

English lectures

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Master I

Finance and islamic baks &
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Writing Process

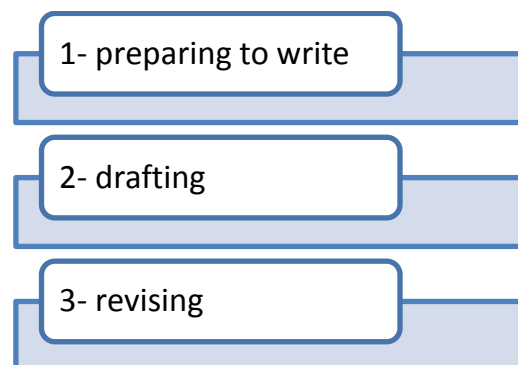
1- what is meant by writing ?

Writing is a form of communication that allows students to put their feelings and ideas on paper, to organize their knowledge and beliefs into convincing arguments, and to convey meaning through well-constructed text.

The writing process depends on :

- ❖ **Who you are writing to or for (reader).**
- ❖ **Why you are writing (purpose).**
- ❖ **What you are writing about (content).**
- ❖ **Where you are, how much time you have, how you feel... etc (situation).**

and it is based on three important stages describes as follow :



1- Preparing to write : most writing requires some preparation. How long you spend on this preparation, and what you do depends on your reader, your purpose, the content, and the writing situation. The following ideas will be useful in preparing to write :

- ❖ **Brainstorming :** this means you « storm » or search your brain for ideas.
 - Write them down quickly. They do not have to be in english.

- Do not worry about how useful they will be.
- Do not worry about neatness and correctness.

❖ **Speed Writing** : this is a warm-up step to get you writing freely.

- Give yourself a time limit (say three minutes).
- Write as much as you possibly can on a topic.
- Write whatever comes into you head. (it does not matter if it does not all make sense).
- Keep writing until the time is up.
- Do not worry about neatness and correctness.

❖ **Asking yourself « wh » questions** : this idea is useful for longer piece of writing.

- Write down some questions about the topic.
- Think of as many questions as you can.

❖ **Getting your ideas into order** : this step is done after finishing the previous three steps (brainstorming, speed writing, and wh questions).

- Look through your notes.
- Use numbers or arrows to put them in the order you want to mention them.

❖ **Using examples** : using models or examples can help you with what to write and how you write it.

- Look for models of the kind of writing you want to do.
- Think about the content (the information included, the questions asked, the ideas mentioned).
- Look closely at the language used. Underline or make notes of any useful expressions.
- Look closely at the organization of ideas.

2- **Drafting** : the drafting stage is where you really begin writing. The most important thing here is to get words onto paper. It is not the time to worry about spelling, grammar, punctuation, or the best wording.

Here are few ideas which are very useful at the first draft stage :

❖ **Using the writing space** : it is important at this stage to be able to see clearly what you have written and what changes you have made.

- Write on every second line. Make changes on the blank line above you writing.
- Leave a wide margin. Use this space for rough wording, comments, spelling attempts.
- Cross out rather than using a typing fluid or rubber. So that you can see your original wording or spelling. You may need these if you change your mind again.

❖ **Getting started** : this can be difficult even when you have prepared for writing. These points might help.

- Do not worry too much about the beginning. You will often want to change it anyway. try to get past it and keep going.
- Write a few different beginning sentences. Choose one and then continue writing. Even if you change your mind later, you will be on the way.

- Do not begin at the beginning of your paper. Start anywhere, and go back later and write the beginning sentences.
- ❖ **Keeping going** : the key idea at this stage is to push yourself to the end of a first draft. The important thing here is to get your ideas on paper. If you stop to correct yourself too much, you may interrupt the flow of ideas.
 - If unsure of a spelling of a word :
 - ✓ Make an attempt and keep going.
 - ✓ Leave a space and keep going.
 - If unsure of punctuation :
 - ✓ Make an attempt and keep going.
 - ✓ Put a dash (-) in the trouble spot and keep going.
 - If unsure about the words to use :
 - ✓ Write two or three alternatives and keep going.
 - ✓ Write it in your first language and keep going.
 - ✓ Leave a space and keep going.
 - Clearly mark any problem area for attention when you revise.
 - If you run out of ideas :
 - ✓ Look back to your preparation notes.
 - ✓ Read out loud what you have written / ask someone else to do this while you listen.
 - ✓ Begin to write what you have written.
 - ✓ Put your writing away for a while , then return to it with a fresh and clear mind.

3- Revising : it is the most important stage in the writing process. It involves checking that your content and purpose are clear and appropriate for your reader, in the particular writing situation.

❖ **Some Changes you Might Make when Revising :**

- ✓ Change the order of parts to make the content or purpose clearer.
- ✓ Add parts, especially to link ideas.
- ✓ Take out parts which are unnecessary.
- ✓ Say the same thing in a different way.
- ✓ Substitute one word for another.
- ✓ Combine two or three sentences into one, by taking out unnecessary words or phrases.
- ✓ Make very long sentences into two or three shorter ones.
- ✓ Change parts which are inappropriate for the situation, the purpose or the audience.
- ✓ Correct grammar.
- ✓ Correct the spelling.

❖ **Ideas for more Effective Revising :**

- ✓ Read your writing out loud to yourself or have someone else read it to you. Often it is easier to hear parts that need revision.
- ✓ Ask someone else to read through your writing and to discuss it with you.

Ask him/her questions such as :

- **Which parts are unclear ? why ?**
 - **Which parts are the most interesting ? why ?**
 - **Is the order of ideas clear or confusing ?**
 - **Are any parts unnecessary ?**
-
- ✓ If you are working alone, put yourself in the place of the reader and ask yourself the same sorts of questions.
 - ✓ Devide up the revising task. Only look for one or two things at a time.
 - ✓ Clearly mark all parts that need revision as you read. You may not be able to change everything immediately, so you need to know where to return to.

Agreement in Writing

1- What do we mean by agreement ?

Agreement in writing refers to the proper grammatical match between words and phrases. Parts of sentences must agree, or correspond with other parts, in number, person, case, and gender. All parts must match in singular or plural forms. Agreement is a very important step in constructing a coherent sentence. There are three basic agreements in a sentence: **subject-verb agreement**, **tense agreement**, and **antecedent-pronoun agreement**.

- a- **Subject-Verb Agreement** : simply means that the **subject** and the **verb** must agree in number. i.e., both need to be singular or both need to be plural.

The Rule Says :

- If the subject is singular, the verb is singular; if the subject is plural, the verb is plural.

Ex : Mrs.Hendrickson feeds the birds every day. (**singular subject**)

The Hendricksons feed the birds every day. (**plural subject**)

- Subjects joined by **and** are plural and receive a plural verb.

Ex : Jolie and Lara swim together every Thursday.

- Subjects joined by « **or** » or « **nor** » adopt the singularity or plurality of the last subject; accordingly, the verb matches it.

Ex : Either that cat or those dogs have been eating my snacks.

Or : Either those dogs or that cat has been eating my snacks.

- b- **Antecedent-Pronoun Agreement** : a pronoun is a word used to stand for a noun. It can refer to an earlier noun in the sentence. The pronoun must agree with its antecedent in number.

The Rule Says :

- « **Each, either, neither, anybody, anyone, everybody, everyone, no one, nobody, one, somebody, and someone** » are singular pronouns and receive singular verbs.

Ex : somebody is waiting for you in the lobby.

- « **Both, few, many, and several** » are plural pronouns and receive plural verbs.

Ex : many have tried, but few have succeeded .

- « **All, any, most, none, and some** » can be singular or plural pronouns, depending on their use. These pronouns can receive plural or singular verbs.

Ex : all the victims were male, and **most** were between the ages of 15 and 25. (**plural subject**)

NB : Do not be confused by words or phrases that follow a subject that are not the subject.

- c- **Tense Agreement** : it refers to keeping the same tense throughout a clause. We do not want to have one time period being described in two different tenses.

The Rule Says :

- Maintain one tense in a complete thought: past tense or present tense.

Ex : Incorrect: In the game of hide and seek, Bobby **chased** Mary and **tag** her from behind.

Correct: In the game of hide and seek, Bobby **chased** Mary and **tagged** her from behind.

- Pronouns should Agree in number with their antecedent: Singular antecedents use singular pronouns, and plural antecedents use plural pronouns.
➤ Compound antecedents joined by « **and** » use plural pronouns.

Ex : A horse and a donkey make a mule : Even though the horse and the donkey are singular subjects, together they create one plural subject.

- Compound antecedents joined by « **or** » or « **nor** » use pronouns that agree with the nearest antecedent.

Ex : Neither my one cat nor my four dogs are as difficult to maintain as my one pet fish.

(« **four dogs** » is the nearest antecedent, in this situation we use a plural pronoun « **they** »).

- Persons receive the pronouns **who, whom, or whose**, not **that** or **which**.
➤ After **is, are, was, or were** use the subjective case.

NB :

Subjective, Objective, and Possessive Cases: Persons or things (nouns) acting on other things are subjects. Pronouns that refer to these subjects are in the **subjective case** (*I, you, he, she, we, they*). Persons or things that are not performing the action are objects. Pronouns that refer to these objects are in the **objective case** (*me, you, him, her, us, them*). Subjects or objects that claim ownership of something are possessors. Pronouns that claim their possessions are in the **possessive case** (*my, your, his, her, our, their*).

The table below summarizes the « **personal pronouns** » :

SINGULAR PERSONAL PRONOUNS

subject pronouns

I

you

he, she, it

object pronouns

me

you

him, her, it

possessive pronouns

my, mine

your, yours

his, her, hers, its

PLURAL PERSONAL PRONOUNS

subject pronouns

we

you

they

object pronouns

us

you

them

possessive pronouns

our, ours

your, yours

their, theirs

Verbs –Imperatives-

We use imperatives to give commands, make offers or invitations, give directions, and give warnings.

Formation :

1. the imperative is formed by using the base form of the verb.

Ex : stop talking ! (command)

Have a can of soda. (**offer**)

Turn left at the fountain. (**direction**)

Watch out ! A bus is coming. (**warning**)

NB :

- ❖ for negative imperatives use **do not**.

Ex : Do not walk on the grass.

- ❖ We use exclamation marks with imperatives to express strong emotion. If the imperative is a simple instruction or explanation, an exclamation mark is not needed.

Ex : watch out for the car ! (said when a car is about to hit someone).

Turn left at Green street. (**said as a simple instruction**).

2. Use **let's** to make suggestions and give commands that include the speaker. « let's » is short for « let us ».

Ex : let's go shopping.

NB : the negative form of « let's » is « let's not ».

Ex : let's not forget our umbrellas today.

Imperatives with Polite Requests :

Imperatives are not always the best way to make a suggestion or a polite request. To make polite requests, you can :

- ❖ add the word **please** to an imperative. **Please** can come at the beginning or the end of a sentence.

Ex : Please hang your coat in the hall closet.

Or hang your coat in the hall closet, **please**.

- ❖ You can also use « **let's** » to soften the imperative.

Ex : let's hang your coat in the hall closet.

- ❖ In addition, you can use sentences and questions with modal verbs such as **can** or **could** as a kind of polite request or imperative.

Ex : Can you hang your coat in the closet ?

Could you hang your coat in the closet ?

You **can** hang your coat in the closet.

- ❖ We can also form polite requests with « **I'd like** » and « **we'd like** ».

NB : I'd like is common in restaurants and other situations when you are ordering.

Ex : I'd like a large orange juice, please.

Imperatives with « Have » and « Enjoy » :

« **have** » and « **enjoy** » are used in many expressions in the imperative. We use these expressions to offer invitations and express hopes and wishes.

Ex : Have a seat.

Have some more vegetables.

Have a good day !

Enjoy your dinner !

Enjoy the movie !

Determiners

What do we mean by determiners ?

Determiners are words that come before adjectives and nouns. They include *a/an, some, the, this, that, these, and those*. Determiners tell whether we are talking about a specific noun or a kind of noun in general.

Ex :

- please put **these** new wooden chairs with **those** old reading tables at **the** other end of **the** room.
- **That** handsome young gentleman is my nephew.

The use of determiners :

➤ **A / An**

« **A/An** » means « one thing or person. »

- 1- Use **a** or **an** before a singular countable noun.

Ex : I just bought **a** new car.

I received **an** incredible birthday present from my sister.

- 2- Use **a/an** to say what something or someone is.

Ex : Morocco is **a** country in Africa.

Porsche is **an** expensive car.

Or to state someone's profession.

Ex : ~~He is cab driver.~~ ➔ He is **a** cab driver.

- 3- Use **a** or **one** interchangeably before the numbers **hundred, thousand, hundred thousand, million, and billion** when referring to either those exact amounts or a number that is near (approximately) one of these numbers.

Ex : that company lost more than **a / one** hundred thousand dollars in the stock market yesterday.

That watch costs over **a / one** thousand dollars.

NB : in situations other than numbers, do not substitute **one** for **a**.

4- Use **a** to talk about prices by weight, such as per-pound prices.

Ex : Bananas are 33 cents **a** pound **or** bananas are 33 cents **per-pound**.

Choosing between « a and an » :

Follow these rules for choosing between **A** and **An**

➤ In general, use **a** before a consonant and **an** before a vowel.

Ex : I'd like **a** salad and **an** orange juice please.

➤ Use **an** before a silent initial **h**. Words with silent **h** include *hour, honor, and honest*.

Ex : it's **an** honor to meet you.

➤ Use **a** before certain vowels that sound like the consonant sound /y/.

Ex : He graduated from **a** university in California.

She is from **a** European country.

➤ **Some**

Some means « an amount of something. » Use **some** with uncountable nouns and plural countable nouns.

Ex : I'd like **some** orange juice.

John sent his wife **some** flowers.

NB : with plural countable nouns, we can use a **number** instead of **some**.

Ex : I bought **some** bottles of soda **or** I bought **three** bottles of soda.

➤ **The**

We use **the** to refer to one unique person, place, or thing.

Ex : I need to go to **the** bank, **the** post office, and **the** library.

➤ Use **the** with *doctor* and *dentist* when referring to a certain doctor or dentist but not using his or her name.

Ex : **The** doctor says I should get more rest.

➤ Use **the** with kinds of entertainment.

Ex : He loves to go to **the** opera and the **movies**.

NB : Do not use **the** with *TV* when *TV* refers to entertainment or to TV programs. Use **the** only when referring to the electrical appliance.

Ex : I am tired of watching TV. Please turn off **the** TV.

- Use **the** with organizations.

Ex : He joined **the** army when He graduated from high school.

NB : Do not use **the** when referring to organizations' acronyms. An acronym is an abbreviation that is said as a word.

Ex : ~~He works for the UNESCO.~~ ➔ He works for UNESCO.

- Use **the** with rivers, seas, and oceans.

Ex : **The** Pacific Ocean.

The Mississippi River.

- Use **the** with countries that have words such as *kingdom*, *republic*, or *states* in them.

Ex : She is from **the** United States.

- Use **the** when talking about mountain ranges.

Ex : The highest peaks in **the** Rocky Mountains are often covered in snow.

NB : Do not use **the** to talk about individual mountains.

Ex : her dream is to climb Mt. Everest.

- Use **the** to talk about something that is one of a kind in our solar system.

Ex : **The** sun is behind a cloud right now.

NB : do not use **the** with planets. **Ex :** Uranus is the eighth planet.

- Use *the* with superlatives.

Ex : this is **the** most expensive perfume.

- Use **the** with the word *same* when two things are similar or identical.

Ex : He cannot tell the difference between regular and extra spicy fried chicken. they taste **the** same to him.

- Use **the** with nationalities.

Ex : **The** British settled North America.

- **Zero Article**

A noun with a zero article has no article.

- Use the zero article with an uncountable noun or a plural countable noun when the noun has a general meaning.

Ex : do you want coffee or tea ?

Flowers grow in spring.

- Use the zero article with meals, sports and games, cities, countries, and towns.

Ex : what do you want for **breakfast** ?

I like to watch **basketball**.

He lives in **Paris**.

- Use the zero article with languages.

Ex : She speaks spanish and french.

NB : Articles with the names of sicknesses are complicated.

- Use **a/an** with *cold*, *headache*, and *fever*. **Ex :** I have **a** fever.
- Use **the** with *flu*. **Ex :** he is in bed with **the** flu.
- Use the **zero article** with serious maladies such as diabetes, high blood pressure, cancer, arthritis, and hepatitis. **Ex :** high-blood pressure can be a life threatening condition.

- **This, that, these, and those**

Use **this, that, these, and those** + noun to talk about specific objects or people that are near or far. *This* and *that* are singular; *these* and *those* are plural. Use *this* and *these* for nearby objects or people; use *that* and *those* for distant people or objects.

Ex : **these** fries are too salty.

Please put **those** boxes over here.

This table summarizes the meaning of *this, that, these, and those* :

	near	far
Singular	this	that
plural	these	those

NB : **This, that, these, and those** should agree in number with the nouns they go with. If the noun is singular or uncountable, use *this* or *that*. If the noun is plural, use *these* or *those*. Be careful to use the correct form when modifiers come between the demonstrative adjective and the noun.

Ex : please give me some of **those** barbecue potato chips.

Prepositions

Definition :

A preposition is a word which indicates the relationship between a noun/pronoun (called : the object of the sentence/preposition) and the other words of a sentence i.e. It is a word (usually short word) used to link a noun/pronoun to the rest of the sentence and it, generally, comes before the noun/pronoun.

Types & Use of Prepositions :

There are three types of prepositions, including **time prepositions**, **place/direction prepositions** and **agent/thing prepositions**.

1- Prepositions of Time : Prepositions of time show the relationship of time between the noun and the other parts of a sentence. « **On, at, in, for, since, before, after, till/until.** » are the most common prepositions of time.

- **On :** Is used with days of the week. Eg : I study English **on** Saturday.
- **AT :** Is used for night, for weekend & for a certain point of time (when?)
Eg : I will watch a movie **at** night.
I will go on a trip **at** the weekend.
I start studying **at** 9.30.
- **In :** Is used with months/seasons, time of day, years & after a certain period of time
Eg : I was born **in** April/summer.
I will meet a friend **in** the morning /afternoon/ evening.
I got my baccalaureate **in** 2012.
I will be ready **in** an hour.
- **For :** Is used over a certain period of time. **i.e.,** when we say how long something lasts (past till now) Eg : I have lived here **for** ten years.
- **Since :** from a certain point of time. **i.e.,** it gives the starting point of actions, events, or states. It refers to when things began (past till now) Eg : I have been a teacher **since** 2015.
- **Before/After :** Is used earlier than/Later than a certain point of time.
Eg : I was born three years **before** my sister/1995.
My father was born **after** the Algerian revolution ended/1962.
- **Till/Until :** Is used in the sense of how long something is going to last.

Eg : Our teacher of Arabic is on holiday until/till next week.

2- **Prepositions of Place/Direction** : Prepositions of place/direction show the relationship of place between the noun and the other parts of a sentence. « **On, at, in, under, below, over, above, from, to, toward(s), through** » are the most common prepositions of place/direction.

- **On** : Is used when referring to something with a surface, or referring to certain side (left, right) Eg : The books were placed on the table.
The papers are on my desk.
The library is on the left of the street.
- **At** : Is used when referring to something at a specific point/place . Eg : She is waiting for us at the entrance of the cinema.
I will see you at school.
- **In** : Is used when referring to something inside limited/fixed borders
Eg : Now, we are in the classroom.
I live in Constantine.
- **Under/Below** : Are used to talk about something that is lower than something else (lower level than sth).
Eg : The cat is under the table. or
The cat is below the table.
- **Over/Above** : Are used to talk about something that is higher than something else.
Eg : Raise your arms over/above your head.

NB : **over** is also used when crossing/moving from one side to the other.

Eg: Would you come over here for a minute, please ?

- **From** : Is used in the sense of where from. Eg : I've picked a flower from the garden.
- **To** : Is used to indicate a movement to a specific destination. Eg: I go to my grandfather's house every Friday.
- **Toward(s)** : It indicates movement in a particular direction. Eg: The player kicked the ball towards the goal.
- **Through** : It refers to moving directly inside something (something with limits on top, bottom and the sides) from one side to the other side. Eg : The train passes through the tunnel.

3- **Prepositions of Agents or Things (instrument)** : indicate a casual relationship (a person or something is the cause of another thing) between nouns and other parts of the sentence. « **Of, for, by, about** » are the most used and common prepositions of agents or things.

- **Of** : Is used to express the relationship of a part to its whole (to whom/to what something belongs). Eg : Turn the page of the book.

- **For** : It indicates the purpose for doing/using something or someone. Eg : I will always be here **for you**.
I prepared a cake **for your birthday**.
- **By** : Is usually used to show who made the action. Eg : This book is written **by Shakespeare**.
- **About** : It means concerning something/someone. It also means « approximately ».
Eg : we are talking **about you**.
The lesson is **about prepositions**.
I have **about 40 student in my group**.