

♫ **1.7. STUDY THE TABLE AND FILL IN THE BLANKS WITH THE CORRECT FORM OF THE VERB (Agreement of Verbs with Compound Subjects )**

Nouns of Compound Subject	Conjunction	Verb
Nouns referring to a single thing	and	singular
Nouns referring to two or more things	and	plural
Singular noun nearest the verb	or/nor	singular
Plural noun nearest the verb	or/nor	plural

1. Either a large container or two small containers \_\_\_\_\_ required. (is, are)
2. Neither the road nor the highway \_\_\_\_\_ to Pictou. (leads, lead)
3. The chairman and his PA \_\_\_\_\_ in the office. (is, are)
4. Either spring or summer \_\_\_\_\_ a good time to visit our region. (is, are)
5. Both the brand and the slogans \_\_\_\_\_ to the company. (belongs, belong)
6. Neither the head office nor the biggest branch \_\_\_\_\_ in our city. (was, were)
7. Promotion and price \_\_\_\_\_ good drivers. (is, are)
8. Either his brother or his sister \_\_\_\_\_ here. (lives, live)
9. Both boys and girls \_\_\_\_\_ eligible to apply. (is, are)
10. Neither threats nor persuasion \_\_\_\_\_ proved effective. (has, have)

♫ **1.8 MATCH THE TERM AND THE DEFINITION**

1	asset	A	any possession that has value
2	investment	B	certificate of indebtedness that is issued for a period of more than one year; the US government, local governments, water districts, companies and many other types of institutions sell them
3	dividend	C	a portion of a company's profits paid to shareholders
4	income shares	D	a bond whose payment of interest is contingent on sufficient earnings; these bonds are commonly used during the reorganization of a failed or failing business

5	income investment company	E	a management company focused on managing a mutual fund whose primary purpose is income generation, typically investing in bonds and high dividend yielding stocks
6	income bond	F	common stocks with a high dividend yield and few profitable investment opportunities
7	investment bank	G	a report showing the revenues, expenses, and income (the difference between revenues and expenses) of a corporation over some period of time
8	interest	H	the price paid for borrowing money; it is expressed as a percentage rate over a period of time and reflects the rate of exchange of present consumption for future consumption.
9	Bonds	I	the creation of more money through the use of capital.
10	income statement	J	financial intermediaries who perform a variety of services, including aiding in the sale of securities, facilitating mergers and other corporate reorganizations, acting as brokers to both individual and institutional clients, and trading for their own accounts
11	investment certificate	K	a document that serves as proof that an individual has an investment in a savings and loan association
12	investment portfolio	L	a group of people who combine their money into a larger pool, then invest collectively in stocks and bonds, making decisions as a group
13	investment company	M	a firm that that invests the funds of investors in securities appropriate for their stated investment objectives in return for a management fee.

14	investment grade securities	N	a bond that is assigned a rating in the top four categories by commercial credit rating companies
15	investment club	O	a collection of investments, real and/or financial.
16	Profit margin	P	revenue minus cost; the amount one makes on a transaction
17	Profit	Q	indicator of profitability; the ratio of earnings available to stockholders to net sales
18	Shares	R	action by short-term securities traders to cash in on gains created by a sharp market rise, which pushes prices down temporarily but implies an upward market trend.
19	Treasury bills	S	the amount of credit available for securities trading in a margin account, after taking margin requirements into consideration
20	purchasing power	T	the change in the value of a portfolio over an evaluation period, including any distribution made from the portfolio during that period
21	Return	U	certificates or book entries representing ownership in a corporation or similar entity
22	stock	W	ownership of a corporation indicated by shares, which represent a piece of the corporation's shares and earnings.
23	profit taking	X	debt obligations of the US government that have maturities of one year or less; maturities for t-bills are usually 91 days, 182 days, or 52 weeks

✍ Choose several nouns and write a small paragraph demonstrating their usage. Let your peers translate it.

## ? 1.9 TOPICS FOR DISCUSSION

1. What are the pros and cons of investing in the stock market?

2. Investment companies (e.g. mutual funds) versus brokerage companies (less risk, less return).

3. Stocks versus bonds