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Передмова

Методичні рекомендації та навчальний матеріал для здобувачів вищої освіти ступеня «бакалавр» спеціальності 072 «Фінанси, банківська справа та страхування» денної форми навчання призначені для самостійної роботи студентів і забезпечують навчальний матеріал для вивчення модулю «Публічна сфера».

Мета даних методичних рекомендацій – забезпечення розвитку мовних та мовленнєвих навичок здобувачів вищої освіти з тем, передбачених навчальною програмою з іноземних мов рекомендованою Міністерством аграрної політики України та підготовка здобувачів вищої освіти до складання іспиту з англійської мови.

Рекомендації складаються з 9 навчальних текстів та розраховані на 15 год. (0,5 кр.) самостійної роботи. За кожну тему студент може отримати від 5-10 балів, що передбачено навчальною програмою з іноземних мов.

Методичні рекомендації є збіркою завдань до аудіо матеріалів для отримання додаткової інформації, яка доповнює навчальний посібник «Англійська мова» фактичним матеріалом.

Методичні рекомендації розроблені згідно до вимог типової базової програми. Запропоновані тексти забезпечують швидке й ефективне засвоєння студентами лексичного матеріалу.

Для підготовки методичних рекомендацій використовувались матеріали з новітніх підручників, автентичних джерел та періодичних видань.

Робота з даними методичними рекомендаціями допоможе здобувачам вищої освіти у вдосконаленні та подальшому розвитку знань з іноземної мови, набутих під час навчання в університеті та в процесі різних видів мовленнєвої діяльності. Дані методичні рекомендації можуть бути використані на курсах з англійської мови для підготовки до міжнародних іспитів, аспірантами та магістрами всіх напрямів підготовки.

TOURING BANDS AND CLIMATE CHANGE

Neil

Hello. I'm Neil.

Rob

And I'm Rob.

Neil

I've been reading about ways to protect the environment, Rob, and I've decided to eat less meat. And maybe drive my car less too.

Rob

Good for you, Neil! And flying less can also help reduce air pollution.

Neil

Right. Flying and driving less are two good ways to combat climate change because they reduce your carbon footprint – that's the amount of carbon dioxide or CO₂ released into the atmosphere as a result of your everyday activities.

Rob

The idea of reducing carbon emissions is catching on in the music industry too. Bands and artists who go on tour around the world generate large carbon footprints.

Neil

So recently some music groups like Massive Attack and Green Day started thinking about ways to reduce the impact their tours are having on the environment.

Rob

Ha! Green Day – what a good name for a band trying to be environmentally friendly!

Neil

Today we'll be finding out about bands and musicians who want to continue going on tour but do it in ways which reduce their environmental impact. And of course we'll be learning some related vocabulary on the way.

Rob

So, it seems like the days of rock and roll stars flying around the world in private jets may soon be a thing of the past.

Neil

Indeed, Rob, and that brings me neatly to my quiz question. One British band recently announced they would stop going on tour until they were 100% carbon neutral, but which band? Was it:

- a) The 1975

b) The Rolling Stones, or

c) Coldplay

Rob

Well, Coldplay had a hit with their song The Scientist, and we are talking about carbon dioxide and the climate, so I'll say c) Coldplay.

Neil

Good thinking, Rob! We'll find out the answer later. But first let's hear from another artist concerned about her carbon impact. Fay Milton is the drummer of the band Savages and co-founder of the climate pressure group Music Declares Emergency. She spoke to BBC Radio 4's programme You & Yours:

Fay Milton

This year I have actually turned down a tour. My income comes from touring so it has put me in a bit of a precarious situation but I actually feel quite good about it – it feels like the right thing to do in this moment.

Neil

Even though Fay earns a living as a drummer by going on tour, she has started to turn them down – meaning to reject or refuse the offer of touring.

Rob

Losing the income she usually gets from touring puts Fay in a precarious situation – a situation where things could become difficult, in this case financially difficult, because she isn't making money from playing the drums.

Neil

But she still wants to do the right thing – in other words, do what is most fair, ethical and just. For Fay, fighting climate change is even more important than doing what she loves – going on tour with the band.

Rob

Well, good for her! I'm not sure if I'd be so committed as Fay. But if bands stopped touring altogether, fans wouldn't get to see gigs – or live concerts and hear the music they love.

Neil

Well, that's an interesting point because it might be possible for bands to carry on touring and also reduce their environmental impact at the same time. Bristol band, Massive Attack, want to do exactly that. Their singer Robert Del Naja explains:

Robert Del Naja

We're working with an electric bus company. We're going to look at all the energy being renewable and obviously the power we can create will go back to the grid, so we're

hoping we can actually create legacy green infrastructure which can then power future gigs. We plan to travel to Europe solely by train, with the band, the crew and all the gear.

Rob

Swapping tour planes for trains and encouraging fans to travel to gigs by bus are two good ways to reduce the total carbon footprint of the concert.

Neil

And by using renewable energy, the gig can create power. This can then be put back into the national grid, called the grid for short – the network supplying electrical power across a country.

Rob

Well, Massive Attack are certainly ticking all the green boxes, Neil, but who else is doing a good job? Remember your quiz question earlier?

Neil

Ah, yes. I asked which band has decided to stop touring until their tours were carbon neutral and you said?

Rob

I said c) Coldplay.

Neil

And you were right! Are you a Coldplay fan, Rob? Just remember to leave your car at home the next time you go to their gig!

Rob

Right! Today, we've been looking at some of the ways music bands and artists are trying to fight climate change. They want to reduce their carbon footprint – the amount of carbon they release into the air.

Neil

Some musicians are starting to turn down – or refuse, long world tour dates because flying from country to country playing gigs – or live musical concerts, generates so much carbon dioxide.

Rob

Bands like Savages, Green Day and Massive Attack are trying to do the right thing - taking the most fair and ethical course of action, even though for some artists, the income lost from not touring puts them in a precarious – or difficult situation.

Neil

But when they get it right, bands can be carbon neutral or even generate power which can be put back into the national grid – the network supplying electrical power across a country.

Rob

All of which means we can 'keep on rocking' into the next century without increasing carbon emissions and adding to climate change.

Neil

So, Rob, you could say you were 'born to run'... on renewable energy!

Rob

Ha-ha! Very funny, Neil.

Neil

Thanks for listening and bye!

Rob

Bye.

1. True or false:

1. Fay Milton is the drummer of the band Rolling Stones and co-founder of the climate pressure group Music Declares Emergency.
2. Bristol band, Massive Attack, want to go on a world tour by plane.
3. Swapping tour planes for trains and encouraging fans to travel to gigs by bus are two good ways to reduce the total carbon footprint of the concert.
4. The days of rock and roll stars flying around the world in private jets soon be a thing of the past.
5. Carbon footprint is the amount of oxygen released into the atmosphere as a result of your everyday activities.
6. Recently some music groups like Massive Attack and Green Day started thinking about ways to reduce the impact their tours are having on the environment.

2. Complete the sentence:

1. Flying less can help reduce...
2. I've been reading about ways to protect the environment, Rob, and I've decided to eat...
3. Green Day- what a good name for a band trying to be... friendly!
4. One... band recently announced they would stop going on tour until they were 100% carbon neutral.
5. Coldplay had a hit with their song The Scientist, and we are talking about carbon dioxide and the...

3. Answer the question:

1. What is the meaning of national grid?

2. How could you describe the term carbon footprint?
3. Is it possible nowadays for bands to carry on touring and also reduce their environmental impact at the same time?
4. Have you ever experienced a precarious situation?
5. Imagine yourself as a band player. Would you ever consider to turn down your world tour because flying from country to country generates so much carbon dioxide?

THE IMPORTANCE OF HANDWASHING

Neil

Hello. I'm Neil.

Georgina

And I'm Georgina. I've got a puzzle for you, Neil. Ready?

Neil

Sure.

Georgina

OK. It's a riddle. I'm as light as a feather but no one can hold me for very long. What am I?

Neil

Hmmm... as light as a feather but no one can hold you... No idea. What are you?

Georgina

Your breath.

Neil

Ah, yes, I see. OK, I've got one for you - I'm so big I'm everywhere but so small you can't see me. What am I?

Georgina

You're everywhere but I can't see you? Hmmm, tricky... I give up.

Neil

The answer is – germs! With the outbreak of coronavirus, people around the world have rediscovered the importance of fighting germs to stop the spread of disease.

Georgina

In this programme we'll be discussing the importance of handwashing in the prevention of germs and viruses. And we'll start off by meeting the first person to realise that keeping hands clean can really help prevent diseases being passed on.

Neil

Ah... do you mean the 19th century Hungarian doctor, Ignaz Semmelweis? He was known as the 'saviour of mothers' for keeping maternity wards germ-free and he had a very interesting life. But do you know what happened to him in the end? That's my quiz question. Was it:

He won the Nobel prize

He ended up in hospital for mentally ill people

He started the first company to produce hand soap

Georgina

Dr Semmelweis sounds like a scientific hero so I'll say, a) he won the Nobel prize.

Neil

OK. We'll find out later if you were right. What's for sure is that Ignaz Semmelweis was a hero to Val Curtis, a director at the London School of Hygiene and Tropical Medicine. Here she is talking to BBC Radio 4's Science Stories:

Val Curtis, Director, London School of Hygiene and Tropical Medicine

Semmelweis is kind of my patron saint. Handwashing has been my life for the last thirty years working on trying to improve hygiene, mostly in developing countries and he was really the first to identify the importance of keeping hands clean in the prevention of the transmission of infection. And since the beginning of my career working in public health I've been trying to understand how diseases get spread and what the best way of preventing it is, and handwashing jumped out as being the most important means of preventing infections, particularly in developing countries.

Georgina

Val's work is all about improving hygiene - practices for maintaining health and preventing disease, especially through cleanliness.

Neil

And she was clearly influenced by the work of Dr Semmelweis because she calls him her patron saint - a kind of guide and protector believed to give special help or inspiration.

Georgina

But Dr Semmelweis is also a good example of science communication. Getting the message out so people understand the importance of hygiene is difficult. And 'wash your hands' jumped out - or made a strong impact - as a simple message to communicate. Here's Val again:

Val Curtis, Director, London School of Hygiene and Tropical Medicine

It wasn't until we wrote a paper in 2003 that showed the evidence that handwashing could save a million lives that actually people started to take it seriously and

handwashing became a big important issue internationally. So for me the lesson from Semmelweiss is: don't scream and shout and accuse people of doing things wrongly but patiently get the data out there and tell your story in a positive way.

Neil

The idea that handwashing is an essential part of hygiene is supported by scientific evidence - the facts and information used to show that a belief is true - in this case, Val's belief that handwashing could help save a million lives.

Georgina

So, handwashing has become an important global issue - or topic of discussion - especially in places without access to clean sanitation and toilets.

Neil

Val also mentions that if you want people to listen to your message, it's better to present the evidence in a positive, scientific way instead of screaming and shouting - speaking in a forceful or even angry way to convince people you're right.

Georgina

Right, people don't listen if you scream and shout at them - they just think you're strange.

Neil

Which brings me back to today's quiz question. Remember, I asked you what happened to Dr Semmelweiss in the end?

Georgina

...and I said a) he won the Nobel prize.

Neil

Well, I'm afraid the answer was , b) he ended up in hospital for mentally ill people.

Georgina

Today we've been talking about handwashing, one of the single best ways to improve personal hygiene - the prevention of disease by keeping clean. Recently, handwashing has become a top global issue - subject or topic people are thinking and talking about.

Neil

Scientific evidence - the facts and information used to prove ideas true or valid - it shows that handwashing jumped out - or was easily noticed - as one of the most important methods to stop the spread of infection.

Georgina

The work of 19th century scientist Ignaz Semmelweiss was so inspiring that even today, some doctors consider him the patron saint of hygiene - an expression referring to a protecting or guiding saint believed to give special help or inspiration.

Neil

But communicating the message of 'wash your hands' to people around the world is hard, especially if you just scream and shout - or try to convince someone by talking to them in a forceful or argumentative way.

Georgina

OK, Neil, the scientific evidence has convinced me - I promise to make sure I regularly wash my hands.

Neil

That's all from us today.

Georgina

Stay safe and remember to wash your hands! Bye for now.

Neil

Bye!

1. True or False.

1. With the outbreak of coronavirus, people around the world have rediscovered the importance of fighting germs to stop the spread of disease.
2. Keeping hands clean can really help prevent diseases being passed on.
3. Getting the message out so people understand the importance of hygiene is easy.
4. Ignaz Semmelweiss was known as the 'saviour of mothers'.
5. Val believed that handwashing could help save dozens of lives.
6. In this programme we'll be discussing the importance of handshaking in the prevention of germs and viruses.

2. Match halves of the sentences.

- | | |
|---|----------------------------------|
| 1. This is 6 Minute English from | a. health and preventing disease |
| 2. Val Curtis, a director at the London School of | b. produce hand soap |
| 3. Hygiene-practices for maintaining | c. special help or inspiration |
| 4. He started the first company to | d. Hygiene and Tropical Medicine |
| 5. Patron saint- a kind of guide and | e. doing things wrongly |
| | f. BBC Learning English |

protector believed to give

6. Don't scream and shout and accuse
people of

3. What is your opinion on the importance of handwashing, especially nowadays in the circumstances of the global pandemic?

CONCEPT OF HAPPINESS

Neil

Hello. I'm Neil.

Rob

Hello, Neil.

Neil

Now Rob, you seem like a happy chappy.

Rob

What's the point of being miserable?

Neil

Well, that are many things that could make you feel **down in the dumps** – a phrase that means 'unhappy' – but what are the things that keep you feeling happy, cheerful and chirpy, Rob?

Rob

Oh many things like being healthy, having good friends, presenting programmes like this with you, Neil!

Neil

Of course – but we all have different ideas about what makes us happy – and that can vary from country to country and culture to culture. It's what we're talking about today – concepts of happiness.

Rob

Now Neil, you could make us even happier if you gave us a really good question to answer.

Neil

Here it is. Happiness is an emotion that actually gets measured. The World Happiness Report measures "subjective well-being" - how happy the people are, and why. But do you know, according to a United Nations agency report in 2017, which is the happiest country on Earth? Is it...

- a) Norway
- b) Japan, or
- c) New Zealand?

Rob

Well, I think they're all very happy places but the outdoor life of many New Zealanders must make New Zealand the happiest place.

Neil

OK, we'll see. I'll reveal the answer later on. But now back to our discussion about happiness around the world.

Rob

Happiness can be hard to define. Research has suggested that while personal feelings of pleasure are the accepted definition of happiness in Western cultures, East Asian cultures tend to see happiness as social harmony and in some parts of Africa and India it's more about shared experiences and family.

Neil

It's something author and journalist Helen Russell has been looking at – she's even created an 'Atlas of Happiness'. Her research focused on the positive characteristics of a country's population – and guess which country she found to be one of the happiest?

Rob

New Zealand?

Neil

Actually no. It was Japan. Here she is speaking on BBC Radio 4's Woman's Hour programme. What concept – or belief – is it that promotes happiness?

Helen Russell, author and journalist

Millennials and perhaps older people are better at remembering *wabi-sabi* – this traditional Japanese concept around celebrating **imperfection**, which I think is something so helpful these days, especially for women – it's this idea that there is a beauty in ageing, it's to be celebrated rather than trying to disguise it, or trying to cover up the scars instead you **gild** them with kintsugi – if you break a pot instead of chucking it away, you mend it with gold lacquer so the scars, rather than being hidden, are highlighted in pure gold...

We all have laughter lines and rather than being ashamed of them, they're something to be celebrated.

Neil

So in Japan, there is a belief that people should celebrate **imperfection**. Imperfection is a fault or weakness. So rather than hiding something that's not perfect, we should celebrate it.

Rob

Getting old, for example, is not something to be ashamed of – don't hide your wrinkles or laughter lines – these are the creases you get as you skin ages or even you get from smiling too much!

Neil

Rather than spending time being ashamed of our faults, we should accept what and who we are. This concept is something that Helen feels is particularly being celebrated by Millennials and older people.

Rob

Yes, and Helen compared this with the process of kintsugi – where the cracks or scars on broken pottery are highlighted with gold lacquer. This is called **gilding**. So we should highlight our imperfections.

Neil

This concept is something that maybe English people should embrace more because according to Helen Russell's research, they are not a very happy population. Here she is speaking on the BBC's Woman's Hour programme again – what word does she use to describe people like me and you?

Helen Russell, author and journalist

In England what we have is '**jolly**', which many of us now associate with this kind of 'jolly hockey sticks' or maybe an upper-class thing but actually it's something that really plays through a lot of British culture in a way that we may not think of so much. So there's this sense that in a lot of our comedy, in a lot of our approach to life you just sort of... you get out there, you go for a dog walk, you have a boiled egg and soldiers ['soldiers' in this case are small slices of toast that you can dip into your egg and eat], and we do sort of get on with things – it's a **coping mechanism**, it's not perfect but it's worked for many Brits for a while.

Rob

In the past we would use the phrase 'jolly hockey sticks' – a humorous phrase used to describe upper-class school girls' annoying enthusiasm.

Neil

But Helen now thinks '**jolly**' describes an attitude that is used as a **coping mechanism** – that's something someone does to deal with a difficult situation. We smile, do everyday things – like walking the dog – and just get on with life.

Rob

I guess she means carry on without complaining.

Neil

Well, here's something to make you happy, Rob – the answer to the question I asked you earlier, which was: according to a United Nations agency report in 2017, which is the happiest country on Earth? Is it...

- a) Norway
- b) Japan, or
- c) New Zealand?

Rob

And I said c) New Zealand.

Neil

The answer is a) Norway. The report has been published for the past five years, during which the Nordic countries have consistently dominated the top spots. OK, now it's time to remind ourselves of some of the vocabulary we've mentioned today.

Rob

We mentioned the phrase **down in the dumps** – which is an informal way of describing the feeling of unhappiness, sometimes with no hope.

Neil

The next word was **imperfection**, which is a fault or weakness. You won't find any imperfections in this programme, Rob!

Rob

Glad to hear it. Maybe we should **gild** this script – to **gild** something is to cover it in a thin layer of gold. We also heard about the word **jolly** which means 'cheerful and happy'.

Neil

And being jolly can be used as a **coping mechanism** - that's something someone does to deal with a difficult situation. If something doesn't go well, you just smile and carry on.

Rob

Well, there's no need to do that in this programme. Now there's just time to remind you that we have a website with lots more learning English content. The address is bbclearningenglish.com.

Neil

Thanks for joining us and goodbye.

Rob

Goodbye!

1. True or false:

1. New Zealand is considered to be the happiest country in the world.
2. Happiness is an immeasurable emotion.
3. Imperfection is the definition of being cheerful and happy.
4. East Asian cultures tend to see happiness as social harmony.
5. Helen Russell created an "Atlas of Happiness".
6. It is very easy to define the concept of happiness.

2. Answer the questions:

1. What is the informal phrase of describing the feeling of unhappiness, sometimes with no hope?
2. Have you ever felt unhappy? What was the cause of that?
3. Which agency reported about Norway as the happiest country in the world and when did it happen?
4. What did Helen Russell focus on in her research?
5. Where do people celebrate imperfection?
6. Is the word "jolly" relates to being cheerful and happy?

3. Match halves of the sentences:

- | | |
|--|---|
| 1. The World Happiness Report measures | a. by Millennials and older people. |
| 2. To gild something is | b. are highlighted in pure gold. |
| 3. Rather than hiding something that's not perfect | c. as a coping mechanism. |
| 4. The scars, rather than being hidden | d. how happy the people are, and why. |
| 5. This concept is being celebrated | e. to cover it in a thin layer of gold. |
| 6. "Jolly" describes an attitude that is used | f. we should celebrate it. |

3. Do you consider yourself a happy person and what actually makes you happy? Describe.

HOW CAN I HELP THE ENVIRONMENT?

Neil

Hello. I'm Neil.

Sam

And I'm Sam.

Neil

Now, tell me about your teeth-cleaning routine.

Sam

OK. Well, it's pretty good, I think. I brush twice a day and change my brush every couple of months.

Neil

And what kind of brush do you use?

Sam

Nothing fancy, just a regular, cheap plastic one.

Neil

Oh dear!

Sam

What do you mean?

Neil

Well, imagine all the toothbrushes you've used in your life, from your first brush as a child, to the one you currently have. You do realise that probably they all still exist in the environment somewhere. We use them for a couple of months yet they will last for hundreds of years.

Sam

Oh dear, and I thought I was actually quite environmentally aware. But that's quite shocking. I hadn't thought of that.

Neil

Well it's just one of the problems we are facing with our use of plastics. A marvellous invention that has given us so much. But we are beginning to realise it's causing many long-lasting environmental problems. More on this topic shortly, but first,

a question: Plastic has many natural variations but where was the first artificial plastic developed? Was it:

- a) England
- b) Germany or
- c) Switzerland?

What do you think, Sam?

Sam

I'm going to have a guess at Switzerland.

Neil

OK, we'll find out if you're right at the end of the programme. Environmental issues are, of course, a big story at the moment. The topic was featured on the BBC Woman's Hour radio programme recently. Madeleine Murray is from an Irish organisation that gives advice to businesses and communities on how to operate in an environmentally responsible way. She was asked about what she does in her daily life that other people could do too. What food items does she mention?

Madeleine

Murray

My personal, like, **pet peeve** is multipacks and minipacks. I buy **in bulk** now. I buy the biggest yoghurt I can buy. I buy big cereal boxes. I buy big shampoo bottles. We can **decant** stuff into lunch boxes and we can, you know, refill our pasta and our rice.

Neil

So, what food does she mention, Sam?

Sam

She talked about yoghurt, cereal, pasta and rice.

Neil

And what was she saying about those foods?

Sam

She was saying that she buys the biggest containers for those that she can - and not just food - things like shampoo as well.

Neil

And what's the benefit of that?

Sam

Well, she says that her **pet peeve** is small packs of things. A **pet peeve** is something that you find particularly annoying. She doesn't like small packs because they use a lot of packaging for a small amount of product.

Neil

So she buys **in bulk**. Buying **in bulk** means 'buying a lot of something'. And if you have a lot of something like rice or pasta, you can always transfer it to different smaller reusable containers. She uses the word **decant** for this. So that's one area where we can all be a bit more environmentally friendly. Another area is reusing things that are perfectly good but which we don't need any more. Dr Tara Shine is a colleague of Madeleine Murray and she talked about how new parents often buy a lot of new things for their babies, which they then throw away when the child gets too big or too old. She suggests that it's better to **pass** these things **on** -to give them to other people.

Dr Tara Shine

Pass things on. The **hand-me-down, pass-thing-on** culture is really, really important in the world of kids and there are lots of things that can be passed down, whether it's toys or the equipment, or the high chair, whatever it is, all of that can be **passed on** and that's really important. It's saving someone else money. Most of these things are **in good nick** when we need to **pass** them **on**.

Neil

She used another expression for **passing things on**, didn't she?

Sam

Yes, she talked about the **hand-me-down** culture. When I was growing up, I had a lot of **hand-me-downs**. These were toys and clothes from my older cousins, which saved us a lot of money and they were then passed on to someone else.

Neil

And the thing is children grow up quickly so often everything is in good condition.

Sam

Dr Shine used an interesting expression for that, didn't she? She said most of these things are **in good nick**. That expression means 'in good condition'.

Neil

Now, before we recycle today's vocabulary ...

Sam

Oh, very good, I see what you did there!

Neil

It's time for the answer to today's question. Where was the first artificial plastic developed? Was it:

- a) England
- b) Germany or
- c) Switzerland?

What did you think, Sam?

Sam

I guessed Switzerland.

Neil

Well, I'm afraid, you are wrong. The correct answer is actually, England. Well done if you got that right. Extra bonus points if you knew that in 1856 Alexander Parkes patented Parkesine, the first artificial plastic. Now, let's recap today's words and expressions.

Sam

Yes, a **pet peeve** is something that someone finds particularly annoying.

Neil

Buying **in bulk** means 'buying many of the same things or a large quantity of something'. Buying **in bulk** is usually cheaper and can be better environmentally.

Sam

And if you have a lot of something, you can **decant** it to smaller containers, that is, you can transfer it to those other containers to make it easier to use. For example: I buy huge bottles of liquid soap and decant it into smaller dispensers for the kitchen and bathrooms.

Neil

You can **pass on** clothes, toys and other kids' stuff to family and friends. This means 'giving them to other people to use'. And those things can be described as **hand-me-downs**.

Sam

But of course you'd only want to pass on things in **good nick**, that is, 'in good condition'.

Neil

Right, that's all we have time for. We hope you will join us again soon, though. And you can always find us on Facebook, Twitter, YouTube, Instagram, online and on our app. We are BBC Learning English. See you soon. Good-bye!

Sam

Bye!

1. True or false:

1. Madeleine Murray is from an English organization that gives advice to businesses and communities.
2. Buying in bulk means 'buying a bit of something'.
3. In 1856 Alexander Parkes patented Parkesine, the first artificial plastic.
4. New parents often buy a lot of new things for their babies, which they then throw away.
5. When Sam was growing up, he had a lot of hand-me-downs.
6. A pet peeve is something that someone finds particularly amusing.

2. Answer the questions:

1. Where was the first artificial plastic developed?
2. What food items does Madeleine Murray mention about?
3. Why doesn't she like small packs?
4. Can you be more environmentally friendly by passing on clothes, toys and other stuff to family and friends?
5. Could you state that plastic causes many long-lasting environmental problems?
6. Do you buy products in bulk or in small individual packages?

3. Complete the sentences using the words from the box:

important	good nick	decant	the end of the programme	still exist
dispensers	pasta	bottles	pass them	find

1. OK, we'll ... out if you're right at...
2. We can ... stuff into lunch boxes and we can, you know, refill our... and our rice.
3. Most of these things are in ... when we need to ... on.
4. I buy huge... of liquid soap and decant it into smaller... for the kitchen and bathrooms.
5. The pass-thing-on culture is really, really ... in the world of kids.
6. You do realize that probably they all ... in the environment somewhere.

4. In your opinion, is it important to be environmentally friendly and what do you do to protect and sustain our colorful world?

IS SOCIAL MEDIA A DISTRACTION?

Sophie

Hello. I'm Sophie...

Sophie

Neil? ... Neil!

Neil

Oh, sorry! ... And I'm Neil.

Sophie

Neil, please put down your phone. We're doing the show!

Neil

Yeah, I know. Hang on a minute. I just need to tweet something and... Done!

Sophie

And the subject of today's show is social media and its impact on our daily lives.

Neil

Hmm, well, I suppose it has had quite a big impact on mine.

Sophie

That's all too clear. Now, perhaps we can move on to today's quiz question?

Neil

Of course – I'm all ears. [sound of a smartphone] Oh, hang on, wait a second...

Sophie

There's a word to describe what you're doing, you know. Answer me this: Which word describes a situation where you're talking to someone and they suddenly look down at their phone or answer it? Is it...

a) phobbing?

b) phibbing?

Or c) phubbing?

Neil

Well, you've got me there, Sophie! I have no idea! But I'll guess that it's c) phubbing!

Sophie

Well, we'll find out later on in the show whether you got the answer right or not. Now, let's move on and talk about phone etiquette – **etiquette** means rules of polite behaviour in society or among people in a certain group.

Neil

Well... interrupting conversations to check your phone has become a social norm, hasn't it, Sophie?

Sophie

Social norms are the rules of behaviour considered acceptable in a group or society. I don't agree, Neil! Let's listen to Professor Sherry Turkle of Massachusetts Institute of Technology talking about social norms amongst students.

INSERT

Sherry Turkle, American clinical psychologist and professor of the social studies of Science and Technology at Massachusetts Institute of Technology

I interviewed hundreds of college students and what they talked about was what some of them called 'the rule of three'. And what the rule of three is which is that if you go to dinner with friends, you don't want to look down at your phone until you see that three people, let's say you're six at dinner, are looking up in the conversation. So there's a new etiquette where you don't look down unless three people are looking up kind of to keep a little conversation alive.

Neil

Professor Sherry Turkle.

Sophie

Why don't you try out the rule of three once in a while?

Neil

There are only two of us here, Sophie - do the math! And I'm listening to you... mmm... let me just send a text message here on my phone ... hang on...

Sophie

Neil... NEIL! I'm not going to carry on with the show unless you pay attention!

Neil

Sorry, Sophie. Actually I was just doing that to wind you up. I wasn't really using my phone... Sorry.

Sophie

And to **wind someone up** means to say or do something deliberately in order to annoy someone. Well, I do get wound up about people constantly checking their devices. Yesterday, I was in a café and two girls came in. They sat down and started chatting away – but not to each other – they were tapping away at their devices. And there was no face-to-face conversation at all!

Neil

But you can have moments of connection using your devices, you know?

Sophie

If you have a **connection** with someone you engage emotionally.

Neil

Exactly. I was on the train this morning and there were a couple sharing a tablet. They were looking at the screen, and talking about what they saw there. It was very intimate, and they were... well... very connected. Let's hear from Ian Sinclair, British poet and filmmaker, talking about a new generation of connected humans.

INSERT

Iain Sinclair, British writer, poet, and filmmaker

Physiologically we're changing, that almost the neck muscles are tipped over to look down. We're getting a new kind of human being. And I think – maybe I'm not getting it – but there is actually a different kind of intimacy emerging in which these instruments are very important.

Sophie

So Iain Sinclair says our **physiology** is changing – our bodies, our neck muscles are changing – to make it easier to look down all the time at our devices! But it isn't only muscles that might change as a result of our techie habits – it's the way we **interact** – or engage with each other too. Ian Sinclair talks about a different kind of intimacy emerging – what does he mean, Neil?

Neil

Our **intimacy** – or closeness – with other people is somehow connected up with our devices. They've become part of us. And I expect some day devices will literally be part of us – an implant in our necks or something.

Sophie

What a horrible thought!

Neil

Let's have the quiz question again Sophie to take your mind off it.

Sophie

OK. I asked: Which word describes a situation where you're talking to someone and they suddenly look down at their phone or answer it? Is it...a) phobbing? b) phibbing? Or c) phubbing?

Neil

And I said c) phubbing.

Sophie

You were right, Neil! Well done! It's a combination of 'phone' and 'snubbing' – **snub** means to deliberately ignore someone you know. New words formed by putting together parts of existing words are known as blends or portmanteau words. And 'phubbing' is starting to appear in some online dictionaries. Now can we hear the words we learned today?

Sophie

Neil? OK! I'll say the words myself: etiquette wind someone up have a connection with someone physiology interact intimacy snub.

Sophie

Well, that's the end of today's 6 Minute English. Don't forget to connect with us again soon! Come on Neil, connect with us! Come on!

Neil

Oh, yeah, hang on, just got to...

Sophie

Goodbye!

Neil

Hang on... I'll be with you in a second... Yes. OK. Bye!

1. True or false:

1. Social norms are the rules of behaviour considered unacceptable in a group or society.
2. To wind someone up means to say or do something deliberately in order to annoy someone.
3. Ian Sinclair, French cook and marketmaker.
4. Our intimacy- or closeness- with other people is somehow connected up with our devices.
5. Neil was on the train this morning and there was a woman with a tablet.
6. Some day devices will literally be part of us- an implant in our necks or something.

2. Answer the questions:

1. Which word describes a situation where you are talking to someone and they suddenly look down at their phone or answer it?
2. What does etiquette term mean?
3. Who is Sherry Turkle and who did he interview?
4. How would you call the deliberate ignorance of someone you know?
5. What is the rule of three about?
6. Can you have moments of emotional connection using your devices?

3. Complete the sentences using the words from the box:

quiz question	came in	devices	look down	text message
changing	conversation	café	whether	muscles
			find out	

1. Yesterday I was in a ... and two girls...
2. If you go to dinner with friends, you don't want to... at your phone until you see that three people are looking up in the...
3. Let me just send a... here on my phone.
4. Now, perhaps we can move on to today's...?
5. Well, we'll... later on in the show... you got the answer right or not.
6. Our physiology is...- our bodies, our neck... are changing- to make it easier to look down all the time at our...

4. In your opinion is social media a distraction or a necessity and how do you see the influence of smartphones on our daily lives in the near future?

CORPORATE TEAM BUILDING

Sophie

Hello. I'm Sophie...

Neil

And I'm Neil... Sophie – did you go on the corporate awayday last week?

Sophie

Yes... you didn't miss anything. A team building guru lectured us on how to work more effectively with each other. We gave some presentations, had a few drinks after...

Neil

Right. OK. An **awayday** is a day that employees spend together away from their usual workplace. And a **guru** is an expert in something. So did this guru teach you anything new, Sophie?

Sophie

No... not really.

Neil

Shame. I was hoping for some tips on how to work more effectively with my co-presenter.

Sophie

I think we work very effectively already, Neil. Now, today's show is about **team building** – or encouraging employees to work well together as a team by getting them to engage in different types of activities.

Neil

And apparently, some companies in the UK are offering their employees activities such as... Hunger Games-style combat days where teams must work together to 'kill' as many of the opposing team as possible. Have you seen the Hunger Games movies, Sophie?

Sophie

Yes.

Neil

There're also Zombie boot camps where military instructors train you on how to fight zombies – that's dead people who have come back to life. For the more **cerebral** – or brainy – amongst us – there are crime investigations modelled on popular TV dramas like Sherlock Holmes.

Sophie

Well, I'm not sure about the Zombie boot camp – a **boot camp** is a short course of hard physical training – but the Sherlock Holmes awayday sounds like fun.

Neil

I'd definitely go for the Zombie experience. Though I'm not sure how it connects with most people's working lives. Violence, death, the living dead...

Sophie

Good point.

Neil

So let's move on and have today's quiz question. What did Chairman Mao introduce in China in 1951 as a compulsory activity for workers and was reintroduced by the government a few years ago? Was it...

a) calisthenics?

b) calligraphy?

Or c) English language lessons?

Sophie

Calisthenics, by the way, is a type of gentle physical exercise...

Neil

... and **calligraphy**, by the way, is the art of writing by hand with a special brush.

Sophie

Well, I'm going for a) calisthenics.

Neil

Not English language lessons, Sophie?

Sophie

No. I'll stick with callisthenics, thanks.

Neil

OK. Well, we'll find out later if you're right or not. Now, whilst English lessons might sound like hard work, *ukulele* lessons are apparently catching on. A ukulele is a musical instrument. Top businessmen Bill Gates and Warren Buffett both do it, and stressed-out city workers are following their lead. Here in the UK, a number of companies have been holding ukulele team building sessions.

Sophie

That sounds amazing. And is there anything about the ukulele in particular that leaves people feeling better after they've played it?

Neil

Let's hear more about this from Lorraine Bow, who teaches people to play the instrument. But listen with attention because she spoke on the phone and the line wasn't great.

INSERT

Lorraine Bow, ukulele teacher

Well, I guess it's just the fact that you know people don't often sing in their everyday lives and it's the fact that you can play and sing – play a musical instrument – within an hour – it's quite a... you know... it's quite a fulfilling thing really. It's not competitive – it's quite easy to do and a bit less intimidating than a guitar...

Sophie

Lorraine, the ukulele teacher, also says her classes aren't competitive or **intimidating**...

Neil

... which means something that makes you feel nervous.

Sophie

Now, before we hear the answer to today's quiz question, let's hear about a company in Abu Dhabi where leadership is taught through horse training. Basically, you have to go in the yard with a horse and persuade it that you're the boss by using body language. Here's Kelly Eide, co-founder of the company, explaining why she thinks this approach works.

INSERT

Kelly Eide, Co-founder of True Leadership, Abu Dhabi

The horses don't care if your hair is purple, if you're a man or a woman, if you're old or young, if you are... what religion. So it transcends all of those cultural boundaries – it transcends age, gender, religion, tradition etc. – so that's a perfect fit. And in an organization where you really need groups of people to gel, who come from backgrounds which have no common norms, you can teach that most efficiently with a horse.

Neil

To **gel** with someone means to connect or get on well with someone. So you try and get the horse to do what you want using body language. And the horse feels instinctively whether or not you are a natural leader because it doesn't recognize cultural differences, hair colour and age.

Sophie

Probably easier said than done.

Neil

Indeed. Now remember I asked: What did Chairman Mao introduce in China in 1951 as a compulsory activity for workers and was reintroduced by the government a few years ago? Was it... a) calisthenics? b) calligraphy? Or c) English language lessons?

Sophie

I said a) calisthenics.

Neil

Well, you're right on the button! Well done there, Sophie! Calisthenics are used at schools as a warm up for physical education classes, during sports day activities, and by some companies as a way of building morale and a sense of group unity, as well as to raise energy levels and encourage good health. Now **shake a leg** – or in other words – get moving – and tell us the words we learned today, Sophie.

Sophie

They are: awayday guru team building cerebral bootcamp calisthenics calligraphy synchronise intimidating gel shake a leg.

Neil

Well, that's the end of this 6 Minute English. We hope you enjoyed it. And don't forget to join us again soon!

Both

Bye.

1. True or false:

1. An awayday is a day that employees spend apart at their usual workplace.
2. Today's show is about team building- or encouraging employees to work well together as a team by getting them to engage in different types of activities.
3. A team building guru lectured on how to work more effectively with each other.
4. Chairman Mao introduced English language lessons in China in 1951.
5. Calligraphy is the art of gentle physical exercise.
6. Some companies in the UK are offering their employees activities such as Hunger Games- style combat days where teams must work together to 'kill' as many of the opposing team as possible.

2. Answer the questions:

1. Which instrument does Bill Gates and Warren Buffet use to relief the stress?
2. Who do we call a guru?
3. What are Zombie boot camps?
4. Which crime investigation drama is popular on the UK's TV?
5. How would we call intellectual or brainy people?
6. Who is the co- founder of True Leadership and where is this company located?

3. Match halves of the sentences:

- | | |
|---|--|
| 1. It's just the fact that you know people | a. connect or get on well with someone |
| 2. A company in Abu Dhabi where leadership is | b. you're man or a woman |
| 3. The horses don't care if your hair is | c. get moving- and tell us the words |
| | d. taught through horse training |

- purple, if
4. Snake a leg- or in other words-
5. To gel with someone means to
6. We gave some presentations, had

- e. a few drinks after
f. don't often sing in their everyday lives

4. How important in your opinion a corporate team building really is and what would you do to make it work, improve it and even take it to the next level?

HOW DO YOU LEARN TO SPEAK A LANGUAGE?

Rob

Hello. I'm Rob...

Neil

Watashi no namae wa Neil desu. And that means 'my name's Neil'.

Rob

So Neil, here's a question for you – can you speak any languages other than English of course? I think you can!

Neil

Un poco de español that means a little bit of Spanish. Some Japanese, which I tried at the beginning and also a bit of Czech language - Dobrý den, jak se máš?

Rob

Very impressive. So what tips can you give for learning to speak another language?

Neil

Well, practise, practise, practise – and don't be afraid of making mistakes as I no doubt have.

Rob

Of course. Well my aim this year is to **master** the Spanish language. Master means to learn thoroughly.

Neil

Muy bien! Well you're not alone. A survey by the British Council found learning a language is a new year's resolution for about one in five Britons in 2018. So learning Spanish is a good start Rob but do you know approximately how many languages there are in the world altogether? Are there...

a) 70

b) 700

c) 7,000

Rob

Well I know there are many but surely not 7,000 so I'm going to say b) 700 – but don't expect me to learn all of them.

Neil

I won't Rob. But I will give you the answer later. So, we all know learning another language is a good thing – it brings us many benefits.

Rob

Yes, we can communicate with people from other countries and when we're travelling we can understand what signs and notices say. So we don't get lost.

Neil

That's right – but many scientists also believe that knowledge of another language can boost your brainpower. A study of monolingual and bilingual speakers suggests speaking two languages can help slow down the brain's decline with age.

Rob

All good reasons. But Neil, learning another language is hard. It would take me years and years to become fluent in say, Mandarin – by **fluent** I mean speak very well, without difficulty.

Neil

Well this depends on your mother tongue. In general, the closer the second language is to the learner's native tongue and culture in terms of vocabulary, sounds or sentence structure - the easier it will be to learn.

Rob

But whatever the language, there is so much vocabulary to learn – you know, thousands and thousands of words.

Neil

Maybe not Rob. Professor Stuart Webb, a linguist from the University of Western Ontario, may be able to help you. He spoke to BBC Radio 4's More or Less programme and explained that you don't need to do that...

Professor Stuart Webb, linguist, University of Western Ontario

For language learners in a foreign language setting – so for example if you were learning French in Britain or English in Japan, students may often really struggle to learn more than 2,000, 3,000 words after many years of study. So for example, there was study

in Taiwan recently that showed that after nine years of study about half of the students had still failed to learn the most frequent 1,000 words. Now they knew lower **frequency** words but they hadn't mastered those most important words.

Neil

So Rob, don't waste your time trying to learn every single word. Professor Webb spoke there about research that showed students knew lower **frequency** words but weren't learning enough high frequency words.

Rob

Right, and frequency here means the number of times something happens – so the important words to learn are the high frequency ones – and how many are there exactly?

Neil

Here's Professor Stuart Webb again...

Professor Stuart Webb, linguist, University of Western Ontario

For example, with English, I would suggest if you learn the 800 most frequent **lemmas** – which is a word and its **inflections** – that will account for about 75 per cent of all of the English language. So that learning those 800 words first will provide the **foundation** for which you may be able to learn the lower frequency words.

Rob

Fascinating stuff. And good to know I just need to learn about 800 words – or what he calls lemmas.

Neil

Yes a lemma is the simplest form or base form of a word. And the **inflection** here refers to how the base word is changed according to its use in a sentence. Knowing these things give you a foundation – the basics from which your language learning will develop.
Simple

Rob

Thank goodness I am learning just one new language!

Neil

But how many languages could you potentially be learning Rob? Earlier I asked you, approximately how many languages there are in the world altogether? Are there...

- a) 70
- b) 700
- c) 7,000

Rob

And I said 700. Was I right?

Neil

No Rob, you were wrong. There are around 7,000 recognised languages in the world but UNESCO has identified 2,500 languages which it claims are at risk of extinction.

Rob

A sobering thought Neil. Now shall we remind ourselves of some of the English vocabulary we've heard today. Starting with **master**.

Neil

To master a new skill, in this context, means to learn thoroughly or learn well. "Rob hopes to master Spanish before he starts a new job in Madrid."

Rob

That's news to me Neil! But it would be good to be **fluent** in Spanish – or any language – or to speak it fluently – that's speaking it well and without difficulty.

Neil

Now our next word was **frequency**. Here we are referring to high and low frequency words – so it means how often they occur. Examples of a high frequency word are 'it', 'the' and 'and'.

Rob

And our next word is **inflections**. These are the changes to the basic form of words according to their function in a sentence. Such as adding an 's' to the end of a word to make it plural.

Neil

And don't forget **lemma** which is the simplest form or base form of a word before an inflection is added.

Rob

And finally **foundation** which means the basics your learning grows from.

Neil

That just leaves me to remind you that you can learn English with us at bbclearningenglish.com. That's it for today's 6 Minute English. We hope you enjoyed it. Bye for now. Na shledanou. Hasta luego. Ja-ne.

Rob

And in English, goodbye.

Neil

Goodbye.

1. True or false:

1. Rob said that his aim this year is to master the Italian language.
2. Learning another language is a bad thing- it doesn't bring us any benefits.
3. Many scientists believe that knowledge of another language can boost your brainpower.
4. The closer the second language is to the learner's native tongue and culture in terms of vocabulary- the more difficult it will be to learn.
5. If you were learning French in Britain or English in Japan, students may often really struggle to learn more than 2000, 3000 words after many years of study.
6. Lemma is the simplest form or base form of a word before an inflection is added.

2. Answer the questions:

1. Do you know approximately how many languages there are in the world altogether?
2. What does it mean to speak fluently?
3. Which frequency words are more important to learn?
4. Who is Stuart Webb?
5. How would you explain a team mastering a new skill?
6. What did UNESCO identify in terms of risks for languages?

3. Complete the sentences using the words from the box:

your learning	English	nine	hard	remind	failed	Taiwan
basic form of words	waste					

1. There was study in ... recently that showed that after... years of study about half of the students has still... to learn the most frequent 1000 words.
2. Learning another language is...
3. And finally foundation which means the basics... grows from.
4. That just leaves me to... you that you can learn... with us.
5. Inflections are the changes to the... according to their function in a sentence.
6. Don't... your time trying to learn every single word.

4. Did you know that learning new languages undoubtedly expands our verbal horizons and by the way, how many languages do you speak? Are you planning to learn a new one and which language is your favorite?

CURBING OUR PLASTIC ADDICTION

Neil

Hello. I'm Neil.

Rob

And hello, I'm Rob.

Neil

Today we're talking about plastic.

Rob

Yes, it's our addiction to plastic that is of concern because this material doesn't decay very quickly, so once we've used it, it hangs around for a very long time.

Neil

It is a problem – and **decay**, by the way, describes the natural process of something being destroyed or breaking down into small particles. We hear so much about the consequences of having too much waste plastic around, don't we?

Rob

Indeed. Not only does it cause a mess - wildlife, particularly marine animals, are at risk when they become entangled in plastic waste, or ingest it. It's an issue that needs tackling – or dealing with. And that's what we'll be discussing today and finding out what could be done to solve this plastic crisis.

Neil

OK, first, let's challenge you to answer a question about plastic, Rob. The first synthetic plastic – that's plastic made entirely from man-made materials - was created over 100 years ago. Do you know what its brand name was? Was it...

- a) Bakelite,
- b) Lucite or
- c) Formica?

Rob

I'm no expert, so I'll say c) Formica.

Neil

Well, we'll reveal the answer at the end of the programme. Now let's talk more about plastic. This man-made substance is everywhere - from clothing to crisp packets, and bottles to buckets.

Rob

But the problem is that most of it *isn't* **biodegradable** – that's a word that describes something that can decay naturally without harming anything. Each year, 400 million tonnes of plastic is produced and 40% of that is single-use. So why don't we stop using it?

Neil

It's not that easy, Rob, and it's something Lucy Siegle, a BBC reporter and author, has been talking about. She was speaking in a discussion on the Costing the Earth programme on BBC Radio 4, and explained the issue we have with quitting plastic but also how our attitude is changing...

Lucy Siegle, BBC reporter and author

We have this weird **psychological attachment** to this material that's been around and it's like a push and pull. At the one time, we're so horrified by what we're seeing – the whales dying, the oceans vomiting plastic, beaming in from all over the world, and at the same time we're being told we can't live without it, so that creates a **psychological dissonance** – which I think is the barrier to behavioural change but I'm finding now awareness has peaked and it's going over into **activism**.

Rob

She mentioned the word **psychological** – that's something that affects or involves our mind – so here, **psychological attachment** means that in our mind we feel we have to use plastic – we're addicted.

Neil

But we also see the negative impact of plastic – like whales dying – and in our mind we're also thinking we must stop! This has created what Lucy says is a 'psychological dissonance' - **dissonance** means a disagreement between two opposing ideas – so we're having an argument in our head about the right thing to do – this is the 'push and pull' of thoughts she referred to.

Rob

And this dissonance has been the barrier to us trying to solve the plastic issue – but now we're starting to do something about it – we're taking action to reduce our plastic waste – we're turning to **activism**. That's taking action to change something – it could be social or political change, or a change in our behaviour or attitude.

Neil

Of course there has been a **big push** – that means people have been strongly encouraged – to recycle.

Rob

Maybe in an ideal world the best thing to do is go plastic-free – but that isn't easy, is it?

Neil

No, it isn't, and it's something Lucy Siegle spoke about. Getting rid of plastic in our lives is a gradual process. But where does she think we can make the biggest difference?

Lucy Siegle, BBC reporter and author

I really think that to concentrate on stopping the flow of plastics into your life is easier and more effective in the long term, than trying to go plastic-free from the outset. We are in the UK, a supermarket culture, so a lot of the tips and tricks to decreasing the flow of plastic are getting round supermarket culture.

Rob

She says we have a supermarket **culture** in the UK. Culture here describes a way of life – or a way that we generally behave – and in terms of food shopping, we tend to do that in supermarkets.

Neil

So, for example, customers can make a big difference by putting pressure on supermarkets to use less plastic packaging. It does seem that the future of plastic is in our hands – we need to be more careful about how and when we use it – and use our collective power to force change if it's needed.

Rob

But there's no doubt plastic is useful for many things so it will be a long time before it disappears altogether.

Neil

And earlier I asked you what was the name of the first synthetic plastic, invented over a 100 years ago. Was it...

- a) Bakelite,
- b) Lucite or
- c) Formica?

Rob

And I said c) Formica. Was I right?

Neil

Formica is a type of hard plastic used for covering tables and working areas in kitchens – but it's not the oldest type. That was Bakelite.

Rob

I may have got that wrong but hopefully I'll have more success recapping some of today's vocabulary – starting with **decay**, which describes the natural process of something being destroyed or breaking down into small particles – which plastic takes a long time to do.

Neil

Next we had **biodegradable** – that's a word to describe something that can decay naturally without harming anything.

Rob

Then we had **psychological** – that's something that affects or involves your mind.

Neil

Next up, we had **dissonance**, which describes a disagreement between two opposing ideas.

Rob

And then we mentioned **activism** - that's taking action to change something. We also mentioned the phrase **a big push** which means people are strongly encouraged or persuaded to do something, usefully by force.

Neil

And finally we had **culture**. In our context of **supermarket culture**, it describes a way of life – or a way that we generally behave.

Rob

Thanks, Neil. Now, remember you can find more learning English programmes and materials on our website at bbclearningenglish.com. That's it for now but please join us next time for 6 Minute English. Goodbye.

Neil

Goodbye.

1. True or false:

1. Decay describes the artificial process of something being created.
2. Marine animals are at risk when they become entangled in plastic waste, or ingest it.

3. Formica is a type of hard plastic used for covering tables and working area in kitchens.
4. You can find more learning English programmes and materials on the website bbcnews.com.
5. Dissonance is a word for an agreement between two opposing ideas.
6. To concentrate on stopping the flow of plastics into your life is easier and more effective in the short.

2. Answer the questions:

1. Who explained the issue we have with quitting plastic as well as change of our attitude?
2. How would you describe the term biodegradable?
3. When was the first synthetic plastic created?
4. What is the meaning of activism?
5. Which culture belongs to the UK?
6. Are we psychologically attached to plastic material, which has been around for a while?

3. Match halves of the sentences:

- | | |
|--|---|
| 1. Each year, 400 million tones of | a. next time for 6 Minute English |
| 2. She was speaking in a discussion on the | b. people have been strongly encouraged |
| 3. There has been a big push- that means | c. could be done to solve this plastic crisis |
| 4. That's it for now but please join us | d. from clothing to crisp packets |
| 5. This man-made substance is everywhere- | e. plastic is produced |
| 6. We'll be discussing today what | f. Costing the Earth Programme on BBC Radio |

4. What is the way, in your opinion, to reduce the use of plastic and what is our mission as global citizens to make that happen in order to save our beautiful planet for future generations?

MONEY AND LIFESTYLE

Neil

Hello. I'm Neil.

Rob

And I'm Rob.

Neil

In this programme we're talking about finance and in particular planning for our future lifestyles.

Rob

I can barely afford my current lifestyle!

Neil

Same here, but perhaps we'll pick up some good tips today. Before that though, a question. Being a millionaire may be an impossible dream for most of us, but when was the word first used in English? Was it:

a) 1600s

b) 1700s, or

c) 1800s

What do you think, Rob?

Rob

I'm going to guess that it's the 1600s as there have always been very wealthy people.

Neil

Well, I'll reveal the answer later. Now, the BBC Money Box programme covers all sorts of financial features. Recently they were talking about lifestyle financial planning, which is planning your finances to meet the kind of lifestyle you want to have. Julie Lord leads a financial planning organisation and she talked about the process of lifestyle financial planning. How many numbers does she say you need to start with?

Julie Lord

Well, we would start by saying that we need to put together a lifetime **cashflow forecast** or a model. You just need four numbers: your **income**, your **expenditure**, **assets**, **liabilities** and then we project forward to show you what sort of lifestyle you will have if you do nothing at all and if indeed you do some of the things that - perhaps an ISA or a pension or any other kind of financial product - might help you with.

Neil

So how many numbers do you need?

Rob

She says that you start with just four numbers.

Neil

That's right. The first of these numbers is your **income**, this is the money that you have coming in, your salary, for example.

Rob

Then there is the number for your **expenditure**. This is the money you have going out for rent, food, entertainment, transport and so on.

Neil

The next number was for **assets**. This is the cash value of things that you own. For example property, cars, jewellery as well as savings and investments, that kind of thing.

Rob

And finally there is **liabilities**. This is the money that you owe, for example on credit cards or loans.

Neil

So if you know these details, she says they can come up with a lifetime **cashflow forecast**, which is a calculation of how much money you can expect to have in the future and if that is enough to meet your expectations. Do you have those details? Do you know your numbers, Rob?

Rob

I have a very detailed spreadsheet where I do list my **income** and **expenditure**. So I do know from month to month how much money I need and how much I can spend.

Neil

That sounds very organised! What does it tell you about your future?

Rob

Well, it just reminds me of exactly how much money I don't have. It's quite depressing! How about you, Neil?

Neil

Oh, I live in blissful ignorance. I have no idea how big my debts are. I try not to worry about it. I kind of think I'm much too young to worry about it now and that as if by magic it will all work out in the end. So it would be difficult for me to come up those four numbers. Anyway, let's listen to Julie Lord again describing the lifestyle financial planning process.

Julie Lord

Well, we would start by saying that we need to put together a lifetime **cashflow forecast** or a model. You just need four numbers: your **income**, your **expenditure**, **assets**, **liabilities** and then we project forward to show you what sort

of lifestyle you will have if you do nothing at all and if indeed you do some of the things that - perhaps an ISA or a pension or any other kind of financial product - might help you with.

Neil

Is lifestyle financial planning only for older people with a good pension? Not according to Julie Lord.

Julie Lord

Well, it's not all about old age, is it? I mean there are people... we have quite a number of younger clients who come to us and say 'we just want to get financially organised, we've heard about all this stuff, these financial products, no idea really what they are or, more importantly, what they're going to do for us, so can you **give us a hand** to help us look forward to see what will happen'.

Neil

So she also has younger clients who ask for her company's help.

Rob

Yes, she uses the phrase, **give us a hand**, which means to help someone. If you give someone a hand, you help them.

Neil

Exactly, in the way that I give you a hand with 6 Minute English.

Rob

Well, I think I **give you a hand** rather than the other way around, Neil.

Neil

Really, well let's not fall out about it. Let's listen to Julie Lord again.

Julie Lord

Well, it's not all about old age, is it? I mean, there are people... we have quite a number of younger clients who come to us and say 'we just want to get financially organised, we've heard about all this stuff, these financial products, no idea really what they are or, more importantly, what they're going to do for us, so can you **give us a hand** to help us look forward to see what will happen'.

Neil

It's nearly time now to review our vocabulary, but first, let's have the answer to our quiz question. When was the word millionaire first used in English? Was it:

a) 1600s

b) 1700s, or

c) 1800s

What did you think, Rob?

Rob

Well, I guessed and said it was the 1600s.

Neil

Well, not a good guess this time, I'm afraid. It's actually a lot later. It was the 1800s when it was first used in English, though it had appeared in French in the 1700s. Now on with the vocabulary.

Rob

Yes, we had a lot of financial terms in this programme. We had **cashflow forecast**. This is a calculation of how much money you can expect to have at a particular time in the future.

Neil

And the **cashflow forecast** is based on knowing your **income**, which is the money you have coming in and your **expenditure**, the money you have going out.

Rob

You also need to know your **assets**, which is the value of things you own as well as savings and investments. This is balanced against your **liabilities**, which is the term for the money that you owe, for example on credit cards.

Neil

And finally we had the expression **to give someone a hand** meaning to help someone. Well, that's all from us in this programme. We look forward to your company next time. Until then, you can find us in all the usual places on social media, online and on our app. Just search for [bbclearnenglish](http://bbclearnenglish.com). Bye, and thanks Rob for giving me a hand.

Rob

No, thank you for giving me a hand. Bye!

1. True or false:

1. Rob said that he could barely afford his current lifestyle.
2. BBC Money Box programme covers all sorts of financial features.
3. A lifetime cashflow forecast is a calculation of how much money you spent in the past.
4. In this programme we're talking about entertainment and in particular planning for live concerts.

5. Liabilities is the term for the money that you have, for example on credit cards.
6. Neil knows exactly how big his debts are.

2. Answer the questions:

1. When was the word millionaire first used in English?
2. How many numbers do you need to put together a lifetime cashflow forecast?
3. What is the difference between income and expenditure?
4. Is financial planning suppose to be for older people only?
5. What is the meaning of the expression to give someone a hand?
6. Who is Julie Lord and what does she do?

3. Complete the sentences using the words from the box:

staff	four	nothing	time	project	forward	younger	just
have	vocabulary	sort	would	financially	me		

1. It's nearly... now to review our...
2. We... quite a number of... clients who come to us
3. We...want to get... organized, we've heard about all this...
4. Then we... forward to show you what... of lifestyle you will have if you do... at all.
5. So it... be difficult for... to come up those... numbers.
6. We look... to your company next time.

4. What is your cashflow forecast? Do you manage your money well? How important in your opinion the financial planning really is to save for comfortable retirement?

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