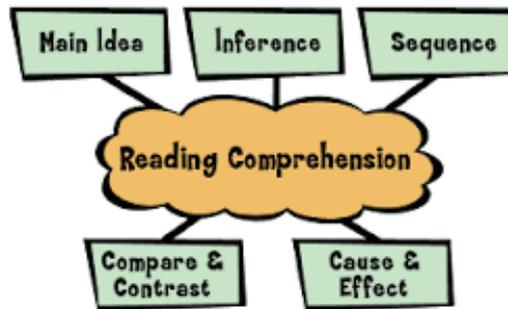
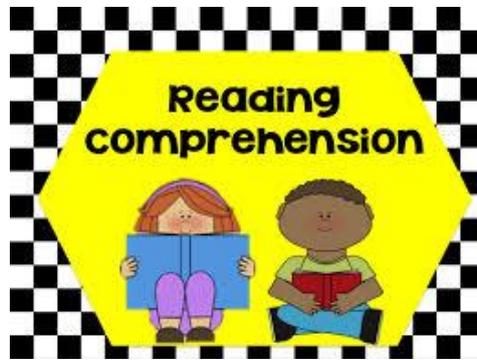


EXPLORING TEXT-BASED GENRE FOR READING COMPREHENSION III

These handouts are designed for internal use



by

Ika Puspitarini
Muhammad Ramli
Rani Muntasari
Lina Hanifiyah
Robet Aprilianto
Harir Mubarok
Wahyunengsih
Iffatunnida

Dian Arsitades Wiranegara
Ima Mutholliatil Badriyah

**English Language Centre
English Language Education**

Text 1

Read the following passage and then answer the questions.

Dr. Muhammad Syafi’I Antonio

Dr. Muhammad Syafi’I Antonio was born on May 12th, 1965 with original name Nio Cwan Chung. He is an ethnic Chinese and Confucianism is his family’s belief. However, since his childhood he used to do “shalat” even though he had not been a Muslim yet. He was so curious about Islam. That is why, he did a comparative study on some religions, and he concluded that Islam is a religion that is easily understood. Finally, in 1984, when he was 17 years old, he decided to be a Muslim.

Being a Muslim was not easy for Dr. Muhammad Syafi’I Antonio. He had to face his family’s refusal toward his decision to be a Muslim. It was his hard time, but he could pass it patiently so that his mother finally followed him to be a Muslim. Additionally, nobody doubts that Muhammad Syafi’i Antonio is a very smart person. He is an expert in Islamic Economics. He teaches in several universities. He is also very dedicated in Islam. He commits to himself that everything he does should be useful for Islam. For instance, he is very active in *Haji Karim Oei* institution since he wants to help his ethnic who want to be Muslim. He is quite moderate also. Many people from all level can accept the way of his teaching.

Physically, Muhammad Syafi’i Antonio is a handsome man. Like other Chinese, he has small eyes, light skin, black straight hair, small lips, and pointed nose. He also has thin moustache and beard. However, people sometimes do not recognize that he is a Chinese since he wears glasses. (267 words)

Glossary

curious (adj) : *interested*

expert (n) : *specialist*

1. When was Muhammad Syafi’I Antonio born?
2. What is his original name?
3. What is his original religion?
4. Why did he do a comparative study on religions?
5. Why is he interested in Islam?
6. When did he become a Muslim?
7. What does Dr. Muhammad Syafi’I Antonio look like?
8. What is Dr. Muhammad Syafi’I Antonio like?
9. What does Dr. Muhammad Syafi’I Antonio do for Islam?
10. What does Dr. Muhammad Syafi’I Antonio do in *Haji Kariem Oei* institution

Text 2

Malaysia Extends Zero Palm Oil Export Tariff, Indonesia May Follow Suit

Malaysia announced that it has extended its zero export tariff for [crude palm oil](#) (CPO) until the end of the year in an attempt to boost sales. Malaysian Plantation Industries and Commodities Minister Douglas Uggah Embas said that this decision is aimed at preventing a further drastic fall in CPO prices. Palm oil futures declined by about 18 percent in 2014 amid an oversupply in combination with weak global demand. Indonesia and Malaysia are the world's top palm oil producers and exporters.

On 4 September 2014, Malaysia scrapped the export tax for CPO for a period of two months to support exports and reverse a decline in prices after CPO prices had dropped to a five-year low. This tactic was soon followed by Indonesia that also scrapped CPO export duties (in October) in an attempt not to lose out to Malaysia's competitive prices, resulting in a sort of 'tax war' between both countries.

An important reason to continue the zero export tariff was that Malaysian stockpiles of CPO had climbed 1.8 percent to 2.09 million tons in September 2014, the highest level in one and a half year. As a result of the zero tariff Malaysian CPO exports surged 13 percent to 1.63 million tons in September.

Analysts expect that Indonesia will also maintain the zero export tariff in order to stay competitive. Deputy Trade Minister Bayu Krisnamurthi confirmed at the end of last week that Indonesia's tax on crude palm exports may remain at zero as global prices are still low. Indonesia has an 'automatic mechanism' that when international and local CPO prices drop below USD \$750 per metric ton, the export tax is cut to zero percent. Indonesia is currently the largest producer and exporter of palm oil worldwide.

http://www.indonesia-investments.com/news/todays-headlines/malaysia-extends-zero-palm-oil-export-tariff-indonesia-may-follow-suit/item2514_15_October_2014

1. What does CPO stand for?
2. Why did Malaysia extend its zero tariff for CPO?
3. What happened with the CPO price?
4. Why does the price of CPO decline?
5. When did Malaysia scrap the export tax for CPO?
6. What was the important reason for Malaysia to continue the zero export tariff?
7. What was the result of the zero tariff Malaysian CPO exports?
8. Did Indonesia also give the zero export tariff?
9. What does it mean by "automatic mechanism" of Indonesia?
10. How does the zero export tariff impact to the CPO price in Indonesia?

Reading passage

Read this article from The Financial Times and answer the question

The unspoken rules of career success.

Teri Fisher.

I had been to business school, but nothing I had learnt there provided an answer to what I saw in my first working year: I discovered that the person being promoted above others in my organisation was not always the most knowledgeable or hardest working. New rules—'unspoken rules'—seemed to explain the differences between, say, an employee's performance review and the way his or her career actually developed. I realised that I needed to learn these rules fast or risk being left behind.

Here are five of the most important:

1. Understand how you are seen
2. Ask for and give honest and direct feedback.
3. Play by the rules until you are in a position to change them
4. Work with, not against the style of the people you deal with.
5. Do not be a victim of your career—take charge and make your own choices.

From The Financial Times

1. Choose the alternative that means the same as the word(s) in italics.
 - a) ...but nothing I had learnt there *provided* an answer to....(line 1)
 - a. Gave
 - b. Decided
 - c. Removed
 - b) ...the person being *promoted* above others...(line 2)
 - a. Given a job with the same importance as before
 - b. Given a job with less importance than before
 - c. Given a job with more importance than before
 - c) ...*unspoken rules*...(line 4)
 - a. Rules that employees did not know about
 - b. Rules that employees knew about but they never talked about
 - c. Rules that employees knew about and talked about
 - d) ...the way his of her career *actually* developed (line 5)
 - a. In fact
 - b. Right now
 - c. Presently
 - e) I *realised* that I needed to learn these rules fast (line 5)
 - a. Succeeded
 - b. Achieved
 - c. Understood

2. Over to you. Do you agree with the advice in the article? Why or why not? Is any of the advice useful for succeeding in your organisation? Can you think of other rules that are useful:
 - a) In your organisation?
 - b) In organisation in general?

The Secret of Success.

How the fittest survived.

Victoria Griffith

In the back room of a Tesco store outside London, a woman looks over bags of items for an online order to be delivered later that afternoon. ‘We need a box of peaches’, she tells a young man she is training. He fetches some from the shop floor. The operation is low-key: it has no big warehouses, no cutting-edge computer systems.

In spite of the demise of thousands of dotcoms, internet retailing is not dead. Even more remarkable, several online operations are now turning a profit. Aside from Tesco, the internet arms of the office supply group Staples and the women’s lingerie chain Victoria’s Secret are both in the black.

Their success proves that businesses can thrive online. And the key to profitability is something very ordinary: cost control. Profitable internet operations tend to have modest ambitions. They are not out to revolutionise how people shop; they are simply looking to increase sales.

“The profitable groups don’t try to be all things to all people,” says Joel Kurtzman, author of *Radical E*, recently published book about internet strategy. ‘Delta Airlines is not trying to be the only site for all air travel in the entire world. They just try to sell more tickets.’

From the *Financial Times*

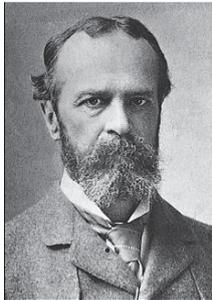
1. Imagine that each paragraph in the article has a heading. Choose the best heading for each paragraph from the list below and number them in the correct order. Two of the headings are not used.
 - a) The history of online sales ()
 - b) Online sales of cars ()
 - c) Examples of successful online sales operations ()
 - d) Controlling costs is the secret of successful online sales ()
 - e) An example of successful online sales in air travel ()
 - f) An example of low-technology online sales ()
2. Find words and expression from the article that mean the same as the word(s) in italics.
 - a) The operation *does not use a lot of expensive equipment* (paragraph 1).
 - b) There are no very advanced computers. (paragraph 1)
 - c) In spite of the disappearance of many dotcom companies, selling over the internet is not dead (paragraph 2)
 - d) There are two companies apart from Tesco that are *making* a profit and are *making money* (paragraph 2: two expressions)
 - e) It is possible for companies to do well online. (paragraph 3)
 - f) The important thing is to have *reasonable* objectives. (paragraph 3)
 - g) Successful online sales operations *do not want to charge* completely the way that people buy things. (paragraph 3)
 - h) Profitable online sales companies do not try to *please everybody*. (paragraph 4)
3. Over to you. Do you order groceries over the internet, or would you if the service was available in your area?.

EXPLORING EDUCATIONAL PSYCHOLOGY

Psychology is the scientific study of behavior and mental processes. **Educational psychology** is the branch of psychology that specializes in understanding teaching and learning in educational settings. Educational psychology is a vast landscape that will take us an entire book to describe.

HISTORICAL BACKGROUND

The field of educational psychology was founded by several pioneers in psychology in the late nineteenth century. Three pioneers—William James, John Dewey, and E. L. Thorndike—stand out in the early history of educational psychology.



William James Soon after launching the first psychology textbook, *Principles of Psychology* (1890), William James (1842–1910) gave a series of lectures called “Talks to Teachers” (James, 1899/1993) in which he discussed the applications of psychology to educating children. James argued that laboratory psychology experiments often can’t tell us how to effectively teach children. He emphasized the importance of observing teaching and learning in classrooms for improving education. One of his recommendations was to start lessons at a point just beyond the child’s level of knowledge and understanding to stretch the child’s mind.



John Dewey A second major figure in shaping the field of educational psychology was John Dewey (1859–1952), who became a driving force in the practical application of psychology. Dewey established the first major educational psychology laboratory in the United States, at the University of Chicago in 1894. Later, at Columbia University, he continued his innovative work. We owe many important ideas to John Dewey.



E. L. Thorndike A third pioneer was E. L. Thorndike (1874–1949), who focused on assessment and measurement and promoted the scientific underpinnings of learning. Thorndike argued that one of schooling’s most important tasks is to hone children’s reasoning skills, and he excelled at doing exacting scientific studies of teaching and learning. Thorndike especially promoted the idea that educational psychology must have a scientific base and should focus strongly on measurement.

Source: Santrock, J.W. (2011) *Educational Psychology*

Glossar

Branch (n)	: dahan, ranting.
Emphasize (v)	: menekankan, menegaskan
Beyond (n)	: alam baka, melebihi, terlalu sulit, melewati, diluar.
Major (n)	: mata pelajaran pokok.
Figure (n)	: bentuk badan, tokoh.
Assessment (n)	: taksiran, penilaian
Measurement (n)	: ukuran.

Task 1

Answer the questions below!

1. What is psychology?
2. What is educational psychology?
3. Who founded the field of educational psychology?
4. When was it founded?
5. Who is the figure of practical application of psychology?

Task 2

Complete the sentences with information about educational psychology!

1. William James' first psychology textbook_____
2. He discussed about_____
3. He argued that____
4. Dewey established_____
5. Thorndike (1874–1949) focused on_____and argued that_____

Task 3

Read the text! Are the sentences true or false?

1. Educational psychology is a vast landscape. (T/F)
2. William James is a driving force in the practical application of psychology. (T/F)
3. Dewey is a bachelor. (T/F)
4. Educational psychology shouldn't have a scientific base. (T/F)
5. Thorndike continued to Columbia University. (T/F)

Three great ideas

A. Work in group of three. Student A reads article 1; Student B reads article 2; Student C reads article 3.

B. Complete the parts of the chart which relate to your article.

	Herta Herzog	Richard Sears	Vodafone
Job/ Industry	He was an Austrian psychologist who was working for ads company, Jack Tinker		
Where idea was created			It was made or created in U.K
Date of Idea(s)			
Result of Idea			

C. Exchange information and complete all the sections of the chart.

D. When they had their great ideas, what were the following doing?

- Herta Herzog
- Richard Sears
- Vodafone

Articles



Double your money

In the 1970s Herta Herzog, an Austrian psychologist, was working for the Jack Tinker advertising agency in New York. One of their clients was Alka-Seltzer, which manufactured a product for acid indigestion, sour stomach and headaches. At that time the advertising for the product showed a hand dropping one tablets into a glass of water. Herzog made a suggestion. She said that the hand in photograph should drop two tablets into the glass. The advertising was changed and sales of Alka-Seltzer doubled. After the success of the campaign, other manufacturers began to use similar ideas to boost sales.

Buying without shops.



In 1891, when American farmers were complaining about high prices in shops in countryside, Richard Sears had an idea. Sears was an agent of a railway company and Sears was an agent of a railway company and at that time he was selling watches with his partner Alvah Roebuck, a watchmaker. His idea was to use the new national railway system and post office to create a new way of selling: mail order. Sears bought in bulk and so kept prices low. He was also good at attracting customers with advertising. By 1895 the Sears catalogue had 532 pages. The company was expanding fast, so it moved to a huge building in Chicago. Finally the company developed the first automated warehouse. This improved the capacity of the business by 1,000 percent.

Pay before you talk



By the 1990 many people were using mobile phones for both business and pleasure. They had a contract and received a bill for calls they had made in the previous month. Vodafone, a successful UK mobile phone company, was already making good profits when it introduced its new Pay As You Talk service in 1997. This allowed customers to have a phone without a contract and monthly bills.

Instead, they have a 'top up' card to extend calling and service credit. The advantage for customers was that they could carefully budget the amount of money spent very useful for parents who gave phones to their children. Vodafone's great idea was to get people to pay in advance for their calls. Thanks to this, sales increased.

IDEALISM

Plato proposed many of the concepts which make up this philosophical position. Idealism suggests that invisible things such as ideas, thoughts, and minds deserve more attention than that which can be sensed: material objects or forces. These invisible things are perfect and eternal, not changing from society to society or from generation to generation.

Role of the Teacher: Teachers serve as role models for students. They stand closer to the Absolute Self than do the students, knowing reality more clearly, obeying the ethical ideal.

Curriculum Emphasis: Humanities come before sciences. History and the study of literature, more specifically, are at the center of the idealists' curriculum, since these direct students to better understand the ideal humanity and ideal society. Pure mathematics is also of value, since it is not based on sense experience, but on a priori principles.

Teaching Methodology: Because words and their meanings are so important to the idealists' transfer of ideas, they take a central role in instruction. Idealists' methodology takes advantage of books and the libraries in which they are organized.

Major Functions of Education: The educational experience should bring students into the world of ideas, so that they can better think and know about absolute reality. In a sense, students should be isolated from the transitory experiences of life outside of Academia.

Role of Parent: It is likely that instructors are closer to the Absolute Self than parents; parents, therefore, should release their children to the care and authority of the instructors. They should encourage their children to submit to their instructors.

Who should be in control of education: Those who are closer to understanding Ultimate Reality — Plato's Form of Forms — should direct the educational process. Students and administrators should submit to those philosophers who are closer to the Absolute Self.

Major point(s) of associated reading(s): Idealism might come across as cold and impersonal to some, but Plato's intentions were to provide some stability for the stance that everything was in a state of flux, ever changing, unpredictable. Instead of being a cool scientific approach to reality, idealism came about to serve as a passionately religious doctrine — “a theory that promised man salvation from the things he had feared most from the earliest day, from death and time” (Barrett, 1962, pp. 83-84).

(Adapted from: Critique of Various Philosophies and Theories of Education
www.tedslater.com%2Fpersonal%2Fpapers%2Fslater_educational_philosophies.pdf)

Glossary:

Propose (v): mengusulkan	approach (n): pendekatan
Eternal (adj) : abadi	Release (v): menyerahkan
A Priori (n): diterima secara mutlak	Isolated (adj): dipisahkan
Encourage (v): mendorong	Salvation (n): keselamatan
Transitory (adj): sementara	Submit (v): menyerahkan
Invisible (adj) : tak terlihat	Come Across (v): menemukan

Task 1

Answer the questions below based on the text above.

1. According to the text what does idealism suggest about invisible things?
2. What is the position of teaching methodology in learning?
3. What does idealism suggest about world of ideas?
4. What is the role of parents?
5. How this theory related to religious doctrine?

PROFESSION OF ACCOUNTING



The demand for accounting services has increased with the increase in number, size, and **complexity** of businesses. In addition, new laws and regulations have also created an **increased demand** for accounting.

You may wonder whether there are career opportunities in accounting. The answer is yes. Employment opportunities in the profession of accountancy are expected to continue to grow and **expand**. In a report prepared by the U.S Department of Labor, the accounting

profession is projected to increase by 39,8% between the late 1980s and the year 2000s. (based on the report of U.S Dept of Labor, Bureau of Labor Statistics, *Occupational Projections and Training Data: 1991 Edition*, U.S. Government Printing Office, Washington, April 1991)

Accountants are engaged in either private accounting or public accounting. Accountants **employed** by a business firm or **not-for-profit organisation** are said **to be engaged in** private accounting. Accountants and their staff who provide services on a fee basis are said to be engaged in public accounting.

Experience in private and public accounting has long been **recognised** as excellent training for top management positions. Many positions in industry and in state and federal agencies are held by individuals with education and experience in accounting. For example, in its 1990 Special Bonus Issue on "The Corporate Elite," *Business Week* reported that 31% of the chief executives of the 1,000 largest public corporations followed a finance-accounting career path. **Merchandising-marketing** was the career path for 27% and engineering-marketing was the career path for 22% of the chief executive.

Picture by: *iipa.ie* of professional accounts,

Glossaries:

Complexity (noun): kompleksitas

Increased demand (noun): permintaan tinggi

Expand (verb): memperluas, mengembangkan

Employed (verb/pasive): diperkerjakan

not-for-profit organisation (noun): Lembaga sosial masyarakat/ kemasyarakatan

to be engaged in (verb intransitive/pasive): turut serta

recognised (verb/pasive): diakui, dicatat

merchandise (noun): perusahaan dagang/ usaha dagang

merchandise-marketing (noun): pemasaran usaha dagang

Corporate (noun): perseroan

Task 1

Answer these questions below based on the passage above.

1. Do you think the career of accounting is expected to grow? Why?
2. What kind of enterprise or company where the accountants are employed?
3. Based on the passage above, why did the profession of accountant continue to grow?
4. What do you know about non-profit-organization or non-governmental-organization? How do you differentiate them?
5. How do you explain merchandise-marketing?

Task 2

Read the passage above carefully once again then try to find out whether these statements below are matched with the passage. Write T in the space if the statement is true or F if the statement is false.

1. The demand for accounting services has increased with the increase in number, size, and complexity of businesses . _____
2. Employment opportunities in the profession of accountancy are not expected to continue to grow. _____
3. Accountants are engaged in either private accounting or public accounting. _____
4. Accountants employed by a business firm or not-for-profit organisation are said to be engaged in private accounting. _____
5. Many positions in industry and in state and federal agencies are held by individuals with education and experience in accounting. _____
6. Experience in private and public accounting has long been recognised as excellent training for every position in the company. _____
7. Accountants and their staff who provide services on a fee basis are said to be engaged in private accounting. _____
8. Based on the report prepared by the U.S Department of Labor, the accounting profession is projected to increase by 39,8% between the late 1970s and the year 1990s. _____

PRIVATE ACCOUNTING



The scope of activities and duties of private accountants varies widely. Private accountants are **frequently** called management accountants. If they are employed by a **manufacturing concern**, they may be called the **controller**. Various state and federal agencies and other not-for-profit agencies also employ accountant.

The Institute of Certified Management Accountants, an affiliate of the Institute of Management Accountants (IMA), sponsors the Certified Management Accountant (CMA) program. The CMA certificate is **evidence** of **competence** in management accounting. To become a CMA requires a college degree, two years of experience, and successful completion of a two-day examination. **Continuing professional education** is required for renewal of the CMA certificate.

The Institute of Internal Auditors sponsors a similar program for internal **auditors**. Internal auditors are accountants who **review** the accounting and operating procedures **prescribed** by their firms. Accountants who **specialise** in internal auditing may be **granted** the Certified Internal Auditor (CIA) certificate.

Picture by: *stu.edu* Master of **Accounting** degree

Glossaries:

Frequently (adverb): sering kali

Manufacturing concern (noun): perusahaan, firma

Controller (noun): pengendali, pengawas

Evidence (noun): bukti, sesuatu yang memberikan substansi keberadaan atau jumlah suatu item, bukti yang dapat dipercaya.

Competence (noun): kompetensi

Continuing professional education (noun): pendidikan profesional tingkat lanjut

Auditors (noun/jamak): pemeriksa, pihak pemeriksa,

Review (verb/active): mengkaji, meninjau

Prescribed (verb/ passive): ditentukan

Specialise (verb/ active): mengkhususkan

Granted (verb/ passive): diberikan,

Task 1

Answer these questions below based on the passage above.

1. How do you describe the work of private accounting?
2. What do you know about IMA?
3. What are the requirements for becoming a member of CMA?
4. What is meant by internal auditor?
5. How can accountant be granted CIA certificate?

What Does a Private Accountant Do?



A private accountant in the US works for a single employer, **performing** one or more of several different accounting functions, such as **internal auditing**, budget **consolidation**, tax accounting or cost accounting, among others. A private accountant may have a different title, such as “staff accountant,” “internal accountant,” or “management accountant,” but all perform essentially the same function. While many private

accountants don't have a college degree in accounting, larger companies almost **invariably** will require at least a bachelor's degree, and many will also require applicants to have some experience in public accounting.

While private accountants work for a single employer, public accountants perform accounting duties for a number of different client companies, and by design maintain an arm's length relationship with the companies for which they perform these services. They may be assigned to five or six companies during the course of a year, or even more, and many never return to the same client. This gives them a broad range of experience in different business structures and accounting situations. It's this experience that companies seek if they require that applicants for their private accounting jobs have public accounting experience.

One of the most important duties a private accountant may be called on to perform is an internal audit, which is a detailed investigation of all the different components of the company's financial transactions. For example, a private accountant will **thoroughly** explore all the documentation supporting a **disbursement**, and ensure that all are accurate and fairly reflect the transaction. In many cases, this will include verifying that goods or services were received as **billed** and setting up systems of internal control, if necessary, or monitor them if already established. For example, an element of an internal control system is to log all incoming monies independently of the bookkeeping process. A private accountant will monitor the **log** and ensure that all monies received were properly handled.

Taken and adapted from: www.wisegeek.com picture by: careerbear.com

Glossaries:

Perform (verb): menunjukkan

Internal auditing (noun): pemeriksaan internal

Budget consolidation (noun): anggaran konsolidasi

Invariably (adverb): selalu

Thoroughly (adverb): menyeluruh

Disbursement (noun): sejumlah uang yang dibayarkan untuk tujuan tertentu dalam perdagangan,

Billed (verb/ passive): diiklankan,

Log (noun): laporan

Task 1

Answer these questions below based on the passage above.

1. What do you think the private accountants do? (try to explain with your own words)
2. How do you explain the private accountants' job description?
3. In what domains or areas, do the private accountants practise their duties?
4. Who will be assigned by the companies once they finish a year of training course? (paragraph two)
5. What is the most important duty for private accountant ?

Task 2

Read the passage above carefully once again then try to find out whether these statements below are matched with the passage. Write T in the space if the statement is true or F if the statement is false.

1. A private accountant works for a single employer, performing one or more of several different accounting functions, such as internal auditing, budget consolidation, tax accounting or cost accounting, among others. ()
2. The most important duties for private accountant are to audit as well as to arrange tax directory meeting. ()
3. A private accountant will explore all the documentation supporting a disbursement, and ensure that all are accurate and fairly reflect the transaction. ()
4. A private accountant may have a different title, such as "staff accountant," "internal accountant," or "management accountant," and they perform differently in accordance with their function. ()
5. One of the most important duties a private accountant may be called on to perform is an internal audit, in a detailed and overall investigation of all the different components of the company's financial transactions. ()

Guessing Words. Simon Murdoch set up the online bookshop Amazon.co.uk. Try to complete the extract below.

customer service quick delivery service low prices information easy

Before ordering

First, you must have a good website (1) and the website needs to be (2) and (3) to use. It needs to provide (4) about the items that you're buying. And the prices on there need to be, you know, (5), good prices.

After ordering

And then, once somebody's ordered something from your website, you need to provide a fast (6) which is reliable. And then, if anything should go wrong, it's important that you have an excellent (7) team dealing with enquiries on the phone or by e-mail.

Friday, June 22, 2012

THE ARRIVAL OF VIRTUAL POCKET MONEY

1 They like using the Internet. They have lots of money to spend. And they spend the higher proportion of its online than the rest of us. Teenagers are just the sort of people an Internet retailer wants to sell to, and the things they want to buy game, CD's, and clothing are easily sold on the Web.

But paying online is a tricky business for consumers who are too young to own credit cards. Most have to use a parent's card. 'Kids are frustrated with the Web', says Phil Bettison, European Managing Director of WorldPay, an Internet payments company. 'They want a facility that allows them to spend money'.

8

That may come sooner than they think: new ways to take pocket money into cyberspace are springing up on both sides of the Atlantic. If successful, these products could provide an important stimulus to online sales.



In general, teenagers spend enormous amounts. Visa calculates it totalled \$153bn in the US last year, while the UK market is estimated at £20bn (\$29.4bn) annually by NOP, the market research group. Most teenagers have access to the Internet at home or at school - 88% in the US, 69% in the UK.

One in eight of those with Internet access has bought something online - mainly CD's and music. In the US, 12-17 years old spend an average of six hours a month online, according to Jupiter Research. One in six buys things over the Internet, with CD's, books, games, videos and clothing the most popular items.

In most cases, parents pay for these purchases with credit cards, an arrangement that is often unsatisfactory for them and their children: 'Pressing parents to spend online is less productive than pressing on the high street. A child who sees a pair of shoes in a shop can usually persuade the parent to buy them. They're more likely to ask "Why?" If you ask to spend some money online,' says Mike Young of Mondex, the electronic payments company.

One way to help them convert notes and coins into cybercash is through prepaid cards such as InternetCash in the US and Smart Cards in the UK. Similiar to those for pay-as-you-go mobile telephones, they are sold in amounts such as £20 or \$50 with a concealed 14-digit number that can be used to load the cash into an online account.

From the *Financial Times*, World business newspaper

A. What do these words in the article refer to?

1. They (line 1 -7)
2. That (line 8)
3. That (line 9)
4. These (line 22)
5. Them (line 23)
6. Them (line 28)

COGNITIVE DEVELOPMENT

Twentieth-century American poet Marianne Moore said that the mind is “an enchanting thing.” How this enchanting thing develops has intrigued many psychologists. First, we explore increasing interest in the development of the brain and then turn to two major cognitive theories—Piaget’s and Vygotsky’s.

THE BRAIN

Until recently little was known about how the brain changes as children develop. Not long ago scientists thought that genes determine how children’s brains are “wired.” Whatever brain heredity dealt them, children were essentially stuck with it. This view, however, turned out to be wrong. Instead, the brain has considerable *plasticity*, or the ability to change and its development depends on experience (Nelson, 2011; Toga & Mazziotta, 2011). In other words, what children do can change the development of their brain.

Development of Neurons and Brain Regions The number and size of the brain’s nerve endings continue to grow at least into adolescence. Some of the brain’s increase in size also is due to **myelination**, the process of encasing many cells in the brain with a myelin sheath (see Figure 2.2). This process increases the speed at which information travels through the nervous system (Schnaar & Lopez, 2009). Myelination in brain areas important in focusing attention is not complete until about 10 years of age. The implications for teaching are that children will have difficulty focusing their attention and maintaining it for very long in early childhood, but their attention will improve as they move through the elementary school years. The most extensive increase in myelination, which occurs in the brain’s frontal lobes, where reasoning and thinking occur, takes place during adolescence (Giedd & others, 2009).

Another important aspect of the brain’s development at the cellular level is the dramatic increase in connections between neurons (nerve cells) (Turrigiano, 2010). *Synapses* are tiny gaps between neurons where connections between neurons are made. Researchers have discovered an interesting aspect of synaptic connections. Nearly twice as many of these connections are made than ever will be used (Huttenlocher & Dabholkar, 1997). The connections that are used become strengthened and will survive, whereas the unused ones will be replaced by other pathways or disappear. That is, in the language of neuroscience, these connections will be “pruned.” Figure 2.3 vividly shows the dramatic growth and later pruning of synapses in the visual, auditory, and prefrontal cortex areas of the brain. These areas are critical for higher-order cognitive functioning such as learning, memory, and reasoning.

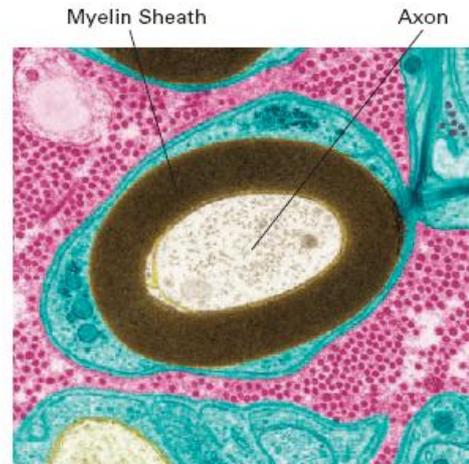


FIGURE 2.2 MYELINATED NERVE

Fiber. The myelin sheath, shown in brown, encases the axon (white). This image was produced by an electron microscope that magnified the nerve fiber 12,000 times. *What role does myelination play in the brain’s development?*

Notice that in the prefrontal cortex (discussed further later on), where higher-level thinking and self-regulation take place, it is not until middle to late adolescence that the adult density of the synapses is achieved.

Figure 2.4 shows the location of the brain's four lobes. As just indicated, growth in the prefrontal cortex (the highest region of the frontal lobes) continues through adolescence. Rapid growth in the temporal lobes (language processing) and parietal lobes (spatial location) occurs from age 6- through puberty.

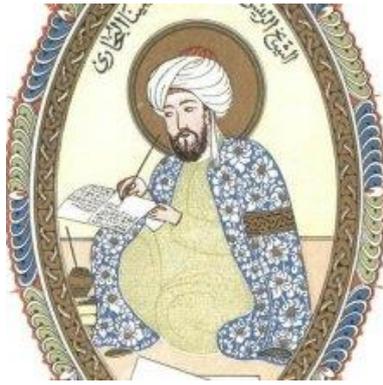
Glossar

Intrigued (adj)	: tertarik
recently (adv)	: baru-baru ini
determine (v)	: menentukan
heredity (n)	: keturunan
considerable (adj)	: besar, pertimbangan
Regions (n)	: daerah
nerve (n)	: saraf
increase (v)	: meningkatkan
encasing (v)	: membungkus
attention (n)	: perhatian
extensive (adj)	: luas
strengthen (v)	: diperkuat
survive (v)	: bertahan
discovered (v)	: ditemukan
vividly (adv)	: dengan jelas
Rapid (adj)	: cepat
Occur (v)	: terjadi

Task 1

Answer the following questions

1. What did Moore discuss in twentieth century?
2. How do psychologists respond it?
3. What are their first and the last their perception about brain?
4. How does children's change their mind?
5. When the brain's nerve end to continue to grow at least?
6. When will children attention improve?
7. What is the important aspect of the brain's development at the cellular level?
8. What are Synapses?
9. What did Researchers discover about synaptic connections?
10. Where are areas of critical for higher-order cognitive functioning?



IBNU SINA

Ibnu Sina or Avicenna (981 – 1037 CE.) was the major influence upon the history of Islamic psychology, taking the ideas of the Greek philosophers and adapting them to fit Islamic doctrine. He began with Aristotle's idea that humans possessed three types of soul, the vegetative, animal and rational psyches. The first is to bind humans to the earth and the rational psyche connects them to God.

Avicenna also proposed that humans have seven inner senses to complement the outer senses. In the long history of psychology, this was one of the first attempts to try to understand the way that the mind and reasoning operate. In the same way, Avicenna's Islamic psychology proposed that the five senses, shared with animals, were bound to earth. He believed that the ability to reason gave humanity a unique connection to the divine. Ibnu-Sina attempted to ascribe certain mental abilities to specific parts of the brain, but the Islamic prohibition of dissection prevented him from gathering observational evidence to support his theories.

IBNU SINA'S ISLAMIC PSYCHOLOGY

- **Common Sense:** This sense collates the information gathered by the external senses.
- **Retentive Imagination:** This sense remembers the information gathered by the common sense.
- **Compositive Animal Imagination:** This sense allows all animals to learn what they should avoid and what they should actively seek in their natural environment.
- **Compositive Human Imagination:** This sense helps humans to learn what to avoid and what to seek in the world around them.
- **Estimative Power:** This is the ability to make innate judgments about the surrounding environment and determine what is dangerous and what is beneficial. For example, an innate and instinctual fear of predators would fall under this sense.
- **Memory:** The memory is responsible for remembering all of the information developed by the other senses.
- **Processing:** This is the ability to use all of the information and is the highest of the seven internal senses.

AVICENNA'S ISLAMIC PSYCHOLOGY AND HEALING

- Avicenna's theories incorporated more internal senses than Aristotle's idea of three souls, but he remained true to the Greek's ideas of internal balance. In practical terms, Avicenna's psychology led him to develop a variety of cures for mental ailments, and he developed rudimentary fear, shock and musical therapies to cure illnesses. This contribution to the history of psychology finally put to rest the belief that mental ailments were supernatural, or caused by demons and evil spirits.
- The Islamic scholar also understood the importance of the link between mind and body, proposing that a person could overcome physical ailments through believing that they could become well. Conversely, ibn Sina believed that a healthy person could become physically sick if they believed that they were ill, adding psychosomatic illness to the vocabulary of the history of psychology.
- This mental and physical linkage formed the basis of his approach to mental disorders and he meticulously documented many conditions, including delirium, memory disorders, hallucinations, fear paralysis and a host of other conditions.

- Certainly, Avicenna stands in the history of psychology as the scholar who first used an approach recognizable to modern clinical psychologists. However, the methodology was still shackled to the idea of a soul and higher human consciousness.

Glossar

Possessed (v)	: memiliki, mempengaruhi
Attempt (n)	: percobaan, usaha
Prohibition (n)	: larangan
Prevented	: mencegah
Evidence (n)	: fakta, bukti
Seek (v)	: mencari, meminta
Avoid (v)	: menghindari
Ailment (N)	: penyakit

Task 1

Answer the following question correctly!

1. What is ibn-sina's thought of psychology?
2. What is his concept about human to God?
3. Mention his concept about psychology.
4. What is human's seven inner senses used for?
5. What is the highest of human's seven internal senses?

Task 2

Answer the following questions correctly!

1. What is the major influence upon the history of Islamic psychology is?
 - a. The ideas of the Greek philosophers.
 - b. The ideas of the Muslim philosophers.
 - c. The ideas of the Chinese philosophers
 - d. The ideas of the Medina philosophers
 - e. The ideas of the Dutch philosophers
2. What idea does Avicenna adopt from Aristotle?
 - a. Humans possess.
 - b. Three types of soul characteristics
 - c. Rational psychology
 - d. The first bind humans
 - e. The earth and the rational psyche connect them to God.
3. What does Avicenna's psychology develop?
 - a. cures for mental ailments,
 - b. developed rudimentary fear,
 - c. Shock and musical therapies to cure illnesses.
 - d. The answer in point a, b, and c is true.
 - e. All answers are false.
4. How many senses do humans have?

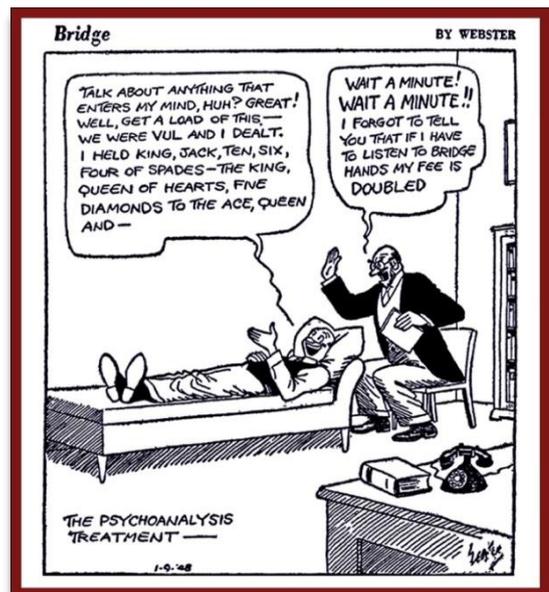
a. Five	d. 14
b. Four	e. Seven
c. 15	

FREUD AND PSYCHOANALYSIS

Sigmund Freud is considered the father of psychoanalysis, which may be the granddaddy of all the granddaddy of all pseudoscientific psychotherapies, second only to Scientology as the champion purveyor of false and misleading claims about the mind, mental health, and mental illness. For example, in psychoanalysis schizophrenia and depression are not brain disorders, but *narcissistic* disorders. Autism and other brain disorders are not brain problems but mothering problems. These illnesses do not require pharmacological or behavioral treatment. They require only "talk" therapy. Similar positions are taken for anorexia nervosa and Tourette's syndrome (Hines, 1990). What is the scientific evidence for the psychoanalytic view of these mental illnesses and their proper treatment? There is none Modern psychoanalysis may be evidence-based, but Freud's work was based on personal insights and inferences from work with patients, his and those of other therapists.

Freud thought he understood the nature of schizophrenia. It is not a brain disorder, but a disturbance in the unconscious caused by unresolved feelings of homosexuality. However, he maintained that psychoanalysis would not work with schizophrenics because such patients ignore their therapist's insights and are resistant to treatment (Dolnick 1998: 40). Later psychoanalysts would claim, with equal certainty and equal lack of scientific evidence, which schizophrenia is caused by smothering mothering. In 1948, Frieda Fromm-Reichmann, for example, gave birth to the term "schizophrenogenic mother," the mother whose bad mothering causes her child to become schizophrenic.

The most fundamental concept of psychoanalysis is the notion of the unconscious mind as a reservoir for repressed memories of traumatic events which continuously influence conscious thought and behavior. The scientific evidence for this notion of unconscious repression is lacking, though there is ample evidence that conscious thought and behavior are influenced by non conscious memories and processes. And there is ample evidence that childhood abuse, sexual or otherwise, can seriously affect a person's mental and physical well being. There is also ample evidence that not everyone who is sexually abused grows up to have psychological or mental problems.



Source: <http://www.bridgeguys.com>

Related to these questionable assumptions of psychoanalysis are two equally questionable methods of investigating the alleged memories hidden in the unconscious: free association and the interpretation of dreams. Neither method is capable of precise scientific formulation or unambiguous empirical testing.

Scientific research into how memory works does not support the psychoanalytic concept of the unconscious mind as a reservoir of repressed sexual and traumatic memories of either childhood or adulthood. There is, however, ample evidence that there is a type of memory of which we are not consciously aware, yet which is remembered. Scientists refer to this type of memory as *implicit memory*. There is ample evidence that to have memories requires

extensive development of the frontal lobes, which infants and young children lack. Also, memories must be encoded to be lasting. If encoding is absent, amnesia will follow, as in the case of many of our dreams. If encoding is weak, fragmented and implicit memories may be all that remain of the original experience. Thus, the likelihood of infant memories of abuse, or of anything else for that matter, is near zero. Implicit memories of abuse do occur, but not under the conditions that are assumed to be the basis for repression. Implicit memories of abuse occur when a person is rendered unconscious during the attack and cannot encode the experience very deeply. For example, a rape victim could not remember being raped. The attack took place on a brick pathway. The words 'brick' and 'path' kept popping into her mind, but she did not connect them to the rape. She became very upset when taken back to the scene of the rape, though she didn't remember what had happened there (Schacter: 1996). It is unlikely that hypnosis, free association, or any other therapeutic method will help the victim accurately remember what happened to her. She has no explicit memory because she was unable to deeply encode the trauma due to the viciousness of the attack, which caused her to lose consciousness. The best a psychoanalyst or other repressed-memory therapist can do is to create a false memory in this victim, abusing her one more time.



Glossar

- Granddaddy (n) : kakek
- Pseudo (n) : pura-pura
- Misleading (n) : menyesatkan
- Schizophrenia (n) : schizofrenia
- Infant (n) : masa kanak-kanak
- Repression (n) : penindasan
- Abuse (n) : penyalahgunaan
- Attack (n) : serangan, penyerbuan
- Unconscious (n) : bawah sadar

Task 1

Answer the following questions.

1. What is psychoanalysis?
2. What is the function of psychoanalysis?
3. What does the passage talk about?
4. What does the word “**they**” in sentence “*They require only "talk" therapy.*” (paragraph 1) refer to...?
5. What is the notion of the unconscious mind is?

Task 2

Read the text. Match of the paragraph with five of the headings.

Paragraph	Idea
_____	1. Fundamental concept of psychoanalysis.
_____	2. Implicit memory.
_____	3. The nature of schizophrenia
_____	4. Freudian pseudoscientific.
_____	5. Methods of hidden memories

Computers Make the World Smaller and Smarter

The ability of tiny computing devices to control complex operations has transformed the way many tasks are performed, ranging from scientific research to producing consumer products. Tiny 'computers on a chip' are used in medical equipment, home appliances, cars and toys. Workers use handheld computing devices to collect data at a customer site, to generate forms, to control inventory, and to serve as desktop organizers.

Not only is computing equipment getting smaller, it is getting more sophisticated. Computers are part of many machines and devices that once required continual human supervision and control. Today, computers in security systems result in safer environments, computers in cars improve energy efficiency, and computers in phones provide features such as call forwarding, call monitoring, and call answering.

These smart machines are designed to take over some of the basic tasks previously performed by people; by so doing, they make life a little easier and a little more pleasant. Smart cards store vital information such as health records, drivers' licenses, bank balances, and so on. Smart phones, cars, and appliances with built-in computers can be programmed to better meet individual needs. A smart house has a built-in monitoring system that can turn lights on and off, open and close windows, operate the oven, and more.

With small computing devices available for performing smart tasks like cooking dinner, programming the VCR, and controlling the flow of information in an organization, people are able to spend more time doing what they often do best-being creative. Computers can help people work more creatively.

GLOSSARY

Ability	:	Provide	:
Tiny	:	Take over	:
Transform	:	Pleasant	:
Handheld	:	Previously	:
Sophisticated	:	Perform	:

Task 1.

Find the answers to these questions from the above text.

1. Name some types of devices that use 'computers on a chip'!
2. What uses of handheld computers are mentioned in the text?
3. What are the benefits of using computers with the following items?
 - a. Security systems
 - b. Cars
 - c. Phones
4. What smart devices are mentioned in the text?
5. What are smart cards used for?

Task 2.

Mark the following statements as True (T) or False (F):

- a. Desktop organisers are programs that require desktop computers. []
- b. Computers are sometimes used to monitor systems that previously needed human supervision.[]
- c. Networking is a way of allowing otherwise incompatible systems to communicate and share resources. []
- d. The use of computers prevents people from being creative. []

Brazil Tries to Kick-start Tourism



Brazil has everything to offer the visitor: 7,300 km of coastline, much of it empty, endless beaches; the planet's biggest rainforest; an area of wetlands full of alligators and jaguars; colonial cities and spectacular waterfalls.

The Bahia coast in north-east Brazil is a particularly attractive area for tourism. Several luxury resorts have been built there. Recently, a \$170 million five-hotel complex at Sauipe opened. With its 18-hole golf course and designer shops, Sauipe is hoping to attract rich foreign visitors.

The tourist industry had problems in the past because of high inflation which led to short-term planning. Hotels, however, are long-term investments, often with payback periods of over 15 years. If resorts such as Sauipe are going to attract significant numbers of tourists, they have to solve several problems.

For a start, Brazil needs cheaper and more frequent international air travel. Brazilian airlines have actually decreased the number of scheduled international flights in the past two years because of currency devaluation.

Foreign visitors also demand a level of service that needs lengthy training – a considerable task for most of the resorts in the northeast which do not have a well-educated population to provide suitable staff.

The other big challenge for Sauipe's managers is to avoid the social problems that other new resorts have caused, when large numbers of people have come from the interior in search of jobs, quickly creating slums.

The resort is hoping to deal with these pressures by setting up courses in the surrounding villages for making handicrafts which will be sold at Sauipe and by organizing credit for local co-operatives to produce foodstuffs for the hotels.

Some people believe that the developers have not planned the new resorts properly. "Sauipe is a resort without adequate infrastructure, training or planning about how the industry will develop," says Mario Beni, a professor of tourism at the University of Sao Paulo.

Often created in the middle of nowhere, he says, many of these resorts have poor transport links and no local tourism or sports facilities to take advantage of. "It is time to stop and think about these grand projects," he adds.

Not true, replies the Bahia state government, which claims to have spent \$ 2.1 billion over the past decade on basic tourism infrastructure, from roads to airports to sanitation.

By Geoff Dyer, from the Financial Times

Exercise 1

Answer These Questions.

1. Where is the Bahia coast?
2. What does Sauipe offer to attract visitors?
3. Who is Sauipe trying to attract?
4. What problems does Brazil face in attracting more tourists?
5. What solutions have been mentioned?
6. What criticism does Mario Beni make about the new resorts?

Exercise 2

What do these numbers in the text refer to.

- | | |
|---------|--------|
| a. 2.1 | d. 170 |
| b. 15 | e. 18 |
| c. 7300 | f. 5 |

Charlotte Fortin

Charlotte is a young high school graduate that followed in both her father's and grandfather's entrepreneur footsteps when she decided to open up a business of her own called Wound Up. Inspired by some small and funky boutiques in California, Wound Up was opened to be a women's clothing store targeting women between the ages 18 to 40. The store's merchandise includes blouses, shorts, skirts and dresses. Fortin says that she has quickly grown up, and become much more responsible and conscious because of the experience. Also, despite working an average of nine hours a day, she is still able to keep in touch with her close friends.

(Retrieved from <http://www.investopedia.com/slide-show/young-entrepreneurs/>)

1. Who is Charlotte?
2. What did she decide?
3. What was she inspired by?
4. What is the target of her business?
5. How does the business influence her?

References:

- Aprilianto, Robet. 2012. *English for Informatics Engineering*. Malang: UIN Maliki Press
- Badriyah, Ima Mutholliatil. 2012. *English for Islamic Studies*. Malang: UIN Maliki Press
- Hanifiyah, Lina. 2012. *English for Psychology*. Malang: UIN Maliki Press
- Iffatunnida. 2014. *English for Management*. Malang: UIN Maliki Press
- Mubarok, Harir. 2012. *English for Informatics Engineering*. Malang: UIN Maliki Press
- Muntasari, Rani. 2014. *English for Islamic Business Law*. Malang: Uin Maliki Press
- Puspitarini, Ika. 2014. *English for Islamic Business Law*. Malang: Uin Maliki Press
- Wahyunengsih. 2011. *English for Management*. Malang: UIN Maliki Press
- Wiranegara, Dian Arsitades. 2014. *English for Management*. Malang: UIN Maliki Press