

DOCUMENT RESUME

ED 336 942

FL 019 363

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 TITLE Going International in the Business World: A Special Purpose Course in Spanish.
 PUB DATE 88
 NOTE 16p.; In: New Challenges and Opportunities. Dimension: Languages 87. Report of the Southern Conference on Language Teaching, pl29-143, 1988. For the proceedings, see FL 019 352.
 PUB TYPE Speeches/Conference Papers (150)
 EDRS PRICE MF01/PC01 Plus Postage.
 DESCRIPTORS *Business Communication; Course Descriptions; Curriculum Design; Higher Education; *International Trade; *Languages for Special Purposes; *Program Development; Second Language Instruction; *Spanish
 IDENTIFIERS *Eastern Michigan University

ABSTRACT

Despite a growing trend and early successes, program development for business language courses is still in its early stages. Curriculum developers have much work to do, many decisions to make, and a variety of problems to solve, most important of which are content, approaches, learning systems, and instructional strategies. First, the program type must be defined, including objectives, structure and content, instructional format, and methodology. Appropriate instructional materials must be selected and developed and suitable activities planned. Above, clientele must be identified, language needs ascertained, and fields to be covered determined. A market survey (one is appended) is useful. Analysis of the results helps tailor the basic curriculum elements to the audience. The 2-year upper-division business Spanish program at Eastern Michigan University (outline is appended) consists of four sequenced courses whose goals, content, and format vary. The third-year courses aim at overall communicative competence for the Spanish-speaking business world. Fourth-year courses also emphasize communicative skill development but focus on everyday business procedures and practices. Development of similar programs requires these organizational steps: (1) a market survey; (2) syllabus preparation; (3) materials organization and development; and (4) evaluation. (MSE)

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TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

Going International in the Business World:

A Special Purpose Course in Spanish

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Ever since President Carter's Commission issued its gloomy report on the declining status of foreign language and international studies in the U.S., and its dire consequences for an already beleaguered national economy (*Strength Through Wisdom*, 1979), concerned individuals have called attention to this negative trend and have sought ways to reverse it. Government officials and community leaders, among others, have spoken frequently and urgently about the lack of qualified bilingual and multilingual personnel, especially in the area of international trade, while journalists and other writers have called for the enactment of measures, both educational and legislative, to correct this deleterious situation. Associations both public and private, on the other hand, have conducted surveys to ascertain the magnitude of the problem, while various corporate foundations and government agencies have undertaken studies to investigate its causes and to propose solutions (Inman, 1985). Educators, especially foreign language teachers, have also addressed the matter. In addition to making speeches and writing articles underscoring the importance of languages in everyday life, they have held meetings on program design and curriculum and materials development, and they have organized conferences and workshops explaining and demonstrating the latest developments and techniques in methodology and testing. At the same time, they have instituted special language and international studies programs and have formed alliances with business, government and community groups to seek public support for their activities.

To be sure, many of the latter have been aimed at foreign language study in general, but considerable energy has been expended on one sector in particular; foreign language and culture programs and courses for business and the professions. As President Carter's Commission indicated in 1980, and this is still true today, industry and commerce in their international contexts are the areas for which a foreign language and culture capability are

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sorely needed and are the ones on which America's future will ultimately rest. They are also the areas in which foreign language educators have taken great interest and the ones for which special programs have been designed to meet the multiple and varied needs of U.S. business. That educators have made progress in serving these demands is evident by both the increasing interest and enrollment in such courses as Business French, Technical German, etc. (Uber Grosse, 1985), as well as by the new initiatives being undertaken in methodology, proficiency of testing, and curriculum and materials development. That their efforts have had an impact on the direction, scope and content of second language studies and will continue to do so for decades to come, however, is not only apparent but also commendable and extremely positive (Inman, 1985; Uber Grosse, 1985).

Notwithstanding this new trend and favorable results, educators are only in the early stages of program development for business language courses. They still have much work to do, many decisions to make, and a variety of problems to solve, most important of which are the content, approaches, learning systems, and instructional strategies that are needed for such courses. This paper proposes to treat some of these concerns. Specifically, it will: 1) explain the procedures for setting up a foreign language course of business; 2) describe an exemplary and existing program of study; 3) provide sample syllabi; and 4) discuss and examine some of the possible instructional-learning systems and strategies that can be used in the classroom. Emphasis will be placed on defining objectives, detailing content areas, and analyzing the roles of teacher and student, and special effort will be made to include those items of interest to all instructors of foreign language business courses.

Before any curriculum design, lesson plans or strategies can be initiated for foreign language business courses, the type of program to be set up must be defined. The instructor charged with preparing the course of study must determine, among other things, program objectives, structure and content, and they must decide on instructional format and methodology. They must also select and develop appropriate teaching materials and plan activities suitable for learning. Above all, they must identify the clientele (students, professionals, etc.), ascertain the language needs (oral, writing skills, etc.) and define the fields to be covered for such courses (accountancy, secretarial, marketing, etc.), and they must consider entry and exit requirements as well as instructional levels for the latter. Perhaps, one of the best ways of obtaining this information is via a needs assessment or a market survey. Such a survey, when conducted with a well designed questionnaire, will yield much of the data necessary for constructing the most effective instructional program. However, rather than explain how this process is undertaken, a

sample questionnaire concerning the language and cultural needs of business professional has been included as Appendix A. As will be seen, it contains two sets of questions: one directed to business professionals and another to students. Both make inquiries about the language and cultural needs of present and future business personnel and both pose questions about their educational background and training. More importantly, however, both sets ask questions that will assist in determining the topics, format, and, to some degree, the instructional approaches and materials needed to develop a foreign language program for business.

Once the best questionnaire has been designed and administered, and its results are tabulated, the person or persons conducting the survey must prepare a report and present its findings. They must carefully analyze the facts and statistics that have been compiled and state them accurately, and they must discuss how the latter can be used to develop the appropriate foreign language course. They must also consolidate the results of the student and the professional surveys so that a more comprehensive picture of the communication, culture and career needs of both can be obtained and utilized, and they must state their recommendations clearly and precisely. Fortunately, the results and recommendations of such surveys already exist and have been published (Eddy, 1975; Inman, 1978; Cholakian, 1981; Schoonover, 1982). In general, they show the growing importance of foreign language and culture study for business and the professions, but, more importantly, they indicate that with regard to program design, business language courses should consist of those components which reflect the linguistic, cultural, professional and personal needs of its clientele. They should 1) emphasize basic language skills, particularly listening and speaking, to enhance students' ability to function in a variety of business and social situations; 2) devote a segment of the course to the reading and writing of letters and other documents to give students practice using these skills as well as a knowledge of business correspondence; 3) dedicate another segment of the course to the translation of professional and technical writings and oral interpretation to help present and future personnel acquire those skills sorely needed by multinational corporations; 4) dramatize or discuss, preferably with native speakers, business and social situations or problems commonly encountered abroad or in an international context at home to help professionals interface more effectively with foreign nationals; 5) incorporate pertinent readings from specialized texts or journals which will treat the geographic, economic, political, social and legal realities of the countries to give learners a broader view of business and life in them; and 6) integrate a component of small "c" culture, stressing attitudes, values, customs, and com-

mercial practices to make personnel aware of and sensitive to cultural differences. In addition to these considerations, and based on the experience of the present author, these courses should include: 1) general business and/or technical terminology so that students can familiarize themselves with the most commonly used words; 2) the discussion of one or more business subjects (accounting, marketing, secretarial, etc.) to meet learners' needs; 3) a presentation and review of those grammatical items frequently troublesome to students to improve their ability to communicate; and 4) an internship or practical training experience at home or abroad with a firm involved in international trade so that present and future professionals can utilize their training in real-life commercial environments. Of course, special attention should be given to entry and exit requirements, course level and objectives, instructional mode and format, and evaluation procedures and the appropriate instructional materials selected. If these suggestions are followed, then a comprehensive and effective course of foreign language study for business can be designed and implemented, such as the one established in Spanish at Eastern Michigan University.

The Business Spanish program at EMU is a two year one given at the upper division level. It consists of four sequenced courses, the first two taught at the third year level and the second two at the fourth year level of language study, with each one serving as a prerequisite for the next one. Their overall objective is communicative competence for the Spanish-speaking world of business, but their specific goals, format and content vary. In the third year courses, for example, stress is placed on developing the basic skills acquired during the first two years of Spanish language training and on applying them to various Hispanic commercial and cultural contexts. This goal is accomplished in numerous ways but essentially by 1) listening to lectures on topics of business and culture in the Hispanic world; 2) dramatizing and discussing situations, themes and problems peculiar to the Spanish-speaking commercial sector; 3) reading, analyzing and summarizing, orally as well as in writing, articles and selections taken from textbooks, readers, newspapers, and magazines in Spanish, and 4) by becoming familiar with and writing business-related documents. The content of such courses is equally diverse and includes such topics as economics, business and finance, import/export, marketing, management, computer science and statistics as well as those of small "c" culture — attitudes, values, customs, and business practices — with a focus on Spain and Spanish America. Entry requirements for the third-year business courses, on the other hand, are two years of Spanish at the elementary and intermediate levels and a course of Spanish composition, while evaluation procedures comprise a number of mastery, achievement and proficiency tests, including, upon request, the Madrid Chamber of Commerce

Exam, which issues a certificate and diploma attesting to the various levels of students' communicative proficiency in Spanish and their knowledge of certain business and economic subjects related to Spain.

The fourth-year Business Spanish courses continue the aforementioned training process but with different aims and orientations. At this level emphasis is placed on achieving a higher degree of communicative proficiency and on mastering more complex language skills, while the courses themselves focus on business procedures and practices and the everyday realities of the Hispanic world. Sophisticated exercises such as the preparation and presentation of oral and written reports on business and economics in Spain and Spanish America are undertaken, while considerable time is spent on developing translation and interpreting skills. Discussions of the geographic, economic, political, social and legal realities of the twenty Spanish-speaking countries also are conducted weekly, while the cultural themes introduced in the third-year sequence continue to be integrated in all aspects of the fourth-year program. Although evaluation procedures for the latter are similar to their 300-level counterparts, some teaching strategies and most instructional materials of the fourth-year courses differ in approach, content and difficulty. Moreover, the advanced courses can be taken for graduate as well as undergraduate credit, though with different entrance and exit requirements. In general, the entire EMU program seeks to provide students with a comprehensive, relevant and effective course of study designed to prepare them for careers in the Spanish-speaking world of business and, to date, has been rather successful: over twenty students have received the Madrid Chamber of Commerce certificate and well over 70% have obtained business administration positions with international companies (Dugan, 1988). However, to give instructors a clearer idea of the type, scope and content of the EMU Program, sample course syllabi for the third-year courses have been included in Appendix B.

As will be noted, these syllabi are designed for a two-semester sequence of Business Spanish offered at the third-year level. The first syllabus delineates the program for the first semester, while the second one outlines that of the second semester. Both have the same format and are divided into several parts, followed by a general course description which is applicable to both. The first or top section of each syllabus indicates the title, prerequisites, number of credits and level of each course, while the following section states the texts to be used. The third section lists the various business and cultural topics to be treated each week as well as some of the in-class activities and specifies the schedule for periodic examinations. The final section or course description provides an overview of the general areas to be covered and explains the different instructional formats and activities to be utilized.

It also defines the objectives and evaluation procedures to be adopted and mentions some of the teaching strategies and instructional materials. Both syllabi present a carefully planned, highly structured and cohesive program of Business Spanish geared to the career-minded student.

The next and, perhaps, most important phase of designing and implementing Business language courses is lesson planning. Lesson planning is the procedure by which teachers take the various components described in a course syllabus — objectives, materials, content areas, approaches and methods — and develop from them, and in a logical and sequential order, the activities and strategies to be undertaken in the classroom. Each objective is student-centered and focuses on the latter's ability: 1) to improve aural skills via dictation; 2) to learn terms commonly used in marketing; 3) to participate in a discussion of marketing concepts; 4) to carry on a marketing interview; 5) to write a commercial letter requesting marketing information; 6) to read for discussion, comprehension and general knowledge a newspaper article concerning a typical marketing problem in Spain; 7) to complete grammar review and translation exercises using marketing terms to improve writing skills for business contexts; and 8) to discuss the manner in which business is conducted in a Spanish-speaking country to make students sensitive to cultural differences. These objectives are followed by a list of the various instructional materials that will be used in each lesson and include textbooks as well as other written and audio-visual aids. The plan concludes with a description of the learning activities to be undertaken — a variety of aural-oral, written, and reading exercises which fulfill the student objectives — and specifies the sequence and time-frame in which they are to be carried out. It is a comprehensive plan of action designed to meet learner needs and is designed to improve the latter's overall performance for business related situations.

While program design, syllabi, and lesson planning are essential to the development of foreign language business courses, instructional and learning systems and strategies are equally crucial. They determine how the courses are taught and they influence, to a great degree, how well students will perform. In general, the types of learning or teaching methods used, will depend on the objectives, focus, and lesson plan for the course as well as on the instructional approach. For example, if the lesson aims for a mastery of the types of correspondence, procedures and practices used in the business world, the instructor will concentrate on letter-writing, reading, lectures and discussions to realize these goals. If, on the other hand, the purpose of the course is to try to achieve oral proficiency, then the person in charge will emphasize, though not exclusively, such methods as role-playing, structured and spontaneous conversations, presentation of reports, and other speaking

activities. The same will be true if the aims of the course are reading competence, proficiency in translation or interpreting or those related directly to acquiring a knowledge of cultural differences and business practices. The techniques utilized to achieve each of these goals must be those that will help students gain mastery of the particular skill and subject matter being taught. While many strategies have been developed and published for general language instruction, only a few have been "marketed" and written about for business language classes. The ones most commonly mentioned are those used to teach letter writing and oral communication skills for commercial purposes and situations.

With respect to commercial correspondence, one of the most interesting instructional techniques is the one developed by James W. Brown of Ball State University (1977). Applied to all aspects of letter writing. Brown's strategy comprises several parts and is structured on the learning packet concept of individualized instruction. It begins with a statement of clearly defined objectives: "Upon completion of this packet, students should be able to: 1) identify some of the major differences in mailing customs between U.S. and Hispanic countries; 2) read and address letters; 3) read and write informal letters to the students level of proficiency; and 4) read and write some types of business letters at the students' level of proficiency" (Brown, p. 4). It follows with a list of verbs commonly used in correspondence and asks students to master their past and present forms after a teacher-directed review. Once this phase is successfully completed, the next one explains how students are to undertake the activities for each of the four subsequent lessons. The instructions and activities for this phase focus on reading assignments concerning the subject covered in each unit as well as on a series of self-correcting written exercises. The four units are: 1) Mailing customs in the U.S. and Spanish speaking countries, 2) Addresses and envelopes, 3) Informal letters, and 4) Business letters. The strategies used in the last lesson will be of particular interest to neophyte business language teachers because the author outlines each one in detail. Briefly, he begins by contrasting commercial correspondence in the U.S. to that of Spanish-speaking countries and notes that, while English business letters are generally brief and to the point, Spanish letters tend to be more formal and flowery. He then lists the opening and closing phrases in Spanish, giving their various uses, and includes a model business letter for a discussion of style and content. He follows this with a series of building-block type of written exercises — from completing sentences of a letter in Spanish to the complete translation from English into Spanish of another, all with answer —, and concludes with a letter-writing assignment to be corrected by the instructor. These activities are carefully developed and

consider all phases of correspondence needed to help students acquire good letter-writing skills.

As for oral communication, the strategies used to help develop this skill are even more impressive than the ones utilized for mastering letter-writing. A case in point is the technique used in a Swiss-French ESL Program (Rivas, 1975). The instructors devised a rather unique method for training their present and future international business managers in oral communication skills. First, realizing the need to simulate a real-life business setting, they transformed the classroom into a conference room, thereby simulating the real situation and preparing the students psychologically for what was to take place. Next, using a functional catalogue of 300 kernel sentences transcribed from tapes and notes made at actual business meetings, they prepared instructional materials and developed a tape program for use in the classroom. For the most part, these materials consist of a series of oral and written exercises and are part of a rather complex learning system. The latter, the mainspring for the entire program, in turn, is a mixture of several methods and approaches — audiolingual, notional functional, structural situational, etc. — and comprises three stages. During the first stage, the students, who are already fluent in English, making this an advanced-level program, learn the lexicon and variations of the 300 phrases via oral drills that goes from the most to the least structured and from the syntactically least simple to the most complex. They then practice several additional business dialogues based on the aforementioned phrases and learn them via a series of taped exercises. Like the previous step, this one stresses speaking, but also focuses on the affective, natural and sociolinguistic aspects of language learning. Once this phase is completed, students proceed to more unstructured conversations by means of dialogue adaptations. These are also of the situational variety and range from the easy to the more difficult. In the final stage, students are asked to undertake, in the conference room, spontaneous business conversations which approximate those found in real life. These strategies, as the article in which they are described attests, help learners complete each task successfully and lead to their ability to function more effectively in actual business situations. These strategies, no doubt, could be used for similar purposes and with equal results in other languages.

The various aspects of program design, syllabi and lesson planning, systems of learnings, and teaching strategies for foreign language business classes have been presented and explicated in this paper. From the information gathered and discussed it would seem that in order to construct such a program some very concrete and well-defined steps of organization and development must be undertaken. These include: 1) the preparation and con-

ducting of a well-designed survey which will identify the specific learning objectives, content areas, modes of instruction and types of activities that will meet professionals' needs; 2) the structuring and preparation of a program and syllabus or syllabi which will reflect the findings of the needs assessment, especially regarding course requirements, level, objectives, subject areas and approaches; 3) the organization and development of materials, lesson plans, learning systems and teaching strategies which will help realize the needs of students; and 4) the evaluation of all phases and aspects of the program particularly instructor and learner performances, to assess areas of strength and weakness and to improve overall effectiveness. Of course this entire procedure implies the undertaking of much research and experimentation in non-traditional areas of language learning, especially with regard to content and instructional approaches, and suggests that some retooling may be in order, not a bad thing in itself. It also indicates the need for seeking and developing new bonds of cooperation between educators at all levels — elementary through college — and in related fields — business, art, sciences, etc., — as well as new ties between education, business, government and other community sectors so that the tasks at hand can be accomplished successfully. In short, it means time, imagination, flexibility and hard work. The challenges, opportunities and satisfaction that will accrue, however, should more than offset the energy expended in these efforts.

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Appendix A

(a) Possible Questions to Assess Professionals' Educational Needs

- 1) What is the name of your employer? What is the nature of your operation?
- 2) How many employees are there?
- 3) If any of your employer's operation is foreign, which geographical area does the latter include?
- 4) What percentage of the staff is based overseas? Where?
- 5) If your employer's operation is totally domestic, do you have clients who are foreign nationals or non-English speaking? What are their countries of origin?
- 6) Which sectors or areas of your employer's operation require a knowledge of foreign languages and for what purpose?
- 7) Which languages and language skills (speaking, reading, writing, translation, etc.) would be useful to staff employed in these areas and for what purposes?
- 8) If a knowledge of cultures were equally valuable to the staff cited above, which cultures and aspects of culture would be most important?
- 9) What percentage of the staff has a survival language capability and in which languages?
- 10) What countries has staff visited, when, and for how long?
- 11) What problems, professional, linguistic and cultural has staff encountered at home and/or abroad?

- 12) What language/culture training, if any, does your employer provide?
- 13) Which of the following instructional-learning approaches would you prefer as a part of intercultural training: a) cognitive/didactic (lecture discussion), b) affective/personal (behavioral studies), 3) practical/functional (situational) or 4) experiential (a combination of the above approaches)?
- 14) Would your employer be interested in a training program that would meet the language and cultural needs of staff members working in intercultural or international settings?

(b) Possible Questions to Assess Students' Educational Needs

- 1) In what field are you currently seeking a position? If known, what are its title and responsibilities?
- 2) What language(s), if any, would you use professionally or personally? Which have you studied in the last three years for at least two years?
- 3) Which culture(s) would you like to have a knowledge and understanding of?
- 4) Would you enroll in a foreign language culture course that would complement your professional training?

Appendix B

a) Sample syllabus — Business Spanish Course: 1st Semester

Business Spanish

3 credits

Prerequisite: 2 years of Spanish or
permission of instructor

Level: 3rd year

Required texts: *Intercultural Communicating*: Provo, Utah: Language and Intercultural Research Center, Brigham Young University, 1982.

Mayers, Marvin. *A Look at Latin American Life-Styles*. Dallas: International Museum of Cultures, 1982.

Santos, Nelly. *Español comercial*. New York, Harper & Row, 1981.

 Program
Week

- 1st Introduction: overview of course. Culture: self-awareness (dimension of personality, concept of self and perception).
- 2nd Business Administration and Management: terms, readings, business form letters and contracts. Culture: self-awareness (prejudice, growth and development, creativity). Hispanic culture: value systems.
- 3rd
- 4th Banking operations: terms, readings, letters of credit and information, bills of exchange. Hispanic culture: concept of time and space and art forms. Exam I.
- 5th
- 6th Real estate: terms, readings, related correspondence. Hispanic sayings, proverbs gestures, social proprieties.
- 7th
- 8th Oral reports: interviews, role-playing for business situations, interpreting. Hispanic culture: the family and life-styles.
- 9th Accounting and Bookkeeping: terms, readings, letters requiring payment, business ledgers. Hispanic culture: social classes and religion. Exam II.
- 10th
- 11th Credit and Finance: terms, readings, letters soliciting credit and protesting non-payment of bills. Hispanic culture: education, mass media and recreation.
- 12th
- 13th Business Law: terms, readings, letters granting power of attorney, legal documents. Hispanic culture: political and judicial systems.
- 14th
- 15th Oral reports: interviews, role-playing of business situations, interpreting. Hispanic culture: the military.
- Final exam and oral practicum.

b) Sample syllabus — Business Spanish Course: 2nd Semester

Business Spanish	3 credits
Prerequisite: Business Spanish 1st semester	Level: 3rd year

Required texts: *Latin America*, rev. ed., Provo, Utah, Language and Intercultural Research Center, Brigham Young University, 1979.

Reindorp, Reginald. *Spanish American Customs, Cultures & Personality*. Macon, Georgia: Wesleyan College, 1968 (copies on reserve in library).

Santos, Nelly. *Español comercial*. New York, Harper & Row, 1981.

Program

Week

- 1st Introduction: overview of course. Hispanic culture: geography (Spain).
- 2nd Macro- and micro-economics: terms, readings, sales and international payment letters, suppliers' memos and vouchers. Hispanic culture: geography (Mexico, Central America, Caribbean).
- 3rd
- 4th Statistics, data processing, computers: terms, readings, programming, short reports; questionnaires and surveys. Hispanic culture: geography (South America).
- 5th
- 6th Secretarial and office management: terms, readings, memoranda, telegrams, cablegrams, receipts. Hispanic culture: economic reality of Spain and South America.
- 7th
- 8th Oral presentations: interviews, role-playing of business situations, interpreting. Hispanic culture: economic reality of Mexico, Central America and the Caribbean.
- 9th Marketing Management and international marketing: terms, readings, marketing reports, letters of consignment, import/export documents. Hispanic culture: concepts and attitudes in U.S.-Hispanic business relations. Exam II
- 10th
- 11th Advertising and sales: terms, readings, advertisements, letters requesting catalogues and prices, purchase orders, invoices. Hispanic culture: business customs and practices.
- 12th
- 13th Transportation and insurance: terms, readings, shipping invoices, claim and adjustment letters, insurance and transportation forms. Hispanic culture: business customs and practices.
- 14th
- 15th Oral presentations: interviews, role-playing of business situations, interpreting. Hispanic culture: summary and conclusions.
- Final exam and oral practicum.

c) Description and requirements for Business Spanish courses: First and Second Semesters

These sequence courses are designed for students preparing for careers in international business and economics particularly as they relate to the Spanish-speaking world.

Terms common to the multiple fields of business, commerce and economics will be presented and studied as will some of the related concepts. Readings concerning the different business areas (marketing, finance, accounting, advertising, business administration, macro- and micro-economics, etc.) will be undertaken for discussion and the composition of the various types of commercial correspondence and documentation will be introduced and will also engage in real-life situations peculiar to the business world via oral situational role plays. They will also familiarize themselves not only with the distinctive professional conventions of Spanish and Spanish American business meetings and procedures, but will become knowledgeable of the attitudes, customs, manners, and life-styles of their Spanish-speaking counterparts. Moreover, translation exercises dealing with the commercial themes and correspondence will be undertaken as will interpreting practicum dealing with specific business situations. Finally, lectures on the different aspects of Spanish and Spanish American cultures will be given weekly and grammar reviewed as necessary. Films, slides and other audio-visual aids, including videotapes, will be used in addition to the required texts and articles and other selections culled from newspapers and magazines to provide students with a comprehensive course of instruction.

The objectives for both courses are four-fold: 1) to help students develop communicative competence in Spanish for all the skills – listening, speaking, reading, and writing – for business and business-related situations and undertakings; 2) to provide them with a knowledge of the terminology, practices, procedures, and documents used in international business; 3) to familiarize learners with the socio-economic, political and geographical realities of the Spanish-speaking world as well as with the latter's customs, traditions, attitudes and values; and 4) to give students some understanding of basic business concepts, practices and customs in Spain and Spanish America.

Oral and written examinations will be administered periodically and quizzes given as needed. Several oral and written reports on specific business and business-related topics will also be required as will participation in all other classroom activities. Other projects will be assigned and graded during the course of both semesters and students performance judged according to

their level of 1) communicative proficiency, 2) cross-cultural awareness and sensitivity, and 3) knowledge, use and understanding of business terms, concepts, correspondence and documents.