

Grammar and Vocabulary
Lesson 18 – A

Topic: Investments

Aim:

1. Learn useful vocabulary related to Investments.
2. Review the **Prepositional Phrases**

I. Vocabulary

1. Now over 70 projects have been asked to submit full bids.
 - a. order
 - b. delivery
 - c. account
 - d. bill

2. Only a thorough analysis of your customer database can yield such insights.
 - a. greet
 - b. wish
 - c. tender
 - d. recognize

3. He was a marketable commodity, even for the bourgeois houses.
 - a. exportable
 - b. salable
 - c. importable
 - d. chargeable

4. Laura is working part-time toward an M.S. in decision support for commodity trading.
 - a. record
 - b. inventory
 - c. cash
 - d. goods

5. Open space is a scarce commodity within the urban areas of the District.
 - a. ample
 - b. numerous
 - c. insufficient
 - d. plenteous

Exercise 2: Let's use the words!

Complete the dialog using the words from the box.

Funds Transfer and Deposits

Maria: Alice, have you _____ the funds to the Anderson account yet?

Alice: No, I haven't done that yet.

Maria: Good, there are a _____ changes we need to make.

Alice: Really? It's good I haven't had a chance to go to the bank yet. What has been changed?

Maria: They've asked to how the funds transferred into three different _____. Here's the updated _____.

Alice: This looks more complicated.

Maria: It's not that _____. Just take along the account numbers, amounts and payment scheme to the bank with you.

Alice: Am I _____ to make these changes?

Maria: I can call ahead and let them know. Here's the PIN number in any case.

Alice: Is there anything else I need to do?

Maria: Yes, could you make these _____ when you go.

Alice: Certainly, which accounts do you want to use.

Maria: Deposit the checks into our _____ account. Put the cash into checking

Alice: OK, I'll probably leave in about a half an hour.

deposits few accounts difficult information
savings authorized transferred

Funds Transfer and Deposits

Maria: Alice, have you transferred the funds to the Anderson account yet?

Alice: No, I haven't done that yet.

Maria: Good, there are a few changes we need to make.

Alice: Really? It's good I haven't had a chance to go to the bank yet. What has been changed?

Maria: They've asked to how the funds transferred into three different accounts. Here's the updated information.

Alice: This looks more complicated.

Maria: It's not that difficult. Just take along the account numbers, amounts and payment scheme to the bank with you.

Alice: Am I authorized to make these changes?

Maria: I can call ahead and let them know. Here's the PIN number in any case.

Alice: Is there anything else I need to do?

Maria: Yes, could you make these deposits when you go.

Alice: Certainly, which accounts do you want to use.

Maria: Deposit the checks into our savings account. Put the cash into checking

Alice: OK, I'll probably leave in about a half an hour.

II. GRAMMAR REVIEW

Prepositional phrases are groups of words that have a preposition and an object of the preposition. The whole phrase will always act as either an adjective or an adverb.

A preposition will always start the phrase, and an object of the preposition will always end it. An object of the preposition is a noun or pronoun that follows the preposition.

Here are some examples:

(You can also see a [list of prepositions](#) here.)

at hotels

for Isaac

with milk

Notice that these phrases begin with a preposition and end with a noun or pronoun (the object of the preposition).

They can also have other words in them. They may have **adjectives** that describe the object of the preposition:

behind my blue pillow

below the yellow blanket

over the television

They may also have **adverbs** modifying the adjectives:

on this very hard mattress

across the rather large bedroom

from an extremely old hotel

BUT... they MUST all begin with a preposition and end with a noun or pronoun.

Exercise 1: Let's Try this out!

Error Recognition

Identify the one underlined word or phrase that should be corrected or rewritten. Then, write the correct sentence.

1. Iraq has been under comprehensive economic sanctions at 1990.
A B C D
2. Private investment has also been seen on Dalton Park in Murton.
A B C D
3. Ethical investment funds were first introduced in the UK on 1984.
A B C D
4. He works for an investment bank at London at Canary Wharf.
A B C D
5. There is significant investment in dams on the region.
A B C D

References:

Barron's How to Prepare for TOEIC Test 2nd Edition – Dr. Lin Lougheed
Business Basics International Edition – David Grant and Robert McLarty