The Banco Itau Business Communications Course

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THE BANCO ITAÚ BUSINESS COMMUNICATIONS COURSE

by

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Thesis submitted in partial fulfillment
of the requirements for the degree

of

DEPARTMENTAL HONORS

in

Finance and Economics with a Minor in Marketing
in the Department of Business

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ABSTRACT

In the ever changing business world, establishing a competitive advantage is essential in order to build and sustain the viability of a company. The global investment industry has developed dramatically over the past 20 years generating new opportunities for investors worldwide. One example is exhibited by the increasing global demand for Brazil securities as well as others in various emerging markets.

With this increasing demand by foreign investors in the Brazilian markets, firms are constantly attempting to identify the best, most efficient, cost-effective products and services. Because a majority of the products are relatively the same across the industry, companies must focus on the services they provide to their clientele in order to distinguish themselves as the provider of choice. This paper provides a complete overview of the Banco Itaú Business Communications course that personnel developed and implemented to support Itaú’s constant endeavor to provide its clients with the highest level of service possible.

The complete report of the Banco Itaú Business Communications Course project contains information that is confidential and also proprietary; items such as employee names, clients’ names, and other proprietary information are not incorporated. All examples in this document have been recreated with the permission of Banco Itaú and Utah State University.

BACKGROUND

"Itaú Unibanco Banco Multiplo SA, former Banco Itaú Holding Financeira SA, is a Brazil-based bank that, with its subsidiaries, offers services in commercial and financial banking, investment, real estate credit, among others. The bank provides credit and non-credit products and solutions directed towards individuals, small and middle-market companies and large corporations. In addition, the bank also offers services in underwriting, custody, equities brokerage, credit cards, insurance, annuities and private pension plans and financing. The bank operates on the domestic and international markets through such subsidiaries as Banco Fiat SA (Brazil), Afinco Americas Madeira, SGPS, Sociedade Unipessoal Ltda (Portugal), Banco Itaú Argentina SA (Argentina) and Unibanco Cayman Bank Ltd (the Cayman Islands), among others. On November 3, 2008, Itaú - Investimentos Itaú SA (Itaúsa) and Unibanco Holdings SA signed the agreement for the merger."(NYSE Euronext, 2009)
SOI

The area of Banco Itau that I worked in was the International Operations Area, SOI, headed by Don Linford. All foreign investors who want to invest locally in Brazil must conform to Resolution CMN 2.689/00 "allowing foreign investors to access Brazilian financial & capital markets and invest in equities, fixed income, and derivatives in the same way that local investors are currently allowed to do." With only "investments in stock or future exchange, at organized OTC market or in clearing systems authorized by Brazilian Central Bank or CVM are allowed." (Comissao de Valores Mobiliarios, 2009) The investors that are authorized to take a part in resolution 2.689/00 are "individual or corporate entities, funds or other collective investment entities, residing, headquartered or domiciled aboard." (Banco Itau, 2008) In regards to foreign exchange transactions there is the "necessity of registration of cash inflow and outflow at BACEN (Brazilian Central Bank, 2009). Lastly it is "mandatory for foreign investors to appoint a legal tax representative and qualified custodian in the local market." (Banco Itau, 2008)

The group I worked with serves as the middle to back office local market custodian for Banco Itau’s international clients. We handle the processing from start to finish for all varieties of equities trades, the areas included the following: Pre-matching, Physical Settlement, Financial Settlement, Processing, and Foreign Exchange. The account representatives provide customer service to the clients if problems occur during the trade process. Additionally, the American Depository Receipts, ADR, also handle its entire process within our group.

DRIVERS

Since our area deals with international clients in a country where English is not the native spoken language, it is necessary to have competent and proficient English speaking team members. Having a team with these skills will allow Itau to provide the highest level of service for our clients before, during, and/or after the trade process.

To provide the clients with the highest quality service it is necessary to further develop effective oral and written business communication skills to apply in transactions. Doing so will potentially create an additional competitive advantage, helping the company to grow and develop. Within an industry where products are nearly universal, the service quality is usually one of the main deciding factors. Don Linford realizes this and when developing the International Internship program one of the main objectives for his interns was to help to further develop his team by creating competent and proficient English speakers.
We contend that developing a business communications course would provide a crucial opportunity to boost competitive advantage. In our development meetings we discussed the drivers behind creating a communications course, which are listed below:

- Further develop and apply effective oral and written business communication skills
- Enhance employees' ability to communicate effective, efficient business messages that recipients can easily understand and to which clients will react favorably
- Align the competencies with the Mapeamento de Habilidades, which indicates a necessary level of C1, and CELLEP test scores.

**CELEP**

Created in 1967, CELLEP is one of the premier schools of Language headquartered in Sao Paulo, Brazil. It currently has 23 schools that are strategically placed in the city of Sao Paulo's metropolitan region with other locations on the interior of Minas Gerais. Its English courses are based on a European Standard. (CEL®LEP, 2008) This company was used as an outside consult to assess the English fluency levels of the managers, supervisors, customer service, and ADR employees. The Itaú employees were evaluated in three different areas: oral, written, and listening. Each was given a score derived from a letter/number scale, A0 being the lowest and C2 being the highest.

The Mapeamento de Habilidades is a set of competencies that each employee must have with different skill sets required depending upon position. Examples of the competencies are English fluency and Microsoft Office computer software.

**E V O L U T I O N**

Prior to arriving in Brazil the Itaú Business Communications Course Project was discussed multiple times. Don provided the basic concept of what he envisioned and the goals that he wanted to achieve. One specific point of inflection was Don's request that we try and to encompass employees day-to-day work. Don felt that relating the material of the course to the employees' day-to-day work would be most effective in helping employees to visualize the immediate effect and application of the training. This course is something required in addition to employees' normal job duties and it is extremely important for them to see clearly the relationship of the training to their success in completing other tasks.

From our conversations I thought Don's vision and goals could be addressed by using the course taught at Utah State University. Next I contacted Professors Dana Swensen and Mariana Larsen. We discussed what Don had envisioned and felt that the Business Communications Course, MIS 2200, which is taught through the Jon M. Huntsman School of Business, would provide a framework for the course at Itaú.

Once we determined the initial foundation for the course, Tyler Smith, the other intern, Don, and I had several more meetings discussing exactly how we would create the course.
Tyler and I developed the following methodology which we would base the course around.

In order to better improve the written and oral business communication skills of the employees at Banco Itaú, aligning with the strategic competencies of the "Mapeamento de Habilidades," which indicates a necessary level of C1, a methodology to measure improvement will be adapted. This methodology will be based on scores from various assignments, tests, and quizzes given throughout the course that are applicable to the workplace.

The initial pre-test given in the first class will verify a correlation between the CELLEP scores. The grammar and vocabulary section in the CELLEP test will be particularly important for the corresponding section in the class. The primary focus of the first class will be on grammar, vocabulary, and reading comprehension.

A percentage grading system will be used. This system will closely correlate to the CELLEP test. For example an employee with an overall score of 85 percent in the class should closely represent at least a C1 score in the class, barring any collaboration. Using the pre-test, given to all participants, the scoring methodology can be finalized and verified to encourage better scores.

This methodology for the class encompassed everything we had been discussing and provided Tyler and me with a platform that would allow us to provide the highest level of teaching. After we had defined the plan for the entire course we constructed a methodology specifically for the material we would be covering. Our methodology outline described in detail actually how we were going to teach the class.

An initial pre-test, shown in the Appendix, Appendix 1, was given to verify the correlation between the Itaú employees CELLEP scores. (Please see the Methodology Breakdown/Control section for a complete detailed breakdown and visual control of the methodology.)

Tyler and I decided the best vehicle for the material would be to utilize the PowerPoint slides that were taken from the OSS 1550 – CI Business Correspondence teaching material. We next fashioned multiple components to help reinforce the theory and tie the course work in with the day-to-day processes of the employees. The components that we created are listed below:

- In-class exercises related to topics covered in class
- Quizzes at beginning of class to measure retention from previous class
- Situational writing assignments (2-3)
- Weekly reading assignments with relevant news in English
- Oral presentation with a written summary of presentation material
- Mid-term and Final tests to measure retention
• Continual feedback for students from copying and correction of daily e-mail exchanges with clients.

OBJECTIVES
Following the methodology that was developed, it was important to set up objectives allowing us to better measure the effectiveness of the course material and provide plausible goals for Tyler and me to work towards. By providing the students with the 360 degree approach, Tyler and I constructed primary and secondary objectives, many of which were similar to those used in the MIS 2200 CI – Business Communication Course and outlined in its syllabus. The objectives that were used are listed as follows:

Primary Objectives
1. Increase communications skills in order to reach CELLEP C1 Level and above.
2. Understand and apply the process approach to writing
3. Write effective business letters
4. Write effective business memos and reports
5. Develop oral communications skills

Secondary Objectives
1. Improve language mechanics
2. Understand the basic theory of business communication
3. Refine interpersonal communication skills
4. Increase awareness of ethical choices in communication
5. Enhance research proficiency

THE BUSINESS COMMUNICATIONS COURSE
A majority of the International Operations Area was required to take the CELLEP English Evaluation test, but only the International Customer Service, ICS, team members; American Depository Receipt, ADR, team members; managers; supervisors; and select others were invited to take part in the course. The course was divided into roughly two equal groups. The course was scheduled to provide two classes a week, Monday and Thursday. One class met each week for each group. The Monday class was taught by Tyler, and the Thursday class was taught by me; we covered the same material with our groups. The class was scheduled to run 12 weeks. The dates and times were decided by two of the managers whose team members would be taking part. This was decided in order to allow all of the team members who work in the ICS and ADR areas to ensure they had the appropriate number of individuals available while the others were in class.

Originally, in our discussions with Don, Mariana, and Dana, we leaned toward following the exact same course content as the MIS 2200 CI – Business Communication taught through the Jon M. Huntsman School of Business. The original idea was plausible, but in light of the facts that English is the employees’ second language and that each individual
varied in their level of English proficiency, Don, Tyler, and I concluded that it was most important to build a structurally sound course to develop basic English skills in a manner that could continue successfully after our departure. We want students to gain an understanding of the basics before progressing into more complicated subject matter. Therefore, we began with grammar, punctuation, and style and usage as our first subject, modeling the course more closely to the OSS 1550 — CI Business Correspondence Course. The first course subject matter is listed below:

- Grammar (weeks 1-8)
  - Nouns (weeks 1 and 2)
  - Verbs (weeks 3 and 4)
  - Adjectives and Adverbs (week 5)
  - Prepositions and Conjunctions (week 7 and 8)
- Punctuation (weeks 9-11)
  - Commas/Semicolons (weeks 9 and 10)
  - General Punctuation (week 11)
- Style and Usage (weeks 11 and 12)
  - Capitalization (week 11)
  - Number Style (week 12)

As described in the methodology of the course, in order to correlate the students CELLEP test scores and the Banco Itaú Business Communications course a Pre-test, provided by the Essentials Of Business Communication textbook, was given to all the participants. After the students had completed the Pre-tests the scores were compiled and compared with the score distribution of the CELLEP tests creating the correlation necessary to evaluate improvement.
METHODOLOGY BREAKDOWN/CONTROL

For the methodology and breakdown/control of the course, an Excel document was created to track and record all relevant course information. The first sheet of the Excel file is the Evaluation Breakdown seen below in Figure 1.

<table>
<thead>
<tr>
<th>Student</th>
<th>CELLEP</th>
<th>Pre-Test</th>
<th>Post-Test</th>
<th>Overall Goal</th>
<th>Goal +1 Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>STUDENT 1</td>
<td>B2</td>
<td>46.26%</td>
<td>75.00%</td>
<td>C1</td>
<td>C1</td>
</tr>
<tr>
<td>STUDENT 2</td>
<td>B1</td>
<td>39.54%</td>
<td>71.00%</td>
<td>C1</td>
<td>B1</td>
</tr>
<tr>
<td>STUDENT 3</td>
<td>B1</td>
<td>44.94%</td>
<td>69.00%</td>
<td>C1</td>
<td>B2</td>
</tr>
<tr>
<td>STUDENT 4</td>
<td>B1</td>
<td>45.43%</td>
<td>72.00%</td>
<td>C1</td>
<td>C1</td>
</tr>
<tr>
<td>STUDENT 5</td>
<td>B1</td>
<td>37.63%</td>
<td>69.00%</td>
<td>C1</td>
<td>C1</td>
</tr>
<tr>
<td>STUDENT 6</td>
<td>C1</td>
<td>51.56%</td>
<td>69.00%</td>
<td>C1</td>
<td>C1</td>
</tr>
<tr>
<td>STUDENT 7</td>
<td>B2</td>
<td>48.78%</td>
<td>69.00%</td>
<td>C1</td>
<td>C1</td>
</tr>
<tr>
<td>STUDENT 8</td>
<td>B1</td>
<td>61.10%</td>
<td>71.00%</td>
<td>C1</td>
<td>C1</td>
</tr>
<tr>
<td>STUDENT 9</td>
<td>B2</td>
<td>42.77%</td>
<td>71.00%</td>
<td>C1</td>
<td>C1</td>
</tr>
<tr>
<td>STUDENT 10</td>
<td>B1</td>
<td>42.00%</td>
<td>69.00%</td>
<td>C1</td>
<td>C1</td>
</tr>
<tr>
<td>STUDENT 11</td>
<td>B1</td>
<td>52.12%</td>
<td>71.00%</td>
<td>C1</td>
<td>C1</td>
</tr>
<tr>
<td>STUDENT 12</td>
<td>B1</td>
<td>34.38%</td>
<td>66.00%</td>
<td>C1</td>
<td>B2</td>
</tr>
<tr>
<td>STUDENT 13</td>
<td>B1</td>
<td>46.98%</td>
<td>66.00%</td>
<td>C1</td>
<td>B2</td>
</tr>
<tr>
<td>STUDENT 14</td>
<td>A2</td>
<td>37.91%</td>
<td>C1</td>
<td>B1</td>
<td></td>
</tr>
<tr>
<td>STUDENT 2</td>
<td>A2</td>
<td>27.26%</td>
<td>C1</td>
<td>B1</td>
<td></td>
</tr>
<tr>
<td>STUDENT 3</td>
<td>B2</td>
<td>43.12%</td>
<td>C1</td>
<td>C1</td>
<td></td>
</tr>
<tr>
<td>STUDENT 4</td>
<td>B1</td>
<td>48.50%</td>
<td>C1</td>
<td>C1</td>
<td></td>
</tr>
<tr>
<td>STUDENT 5</td>
<td>C2</td>
<td>65.21%</td>
<td>C1</td>
<td>C1</td>
<td></td>
</tr>
<tr>
<td>STUDENT 6</td>
<td>B1</td>
<td>49.12%</td>
<td>73.00%</td>
<td>C1</td>
<td>B2</td>
</tr>
<tr>
<td>STUDENT 7</td>
<td>B2</td>
<td>47.20%</td>
<td>65.00%</td>
<td>C1</td>
<td>C1</td>
</tr>
<tr>
<td>STUDENT 8</td>
<td>B2</td>
<td>52.33%</td>
<td>74.00%</td>
<td>C1</td>
<td>C1</td>
</tr>
<tr>
<td>STUDENT 9</td>
<td>B1</td>
<td>22.25%</td>
<td>C1</td>
<td>B2</td>
<td></td>
</tr>
<tr>
<td>STUDENT 10</td>
<td>A2</td>
<td>26.05%</td>
<td>C1</td>
<td>B1</td>
<td></td>
</tr>
<tr>
<td>STUDENT 11</td>
<td>B1</td>
<td>41.00%</td>
<td>74.00%</td>
<td>C1</td>
<td>B2</td>
</tr>
<tr>
<td>STUDENT 12</td>
<td>A1</td>
<td>22.21%</td>
<td>C1</td>
<td>A2</td>
<td></td>
</tr>
<tr>
<td>STUDENT 13</td>
<td>B2</td>
<td>69.00%</td>
<td>C1</td>
<td>C1</td>
<td></td>
</tr>
<tr>
<td>STUDENT 14</td>
<td>A1</td>
<td>25.64%</td>
<td>50.00%</td>
<td>C1</td>
<td>A2</td>
</tr>
<tr>
<td>STUDENT 15</td>
<td>B1</td>
<td>34.60%</td>
<td>C1</td>
<td>C1</td>
<td></td>
</tr>
<tr>
<td>STUDENT 16</td>
<td>B1</td>
<td>34.60%</td>
<td>C1</td>
<td>C1</td>
<td></td>
</tr>
</tbody>
</table>

Figure 1

Here the students were arranged in their appropriate classes, the first group was Tyler's group and the second was mine. Each student has a Grammar CELLEP score, Pre-test score, and Post-test score. The next three columns are associated with the required level of Cl that the Mapeamento de Habilidades requires. The first column following the required level column indicates the overall goal of Cl.

Since students in the course are employees with wide-ranging levels of English Fluency it would have been very difficult for every student to reach Cl in 12 weeks. As a result, we decided that increasing one level in their CELLEP scores would be a good goal. The next column corresponds to this, adding one level to their current Grammar score. The last column indicates the levels that each individual was away from his/her goal of Cl. The Evaluation Breakdown sheet corresponded to the CELLEP/Itau correlation graph. By creating distributions of the CELLEP and pre-test scores, a visual correlation along with equal number values generate the correlation between the scores from the Itau pre-test and the scores from the CELLEP test. The correlation between the two tests is the key component in evaluating whether the students have increased in their English fluency. In addition, when the employees take the test again if the correlation was completed correctly, the post-test scores should correspond to the equivalent. An example of what the correlation looked like is shown below in Figure 2.
Grading Break-down
The second sheet of the Excel file was the Grading Break-down, allotting point values for the different course materials in order to provide the final grade which we used in determining the progress and current preparation of the employees. An example of what our grading system looked like is shown below in Figure 3:

<table>
<thead>
<tr>
<th>CELLEP</th>
<th>Course Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>C2</td>
<td>&gt;= 90%</td>
</tr>
<tr>
<td>C1</td>
<td>&gt;= 80%</td>
</tr>
<tr>
<td>B2</td>
<td>&gt;= 70%</td>
</tr>
<tr>
<td>B1</td>
<td>&gt;= 60%</td>
</tr>
<tr>
<td>A2</td>
<td>&gt;= 50%</td>
</tr>
<tr>
<td>A1</td>
<td>&gt;= 40%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Class Point Break-down</th>
</tr>
</thead>
<tbody>
<tr>
<td>Final</td>
</tr>
<tr>
<td>Midterm</td>
</tr>
<tr>
<td>Assignments</td>
</tr>
<tr>
<td>Quizzes</td>
</tr>
<tr>
<td>In-Class Notes</td>
</tr>
<tr>
<td>In-Class Writing</td>
</tr>
<tr>
<td>Attendance</td>
</tr>
<tr>
<td>Professionalism and Participation</td>
</tr>
<tr>
<td>Total Points</td>
</tr>
</tbody>
</table>

Figure 3
Report Sheet
The next four sheets describe the classes' point break down. The first point break-down page is the "Report" sheet. This sheet provides scores for the quizzes, midterm, and final for every student, broken down by class, with a final grade calculated at the end an example with test scores is shown in figure 4 below.
Figure 4

Oral Presentation Sheet

The next sheet is the oral presentation page, providing the scores of the students' oral presentations. An example is shown below in Figure 5. This same sheet was taken and reformatted to use as a sign up sheet for the date on which the student would present.

<table>
<thead>
<tr>
<th>Points</th>
<th>100 Presentation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figure 5
Assignments/Weekly Reading Sheet

The Assignments/Weekly Reading Sheet records the grades for each of the 11 assignments and weekly readings. An example is shown below in Figure 6.

<table>
<thead>
<tr>
<th>Assignments</th>
<th>120 points</th>
</tr>
</thead>
<tbody>
<tr>
<td>STUDENT 1</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 2</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 3</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 4</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 5</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 6</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 7</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 8</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 9</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 10</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 11</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 12</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 13</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 14</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 15</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 16</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 17</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 18</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 19</td>
<td>100.00%</td>
</tr>
<tr>
<td>STUDENT 20</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

Attendance Sheet

The last grading sheet recorded the attendance from each class. During each class an attendance sheet was passed around and then input in the Excel sheet. The only reason a student would be excused from class is if he/she received permission from his/her manager. For example, if one of the students was required to attend a meeting which conflicted with the time of the course an email from the manager indicating why the student would miss would excuse the student. An example is shown below in Figure 7.
In-class Notes, Professionalism, and Participation

In class notes, professionalism, and participation were calculated and added to the total points in the formulation of the final grade. These items were established in order to help reinforce that the class should be taken seriously and that coming to class, participating, and acting in a professional manner is of the upmost importance. We also reminded the students that this course was designed to further their English competencies in order to align with the requirements to maintain his/her job.

CLASS MATERIALS

Quizzes

Quizzes were given at the beginning of class to measure retention from the previous class. These quizzes were provided by Professor Swensen from the teaching material she uses in the OSS 1550 – CI Business Correspondence Course. Each quiz contained 25 questions for each subject. The quizzes for the Itau course usually contained between 10-15 questions, depending upon the difficulty/length of the subject that was being taught when...
the quiz was given. After the questions had been selected the quiz was reformatted to fit with the rest of the course materials. An example of a quiz is shown in the Appendix 4.

In-class Exercises
The in-class exercises were initially intended to be completed in class, but due to time constraints, they evolved into homework. The assignments were modeled similarly to the quizzes. This allowed for each student to have practice and helped to reinforce the class subject. Also, since exercises were similarly to the quizzes, they provided the students with a great source to study for the quiz on the same subject. An example is shown in the Appendix 3.

Situational Writing Assignments
The Situational Writing Assignments were constructed to fabricate a link between what had been presented in class and the students' day-to-day job. Again, stressing the importance of how course content relates day-to-day work in order for the students to see the relevance and retain the most. The assignment described a hypothetical situation where the student was requested by a client to provide a history of Banco Itaú and describe the area in which he/she works. An example is shown in Appendix 5. Only one situational writing assignment was given due to the challenges that were faced throughout the teaching of the course. Please see the Challenges section for a detailed explanation.

Weekly Reading
The weekly reading was usually an article taken from the news that was selected because of the topic and then depending upon the material being taught in class an exercise was created that practiced the relevant subject. An example of this can be seen in the Appendix 6.

Oral Presentation
The oral presentation assignment requires students to talk to the class for roughly five minutes about a relevant piece of business news to the class. In addition, the student will turn in a copy of the article, in English, with a written one paragraph summary. This assignment is a key component to the course work. The oral presentation provides multiple ways for employees to practice their English communication skills while tying their analysis in with day-to-day work. This assignment allows for the students first to practice reading and reading comprehension by having to find an article in English, then read and understand the content and context of the article. Once the student has read and interpreted the meaning of the article, he/she needs to practice his/her written communication skills by writing a summary of what he/she read. Lastly, the student gets to practice his/her oral communications skills by presenting his/her piece of news to the class. Becoming comfortable speaking is extremely important when learning another language and the learning environment with the other coworkers provides a great opportunity for the students to become more comfortable.
Midterm
The midterm that was given to the students was a compilation of various quizzes, exercises, and other questions related to the material that had been covered in the course. Performance on the exams was a good indicator of progress through the course and enabled Tyler and me to evaluate where changes were needed to ensure the objectives of the course would be met.

Final
The final exam was the exact same format as the Pre-test. The final exam tested individuals in the different areas of grammar: plural nouns, adjectives, punctuation, possessive nouns, adverbs, capitalization style, pronouns, prepositions, number style, verbs, and conjunctions. The same format was used in order to provide some consistency in our testing format and also to allow for detection of a pattern of improvement in the competency levels of the participants. Please refer to Appendix 2 for an example of the final exam.

Continual Feedback
All students were required to copy Tyler and me on the emails that they sent to their English speaking clients. Once the emails were copied and sent, Tyler and I would select several to correct, due to the large number being sent daily. This was extremely beneficial for the employees because providing continual feedback outside of class helps to reinforce what is being taught, and correcting their mistakes in context of their actual work helps them to begin to develop a deeper understanding of the concepts. Also, due to the time restrictions of the course it is impossible to cover everything that we would like and need to cover. Offering continual feedback also provides another opportunity for the employees to obtain additional English knowledge that is directly related to their job.

The combination of the PowerPoints and the learning tools provided multiple education possibilities for the students regardless of their respective learning style. In selecting the different learning tools, it was important that they focus on many areas in order to help reinforce the theory from a 360 degree approach.

CHALLENGES
The first challenge that arose was that interns with little previous teaching experience were attempting to develop course content and to demonstrate how it applies to work in the International Securities Operations area. This challenge was alleviated by using the different resources we had available to us and learning as we went. While our initial teaching methods were not as polished as we would like, as the course went along both Tyler and I began to become more comfortable and began to realize different aspects of our approach that worked better than others.
Roughly after the fifth or six week of the course, two events occurred simultaneously, each of which, caused a major disruption in the overall quality of the course. The two events were the Greve and The Financial Crisis.

Greve
In Brazil all banks are part of a union. The unions similar to unions in the United States fight for the rights of the employees. The main difference is even though employees of the banks are members of the unions they don't necessarily participate as they would in the US. The unions have selected individuals who are employed by the respective banks but work directly for the union. Usually once or twice a year the unions will hold a Greve and perform various forms of municipal events with the ultimate goal of providing better benefits for the employees of the bank. Typically, the Greve will include various individuals protesting posting signs, and forcing the banks to close for the day. This will happen not only at the retail bank sites but also at the different corporate offices. When this occurs the banks are put on alert. The banks don't know exactly when the Greve will happen, but they have to be prepared so they can still provide the services that their clients require.

At Banco Itaú when a Greve may possibly occur, it will send a majority of the employees to an offsite location, and others who are necessary for day-to-day operations must arrive at work around 5 a.m. before the possible Greve closes the entrance. The rest of the employees, including interns, are on standby. These employees will assume that the Greve isn't going to happen, and, unless called, they will come to work.

Financial Crisis
The Financial Crisis that occurred in the United States not only had negative effects on the US economy, but also it spilled over into the Brazilian markets. The problems occurring daily, with banks failing, others merging, and so forth created daily “red flags” for our area. The “red flags” indicate a situation like the financial crisis that puts the bank on high alert. This causes many disruptions in the daily events and workflow, one of which is cancelation of meetings.

The fact that these events took place concurrently made the class suffer. The initial stages of the events resulted in class cancellation and decreased attendance. Over time it became clear that we needed to restructure the course material in order to cover as much as possible in the little time left. For example, since Tyler taught the class on Monday and I taught the class on Thursday and with the different events causing class to be cancelled or resulting in individuals working at the offsite, we weren't able to stick to the normal timeline; and Tyler and I were not necessarily teaching the same subject during the week as designed.

Besides these challenges the Financial Crisis and Greve had a spill-over effect. The entire momentum that had been built over the previous five to six weeks was lost. The regular absence of many individuals, who needed to attend to the events outlined above, caused many students to have to try and catch up on the work they had been missing. Also, since
many had fallen behind, they began to look for excuses to not have to attend. The worst outcome was that several students actually quit attending class altogether.

With repercussions it was necessary for management to support and reinforce the importance of the class. The disruptive events, however, were of such great significance that they became the highest priority, leading managers to give the course less attention than necessary, with the result that the effectiveness and quality again started to slip. For example, when the managers aren't attending the class on a regular basis, their subordinates see this and question why they are required to attend when their superiors, who are also supposed to attend, feel as if their work is too important to attend the class. This causes a downward spiral.

A culminating problem was the time when the class met. When the course was being designed, the managers of the two areas from which the majority of team members participated decided on when the class would work best so that their teams could attend. The time that was chosen ended up not being the most appropriate time; many of the individuals became exceptionally busy during the hour of class, and this sapped momentum from the class. Thus, the individual participants didn't see the class as important as it should have been, despite the opportunity it afforded for them to improve their English competence, which was necessary to maintain employment.

RESULTS

As the students progressed throughout the course it was incredible to see that despite the challenging circumstances the course created value. From the data compiled at the culmination of the inaugural course, individuals who attended regularly showed the most improvement with all students showing improvement in

• Oral and written communication skills
• Oral and written comprehension
• Increased confidence in overall English skills

Interacting with the employees on a daily basis for almost six months and witnessing improvements in their language skills were meaningful experiences. Employees in the entire area who participated seemed to benefit, whether they spoke a basic level of English or were fluent.

In the future the students will take the CELLEP evaluation test again, and if the class was truly effective there should be, based on the correlation, an increase by at least one level in a majority of the students' CELLEP test scores.
FUTURE

Upon completion of the first course, there are many discoveries that can be observed, analyzed, and applied in the future that will adjust for the challenges that occurred. In order to increase the quality and overall effectiveness, it will be necessary introduce new controls to reinforce participation. Don Linford will need to become more involved. Ways in which he may be able to accomplish this include attending classes, requesting frequent updates, and reminding employees of the importance of the course. Besides Don's involvement, the management needs to take the course seriously, as without a clear message from them; their subordinates will follow the same pattern as last time. Also, a significant element of teaching is the necessity to continue to promote a learning environment that makes clear to the students the importance of the class and its significant benefit for them, especially when their jobs are dependent upon the ability to communicate both written and oral English messages.

In addition to the controls, proper scheduling of the course will be an issue that needs to be addressed. When many of the students couldn't attend it was because of the time of the course, whether they were too busy or there was a conflict with their schedule. Holding class sessions earlier in the day, possibly at 10 a.m., might allow for little if any excuse for individuals to be absent.

Following the changes that will be made to the structure of the course, future interns will continue to build and teach using the current methodology. The material for the next 12 week course is listed below:

- Finish material not covered due to Greve and the Financial Crisis
- Cover new material created by Cohen Summers and Tyler Smith regarding:
  - Letter, Email, and Memo Writing
  - Letter, Email, and Memo Formatting
  - Report and Presentation Material
  - Business Vocabulary

SUMMARY

Despite challenges and set-backs due to the Greve, Financial Crisis, and initial challenges with teaching a course for the first time, the course was extremely effective. Tyler and I witnessed a dramatic improvement in everyone's level of English. In Today's ever changing business world, establishing a competitive advantage is essential in order to build and sustain the viability of a company. Creating and providing a Business Communications course taught by American interns will allow the individuals involved to pursue full English fluency, which will be a value-added attribute by which Itaú can serve its clients.
Appendix

404 • Grammar/Mechanics Diagnostic Pretest

GRAMMAR/MECHANICS DIAGNOSTIC PRETEST

Guffey, Essentials of Business Communication Name __________________________

This diagnostic pretest is intended to reveal your strengths and weaknesses in using the following:

- plural nouns
- possessive nouns
- adjectives
- adverbs
- punctuation
- prepositions
- number style
- conjunctions
- capitalization style

The pretest is organized into sections corresponding to the preceding categories. In Sections A through H, each sentence is either correct or has one error related to the category under which it is listed. If a sentence is correct, write C. If it has an error, underline the error and write the correct form in the space provided. When you finish, check your answers with your instructor and fill out the Grammar/Mechanics Profile at the end of the test.

A. PLURAL NOUNS

Example: All CPAs must keep backup copies of their files.

1. Since the early 2000s, most attorneys have invested in software packages that detect computer viruses.
2. Four freshmen discussed the pros and cons of using laptops and cell phones in their classes.
3. Both of Mark’s sister-in-laws worked as secretaries at different companies.
4. Neither the Cortezes nor the Morris’s knew about the changes in beneficiaries.
5. All job candidates are asked whether they can work on Sunday’s.

B. POSSESSIVE NOUNS

6. We sincerely hope that the jury’s judgment reflects the stories of all the witnesses.
7. In a little over two months time, the analysts finished their reports.
8. Ms. Hartman’s staff is responsible for all accounts receivable for customers purchasing electronics parts.
9. At the next stockholders meeting, we will discuss benefits for employees and dividends for shareholders.
10. For the past 90 days, employees in the sales department have complained about Mr. Logan smoking.

Appendix 1 (Guffey, Essentials of Business Communication, 2006) 1
C. PRONOUNS

Example: Whom did you ask to replace Francisco and I?

11. The chief and myself were quite willing to send copies to whoever requested them.

12. Much of the project assigned to Samantha and I had to be reassigned to Matt and them.

13. Although it's CPU was noisy, the computer worked for Jeremy and me.

14. Just between you and me, only you and I know that she will be transferred.

15. My friend and I applied at GM because of their excellent benefits.

D. VERB AGREEMENT

Example: The list of payments have to be approved by the boss.

16. This cell phone and its calling plan costs much less than I expected.

17. A description of the property, together with several other legal documents, were submitted by my attorney.

18. There are a wide range of proposals for taming spam.

19. Neither the manager nor the employees in the office think the solution is fair.

20. Because of the holiday, our committee were unable to meet.

E. VERB MOOD, VOICE, AND TENSE

21. If I was in charge, I would certainly change things.

22. To make a copy, first open the disk drive door and then you insert the disk.

23. If I could chose any city, I would select Hong Kong.

24. Those contracts have laid on his desk for more than two weeks.

25. The auditors have went over these accounts carefully, and they have found no discrepancies.

F. ADJECTIVES AND ADVERBS

26. Until we have a more clearer picture of what is legal, we will proceed cautiously.

27. Britney thought she had done good in her job interview.

28. A recently appointed official was in charge of monitoring peer to peer file-sharing systems.

29. Robert only has two days before he must submit his end-of-the-year report.

30. The architects submitted there drawings in a last-minute attempt to beat the deadline.
G. PREPOSITIONS AND CONJUNCTIONS

__________ 31. Can you tell me where the meeting is scheduled at?

__________ 32. It seems like we have been taking this pretest forever.

__________ 33. Our investigation shows that cell phones may be cheaper than landlines.

__________ 34. My courses this semester are totally different than last semester’s.

__________ 35. Do you know where this shipment is going to?

H. COMMAS

For each of the following sentences, insert any necessary commas. Count the number of commas that you added. Write that number in the space provided. All punctuation must be correct to receive credit for the sentence. If a sentence requires no punctuation, write C.

Example: Because of developments in theory and computer applications, management is becoming more of a science.

For example management determines how orders assignments and responsibilities are delegated to employees.

Your order Ms. Lee will be sent from Memphis Tennessee on July 1.

When you need service on any of your equipment we will be happy to help you Mr. Lopez.

Michelle Wong who is the project manager at TeleCom suggested that I call you.

You have purchased from us often and your payments in the past have always been prompt.

I. COMMAS AND SEMICOLONS 1

Add commas and semicolons to the following sentences. In the space provided, write the number of punctuation marks that you added.

The salesperson turned in his report however he did not indicate the time period it covered.

Interest payments on bonds are tax deductible dividend payments are not.

We are opening a branch office in Scottsdale and hope to be able to serve all your needs from that office by the middle of January.

As suggested by the committee we must first secure adequate funding then we may consider expansion.

When you begin to research a report consider many sources of information namely the Internet, books, periodicals, government publications, and databases.
J. COMMAS AND SEMICOLONS  2

46. After our chief had the printer repaired it jammed again within the first week although we treated it carefully.

47. Our experienced courteous staff has been trained to anticipate your every need.

48. In view of the new law that went into effect on April 1 our current liability insurance must be increased therefore we need to adjust our budget.

49. As stipulated in our contract your agency will supervise our graphic arts and purchase our media time.

50. As you know Ms. Mears we aim for long-term business relationships not quick profits.

K. OTHER PUNCTUATION
Each of the following sentences may require colons, question marks, quotation marks, periods, parentheses, and underscores, as well as commas and semicolons. Add the appropriate punctuation to each sentence. Then in the space provided, write the total number of marks that you added or changed.

2

Example: Fully recharging your digital camera’s battery (see page 6 of the instruction manual) takes only 90 minutes.

51. The following members of the department volunteered to help on Saturday Kim Carlos Dan and Sylvia.

52. Mr Phillips, Miss Reed, and Mrs Garcia usually arrived at the office by 8:30 am.

53. We recommend that you use hearing protectors see the warning on page 8 when using this electric drill.

54. Did the president really say “All employees may take Friday off”

55. We are trying to locate an edition of Newsweek that carried an article titled Who Is Reading Your E-Mail

L. CAPITALIZATION
For each of the following sentences, underline any letter that should be capitalized. In the space provided, write the number of words you marked.

4

Example: vice president daniels devised a procedure for expediting purchase orders from area 4 warehouses.

56. although english was his native language, he also spoke spanish and could read french.

57. on a trip to the east coast, uncle henry visited the empire state building.

58. karen enrolled in classes in history, german, and sociology.

59. the business manager and the vice president each received a new dell computer.

60. james lee, the president of kendrick, inc., will speak to our conference in the spring.

Appendix 1 (Guffey, 2006) 4
M. NUMBER STYLE
Decide whether the numbers in the following sentences should be written as words or as figures. Each sentence either is correct or has one error. If it is correct, write C. If it has an error, underline it and write the correct form in the space provided.

Example: The bank had 5 branches in three suburbs.

_____ five

61. More than 2,000,000 people have visited the White House in the past five years.

62. Of the 28 viewer comments we received regarding our TV commercial, only three were negative.

63. We set aside forty dollars for petty cash, but by December 1 our fund was depleted.

64. The meeting is scheduled for May 5th at 3 p.m.

65. In the past five years, nearly fifteen percent of the population changed residences at least once.

GRAMMAR/MECHANICS PROFILE. In the spaces at the right, place a check mark to indicate the number of correct answers you had in each category of the Grammar/Mechanics Diagnostic Test.

Number Correct

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<tr>
<th>Category</th>
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<td>16-20 Verb Agreement</td>
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<td>51-55 Other Punctuation</td>
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<td>56-60 Capitalization</td>
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<td>61-65 Number Style</td>
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5 = have excellent skills
4 = need light review
3 = need careful review
2 = need to study rules
1 = need serious study and follow-up reinforcement

Appendix 1 (Guffey, Essentials of Business Communication, 2006)
GRAMMAR/MECHANICS POSTTEST

Guffey, Essentials of Business Communication

This posttest is intended to reveal your skills in using the following:

- plural nouns
- possessive nouns
- pronouns
- verbs
- adjectives
- punctuation
- adverbs
- capitalization style
- prepositions
- number style
- conjunction

The pretest is organized into sections corresponding to the preceding categories. In Sections A through H, each sentence is either correct or has one error related to the category under which it is listed. If a sentence is correct, write C. If it has an error, underline the error and write the correct form in the space provided. When you finish, check your answers with your instructor and complete the Grammar/Mechanics Profile at the end of the test.

A. PLURAL NOUNS

Example: All CPAs must keep backup copies of their files.

1. Since the early 1800s, American colleges and universities have thrived.
2. Advisors discussed the ups and downs of the stock market.
4. Neither the Martinezes nor the Harris's had made photocopies of their mortgages.
5. A few supervisors had to work on Saturday's during the busy season.

B. POSSESSIVE NOUNS

6. Our company's biggest problem relates to high employee turnover.
7. In just over five years time, her college loans were paid off.
8. Dr. Wang's office staff uses QuickBooks to track accounts receivable.
9. At the last stockholders meeting, benefits and beneficiaries were discussed.
10. Employees in our Claims Department could not read Jake's writing.

C. PRONOUNS

Example: Is it too late to register my brother and myself for classes?

11. The director and her discussed peaks and valleys in her workload.
12. Send the manager and myself your latest software documentation.
13. Our Operations Department had so many budget cutbacks that it's manager quit.
14. News of the merger must be kept between you and I for the present.
15. Whom did you name to replace Ellen and I?
D. VERB AGREEMENT

Example: This list of payments have to be approved by the boss.

16. The time and effort required for this project is worth more than we are being paid.

17. Other services such as Web hosting and HTML coding is available.

18. There are a list of names and addresses for all our customers.

19. Neither the terms nor the interest rate are important for this mortgage.

20. If this committee are unable to decide, we will appoint a new committee.

E. VERB MOOD, VOICE, AND TENSE

21. If I was you, I would not take that job.

22. To apply, first fill out the online form and then you make an appointment.

23. If she had wore her uniform, she would have been admitted.

24. Tracy laid the mail on her boss's desk.

25. I'm sure that the sales rep and Jeff have went to lunch already.

F. ADJECTIVES AND ADVERBS

26. Mr. Sims couldn't have been more clearer in giving us his instructions.

27. Although the manager is gruff, don't take his remarks personal.

28. When asked about the test, Elise thought she had done good.

29. A recently elected official conducted a coast to coast campaign.

30. Both attorneys submitted their briefs just in time to meet the deadline.

G. PREPOSITIONS AND CONJUNCTIONS

31. The time for submitting entries is over with.

32. It seems like our department has all the best equipment.

33. For most taxpayers, a tax credit is more valuable than a deduction.

34. This software program is very different than what we used previously.

35. Where are we going to?

H. COMMAS

For each of the following sentences, insert any necessary commas. Count the number of commas that you added. Write that number in the space provided. All punctuation must be correct to receive credit for the sentence. If a sentence requires no punctuation, write C.

Example: Because of developments in theory and computer applications, management is becoming more of a science.

1. In addition we plan to hold meetings in June, September, and January.

2. Your refund, Mr. Davis will be mailed from our headquarters in Mason, Ohio on August 15.

3. If you need assistance of any kind, please call us, Ms. Cortez.

39. John Richmond who is a New Jersey attorney, will call you shortly.

40. An Irish software designer described his new version of file sharing and he emphasized that detection is now far more difficult.
Grammar/Mechanics Diagnostic Posttest • 413

I. COMMAS AND SEMICOLONS 1
Add commas and semicolons to the following sentences. In the space provided, write the number of punctuation marks that you added. If a sentence needs no punctuation, write C.

41. The software company grew rapidly consequently it needed investors to help it expand. ________
42. American stores stay open on Sundays many European stores do not. ________
43. Bank of the East is taking over many East Coast banks and hopes to expand its operations into the Midwest and West in coming years. ________
44. As requested by our customers we must expand our Web presence then we must improve our online customer service. ________
45. Business letters generally include three main parts namely opening, body, and closing. ________

J. COMMAS AND SEMICOLONS 2

46. When preparing your résumé be sure to include relevant activities. ________
47. Our experienced helpful online operators are ready to answer all questions. ________
48. Consumers expect anytime anywhere access to businesses therefore the use of wireless applications is growing. ________
49. As discussed in our e-mail messages our contract will cover all talent searches and all production costs for your new show. ________
50. In offering employee training we stress cooperation not criticism. ________

K. OTHER PUNCTUATION
Each of the following sentences may require colons, question marks, quotation marks, periods, parentheses, and underscores, as well as commas and semicolons. Add the appropriate punctuation to each sentence. Then in the space provided, write the total number of marks that you added.

3 Example: Our prime considerations are the following: price, service, and reliability.

51. Your research report should contain these sections introduction body summary and bibliography. ________
52. Mr Longo, Miss Young, and Mrs Woerner usually leave by 4 30 pm. ________
53. Directions for downloading your digital photos see page 16 in your owner’s manual are very simple. ________
54. Did the manager really say “Everyone is getting a raise” ________
55. The best BusinessWeek article was titled Be a Part of Your Portfolio. ________

L. CAPITALIZATION
For each of the following sentences, underline any letter that should be capitalized. In the space provided, write the number of underlines that you marked.

4 Example: Vice president Daniels devised a procedure for expediting purchase orders from area 4 warehouses. ________
56. because he spoke spanish as well as english, Derek got the job. ________

Appendix 2 (Guffey, 2006)
57. when she visited the west coast, aunt Sara crossed the golden gate bridge.

58. last summer Casey took classes in accounting and business law.

59. the marketing manager of data enterprises traveled often to Washington.

60. Rochelle Rand, the president of Rand, Inc., promised to be our keynote speaker next winter.

M. NUMBER STYLE
Decide whether the numbers in the following sentences should be written as words or as figures. Each sentence either is correct or has one error. If it is correct, write C. If it has an error, underline it and write the correct form in the space provided.

Example: The bank has 2 branches in three suburbs.

51. With four pickups daily, the delivery service employs two thousand workers.

52. We sent out 75 invitations, but thirteen were undeliverable.

53. Jeff expected to spend no more than fifty dollars for the two gifts.

54. By paying your bill before September 1st, you receive a 10 percent discount.

55. If you save five hundred dollars annually, you'll have $54,000 after 25 years.

GRAMMAR/MECHANICS PROFILE
In the spaces at the right, place a check mark to indicate the number of correct answers you had in each category of the Grammar/Mechanics Posttest

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<td>21-25 Verb Mood, Voice, and Tense</td>
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<td>26-30 Adjectives and Adverbs</td>
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<td>31-35 Prepositions and Conjunctions</td>
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<td>36-40 Commas</td>
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<td>41-45 Commas and Semicolons 1</td>
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<td>46-50 Commas and Semicolons 2</td>
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<td>51-55 Other Punctuation</td>
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<td>56-60 Capitalization</td>
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<td>61-65 Number Style</td>
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5 = excellent skills; 4 = need light review; 3 = need careful review; 2 = need to study rules; 1 = need serious study and follow-up reinforcement
Preposition Exercise
Multiple Choice
Identify the choice that best completes the statement or answers the question.

____ 1. We're getting ___ few visitors to our Web site.
   a. to
   b. too

____ 2. If Jessica ___ found a job right after graduation, she wouldn't have had to move back home with her parents.
   a. could have
   b. could of

____ 3. Please turn your expense report ___ your supervisor when you return from your trip.
   a. in to
   b. into

____ 4. It was a pleasure talking ___ you during the job interview yesterday.
   a. to
   b. with

____ 5. Nicholas told the recruiter that he had ___ college last month.
   a. graduated
   b. graduated from

____ 6. I really should ___ prepared more for the job interview.
   a. of
   b. have

____ 7. Has anyone ___ Comcast expressed interest in the bid?
   a. beside
   b. besides

____ 8. Harvard cannot ___ any more students for the upcoming academic year.
   a. except
   b. accept

____ 9. Annette ___ a trip to Greece next summer.
   a. plans to take
   b. plans on taking

____ 10. In redesigning your Web site, we are eager to comply ___ your needs and desires.
    a. to
    b. with

____ 11. Your salary raise is retroactive ___ June 1.
    a. for
    b. to

____ 12. I got the information about the merger ___ the CEO.
    a. from
    b. off of
Commas Quiz
Multiple Choice
Identify the choice that best completes the statement or answers the question.
Instruction: Select the letter indicating the correctly punctuated sentence.

1. Select the correct choice.
   a. Tiffany & Co. hired people to track down counterfeit items, after learning that a large proportion of its jewelry sold in online auctions was fake.
   b. Tiffany & Co. hired people to track down counterfeit items; after learning that a large proportion of its jewelry sold in online auctions was fake.
   c. Tiffany & Co. hired people to track down counterfeit items after learning that a large proportion of its jewelry sold in online auctions was fake.

2. Select the correct choice.
   a. Deborah Kerlin MD performs a variety of surgical procedures.
   b. Deborah Kerlin, MD performs a variety of surgical procedures.
   c. Deborah Kerlin, MD, performs a variety of surgical procedures.

3. Select the correct choice.
   a. You can as a matter of fact; prevent e-mail messages you send from being forwarded to others.
   b. You can, as a matter of fact prevent e-mail messages you send from being forwarded to others.
   c. You can, as a matter of fact, prevent e-mail messages you send from being forwarded to others.

4. Select the correct choice.
   a. The employee who made the suggestion will be given a cash bonus.
   b. The employee who made the suggestion, will be given a cash bonus.
   c. The employee, who made the suggestion, will be given a cash bonus.

5. Select the correct choice.
   a. Ms. MacPherson I'm sure that you will hear from our representative soon.
   b. Ms. MacPherson; I'm sure that you will hear from our representative soon.
   c. Ms. MacPherson, I'm sure that you will hear from our representative soon.

6. Select the correct choice.
   a. To sit for the CPA examination you must meet specific educational requirements.
   b. To sit for the CPA examination, you must meet specific educational requirements.
   c. To sit for the CPA examination; you must meet specific educational requirements.

7. Select the correct choice.
   a. In June the firm filed 29 class action suits; in September only 21.
   b. In June, the firm filed 29 class action suits; in September, only 21.
   c. In June the firm filed 29 class action suits; in September, only 21.

8. Select the correct choice.
   a. Woody Allen said; "Eighty percent of success is showing up."
   b. Woody Allen said, "Eighty percent of success is showing up."
   c. Woody Allen said: "Eighty percent of success is showing up."

9. Select the correct choice.
   a. Sales of our speech-recognition software during the month of July have been very strong.
   b. Sales of our speech-recognition software during the month of July, have been very strong.
Sales of our speech-recognition software, during the month of July, have been very strong.

Select the correct choice.

a. It was Mary Dermody, not Josh Bronstein, who detected the shipping error.
b. It was Mary Dermody, not Josh Bronstein who detected the shipping error.
c. It was Mary Dermody not Josh Bronstein, who detected the shipping error.

Select the correct choice.

a. In 2006 75,000 blogs were created every day.
b. In 2006, 75000 blogs were created every day.
c. In 2006, 75,000 blogs were created every day.

Select the correct choice.

a. What it is, is a case of poor communication.
b. What it is is a case of poor communication.
c. What it is; is a case of poor communication.

Select the correct choice.

a. My coworker, Gavin, plans to spend his vacation in Bali.
b. My coworker Gavin, plans to spend his vacation in Bali.
c. My coworker Gavin plans to spend his vacation in Bali.

Select the correct choice.

a. Before long people will be asking for our product by name.
b. Before long, people will be asking for our product by name.
c. Before long people, will be asking for our product by name.

Select the correct choice.

a. Our marketing manager is concerned with the financing and the delivery and the installation of our product.
b. Our marketing manager is concerned with the financing, and the delivery, and the installation of our product.
c. Our marketing manager is concerned with the financing, and the delivery and the installation of our product.

Select the correct choice.

a. Starting April 1 your marketing representative will be Susan Salzmann.
b. Starting April 1, your marketing representative will be Susan Salzmann.
c. Starting April 1; your marketing representative will be Susan Salzmann.

Select the correct choice.

a. The aim of our customer correspondence is to build, not destroy, customer goodwill.
b. The aim of our customer correspondence is to build; not destroy, customer goodwill.
c. The aim of our customer correspondence is to build not destroy customer goodwill.

Select the correct choice.

a. Indra Nooyi, who is president and CFO of PepsiCo received her MA from Yale University.
b. Indra Nooyi who is president and CFO of PepsiCo, received her MA from Yale University.
c. Indra Nooyi, who is president and CFO of PepsiCo, received her MA from Yale University.

Select the correct choice.

a. Before 1995 most people had never heard of the Internet.
b. Before 1995, most people had never heard of the Internet.
c. Before 1,995 most people had never heard of the Internet.

Select the correct choice.

a. A durable inexpensive MP3 player is being offered as a gift.
b. A durable, inexpensive MP3 player is being offered as a gift.
c. A durable inexpensive MP3 player, is being offered as a gift.

21. Select the correct choice.
   a. Thomas Edison said: "The successful person makes a habit of doing what the failing person doesn't like to do."
   b. Thomas Edison said, "The successful person makes a habit of doing what the failing person doesn't like to do."
   c. Thomas Edison said; "The successful person makes a habit of doing what the failing person doesn't like to do."

22. Select the correct choice.
   a. Chuck Walker, substituting for Linda Silva is making route deliveries today.
   b. Chuck Walker, substituting for Linda Silva; is making route deliveries today.
   c. Chuck Walker, substituting for Linda Silva, is making route deliveries today.

23. Select the correct choice.
   a. However, you want to approach the problem is all right with me.
   b. However you want to approach the problem is all right with me.
   c. However, you want to approach the problem, is all right with me.

24. Select the correct choice.
   a. On Monday, June 8, 2009 our company plans to go public.
   b. On Monday, June 8, 2009, our company plans to go public.
   c. On Monday June 8, 2009, our company plans to go public.

25. Select the correct choice.
   a. On Monday we will begin our network upgrade.
   b. On Monday, we will begin our network upgrade.
   c. On Monday, we will begin, our network upgrade.

Appendix 4 (Guffey, 2007) 3
Writing Exercise

Instructions: Read through the case and write a short reply answering the main required points contained therein. Keep your writing to about a page.

Case:
A client has just written an email requesting a summary of the department you work for and a brief explanation of Banco Itaú. Replying to this client is extremely important in order to keep their business and further strengthen the customer relations. Being able to reply in a professional manner will show that Itaú is a competent company. Explaining these items correctly is of pivotal importance in order to increase Itaú’s reputation as viewed by other global market participants.

Points to cover:
1) Explain SOI or the area you belong to, as well as the area you work for and its responsibilities.
2) Give a brief history of Banco Itaú and some of its strengths.
3) Add any additional information you think would be helpful and/or necessary.

Reading Exercise 4
Instructions: Read through the passage and select the correct answer.

Goldman [a) will become b) will became c) have became] the fourth-largest U.S. bank holding company. The firm [a) were b) was c) is] a private partnership until its public stock debut in 1999, which was conducted to create a source of permanent capital to support its business. It [a) has b) had been having c) be] two bank subsidiaries with $20 billion in deposits. Goldman [a) was b) be c) is] moving assets from other lending businesses into one of them, Goldman Sachs Bank USA, aiming to lard it with $150 billion in assets.

"While accelerated by market sentiment, our decision [a) to are b) to be c) would be] regulated by the Federal Reserve is based on the recognition that such regulation [a) provides b) would be providing c) shall be providing] its members with full prudential supervision and access to permanent liquidity and funding," Goldman’s Chief Executive Lloyd Blankfein, said Sunday night.

The company [a) has said b) shall say c) says] it will be in the commercial banking business. "We intend [a) to grow b) be growing c) done growing] our deposit base through acquisitions and organically."

Morgan Stanley says it also [a) was going b) is going c) shall be going] to expand its bank subsidiary holdings, which currently [a) have b) did have c) is having] $36 billion in deposits, in part through the conversion of its Utah industrial bank charter into a national bank.
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