

AMERICAN
SCHOOL
TEXTBOOK
VOCABULARY KEY

GRADE 3
Michael A. Putlack

FÜN學美國英語課本
各學科關鍵英單 二版 +
Workbook



學好美國學生課堂上常用的各學科詞彙，就能輕鬆看懂英語課本、用英文上課啦！

FÜN學美國英語課本

各學科關鍵英單

GRADE 3

AMERICAN SCHOOL TEXTBOOK VOCABULARY KEY

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二版

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Introduction

FUN學美國英語課本：各學科關鍵英單

進入明星學校必備的英文單字

用美國教科書學英文是最道地的學習方式，有越來越多的學校選擇以美國教科書作為教材，用全英語授課（immersion）的方式教學，讓學生把英語當成母語學習。在一些語言學校裡，也掀起了一波「用美國教科書學英文」的風潮。另外，還有越來越多的父母優先考慮讓子女用美國教科書來學習英文，讓孩子將來能夠進入明星學校或國際學校就讀。

為什麼要使用美國教科書呢？TOEFL 等國際英語能力測驗都是以各學科知識為基礎，使用美國教科書不但能大幅提升英文能力，也可以增加數學、社會、科學等方面的知識，因此非常適合用來準備考試。即使不到國外留學，也可以像在美國上課一樣，而這也是使用美國教科書最吸引人的地方。

以多樣化的照片、插圖和例句來熟悉跨科學習中的英文單字

到底該使用何種美國教科書呢？還有如何才能讀懂美國教科書呢？美國各州、各學校的課程都不盡相同，而學生也有選擇教科書的權利，所以單單是教科書的種類就多達數十種。若不小心選擇到程度不適合的教科書，就很容易造成孩子對學英語的興趣大減。

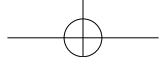
因此，正確的作法應該要先累積字彙和相關知識背景。我國學生的學習能力很強，只需要培養對不熟悉的用語和跨科學習（Cross-Curricular Study）的適應能力。

本系列網羅了在以全英語教授社會、科學、數學、語言、藝術、音樂等學科時，所有會出現的必備英文單字。只要搭配書中真實的照片、插圖和例句，就能夠把這些在美國小學課本中會出現的各學科核心單字記起來，同時還可以熟悉相關的背景知識。

四種使用頻率最高的美國教科書的字彙分析

本系列套書規畫了 6 個階段的字彙學習課程，搜羅了 McGraw Hill、Harcourt、Pearson 和 Core Knowledge 等四大教科書中的主要字彙，並且整理出各科目、各主題的核心單字，然後依照學年分為 Grade 1 到 Grade 6。

本套書的適讀對象為「準備大學學測指考的學生」和「準備參加 TOEFL 等國際英語能力測驗的學生」。對於「準備赴美唸高中的學生」和「想要看懂美國教科書的學生」，本套書亦是最佳的先修教材。



《FUN學美國英語課本：各學科關鍵英單》 系列的結構與特色

1. 本套書中所收錄的英文單字都是美國學生在上課時會學到的字彙和用法。
2. 將美國小學教科書中會出現的各學科核心單字，搭配多樣化照片、插圖和例句，讓讀者更容易熟記。
3. 藉由閱讀教科書式的題目，來強化讀、聽、寫的能力。透過各式各樣的練習與題目，不僅能夠全盤吸收與各主題有關的字彙，也能夠熟悉相關的知識背景。
4. 每一冊的教學大綱（syllabus）皆涵蓋了社會、歷史、地理、科學、數學、語言、美術和音樂等學科，以循序漸進的方式，學習從基礎到高級的各科核心字彙，不僅能夠擴增各科目的字彙量，同時還提升了運用句子的能力。（教學大綱請參考第 8 頁）
5. 可學到社會、科學等的相關背景知識和用語，也有助於準備 TOEFL 等國際英語能力測驗。
6. 對於「英語程度有限，但想看懂美國教科書的學生」來說，本套書是很好的先修教材。
7. 全系列 6 階段共分為 6 冊，可依照個人英語程度，選擇合適的分冊。

Grade 1 美國小學 1 年級課程

Grade 2 美國小學 2 年級課程

Grade 3 美國小學 3 年級課程

Grade 4 美國小學 4 年級課程

Grade 5 美國小學 5 年級課程

Grade 6 美國小學 6 年級課程

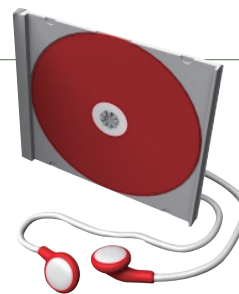
8. 書末附有關鍵字彙的中英文索引，方便讀者搜尋與查照（請參考第 141 頁）。

強烈建議下列學生使用本套書：

1. 「準備大學學測指考」的學生
2. 「準備參加以全英語授課的課程，想熟悉美國學生上課時會用到的各科核心字彙」的學生
3. 「對美國小學各科必備英文字彙已相當熟悉，想朝高級單字邁進」美國學校的七年級生
4. 「準備赴美唸高中」的學生

MP3

收錄了本書的「Key Words」、「Power Verbs」、「Word Families」單元中的所有單字和例句，和「Checkup」中 E 大題的文章，以及 Workbook 中 A 大題聽寫練習文章。



How to Use This Book



Unit 17 Earth's Changing Surface 地球的改變

Key Words

- weathering** (n) 風化作用 "weathering effect 風化作用"
Weathering is the process through which wind and water break down rocks into small pieces for many years.
風化作用是指風和水的長期作用將岩石分解成小塊的過程。
- erosion** (n) 侵蝕 "the erosion of moral standards 道德風化; 腐敗的風化"
Erosion happens when weathered rocks and soil are carried away to a new place.
侵蝕是指風化後的岩石和土壤被搬運到新的地方。
- glacier** (n) 冰河 "glacier glacier 冰河"
A glacier is a huge mass of moving ice that appears in cold places.
冰河是一塊移動的冰塊，出現在寒冷的地方。
- canyon** (n) 峽谷 "Grand Canyon 美國大峽谷"
Canyons are formed by water erosion over millions of years.
峽谷是由水侵蝕經過數百萬年形成的。
- mesa** (n) 臺地 "mesa 臺地"
A mesa is a large flat area with a flat top and steep sides.
臺地是一個巨大的平坦區域，具有平坦的頂部和陡峭的側面。
- plateau** (n) 高原 "Tibetan Plateau 青藏高原"
A plateau is a large raised area that is flat.
高原是一個巨大的隆起區域，是平坦的。
- sand dune** (n) 沙丘 "sand dune 沙丘"
There are many sand dunes at beaches and in deserts.
在海灘和沙漠中有很多沙丘。
- volcano** (n) 火山 "active/dormant/erect volcano 活/死/噴火山"
Volcanoes sometimes spew hot ash, gas, and lava into the air.
火山有時會噴出熱灰、氣體和熔岩。
- eruption** (n) 爆發 "eruption 爆發"
A volcanic eruption is both powerful and dangerous.
火山爆發既強大又危險。
- earthquake** (n) 地震 "powerful/violent earthquake 強大/暴力地震"
An earthquake is the shaking of Earth's surface.
地震是地球表面的震動。

Power Verbs

- weather** (v) 風化 "Weather, wind, and changing temperatures weather rocks." "風、風以及溫度變化風化岩石。"
- erode** (v) 侵蝕 "When the land erodes, it changes shape." "土地受到侵蝕會變形。"
- expand** (v) 擴大 "Glaciers often expand during cold weather." "冰河通常在寒冷的天氣期間擴大。"
- recede** (v) 縮減 "Glaciers often recede during hot weather." "冰河通常在炎熱的天氣期間縮減。"
- erupt** (v) 噴發 "The volcano erupted and destroyed several villages." "火山爆發並摧毀了多個村莊。"
- spew** (v) 噴出 "Some volcanoes spew large amounts of ash into the air." "有些火山會噴出大量的灰燼。"
- shake** (v) 搖動 "The ground may shake very much in an earthquake." "地震時地面可能會搖動得很厲害。"
- tremble** (v) 顫抖 "The ground may tremble very much in an earthquake." "地震時地面可能會顫抖得很厲害。"

Word Families

Changes on Earth's Surface 地球的變化

- Slow Changes 緩慢的變化**
 - weathering 風化作用
 - erosion 侵蝕
- Fast Changes 劇烈的變化**
 - earthquake 地震
 - volcano 火山
 - hurricane 颶風
 - tornado 龍捲風
 - flood 洪水
 - violent storm 暴風雨

Volcano 火山

- vent 火山口
- lava 熔岩
- crust 地殼
- magma 岩漿

Key Words

熟記和主題有關的10個關鍵

字彙，同時也記下該字的例句，並且瀏覽相關補充用語。搭配MP3反覆聽三遍，一直到熟悉字義和發音為止。

Power Verbs

熟記和主題相關的高頻率核

心動詞和動詞片語。片語是用簡單的字來表達複雜的涵義，常在TOEFL等國際英語能力測驗中的題目出現，所以要確實地將這些由2-3個字所組成的片語熟記。

Word Families

將容易聯想在一起的字彙或

表現形式，以獨特的圈組方式來幫助記憶。這些字就像針線一樣，時常在一起出現，因此要熟知這些字的差異和使用方法。

Unit 17 Checkup

A Write | 請根據提示寫出正確的英文單字或片語。

1. 風化作用 (n)	9. 侵蝕; 侵蝕 (v)
2. 侵蝕; 侵蝕 (v)	10. 冰河
3. 冰河	11. 風化; 風化 (v)
4. 峽谷	12. 侵蝕; 侵蝕 (v)
5. 臺地; 平頂山	13. 風化; 風化 (v)
6. 高原	14. 噴發; 噴發 (v)
7. 沙丘	15. 噴發; 噴發 (v)
8. 火山	16. 噴發; 噴發 (v)

B Complete the Sentences | 請在空格中填入最適當的字彙，使語句完整並通順。

1. _____ happens when weathered rocks and soil are carried away to a new place.
2. _____ is the process through which wind and water break down rocks into small pieces for many years.
3. _____ sometimes spew hot ash, gas, and lava into the air.
4. An _____ is the shaking of Earth's surface.
5. A volcanic _____ is both powerful and dangerous.
6. A _____ is a large raised area that is flat.
7. There are many _____ at beaches and in deserts.
8. A _____ is a huge mass of moving ice that appears in cold places.

C Read and Choose | 閱讀下列句子，然後選出最適當的字彙。

1. Water, wind, and changing temperatures (erode) (weather) rocks.
2. When the land (erodes) (weathers), it changes shape.
3. The ground may (shake) (spew) very much in an earthquake.
4. Glaciers often (expand) (recede) during hot weather.

D Look, Read, and Write | 閱讀並根據提示，在空格中填入正確答案。

1. The process in which wind and water break down rocks _____
2. The bursting out of material from a volcano _____
3. A huge mass of moving ice _____
4. The shaking of Earth's surface _____
5. A large flat area of land that is higher than other areas of land that surround it _____

E Read and Answer | 閱讀並回答下列問題。

What Changes Earth's Surface?
The surface of the earth is constantly changing. Mountains and hills break down. Rocks and soil move from one place to another. Some changes are very slow. Weathering and erosion can cause these changes. Weathering occurs when wind and water break down rocks into pieces. Erosion occurs when weathered rocks or soil are carried away. There are many types of erosion. The most powerful is water. Water can break down mountains and form canyons. Water erosion made the Grand Canyon over millions of years. Water also moves dirt and soil to oceans and seas. The wind can move sand in deserts from place to place. And it can erode valuable topsoil and make deserts that way. Earthquakes, volcanoes, and violent storms can change Earth's surface quickly. Earthquakes can make huge cracks in the land. Volcanoes can cover entire cities in ash and lava. And storms can drop huge amounts of water and cause floods.

What is NOT true?

- There are many types of erosion.
- All changes on Earth's surface are slow.
- The Grand Canyon was made by water erosion.
- Volcanoes can change Earth's surface quickly.

Unit 17 Review Test

A Write | 請根據提示寫出正確的英文單字或片語。

1. 風化; 風化 (v)	11. 侵蝕; 侵蝕 (v)
2. 侵蝕; 侵蝕 (v)	12. 冰河
3. 冰河	13. 風化; 風化 (v)
4. 峽谷	14. 噴發; 噴發 (v)
5. 臺地; 平頂山	15. 噴發; 噴發 (v)
6. 高原	16. 噴發; 噴發 (v)
7. 沙丘	17. 噴發; 噴發 (v)
8. 火山	18. 噴發; 噴發 (v)

B Choose the Correct Word | 請選出正確單字或片語。

1. Astronomers have observed the stars for many years.
2. Rain (falls) very much in some areas.
3. A lava (reflects) light.
4. A minor (reflects) light.
5. The ground may (shake) (spew) very much in an earthquake.
6. Glaciers often (expand) (recede) during hot weather.

Review Test

每 5 個單元結束會有一回總複習測驗，有助於回想起沒有辦法一次就記起來或忘記的單字，並且再次複習。

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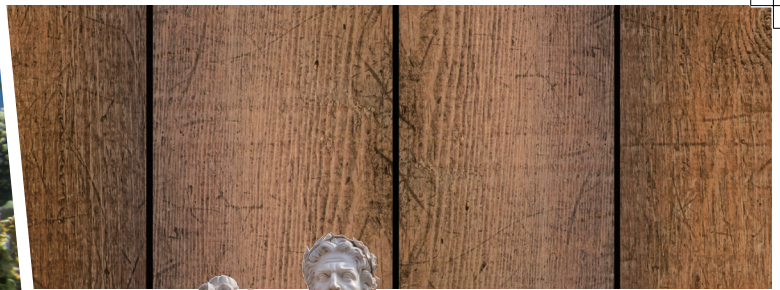
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Syllabus Vol.3

Subject	Topic & Area	Title
Social Studies ● History and Geography	Citizenship Economics Economics Science, Technology, and Society Geography and Culture Geography The Government World History World History World History	Laws and Rules Earning, Spending, and Saving Goods and Resources Technology Changes the World Living in Different Climates Geography Skills The Government Ancient Egypt Ancient Greece Ancient Rome
Science	Plants Animals A World of Living Things Ecosystems Our Earth Earth's Resources Our Earth Weather and Climate The Universe The Human Body	A World of Plants A World of Animals Food Chains Ecosystems Earth's Rocks and Soil Conserving Our Resources Earth's Changing Surface Weather and the Water Cycle The Universe The Senses
Mathematics	Fractions Geometry Computation Measurement	Fractions Geometry Multiplication and Division Measurement
Language and Literature	Mythology Language Arts	Myths From Ancient Greece Learning About Language
Visual Arts	Visual Arts Visual Arts	Appreciating Artwork Creating Designs
Music	A World of Music A World of Music	Elements of Music A World of Music



CHAPTER

1

Social Studies • History and Geography ①

Unit 01 Laws and Rules

Unit 02 Earning, Spending, and Saving

Unit 03 Goods and Resources

Unit 04 Technology Changes the World

Unit 05 Living in Different Climates

Review Test 1



Unit 01

Laws and Rules 法律與規範



Key Words

001

- 01 **court**
[kɔ:t]
(n.) 法院；法庭；球場 *go to court over sth. 為某事打官司
*high/supreme court 高等／最高法院
People with legal problems go to **court** to solve their problems.
人們碰到法律問題會訴諸法院解決。
- 02 **judge**
[dʒʌdʒ]
(n.) 法官 *judge sb./sth. by... 根據……判斷某人／某事物
Judges and juries decide if laws have been broken.
法官和陪審團負責裁定違法與否。
- 03 **jury**
[ˈdʒʊri]
(n.) 陪審團；評審委員會 *serve/sit on a jury 作為陪審團成員
*trial by jury 陪審團審判
The **jury** decides on the guilt or innocence of an accused person.
陪審團對被告的有罪與否做出裁定。
- 04 **lawyer**
[ˈlɔ:jə]
(n.) 律師 *lawsuit 訴訟 *consult a lawyer 諮詢律師
Lawyers try to help their clients get decisions in their favor.
律師試圖為他的當事人爭取有利的判決。
- 05 **defendant**
[dɪˈfendənt]
(n.) 被告(人) *plaintiff 原告；起訴人 *defend 進行辯護
The **defendant** is a person who is accused of a crime. 被告是指涉嫌犯罪的人。
- 06 **legal**
[ˈli:ɡl]
(a.) 合法的；法定的 *take legal action 提出訴訟 *legal right 合法權利
Something **legal** is allowed to be done. 合法的事是可以做的。
- 07 **illegal**
[ɪˈli:ɡl]
(a.) 不合法的；非法的 *illegal immigrant 非法移民 *illegal drugs 非法毒品
Something **illegal** is against the law and cannot be done.
非法的事是違法並且不可以做的。
- 08 **punishment**
[ˈpʌnɪʃmənt]
(n.) 懲罰；處罰；刑罰 *physical punishment 體罰
*inflict a punishment on sb. 對某人施以處罰
A guilty person often receives some kind of **punishment**.
犯罪的人通常會受到一些懲罰。
- 09 **guilty**
[ˈɡɪltɪ]
(a.) 有罪的；犯……罪的 (n.) guilt 有罪
*be guilty of sth. 犯有某罪 *be found guilty/not guilty 被判決有罪／無罪
A person found **guilty** of a crime must be punished.
人一旦被裁定為有罪，就必須受到懲罰。
- 10 **innocent**
[ˈɪnəsnt]
(a.) 無罪的；清白的 (n.) innocence 無罪 *be innocent of 未犯有某罪
An **innocent** person did not commit a crime. 沒有犯罪的人即為無罪清白。

Court

judge

jury

defendant

prosecutor





Power Verbs

002

break the law

違法；違反法律

People should not **break the law**. 人們不可犯法。

obey the law

守法；遵守法律

People should always **obey the law**. 人們應該要守法。



commit a crime

sue

[su]

提出訴訟；控告

A person can **sue** someone else for causing him or her harm.

一個人可以對傷害他人者提出訴訟。

accuse

[ə'kjuz]

指控；控告

The government might **accuse** someone of a crime. 政府可以指控某人犯罪。

prosecute

[ˈprɒsɪˌkjut]

起訴；告發

The prosecutor can **prosecute** a person for committing a crime.

檢察官可以犯下罪行為由，起訴一個人。

commit

[kə'mɪt]

犯（罪）；做（錯事等）

A person may **commit** crimes like murder or theft. 一個人可能犯下謀殺或偷竊的罪行。

punish

[ˈpʌnɪʃ]

懲罰；罰

The judge decides how criminals should be **punished**. 法官判決罪犯應受到何種懲罰。

Word Families

003

sentence

判決；宣判；課刑

A **sentence** is the punishment a person receives. 判決是指一個人所受到的處罰。

term

期；期限

A guilty person may receive a prison **term**. 犯罪的人可能要服刑。

prosecution

起訴方；原告及其律師

The **prosecution** tries to prove the guilt of a person. 起訴方試圖證明對方有罪。

defense

辯護方；被告及其律師

The **defense** tries to prove the innocence of a person. 辯護方試圖證明己方的清白。

prosecutor

檢察官

The **prosecutor** acts as a lawyer against the defendant. 檢察官擔任律師與被告抗衡。

Kinds of Punishments

刑罰的種類

fine 罰金

jail term 刑期

community service 社會服務

suspended prison sentence 緩刑

lifetime prison sentence 無期徒刑

death penalty 死刑

[ˈpenɪtɪ]

Kinds of Courts

法院的種類

municipal court 地方法院

[mjuˈnɪsəpəl]

tax court 稅務法庭

appeals court 上訴法院

superior court 高等法院

family court 家事法庭

supreme court 最高法院

Checkup

A

Write | 請依提示寫出正確的英文單字或片語。

- | | |
|--------------|----------------|
| 1 法院；法庭；球場 | 9 有罪的 |
| 2 法官 | 10 無罪的；清白的 |
| 3 陪審團；評審委員會 | 11 違反法律 |
| 4 律師 | 12 罰金 |
| 5 被告（人） | 13 指控；控告 a |
| 6 合法的；法定的 | 14 檢察官 |
| 7 不合法的；非法的 | 15 犯（罪）；做（錯事等） |
| 8 懲罰；處罰 (n.) | 16 判決；宣判；課刑 |

B

Complete the Sentences | 請在空格中填入最適當的答案，並視情況做適當的變化。

punishment	jury	legal	judge	guilty
innocent	court	illegal	lawyer	prosecution

- _____ and juries decide if laws have been broken.
法官和陪審團負責裁定違法與否。
- People with legal problems go to _____ to solve their problems.
人們碰到法律問題會訴諸於法院裁決。
- The _____ decides on the guilt or innocence of an accused person.
陪審團對被告的有罪與否做出裁定。
- A guilty person often receives some kind of _____.
犯罪的人通常會受到某種懲罰。
- A person found _____ of a crime must be punished.
人一旦被裁定為有罪，就必須受到懲罰。
- An _____ person did not commit a crime. 沒有犯罪的人即為無罪清白。
- Something _____ is allowed to be done. 合法的事是可以做的。
- The _____ tries to prove the guilt of a person.
起訴方試圖證明對方有罪。

C

Read and Choose | 閱讀下列句子，並且選出最適當的答案。

- People should not (obey | break) the law.
- The prosecutor can (sue | prosecute) a person for committing a crime.
- The (defense | prosecution) tries to prove the innocence of a person.
- The government might (sue | accuse) someone of a crime.

D

Look, Read, and Write | 看圖並且依照提示，在空格中填入正確答案。



1

▶ a group of people who decide if someone is guilty or not in court



4

▶ a sum of money to be paid as a punishment



2

▶ the person who listens to a case and decides how criminals should be punished



5

▶ a person who acts as a lawyer against the defendant



3

▶ a person who is accused of a crime



6

▶ a place where trials take place and legal cases are decided

E

Read and Answer | 閱讀並且回答下列問題。 004

The Jury System

Most criminal cases in the United States are done in a trial by jury. Jury trials are an important part of the justice system. A jury is made up of regular citizens. There are two kinds of juries: a grand jury and a petit jury. A grand jury has between 12 and 23 members. The prosecutor presents his or her evidence to the grand jury. Then, the grand jury decides if there is enough evidence to have a trial. If the jury says yes, then there will be a trial. If the jury says no, there will be no trial. A petit jury is also called a trial jury. This jury has usually 12 members. The members listen to actual court cases. They hear all of the evidence. Then, at the end of the trial, they must make a decision. They decide if the defendant is innocent or guilty.



Answer the questions.

- 1 How many kinds of juries are there?
- 2 How many people serve on a grand jury?
- 3 What is another name for a trial jury?
- 4 What does a trial jury do?

Key Words

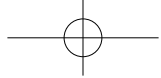
005

- 01 **income**
[ˈɪn,kʌm]
(n.) 收入 *annual income 年收益 *source of income 收入來源
Income is the money you earn from working. 收入是指工作的所得。
- 02 **spending**
[ˈspɛndɪŋ]
(n.) 開銷；花費 *public spending 公用事業支出 *spending money 零用錢
People must be careful that their **spending** is not more than their earnings. 人們一定要小心，勿使入不敷出。
- 03 **savings**
[ˈseɪvɪŋz]
(n.) 積蓄；儲金 *life savings 畢生積蓄 *live off/on one's savings 靠存款生活
Many people put their **savings** in the bank. 很多人將他們的積蓄放在銀行裡。
- 04 **budget**
[ˈbʌdʒɪt]
(n.) 預算；經費 *go over budget 超出預算 *balance the budget 量入為出
A **budget** is a plan that shows income, spending, and savings. 預算是一個顯示收入、開銷與儲蓄的計畫。
- 05 **profit**
[ˈprəfɪt]
(n.) 利潤；盈利 *nonprofit 非營利的 *profit from/by 得益於某事物
The goal of every company is to make a **profit**. 每間公司的目標都是要獲利。
- 06 **demand**
[dɪˈmænd]
(n.) 要求；需要 (v.) 要求；需要 *demand sth. from sb. 向某人索討某物
*be in demand 需求量大
The **demand** for a product is how much people want it. 產品的需求是指人們對產品的渴求度。
- 07 **supply**
[səˈplaɪ]
(n.) 庫存 (v.) 供應 *supply and demand 供需
*supplies 補給品 (medical supplies 醫療用品)
The **supply** is the amount of a certain product that is available. 庫存是指特定產品的存量。
- 08 **goods**
[ɡʊdz]
(n.) 商品 *goods and services 商品與服務 *stolen goods 贓物
Goods are products like food, cars, and appliances that people buy. 商品是指人們購買的食物、汽車以及電器等產品。
- 09 **service**
[ˈsɜːvɪs]
(n.) 服務業；服務 *service industry 服務業 *at sb.'s service 聽候某人吩咐
Services are jobs that one person provides for another. 服務業是為他人提供服務的職業。
- 10 **product**
[ˈprɒdʌkt]
(n.) 產品；產物；產量 *consumer product 消費品 *by-product 副產品
Goods and services are all **products**. 商品和服務都是產品。

Budget

My Budget			
Week	Income	Spending	Savings
Week 1	\$5	\$1	\$4
Week 2	\$5	\$1	\$4
Week 3	\$5	\$2	\$3
Week 4	\$5	\$2.5	\$2.5
Total	\$20	\$6.5	\$13.5





Power Verbs

006

balance

[ˈbæləns]

使收支平衡；結算

You must **balance** your income and expenses. 你必須要使收支平衡。

make a budget

編制預算

It is important to **make a budget** to control your spending.

編制一個預算來控制你的開銷是很重要的。

manage

[ˈmænɪdʒ]

設法做到；勉力完成

Some people cannot **manage** to balance their income and expenses.

有些人無法使收支取得平衡。

earn

[ɜːn]

賺得

People **earn**, spend, and save money. 人們賺錢、花錢以及存錢。

make a profit

賺錢；獲利

Most businesses try to **make a profit** every year. 大部分公司每年都嘗試獲利。

deposit

[dɪˈpɒzɪt]

把（錢）儲存；存放（銀行）等

A lot of people **deposit** their money in a bank. 很多人把他們的錢存在銀行裡。

invest

[ɪnˈvest]

投（資）[(+ in)]

A lot of people **invest** their money in the stock market.

很多人把他們的錢投資在股票市場。

Word Families

007

needs

必要之物；需求

Needs are things that people need to live. 必需品是指人們生活中不可或缺的東西。

wants

需求品；需要的東西

Wants are things that people would like to have. 需求品是指人們想要的東西。

Budget Items

預算項目

rent 租金

food 食物

clothing 衣服

insurance 保險

education 教育

transportation costs 交通費

entertainment 娛樂

taxes 稅金



Types of Services

服務的種類

consulting 諮詢

repair work 維修工作

delivery 運輸

catering 外燴服務

transportation 交通

Checkup

A

Write | 請依提示寫出正確的英文單字或片語。

- | | | | |
|---------|-------|--------------|-------|
| 1 收入 | _____ | 9 服務業；服務 | _____ |
| 2 開銷；花費 | _____ | 10 產品；產物；結果 | _____ |
| 3 存款；儲金 | _____ | 11 使收支平衡；結算 | _____ |
| 4 預算；經費 | _____ | 12 設法做到；勉力完成 | _____ |
| 5 利潤；利益 | _____ | 13 編制預算 | _____ |
| 6 要求；需要 | _____ | 14 賺錢；獲利 | _____ |
| 7 庫存 | _____ | 15 把錢存放（銀行等） | _____ |
| 8 商品 | _____ | 16 投（資） | _____ |

B

Complete the Sentences | 請在空格中填入最適當的答案，並視情況做適當的變化。

spending
goods

profit
budget

income
supply

demand
balance

product
savings

- _____ is the money you earn from working. 收入是指工作的所得。
- Many people put their _____ in the bank. 很多人將他們的儲蓄放在銀行裡。
- People must be careful that their _____ is not more than their earnings. 人們一定要小心，勿使入不敷出。
- A _____ is a plan that shows income, spending, and savings. 預算是一個顯示收入、開銷與儲蓄的計畫。
- The _____ for a product is how much people want it. 產品的需求是指人們對產品的渴求度。
- The _____ is the amount of a certain product that is available. 庫存是指特定產品的存量。
- _____ are products like food, cars, and appliances that people buy. 商品是指人們購買的食物、汽車以及電器等產品。
- Goods and services are all _____. 商品和服務都是產品。

C

Read and Choose | 閱讀下列句子，並且選出最適當的答案。

- You must (balance | invest) your income and expenses.
- It is important to make a (profit | budget) to control your spending.
- The goal of every company is to make a (profit | budget).
- A lot of people (provide | deposit) their money in a bank.

D

Look, Read, and Write | 看圖並且依照提示，在空格中填入正確答案。



1 a plan that shows income, spending, and savings



4 the money you earn from working



2 products like food, cars, and appliances that people buy



5 things that people need to live



3 to put money in a bank account



6 to use your money with the goal of making a profit from it

E

Read and Answer | 閱讀並且回答下列問題。 008

Money Management

When people work, they get paid. This money is called earnings. With their earnings, they can do two things: spend or save their money. Most people do a combination of these two. First, they have to spend their money on many things. They have to pay for their home. They have to pay for food and clothes. And they have to pay for insurance, transportation, and even entertainment costs. Usually, there is some money left over. People often save this money. They might put it in the bank. Or they might invest in the stock market. Unfortunately, some people spend too much money. They spend more than they earn. So they go into debt. Debt is a big problem for many people. People can plan to buy something if they budget their income, spending, and savings. A budget helps people to manage money and to save it.



What is NOT true?

- 1 The money people make from working is their savings.
- 2 People usually spend or save their earnings.
- 3 Some people put their savings in the bank.
- 4 Budgets help people manage their money.