

Year 11
English
Unit 1
Provident Living



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With additional notes – Beacon Media 2026

Provident Living

Avoiding Debt

Discuss the pros and cons of going into debt: When is going into debt recommended and when is it not?

What are some reasons for going into debt, that you know of?

Below is a case study. Read and discuss it with the following questions in mind:

- What amount was initially borrowed?
- What would you have done about this use of credit if you were in this situation?
- What are some non-financial implications?
- How much did the family actually have to repay?
- What are some financial long-term implications of these credit arrangements?
- How else could the family have accessed the money they needed?
- What are the dangers of easy access to credit?
- How would this situation affect the family's credit history?

A CASE STUDY: BORROWING FROM A MONEY LENDER:

THE WAQA FAMILY'S PREDICAMENT

The Waqa family wanted a sum of money in a hurry. They had to pay for a temporary shortfall which was brought about because of a contribution they had to make towards funeral costs. They were expecting some remittance to arrive from family members overseas, to help pay for these costs. A money lender was willing to give them an unsecured loan to be repaid within 14 days at a rate of 20%. The total amount borrowed was \$260. The family knew that they would have to pay that amount, plus 20% interest, which would make the total amount to be repaid as \$312.

Unfortunately, the money did not arrive from abroad and the Waqa family was now in a bind. They could not afford to repay the loan. Every fortnight after that, the money lender charged further interest on the unpaid loan, until ten fortnights later, the amount owed was \$1341.55!

After group discussions on the questions on Page 2, share your ideas with the class.

Using your class discussions and ideas from the quote below, write a dialogue between a

member of the Waqa family and someone he or she has confided in about their predicament:

“Interest never sleeps nor sickens nor dies; never goes to the hospital; it works on Sundays and holidays; it never takes a vacation; it never visits nor travels; it takes no pleasure; it is never laid off work nor discharged from employment; . . . it never pays taxes; it buys no food; it wears no clothes; it is unhoused and without home and so has no washing, it has neither wife, children, father, mother, nor kinfolk to watch over and care for; it has no expense of living; it has neither weddings nor births nor deaths; it has no love, no sympathy; it is as hard and soulless as a granite cliff. Once in debt, interest is your companion every minute of the day and night; you cannot shun it or slip away from it; you cannot dismiss it; it yields neither to entreaties, demands, or orders; and whenever you get in its way or cross its course or fail to meet its demands, it crushes you.

So much for the interest we pay. Whoever borrows should understand what interest is; it is with them every minute of the day and night. “ *J. Reuben Clark, Jr. April 1937.*

Dialogue

(Peni Waqa is resting with his neighbour, Timani after working on Timani’s taro patch.)

Peni: Timani, can I ask your advice about something?

Timani: Sure..... I hope I can give you the advice you need. You look worried.

Peni: *(Smiles sheepishly)* Well, you know..... *The conversation continues until...*

Peni: Man, Timani, I wish I had known all this before...but thanks to your advice. Maybe we can stop this before it gets any worse. *(They go their separate ways each one deep in thought.)*

Questions:

1. What do you think Peni’s problem could have been?
2. What advice might Timani have given?

Read the following article on credit report or history and do the exercises that follow:

YOUR CREDIT REPORT

How good you are at paying your debts will be reported on your credit report. There are some common features on a credit report but what a credit report contains can vary from country to country.

In general, a credit report is likely to contain information about the way you manage debt, your bill payment patterns, information about you and whether or not you have defaulted on a loan.

Personal data, such as your name and its variations, your current and past addresses and your places of employment, are included. Variations on your name may appear because businesses may make enquiries about you without being certain how to spell your name, or be aware of your full name. An error in your name could be a sign of identity theft.

Without using a dictionary, and using only context clues (words or phrases from the text), try to figure out what the following words from the passage mean. Make a 3-column table and fill in the information.

WORD	CONTEXT CLUES	MY OWN MEANING
features		
defaulted		
data		
Identity theft		

Now carry on and continue reading about credit reports.....

A credit report most often has detailed information about your credit cards and loans. There can be information on your credit card balance, your credit limit, account type, account status and payment history. Information on different sorts of loans including loan balances, the original loan amount, payment history and types of loans can all be listed on your credit report.

A range of information about debt management appears on your credit report. Your recent credit and loan applications are also likely to be recorded and stay on your credit report for possibly twenty-four months. A credit report also includes a list of businesses who have enquired about your credit record. If an unpaid debt has been sent to a collection agency that will also appear on the credit report. Any debt collection proceedings that have gone through the legal system, such as a mortgage sale, **repossession** or bankruptcy, may appear on your credit report for several years.

You are entitled to ask credit reporting agencies for a copy of the information they hold about you. Access to your credit information is only available to others with your **consent**. These are usually credit providers who are considering your **application** for credit. In addition, if you believe you have been the victim of fraud, including identity fraud, you can ask a credit reporting agency not to allow your credit information to be made available for a

couple of weeks. If you ask for a credit report, you should be **furnished with the information** without too much delay. If you think any information is incorrect, you can **dispute** the incorrect information with the agency.

Using context clues, find what you think the words or phrases in bold mean.

LANGUAGE STUDY

Exercise 1: Tenses

Write the words on the right-hand side that denote each tense below. The first two have been done for you (underlined words).

1. SIMPLE PRESENT TENSEShe saves money a lot of money.
2. PRESENT CONTINUOUS TENSEShe is saving a lot of money .
3. PRESENT PERFECT TENSEShe has saved a lot of money
4. SIMPLE PAST TENSE She saved a lot of money.
5. PAST CONTINUOUS TENSEShe was saving a lot of money
6. PAST PERFECT TENSEShe had saved a lot of money.
7. SIMPLE FUTURE TENSEShe will save money a lot of money.
8. FUTURE CONTINUOUS TENSE She will be saving a lot of money.
9. FUTURE PERFECT TENSE She will have saved a lot of money
10. CONDITIONAL By the end of the year,, she will have saved a lot of money.

Exercise 2: Reported or Indirect speech.

Reported speech is used to relate what others have said.

Here are some of the most common verb changes made for reported speech:

Present:

Original Statement: I am poor.

Reported Statement: He said he was poor.

Present continuous:

Original Statement: She is advising Aliya.

Reported Statement: He said she was advising Aliya.

Future:

Original Statement: They will have a great feast.

Reported Statement: He said they would have a great feast.

Past:

Original Statement: Ajay bought six goats.

Reported Statement: She said that Ajay had bought six goats.

Change the following to reported speech:

Remember to change pronouns and time expressions when using reported speech.

1. Original Statement: I'm going to visit the pawnbroker tomorrow.

Reported Statement: _____

2. Original Statement: We are working on repaying our loan right now.

Reported Statement: _____

Exercise 3: Proverbs and Idioms

On the next page is a column of proverbs concerning money. Match them with what you think they mean from the second column.

Keep your lives free from
THE LOVE OF MONEY AND BE
content with what you have,
BECAUSE GOD HAS SAID,
"Never will I leave you;
NEVER WILL I FORSAKE YOU

Heb 13:5



your life
is more
Valuable
than
Money

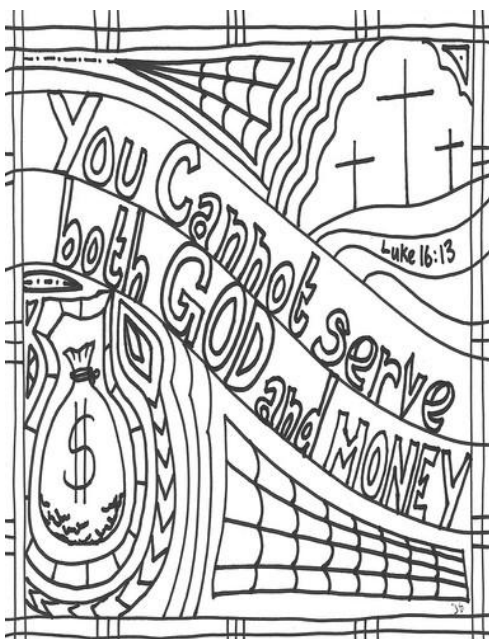


PROVERB

- The best things in life are free.
- A fool and his money are soon parted.
- Money doesn't grow on trees.
- Money is a good servant but a bad master.
- The love of money is the root of all evil.
- Riches have wings.
- Where there's muck, there's brass.
- Money makes money.
- If you pay peanuts, you get monkeys.
- He who pays the piper calls the tune.
- A good name is better than riches.

MEANING

- An employer who pays poor wages will get poor workers.
- It's not easy to make money. You have to work hard.
- All immorality and wickedness is caused by people loving money.
- Your good reputation is worth more than riches.
- There is money to be made in dirt and dirty jobs.
- If you have money, you can invest it to make more money.
- We don't have to pay for the things that are really valuable, like love, friendship and good health.
- If you have money, it will serve you and work for you well. But if you owe money to other people, that money will control you in an unpleasant way.
- Stupid people spend their money carelessly and soon become poor.
- Money can disappear easily. Money is like a bird with wings: it can fly away if you are not careful.
- The person who pays a musician can decide what music he wants to hear. The person who pays for any service has the right to say exactly what he wants.



Use a Budget and Build a Reserve

The following is the text of an interview with a Year 11 student of a local school. She is Mercedes Semaan.

At the time of this interview, Mercedes and her business partner, Anika Taylor, have been running their business for about six months. Here is their story.

Question: How did you begin?

Mercedes: Anika and I both wanted to be more self-reliant, not depending on our parents too much for spending etc....and we wanted to be a bit adventurous and try something new. We also liked to recycle things, so we knew what we wanted to try out.

Question: So what did you try out?

Mercedes: We decided to go into the bag-making business, making bags using recycled materials.

Question: What were some things you had to consider before you actually started?

Mercedes: Well, we had to identify our target market, which was women or ladies who had some disposable income.

Question: And then?

Mercedes: Then we designed a website which would attract them. This was my favourite part. Everything that went into that website had to be chosen with care, to appeal to our target group...even the colours we chose were critical to our customer appeal. We called our website ragbagsfiji.com.

Question: What else did you do?

Mercedes: We also created a Facebook page. Our goal was to get more than 1,000 likes. Our page is called Ragbags Fiji.

Question: So is this how you were able to gauge your market?

Mercedes: Yes, it is very important to figure out and capture the minds of the target group.

Question: What were some requirements you had to fulfil in the process of creating your business?

Mercedes: Well, we had to have a bank account. Because of our age, we were advised to just open a joint student account, with about \$10.00.

Question: What other legal aspects of starting a business did you have to take care of?

Mercedes: Well, because of our age, (under the legal age), we needed our parents' consent to register. It is quite unusual to register a company at such a young age.

Question: Was there a fee for registration?

Mercedes: We had to pay \$1.75.

Question: So how long did all this take?

Mercedes: It took us about two months, and by March of this year (2014), we had a legally registered company.

Question: Where do you operate from, and how do you juggle this with school and other activities?

Mercedes: We work from home, and outsource our sewing after we design the bags. We get recycled material from donors or from second-hand clothes dealers. At first, we tried to do everything ourselves, but have learnt that we cannot do everything, as we still have to do things like go to school and do homework!

Question: That's great. So you have learnt to balance time between school, your social life and your business. Through this venture, are there any other things you have learnt?

Mercedes: Oh yes! My social skills have become better. Having to communicate more with adults has helped me become more confident. I have also learnt the importance of being more disciplined.

Question: So how has your business progressed?

Mercedes: Well, before we really began, we talked to several people getting their advice. We spoke to an accountant, a lawyer and a website designer. We are grateful for their advice and support. This has helped us meet our weekly goal of selling a minimum of 8 bags per week. Our prices range from \$20 to \$ 50 per bag.

Question: And what do you do with your weekly income? Don't you just want to spend it all?

Mercedes: Sometimes.....but because of sound advice and some early experiences, we have learnt that self-discipline is the key. So for our weekly earnings, we allow ourselves to spend 5% (pocket money), spend 10% on overheads and purchasing new material, and the rest (85%) we bank, as we have a goal to reach.

Question: Are you getting there?

Mercedes: Yes.....and I'd just like to encourage other students to look for ways in which they, too, can become entrepreneurs. Start small. Give it a try. Don't be distracted.

Questioner: Thank you very much Mercedes. Here's hoping you achieve all your goals!

Capture sheet

What have you “captured” from the interview?

Write a **3: 2: 1 summary** as follows:

3 things/ideas/ concepts you learned from the extract;

2 things/ideas/concepts you still do not understand OR want to know more about;

1 thing you will do as a result of what you have learned from this reading.

VOCABULARY

Look at the words below from the interview extract. Using context clues, try to figure out what they mean. Write the meaning next to the word.

target market

customer appeal

outsource

entrepreneurs

disposable income

legally registered company

overheads

PERSUASIVE LANGUAGE

Advertising is a form of persuasive language. Most businesses use advertisements as part of their strategy to attract customers. The two students in the interview realised this and put a lot of time and effort into their online advertisements for their business. This was, and still is, an important aspect of their business.

POSTERS

Posters are another form of communication. Posters give information about products, goods or services. They can be found in newspapers, magazines on billboards, on notice boards, walls, websites and even on television. Use the information below to create an advertising poster.

NEED THAT SPECIAL CAKE?

Creative Cakes for any occasion. Just tell us what you need and leave the rest to us. We love the unusual, and our efforts will be totally satisfactory or money returned. Try us today.

22 Waitolu Road, opposite the Ringicel

Main office in the Ono Bay Industrial Sub-division.

Phone 679 555555

Open Mondays to Saturdays, from

6.00 am to 6.00 pm.

Call in or Facebook message us @ Creativecakes.



Creating a Poster

The colours chosen, the layout of the poster, the main focus of the poster, the words used, the different fonts used, the amount of information given, all add to the effectiveness of the poster. So a well-planned poster is more effective.

What are some words you could use as headlines in posters for:

- phones
- a cold drink
- shoes
- caps
- some food

What emotive words could you use for the above products?

Draw pictures that would enhance the likelihood of the products being bought.

What imperative sentences/phrases/ words could you use to encourage the purchase of these products?

APPLICATION

PLAN AND CREATE an advertisement you think Mercedes and Aneka could use to advertise their products.

Suggested steps for planning:

Brainstorm the ideas and suggestions you would like to put on your poster.

1. What kind of interesting persuasive language can I use?

2. What other information should I give?
3. Which colours should I choose?
4. What pictures, letters etc should I use?
- 5.. How should I set out the pictures, letters, etc.?
6. How much space do I need?
7. Which sections should I highlight?

Short Story: The Waste Land by Alan Paton

PART ONE

The moment that the bus moved on he knew he was in danger, for by the lights of it he saw the figures of the young men waiting under the tree. That was the thing feared by all, to be waited for by the young men. It was a thing he had talked about; now he was to see for himself.

It was too late to run after the bus; it went down the dark street like an island of safety in a sea of perils. Though he had known of his danger only for a second, his mouth was already dry, his heart pounding in his breast, something in him was crying out in protest against the coming event.

His wages were in his purse; he could feel them weighing heavily against his thigh. That was what they wanted from him. Nothing counted against that. His wife could be made a widow, his children fatherless, nothing counted against that. Mercy was the unknown word.

While he stood there irresolute, he heard the young men walking towards him, not only from the side where he had seen them, but from the other also. They did not speak; their intention was unspeakable. The sound of their feet came on the wind to him. The place was well chosen, for behind him was the high wall of the convent, and the barred door that would not open before a man was dead. On the other side of the road was the waste land, full of wire and iron and the bodies of old cars. It was his only hope, and he moved towards it; as he did so he knew from the whistle that the young men were there too.

Activities

Part 1: Characterisation and atmosphere

In the course of your reading so far, you have found out several things about the man, and the young men.

Create a table as shown below, giving information about these characters, writing in everything you know about each one of them, from what you have just read.

Character	Detail	Support Reference

Write down a problem that has been introduced in the story.

3. Find and explain any clues that help you establish the approximate time – past, present or future – in which this story might take place.

4. VOCABULARY: Using clues in the story, work out, and write the meanings of:

perils irresolute convent unspeakable

5. Sketch or draw the scene as described in Part One.

PART 2

His fear was great and instant, and the smell of it went from his body to his nostrils. At that very moment, one of them spoke, giving directions. So trapped was he that he was filled with sudden strength and anger, and he ran towards the waste land swinging his heavy stick. In the darkness a form loomed up at him, and he swung the stick at it. And heard it give a cry of pain. Then he plunged blindly into the wilderness of the wire and iron and bodies of old cars.

Something caught him by the leg, and he brought his stick crashing down on it, but it was no man, only some knife-edged piece of iron. He was sobbing and out of breath, but he pushed on into the waste, while behind him they pushed on also, knocking against the old iron bodies and kicking against tins and buckets. He fell into some grotesque shape of wire; it was barbed and tore at his

clothes and flesh. Then it held him, so that it seemed to him that death must be near, and having no other hope he cried out, "Help me, help me!" in what should have been a great voice but was voiceless and gasping. He tore at the wire, and it tore at him, too, ripping his face and his hands.

Then, suddenly, he was free. He saw the bus returning, and he cried out again in the great voiceless voice, "Help me, help me!" Against the lights of it he could plainly see the form of one of the young men. Death was near him, and for a moment he was filled with the injustice of life, that could end thus for one who had always been hard-working and law-abiding. He lifted his heavy stick and brought it down on the head of his pursuer, so that the man crumpled to the ground, moaning and groaning as though life had been unjust to him also.

Activities

In Part 2, the author creates an atmosphere by giving small details that add to your knowledge about the importance of the problem introduced (the mugging or robbery). Words and phrases create a particular feeling or atmosphere.

6. After reading Part 2, find 4 words that have been used to create emotion, mood and atmosphere.
7. Give three details from the extract that give you more information about the waste land.
8. Work out the meaning of the words: loomed, wilderness, grotesque, injustice

Some Words that Denote Mood

angry anxious calm carefree cautious
cheerful excited fearful frustrated
funny gloomy happy hopeful humorous
joyful lonely mischievous optimistic
patriotic pessimistic relaxed sad
serious sombre silly suspicious

Now READ PART 3 of the story.

PART 3

Then he turned and began to run again, but ran first into the side of an old lorry which sent him reeling. He lay there for a moment expecting the blow that would end him, but then his wits came back to him, and he turned over twice and was under the lorry. His very entrails seemed to be coming into his mouth, and his lips could taste the sweat and blood. His heart was like a wild thing in his breast, and seemed to lift his whole body each time that it beat. He tried to calm it down, thinking it might be heard, and tried to control the noise of his gasping breath, but he could do neither of these things.

Then suddenly against the dark sky, he saw two of the young men. He thought they must hear him; but they themselves were gasping like drowned men, and their speech came in fits and starts.

Then one of them said, "Do you hear?"

They were silent except for their gasping, listening. And he listened also, but could hear nothing but his own exhausted heart.

"I heard a man.... Running..... on the road," said one.

"He's got away.....let's go."

Then some more of the young men came up, gasping and cursing the man who had got away.

"Freddy," said one, "your father's got away."

But there was no reply.

"Where's Freddy?" one asked.

One said, "Quiet!" Then he called in a loud voice, "Freddy!" But still there was no reply.

"Let's go," he said.

They moved off slowly and carefully, then one of them stopped.

"We are saved," he said. "Here is the man."

He knelt down on the ground, and then fell to cursing.

"There's no money here." he said.

One of them lit a match, and in the small light of it the man under the lorry saw him fall back.

"It's Freddy," one said. "He's dead."

ACTIVITIES

The author uses descriptive words and phrases to develop our feelings about the story being told.

9. Find and write some words from the text that describe:

- a. the man b. the young men

10. Give two details from the story that make the story sound realistic.

11. **Vocabulary:** Draw up a table as shown below. Work out the meaning of the words by using clues from the story.

WORD	CLUE FROM THE STORY
entrails gasping exhausted wits reeling	

12. The writer has created a particular feeling about the story. Reread your answers about the man, the young men and the waste land. In your group, brainstorm 15 words that could describe the atmosphere of the story. Decide whether this a jolly, happy story, or a violent, tragic story.

PART 4

Then the one who had said "Quiet" spoke again.

"Lift him up," he said. "Put him under the lorry."

The man under the lorry heard them struggling with the body of the dead young man, and he turned once, twice, deeper into his hiding-place. The young men lifted the body and swung it under the lorry so that it touched him. Then he heard them moving away, not speaking, slowly and quietly making an occasional sound against some obstruction in the waste.

He turned on his side so that he would not need to touch the body of the young man. He buried his face in his arms, and said to himself in the idiom of his own language, "People, arise!

The world is dead!" Then he arose himself and went heavily out of the waste land.

ACTIVITES

After reading Part 4 of the story, return to Part 1 and

13. Explain how the young men know about the man's wages.
14. Explain why the man does not know he has killed his own son until he hears the conversation in Part 3.
15. Write down ten words or phrases from Parts 1, 2 and 3 that prepare you for the unexpected end of the story.
16. Explain what you and your group think the idioms, "People arise! The world is dead!" mean.

LOOKING BEYOND THE STORY

Choose ONE of the following methods to present your understanding of the short story "The Waste Land":

1. CHOOSE several characters from the short story that could be invited to a TALK SHOW/TALKBACK. They can include Freddy's father, a friend, a nun, maybe Freddy's mother, the owner of the waste land, a police representative, a social worker, etc.

Practise and present a TALK SHOW on the death of Freddy and the issues that come with it. Members of the class may ask the panel questions at the end of their presentation.

2. CREATE a poem and recite it to the class, based on your feelings about the events in the story.
3. COMPOSE a song based on the short story, and sing it to the class.
4. ILLUSTRATE PARTS of the story in comic strip form.
5. CREATE a suitable dialogue and ROLE PLAY for the rest of the class.

WRITING EXERCISE

The ending of a story leaves a huge impression on the reader. It is for this reason that authors often weave their main concerns into the last few paragraphs of the story, leaving the readers with vivid impressions of their main concerns. Describe how the Waste Land ends, AND what you believe to be the writer's main concern. (250 words)

Education and Economic Growth

There is a correlation between good education and economic growth. Does economic growth lead to greater investment in education, or does good education stimulate economic growth? It's probably a bit of both. In the eighteenth, nineteenth and twentieth centuries, countries like Germany, Japan and the Republic of Korea respectively, have proven that an educated population is the springboard for jumping to high economic performance.

The question between good education and a growing economy raises several other questions; for example, how does one explain those cases where states outperform their neighbours educationally but not economically?

Part of the explanation may be that economic growth is a blunt instrument for measuring a society's success. More subtle and comprehensive measures, such as the United Nations Development Programme (UNDP)

Human Development Index, shows that the overall quality of life is higher in better educated communities. Another explanation is that, some states have done better than others at creating the economic and political framework that allow educated people to work productively for the good of everyone.

Then there is another challenging question. If education is good for the economy, why have so many countries not achieved Education for All? Most governments claim that their aim is to deliver economic growth, yet many have failed to use education as a tool in its support. In some cases, the absence of democracy has prevented people from voicing their demand for education. Maintaining education and economic inequality actually suits the ruling elite. Political leaders have become adept at saying that education is important, but are less inclined to show this when they allocate their annual budgets.

A recent UNESCO and the Organization for Economic Co-operation and Development (OECD) study confirms that investment in education and economic growth go hand in hand. Currently, governments are funding basic education. However, both rich and poor countries are looking more and more at the private sector, communities and parents to share the load. Investment in education has proven very profitable for individuals and societies. A survey called 'Financing Education— Investments and Returns', reports on sixteen developing countries that invested in human resources for the past two decades. They are reported to have added half a percentage point to their economic growth rates. Such progress is also felt by individuals.

However, economic growth is not automatic when a country invests

in education. It can be cancelled by a high birth rate, natural disasters and political crises. In 1960, adults in the sixteen countries studied, had spent an average of 3—4 years at school. In 2000, that figure had risen to 7.6 per cent compared to 10.2 per cent in rich countries. At

that rate, it will take another thirty years for the countries furthest behind to catch up with rich countries.

Investment in education is not just what ought to be done to help people achieve a better standard of living. It is also an economic necessity. "It's very simple," says Serge Peano, Senior Programme Specialist with UNESCO's Institution for Educational Planning (IIEP) in Paris. "Education is the root of any society's growth. There's no other development model for people who can't read or write. "

Further, the strength of rich countries is based on education, "Brain power is still their trump card in a competitive world."

This is particularly true in the context of globalisation and a knowledge economy where the number of unskilled jobs is shrinking. By 2020 industrial production in many developing countries is expected to double, while jobs in the unskilled sector will fall to between 10 to 15 per cent of the labour force. Hence the importance of getting as many children into schools as possible.

To do this, enormous investment is needed. Up until now, governments have come up with the bulk of the money. In many developing countries, individuals bear an increasing part of the cost of education, often subsidized by governments. Worldwide, 63 per cent of the cost of education is paid for by the state, with families, communities, the private sector and non-government organizations (NGOs) providing 35 percent and International Aid, 2 per cent. Despite numerous initiatives being put into place globally for education, the Education for All Monitoring Report 2002, reveals that seventy countries are still unlikely to achieve the Education for All targets by the year 2015. (Adapted from UNESCO Newsletter, 2004)

Questions

1. What do you think the title means?
2. What is the main idea of the first paragraph?
3. What do you think the writer is setting out to prove?
4. What does the comparison to a blunt instrument tell you? What's wrong with a
5. blunt instrument?
6. How high up the list is education in your present government's budget?
7. How long have these countries been investing in their people?
8. What has the outcome been?
9. What are some outside influences that can hinder economic growth?
10. What do you see as the main difference between the poor and rich nations?
11. According to the person being quoted, what is the best way to help any society?
12. What is brain power?
13. What is a trump card?
14. What is a knowledge economy?
15. Give some examples of "unskilled jobs".

16. Which section of society is paying the most for education right now?
17. What do you think is "Education For All"?
18. How do governments subsidize education? Give some local examples.
19. Give some local examples of family, community, the private sector, NGO and International Aid contributions.

FACT OR OPINION ??????

The ability to be able to distinguish between a fact and an opinion is a skill every student who wishes to become better at reading comprehension must develop and acquire. As nearly everything we read is a mixture of both fact and opinion, it is important to understand the difference. Opinions are not facts. In order for an opinion to be valid, it must be supported by cold, hard facts. Opinions are debatable, while facts are not.

Therefore, facts are

- things known for certain to be true. (e.g. Money can create wealth.)
- things known for certain to have happened. (e.g. The Wall Street stock market collapsed in 1929.)
- things known for certain to exist. (e.g. The Canadian mint prints its own money.)

In contrast, opinions are

- things believed to be true. (e.g. The love of money is the root of all evil.)
- things believed to have happened. (e.g. The Wall Street collapse caused my father's ill health.)
- things believed to exist. (e.g. The Canadians are very rich, because they have a mint there and can make their own money.)

ACTIVITES

Read the following extract taken from education.com.

Decide which ones are facts and which ones are opinions. Draw up two columns: FACTS and OPINIONS and list your answers under the headings.

"There are many different ways to invest your money to provide for a financially secured future. Many people invest in stocks and bonds, but I think good old - fashioned savings accounts and CDs (certificates of deposit) are the best way to invest your hard - earned money. Stocks and bonds are often risky, and it doesn't make sense to risk losing the money you've worked so hard for. True, regular savings accounts and CDs can't make you a millionaire overnight or provide the high returns some stock investments do. But by the same token, savings accounts and CDs are fully insured and provide steady, secure interest on your money. That makes a whole lot of cents.

Money – Additional notes – Beacon Media

What does the Bible say about money?

1. The Parable of the Talents – Matthew 25:16-30

In the parable of the talents, the word “talent” referred to a large sum of money. In biblical times, a single talent was worth years of wages. This was not a small responsibility, the master entrusted his servants with something valuable, expecting them to use it wisely.

However, Jesus’ message goes beyond money. The parable of the talents symbolizes everything God gives us, our time, skills, spiritual gifts, and opportunities. Each of us has been entrusted with something unique. Some have great leadership skills, while others have compassion, creativity, or wisdom. God doesn’t give these gifts randomly; He expects us to use them for His glory.

Throughout Scripture, we see that God values growth and stewardship. He blesses us so we can bless others. If we neglect our gifts, we risk losing them. But when we invest in what He has given, He multiplies our impact. Like the faithful servants in the parable, we are called to act with boldness, not fear. So, how are we using our talents? Are we developing them, or are we letting them sit unused? God calls us to be faithful stewards, making the most of what He has placed in our hands. That includes our wealth or our personal skills.

In the parable of the talents, Jesus presents three servants who receive different amounts from their master. Their responses teach us about faithfulness, fear, and accountability in God’s Kingdom.

The first two servants immediately put their talents to work. They invest wisely and double what they were given. Their diligence shows that faithfulness requires action, not passivity. They don’t hesitate, make excuses, or waste time. Instead, they recognize the value of what their master entrusted to them.

Because of their faithfulness, the master rewards them. He praises their efforts and invites them to share in his joy. This illustrates how God blesses those who use their gifts wisely. When we serve Him with what we have, He entrusts us with even more.

The third servant reacts differently. Instead of investing his talent, he buries it in the ground. Fear drives his inaction, fear of failure, judgment, and responsibility. Rather than stepping out in faith, he makes excuses.

His response teaches an important lesson: fear can paralyze us. When we let fear control us, we miss opportunities to serve and grow. God does not call us to play it safe. He calls us to trust Him and take action.

When the master returns, he judges each servant's actions. The faithful ones are rewarded, but the fearful servant faces harsh consequences. His talent is taken away and given to another. He is cast out, showing that neglecting God's gifts leads to loss.

This parable reminds us that we are accountable for what God gives us. Faithfulness leads to reward, but fear and inaction lead to regret. What will we do with what He has entrusted to us?

Biblical Principles of Stewardship

The parable of the talents teaches us that everything we have is from God. He calls us to be faithful stewards, using His gifts wisely. But what does biblical stewardship look like? Let's explore four key principles.

Everything Belongs to God (Psalm 24:1)

The Bible makes it clear: everything in heaven and earth belongs to God. We may work hard, but ultimately, He is the true owner of all things. Our time, abilities, money, and opportunities are entrusted to us for a season.

Since we are managers, not owners, we must handle these resources with wisdom. Just as the master in the parable of the talents expected a return, God expects us to invest what He has given us. When we acknowledge His ownership, we begin to steward our lives with greater purpose.

2. Give and it shall be given unto you

Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure, you use it will be measured back to you." (Luke 6:38)

Reading this verse in context, the verse preceding it speak of giving in terms of forgiveness:

"Judge not, and you will not be judged; condemn not, and you will not be condemned; forgive, and you will be forgiven; (Luke 6:37)

Jesus is instructing those who follow Him to "give" forgiveness and an uncondemning attitude in the same amount we desire to be forgiven.

God wants us to be generous in all ways – with our finances and with our attitudes. But it would not be right to have prosperity as our motive for giving. That is to say, we do not give in order to get. This is a deception that some hold to in the church today, called "Prosperity Doctrine". We give out of humility and care for others, and because Jesus asks us to give.

3. The rich young ruler

Matthew 19:16-22 (Parallel versions in Mark 10 and Luke 18)

A rich young ruler comes to Jesus to ask what he had to do to receive eternal life. Jesus tells him he must keep the commandments, and he says he has kept them from his youth. Then, Jesus tells him that if he wants to be perfect, he must sell his goods, give them to the poor, and come follow Him. The man went away sad because he had many possessions.

Then Jesus said to His disciples, "Assuredly, I say to you that it is hard for a rich man to enter the kingdom of heaven. And again, I say to you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." (Matthew 19:23-24)

After Jesus tells them that it is as hard for a rich man to enter Heaven as it is for a camel to go through the eye of the needle, his disciples are astonished, so Jesus explains it to them:

"When His disciples heard it, they were greatly astonished, saying, 'Who then can be saved?' But Jesus looked at them and said to them, 'With men this is impossible, but with God all things are possible.'" (Matthew 19:25-26)

So, what does this mean for rich people? Is it impossible for them to get into Heaven? When you look at Jesus' statement and consider his other teachings, the meaning becomes much clearer.

Why Did Jesus Use the Metaphor of a Camel through the Eye of a Needle?

It is impossible for a rich man to get into Heaven on his own; he can only do it through the grace of God. It is impossible for any man, woman, or child to get into Heaven on their own merits. It is only possible because God made a way through the death and resurrection of Jesus Christ to reconcile sinful man with a holy God.

What Lesson Should Christians Today Take from Jesus' Words?

- Salvation comes from God alone. Works or money will never give us salvation.
- The rich can receive salvation, but they must trust God and not their riches.
- Christians must guard themselves against the temptations that come with money and power.
- Christians should not covet riches but be content with whatever state God has placed them because it may be rich in spiritual blessings that have eternal value.
- Riches are temporal, but salvation is eternal, which is a price beyond measure, so we should be focused on building treasures in Heaven, not on earth.

4. The Parable of the Hidden Treasure and the Pearl of Great Price

Matthew 13:44-46

"Again, the kingdom of heaven is like treasure hidden in a field, which a man found and hid; and for joy over it he goes and sells all that he has and buys that field.

“Again, the kingdom of heaven is like a merchant seeking beautiful pearls, who, when he had found one pearl of great price, went and sold all that he had and bought it.

The parable of pearl of great price is a short parable that Jesus tells about the kingdom of heaven. The kingdom of heaven is worth giving up everything that you have. We are loved and valued by God, he pursues us, and the kingdom of heaven is worth more than anything we have here on earth.

More Bible verses about money

The Purpose of Money

1 Timothy 6:10

“For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” – 1 Timothy 6:10

Luke 16:11

“So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?” – Luke 16:11

Proverbs 3:9

“Honor the Lord with your wealth, with the first fruits of all your crops.” – Proverbs 3:9

Ecclesiastes 5:10

“Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless.” – Ecclesiastes 5:10

Proverbs 11:28

“Those who trust in their riches will fall, but the righteous will thrive like a green leaf.” – Proverbs 11:28

Generosity and Sharing

2 Corinthians 9:7

“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” – 2 Corinthians 9:7

Acts 20:35

“In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’” – Acts 20:35

Proverbs 22:9

“The generous will themselves be blessed, for they share their food with the poor.” –

Proverbs 22:9

Luke 21:1-4

The poor widow’s offering

Trust in God’s Provision

Philippians 4:19

“And my God will meet all your needs according to the riches of his glory in Christ Jesus.” –

Philippians 4:19

Matthew 6:26

“Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?” – Matthew 6:26

Matthew 6:33

“But seek first his kingdom and his righteousness, and all these things will be given to you as well.” – Matthew 6:33

Isaiah 58:10

“and if you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday.” –

Isaiah 58:10

The Danger of Debt

Proverbs 22:7

“The rich rule over the poor, and the borrower is slave to the lender.” – Proverbs 22:7

Romans 13:8

“Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.” – Romans 13:8

Proverbs 21:5

“The plans of the diligent lead to profit as surely as haste leads to poverty.” – Proverbs 21:5

Ecclesiastes 7:12

“Wisdom preserves those who have it; the advantage of knowledge is that wisdom keeps its possessor alive.” – Ecclesiastes 7:12

Lamentations 3:34-36

“To subvert a person in his lawsuit, the Lord does not approve.” – Lamentations 3:34-36

Contentment and Satisfaction

1 Timothy 6:6

“But godliness with contentment is great gain.” – 1 Timothy 6:6

Psalms 112:1

“Praise the Lord. Blessed are those who fear the Lord, who find great delight in his commands.” – Psalms 112:1

Hebrews 13:5

“Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’” – Hebrews 13:5

Proverbs 15:16

“Better a little with the fear of the Lord than great wealth with turmoil.” – Proverbs 15:16

Philippians 4:11

“I am not saying this because I am in need, for I have learned to be content whatever the circumstances.” – Philippians 4:11

The Ethical Use of Money

Luke 3:11

“John answered, ‘Anyone who has two shirts should share with the one who has none, and anyone who has food should do the same.’” – Luke 3:11

Proverbs 13:11

“Dishonest money dwindles away, but whoever gathers money little by little makes it grow.” – Proverbs 13:11

Matthew 25:14-30

“For it will be like a man going on a journey, who called his servants and entrusted to them his property.” – Matthew 25:14-30

Proverbs 19:17

“Whoever is generous to the poor lends to the Lord, and he will repay him for his deed.” – Proverbs 19:17

James 5:1-3

“Now listen, you rich people, weep and wail because of the misery that is coming on you. Your wealth has rotted, and moths have eaten your clothes.” – James 5:1-3

The Role of Work and Diligence

Colossians 3:23

“Whatever you do, work at it with all your heart, as working for the Lord, not for human masters.” – Colossians 3:23

Proverbs 12:11

“Those who work their land will have abundant food, but those who chase fantasies have no sense.” – Proverbs 12:11

Proverbs 14:23

“All hard work brings a profit, but mere talk leads only to poverty.” – Proverbs 14:23

Ecclesiastes 9:10

“Whatever your hand finds to do, do it with all your might, for in the realm of the dead, where you are going, there is neither working nor planning nor knowledge nor wisdom.” – Ecclesiastes 9:10

Proverbs 16:3

“Commit to the Lord whatever you do, and he will establish your plans.” – Proverbs 16:3

Wealth and Its Responsibilities

Luke 12:48

“From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.” – Luke 12:48

Proverbs 29:7

“The righteous care about justice for the poor, but the wicked have no such concern.” – Proverbs 29:7

1 Chronicles 29:14

“But who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you first gave us!” – 1 Chronicles 29:14

Proverbs 3:27

“Do not withhold good from those to whom it is due, when it is in your power to act.” – Proverbs 3:27