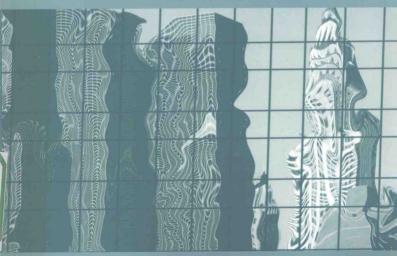
Best Practice Upper Intermediate Adrian Pilbeam and Rebecca Utteridge

情境国际商务英语(高级)

练习册





Business English in a Global Context

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Best Practice

Upper Intermediate

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Adrian Pilbeam and Rebecca Utteridge

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Contents

MODULE 1	PEOPLE	
	1 Leadership	4
	2 Dream teams	9
	3 Independence	14
	4 Are you being served?	19
MODULE 2	MARKETS	
	5 Entering new markets	24
	6 The right look	29
	7 Brand strategy	34
	8 The hard sell	39
MODULE 3	MONEY	
	9 A thriving economy	44
	10 Foreign investment	49
	11 The bottom line	54
	12 Escaping poverty	59

Leadership

Reading and vocabulary

Read the article about the best routes to the top positions in companies and organisations.

An inside story of corporate leadership



Michael Dell

In the book Paths to Power, three Harvard Business School academics describe how American business leaders have risen to prominence. They studied a thousand leaders, ranging from figures such as James Stillman, president of National City Bank (now Citigroup) in the 19th century, to contemporaries such as Michael Dell, founder of Dell Computers. The book describes the backgrounds of such leaders and how factors such as birthplace, gender, race, class, religion and education helped them to positions of power.

In the mid-19th century, birthplace was extremely important; the majority of US business leaders came from within the small, tightly enclosed business community of the north-east. Most also shared religious affiliations. The authors suggest that early American broops such as P. Morean and

affiliations. The authors suggest that early American tycoons such as J.P. Morgan and Henry Heinz owed some of their success to their Protestant religious connections. But by the middle of the 20th century, birth



and religion were being displaced by professional qualifications. The first American business schools were founded with the aim of 'professionalising' management and making talent rather than background and connections the key to success. But business schools became another path to power. Their alumin inetworks turned into ladders, along which members helped each other to the top. The MBA degree was the key to membership of such networks, and men such as John Chambers of Cisco used

the networks to great effect as they rose to the top of some of America's biggest corporations.

The chapter on gender and race is perhaps the most interesting. While 'the vast majority of individuals in top leadership of US businesses over the course of the past century were white men', it is intriguing to see how the rare exceptions did infiltrate the networks of power.

The stories of John Johnson, the African-American publisher of Negro Digest, and Dorothy Shaver, president of retail group Lord & Taylor, are instructive. Denied access to traditional paths of power, they used their own networks of friends, family and community. These alternative paths to power were usually highly personal, and it took individuals of rare controlled to the control of the contr

There is a double meaning in the title of this book: individual leaders advance along 'paths to power', but at the same time business leadership itself is shown to be path-dependent. Leaders are chosen from a particular group because that is how it has always been done. Tradition dictates that incumbent leaders choose as their successors people who 'look like them'.

The paths to power are different today from those of 100 years ago, but the new paths are as exclusive as the old. 'Such changes have affected only the rules for entry, not the game itself, 'the authors say.' An ewan and different kind of insider may emerge, but the advantages one holds over an outsider remain.' A new kind of inequality, it would seem, has replaced the old.



Joint Common

Answer the questions.

- 1 How international is the book in its coverage?
- 2 What are the main factors which can influence a person's rise to a position of power?
- 3 In the mid-19th century, what were the key factors that helped people rise to top positions?
- 4 What happened in the middle of the 20th century?
- 5 What was the aim of the first American business schools?
- 6 What became the new path to power?
- 7 How diverse were the top leaders in US business in the 20th century?
- 8 How did outsiders, by gender or race, get to the top?
- 9 What is the main conclusion of the book?

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Ø	ì	Choose the best definition or explanation for the words and phrases in italics.
		how American business leaders have risen to prominence (paragraph 1) a become famous b had successful careers
		2 the small, tightly enclosed business community of the north-east (paragraph 2) a narrow-minded and conservative b not open to outsiders
		3 early American tycoons (paragraph 2) a successful leaders b very rich businessmen
		 4 making talent rather than background the key to success (paragraph 3) a things such as place of birth, family and religion b things such as education, qualifications and experience
		5 Their alumni networks turned into ladders (paragraph 3) a groups of friends and families b groups of graduates from the same school
		6 it is intriguing to see (paragraph 4) a interesting b puzzling
		7 the vast majority (paragraph 4) a just over half b almost everyone
		8 infiltrate the networks of power (paragraph 4) a gain entry to b have a strong influence on
		9 individuals of <i>rare</i> skill and determination (paragraph 5) a different b difficult to find
	1	incumbent leaders (paragraph 6) a leaders about to retire b leaders currently in top positions
D	C	omplete the sentences using words and phrases from C.
	1	People from communities are usually very loyal to each other throughout their lives.
	2	It was to see how successful she became, coming from such a poor
		The kind of people who have in companies in the 21st century are very different from 10 years ago.
		Harvard Business School is famous for its
		In some countries it is almost impossible to the corridors of power without the right family connections.
		In some cases leaders stay in the top position too long.
	7	In the past, most business made their fortunes in banking and manufacturing. Nowadays they often do it in the IT and leisure sectors.
	0	This still automaly

company.



Grammar



Complete these tips for being a successful leader by using an appropriate modal verb according to the function in brackets.

Example: You should / ought to delegate as much as possible. (recommendation)

1 You	be ready to learn. (obligation)
2 You	find yourself a good mentor. (recommendation)
3 You	isolate yourself from colleagues. (negative obligation)
4 You	be prepared to work hard. (obligation)
5 You	have answers to all the questions asked by your
subordinate	s. (lack of obligation)
Б Уоц	prepare someone to succeed you, (recommendation)

- What is the meaning of the expression 'it is easy to be wise after the event'?
 - 1 it's easy to know something after you have attended a training course
 - 2 it's easy to have the right answer after everything has finished
 - 3 it's easy to gain wisdom after experiencing many things in life
- Sometimes leaders make mistakes. Below are some comments and pieces of advice about some of these mistakes. Transform them into one sentence, using a past form of an appropriate modal verb.

Example:

You fired your best salesman. That was a mistake.

You shouldn't have fired your best salesman.

- 1 You reduced the training budget because you were worried about costs. Now it seems that was unnecessary.
- was unincessary.

 2 The government increased the tax rate on your main product, which meant that sales went down. It's not your fault. There was no way for you to know they would do this.
- 3 The costs for the launch were much higher than expected. I can only conclude that you didn't calculate the budget carefully enough.
- 4 The merger with Smith Brothers was an absolute disaster. All the danger signals were there from the start.
- 5 You lost the bid for the airport contract. It's possible you would have won it if you had included fewer contingency clauses in the proposal.
- D Create questions for the statements below. Begin with the word in brackets.
 - 1 Good leaders have to create a culture of trust and loyalty in an organisation. (What)
 - 2 They can do this by being fair and consistent and never breaking a promise. (How)
 - 3 The manager couldn't achieve a good relationship with his employees because he lacked the right interpersonal skills. (Why)



- A Look at the list of seven communication styles in the box below. Then, match sentences 1-7 to a communication style, a or b. The first one has been done for you as an example.
 - 1 How do you think you could improve on your performance? asking questions
 - 2 I'm absolutely fed up with your interruptions in meetings.
 - 3 Hi, I'm Liz Jones. Great to meet you.
 - 4 Do you think you could possibly get that report finished by Friday?
 - 5 Going forward, it's essential that all stakeholders be apprised of the results on an ongoing basis.
 - 6 I really like that tie. Where did you get it?
 - 7 OK. Fine. I'll organise the conference in May this year rather than July.

Communication styles

- a direct a personal
- b indirect b impersonal
- a formal
- b informal
- a simple
- b complex a asking questions b giving advice
 - a active listening
- b passive listening b neutral
- a emotional
- Change each of the sentences in A into the opposite of each communication style.
- @ Expand these instructions into full sentences, according to the communication style indicated.
 - 1 Ask a colleague to take your place at the meeting on Monday. (indirect)
 - 2 Compliment someone on their presentation. (personal)
 - 3 Invite your clients for a drink after work, (informal)
 - 4 Explain how to do self-service check-in at the airport find the machines, insert your frequent flyer / credit card, choose your seat, take the boarding pass, go to the fast bag drop, go through security. (simple)
 - 5 One of your trainers is getting negative feedback on her training sessions. (giving advice)
 - 6 Your boss has asked you to cancel a meeting and set up a conference call instead.
 - 7 Congratulate your team on their performance. (neutral)









Look at the phrases in the box below. Match a phrase to the leadership style in the following countries: France, Germany, Italy, Japan, the Netherlands, Sweden and the US.

concern for detail good at networking consensus seeking strong sense of equality intelligent and autocratic action-oriented hierarchical but detached

B Read these descriptions of leadership styles. Match the description to a country listed in A.

- 1 Managers have an open and inclusive style, and are extremely unautocratic. They consult with many people at the executive level and often with those at lower levels also. Long meetings to reach decisions with which everyone agrees are common, which means that decision making takes time. A strong sense of equality is reflected in all aspects of work and society.
- 2 The best qualified and most experienced people are in top positions. Many have doctorates. They are very knowledgeable about most aspects of the business and pay great attention to detail. This approach is replicated right through the management structure. Though the leadership style is somewhat hierarchical and autocratic, leaders also listen to suggestions from the factory floor, as there is a general belief that workers are generally well educated for their jobs and have ideas to contribute. In this respect, there is so me degree of consensus in business.
- 3 The leadership style reflects the energy and love of action that is a strong part of the culture. The role of managers is to drive and inspire people below them. Managers at lower levels are frequently empowered to make individual decisions. Teamwork and company spirit are valued, but individual freedom is also extremely important.
- 4 Top executives have great power but little day-to-day involvement in the running of the company, Ideas often originate on the factory floor through formal suggestions, which make their way up the company hierarchy. Many people are involved and things are discussed at great length, Top managers then confirm decisions which have won sufficient approval by many people. Surprises are avoided.
- 5 Leadership is based on merit, competence and achievement, but the style is pragmatic rather than autocratic. Managers are very time-conscious and like to get things done, but consensus is essential, and there are many key players in the decision-making process. Long meetings and discussions eventually lead to action, with decisions taken at the top but with constant communication with many other levels in the organisation.
- 6 The President or Chief Executive has all the power. Top managers are usually graduates from a small group of elitist engineering or business schools. They are highly trained, intellectually sure of themselves and autocratic. Meetings are generally used to hear people's ideas and opinions; but decisions are taken at the top.
- 7 Leadership is autocratic, but also flexible and creative. Managers mix easily with staff at many levels, and networking and relationships are extremely important. There is a strong sense of loyalty to the leader. In the north of the country there is an increasing trend to select managers on merit, and professional competence is valued, though connections and networks remain important. Appearance and show are an integral part of demonstrating authority.

2

Dream teams

Reading

- Mhat is a 'virtual team'? Choose the best definition.
 - 1 a team where many people work from home
 - 2 a team where people work in different locations and rarely meet
 - 3 a team where people are only in contact with each other from time to time
- List all the technology tools which can be used when people work in virtual teams. Rank them according to their usefulness.
- Read the article and compare your list in B with the ideas in the article.



001

Training in use of collaboration tools breeds culture of togetherness

Parents and teachers may tell us we should never ignore others, but it seems a great many people believe the same rules do not apply to emails.

Bad email etiquette is apparently affecting the success of virtual teams. Groups collaborating from different countries are failing to use their communication tools properly and are forgetting their manners in the process.

Collaboration has always been an important part of business, but the way in which it is done has changed over the past decade. Investment in videoconferencing, instant messaging, amail and mobile phones has changed the way businesses communicate between countries — but perhaps not to the extent they should have.

'While we all have access to email and instant messaging, it's how we can use that to best effect that's important,' says Jill Taylor, international collaboration

services manager for Verizon business. 'You need to know how it's going to bring value to the business.'

People are at risk of accidentally insulting each other if they fail to respect certain guidelines on communication etiquette. This is backed up by psychological research sponsored by Cisco, which found that ignoring emails and generally failing to communicate well online can be detrimental to the quality of work on collaboration projects.

'With globalisation, there are going to be more virtual teams,' says Carolyn Shearsmith, an occupational psychologist at Peam Kandola, which conducted the research. 'But we found that knowing how to behave in a virtual team is one thing that was really lacking.'

Bad manners, such as writing in capital letters to mimic shouting, carbon-copying a hundred other people on a message, or simply falling to reply, can damage trust

between people who have never met in person, the study claimed.

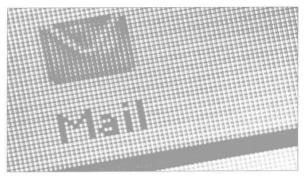
"If someone doesn't respond, it's very ambiguous whether they agree or disagree with you,' she adds. 'There are some big issues around cultural differences and relationship building.'

So what are the solutions? Other than spending a fortune on air tickets, Ms Shearsmith suggests companies should engage in as much videoconferencing as possible at the beginning of a project. That way people can have eye-to-eye contact, look at body language and generally size each other

There is a huge over-reliance on email," she adds. 'We know it's good for document sharing but it's not good for a two-way conversation. It's still a great tool though – it's not so much there's a hierarchy of tools that should be used but just using the right tool for the right job."

- Decide whether the following statements about the article are True (T), False (F) or Not enough information given (N). Give reasons for your answers.
 - 1 Most people working in virtual teams use email well.
 - 2 Email is overused as the main communication tool for virtual teams.
 - 3 Sometimes people deliberately set out to offend other people through email.
 - 4 A common problem with emails is that people don't answer them quickly enough.
 - 5 Little training is done on how to behave well in virtual teams.
 - 6 Examples of bad email etiquette include using capital letters and sending carbon copies to hundreds of people.
 - 7 Not replying to an email is considered rude in some cultures.
 - 8 Cultural differences can have a big effect on the success of virtual teams.
 - 9 One recommendation is for virtual teams to meet face-to-face from time to time.
 - 10 Videoconferencing is an important tool to use in the early stages of a virtual team.
 - 11 Email is the best tool for two-way communication.

Writing



A major tool for communication between members of virtual teams is email. Which of the following are descriptions of good email etiquette and which of bad etiquette? Give reasons.



- You need to produce a report by the end of next week and have sent a short email to some virtual team members, requesting information from them. Look at the sentences below. Which are examples of good email etiquette and which are examples of bad etiquette? Why?
 - 1 It is essential that you send me the information immediately.
 - 2 I need the information as soon as possible.
 - 3 As you know, I have to write a report for the management board and I need to include some information from you in the report.
 - 4 I need to complete my report by the end of next week, 6 April.
 - 5 Could you please send me your input by close of business next Wednesday, 4 April?
 - 6 This is extremely URGENT.
 - 7 Thank you.
 - 8 Many thanks in advance.
- Now write the email, taking account of good email etiquette.

Vocabulary

(A) Look at the business idioms below. How many do you know or understand?

- 1 to go with the flow
 - 2 to get past first base
 - 3 to have a bumpy ride
 - 4 to take the market by storm
 - 5 to be on a level playing field
 - (usually used in the negative)
 - 6 to be back on track
 - 7 to go against the flow
 - 8 to have an inside track
 - 9 to punch above your weight
 - 10 to be in the driving seat



Match the idioms (1-10) with their meanings (a-j).

- a to recover from a bad situation and to start making progress again
- b to be suddenly extremely successful
- c to have an unfair advantage over others
- d to have a situation where things are equal and fair for all parties (or unequal and unfair)
- e to reach the first stage
- f to compete at a higher level than your size suggests will be possible
- g to do the opposite of what most people are doing
- h to experience a very difficult time in a project
- i to do what other people are doing because it's the easiest thing to do
- j to be in charge or in control of things

Use the idioms from A to complete the sentences below. If there is a verb, make sure it is in the correct tense.

1	I It's going to be difficult to win the bid. APCO have an as they've had the contract for the last three years.
2	Because of the bad market conditions, we've
	over the last three years.
3	We're not in this tender. I'm sure the other bidde have been given extra information.
4	After a difficult first six months, I think we're now so everything should be fine for the rest of the year.
5	We were so slow to react we never
6	He's clearly; he's got everything firmly under control and he knows where he's going.
7	Although they are quite a small company, they are able to because they have such a talented management team.
8	They are a very innovative company; they prefer to and do things differently from everyone else.
9	In the Middle East things generally move at a much slower pace than in Western countries. The way to succeed is to relax, take your time and
10	Their product was so new and exciting it



Communication

Look at the phrases from a meeting between an intercultural training consultant and a potential client. Put each phrase into one of the five categories below.

How much international contact do people have?

So, you're looking for something that will help the teams reach decisions more quickly?

If I could just sum up, you're interested in a training course in working effectively in international teams.

How many people are involved in international teams?

I think that's an excellent idea. Doing the training immediately before a team meeting will give them an opportunity to put things into practice.

So, working in international teams is what you find most difficult?

You're right, working across time zones with people from different cultures is a challenge.

So, you mean that using communication tools such as email has caused some problems in the past? And how big are the teams they work in?

What countries do the other team members come from?

And do you do any kind of training to improve teamwork?

What aspects of working internationally pose the biggest challenges?

So, you mean that ideally the training should take place just before a planned team meeting?

It's been really interesting hearing about your project.

That's true. Working with partners in very different time zones makes it difficult to have regular contact by phone and videoconference.

So, let me just summarise what we've agreed so far.

1 Open questions	2 Clarifying questions
3 Confirming comments	4 Showing interest
	5 Summarising

Using the prompts below, create sentences for each category of active listening.

Open questions: Countries you work with. Which ones?

Clarifying questions: A training course to help build trust in teams. That's what you want?

Confirming: Not meeting people face to face makes it difficult to build relations between team members.

Showing interest: You've just formed a joint venture with an Indian company. That's interesting.

Summarising: You've got three objectives:

- · to improve team members' cultural awareness
- · to build trust in international teams
- · to develop skills for working internationally





Multicultural teams are very common these days. Look at the list below which contains some of the advantages and challenges of multicultural teams. Decide which are which and give your reasons.



creativity ways of working

communication styles roles of team members leadership multiple perspectives expectations

- Team members from different cultures will have different cultural preferences which influence the way they work. Match the cultural preferences (1-10) with the statements (a-j).
 - 1 Task-oriented
 - 2 Relationship-oriented

 - 4 Doesn't need lots of detailed information

 - 5 Concern for status and hierarchy

3 Likes information to be explicit

- 6 Concern for equality
- 7 Likes taking individual initiative
- 8 Likes to work as a member of a group
- 9 Respects deadlines
- 10 Has a flexible approach to time

- a We need to have a team leader.
- b It's important to take time to build the team.
- c Just tell us what to do and we'll all just get on with it.
- d Why are we spending so much time on producing flow charts, schedules and action plans? Surely we all know what we need to do?
- e Of course we need to be aware of deadlines, but we also need to make sure that everyone has a chance to contribute, and that may take longer.
- f Everyone has their role to play in the team. We should all be responsible for each other.
- g If we don't stick to the schedule then things will just fall apart.
- h I think the best way is for everyone to have an action plan, then we can get on with things.
- i It's important that we share ideas and build a good feeling in the group.
- j It's important to have a clear project plan which describes the targets for each stage, the roles of each team member and the deadline.

3 Independence

<u>Voc</u>abulary

 Complete the text with the correct forms of the expressions in the box below. (In two cases, there are two possibilities.)

a freelancer	freelance	to go freelance
a contractor	to outsource	a (salaried) employee
in-house	out-of-house	to contract out



	their own, rather than as (1) of an organisation. But some organisatio			
	are (2)	more and more of the work that until now has been done			
		The people who take on this work are called			
	(4)	=:			
	Companies want more and m	nore to stick to what they call their 'core competencies' and to			
	(5)	_ the rest. For example, functions like payroll and taking care of			
	computer networks are now	often done (6)			
	Working for a company can	give people a lot of expertise and know-how. However, some people r			
		tion (7) once they have acquired these skill			
		-			
0	Match the adjectives on the	left with their opposite meanings on the right.			
	1 work-shy	a assertive			
	2 unreliable	b efficient			
	3 reliant on others	c tactless			
	4 self-disciplined	d dependable			
	5 time-wasting	e independent			
	6 timid	f hardworking			
	7 tactful	g unmotivated			
0	Which of the adjectives in B	could be used to describe a successful freelancer?			
0	Use the adjectives in B to co	omplete the sentences.			
		that he's forever coming up with new ways			
	of avoiding certain tasks!				
	2 Freelancers work unsupervised, so they need to have a strong work ethic and be				
	managers call meetings for no reason, then have no agenda,				
	set no time limit, make no decisions, and then call another meeting.				
		on others to tell him what to do. Somehow, he just can't			
	make his own decisions.				
	5 Mick is a strong and	character with a booming voice and intense			
	energy in contrast with Paul who's as as a mouse.				
	6 She's very	By that, I mean she always keeps her word and is			
	usually ready to help out in	the event of a crisis.			
	7 He's rather	. He offends everybody!			

Some jobs like novel-writing have, of course, always been done by people who are working on

Read the article and match the words in italics with the definitions below.

Staff are luckier than they think

Mometimes I feel a fraud, writing articles for the employment section of the Financial Times. I'm not an employee or a manager. I don't earn a salary or apply for jobs or have interviews or run a company car. I don't have colleagues or anything I could describe as a 'long hours culture'. I don't have to suffer or conduct appraisals.

In fact the more detached I become from the corporate world that I used to know so well, the more I enjoy my independence. But working outside the corporate box is no utopia as an email from a friend will testify. He, like me, decided last month to quit and has started working freelance. He was writing on a laptop computer from his bed where he had been recovering for the past week after falling off a ladder.

'One thing that no expert on business start-ups, self-employment



or the world of work has had the insight to mention in any of their books.' he writes, 'is that on no account should you listen to a word your wife has to say. Particularly if it involves urging you to clean windows."

My friend is learning the hard way that the free agent lifestyle involves certain presumptions: you must not in any circumstances get injured or become ill. If you do become ill, you must somehow fit in the work between relapses. If you want a holiday, then you must do twice or three times as much work beforehand as you might normally

Life has become so comfortable in the office environment I am

amazed that anyone could turn their backs on it. Yet I still find people on good salaries who insist they hate their jobs. They must be mad. 'Well you walked away,' you may argue. Yes I did.

The best option may be for those who can mix the demands of their permanent jobs with opportunities to work remotely. The more opportunities we get to work from home, the more we may appreciate our colleagues when we see them.

Working more flexibly also provides an opportunity for us to 'try before we buy if we are thinking of abandoning the usual nine-to-five office life.

- 1 To strongly persuade
- 2 A person who intends to deceive
- or pretends to be something else
- 3 To provide evidence
- 4 To leave or give up

- 5 A theory that is assumed to be true
- 6 Not involved or interested
- 7 Ideally perfect state
- 8 To work from home
- Decide if the following statements about the article are True (T) or False (F). Correct the false statements.
 - 1 The author considers himself a fraud because he writes an employment column for the Financial Times yet does not work.
 - 2 His friend has gone freelance because he fell off a ladder and is now recovering.
 - 3 His friend has set up a window cleaning business.
 - 4 As a freelancer, you should completely avoid the risk of getting ill or injured.
 - 5 The author is not surprised that some people with good salaries are dissatisfied with
 - 6 Flexible working provides people with a taste of what it would be like to go freelance.



Grammai

Match the two halves of each sentence.

- 1 If I was working in London,
 - 2 If / when a client offers me work that I'm not interested in,
 - 3 If I had understood my client's expectations,
 - 4 If I go freelance,

- a I would have quoted a higher price.
- b I will have to be self-motivated.
- c I'd charge four times the price.
- d I refer them to another freelancer who would appreciate the work.

B Match the definitions (1-4) to the sentences in A.

- 1 Something that you usually do
- 2 A possible event in the future .
- 3 An imagined or hypothetical situation
- 4 Something that didn't actually happen

0	Decide if the sentences below describe a possible event in the future or an imagined situation.
	Then complete each sentence with the appropriate conditional.

1	If I	_ (be) taking on more respons	ibilities, I	(demand) a higher salary.
2	I	(have) a word with him i	if I	_ (see) him at the conference.
3	When I	(find) the file, I	_ (give) it to you.	
4	If he	(be) a tougher manager, he	(not	: have) such an undisciplined team.
	It's a shame I do meeting in Rome		_ (do), I	(not need) an interpreter at the
6	I	(not get) the job if I	(not send	l) my application now.

Read the article and complete the conditional sentences below. The first one has been done for you as an example.

In the late 1990s, MJC's profits fell due to intense competition from Asia, and, as a result, Howard was laid off. With his experience and drive, he decided that going freelance was the best way forward. Once he had set up his town business, however, he soon encountered the disadvantages of being his own boss. At one stage, his income was so low that he couldn't pay the rent on his apartment. Luckily, his borther loaned him enough money to survive. During peak periods, he accepted far

too many contracts and, therefore, did not deliver work on time. Unfortunately, he lost two key clients. Clients could also be unreliable. On one occasion, he wasted valuable time chasing payment from a buyer and, consequently, had to turn down work from a reputable client. Despite the hard lessons, Howard is glad that he didn't give up because he now has a loyal client base, a steady flow of work and infinitely more independence.

	intense competition / plummet		
	If there hadn't been intense competition from Asia, the compan	y's profits wouldr	i't have plummeted.
	be laid off / fall		
	Howard wouldn't have been laid off if the company's profits	,	
3	loan / pay the rent		
	If his brother		
4	accept too many contracts / deliver work on time		
5	lose two key clients / deliver work on time		

6 turn down work from a reputable client / waste valuable time chasing payment