

SECOND
EDITION

3

Q: Skills for Success

READING AND WRITING

with **iQ** ONLINE:
integrated
digital content

Colin S. Ward
Margot F. Gramer

aim (v.) 🔑

ambition (n.) 🔑

approach (n.) 🔑

assumption (n.) 🔑

enable (v.) 🔑

encourage (v.) 🔑

expand (v.) 🔑

impact (n.) 🔑

measurable (adj.) 🔑

network (n.) 🔑

🔑 Oxford 3000™ words



D. Go online to listen and practice your pronunciation.

WORK WITH THE READING

- **A. Read the article and gather information about how a small amount of money can make a big difference.**

How to Make the Biggest Difference When Giving to Charity

Even if you only have a little money to give, you can still make big changes. Here's how small donations are improving lives in developing countries.

1 Before most of us learned to talk, we learned to share. It's a lesson we learned from parents at home, teachers in the lunchroom, and friends on the playground. Now we're all grown up, and we earn our own lunch money. Sharing is both easier and more difficult than it was when we were kids. We are in charge of our own money and possessions. We probably have more of them, yet so many organizations want our money. But it's time-consuming and confusing to figure out who will do the most with what we give.

2 Knowing how to give effectively is important to a responsible citizen with a desire to change the world. Those of us who are fortunate enough to have spare pennies can donate them. We don't need a great deal of wealth

to be charitable. A number of great systems exist to help us. They can stretch our modest contributions, build philanthropic¹ **networks**, and fundraise successfully from numerous small donations. Remember, it's not the size of the donation that counts. It's how you use it.

3 While there are many opportunities to support important causes, there's usually very little opportunity to see our money have **measurable** effects on the people we wish to help. This is especially true when we only have a small amount to give. But there is a way for us to turn the least amount of money into the largest measurable effect over time. There is a type of giving that multiplies itself.

4 This **approach** can be called "enabling philanthropy." This is a virtuous² action that **enables** someone else to take a virtuous action, like giving someone a small loan, called a microloan, to start a small business

¹ **philanthropic**: helping the poor and those in need, especially by giving money

² **virtuous**: behaving in a moral or good way



that will eventually provide for all of his or her needs. We don't have to give annual checks to organizations and hope that our money has actually done some good. We can take a relatively small amount of money and **aim** it at the precise point where it can do maximum good. We can give this money not as charity, but as an investment in the **ambitions** of poor people in villages and cities. There is one condition for receiving this investment. The recipients³ need to magnify this seed by starting a small business or enlarging an existing one. In addition, we can strongly **encourage** them to take some small portion of their growing investment to help someone else as well.

5 This is a virtuous circle that keeps on giving, paying its benefits forward generation after generation. It's a beautiful thing, and it's the only type of love you can hand out with money. There is also an optimistic **assumption** in this scheme. The two billion poorest people in the world are really two billion entrepreneurs just waiting for their first seed money. If you give it, they will build upon it.

6 As you look for opportunities to start your own virtuous circles, keep in mind the following important guidelines:

- Aim your gift at those with the least resources, to whom small amounts make a huge difference.
- Give at least \$200. Though it may seem like a small amount, it's enough to make a **real impact** on the poorest recipients and to allow them to focus on their dreams of tomorrow. If you give less than that, the money can only help with immediate needs.
- Ask yourself if the gift will be able to **expand** itself, growing with each cycle.
- Focus your efforts on gifts that have a global range.

- Make sure that the agency that handles your donation sends the funds directly to individuals. The more steps between your donation and the recipient, the less impact it will have.

7 The following three organizations are highly successful programs that produce amazing results. Giving to these organizations will go far to make you optimistic about the world's future.

Heifer International: For 50 years, the Heifer Project has been providing families in developing countries (and in areas of the United States) with animals: cows, goats, pigs, rabbits, water buffalo, ducks, and so on. In the world's poorest regions, the cost of a cow or goat can exceed a year's income. This prevents many families from acquiring animals. When a family receives animals, they get meat, milk, or eggs. But more importantly, they get a source of income. They can sell the offspring. Each recipient must agree to give away one pair of offspring to another family. This is called passing on the gift. So a small contribution can multiply as families gain food, a source of income, the ability to help someone else—and pride. It's hard to imagine a better gift or a more practical, proven tool for making a difference in poor communities.

Opportunity International: Microfinancing is very popular in international circles. Tiny loans are made to workers in developing countries and the money is paid back very quickly. It's easy to contribute funds to a wide variety of microloan programs through Opportunity International. This organization has been providing microloans for 30 years. It works through Trust Banks, which are groups of 20 to 30 (mostly women) borrowers. The borrowers meet weekly to guarantee the loans.

Trickle Up: Trickle Up does not give out loans, but provides grants (typically \$200) as seed money for people hoping to start small businesses—with strings attached. The recipients get some start-up cash and a lot of training. Trickle Up

³ recipient: a person who receives something

Q: Skills for Success

SECOND EDITION

Think critically. Succeed academically.

Q: Skills for Success, Second Edition is a six-level series with two strands, *Reading and Writing* and *Listening and Speaking*.

Academic Readiness

New note-taking skills, an extended writing syllabus, and authentic video in every unit equip students for academic success.

Measurable Progress

Clearly stated unit objectives motivate students to achieve their language learning goals, while online tools enable teachers to track class progress.

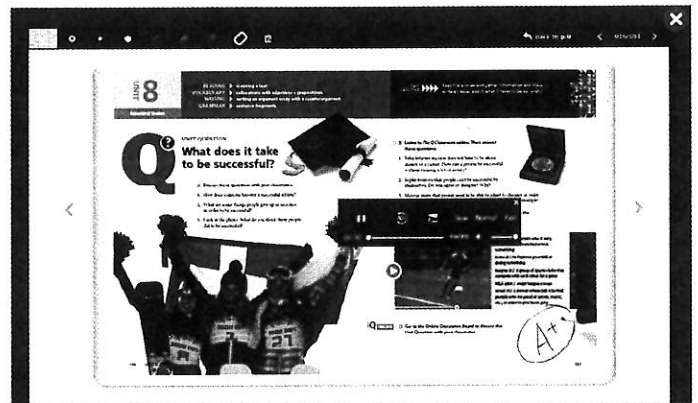
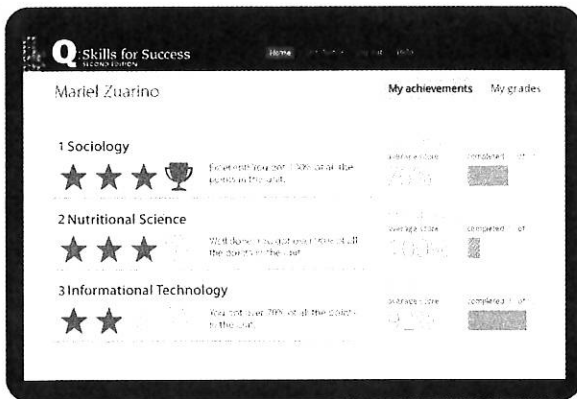
Blended Learning

For Students

iQ Online course content has been researched, developed and tested to fit the needs of English language learners.

For Teachers

iTools classroom presentation tool increases engagement in lessons and reduces your prep time.



OXFORD
UNIVERSITY PRESS



www.oup.com/elt

www.oxfordlearnersdictionaries.com

SHAPING learning TOGETHER

CEFR
C1
B2
B1

ISBN 978-0-19-481902-2



9 780194 819022