

A

Wages

This is a **job advertisement** for Homegoods Stores. They are looking for new **staff** – the people who work for a company. The job advertisement tells you the **wages** /weɪdʒɪz/ – the money you get if you are paid every week. It tells you the **basic pay** you will **earn** – money you get for working the normal week. In this job, the normal week is 35 hours. The advertisement also tells you how much money staff are paid for **overtime** – working more than the normal week.

Homegoods Stores

We are looking for **staff** for our stores.
35-hour week.

Wages: Earn €7 per hour **basic pay**.
€9 per hour **overtime**.

Free meals: in the store restaurant.

Email personal details to
recruitment@homegoodsstores.com.



Note

Staff is uncountable.
You can't say 'staffs'.



B

Salaries

This is a job advertisement for a different company. It tells you the **salary** – the money you get if you are paid every month – and the **benefits** – the things you get in addition to money. One of the benefits of this job is a **company car** – a car owned by the company and used by an employee for work. You also get a **company pension** – money you get after you stop working, for example at 60 or 65 years old – and **free meals** – meals you don't pay for. The advertisement also tells you the **working hours** – the times in the week when an employee does the job or is at work.

Zany Consumer Products

Salespeople

We are looking for salespeople, based at our offices in Dubai.

Salary: 450,000 dirhams (about €90,000) per year.

Benefits

- 30 days' **holiday** per year
- **Company restaurant** with free meals
- **Company car** – we give you either a Jaguar or a BMW
- **Company pension**
- **Working hours:** Monday to Friday, 9 am – 5.30 pm

Email humanresources@zcp.com

27.1 Look at A and B opposite and match the two parts of these word combinations.

- | | |
|-----------|-----------|
| 1 basic | a hours |
| 2 company | b meals |
| 3 company | c pay |
| 4 free | d pension |
| 5 working | e car |

27.2 Two people are talking about their jobs. Complete what they say with word combinations from 27.1 above.

1 I get ,
but I don't like hamburgers.

2 The
are very long. I finish work very late.

3 The
is very bad, but the overtime is good.

4 It's great. I can sell my own car.
They're giving me a
.....

5 They offer a
..... for when I get old.



27.3 Match the sentences or parts of sentences containing expressions from A and B opposite.

- | | |
|--|---------------------------------------|
| 1 I'm looking for a job with a better salary because | a You have to pay €2 for lunch. |
| 2 The company restaurant isn't free. | b I don't earn enough where I am now. |
| 3 I don't get much money, | c but I can always work overtime. |
| 4 The other staff are very friendly and | d that's six weeks! |
| 5 I get 30 days' holiday a year – | e For example, I have a company car. |
| 6 The benefits are excellent. | f I like everyone working there. |

Over to you



Write a job advertisement for a particular job using expressions from A and B opposite.

28 Company banking

A

Accounts

Mr Kim is the finance director for a company in Korea:

‘We’re **with** HSBC Bank. We have a **cheque account** with a **cheque book** so we can **write cheques** – printed forms from a bank that you use to pay for things. Our customers **pay us directly into** our account.

‘We also have a **deposit account** where we can put money for longer periods and **earn interest** – money the bank pays us.

‘The bank sends us **statements** every month showing us the **balance** for each account – how much money we have in our accounts.’



Note

BrE: cheque, cheque account, current account
AmE: check, checking account

B

Cards

‘Each of our salespeople has a company **credit card**: MasterCard. HSBC is also our **credit card company**. Each card has a **limit** of 10 million won (about \$8,500) – that’s the maximum amount they can spend. They use it to pay for hotels, restaurants and other **expenses**. They can also use the card to **withdraw** or **take out** money from an **ATM** when they need to **pay cash** for things – in other words, they can use it as a **cash card**. But there is a **charge** – an extra amount that we have to pay – for this.

‘We **pay off** what we **owe** – need to pay back – every month. We don’t want to **get into debt** /det/ with the credit card company. We don’t want to have to pay interest.’



An ATM or a cash machine

Note

ATMs (automatic teller machines) are also called **cash machines**, especially in BrE.

Note

Withdraw is an irregular verb. The past simple is **withdrew** and the past participle is **withdrawn**. The related noun is **withdrawal** /wɪðdrəʊəl/: if you **withdraw** money, you make a **withdrawal**.

C

Online banking

‘We use **online banking** to **access our accounts on the Internet** on the HSBC **website**. We can **transfer money** between these accounts – we can **move money** from one account into the other.

‘And we can use online banking to see how much our salespeople are **spending on their credit cards**.’

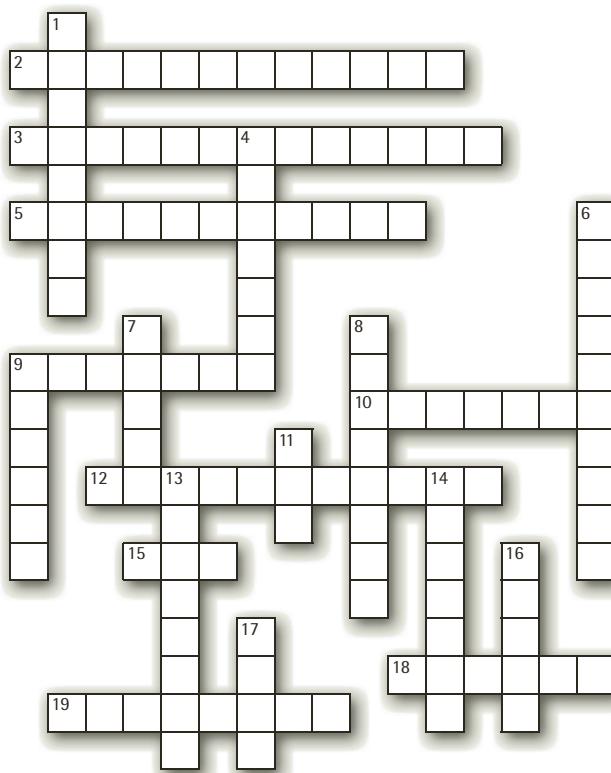
28.1 Complete the crossword with the correct form of words from A, B and C opposite.

Across

- 2 You on the money you have in a deposit account (4,8)
- 3 You can make payments from this (6,7)
- 5 You can get cash from this (4,7)
- 9 Another name for a cheque account: account (BrE) (7)
- 10 Another expression for *withdraw* (4,3)
- 12 If you spend more money than you have, you (3,4,4)
- 15 and 19 Our customers us into our account (3,8)
- 18 You can go into a bank, but it's easier to use banking (6)
- 19 See 15 across

Down

- 1 What you use at an ATM (4,4)
- 4 You can have a deposit (7)
- 6 American Express is a type of (6,4)
- 7 Please me a cheque (5)
- 8 Another expression for *take out* (8)
- 9 You write one of these to make a payment (6)
- 11 Another expression for *cash machine* (3)
- 13 To move money from one account to another (8)
- 14 Internet is when you can look at your account on a computer (7)
- 16 The maximum you can spend on a credit card (5)
- 17 If you have an account at a bank, you are that bank (4)



28.2 Complete the text with expressions from the box. Use one expression twice.

charge credit cards expenses interest pay off statements withdraw

The finance director at one company decided to give (1) to all its salespeople. They used them to pay (2) like hotels and meals when they travelled. For the first year, everything was OK. But then they started to use the cards to (3) money from cash machines. The company had to pay a (4) for this. After that, they started to use the cards for personal (5) When the (6) arrived, it was impossible to (7) the balance at the end of every month, so the company had to pay (8)

Over to you 

Will online banking completely replace ordinary banks one day? Why? / Why not?

A 'To sell'

Companies sell things **to** other companies and to people. These things can be **products** or **services**. A business sells a product **at** or **for** a particular **price**.

Asus Kia Boeing Nikon Gap	sells / sell	computers. cars. aircraft. cameras. clothing.
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Note

Sell is a verb. The past simple is sold and the past participle is also sold. There is no form 'setled'.



Note

You can use the third person singular or the third person plural to talk about companies and what they sell. There is no difference in meaning.

B Sales

You can talk about the products that a company sells as its **sales**, for example:

computer car aircraft camera clothing	sales
---	-------

Note

formal: clothing /k'ləʊðɪŋ/
informal: clothes /k'ləʊðz/

Sales can **go up** or **go down**.

You can talk about **worldwide sales** or sales in a particular country or area, for example **European sales**.

And you can look at **sales figures** to see if sales are **good** or **bad** – to see if a company has sold a lot or not much.



C Costs

Every company has **costs**. For example, a company that makes products has:

salary equipment (raw) material /,rɔ: mə'tɪəriəl/ component finance advertising	costs	employees' pay the machines, etc. that it buys metal, wood, plastic, etc. that it buys what it pays suppliers (see Unit 3) for parts interest on loans (see Units 26 and 28) what it spends on advertisements
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You can say that costs are **high** or **low**.

29.1 Look at A opposite and use the correct form of the verb 'sell' in brackets to complete the sentences. You can complete some of the sentences in two ways. In these sentences, write both verbs.

- 1 Dell (present simple) computers in shops, not just on the Internet.
- 2 Danone (present perfect) yogurt in the US for 50 years.
- 3 Häagen-Dazs (present simple) ice cream in 120 countries.
- 4 Rolls-Royce probably (future with 'will') aircraft engines worth \$14 billion this year.
- 5 Chanel (present simple) products in more than 200 shops around the world.
- 6 Real Madrid said that it (past perfect) one million Beckham shirts at €80 each by the end of that year.

29.2 Look at A opposite again. Match the two parts of these sentences.

- | | |
|---|--|
| 1 Shops are free to sell these products | a the people that they are selling to. |
| 2 Salespeople should know all about | b at the price they want. |
| 3 The <i>New York Times</i> sold | c €210 in France. |
| 4 Amazon sells the iPod Classic for | d its famous building for \$525 million. |
| 5 Microsoft is selling | e at \$34 per 100 cubic metres. |
| 6 Gazprom sells its gas | f Windows 7 to home users for \$119.99. |

29.3 Look at B opposite. What happens to sales of each product in these situations? Look at the example before you begin.

- 1 People want to travel abroad more. *Aircraft sales go up.*
- 2 Petrol becomes much more expensive.
- 3 Cold weather arrives.
- 4 Cameras become much easier to use.
- 5 Computers become cheaper.

29.4 The Korean car company Hyundai spends money on the following items (1–6). Match the items with the costs in C opposite.

- 1 its website
- 2 paint used on its cars
- 3 paying workers in its factories and offices
- 4 paying banks who have lent the company money
- 5 engines for its cars
- 6 robots – special machines – to make its cars

Over to you



What are the main costs for your company or one you would like to work for?

A

Budgets

'I'm Tamsin Liu, **finance director** for Hong Kong Textiles (HKT). At the beginning of every year, I talk to each manager about what they plan to spend during the year. We set a **budget** /'bʌdʒɪt/ – decide the amount they can spend. This amount is shown in the **budget** for each department.

'When managers spend more than we planned, they **go over budget**. I get very angry if a manager does this and so does the chief executive.

'When managers spend less than planned, they are **under budget**. But they try not to do this because they know that their budget will be **cut** – reduced – next year.

'We use budgets to **control** /kən'trəʊl/ **costs** – to make sure that the company does not spend too much. This **cost control** is often one of my most important tasks. I don't want costs to **get out of control**.'



Note

Budget is also a verb. Managers **budget** for different things – plan how much to spend on them.

B

Sales forecasts

'I'm Henry Bao, **sales manager** for HKT. One of my jobs is to say how many products we will sell in a particular period. This is a **sales forecast**.

'Of course, we may sell **more than forecast** or **less than forecast**. The numbers of products that we really sell are the **actual numbers**.'



Note

Forecast is also a verb. The past simple and past participle are **forecast** or **forecasted**.

C

Results

Here is Tamsin Liu again, talking about **results**:

'**Profit** is the money that is left when we take away **costs** from **sales**. Of course, we want to **make a profit** – get more money from sales than we spend on costs. It's good to make a **big profit**, not a **small profit**. If we spend more than we get in sales, we **make a loss**. And if the money from sales is the same as the costs, we **break even**.

'There is **profit before tax** – before tax is paid to the government – and **profit after tax** – after tax is paid.

'The company's results show all these figures.'

Note

You can talk about the **profit** or **profits** for a particular period.

30.1 Use correct forms of expressions from A and B opposite to complete these sentences. Look at the example before you begin.

Last year at HKT ...

- 1 the marketing manager planned to spend HK\$2 million, but in fact she spent HK\$2.3 million: she *went over budget* .
- 2 the production manager planned to spend \$8 million, but in the end he spent \$7 million: he was
- 3 as the production manager spent less than planned, his budget for next year will be
- 4 the sales manager expected sales of \$20 million: this was his
- 5 in the end, sales were \$24 million: these were the
They sold more
- 6 managers planned to spend \$15 million altogether, but in the end they spent \$19 million: costs got
- 7 the finance director told the other managers that
(2 expressions) was very important.

30.2 Look at C opposite. Then look at HKT's results below and decide if the sentences are true (T) or false (F).

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Sales	10	15	24	30	27	34
Costs	20	15	19	20	29	29

All figures in millions of Hong Kong dollars.

Tax on profits: 10 per cent. No tax paid if the company breaks even or makes a loss.

- 1 In year 1, HKT made a profit of \$10 million.
- 2 In year 2, it broke even.
- 3 In year 3, it made a profit before tax of \$4 million.
- 4 In year 4, it paid \$1 million in tax.
- 5 In year 5, it made a loss of \$2 million.
- 6 In year 6, it made a profit after tax of \$4.5 million.

Over to you



Find out about some companies that you are interested in. How much profit (or loss) did they make last year?

Learner training C: Learning vocabulary

Use a vocabulary notebook to write down new words and expressions. For difficult words, write the phonetic transcription (see Learner training B, page 42) in order to help you remember how to say them.

A Word combinations

You **do** the exercises in this book. Sometimes, you **make mistakes**.

Words used together are **word combinations**. To help you remember word combinations, write in your vocabulary book: **do an exercise** and **make a mistake**.

Word combinations show you which words can go before another word and which words can go after it. More examples of word combinations:

noun + noun: **sales department** / **training department** / **production department** (see Unit 2)

verb + preposition: I **go** to work **by** train. (see Unit 5)

verb + noun:

spend lose waste save	time (see Unit 19)
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B Word groups

Write down related words in groups like these:

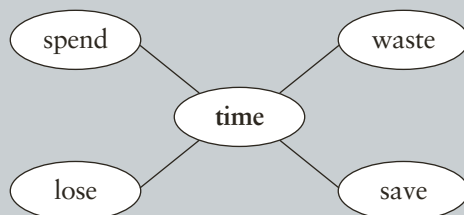
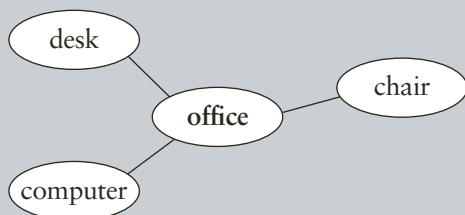
Word groups	Some words in the group
money	coin, note, currency, exchange rate
time	project, schedule, appointment, diary
workplaces	office, lab, factory, shop, call centre

You can also group grammatically related words with different endings:

training/trainer lecture/lecturer employer/employee

C Diagrams

You can record word combination and word groups in diagrams like these. Add more words to the diagrams as you learn them.



D Types of English

You can record British and American words and expressions like this:

British English	American English
tram	streetcar
book	reserve

C1 Look at A opposite. Write words that can go in front of 'money'. Look at Units 23, 26 and 28.

1 b _ _ _ _	4 e _ _ _ _ _	7 o _ _	10 s _ _ _	13 w _ _ _ _
2 c _ _ _ _	5 l _ _ _	8 p _ _ _ _ _	11 s _ _ _ _	14 w _ _ _ _ _
3 c _ _ _	6 m _ _ _	9 r _ _ _ _	12 t _ _ _ _ _	

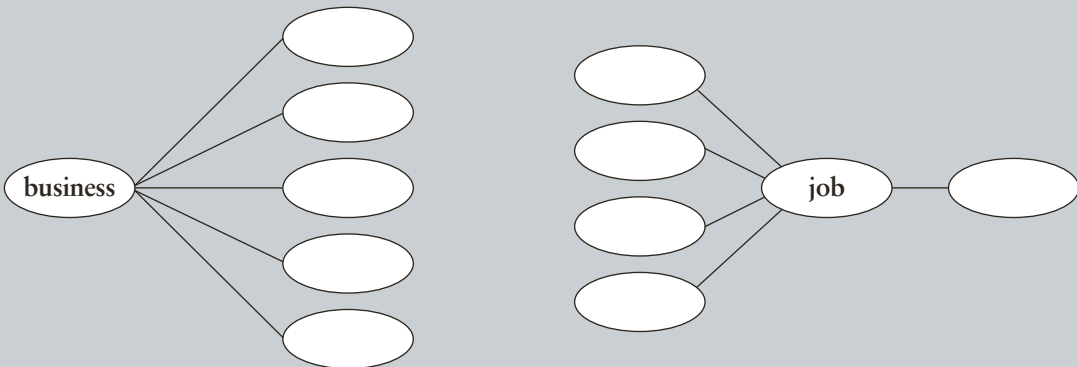
C2 Look at B opposite. Complete the table with the words in the box. Look at Units 3, 10 and 28 to help you.

balance	dismiss	interest	production	R&D	sales
charge	finance	pension	redundant	resign	statement

Word groups	Some words in the group
directors	
stopping work	
banking	

C3 Look at C opposite. Complete the diagrams with the words in the box.

card	contact	full-time	part-time	title
class	first	park	permanent	trip



C4 Look at D opposite. Then look at these words and expressions from Units 1 to 28 and decide if they are British or American. Then find the equivalent for each one in the other variety of English.

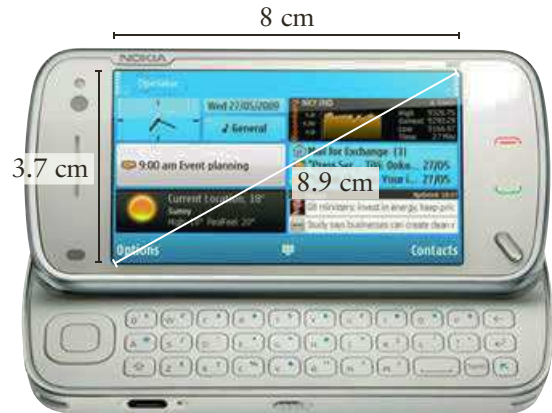
- 1 schedule
- 2 cellphone
- 3 one quarter
- 4 autumn
- 5 vacation
- 6 three hundred fifty
- 7 It's twenty past three.
- 8 banknote
- 9 cheque
- 10 checking account

British English	American English
timetable	schedule

A

Dimensions

A journalist is talking to an expert on mobile phones about the Nokia N97.



Journalist: **What is the Nokia N97 like?** What does it do?

Expert: It's a mobile phone, but really it's also a small computer.

Journalist: **What are its dimensions?**

Expert: It's **rectangular**. It's 11.7 centimetres **long**, 5.5 centimetres **wide** and 1.6 centimetres **thick**.

Journalist: That's not very thick.

Expert: Yes, it's quite **thin**.

Journalist: **How big is the screen?**

Expert: The screen is 3.7 centimetres **wide** by 8 centimetres **long**. The **diagonal** dimension is 8.9 centimetres. But it's more usual to talk about the **diagonal** dimension in inches – it's 3.5 inches.

Journalist: **How much does it weigh /weɪ/?**

Expert: It's not **heavy** – it doesn't weigh very much. It's very **light**. In fact, it has a **weight** /weɪt/ of only 150 grams.



A rectangle



A square

Note

BrE: millimetre /'mɪlɪ,mɪ:tə/, centimetre /'sentɪ,mɪ:tə/, metre
AmE: millimeter, centimeter, meter

B

Features

The expert talks about the **features** /'fi:tʃəz/ – important points – of the Nokia N97.

Journalist: **How fast** is the Nokia N97?

Expert: As a computer, it's very **fast**. It works at very **high speeds**.

Journalist: **What does it do?**

Expert: You can use it to **access** /'æksɪs/ – use – **the Internet**. And it has all the usual features: email, phone book, etc.

Journalist: Is it **easy to use?**

Expert: Yes, very easy. You don't need to read the **manual** – the book that comes with it.

Note

Access is a verb and a noun. Be careful with its spelling, not 'aees' or 'aees'.



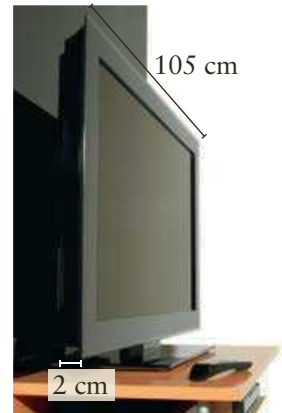
31.1 Look at A and B opposite. Complete the tables.

Adjective	Noun
long	length
	width
	thickness
square	square
	rectangle

Verb	Noun
	weight

31.2 Complete the description using the correct words from 31.1 above.

- The screen is 105 cm The of the screen is 105 cm.
- Its is 2 cm. It's 2 cm
- It's not square. It's
- It 7 kg. Its is 7 kg.



31.3 Look at B opposite. Complete the sentences.

- 1  Oh no. I paid €100 for this, but do?

Everything is clear. I understand. It's very



- 3  This computer isn't very It takes a long time just to send an email.

Over to you



Describe a product that you know, using expressions from this unit.

A

Comparative adjectives

Compare the Nokia N97 with the Apple iPhone.

	Nokia N97	Apple iPhone 3G S
Length	11.7 cm	11.5 cm
Width	5.5 cm	6.2 cm
Thickness	1.6 cm	1.2 cm
Screen (diagonal)	3.5 inches	3.5 inches
Weight	150 grams	135 grams

The N97 is **(slightly) longer than** the iPhone. The iPhone is **shorter than** the N97.

The iPhone is **wider**. The N97 is **narrower**.

The iPhone isn't as **thick** as the N97. The N97 is **thicker**.

The two screens are **the same size**. One isn't **bigger** or **smaller** than the other.

The N97 is **heavier**. The iPhone is **lighter**.

Which one is **more attractive**?

Which one is **easier** to use?

But which phone is **better**? Which one is **worse**?

Perhaps one is **as good as** the other. And neither is worse!



Note

You use **than** after comparative adjectives, not **'that'**.



B

Superlative adjectives

Now compare the Palm Pre with the two phones above.

	Palm Pre
Length	10 cm
Width	5.9 cm
Thickness	1.7 cm
Screen (diagonal)	3.1 inches
Weight	135 grams

The Palm Pre is **the shortest** /'ʃɔ:tɪst/ of the three phones. The N97 is **the longest**.

The N97 is **the narrowest** /'nærəʊɪst/. The iPhone is **the widest**.

The Palm Pre is **the thickest**.

The Palm Pre's screen is **the smallest**.

The N97 is **the heaviest**.

But which phone is **the best**? Which one is **the worst**?

Which one is **the most attractive**?

Which one is **the easiest** to use?



32.1 Look at A opposite. Compare these two business jets, using the comparative form of the adjectives. Look at the example before you begin.

	Embraer Phenom	Bombardier Learjet 45 XR
Length (metres)	15.5	17.5
Cabin* width (metres)	1.5	1.4
Top speed (miles per hour)	450	535
Cost	\$6.65m	\$10.85m



*the 'room' where passengers sit

- 1 (long) *The Learjet is longer than the Phenom.*
- 2 (short)
- 3 (wide)
- 4 (fast)
- 5 (slow)
- 6 (expensive)
- 7 (cheap)

32.2 Now look at the information about this business jet. Use the superlative form of the adjectives in 32.1 above to write sentences about the three jets. Look at the example before you begin.

	Cessna Citation
Length (metres)	19.3
Height (metres)	6.2
Cabin width (metres)	1.7
Top speed (miles per hour)	527
Cost	\$15.35m

- 1 *The Citation is the longest.*
- 2
- 3
- 4
- 5
- 6
- 7

32.3 Look at A and B opposite. Complete the sentences with the comparative or superlative form of the adjectives.

- 1 My friends all have mobile phones. I think mine is (heavy) of them all.
- 2 Using a computer is (easy) than writing a letter by hand.
- 3 Your mobile is much (thin) than mine.
- 4 These computers are all great, but I think this one is (good).
- 5 I'm not very good at texting, but my colleague is even (bad) than me.
- 6 The Canon Ixus is (attractive) than any of the other Canon cameras.

Over to you



Think of three products of a particular type that you like. Which is the best, and why?

A

Service industries

Here are some examples of **service industries**:

- **tourism** – travel, hotels, etc.
- **telecommunications** or **telecoms** – companies that provide telephone and Internet services
- **distribution** and **retail** – taking products to shops, supermarkets, etc. and selling them there
- **financial services** – banks and other **financial institutions**



B

Support services

Companies depend on **support services**. For example, they use **consultants** for **management advice**, IT specialists for advice on **computers** and **computing**, **translators** to change documents from one language into another and **accountants** to prepare **accounts** – details of the money coming into and going out of a company. They need **lawyers** – people who are experts in the **law** – and they also need **logistics services**, including **transport** and **shipping** – delivering products etc. to other places. For fast deliveries, they use **couriers**.

Services	
accountancy	services
cleaning	
consultancy	
IT (information technology)	
legal	
logistics	
translation	

Service providers
accountants
cleaners
consultants
IT specialists
lawyers
shippers and couriers
translators

Note

BrE: accountancy
AmE: accounting

We want to get our offices cleaned.

How long will it take?

When will it be done by?

C

A service company

Japanese-English-Japanese translation services are our **speciality**¹.

Express service
Your documents are **turned round**² very fast. Email your documents by 6 pm. Our team of translators will work on them **overnight**³ and **return** them to you by 9 am the next day.

Standard⁴ **service**
Turnround 48 hours.

We treat your documents with the highest level of **confidentiality**⁵.

Our **charges** are **reasonable**⁶.

Note

BrE: speciality /,speʃi'ælɪti/
AmE: specialty /'speʃəlti/

¹ what we do best

² finished and sent back

³ during the night

⁴ normal, ordinary

⁵ the information is not given to anyone else

⁶ not expensive

33.1 Which service industry in A opposite deals with each of the following?

- 1 lending money
- 2 selling to consumers, rather than to businesses
- 3 selling holiday flights
- 4 providing mobile phone services (2 expressions)

33.2 Look at B opposite. Talk about different managers' problems using 'get'. Look at the example before you begin.

- 1 (I – offices – clean) I want to *get my offices cleaned*
- 2 (he – accounts – prepare)
- 3 (she – documents – translate)
- 4 (we – products – deliver)
- 5 (they – legal problems – solve)
- 6 (the company – new computers – install)

33.3 Look at B opposite again. Which type of service provider could solve each problem above in 33.2?

- 1 *cleaners*
- 2
- 3
- 4 and
- 5
- 6

33.4 Look at B and C opposite. Correct the words in italics.

Miho: Faithful Translation Services. Good morning.

Raj: Hello. Do you do translations from English into Japanese? I'm going on a business trip to Japan and I want to have our company's product brochures (1) *translate* into Japanese.

Miho: When do you want to get the translations (2) *finish* by?

Raj: My trip is next week. It's getting rather late, I know ...

Miho: That's not a problem. You can use our express service and we can (3) *turned* them round fast. We can (4) *turn* them by email the next morning. Roughly how many pages do you need translated?

Raj: About 20. How much do you (5) *charging* for product brochures?

Miho: It's 15,000 yen a page. That's about 160 US dollars.

Raj: That's expensive.

Miho: Not really. When you think how important your product brochures are in selling your products, it's (6) *reason*.

Raj: OK, I'll email the brochures to you now. What's your email address?

Over to you



You are the boss of a small company. Write four things that you want to get done.

A

Service characteristics

Here are some ways of describing companies that provide services.

They're	so pretty very really extremely	flexible. reliable /rɪ'laɪəbl/. accurate. efficient. reasonable. safe and secure. convenient /kən'vi:niənt/.
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Note

The adverbs **very**, **really** and **extremely** have the same meaning; **pretty** means 'quite, but not extremely'. You can use all four adverbs with each of these adjectives.

Some people are talking about the service they have received.

They're **very flexible**. They can change easily depending on what is wanted.

They're **extremely reliable**. They always do what they say they're going to do.

They're **really accurate**. They never make mistakes.

They're **so efficient**. They work without wasting time or energy.

They're **very reasonable**. Their prices are not expensive.

They're **extremely safe and secure**. They won't lose our information or let other people have it.

They're **pretty convenient**. Their offices are in a good location, not far from ours.

B

Problems with services

Raj (from 33.4) tells a colleague, Anita, about his trip to Japan.

Anita: Hi Raj. How was your trip?

Raj: A bit of a disaster, because of our brochures. I had them translated into Japanese. The translation company said they would do the translations overnight, but in the end they took three days.

Anita: That's really slow.

Raj: Yes, and **inconvenient** because I needed the brochures urgently. I found out later that they were using seven different translators for different brochures.

Anita: That's a very **inefficient** way of doing things.

Raj: Then they emailed the translations to someone in another company by accident. Their systems are pretty **insecure** and **unreliable**.

Anita: You're right. They are extremely **unsafe**.

Raj: And when I got to Japan, my Japanese contacts laughed at the brochures – they were full of mistakes. They were **inaccurate** – in fact, they were **full of inaccuracies**.

Anita: So the service overall was not good at all – in fact it was pretty **poor**. Did the translation company offer any sort of **compensation**?

Raj: I thought they were **unreasonable**. They just said they would give a 50 per cent reduction next time. They were very **inflexible** – they didn't want to offer anything else.

Anita: But I guess there won't be a next time.

Raj: That's for sure.



Note

Reasonable means 'not expensive', but **unreasonable** means 'not fair or acceptable'.

Over to you (sample answer)

I don't think that online banking will replace ordinary banks completely. People and companies will always want to see the buildings of the bank where they have their money. It makes them feel better.

- 29.1** 1 sell/sells 4 will ... sell
 2 has/have sold 5 sell/sells
 3 sell/sells 6 had sold

- 29.2** 1 b 2 a 3 d 4 c 5 f 6 e

- 29.3** 2 Car sales go down.
 3 Clothing sales go up.
 4 Camera sales go up.
 5 Computer sales go up.

- 29.4** 1 advertising costs 4 finance costs
 2 (raw) material costs 5 component costs
 3 salary costs 6 equipment costs

Over to you (sample answer)

My company does research and development for other companies. A lot of our employees are clever scientists, so salary costs are high. They use special equipment that is very expensive, so equipment costs are also high.

- 30.1** 2 under budget
 3 cut
 4 sales forecast
 5 actual numbers, than forecast(ed)
 6 out of control
 7 cost control / controlling costs

- 30.2** 1 false – HKT made a loss of \$10 million.
 2 true
 3 false – It made a profit before tax of \$5 million.
 4 true
 5 true
 6 true

Over to you (sample answer)

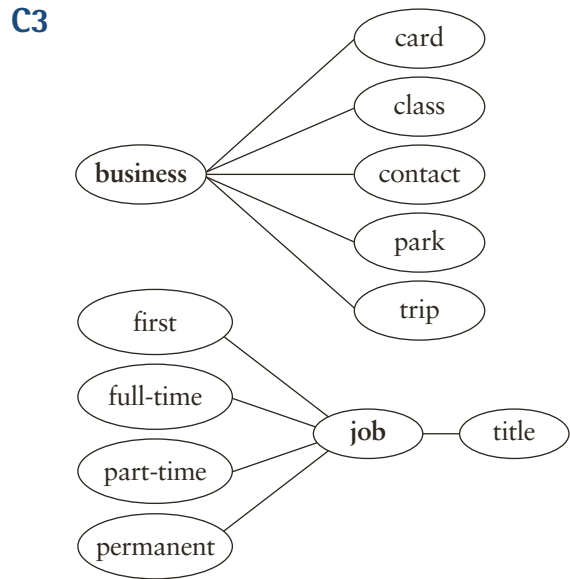
Last year ...

- Lenovo made a profit of \$1.8 billion.
- Shell made a profit of £13.9 billion.
- Czech Railways made a loss of €150 million.
- Société Générale broke even.

- C1** 1 borrow 8 pay back
 2 change 9 repay
 3 cost 10 save
 4 exchange 11 spend
 5 lend 12 transfer
 6 move 13 waste
 7 owe 14 withdraw

C2

Word groups	Words
directors	finance, production, R&D, sales
stopping work	dismiss, pension, redundant, resign
banking	balance, charge, interest, statement (<i>also</i> finance)



C4

	British English	American English
2	mobile phone	cellphone
3	one quarter	one fourth
4	autumn	fall
5	holiday	vacation
6	three hundred and fifty	three hundred fifty
7	It's twenty past three.	It's twenty after three.
8	banknote	bill
9	cheque	check
10	current account	checking account

31.1	
Adjective	Noun
long	length
wide	width
thick	thickness
square	square
rectangular	rectangle
Verb	Noun
weigh	weight

- 31.2** 1 wide, width 3 rectangular
2 thickness, thick 4 weighs, weight

- 31.3** 1 what does it 3 fast
2 easy to use

Over to you (sample answer)

I have a Blackberry Bold. It's rectangular. It's 11.4 centimetres long, 6.6 centimetres wide and 1.5 centimetres thick. It weighs 136 grams. It's very easy to use.

- 32.1** 2 The Phenom is shorter than the Learjet.
3 The Phenom is wider than the Learjet.
4 The Learjet is faster than the Phenom.
5 The Phenom is slower than the Learjet.
6 The Learjet is more expensive than the Phenom.
7 The Phenom is cheaper than the Learjet.

- 32.2** 2 The Phenom is the shortest.
3 The Citation is the widest.
4 The Learjet is the fastest.
5 The Phenom is the slowest.
6 The Citation is the most expensive.
7 The Phenom is the cheapest.

- 32.3** 1 the heaviest 4 the best
2 easier 5 worse
3 thinner 6 more attractive

Over to you (sample answer)

I like these old sports cars: the Ford Mustang, the Porsche 912 and the E-type Jaguar. The Jaguar is the most beautiful of the three. It's the longest, the fastest, the most powerful and the most expensive.

- 33.1** 1 financial
2 distribution and retail
3 tourism
4 telecommunications/telecoms

- 33.2** 2 He wants to get his accounts prepared.
3 She wants to get her documents translated.
4 We want to get our products delivered.
5 They want to get their legal problems solved.
6 The company wants to get its new computers installed. / The company want to get their new computers installed.

- 33.3** 2 accountants 5 lawyers
3 translators 6 IT specialists
4 shippers, couriers

- 33.4** 1 translated 4 return
2 finished 5 charge
3 turn 6 reasonable

Over to you (sample answer)

I want to get ...

- 50 copies of this document made.
- my next PowerPoint presentation prepared.
- my office cleaned.
- our computers repaired.

34.1		
Noun	Adjective	Opposite adjective
accuracy	accurate	inaccurate
convenience	convenient	inconvenient
efficiency	efficient	inefficient
flexibility	flexible	inflexible
reliability	reliable	unreliable
safety	safe	unsafe
security	secure	insecure
–	good	poor

- 34.2** 1 safe, secure 4 flexible
2 efficient, reliable 5 reasonable
3 accuracy

- 34.3** 1 poor 4 flexibility
2 unreliable, inefficient 5 expensive
3 insecure

Over to you (sample answer)

Our accountant is very friendly and efficient. Her knowledge of tax law is excellent. She always sends us information on time – she’s very reliable. And her charges are very reasonable.

- 35.1** 1 nylon 3 wool
2 cotton 4 silk

- 35.2** 1 b 2 a 3 d 4 c

- 35.3** 1 c 2 f 3 a 4 b 5 d 6 e

- 35.4** 1 man-made 5 recycled, recycled
2 flexible 6 natural
3 fragile, unbreakable 7 flexible
4 durable

Over to you (sample answer)

I like cotton clothes – they’re cool and comfortable. I don’t like nylon – you feel too hot in it.

36.1

Verb	Past participle
distribute	distributed
load	loaded
make	made
manufacture	manufactured
sell	sold
ship	shipped
store	stored

- 36.2** 1 producers, manufacturers
2 steel
3 farmers
4 machine
5 process
6 chemical
7 miners
8 component

- 36.3** a is processed g are installed
b is assembled h is used
c used, treated i cut, shaped
d are made j are cut down
e are put together k is harvested
f are grown l is mined

- 36.4** 2 c, i, j 3 d, h, l 4 b, e, g

Over to you (sample answer)

The body was made in Sweden. The engine was made in the UK. The seats were made in China.

37.1

Verb	Past participle
buy	bought
change	changed
dry	dried
grind	ground
grow	grown
label	labelled (BrE) labeled (AmE)
measure	measured
package	packaged
pick	picked
reach	reached
reduce	reduced
remove	removed
roast	roasted
soak	soaked
sort	sorted
unload	unloaded
want	wanted
wash	washed

- 37.2** pronounced /ɪd/ at the end: roasted, sorted, unloaded, wanted
irregular: bought, ground, grown

- 37.3** b are loaded, shipped, are unloaded, processed
c grown, picked
d are sold
e are washed, sorted, labelled/labeled, packaged
f are ... wanted, are thrown away, used
2 c 3 b 4 e 5 d

Over to you (sample answer)

Tea comes from tea bushes in places like India and Sri Lanka. The leaves are picked and dried. Then they are cut to make tea leaves. Finally the tea is packaged and sold all over the world.

- 38.1** Across
 1 chain
 5 mail order
 8 convenience
 11 department store
 12 till
 13 sections
 14 by post
 15 mall
 16 corner
 17 checkout
- Down
 2 internet shopping
 3 floors
 4 the phone
 6 direct sales
 7 e-commerce
 9 choose from
 10 supermarket
 12 trolley
 13 site

- 38.2** 1 at
 2 on/over
- 3 by, from
 4 by, on/over

Over to you (sample answer)

Panasonic is a Japanese electronics company. Its products are sold in electrical goods shops.

- 39.1** 1 b 3 a 5 d 7 c
 2 c 4 e 6 f 8 c

- 39.2** 1 f 3 b 5 c 7 a
 2 g 4 d 6 e

Over to you (sample answer)

Place the document on the glass. Choose the number of copies that you want. Press the 'Start' button. When you have finished, remove the document.

- 40.1** 1 c 2 e 3 a 4 b 5 d

- 40.2** call centre service department
 model number stop working
 send back under guarantee

- 40.3** 1 guarantee
 2 take it back
 3 call centre
 4 fault, repair
 5 stops working, under guarantee, replacement

Over to you (sample answer)

My camera stopped working. The camera was under guarantee. I took it back to the shop where I bought it. They offered to repair it, but it took three months. I was very angry.

Noun	Verb
apology	apologize
damage	damage
delivery	deliver
discount	discount
invoice	invoice
order	order
purchase	purchase
reduction	reduce
refund	refund
replacement	replace
shipping	ship
supplies, supplier	supply

- 41.2** 1 purchasing, supplies
 2 damaged, replacements
 3 ordered, discount/reduction
 4 delivered/shipped
 5 invoice
 6 supplier

41.3 (sample answers)

- 2 send a truck to pick them up and take them to the right place.
 3 give/offer a reduction/discount.
 4 take back the wrong goods and send the correct goods.
 5 replace or repair them.
 6 send another invoice.

Over to you (sample answer)

The biggest problem is late delivery. We sell mobile phones. When we order popular models, they are sometimes not available and the suppliers deliver them late.

- D1** 1 a noun
 2 three, plus four in particular expressions
 3 big business, show business

- D2** 1 irregular
 2 Fourteen people, including a prison warden, were killed.
 It's £24.99, including postage and packing.
 3 The office supplies are/were €12, including VAT.