

Skripta za studente druge godine
Tehničkog fakulteta u Boru
(drugi deo)

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GLOBALISATION



Discussion

Do you think that the world could become just one large village where everybody could connect with everyone else? Discuss it in pairs.

Thinking globally

Reading

I Scan quickly through the text and find what objections to globalization are mentioned in the text?

There are many definitions of globalisation, but most acknowledge the movement of people and sharing of goods, capital and ideas due to increased economic integration. People and nations are becoming a part of a borderless world.

There has always been exchange of goods between people and countries, but it has increased with the improved technologies and a reduction of barriers. Globalisation offers opportunities for a country, but it is also a source of various challenges. Bigger markets are an opportunity for bigger profits, which can mean investing in development and reducing poverty in many countries. Weak domestic policies, institutions and infrastructure can restrict a country's ability to take advantages of the changes. Each country makes decisions which can maximise the benefits and minimise the challenges presented by globalisation.

The issues of globalisation arouse strong feelings, tempting people to regard it in terms of black and white. Some of the critics of globalization say that the process of globalisation has exploited thousands of people in developing countries all around the world. It has caused great disorders to lives and brought very few benefits in return. On one side, the global supply chains of our supermarket culture provide exotic year-round affordable foods, but on the other side, over 900 million people in the developing world suffer from hunger. Whereas internet technology has revolutionised our capacity for knowledge and interaction, swathes of South Asia and Africa provide no electricity, let alone computers.

The supporters of globalisation point to the poverty reductions achieved by some countries, such as India, China, Vietnam, and Brazil, which have embraced globalization and managed to improve their economy.

Comprehension questions

1. What's the generally accepted definition of globalization?
2. What are the opportunities that it offers?
3. What can restrict a country's ability to take advantage of the changes?
4. What are the arguments of the critics of globalization?
5. What has globalization brought to the countries such as India, Brasil...?

Unit 6

Vocabulary

Matching I Match the words from the left-hand column to the words from the right-hand column. Then, match the expressions to the definitions below.

Labour, Production, Workplace, Brain, Trade, Adult	facilities, liberalization, drain illiteracy, shortages, standards
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1. _____	1. A shortage or insufficiency of qualified candidates for employment (in an economy, country, etc.)
2. _____	2. Trade between nations without protective customs tariffs.
3. _____	3. The rules which refer to health and safety, labour rights, environmental protection, working hours, etc.
4. _____	4. A building or an area where goods are made.
5. _____	5. The loss of skilled intellectual and technical labour through the movement of such labour to more favourable geographic, economic, or professional environments.
6. _____	6. The percentage of the population 15 years of age and over who cannot, with understanding, read and write a simple statement about their everyday life.

Reading

II Read the following information on the effects of globalization. Mark each passage as seen from the standpoint of **Supporters** and **Opponents**. The first one is given as an example.

1. Economies of the countries that engage with the international economy have consistently grown much faster than economies of those countries that are excluded from the process. The growth of well managed open economies is more than twice higher than the rate of growth in economies closed to the forces of globalization. S

2. Improved wealth has led to improved access to health care and clean water, which has increased life expectancy. More than 85 percent of the world's population can expect to live for at least sixty years (that's twice as long as the average life expectancy 100 years ago!) _____

3. Improved environmental awareness has contributed to the use of more efficient, less-polluting technologies. _____

4. There are social and economic costs to globalisation. Trade liberalisation rewards competitive industries and penalises uncompetitive ones, and it requires participating countries to undertake economic reform. _____

Unit 6

5. Increased trade and travel have facilitated the spread of diseases, like AIDS, bird flu... across borders. _____

6. Indigenous and national culture and languages can be disintegrated by the modern globalised culture. _____

7. Trade liberalisation and technological improvements change the economy of a country, destroying traditional agricultural communities and allowing cheap imports of manufactured goods. This can lead to unemployment, as people working in the traditional sectors of the economy may not have the appropriate skills for the jobs which may be created. _____

8. Globalised competition can lead to a 'brain drain' of skilled workers, where highly educated and qualified professionals, such as doctors, engineers and IT specialists, migrate to developed countries to benefit from the higher wages and greater career prospects. This creates severe skilled labour shortages in developing countries. _____

9. Global companies have set universal workplace standards for their internationalised production facilities in developing countries. Wages paid by multinationals in middle and low-income countries are on average 1.8 to 2.0 times the average wages in those countries. _____

10. Countries which have had faster economic growth have been able to improve living standards and reduce poverty. China has considerably reduced the number of the poor in less than twenty years. _____

11. International migration has led to greater recognition of diversity and respect for cultural identities, which is improving democracy and human rights. _____

12. Improved technology has dramatically changed the way the world communicates, learns, does business and treats illnesses. Between 1990 and 1999, adult illiteracy rates in developing countries fell from 35 per cent to 29 per cent. _____

True or false Mark the following statements as true (T) or false (F), according to the supporters or opponents of globalisation.

1. Young educated people migrate to developed countries, looking for better lifestyle prospects. _____
2. Illiteracy has considerably dropped. _____
3. China has increased the number of the poor in less than twenty years. _____
4. Environmental awareness has been improved, which results in the use of more efficient, less-polluting technologies. _____
5. Modern globalised culture has disintegrated national culture. _____
6. Major economic powers have a big influence in the institutions of globalization, such as the WTO. _____

Unit 6

7. Conflicts in the developing countries are resolved on „rules based“ approach. ____



Translation

I Translate the following sentences into English. Use the given key words.

1. Neke zemlje nisu bile u stanju da iskoriste globalizaciju, pa njihov životni standard dalje opada. (countries / unable / take advantage / globalization / living standards / drop /)

2. Ekonomije zemalja koje su uključene u međunarodnu ekonomiju mnogo brže su se razvile od onih koje pokušavaju da zaštite sebe. (Economies / engage / international economy / grow / fast / protect)

3. Države koje su imale brži ekonomski rast bile su u stanju da unaprede životni standard i smanje siromaštvo. (Countries / economic growth / improve / living standards / reduce / poverty)

4. Postoje ekonomski i socijalni troškovi globalizacije; Liberalizacija trgovine nagrađuje konkurentne industrije, a kažnjava nekonkurentne. (Costs / globalization / trade liberalization / reward / competitive industries / penalize / uncompetitive)

5. Moderna komunikacija je raširila svest o razlikama među kulturama i povećala potražnju za migracijom u bogatije zemlje. (Communication / spread / awareness / increase / demand / migration)

6. Životna sredina je zagađena, pošto neke industrije upražnjavaju neadekvatne ekološke principe u zemljama u razvoju. (Environment / pollute / industries / exploit / inadequate / codes / developing countries)

7. Globalna konkurencija može da nametne “odliv mozgova” stručnjaka, gde visoko kvalifikovani profesionalci odlaze u razvijene zemlje. (Competition / force / ‘brain drain’/ skilled workers / highly educated / migrate / developed countries)

Unit 6

Translation

II Translate the following phrases into English.

1. Zbog, usled.....
2. Iskoristiti
3. Odlučiti
4. Hrana koja je dostupna tokom cele godine
5. A kamoli kompjuteri
6. Smanjenje siromaštva
7. Izvor raznih izazova

Use the phrases to make up your own sentences, or find the sentences with these expressions in the texts above.

Vocabulary

II Match the Verbs on the left to the explanations on the right.

increase	make available
improve	give in return for something else
provide	keep or confine within physical limits
exchange	become better
reduce	become larger
restrict	bring to a weaker, difficult condition

Now use these Verbs in the appropriate form to fill in the blanks.

1. They didn't know how to production costs.
2. We greetings before the meeting.
3. For sure, there is always something about ourselves we can on.
4. For most small businesses, the easiest way to profitability is to reduce costs.
5. They the travelers with food and clothing.
6. She was told to the amount of salt she uses.

I Put in the relative pronoun WHO or WHICH where necessary

1. Skilled workers look for greater career prospects migrate to developed countries.
2. Improved technology has helped people in many areas of life is not always used for peaceful purposes.
3. Wages paid by multinationals in middle and low-income countries are on average 1.8 to 2.0 times the average wages in those countries.
4. Over 900 million people live in the developing world suffer from hunger.
5. Workplace standards are the rules refer to health and safety, labour rights, environmental protection, working hours, etc.

II Join the two sentences with the relative pronoun WHO or WHICH. Put a relative pronoun if necessary.

1. It's a chance. Some countries can use it to improve their living standard.

2. It's a plan. It is adopted or pursued by an individual, government, party, business, etc.

3. It's a kind of recognition, such as a statue or a sum of money. It is given to someone in gratitude for a service rendered.

4. 'Brain drain' is migration of skilled workers into developed countries. This creates severe skilled labour shortages in developing countries.

5. Some countries have had faster economic growth. They have been able to improve living standards and reduce poverty.

6. Trade liberalisation changes the economy of a country, destroying traditional agricultural communities. This can lead to unemployment.

MANAGEMENT SKILLS

Discussion

What are the management skills that you find to be useful for both everyday life and professional performance?

a) Time management

It is difficult for students to balance their studies and other activities in school, especially in examination weeks. Students, especially college students, find it very hard to manage their hectic schedule successfully.

College students often have so many things to do that they can neither focus on their studies nor spend quality time with their friends. This can be very frustrating and could lead them to get bored of their studies. If you know how to balance your time, it will work to your advantage. You can do all your chores and spend time with your friends when you know how to schedule your activities or manage your time.

Time management skills can make your workload seem easier and turn a chaotic day into a pleasant and relaxing one! With effective planning of your schedule, you will find more fun in learning. Exam weeks are the busiest weeks for a college student. There are also activities you need to do outside your school, like buying groceries to prepare meals, doing the laundry, etc. If you listen to music while you are driving or jogging, then you can study while driving by listening to some CDs with teaching materials. You can use your mobile phone to record your entire professor's lecture and use it for study purposes. This method is very efficient and very useful. Just name all the materials according to the topic and the date. This can be very useful for auditory and especially kinaesthetic students, who find it very difficult to sit and read for a longer period of time.

Time management will help you get organised properly. It will give you an idea on how to balance your studies and have fun. After all, knowing how to manage your time as a college student can further help you in your future profession.

Comprehension questions

1. How can you manage your time effectively? Find suggestions in the text.
2. What other suggestions for effective planning of time can you think of?
3. What are the effects of learning how to balance your time?

Speaking

How good is your time management?

Rearrange the parts of sentences to get the questions on time management skills? Then, use the questions as a guideline for speaking about your time management skills.

1. during the day / with the highest priority / you do first / are the tasks / the ones?



Unit 7

1. you are working on / whether the tasks / are high, medium, or low value / do you know?
2. do you find yourself / or asking for extensions / at the last minute, / completing tasks?
3. how much time / on the various jobs / do you know / you are spending / you do?
4. and commitments / are you stressed / about deadlines ?
5. and scheduling / time for planning / do you set aside?
6. on critical tasks / do distractions / from working / often keep you?

TIME-SAVING TIPS

Writing

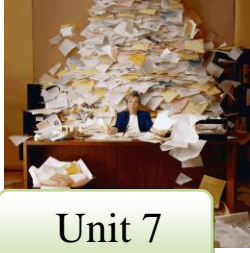
Fill in I Use the given verbs to start the sentences.


 Set, Focus , Get organized, Prioritise , Fight , Accomplish
 

- what's the most important thing among the important things.
- on completing one thing at a time.
- off distractions: filter the unimportant things.
- feasible deadlines for tasks.
- :keep all plans in a system, not in your head.
- one big task, and then move on to a small task. Alternate the big and small tasks.

II Which of the above pieces of advice would you give to these people?

How do I deal with a set of tasks? What do I do first?



1.

Unit 7



2.

I pride myself in being a multi-tasker, but it pays its toll. ... I am much more effective when I am single focused.



3.

Every time I study for an exam I get distracted by phone, noise, computer...



4.

I never seem to have enough time to do all the tasks I have set out for myself.



5.

I often forget to do some of simple yet important tasks.

Fill in III *Use the given verbs to fill in the blanks: list, prepare, take, identify*

First, you have to _____ note of all the activities you do during a week and _____ down how much time you spend on each typical activity. Doing this

will help you _____ more efficiently on a specific subject or class of the day,
and it will also help you _____ which activity is a waste of time.

Visit the site below to find out some more about your time management skills

http://www.mindtools.com/pages/article/newHTE_88.htm

b) Money Management

Reading

Scan through the text and find the suggestion on how to manage your money in the best possible way.

College students especially need to be mindful of how much money they have and where it's going. College expenses can be high with tuition, books, room and board, rent, beer money, etc. Effective money management is much easier with the following tips:

First, track your spending for two to four weeks to find out where your money is going. You probably don't realize how much money you spend on little things. Often, you'll start to cut back your expenses just by tracking them, which will help you spend your money wisely.

The best way to manage your money over the course of a semester is to map out a budget, which will help you control your cash flow. If you know exactly how much is coming in and how much is going out and where, you won't fall into the trap of living beyond your means. List sources of income such as scholarships, loans, money from summer jobs, and cash from your parents. Then list your expenses, dividing them into fixed expenses (such as board, groceries, tuition and books) or discretionary ones (such as gym membership and movie rentals). If your income is larger than your outgo, you're on the right track, but if it's vice versa, it may be the right time to change your ways!

Everyone needs some entertainment. You'll get burned out if you don't have any fun. But be mindful of your entertainment expenses so that they don't get out of hand.

If you spend at the beginning of the semester, you could be tapped out later. Give yourself a spending limit for each week. Stick to it and you won't have to eat macaroni-and-cheese every day at the end of a month. With a combination of financial guidance, discipline and common sense, you should be well on your way to living within your means and increasing your personal wealth.

Vocabulary

I Find and write down the expressions in the text which have the similar meaning to the expressions below:

- the movement of money into and out of a business (3) _____
- wages, salary or the money you get (3) _____
- room and meals that you have to pay for (3) _____
- costs; money that goes out; outflow (3) _____
- to improve the way in which you behave (3) _____

II Find the sentences with these expressions in the above texts. Translate them into Serbian.
cut back.....

get burned out.....

get out of hand.....

be tapped out.....

map out.....

III Mapping out a budget - Think of the sources of your income and then make a list of the expenses for a period of one month.



Four horizontal lines for writing under the 'Sources of income' diagram.

Four horizontal lines for writing under the 'A list of expenses' diagram.

c) Stress Management

College life is full of new experiences and anxieties. It can be the best of times and the worst of times. Meeting new people, learning, and being on your own are the best. Falling behind in class, pulling all-nighters and final exams can be the worst.

Sometimes the best of times lead to the worst of times. Students who spend too much time meeting new people and "socializing" find themselves skipping class, falling behind in assignments, and "bombing" exams.

Stress is a common and natural condition of our mortal existence. It arises through our daily efforts to achieve goals, relate with others, and adjust to the demands of living in an ever-changing world. We often view stress as a negative element in our lives and seek to reduce or eliminate it. We forget that there can be a great deal of growth from learning how to deal with stressful situations. Our aim shouldn't be to completely avoid stress, which at any rate would be impossible, but to learn how to recognize our typical response to stress and then try to adjust our lives in accordance with it.

College is a particularly stressful time for most of us with the pressures of examinations, large amounts of reading, research papers, competition for grades, financial expenses, and social and career decisions. Students can effectively deal with stress rather than become discouraged and immobilised by it.

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Each of us functions best at a particular stress level. When stress increases beyond that level, the effectiveness of our performance begins to drop. When we pass our peak of effectiveness we usually experience symptoms like forgetfulness, dulled senses, poor concentration, headaches, digestive upsets, restlessness, irritability and anxiety. The occurrence of these symptoms can alert us to take steps to reduce our stress so our effectiveness can remain at a high level.

Generally, college students aren't fully prepared to organise the "stuff" in their lives. Dorm rooms can quickly get over-run with clothes, books, computers, CD's, DVD's, television sets, completed papers, half-completed papers, and the other effects of the college student's life.

I Comprehension questions

1. Can stress be completely avoided?
2. Instead of trying to avoid stress, what is it that we should do?
3. What happens when our stress level increases beyond normal?



II Circle the right Serbian translation of the following expressions

- | | | |
|---------------------------|--|-----------------------------------|
| being on your own – | a) biti usamljen | b) biti samostalan, |
| falling behind – | a) zaostajanje, | b) padanje nazad |
| pulling all-nighters – | a) obavljati aktivnosti u poslednjem trenutku, | b) praviti žurke |
| skipping class – | a) izostajanje iz škole, | b) redovno pohađanje nastave |
| "bombing" exams – | a) padanje na ispitima, | b) polaganje ispita |
| get over-run – | a) biti zatrpan nečim, | b) raščistiti nešto |
| work to one's advantage - | a) ići u korist nečega | b) biti protiv |
| live beyond your means - | a) živeti iza nečega | b) živeti preko svojih mogućnosti |
| ever-changing world - | a) svet koji se stalno menja | b) nepromenljivi svet |

Speaking

How good is your stress management?

Look at the statements below. Make the necessary changes to the statements to talk about your stress management skills.

- When my professor/boss or a customer asks to speak with me, I instinctively assume that he or she wants to discuss a problem or give me negative feedback.
- When I experience real difficulty at work /school / home, I also feel negative about other parts of my life.
- When I achieve a personally challenging goal, I congratulate myself.
- When I perform very well on an assignment, I believe that it's because I'm generally talented and smart.
- I seem to get angry unexpectedly, without really understanding why.
- When someone makes me angry, I try not to show my emotions, and pretend to tolerate it.
- When something frustrating happens, I know it's not the end of the world.

Unit 7

- When something really frustrates me, I can usually see the humor in the situation, and I laugh at myself and/or the others involved.
- When people make me angry, I try to understand why they did or said that.
- I can forgive people after they've hurt me.
- I have an activity, hobby, or routine I use to release my feelings of anger.

Writing

Rearrange the words to make sentences. Then write these sentences in the blank spaces below.

1) the causes / recognise / of stress: / people, environment, self...

.....

2) a strong belief / have // more resilient / those / with strong faith / are

.....

3) positive / communicate / in order to / in a positive way / feel

.....

4) skills / new / learn; / what / learn / practice / you

.....

5) positive / be! // live / optimists / longer

.....

6) to / stay committed / your goal // up / never / give

.....

Vocabulary

I Make nouns out of these verbs by adding suffix -ion (-ation, -tion, -ition). Make necessary changes.

Verb	Noun
concentrate	
organise	
recognise	
compete	
examine	
decide	
reduce	
experience	
eliminate	

II Look at the text Stress Management. Find corresponding Verbs / Nouns to these words.

Verb	Noun
	response
	increase
occur	
demand	
exist	
assign	
achieve	
	adjustment
	function
perform	

THE HISTORY OF MONEY

Discussion

Does money make the world go round? What do you think? Discuss it in pairs.

By definition, money is something of value. It is anything which is commonly accepted by a group of people for the exchange of goods, services, or resources.

But over the last 10,000 years, the material form that money has taken has changed considerably—from cattle and cowrie shells to today's electronic currency. Here is an overview of the history of money.



Barter

The first people didn't buy goods from other people with money. They used barter. Barter is the exchange of personal possessions of value for other goods that you want. This kind of exchange started at the beginning of humankind and is still used today. From 9,000-6,000 B.C., livestock was often used as a unit of exchange. Later, as agriculture developed, people used crops for barter. For example, you could ask another farmer to trade a pound of apples for a pound of bananas.

Shells

At about 1200 B.C. cowry shells became a medium of exchange, or money. The cowry has served as money throughout history even to the middle of the last century.

First Metal Money

China, in 1,000 B.C. produced mock cowry shells at the end of the Stone Age. They can be thought of as the original development of metal currency. The Chinese coins were usually made out of base metals which had holes in them so that you could put the coins together to make a chain.

Silver

At about 500 B.C, pieces of silver were used as coins. Eventually in time they took the appearance they have today and were imprinted with numerous gods and emperors to mark their value. These new coins were composed from scarce metals such as bronze, gold, and silver, which had a lot of intrinsic value.

Leather Currency

In 118 B.C, banknotes in the form of leather money were used in China. This is believed to be the beginning of a kind of paper money.

Paper Currency

From the ninth century to the fifteenth century A.D. in China, the first actual paper currency was used as money. European civilization still would not have paper currency for many years.

Nowadays

All sorts of credit cards are used nowadays. Also, electronic money (or digital cash) is already being exchanged over the Internet.

1)

THE HISTORY OF MONEY

How money works is probably one of the most interesting things on earth. It is even fascinating and almost magical how money appeared on our planet. Unlike most developments we enjoy, which can be traced back to a source, civilisation or inventor, money appeared in places then unconnected all over the world in a remarkably similar way.

Our ancestors all over the world used a wide variety of currencies. Whales teeth, shells, amber, ivory, decorative feathers, cattle, a large number of stones, including jade and quartz, were just some of the forms that money had taken.

The materials which were used as money evolved, as people realized one form was more convenient than the other.

2)

MEDIEVAL ENGLAND

(1000 - 1100 A.D.)

At the turn of the first millennium, a practice of leaving gold and silver in the vaults of goldsmith's became convenient. Instead of walking around and carrying heavy metal, people got receipts for what they had left there. These paper receipts soon became popular for trade as they were less heavy to carry around than gold and silver coins. After a while, the goldsmith's must have noticed that only a small percentage of their depositor's ever came in to demand their gold at any one time. So cleverly the goldsmith's made out some receipts for gold which didn't even exist, and then they loaned it out to earn interest.

3)

WHERE THERE'S WAR, THERE'S MONEY

War uses up more materials more quickly than mostly anything else on earth. In war, expensive equipment doesn't wear out slowly, it gets blown up. (It's interesting to note that during the 119 year period from the founding of the Bank of England to Napoleon's defeat at Waterloo, England had been at war for 56 years, while the rest of the time preparing for it. In the process, the money changers had been getting rich.)

It's not unusual for both sides in a war to loan money from the same bank. Nothing generates debt like war. A nation will borrow any amount to win. So, if the loser is left in the vain hope of winning, then the more resources will be used up by the winning side before their victory is obtained. More resources are used, more loans taken out, more money made by the bankers.

Discussion

I Comprehension questions

1. Why is the appearance of money different from the appearance of other inventions?
2. How did people start using paper receipts instead of gold and silver?
3. They say that war generates debt. Why do you think it does?

Reading

Scan through the text to find the expression "the hand that gives is above the hand that takes"? How do you understand it?

4) THE ROTHSCHILDS (1743)

A goldsmith named Amshall Moses Bower opened a counting house in Frankfurt, Germany in 1743. He placed a Roman eagle on a red shield over the door, encouraging people to call his shop the Red Shield Firm pronounced in German as "Rothschild".

His son later changed his name to Rothschild when he inherited the business. Loaning money to individuals was all well and good but he soon found it much more profitable loaning money to governments and Kings. It always involved much bigger amounts, always secured from public taxes. Once he got the hang of things, he set his sights on the world by training his five sons in the art of money creation, before sending them out to the major financial centres of the world to create and dominate the central banking systems.

J.P. Morgan was thought by many to be the richest man in the world during the Second World War, but upon his death it was discovered he was merely a lieutenant within the Rothschild empire owning only 19% of the J.P. Morgan Companies.

"There is but one power in Europe and that is Rothschild."
19th century French commentator 1

5) NATHAN ROTHSCHILD

During the battle of Waterloo, Nathan Rothschild had a bold plan to take control of the British stock market, the bond market, and possibly even the Bank of England. Nathan, knowing that information is power, stationed his trusted agent named Rothworth near the battle field.

As soon as the battle was over, Rothworth quickly returned to London, delivering the news to Rothschild 24 hours ahead of Wellington's courier. A victory by Napoleon would have devastated Britain's financial system. Nathan stood in his usual place next to an ancient pillar in the stock market. This powerful man was not without observers as he hung his head, and began openly to sell huge numbers of British Government Bonds. Reading this to mean that Napoleon must have won, everyone started to sell their British Bonds as well. The prices of the bonds plummeted. Meanwhile Rothschild began to secretly buy up all the hugely devalued bonds. In this way Nathan Rothschild captured more in one afternoon than the combined forces of Napoleon and Wellington had captured in their entire lifetime.

6) NAPOLEON (1769 - 1821)

He didn't trust the bank saying:

"When a government is dependent upon bankers for money, they and not the leaders of the government control the situation, since the hand that gives is above the hand that takes... Money has no motherland; financiers are without patriotism and without decency; their sole object is gain." (Napoleon Bonaparte, 1815)

Unit 8

In 1803, instead of borrowing from the bank, Napoleon sold territory west of the Mississippi to the 3rd President of the United States, Thomas Jefferson, for 3 million dollars in gold; a deal known as the Louisiana Purchase. Three million dollars richer, Napoleon quickly gathered together an army and set about conquering much of Europe. Each place he went to, Napoleon found his opposition being financed by the Bank of England, making huge profits as Prussia, Austria and finally Russia all went heavily into debt trying to stop him. Four years later, with the main French army in Russia, Nathan Rothschild took charge of a bold plan to smuggle a shipment of gold through France to finance an attack from Spain by the Duke of Wellington. Wellington's attack from the south and other defeats eventually forced Napoleon into exile. However, in 1815 he escaped from his banishment in Elba, an Island off the coast of Italy, and returned to Paris.

By March of that year Napoleon had equipped an army with the help of borrowed money from the Eubard Banking House of Paris. He gathered 74,000 French troops which would meet 67,000 British and other European Troops 200 miles NE of Paris on June 18th 1815.

True or false *Mark the following sentences as true (T) or false (F).*

1. Rothschild found loaning money to individuals to be more profitable than loaning money to governments. ____
2. Wars are profitable for bankers. ____
3. J.P. Morgan was richer than the Rothschilds. ____
4. Napoleon borrowed money from a bank when he started conquering Europe. ____
5. Some European countries went into debt trying to stop Napoleon. ____
6. N. Rothschild wasn't aware of the importance of information. ____
7. In 1815 Rothschild sent his agent to the battlefield who brought him the news of the British victory. ____
8. Knowing that the British had won, he started buying up the Government bonds. ____
9. He started buying up bonds when they plummeted. ____

Translation

Translate the following sentences into English

1. Za razliku od ostalih pronalazaka, za novac se ne zna ko je bio pronalazač.
.....

2. Banke pozajmljuju mnogo više novca nego što imaju sredstava na depozitu.
.....

3. Razmena ličnih predmeta od vrednosti za neku drugu robu zove se trampa.
.....

4. Kovači su izdavali papirne potvrde u zamenu za zlato koje su ljudi ostavljali kod njih na čuvanje.
.....

5. Pozajmljivanje novca pojedincima bilo je manje profitabilno nego pozajmljivanje novca

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vladama i kraljevima.

6. N. Rothschild je počeo da otkupljuje deonice u trenutku kada su bile značajno obezvređene.

7. Napoleon je mislio da bankari kojima državnici duguju novac kontrolišu situaciju, a ne vlade tih zemalja.

Vocabulary

I Find the expressions in the texts, which have synonymous meaning to the expressions in the box. Then use them in the sentences below the table.

1) - develop gradually - suitable	2) - a piece of paper that proves that money, goods... have been received - a person who keeps money in a bank - a thing that is borrowed, especially a sum of money that is expected to be paid back with interest.
---	---

3) - win a victory over (someone) in a battle or other contest - take and use (something belonging to someone else) with the intention of returning it.	4) - receive (money, property...) as an heir at the death of the previous holder.
---	--

5) - fall or drop straight down at high speed	6) - overcome and take control of (a place or people) by military force - a sum of money that is owed - the state of being barred from one's native country
--	--

1. Charles Darwin's theory explained a mechanism on how life on this planet
2. We can meet at a time which is for you.
3. If you've got a you can exchange the goods.
4. This is a list of the safest banks in the region in which could keep all their savings.
5. Banks use depositors' money to make
6. After their in battle, the soldiers surrendered.
7. Could I your pen for a minute, please?
8. Some things are genetically, like blue eyes, and others are inherited legally, like money or property.

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- 9. House prices have recently.
- 10. The English were by the Normans in 1066.
- 11. He managed to pay off his in a few months.
- 12. Napoleon lived in for some time on the island of Elba.

Vocabulary

II Find the expressions in the texts and translate them.

- wear out
- blow up.....
- set sights on.....
- take control (of).....
- be dependent upon.....
- take charge (of).....

Grammar

-ING form

-ING form can be used in several different ways.

- 1) as Nouns (gerunds)
 - L**oaning money to individuals was all well and good ...
- 2) as Adjectives
 - ...one of the most **i**nteresting things on earth.
- 3) as Participles
 - a. as a part of continuous tenses
 - (. ...the amount they actually **a**re **h**olding...)
 - b. or to form participle clauses
 - They even gave it a name to make it seem more acceptable, **c**hristening the practice 'Fractional Reserve Banking'...

I Here are some more examples of -ING forms. Analyse them and determine how they are used in the texts: as Adjectives, Nouns or Participles

- 1. This kind of exchange started at the **beginning** of humankind and is still used today.

- 2. It is even **fascinating** and almost magical how money appeared on our planet. _____
- 3. Instead of **walking** around and **carrying** heavy metal _____
- 4. England had been at war for 56 years, while the rest of the time **preparing** for it.

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- 5. In the process, the money changers had been **getting** rich. _____
- 6. He placed a Roman eagle on a red shield over the door, **encouraging** people to call his shop the Red Shield Firm _____
- 7.he set his sights on the world by **training** his five sons in the art of money creation.....

- 8. to create and dominate the central **banking** systems..... _____
- 9. he was merely a lieutenant within the Rothschild empire **owning** only 19% of the J.P. Morgan Companies. _____
- 10. Nathan, **knowing** that information is power, stationed his trusted agent named Rothworth near the battle field. _____
- 11. Rothworth quickly returned to London, **delivering** the news to Rothschild 24 hours ahead of Wellington's courier. _____
- 12. instead of **borrowing** from the bank, Napoleon sold territory west of the Mississippi.....

- 13.Napoleon quickly gathered together an army and set about **conquering** much of Europe.

- 14. Prussia, Austria and finally Russia all went heavily into debt **trying** to stop him.

II Write down some more sentences using -ING form as an Adjective, Gerund and Participle.

- 1.....
- 2.....
- 3.....
- 4.....

FAMOUS "FAILURES"

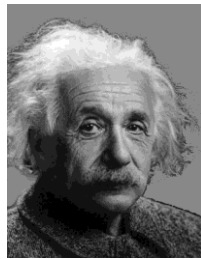
Discussion

What's the meaning of these sayings? Discuss them in pairs.

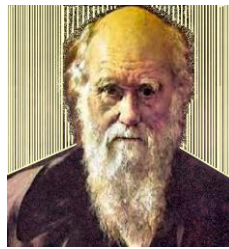
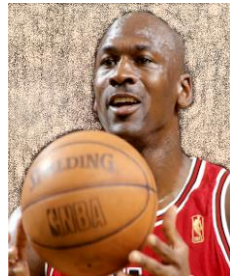
"Our greatest glory is not in never falling but in rising every time we fall." ~ Confucius
 "Only those who dare to fail greatly, can achieve greatly." ~ Robert F. Kennedy

Matching Match the names to the images

Albert Einstein, Liv Ullman, Abraham Lincoln, Winston Churchill, Charles Darwin, Louis Pasteur, Henry Ford, Michael Jordan, Beethoven, Van Gogh



1. _____ 2. _____ 3. _____ 4. _____ 5. _____



6. _____ 7. _____ 8. _____ 9. _____ 10. _____

WHO IS WHO?

Reading

Skim through the passages quickly and match them to the people in the picture.

_____ is credited with the development of the theory of relativity and physical theory of gravity among other things. As a child he was, however, considered to be a slow learner. He did not speak until he was 4-years-old. His parents thought he was "sub-normal," and one of his teachers described him as "mentally slow, unsociable, and adrift forever in foolish dreams." He was expelled from school and was refused admittance to the Zurich Polytechnic School.

In 1895 when this man applied for the University Entrance Exam he could only manage to pass in the math and science sections and failed in the rest of the subjects.

_____ As a young man he went to the Civil War as a captain, but returned from it as a private. Afterwards, he was a failure as a businessman. As a lawyer in Springfield, he was too impractical and temperamental to be a success. He turned to politics but was defeated several times in his attempts to be a successful politician. The list of his failures is pretty long for someone who later became one of the best known American presidents: He failed in his first try for the legislature, then his first attempt to be nominated for congress, after that in his application to be commissioner of the General Land Office. He was defeated in the senatorial election of 1854, in his efforts for the vice-presidency in 1856 and in the senatorial election of 1858. At about that time, he wrote in a letter to a friend, "I am now the most miserable man living. If what I feel were equally distributed to the whole human family, there would not be one cheerful face on the earth." In spite of it all, he didn't give up.

_____ gave up a medical career and was told by his father, "You care for nothing but shooting, dogs and rat catching." In his autobiography, he wrote, "I was considered by all my masters and my father, a very ordinary boy, rather below the common standard of intellect." Obviously, he evolved.

_____ failed sixth grade. He was subsequently defeated in every election for public office until he became Prime Minister at the age of 62. He later wrote, "Never give in, never give in, never, never, never, never - in nothing, great or small, large or petty - never give in except to convictions of honor and good sense. Never, Never, Never, Never give up."

_____ sold only one painting in his lifetime. And it was to the sister of one of his friends for 400 francs (approximately \$50). This didn't stop him from finishing over 800 paintings.

_____ was cut from his high school basketball team. He once stated, "I've failed over and over again in my life. That is why I succeed."

_____, a famous actress who has been nominated for Oscar, was twice rejected by Sweden's National Theatre School. Professors said she didn't have a talent. After that she spent eight months studying dramatics in London. Then she joined a repertory company in Norway.

_____ was only a mediocre pupil in undergraduate studies and ranked 15th out of 22 students in chemistry.

_____ failed in business and went broke five times before he succeeded.

_____ handled the violin awkwardly and preferred playing his own compositions instead of improving his technique. His teacher called him "hopeless as a composer." However, he wrote five of his greatest symphonies while completely deaf.

HOW WRONG THEY WERE



- Charlie Chaplin was initially rejected by Hollywood studio chiefs because his pantomime was considered "nonsense."



- Decca Records turned down a recording contract with the Beatles. Their unprophetic evaluation was "We don't like their sound. Groups of guitars are on their way out." After Decca rejected the Beatles, Columbia records followed suit. Needless to say how wrong they were.

- When word of the construction of a 300-meter Tower got around, a petition "Bring down the Eiffel Tower" was presented to the city government. The petition included some notable signers, such as writers Emile Zola and Alexandre Dumas, the son. Several artists protested, posting an open letter to Gustave Eiffel calling the Tower a "monstrosity." Many artists, who originally signed the letter of protest concerning the Eiffel Tower, turned around and called the Tower genius after it had been built.

- Walt Disney was fired by a newspaper editor because "he lacked imagination and had no good ideas." He had gone bankrupt several times before he built Disneyland. In fact, the proposed park was rejected by the city of Anaheim on account of the possibility that it would only attract riffraff.



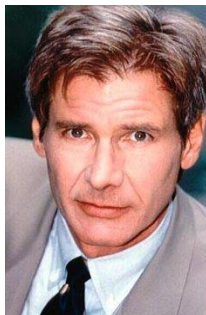
- Rodin's father once said, "I have an idiot for a son." Described as the worst pupil in the school, he was refused three times admittance to the Ecole des Beaux-Arts. His uncle called him uneducable. Perhaps this was something which gave him food for thought.

Unit 9

- When Bell telephone Company was struggling to get started, its owners offered all their rights to Western Union for \$100,000. The offer was rejected with disdain: "What use could this company make of an electrical toy?"



- In 1944, Emmeline Snively, director of the Blue Book Modeling Agency, told a model Norma Jean Baker, "You'd better learn secretarial work or else get married." Now people all over the world know that Norma Jean was Marilyn Monroe. Does anyone know who Emmeline Snively was?



- After Harrison Ford's first performance as a hotel bellhop in the film *Dead Heat on a Merry-Go-Round*, the studio vice-president called him to his office. "Sit down kid," the studio head said, "I want to tell you a story. The first time Tony Curtis was ever in a movie, he delivered a bag of groceries. We took one look at him and knew he was a movie star." Ford replied, "I thought you were supposed to think that he was a grocery delivery boy." The vice president dismissed Ford with "You ain't got it kid, you ain't got it ... now get out of here."



- [Margaret Mitchell](#) got 38 rejections from publishers before finding one to publish her novel *Gone with the Wind*, which was later sold in almost 30 million copies. George Orwell, James Joyce, Gertrude Stein and many other writers received rejection letters. How many talented writers are there who were discouraged because of misguided rejection? They never made it into print.

Unit 9

Translation

Translate the following sentences into English. Find the bolded expressions in the above passages.

1. Njemu je **pripisana** teorija relativiteta.
2. Neki talentovani pisci nikada nisu **uspeli da štamaju** svoja dela.
.....
3. 1895 on se **prijavio za** prijemni ispit na Politehničku školu.
.....
4. **Okrenuo se** politici nakon neuspeha na nekim drugim poljima.
.....
5. To mu je dalo **materijala za razmišljanje**.....
6. **Jedan pogled** je bio dovoljan da shvatimo kako je on filmska zvezda.
.....
7. Nikada ne **popuštaj**, osim uverenjima časti i zdravog razuma.
.....
8. Bio je **izbačen** iz košarkaškog tima.....
9. **Bankrotirao** je nekoliko puta pre nego što je uspeo.
.....
10. Odbili su da potpišu ugovor sa njima, a druga izdavačka kuća je **sledila njihov primer**.
.....
11. Odbili su da grade park **zbog** mogućnosti da će se tu okupljati samo ološ.
.....
12. Kada se **vest** o gradnji **proširila**, peticija je predstavljena gradskoj vlasti.
.....

I Look at the following sentences from the texts and decide if they are in Active (A) or Passive voice (P).

1. Charlie Chaplin was initially rejected by Hollywood studio chiefs because his pantomime was considered "nonsense.".....
2. Decca Records turned down a recording contract with the Beatles.
3. A petition "Bring Down the Eiffel Tower" was presented to the city government.
4. Many artists originally signed the letter of protest concerning the Eiffel Tower.....
5. The artists later turned around and called the Tower genius.....
6. Walt Disney was fired by a newspaper editor.....
7. He had gone bankrupt several times before he built Disneyland.....
8. When Bell telephone Company was struggling to get started, its owners offered all their rights to Western Union for \$100,000.....
9. Rodin was rejected three times admittance to the Ecole des Beaux-Arts.....
10. *Gone with the Wind*, which was later sold in almost 30 million copies.....
11. How many talented writers are there who were discouraged because of misguided rejection?_

II Now turn passive sentences into active. Do they always seem meaningful in active voice? When is it better to use passive voice? Give some more examples.

.....

.....

.....

.....

MORAL STORIES

- a) Albert Einstein and Mileva Maric Einstein. A true story or a mere gossip?

Discussion

What is a gossip story?
What do you know about A. Einstein? Who was Mileva Maric?



Vocabulary

Matching I Match the words in the right hand column with their explanations on the left. Then use them in the text.

1) A person regarded as reliably providing essential support for something	a. assume
2) Suppose to be the case, without proof	b. blabbering
3) A part, number, or quantity that is left over	c. obedience
4) To support or establish the certainty or validity of; verify	d. average
5) Submission to another's authority	e. threaten
6) An amount, standard, level, or rate regarded as usual or ordinary	f. humble
7) Money obtained from an event or activity	h. remainder
8) State intention to take hostile action against (someone) in retribution for something done or not done	i. pillar
9) Talking foolishly, indiscreetly, or excessively	j. proceeds
10) Having or showing a modest or low estimate of one's importance	k. confirm

a) Albert Einstein is a great name in science, a physicist who developed the general theory of relativity, one of the 1) _____ of modern physics. His name is associated with wisdom, knowledge and trust. So you would never 2) _____ that Albert Einstein could be somebody else than just a pure genius.

b) However, there is a story that is passed from generation to generation mainly by word of mouth. There are no documents to prove that the story is true, no witnesses and no data and that's what makes it a gossip story.

c) A Norwegian historian Anastasia Heidi Larvoll is convinced that Einstein was more of a skilled manipulator than a physicist, while his first wife Mileva Maric was the real "genius behind the scene". According to her, the myth of Einstein is just a product of marketing, which has been defended at all cost. A small part of their correspondence was published in 1987, and the 3) _____ was taken to Jerusalem. It hadn't been opened for public research until 2006, and since then it has been opened but only partially – says Anastasia Heidi Larvoll. These letters,

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says the historian, 4) _____ that Mileva was a brilliant scientific mind, and Albert an arrogant manipulator.

d) Einstein's letters begin as love letters, and always end by setting tasks for Mileva to solve! Even the few letters available are incomplete, because the censorship deleted all the mathematical calculations and scientific instructions. Mileva's 5) _____ to Einstein can not be understood without knowing the time during which their relationship developed.

e) Albert had 6) _____ grades during his studies. He graduated as the worst in his group and had no reputation with his professors. Mileva, on the other hand, was invited to collaborate with the most respected physicists. She studied photoelectric effect at the University of Heidelberg, and also four-dimensional geometry that is the mathematical basis of the theory of relativity. These are the themes which the works of Einstein deal with. They were published when he was a clerk in the Patent Bureau in Bern.

f) Mileva wrote the calculations at night when the children were asleep. The great Russian physicist Abram Joffe Fedorovich testified that he had in his hands originals of the three most important articles of "Einstein", which were all signed Einstein-Mariti. Mariti is the Swiss version of the surname Maric and it was under that name she was registered in Zurich. Einstein left Mileva in 1914 when he was given a position as professor in Berlin and membership in the Prussian Academy of Sciences.

g) Albert pretended in having all 7) _____ from the Nobel prize go to Mileva and the children. She supported herself and the children by giving piano lessons and teaching math, while Albert sent small amounts of money. When Mileva finally became irritated, she asked for all the originals of famous scientific papers to be returned to her and 8) _____ to reveal who their real author was. Einstein replied:

"You really gave me a good laugh when you began threatening me with your memories. Have you really never, even for a moment, considered that no one cares for your 9) _____ about a man who accomplished something important? When one is a nobody, then there is nothing more to say, but that person should be 10) _____ and keep their mouth shut. I advise you to do the same."

Vocabulary

II Find these expressions in the text and translate them. Then use them in your own sentences.

according to.....

on the one hand / on the other hand.....

word of mouth.....

at all cost

b) What goes around comes around

Discussion

This is not a true story but it has a strong moral. Rearrange the following passages to make a meaningful story.

1 His name was Fleming, and he was a poor Scottish farmer. One day, while working hard to make a living for his family, he heard a cry for help coming from a nearby bog.

Years afterward, the nobleman's son was hit by pneumonia. What saved him? - Penicillin.

"I want to repay you," said the nobleman. "You saved my son's life." "No, I can't accept payment for what I did," the Scottish farmer replied, refusing the offer.

At that moment, the farmer's own son came to the door of the family house. "Is that your son?" the nobleman asked. "Yes," the farmer replied proudly. "I'll make you a deal. Let me take him and give him a good education. If the lad is anything like his father, he'll grow to a man you can be proud of."

The name of the nobleman? Lord Randolph Churchill. His son's name? Sir Winston Churchill.

He dropped his tools and ran to the bog. There, stuck to his waist in the mud, was a terrified boy, screaming and struggling to free himself. Farmer Fleming saved the boy from what could have been a slow and terrifying death.

And he did that. In time, Farmer Fleming's son graduated from St. Mary's Hospital Medical School in London, and went on to become known throughout the world as the noted Sir Alexander Fleming, the discoverer of Penicillin.

The next day, a fancy carriage pulled up to the Scotsman's surroundings. An elegantly dressed nobleman stepped out and introduced himself as the father of the boy whom farmer Fleming had saved.

Taken and adapted from the site: http://urbanlegends.about.com/library/bl_winston_churchill.htm

What is the moral of the story? Write in a few words.

b) An old lady in distress

One day a man saw an old lady by her car on the side of the road. But even in the twilight, he could see she needed help. So he pulled up in front of her Mercedes and got out.

Even with the smile on his face, she was worried. No one had stopped to help for the last hour or so. Was he going to hurt her? He didn't look safe; he looked poor and hungry. He could see that she was frightened, standing out there in the cold. He knew how she felt. It was those chills which only fear can put in you. He said, "I'm here to help you, ma'am. Why don't you wait in the car where it's warm? By the way, my name is Bryan Anderson."

The only problem with the car was a flat tyre, but for an old lady, that was bad enough. Bryan crawled under the car looking for a place to put the jack. Soon he was able to change the tyre. But he had to get dirty and his hands hurt.

As he was tightening up the lug nuts, she rolled down the window and began to talk to him. She told him that she was from St. Louis and was only just passing through. She couldn't thank him enough for coming to her aid.

Bryan just smiled as he closed her trunk. The lady asked how much she owed him. Any amount would have been all right with her. She already imagined all the awful things that could have happened had he not stopped. Bryan never thought twice about being paid. This was not a job to him. This was helping someone in need, and God knows there were plenty, who had given him a hand in the past. He had lived his whole life that way, and it never occurred to him to act any other way.

He told her that if she really wanted to pay him back, the next time she saw someone who needed help, she could give that person the assistance they needed, and Bryan added, "And think of me."

He waited until she started her car and drove off. It had been a cold and depressing day, but he felt good as he headed for home, disappearing into the twilight.

A few miles down the road the lady saw a small cafe. She went in to grab a bite to eat, and take the chill off before she headed home. It was a gloomy looking restaurant. Outside were two old gas pumps. The whole scene was unfamiliar to her. The waitress came over and brought a clean towel to wipe her wet hair. She had a sweet smile, one that even being on her feet for the whole day couldn't erase. The lady noticed the waitress was nearly eight months pregnant, but she never let the strain and aches change her attitude. The old lady wondered how someone who had so little could be so giving to a stranger. Then she remembered Bryan.

After the lady finished her meal, she paid with a hundred dollar bill. The waitress quickly went to get change for her hundred dollar bill, but the old lady had slipped right out the door. She was gone by the time the waitress came back. The waitress wondered where the lady could be. Then she noticed something written on the napkin.

There were tears in her eyes when she read what the lady wrote: "You don't owe me anything. I have been there too. Somebody once helped me out, the way I'm helping you. If you really want to

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... is what you do, do not let this chain of love end with you." Under the napkin were four more \$100 bills.

Adapted (Author: Unknown)

Taken from the site - <http://academictips.org/blogs/what-goes-around-comes-around/>

Writing

The ending of the story is missing. Write your own ending in not more than 50 words.

Additional reading

CREEPY!!!

Operator: Pizza service! How can I help you?
 Customer: Hello! I'd like to order two pizzas!
 Operator: O.K. Can I get your ID number?
 Customer: My ID!? What do you need it for?
 Operator: Sorry, new technology demands!
 Customer: I don't get it... What does that have to do with pizzas?
 Operator: This is how we increase the efficiency of service, which is in your best interest.
 Would you be so kind as to tell me your ID number?
 Customer: O.K. Wait a moment! It's 2709997....
 Operator: Thank you, Mr Smith. Let me just check our data base. I can see you live in
 Oak Street, ... and your phone number is 493.... Your work number is 8339... ,
 and your mobile is 068-39... You are calling from your home number now.
 Customer: Yea..., I'm at home. And how did you get all the information?
 Operator: Well, we are on the same mobile network.
 Customer: Who are you networked with? With CIA or my firm?
 Operator: Sir, would you kindly order now?
 Customer: Could you, please deliver two large pizzas with sausages and pepperoni.
 Operator: I don't think it's such a good idea, Sir!
 Customer: What do you mean?
 Operator: Well, Sir, the health data from your e-card show that you have high blood pressure
 and a high level of cholesterol. I'm sorry, but your insurance policy doesn't cover
 that risk...
 Customer: Hmm, what can you recommend then?
 Operator: You could order our low-fat soya-pizza. I'm convinced you will like it.
 Customer: Why do you think so?

Operator: Well, last week you bought the book “Gourmet dishes made from soya”. That’s
I recommended it.

Unit 10 O.K. Make it two large soya pizzas, then. How much is it?

Operator: That should be enough for you, your wife and your son. All together, with delivery
expenses, it’s 2.200 dollars. How are you paying?

Customer: By credit card, as usual.

Operator: Sorry, Sir, but I’m afraid you’ll have to pay in cash. You have exceeded your
overdraft on the card.

Customer: O.K. I’ll go to the cash machine and get the cash before your delivery boy brings the
pizzas.

Operator: That won’t work as well, Sir. You also have an overdraft on your current account.

Customer: Never mind. Just send the pizzas. I’ll get the cash. How long does it take to deliver
them?

Operator: We’re a bit overloaded with work, so it will take about 45 minutes.

Customer: I beg your pardon!?! You’ve got up-to-date technology, the internet connection,
and it still takes more time than before!?

Operator: Sir, if you’re in a hurry, you can come to us, although it will be inconvenient to
ride a motorbike carrying pizzas.

Customer: How do you know I ride a motorcycle?

Operator: It says here that you are late with your auto lease payment. But, your scooter is
fully repaid, so I just assume that’s how you can get your pizzas.

Customer: No, I’ll still use public transport.

Operator: Sir, according to our records, your Travelcard is not valid for this month!

Customer: Oh, you...*#..**##, grrrr....

Operator: Sir, I suggest you watch what you say! You already have two fines, one for
disturbing the peace in 2010 and the other one for yelling at the traffic policeman
in 2011.

Customer: Hey, take it easy, I called the pizza service and not the police station ...

Operator: Sir, I know for your nickname under which you write very sharp comments on the
blog xxxxxx!

Customer: Oh, come on, are you serious?

Operator: Not to mention the sites you visit ...

Customer: I don’t believe it man, I **want two pizzas!**

Operator: Is there anything else, sir?

Customer: No, nothing more. And do not forget the two Coca-Cola gratis, it says in your ad!

Operator: Excuse me, sir, but our ad implies a condition that we do not offer Free Coca Cola
to diabetics! I’ll have to ask you to meet our supplier at your gate, because he is
afraid of dogs and your dog has not been vaccinated yet.

Customer: grrrrrr**##*#@*#....

Discussion

Do you think the story is creepy? Explain why or why not.

Vocabulary

GLOBALISATION

secluded //sɪ'klu:dɪd - osamljen, izdvojen
rate of growth /reɪt əv grəʊθ / - stopa rasta
facilitate /fə'slɪəteɪt/ - olakšati
advantage /əd'vɑ:ntɪdʒ/ - prednost
drop /drɒp/ - ispustiti
reward /rɪ'wɔ:(r)d/ - nagrada
penalise /'pi:nəlaɪz/ - kazniti
undertake /,ʌndə(r)'teɪk/ - preduzeti
opportunity /,ɒpə(r)'tju:nəti/ - prilika, šansa
inadequate /ɪn'ædɪkwət/ - neodgovarajući

MANAGEMENT

hectic /'hektɪk/ - grozničav
schedule /'ʃedju:l/ - raspored
chore /tʃɔ:(r)/ - posao, zadatak
effective /ɪ'fektɪv/ - efekatan
lecture /'lektʃə(r)/ - predavanje
efficient /ɪ'fɪʃ(ə)nt/ - efikasan
auditive /'ɔ:ditɪv/ - auditivni
accomplish /ə'kʌmplɪʃ/ - postići, ostvariti
mindful /'maɪn(d)f(ə)l/ - obazriv, promišljen
expenses /ɪk'spensɪz/ - troškovi

MONEY

throughout /θru:'aʊt/ - tokom, kroz (neki period)
currency /'kʌrənsi/ - valuta
barter /'bɑ:(r)tə(r) / - trampa
medium /'mi:diəm/ - medijum, posrednik
humankind /,hju:mən'kaɪnd/ - čovečanstvo
crop /krɒp/ - usev
livestock /'laɪv,stɒk / - stoka
agriculture /'ægrɪ,kʌltʃə(r)/ - poljoprivreda
mock /mɒk/ - lažan
coins /kɔɪn/ - novčići
emperor /'emp(ə)rə(r)/ - car, vladar
imprint /'ɪmprɪnt/ - otisak
leather /'leðə(r)/ - koža
intrinsic /ɪn'trɪnsɪk/ - unutrašnji

interdependence /,ɪntə(r)dɪ'pendənt/ - međuzavisnost
major /'meɪdʒə(r)/ - glavni, osnovni,
policy - politika
exclude /ɪk'sklu:d/ - isključiti, izostaviti
reward /rɪ'wɔ:(r)d/ - nagrada
access /'ækses/ - pristup
disorder /dɪs'ɔ:(r)də(r)/ - poremećaj
borderless /'bɔ:(r)də(r)ləs/ - bez granica
arouse /ə'raʊz/ - probuditi
swath /swɒθ/ - pojas, deo
embrace /ɪm'breɪs/ - zagrljaj; prigrliti
awareness /ə'weə(r)nəs/ - svesnost

tuition /tju:'ɪʃ(ə)n/ - školarina
track (træk)- trag
discretionary /dɪ'skref(ə)n(ə)rɪ/ - neobavezno
guidance /'gɑɪd(ə)ns/ - vođenje
allocate /'æləkeɪt/ - dodeliti, raspodeliti
vice versa /'vaɪsɪ 'vɜ:(r)sə/ - obrnuto
balance /'bæləns/ - balans, ravnoteža
multitasking /'mʌltɪ'tɑ:sk/ - obavljanje više poslova odjednom

motherland /'mʌðə(r),lənd/ - otadžbina
sole /səʊl/ - jedini
entire /ɪn'taɪə(r)/ - ceo, sav
change /tʃeɪndʒ/ - sitniš
cashier /kæ'ʃaɪə(r)/ - blagajnik
quarter /'kwɔ:(r)tə(r)z/ - 25 centi
gain /geɪn/ - steći
conquer /'kɒŋkə(r)/ - osvojiti, pobediti
conquest /'kɒŋkwɛst/ - osvajanje, pobeda
shipment /'ʃɪpmənt/ - pošiljka
smuggle /'smʌg(ə)l/ - prokrijumčariti
exile /'eksɪl/ - izgnanstvo
banishment /'bæɪnɪʃ,mənt/ - proterivanje
broke /brəʊk/ - bez prebijene pare
escape /ɪ'skeɪp/ - bekstvo

Vocabulary

inventor /ɪn'ventə(r)/ - izumitelj
ancestor /æ'nsestə(r)/ - predak
variety /və'raɪəti/ - raznovrsnost
shell /ʃel/ - školjka
amber /'æmbə(r)/ - ćilibar
ivory /'aɪvəri/ - slonovača
ancient /'eɪnʃ(ə)nt/ - drevni
cattle /'kæt(ə)l/ - stoka
jade /dʒeɪd/ - žad
quartz /kwɔ:(r)ts/ - kvarc
vault /vɔ:lt/ - trezor
convenient /kən'veɪniənt/ - pogodan
receipt /rɪ'si:t/ - priznanica
percentage /pə(r)sentɪdʒ/ - procenat
depositor /dɪ'pɒzɪtə(r)/ - ulagač
loan /ləʊn/ - zajam
generate /'dʒenəreɪt/ - generisati, izazvati
debt /det/ - dug
found /faʊnd/ - osnovati
defeat /dɪ'fi:t/ - poraz
in vain /veɪn/ - uzalud
obtain /əb'teɪn/ - dobiti, izdejstvovati
hesitate /'hezɪteɪt/ - oklevati
capture /'kæptʃə(r)/ - hvatanje; uhvatiti
dime /daɪm/ - deset centi
decency /'di:s(ə)nsi/ - pristojnost

FAMOUS FAILURES

mediocre /,mi:di'ɒkə(r)/ - osrednji
failure /'feɪljə(r)/ - neuspeh
legislature /'ledʒɪslətʃə(r)/ - zakonodavstvo
application /,æplɪ'keɪʃ(ə)n/ - aplikacija, primena
ordinary /'ɔ:(r)d(ə)n(ə)ri/ - običan
reject /rɪ'dʒekt/ - odbiti
awkwardly /'ɔ:kwə(r)dli/ - nespretno
adrift /ə'drɪft/ - prepušten slučaju, nasumice
expel /ɪk'spel/ - izbaciti, proterati
admittance /əd'mɪt(ə)ns/ - ulazak, prijem
subsequently /'sʌbsɪkwəntli/ - zatim

MORAL STORIES

gossip /'gɒsɪp/ - ogovaranje
assume /ə'sju:m/ - pretpostaviti
blabber /'blabə/ - brbljati
obedience /ə'bi:diəns/ - poslušnost
humble /'hʌmb(ə) - skroman, ponizan

goldsmith /'gəʊld,smɪθ/ - zlatar
eagle /'i:g(ə)l/ - orao
shield /ʃi:ld/ - štít
inherit /ɪn'herrɪt/ - naslediti
lieutenant /leɪ'tenənt/ - poručnik
prompt /prɒmpt/ - brz
courier /'kʊəriə(r)/ - kurir, glasnik
devastate /'devə,steɪt/ - opustošiti
feather /'feðə(r)/ - pero
pillar /'pɪ:lə(r)/ - stub
observer /əb'zɜ:(r)və(r)/ - posmatrač
plummet /'plʌmɪt/ - naglo opasti
meanwhile /'mi:n,wɑɪl/ - u međuvremenu
paycheck /'peɪtʃek/ - koverat sa platom
cowrie shells /'kaʊri/ /ʃels/ - kauri školjke
stock market /stɒk/ /'mɑ:(r)kɪt/ - berza
base metals /beɪs/ /'met(ə)l/ - bazni metali
blow up /bləʊ//ʌp/ - dići u vazduh
well-off /wel//ɒf/ - imućan
battle field /'bæt(ə)l/ /fi:ld/ - bojno polje
wear out /weə(r)/ - iznositi
scarce metals /skeə(r)s/ - retki metali
trace back /treɪs/ /bæk/ - otkriti poreklo
get the hang of things - dokućiti stvari
counting house /kaʊntɪŋ/ /haʊs/ - računovodstvo
public taxes - javne takse
bond market - tržište obveznica
whales' teeth /weɪls/ /ti:θ/

notable /'nəʊtəb(ə)l/ - znaćajan
signer /'sɑ:nə(r)/ - potpisnik
riffraff /'rɪf'ræf/ - ološ
initially /ɪ'nɪʃ(ə)li/ - prvobitno, u početku
misguide /mɪs'gaɪd/ - pogrešno savetovati, dovesti u zabludu
light bulb /laɪt/ /bʌlb/ - sijalica
follow suit /'fɒləʊ/ /su:t/ - slediti primer
with disdain /dɪs'deɪn/ - sa preztirom
go bankrupt /'bæŋkrʌpt/ - bankrotirati
unprophetic /,ʌn prə'fetɪk/ - neproroćki
evaluation /ɪ,vælju'eɪʃ(ə)n/ - procenjivanje

pillar /'pɪlə/ - stub
confirm /kən'fə:m/ - potvrditi
physicist /'fɪzɪsɪst/ - fizićar
wisdom /'wɪzdəm/ - mudrost
word of mouth /,wɔ:d əv 'məʊθ/ - usmeno
bog /bɒg/ - moćvara

average /'av(ə)rɪdʒ/ - prosečan

t - pretiti

r - ostatak

proceeds /'prəʊsiːdz/ - sledovanje

pneumonia /pnju:'məʊniə/ - zapaljenje pluća

waist /weɪst/ - pojas, struk

mud /mʌd/ - blato

fancy /'fænsi/ - elegantan

Grammar

RELATIVE CLAUSES

who, which, that

We use **relative pronouns** to introduce relative clauses, which give us additional information about people and things.

We use **who** and **whom** for people, and **which** for things.

We use **that** for people or things.

1. Catherine and Sue are two girls. They like dancing.

Catherine and Sue are two girls **who / that** like dancing.

2. I have to learn new words. They are very difficult.

I have to learn new words **which / that** are very difficult.

1. This is a picture. Jane painted it.

This is the picture (**which / that**) Jane painted.

2. They are singing a song. We don't know the song.

They are singing a song (**which / that**) we don't know.

When the relative pronoun is the object of a preposition we usually leave it out.

-ING form

1) A **gerund**

After verbs such as **stop, start** + (-ing)

After, before, while + (-ing)

2) As an **Adjective**

3) **Participle** use

A part of a continuous tense

There is / was + Noun + (-ing)

See / hear + someone + (-ing)

Walking through the dark streets was not easy.

The doctor **stopped writing**.

After **examining** her, he took out his notepad.

That was a **boring** film.

...said the woman, **pointing** to a small cupboard.

She **is wearing** a blue dress.

There was a girl **standing** on the doorstep.

He **saw** the girl's coat **lying** on the bed.

He **heard** the doorbell **ringing**.

The Passive Voice

PRESENT SIMPLE TENSE	am/is/are	past participle
PRESENT CONTINUOUS TENSE	am/is/are being	
FUTURE SIMPLE TENSE	shall / will be	
PAST SIMPLE TENSE	was/were	
PAST CONTINUOUS TENSE	was/were being	
PAST PERFECT TENSE	had been	
CAN, MUST, SHOULD	CAN BE, MUST BE, SHOULD BE	

Upotreba:

1. Kada je izvršilac radnje svima jasan.
English is spoken all over the world. (Podrazumeva se subjekat.)
2. Kada je nepoznat vršilac radnje.
My car was stolen yesterday.
3. U naučnim tekstovima gde je bitno istaći rezultate rada/istraživanja.
It was discovered that.....
It has been shown that.....

Pasiv se može upotrebljavati samo sa prelaznim glagolima – onim koji imaju objekat!
Za razliku od aktiva, pasivna rečenica počinje objektom.