windows ___ it starts to rain.
 - a) after
 - b) before
 - c) for
- iii) I think I know _____ he left the job.
 - a) why
 - b) until
 - c) where
- iv) _____ I had known how much I would disappoint him, I wouldn't have done it.
 - a) Whether
 - b) When
 - c) If
- v) _____ he saw me get into the house, thief rushed out through the window.
 - a) As soon as
 - b) While
 - c) Whether
- vi) It's usually quite simple to cross the border between the USA and Canada _____ these two countries have friendly relations.
 - a) yet
 - b) and
 - c) because

4) Rewrite these sentences beginning with the words shown. Again, the first is done for you as an example.

- i) The reason why he applied for a job abroad was to earn more money.
So that he could earn more money, he applied for a job abroad.
- ii) A single person couldn't lift the package because it was very heavy.
The package was so
- iii) The order arrived late but we were able to supply the goods on time.
Although
- iv) There was fog at the airport, but our plane landed safely.

- In spite of
- v) As there was a mistake in the hotel booking, I had to find another hotel.
- Because of
- vi) The reason why I sent them a fax was to give them the information at once.
- In order to
- vii) During the time we've been talking, my assistant has handed me the file.
- While

2.5 SPEAKING: INTERVIEWING

Check Your Progress 4

- 1) Imagine you are a student and have been asked to interview the Florist you read about for your college magazine. Make a list of about six questions that you would like to ask her. Some of the questions could be about her daily routine and others about anything you might like to know. Example:

What kind of flowers do you like to keep? Why did you choose this profession?

.....

.....

.....

.....

- 2) Imagine you are the Florist. Answer the questions you are asked. You may consult the text material as well as invent suitable answers for questions whose answers aren't available from the text. Example:

Q) Where do you go to buy the flowers and why?

A) I go to the suburbs where I get a variety of flowers at very reasonable rates.

.....

.....

.....

.....

2.6 LISTENING: TIME MANAGEMENT TIPS FOR STUDENTS

Managing your time efficiently is a skill which sets you up for success in life.

Here is an extract from a speech given by a School Counselor to students on how to manage their time most effectively and constructively so as to produce the best possible results and achieve the goals they have set for themselves.

Check Your Progress 5

- 1) Summarize the tips given by the counselor for your friend who was absent on the day it was given.

Begin with ...Time management is one of the most important factors that determine our success or failure....we should make a list of the most important things and then prioritise them.

.....

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.....

2.7 STUDY SKILLS: PLANNING AHEAD

“This Lifetime will never come again; it is precious and irreplaceable.

To live without regret, it is crucial for us to have a concrete purpose and continually set goals and challenges for ourselves.

It is equally important

that we keep moving toward specific targets steadily and tenaciously, one step at a time.”

Daisaku Ikeda, For Today and Tomorrow, page 55.

We all know we need to make lists and write down our targets and goals. There have been studies that show that college graduates with clear goals achieve more success than others who don't have written goals. But still, somehow it is difficult to write them out.

All of us make resolutions at the beginning of the year and fail to keep them. These failures mean nothing. We should attempt to make goals anyway. Goals that can happen quickly are called short-term goals. These goals pertain to something that you want to do in the near future i.e. on that day, week, month, etc. Goals that take a long time to achieve are called long-term goals. These goals usually take 12 months or more to achieve.

How do you decide what to do first? How do you adjust your goals? This is called **prioritizing**. All your goals are important, but it's impossible to work on all of them at the same time. You must decide which goals you need to achieve right away. Therefore, you need to make sure: (i) What is most important to you right now, (ii) Focus mainly on that goal, (iii) Go on the next important goal. (iv) Be flexible. You may sometimes need to change your goals as you move along.

Developing a Specific Goal

SMART goals are:

viii) I am flattered when...

ix) I pray when...

x) I am proud of...

xi) I have a flair for...

xii) My special talent...

- 2) Now that you've jotted down some of the things that make up your personality, expand on them a little more, and write an autobiographical pen-portrait about yourself in about 250 words along with the points listed above. You must also mention your immediate goals as well as your long-term ambitions, and the values you believe in. So, hurry up and write all about yourself!

Let's imagine and write.

.....

.....

.....

.....

.....

.....

- 3) Think about the lives of the people mentioned below, and discuss their daily routines:

i) Imagine that you are a salesman in a shop. (electronic goods/ ready-made garments/ shoes/ cars). Write five activities that you normally do.

ii) What could be the daily routine of a mother of three children? Write five activities that she normally does.

iii) Imagine that you are a politician. When do you meet your party workers? Do you discuss the day's programme with your secretary? Do you go to your office/ constituency everyday? Write about five of your usual activities.

iv) What is the daily routine of a sports person? Imagine that you are Virat Kohli/Messi. What is your daily routine like?

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.....

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2.9 PRONUNCIATION: FAQs AT INTERVIEWS

These are the ten most frequently-asked interview questions that you can expect to face. Repeat these questions after the teacher. You may also practice the answers to these questions.

- 1) What can you tell me about yourself?
- 2) Can you list your strengths?
- 3) What weaknesses do you have?
- 4) Why should I consider hiring you?
- 5) Where do you see yourself five years from now?
- 6) Why do you want to work here?
- 7) What is your salary expectation?
- 8) What motivates you?
- 9) What makes a good team player?
- 10) Is there anything that you would like to ask me?

<https://www.monster.co.uk/career-advice/article/what-are-the-most-common-job-interview-questions>

2.10 LET US SUM UP

In this unit we have used the example of an ordinary florist to describe the daily routine of an ordinary person. We have given you three activities in the vocabulary section which will improve your word power. The grammar section deals with linkers. The listening section is a talk on Time Management where the activity involves summarizing the talk. In the writing section we gave you practice in writing about yourself and others. The pronunciation section includes FAQs for interviews.

2.11 ANSWERS

Check Your Progress 1

- i) She is a florist by profession and is self employed, running a shop.
- ii) Mrs. Bose buys flowers regularly from her. She buys white roses with ferns.
- iii) The name of the shop is '*Flourish Fauna*'.
- iv) "Joseph my friend joins me for lunch"
- v) Once she is home, she relaxes by watching T.V.
- vi) She goes to the suburbs to buy flowers because she gets more variety there and moreover, they are more reasonably priced.
- vii) Her philosophy is that one should be regular and consistent with work along with being honest and sincere.
- viii) Her ambition is to keep on expanding her business.

2) Time	Activity
6.00 a.m.	wake up
7.30 a.m.	go to suburbs to buy fresh flowers
9.00 a.m.	shop opens
2.30 p.m.	eat lunch
8.30 p. m	close shop
9.30 p.m	reach home
10.00 p.m.	watch the news

Check Your Progress 2

1)

- i) urbanite
- ii) suburbs
- iii) bustling
- iv) decorating
- v) blazing
- vi) wise
- vii) procured
- viii) blooms

- 2)
- i) Astronaut
 - ii) Geologist
 - iii) Architect
 - iv) Scientist
 - v) Professor
 - vi) Secretary

3)

- | | |
|----------------|---|
| i) mundane | a) boring |
| ii) chat | c) a conversation |
| iii) alternate | a) two things happening one after another |
| iv) customers | c) people who come to buy things |
| v) retire | d) to go to bed |

Check Your Progress 3

1) Joining sentences:

- i) **As soon as** the train slowed down, he jumped on to the platform.
- ii) **When** I reached school, the assembly had already begun.
- iii) **Since** she left Delhi we haven't heard from her.
- iv) **Whenever** I read the letter, my eyes filled with tears.

v) My heart was filled with old memories **as** our car neared the village.

vi) She has been feeling lonely, since her father is abroad.

2) Cross words puzzle:

ACROSS

3) FOR

5) BUT

6) DESPITE

7) WHEN

8) MOREOVER

DOWN

1) HOWEVER

2) ALTHOUGH

4) SINCE

5) BECAUSE

3) i) until

ii) before

iii) why

iv) If

v) As soon as

vi) because

4) ii) The package was so heavy that a single person could not lift it.

iii) Although the order arrived late we were able to supply the goods on time.

iv) In spite of fog at the airport our plane landed safely.

v) Because of a mistake in the hotel booking I had to find another hotel.

vi) In order to inform them at once I sent them a fax.

vii) While we've been talking my assistant has handed me the file.

Check Your Progress 4

Q1) What time do you get up in the morning?

A: About six o'clock.

ii) Q: How many customers do you have during the day?

A: On an average about 30.

iii) Q: Who is your favourite customer?

A. Mrs. Bose, of course

iv) Q. When did you decide to be a florist?

A. When I was thirteen years old. I always loved flowers.

- v) Q How do you plan to expand your business?
 A. By including more varieties of flowers. Also opening a nursery.
- vi) Q. Which is your favourite flower?
 A. The blue orchid.

Tape script: Time Management Tips for Students

It's 10:00 — Do You Know Where Your Homework Is?

Does it seem like there's never enough time in the day to get everything done? Feel like you're always running late? Here are some tips for taking control of your time and organizing your life.

1) *Make a "To Do" List Every Day*

Put things that are most important at the top and do them first. Use a planner to track all of your tasks. And don't forget to reward yourself for your accomplishments.

2) *Use Spare Minutes Wisely*

Get some reading done on the bus ride home from school, for example, and you'll kill two birds with one stone.

3) *It's Okay to Say "No"*

If someone asks you to work on a Thursday night and you have a final exam the next morning, realize that it's okay to say no. Keep your short and long-term priorities in mind.

4) *Find the Right Time*

You'll work more efficiently if you figure out when you do your best work. For example, if your brain handles Mathematics better in the afternoon, don't wait to do it until late at night.

5) *Review Your Notes Every Day*

You'll reinforce what you've learned, so you need less time to study. You'll also be ready if your teacher calls on you or gives a sudden quiz.

6) *Get a Good Night's Sleep*

Running on an empty stomach makes the day seem longer and your tasks seem more difficult.

7) *Communicate Your Schedule to Others*

If phone calls are proving to be a distraction, tell your friends that you take social calls from 7:00 to 8:00 p.m. It may sound silly, but it helps.

8) *Become a Taskmaster*

Figure out how much free time you have each week. Give yourself a time budget and plan your activities accordingly.

9) *Don't Waste Time Agonizing*

Have you ever wasted an entire evening by worrying about something that you're supposed to be doing? Was it worth it? Instead of agonizing and procrastinating, just do it.

10) *Keep Things in Perspective*

Setting goals that are unrealistic sets you up for failure. While it's good to set high goals for yourself, be sure not to overdo it. Set goals that are difficult yet reachable.

Consider these tips, but personalize your habits so that they suit you. If you set priorities that fit your lifestyle, you'll have a better chance of achieving your goals.

Check Your Progress 5

- 1) Time management is one of the most important factors that determine our success or failure....we should make a list of the most important things and then prioritise them.

A 'to Do' list should be made daily and our spare minutes should be used wisely. There are times when we should say NO when we have an important task to accomplish. We should know when to find the right time to work most efficiently. We must also review our notes to make things simpler. We must sleep well and communicate our schedule to others so that we are not distracted. We must also learn to give ourselves a time budget and plan our activities accordingly. Instead of wasting our time getting worried, we should utilize time most effectively. Finally, we must not set out unrealistic goals for ourselves.

Check Your Progress 7

- 1) This is just a sample written by a 15-year old boy of Amity International School.

My name is Aditya Gupta. I am a 15 year old student of Amity International School. I have a number of hobbies. I enjoy playing outdoor sports such as tennis, basketball and cricket. I'm also a good swimmer. In my spare time I like to read, watch television and surf on the internet. I also like to listen to different kinds of music. My favourite musician is a rock band called 'Greenday'. The song I love is called 'Boulevard of Broken Dreams' by Greenday. The book which has greatly influenced me is 'David Copperfield' by Charles Dickens. It has taught me that with determination and perseverance one can achieve all his/her goals. The people I admire are Bill Gates and Mahatma Gandhi. I get angry when people interfere in my life too much. I pray when my exam results are going to be declared. I have a flair for acting. My special talent is that I am a good singer. My short term goals are to do well in my school and get admission in a good university. My long term ambition is to become a computer engineer and work for one of the top multi-national companies. I believe in creating value in every action I do.

- 3) Do it yourself.

UNIT 3 MONEY MATTERS

Structure

- 3.0 Objectives
- 3.1 Warm Up
- 3.2 Reading Comprehension-1: Managing Money
- 3.3 Reading Comprehension-2: Insure and Be Secure
- 3.4 Vocabulary
- 3.5 Grammar: Conditional Clause Type I and II
- 3.6 Pronunciation
- 3.7 Writing: Filling an Application Form
- 3.8 Let Us Sum Up
- 3.9 Answers



3.0 OBJECTIVES

In this unit we will

- acquaint you with vocabulary pertaining to financial matters, especially investments and taxes;
- help you understand and discuss issues relating to finance;
- enable comprehension of share bulletins, brochures on bonds/equities/insurance schemes;
- help you fill an application form
- make you aware of the conditional clause and its usage.

3.1 WARM UP

Activity 1

- 1) Listen to the audio on two short conversations and decide:
 - Who the speakers are
 - What they are discussing

You may listen to the audio as many times as you require. Please note the text of the audio has been provided in the Answers section.

- 2) Match the words in column A with the correct meanings in column B:

A	B
Shares	Certificates issued by a company/govt. promising a fixed rate of interest
Investment	Profits
Rebate	Amount paid at fixed intervals by the investor/policy holder

Returns	Money saved for financial gain
Bonds	Concession, discount
Premium	Ownership of equal parts of a company's capital, with proportionate profits.

3.2 READING COMPREHENSION-1: MANAGING MONEY

Saving for a 'rainy day' is an age-old concept. People who put aside a little cash regularly, to tide themselves through tough times, especially in old age, are considered to be wise and farsighted. Nowadays, the idea of 'saving' has changed vastly; it is no longer a simple matter of stashing away gold or buying a piece of land. There are professional 'fund managers'-experts with a specialized knowledge of investment options and financial markets-who offer their services and invest your money in keeping with your needs and risk-taking ability. Let us read the following passage to get an idea about mutual funds.

I) Mutual funds – the power of money

A mutual fund is a corpus or collection of funds, received from various investors, with the objective of investing in a certain category of financial institutions. The returns are paid to the investors in the same ratio as their original investment. For example, you are a group of five friends who have saved rupees one thousand each. You give the total of five thousand to a fund manager who invests this corpus in a 'low-risk' scheme with a 10% return, which then gives you a total of Rs. 5,500. This is shared equally among your group, so each gets Rs. 1,100. The advantage of this is that you can invest even small amounts, and share in the performance of various companies, since the mutual fund will have many investors and can buy more shares with its large corpus of money. You will get a share in the profit in proportion to the amount you have invested. Another benefit is that professional companies will manage your money for you and invest it in high-growth companies.

There are various types of mutual funds available in the market. Some of them are:

- a) **Equity funds:** In this mutual fund, the investor's money is put into the equity market (also called the share market). The fund manager uses the corpus to buy up shares from the stock exchange. The investment registers losses or gains depending on the value of the shares held by the mutual fund. If the share prices go up, you make a profit; if not, you suffer a loss. The net asset value (NAV) of the fund thus fluctuates with market price movements.

Two common types of Equity funds are **diversified equity fund, and sectoral equity fund.**

Diversified equity fund: This is a fund in which the fund manager invests in shares of companies spread over different sectors of the industry, for example, pharmaceuticals, chemicals, information technology, the finance sector, etc. The 'diversity' of industries gives this fund its name. The risk is also spread over a large area. For example, if there is a growth in the iron

and steel sector, but a slump in the technology sector, the loss in one will be balanced by the gain in the other.

Sectoral equity fund: Here the fund manager invests in only one sector of the economy. For example, an FMCG fund is one which invests only in companies from the ‘fast moving consumer goods’ sector-like Hindustan Lever, Colgate, Nestle, etc.-but will not invest in companies such as Infosys or Wipro, which are part of the technology sector.

- b) **Debt funds:** These invest primarily in the ‘debt’ market. The mutual fund becomes a ‘lender’ and earns interest on the corpus of money that it ‘lends’ to the ‘borrowers’. The interest earned is then distributed among the investors of this fund. The risk in bond funds is comparatively lower than in equities. Some common types of debt funds are **bond, gilt funds, and liquid funds.**

Gilt funds: This is a debt fund which invests in the government securities market. ‘Gilts’ is a term used for bonds issued by the government to borrow money from the public.

Liquid funds: Here the investment is for a very short term period, for example, the ‘overnight debt market’, also known as the ‘call money’ market or ‘money market’, where the money can be ‘called back’ by the lender the next day. This fund is meant for investors who are keen to invest for a short period of time, with least risk.

All mutual funds carry some risks-after all, they are investing in the volatile share market! If the value of the shares falls, chances are that the value of the mutual fund will also fall, resulting in a drop in your returns. Equity funds are more risky than debt funds, but they can offer higher returns, too. So it is wise to consult an investment advisor/mutual fund broker who is registered with the AMFI-Association of Mutual Funds of India. Tell him how much you can invest, the time period you wish to invest for, the corporate areas you are interested in, and the level of risk you are willing to take. Having invested, keep in touch with your advisor, and adjust your investment portfolio regularly in accordance with market trends.

Check Your Progress 1

- 1) Mark the following statements as true or false:
 - i) Mutual fund investors are like share holders in a fund.
 - ii) A ‘corpus’ is the total amount of money invested.
 - iii) Equity funds carry low risks.
 - iv) Debt funds are the same as bond funds.
 - v) In gilt funds, the government borrows money from the investors.
 - vi) Sectoral equity funds invest money in various areas of the economy.
- 2) Choose the right answer:
 - i) Among mutual funds, the highest risk is in:
 - a) bonds b) gilt funds c) sectoral equity funds. d) diversified equities

- ii) Short-term investors should choose:
 - a) equity funds b) bond funds. c) gilt funds d) liquid funds
- iii) The advantage of mutual funds is that:
 - a) money is safe b) returns are guaranteed c) percentage of shares can be owned

3) What is meant by the term 'call money' market?

.....

.....

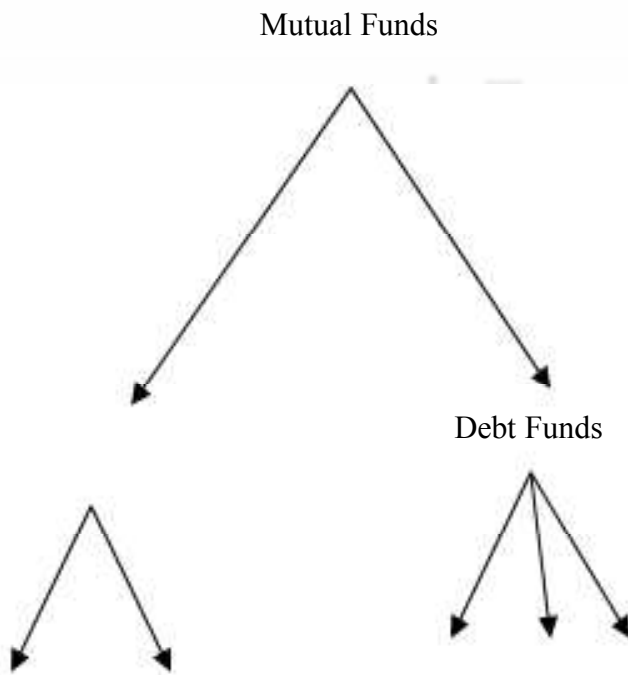
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4) From the information given in the passage, complete the following tree diagram of mutual funds and their types.



Check Your Progress 2

Given below are some newspaper headlines. Put them into two groups for investors: A: the good news, B: the bad news.

- | | |
|---------------------------|---------------------|
| Share prices tumble | Sensex drops |
| Market turns bullish | Major shares rocket |
| Downward trends | Telco Advances |
| Slump in major holdings | Sensex shoots up |
| Bearish outlook for Wipro | ICT Plunges |

Good News	Bad News

3.3 READING COMPREHENSION-2: INSURE AND BE SECURE

Let’s read this extract from an article on Life Insurance, and then answer the questions given below:

The ideal anniversary gift for her:
An LIC policy for yourself.

Life Insurance can protect your loved ones, in the event of an unforeseen tragedy

Life Insurance is an essential part of financial planning. The reason most people buy life insurance is to replace income that would be lost with the death of an income earner in the family. The premature death of the income earner could result in a drastic reduction in the family’s life-style. The cash provided by Life Insurance can also help ensure that the dependents are not burdened with any great debt left behind by the deceased. An added benefit is that life insurance proceeds are tax-free.

Basically, when you take a life insurance policy, you become the policy holder, as well as the beneficiary, i.e. the person receiving the benefits of the policy. You can also nominate someone as the beneficiary. This could be a blood relative—father, mother, sister, brother, child—or your spouse. You have to pay a fixed amount, called premium, at regular, fixed intervals. You can insure yourself for a minimum of rupees fifty thousand, though different companies have varying amounts. The insured amount is called the face-value of the policy.

There are **three basic kinds of insurance**, each offering various benefits.

- 1) **Endowment plan:** Under this plan, the specified sum assured is paid to the nominee or beneficiary of the policy holder, if s/he dies within the duration

of the policy; or to the holder, on surviving the term or time period of the policy.

- 2) **Term insurance:** This offers ‘death protection’ for a term of one or more years. The sum assured is payable only if the death occurs during the specified, per-determined term. If the policy holder does not die, the total amount of premium paid is not returned, and no survival benefits are provided.

Some term insurance policies are also convertible-before the end of the term/time period of the policy, you can change to an endowment or whole life policy, even if you are not in good health.

- 3) **Whole life insurance** provides for the payment of the face value of the policy upon the death of the insured, regardless of when it may occur.

The market for life policies has opened up recently, with a lot of private, multinational companies setting up shop. Earlier, the Life Insurance Corporation of India ruled the roost, but now you can shop for a suitable policy from various private players.

With increasing competition, companies are offering attractive ‘riders’ along with the base policy. Riders are flexible options that add value to the customer’s policy needs. Some of these are:

- Accidental death,
- Partial disability,
- Critical illness-risk cover against cancer, stroke, heart disease, etc.
- Double sum assured.

You also have the choice of payment options: single premium, annual, quarterly, etc. Most companies even link your policies with unit schemes/mutual funds, so that your returns increase. You thus get dividends or bonuses on your premiums!

The best time to buy insurance is while you are healthy and young-the older you get, the higher the premium you have to pay. A competent professional will help you to select a policy that fits in with your needs. You must take into account your existing financial resources and assets, your income needs, liabilities, and your goals.

Here is needs analysis reckoner you can refer to:

Need	Type of insurance product
Life protection	Pure term/life term
Protection plus savings	Endowment/whole life
Children’s education/marriage plan plus protection	Money back/endowment plan
Retirement planning	Pension product/endowment/annuity
Home loan protection	Mortgage redemption plan
Medical expenses	Health insurance/critical illness rider

Check Your Progress 3

- 1) Mark as true or false:
 - i) Life insurance isn't necessary for everyone.
 - ii) People buy life insurance to earn money
 - iii) A nominee is the person who pays the premium.
 - iv) The face value of the policy is the total amount for which insurance is made.
 - v) Under term plan policies, if you do not die within the term period, you get the benefits and payment.
 - vi) All policies provide change-over from one plan to another.
 - vii) Riders are compulsory conditions in the policy.
 - viii) The best time to buy a policy is when you are young and healthy.
- 2) Complete the sentences with information from the passage:
 - i) Rupees fifty thousand is.....
 - ii) A policy holder can choose from options such as double sum assured....
 - iii) The main types of policies are.....
 - iv) Under a term policy, the sum insured is not paid if.....
 - v) If you have taken a home loan, you can choose.....
 - vi) To cover doctor's/hospital charges, choose.....

3.4 VOCABULARY

In the previous passages, you read a number of new words. Let us study them a little more closely and find out what other meanings they have, apart from the context of finance.

- 1) Mutual: (adjective) (of feelings, actions, etc.) experienced or done by two or more people or groups e.g. If two people like each other, their liking is mutual.
Mutually-(adverb) e.g. The agreement was mutually signed by the brothers.
- 2) Share: (noun) i. portion of a whole given to or taken from another; ii. each of equal parts into which a company's capital is divided, giving the owner a proportion of profits.
e.g. i) Where is my share of ice-cream?
ii) My uncle has bought shares of Telco.
Share (verb): have or use with others; participate in.
e.g. Please share these notes among yourselves. / We attended the party to share in the celebrations.
- 3) return: (verb): i. Come or go back, send or bring back ii. Send the ball back (in tennis) iii. Profit (returns-plural)

- 4) register (noun) i. official list; book in which items are recorded for reference.
ii. form of language used in particular circumstances, e.g. Legal matters are written in a legal register.

(verb) : i. note down formally in writing ii. make a mental note of; iii. show emotion on face.

registered post: postal procedure with special precaution in case of loss.

- 5) i) gilt: (adjective) overlaid with gold e.g. The gilt dome of the temple glittered in the sky.
ii) gilt-funds: (of securities, etc.) having high degree of reliability.
- 6) asset: (noun) useful or valuable person or thing;
(assets-plural) property and possessions.

Check Your Progress 4

Fill in the blanks with suitable words from the list discussed above:

- 1) I sent my application form to the university by
- 2) Leander Paes's are very strong and well-placed.
- 3) You have invested in a scheme, so you are secure and it will give you good
- 4) When he was scolded, his face did not any expression.
- 5) The son asked for his of his father's
- 6) The couple got divorced by consent.
- 7) Rani is very hard working, she will be an to any organization where she works.

3.5 GRAMMAR: CONDITIONAL CLAUSE – TYPE I & II

A **conditional clause** is a type of subordinate **clause**, most commonly introduced by the conjunction *if* or *unless*. Like most subordinate **clauses** introduced by a conjunction, the **conditional clause** can either go before the main **clause**, or after it.

Conditional Clause - Type 1

Read the following sentences and note:

- The first word in each sentence
- The number of clauses in each sentence
- The verb forms used.

- 1) If you don't invest money now, you won't be able to save enough for a new car.
- 2) If a person buys gilt funds, his investment is quite secure.
- 3) If you spend all that you earn, you will not develop the habit of saving money.
- 4) If you don't like our plan, we can suggest another one.
- 5) If we leave at 6 o'clock, we can reach Delhi by 11.30.

Did you note?

- All the sentences begin with 'if'. All of them indicate a condition that is being fulfilled.
- The sentence consist of two clauses: an 'if' clause indicating a condition, and another (main) clause indicating the result or effect of that condition.
- The verb in the "if" clause is in the Present tense.
- The verb in the other clause is in the Present tense, indicating a result or effect in the near future.

These types of sentences are called Type 1 Conditionals.

Sometimes, the 'if' clause comes after the main clause, for example: You will be late for class, if you don't hurry up.

Check Your Progress 5

Complete the following sentences with a suitable clause:

- 1) If there is too much traffic, I
- 2) I won't be able to do much shopping if
- 3) If the baby wakes up, he
- 4) If they offer me the job,
- 5) If Mr. Kumar invests in shares now, he
- 6) If one drives a scooter without a helmet,
- 7) If you read a lot,
- 8) People will become overweight if
- 9) She will take up a new job if
- 10) He plans to buy an apartment if

Conditional Clause - Type 2

We have read above about the Conditional Clause - Type I

If it rains, we won't be able to play cricket outdoors.

Now read the following sentences and note the changes in the verb forms, as compared to the earlier Conditional sentences:

- 1) If they offered me a job, I would accept it.
- 2) If I had money, I would go for a long holiday in Goa.
- 3) Most people would have migrated to USA if the laws had not been so strict.

- 4) If he joined a coaching class, he would learn how to prepare for the entrance tests.
- 5) If I were the Finance Minister, I would decrease taxes.

Did you note?

The verb in the ‘if’ clause is in the Past tense, while the verb form for the main clause is ‘would + verb first form.’

What is the difference in meaning and use between type I and type II conditionals? Compare these examples:

If it rains, we won’t be able to play cricket.

If it rained, we wouldn’t be able to play cricket.

In the first sentence, there is a real possibility that it will rain. But in the second sentence, the situation is imagined, and really not expected to happen. The same is the case with sentences 1-5 above. In none of the cases, is the ‘if’ condition expected to happen; it is only an imagined possibility. In all such cases, we use the Past Tense for the ‘if’ clause, and would+ verb first form for the main clause.

Check Your Progress 6

Complete the following sentences:

- 1) If you lived in London.....
- 2) If we had the choice, we would work.....
- 3) If I were you, I.....
- 4) You would be much healthier if.....
- 5) People would be financially secure if.....
- 6) If jobs were easily available.....
- 7) I would choose a Medclaim life policy if.....
- 8) If I had college-going children, I would.....

3.6 PRONUNCIATION

- I) Learn to pronounce the following words pertaining to “money matters” by listening to the audio and repeating after the teacher.
 - i) 'finance
 - ii) fi'nancial
 - iii) 'share
 - iv) 'bulletin
 - v) 'brochure
 - vi) 'equity 'fund
 - vii) in'surance
 - viii) 'mutual 'funds
 - ix) di'versified 'equity 'fund

- x) sec'toral 'equity 'fund
- xi) 'gilt 'funds
- xii) 'asset (noun)
- xiii) 'sensex 'shoots up
- xiv) en'dowment plan
- xv) 'premium

II) Words such as ‘share’, ‘fair’, ‘dare’ are often mispronounced as *sheer*, *fear*, *deer* respectively’.

Listen to the difference in the following pairs of words.

- | | |
|-----------|-------|
| share | sheer |
| dare | deer |
| air | ear |
| fair/fare | fear |
| hair/hare | hear |
| mare | mere |
| stare | steer |

3.7 WRITING: FILLING AN APPLICATION FORM

Given below is a registration form for starting a new account in a bank. Read it carefully and fill it in with your personal details.

ABC BANK REGISTRATION FORM

Name of Customer (Block Letters)

--	--

Off. Address	
	Pin Code
Ph. No.	- Ext.

D	D	-	M	M	-	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

A: ah, hmm? Well, I'll go in for it then. Ah, here are the copies of my GPF savings...

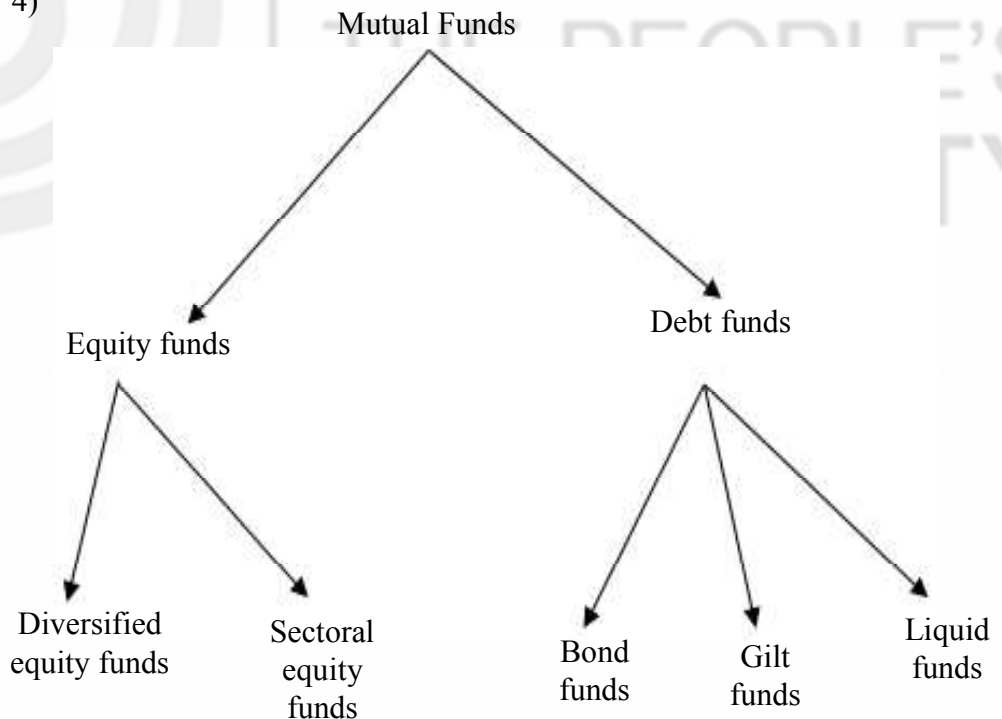
The speakers: a client and an income-Tax advisor/consultant. The client is giving the consultant his documents regarding salary, savings and taxes paid. The consultant asks for some more details and advises his client to take a pension plan.

Activity 1

- 1) Done above.
- 2) **Matching exercise:**
 - Shares - ownership of equal parts...
 - Investment - money saved for financial gain
 - Rebate - concession
 - Returns - profits
 - Bonds - certificates issued by a company/government
 - Premium - amount paid at fixed intervals

Check Your Progress 1

- 1) i-T, ii-T, iii-F, iv-T, v-T, vi-F
- 2) i-c, ii-d, iii-c
- 3) This is the money market in which investments are made for a very short term, where the money 'lent' can be 'called back' from the borrower the next day.
- 4)



Check Your Progress 2**Good News**

Major shares rocket
Telco advances
Sensex shoots up
Market turns bullish

Bad News

Share prices tumble
Sensex drops
Bearish outlook for Wipro
ICT Plunges
Slump in major holdings

Check Your Progress 3

- 1) i-F, ii-F, iii-F, iv-T, v-F, vi-F, vii-F, viii-T
- 2) i. the minimum face value of an insurance policy.
ii. accidental death, partial disability, critical illness.
iii. endowment, term insurance, whole life.
iv. the policy holder does not die within the term.
v. a policy with a mortgage redemption plan.
vi. health insurance/critical illness rider.

Check Your Progress 4

1. registered post 2. returns 3. gilt; returns. 4. register 5. share; assets 6. mutual
7. asset

Check Your Progress 5

These are sample answers. Yours could be different.

- 1) ...will be late for office
- 2) ...there is a lot of rush/I reach the market late.
- 3) ...will cry/will ask for milk/will want his mother
- 4) ...I will accept it
- 5) ...will get good returns/will make a profit/will lose his investment/will suffer a loss.
- 6) ...one can get challaned by the police.
- 7) ...you will improve your general knowledge
- 8) ...they eat too much.
- 9) ...she gets a good offer.
- 10) ...he gets a loan.

Check Your Progress 6

These are sample answers. Yours could be different.

- 1) we would come and stay with you.
- 2) five days a week.
- 3) would take a Whole Life Policy.

- 4) you exercised regularly.
- 5) they saved and invested money wisely.
- 6) there would be less frustration among the youth.
- 7) I had money to spare.
- 8) choose a money-back policy.

Check Your Progress 8

This is a sample answer. Yours could be different.

**ABC BANK
REGISTRATION FORM**

Name of Customer (Block Letters)

First Name										Last Name									
R	A	H	U	L						M	O	U	R	Y	A				

Father's Name										S	H	A	S	H	I	M	O	H	A	N				
---------------	--	--	--	--	--	--	--	--	--	---	---	---	---	---	---	---	---	---	---	---	--	--	--	--

Res. Address										B	-	6	9	8	7		C	/	2		2	N	D		F	L	O	O	R								
S	A	F	D	A	R	J	U	N	G		E	N	C	L	A	V	E																				
N	E	W		D	E	L	H	I																													
Ph. No.										0	1	1	-	2	2	2	2	2	2	2	2																
Mobile No.										9	9	9	9	9	9	9	9	9	9	9																	
										Pin Code										1	1	1	0	1	1												
										Email										rahul@gmail.com																	

Off. Address										I	N	T	E	R	N	E	T		C	O	.		L	T	D	.									
2	6	8	-	K	/	G	1		R	.	K	.	P	U	R	A	M		N	E	W														
D	E	L	H	I																															
Ph. No.										0	1	1	-	3	3	3	3	3	3	3	3														
										Pin Code										1	1	1	0	1	1										
										Ext.										0	0	7													

Date of Birth										D	D	-	M	M	-	Y	Y	Y	Y
										3	0	-	0	4	-	1	9	8	1

Guarantor's Information (Block Letters)

First Name										Last Name										
N	E	E	R	A	J					P	R	A	K	A	S	H				

Account No.										7	7	7	7	7	7	Account Type										SAVING
-------------	--	--	--	--	--	--	--	--	--	---	---	---	---	---	---	--------------	--	--	--	--	--	--	--	--	--	--------

New Account's Information (Mark ×)

Account Type										Saving	×	Current											Joint										
--------------	--	--	--	--	--	--	--	--	--	--------	---	---------	--	--	--	--	--	--	--	--	--	--	-------	--	--	--	--	--	--	--	--	--	--

UNIT 4 PUBLIC SERVICES

Structure

- 4.0 Objectives
- 4.1 Warm Up
- 4.2 Listening: Just Dial This Number...
- 4.3 Reading Comprehension
- 4.4 Vocabulary
- 4.5 Speaking and Writing Activities
- 4.6 Grammar: Future Actions
- 4.7 Pronunciation: Words of Two Syllables
- 4.8 Let Us Sum Up
- 4.9 Answers

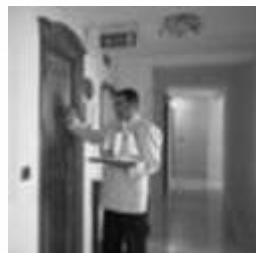
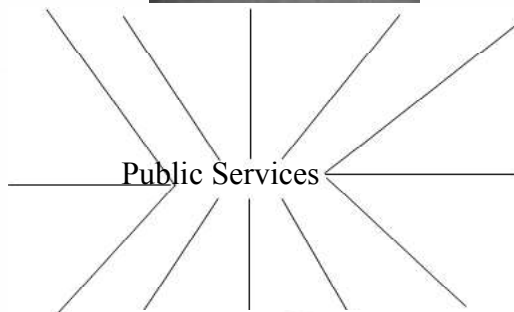
4.0 OBJECTIVES

From time to time we have to make use of “public services” such as booking tickets at railway stations/airports; or we are tense about an exam and need to speak to a phone helpline for solace, or we may like to volunteer for an NGO project. This unit helps you to understand and communicate in some of these areas. It also makes you aware of some of the ways of indicating the future, i.e. will/going to. Finally, it gives you practice in dialogue writing.

4.1 WARM UP

Activity 1

- 1) What do you mean by “Public Services?” Fill in the Web Chart given below.



- 2) Choose one of the public services which you think is very useful to the public. Mention why you like that particular service and how it is useful.

.....

.....

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4.2 LISTENING: JUST DIAL THIS NUMBER...

Organising a telephone helpline

There are a number public utility services available in the telephone directory. Some of them are police, fire, ambulance, cooking gas booking and complaint, electricity board, tourism, medical services, airways/roadways/train services. A telephone directory always contains valuable information and instructions that a customer needs. It is user friendly, comprehensive, and error free.

But there are a few public services now available which are not listed in the directory. One of them is a helpline service which is in great demand all over the country. This service caters to a large section of society which needs emotional and psychological support during times of distress. These helpline services have saved lives of people by giving them the right advice at the right time. Let us now go into the details of one such helpline service which students like you have found very supportive and encouraging.

Telephoning for advice

It is now possible to dial a number and listen to a few minutes of recorded advice on the telephone.

Check Your Progress 1

How to appear for the examination with confidence.

- 1) Listen to this recorded advice about how to be confident before appearing for an exam. As you listen, look at the list given below.

Tick the ideas the speaker mentions in the audio. What other ideas in the recorded advice are missing from the list?

Then with a friend at the study centre choose any three which you think are most important – you can add your own if you prefer.

- i) Don't study late into the night just before your exam.
- ii) Think positively all the time.
- iii) Don't get worried if your friend says he sat up till 2 a.m.
- iv) Read a magazine or watch T.V just before you go for your exam.
- v) Don't carry any books or material with you when you go for the exam.
- vi) Don't discuss anything about the exam with your friends just before you walk into the hall.

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.....

2) What advice would you give to someone who is very nervous about appearing for an exam?

.....
.....
.....
.....

3) Imagine that your group is a company that records advice over a telephone. Every month you record a new message for your listeners. Talk about the problems that most people need help with and then choose a subject for this month’s message. Prepare a short message of advice on one of the following, or choose your own.

- how to cope with the generation gap
- how to learn English
- how to look after your pets

If you can, record your message on your mobile/laptop. Remember to try to keep your tone as friendly and as cheerful as possible.

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4.3 READING COMPREHENSION

1) **Call centres**

The text below is about Call centres. Read the passage and be prepared to answer questions

A customer making a *call* (via a phone, e-mail, web site or fax) to a *centre* (point, area, person or thing) is the fundamental definition of a call centre. *Call Centre, Contact centre or Customer Interaction Centre*- whatever name you give it (we still call it a *call centre*)-operates on the principles of meeting customer needs.

A call centre is sometimes defined as a telephone based shared service centre for specific customer activities and used for customer related functions like marketing, selling, information dispensing, advice, technical support, etc. Thus, a call centre is a service centre which has adequate telecom facilities, trained consultants, access to a wide data base internet and other online information support infrastructure to provide information and support to customers. It operates to provide round the clock and year round service i.e. 24/7/365 days service.

Check Your Progress 2

1) Answer the following questions:

i) Why would a customer make a call to a call centre?

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.....
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ii) What are the facilities a call centre should have?

.....
.....
.....

iii) What are the working hours of a call centre?

.....
.....
.....

iv) Why is it defined as a telephone based shared service?

.....
.....
.....

v) Even though a call centre is called by different names, what is the basic function of a call centre?

.....
.....
.....

2) Complete these sentences.

i) 'Call' (verb) means.....

ii) A call centre's function is mainly to meetneeds.

iii) It is basically acentre which has adequate infrastructure support.

- iv) A call centre provides service during
- v) A call centre deals withcustomer activities.

2) Telemedicine

Read the passage given below on health service and answer the question given below.

Telemedicine brings international expertise to the Indian people.

Indo American Medical Services is a joint effort of doctors from India and abroad. Now you can consult eminent specialists situated on the other side of the globe, without moving an inch from your place. Yes! Telemedicine makes this possible. India is a land of extremes. We have mountains and valleys, snow and deserts, floods and drought, the rich and the poor. The rich can go to corporate hospitals to get treatment. It is the poor class who suffer silently, missing the fruits of science and technology. A farmer living in a remote village in Andhra Pradesh can consult a pediatric cardiologist practicing in New York regarding the best course available for his son who is suffering from a congenital heart disease.

A sixteen-year old girl lost her hand in a motor cycle accident. Having read in the newspaper about tissue culture and growing new organs, the father went to IAMS and asked if a new hand can be grown for her. The doctors said it was not possible but the father was adamant that they must do something for her. After a frantic search they got some useful news. Growing a biological hand is not possible – at least for the present. But there are 2 research units working on artificial limbs. The one in New Jersey was contacted, where research on an artificial hand is at an advanced stage. The hand is functional. One can write and even play piano with it.

IAMS aims to bring the most advanced, up to date, reliable and accurate information to every doctor and through him/her to his/her patient. It helps the patient in getting the best treatment in his/her own environment. This is delivered at a reasonable and affordable cost to everyone. They have resolved to build a nationwide network to deliver this service to every nook and corner, and this is their Mission.

IAMS is the first organization in India to adapt Telemedicine to bring quality medical information to the Indian doctors and expert advice to the needy patients. This is how the telecommunication technology works: the information about a patient's report (CT scans, Ultrasound studies, pathology images, video images, etc.) are transmitted through computer networks (medical informatics) to a foreign specialist and the advice and treatment is sent back from there through the computer.

Check Your Progress 3

Say whether the following statements are true or false

- i) Telemedicine has helped patients and local doctors to get expert advice from other parts of the world
- ii) The rich are the only beneficiary of the service

- iii) It is now possible to attach a new artificial limb which can perform every function of a normal hand.
- iv) This service is affordable for most people.
- v) This service works primarily through the telephone.

4.4 VOCABULARY

Check Your Progress 4

1) Insert the following words in the correct list:

- | | | | |
|-----------------------|--------------------|--------------|------------------|
| i. chat | vi. hospitality | xi. ledger | xvi. resuscitate |
| ii. emergency | vii. credit card | xii. banquet | xvii. browsing |
| iii. cross connection | viii. verification | xiii. cable | xviii. currency |
| iv. overdraft | ix. check in | xiv. email | xix. tinkle |
| v. bounce | x. log in | xv. cuisine | xx. internet |

Bank	Cyber cafe	Ambulance	Telephones	Hotel
.....
.....
.....
.....
.....

2) Write definitions explaining what jobs each of these people involved in public services do.

Example: An air hostess serves the passengers on the plane

- | | | |
|------------------------------|----------------------------|------------------------|
| i) Forensic Accountant | iv) A Web Designer | vii) A Sound Mixer |
| ii) Social Media Coordinator | v) A Chef | viii) Concierge |
| iii) Software Developer | vi) A Skydiving Instructor | ix) A Business Analyst |

4.5 SPEAKING AND WRITING ACTIVITIES

Check Your Progress 5

Have a telephone conversation with a friend or classmate at the study centre. Student A should be making a complaint/asking for a favour. Student B should receive the calls and also mention who is responding before replying.

- | | |
|---|--|
| A | B |
| i) Good morning sir. Could I speak to the area manager please. | Good morning. I am the area manager speaking. |
| ii) My telephone has been out of order for 2 days. I have been calling up the department regularly but nobody | Could you kindly give me your telephone number and the area you stay in? |

seems to be interested.

We will attend to your problem.
Sorry for the inconvenience
caused.

ii) Hello, is that Hotel Oberoi?

Good Morning Sir, This is
Hotel Oberoi. How can I
help you sir?

iii) I want to book a room for a
friend who will be arriving from
Kolkata on the ...22nd.

Just hold on for a minute, Sir.
I will check if...a
room can be made
available for the 22nd.

Sorry to have kept you waiting, Sir.
Yes we can make a booking for your
friend for the 22nd. Could you please
give us some details sir?.....

iv) I want to book my tickets to Delhi

.....
.....
.....

v) There has been a theft in my house.

.....
.....
.....

vi) A fire has broken out in the building
We

.....
.....

2) Read the advertisement below and volunteer for the 'Each One Teach One'
programme. Complete the following dialogue:

Do you want to serve the people of your city? Here's an opportunity for
you.

Volunteer for "Each One Teach One" programme in our organization.

For more details contact Mr. Shirish Barua, Phone: 2648100

Mr. Shirish Barua is the president of a welfare organization in Ahmedabad.
He has placed the above advertisement in the local paper. You want to do
some voluntary work and want to know more about the 'Each One Teach
One' scheme. Complete the following dialogue:

You: Good morning, Sir.

Mr. Barua: Good Morning

You: I am Nidhi Rajpal. I'm a first year student and have just finished my
exams. I'm free right now. I saw your advertisement in the 'Times of
Himachal' asking for volunteers. Could you give me some more details?

Mr. Barua: Well, I am glad you are interested in working with us. What would you like to know?

.....

.....

.....

.....

.....

4.6 GRAMMAR: FUTURE ACTIONS

The future can be expressed in several ways. Here we give you two forms.

I will and I'm going to

Future actions

Study the difference between *will* and *going to*:

Radha is talking to Savitiri

Radha: Let's go for a movie.

Savitiri: That's a good idea. **We'll** have dinner as well.

Will ('ll): We use **will** when we decide to do something at the time of speaking. The speaker has not decided before. The movie is a new idea.

Later that day, Savitiri meets Arun

Savitiri: Radha and I are going for a movie. **We're going to** have dinner as well.

Going to: We use (be) **going to** when we have already decided to do something. Savitiri had already decided to have dinner before she spoke to Arun.

Compare:

· "Shobha phoned while you were out". "Ok. **I'll phone** her back".

But

'Shobha phoned while you were out.' 'Yes, I know. **I'm going to** phone her back.

· 'Sudha phoned while you were out.' 'Oh, is it? I didn't know. **I'll go** and visit her.

But

'Sudha is in hospital.' "Yes, I know. **I'm going to** visit her tomorrow.

Sometimes there isn't much difference between *will* and *going to*. For example, you can say

I think the plane *will be late* today.

I think the plane is *going to be late* today.

When we say 'something is going to happen', we know this because of the situations *now*. For example

Look at that tree. It is *going to* fall just now (not it *will* fall)

I feel awful. I think I am *going to* puke. (not *I think I will puke*)- I feel awful now.

(Do not use **will** in situations like these. In other situations it is safer to use **will**).

Ram **will** probably arrive at 8 p.m.

I think Raj **will** like the new car.

Check Your Progress 6

- 1) Read the situations and complete the sentences using **will** or **going to**.
 - i) The door bell rings and somebody is at the door to meet your father.
You: Just a moment I.....him. (get)
 - ii) It's a nice day. You've decided to go for a swim. Before leaving the house, you tell your friend.
You: It is a lovely day for a swim. I the club.
Friend: That's a good idea. I think Ijoin you.
 - iii) Your mother is worried because she has lost her purse.
You: Don't worry about your purse. I am sure youfind it.
 - iv) You have decided to write some letters this evening.
Friend: Are you going out this evening?
You: No, I'm.....write some letters.
 - v) Jaya has to go to Chennai in the evening.
Jaya: Vijay, I need somebody to take me to the station this evening.
Vijay: That is no problem. I..... the market. Itake you later. What time is your train?
Jaya: 10.30.
Vijay: O.K, We.....leave at about 9 p.m. then.
- 2) Complete the following sentences with *was/were* **going to** or **will** +one of these verbs.
give up; show; lend; visit; play;
 - i) Oh! I've just realized. I haven't got any money.
Haven't you? Don't worry. I.....you some.
 - ii) We were..... football yesterday, but it rained all day.
 - iii) When I last saw Eshwar, he was..... his job but in the end he decided not to.
 - iv) I don't know how to use this camera.
It's quite easy. Iyou.
 - v) I was.....visit Rita, but I decided to write her a mail instead.

4.7 PRONUNCIATION: WORDS OF TWO SYLLABLES

In English it is absolutely essential to stress the correct syllable in polysyllabic words. If you do not know which syllable is stressed in a particular word, make it a point to consult the dictionary. In addition to the sounds, the correct stress is also part of the character of an English word. English words can have as many as 8 syllables.

Listen to these words carefully and notice the placement of stress.

Words of two syllables

1) Stress on the first syllable.

- i) 'public
- ii) 'honor
- iii) 'knowledge
- iv) 'masses
- v) 'welfare
- vi) 'business
- vii) 'message
- viii) 'banquet

2) Stress on the second syllable.

- i) ad'vice
- ii) ca'ssette
- iii) de'fined
- iv) a'broad
- v) al'though
- vi) mi'stake
- vii) to'ward
- viii) a'go

4.8 LET US SUM UP

In this unit, we acquainted you with the language associated with some of the public services. We gave you practice in dialogue writing and in writing some help line messages. We also gave you practice in using the structure **going to** and **will** to indicate future time. With regard to pronunciation, we gave you practice in the stress pattern of words of two syllables.

4.9 ANSWERS

Activity 1

- 1) This warm-up activity will help you to become aware of a large number of services concerned with education, health and internet services.

Some of the other public services are:

Traditional

Banking services
Hotel services
Petrol pumps/stations
Telephone services
Electricity
Government dispensaries
Bus/train/air services

Modern

Internet banking
Credit cards
Call centres
Helpline services
Mobile libraries
Mobile clinics
Take away food/Home delivery
Online services

Text for listening “Just dial this number...”

How to appear for the examination with confidence

The examination fever has struck you, eh? Well, well that is a bug very easy to get rid of. If you don't smother it, it will smother you. So, here are a few tips for you from a man who has suffered for years the agony of appearing for an exam.

Yes, just like you I was scared, really terrified of examinations. I feigned sickness, puked on my mother's dress, complained of an unbearable stomach ache. I sometimes even pretended I was dying.

But one day, all this changed. My Uncle who lived in Mumbai came home and saw this drama being played out with professional histrionics. He immediately understood it all. He put his arm around my shoulder and said to me, “Son, I thought you were a strong boy. How could you allow something like this destroy your happiness and your future? Listen to me carefully. Tomorrow is the day of your exams, right? You have done all your studies, isn't it?”

Now put your books away and forget all about it. Come on let's go for a walk. You come back, have a tall glass of milk and go to bed soon and have a good night's sleep. In the morning wake up smiling and tell yourself “I can remember everything I've read”. Do some yoga and breathing exercises if you can. Don't ring up any of your friends. Have a good breakfast and sit with the family and talk about everything else except the exams. Listen to some light, soothing music. Now you are ready to take on the world, not just the exams.

I followed everything he said and believe me, I walked into the examination hall as if I were a walking encyclopedia, and I felt like a king. When I began to write, all that I had studied twenty four hours earlier came back to me like a flash. I felt confident and on top of the world. Ever since that day, I have never been the same. In fact I have looked forward to exams. So, put on your dancing shoes and dance away your blues.

Check Your Progress 1

- 1) Ideas mentioned by the speaker
 - i), ii), vi)
 - Ideas missing in the list
 - a) going for a walk, having a glass of milk.
 - b) do yoga and breathing exercises
 - c) have a good breakfast, sit with family and make small talk.

Check Your Progress 2

- i) H/She would make a call for some specific service like wanting some information, advice, technical support, etc.
- ii) A call centre should have telecom facilities, trained consultants, internet facilities, and other online information support.
- iii) A call centre works round the clock and all through the year.
- iv) ... because their service is basically offered through telephones.
- v) ...meeting customer needs.
- 2) i) to make a request or demand.
- ii) customer
- iii) service
- iv) the entire day and year.
- v) specific

Check Your Progress 3

- i) T, ii) F, iii) F, iv) T, v) F

Check Your Progress 4

1)

Bank	Cyber cafe	Ambulance	Telephone	Hotels
overdraft	chat	emergency	chat	hospitality
bounce	email	resuscitate	cross-	credit card
verification	browsing		connection	check in
ledger	internet		cable	banquet
currency	log in		tinkle	cuisine

- 2) Definitions:
 - i) **Forensic accountant** is someone who uses accounting skills to investigate fraud or embezzlement and to analyse financial information for use in legal proceedings.
 - ii) **Social media coordinators** help implement and maintain online marketing strategies through social media. By using various forms of new media, such as blogging, social networking sites, chat rooms, discussion boards, wikis, RSS feeds, and search platforms, they help represent a company through an online channel.

- iii) A **software developer** is a person concerned with facets of the **software development** process, including the research, design, programming, and testing of computer **software**. Other job titles which are often used with similar meanings are programmer, **software analyst**, and **software engineer**.
- iv) A **Web designer** is someone who prepares content for the **Web**. This role is mainly related to the styling and layout of pages with content, including text and images. Web designers use many technologies but commonly rely on hypertext and hypermedia resources including HTML, CSS and additional Web design tools.
- v) A **chef** is a trained professional cook who is proficient in all aspects of food preparation. He is in charge of the whole kitchen.
- vi) **Skydiving Instructor**: Tandem skydiving or tandem parachuting refers to a type of skydiving where a student skydiver is connected to a harness attached to a tandem instructor. The instructor guides the student through the whole jump from exit through freefall, piloting the canopy, and landing.
- vii) A production **sound mixer**, location sound recordist, location sound engineer or simply sound mixer is the member of a film crew or television crew responsible for recording all sound recording on set during the filmmaking or television production using professional audio equipment, for later inclusion in the finished product, or for reference to be used by the sound designer, sound effects editors, etc.
- viii) **Concierge** is a hotel employee whose job is to assist guests by booking tours, making theatre and restaurant reservations, etc.
- ix) A **business analyst** (BA) is someone who analyzes an organization or business domain (real or hypothetical) and documents its business or processes or systems, assessing the business model or its integration with technology.

Check Your Progress 5

- 1) iv) I want to book my tickets to Delhi from the 18th of July. I would like 2 economy class seats in Indian Airlines.
I would prefer the morning hours. Good Morning. Yes sir, I will make sure your tickets are booked by tomorrow afternoon. And I will try the 10 am flight.
- v) There has been a theft in my house. I am extremely worried. All my jewels and other belongings have been stolen. I need immediate help. Ma'am please don't panic. Just give me your address and I will send police officials to assist you as soon as possible.
- vi) A fire has broken out in the building. We are trapped on the second floor The fire department will be there shortly. Sir, please remain calm.

2) You: I would like to know more about the 'Each One Teach One' scheme.

Mr. Barua: Well, we have adopted a slum, and would like you to teach one child the subjects. As you know this is the century of knowledge, and spreading education to the masses is essential for the development of the country.

You: Yes, I totally agree with you and I assure you that you have my complete support in this regard.

Mr. Barua: Thank you, ma'am. It is people like you that keep our dream alive.

You: It would be an honor for me to join your organization. When can I start?

Mr. Barua: Just come to my office on Monday and I will give you all the details.

You: I will do that. Nice meeting you. Good bye.

Mr. Barua: Good bye.

Check Your Progress 6

1) i) The door bell rings and somebody is at the door to meet your father.

You: Just a moment I **will get** him. (get)

ii) It's a nice day. You've decided to go for a swim. Before leaving the house, you tell your friend.

You: It is a lovely day for a swim. I **am going to** the club.

Friend: That's a good idea. I think I **will** join you.

iii) Your mother is worried because she has lost her purse.

You: Don't worry about your purse. I am sure you **will find it**. (find it)

iv) You have decided to write some letters this evening.

Friend: Are you going out this evening?

You: No, I'm **going to** write some letters.

v) Jaya has to go to Chennai in the evening.

Jaya: Vijay, I need somebody to take me to the station this evening.

Vijay: That is no problem. I **am going to** the market. I **will take** (take) you later. What time is your train?

Jaya: 10.30.

Vijay: O.K, We **will leave** at about 9 p.m. then. (leave)

2) i) Oh! I've just realized. I haven't got any money.

Haven't you? Don't worry. I **will lend** you some.

ii) We were **going to play** football yesterday, but it rained all day.

- iii) When I last saw Eshwar, he was **going to give up** his job but in the end he decided not to.
- iv) I don't know how to use this camera.
It's quite easy. I **will show** you.
- v) I was **going to visit** Rita, but I decided to write her a mail instead.



Notes



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