

LITERACY WORKS FOR

Commerce, Economics and Business 7-10

BOOK 1

Student book

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Apostrophes

An apostrophe can show possession, which means that something belongs to something else:

e.g. Australia's exports
(the exports of Australia).

If the owner is singular (e.g. one country), the apostrophe comes before the s.

e.g. one country's exports

If there is more than one owner, the apostrophe comes after the s

e.g. many countries' exports

Draw a tick or cross to show if each apostrophe is used correctly.

1. Unemployment can be one of society's ☐ most significant problems.
2. If a person is unemployed, there are effects on families' ☐, friendship group's ☐ and on society as a whole.
3. An unemployed person's ☐ financial situation is severely impacted by loss of income.
4. The Australian government's ☐ welfare payments can assist an unemployed person but these are often not enough to cover all bills and expenses.
5. When someone loses' ☐ their regular salary, they may not be able to pay their mortgage.
6. Other significant impacts' ☐ on unemployed people include feeling's ☐ of isolation and poor health.
7. The unemployment rate is a measure of the Australian economy's ☐ overall health.
8. The economic effects' ☐ of unemployment can be decreased consumer spending, reduced investment and economic recession.
9. Sometimes there can be high unemployment in one job sector, such as in manufacturing, if job's ☐ are moved overseas.
10. In these cases, some unemployed people's ☐ skills may need to be updated so they can find another job in a different industry.

An apostrophe can show that letters are missing in a word:

e.g. They're late. (They are late).

e.g. It's true. (It is true).

e.g. You'll save money. (You will save money)

This is called a contraction. Usually, we do not use contractions when writing in Commerce, Economics and Business. However, when we speak, we use contractions all the time.



Each sentence contains a contraction. Write the words out in full at the end of the line.

1. Some people think that unemployed people aren't interested in working. _____
2. Research shows that this isn't true. _____
3. The vast majority of unemployed people would like to work if they'd be given a chance. _____
4. Unemployed people can often lose confidence because they're missing out on social contact at work. _____
5. It's hard to deal with rejection when you're unemployed. _____



Homophones

There are many words that sound the same but have different spelling and different meanings. These words are called homophones e.g. blue and blew are homophones.

Draw a line to show the pairs of homophones that sound the same.

hole	new
passed	weigh
there	know
hear	two
sum	their
one	four
to	roll
no	whole
way	won
for	threw
cheque	here
role	some
knew	check
through	past

Sources of financial advice

Look at this list of sources of financial advice. Some sources are knowledgeable, fair and objective while other sources may not be. Rate these sources using this code:

\$ highly trustworthy and knowledgeable
 ▲ trustworthy but may not be knowledgeable
 ☒ not trustworthy and not knowledgeable

a telemarketer who calls you at home	
a qualified financial planner or accountant	
a post on Twitter by someone you don't know	
your parents or older relatives	
an acquaintance who wants to borrow money from you	
your friends at school	
an internet site	
a government website	

Each of these sentences contains homophones. Cross out the incorrect words in each sentence.

- You can **here/hear** money advice from many different **saucers/sources**.
- You need **to/two/too** be well informed so that you can protect yourself and your hard earned money.
- Sum/some** people try to influence young people and trick them into making bad decisions.
- One/won weigh/way** of protecting yourself is to seek advice from reputable sources.
- A reputable source is fair, balanced and knowledgeable about the **hole/whole** range of options for your needs.
- When it comes to money, you should give **some/sum** thought to your own long term goals and plans.
- If you are not **sure/shore** about what you want, you might end up with a solution that does not suit you.
- We all like **hour/our** friends but they may not **know/now/no** about money.
- Before trusting a financial adviser, **check/cheque** on **their/there** fees and charges.
- Some/sum** financial planners receive a commission or bonus if they sell certain types of funds or insurance, so **there/their/they're** advice may be biased.



Quoted speech

We use quotation marks “ ” to show that someone is speaking. This is called quoted or direct speech. Commas or full stops go INSIDE quotation marks.

“Commerce is interesting” commented Mark.



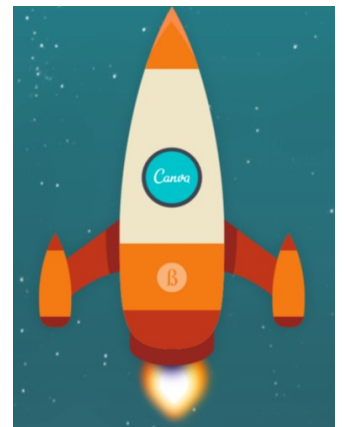
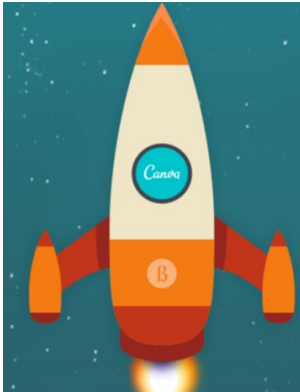
Melanie Perkins is one of the founders of Canva, an online graphic design website that offers free designs. The company is one of Australia's most successful internet startups.

Read this interview with Melanie Perkins from Canva. Add quotation marks where needed and capital letters for proper nouns. Choose a saying verb from the box below and write it on a line.

said explained commented added
mentioned stated announced exclaimed

Canva's founder, melanie perkins, has some exciting news. we have received \$21.2 million in funding from venture capitalists in the united states _____ melanie. it is the biggest cheque we have ever received and we are very excited, she _____.

Canva already has 9 million customers across 179 countries Melanie _____ We are planning to use the funding to build the business even further she _____. we want to empower everyone to create designs because in this market everything is increasingly visual: from sales to marketing to social media



Melanie Perkins has provided some advice for young people who want to start their own business. Find things you're passionate about and put 100 percent into those things she _____ You should try projects while you're young to find out if you should become an entrepreneur. I started a business selling scarves while I was still a teenager she _____ That helped to build my entrepreneurial spirit.

Writing like an expert

To write like an expert in Commerce, Economics and Business, you should be specific, objective and technical.

specific
be exact
do not use
general and
vague
statements

objective
be polite; support
statements with
evidence and facts; avoid
emotional language or
personal opinions

technical
use vocabulary
from this
subject not
from everyday
conversation

Technical vocabulary

accused evidence impartial innocent prove effective barrister
unanimous guilty skilful jurors beyond reasonable doubt ordinary citizens

	Tick one or more boxes to show the problems you can find in the sentence	Re-write an expert sentence here using more technical language from the box
1. A jury is a bunch of random people who rock up to a court and decide on a court case.	<input type="checkbox"/> Too emotional <input type="checkbox"/> Impolite <input type="checkbox"/> Not technical	
2. Juries decide whether the guy or girl did it or not.	<input type="checkbox"/> Too general and vague <input type="checkbox"/> Too emotional <input type="checkbox"/> Not technical	
3. The people on a jury have a good think about all the reasons and facts and stuff about the case.	<input type="checkbox"/> Impolite <input type="checkbox"/> Not technical <input type="checkbox"/> Personal opinions are given	
4. They don't have to know for sure if the criminal did it or not, just whether they probably did it.	<input type="checkbox"/> Too general and vague <input type="checkbox"/> Not technical <input type="checkbox"/> Personal opinions are given	
5. If someone on a jury hates a certain type of person or whatever, they have to try to get over it so they can be fair.	<input type="checkbox"/> Too general and vague <input type="checkbox"/> Too emotional <input type="checkbox"/> Impolite	
6. I think that it's totally stupid that all 12 jurors have to agree.	<input type="checkbox"/> Too emotional <input type="checkbox"/> Impolite <input type="checkbox"/> Personal opinions are given	
7. If a guy in a wig in the court is awesome and super persuasive, they might force the people on a jury to change their mind.	<input type="checkbox"/> Too general and vague <input type="checkbox"/> Too emotional <input type="checkbox"/> Not technical <input type="checkbox"/> Personal opinions are given	
8. I reckon that juries are good.	<input type="checkbox"/> Too emotional <input type="checkbox"/> Not technical <input type="checkbox"/> Personal opinions are given	

First, second, third person


There are three different perspectives we use when writing and speaking.

- First person

First person is from the speaker’s or writer’s own perspective. We can use first person to express our opinion and to write complaint letters. For example: *I wish to complain about this faulty product. I think that the decision is incorrect.* Most experts in Commerce, Economics and Business do NOT use first person often.
- Second person

Second person is used when the writer or speaker directly addresses someone else. Sometimes the ‘you’ is general (all people). For example: *You should keep a personal budget. You need to read the fine print.* Most experts in Commerce, Economics and Business do NOT use second person often.
- Third person

Third person is used for writing and speaking about someone or something. It is used for all factual, academic and technical writing in this subject, For example: *The company expanded overseas.*

Draw a cross under a heading to show if each sentence is an example of first person, second person or third person	First person	Second person	Third person
1. Short term payday loans are becoming popular in Australia. 2. Several companies have started promoting small loans of \$2000 or less that must be repaid within one year. Loan repayments are automatically deducted from the lender’s bank account on payday. 3. Are you considering a payday loan? 4. I think that payday loans are convenient. 5. However, the interest rates for short term loans are high. 6. You need to be aware that a loan of \$2000 can end up costing \$3360. 7. This is the equivalent of 68% interest. 8. I was thinking of getting a payday loan but the interest was too high. 9. A payday loan could end up costing you more than you expected so think carefully before you sign up for one. 10. I would have been better off getting a no interest loan on the No Interest Loan Scheme for people on low incomes.			

Change this sentence from second person to third person.

11. You need to think about whether a payday loan is the best solution for your debt problem.

Change this sentences from first person to third person

12. I reckon that payday loans may not be safe or affordable.

Nominalisation

NOMINALISATION

Academic writing tends to be about things (nouns) rather than happenings (verbs). For example, we talk about organising things but we write about ‘organisation’. To be an expert writer in Commerce, Economics and Business, we need to know how to turn verbs into nouns, a process called nominalisation.

Turn these verbs into nouns that end with ‘ion’.

VERB (a happening) NOUN (a thing)

to observe *observation*

to educate _____

to invent _____

to inform _____

to discuss _____

to protect _____

to resolve _____

HOUSE MATES WANTED

Read the sentence on the left. Then look at the middle column that contains a noun to use in a new sentence. Write a new sentence with the same meaning but include the business term (the noun). You may need to change some other words too so that the sentence makes sense.

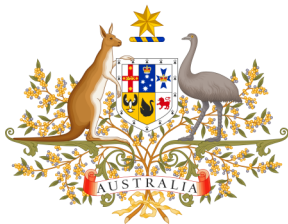
Sentence in everyday language	Noun to include	New sentence using the new noun
eg. Many young people want to be independent .	independence	Young people want independence .
1 However, their finances may not be secure .	financial security	
2 Many young people leave home because they will be educated far from home.	education	
3 Others leave home because they are employed far away.	employment	
4 Before renting a house, you should inspect the property.	inspection	
5 Flatmates should write a list of what they require .	requirements	
6 Flatmates should agree on house rules before moving in to a share house.	agreement	
7 If flatmates disagree , they should try to solve the problems by talking.	solutions disagreement	
8 All flatmates are responsible for all bills and expenses.	responsibility	
9 It can be stressful to resolve a dispute legally.	legal resolution	

Capital letters and full stops

We use a capital letter to show the start of a sentences and we put a full stop to show the end of sentences. Mark the capital letters and full stops in these paragraphs. Underline the topic sentence in each paragraph.

(Paragraph 1 has 4 sentences)

the law can be classified as private law or public law private law involves individual citizens while public law concerns society as a whole and general principles of freedom each of these areas of law can be broken into categories private law involves common law and equity while public law concerns constitutional law, administrative law and criminal law



(Paragraph 2 has 3 sentences)

administrative law is a type of public law that sets out the rules for big government organisations the rules for government departments are decided according to administrative law for example, the state education authorities are established under administrative law

(Paragraph 3 has 4 sentences)

another type of public law is criminal law criminal laws restrict the behaviour of people in society and set the standards of what is and is not acceptable criminal laws define 'harm' to individuals in society and try to protect people against this harm types of crimes include crimes against persons (e.g. murder) and crimes against the state (e.g. terrorism) as well as drug crimes and driving offences



(Paragraph 4 has 3 sentences)

constitutional law is a type of public law it concerns the rules and principles governing a country as a whole federal and state responsibilities for governing are set under constitutional law

(Paragraph 5 has 3 sentences)

private law also includes property law this type of law regulates the processes of buying and selling land and houses, as well as goods and services these regulations set appropriate behaviour for buyers and sellers



(Paragraph 6 has 4 sentences)

another type of private law is contract law contracts are a legally binding agreement between two groups of people contracts can be written or verbal, but most important contracts are written examples of contracts include employment agreements and property contracts

(Paragraph 7 has 4 sentences)

a further type of private law is tort law torts involve cases where someone has interfered with the rights of another person examples of tort law involve defamation cases, where someone has made false statements about another person another type of tort law involves trespass where someone enters another person's property without permission



Evaluative language

WORD LIST

effective
unsatisfactory
innovative
impressive
inefficient
costly
rushed
disorganised
illogical
efficient
unclear
high quality
ineffective
successful
sustainable
inadequate
appropriate
well-planned
poor
suitable

In a report in Commerce, Economics and Business, sometimes we need to evaluate or judge someone or something. Many students overuse the words 'good' and 'bad'. Arrange the words from the word list on the left under one of these headings below: 'good' or 'bad'.

good

bad

When we judge other people or their decisions we need to be polite and professional. We also need to avoid overly emotional or offensive language. Look at the words below. Underline the words that are **not** appropriate for expert writing in Commerce, Economics and Business.

unclear stupid
dumb idiotic unfocused
 braindead hopeless
understaffed loser idiot
 mismanaged criminal
mindless ridiculous limited

* Evaluate consumer behavior below. Write some sentences using these
* useful sentence starters. Choose evaluative words from the list above.
*
* 1. Budgeting is a/an _____ strategy because _____
*
* 2. If young people take out an expensive loan this could be a _____
* decision because _____
*
* 3. It is essential for young people to learn about _____ ways of managing
* their personal finances.
*
* 4. When a young person wants to buy a _____, a _____ finance
* strategy would be _____
*
* 5. Part time jobs are a _____ way for young people to afford luxury
* items such as _____
*
* 6. Signing up to an expensive mobile phone plan is a/an _____ decision
* because _____
* _____
*

It's or its?

One of the most common grammar mistakes involves three letters: I T S. There are only two words you can use:

- | | | |
|-------------|---|---|
| its | ✓ | a possessive for a neuter object (not a female or male)
eg. The bank closes its doors at 5pm. |
| it's | ✓ | a contraction, a shortened way of writing "it is"
eg. It's not open. (<u>It is</u> not open) |
| its' | ✗ | incorrect - there is no such word. |



Choose the best option to fill each gap. Colour in the circle to show your answer.

MANAGING THE ECONOMY

1. _____ important for a national government to manage the economy well. ○ it's ○ its ○ its'
2. The word 'economy' has _____ origin in ancient Greek and from the words meaning 'to manage a household'. ○ it's ○ its ○ its'
3. _____ a fact that effective economic management is difficult. ○ it's ○ its ○ its'
4. The economy involves finances in many places - homes, businesses, banks, government and overseas. The economy is hard to manage due to _____ complexity. ○ it's ○ its ○ its'
5. One aspect of Australia's economy involves _____ imports and exports. ○ it's ○ its ○ its'
6. For a healthy, growing economy, _____ necessary for the government to carefully manage expenditure and taxation revenues. ○ it's ○ its ○ its'
7. _____ also essential for businesses and households to monitor their spending on goods and services as well as their income. ○ it's ○ its ○ its'
8. The government has several techniques at _____ disposal for changing aspects of the economy. ○ it's ○ its ○ its'
9. An economic tool for change is called a 'lever' because _____ a way of making something move. ○ it's ○ its ○ its'
10. Government levers for the nation can involve raising or lowering _____ interest rates and spending money on _____ infrastructure. ○ it's ○ its ○ its'
○ it's ○ its ○ its'
11. When the economy is not growing or if it is growing too quickly, these levers can control _____ growth. ○ it's ○ its ○ its'

Classifiers - what type of thing?

Classifiers help us to describe and identify things. Classifiers show us what type or what kind of thing.

e.g. It is important to have health insurance

In this sentence, 'health insurance' is a 'thing' (a group of words called a noun group). It answers the question: What is it important to have? The word 'health' is a classifier. It tells us what kind of insurance, as opposed to other types of insurance (car insurance, home insurance etc).

Fill in the table below by finding the classifiers and thing in each sentence.

Sentence	Classifiers <i>What type of thing?</i>	The thing being classified
1. Choice is a non-profit, consumer organisation .	non-profit _____	organisation
2. Choice provides product advice for consumers.		advice
3. Choice conducts comparative scientific tests on goods and services.		tests
4. Product reviews are posted on their website.		
5. Customer complaints are also investigated by Choice.		
6. Choice is also a leading consumer advocacy group , which means they fight for consumer rights .		
7. The latest tests on the website involve digital cameras, home automation systems, cot mattresses, pet insurance and National Broadband Network cables .		

The sentences below do not contain any classifiers. Re-write the noun groups (in bold) to include classifiers. Write the new noun group on the line provided.

e.g. Fees from members help fund campaigns for the rights of consumers.

- Choice has identified that some **labels on eggs** are misleading.
- Eggs that have labels stating free range** may not mean that chickens are outside.
- Consumers who are interested in **products that are ethical** may be misled by the term 'free range'.
- Choice has started a **campaign in the media** to inform consumers about **labelling about eggs that are free range that are incorrect**.
- If Choice is successful, **producers of eggs on a large scale** will have to change their packaging
- Manufacturers of eggs** are unhappy because they may lose **share of the market**.



there they're their

Many people are confused about three words that sound the same but have different meanings:

there	an adverb, a place. eg. I have never been there .
they're	a contraction, a shortened way of writing "they are" eg. They're meeting next week. (<u>They are</u> meeting next week.)
their	a possessive pronoun that shows who it belongs to. eg. The shareholders held their meeting on Tuesday.

Draw a tick or cross to show if the word is used correctly.

Many consumers have changed there ☐ buying habits due to the rise of e-commerce. In the past, most householders would buy their ☐ goods in department stores and specialty shops. However, now they're ☐ is a much more convenient option. Millions of goods and services are available for sale online and people can also make transactions their ☐ in the cloud. Transactions can be entirely electronic as employees receive their ☐ salary electronically and also spend there ☐ money in the cloud too. The rise of the internet has seen many traditional retailers close there ☐ doors due to increased competition from internet retailers. Internet retailers can offer cheaper prices because their ☐ able to avoid the costs of a physical store. Many consumers are concerned about internet security when making online transactions. They're ☐ protected from fraud if they use a secure website from a reputable retailer. Despite this, their ☐ are many cases of scams and fraud and many consumers have lost there ☐ money when online criminals have deceived them. It is important for consumers to use their ☐ common sense to avoid fraud.

Write the correct word on the line - there, they're or their - so that the sentences make sense.



1. _____ are two ways that businesses can use e-commerce.
2. The first way is for _____ customers.
3. Businesses can attract customers to _____ website and organise transactions _____ on the internet.
4. The other way for businesses to use e-commerce is with _____ suppliers.
5. In a small business, _____ are bills to pay, materials to order and goods to send out to customers.
6. Small business owners are very busy. _____ under a lot of pressure for their business to succeed.
7. _____ are many ways that e-commerce can make businesses more efficient.
8. All businesses need to include e-commerce in _____ plans.

Improve your writing in paragraphs and sentences

In a paragraph, each sentence should have one main idea.
In the paragraph below, there is only one long, tangled sentence.

Read the paragraph and answer these questions:

I. What is the definition of investment? (Do not include examples)

2. What does return on investment mean?

3. What are two kinds of investment that are common for businesses?

4. What is the usual return on investment expected by businesses?

5. What are two kinds of investment that are common for individuals?

Investment means to allocate money or time and expect some benefit in the future and that's called a return on investment like when you get interest or rental income but if you're a business you can invest in new machinery or even new staff members to make the business more efficient and profitable however individuals can invest savings in a term deposit that gets high interest or buying a property and putting renters in there so they can get rental income and maybe sell the property after the value increases.

Now re-write this paragraph with six well-planned sentences. The idea for each sentence is provided. You should change the wordings so that you write like an expert in Commerce, Economics and Business.



I. definition of investment

2. definition of return on investment

3. investment for businesses

4. return on investment for businesses

5. investment for individuals - term deposits

6. investment for individuals - property investment

[illegible]

Cause and effect language: conjunctions

When we explain, we use cause and effect language. We can show cause and effect relationships by using conjunctions like 'because' or 'so' to link ideas. For example, these sentences use conjunctions to help explain why businesses expand:

Businesses expand **because** they want to increase profits.
Businesses expand **so** they can increase profits.

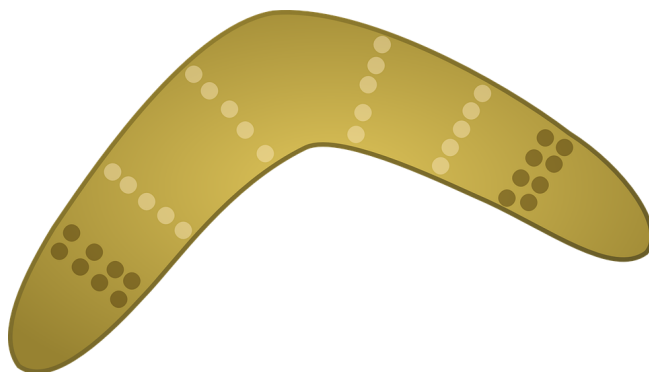
A **conjunction** is a 'word that joins other words, phrases or clauses together in logical relationships' (ACARA 2013).

Conjunctions of cause and effect

because, so, since, therefore, as, as a result of, so that, in order to, in order that, as long as, if, in case, unless, on condition that, thus

Find and underline the conjunctions of cause and effect in this paragraph.

Australian consumers are becoming more conscious of the environment because they know more about the dangers of pollution and waste. Electronic devices such as phones and computers are becoming a waste problem due to the fact that there are so many old devices in landfill. Some old devices still work so it is wasteful to throw them away. Many people do not recycle their devices since they are too busy. Consequently, one Australian company, Boomerang Buy Back stepped in to fill this gap in the market. The boomerang name suits the company because it buys old electronic devices and reuses them. Before reuse, data is deleted since data may contain private or personal information. Boomerang Buy Back can find new homes for recycled devices as some people are happy to use cheaper, older devices. Many recycled devices are donated to charities if the device is still usable. If devices are unusable or damaged, they are still useful as long as some of their parts can be recycled. Due to Boomerang Buy Back's program, toxic chemicals in electronic devices are kept away from landfill.

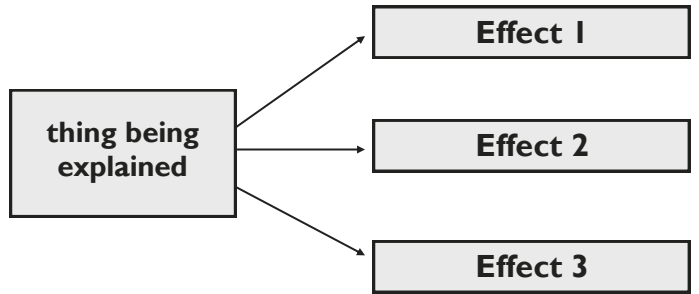


Add a conjunction then finish these sentences showing a reason.

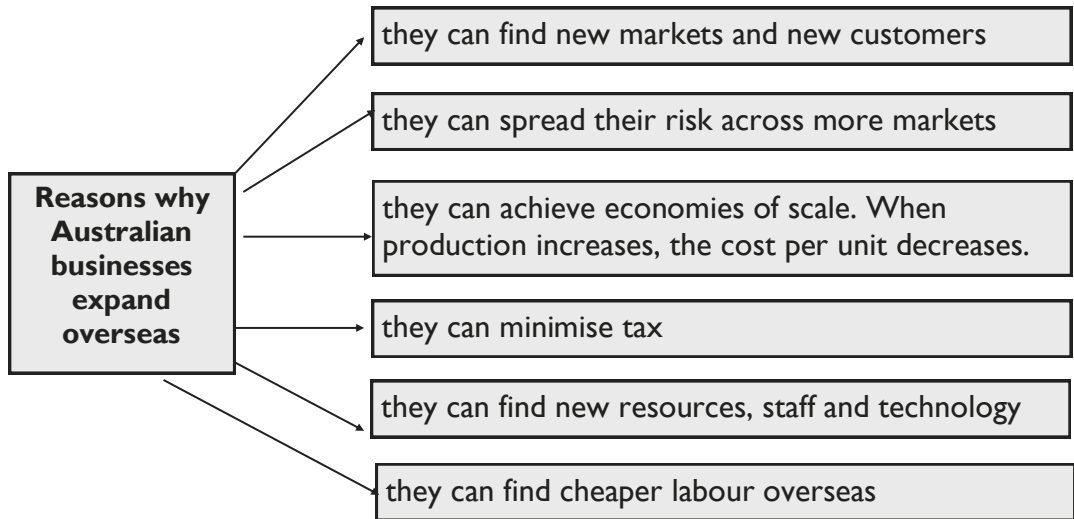
1. Many people buy the latest electronic device _____
2. Recycling old electronic devices is a good source of cash _____

Explain consequences or reasons

Some explanations are consequential explanations. This means that they explain the consequences or effects or outcomes. In Commerce, Economics and Business, you have to consider many consequences and effects. We can draw a diagram of this type of explanations



This diagram explains some of the consequences of Australian businesses expanding overseas. They may move their operations overseas or open offices in other countries.



Use the information in the boxes to write a paragraph explaining why Australian businesses expand overseas. Link cause and effect using conjunctions: so, in order to, so that, because, since, due to.

Australian businesses expand overseas for many reasons. _____



_____ All of these reasons help the business to increase sales and minimise costs, leading to increased profits.

Writing about cause and effect

This page explains different promotion and sales strategies. You will have to think about the effects of sales and promotion on customers. Choose a cause and effect conjunction from the box and write it in the arrow. Then finish each sentence by writing an effect. Use a different conjunction for each sentence.

Conjunctions of cause and effect

because, so, since, therefore, as, as a result of, so that, in order to, in order that, as long as, if, in case, unless, on condition that, thus

Businesses should offer differentiated products

so

they appeal to a range of consumer tastes and budgets.

1. Attractive packaging is important

because

2. Environmentally friendly and organic products are popular

3. Pricing should be competitive

4. Consumers are interested in value for money

5. Price promotions offering discounts can attract more sales

6. Consumer promotions such as competitions and prize giveaways can boost sales

7. Products in supermarkets should be located at eye-level

8. Customers may be prepared to pay more for a premium product

your and you're

Many people are confused between your and you're:

your	a pointer (possessive pronoun) that shows it belongs to you eg. Who is your manager?
you're	a contraction, a shortened way of writing "you are" eg. You're late for work. (<u>You</u> are late for work).

Place the word 'your' or 'you're' on the line so that each sentence makes sense.

If _____ looking for a job, there are several tips that could help you land _____ dream opportunity. The first thing to do is to build a good resume so that _____ skills, training and experience are attractive to employers. If _____ not currently employed, you could do volunteer work in order to show that you have a good work ethic. A work ethic means that _____ prepared to work hard and overcome obstacles. These qualities will be very appealing to _____ employers. Networking is an important part of _____ job hunt. Think about who you know that works in _____ chosen industry. Ask _____ contact for a coffee meeting. You can politely request advice about searching for jobs and remember to send a thank you note when _____ finished. Don't forget to dress for success in _____ industry - jeans and a t-shirt are probably not suitable. _____ personal reputation is also important to employers. When _____ on a shortlist of potential employees, _____ employer will probably search _____ social media sites to check on _____ character and reputation. So check that _____ prepared for an employer to see _____ Facebook page, Instagram or other social media site.



Fix the spelling and punctuation in this paragraph. Add capital letters for the start of sentences. There are 16 spelling mistakes.

the future of employment in Australia offers many opportunities and chalenges. the rise of tecnology means that many future workers will be employed in ocupations conserved with e-commerce, the internet and software developpment. technology is also changing the way we work becaus employees are expected to anser phone calls and emails at home or out of the office, 24 hours a day, 7 days a week. this means that future workers will be working iregular work hours, including late nights and weekends. however, this also means that work is more flecsible, so employees can fit work around important social activitis. workplaces are becoming casualised, which means that workers are not full-time employees. instead, many workers are payed on an ourly rate or they have part time contracts. this can cause unsertainty and stress for some casual workers. on the other hand, casul work offers greater flexibility as workers can try many diffrent occupations until they find one that soots them.



Subject-verb agreement

In English, the verb can change depending on whether the subject (the thing or noun) is singular or plural. Sort these nouns into two columns: singular (one thing) and plural (more than one thing).

democracy government
citizens Prime Minister
votes Cabinet ministers
law Senators
responsibilities Governor-General
education portfolios
Houses of Parliament taxation

Singular

Plural

RULES FOR SUBJECT-VERB AGREEMENT for IS/ARE

If a noun is **singular** (only one), then it takes the verb **IS**.

eg. Angela **is** a citizen of Australia

If a noun is **plural** (more than one), then it takes the verb **ARE**.

eg. Government ministers **are** busy.

A collective noun is **singular** (one word for a group).

eg. Cabinet **is** meeting today.

A noun **and** a noun = **plural**, so use **ARE**.

eg. Trung **and** Maria **are** voting.

In each sentence, work out if the subject (the first noun) is singular or plural. Then circle **is** or **are** to make the sentence correct.

1. Australia **is/are** a constitutional monarchy.
2. The Queen of England **is/are** the our monarch.
3. The head of state **is/are** the Governor General, who represents the Queen.
4. All Australian citizens **is/are** bound by laws established in the parliament.
5. Australia's constitution **is/are** a set of rules for governing and organising the country.
6. The Senate and the House of Representatives **is/are** the Houses of Parliament.
7. Federal Parliament **is/are** located in Canberra.
8. A portfolio **is/are** an area of government, such as education or health.
9. Taxation, foreign affairs, health and immigration **is/are** mainly federal portfolios.
10. Each portfolio **is/are** managed by a minister.
11. The Cabinet Ministers **is/are** ministers who meet with the Prime Minister to make the most important decisions.



Topic sentences in a paragraph

The topic sentence is the most important part of a paragraph. It contains the most important idea, and it summarises the basic idea of the paragraph. It does not contain any examples. The topic sentences are missing from these two paragraphs. Make up your own topic sentence that summarises the main ideas in each paragraph. You have to read the paragraph first!

Topic sentence

Examples of offences under criminal law include murder, assault, drink driving, fraud and robbery. To be proven guilty of a criminal act, an accused person must be proven to have committed a crime on purpose. This means that there must be clear evidence that they have committed the crime and also there must be evidence that they intended to commit the crime ('criminal intent').



Topic sentence

In civil cases, the victim can receive compensation. This means that the victim receives money as a way of paying them back for pain, suffering and inconvenience caused by a civil wrong. Civil cases can include disputes about money. Other civil cases include defamation, where someone unfairly criticised another person, or negligence, where someone does not take care of another's safety and well being.

In the shaded box below, you can read some facts about crimes and young people. Arrange these facts in a logical order. Then think of a topic sentence that summarises the main point of the paragraph. Write a paragraph in full sentences using the points below.

- children between ten and fifteen have limited responsibility for crimes they commit
- when a child turns ten they can be convicted of a crime
- young children may not understand the consequences of their actions
- the Children's Court hears criminal cases for people under 18 years
- a person under 16 who is found guilty of a crime can have their conviction wiped after three years
- children under ten are not considered mature enough to commit a crime on purpose

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.

Passive voice

We can change the beginning focus of a sentence by switching between active and passive voice. We use passive voice to avoid repeating the 'doer' or person doing the actions in the clause (such as business owners).

Active voice: **DOER** + **VERB** + **DONE TO**
 e.g. The owner expanded the business.

Passive voice: **DONE TO** + **helping verb** + **VERB** + **by DOER**
 e.g. The business was expanded by the owner.

Step	Example
1. Highlight the verb (what is happening).	The owner hired a new employee.
2. Underline the subject or "doer" of the verb.	<u>The owner</u> hired a new employee.
3. Highlight the "done to" - the noun group that shows the person or thing being "done to"	<u>The owner</u> hired a new employee .
4. Put the "done to" noun group first.	A new employee
5. Work out if the 'doer' is singular or plural and whether the event occurred in the past or happens in the present.	(singular, past)
6. Add a helping verb: is, was for singular or are, were for plural. If the event is past, use was or were.	A new employee was
7. Put the verb next.	A new employee was hired
8. Write BY + who did the verb. This is optional.	A new employee was hired (by the owner).

Rewrite these sentences using the 8 steps above.

1. Business owners pay Pay As You Go (PAYG) tax every quarter.

2. Business owners deduct income tax from salaries.

3. Business owners collect Goods and Services Tax.

4. Business owners must register a business name.

5. Business owners have to take out workers compensation insurance policies.

6. Business owners label their products according to state government regulations.

7. Business owners follow health regulations when handling food.



Adverbials

Adverbials give us more information about a verb, adjective or another adverb. They can be one word or a group of words.

They answer the questions: where? when? how? how much? with whom?

Where?

in Australia, over here, there, upstairs, above, below, inside, outside, nearby, nowhere, somewhere

When?

tomorrow, soon, today, now, then, already, any more, so far, frequently, twice, occasionally, rarely, seldom, usually, sometimes, for a long time

How?

very slowly, frequently, probably, easily, jokingly, similarly, well, quickly, energetically

How much?

very, largely, partly, totally, completely, very, rather, thoroughly

With whom?

alone, together
by yourself

HOW LAWS ARE MADE

Tick a box to show what question is answered by the adverbial in each sentence. The adverbial is in bold.

where?

when?

how?

how much?

with whom?

e.g. The legal system **in Australia** is based on the English system.

✓

1. Statute law is law that exists **already**.

2. Common law is **sometimes** needed for problems that are not covered by existing statute law.

3. Judges can make decisions on common law **by themselves**.

4. They record their decisions **carefully**.

5. These decisions are called precedents and they can be referred to **in the future**.

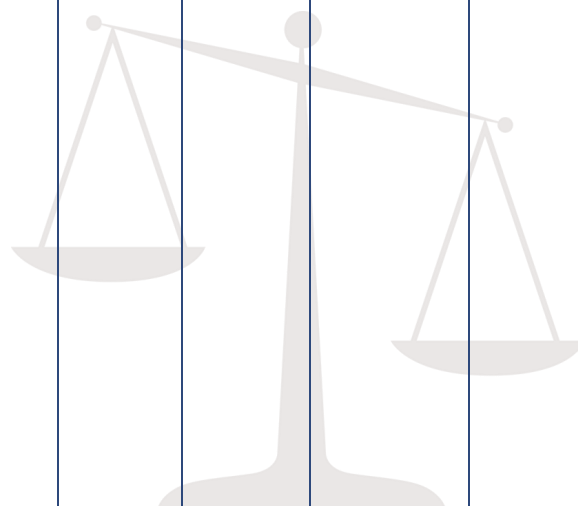
6. Judges **occasionally** need to make new laws.

7. Before making a new law, judges examine existing laws **thoroughly** to see if they can apply it to a new situation.

8. Some decisions made by judges help to explain the wordings of existing laws **clearly**.

9. Legal terminology is **very** difficult so it is important to understand its meaning.

10. When decisions become law they must be followed **exactly**.



Types of verbs

Verbs tell us what is happening. There are different types of verbs:

- Doing verbs** show an action in the physical world
eg. travelled, fall, opening, do
- Sensing verbs** show what is going on in someone's mind and emotions
eg. disliked, considers, hopes, knowing, thinks
- Saying verbs** show different ways of speaking
eg. said, whispered, yells, talked
- Relating verbs** shows what is, what is true, what exists, being and having;
relating verbs link pieces of information in a sentence.
eg. am is, are, was, were, being, has, have, having, had, included, means



A verb group can contain two or more verbs, including auxiliaries (helping words). The final word in a verb group shows you what type of verb e.g. can **go** (action), will be **seeing** (sensing), would have **told** (saying), would have **had** (relating).

Tick the column to show the type of verb in each sentence. The verb is highlighted in sentences 1-9 but you have to find the verbs in sentences 10-14.

	Action	Saying	Sensing	Relating
1. Overseas travel is very exciting.				
2. You should research your destination.				
3. Talk to people who have been overseas.				
4. Look at the 'smart traveller' website run by the Australian government.				
5. You can discuss your plans with a travel agent who might have useful inside information about your destination.				
6. You need to know about the culture of the place you are going to, and also about any travel warnings or local laws.				
7. Visit the Australian passport office for a new or updated passport.				
8. Some travellers don't think about possible accidents on a trip.				
9. In case of emergencies, travel insurance is essential.				
10. Tell your family and friends about your travel plans.				
11. Electricity outlets are different overseas.				
12. Buy an international adapter for charging phones and computers.				
13. Visit your doctor for a vaccination before you go.				
14. Consider possible travel scenarios such as losing your credit cards.				

PEEL paragraphs

Learning about the stages of a paragraph can help you to write effectively. One possible structure for a paragraph is **PEEL**.



POINT

State the main point. Preview the main ideas in the paragraph. Be brief. Do not include examples here.

EXPLAIN and ELABORATE

Write more detail about the point. Use cause and effect language to explain. You can write one or two sentences here.

EXAMPLE or EVIDENCE

Give an example of the point or use a case study or scenario to illustrate the point. Provide statistics to support your ideas.

LINK

Link back to your main point or to an assignment question.

The two paragraphs below have stages in the wrong order. Draw a line to link each paragraph section with the correct stage of the **PEEL** paragraph. Underline the cause and effect language.

P

POINT

People who have training and education are more likely to find a job, they have higher incomes and improved chances of promotion in the future. This is due to their higher productivity and their ability to continually improve.

E

EXPLAIN
ELABORATE

Education and training has many benefits for job seekers.

E

EXAMPLE
EVIDENCE

Therefore, education and training qualifications are becoming increasingly important for workers.

L

LINK

According to the Australian Bureau of Statistics (2012), 57% of employed workers have a post-school qualification relevant to their job and this number is set to rise.

P

POINT

For example, according to the Australian Apprenticeships website (2015), footballer Anthony Quinn did an apprenticeship in Electrotechnology. He stated that 'Once you have your qualification, you have security, career options and the ability to earn a similar wage to footballers'.

E

EXPLAIN
ELABORATE

For these reasons, apprenticeships are an attractive way of being trained while earning a salary.

E

EXAMPLE
EVIDENCE

Apprenticeships offer the opportunity to combine training with part time or full time work in a variety of industries including carpentry, plumbing, hair dressing, business, hospitality and retail.

L

LINK

Apprenticeships are an effect way of combining training with paid work.

Writing PEEL paragraphs

This page has two PEEL paragraphs about the rights and responsibilities of employers and employees. Finish the paragraphs.



P

POINT

Employers have responsibilities under an employment contract.

E

EXPLAIN
ELABORATE

Employers have to pay their workers fairly and to provide a safe work environment. They also have to ensure their work practices are free from discrimination.

E

EXAMPLE
EVIDENCE

For example, if a workplace is dangerous, _____

Regarding pay, workers should expect _____

L

LINK

Under an employment contract, employers responsibilities involve _____

The paragraph below is about the rights and responsibilities of employees. sections missing here so complete the paragraph.



P

POINT

Employees also have responsibilities to employers when they sign an employment contract.

E

EXPLAIN
ELABORATE

They have to work the required amount of time and to fulfil any reasonable demands made by their employers.

E

EXAMPLE
EVIDENCE

For example, if a the employer asks an employee to _____, they should _____

If an employee is constantly late or leaves early, they _____

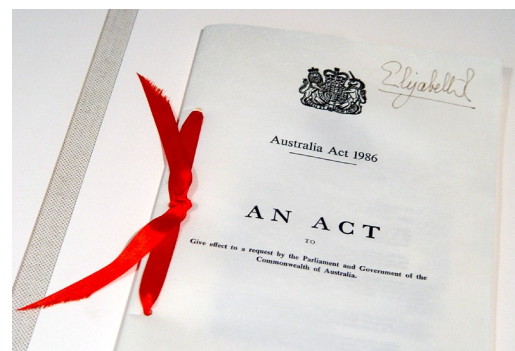
L

LINK

Just as employers have responsibilities, employees also have responsibilities such as _____

Using business terms

In Business, Economics and Commerce, we need to use technical terms and vocabulary. These words help us to make our meaning very clear and help us to communicate like an expert. This page helps you practise changing everyday language into expert writing. Read the sentence on the left. Then look at the middle column. It contains technical terms we need to use in a new sentence. Write a new sentence with the same meaning that includes the new words. You may need to change some other words too for your new sentence.



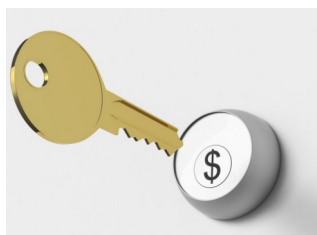
Sentence in everyday language	Words to include	New sentence using the new words
e.g. The law protects all the people.	protection citizens	<i>The law gives protection to citizens.</i>
1. The legal system has several big organisations in it.	consists of institutions	
2. One of these institutions is the place where the government makes decisions.	parliament	
3. Parliament creates new laws.	legislation	
4. Parliament also changes laws that have already been made.	amends existing legislation	
5. The courts are structured in layers where less serious cases go to the lower courts and the more serious cases are sent to higher courts.	hierarchy; referred to	
6. Each court has a different type of thing it can make decisions about.	jurisdiction	
7. Lawyers stand up for the people who they are working for.	represent clients	
8. In court, the most important lawyers who have passed the bar exam present cases to a judge.	barristers	
9. People who break the law get in trouble	offenders punished	
10. Police are also part of the system of laws as they make sure laws are followed.	legal system; enforce	

Linking words for contrasting ideas

Linking words (conjunctions and text connectives) help to signpost our ideas to help the reader. Conjunctions occur within a sentence while text connectives help to connect sentences or paragraphs.

Conjunctions for connecting opposite ideas

however
although
though
yet
but



Choose a conjunction to combine these two short sentences into one longer sentence. The two sentences are opposite or contrasting ideas.

1. Around two thirds of 18-19 year olds live with their parents _____ the rest live away from their parents in a variety of living situations.
2. Many young people want to leave home after Year 12 _____ they cannot afford to move out.
3. The idea of independence is appealing _____ paying for rent, utilities and food is expensive.
4. Some people want to purchase the latest appliances and gadgets for their share house _____ they may not be able to afford them.
5. Young people often want to live close to the inner city _____ rents are expensive in these areas.

Think of an idea that contrasts with the first sentence. Add a conjunction and finish your sentence with a contrasting idea.

5. It sounds like fun to live with friends _____

6. You may verbally agree on rules for a share house _____

Text connectives for opposite ideas

however
despite this
on the other hand
on the contrary
instead
in contrast



Choose a text connective to start the second sentence.

1. A flat for rental may appear to be in good condition. _____ a closer inspection may reveal water leaks, pests or other problems.
2. A flat inspection report may seem like a waste of time. _____ the report can prove that you did not damage the flat.
3. The tenancy agreement clearly outlines the rights and responsibilities of renters. _____ many people do not read the document carefully.
4. Some people think that the cost of setting up the flat is the most significant expenditure. _____ ongoing costs can be expensive too, especially utilities, phone and internet costs.

Think of an idea that contrasts with the first sentence. Add a conjunction and finish your sentence with a contrasting idea.

5. Home contents insurance may seem like an unnecessary expense.

Subject-verb agreement

In a sentence, the verb changes depending on whether the subject is singular (one) or plural (more than one).

For example, 'a receipt' is singular because there is only one. 'Receipts' are plural.

A singular subject needs a singular verb, e.g. 'is'. A plural subject needs a plural verb e.g. 'are'.

*A receipt **is** an important document.*

*Receipts **are** important documents.*

In these sentences, the subject is the noun group before the first verb. Work out whether the subject is singular or plural and cross out the wrong answer. Circle the verb group.

Remember the verb could be more than one word (e.g. need to keep).

1. Consumers (singular/plural) need to keep records of their purchases such as receipts.
2. A credit card statement (singular/plural) is not the same as a receipt.
3. A retailer (singular/plural) gives refunds only if there is a receipt.
4. Some expenses (singular/plural) are tax deductible which means that they can be subtracted from your salary and you pay less tax.
5. The Australian Tax Office (singular/plural) requires copies of receipts in the case of an audit.
6. An audit (singular/plural) occurs when government officials (singular/plural) check your tax records and your receipts.
7. Tax deductible expenses (singular/plural) include car expenses, uniforms, sunscreen, stationery and other items used for work purposes.
8. Electronic copies (singular/plural) belong in a special folder on your computer and backed up regularly.

AUSTRALIA POST	
EFTPOS	
Credit Account	
EFTPOS Tender	10.00
TOTAL EFTPOS	10.00
TRANSACTION APPROVED	
19/04/10	17:00
3.95 FDC KOKODA x 1 3.95 *	
GENERIC \$5.50 BKLT x 1	5.50 *
GEN-ST 55C x 1	0.55 *
TOTAL	\$10.00
Payment Tendered Details :	
EFTPOS	10.00
* LPO supplied, price includes GST.	
GST on LPO Taxable Supply :	0.91
ABN:12 506 642 772	TAX INVOICE
Use Registered Post if extra cover against loss or damage is required.	
19/04/10	17:00
POST/BILLPAY -	
ASK WHICH BILLS YOU CAN PAY HERE.	

If a noun group has this format:

_____ of _____,

use the first word to work out whether it is singular or plural.

For example, **record of expenses** is singular because 'record' is singular.

In these sentences, the subject is the noun group before the first verb. Underline the noun group. Then work out if it is singular or plural and choose the right verb to go with the subject. Circle the correct verb.

Complaint Department

Please take
a Number



1. Hundreds of people has/have asked for help from consumer protection agencies.
2. The role of consumer agencies is/are to provide advice and support to consumers.
3. The websites of state consumer agencies provide/provides useful information for consumers.
4. A register of complaints is/are also available on the website.
5. Names of companies is/are included if they have received more than ten consumer complaints in a month.
6. Hundreds of consumers has/have already checked the website to find out if the companies they are dealing with are honest.
7. Copies of documents is/are required before a complaint can be registered on the website.

Topic sentences for paragraphs

Every paragraph should start with a topic sentence. The topic sentence summarises the main idea of the paragraph. The topic sentence should not contain any examples or explanations. Here are three topic sentences. Draw a line to match the topic sentence with the paragraph it belongs to.

A primary industry is involved in the production of raw materials from nature.

A secondary industry is the manufacturing industry.

Tertiary and quaternary industries are involved in providing services.

Basic materials are turned into products that can be sold. In the past, Australia had a strong manufacturing industry. However, overseas competition has reduced this industry.



The tertiary industry involves services for the economy, including banking, finance and transport. With the rise of e-commerce, quaternary industries operate across national boundaries through the internet.



These industries are involved in the growing, harvesting and extracting of natural resources. Examples of primary industries include farming, forestry and mining. These resources create the basic materials for use in other industries, such as the flour to make bread or the minerals to make steel.



What industry sector do these activities belong to?

1. agriculture _____ 2. banking _____ 3. insurance _____ 4. forestry _____
5. manufacturing _____ 6. retail _____ 7. internet marketing _____

Write a topic sentence to start each of these paragraphs. The topic sentence should preview the main information in each paragraph.

In 1900, Australia's economy was dominated by primary industries. Newspapers reported that Australia was 'riding on the sheep's back.' Nearly a third of all Australian workers were involved in farming and mining. However, this figure is now only a few per cent. Due to the rise of technology and improved efficiency in farming and mining, fewer workers are needed for these jobs.



Australia has thousands of tech startups, new companies that are operating in web based industries. In fact, some commentators are calling Australia the 'innovation nation' due to the opportunities for startups to be successful in the future. This means that the quaternary industry could be the future of Australia's economy.

Using technical vocabulary

Every subject area has its own special vocabulary. In Commerce, Economics and Business, we have our own specialised vocabulary too. For example, we rarely use the everyday words 'people' or 'money'.

In this paragraph, find words related to 'people' (e.g. consumers) and 'money' (eg. expenses). Write the words you find under the headings below.

Outsourcing is becoming increasingly popular in Australian companies. Many management teams hire contractors to complete tasks previously completed by full time employees. Outsourced staff including cleaners, security guards and sales representatives. Some outsourced workers are located in countries with lower wages, such as India and south east Asia. For example, call centres are often operated by offshore personnel. Consequently, Australian managers can reduce expenditure on salaries and payroll tax. By saving costs, companies outsource in order to make more profits. Some large businesses are outsourcing entire departments, including HR managers, payroll officers, accounting staff and graphic designers. However, some Australian consumers are concerned about the quality of outsourced labour. Many trade union groups are unhappy about the loss of job security for full time Australian wage earners.



words related to money

words related to people

<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>

Practise writing like an expert. Use the technical words in the boxes to rewrite these sentences and other technical words from this subject.

1. Outsourcing can help the people in charge of a business to reduce the amount of money they pay to the people in their company. _____
2. Some people who work overseas receive less money for their work than people in Australia. _____
3. People who work in digital jobs in India and south east Asia earn a fraction of the amount of money that an Australian workers earns. _____
4. Also, people who run Australian companies do not have to pay as much tax to the government for the wages of their outsourced people. _____
5. Even though the company may be saving lots of money on outsourced people, the quality of services may not be as good. _____
6. When work is outsourced, companies may need to hire extra people to look after quality. _____

Plural

Singular means one only eg. one bird, a cake.
Plural means more than one eg. many birds, four cakes.
There are some general rules for making plural nouns.

Write the plural form of these words below

- For most nouns, just **add s**
- For nouns ending in **s, x** and **add es**
- For nouns ending in **ss**, **add es**
- For nouns ending in **sh** and **ch**, **add es**
- For nouns ending in a vowel then **y**, **add s**
- For nouns ending in a consonant then **y**,
change the **y to ies**
- For nouns ending in a consonant then **o**,
just **add es**
- For nouns ending in one **f** or **fe**,
change the **f or fe to v** and **add es**
- brand _____ product _____ consumer _____
- virus _____ box _____ tax _____
- business _____ loss _____ pass _____
- branch _____ wish _____ crash _____
- day _____ way _____ toy _____
- industry _____ company _____ property _____
- potato _____ zero _____
- shelf _____ themselves _____ half _____

Write the plural form of these words:

- bottle _____ emergency _____ hero _____
- factory _____ property _____ guarantor _____
- study _____ echo _____ witness _____
- city _____ difficulty _____ self _____
- mass _____ lunch _____ bakery _____
- search _____ thief _____ income _____

Can you think of any words that do not change for plural? eg police _____

* **Read this paragraph. Make the underlined nouns plural where needed, by adding s, es** *
* **or ies with red pen.** *
*
* Some organisation operate without profit. These are
* called non-profit organisation. Sometimes government
* fund are not enough to meet the need of everyone,
* so charity and other non profit group step in to fill
* the gap. Most local community are serviced by a range
* of non profit organisation. In Australia, there are more
* than 700,000 registered non-profit entity with more
* than 6 million volunteer. Non profit organisation rely on free labour from a
* network of generous volunteer who help provide service to other. Many volunteer
* provide care to those with disability, long-term illness or the elderly. Benefit of
* volunteering include feeling of personal satisfaction, the desire to do something
* worthwhile and to use skill and talent.
*
* *****

Persuasive language 1

People often disagree about what to do about a certain issue. Opposing groups need to put their opinion forward persuasively in the media. In Commerce, Economics and Business, we need to learn about these techniques for persuading others. Read this opinion about the issue of Sunday Penalty Rates.

SUNDAY PENALTY RATES

Many workers, especially in hospitality and retail industries, receive higher pay for working on Sundays. Some workers receive up to double the pay compared with a weekday. Unions and employee groups want to keep Sunday penalty rates. Employer groups want to reduce Sunday penalty rates.

State the main argument



evidence to support arguments (in bold)

positive evaluation of the current argument

reinforce argument

From a union representative

Removing penalty rates would *hurt* the most *vulnerable* workers – like students and the *poor*. The media has shown a **false** and **misleading** campaign about penalty rates. Employer groups **claim** that penalty rates are causing businesses to struggle but there is no evidence for this. The Fair Work Commission (2014) found that penalty rates on Sunday do not have 'economy wide effects'. **Australians overwhelmingly support workers being given penalty rates when they give up their weekends and public holidays.** **A recent survey showed that 97% of Australians think the weekend is important for families (Galaxy Research).** In fact, paying workers more benefits businesses in the long term. It increases disposable income so workers can spend in local businesses. Most retail and hospitality workers are among Australia's lowest paid workers. Think of the poor university student who works 8 hours on Sunday so they can afford to study and better their lives through education. **That's why we should not hurt our lowest paid workers by reducing Sunday penalty rates.**

emotional language (in italics)

negative evaluation of opposing ideas



appeal to emotions of reader

modal language (should not)

Answer these questions:

1. What are the three main arguments used by the union representative? _____
2. What are the examples of emotional language? _____
3. Look at the saying verb 'claim' in Line 5. Why does the union representative use this word instead of 'state' or 'prove'? _____
4. What kinds of evidence does the union representative cite? What is the most persuasive evidence? _____
5. Why does the union representative use the example of the university student? In your opinion, is this an effective persuasive technique? Can you think of another example that would also work here? _____

Persuasive language 2

This page continues from the previous page. Read this opinions about the issue of Sunday Penalty Rates. Use the model on page 65 and find these below:

State main argument	Emotional language	Appeal to emotions of reader
Negative evaluation of opposing ideas	Positive evaluation of the writer's argument	
Evidence and examples	Reinforce argument	Modal language

Write in the margins and draw arrows to the examples in the paragraph.

From a representative of an employer group



If we reduce penalty rates, we can boost jobs and work hours. With 739,000 people unemployed, including 258,000 young people, we need to make it easier for businesses to hire staff. The Sussan Group says Australian fashion companies are facing "one of the most difficult and challenging periods in recent history" due to declining consumer confidence and threats from international online retailers. Jeanswest general manager of retail Jorge-Daniel LeRoy D'Oreli says reducing Sunday penalty rates from an additional 100 per cent to an additional 50 per cent would mean the company could offer an extra 30,000 work hours a year. Without unnecessary penalty rates, businesses can increase turnover and offer more employment. This also means more opportunities for the unemployed. Union claims are unrealistic and fail to recognise the current environment where customers expect 24/7 service. The biggest winners from removing penalty rates would be consumers. Mums and dads would pay lower prices, and be able to buy goods and services such as restaurant meals at times which better suit their lifestyle. Old-fashioned, outdated Sunday penalty rates should go.

Answer these questions:

- | | |
|--|--|
| 1. What are the main arguments used by the employer group representative? _____
_____ | 4. What negative evaluation words are used to describe penalty rates? Why? _____
_____ |
| 2. What are the examples of emotional language? _____ | 5. What statistics are quoted in this article? How are these persuasive? _____

_____ |
| 3. What kinds of evidence does the employer group representative cite? What is the most persuasive evidence? _____ | |

Persuasive language 3

In Commerce, Economics and Business, we often have to write about complex ideas. Unlike the writers on p65 and 67, we have to be fair and balanced. We should not use emotional language and we should try to be objective.

In the boxes on the right, summarise the main arguments about Sunday penalty rates presented by the union writer and the employer group writer.

Arguments in favour of Sunday penalty rates

Arguments against of Sunday penalty rates

Write two paragraphs comparing and contrasting the two opinions about Sunday penalty rates. Use sentence starters, linking words and cause and effect language to make your writing objective, balanced and formal.

Sentence starters

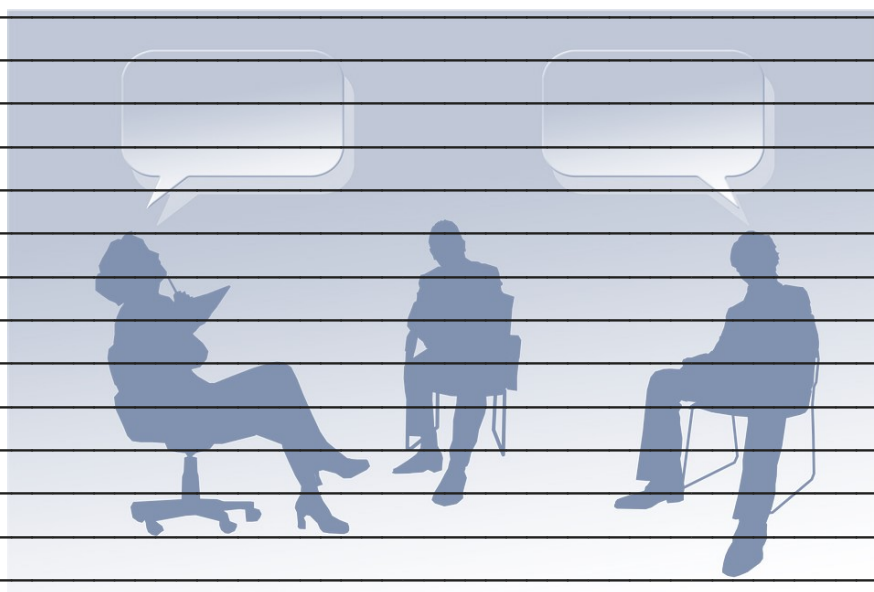
Some people believe that ...
Employer groups argue ...
Trade unions state that ...
They provide evidence that...
Some claim that

Linking words for opposite ideas
in contrast
on the other hand
however

Cause and effect language

since because since
reason factor
due to as a result of
if as

Union groups and employer groups hold opposing views about Sunday penalty rates.



Word origins, spelling and punctuation

Use the information in the shaded boxes to complete the paragraph below.

referendum

Origin of word: Latin - *refer*
(something to be referred to the people)

plebiscite

Origins of word:
Latin - *pleb* (the common people)
Latin - *sciscere* (to vote)

amendment

Origins of word:
Latin - *emendare* (to correct or improve)

A referendum is a special vote of the Australian people on changes to the Constitution. These changes are called _____. This word comes from the Latin, _____, meaning _____. The word referendum comes from _____ and it means _____.

_____. Another word for referendum is _____ and it also comes from _____ and means _____.

A proposed _____ to the Australian constitution is voted on in Federal Parliament before it is sent to the people for a vote.

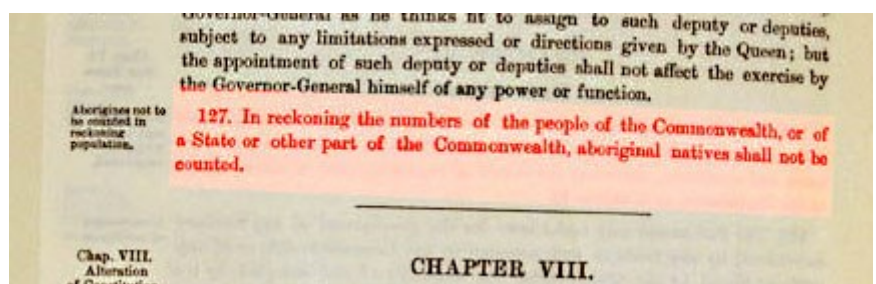
Fix the spelling and punctuation in this text. Use capital letters for the start of each sentence and for names of things and places and for official documents like the Constitution of Australia.

an important referendum was held in 1967 in this referendum, the Australian people were asked whether they supported amendments to the rights of aboriginal and torres strait islander people

even though indigenous people were given the right to vote in 1949, there were sections of the constitution which were racist aboriginal and torres strait islander people were second class citizens with all sorts of limitations on their lives they were not counted as australians in the census (the official count of Australian people) and federal laws did not apply to them

in the referendum of 1967, the people of australia voted to amend the constitution two parts of the constitution were removed one stated that indigenous people could not be counted as full members of the commonwealth of Australia the second change meant that the federal government could create laws for all Australian people including Aboriginal people

the fight for rights for indigenous people in the constitution of australia continues currently, the constitution does not mention that indigenous people were here before european settlers arrived the government has discussed the need to formally recognise indigenous people in the constitution of australia but this has still not occurred



Section 127 of the Constitution which excluded Aboriginal people from being counted in a census

Nominalisation

Written language tends to focus on ‘things’ (nouns) rather than processes or what is happening (verbs). This page explores words ending in ‘tion’ which are often nouns.

e.g. When we **educate** (a verb), people have an **education** (a noun).

e.g. When we **inform** (a verb), people have **information** (a noun).

The process of turning verbs into nouns is called nominalisation.

Finish these sentences with a noun.

1. When we **act** (a verb), we do an _____ (a noun).
2. When we **produce** (a verb), we have _____ (a noun).
3. When we **populate** (a verb) a place, there is a _____ (a noun).
4. When we **converse** (a verb), we have a _____ (a noun).
5. When we _____ (a verb), there is an **operation** (a noun).
6. When we _____ (a verb), there is **creation** (a noun).
7. When we _____ (a verb), there is a **selection** (a noun).
8. When we _____ (a verb), there is an **explanation** (a noun).



The sentences below do not contain much nominalisation. They are not wrong but they sound quite informal or ‘spoken’. Practise using nominalisations and making your writing more technical and formal. Rewrite each sentence using the nominalisation in the box.

Spoken sentence	nominalisation	Written sentence
1 Many people participate in community organisations and they are becoming more popular.	participation	_____ in community organisations is becoming more popular.
2 Some people are concerned when nature is destroyed.	destruction	Some people are concerned about the _____ of nature
3 Others are angry when natural resources are depleted.	depletion	Others are angry about the _____
4 <i>Greenpeace</i> and the <i>World Wildlife Fund</i> act to conserve the environment and protect natural habitats.	action conservation protection	
5 They communicate environmental messages through letter-writing, media and protest marches.	communication	
6 Environmental groups lobby the government to regulate when people pollute the environment.	r _____ p _____	
7 They call for the government to legislate for the environment.	l _____	

Reading and comprehension

Before reading anything, you need to know your purpose, that is, why you are reading and what you are going to do after you have finished. Your purpose for reading here is to build your skills in reading and understanding formal, academic language and new vocabulary.

What are you reading? This is a statement from a government website.

Who wrote it? People who work for the government.

Why did they write it? They want to promote activities that they think will be good for the future economy.

What you have to do....

First you need a pen and highlighter. Don't read in detail yet.

Skim the text - notice how long it is. Then scan it and:

- highlight all the words that are related to **using computers and the internet**
- underline all the words related to **people and their qualities**
- draw a squiggly line under the words that relate to **time (past, future)**
- draw a question mark next to words you do know



The digital revolution of the twenty-first century has only just begun. In the next decade, data, technology, science and engineering will transform the global economy. Every nation's task is to invest in its human capital to develop the resilience and flexibility that allows its best minds to respond intelligently and creatively to this revolution. We must capitalise on the changing technological landscape and ensure Australia's prosperity into the twenty-first century.

The Knowledge Nation 100 are the rock stars of Australia's new economy. They are the visionaries, intellects and founders building the nation's future prosperity. The Knowledge Economy means that jobs are more likely to be found in industries that use thinking skills and university education rather than physical skills. In recent years, the knowledge economy has come to mean e-commerce, science and technology based companies.

Source: innovation.gov.au

Build your word power by reading, thinking and answering these questions.

1. There are many nominalisations in this text. Nominalisations are nouns (things) but they are more commonly found as verbs (happenings) or adjectives (describers). What nouns relate to:

- revolve (turn around) _____
- prosper (get rich) _____
- resilient (can bounce back) _____
- flexible (can change) _____

2. What kind of skills are needed in the knowledge economy? (look at the 2nd paragraph) _____

3. The government wants more 'visionaries, intellects and founders'.

a) Visionaries are people who have _____
What do you think this means? _____

b) Intellects are people who have a good _____
What do you think this means? _____

c) Founders are people who founded their companies. What does this mean? _____

d) Why do you think the government calls these people 'rock stars'? _____

Relative clauses

We can use relative clauses to give extra information about the thing or person we are describing. A relative clause often starts with 'that' or 'who' and comes after the main noun. For example, if we write 'I want a job', we can add a relative clause to give us more information about the kind of job we want

eg. I want a job **that is well-paid.**

main noun

relative clause

tells us more about the job

starts with a relative pronoun (that); contains a verb (is)

We use 'that' for a thing and 'who' for a person. e.g. I want a boss **who is fair.**

Combine two sentences into one sentence using a relative clause. Underline the relative clause.

eg	Two sentences One sentence with a relative clause	Sendle is a new company. It offers cheap parcel delivery. Sendle is a new company <u>that offers cheap parcel delivery.</u>
1	Two sentences One sentence with a relative clause	Sendle is a start-up. It is receiving a lot of attention. Sendle is a start-up <u>that</u> _____
2	Two sentences One sentence with a relative clause	Sendle sends parcels around Australia at good prices. Flat rates are cheaper than post or regular courier. Sendle sends parcels around Australia at flat rates _____
3	Two sentences One sentence with a relative clause	Sendle partners with big courier companies. These companies have extra capacity that is not being used. Sendle partners with big courier companies _____
4	Two sentences One sentence with a relative clause	Sendle targets small business owners. They want to save time and hassle. Sendle targets small business owners _____
5	Two sentences One sentence with a relative clause	Sendle just received \$1.8 million in funding. The money will be spent on improving services for small business customers. _____ _____
6	Two sentences One sentence with a relative clause	Carbon neutral parcel delivery is important to the owners of Sendle. They care about the environment. _____ _____

Making statements stronger using modal language

Modal language helps the writer to take a position or to present a point of view.

Stronger language has **higher modality** e.g. *must, should*.

Weaker language has **lower modality** e.g. *may, could*.

Language for taking a position	Higher modality
modal verbs (note: modal verbs are combined with other verbs e.g. <i>must go, will go, can go</i>)	must, ought to, need to, has to, had to, have to, are required to, are obligated to, should
modal adverbials (note: adverbials give us more information about what is happening)	certainly, definitely, always, never, absolutely, extremely, totally, completely
modal nouns	certainty, necessity, requirement, obligation
useful sentence starters	It is essential that...; It is necessary that... It is required that...; People must ...

Make these sentences stronger by using modal language from the box above. Then add a reason to support the statement. Use cause and effect language (e.g. because, since, as)

- Travellers might need to take care of their passport while travelling. _____
- You could have 6 months validity on your passport.

- A passport is a reasonably important document.

- When you enter another country you might show your passport. _____
- You may take care of your passport in case it is stolen.

- If someone asks to borrow your passport, it might not be a good idea.

- Keeping your passport clean and dry is probably good.

- Taking a copy of your passport before you travel could be a suggestion.

- If your passport is stolen, you might like to think about reporting it. _____
- While overseas, if you are out sightseeing you could consider putting your passport in a safe place. _____



Recommending with reasons

A recommendation is advice we give to someone. A recommendation needs to be supported by a reason or evidence. We need to combine cause and effect language with modal language to make a recommendation.



Read this 3 step model for writing a recommending sentence in Commerce, Economics and Business.

1 State what should happen using modal language

Students **should** be aware of scams

2 Use a conjunction to show cause and effect

so

3 Explain the reason why the person should follow your recommendation.

they can protect themselves from fraud and loss of privacy.

Write 6 sentences about what students can do to protect themselves from scams. A scam is a dishonest scheme or fraud. Write a recommendation in the first box, add a cause and effect conjunction and add a reason to support the recommendation.

Recommendation

1. Do not reply to emails asking for money

Students should not reply to emails asking for money

because

2. Be suspicious of phone calls from strangers

Students should be suspicious of phone calls from strangers

3. Visit the Scamwatch website to find out about the latest scams

Students should visit the Scamwatch website to find out about the latest scams

4. Do not give out personal information

Students should not give out personal information

5. Never click on a link in an email from a stranger

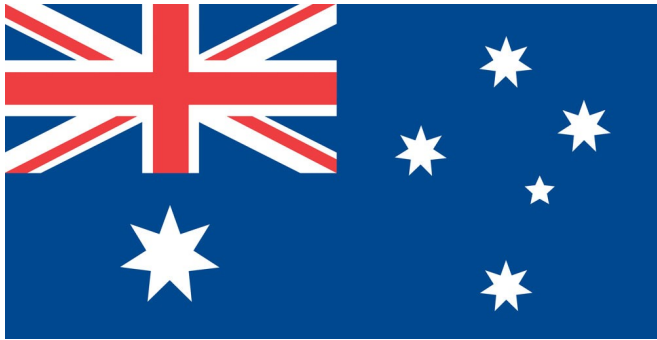
Students should never click on a link in an email from a stranger

6. Think about how trustworthy a retailer is before purchasing

Students must think about how trustworthy a retailer is before purchasing

Relating verbs

When we describe something, we need to use relating verbs. Relating verbs link pieces of information and show what something is or has. Expert writers use a range of relating verbs.



RELATING VERBS

includes
consists of
represents
involves
relates to
refers to
corresponds to

has
have
had

is
are
am
was
were

means
symbolises
signifies
expresses
shows

Choose a relating verb from the box to finish each sentence. Use a different one each time and make sure it makes sense in the sentence.

1. Each country _____ its own flag
 2. Flags _____ a country's identity.
 3. Australia _____ three official flags: the Australian National Flag, the Aboriginal Flag and the Torres Strait Islander Flag.
 4. The Australian National Flag _____ three elements: the Union Jack, the Commonwealth Star and Southern Cross.
 5. The Union Jack _____ in the top left hand corner.
 6. It _____ Australia's colonial past with Britain because the Union Jack _____ the flag of the United Kingdom.
 7. Under the Union Jack, there _____ a seven pointed star.
 8. Each point _____ a state or territory of Australia,
 9. The states and territories of Australia _____ (list them here - use capital letters to start each)
-
10. The right hand side of the flag _____ the Southern Cross.
 11. The Southern Cross _____ a five star constellation that can only be seen in southern skies.

Label the elements on the flag above.

Underline all the relating verbs in this paragraph. Add a capital letter for all proper nouns (names).

The Commonwealth Coat of Arms is the official emblem used by Australian Government departments and agencies, the Parliament and Commonwealth courts and tribunals.

The Shield includes six parts. Each part contains the badge of a state. The kangaroo and the emu are native animals. They represent the nation moving forward as neither animal can walk backwards. The gold star symbolises the Commonwealth. Six points signify the states and one extra point refers to for the territories. The golden wattle, in the background, is the national flower of Australia.



Describing using relating verbs

When we describe something, we need relating verbs to link pieces of information. Use the list of relating verbs on p83.

TORRES STRAIT ISLANDER FLAG



POINTS

green panels - land
blue panel - the waters of TS
thin black strips - people
white 5 pointed star - 5 main island groups
white dancer's head-dress - 'dhari' -
- TSI people
white - peace



Torres Strait Islander musicians wearing dhari, traditional head dresses.

Strait and straight are two words that sound the same but have different spelling and meaning.

A strait means a narrow stretch of water.

Straight means in a line.

Make sure you use the right word.

Describe the Torres Strait Islander flag and the Australian Aboriginal Flag. Transform the dot points about the flags into sentences using relating verbs.

e.g. point: green panels - the land

Sentence: Green panels represent the land.

AUSTRALIAN ABORIGINAL FLAG



POINTS

black - the Aboriginal people
yellow circle - the sun - the giver of life and protection
red - the red earth, relationship of Aboriginal people to the land

Writing a PEEL paragraph

Learning about the stages of a paragraph can help you to write effectively. One possible structure for a paragraph is **PEEL**.

P
E
E
L

POINT State the main point. Preview the main ideas in the paragraph. Be brief. Do not include examples here.

EXPLAIN and ELABORATE Write more detail about the point. Use cause and effect language to explain.

EXAMPLE or EVIDENCE Give an example from the case study to illustrate the point. Provide evidence to support the ideas.

LINK Link back to your main point or to an assignment question.

JB HI-FI

Read the case study about **JB Hi-Fi**. Finish writing **PEEL** paragraphs about the characteristics of successful businesses, with **JB Hi-Fi** as an example. Finish each section by writing on the lines below.

CASE STUDY

JB Hi-Fi is one of Australia's most successful retailers. They have an online site and 194 stores throughout Australia. They sell electronics and now they are expanding to sell small appliances and whitegoods. JB Hi-Fi makes logistics a high priority. Logistics is the planning and flow of supplies and goods. JB Hi-Fi ensures that they are never out of stock on sale items so they never lose sales.

P

POINT

Successful businesses need a wide range of products for consumers.

E

EXPLAIN
ELABORATE

When a business is already successful, one way they can grow is by offering more products to the same customers. _____

E

EXAMPLE
EVIDENCE

For example, JB Hi-Fi has mostly sold electronics. Now they are expanding their products to offer _____

L

LINK

By offering more products for their existing customers, JB Hi Fi will gain more sales and increase their profits.

P

POINT

Effective logistics is a characteristic of successful businesses.

E

EXPLAIN
ELABORATE

Logistics means _____

When a retail business organises its inventory effectively, _____

E

EXAMPLE
EVIDENCE

For example, JB Hi-Fi _____

L

LINK

JB Hi-Fi can be successful because _____

Passive voice

We can change the beginning focus of a sentence by switching between active and passive voice. We use passive voice to avoid repeating the 'doer' or person doing the actions in the sentence.

Active voice: **DOER** + **VERB** + **DONE TO**
 eg. The judge made the decision.

Passive voice: **DONE TO** + helping verb+ **VERB** + by **DOER**
 eg. The decision was made by the judge.

Complete these passive sentences. Fill in each blank with a helping verb (is for singular, has for plural) plus the verb.

Verbs

eg Made

Passive sentences

Important decisions **are made** in courts.

Found

A variety of court personnel _____ in Australia's courts.

Accused
crime

The person who _____ of a is the defendant.

Called

The person arguing for the defendant _____ the defence counsel.

Called

The person arguing against the defendant _____ is the prosecutor.

Asked

Witnesses _____ questions by the defence counsel and prosecutor.

Required

Witnesses _____ to tell the truth.

Presented

Arguments _____ to the judge or magistrate by each side.

Represented

The defendant _____ by a barrister.

Worn

A robe and wig _____ by a magistrate in the lowest court.

Referred

Serious cases _____ to higher courts.

Heard

Some cases _____ by juries as well as a judge or magistrate.

Decided

If a jury pronounces a guilty verdict, the punishment _____ by the judge.

Assisted

The judge _____ by a Judge's Associate who manages the paperwork.

Observed

Proceedings _____ by members of the public and the media.

Allowed

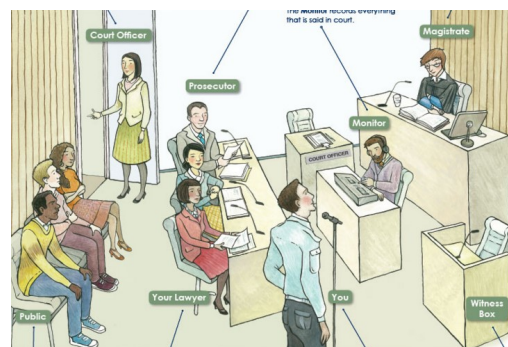
Observers _____ to watch proceedings in the court.

Provided

Security in the court _____ by the Sheriff and Sheriff's Officers.

Recorded

Every single word that is said in the court _____ by the court reporter.



Choose three of the sentences above and change them into active sentences. You will need to use present tense verbs e.g. finds, does.

e.g. Important decisions are made in courts. Judges **make** important decisions in courts.

Linking ideas with conjunctions

A conjunction is a joining or linking word. A conjunction shows the relationship of one idea to another. Conjunctions have different jobs and different ways of making meaning. For example, conjunctions can add information (e.g. and, as well), give examples (e.g. for instance), show contrasting ideas (e.g. but, however) and cause and effect (e.g. because, since).

A conjunction can be in the middle of a sentence:
A conjunction can also appear at the beginning:

eg. We bought it **although** we couldn't afford it.
eg. **Although** we couldn't afford it, we bought it.

1. Adding information

and, as well, plus,
also, besides

2. Giving examples

for example, for instance, in case of

3. Contrasting ideas

although, but,
however, instead,
whereas, yet, rather,
nevertheless,
otherwise, even though

4. Cause and effect

because, since, as, so,
so that, as,
therefore, thus

Underline the conjunctions in these sentences. Write the function of each conjunction on the line.

1. People borrow money for large purchases, for instance, when someone buys a house.
2. Borrowing gives you instant satisfaction but you still have to pay the money back.
3. Savings are very important although it can take along time to save enough money for large purchases. _____
4. Consumers should be careful about borrowing because debts can add up.
5. There are several sources of finance, for example, obtaining a bank loan, credit card.
6. Sensible borrowing can help you to build assets and it can help you to commit to a repayment plan. _____

Combine these two sentences into one sentence using a suitable conjunction.

1. Credit cards have a spending limit. Some limits are \$2000 or \$4000.

2. It is important not to get too many credit cards. Debt can build up across cards.

3. Credit card companies often want to increase your spending limit. This can be dangerous. _____
4. Credit card interest is expensive at around 17%. You do not pay interest if you pay the account in full by the due date. _____
5. Credit card debt can affect your credit rating. You have to prove that you are capable of paying back debts. _____

Language for comparing

Conjunctions can be used to compare things or ideas.

as _____ as compares two things,
showing how they are similar.

e.g. Product A is **as comfortable** as Product B.

_____ **than** compares two things,
showing how they are different.

e.g. Product A is **cheaper than** Product B.
Product A is **more comfortable than** Product

1. The Toyota Corolla is _____ popular _____ the Mazda 3.
2. The Toyota is _____ reliable _____ the Mazda but the Mazda is more stylish.
3. The Hyundai i30 is _____ easy to drive _____ both the other cars.
4. Sport Utility Vehicles (SUVs) are _____ common _____ sedans on Australian roads.

1. Used cars are cheaper _____ new cars.
2. Dealers sell used cars more expensive prices _____ private sellers
3. However, dealers can offer a better guarantee _____ private sellers
4. Dealers offer finance at rates that are more expensive _____ a bank.



Mercedes-Benz A45

\$77,900

powerful 2 litre engine

attractive interior

comfortable seats



BMW M235i

\$86,500

smooth ride

average interior styling

high running and repair costs



Holden Insignia VXi

\$51,990

seats not comfortable

engine not powerful

value for money

Here is a review of three sports cars, similar to one you might find in a car magazine. Compare and contrast these three cars. You can compare: price, engine power, interior styling, comfort, running costs.

[illegible]

Linking words for elaborating

Elaborating means to give more detail and give examples. Many students struggle to elaborate. These linking words might inspire you to elaborate.

in other words

to illustrate

in fact

for instance

in particular

for example

that is

to put it another way

Underline all the linking words that help the writer to elaborate and expand on ideas.

Startups are new, small businesses run by entrepreneurs. A survey of 600 startups found out a lot about this emerging industry (Startup Muster 2015). In particular, the research focused on industry types, revenue and where startups are located.

Technology is a hot industry for startups. To illustrate, 70% of new startups are involved in

internet-related businesses. Experience is not necessarily required for starting a business. For example, half the founders of startups have not run a business before.

Entrepreneurship is essential for a startup. In other words, the personal qualities of the business owner and their drive to succeed are critical. Many startups are already making money. In fact, the average revenue for a startup company is \$235,000. Many startups are located in incubators, where they work in the same space as other startup companies. For instance, 'Fishburners' has 170 startups in Sydney, 'York Butter Factory' in Melbourne has 60 startups and Brisbane's 'River City Labs' hosts 50 startups.



The startup incubator 'Fishburners' in Sydney.

An **incubator** is a warm box where eggs can hatch. A **business incubator** is a company that provides office space for new companies and also helps new businesses to network with each other and grow.

Write an extra sentence to elaborate on the sentences provided. Use linking words for elaborating and the information above about startups.

1. People are doing research into the new area of startups. _____
2. Many new businesses are involved technology and e-commerce. _____
3. The personality of an entrepreneur is very important to the success of their business. _____
4. Many startups choose to work in a business incubator. _____

Common verb mistakes

Here are three common verb mistakes.



did done The company **did** market research. ✓
 The company **done** market research. ×
done needs a helping verb e.g. The company **has done** market research. ✓

came come The executive **came** to our school. ✓
 The executive **come** to our school. ×
come needs a helping verb e.g. The executive **has come** to our school. ✓

saw seen We **saw** the tweet. ✓
 We **seen** the tweet. ×
seen needs a helping verb e.g. We **have seen** the tweet. ✓



Read the sentence, then colour the circle next to the correct verb.

- | | | |
|---|----------------------------|----------------------------|
| 1. CEO of Twitter, Jack Dorsey _____ a presentation in Melbourne, explaining how he had to fire a talented employee. | <input type="radio"/> done | <input type="radio"/> did |
| 2. Thousands of people _____ his presentation on social media. | <input type="radio"/> seen | <input type="radio"/> saw |
| 3. After recruiting thousands of people, Dorsey has _____ to some interesting conclusions about hiring the right people. | <input type="radio"/> came | <input type="radio"/> come |
| 4. He fired a talented employee because the employee _____ to work with a negative attitude every day. | <input type="radio"/> come | <input type="radio"/> came |
| 5. 'No matter how talented the employee was, he _____ the wrong thing by failing to provide a positive influence', said Dorsey. | <input type="radio"/> did | <input type="radio"/> done |
| 6. 'Many people thought I was crazy to fire a superstar employee but I _____ it', he stated. | <input type="radio"/> done | <input type="radio"/> did |
| 7. 'We _____ that he was bringing the entire team down and we could not put up with that.' | <input type="radio"/> saw | <input type="radio"/> seen |
| 8. 'I have built Twitter up from nothing but I _____ it with people - you can't do it alone. That's why the team is so important,' Dorsey explained. | <input type="radio"/> did | <input type="radio"/> done |
| 9. Dorsey has _____ what happens when an employee is not a good team player and he explained that 'when you get the culture of an organisation right, the true innovation will emerge.' | <input type="radio"/> see | <input type="radio"/> seen |
| 10. Given Twitter's fabulous performance, it seems that Dorsey has _____ the right thing by putting the team before individuals. | <input type="radio"/> done | <input type="radio"/> did |