READING SKILL For Educators and Islamic Economic

Ahwy Oktradiksa, M.Pd.I.
Reading Skill
For Educators and Islamic Economic

AHWY OKTRADIKA, M.Pd.I.
CONTENTS

Preface
Foreword v
Contents viii

Reading Topic 1 : Teachers Change Lives and Islamic Economic 1
Reading Topic 2 : Teaching Methods and Economic System 17
Reading Topic 3 : Motivating Students and Investment Restrictions 27
Reading Topic 4 : Teachers as Role Models and Economic Policy 41
Reading Topic 5 : Teacher Goals and Sharia Banking 53
Reading Topic 6 : Teachers Care and Sharia System 65

Additional chapter of Islamic reading 73
Appendix 91
References 135
The Author 141
A. READING SKILL FOR EDUCATOR

It is not an exaggeration to say that a great teacher can change a student’s life. There are an endless amount of stories that attest to the benefits of a strong relationship between an educator and pupil.

As some of the most influential role models for developing students, teachers are responsible for more than just academic enrichment. If you want to be a great educator, you must connect with your pupils and reach them on multiple levels, because the best teachers are committed to their students’ well-being both inside and outside the classroom. By forging strong relationships, educators are able to affect virtually every aspect of their students’ lives, teaching them the important life lessons that will help them succeed beyond term papers and standardized tests.

It is not always easy to change a student’s life, which is why it takes a great teacher to do so. Some just need an extra push like the student whose math grade is just a few points shy from the A that will give them a 4.0 GPA; others may be going through something troubling in their personal lives and need someone to talk to. Whatever the student needs to help them excel, a life-changing teacher will be there for them.

While you will spend your entire career learning the different ways you can change your students’ lives, here are three as-
pects that are directly affected by great teachers:

1. **Education.**
   A great teacher makes learning fun, as stimulating, engaging lessons are pivotal to a student’s academic success. Some students who are more prone to misbehavior, truancy or disengagement are more dependent on an engaging teacher. Making your classroom an exciting environment for learning will hold the students’ fascination, and students learn best when they are both challenged and interested. It’s part of motivating students, which may not be easy, but which will benefit students immeasurably in the long run.

2. **Inspiration.**
   Have you ever had a teacher who inspired you to work harder or pursue a particular goal? Were you inspired to become an educator by one of your own great teachers?
   
   Inspiring students is integral to ensuring their success and encouraging them to fulfill their potential. Students who are inspired by their teachers can accomplish amazing things, and that motivation almost always stays with them. Inspiration can also take many forms, from helping a pupil through the academic year and their short-term goals, to guiding them towards their future career. Years after graduation, many working professionals will still cite a particular teacher as the one who fostered their love of what they currently do and attribute their accomplishments to that educator.

3. **Guidance.**
   Teachers can also be a trusted source of advice for students weighing important life decisions. Educators can help their pupils pursue higher education, explore career opportunities and compete in events they might otherwise have not thought themselves able to. Students often look to their
teachers as mentors with experience and knowledge, and, as an educator, you will almost definitely be asked for advice at some point during your career.

Did you know that one in four students drops out of school or that every nine seconds, another student drops out? Dropping out is a decision that students won’t likely come to you about, but an adapt teacher can notice the indications that a student is struggling and intervene before it’s too late. Aside from educating them on the hard facts about dropping out, teachers can also help assess the problem and figure out an alternative. In such situations, teachers undoubtedly have the ability to change the lives of students.

Assignment Sheet

1. Translating the text of paragraph above into Bahasa Indonesia.

2. Vocabulary building:

<table>
<thead>
<tr>
<th>Exaggeration</th>
<th>Pivotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Endless</td>
<td>Accomplish</td>
</tr>
<tr>
<td>Attest</td>
<td>Advice</td>
</tr>
<tr>
<td>Educator</td>
<td>Adept</td>
</tr>
<tr>
<td>Pupil</td>
<td>Intervene</td>
</tr>
<tr>
<td>Enrichment</td>
<td>Undoubtedly</td>
</tr>
<tr>
<td>Forging</td>
<td></td>
</tr>
</tbody>
</table>

3. Written conclusion based on paragraphs:

a) ............................................................................................................................
   ............................................................................................................................

b) ............................................................................................................................
   ............................................................................................................................

c) ............................................................................................................................
   ............................................................................................................................

d) ............................................................................................................................
   ............................................................................................................................

.................................................................
B. READING SKILL FOR ISLAMIC ECONOMIC

1. Islamic Economic

Islamic economics refers to the economic system that conforms to Islamic scripture and traditions. The central features of an Islamic economy are summarized as the following: (1) "behavioral norms and moral foundations" derived from the Quran and Sunna, (2) zakat tax as the basis of Islamic fiscal policy, and (3) prohibition of interest.

Islamic movements and authors generally describe an Islamic economic system as neither socialist nor capitalist, but as a "third way," an ideal mean with none of the drawbacks of the other two systems.

To reduce the gap between the rich and the poor, Islam encourages trade, discourages the hoarding of wealth and outlaws Usury (the term is riba in Arabic). Therefore wealth is taxed through Zakat, but trade is not taxed. Usury allows the rich to get richer without sharing in the risk. Profit sharing and venture capital where the lender is also exposed to risk are acceptable. Hoarding of food for speculation is also discouraged. Grabbing other people's land is also prohibited.

2. History

Traditional Islamic concepts having to do with economics included:

a. Zakat – the "taxing of certain goods, such as harvest, with an eye to allocating these taxes to expenditures that are also explicitly defined, such as aid to the needy."

b. Gharar – "the interdiction of chance (prohibition of gam-
bling and speculation)... That is, of the presence of any element of excessive uncertainty, in a contract (which excludes not only insurance but also trading in derivatives, short selling and other speculative transactions like day-trading).”

c. **Riba** – “referred to as usury (modern Islamic economists reached consensus that Riba is any kind of interest, rather than just usury).”

These concepts, like others in Islamic law, came from the sunnah or “prescriptions, narrations (hadith), examples, and words of Muhammad, gathered and systematized by commentators according to an inductive, casuistic method.” Sometimes other sources such as *al-urf* (custom), *al-aql* (reason), or *al-ijma* (consensus of the jurists) were employed.

In addition, Islamic law has developed areas of law that correspond to secular laws of contracts and torts.

### 3. Markets

Islam accepts markets as the basic coordinating mechanism of the economic system. Islamic teaching holds that the market, given perfect competition, allows consumers to obtain desired goods and producers to sell their goods at a mutually acceptable price.

Three necessary conditions for an operational market are said to be upheld in Islamic primary sources:

a. **Freedom of exchange:** the Qur’an calls on believers to engage in trade, and rejects the contention that trade is forbidden.

b. **Private ownership.**

c. **Security of contract:** the Qur’an calls for the fulfillment and observation of contracts. The longest verse of the Qur’an deals with commercial contracts involving immediate and future payments.
**Assignment Sheet**

1. Translating the text of paragraph *above* into Bahasa Indonesia.

2. Vocabulary building:

<table>
<thead>
<tr>
<th>English</th>
<th>Bahasa Indonesia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refers</td>
<td>Alami</td>
</tr>
<tr>
<td>Conforms</td>
<td>Pengeluaran</td>
</tr>
<tr>
<td>Scripture</td>
<td>Teks spesifik</td>
</tr>
<tr>
<td>Traditions</td>
<td>Siswa</td>
</tr>
<tr>
<td>The central features</td>
<td>Gharar</td>
</tr>
<tr>
<td>Summarize</td>
<td>Interdiksi</td>
</tr>
<tr>
<td>Behavioral norms</td>
<td>Peluang</td>
</tr>
<tr>
<td>Moral foundation</td>
<td>Hadir</td>
</tr>
<tr>
<td>Derived</td>
<td>Element</td>
</tr>
<tr>
<td>Tax</td>
<td>Excessive</td>
</tr>
<tr>
<td>The basis of Islamic fiscal policy</td>
<td>Uncertainty</td>
</tr>
<tr>
<td>Prohibition of interest</td>
<td>Asuransi</td>
</tr>
<tr>
<td>Islamic movements</td>
<td>Derivaif</td>
</tr>
<tr>
<td>Authors</td>
<td>Jual</td>
</tr>
<tr>
<td>Describe</td>
<td>Transaksi</td>
</tr>
<tr>
<td>As neither</td>
<td>Tinjauan</td>
</tr>
<tr>
<td>None</td>
<td>Menjangkau</td>
</tr>
<tr>
<td>Drawbacks</td>
<td>Consensus</td>
</tr>
<tr>
<td>To reduce</td>
<td>Pencetakan</td>
</tr>
<tr>
<td>Gap</td>
<td>Narasatup (hadith)</td>
</tr>
<tr>
<td>Encourages</td>
<td>Sistematisasi</td>
</tr>
<tr>
<td>Trade</td>
<td>Commentator</td>
</tr>
<tr>
<td>------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Discourage</td>
<td>According to</td>
</tr>
<tr>
<td>Hoarding</td>
<td>Casuistic method</td>
</tr>
<tr>
<td>Wealth</td>
<td>Al-urf (custom)</td>
</tr>
<tr>
<td>Allow</td>
<td>Aal-aql (reason):</td>
</tr>
<tr>
<td>Share</td>
<td>Al-ijma (consensus of the jurists)</td>
</tr>
<tr>
<td>Risk</td>
<td>Employed</td>
</tr>
<tr>
<td>Profit</td>
<td>Develop</td>
</tr>
<tr>
<td>Venture</td>
<td>Torts:</td>
</tr>
<tr>
<td>Capital</td>
<td>Upheld</td>
</tr>
<tr>
<td>Expose</td>
<td>Engage</td>
</tr>
<tr>
<td>Acceptable</td>
<td>Contention</td>
</tr>
<tr>
<td>Speculation</td>
<td>Forbidden</td>
</tr>
<tr>
<td>Discourage</td>
<td>Private ownership</td>
</tr>
<tr>
<td>Grab</td>
<td>Fulfillment</td>
</tr>
<tr>
<td>Included:</td>
<td>Coordinating</td>
</tr>
<tr>
<td>Goods</td>
<td>Obtain</td>
</tr>
<tr>
<td>Harvest</td>
<td>Desire</td>
</tr>
</tbody>
</table>

3. Written conclusion based on paragraphs:
   a) ....................................................................................................................
   ....................................................................................................................
   ....................................................................................................................
   ....................................................................................................................
   ....................................................................................................................
   ....................................................................................................................
   ....................................................................................................................
   ....................................................................................................................
   ....................................................................................................................
   ....................................................................................................................
   ....................................................................................................................
   ....................................................................................................................
   ....................................................................................................................
   ....................................................................................................................

7
C. STRUCTURE FOCUS

Degree of comparation merupakan kata perbandingan yang menyatakan lebih atau paling dari lainnya. Comparative adalah membandingkan satu hal dengan hal lain. Comparative dapat dilihat dari tiga tingkatan, yaitu positive degree (tingkat positif), comparative degree (tingkat lebih), dan superlative degree (tingkat paling).

1. Positive Degree

(+) Subject + to be + adjective.
   Example: (+) The ant is small. (Smut itu kecil.)

(-) Subject + to be + not + adjective.
   Example: (-) The ant is not small. (Smut itu tidak kecil.)

(?) To be + subject + adjective?
   Example: (?) Is the ant small? (Apakah semut itu kecil?)

(-?) To be + subject + not + adjective?
   Example: (?) Is the ant not small? (Tidakkah semut itu kecil?)

Trial Exercising: big (besar), high (tinggi), cheap (murah)
2. Comparative Degree

(+) **Subject + to be + adjective + er.**

Example: (+) The elephant is bigger than cow. (*Gajah itu lebih besar daripada sapi.*)

(-) **Subject + to be + not + adjective + er.**

Example: (-) The elephant is not bigger than cow. (*Gajah itu tidak lebih besar daripada sapi.*)

(?) **To be + subject + adjective + er?**

Example: (?) Is the elephant bigger than cow? (*Apakah gajah itu lebih besar dari pada sapi?*)

(-?) **To be + subject + not + adjective + er?**

Example: (?) Is the elephant not bigger than cow? (*Tidakkah gajah itu lebih besar daripada sapi?*)

**Trial Exercising:** shorter (*lebih pendek*), thinner (*lebih kurus*)

----------------------------------------------------------------------------------------------------------------------------------

(+?) **Subject + to be + more + adjective.**

Example: (+) She is more famous than you. (*Dia [perempuan] lebih terkenal daripada kamu.*)

(-) **Subject + to be + not + more + adjective.**

Example: (-) She is not more famous than you. (*Dia [perempuan] tidak lebih terkenal daripada kamu.*)

(?) **To be + subject + more + adjective?**

Example: (?) Is she more famous than you? (*Apakah dia [perempuan] lebih terkenal daripada kamu?*)

(-?) **To be + Subject + not + more + adjective?**

Example: (?) Is she not more famous than you? (*Tidakkah dia [perempuan] lebih terkenal daripada kamu?*)
Trial Exercising: more expensive (*lebih mahal*)

3. Superlative Degree

(+) Subject + to be + adjective + est.
   Example: (+) Andre is the youngest in our family. (*Andre adalah yang paling muda di keluarga kita.*)

(-) Subject + to be + not + adjective + est.
   Example: (-) Andre is not the youngest in our family. (*Andre tidak yang paling muda di keluarga kita.*)

(?) To be + subject + adjective + est?
   Example: (?) Is Andre the youngest in our family? (*Apakah Andre yang paling muda di keluarga kita?*)

(-?) To be + subject + not + adjective + est?
   Example: (?) Is Andre not the youngest in our family? (*Tidakkah Andre yang paling muda di keluarga kita?*)

Trial Exercising: the tallest (*paling tinggi*), the shortest (*paling pendek*)

(+) Subject + to be + most + adjective.
   Example: (+) He is the most handsome in my group. (*Dia [laki-laki] paling tampan di grup saya.*)

(-) Subject + to be + not + most + adjective.
   Example: (-) He is not the most handsome in my group. (*Dia [laki-laki] tidak paling tampan di grup saya.*)
(?) To be + subject + most + adjective?
Example: (?) Is he the most handsome in my group? (Apakah dia [laki-laki] yang paling tampan di grup saya?)

(-?) To be + subject + not + most + adjective?
Example: (?) Is he not the most handsome in my group? (Tidakkah dia [laki-laki] paling tampan di grup saya?)

Trial Exercising: the most beautiful (paling cantik), the most difficult (paling sulit)

Penjelasan Pertama:
1. Kata sifat dalam comparison tidak mengalami perubahan dalam bentuk subjek apapun. Contoh:
   - Johan is taller than Andi (Johan adalah lebih tinggi dari pada Andi.)
   - Johan and Joni are taller than Andi. (Johan dan Joni lebih tinggi dari pada Andi.)

Untuk membetuk comparative dan superlative degree, ada dua cara:

a. Menambah "er" atau "r" di belakang adjective yang terdiri atas satu dan dua suku kata yang tekanan suaranya berada di akhir kata tersebut. Untuk membetuk superlative degree harus ditambah "est" atau "t". Contoh:

<table>
<thead>
<tr>
<th>Comparative degree</th>
<th>Arti</th>
<th>Superlative degree</th>
<th>Arti</th>
</tr>
</thead>
<tbody>
<tr>
<td>Politer</td>
<td>Lebih sopan</td>
<td>Politest</td>
<td>Paling sopan</td>
</tr>
<tr>
<td>Severe</td>
<td>Lebih hebat</td>
<td>Severest</td>
<td>Paling hebat</td>
</tr>
</tbody>
</table>
b. Menambah “more” di depan adjective yang terdiri atas dua suku kata (tetapi tekanan suaranya di suku awal kata tersebut) atau lebih dari dua suku kata. Untuk superlative degree ditambah “most”. Contoh:

<table>
<thead>
<tr>
<th>Comparative degree</th>
<th>Arti</th>
<th>Superlative degree</th>
<th>Arti</th>
</tr>
</thead>
<tbody>
<tr>
<td>More modest</td>
<td>Lebih sopan</td>
<td>Most modest</td>
<td>Paling sopan</td>
</tr>
<tr>
<td>More famous</td>
<td>Lebih terkenal</td>
<td>Most famous</td>
<td>Paling terkenal</td>
</tr>
</tbody>
</table>

2. Jika Adjective yang huruf akhirnya berupa huruf konsonan (huruf mati) yang telah mendapat tekanan suara serta jatuh setelah huruf vocal (hidup) dibuat comparative degree maupun superlative degree maka huruf konsonan tersebut harus digandakan. Contoh:

<table>
<thead>
<tr>
<th>Comparative degree</th>
<th>Arti</th>
<th>Superlative degree</th>
<th>Arti</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wetter</td>
<td>Lebih basah</td>
<td>wettest</td>
<td>Paling basah</td>
</tr>
<tr>
<td>Hotter</td>
<td>Lebih panas</td>
<td>hottest</td>
<td>Paling panas</td>
</tr>
</tbody>
</table>

3. Pada adjective yang terdiri atas dua suku kata berakhir huruf y, le, ow, er, dan some, maka comparative degree-nya ditambah “er” dan superlative degree-nya ditambah “est”. Contoh:

<table>
<thead>
<tr>
<th>Comparative degree</th>
<th>Arti</th>
<th>Superlative degree</th>
<th>Arti</th>
</tr>
</thead>
<tbody>
<tr>
<td>Simpler</td>
<td>Lebih sederhana</td>
<td>Simplest</td>
<td>Paling sederhana</td>
</tr>
<tr>
<td>Wholesomer</td>
<td>Lebih sehat</td>
<td>Wholesomest</td>
<td>Paling sehat</td>
</tr>
</tbody>
</table>

4. Untuk membandingkan dua benda, comparative degree menggunakan than yang artinya “daripada”.

5. Untuk superlative degree yang menggunakan most selalu diawali dengan the.

6. Di antara tata cara pembentukan comparative degree dan superlative degree secara beraturan, ada juga comparative...
image not available
their learning and development. This method focuses on the belief that students learn best when working with and learning from their peers.

<table>
<thead>
<tr>
<th>Facilitator</th>
<th>Delegator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facilitators place a strong emphasis on the teacher-student relationship. Operating under an open classroom model, there is a de-emphasis on teacher instruction, and both student and educator undergo the learning process together. Student learning loosely guided by the teacher, and is focused on fostering independence, hands-on learning, and exploration.</td>
<td>Teachers act as a &quot;resource&quot; to students, answering questions and reviewing their progress as needed. Teachers play a passive role in student’s learning; students are active and engaged participants in their learning. The main goal of a delegator is to foster a sense of autonomy in the learning process.</td>
</tr>
</tbody>
</table>

Assignment Sheet

1. Translating the text of paragraph above into Bahasa Indonesia.
2. Vocabulary building:

<table>
<thead>
<tr>
<th>Refers</th>
<th>Entities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Depends teacher-centered</td>
<td>An equally active role</td>
</tr>
<tr>
<td>Student-centered</td>
<td>To coach</td>
</tr>
<tr>
<td>Empty vessels</td>
<td>Facilitate</td>
</tr>
<tr>
<td>An end goal</td>
<td>Measured</td>
</tr>
<tr>
<td>Assessment</td>
<td>Facilitator</td>
</tr>
<tr>
<td>The primary role</td>
<td>Delegator</td>
</tr>
<tr>
<td>Separate</td>
<td>Across</td>
</tr>
<tr>
<td>Emphasizes</td>
<td></td>
</tr>
</tbody>
</table>

3. Written conclusion based on paragraphs:
   a) ........................................................................................................
   b) ........................................................................................................
   c) ........................................................................................................
   d) ........................................................................................................
2. **Maukah/mau nggak = will (I, you, we, they, he, she, it)**
   Contoh:
   a. *He tells to his friend to put his phone on table but he asks you to remind him as he is a careless boy, will you please?*
   (Dia memberitahu temannya untuk meletakan handphone-nya di atas meja tetapi dia meminta kamu untuk mengingatkan karena dia seorang yang ceroboh, mau nggak?)
   b. *Please do not try to be late, will you?*
   (Jangan terlambat lagi, mau kan?)
   c. *Stop doing something like jerk, will you?*
   (Berkhenti melakukan hal yang jelek, mau kan?)

3. **Jadikah/jadi nggak = shall (I, you, we, they, he, she, it)**
   Contoh:
   a. *Well, it’s time to leave now, we’re going to be late, shall we please?*
   (Sudah waktunya berangkat sekarang, kita terlambat, jadi nggak?)
   b. *Hello! we had just told about our friend was sick, shall we visit him?*
   (Halo! Kita baru saja menceritakan teman kita yang sakit, jadi nggak kita berkunjung?)
   c. *Shall we hang out tonight?*
   (Jadi nggak kita keluar nanti malam?)
   d. *Well, we almost forget, we have some appointments with our teacher, it’s the time, shall we (go) now?*
   (Oya, kita hampir lupa, kita ada janji dengan guru, ini sudah waktunya. Jadi nggak pergi sekarang?)

4. **Bolehkah/boleh nggak = may (I, you, we, they, he, she, it)**
   Contoh:
   a. *I’d like to sit down here, may I please?*
   (Saya mau duduk di sini, bolehkah?)
learning if they feel their work is recognized and valued. You should encourage open communication and free thinking with your students to make them feel important. Be enthusiastic. Praise your students often. Recognize them for their contributions. If your classroom is a friendly place where students feel heard and respected, they will be more eager to learn. A “good job” or “nice work” can go a long way.

2. **Get Them Involved**

   One way to encourage students and teach them responsibility is to get them involved in the classroom. Make participating fun by giving each student a job to do. Give students the responsibility of tidying up or decorating the classroom. Assign a student to erase the blackboard or pass out materials. If you are going over a reading in class, ask students to take turns reading sections out loud. Make students work in groups and assign each a task or role. Giving students a sense of ownership allows them to feel accomplished and encourages active participation in class.

3. **Offer Incentives**

   Setting expectations and making reasonable demands encourages students to participate, but sometimes students need an extra push in the right direction. Offering students small incentives makes learning fun and motivates students to push themselves. Incentives can range from small to large giving a special privilege to an exemplary student, to a class pizza party if the average test score rises. Rewards give students a sense of accomplishment and encourage them to work with a goal in mind.

4. **Get Creative**

   Avoid monotony by changing around the structure of your class. Teach through games and discussions instead of lectures, encourage students to debate and enrich the subject matter with visual aids, like colorful charts, diagrams and
image not available
dered with the advent of European influence during the Age of Enlightenment.

The word is a Quranic term. One of its applications is "interest" or "usury" on loaned money. The Quranic term is not limited to money but as well includes all loan transactions in which the debtor returns a sum of goods in excess or above the original loan, be it money, eatable or any other item or goods; anything in excess of original is considered riba if items exchanged are of the same kind (such as gold for gold). Riba is any increment on a loan or debt, either preconditioned or in rescheduling.

Riba is considered amongst the Seven heinous sins (Al-Saba al-Mubiqat, namely:

a. Believing in gods other than Allah.
b. Magic.
c. Murder.
d. Riba/usury.
e. Unlawfully taking orphans' money.
f. Fleeing the battlefield.
g. Accusing chaste, pious women.

Assignment Sheet

1. Translating the text of paragraph above into Bahasa Indonesia.
2. Vocabulary Building:

   | Investment | Leveraged |
   | Restriction | Company |
   | Loan | Unacceptable |
   | Borrower | Fix |
   | Lender | Instead |
   | Compare | Lending |
   | Interest | Ownership |
   | Acknowledge | Assets |
image not available
Subject + was, were + not + verb 3 (past participle).
- He did not bring my bag. (active voice)
  (Dia (laki-laki) tidak membawakan tas saya.)
- My bag was not brought by him. (passive voice)
  (Tas saya tidak dibawakan oleh dia (laki-laki)).

(?) Was, were + subject + verb 3 (past participle)?
- Did he bring my bag? (active voice)
  (Apakah dia (laki-laki) membawakan tas saya?)
- Was my bag brought by him? (passive voice)
  (Apakah tas saya dibawakan oleh dia (laki-laki)?)

(-?) Was, were + subject + not + verb 3 (past participle)?
- Did he not bring my bag? (active voice)
  (Tidakkah dia (laki-laki) membawakan tas saya?)
- Was my bag not brought by him? (passive voice)
  (Apakah tas saya dibawakan oleh dia (laki-laki)?)

Future Tense

Contoh:
(+) Subject + will, shall + be + verb 3 (past participle).
- You will borrow my car. (active voice)
  (Kamu akan meminjam mobil saya.)
- My car will be borrowed by you. (passive voice)
  (Mobil saya akan dipinjam oleh kamu.)

(-) Subject + will, shall + not be + verb 3 (past participle).
- You will not borrow my car. (active voice)
  (Kamu tidak akan meminjam mobil saya.)
- My car will not be borrowed by you. (passive voice)
  (Mobil saya tidak akan dipinjam oleh kamu.)

(?) Will, shall + subject + be + verb 3 (past participle)?
- Will you borrow my car? (active voice)
  (Akankah kamu meminjam mobil saya?)
- Will my car be borrowed by you? (passive voice)
  (Akankan mobil saya dipinjam oleh kamu?)
image not available
4. I draw a picture. *(future perfect interrogative)*

5. They wear blue shoes. *(past continuous negative interrogative)*

6. They don't help you. *(simple future positive)*

7. He doesn't open the book. *(present perfect negative)*

8. You do not write the letter. *(present continuous interrogative)*

9. Does your Mom pick you up? *(past perfect negative interrogative)*

10. Does the police officer catch the thief? *(simple past interrogative)*
a. Macroeconomic stabilization policy, which attempts to keep the money supply growing at a rate that doesn’t result in excessive inflation.

b. Trade policy, which refers to tariffs, trade agreements and the international institutions that govern them.

c. Policies designed to create economic growth.

d. Policies dealing with the redistribution of income, property and/or wealth.

e. As well as: regulatory policy, anti-trust policy, industrial policy and technology based economic development policy.

Macroeconomic stabilization policy; stabilization policy attempts to stimulate an economy out of recession or constrain the money supply to prevent excessive inflation.

a. Fiscal policy, often tied to Keynesian economics, uses government spending and taxes to guide the economy.
   1) Fiscal stance: The size of the deficit or surplus
   2) Tax policy: The taxes used to collect government income.
   3) Government spending on just about any area of government

b. Monetary policy controls the value of currency by lowering the supply of money to control inflation and raising it to stimulate economic growth. It is concerned with the amount of money in circulation and, consequently, interest rates and inflation.
   1) Interest rates, if set by the government
   2) Incomes policies and price controls that aim at imposing non-monetary controls on inflation
   3) Reserve requirements which affect the money multiplier


2. **Abstract Noun**

Merupakan kata benda yang tidak berwujud (tidak tampak) atau tidak dapat diungkap oleh panca indra (penglihatan dan rabaan). Ada beberapa kata yang dapat membentuk abstract noun.

a. Kata kerja dengan menambah akhiran -ment, -ion (-tion), -ation (cation), -ance (-ence), -t, dan -y. Contoh:

<table>
<thead>
<tr>
<th>To agree</th>
<th>Menyetujui</th>
<th>Agreement</th>
<th>Persetujuan</th>
</tr>
</thead>
<tbody>
<tr>
<td>To act</td>
<td>Berbuat</td>
<td>Action</td>
<td>Perbuatlan</td>
</tr>
<tr>
<td>To hinder</td>
<td>Menghalangi</td>
<td>Hindrance</td>
<td>Halangan</td>
</tr>
<tr>
<td>To complain</td>
<td>Mengeluh</td>
<td>Complaint</td>
<td>Keluhan</td>
</tr>
<tr>
<td>To discover</td>
<td>Menemukan</td>
<td>Discovery</td>
<td>Penemuan</td>
</tr>
<tr>
<td>To injure</td>
<td>Melukai</td>
<td>Injury</td>
<td>Luka</td>
</tr>
</tbody>
</table>

b. Kata sifat dengan menambah akhiran -nees, -cy, -ship, -hood, -ty, -th, -ce, dan -dom. Contoh:

<table>
<thead>
<tr>
<th>Polite</th>
<th>Sopan</th>
<th>Politeness</th>
<th>Kesopanan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fluent</td>
<td>Lancar</td>
<td>Fluency</td>
<td>Kelancaran</td>
</tr>
<tr>
<td>Champion</td>
<td>Juara</td>
<td>Championship</td>
<td>Kerjauaraan</td>
</tr>
<tr>
<td>Friend</td>
<td>Sahabat</td>
<td>Friendship</td>
<td>Persahabatan</td>
</tr>
</tbody>
</table>
image
not available
image not available
not expect. Hearing your students out when they want to voice their opinions can broaden your perspective.

4. Change

Ambitious teachers are the ones who enter this career to affect change. These are the ones who want to meet the demand for great teachers: They make it their goal to help improve the quality of education for everyone. These teachers are willing to work in high needs schools, where there is low teacher retention and impoverished communities desperate for committed, talented teachers.

Very ambitious teachers take it a step further. As described in our “Benefits of a Master’s” page, having a Master’s in Education or another advanced degree increases a teacher’s career prospects. Teachers with advanced degrees (Master’s, Doctorate, etc.) are eligible for more promotions and many go into the field with the intention of becoming a principal or school administrator. You can even end up working for your district or state’s board of education. At this level, you can effect real change by helping shape the future of education in your area.

When a teacher says their goal is to “make a difference”, this is what they mean. They not only want to change the lives of their students, they want to change the face of education.

Assignment Sheet

1. Translating the text of paragraph above into Bahasa Indonesia.
2. Vocabulary building:
   
<table>
<thead>
<tr>
<th>Unique</th>
<th>Facing</th>
</tr>
</thead>
<tbody>
<tr>
<td>A direct impact</td>
<td>Lifetime</td>
</tr>
<tr>
<td>Witness</td>
<td>Seek</td>
</tr>
<tr>
<td>Firsthand</td>
<td>Encourages</td>
</tr>
<tr>
<td>Goals</td>
<td>Engrossed</td>
</tr>
</tbody>
</table>
image not available
<table>
<thead>
<tr>
<th>Headed</th>
<th>Assignments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Islamic banking</td>
<td>Organizational</td>
</tr>
<tr>
<td>Consistent</td>
<td>Enterprises</td>
</tr>
<tr>
<td>The principles of sharia</td>
<td>Independent</td>
</tr>
<tr>
<td>Prohibit</td>
<td>Adopt</td>
</tr>
</tbody>
</table>

3. Written conclusion based on paragraphs:
   a) ........................................................................................................................................
   ........................................................................................................................................
   b) ........................................................................................................................................
   ........................................................................................................................................
   c) ........................................................................................................................................
   ........................................................................................................................................
   d) ........................................................................................................................................
   ........................................................................................................................................
   e) ........................................................................................................................................
   ........................................................................................................................................

C. **STRUCTURE FOCUS**

   Cara pengungkapan "pasti" dalam bahasa Inggris dapat menggunakan kata "must" maupun bentuk "to be going + verb 1".

1. **Must**
   
Penggunaan "must" cenderung berdasarkan **perasaan** dan **penglihatan** (keadaan). Contoh:
   a. *Welcome to my office, I heard a lot about you, the best speaker, right? You must be Mr. Robert.*
      (Selamat datang di kantor saya, saya banyak mendengar tentang Anda, pembicara terbaik, kan? Anda pasti Mr. Robert.)
   b. *You've been traveling a lot, you must get much experience.*
derivatives, commodities fund make use of two types of Sharia approved contracts:

a. *Istina'a*. It's a contract where the buyer of an item funds upfront the production of the item. A detailed specification of the item has to be agreed before production starts and the cost of production can be paid partially according to manufacturing stages.

b. *Bay al-salam*. It's similar to a forward contract where the buyer pays in advance for the delivery of raw materials or fungible goods at a given date. The spot price of the item includes the profit of the person who has taken the task of purchasing good and, of course, the cost of the product.

c. *Equity funds*. Funds that invest in common shares in companies engaged in halal business. Companies are also screened in order to check for Sharia compliant accounting principles. Because of the limited pool of companies the funds can invest into, equity funds can have higher volatility compared to similar funds in the same space.

d. *Murabaha*. They are similar to development funds, also referred to as 'cost-plus' financing, where a fund will buy goods and resell them to a third party at a given price. The price is made of the cost of goods plus a profit margin. Cost and margin are agreed in advance.

e. *Ijara*. Funds that acquire and keep ownership of an asset (real estate, machinery, vehicles or equipment) and then makes profits by leasing it out in return of a rental payment. The fund is responsible for the management of the asset and will normally receive a management fee. The leased item must be used in a Halal manner.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.
You have either reached a page that is unavailable for viewing or reached your viewing limit for this book.