IN THIS ISSUE

New Year's Resolutions

Your Christmas Trees

Business English



Younger learners



Spotlight on: Jacaranda Trees



What's your New Year's resolution? Write it down, share it with a friend, and get ready to make this your best year yet!

Happy New Year!

New Year's Resolutions: A Fresh Start!

As the New Year begins, people around the world reflect on the past and set goals for the future. These goals, called New Year's resolutions, are promises we make to ourselves to improve or try something new.

For English learners like you, New Year's resolutions are a great way to focus on improving your language skills. Here are some ideas to inspire you:

Learn a New Word Every Day: Challenge yourself to learn one new English word daily. Write it in a notebook, use it in sentences, and practice saying it aloud.

Watch English TV Shows or Movies: Pick shows with subtitles to improve your listening and reading skills at the same time.

Listen to podcasts: while you are driving, cooking, or even working out

Read for Fun: Choose books, magazines, or websites in English about topics you enjoy. Reading helps improve vocabulary and grammar naturally.

Remember, it's okay to start small. Even small changes can lead to big improvements over time. The key is consistency—practice a little each day and celebrate your progress!



Thank you for sharing your Christmas Trees











Business English

A Crossword for you to enjoy while you put your feet up and enjoy the holiday





1	<u>2</u>			<u>3</u>		<u>4</u>
<u>5</u>			<u>6</u>			
<u>7</u>				<u>8</u>		
			<u>9</u>		116	0
<u>10</u>		<u>11</u>		<u>12</u>		
		<u>13</u>				



- Money made from business or commerce
- 5. An ongoing expense of operating a business
- 7. To sell at a cheaper price than a competitor
- 9. Abbreviation for "executive order"
- Connections between people or businesses
- **12.** Polite word used when speaking to a man
- **13.** Abbreviation for "overhead transparency"

Down

- 1. Things that a company makes and sells
- 2. Not paid by the due date
- 3. Our office is on _ _ _ tenth floor.
- **4.** Someone who inspects financial records
- 6. To employ someone
- 8. Expense
- **11.** We wanted to retire _ _ we sold our business.

Complete each sentence with a word from the list:

bank fees collate money rate trans	•	nange fixed-t	erm interest	loans
1. Banks provide a secu	ure place in which you	ı can keep your		
2. You can open a savir	ngs account and then		your mone	ey into the
account.				
2. If you deposit money	in an account, you'll	receive regular	payments called	
3. The amount of interes	est you receive depen	ds on your bank	's interest	
4. Interest rates are us	ually higher for a		deposit, with h	igher rates
for longer periods.				
5. If you make a 12-mo	nth fixed-term depos	t, you cannot		the
money for 12 months.				
6. Banks also provide		to customers wh	o must repay the	amount
and also pay interest.				
7. Banks usually require		for a loan, or a	ssets they can se	eize if the
loan isn't repaid.		_		
8. To move money from	your account to som	eone else's, ask	your bank to	
t	he funds.			
9. You can change mon	ey from one currency	into another at	a currency	
s	ervice.			
10. Banks make a profit	by investing or lendir	ng depositors' m	oney and by cha	rging
			,	•



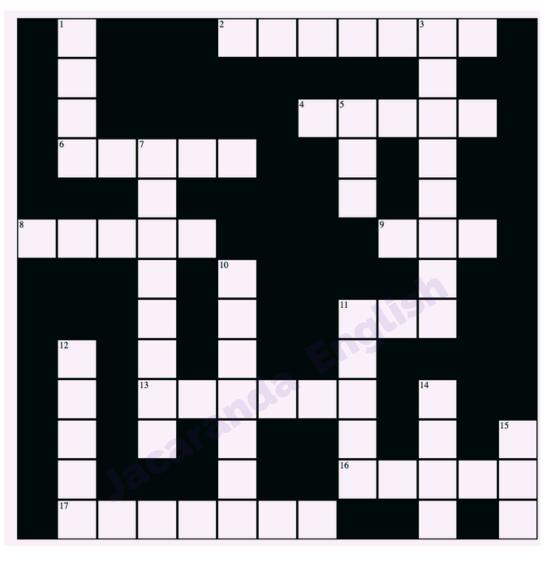
A fun crossword for our Young Learners: insects & animals













- Across
 2. Spiders, flies and bees are all _____. (7)
- 4. A dangerous sea creature. Spielberg made a film about one. (5)
- 6. A large bird of prey. An important American symbol. (5)
- 8. The blue _____ is the largest animal in the world. (5)
 - 9. We get bacon from this animal. (3)
 - 11. This insect makes honey. (3)
 - 13. A frightening eight-legged insect. (6)
 - 16. The French like to eat this slow-moving creature. (5)
 - 17. A large cat with spots. (7)

- 1. The plural of 'mouse'. (4)
- 3. This slow-moving animal lives a very long time. (8)
 - 5. A female chicken. (3)
- 7. This type of fish is often kept as a pet. (8)
 - 10. A very large ape. (7)
- 11. Parrots, owls and eagles are all _____. (5)
 - 12. A working animal often found in the desert. (5)
- 14. Think Winnie-the-Pooh, Paddington and Baloo. (4)
 - 15. A very common insect found almost everywhere. (3)



For me there is an emotional connection and fond memories of springtime associated with Jacaranda trees. Growing up in Southern Africa, Jacarandas were prevalent in my city, their vibrant purple colour created visually stunning landscapes and when the trees shed their flowers they created a purple carpet effect on the ground. You can imagine just how magical the scene was!

Jacaranda Tree (Jacaranda mimosifolia)

- The Jacaranda tree is a popular ornamental tree known for its striking clusters of purple or bluish flowers and fern-like leaves.
- It is native to: South America, particularly Brazil, Argentina, and Bolivia, Southern Africa, Australia.
- It has been widely cultivated in tropical and subtropical regions around the world. Jacaranda trees are celebrated for their beauty, adaptability, and cultural significance.



entrevenion

Firstly, thank you so much for your support throughout the year. It has been a joy working with all of you and getting to know some wonderful new students. I look forward to continuing our partnership in 2025!











jacarandalanguages@gmail.com ghumratasnim@gmail.com

> © assy214 07861001397

Jacaranda English



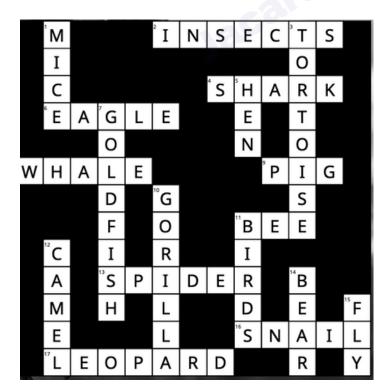


Answers

Business English crossword

¹p	r	<mark>2</mark> 0	f	i	<u>3</u> t		⁴a
r		٧			h		u
<u>5</u> 0	v	е	r	<u>6</u> h	е	а	d
d		r		i			i
<mark>z</mark> u	n	d	е	r	8 _C	u	t
С		u		<u>9</u> e	o		0
<u>10</u> t	i	е	<u>11</u> s		<u>12</u> s	i	r
s			<u>13</u> 0	h	t		

Young Learners crossword



Business English game

- 1. money
- 2. deposit
- 3. interest
- 4. rate
- 5. fixed-term
- 6. withdraw
- 7. loans
- 8. collateral
- 9. transfer
- 10. exchange
- 11. bank fee

Jacaranda English

