

THE USE OF MOTHER TONGUE IN SECOND LANGUAGE VOCABULARY ACQUISITION

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Introduction

There have been many English language centres in Vietnam nowadays. A lot of them are native speaker language centres in which the communicative approach is enthusiastically promoted and Vietnamese, the mother tongue, is not or rarely used in the process of teaching. Immediately, lots of Vietnamese learners are being attracted to these programs and their final results are considerable. This phenomenon ignites a thought-provoking problem: second language teaching, especially in vocabulary teaching, does not need the interference of mother tongue. However, as seen from a different viewpoint, mother tongue or the first language (L1) still has a respectful role in teaching and learning a second language (L2).

Foreign language learning grows up, studies on learning and teaching foreign languages grow up, too. There have been deliberate and valuable researches on this remarkable topic. Language teaching doctrines have come up to be tested and widely applied. Foreign language teachers nowadays are consequently confronting the problem of choosing an appropriate teaching method for their specific teaching contexts, relevant to numerous objective as well as subjective situations of the learners. Every method may have its own strong points.

Hypothesis

This research is to find the best way to teach Vietnamese students new vocabulary. This study is based on the research question that "*In three popular methods to teach new vocabulary in Vietnam: using English definition, using Vietnamese definition and using both English and Vietnamese definition, is the method of using Vietnamese definition the best one on learners vocabulary acquisition, as many teachers of English have thought?*"

Research summary

1. Subjects: Subjects are the first year students in college. They are classified as pre-intermediate level.

2. Procedures:

a. Time: The experiments will be carried out in three different sessions. Each session involves only one group and lasts thirty minutes.

b. Grouping: Students will be divided into three groups of ten each. Students in all groups are of the same level in English and at the ages from 19 to 22.

c. Teaching process:

* **Step 1:** Collecting new words from students through a questionnaire

* **Step 2:** Teaching vocabulary:

Group A: using English definitions only

Group B: using Vietnamese definitions only

Group C: using both Vietnamese definitions and English definitions

* **Step 3:** Practising: Students will be given exercises to practise.

* **Step 4:** Testing: The same test will be used for each group.

3. Data analysis: According to the scores of the students in each group, I will choose an appropriate approach in giving definitions to new words.

4. Finding & Interpretation

I. DESIGN

I carried out a questionnaire to collect 30 words which all the students had never known before. I taught 30 selected words into 3 lessons, each with 10 words in 3 sessions. The definitions of the 30 selected words were given in 3 different ways: in English, in Vietnamese, in both English and Vietnamese. I divided the subjects into 3 fixed groups: group A, group B, and group C. Each of which comprised 10 students and each group was taught the definitions of the new words in one method in one lesson. That meant each student in one group in turn studied the new words in 3 methods: in English definitions (M_E), in Vietnamese definitions (M_V), in both English and Vietnamese definitions (M_{EV}). After each lesson, students in three groups had the same quiz. The quiz contained 10 multiple-choice questions in which students were asked to tick the correct definitions of the new words they had just studied. The conclusion of the research was measured by marks collected from the three quizzes.

II. SUBJECTS

The subjects for this study were 30 first-year students at HCMC University of Economics. They were all Vietnamese students aged 19-21 years old. With the same English programmes designed at High school and at University, these students represented the same background of English level. They have studied English for six years; therefore, they can understand the teacher's explanation in English. Generally, their proficiency in English could be categorised as *pre-intermediate*.

III. PROCEDURES

The research was carried out in details by the following steps:

1. Questionnaire

I could create non-existent English-like words (coin words) to make sure that the result of the research would be more correct. However, students would not benefit anything from the research because all coin words were nonsense words. Therefore, I chose the way to carry out a questionnaire in order to find out words that were new to students. Words in the questionnaire were picked out from the lessons that students would study later in their English programme at University. The words had to satisfy the following criteria:

- * They were supposed to be new to the subjects.
- * The maximum number of letters in each word was ten.
- * The maximum number of words used in definitions of each new vocabulary items was ten.
- * The subjects could understand the meaning of each word thanks to economic knowledge that they had studied in their major in Vietnamese.

After that, I wrote out questionnaires, each of which consisted of 50 new words. (see sheet A attached)

I delivered the questionnaires to the subjects (30 students), and asked them to put a tick in the appropriate columns as instructed in the questionnaire. I collected all the questionnaires and chose words in the column of completely new. I continued doing the questionnaires until I had 30 completely new vocabulary items at random. In fact, after this survey, I intentionally collected 30 words in which each number of nouns, adjectives and verbs could be divided equally by 3.

2. The design of a lesson

With 30 selected words, I had 3 lessons each with 10 words: 4 verbs, 3 nouns and 3 adjectives. Each lesson was written in 3 separate papers (see sheet B attached).

- * **Paper one:** using English definitions
- * **Paper two:** using Vietnamese definitions
- * **Paper three:** using English and Vietnamese definitions

Each vocabulary item in the lesson was given only one meaning. The definitions of new words in English were revised a little so that the students could understand them easily. The pronunciation and part of speech of each word were also introduced.

3. Class division

30 students were divided into 3 fixed groups at random: group A, group B and group C, each with 10 students. Each student in each group was given a reference number instead of using the student's name. This would help students to feel safe and comfortable when doing the quiz because they knew that the teacher did not know their names and the result of the research would be more precise because the students did the quiz honestly. Besides, with the reference number, the calculation of the data would be done more easily. The students studied 3 sessions, each with one lesson. In each session, each group was taught the definitions of the new words in different ways. The three sessions were carried out as indicated in the following timetable.

Group	Session one	Session two	Session three
	Lesson One	Lesson Two	Lesson Three
A	English definition (M _E)	Vietnamese definition (M _V)	both English & Vietnamese definition (M _{EV})
B	Vietnamese definition (M _V)	both English & Vietnamese definition (M _{EV})	English definition (M _E)
C	both English & Vietnamese definition (M _{EV})	English definition (M _E)	Vietnamese definition (M _V)

With this arrangement, each student was taught the definitions of the new words in 3 different ways. This avoided the problem that some students could remember M_E better than M_V or M_{EV} and vice versa. Moreover, this could make the result of the research more reliable and more precise.

4. Quiz

In practise, there are many ways to check vocabulary of students, such as matching the column, blank filling, cloze tests, giving synonyms or antonyms, giving family words or multiple choice tests. I chose the multiple choice test because other tests proved to have the following disadvantages:

- * **Matching the column:**

With equal number of words in each column, for example, if students make one pair of wrong matching, the other pairs would be immediately affected.

- * **Cloze tests:**

Students sometimes do the tests thanks to the sentences around the word even though they understand the word thoroughly. Moreover, it is very difficult to design a cloze test because the meaning of a word is quite different in different context and there may be a lot of possibilities. It is also difficult to think out of a passage in which includes all the new words that students have just studied. Besides it is inevitable that words used in the test are sometimes new to students.

- * **Blank filling:**

With provided words or phrases, students can do the exercises easily. They can base on grammatical roles of a word in a sentence or the clues of a word (e.g. prepositions used with nouns, verbs or adjectives etc.). Like a cloze test, students may get problems with new words used in the sentences.

- * **Giving synonyms & antonyms:**

It can be a good test to check vocabulary but there may be more than one correct answer. Therefore, it is difficult to mark the papers when there is no fixed key to the test.

- * **Finding family words:**

With good knowledge of morphology, students sometimes can do this kind of test easily. By understanding the word formation, students can reverse family words from given words.

- * **Multiple choice tests:**

There were four choices of definitions of words students had just studied. All the definitions were written in English. Students of different ways of studying definitions of the words were asked to do the same

quiz. They had to tick the correct definitions for the words. I chose the multiple choice test because it was the best test to go to a conclusion that not influenced by any other factors as much as the other tests mentioned above. (see sheet C attached).

5. Teaching process

The three lessons were taught for the same subjects (30 students at HCMC University of Economics). The procedures of teaching the three lessons were exactly the same as followed:

- * The teacher taught 10 new vocabulary items in 10 minutes.
- * Students were free to absorb the new words in their own ways in 5 minutes.
- * Students did the quiz in 5 minutes.

Thus, each group was taught and given the quiz separately in 20 minutes. The research was done by me only, so the students were taught group by group in a session. I taught the three lessons, gave the quizzes, and marked the papers. For example, in the first session, group A studied lesson one with M_E first, they did the quiz then went home. Group B studied lesson one with M_V , did the quiz then went home. At last group C studied lesson one with M_{EV} , did the quiz then went home. When the students did the quiz, they were asked to write down M_E or M_V or M_{EV} according to the method they had studied and their reference numbers, which would be used until the end of the research. The teacher then classified the students' papers into three groups: M_E , M_V , and M_{EV} . The same steps were repeated in session two for lesson two and in session three for lesson three.

6. Data collection

One student had to do 3 quizzes and each quiz consisted of 10 questions. A correct answer got one mark. An incorrect answer or an unfinished one was not marked. If a student did well in three quizzes, his/her total marks were 30 marks/ 30 questions (10 questions x 3 quizzes). Papers of 3 quizzes in three sessions were classified in 3 groups, so marks of M_E , M_V and M_{EV} were counted by the total marks of the papers of each method. The maximum marks of one method were 300 marks (10 questions x 3 quizzes x 10 students).

Table 6-1: Marks of each student after three quizzes

LESSON ONE

X_E <i>(marks of students studying definitions in English)</i>		X_V <i>(marks of students studying definitions in Vietnamese)</i>		X_{EV} <i>(marks of students studying definitions in both English & Vietnamese)</i>	
S1	6	S11	7	S21	5
S2	7	S12	3	S22	6
S3	3	S13	6	S23	4
S4	5	S14	2	S24	4
S5	6	S15	3	S25	6
S6	7	S16	7	S26	3
S7	8	S17	5	S27	3
S8	4	S18	3	S28	5
S9	8	S19	5	S29	6
S10	9	S20	2	S30	5
TOTAL	63	TOTAL	43	TOTAL	47

LESSON TWO

X_E (marks of students studying definitions in English)		X_V (marks of students studying definitions in Vietnamese)		X_{EV} (marks of students studying definitions in both English & Vietnamese)	
S11	9	S21	4	S1	4
S12	4	S22	3	S2	5
S13	7	S23	3	S3	3
S14	4	S24	2	S4	4
S15	5	S25	6	S5	6
S16	8	S26	5	S6	4
S17	8	S27	4	S7	3
S18	6	S28	3	S8	5
S19	7	S29	5	S9	6
S20	4	S30	5	S10	5
TOTAL	62	TOTAL	40	TOTAL	45

LESSON THREE

X_E (marks of students studying definitions in English)		X_V (marks of students studying definitions in Vietnamese)		X_{EV} (marks of students studying definitions in both English & Vietnamese)	
S21	8	S1	5	S11	7
S22	6	S2	6	S12	3
S23	4	S3	2	S13	6
S24	9	S4	4	S14	3
S25	3	S5	6	S15	4
S26	10	S6	7	S16	7
S27	7	S7	7	S17	6
S28	5	S8	3	S18	4
S29	6	S9	6	S19	6
S30	8	S10	5	S20	3
TOTAL	66	TOTAL	51	TOTAL	49

7. Data analysis

By adding the marks of the 3 quizzes together, I had the total marks of each method.

Table 6-2: The total marks of each method in the 3 quizzes (ΣX)

Method	Total marks of each quiz			Total marks of 3 quizzes of a method (ΣX)
	Quiz 1	Quiz 2	Quiz 3	
English definitions (M_E)	63	62	66	191
Vietnamese definitions (M_V)	43	40	51	134
English & Vietnamese definitions (M_{EV})	47	44	49	140

The aim of the research was that which one of M_E , M_V and M_{EV} was the best. Therefore, the two ways used to analyse the collected data were the calculation of mean marks (X) that each student got in each methods and the distribution of marks (SD) in each method comparing to the mean marks.

7a. Calculation of mean marks: (\bar{X})

We used **mean** to calculate the average of the subjects' marks. The formula for this statistics was as followed:

$$\bar{X} = \frac{\sum X}{N}$$

Table 7-1: The mean of each method

Method	ΣX	N	Mean
M_E	191	30	6.37
M_V	134	30	4.47
M_{EV}	141	30	4.70

From table 7-1, I could see that mean of M_E was the highest, i.e. students could learn new vocabulary items in English definitions best.

7b. Distribution of marks: (SD)

The standard deviation (SD) was a sort of average of the differences of all marks from the mean of each method. The formula for this statistics was as followed:

$$SD = \sqrt{\frac{\sum(X - \bar{X})^2}{N}}$$

Table 7-2: The Standard deviation (SD) of all methods

Students	(X_E)	Difference squared $(X_E - \bar{X}_E)^2$	(X_V)	Difference squared $(X_V - \bar{X}_V)^2$	(X_{EV})	Difference squared $(X_{EV} - \bar{X}_{EV})^2$
S1	6	0.14	5	0.28	4	0.64
S2	7	0.40	6	2.34	5	0.04
S3	3	11.36	2	6.10	3	3.24
S4	5	1.88	4	0.22	4	0.64
S5	6	0.14	6	2.34	6	1.44
S6	7	0.40	7	6.40	4	0.64
S7	8	2.66	7	6.40	3	3.24
S8	4	5.61	3	2.16	5	0.04
S9	8	2.66	6	2.34	6	1.44
S10	9	6.91	5	0.28	5	0.44
S11	9	6.91	7	6.40	7	4.84
S12	4	5.61	3	2.16	3	3.24
S13	7	0.40	6	2.34	6	1.44
S14	4	5.61	2	6.10	3	3.24
S15	5	1.88	3	2.16	4	0.64
S16	8	2.66	7	6.40	7	4.84
S17	8	2.66	5	0.28	6	1.44
S18	6	0.14	3	2.16	4	0.64
S19	7	0.40	5	0.28	6	1.44
S20	4	5.61	2	6.10	3	3.24
S21	8	2.66	4	0.22	5	0.04
S22	6	0.14	3	2.16	6	1.44
S23	4	5.61	3	2.16	4	0.64
S24	9	6.91	2	6.10	4	0.64
S25	3	11.36	6	2.34	6	1.44
S26	10	13.18	5	0.28	3	3.24
S27	7	0.40	4	0.22	3	3.24
S28	5	1.88	3	0.16	5	0.04
S29	6	0.14	5	0.28	6	1.44
S30	8	2.66	5	0.28	5	0.04
		108.98		79.44		47.86

$$SD_E = \sqrt{\frac{108.98}{30}} = 1.91 \quad SD_V = \sqrt{\frac{79.44}{30}} = 1.63 \quad SD_{EV} = \sqrt{\frac{47.86}{30}} = 1.26$$

8. Finding & Interpretation

8a. Finding:

With the data analysis above, I had the following result:

$X_E = 6.37 > X_{EV} = 4.70 > X_V = 4.47$
$SD_E = 1.91 > SD_V = 1.63 > SD_{EV} = 1.26$

Because the mean (average mark) of M_E was the highest, M_E had helped students to study vocabulary best, the mean of M_{EV} was lower i.e. M_{EV} was worse and the rest, the mean of M_V was the lowest i.e. the worst.

However, with the results of the calculation of distribution marks, I could see that SD_E was higher than SD_V and SD_V higher than SD_{EV} . With the biggest SD, M_E represented that the differences in results among students was the most, i.e. the worst. Then the differences in results of M_E was smaller i.e. better, and the rest, the differences in results of M_{EV} was the smallest i.e. the best.

8b. Interpretation:

The aim of the research was to find out the best method of M_E , M_V and M_{EV} in teaching vocabulary items. Thus, the mean of each method was considered to be criterion to regard which method was the best. The method which had the highest mean (i.e. the highest average marks) was the best method. In my research, M_E (the teaching definitions of new words in English) proved to be the best when compared to M_V and M_{EV} .

The analysis of the mark distribution among students (SD) told me that M_E was not always the best method to teach vocabulary. However, as I said above, mark distribution was not my criterion to regard which method was the best. This analysis was used as a reference to help me to improve M_E which I had taken to be my final choice of teaching vocabulary. That meant I would use M_E in teaching new words with the consciousness of decreasing the discrepancy in the students' learning.



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APPENDICES

Sheet A

QUESTIONNAIRE

Please put a tick in the appropriate column according to the fact that the words are completely new or familiar to you or you are not quite sure about them.

Note:

completely new means you have never seen or known about them before.

uncertain means you have seen them at least once but you don't know their meaning or pronunciation. It also means that you used to know one or more of their meaning but you are now not sure that you can remember it correctly.

familiar means you are sure that you have known at least one of their meaning.

ITEMS	completely new	uncertain	familiar	ITEMS	completely new	uncertain	familiar
1. accrual				26. budget			
2. recession				27. prosecute			
3. payables				28. append			
4. overdraft				29. ballot			
5. inherent				30. judicious			
6. glut				31. invoice			
7. perishables				32. render			
8. ledger				33. retailer			
9. asset				34. sublease			
10. gratis				35. annuity			
11. scarce				36. variance			
12. boost				37. despatch			
13. bullion				38. allowance			
14. inventory				39. negotiate			
15. merger				40. usury			
16. minimise				41. client			
17. turnover				42. freight			
18. deficit				43. parity			
19. quote				44. merchant			
20. inflation				45. dossier			
21. discount				46. equity			
22. embezzle				47. clerical			
23. debtor				48. intestate			
24. persist				49. acronym			
25. tender				50. fluctuate			

Sheet B

LESSON ONE (English definition)

1. inventory	/'in.vən.tər.i/	(n): list of items in store
2. prosecute	/'prəs.ə.kju:t/	(v): bring before a court
3. inherent	/in'her.ənt/	(adj): belonging to as a part of
4. exempt	/ɪg'zempt/	(adj): free from a duty or payment
5. fluctuate	/'flʌk.tju.eɪt/	(v): rise and fall or change suddenly
6. haulage	/'ho:.lɪdʒ/	(n): (the cost of) moving goods by road, rail or canal
7. embezzle	/ɪm'bez.l/	(v): steal money that you are responsible for
8. affiliate	/ə'fil.i.eɪt/	(v): attach to a large organization
9. intestate	/ɪn'tes.teɪt/	(adj): without having left a legal will at death
10. affluence	/'æfluəns/	(n): a lot of goods, money or property

LESSON ONE (Vietnamese definition)

1. inventory	/'in.vən.tər.i/	(n): hàng trong kho
2. prosecute	/'prəs.ə.kju:t/	(v): truy tố ra tòa
3. inherent	/in'her.ənt/	(adj): thuộc về
4. exempt	/ɪg'zempt/	(adj): miễn thuế
5. fluctuate	/'flʌk.tju.eɪt/	(v): dao động; lên xuống thất thường
6. haulage	/'ho:.lɪdʒ/	(n): cước phí vận chuyển
7. embezzle	/ɪm'bez.l/	(v): tham ô; thục két
8. affiliate	/ə'fil.i.eɪt/	(v): liên kết với công ty lớn
9. intestate	/ɪn'tes.teɪt/	(adj): không để lại di chúc
10. affluence	/'æfluəns/	(n): sự giàu có

LESSON ONE (English & Vietnamese definition)

1. inventory	/'in.vən.tər.i/	(n): list of items in store : hàng trong kho
2. prosecute	/'prəs.ə.kju:t/	(v): bring before a court : truy tố ra tòa
3. inherent	/in'her.ənt/	(adj): belonging to as a part of : thuộc về
4. exempt	/ɪg'zempt/	(adj): free from a duty or payment : miễn thuế
5. fluctuate	/'flʌk.tju.eɪt/	(v): rise and fall or change suddenly : dao động; lên xuống thất thường
6. haulage	/'ho:.lɪdʒ/	(n): (the cost of) moving goods by road, rail or canal : cước phí vận chuyển
7. embezzle	/ɪm'bez.l/	(v): steal money that you are responsible for : tham ô; thục két
8. affiliate	/ə'fil.i.eɪt/	(v): attach to a large organization : liên kết với công ty lớn
9. intestate	/ɪn'tes.teɪt/	(adj): without having left a legal will at death : không để lại di chúc
10. affluence	/'æfluəns/	(n): a lot of goods, money or property : sự giàu có

QUIZ ONE

1. embezzle

- a) keep money that you are responsible for legally
- b) take money that you are responsible for illegally
- c) save money that you are responsible for
- d) send money that you are responsible for

2. prosecute

- a) bring before a court
- b) take away from a court

- c) bring to a tennis court
- d) maintenance a tennis court

3. inherent

- a) existing in something
- b) concerned with practice

- c) belonging to a rich owner
- d) making things better

4. inventory

- a) list of items on sale
- b) value of items in store

- c) list of purchased items
- d) list of goods in stock

5. exempt

- a) free from any responsibilities
- b) free from a duty or payment

- c) free from boring job
- d) not busy with daily routine

6. fluctuate

- a) be in an unstable state
- b) change gradually and efficiently

- c) stop using something suddenly
- d) rise and fall regularly

7. affluence

- a) having an influence on someone
- b) an abundant supply of wealth
- c) a lot of goods on sale
- d) an influence on a company operation

8. haulage

- a) a travel by train, ship or car
- b) a travel by ship aboard
- c) a means of transportation
- d) a charge for commercial transport of goods

9. affiliate

- a) increase the strength or value of something
- b) associate with a large organisation
- c) reduce the strength or value of something
- d) produce more output of one good

10. intestate

- a) not increasing or developing
- b) not be willing to do anything
- c) without having left anything at death
- d) not having made a will before death

Sheet B

LESSON TWO (English definition)

1. accrual	/ə'kru:.əl/	(n): a gradual and automatic increase : sự dồn tích
2. liabilities	/'laɪ.ə'bɪl.ɪ.tiz/	(n): money owned by a company : tiền nợ
3. dossier	/'dɒs.i.eɪ/	(n): a set of documents about a person : hồ sơ cá nhân
4. insolvent	/ɪn'sɒl.vənt/	(adj): unable to pay one's debts : không còn khả năng trả nợ
5. amalgamate	/ə'mæl.gə.meɪt/	(v): join together two or more organisations : hợp nhất các công ty
6. judicious	/dʒu:'.dɪʃ.əs/	(adj): showing or having good sense : sáng suốt
7. bequeath	/bɪ'kwi:ð/	(v): leave money or property to someone in a will : để lại chúc thư
8. remunerate	/rɪ'mju:.nər.eɪt/	(v): pay someone for his/ her work : trả công (bằng tiền)
9. perishables	/'per.ɪ.ʃə.blɪz/	(n): goods that can go bad or decay easily : hàng dễ hư thối
10. nullify	/'nʌl.ɪ.fɪ/	(v): make an agreement lose its legal force : hủy bỏ hợp đồng

LESSON TWO (Vietnamese definition)

1. accrual	/ə'kru:.əl/	(n): sự dồn tích
2. liabilities	/'laɪ.ə'bɪl.ɪ.tiz/	(n): tiền nợ
3. dossier	/'dɒs.i.eɪ/	(n): hồ sơ cá nhân
4. insolvent	/ɪn'sɒl.vənt/	(adj): không còn khả năng trả nợ
5. amalgamate	/ə'mæl.gə.meɪt/	(v): hợp nhất các công ty
6. judicious	/dʒu:'.dɪʃ.əs/	(adj): sang suốt
7. bequeath	/bɪ'kwi:ð/	(v): để lại chúc thư
8. remunerate	/rɪ'mju:.nər.eɪt/	(v): trả công (bằng tiền)
9. perishables	/'per.ɪ.ʃə.blɪz/	(n): hàng dễ hư thối
10. nullify	/'nʌl.ɪ.fɪ/	(v): hủy bỏ hợp đồng

LESSON TWO (Vietnamese & English definition)

1. accrual	/ə'kru:.əl/	(n): a gradual and automatic increase : sự dồn tích
2. liabilities	/'laɪ.ə'bɪl.ɪ.tiz/	(n): money owned by a company : tiền nợ
3. dossier	/'dɒs.i.eɪ/	(n): a set of documents about a person : hồ sơ cá nhân
4. insolvent	/ɪn'sɒl.vənt/	(adj): unable to pay one's debts : không khả năng trả nợ
5. amalgamate	/ə'mæl.gə.meɪt/	(v): join together two or more organisations : hợp nhất các công ty
6. judicious	/dʒu:'.dɪʃ.əs/	(adj): showing or having good sense : sáng suốt
7. bequeath	/bɪ'kwi:ð/	(v): leave money or property to someone in a will : để lại chúc thư
8. remunerate	/rɪ'mju:.nər.eɪt/	(v): pay someone for his/ her work : trả công (bằng tiền)
9. perishables	/'per.ɪ.ʃə.blɪz/	(n): goods that can go bad or decay easily : hàng dễ hư thối
10. nullify	/'nʌl.ɪ.fɪ/	(v): make an agreement lose its legal force : hủy bỏ hợp đồng

QUIZ TWO

- 1. nullify**
a) negotiate an agreement
b) cancel an agreement
c) sign an agreement
d) lose an agreement
 - 2. insolvent**
a) unable to receive one's debts
b) unable to pay one's deposit
c) able to pay one's debts
d) unable to pay one's debts
 - 3. accrual**
a) a gradual and automatic decrease
b) a fast and effective decrease
c) a gradual and automatic increase
d) a fast and effective increase
 - 4. amalgamate**
a) stop a meeting for a short time
b) form a new organisation from an old one
c) join a political party
d) unite to form one organisation
 - 5. remunerate**
a) pay for one's services
b) pay for the purchased goods
c) pay for interest rate
d) pay for one's lending
 - 6. dossier**
a) a collection of information about a company
b) a collection of information about a person
c) a collection of information about a contract
d) a collection of information about a project
 - 7. judicious**
a) showing or having sense of humour
b) showing or having no sense
c) showing or having bad sense
d) showing or having good sense
 - 8. bequeath**
a) not leave a personal property to a person by a will
b) steal a personal property from a person by a will
c) leave a personal property to a person by a will
d) spend all personal property on charity
 - 9. liabilities**
a) a file in business transactions
b) money owned by a company
c) amounts owed to the business
d) amounts spent on tax
 - 10. perishables**
a) foodstuff subject to speedy decay
b) goods that can consumed easily
c) goods that can be produced easily
d) things done carefully by hand
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Sheet B

LESSON THREE (English definition)

1. allocate	/'æl.ə.keɪt/	(v): give as a share
2. stagnant	/'stæg.nənt/	(adj): not increasing or developing
3. usury	/'ju:.zjʊ.ri/	(n): the lending of money at high interest rate
4. nominal	/'nɒm.i.nəl/	(adj): in name or word only
5. defraud	/dɪ'frə:d/	(v): deceive someone in order to obtain something dishonestly
6. annuity	/ə'nju:.ə.ti/	(n): a fixed sum of money paid to someone yearly
7. subsidiary	/səb'sɪd.i.ər.i/	(n): a company that is owned by a larger company
8. deregulate	/,di:.'reg.ju.leɪt/	(v): free an industry or an organisation from price control
9. tenure	/'ten.jər/	(n): the holding of a position or office
10. forge	/fɔ:dʒ/	(v): make an illegal copy of something

LESSON THREE (Vietnamese definition)

1. allocate	/'æl.ə.keɪt/	(v): phân phối
2. stagnant	/'stæg.nənt/	(adj): trì trệ
3. usury	/'ju:.zjʊ.ri/	(n): sự cho vay nặng lãi
4. nominal	/'nɒm.i.nəl/	(adj): nhân danh
5. defraud	/dɪ'frə:d/	(v): lừa gạt
6. annuity	/ə'nju:.ə.ti/	(n): tiền trợ cấp hàng năm
7. subsidiary	/səb'sɪd.i.ər.i/	(n): công ty con
8. deregulate	/,di:.'reg.ju.leɪt/	(v): tự định giá
9. tenure	/'ten.jər/	(n): sự đương nhiệm / đương chức
10. forge	/fɔ:dʒ/	(v): giả mạo

LESSON THREE (Vietnamese & English definition)

1. allocate	/'æl.ə.keɪt/	(v): give as a share : phân phối
2. stagnant	/'stæg.nənt/	(adj): not increasing or developing : trì trệ
3. usury	/'ju:.zjʊ.ri/	(n): the lending of money at high interest rate : sự cho vay nặng lãi
4. nominal	/'nɒm.i.nəl/	(adj): in name or word only : nhân danh
5. defraud	/dɪ'frə:d/	(v): deceive someone in order to obtain something dishonestly : lừa gạt
6. annuity	/ə'nju:.ə.ti/	(n): a fixed sum of money paid to someone yearly : tiền trợ cấp hàng năm
7. subsidiary	/səb'sɪd.i.ər.i/	(n): a company that is owned by a larger company : công ty con
8. deregulate	/,di:.'reg.ju.leɪt/	(v): free an industry or an organisation from price control : tự định giá
9. tenure	/'ten.jər/	(n): the holding of a position or office : sự đương nhiệm / đương chức
10. forge	/fɔ:dʒ/	(v): make an illegal copy of something : giả mạo

QUIZ THREE

- 1. stagnant**
a) increasing or developing
b) not staying at the same place
c) not increasing or developing
d) having a great motion
 - 2. deregulate**
a) do something regularly
b) exchange something for goods
c) be under the control of price
d) be free to set the price
 - 1. allocate**
a) give as a refund
b) give as a share
c) offer as a sponsor
d) share as a duty
 - 2. annuity**
a) a fixed sum of money borrowed yearly
b) a fixed sum of money obtained yearly
c) a fixed sum of money lent someone yearly
d) a fixed sum of money paid to someone yearly
 - 3. nominal**
a) of the only person's name
b) in the honour of someone
c) in name or word only
d) no name or no word
 - 4. subsidiary**
a) of something replaced others
b) being under the control of another
c) sharing the control with another
d) under a very controlled investigation
 - 5. defraud**
a) obtain something honestly
b) get something from someone free
c) cheat to obtain something dishonestly
d) deceive to buy something at cheap price
 - 6. forge**
a) make an legal copy of something
b) make an illegal copy of something
c) see an illegal copy of something
d) copy something to get a legal evidence
 - 7. usury**
a) the lending of money at low interest rate
b) the borrowing of money at low interest rate
c) the lending of money at high interest rate
d) the borrowing money without any interest rate
 - 8. tenure**
a) the holding of a position or office
b) a person who rents a room
c) the holding a lot of money
d) a high position in society
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