GRADE 5

READING AND WRITING

Lesson 1: Assertions

How did you choose your preferred graduation gift? What did you notice on the statements you have written in question number two?

For sure you have your own bases and considerations for your own choice. In the situation above, you may have evaluated each option for you to come up with the best one. At the same time, you may have considered your needs and interests as well as the usefulness and the value of each offer. Same rule applies when you evaluate any reading text. You also need to consider your bases as evidence in order to validate or verify your assertions or claim about what you read.

For the second question, your parents may have given you evaluative statements that express their assessment about the choice you made.

What is an **Evaluative Statement**?

It is a statement that states one's sound judgement about something through writing which is supported by reasons and evidences. It also presents the strengths and weaknesses of something based on a set of criteria which needs to be factual, substantial, and unbiased.

How to Formulate an Evaluative Statement:

To formulate an evaluative statement, one needs to read the entire text carefully and critically to understand and to check for possible fallacies in the argument presented by the writer. Just like any other writing, the formulation of the evaluative statements is done in the same way except that the statement is about your own judgment of the text's content and properties. You may formulate your evaluative statements in two ways such as formulating assertions and counterclaims. Meanwhile, you will be formulating meaningful counterclaims at the second part of this module.

The question now is, how are you going to form evaluative statements? It's very simple! Just remember the following pointers:

1. Begin with the positives before you point out the negatives. Remember that your evaluative statement should be factual, substantial and unbiased. When giving your negative feedback, it should not sound insulting on the part of the evaluatee (one who is evaluated).

2. Suggest a solution/s or suggestion/s on how to improve the written material being

evaluated and provide justification how these will work.

3. Keep your feedback concise and precise.

4. Be careful in giving your feedback. Since evaluations pass judgment onto works of authors, they must be written and expressed with care and much diligence.

Take a look at the given example below:

SITUATION:

A student was tasked to compose a poem that would express his thoughts and feelings about various events around him. After a while, he submitted it to his teacher before the set deadline. As the teacher evaluated his output, she was impressed about the way the student wrote his concrete poem using the shape of a dove as the poem's structure to help the readers to easily understand the meaning of his writing. Surprisingly, he chose a theme about the 2019 CoronaVirus Disease that gives hope to the readers who may be affected by the pandemic. In addition to this, a good physical and grammatical arrangement of words were evidently shown. Figurative languages and imagery were also used. However, the teacher found out that the poem was written in forced rhyme that may have caused him to use inappropriate words. Since the teacher wanted to improve the writing skill of the student, she then suggested to consider the use of appropriate language over rhyme to better connect with the audience.

EVALUATION:

1)You (referring to the writer) composed an impressive poem. It has a good physical and grammatical arrangement of words that enhance the readers' overall experience. Another good thing is that your chosen theme is very timely that gives hope to the readers in this time of pandemic. When it comes to the elements of poetry, you used figurative languages and imagery that added spice to the overall quality of your composition. These literary devices stir up and startle the readers' imagination. Furthermore, the choice of writing concrete poetry (a poetry of which visual appearance matches the topic of the poem) with a dove as the shape of the poem's structure contributes a lot in understanding the meaning of the poem.

Explanation:

The evaluation begins with an evaluative statement that says, "You (referring to the writer) composed an impressive poem." It is followed by giving a positive feedback to the writer specifying the strengths of the poem

2)However, the rhyme of your writing is forced. It seems that the words were chosen for the sake of having a rhyming effect that somehow affects the emotional connection between the

reader and the poem itself.

Explanation:

In the second paragraph, the evaluator mentioned the weaknesses she saw in the writing.

3)To improve your work, you should be careful in choosing the appropriate words to be used to best express the meaning and emotions you would like the readers to understand and feel. It should be considered over the rhyme of the poem. Remember, a poem may or may not have a rhyme but if you choose to have one, the meaning and the emotional appeal of the poem should not be compromised. In this way, you can have a good connection with the readers and would therefore make them appreciate your poem more.

Explanation:

Finally, a suggestion was given to the writer at the third paragraph for the improvement of the poem.

ASSERTION AND ITS TYPES:

A good critical reader does not only understand the meaning of a reading material but also logically evaluates whether the claims of the writer are true or false. Assertions serve as a primary way for the readers to consider and possibly agree with the claims presented by the writer in an expository writing.

Assertions are declarative sentences that give one's belief about something else as if it is true though it may not be. It is expressed as an argument. Usually, these assertions contain languages that expresses evaluation such as useful, significant, important, insightful, detailed, up-to-date, comprehensive, practical, impressive, etc.

For example, you were asked to answer the question, "Do you believe education should continue regardless of the situation we are facing right now?" and you would give your opinion or argument about it. Afterwards you would make an assertion whether you agree or disagree with the issue, thus, take a stand and support it with your reason/s.

There are four types of assertions which are classified according to the degree of certainty they can be judged as true or false.

1. FACT- is a statement that can be proven objectively by direct experience, testimonies of witnesses, verified observations, or the results of research.

Example:

According to experts, seawater contains high amounts of minerals such as sodium, chloride, sulphate, magnesium and calcium. (The first sample sentence is classified as a fact since the mineral contents of seawater can be tested and proven through experiments and researches.)

2. CONVENTION- is a way in which something is done similar to traditions and norms. Its truthfulness can be verified only by reference to historical precedents, laws, rules, usage, and customs. Something to note about conventions is that they may sound factual due to their being derived from customs, but because they are socially accepted ways of doing things, they cannot be verified objectively by measurements.

Example:

Seawater is classified as a heterogenous and homogenous mixture. (The second sample sentence is a convention because the classification of seawater is based on the classification system made by scientists and is acceptable to the scientific community.)

3. OPINION- is a statement based on facts but is difficult to objectively verify because of the uncertainty of producing satisfactory proofs of soundness. Opinions result from ambiguities; the more ambiguous a statement, the more difficult it is to verify. Thus, they are open to disputes.

Example: Swimming in seawater is the best activity to refresh and relax your mind, body, and soul.

(The third sample sentence is an opinion since the claim is difficult to prove. The truthfulness of the claim may be true to some but not to others.)

4. PREFERENCE- states a personal choice in which the writer is under no obligation to support or prove the truthfulness of the statement. They are subjective and cannot be objectively proven or logically attacked.

Example: I love to make frequent trips to places with seawater rather than those without it. (The last sample sentence is a preference because it expresses the personal choice of the writer to places with seawater over those places without it.)

WHAT I HAVE LEARNED

Check your learnings about the lesson by completing the statements below.

o Evaluative statements should be _____.

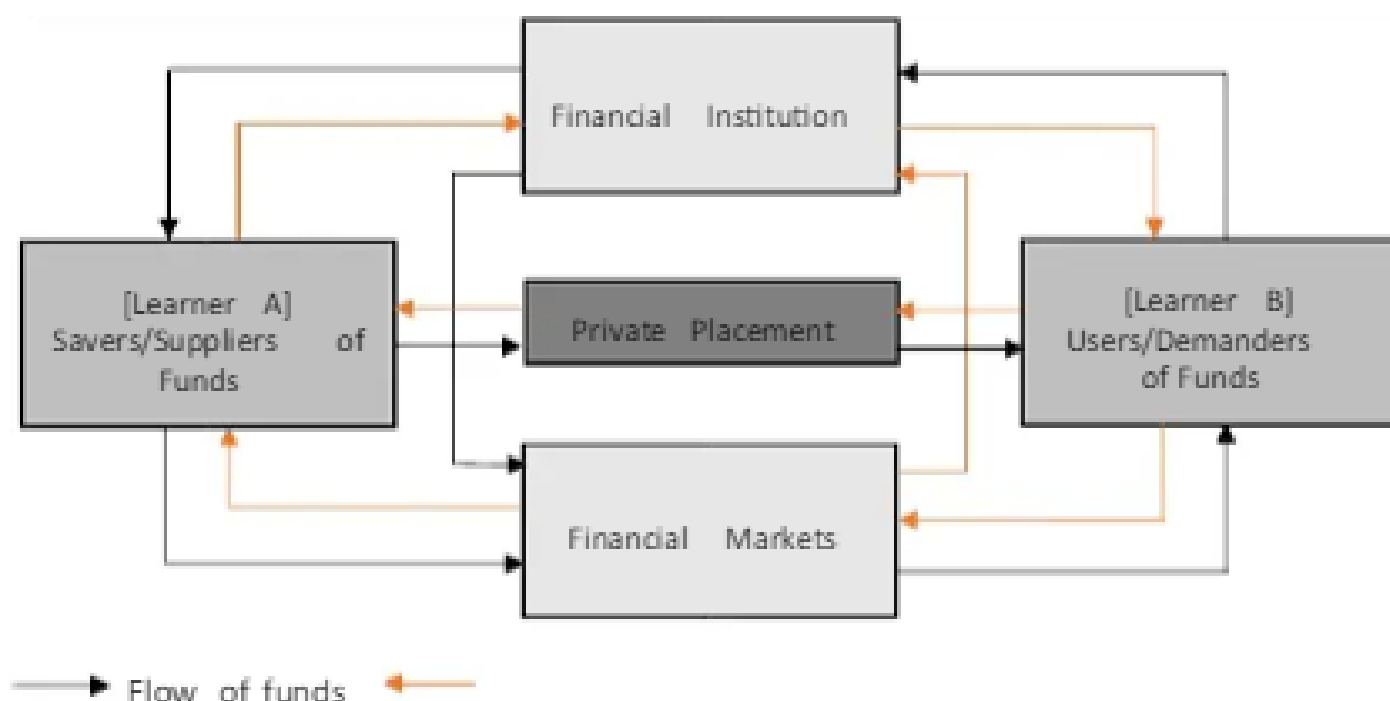o Formulating evaluative statements will help you become
_____.

o The two steps to formulate evaluative statements are
_____.

o Assertions can be _____.

o The four types of assertion are _____.

FINANCE

LESSON 2: FINANCIAL SYSTEM

At this point, we will further discuss the composition of the Financial System and that you will identify the types of Financial Markets, Financial Institutions and Financial Instruments.

1. Financial Instruments

- When a financial instrument is issued, it gives rise to a financial asset on one hand and a financial liability or equity instrument on the other.
- Recall from ABM the following definitions:
    - A Financial Asset is any asset that is:
        - Cash
        - An equity instrument of another entity
        - A contractual right to receive cash or another financial asset from another entity.
        - A contractual right to exchange instruments with another entity under conditions that are potentially favorable. (IAS 32.11)

- Examples: Notes Receivable, Loans Receivable, Investment in Stocks, Investment in Bonds
  - A Financial Liability is any liability that is a contractual obligation:
    - To deliver cash or other financial instrument to another entity.
    - To exchange financial instruments with another entity under conditions that are potentially unfavorable. (IAS 32)
    - Examples: Notes Payable, Loans Payable, Bonds Payable
  - An Equity Instrument is any contract that evidences a residual interest in the assets of an entity after deducting all liabilities. (IAS 32)
    - Examples: Ordinary Share Capital, Preference Share Capital

When companies are in need of funding, they either sell debt securities (or bonds) or issue equity instruments. The proceeds from the sale of the debt securities and issuance of bonds will be used to finance the company's plans. On the other hand, investors buy debt securities of equity instruments in hopes of receiving returns through interest, dividend income or appreciation in the financial asset's price.

Identify common examples of Debt and Equity Instruments.

- **Debt Instruments** generally have fixed returns due to fixed interest rates. Examples of debt instruments are as follows:
  - **Treasury Bonds and Treasury Bills** are issued by the Philippine government. These bonds and bills usually have low interest rates and very low risk of default since the government assures that these will be paid.
  - **Corporate Bonds** are issued by publicly listed companies. These bonds usually have higher interest rates than Treasury bonds. However, these bonds are not risk-free. If the company which issued the bonds goes bankrupt, the holder of the bonds may lose their investment.
  - **Equity Instruments** generally have varied returns based on the performance of the issuing company. Returns from equity instruments come from either dividends or stock price appreciation.

The following are types of equity instruments:

- **Preferred Stock** has priority over common stock in terms of claims over the assets of a company. This means that if a company were to be liquidated and its assets have to be distributed, no asset will be distributed to common stockholders unless all the claims of the preferred stockholders have been given. Moreover, preferred stockholders also have priority over common stockholders in cash dividend declaration. Dividends to preferred stockholders are usually at a fixed rate. No cash dividends will be given to common stockholders unless all the dividends due to preferred stockholders are paid first. (Cayanan, 2017)
- **Common Stock** gives an owner part ownership in a company with all rights due to holders of common shares except for certain rights that are reserved for holders of preferred shares. Unlike preferred shareholders who get fixed dividends if declared by directors,

owners of common stocks usually receive variable cash dividends depending on how well or poorly their companies perform financially. If financial growth is occurring, the common stockholders will benefit while on the flip side; they receive less if profits decline or when a company may decide to reinvest earnings rather than paying out cash for dividend payments.

2. Financial Markets

- Recall the definition of financial markets from earlier discussions.
- **Primary vs. Secondary Markets**
  - To raise money, issuers of funds will go to a primary market to issue new securities (either debt or equity) through a public offering or a private placement.
  - The sale of new securities to the general public is referred to as a public offering and to other investors through an initial (institutional offering) is referred to as a private placement.
  - Once offerings of stock or bonds are made, these same may be resold to other investors after a fund is called an holders [sic] of the securities decide to sell the securities that have previously been purchased.
  - The public sales of stock or paper transactions occurring after issuance are called secondary market transactions.
- **How Securities Take Place in Secondary Markets**
  - Securities take place in secondary (PS) both at home and on previously owned properties through exchange (NYSE) in both primary sale and secondary market.
- **Money Markets vs. Capital Markets**
  - **Money Markets** are venues where businesses with short-term maturities (1 year or less) are traded because at some individuals, businesses, governments, and financial institutions need temporary funds time other individuals, businesses, or entities find that they have transient idle funds that they wish to invest in a temporary financing arrangement.
  - On the other hand, **Capital Markets** are longer-term (long-term debt) in Capital Market keying [sic] securities with longer terms maturities are sold both common stock and preferred stock (equity), for example.

3. Financial Institutions

- Recall the definition of Financial institutions from the earlier discussion.
- Identify examples of financial institutions:
  - **Commercial Banks** - Individuals deposit funds at commercial banks, which use the deposited funds to provide commercial loans to firms and personal loans to individuals, and purchase debt securities issued by firms or government agencies.
  - **Insurance Companies** - Individuals purchase insurance (life, property and casualty, and health) protection with insurance premiums. The insurance companies pool these payments and invest the proceeds in various securities until the funds are needed to pay off claims by policyholders. Because they often own large blocks of a firm's stocks or bonds, they frequently attempt to influence the management of the firm to improve the firm's performance, and ultimately, the performance of the securities they own.

Mutual Funds - Mutual funds are owned by investment companies which enable small investors to enjoy the benefits of investing in a diversified portfolio of securities purchased on their behalf by professional investment managers. When mutual funds use money from investors to invest in newly issued debt or equity securities, they finance new investment by firms. Conversely, when they invest in debt or equity securities already held by investors, they are transferring ownership of the securities among investors.

Pension Funds - Financial institutions that receive payments from employees and invest the proceeds on their behalf. Other financial institutions include pension funds like Government Service Insurance System (GSIS) and Social Security System (SSS), unit investment trust fund (UITF), investment banks, and credit unions, among others.

GAUGE

Directions: Read carefully each item. Use separate sheet of paper for your answers. Write only the letter of the best answer for each test items.

1. This is one of the financial intermediary handling individual savings. It receives premium payments that are placed in loans or investments to accumulate funds to cover future benefits.
   A. life insurance company   C. savings bank
   B. commercial bank   D. credit union

2. Which of the following is not a financial institution?
   A. A newspaper publisher   C. An insurance company
   B. A pension fund   D. A commercial bank

3. What is the type of financial intermediary that pools savings of individuals and makes them available to business and government users? Funds are obtained through the sale of shares.
   A. savings and loans   C. savings bank
   B. mutual fund   D. credit union

4. Most businesses raise money by selling their securities in a.
   A. a direct placement   C. a private placement
   B. a stock exchange   D. a public offering

5. Which of the following is not a service provided by financial institutions?
   A. Investing customers' savings in stocks and bonds
   B. Paying savers' interest on deposited funds
   C. Buying the businesses of customers
   D. Lending money to customers

BASIC PROGRAMMING

LESSON 2: PROGRAM EXECUTION

I. Define the Problem

A programmer creates program to solve a problem. So, it is very important to know first the problem to work on. And also, the requirements of the client on how it will appear, display, and work. Another thing to consider is the ability of the end-users to operate the program.

II. Design a Solution

After identifying the things required to solve a problem, then the next step is to design a solution. A **design** is a description of steps of a program. It doesn't have to be written in any special programming language - English will do.

And also, a programmer should be able to take a design and write the program from it without having to think too hard. It's looks like an architect's drawing: it contains all the important structures without showing every bit of brick and mortar.

III. Draw a Flowchart

A **flowchart** is a pictorial representation of a sequential process of a program to solve a problem. It comprises of arrows for the direction, boxes and other symbols representing actions. It serves as a map of the program on what and how to do it. This will be discussed in the future module.

Example from
https://homepage.cs.uri.edu/faculty/wolfe/book/Readings/Reading13.htm :
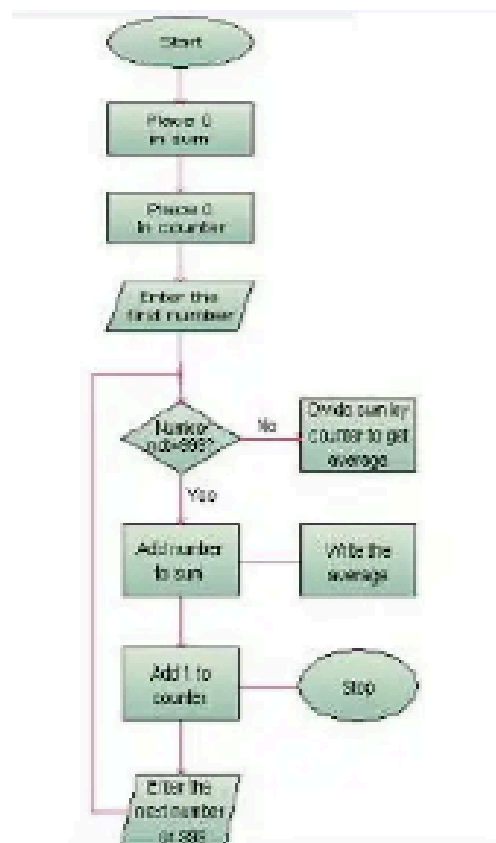
IV. Create a Pseudo-code

Pseudocode is an English-like nonstandard language used in informal way of programming description that does not require any strict programming language syntax or underlying technology considerations. It is used for creating an outline or a rough draft of a program. Pseudocode summarizes a program's flow, but excludes underlying details. It permits the programmer to focus on the program logic without having to be concerned about the precise syntax of a particular programming language. However, pseudocode is not executable on the computer.

Example from
:

```
                        Place 0 in sum
                        Place 0 in counter
                        Enter first number
                        DOWHILE the number is not equal to 999
                                Add number to sum
                                Add 1 to counter
                                Enter the next number or 999
                        ENDDO
                        Divide sum by counter to get average
                        Write the average
```

V. Write/Code the Program

In writing or coding a program, the programmer will use his chosen programming language. There are many programming languages: BASIC, COBOL, FORTRAN, and C are some examples. A computer code is a list of instructions that can be run by a certain program. Most code contains plain-text documents where the programmer can write code using a basic word processor or text editor. A code editor is also called an **integrated development environment (IDE)**. An IDE is a software application for formatting your code, checking syntax, as well as running and testing your code. Some IDEs can work with multiple programming languages, while some are very specific for only one language.

On this stage, the programmer has to sit and type the command lines of a program. **Coding** is the act of translating the design into an actual program, written in some form of programming language. It is like writing an essay. And, like essays, there are things needed to include in the program such as titles, introductions, references etc.).

VI. Test the Program

After coding the program, you must prepare to test it on the computer. This step involves these phases:

1. Desk-checking

This phase is similar to proofreading that sometimes avoided by the programmer who looks for a shortcut and eager to run the program on the computer once it is written. With careful desk-checking you may discover several errors and possibly save time in the long run. In **desk-checking** you simply sit down and mentally trace, or check, the logic of the program to ensure that it is error-free and workable. Some organizations take this phase a step further with a walkthrough, a process in which a group of programmers-your peers-review your program and offer suggestions in a collegial way.

2. Compiling

Compilation is the process of turning the program written in some programming language into the instructions made up of 0's and 1's that the computer can actually follow. This is necessary because the chip that makes

your computer work only understands binary machine code like 01110110.

Compilers are translators that can read a programming language, translate it and write out the corresponding machine code. A **translator** is a program that (1) checks the syntax of your program to make sure the programming language was used correctly, giving you all the syntax-error messages, called **diagnostics**, and (2) then translates your program into a form the computer can understand.

The translator produces descriptive error messages. For instance, if in FORTRAN you mistakenly write N=2 *(I+J))-which has two closing parentheses instead of one-you will get a message that says, "UNMATCHED PARENTHESES." (Different translators may provide different wording for error messages.) The translation involves your original program, called a **source module**, which is transformed by a compiler into an object module.

3. Debugging

Debugging is the process of detecting and removing of existing and potential errors (also called as 'bugs') in a software code that can cause it to behave unexpectedly or crash. To prevent incorrect operation of a software or system, debugging is used to find and resolve bugs or defects. It is the task of looking at the original program, identifying the mistakes, correcting the code and recompiling it. In this phase also, the programmer run the program using test data that you develop. You must plan the test data carefully to make sure you test every part of the program.

It is not necessary to write the entire program before you start to compile and debug it. It is better to write a small section of the code first, get that to work, and then move on to the next stage. This reduces the amount of code that needs to be debugged each time and generally creates a good feeling of "getting there" as each section is completed.

VII. Document the Program

Documentation is a written detailed description of the programming cycle and specific facts about the program. Typical program documentation materials include the origin and nature of the problem, a brief narrative description of the program, logic tools such as flowcharts and pseudocode, data-record descriptions, program listings, and testing results. Comments in the program itself are also considered an essential part of documentation.

The wise programmer continues to document the program throughout its design, development, and testing. Documentation is needed to supplement human memory and to help organize program planning. Also, documentation is critical to communicate with others who have an interest in the program, especially other programmers who may be part of a programming team. And, since turnover is high in the computer industry, written documentation is needed so that those who come after you can make any necessary modifications in the program or track down any errors that you missed.

ENGAGE.

1. _____ is a written detailed description of the programming cycle and specific facts about the program.

2. The act of translating the design into an actual program is _____.

3. In _____, you simply sit down and mentally trace, or check, the logic of the program to ensure that it is error-free and workable.

4. A code editor is also called an _____.

5. _____ is the task of looking at the original program, identifying the mistakes, correcting the code and recompiling it

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ARALING PANLIPUNAN

ARALIN 2: MGA TUNGKULIN NG MAMAMAYANG PILIPINO

Mga Karapatan ng Mamamayang Pilipino
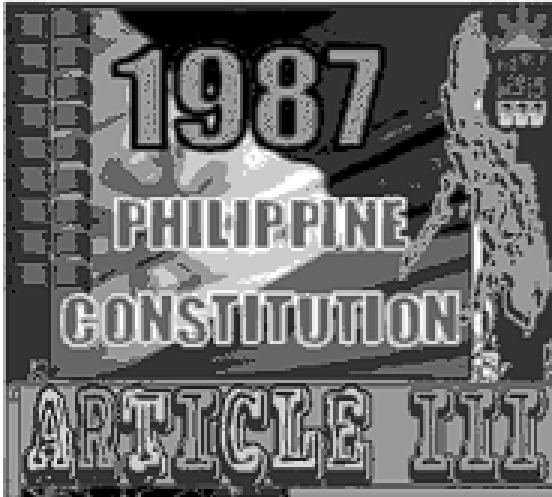
Ang karapatan ay kalagayan o sitwasyon ng isang tao na dapat ay malaya niyang tinatamasa. Artikulo III, Seksyon 1-22 ng Saligang Batas ng 1987-dito nakasaad ang mga kalipunan ng mga karapatan ng mamamayan.

Mga Karapatan ayon sa Konstitusyon:

1. Sibil
2. Politikal
3. Panlipunang Pangkabuhayan
4. Nasasakdal

Mga Karapatan ng mga Bata ayon sa Samahan ng Nagkakaisang mga Bansa (*United Nations*)

Mga Karapatan ayon sa Konstitusyon

Mga Karapatang Sibil

Ito ay nauukol sa pagtatamasa ng mamamayan ng kapayapaan at kaligayahan sa buhay. Kasama rito ang sumusunod.

1. Karapatang mabuhay
2. Karapatang magsalita at ipahayag ang sarili
3. Karapatang di mabilanggo dahil sa pagkakautang
4. Karapatang magkaroon ng tirahan at ari-arian
5. Karapatan laban sa sapilitang paglilingkod
6. Karapatan sa pantay na proteksyon sa batas
7. Karapatan sa di-makatwiran na pagdakip at paghalughog
8. Karapatan sa mabilis na paglilitis

Mga Karapatang Politikal

Ito ay nauukol sa ugnayan ng mamamayan sa pamahalaan. Ito ay ang :

1. Karapatang bomoto
2. Karapatan sa pagkamamamayan
3. Karapatang magpetisyon
4. Kalayaang magsalita, maglimbag at magtipun-tipon

5. Karapatang bumuo ng samahang hindi labag sa batas.

6. Karapatang gumanap ng tungkuling pampubliko

7. Karapatang alamin ang mahahalagang impormasyon ukol sa pamamalakad ng pamahalaan.

Mga Karapatang Panlipunan

Ito ay nakatutulong sa pangangalaga ng kapaka-

nan ng mga mamamayan

gaya ng sumusunod:

1. Karapatang pumili ng relihiyon

2. Karapatang maglakbay

3. Karapatan sa lihim na korespondensya at komunikasyon

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Mga Karapatang Pangkabuhayan- Ito ay tumutulong sa

pangangalaga ng kapakanan ng kabuhayan tulad ng sumusunod:

1. Karapatang pumili ng hanapbuhay

2. Karapatang maging ligtas sa maruming kapaligiran at pagawaan

3. Karapatang makinabang sa mga likas na yaman.

4. Karapatan na bayaran ng wasto sa pribadong ari-arian na ginamit ng pamahalaan

5. Karapatan sa edukasyon

6. Karapatan sa pagmamay-ari

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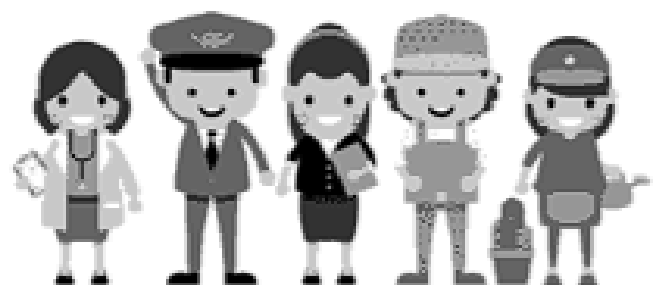
Mga Karapatan kapag Nasasakdal- Sa katunayan, ang karapatan kapag nasasakdal ay isang karapatang sibil. Pinangangalagaan ng karapatang sibil na ito ang nasasakdal laban sa anumang kasalanan sa pamamagitan ng makatarungang paglilitis. Ito ay ang:

1. Karapatang marinig sa hukuman
2. Karapatang malaman ang kaso laban sa kaniya
3. Karapatang pumili ng magaling na abogado

4. Karapatan sa madalian at walang kinikilingang paglilitis
5. Karapatang magkaroon ng testigo
6. Karapatang magkaroon ng sapat na tulong
7. Karapatang magbayad ng piyansa upang pansamantalang makalaya
8. Karapatan laban sa malupit at di makataong pagparusa.
9. Karapatang maituring na walang kasalanan o inosente hanggang
   hindi napapatunayan ng korte
10. Karapatan laban sa dalawang ulit na kaparusahan sa iisang kasalanan
11. Karapatang makaharap ang umaakusa at mga saksi

Mga Karapatan ng mga Bata

Ang Samahan ng Nagkakaisang Bansa (United Nations) ay bumuo ng Pandaigdigang Kasunduan ng mga Karapatan ng mga Bata (Universal Declaration of Children's Rights) upang tugunan ang pang-aabuso sa mga bata sa ibat' ibang panig ng mundo. Narito ang mga karapatang nakapaloob sa Kasunduan:

1. Karapatang mabuhay
2. Karapatang maging malusog
3. Karapatang magkaroon ng pangalan at nasyonalidad
4. Karapatang magtamasa ng maayos na pamumuhay kahit may kapansanan
5. Karapatang mahalin at alagaan ng magulang
6. Karapatang ampunin kung ito ang higit na makabubuti
7. Karapatan sa sapat na pagkain,damit at tirahan
8. Karapatan sa sapat na edukasyon
9. Karapatang maprotektahan laban sa deskriminasyon
10. Karapatan sa malayang pagpapahayag ng   sarili
11. Karapatan sa malayang pag-iisip budhi at relihiyon
12. Karapatang magpahinga at maglaro
13. Karapatan sa impormasyong kapaki-pakinabang
14. Karapatan sa malayan pagsali sa samahan at mapayapang pagpupulong
15. Karapatan na mabugyan ng proteksyon laban sa pagdukot at pagbebenta ng mga bata.
16. Karapatan na mabigyan ng proteksyon laban sa armadong labanan.
17. Karapatang mabigyan ng proteksyon laban sa malupit na parusa
18. Karapatang mabigyan ng proteksyon sa mga bawal na gamot
19. Karapatan na mapangalagaan laban sa sekswal na pagmamalabis.

20. Karapatang mapangalagaan sa pagsasamantalang paghahanapbuhay.

ISAGAWA

Bilang isang bata o mag-aaral gumuhit sa inyong kwaderno ng isang larawan na nagpapakita ng karapatan ng mga bata at ilarawan ito.