

ENGLISH FOR SPECIFIC  
PURPOSES

By ·

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BAHASA INGGRIS EKONOMI I

UNIVERSITAS BINA NUSANTARA

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## KATA PENGANTAR

Buku Ajar Bahasa Inggris yang dirancang khusus untuk mahasiswa Fakultas Ekonomi Universitas Bina Nusantara ini dapat diselesaikan berkat pertolongan berbagai pihak khususnya yth. Ibu Prof.Dr. Sri Utari S. Nababan selaku Consultant yang banyak memberi masukan, bimbingan dan pengarahan dari awal sampai akhir, Dekan Fakultas Sastra, Ibu Dra. Ienneke Indra Dewi, serta Ketua Jurusan Program Studi Bahasa Inggris Fakultas Sastra Ibu Dra.Wiwik Andreani yang banyak memberikan desakan dan dorongan moril.

Buku ini dimaksudkan untuk membantu para mahasiswa mengatasi kesulitan memahami buku-buku bidang ekonomi yang ditulis dalam bahasa Inggris. Tekanan utama terletak pada pemahaman bacaan (*Reading*) disamping dikembangkan pula keterampilan berbicara (*Speaking*), menyimak (*Listening*) dan menulis (*Writing*).

Materi buku ini diambil dari sumber-sumber otentik, yakni yang bukan disiapkan khusus untuk pengajaran bahasa Inggris. Sumber-sumber tersebut dipilih dari surat kabar, majalah dan buku-buku ilmiah sehingga diharapkan dapat merangsang mahasiswa untuk gemar membaca aneka wacana yang dapat memantapkan studi mereka di bidang ekonomi.

Mengingat waktu yang tersedia hanya 100 menit untuk tiap unit, maka para mahasiswa dan dosen diminta untuk secara cermat mengalokasikan waktu yang tersedia untuk tiap bagian, misalnya sebagai berikut:

- |      |                      |            |
|------|----------------------|------------|
| I.   | Vocabulary preview   | : 5 menit  |
| II.  | Reading              | : 20 menit |
|      | Answering questions  | : 20 menit |
| III  | Vocabulary Expansion | : 10 menit |
| IV : | Structure            | : 10 menit |
| V    | Pronunciation        | : 10 menit |
| VI   | Discussion           | : 15 menit |
| VII  | Writing              | : 10 menit |

Penyajian materi dilakukan melalui pendekatan terpadu:

Bagian I terdiri dari kata-kata kunci untuk memudahkan mahasiswa dalam memahami isi bacaan.

Bagian II mahasiswa diminta membaca dengan diam (*silent reading*) yang kemudian disambung dengan menjawab pertanyaan yang tersedia serta pertanyaan lain bila dianggap perlu.

Pada bagian III mahasiswa diberi kesempatan mengembangkan kosa kata terkait, entah itu padan kata, lawan kata ataupun derivatives yang perlu mereka ketahui untuk menunjang kemampuan pemahaman teks bahasa Inggris.

Bagian IV membicarakan struktur dan kaidah-kaidah kalimat yang ada pada bacaan. Tujuan bagian ini bukanlah untuk mengajar struktur semata, tetapi untuk memudahkan mahasiswa memahami isi bacaan.

Pada bagian V mahasiswa diminta untuk menyimak dan menirukan kata ataupun kalimat yang dirasa perlu.

Bagian VI mengajak mahasiswa untuk melatih diri dalam bercakap-cakap sesuai instruksi yang diberikan. Dalam bagian ini mahasiswa didorong untuk berani berbahasa Inggris.

Pada bagian VII mahasiswa dilatih agar mampu menulis beberapa kalimat sesuai dengan kosa kata terkait, ataupun yang sesuai dengan isi bacaan.

Demikian sekelumit pengantar, semoga bermanfaat.

Mengetahui  
Consultant

Drs.Naf'an Tarihoran, M.Si.

Prof. Dr. Sri Utari S. Nababan



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#### DAFTAR PUSTAKA:

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5. *The Jakarta Post*, December 20, 1999;
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## UNIT I

## I. VOCABULARY PREVIEW

Finnish : Bentuk adjective dari Finland.

To be in someone's favour : menguntungkan seseorang.

Steadily : mantap.

To establish : mendirikan ( untuk lembaga, perusahaan, dsb).

Joint Venture : Perusahaan patungan.

Power generation equipment : Peralatan pembangkit tenaga listrik.

Counterpart : Partner kerjasama.

Limited Liability Company : Perseroan Terbatas.

Bedrock : pondasi, dasar.

## II. READING

## INDONESIA – FINLAND TRADE : A BENEFICIAL COOPERATION

Indonesia is one of the most important trading partners for Finland in Southeast Asia. Finnish exports to Indonesia increased steadily in the late 1980s. Trade between these two countries had traditionally been in Finland's favour. However, 1999 will change this tradition because Indonesia's export to Finland will for the first time be more than Indonesia's imports from Finland. In 1997 the ratio was 4 to 1 in Finland's favour, while in the first seven months in 1999 the ratio was 2 to 1 in Indonesia's favour. Indonesia has been exporting iron ore, furniture, clothing, and electric machinery to Finland.

In connection with Indonesia and Finland's trade, the forest is important for both the Indonesian and the Finnish economy. It is not surprising that the forestry sector is bedrock of bilateral economic relations between the two countries. Both of them are engaged in a mutually beneficial cooperation, e.g. in industrial and technological cooperations. Tax, Financial, Investment and Air Service Agreements on forest and forestry industries are being implemented.

There are more than 20 Finnish companies established in Indonesia in the form of representative offices, limited liability companies and some joint ventures. Some of them produce power generation equipment, high speed diesel or gas engines, and the world's leading cellular phones, Nokia.

The Indonesia – Finland Business Council (IFBC) was established in 1995 to promote and develop the trade between the two countries and to bring Finnish business representatives together with their Indonesian counterparts.

(Adapted from "Indonesia-Finland trading, a beneficial cooperation", The Jakarta Post, December 6, 1999)

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## Answer the following questions :

1. Please find on the map where Finland is ?
2. It used to be that Finland benefited more than Indonesia in their trading contract. Now it is different. What does this indicate?
3. In what way is the forest important for the two countries ?
4. Who organizes the trade cooperation between the two countries ?
5. What is the prospect of this cooperation?

## III. VOCABULARY EXPANSION

Fill in the blanks with the words given below ( numbers 1 – 4 )

1. **Produce, Product, Production, Productive, Productivity**
  - a. Finland is a ..... country, because it ..... many .....
  - b. Most of Indonesia's ..... like furniture, electrical machinery are exported to many countries.
  - c. Indonesia should be able to ..... better .....
  - d. To increase our ....., we should work hard.
2. **Import, Imported, To import, Importation**
  - a. They ..... furniture from Indonesia.
  - b. .... goods are sometimes subject to a special tax.
  - c. Indonesia's dependence on the ..... of food is dangerous.
  - d. If we are not able to produce certain goods we have to ..... from other countries.
3. **Develop, Developer, To Develop, Developing, Developed, Development.**
  - a. He is the man who ..... this new machine.
  - b. Modern age began with the ..... of wheels.
  - c. Indonesia is one of the ...countries, while USA and Japan, for instance are .... Countries.
  - d. Many ..... have become farmers.
4. **Economy, Economics, Economic, Economize, Economical.**
  - a. We have to be more..... in our life-style, as father is going to retire next year.
  - b. The government functions as the guarantee of the ..... order.
  - c. What are you majoring at .....
  - d. In developing countries, the public sector's participate in the ..... is considered fundamental to start the industrial life of the nation

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## IV. STRUCTURE :

## MODIFIER(S) - NOUN (HEADWORD)

## TRANSLATION

1. Finnish export : Ekspor Finlandia  
2 1 1 2
2. Indonesian economy : Perekonomian Indonesia  
2 1 1 2
3. A mutually beneficial cooperation : Suatu kerjasama yang saling menguntungkan  
1 3 4 2 1 2 3 4
4. An industrial and technological company : Suatu perusahaan teknologi dan industri  
1 4 3 2 1 2 3 4

## Translate the following Noun Phrases into Indonesian !

1. Bedrock of bilateral economic relation.
2. Industrial and technological cooperation.
3. Tax, Financial, Investment and Air Service Agreements.
4. Power generation equipment.
5. Finnish business representatives.
6. High speed diesel.

## V. PRONUNCIATION

Read the passage along with the lecturer. Pay close attention to the difficult words.

## VI. DISCUSSION

1. Are there any other Indonesian's goods that can be exported to Finland?
2. As Indonesian people you should know the products of forests that can be exported. What are they?

## VII. WRITING

Write 3 – 4 sentences about "to be in someone's favour, bilateral cooperation, representative, company".

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## UNIT II

## I. VOCABULARY PREVIEW

Liquidity	= pencairan
Despite	= walaupun, meskipun
Worst ever	= yang terburuk
To extend loans	= memperpanjang pinjaman
Increase	= penambahan, kenaikan >< decrease
Large scale	= skala besar, besar-besaran; medium scale; small scale,
Manufacturing	= pembuatan
Utilization level	= tingkat penggunaan/pemanfaatan

## II. READING

## RI Doesn't Need "Large Investments"

Indonesia does not need large-scale investments within the next five years. The reason is because most companies were still operating below their production capacities, a senior minister said on Tuesday.

Minister of Industry and Trade Jusuf Kala said many production facilities remained idle, despite an increase in production levels. Kala said sectors, which were still unable to operate at full capacity, included hotels and the chemical, steel and textile industries.

He said that the utilization level of the country's production capacity at manufacturing companies increased to 55 percent this years from 45 percent last year. This year's production level was still below the average of 69 percent recorded in 1996.

Kala said many manufacturing companies had to cut their production levels not only due to lower demands but also due to liquidity problems resulting from the country's worst ever economic crisis (*Krismon*).

He said the impact of the crisis would likely stay on for a long time for the next two or three years because local financial institutions were still unable to extend loans, especially to large scale industrial projects.

He said the government preferred businessmen to invest in small and medium-scale companies, especially those, which focused their production on exports. "Prospects for new, large investments in small and medium scale industries are very good," he added. (*Adapted from The Jakarta Post, November 17, 1999*)

ANSWER THE FOLLOWING QUESTION BASED ON THE ABOVE TEXT

1. Find the sentences which give the following information
  - a. What does the government do to increase the production capacity?
  - b. Mention some of the large investments

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2. Say whether the following sentences are *true* or *false*.
- Indonesia does not need large scale in long-time.
  - Many sectors in Indonesia were unable to operate at full capacity.
  - In 1999, production level of industries were still below the average of 69 percent
  - The institutions of financial in Indonesia were unable to extend loan because of crisis's impact.
  - The government preferred businessmen to invest in small and media-scale, which focused their production on import.

3. Is the following information given in the reading?

(Answer with *Yes/No* on the blanks).

- ... a. The impact of the crisis is the financial institutions are unable to extend loans.  
 ... b. Investment in Indonesia surged to 69 percent in 1996  
 ... c. Investors in developing countries are Chinese people.

### III. VOCABULARY EXPANSION

Fill in the blanks with noun or verb forms. Use your dictionary if necessary.

	NOUN	VERB
1.	liquidation	_____
2.	_____	prefer
3.	production	_____
4.	_____	operate
5.	investor	_____

### IV. STRUCTURE

#### Present Tense

Tenses ini digunakan untuk menggambarkan kejadian sehari-hari atau berulang-ulang dilakukan. Apabila subyeknya untuk orang ketika tunggal (*she, he dan it*), maka kata kerjanya ditambah *-s/es*, untuk membuat bentuk kalimat pertanyaan dan negative digunakan *does*.

Contoh :

Indonesia does not need large-scale investments

Latihan: *Practice using present tense by answering the question in complete sentences:*

- Do you study English every day.
- Who sends you money?
- What does this word mean?
- Where do you come from? (=Where are you from?)
- "I am tired", "Why don't you go to bed early?"

### V. PRONUNCIATION

Read the passage along with the teacher. Pay close attention to the following words:

- production, prefer, preferred, prospects

- utilization, liquidity, especially

### VI. DISCUSSION

Ask each other the following questions.

- What is the advantage of large-scale investment in developing countries?
- What is the disadvantage of large-scale investment in developing countries?

### VII. WRITING

Write 4 - 5 sentences about your own opinion regarding the large investment in Indonesia.



## UNIT III

## I. VOCABULARY PREVIEW

1. *debt* = hutang
2. *creditor* = orang yang berpiutang
3. *to embark* = mulai mengadakan sesuatu ...
4. *overhaul* = perubahan secara besar-besaran
5. *to be grounded* = tidak dapat mengudara
6. *promissory notes* = surat-surat pernyataan sanggup membayar hutang
7. *breaking-of-the fast gathering* = berbuka puasa bersama

## II. READING

## Garuda Problems Will Hopefully Be Resolved

- 1 Garuda Indonesia has been the Indonesia flag-carrier since the late President Sukarno was still in power. Today it has been in operation for more than twenty years and with a lot of ups-and-downs it has still a debt of US \$ 1.8 billion to pay. But help is underway.
- 5 The Indonesian President, Abdurrahman Wahid said on Monday, December 10, 1999, that Garuda had reached an agreement with the foreign **creditors** to reschedule the conditions of repaying its debt to up to 16 years. This agreement will hopefully ease Garuda's financial difficulties, the President said in a speech at a **breaking-of-the fast gathering** at the office of the Center for Strategic and International Studies (CSIS).
- 11 Garuda has **embarked** on a major overhaul of its operations after nearly **being grounded** last year. Like other Indonesian airlines, Garuda was hard hit by the financial crisis that Stuck Asia in 1997. As a result, it sought the aid of Lufthansa AC airline, and also the Deutsche Bank, both of Germany, in the middle of last year to resolve its debt problem.
- 16 Garuda said recently it was seeking to restructure US \$380 million in the short-term promissory notes, US \$600 million in leasing agreements for six Airbus-330 S, and another US \$100 millions in long-term debts.
- 19 There are still many financial and managerial problem facing Garuda, but hopefully these can be resolved in the near future.

(Adapted from *The Jakarta Post*, December 21, 1999)

## ANSWER THE FOLLOWING QUESTIONS!

1. Mention some ups and downs that could happen during the 20 plus years of Garuda's existence !
2. Could you mention other private Indonesianairlines operating in Indonesia ?
3. In what ways is Garuda trying to repay its debts in a reasonable way ?

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4. In this article "many financial and managerial problems" are mentioned. Could you tell what managerial problems Garuda might have faced in the past ?
5. What is your opinion on a way-out to resolve Garuda's problems in general ?

## III. VOCABULARY EXPANSION

1. Indonesia's flag-carrier = membawa bendera Indonesia, Maskapai penerbangan milik negara (BUMN), pembawa bendera Indonesia
2. A breaking - of - the - fast gathering = a meeting held at the moment that people who were fasting (during the holy month of Ramadhon) could "break their fast" (berbuka berpuasa) to have dinner.
3. To embark on a major overhaul = to start changing the operations in a large-scale way (secara besar-besaran).
4. Promissory notes = surat I O U ( I owe you = surat janji membayar hutang. 'Promisory' dari kata 'to promise'.

## IV. STRUCTURE

## 1. Adjective formed by hyphenated words

Dalam bahasa Inggris ada adjectives yang terdiri dari sejumlah kata yang diberi hyphen (-), misalnya "a breaking-of-the-fast gathering".

Contoh-contoh lain (cari artinya di kamus):

	Adjective	Noun
1).	A happy-go-lucky	person
2).	A spur-of-the moment	idea
3).	A good-for-nothing	boy

## 2. Subject + Object construction

Examples from the text:

- 1). .....to reach an arrangement.
- 2). .....to repay its debt
- 3). .....to resolve problems

NB: Find other sentences like the above mentioned.

## V. PRONUNCIATION

Read the passage along with the lecturer. Pay close attention to the difficult words.

## VI. DISCUSSION

1. How can Garuda operate without any debts?
2. Discuss your experience: Have you ever flown with Garuda ?

## V. WRITING

Write some 3 - 4 sentences using "airlines; Garuda; airbus; creditors!".

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UNIT IV

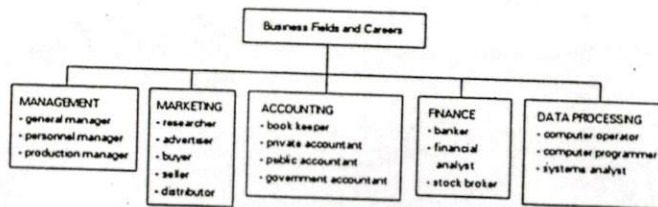
I. VOCABULARY PREVIEW

- 1. *exciting* = yang menggairahkan
- 2. *suitable* = pantas, cocok
- 3. *aptitude* = bakat, kecerdasan, ketangkasan
- 4. *advancement* = kemajuan, promosi, kenaikan pangkat
- 5. *demand (kb)* = permintaan

II. READING

CAREER IN BUSINESS

Business is an increasingly important activity throughout the world today. Consequently, the opportunities for business career have grown in variety and number. There are now five-board field or areas of business that offer *exciting* careers: management, accounting, finance, and data processing. Within each of these fields are specific jobs in which you can specialize. For example, within the field of marketing you can specialize in marketing research, advertising, buying, selling, or distribution. The figure below gives an idea of general career opportunities that are available in various field of business.



In choosing a business career, there are several questions you may want to ask. For instance, does the work interest you? Are there any areas of business which you have an *aptitude* or special *capability*? What are the opportunities involved, such demand (or need) for the job, salary, and change for *advancement*? Answer to these kinds of question and careful planning will in choosing a *suitable* and successful career in business.

(Adapted from: *Business English for English Practice* by Dowling, Barbara Tolley, Enbury House Publishers, Inc., London, 1982, hal 12)

ANSWER THE FOLLOWING QUESTIONS BASED ON THE ABOVE TEXT

1. Find the sentences which give the following information:
  - a. What are some different types of managerial careers? Mention some.
  - b. What are some specializations within the field of finance?
2. What kinds of questions should you ask yourself in order to choose suitable and successful careers?
  - a. ....
  - b. ....
3. What are five different fields of business?

III. VOCABULARY EXPANSION

- Advanced (adjective) = maju, terdepan
- Advance (noun) = kemajuan, kenaikan
- Advances in space science = kemajuan dalam ilmu angkasa luar
- Advances of one cent a kilo = kenaikan satu sen setiap kilo
- Advantage (noun) = keuntungan
- She has the advantage of greater height = Dia lebih untung karena tubuh yang lebih tinggi
- To use to good advantage = mempergunakan sebaik-baiknya
- To take advantage of = menarik (mengambil) keuntungan dari
- Demanding = banyak permintaan, persyaratan
- That Director is very demanding = Direktur itu banyak persyaratannya

IV. STRUCTURE

Adjective + -ly  
 Adjective + "-ly" adalah adverb (kata keterangan) yang salah satu fungsinya ialah untuk menerangkan kata kerja.  
 Contoh: Speak softly, please!  
 She runs quickly.  
 Gunawan drove carefully along the narrow road.  
 Catatan : Tetapi ada juga bentuk -ly yang bukan adverb; contoh: early.

Fill in the blanks with the appropriate adverb

<b>badly</b>	<i>surprisingly</i>	<i>totally</i>
<i>carelessly</i>	<i>heavily</i>	<i>seriously</i>

1. The meeting was very ... **badly** .. organized
2. She writes ...
3. The examination was ... easy
4. We did not go out because it was raining ...



5. The building was ..... destroyed in the fire
6. George's mother is ...in hospital.

#### V. PRONUNCIATION

Read the passage along with the teacher. Pay close attention to the following words :

1. Career, aptitude, exciting
2. advance, advancement, advantage, finance
3. increasingly, consequently, capability

#### VI. DISCUSSION

- a. What opportunities are there for business careers in Indonesia?
- b. Can you add any more business fields or careers to facts above? Describe the work.

#### VII. WRITING

Write some sentences about what you want to be in the future and what you are doing now to reach your ideals.

### UNIT V

#### I. VOCABULARY PREVIEW

- |                     |                                 |
|---------------------|---------------------------------|
| 1. <i>precious</i>  | = <i>berharga</i>               |
| 2. <i>hazard</i>    | = <i>bahaya, resiko</i>         |
| 3. <i>amenities</i> | = <i>kesenangan, fasilitas</i>  |
| 4. <i>offering</i>  | = <i>sumbangan, persembahan</i> |
| 5. <i>obvious</i>   | = <i>nyata, jelas</i>           |
| 6. <i>mortgage</i>  | = <i>menggadaikan, hipotek</i>  |
| 7. <i>indemnity</i> | = <i>ganti kerugian</i>         |

#### II. READING

##### INSURANCE

- 1 For most of us, our home is by far our most precious possession. It is not only the largest investment we ever make, but the center of family and social life.
- 3 It is commonsense that something so precious should be fully protected by insurance. Our homes are always at risk from fire, storm and flood, burglars and vandals, and many other hazards. By a sensible choice of insurance policies, we can make sure that damage to the building or its contents does not mean family financial disaster, nor the loss of possessions and amenities built up over the years because we have them all insured.
- 9 But do we know which policies will best suit our needs? There are dozens of different insurance companies offering policies covering buildings or contents, or both, and their policies can differ considerably, both of in the cover they provide and in their cost.
- 13 Very few householders can be expected to understand the intricacies of the insurance world, so it makes obvious sense to seek expert and impartial advice, before choosing policies to protect our homes. This advice is easily obtainable from insurance brokers. Brokers deal with a whole range of insurance companies. They know exactly what their policies provide. What special conditions or charges may be imposed and what optional extra cover is available. They are ideally placed, after a personal discussion with the householder, to choose the policies which best suit individual and family needs.
- 22 If you have mortgage, the building society usually arranges your insurance and stipulate the minimum amount of cover which must be taken out on the building. You should be offered a choice of insurers. Whether or not you have a mortgage, it is well to check that you are insured for the full cost of rebuilding, which may be much higher than either the market value of building society's loans.
- 26 Every one's home needs insure its contents, whether the property is owned or rented. Even for a small flat, the cost of replacing furniture, carpet and personal possessions is substantial. The cost of contents insurance is trivial by comparison.
- 30 The contents insurance policies vary bewilderingly and the advice of the broker is especially valuable. The householder can, for example choose "new for



old" cover or straight indemnity, which only covers the depreciated value of the contents. Some policies include, or can be extended to include, accidental damage. Some policies have optional extensions for television sets, hi-fis, freezer, bicycles and many other items.

(Adapted from : *Business Reading* by Geoffrey Land, Longman, 1986, page 53)

### III. VOCABULARY EXPANSION

#### IV. STRUCTURE

##### 1. Penggunaan If dan Whether

##### Latihan:

- You may pay the insurance premium in monthly installments ..... You like
- We haven't decided yet ..... it is better to consult an insurance broker or to take the bank's advice.
- ..... I were you, I'd think very carefully before accepting that offer, and I would want to know .... The job carries a pension.

##### 2. Passive voice

Contoh :

The marked were shaken last week  
Home should be protected by insurance

#### V. PRONUNCIATION

Read the passage along with the teacher. Pay close attention to the following words :

- differ, different
- obvious, precious

#### VI. WRITING

Write 4-5 sentences about your own experience related to any insurance companies

### UNIT VI

#### I. VOCABULARY PREVIEW

1. *dismissing* = pemecahan
2. *anchored* = sauh, jangkar
3. *offspring* = keturunan, anak cucu
4. *magnitude* = jarak, penting
5. *survive* = hidup lebih lama
6. *boundary* = batas
7. *hindrance* = halangan, rintangan

#### II. READING

##### HOW TO GO GLOBAL AND WHY

1 The words Global and globalism are very popular nowadays. But before dismissing the business buzzword of the moment as globaloney, be aware that it's serious stuff. For many major companies, going global is a matter of survival, and it means radically changing the way they work.

5 Haven't companies like Exxon and GM been global all long? No. they are international or multinational. They happen to do business around the world or are export minded but remain firmly anchored in their home countries with offspring in others. Building a few plants here and there the world over does not make you global either.

10 Running a global company is an order of magnitude. It is more complicated than managing a multinational or international firm. A global corporation or transnational is a corporation which looks at the whole world as *one market*. It manufactures, conducts research, raises capital, buys, supplies wherever it can do the job best. It keeps in touch with technology and market trends in all round the world. National boundaries and regulations tend to be irrelevant. Corporate headquarters might be anywhere.

18 Why the rush to take on the daunting task of going global? The rules for survival have changed since the beginning of the 1980's. "Domestic markets have become too small" says Wharton professor Stephen Kobrin. "Even the biggest companies in the biggest countries cannot survive on their domestic markets if they are in global industries. They have to be in all major markets." That means North America, Western Europe, and the Pacific Rim Countries.

(Adapted from : *Selected reading in business* by Myra Shulman, Bina Rupa Aksara, 1987)

#### III. VOCABULARY EXPANSION

- buzz = dengungan  
buzz of a bee = dengung lebah  
buzzard = semacam elang  
buzzer = lonceng listrik



## IV. STRUCTURE

Latihan :

1. It keeps in touch with technology and market trends all around the world (paragraph ..)

- A. Studies in detail
- B. disseminates information about
- C. stays in contact with

2. Why the rush to take on the daunting task of going global ? ( paragraph .....

- A. begin manager
- B. accept
- C. experiment with
- D. headquarters, boundaries, hindrance

## V. WRITING

Write 4-5 sentences about national, international, multinational corporations.

## UNIT VII

## I. VOCABULARY PREVIEW

- Relocation = Relokasi
- To relocate = Merelokasikan
- Abundance = Keadaan berlimpah ruah
- Designing = mendesain
- Handicraft = Kerajinan tangan

## II. READING

### JAPAN TO HELP INDONESIA'S SMALL AND MEDIUM COMPANIES

The Japan External Trade Organization (JETRO) was asked yesterday to help Indonesian small and medium companies which could support the relocation plans of Japanese factories to Indonesia. This organization's visit to Indonesia followed a meeting between a Japanese economic team and its counterparts that had already discussed many problems related to the bilateral economic cooperation between the two countries. These two meetings were to develop everything that had been discussed by the Japanese Prime Minister Keizo Obuchi and the Indonesian President Abdurrahman Wahid.

According to the President of JETRO Indonesian, many Japanese companies are interested to relocate their production plants to Indonesia because of its low labour costs and the abundance of the natural resources. JETRO, therefore, will help the Indonesian government in designing policy on procedures for investment and exports to benefit small and medium companies. Japanese companies are interested in seeing a stronger support industry, particularly for the electronic and automotive sectors that would cut their production costs, if they were to relocate their plants to Indonesia.

JETRO has also collaborated with business association such as the Association of Electronic and Electrical Home Appliances Industries of Indonesia (GABEL), and the Association of Indonesian Automotive Industries (GAIKINDO). Before bringing in Japanese experts, JETRO also holds seminars and international exhibitions with the industries it promotes. It has also actively promoted other sectors in Indonesia, such as the handicraft and textile sectors.

(Adapted from "Japan to help RI's small and medium companies", Jakarta Post, December 7, 1999)



*Answer the following questions!*

- What made Japan want to help the Indonesia's small and medium companies?
- How did Japan promote them?
- JETRO, GABEL are acronyms. Could you find the other Indonesian and English acronyms?
- What did JETRO do during its visit to Indonesia?
- Who ordered JETRO to visit Indonesia?

## III VOCABULARY EXPANSION

Dalam Bahasa Inggris nama negara dan nama orang yang tinggal di negara itu seringkali berbeda. Perhatikanlah contoh-contoh berikut ini:

Nama Negara	Nama orang
Japan	Japanese
China	Chinese
Indonesia	Indonesian
Thailand	Thai
Malaysia	Malaysian
Philippines	Filipino
England	English
France	French
Scotland	Scotch, Scottish
Britain	British

Nama-nama tersebut digunakan sebagai *kata sifat* dalam kalimat seperti:

He's Chinese  
 She's Thai  
 He's English  
 He's French  
 They're Scotch  
 He's Malay

Beberapa kata sifat memiliki bentuk yang sama dengan kata bendanya sedangkan beberapa yang lain berbeda:

Kata Sifat	Kata Benda
Indonesian	Indonesian
Chinese	Chinese
Malay	Malay
Thai	Thai
Filipino	Filipino
English	Englishman
French	Frenchman
Scotch, Scottish	Scot
British	Britisher

Bentuk-bentuk kata benda digunakan dalam kalimat seperti berikut:

He's a Thai  
 He's an Indonesian  
 He's a Scot  
 He's a Frenchman

Kata benda tersebut juga memiliki bentuk jamak. Beberapa di antaranya memiliki bentuk jamak yang sama dengan bentuk tunggalnya.

Bentuk tunggal	Bentuk jamak
Indonesian	Indonesians
Chinese	Chinese
Malay	Malays
Filipino	Filipinos
Englishman	Englishmen
Frenchman	Frenchmen
Scot	Scots

Bentuk-bentuk jamak itu digunakan dalam kalimat sebagai berikut:

They are Chinese ; They are Thais ; They are Malays ; They are Indonesians

Bentuk-bentuk jamak yang selalu digunakan dengan kata sandang "the" menunjukkan rakyat keseluruhan. Bentuk ini biasanya sama dengan bentuk jamak biasa, tetapi kadang-kadang seperti kata sifat:

Bentuk Jamak Biasa	Rakyat Keseluruhan
Indonesians	The Indonesians
Chinese	The Chinese
Malays	The Malays
Thais	The Thais, etc

## IV. STRUCTURE

1. As discussed in the previous lessons there are some noun phrases in this passage, please translate the following noun phrases into Indonesian!

Japan External Trade Organization =  
 Association of Indonesian Automotive Industries =  
 Association of Electronic and Electric Home Appliances Industries of Indonesia =  
 Procedure for investments and exports =

It is clear enough therefore that noun phrases consist of two and/or more words:

## MODIFIER(S) + NOUN

Modifiers can be *adjective, noun, gerund, present participle, and past participle*. Observe the following examples:

## 2. ADJECTIVE + NOUN:

Second marriage : commercial banks : rich country : large amount



Extra money : second merit : foolish things : extra money  
 Deep recession : commercial banks : major concession : major industries  
 Indonesian government: Japanese companies

**3. NOUN + NOUN**

Commodity prices	market rates	target prices	Loan competition
Price cycles	buffer stock	cash saving	member governments
Deposit resources	price cycles	production cost	production plans
Business Association			

**4. GERUND + NOUN:**

Opening position	financing needs	walking sticks	washing machine
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**5. PRESENT PARTICIPLE + NOUN:**

Singing birds	falling leaves
---------------	----------------

**6. PAST PARTICIPLE + NOUN:**

Imported cars	broken heart	built-up cars
---------------	--------------	---------------

**7. Exercise 1: Find the noun phrases in the following sentences and translate them.**

- Rich countries are willing to finance a fund.
- This fund would be a specialized commercial banker to international buffer stock organizations.
- The poor countries see this as a major concession.
- Among the countries holding a meeting in Jakarta, there are rich, poor, capitalist as well as socialist countries.
- The opening position of the rich countries is quite different from the opening position of the poor countries.

**V. DISCUSSION**

- Which one is better for the Indonesians, having many small and medium companies or joining several multinational corporations?
- Can you mention some of the small and medium companies in Indonesia?
- What do you think which one is better for you: becoming an employee in a big company or being an entrepreneur and a boss of your own small company?
- Write a short paragraph about one of the small companies in your home-town.

**VI. WRITING**

Write 4 - 5 sentences about "people, company, handicraft, automotive sector".

**UNIT VIII****I. VOCABULARY PREVIEW**

Recovery = Pemulihan  
 Quarter = 3 bulan (1/4 tahun)  
 Beverages = minuman  
 Wheat = gandum

**II. READING****AUSTRALIA'S FOOD EXPORTS TO ASIA GROW STRONGLY**

CANBERRA (Dow Jones): Australia's food exports grew strongly in the 1999 third quarter from the year earlier, with part of the growth caused by the economic recovery in Asia. Overall, food exports last quarter rose 9.7 percent to A\$3.40 billion from A\$3.10 billion in the year-earlier quarter.

Food exports to Asia grew 15 percent last quarter to A\$1.94 billion from A\$1.68 billion in the year-earlier period. These exports covered frozen meat, dairy, some grains, seafood canned and other food products, wines and beverages, but did not include wheat, rice, and sugar.

Jim Kennedy, the executive director of the Prime Minister's Supermarket to Asia Council believed that this growth indicated the recovery of consumer purchasing power in several Asian markets, particularly Japan, Korea, Malaysia and Singapore. However, a number of smaller markets like Cambodia, Thailand, Pakistan, Philippines and Vietnam had been declining since the 1998 third quarter.

Food exports to Indonesia also made a good recovery last quarter, rising more than two and a half times from the year-earlier period, but still down nearly 40 percent from the 1997 third quarter. Food exports to Bangladesh, on the other hand, increased 52 percent last quarter from a year ago. Bangladesh now are no.11 in the market rankings, ahead of India and Vietnam.

(Adapted from "Aussie food exports to Asia grow strongly", Jakarta Post, December 20, 1999)



Answer the following questions!

1. What did Australia export to Indonesia?
2. Did the Australia's export to Indonesia really grow if compared with what had happened in 1997?
3. Which one is the greatest market for the Australian products?
4. Why were the Australia's food exports to several countries like Cambodia, Thailand, Pakistan, Philippines and Vietnam declining?
5. Mention some commodities that had been exported to Indonesia.

### III. VOCABULARY EXPANSION

#### 1. Increase, increasing, increased

- a. People's demand for social welfare often ...
- b. Last year the executive director of the Prime Minister's Supermarket to Asia council gave a 10%.... in exporting the food products.
- c. The government tried very hard to avoid the..... Complexity of business and government administration.

#### 2. Economy, economics, economic, economize, economical

- a. We have to be more..... as father is going to retire next year.
- b. The government function as "warden" of the.... order.
- c. What are you majoring at? ...
- d. In developing countries, the public sector's participation in the... is considered fundamental to start the industrial life of the nation.

### IV. STRUCTURE

Observe the underlined words in the following sentences!

1. Australia's food exports grew strongly with part of the growth caused by the economic recovery in Asia.
2. Food exports to Indonesia also made a good recovery, rising more than two and half times from the year-earlier period.

These two words "caused and rising" are participles. The participles and participial phrases are a verbal noun (Verb + -ED and Verb + -ING forms). The participles (-Ed or -Ing forms) are derived from verbs, however in sentences they are not functioning as verbs. They are modifiers of nouns or pronouns. The following are sentences employing the participles and participial phrases. Observe that in the examples, besides the verbal construction (in bold type), each sentence should have its main verb as predicate (in Italics).

### 3. Adjectives

Examples:

1. There *has been* an **increasing** demand for the Australia's food products. The word "increasing" modifies the noun "demand". It means a demand, which is increasing.
2. They exported **canned** food and **frozen** meat. The words "canned and frozen" modify

The words "food and meat". It means the food that had been canned and the meat that had been frozen.

Exercises: Use the present or the past participial forms of the verbs in parentheses in the following sentences!

1. There are about 1,500 persons... (Employ)... in that large and famous supermarket.
2. There are employees ...(range)...from night-watch-man to the executive directors.
3. Are the directors ...(design)...various marketing strategies employees too?
4. Yes, they are. They design objectives and methods ...(create)...to achieve these goals.
5. ...(Have)...assessed these methods, these gentlemen, as policy makers have to decide on which would be best to implement a certain policy.
6. Will ...(implement) policies always produce positive results?
7. Not always. Sometimes policies will give rise to an ...(unanticpate)... outcome.
8. These ...(unintend) ...results may extend to all kinds of areas beyond the intention of policy makers.
9. Negative outcomes...(result)...from policies are essentially not the aim of the directors.
10. So, (be).... A policy maker, a person has to be very careful.

### V. DISCUSSION: discuss the following questions !

1. Are there any Indonesia's food products that can be exported to foreign countries?
2. How can we compete with so many foreign competitors?
3. You are studying economics in this university, tell us what do you want to be in the future?

### VI. WRITING

Write 3 – 4 sentences about " food and food products, export and import ".



## UNIT IX

## I. OBSTACLE WORDS

To deliver a speech = berpidato

Chamber of Commerce and Industry = Kadin (Kamar Dagang dan Industri)

Prediction = Ramalan

Recovery = Pemulihan

Retail = eceran

Figures = angka

To absorb = menyerap

Share = stake = saham

## II. READING

### INDONESIA'S ECONOMY WILL GROW BY THREE PERCENT

Mr.Kwik Kian Gie, the Indonesia's Coordinating Minister for the Economy said that the Indonesia's economic growth could reach 3 percent next year, with a return to a growth rate of 5 percent to 6 percent the year after. This was his optimistic prediction expressed in his speech delivered to the Singapore's Chamber of Commerce and Industry on Monday, December 6, 1999. He noted some signs of economic recovery clearly seen for instance in the car and retail sales figures. Car sales have rebounded steadily since the peaceful passing of the Indonesia's General Election in June. Between August and October 1999, the car exports rose to 15 percent compared with what happened in 1998. Because this sector is constantly making progress, the pattern of the past will continue. This has offered cause for optimism.

On the other hand, he said that the bank recapitalization program would still be a great burden for the country and would absorb more than 10 percent of the central government's budget in the next fiscal year. Under this program, the government plans to issue over 350 trillion rupiahs (US46 billion) worth of bonds to recapitalize both state and private banks. While recapitalization of the private banks is on process, there are repeated delays in recapitalizing the four state banks.

Some economists believe that the key to minimizing this financial burden is the acceleration of the privatization of the state-owned enterprises such as the state telecommunication companies and the recoveries of assets acquired by the Indonesian Bank Recovering Agency. This will increase the expected foreign investment to this country. Last year the government sold a 9.6 percent stake in domestic telephone operator PT. Telekomunikasi Indonesia to international institutional investors. It also sought to sell a stake in international telephone operator PT. International Satellite Corp. Other assets that are for sale are the shares of Bank Central Asia, formerly the largest private bank in Indonesia, and 30 percent of PT. Astra International.

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The government plans to list BCA's shares on the Jakarta Stock Exchange early next year, while Astra's stake will be sold through a public tendering in the coming years. (Adapted from "Indonesia's economy to grow by 3 percent: Kwik", Jakarta Post, December 7, 1999)

Answer the following questions!

- What do privatization programs mean?
- Mention the reasons why Mr.Kwik was so optimistic that the Indonesia's economy will grow by 3 percent?
- Mention some of the private banks in Indonesia.
- Why does the Indonesian government want to sell some of its enterprises?
- According to this optimistic prediction what will happen to the Indonesia's economy in the year of 2001?

## III. VOCABULARY EXPANSION

1. Observe the following underlined words!

- Some economists believe that the key to minimizing this financial burden is the acceleration of the privatization of the state-owned. This will increase the foreign investments to this country.

2. We have studied that the suffixes -sit, -(tion), -ment are used to make noun.

The suffixes: -al, -ial, -ical,  
-able

-Ary, -ory

Are used to make adjective, e.g.

National	is derived from the noun	nation
Historical	is derived from the noun	history
Original	is derived from the noun	origin
Circumstantial	is derived from the noun	circumstance

Perishable	is derived from the verb	perish
Calculable	is derived from the verb	calculate
Operable	is derived from the verb	operate

3. Suffix -ary or -ory are added to noun or verb to make an adjective, e.g.

Discretionary	is derived from the noun	discretion
Regulatory	is derived from the verb	regulate

Exercise 1: Choose the proper form of the words!

1. Most air travel is (discretion, discretionary).
2. The origins of the cartel are (circumstances, circumstantial).
3. First we will talk the (historical, history, historian) of these state-owned-enterprises.
4. International (agree, agreement) will (regulate, regulable, regulation) this transaction.
5. The price of the stake is easy to (calculation, calculate, calculable).
6. To (operation, operator, operable, operate) a new company, one must be very careful.

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## IV. STRUCTURE: Review of the Tenses System in English

- The *simple present* indicates a habitual or repeated action or state in the present.  
Example: Some economists believe that the key to minimizing this burden is...  
The simple present can also be used as the historical present and is used to express universal statement.
- The *present continuous or present progressive* indicates an action that is happening, that is in progress, right now or at present moment.  
Example: Because this sector is constantly making advances in technology, it is likely that the pattern of past developments will continue.
- The *simple past* indicates a completed action in the past, even if we know the total duration of that action.  
Example: In that meeting the Minister predicted that Indonesia's economy would grow by 3 percent.
- The *past continuous or past progressive* indicates an incomplete action in the past. When it is used with simple past, the verb in the simple past interrupts the action of the past progressive.  
Example: While they were doing their homework she came and cried.
- The *present perfect* indicates an action which happened before the present moment, goes up to that moment and can occur again in the present or in the future.  
Example: In fact, these developments have occurred only since the end of the war.
- The *present perfect continuous* is like the present perfect in that it shows a relationship between an action and a present moment. However, the action is in progress. We know this because the duration of the action how long the action has been happening is clearly stated. Therefore, there are two conditions for the present perfect continuous:
  - Present moment and 2. Statement of duration.

## V. DISCUSSION

Try to discuss whether there is an economic development or not now. Give your reasons based on the real facts such as the prices of certain commodities.

## VI. WRITING

Write 4 – 5 sentences about economic development, five year development programmes, financial crisis, etc.

## UNIT X

## I. VOCABULARY PREVIEW

- Stocks = Persediaan
- Soybean = kacang-kacangan
- Agribusiness = agrobisnis
- Smallholders = pengusaha kecil
- Diversify = menganekaragamkan (misalnya pangan)
- Dependency = ketergantungan
- Food self-sufficiency = swa-sembada pangan
- Consumption needs = kebutuhan konsumptive
- Encompassing = termasuk, meliputi
- Secondary food crops = panen sekunder
- Output = hasil produksi

## II. READING

## FOOD SECURITY

The Minister of Agriculture of Republic of Indonesia, Muhammad Prakosa at a press conference on Monday, November 22, after holding a special meeting with the members of the Commission III of the House of Representatives, the Commission for Agriculture, said that the government's program for the year 2000 would concentrate on food security and agribusiness development. Based on that program the new government will encourage rice cultivation to regain food self-sufficiency. It should be noted that since 1980s Indonesia has always been dependent on imported food, particularly rice from many countries. According to the National Food Agency, Indonesia imported 5.7 million metric tons of rice in 1998 and 1.7 million tons in the first nine months of this year.

In order to reduce a great dependency on rice the government has already had a program to diversify the food production such as corns and soybean. Mr. Prakosa estimated that the rice production in the year of 2000 would reach 51 million tons, a 2.26 percent increase from this year's output. The corn production was expected to be more than 10.5 million tons and the soybean would be about 1.5 million tons. The Indonesia's total population was about 207 million and its per capita rice consumption averaged 135 kilograms. The minister, therefore, was optimistic that the domestic production combined with the imported stocks would be sufficient to meet consumption needs until the end of the first quarter of next year.

The agribusiness program would focus on smallholders through an integrated approach encompassing production and marketing. He said further that his ministry would require a development budget of Rp.1.66 trillion in the next fiscal year to provide subsidies for seeds for rice and secondary food crops, fertilizer and farm credit. Due to



the monetary crisis, about Rp.967.4 billion of the development fund was projected to be raised from foreign aid.

(Adapted from "Government aims to focus on food security: Prakosa", Jakarta Post, November 23, 1999).

Answer the following questions!

1. Why was Indonesia so dependent on the importation of rice?
2. Do you know how Indonesia will finance this food development project?
3. Mention some reasons why Indonesia has to diversify its food product?
4. What will happen if the government does not focus on food security?

### III. VOCABULARY EXPANSION

A. Observe the usage of suffix "-MENT" in the passage. We have already learned how to use suffix -(T) ION to make a noun. Now find the noun forms of the following verbs.

DECIDE	AGREE	INFORM	DIVERSIFY
EXPLAIN	EMPLOY	GOVERN	DISCUSS
REDUCE	MEASURE	COMMUNICATE	TRANSACT

Choose the correct form of the words to complete the following sentences!

1. What will happen if the ...(govern)... does not aim to focus on food security?
2. Can you give us.. (Inform).. how to operate this new machine?
3. He ..(decide).. not whether he will help her or not.
4. Telephone ..(communicate).. in Jakarta was partly cut off during the recent flood.
5. It is quite difficult for the government to provide ..(employ).. for so many people.
6. In order to ..(reduce)..the dependency on rice, food..(diversify)...program is necessary.
7. This problem is still under ...(discuss).

B. Learn by heart the following words.

1. operate (verb) = berjalan, bertindak, mengerjakan.
2. argument (noun) = argumentasi
3. controversy = kontroversi
4. goal = aim (noun) = tujuan
5. precise (adjective) = tepat
6. quantifiable (adjective) = dapat dinyatakan dengan angka
7. tighten (verb) = mengencangkan, mengetatkan
8. subsidize (verb) = menurunkan
9. persistent (adjective) = membandel, berlangsung lama
10. determine (verb) = menentukan
11. succeed (verb) = berhasil
12. ignore (verb) = mengabaikan
13. emphasis (noun) = tekanan
14. bias (noun) = kecondongan pada

15. challenge (verb) = menantang
16. trouble (noun) = kesulitan
17. enviable (adjective) = membuat iri
18. disturbing (adjective) = merisaukan, mengganggu
19. respond (verb) = menanggapi
20. exceed (verb) = melampaui
21. weaken (verb) = melemah,
22. slacken (verb) = menjadi lambat
23. concerned (past participle used as an adjective) = prihatin, risau
24. impressive (adjective) = mengesankan
25. consequence (noun) = hasil
26. contain (verb) = menahan

Choose the words written above to complete the following sentences.

1. Adam Smith said that countries and people would grow richer when free markets ..... without government interference.
2. Karl Mark developed this .... into an idea of "inevitable " revolution.,
3. Economic ..... always seems to stop when economies are doing well,
4. Government believed that they could achieve there.... By the .....use of only a few policies.
5. Government thought that fiscal policy has a direct and....effect on real expenditure.
6. Government thought that if inflation started to rise, they should .....their fiscal policy and raise interest rates.
7. They thought that if they did this, .....would subsidize
8. Governments thought that any....deficit on the current account was a sign that the exchange rate was overvalued.
9. If faster productivity growth and slower cost inflation did not...., then governments eventually had to devalue the exchange rate.
10. Some economists still stressed the role of monetary policy in ...total spending.

### IV. STRUCTURE

Observe the phrasal verbs in the following sentences:

- Based on the program the government will encourage the cultivation of rice to meet the people's demand.
  - The government has to focus on smallholders through an integrated approach.
- Find and learn the other phrasal verbs and noun phrases in the above and the previous passages!.

### CLOZE TEST

Fill in the blanks in the following passage with the given phrasal verbs and noun phrases below!

Upbeat = gembira, optimis,etc

new airport facilities



multimillion dollar investment  
is picking up  
the newly elected leaders

signs of economic recovery  
a new first class  
paid great attention on

### CATHAY IS OPTIMISTIC ON ITS FLIGHTS TO INDONESIA

JAKARTA (JP): Cathay Pacific expressed optimism on Indonesia's recovery under..... and launched on Tuesday new uniforms and a new first class. Country manager James W.Ginns said that under the country's newly elected leaders, Indonesia had ... .. many things that had been neglected in the past and had shown..... He believed that this improvement would favourably influence business.

As the economy..... the company believed that the favourable conditions would increase the load factor from 76 percent to 85 percent next year.

Cathay Pacific's new products and services, such as the launch of... new uniforms, ... and new corporate headquarter showed us the completion of its.....

Cathay serves Jakarta, Denpasar and Surabaya with 19 flights weekly.  
(Adapted from "Cathay upbeat on RI flights", Jakarta Post, December 1, 1999)

### V. WRITING

Write a short paragraph about the most interesting trip you have ever made.

### UNIT XI

#### I. VOCABULARY PREVIEW

1. That really matters = apa yang betul-betul penting
2. Make assumptions = membuat prakiraan
3. To simplify = untuk membuat sesuatu lebih sederhana dan mudah dimengerti
4. Over a person's lifetime = sepanjang hidup seseorang.
5. Income taxes = Pajak penghasilan.
6. Money market = Pasar uang.
7. Interest = bunga
8. Interest rates = suku bunga

#### II. READING:

### WHAT IS DEMAND?

Theorists are simplifiers. Their job is the elimination of complexities and detail so that we can understand what really matters. They often make assumptions. They do this to simplify the situation. For examples, the elementary theory of aggregate demand assumes that prices are stable. This theory also ignores international trade. Unstable prices and international trade are the "flesh". We can add them later to the "bones" of demand theory.

There are four "bones" in theory. Two are the goods markets. They are consumption and investment. Together consumption and investment are equal to the total demand. Two "bones" are in the money and market. Demand manifests itself through money. People need money to buy goods. There are two kinds of demand for money, i.e. transactions and speculation.

Economists use these four ideas to explain familiar questions. What are some of these questions? Here is an example: What happens if governments reduce income taxes? Theory does not answer these questions, but it lets us discuss them in a common language.

Let us start with the goods market. What determines consumption and investment? Consumption and income are related. As income increases, so does consumption.

Economists can define and measure consumption, but the meaning of "income" is less clear. People do not always spend according to their income in a particular period. Income is a long-term idea. It may extend over a person's lifetime. People change spending patterns if they think their income has changed in a permanent way.

Investment is a more difficult idea. Several different factors determine it. The most important are interest rates. If interest rates rise, companies may not hold as much



inventory. They may put their money into a bank. In a bank, the money will earn interest income. They companies may decide to cancel project that need capital.

(Adapted from THE ECONOMIST, September 29, 1984 by Dr. Gloria R. Poedjosoedarmo in English for Economics, Panduan Membaca Buku Teks Berbahasa Inggris Fakultas Ekonomi, Jakarta: PT. Gramedia Pustaka Utama, 1996, p.1-2)

Answer the following questions!

1. What can economist define and measure?
2. Why do theorists often make assumption?
3. What do consumption and investment together equal?
4. How does the demand manifest itself?
5. What is the most important factor that determines investment?
6. When do people change spending patterns?
7. What is the meaning of "bones" and "flesh" in this passage?

### III. VOCABULARY EXPANSION

1. Theorist = ahli teori
2. Simplifier = penyederhana, orang yang suka menyederhanakan sesuatu.
3. Elimination = penghapusan
4. Complexity = keruwetan, kerumitan
5. Elementary = dasar
6. "Flesh" = "daging", di sini berarti ISI
7. "Bones" = "tulang" di sini berarti KERANGKA
8. Extend = berlangsung
9. Lifetime = seumur hidup
10. Inventory = persediaan (barang yang akan dijual)
11. Capital = modal
12. Long-term = jangka panjang

A. Fill in the blanks with the words written in the Vocabulary Expansion and in the passage!

1. ... are simplifiers.
2. The job of theorists is the ..... of complexity
3. Demand ..... itself through money.
4. What happens if governments ..... income taxes?
5. Consumption and investment are in the .....
6. Consumption and investment together equal .....
7. Consumption is related to .....
8. .... is one factor that determines investment.
9. Transaction and speculation are in the .....
10. Sometimes people change their spending .....

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B Suffixes: - ER ; - OR ; -IST

Learn the following words that use suffixes -er; -or; and -ist

PLANNER ; BUYER ; OPENER ; PRODUCER  
CONTRIBUTOR ; ECONOMIST ; ACCEPTOR ; BANKER  
CONSUMER ; STABILIZER

Fill in the blanks with the words written above!

1. Someone who contributes money for a project is called a .....
2. Both ..... and ..... must work together to stabilize prices.
3. Someone who works in a bank is called a .....
4. If your electric current is not stable, you need to buy a .....
5. If you want to open a can, you need a can .....
6. The family planning campaign was a success, there were many .....
7. I want to sell my car, but I found a ..... yet.
8. If you want to use your time wisely, you should be a good .....
9. .... can define and measure consumption.
10. Astra is one of the famous car ..... in Indonesia.

### IV. STRUCTURE

In the above passage we can find several interrogative questions, such as, "what happens, if the government reduces income taxes?" "What determines consumption and investment?", etc. Beside yes/no question like "Is he a Chinese?", there are many interrogative questions using "When, Why, What, Who, When".

*Find and write down all yes/no questions and the other interrogative questions in all passages from Unit I until Unit XI. Find the subjects and predicates in those questions.*

### V. DISCUSSION

Discuss in a small group several problems concerning "money, demand, saving", etc Example: Do you need money? What is it for? What is your demand?, etc

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## UNIT XII

## I. VOCABULARY PREVIEW

Shareholder = pemegang saham  
 Founder = pendiri  
 Finding = penemuan

## II. READING

## LIFE INSURANCE INDUSTRY

Jakarta (JP): The Indonesian Insurance Council (DAI) predicts that this year's life insurance industry will far exceed 1998's growth, after their survey shows a better than expected growth level during the first half of 1999. Its survey on performances of 36 local and joint-venture insurance companies revealed that a sharp rise in new premiums' income and policyholders has contributed to the significance growth in the first half of 1999. Based on this survey, the total premium income for the first half of 1999 reached 60 percent of the entire premium income for last year. While new premium growth was impressive in that period, however, the income from continued premiums (premiums of old policyholders) only constituted 43 percent of total continued premium income in 1998.

DAI also surveyed the growth of new policyholders and registered over 233,000 new participants during the first half of 1999 that now totals 9,242,908 participants. Meanwhile, claims made during the first half of 1999 dropped from Rp.5,20 trillion, exceeding the amount of the total premium income during that period.

1. What kind of company the Microsoft Company is?
2. What made Bill Gates feel so sure that his company will win the case?
3. Supposed he lost the battle against the government, what should he do to win the case?
4. What is exactly the case that the Microsoft Company has to face?
5. Has he any competitor?

## II. VOCABULARY EXPANSION

1. Government, governor, govern
  - a. Every country needs a ----- to ----- the people.
  - b. The -----'s participation in the development of the county is necessary.
  - c. He is so happy when his son is elected as the new ----- of the East Java Province.
2. Competition, competitor, compete
  - a. There is a strong ----- between the two giant companies, Gudang Garam and Jarum.
  - b. Since its ----- has moved to other country, this new company enjoys monopoly
  - c. In order to win the ----- in this difficult situation, he has to work hard.
  - d. It is quite difficult for him to ----- since most of his employees are lazy and stupid.

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## 3. Translate the following words

- a. PC operating system; b. Antitrust legal battle ; c. A full page letter  
 d. Monopoly power ; e. higher court ; f. chairman

## III. STRUCTURE

## The Participle and Participial Phrases

Participle and participial phrases adalah kata kerja bentuk ke 3 (past participle) dan kata kerja berakhiran ing (present participle) yang tidak berfungsi sebagai predikat dalam suatu kalimat. Kedua kata tersebut berfungsi sebagai modifier (pemberi keterangan kata benda). Present participle memberi keterangan aktif, sedang past participle memberi keterangan pasif pada kata benda.

## Example:

Present Participle

The exiting game = pertandingan yang menyenangkan  
 The boring lecture = kuliah yang membosankan  
 Interesting novel = novel yang menarik  
 Promising business = usaha yang menjanjikan

## Past Participle

Terrified audience = penonton yang ketakutan  
 Processed data = data yang diproses  
 Written announcement = pengumuman tertulis  
 Educated person = orang terpelajar

## Exercises

## Supply the correct participial adjective

That was the most (thrill) \_\_\_\_\_ experience I have ever had.  
 The (defeat) \_\_\_\_\_ army laid down their arms.  
 The young writer was pleased with the editor's (encourage) \_\_\_\_\_ remarks.  
 The (shock) \_\_\_\_\_ news of her son's death caused her to sob.  
 The (disgust) \_\_\_\_\_ critic left the theatre long before the end of the wretched play.  
 He made a (surprise) \_\_\_\_\_ financial recovery after his bankruptcy.  
 The (wash) \_\_\_\_\_ and (iron) \_\_\_\_\_ clothes should be put in this drawer.  
 The picture will be taken by a (hide) \_\_\_\_\_ camera.  
 Indonesia is one of oil (produce) \_\_\_\_\_ countries.  
 Computer (aid) \_\_\_\_\_ design is commonly used in automotive industries.

## IV. PRONUNCIATION

Read the passage along with the lecturer. Pay close attention to the difficult words.

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## UNIT XIII

## I. VOCABULARY PREVIEW

- unsecure(ks) = tidak aman*  
*call upon (kkt) = mengambil, mempergunakan*  
*slick (ks) = cerdas, cekatan*  
*tally up (kkt) = menjumlah*  
*overnight shipping hubs (frb) = pusat pengiriman ekspres/cepat.*  
*point-of-sale advertising (frb) = iklan (di Internet) yang tetap terlihat saat transaksi pembelian dilakukan*  
*outsource (kkt) = mencari bahan dari luar*

## II. READING

## The Right Way To Set Up Shop

By David Strom

In the old days of the Web-say, two years ago-most e-commerce Web sites were simple storefronts that sold a limited catalog of products. They were constructed of static HTML pages that were often out touch with the realities of inventory, and payment processing was usually limited to an unsecure server and a toll-free number. Buyers could only purchase one item at a time, and were never really certain whether the transaction had been processed until the item did-or did not - arrive in the mail.

Today, innovations in site construction, payment processing, hosting options, and advertising and commission strategies have changed the rules of the game. Online shops are far more complex, with dynamically generated custom pages linked to database catalogs tied into up to-the-nanosecond inventory and ordering functions. To draw repeat visitors to a site, developers call upon sophisticated new software for creating auctions, chat rooms, and personalized pages. Shoppers can use slick shopping cart applications to tally up their orders so that payment-processing organizations linked to banking networks can quickly settle accounts in the background. Merchants are even locating their warehouses near major overnight shipping hubs so items can be delivered within a few hours.

In the past, e-commerce sites supplemented their revenue via advertising, but now they are finding ways to create point-of-sale advertising so that visitors remain at the site while placing an order. For example, Narrative Communications (*nowownedby@Home*) provides a companies with tools to create interactive ads, so users can complete a transaction via mini-forms inside the banner. Larger Web shops can also used advertising networks such as *DoubleClick*, and server software companies such as *NetGravity*, and tracking companies such as *Media Metrix*.

Online merchants have also found new revenue streams in affiliate and commission programs. They have found new ways to outsource portions of their site to different vendors or link sales to referrals. Some e-commerce initiatives let shoppers earn frequent flyer points (*clickrewards.com*) or credits for selling cut-rate long distance phone service (*affiliateprograms.com*). Sites such as *myshopnow.com* or *ebates.com* enable you to create personalized shopping pages that give you discounts or cash rebates on everything you buy via that page. (*newmedia.com*, July 1999).

## ANSWER THE FOLLOWING QUESTIONS BASED ON THE ABOVE TEXT

## 1. Find the sentences which give the following information

- How were e-commerce Web sites two years ago?
- How are e-commerce Web sites today?

## 2. Say whether the following sentences are true or false

- In old days of the Web secure transaction via e-commerce Web site was not possible.
- E-commerce Web sites in the past were constructed by using static HTML pages.
- Purchasing items through e-commerce Web sites in the past was really reliable.
- Today, it is not safe using credit cards to purchase items via e-commerce web sites.
- Advertisement can increase the revenue of e-commerce sites.

## 3. Is the following information given in the reading?

( Answer with Yes/No on the blanks).

- In the past, could buyers purchase two or more items at a time?
- Have innovations in site construction, payment processing, hosting options, and advertising and commission strategies changed the way online merchants do their business?
- Do online merchants locate their warehouses near bus stations?

## III. VOCABULARY EXPANSION

Word Study. Fill in the blank with the right form of words given.

- secure, security
  - The government ..... domestic fuel supply by importing oil from Singapore and Malaysia.
  - A number of criminal cases and social unrests have made any people do not feel..... in doing their daily activities.
  - Web ..... has become a serious problem in line with the development of Internet users around the globe.
- process, processing, processed
  - The ..... of installing new software often takes quite a while.
  - The policy makers usually require..... data to support his decision making process.
  - A computerized document ..... system will result in faster and better services for customers.



## IV STRUCTURE

## A. Verb preposition combination

Suatu kata kerja yang mendapat tambahan kata depan tertentu akan membentuk kosa kata baru yang berlainan maknanya dengan kata dasarnya.

Misalnya:

*call on/upon - mempergunakan, mengunjungi*

- developers call upon sophisticated new software for creating auctions, chat rooms, and personalized pages

- He will call on her grill friend tonight.

*call off - membatalkan*

The university management called off the semester exam because of the riot.

Exercise : Translate into Indonesian

1. I wonder what brought about his strange behaviour =
2. A serious problem has just come up =
3. You must not give up hope =
4. Assignment should be handed in on time =
5. A bank customer was held up after withdrawing a big cash from the bank =
6. Although Riry was absent last week, she can keep up with the others in the class =
7. We should not look down on a person just because he is poor =
8. She look after the baby in the hospital =
9. He looks forward to seeing her again =
10. He was very upset because his application was turned down

## V. PRONUNCIATION

Read the passage along with the lecturer. Pay close attention to the difficult words.

## VI. DISCUSSION

Ask each other the following question

1. Have you ever purchased an item through e-commerce site?
2. What is the prospect of e-commerce in Indonesia?

## VII. WRITING

Write 3-4 sentences about advantages and disadvantages of shopping via e-commerce sites.

## UNIT XIV

## I. VOCABULARY PREVIEW

*Activate (v) = to make active, cause to function*

*Air conditioning = way of treating air to regulate its humidity and temperature*

*Arid (adj.) = dry, barren*

*Automated (adj.) = controlled by machine or electrical devices*

*Barley (n) = grass like plant that produces seed or grain*

*Cellulose (n) = substance that forms the walls of plant cells and which is used to make paper, artificial silk.*

*Circulation (n) = movement from place to place*

*Cucumber (n) = vegetable that has a green skin with firm flesh inside and is used in salads and for pickles*

*Drought (n) = prolonged period of dry weather with little or no rain*

*Fiber (n) = thread like structures of a plant or animal*

*Formula (n) = method or set of directions for doing something*

*Fraction (n) = part of anything, especially a small part*

*Gravel (n) = small stones, often mixed with coarse sand*

*Greenhouse (n) = building made mostly of glass in which flowers and plants are grown*

*Humidity (n) = amount of moisture in the air*

*Impulse (n) = force that starts an action*

*Inorganic (adj.) = not produced by plant or animal activities*

*Investor (n) = a person who puts money into a business enterprise in order to earn a profit*

*Lease (n) = written agreement giving the right to use property for a certain length of time in exchange for rent*

*Lettuce (n) = garden vegetable with green leaves, used in salads*

*Moisture (n) = liquid in the form of condensed drops*

*Nurture (v) = to care for; raise*

*Nutrient (n) = substance that makes something grow; food*

*Out (n) = grain of a tall cereal grass*

*Output (n) = amount produced in a given time*

*Physiologist (n) = scientist who studies the normal functions of living things and their organs*

*Reinforced (adj.) = strengthened by the addition of other material to make stronger*

*Seedling (n) = young plant grown from a seed*

*Site (n) = location, place*

*Technique (n) = method and skill used in performing artistic work, scientific operations, etc.*

*Transplant (v) = to move a plant from one location to another and put into the soil again*

*Unconventional (adj.) = not customary; not usual.*



## II. READING

## HYDROPONICS : FARMING WITHOUT DIRT

Hydroponics, an unconventional growing technique, is the cultivation of plants in water. Revolutionary as it may sound, plants do not need soil as such: they need only nutrients and moisture contained in the soil, and these can be supplied through gravel that contains water, as well as through soil.

Hydroponics is not a new process. As long as the 1690's, an English physician tried growing plants in water in a laboratory experiment, and in the 1800's German researchers used the method to develop many of the formulas for plant nutrient solutions still in use today.

About a generation ago, hydroponics moved out the research laboratory into commercial use. A California physiologist, W.F.Gericke, published guidelines for hydroponic agriculture in 1936. Use was made of hydroponics in some military operation during World War II. In the past 40 years, research projects and commercial ventures in hydroponics have gone forward in a number of countries, including areas where water is in short supply and temperatures are too extreme for ordinary agriculture.

One of the leading companies in the field of hydroponics is "Hydro-culture Incorporated" of Glendale, Arizona, which operates about 200 greenhouses on a 48-hectare section of land. Hydro-culture produces more than 2,7 million kilograms of vegetables and fruit each year – mostly tomatoes, but also cucumber, lettuce, and melons. Crop yields are excellent, according to officials of Hydro-culture. For example, each mature tomato plant produces an average of 12,1 kilos of fruit in a year of two growing cycles. This compares with about 9 kilos for two crops of the average soil-grown plant.

Hydro-culture's greenhouses measure 8 by 39 meters and consists of steel frames covered with reinforced plastic film that is resistant to weather and lets in maximum amount of light. The plants are fed by inorganic nutrients dissolved in water which is supplied by a plastic pipeline. The feeding and watering system is automated. Electric sensing devices (sensors) determine when the plants are hungry or thirsty. The sensors send impulse messages that automatically activate the water and nutrient delivery system. When the sensors "know" that the plants have had enough, the system shuts off automatically.

Nothing is left to chance within the greenhouses. Temperature, humidity, and air circulation are carefully controlled. Air conditioning and heating equipment keep the temperature at 29 degrees Celsius by day and 18 degrees by night. No entry is given to the wind, hail, frost, drought, weeds, or insect.

Hydro-culture sells and ships its greenhouses to persons who want to go into the hydroponics business on their own. The company also sells units located on its own land to interested investors under a lease arrangement in which Hydro-culture manages the greenhouse and markets the crop and the owner gets a percentage of the profit.

Another hydroponic product available from Hydro-culture is a unit that is designed to produce grasses for feeding livestock. Measuring 2,4 by 3,5 meters, the unit can produce enough grass to satisfy the daily feed requirements of 70 horses. A half kilo

of seed (usually oats or barley) normally produces three to four kilos of grass, 20 to 25 cm. High. The time required from seed to feed is just seven days.

In recent years hydroponic farming has been expanding to many parts of the world. Research and application of the method has occurred in Italy, for example, where Europe's largest hydroponic installation – 50,000 square meters of greenhouses in Sicily – produces tomatoes, cucumbers, and other vegetables. A hydroponic farm operated by the government of Kuwait produces fresh tomatoes at a desert site near the capital city. At Puerto Penasco, Mexico, and on Sadiyat Island in Abu Dhabi, experimental hydroponic farm use seawater that is desalted by special installations located on the coast.

Despite these multiple examples of development, soilless agriculture still remains only a minor competitor to the traditional open-field way of growing crops. Hydroponics accounts for only a small fraction of world output of food and fiber, and its potential is primarily in arid-region agriculture where water is in short supply, or in the production of high-priced specialty crops which reward costly investment and intensive care.

Answer the following questions based on the text.

1. What is hydroponics ? Is it a new process ?
  2. Is soil necessary for plant growth ? Explain your answer.
  3. Who was W.F Gericke and why is he important in the field of hydroponics ?
  4. Can hydroponics be used in arid areas ?
  5. What is Hydroculture Incorporated ? How large an operation does it have?
  6. How does the production of tomatoes, for example, by hydroponics techniques compare with that of soil-grown plants?
  7. Describe the size and basic construction of a Hydroculture Incorporated greenhouse.
  8. How are plants fed ?
  9. What is the function of the sensors ?
- In what ways are controls established in the greenhouse ?  
Describe Hydroculture's lease arrangement.  
Can individuals buy Hydroculture greenhouse ?  
What are the characteristics of the hydroponic unit used to produce grasses for livestock feed ? How productive is it ?  
Name some areas of the world ( besides the U.S.) where hydroponic farming has been installed. In what country is the largest installation ?  
How large a role does hydroponics play in the world's agriculture scene ? In what areas does its greatest potential seem to lie ?

Write T if the statement true and F if false

1. Hydroponics is a process discovered by German scientists during World War II.
2. Plants do not need soil as such, but only the moisture and nutrients found in the soils.  
..... Hydroponic farming can be done successfully in arid areas.  
..... In some parts of the world, seawater is desalted for use on hydroponic farm.



- ..... Greenhouses manufactured by Hydroculture Incorporated have automatic feeding and watering systems.
- ..... Hydroculture sells greenhouses that can be used for raising livestock.
- ..... In a greenhouse, water and nutrient systems are activated by air-conditioning units.
- ..... The world's largest hydroponic farm is in Sicily.
- ..... Using the hydroponic technique, grass for animals can be grown from seed to feed in only 21 days.
- ..... Hydroculture Incorporated's principal crop is lettuce.

**VOCABULARY EXPANSION**

**Word Practice**

Complete the word families of these words from the reading by supplying the missing words in the space provided. Follow the examples below.

Infinitive	Pas.part.	Noun (State)	.Noun (Doer)	Adjective
apply	applied	application	applicator	applicable
humidity	humidified	humidity humidification	humidifier	humidifiable
1. ....	automated	.....	.....	.....
2. ....	.....	.....	competitor	.....
3. ....	.....	cultivation	.....	.....
4. ....	.....	delivery	.....	.....
5. ....	.....	.....	.....	excellent
6. grow	.....	.....	.....	.....
7. ....	invested	.....	.....	.....
8. ....	.....	.....	moisturizer	.....
9. resist	.....	.....	.....	.....
10. ....	solved	.....	.....	.....

**Word study**

Mark an X beside the word that does not belong in the group.

1. rain	2. lettuce	3. dry	4. process	5. output
moisture	cucumber	arid	profit	door
drought	tomato	damp	cycle	entry
humidity	grass	barren	period	opening
6. fraction	7. site	8. agreement	9. oat	10. specialty
fragment	place	experiment	barley	installation

bit	location	lease	corn	skill
unit	land	contract	apple	talent

**STRUCTURE**

**Adjective Clause**

The following sentences based on the reading contain clauses that function adjectivally. They modify the nouns directly preceding them and may also be referred to as restrictive clauses, as they restrict or define.

A.. Underline the adjective clauses in the sentences below; draw a circle around the marker that begins the clause; then place an X above the noun that the adjective clause modifies.

Example :

Hydroponics is an old process <sup>X</sup> which relies on nutrients and moisture supplied through gravel in water.

Research projects and commercial ventures in hydroponics have gone forward in areas where water is in short supply.

The steel frames are covered with reinforced plastic film that is resistant to weather.

The plants are fed by inorganic nutrients dissolved in water which is supplied by a plastic pipeline.

The sensors send impulse messages that automatically activate the water and nutrient delivery system.

Persons who want to go into the hydroponics business on their own can buy greenhouses from Hydroculture Incorporated.

It is an arrangement which lets Hydroculture manage the greenhouses and market the crop.

Another hydroponic product available is a unit that is designed to produce grasses for feeding livestock.

Research and application of the method of hydroponics farming has occurred in Italy where Europe's largest hydroponics installation is located.

Experimental hydroponic farm in Mexico and Abu Dhabi use seawater that is desalted by special installation along the coast.

The potential is primarily in arid-region agriculture where water is in short supply, or in the production of high-priced specialty crops which reward costly investment and intensive care.

B. List the subject and the main verb of each of the independent clauses in A.

**DISCUSSION**



Answer the following questions based on your own experience or thinking.

1. Do you know of any hydroponic installations in your hometown?
2. Would you like to operate your own hydroponic installation? Give reason for your answer.
3. What about food raised by hydroponic techniques? Do you think that it is as nutritious as that grown in soil? Discuss or debate in class.
4. Which one is more economical – growing vegetables using hydroponic techniques or growing vegetables in soil? Why?

#### WRITING

Write your opinion on the comparison of crop raised by hydroponic techniques and grown in soil in 100 words.