**Министерство образования и науки Хабаровского края**

**Краевое государственное бюджетное**

**профессиональное образовательное учреждение**

**«Хабаровский торгово-экономический техникум»**

**Учебное пособие**

**по дисциплине «Иностранный язык»**

для студентов 2-3 курса специальности38.02.01 «Экономика и бухгалтерский учет (по отраслям)»

Хабаровск, 2019 г.

**УДК 811.111(075:32):640.4**

**ББК 81.2Англ-9**

**К–56**

**Рецензенты:** *Белинская Г. П. – к.ф.н.,* доцент кафедры иностранных языков Дальневосточного института управления – филиала ФГБОУ ВПО «Российской академии народного хозяйства и государственной службы при Президенте РФ» в г. Хабаровск.

*Лосик Л. Н.* – преподаватель иностранного языка, Краевого государственного бюджетного профессионального образовательного учреждения «Хабаровский торгово-экономический техникум»

**Ковалёва Е.В.**

**К-56 English for Accountants:** учебное пособие. – Хабаровск: КГБ ПОУ «Хабаровский торгово-экономический техникум», 2019.

Пособие предназначено для студентов второго и третьего курса, обучающихся по специальности 38.02.01 «Экономика и бухгалтерский учет (по отраслям)», и рассчитано на обучение в 3-6 семестрах. Материал пособия призван оказать помощь студентам в освоении специальной лексики, в развитии навыков перевода аутентичных текстов и устного общения в профессиональной сфере, а также в развитии иноязычной коммуникативной компетенции.

|  |
| --- |
| **УДК 811.111(075:32): 640.4**  **ББК 81.2 Англ-9**  **К-56** |

Печатается по решению научно-методического совета КГБ ПОУ «Хабаровский торгово-экономический техникум»

© Ковалёва Е.В., 2019

© КГБ ПОУ «ХТЭТ», 2019

ОГЛАВЛЕНИЕ

**Предисловие**……………………………………………………………………...

Unit 1. My Future Profession……………………………………………………..

Unit 2. Shopping………………………..…………………………………………

Unit 3. Industry and Agriculture of Great Britain…………………………………

Unit 4. Business…………………………………………………………………...

Unit 5. Types of Trade…………………………………………………………….

Unit 6. Banks and their Activity……………..…………………………………….

Unit 7. Accounting and Taxation…..…….………………………………………..

Unit 8. Marketing and Management...........……………………………………….

Unit 9. Business Communication.............................................................................

**Supplementary Part**

Texts for Supplementary Reading………………………………………………

Dialogues……………………………………………………………..................

Types of Business Letters…………………………………………………….....

Grammar ……………………………………………………………………….

Numerals……………………………………………………………………….

Types of Questions………………………………………………………………

Table of Irregular Verbs…………………………………………………………

Библиографические источники и интернет-ресурсы………..………………

ПРЕДИСЛОВИЕ

Данное пособие предназначено для аудиторных и самостоятельных занятий студентов 2-3 курсов дневного обучения специальности 38.02.01 Экономика и бухгалтерский учет (по отраслям).

Цель пособия — обеспечить усвоение основной профессиональной терминологии, выработать навыки понимания, перевода и анализа текстов по специальности, развить умение общаться на английском языке в профессиональной сфере, способствовать формированию профессионального интеллекта.

Пособие включает в себя девять разделов по ключевым профессиональным темам, а именно, 1) будущая профессия, 2) покупка, 3) промышленность и сельское хозяйство Великобритании, 4) бизнес, 5) виды торговли, 6) банки и их деятельность, 7) бухгалтерский учёт, 8) основы маркетинга и менеджмента, 9) деловая переписка. С целью содействия лучшему усвоению материала, большая часть тематических блоков выстроена по единой схеме: 1) тематический словарь, облегчающий понимание новых англоязычных терминов; 3) базовый текст; 4) лексические упражнения, задания на анализ структуры и содержания базового текста. В каждом блоке есть практические задания репродуктивного и продуктивного характера, стимулирующие студентов к совместной познавательной деятельности. Разнообразные классифицирующие и поисковые лексические упражнения, задания на обобщение информации, на структурно-содержательный анализ базового текста позволяют реализовать личностно-ориентированный и дифференцированный подходы к организации учебной деятельности обучаемых, придать ей компетентностную направленность.

Приложение к пособию состоит из подборки текстов для дополнительного и внеаудиторного чтения, направленных на развитие умений и навыков глобального, детального и селективного чтения; диалогов для формирования коммуникативных компетенций; теоретического материала по грамматике и тренировочных упражнений, имеющих целью систематизацию приобретаемых знаний.

Пособие построено на принципе взаимосвязанного обучения видам речевой деятельности на профессионально-ориентированном материале. Содержание лексического и грамматического материала соответствует требованиям программы по английскому языку для учреждений среднего профессионального образования. Грамматический материал распределяется в определённой последовательности с учётом дидактических принципов и его выбор обусловлен основной целью пособия – снятием трудностей в понимании иноязычной литературы по специальности.

Автор

**UNIT 1. MY FUTURE PROFESSION**

***Ex. 1.1.*** *Read and translate the quote below and say if you agree or disagree with this statement and why.*

“Behind every good business there is a great accountant.”

***Ex. 1.2.*** *Read the following words and word-combinations:*

|  |  |  |
| --- | --- | --- |
| 1. | independent | независимый, самостоятельный |
| 2. | an educational establishment | образовательное учреждение |
| 3. | to offer | предлагать |
| 4. | to choose / a choice | выбирать / выбор |
| 5. | to develop one’s knowledge | расширять свои знания |
| 6. | to do something useful | приносить пользу |
| 7. | a sophomore | второкурсник |
| 8. | speciality | специальность |
| 9. | accounting | бухгалтерский учёт |
| 10. | to devote oneself to smth. | посвятить себя чему-либо |
| 11. | to follow somebody’s advice | последовать чьему-либо совету |
| 12. | the accountant general | главный бухгалтер |
| 13. | wholesale | оптовая торговля |
| 14. | prestige | престиж |
| 15. | wealth | богатство, финансовое благополучие |
| 16. | ancient | древний |
| 17 | highly | высоко, чрезвычайно |
| 18. | to be in great demand | быть очень востребованным |
| 19. | private | частный |
| 20. | a joint-stock company | акционерная компания |
| 21. | financial accounting | финансовый учёт |
| 22. | losses | убытки |
| 23. | to eliminate | устранять, исключать |
| 24. | expenses | расходы |
| 25. | to keep the accounts | вести финансовый учёт |
| 26. | in strict accordance with law | в строгом соответствии с законом |
| 27. | to dodge the taxes | избежать налогов |
| 28. | responsible | ответственный |
| 29. | to pass examinations | сдать экзамены |
| 30. | to have practice | практиковаться |
| 31. | constantly | постоянно |
| 32. | to master | овладеть |
| 33. | to improve one’s abilities | совершенствовать свои способности |
| 34. | a job | работа |
| 35. | an exact science | точная наука |
| 36. | qualified | квалифицированный |
| 37. | teaching staff | преподавательский состав |
| 38. | to carry on smth. | заниматься чем-либо |
| 39. | the research work | исследовательская работа |
| 40. | to apply | применять |
| 41. | the course of training | курс обучения |
| 42. | to last for | продолжаться |
| 43. | a subject | предмет, дисциплина |
| 44. | concerned with | связанный с |
| 45. | particular | особый |
| 46. | thorough | тщательный, серьёзный |
| 47. | advanced | продвинутый, имеющий высокий рейтинг успеваемости |
| 48. | to take part in | принимать участие в |
| 49. | in order to | для того чтобы |
| 50. | profound | глубокий |
| 51. | quality | качество |
| 52. | hardworking | трудолюбивый |

***Ex. 1.3.*** *Read and translate the text. Guess the meaning of the underlined words.*

**My Speciality**

Finishing school is the beginning of the independent life for millions of school-leavers in our country. Many roads are open before them. Numerous educational institutions in our town offer the young people a wide choice of faculties and departments, where they can develop their knowledge and talents. I think all professions are good and the main thing is to do something useful. Though it is difficult to choose a profession out of more than 2000 existing in the world, I made my choice long ago and preferred to study at the Khabarovsk Trade and Economy Technical School, one of the best educational professional establishments of my native town. At the moment I am a sophomore of the Economics and Accounting Speciality and I am eager to become an accountant.

You may ask me why exactly accounting? In fact, such things like working with numbers or solving mathematical tasks have fascinated me since my childhood, at high school I attended economic classes therefore I am sure I am on the right way. Thinking about what I would like to devote myself to I mostly followed my mother’s advice. She works as the accountant general at a big wholesale company and is fond of her profession. She supposes the right choice of one’s future trade is the matter of prestige and wealth.

Accounting is one of the most ancient trades of the world. It appeared 6000 years ago when primitive people began to control and register their economic activity. The Ancient Egypt is considered to be a motherland of accounting. And Ancient Greece is well-known as a birthplace of accounting tools as abacus, just there the first money and coins were created. Nowadays due to rapid development of market economy, the profession of accountant is highly important and in great demand. There exist a great number of state, private and joint-stock, commercial and industrial companies, which need specialists in financial accounting. The accountant conducts economic analysis of production process, as a result he identifies reserves, losses and eliminates nonproductive expenses. The main task of the accountant is to keep the accounts in strict accordance with the law in such way as not to dodge the taxes but to avoid them if it is possible. No doubt it is a very responsible and well-paid trade in modern world. To become a qualified specialist, one should study for a long time, pass a great number of examinations and have a lot of practice constantly mastering new technologies and improving one’s professional abilities.

I dream to master all the sides of my future profession and to get a good job at a big company. So, I study with interest and pleasure. I’ve been always interested in exact sciences and it very helps me in my studies now. We have a highly qualified teaching staff at our Technical School who carries on the research work and applies new educational technologies. The course of training lasts for 3 years and is professionally oriented. My favourite subjects are Informatics, English language and of course the subjects concerned with my future profession. Particular attention during the course of training is given to accounting and economics. Besides we should have a thorough training in mathematics, statistics, macroeconomics, microeconomics and other disciplines.

As an advanced student I take part in scientific research work, intellectual, sport and creative competitions in order to get profound knowledge and to develop my talents. I suppose I have all qualities to get a good accountant: I am attentive, hardworking, responsible, good at math, well-mannered, I have good memory and logical thinking. After graduating from my Technical School, I would like to continue my education at an institute or university here in Khabarovsk.

***Ex. l.4.*** *Find Russian equivalents to the following words and word-combinations and use them in sentences of your own:*

1. independent life; 2. to offer; 3. a wide choice of faculties; 4. to devote oneself to; 5. the matter of prestige and wealth; 6. to be in great demand; 7. joint-stock company; 8. to keep accounts in strict accordance with the law; 9. to become a highly qualified accountant; 10. to have a lot of practice; 11. to master; 12. to improve one’s abilities; 13. exact sciences; 14. course of training; 15. profound knowledge; 16. to develop; 17. responsible; 18. to continue.

***Ex. 1.5.*** *Find English equivalents for the following words and word-combinations in the text and use them to compose short sentences:*

1. выбрать род занятий, 2. посвятить себя профессии бухгалтера, 3. дело престижа и финансового благополучия, 4. предлагать широкий выбор факультетов, 5. овладеть всеми гранями будущей профессии, 6. получить глубокие знания, 7. вступить в самостоятельную жизнь, 8. продолжить образование, 9. совершенствовать свои способности, 10. последовать совету, 11. существующие в мире профессии, 12. сдать большое количество экзаменов, 13. овладевать новыми технологиями и применять их, 14. быть очень востребованным, 15. интересоваться точными науками, 16. приносить пользу, 17. стать квалифицированным специалистом, 18. принимать участие в творческих конкурсах.

***Ex. 1.6.*** *Insert prepositions where necessary*.

1. It is difficult to choose a profession \_\_\_ more than 2000 existing \_\_\_ the world. 2. \_\_\_ the moment I am a sophomore \_\_\_ the Economics and Accounting Speciality. 3. I am sure I am \_\_\_ the right way. 4. She works \_\_\_ the accountant general \_\_\_ a big wholesale company and is fond \_\_\_ her profession. 5. To become a qualified specialist, one should study \_\_\_ a long time. 6. Particular attention \_\_\_ the course of training is given \_\_\_ accounting and economics. 7. \_\_\_ graduating \_\_\_ college I would like to continue my education \_\_\_ an institute.

***Ex. 1.7.*** *Match synonyms:*

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | establishment | a) | problem, question |
| 2. | education | b) | investigation |
| 3. | profession | c) | way |
| 4. | subject | d) | to think |
| 5. | research | e) | to learn |
| 6. | concerned with | f) | to conduct, to perform |
| 7. | profound | g) | institution |
| 8. | to master | h) | trade |
| 9. | to improve | i) | free |
| 10. | highly | j) | related to |
| 11. | independent | k) | training |
| 12. | road | l) | to make better |
| 13. | to carry on | m) | discipline |
| 14. | matter | n) | deep |
| 15. | to suppose | o) | greatly |

***Ex. 1.8.*** *Scan the text, match the compatible concepts according to the text content and translate them. What is mentioned together?*

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | to devote oneself | a) | in exact sciences |
| 2. | to become (= to get) a highly | b) | a wide choice |
| 3. | to master all | c) | one’s abilities |
| 4. | to be interested | d) | from educational establishment |
| 5. | the professionally oriented | e) | to the profession of accountant |
| 6. | to be in great | f) | in strict accordance with law |
| 7. | the matter of | g) | somebody’s advice |
| 8. | to begin an | h) | course of training |
| 9. | to keep accounts | i) | useful |
| 10. | to get | j) | qualified specialist |
| 11. | to develop and improve | k) | prestige and wealth |
| 12. | to follow | l) | profound knowledge |
| 13. | to graduate | m) | sides of one’s trade |
| 14. | to do something | n) | independent life |
| 15. | to offer | o) | demand |

***Ex. 1.9.*** *Complete the following sentences.*

1. I made my choice … 2. At the moment I am a … 3. Thinking about what I would like to devote myself to I … 4. The right choice of one’s future trade is … 5. The profession of accountant is … 6. The main task of the accountant is to … 7. To become a qualified specialist, one should study for a long time, pass …, have a lot of … master … improve … 8. I dream to get … 9. I study with … and my favourite … 10. After graduating from …

***Ex. 1.10.*** *Put questions to the underlined parts.*

1. In two years I’ll become a professional accountant. 2. Accountants are in great demand today. 3. During the course of training particular attention is given to accounting. 4. Accountant is one of the most prestigious professions in the world of business. 5. The main task of the accountant is to keep the accounts in strict accordance with the law. 6. She works as the accountant general at a big wholesale company. 7. I dream to get a good job at a big company. 8. The course of training lasts for 3 years and is professionally oriented. 9. I take part in scientific research work in order to get profound knowledge and to develop my talents. 10. She is attentive, hardworking, responsible, clever, sociable, well-mannered. 11. After graduating from my Technical School, I would like to continue my education.

***Ex. 1.11.*** *Answer the questions to the text.*

1. Where can young people of our city develop their knowledge and talents? 2. What is the main purpose of every profession? 3. Why did you decide to become an accountant? 4. Why is it important to make the right choice of one’s future profession? 5. How can you characterize the profession of the accountant? 6. Why do you find it so attractive for yourself? 7. What are the main functions of accountants? 8. What spheres are accountants widely engaged in? 9. Is it difficult to make a successful career in this sphere of activity? Explain why. 10. Where do you study? 11. How is your speciality called? 12. What subjects do you like? 13. Do you enjoy your studies? 14. What qualities should an accountant have to your opinion?

***Ex. 1.12.*** *Choose for each of the following sentences if*

*a) it’s true, b) it’s partly true, c) it’s wrong, or d) it’s a well-known fact (not mentioned in the text)*

1. Accountant is one of the most prestigious and widely required professions in the world of commerce and business. 2. While the state exists with tax system and financial reporting, accounting will be needed. 3. Small shops or banks can work without accountant. 4. The more you know about the chosen field, the better career opportunities you have. 5. Accounting is a relatively new sphere in economy. 6. Accountant can work for enterprises of different ownership forms: public, joint-stock, private, cooperative. 7. The best candidate for this profession should be attractive, creative, sociable and keen on IT. 8. Every accountant deals only with taxes and production process. 9. Nowadays abacus is replaced by personal computers.

***Ex. 1.13.*** *Translate into English the following sentences:*

1. Все профессии хороши, но главное в любой карьере – это приносить пользу. 2. В данный момент я обучаюсь на втором курсе по специальности Экономика и бухучёт в ХТЭТ. 3. Через 2 года я стану профессиональным бухгалтером. 4. Вне сомнения, это очень важная, ответственная и хорошо оплачиваемая работа. 5. Благодаря быстрому развитию рыночной экономики, бухгалтеры пользуются в наши дни большим спросом. 6. Чтобы хорошо устроиться в крупной компании, нужно получить глубокие знания и набраться опыта, постоянно овладевая новыми технологиями и совершенствуя свои профессиональные навыки. 7. Я учусь с интересом и удовольствием, так как меня всегда интересовали экономика и точные науки. 8. Курс обучения длится 3 года. 9. Конечно, особое внимание во время обучения уделяется бухгалтерскому учёту. 10. Поскольку у меня высокие показатели в учёбе, я участвую в научно-исследовательской работе, интеллектуальных и творческих конкурсах. 11. Я полагаю, что у меня есть все необходимые качества, чтобы стать хорошим бухгалтером. 12. По окончании техникума я мечтаю продолжить образование в университете.

***Ex. 1.14.*** *Write a composition about your future profession and retell it.*

**UNIT 2. SHOPPING**

**2.1. Buying Food**

***Ex. 2.******1.*** *1) Read aloud new words and word combinations paying attention to their meaning. 2) Translate the text “At the Supermarket” using internet-resources. 3) Guess the meaning of the underlined words and give your own title to the text.*

|  |  |  |
| --- | --- | --- |
| 1. | to cater / to sell (sold, sold) | снабжать, обеспечивать / продавать |
| 2. | a food store | продуктовый магазин |
| 3. | milk / dairy products | молоко / молочные продукты |
| 4. | butcher's | мясной магазин |
| 5. | bakery | булочная |
| 6. | greengrocer's | овощной магазин |
| 7. | fishmonger's | рыбный магазин |
| 8. | confectionery | кондитерская |
| 9. | a candy / sweets | конфета; леденец / сладости |
| 10. | to shop=to buy | покупать |
| 11. | an item | товар, продукт |
| 12. | household goods | хозяйственные товары |
| 13. | a food basket / a shopping cart | корзина для продуктов / тележка для покупок |
| 14. | foodstuffs | пищевые продукты |
| 15. | meat / fish | мясо / рыба |
| 16. | vegetables / fruit | овощи / фрукты |
| 17. | aisle [aɪl] | ряд прилавков |
| 18. | a customer= a client | покупатель=потребитель / клиент |
| 19. | beef / pork / mutton / veal | говядина / свинина / баранина / телятина |
| 20. | poultry / game | домашняя птица / дичь |
| 21. | a department | отдел |
| 22. | shrimp, crawfish, lobster | креветка, рак, омар |
| 23. | live carp / pike / bream / sheat-fish | живой карп / щука / лещ / сом |
| 24. | fresh-frozen | свежезамороженный |
| 25. | perch / cod / plaice / pike-perch | окунь / треска / камбала / судак |
| 26. | sturgeon / herring / kipper | осётр / сельдь / копчёная рыба *(особ. сельдь)* |
| 27. | to tin / tinned | консервировать / консервированный |
| 28. | cereals / oatmeal | крупа / овсяные хлопья |
| 29. | semolina | манная крупа |
| 30. | buckwheat | гречневая крупа |
| 31. | millet | просо, пшено |
| 32. | pearl barley | перловая крупа |
| 33. | flour [flauə] / pea [pi:] / salt [sͻ:lt] | мука / горох / соль |
| 34. | oil / noodles | растительное масло / лапша |
| 35. | liver pâte [livə pᴂ'tei] = liver paste [peist] | печёночный паштет |
| 36. | a counter | прилавок |
| 37. | ham [hӕm] / lean [li:n] | ветчина / постное мясо |
| 38. | a green grocery | овощной магазин |
| 39. | pear / apple / plum | груша / яблоко / слива |
| 40. | grapes / pineapple | виноград / ананас |
| 41. | orange / tangerine | апельсин / мандарин |
| 42. | variety [vəˈraɪətɪ] of berries | разнообразие ягод |
| 43. | strawberry | клубника |
| 44. | raspberry | малина |
| 45. | cherry | вишня |
| 46. | black and red currant | чёрная и красная смородина |
| 47. | gooseberry | крыжовник |
| 48. | bilberry / cranberry | черника / клюква |
| 49. | cream [kri:m] / sour [sauə] cream | сливки / сметана |
| 50. | cheese / curd(s) | сыр / творог |
| 51. | cottage cheese / cream cheese | творог / сливочный (мягкий) сыр |
| 52. | butter / an egg / a loaf | сливочное масло / яйцо / буханка |
| 53. | brown (rye) bread [rai bred] | чёрный (ржаной) хлеб |
| 54. | white (wheat [wet]) bread | белый (пшеничный) хлеб |
| 55. | rusk / roll | сухарь / булочка |
| 56. | muffin / bun / scone [skᴐn] | кекс / сдобная булочка / пшеничная или ячменная лепёшка, булочка, коржик |
| 57. | granulated sugar | сахар-песок |
| 58. | chocolate | шоколад |
| 59. | biscuits ['bɪskɪts] | сухое печенье |
| 60. | pastry / jam puff | выпечка, сдобное печенье |
| 61. | a fancy cake / a tart | пирожное / пирог *(с фруктами, ягодами, вареньем)*, домашний торт; фруктовое пирожное |
| 62. | a cake / a wafer | торт, кекс, пирожное |
| 63. | a cashier's desk | касса |
| 64. | to get in line | встать в очередь |
| 65. | to compare prices | сравнивать цены |
| 66. | to pick out something | выбирать *(из чего-либо)* |
| 67. | a label | этикетка |
| 68. | perishable foods | скоропортящиеся продукты |
| 69. | to check the change | проверить (пересчитать) сдачу |
| 70. | to look for a bargain | следить за скидками на цены |
| 71. | to save / to earn | экономить / зарабатывать |

**At the Supermarket**

(1) There are many kinds of shops catering for needs of the population. You can go shopping to small food stores: the grocery store, liquor store, store of dairy products, butcher's, bakery, greengrocer's, fishmonger's, confectionery, candy store. But I prefer to shop in large stores — supermarkets. Supermarkets sell more than just food. Many sell items for the car, household goods, cosmetics and cigarettes. Some even sell books, medicines and flowers. When you come into the supermarket, you have to take a food basket or a shopping cart to put all the products you buy. All the necessary foodstuffs can be bought here: meat, fish, milk, grocery, baked items, sweets, cooked sausages, smoked foods, vegetables and fruit.

(2) In the meat aisle the customers can buy beef, pork, mutton, veal, poultry and game. In the fish department there is always a rich choice of fish and sea foods: shrimps, crawfish, lobsters, live carp, pike, bream and sheat-fish. There is much fresh-frozen fish: perch, cod, plaice and some other like pike-perch and sturgeon. There is herring, kipper and much tinned fish too.

(3) In the grocery aisle you can see all kinds of cereals: oatmeal, semolina, rice, buckwheat, millet, pearl barley. You can buy cooking soda, spices, flour, pea, potato flour, salt, oil, macaroni, vermicelli, noodles and some other products. Everything is sold in ready packets. Next to it is the delicatessen counter (deli) which offers you all kinds of sausages: boiled, half-smoked and smoked, liver pâté, ham, lean, boiled pork with spices (buzhenina), tinned beef and pork.

(4) The green grocery and fruit aisles look very attracting. Here you can buy fresh, tinned and dried vegetables, fruit and greens. Juicy pears, apples, plums, grapes, oranges, tangerines, bananas, lemons and pineapples are sold in every season. In spring and summer, the shop has a great variety of berries: strawberries, cherries, raspberries, black and red currants, gooseberries. In autumn and winter — red bilberries and cranberries and all year round you can have fruit and berry jams.

(5) You go to the dairy department to buy milk products. There is always a wide choice of them: milk in bottles and packets, cream, kefir, sour cream, cheese, curds, cottage cheese, cream cheese, many kinds of yogurt, mayonnaise, margarine and butter. Most often eggs are sold in the dairy department too.

(6) At the bread counter you take loaves of brown (rye) or white (wheat) bread, rusks, rolls, muffins and buns. There is a big choice of items in the confectionery: sugar, granulated sugar, caramel, sweets, chocolates, bars of chocolate, biscuits, pastry, jam puffs, fancy cakes, tarts, fruit cakes, wafers, marmalade and also tea, coffee, cocoa.

(7) After buying all the necessary products, you come up to the cashier's desk to pay the money. Sometimes there are a lot of customers in the shop and you have to get in line, but most often it doesn't take much time. If you are a smart shopper, you compare prices, pick out foodstuffs, always look at the date on the labels of perishable foods, check the change and look for bargains. As the English say, "A penny saved is a penny earned.

***Ex. 2.2.*** *Match the following Russian word combinations with their English equivalents.*

|  |  |
| --- | --- |
| 1) покупать необходимые продукты | a) in the grocery aisle |
| 2) продавать все виды | b) a wide choice of dairy products |
| 3) делать покупки в крупных магазинах | c) to check the change |
| 4) этикетки на скоропортящихся продуктах | d) to pick out seafoods |
| 5) сравнивать цены to compare prices | e) to buy necessary foodstuffs |
| 6) расплачиваться в кассе | f) to look for bargains |
| 7) встать в очередь | g) to compare prices |
| 8) выбирать морепродукты | h) at the meat counter |
| 9) широкий выбор молочных продуктов | i) to sell all kinds of cereals крупы |
| 10) у мясного прилавка | j) to get in line |
| 11) в бакалейном ряду | k) the labels of perishable foods |
| 12) проверить сдачу | l) to save every penny |
| 13) экономить каждую копейку | m) to pay at the cashier’s desk |
| 14) искать товары со скидкой | n) to shop in large stores |

***Ex. 2.3.*** *Compose sentences according to the model.*

|  |  |  |
| --- | --- | --- |
| Образец: **Where do you buy … *(meat)*? – We buy … *(meat)* at the *(butcher's)*.** | | |
| ***Foodstuffs*** |  | ***Types of stores*** |
| 1) vegetables, fruit, greens and berries | a) grocer's |
| 2) smoked sausages, beef, mutton, pork, veal, poultry, game  ***at the*** | b) confectioner's |
| 3) rye and wheat bread, buns, rusks, rolls, muffins | c) butcher's |
| 4) cereals, salt, spices, flour, potato flour, tea, coffee, noodles, oil, eggs | d) fishmonger's |
| 5) sour cream, cream, milk, curds, butter, cheese | e) baker's |
| 6) sugar, sweets, candies, toffies, pastry, tarts, fancy cakes, wafers | f) greengrocer’s |
| 7) fresh-frozen, smoked, tinned, salted fish and sea foods | g) dairy |

***Ex. 2.4.*** *Translate the following sentences and fill in the blanks.*

|  |  |
| --- | --- |
| *Sentences to be finished* | *Words to fill in the blanks* |
| 1. What can I … for you, sir? – I’d like a …  2. How much do I have to …?  3. Shall I pay at the …?  4. Where is the dairy ...?  5. Is the bread ...?  6. If you've run out of potatoes you should go to the ...  7. Have you got ...?  8. Where is the nearest ...?  9. It's very convenient to do the shopping at ... .  10. They usually sell fish ... .  11. I prefer to buy meat ... .  12. Are there any vegetables …?  13. Can I pay by my …? | 1. department 2. on sale 3. a large supermarket 4. any cereals 5. do 6. pay 7. fresh-frozen 8. new 9. two pounds of pears 10. bank card 11. cashier’s desk 12. greengrocers’ 13. bakery 14. at the butchers’ |

***Ex. 2.5.*** *Answer the following questions in English.*

1. Who does the shopping in your family? 2. Is there a supermarket not far from where you live? 3. What chain *(сеть)* of supermarkets do you like best? 4. What shop in Khabarovsk is famous for its cakes and tarts? 5. What meat do you usually buy for soup? 6. Do you like fish better than meat? 7. How much and what sort of bread do you buy daily? 8. What dishes can we make of vegetables? 9. What dairy produce and how often do you buy? 10. Do you use sour cream when cooking? With what dishes?

**2.2. Shopping as a Life Style**

***Ex. 2.6.*** *1)**Read and translate the text. Say what it is about. 2) Divide the text into logical parts and entitle each of them in English using key word combinations in each part. Compare your text outline with that of your group-mates. 3) Formulate the main idea of the text in 3 sentences. 4) Put down new word combinations out of the text. 5) Write a composition about your shopping likes and dislikes. 6) Make a short report with a presentation of your favourite stores.*

Shopping is an opportunity to buy everything what we need, from food to clothes. When we do the shopping we get to know a lot of information about different goods, their prices, quality. We learn to choose products, to spend money rationally. Someone will say that shopping is an original way of spending free time. Someone will say that it's a forced waste of money. Today, shopping is a means of our existence and living.

It’s a so-called exchange of money for any kinds of goods (from pins to vehicles). Thus, if you want to live in this world shopping is a real necessity for you. Everyone does the shopping: from the poor to a millionaire.

By the way, shopping is a great entertainment too. If you want to relax, shopping is for you. Many girls enjoy shopping and spend the whole day visiting shops and buying things. For them the process of shopping is more important than purchasing. While shopping we talk, with, other people, get experience, get to know many interesting things. But, of course, shopping depends not only on our mood but on our money, too. If you have a lot of money -you can choose what you want if you don't have — you are to be very economical and buy only the things which are essential.

Nowadays there are different ways of shopping. Years ago, people went to the shops and bought everything they needed. With the development of progress shopping began to change and now you can purchase things on the Internet. To attract customers shops, provide various services: free home delivery and installation of some gadgets, money-back guarantee, buy and win coupons, repair services. They sell their goods on credit and what not. How inventive people may be in their thirst to get to somebody else's money!

While speaking about shopping I can't but mention a very specific phenomenon of our life -advertising. We have to listen to ads and watch commercials at least hundred times a day. It penetrates to our minds and makes us wear some kind of clothes and shoes, it insists on our chewing all the time, cleaning our teeth with Colgate after we drink Coffee Nescafe.

As there are many different goods, so there are many shops which sell this or that kind of products. Here's a short guide of different kinds of shops. Department stores have many different departments: haberdashery, headwear, perfumery, stationary, leather goods, sports goods, china and glass, fabrics, linen, readymade men's and ladies' departments. In the ladies' clothing department, you can choose dresses, skirts, blouses, coats, underwear. In the men's clothing department one can buy suits, sweaters, cardigans, pullovers, trousers and woolen jackets. We go to the dairy shop to buy milk, cream, cheese. Tinned fish, caviar, crabs, lobsters, and different sorts of fish — carp, cod, salmon, trout, mackerel — can be found at the fishmonger's. Sugar, semolina, buckwheat, rice, coffee, spaghetti, noodles are sold at the grocer's. At the greengrocer's we can find all sorts of vegetables and fruit. Well, all this stuff you may buy at a market place and very often it is cheaper and of better quality. There are also big supermarkets where you can buy everything. Such shops are very universal and well-stocked. Moreover, we can order goods by telephone and with the help of different catalogues and fashion magazines.

Going shopping in my city is a wonderful and instant way of participating in everyday life here. Most shops in my place open at 9 a. m. and close at 8 p.m., they are opened from Monday to Sunday. Most grocery shops are opened also on Sunday.  Actually, there are many big and small shops in my district. The largest department store is situated near my house and it houses everything from bags to household gadgets and bed-linen. On the ground floor of it there is a spectacular food hall decorated with tiles, which has splendid displays of fish, cheese, meat and other products; other departments include china and glass, electronics and kitchenware. This department store is well-stocked and has a gorgeous selection of different goods.

In my city there are some markets with an amazing range of goods. If you want to visit the biggest market you need a strong pair of legs, comfy shoes and lots of time to wander around. The market sells everything imaginable from tiny tin openers to massive TV sets, providing a diverse and extraordinary range of shopping services. So, in the city there are many places where you can buy food, presents, clothes and other things.

If you want to do the shopping you should know some rules. First of all, you should pay for everything you buy. It is important to spend money rationally. If you are queuing up at the cash-desk you need to wait for your turn. You should check your money before and after paying. It is important to think over your choice and to buy only good things. These are the main rules of shopping. Knowing the rules helps to get real bargains.

I like shopping. I like to buy different things, especially presents. If I want to buy something special I visit the market with someone who will advise me and help me to buy it. I often do the shopping with my Mum because she has a good taste and knows what will fit me. Shopping can change my mood, especially if it is a bargain. I usually buy foodstuffs, it is my household duty. I usually buy bread, milk, eggs, cheese. Once a week my Mum buys meat and fish for a week. When it comes to buying some serious things such as clothing, home appliances, footwear we usually go shopping together. Shopping is a very interesting way to spend your time. It helps to get everything you want. It can make our dreams come true.

**2.3. Shopping in London**

***Ex. 2.7.*** *1)**Read and translate the text. Say what it is about. 2) Divide the text into logical parts and entitle each of them in English using key word combinations in each part. Compare your text outline with that of your group-mates. 3) Put down new word combinations out of the text. 4) Formulate the main idea of the text in 3-5 sentences.*

Shopping in London is very easy and interesting. Oxford street is the most popular and biggest shopping centre in the capital of Great Britain. Various department stores and shops attract many natives and people from other countries.

All the department stores and shops are usually open till 18.00 except on Sunday. On Thursday they close at 20.00. There are many book shops, shoe shops, clothes shops and other kinds of shops in the Oxford street. Some people prefer large department stores because they offer many different goods at a single location.

Selfridge`s is one of the largest and most popular department stores in Oxford street. There are over 230 various departments in this department store. This department store is not very cheap. For example, Marks and Spenser`s offers a cheaper shopping.

Supermarkets are very popular in England. They offer not only ready-made clothes, shoes, toys, food, but also other goods. They belong to the so-called self-service shops.

John tells us a hit more about shopping in London... "When I visit London one of my favourite things to do is shopping! I really enjoy hunting around for a bargain in the sales, buying something new to wear out on a Saturday night. Or alternatively, a bit of window-shopping — it doesn't cost a penny. Sometimes I'll spend hours just wandering around a market having a chat with my friends.

There are loads of different places to go shopping in London. You can go to Oxford Street, but be warned, it gets too busy sometimes; it can be difficult to go anywhere! Alternatively, for a less crowded, more relaxing shopping experience, go to Covent Garden, you can have an expensive cappuccino, and watch some (free) street theatres at the same time.

Some people like shopping in department stores, the most famous one in London is 'Harrods', but for me, it's not modern enough, and too expensive, the sort of place your parents shop. But just down the road is 'Harvey Nies', much more up-to-date, but not cheap. The best of all the big department stores is 'Selfridges' in Oxford Street, it's a shopper's paradise, nice clothes, and the prices. Well I can look, can't I?

You can also try Camden, it's busy, exciting, trendy, and there are lots of bargains! You can buy cheap jeans and cool second-hand clothes in the morning and then get a tattoo and a body piercing later on! If all that shopping is too tiring, you can get some Chinese or Thai food for ?2 or ?3, sit by the canal and have a drink. What could be better?

If Camden is not cultured enough, you might prefer a day in Greenwich — a world heritage site. This is a much more relaxing day out. You can have a walk round the market and shops, and then take in a bit of London's history — it was the birthplace of Henry VIII, Queen Mary and Elizabeth I. There's also the park, the 'Cutty Sark' (an old tea clipper ship), the meridian line (where east meets west), and the old observatory... so much to do, but don't forget the shopping!"

***Ex. 2.8.*** *Answer the following questions.*

1. Which department stores are popular with shoppers? 2. What does John like about shopping? 3. Why is Greenwich interesting to visit? 4. What shopping centres or department stores would you recommend foreign guests of Khabarovsk?

***Ex. 2.9.*** *1)**Read and translate the text. 2)Give it a title. 3) Compose five special questions on the text.*

Harrods is probably the world’s most famous shop. For Londoners, there is a love-hate relationship: most say they hate it but then assure you it is the best place for silk socks, toys, flowers, tea or whatever. Its 230 departments on five floors spread over twenty acres where 4 000 staff serve 50 000 customers.

There are six restaurants, five bars, a library, bank, pet shop, dry cleaners, everything from Indian cigarettes to domestic equipment to buy, a ticket agency and departments for christening, weddings and funerals.

Not content with selling everyone else’s goods, Harrods goods fill an in-house shop and Harrods green buses do London tours.

Henry Charles Harrod, a tea merchant, founded the institution with a small grocery shop and was pleased if his weekly takings were twenty pounds. But some years later his son had takings 1000 pounds a week and then lost everything in the fire. Then he wrote to his customers: “I greatly regret to inform you, that in consequence of the above premises being burnt down, your order will be delayed in the execution for a day or two”. Such service drew more buyers. In 1901 the store was designed with mosaic friezes and tiles in the Food Halls.

At all times there are so many people in the store that it is easy to lose the way. Information desks inside most entrances will help you to find your way in the stores as well as “The Store Guide”.

***Ex. 2.10.*** *Find English equivalents to the following word combinations in the text:*

1. привлечь больше покупателей; 2. был доволен; 3. торговец чаем; 4. хим. чистка; 5. еженедельный доход; 6. легко потеряться; 7. бытовая техника; 8. помещения; 9. лишиться всего во время пожара; 10. агентство по продаже билетов; 11. к своему большому сожалению, вынужден вам сообщить; 12. совершать экскурсии; 13. сориентироваться в магазине; 14. отложить заказ.

***Ex. 2.11.*** *Tell what you liked about shopping at Harrods?*

**2.4. Shopping in Britain**

***Ex. 2.11.*** *1)**Translate the text using the dictionary and internet-resources. 2) Entitle the text and compose an outline of its content basing on the key-words. 3) Compose 5 special questions on the text content.*

Shopping in the United Kingdom is very exciting and convenient. Marks & Spencer is Britain's favourite store. Tourists love it too. It attracts a great variety of customers from house wives to millionaires. Princess Diana, Dustin Hoffman and the British Prime-minister are just a few of its famous customers. Last year it made a profit of 529 million pounds. Which is more than 10 million a week.

It all started 105 years ago when a young Polish immigrant Michael Marks had a stall in Leeds market. He didn't have many things to sell: some cotton, a little wool, lots of buttons and a few shoelaces. Above his stall he put the now famous notice: "Don't ask how much - it's a penny." Ten years later he met Tom Spencer and together they started Penny stalls in many towns in the North of England. Today there are 564 branches of Marks & Spencer all over the world: in America, Canada, Spain, France, Belgium and Hungary.

The store bases its business on 3 principals: good prices, good quality and good service. Also, it changes with the times; once it was all jumpers and knickers. Now it is food, furniture and flowers as well. Top fashion designers’ advice on styles of clothes. Perhaps, the most important key to its success is its happy well-trained staff. Conditions of work are excellent. There are company doctors, dentists, hairdressers, etc. And all the staff can have lunch for under 40 pence.

Surprisingly, tastes in food and clothes are international. What sells well in Paris, sells just as well in Newcastle and Moscow. Their best-selling clothes are: for women - jumpers and knickers (M & S is famous for its knickers); for men - shirts, socks, pyjamas, dressing gowns and suits; for children - underwear and socks. Best sellers in food include: fresh chickens, vegetables and sandwiches, "Chicken Kiev" is internationally the most popular convenience food.

Shopping in Britain is also famous for its Fresh-Food. Fresh-Food is a chain of food stores and very successful supermarkets which has grown tremendously in the twenty years since it was founded, and now it has branches in the High Streets of all the towns of any size in Britain. In the beginning the stores sold only foodstuffs, but in recent years they have diversified enormously and now sell clothes, books, records, electrical and domestic equipment. The success of the chain has been due to an enterprising management and to attractive layout and display of items in the stores. It has been discovered that impulse buying accounts for almost 35 per cent of the total turnover of the stores. The stores are organized completely for self-service and customers are encouraged to wander around the spaciously laid out stands. Special free gifts and reduced prices are used to tempt customers into the stores and they can't stand the temptation.

***Ex. 2.12.*** *Find in the text the English equivalents for the following word-combinations:*

1) получить прибыль; 2) ларёк; 3) хорошо обученный персонал; 4) условия труда; 5) полуфабрикаты, 6), существенно возрасти; 7) бытовая техника; 8) за счет предприимчивого управления; 9) привлекательное оформление и демонстрация товаров; 10) спонтанные покупки насчитывают; 11) общий оборот; 12) поощрять клиентов; 13) просторные ряды стендов; 14) льготные цены; 15) не выдержать искушения.

***Ex. 2.13.*** *Name the factors which attract the customers to the described shops.*

**UNIT 3. INDUSTRY AND AGRICULTURE**

**OF GREAT BRITAIN**

**3.1. British Industries**

***Ex. 3.1.*** *Read aloud the following words and word-combinations paying attention to their meaning.*

|  |  |
| --- | --- |
| 1. manufacture – производство, промышленность 2. trade – торговля 3. to employ – нанимать, принимать на работу 4. agriculture – сельское хозяйство 5. mining – горнодобывающая промышленность 6. manufacturing – обрабатывающая промышленность 7. manufactured goods – промышленные товары 8. to provide – обеспечивать 9. timber – строевой лес, древесина 10. per head of population – на душу населения 11. used to be – был раньше 12. to make room for smth. – освобождать пространство для чего-либо 13. cattle – крупный рогатый скот 14. to breed smth. – разводить *(животных)* 15. pig raising – свиноводство 16. crop – сельскохозяйственная культура 17. wheat – пшеница 18. barley – ячмень 19. oats – овёс 20. soil – почва 21. fertile ['fə:taɪl]– плодородный 22. merchant – купец, торговец 23. demand for smth. – спрос на что-л. 24. to expand – расширять(ся), увеличивать(ся) 25. to bring about smth. – приводить к чему-л., вызывать что-л. | 1. mass unemployment – массовая безработица 2. share – доля 3. industrial output – выпуск промышленной продукции 4. to decrease – уменьшать(ся); убывать 5. to cause – вызывать, быть причиной чего-либо 6. damage – ущерб 7. considerable – значительный 8. weakening of might – ослабление мощи 9. to supply with raw materials – обеспечивать сырьём 10. shortage – недостаток 11. to produce – производить, выпускать 12. high quality goods – товары высокого качества 13. expensive – дорогостоящий 14. articles – изделия 15. to require skilled labour – требовать квалифицированного труда 16. precision instruments – точные приборы 17. weaving looms – ткацкие станки 18. railway cars – вагоны 19. consumer goods – потребительские товары 20. to disperse smth. – рассредоточивать что-л.. 21. coalmining – угледобыча 22. engineering – техника; машиностроение 23. shipbuilding – кораблестроение 24. cotton – хлопок 25. wool – шерсть 26. iron – железо 27. steel – сталь 28. light engineering – светотехника 29. aircraft industry – авиационная промышленность 30. to make great progress – добиться больших успехов |

***Ex. 3.2.*** *Read and translate the following text. Give a title to it.*

Britain lives by manufacture and trade. For every person employed in agriculture eleven people are employed in mining, manufacturing and building. The United Kingdom is one of the world’s largest exporters of manufactured goods per head of population. For every person employed in agriculture eleven people are employed in mining, manufacturing and building. Apart from coal and iron ore Britain has very few natural resources and mostly depends on imports. Its agriculture provides only half the food it needs. The other half and most of its industries such as oil and various metals (copper, zinc, uranium, ore and others) have to be imported. Britain also has to import timber, cotton, fruit and farm products.

Britain used to be richly forested, but most of the forests were cut down to make more room for cultivation. The greater part of land is used for cattle and sheep breeding, and pig raising. Among the crops grown on the farms are wheat, barley and oats. The fields are mainly in the eastern part of the country. Most of the farms are small. Farms tend to be bigger where the soil is less fertile.

In the past century Britain secured a leading position in the world as manufacturer, merchant and banker. After World War I the world demand for the products of Britain’s traditional industries – textiles, coal and machinery – fell off, and Britain began expanding trade in new engineering products and electrical goods. The crisis of 1929-1933 brought about mass unemployment. Britain’s share in the world industrial output decreased. During World War II Britain’s economy was fully employed in the war efforts. Massed raids of German planes on British industrial centres caused considerable damage to Britain’s industry. World War II brought about a further weakening of Britain’s might.

Great Britain is no longer the leading imperial power it used to be. It has lost its colonies which used to supply it with cheap raw materials. Britain produces high quality expensive goods, which has always been characteristic of its industry. A shortage of raw materials, as well as the high cost of production makes it unprofitable for British industry to produce semi-finished goods or cheap articles. Britain mostly produces articles, requiring skilled labour, namely – electrical equipment, precision instruments, chemicals, weaving looms, railway cars, heavy armaments and high quality consumer goods. It exports cotton, woolen, leather goods as well as articles made of various kinds of synthetic materials.

The original basis of British industry was coalmining, and the early factories grew up not far from the main mining areas. Glasgow and Newcastle became great centres of engineering and shipbuilding. Lancashire produced cotton goods and Yorkshire woollens, with Sheffield concentrating on iron and steel. Birmingham developed light engineering. There appeared a tendency for industry and population to move to the south, particularly to the London area. Britain’s industry is now widely dispersed. Great progress was made in the development of new industries, such as the aircraft, automobile, electronic industries and others.

***Ex. 3.3.*** *Fill in the blanks with prepositions:*

1. Britain produces goods and articles made ... various kinds … synthetic materials. 2. For every person employed ... agriculture, eleven people are employed ... mining, manufacturing and building. 3. Most ... the raw materials have to be imported. 4. Apart … coal and iron ore Britain has very few natural resources and mostly depends … imports. 5. A shortage ... raw materials makes it unprofitable ... British industry to produce semi-finished goods or cheap articles. 6. Sheffield is concentrating ... iron and steel. 7. The fields are mainly ... eastern part ... the country.

***Ex. 3.4.*** *Complete the following sentences:*

1. Great Britain is rich in ... . 2. Britain has very few ... . 3. Britain also has to import ... . 4. Most of the forests were cut down to ... . 5. The main crops grown on the farms are ... . 6. Britain produces high quality ... . 7. Britain mostly produces article requiring ... . 8. Britain exports ... . 9. The original basis of British industry was ... .

***Ex. 3.5.*** *Find English equivalents for the following word combinations in the text:*

1. центры машино- и кораблестроения; 2. импортировать древесину и сельхозпродукты; 3. обеспечить лидирующее положение; 4. потребительские товары высокого качества; 5. снабжать сырьём; 6. изделия, требующие квалифицированного труда; 7. широко разветвлена (рассредоточена); 8. добиться высоких показателей в развитии авиационной промышленности; 9. занятый в угледобыче и строительстве; 10. производить полуфабрикаты; 11. нанести значительный ущерб индустрии; 12. привести к массовой безработице; 13. обладать весьма скудными природными ресурсами; 14. расширение торговли; 15. вывозить изделия из шерсти, кожи и синтетических материалов; 16. на душу населения.

***Ex. 3.6.*** *Say if it is a) right orb) wrong. Give your reasons if you do not agree with a certain phrase.*

1. The United Kingdom is the second largest exporter of manufactured good per head of population. 2. Britain has rather scarce natural resources. 3. Britain has to import coal and iron ore. 4. The greater part of land is used for sheep breeding, pig raising and flower growing. 5. Britain produces high quality cheap goods. 6. Britain manufactures goods which require skilled labour. 7. Britain exports exclusively synthetic materials and imports leather, woolen and cotton goods. 8. Coal mining was the original basis of British industry. 9. Aircraft, automobile and electronic industries are new Britain’s industries which are making great progress. 10. Glasgow is famous for textile and engineering.

***Ex. 3.7.*** *Compose an outline of the text and answer the following questions:*

1. What natural resources does Great Britain have? 2. What raw materials does Britain import? 3. Why does Britain have to import raw materials? 4. What does Britain export? 5. What is the characteristic feature of British industry? 6. Why is it unprofitable for Britain to produce semi-finished goods or cheap articles? 7. What are the main articles produced by British industry? 8. What are Britain’s traditional industries? 9. What are Britain’s main industries today?10. What are the main industrial centres of Great Britain? 11. What are the main branches of British agriculture? 12. What is the greater part of land used for? 13. What crops are grown on the farms of Britain? 14. Why does Great Britain have to import farm products?

**3.2. Development of Agriculture in the UK**

***Ex. 3.8.*** *1) Read and translate the text. 2) Divide it in four paragraphs and entitle each of them. 3) Compose 5 special questions on the text content. 4) Formulate the main idea of the text in 3-5 sentences.*

The United Kingdom is unusual, even among western European countries, in the small proportion of its employed population (about 2 percent) engaged in agriculture. With commercial intensification of yields and a high level of mechanization, supported initially by national policy and subsequently by *the* [*Common Agricultural Policy*](https://www.britannica.com/topic/Common-Agricultural-Policy) *(CAP)* of the EU, the output of some agricultural products has exceeded demand. Employment in agriculture has declined gradually, and, with the introduction of policies to achieve reduction of surpluses, the trend is likely to continue. Efforts have been made to create [alternative](https://www.merriam-webster.com/dictionary/alternative) employment opportunities in rural areas, some of which are remote from towns. The land area used for agriculture (about three-quarters of the total) has also declined, and the arable share has fallen in favour of pasture. Official agricultural policy conforms to the CAP and has aimed to improve productivity, to ensure stable markets, to provide producers a fair standard of living, and to guarantee consumers regular food supplies at reasonable prices. To achieve these aims, the CAP provides a system of minimum prices for domestic goods and levies on imports to support domestic prices. Exports are encouraged by subsidies that make up the difference between the world market price and the EU price. For a few products, particularly beef and sheep, there are additional payments made directly to producers. The most important farm crops are wheat, rye, barley, oats, sugar beets, potatoes, corn (maize) and rapeseed. While significant proportions of wheat, barley, and rapeseed provide [animal feed](https://www.britannica.com/topic/feed-agriculture), much of the remainder is processed for human [consumption](https://www.merriam-webster.com/dictionary/consumption) through flour milling (wheat), malting and distilling (barley), and the production of vegetable oil (rapeseed). The agriculture of England is primarily concerned with livestock husbandry and, in particular, with milk production. The main livestock products derive from cattle and calves, sheep and lambs, pigs, and poultry. Grass and its variants are grown for feeding livestock. The United Kingdom has achieved a high level of self-sufficiency in the main agricultural products except for sugar and cheese. Sugar-beet production depends heavily on government subsidy because of competition from imported cane sugar. The growing of vegetables, fruit, and flowers, known in England as market gardening, is often done in greenhouses and is found within easy trucking distance of large towns. The physical environment and natural resources of England are more favourable to agricultural development than those of other parts of the United Kingdom. A greater proportion of the land consists of lowlands with good soils where the climate is conducive to crop growing. The majority of English farms are small, most holdings being less than 250 acres (100 hectares); nonetheless, they are highly mechanized.

***Ex. 3.9.*** *Find English equivalents for the following word combinations in the text:*

1. превышать спрос; 2. в сельской местности; 3. обеспечить стабильные рынки; 4. земля, используемая под сельскохозяйственные нужды; 5. постепенно снижаться; 6. нацелена на улучшение производительности; 7. осуществлять дополнительные выплаты; 8. чтобы минимизировать перепроизводство (букв.: добиться сокращения излишков); 9. постоянные поставки продовольствия; 10. соответствовать чему-либо; 11. среда, благоприятная для развития сельского хозяйства; 12. климат, располагающий к выращиванию зерновых; 13. равнины с хорошей почвой; 14. высоко механизированные фермы; 15. получать поддержку на уровне государственной политики; 16. высокий уровень самообеспечения сельхозпродукцией.

**3.3. British Monetary System**

***Ex. 3.10.*** *Read the following words and word-combinations.*

|  |  |
| --- | --- |
| 1. pound – фунт 2. to issue – выпускать 3. mint − чеканить 4. denomination − достоинство 5. coin – монета 6. circulation − обращение 7. bearer − предъявитель 8. on demand – по требованию 9. signature − подпись 10. Сhief Сashier − главный кассир | 1. division – подразделение 2. a back – оборотная сторона 3. to feature – изображать 4. discovery – открытие 5. law – закон 6. duke − герцог 7. to defeat – победить (в сражении) 8. founder – основатель 9. wounded – раненый 10. playwright – драматург |

***Ex. 3.11.****1) Translate the text, give it a title and say what it is about. 2) Make an outline of the text using key word combinations. 3) Compose two general, three special, two alternative and three tail-questions on the text.*

The official currency of the UK is the pound sterling which is equal to one hundred pence.

English banknotes are issued by the Bank of England. As coins they are minted also by this state bank. There are banknotes of the following denominations: £1, £5, £10, £20, £50 and £100. The following coins are in circulation: halfpenny, one penny, two pence, five pence, ten pence, fifty pence.

One the face of English banknotes one can read the denomination given both in figures and in words. Then the inscription on the face of the banknote reads: I promise to pay the bearer on demand the sum of… And then there are two signatures. The first signature is that of the person authorized by the Government and the Bank of England. The second signature is that of the Chief Cashier.

The Chief Cashier of the Bank of England is the person responsible for issuing [banknotes](https://en.wikipedia.org/wiki/Banknote) at the [Bank of England](https://en.wikipedia.org/wiki/Bank_of_England) and is the director of the divisions which provide the Bank of England's banking infrastructure. This person is known to the general public because since 1870 the Chief Cashier's signature is printed on all bank notes issued by the [Bank of England](https://en.wikipedia.org/wiki/Bank_of_England). In 2004 a new post was created, Executive Director of Banking & Chief Cashier, incorporating the title.

The backs of English banknotes, like many other banknotes, feature portraits of different famous people.

The one-pound banknote, for example, feature Isaac Newton (1642-1727) a well-known English scientist who made very important discoveries including gravitation law.

The back of the five-pound note portrays the Duke of Wellington (1769-1852), a famous Irish general who defeated Napoleon at Waterloo, Belgium in 1815.

On the back of the ten-pound note one can see Florence Nightingale (1820-1910), founder of the nursing profession. She volunteered as a nurse to Turkey to take care of the wounded soldiers from Crimean War, war of England and France versus Russia.

And the back of the twenty-pound banknote features William Shakespeare (1564-1616), the greatest playwright of all time.

***Ex. 3.12.******1)*** *Read and translate the text.* ***2)*** *Say what coins were used in the UK in the past and why we need this information.*

The basic unit of money of the United Kingdom is the pound, also called the pound sterling. The symbol of Britain’s pound sterling is **£**. Today the pound is equal to 100 pence. The British adopted the decimal system in 1971.

Things were far more complicated in the past. The pound was subdivided into 20 shillings. The shilling was subdivided into 12 pennies. The guinea was equal to one pound one shilling. It was a gold coin used in fixing prices of valuable goods. There also were crowns, 5-shilling silver coins; half-crowns worth 2 shillings and 6 pence; florins, 2-shilling silver pieces; bobs worth 12 pence. A sixpence was a 6-penny coin and a 3-penny piece was called a “three-pence”.

There also were “ha’pennies”, copper coins, worth half a penny, and farthings, or quarter-penny copper coins.

You may ask what you need to know all this for. Perhaps you don’t have to remember any of it. Unless, of course, you collect coins. Or read the great works of English literature.

**UNIT 4. BUSINESS**

**4.1. Types of Business Firms**

***Ex. 4.1.*** *Read aloud the following words and word-combinations paying attention to their meaning.*

|  |  |
| --- | --- |
| 1. accountant — бухгалтер 2. chief accountant — главный бухгалтер 3. advantage — преимущество 4. tax advantage — налоговая скидка 5. advertising — реклама 6. agreement — соглашение, договор 7. disagreement — несогласие 8. authority — управление, власть, авторитет 9. boad of directors — совет директоров 10. capital — капитал, фонды; главный 11. corporation — объединение, корпорация 12. debt — долг 13. decrease — уменьшать 14. executive — руководитель, специалист 15. insurance — страхование 16. joint-venture — совместное предприятие 17. liability — ответственность 18. liabilities — пассив, долги, обязательства 19. stock – фонд, запас; акция; ценные бумаги; склад | 1. stock – фонд, запас; акция; ценные бумаги; склад 2. Stock Exchange – фондовая биржа 3. stock holder – (амер.) акционер    * 1. (англ.) владелец государственных ценных бумаг 4. tax − налог 5. taxation − налогообложение 6. turnover — оборот, товарооборот 7. licence — разрешение, лицензия 8. loss — потеря, убыток, урон 9. owner — собственник 10. coowner — совладелец 11. partnership — партнёрство 12. proprietorship — единоличное владение 13. public (plc) — открытая или публичная акционерная компания 14. rent — сдавать, брать в аренду 15. (be) responsible for — отвечать за 16. store — магазин; запас; хранить; накапливать 17. share – доля, акция 18. to issue shares – выпускать акции 19. shareholder – акционер |

***Ex. 4.2.*** *1) Read and translate the text. 2) Make an outline of the text using the key word combinations from each paragraph.*

Microeconomics studies particular firms, households, banks etc. Business organizations may be considered as firms or companies. They produce goods or render services. They also rent or purchase buildings, land, equipment. They market and advertise their products. They deal with government and courts, as well as with banks, insurance companies.

From the legal point of view there are three basic kinds of business firms: 1) proprietorships, 2) partnerships and 3) corporations. A proprietorship is simply a oneowner firm. The proprietor is responsible for all personal and business debts and losses, he provides the capital and executes the total management. To start the business of this kind it is necessary to obtain licences required by the law.

The proprietorship form has several advantages, such as: simplicity of organization, freedom to make all decisions, tax advantages etc. Among disadvantages the following are worth mentioning: possible lack of ability and experience, difficulty in raising capital.

Partnerships are firms owned jointly by two or more persons who are co-owners of business. Partnerships are based on agreement, which should cover all areas of possible disagreement among the partners. Advantages of the partnership may be combined talents, judgements, skills as well as larger capital and tax advantages. Disadvantages of this form are divided authority, danger of disagreement etc.

Corporation is a firm owned by a group of people, called stockholders, and given rights, privileges and liabilities by law. Advantages of the corporation are variety of skills, abilities and ideas, ease of expansion. Disadvantages of this form of ownership may be as follows: government regulation, profit sharing, taxes.

Corporation has the right to conduct business as if it were one person.

***Ex. 4.3.*** *Match English and Russian equivalents.*

|  |  |
| --- | --- |
| 1) to purchase stocks  2) to manage a sales force  3) proprietorship  4) to be responsible for debts and losses  5) the only requirement  6) to have an advantage  7) tax advantages  8) possible lack of experience  9) stockholder | a) нести ответственность за долги и убытки  b) частное владение  с) владелец акций  d) покупать акции  e) руководить торговым персоналом  f) единственное требование  g) налоговые скидки  h) иметь преимущество  i) возможный недостаток опыта |

***Ex. 4.4.*** *Choose the right word or word-combination.*

1) ... is simply a one-owner firm.

a) partnership b) proprietorship c) corporation

2) The proprietor is responsible for all personal and business... .

a) debts and losses b) banks c) insurance companies

3) ... are firms owned jointly by two or more persons.

a) disadvantages b) liabilities c) partnerships

4) ... is an entity formed and owned by a group of people called stockholders.

a) profit sharing b) corporation c) tax advantages

5) ... of the corporation are variety of skills, abilities and ideas.

a) unlimited liability b) advantages c) possible lack of ability

***Ex. 4.5.*** *Complete the sentences.*

1. To finance this operation business firms deal with... .

2. There are three basic kinds of business firms... .

3. A proprietorship is... .

4. Among disadvantages of proprietorship the following are worth mentioning... .

5. Advantages of the partnership may be... .

6. Disadvantages of corporation may be as follows... .

***Ex. 4.6.*** *Insert the necessary prepositions:* in, for, upon, with, by, of.

1. Business firms are organizations that are engaged ... production. 2. To finance their operations, business firms deal ... banks, insurance companies. 3. The proprietor is responsible ... all personal debts and losses. 4. The owner should obtain a licence required ... the law. 5. Partnerships are based ... agreement. 6. Corporation is an entity formed and owned ... a group ... people.

***Ex. 4.7.*** *Mark the sentences that are true.*

1. Business firms market their products, engage in advertising, and manage a sales force. 2. There are three basic kinds of business firms: proprietorships, partnerships and corporations. 3. The proprietorship has several advantages such as variety of skills, abilities, ease of expansion. 4. Corporations are firms owned jointly by two or more persons who are co-owners of business for profit. 5. Partnership is an entity formed and owned by a group of people called stockholders, and given certain rights, privileges and liabilities by law. 6. Disadvantages of corporation are profit, lack of freedom of action, taxes.

***Ex. 4.8.*** *Answer the questions on the text.*

1. How many legal forms are available to small firms?

2. What are the legal requirements for starting a business as a proprietorship?

3. What is a partnership agreement? What does it include?

4. What is the corporation?

5. What are the advantages and disadvantages of each type of legal form of small business: a) proprietorship; b) partnership; c) corporation?

**4.2.**

**UNIT 5. TYPES OF TRADE**

**5.1. Wholesaling**

***Ex. 5.1.*** *Read and try to memorize the meaning of some new words and word combinations:*

|  |  |  |
| --- | --- | --- |
| 1. | wholesaler | оптовый торговец |
| 2. | retailer | розничный торговец |
| 3. | in bulk | оптом, крупными партиями |
| 4. | a producer = a manufacturer | производитель |
| 5. | intention | намерение |
| 6. | high quality | высокое качество |
| 7. | product | продукция |
| 8. | at a reasonable price | по приемлемой цене |
| 9. | to economize | сводить к минимуму |
| 10. | distribution | распределение, распространение |
| 11. | to contact | устанавливать контакт с кем-л. |
| 12. | customer | покупатель, клиент |
| 13. | delivery, to deliver | поставка, поставлять |
| 14. | to supply | снабжать, обеспечивать, поставлять |
| 15. | directly | напрямую |
| 16. | to deal with | иметь дело с |
| 17. | to use somebody for advice | обращаться за советом к кому-л. |
| 18 | suggestion | предложение |
| 19. | to convey | передавать |
| 20. | to keep stocks | держать запасы |
| 21. | to obtain immediately | получать немедленно |
| 22. | to establish connections | устанавливать связи |
| 23. | a branch | филиал |
| 26. | to provide services | предоставлять услуги |
| 27. | jobber | комиссионер, оптовый торговец |
| 28. | brokerage fee | брокерский гонорар, комиссионное вознаграждение |

***Ex.*** ***5.2.*** *Read the text and translate the text.*

**Wholesaling**

Wholesalers are the institutions which stand between the manufacturer and the retailer. The wholesaler buys goods in bulk from producers and sells them in small quantities to retailers. In doing so he helps the production process. If you had an intention to be a successful manufacturer, you would make high quality products at a reasonable price for selected markets. If you intended to be a wholesaler, you would learn how to serve the market.

Wholesaler economizes the distribution. The most important function of a wholesalers is to contact manufacturers and potential customers. Thus in Fig.1 nine contacts and deliveries are necessary if three firms supply directly three retailers, where as in Fig.2 each producer deals only with a wholesaler, reducing the total number of transactions to six.

Wholesalers are used for information and advice. Suggestions which customers make to the retailer are passed to the wholesaler who conveys them to the manufacturer. Thus the latter can improve his product.

Fig.1

Without a wholesaler

Manufacturers

**1 2 3**

**1 2 3**

Retailers

Fig.2

With a Wholesaler

Manufacturers

**1 2 3**

Wholesaler

**1 2 3**

Retailers

The wholesaler keeps stocks. Shoppers like to obtain goods immediately. This requires stocks. Often, however, neither the producer nor the retailer has extensive storage facilities and responsibility falls on the wholesaler.

Moreover he arranges imports from abroad. Foreign manufacturers can rarely bother to ship small parcels to individual retailers abroad. They prefer to deal with a wholesaler, an import merchant with established trade connections.

Wholesalers may be classified into three groups: manufacturer−owned operations, merchant wholesalers and merchandise agents and brokers. Manufacturers can establish their own wholesaling office or branch, the latter providing more services to its customers. Depending on the industry or geographical location merchant wholesalers are called distributors, jobbers, or dealers. Among merchandise agents there are selling agents, brokers, commission agents and action companies. They are all compensated by either a commission or a brokerage fee.

***Ex. 5.3.*** *Find English equivalents for the following words and word-combinations in the text:*

1. установить контакт с производителем, 2. поставлять напрямую, 3. по разумной цене, 4. покупать оптом, 5. делать предложения розничным торговцам, 6. организовывать (налаживать) импортные поставки, 7. обращаться к оптовикам за советом, 8. зависеть от географического положения, 9. классифицировать на, 10. передавать информацию, 11. держать запасы, 12. упрощать процесс распределения, 13. продавать маленькими партиями, 14. продукция высокого качества, 15. иметь дело с розничным торговцем.

***Ex. 5.4.*** *Scan the text, match the compatible concepts according to the text content and translate them. What is mentioned together?*

|  |  |
| --- | --- |
| 1) to deal | a) process |
| 2) to contact | b) of transactions |
| 3) to buy goods | c) customer |
| 4) production | d) imports from abroad |
| 5) to economize | e) immediately |
| 6) a potential | f) one’s product |
| 7) a manufacturer | g) with a wholesaler |
| 8) to obtain | h) connections |
| 9) to sell in | i) distribution |
| 10) to supply | j) means a producer |
| 11) to reduce the number | k) a retailer |
| 12) to keep | l) deliveries |
| 13) to arrange | m) small quantities |
| 14) to improve | n) in bulk |
| 15) to require | o) directly |
| 16) to establish trade | p) stocks |

***Ex. 5.5.*** *Answer the questions to the text:*

1. What is a wholesaler?
2. What role does the wholesaler play in the economy? Name his main functions.
3. Would it be better without wholesalers? Explain.
4. What is the most important function of a wholesaler?
5. Why foreign manufacturers prefer to deal with wholesalers?
6. What categories can wholesalers be divided into?

***Ex. 5.6.*** *Skim through the text and complete the following sentences with the words from the box (using each of them once):*

|  |
| --- |
| suggestions, price, retailer, distribution, high quality, trade connections,  the production process, manufacturer, to deal, goods |

1. A successful … makes … products at a reasonable … .
2. Foreign manufacturers prefer … with an import merchant with established … … .
3. The wholesaler conveys customers’ … to the manufacturer.
4. Wholesaler economizes … and helps … … .
5. Wholesaler sells … in small quantities to the … .

***Ex. 5.7.*** *Translate the following sentences and transform them into Active Voice:*

1. Goods are bought in bulk by the wholesaler.
2. Suggestions are conveyed to the manufacturer by a wholesaler.
3. Goods are obtained by shoppers immediately.
4. Stocks and storage facilities are required for a successful wholesaling.
5. Wholesalers are used for advice.
6. Thus the manufacturer’s products can be improved.

***Ex. 5.8.*** *Translate the following sentences into English:*

1. Каждый оптовик знает, как обслуживать рынок наиболее эффективно.
2. Успешный производитель выпускает высококачественные товары по разумной цене.
3. Устанавливать контакт с производителем и потенциальным покупателем – это функция оптовика.
4. Оптовики располагают большими запасами продукции и вместительными сооружениями для их хранения.
5. Чтобы предоставить больше услуг клиентам, производитель может открыть собственный филиал оптовых продаж.

***Ex. 5.9.******1)*** *Divide the text into logical parts and entitle each of them in English using key word combinations in each part. Compare your text outline with that of your group-mates.* ***2)*** *Compose 3-5 sentences**which express the main idea of the text.*

***Ex. 5.10.*** *Retell the text “Wholesaling”.*

***Ex. 5.11.*** *Revise the vocabulary and learn it by heart:*

1. to deal with a wholesaler, 2. to contact a retailer, 3. a manufacturer means a producer, 4. to buy goods in bulk, 5. to sell in small quantities, 6. production process, 7. to economize distribution, 8. a potential customer (= shopper), 9. to obtain immediately, 10. to supply directly, 11. to reduce the number of transactions, 12. to improve one’s product, 13. to keep stocks, 14. to arrange imports from abroad, 15. to require deliveries, 16. to establish trade connections.

**5.2. Retailing**

***Ex. 5.12.*** *Read and try to memorize the meaning of some new words and word combinations:*

|  |  |  |
| --- | --- | --- |
| 1. | to perform | выполнять; брать на себя функцию |
| 2. | retail institution | предприятие розничной торговли |
| 3. | specialty store | специализированный магазин |
| 4. | general merchandise store | магазин со смешанным ассортиментом |
| 5. | non-store retailing | розничная торговля по заказам клиентов |
| 6. | feeling | чутьё |
| 7. | to compete | конкурировать |
| 8. | department store | универмаг |
| 9. | to adjust to smth. | приспосабливаться к чему-либо |
| 10. | condition | условие |
| 11. | to locate = to arrange | располагать |
| 12. | to pack ≠ to unpack | упаковывать ≠ распаковывать |
| 13. | ready-weighed | (предварительно) взвешенный |
| 14. | variety | разнообразие, ассортимент |
| 15. | discount store | дисконтные магазины |
| 16. | to display | выставлять |
| 17. | department | отдел |
| 18. | item | товар |
| 19. | to keep long hours | работать продолжительное время |
| 20. | turnover | товарооборот |
| 21. | to achieve | достигать |
| 22. | cost | стоимость |
| 23. | to simplify | упрощать |
| 24. | saving | снижение |
| 25. | vending machines | торговые автоматы |
| 26. | door-to-door sales | продажа с доставкой на дом |

***Ex. 5.13.*** *Read and translate the text. Say what it is about.*

The retailer performs the last stage of the production process for it is he who puts the goods in the hands of the actual customers. His work is “to have the right goods in the right place at the right time”.

There are four types of retail institutions: 1) specialty stores, 2) supermarkets, 3) general merchandise stores, 4) non-store retailing.

Often specialty stores sell one type of product, such as clothing, jewelry, furniture, books. These stores having a better feeling of their market, they compete against giant department stores. They can adjust more quickly to market conditions.

Big supermarkets are usually well located. All the goods are arranged on trays and shelves. All the prices are clearly marked. The goods are ready-weighed and packed. There you can find everything you need.

General merchandise stores (GMS) carry a wide variety of products. There are three types of GMS a) department stores, b) discount stores, c) hypermarkets. Big department stores started in America more than 50 years ago, and then the idea was brought to European countries. These stores are wonderful places. People can do all their shopping under one roof. All the things for sale are displayed so that they can be easily seen, and the customers walk around and choose what they want.

The store is divided into departments: women’s clothes, men’s clothes, shoes, toys, sports goods, china and glass etc. There are may be a restaurant with an orchestra and sometimes a tea-room as well. You will also find a room where you can rest if you are tired. There’s an office where you can book seats for the theatre or arrange to travel anywhere in the world.

Low price is the major attraction of the discount stores. These stores sell the most popular items. The stores keep long hours and usually open on Sundays. Hypermarket is a type of discount store that was developed in Germany. They are very large stores with low-price and high-turnover products. Hypermarkets achieve cost savings by simplifying their unpacking and display.

There are three major types of non-store retailing: a) vending machines, b) door-to-door sales, and c) catalogue sales.

***Ex. 5.14.*** *Translate the following word-combinations from the text:*

1. stage of the production process; 2. specialty stores; 3. general merchandise stores; 4. to compete against giant department stores; 5. to adjust to market conditions; 6. to be arranged on trays; 7. to carry a wide variety of products; 8. the ready-weighed and packed goods; 9. the clearly marked prices; 10. to do all their shopping under one roof; 11. the discount stores; 12. the major attraction; 13. to display for sale; 14. to achieve cost saving; 15. the high-turnover products.

***Ex. 5.15.*** *Find English equivalents for the following words and word-combinations in the text:*

1. в нужное время, 2. выбрать то, что им нужно, 3. большой ассортимент (разнообразие) товаров, 4. лучше ориентироваться на своём рынке, 5. специализированные магазины, 6. главное достоинство дисконтных магазинов, 7. выставлять на продажу, 8. найти всё, что тебе нужно, 9. совершать все покупки под одной крышей, 10. работать продолжительное время, 11. торговые автоматы, 12. товары, пользующиеся большим спросом, 13. приспосабливаться к рыночным условиям.

***Ex. 5.16.*** *Scan the text, match the compatible concepts according to the text content and translate them. What is mentioned together?*

|  |  |
| --- | --- |
| 1) market | a) giant stores |
| 2) to do one’s shopping | b) at the right place |
| 3) low-price | c) on shelves |
| 4) to compete against | d) stores |
| 5) the last stage | e) quickly |
| 6) to arrange | f) under one roof |
| 7) to sell the most | g) clearly |
| 8) to adjust | h) retailing |
| 9) the right goods | i) of the production process |
| 10) to mark | j) into departments |
| 11) specialty | k) conditions |
| 12) to be divided | l) popular items |
| 13) non-store | m) products |

***Ex. 5.17.*** *Answer the questions to the text:*

1. What are the types of retail institutions?

2. What are the advantages of specialty stores?

3. How are all the goods displayed in big supermarkets?

4. What do supermarkets sell?

5. Where did the idea of big department stores originate?

6. Who was the first to develop and realize the idea of supermarkets?

7. What are three major types of non-store retailing?

***Ex. 5.18.******1)*** *Divide the text into logical parts and entitle each of them in English using key word combinations in each part. Compare your text outline with that of your group-mates.* ***2)*** *Formulate the main idea of the text in 5 sentences.*

***Ex. 5.19.*** *Translate the following sentences and transform Active Voice into Passive Voice. Use the preposition “by” if necessary.*

*Model:* The sellers **arrange** all the goods on shelves and trays. – All the goods

**are arranged** on shelves and trays by the sellers.

1. The retailer puts the goods in the hands of the actual customers. 2. General merchandise stores carry a wide variety of products. 3. People can do all their shopping under one roof. 4. They sell the most popular items. 5. Americans brought the idea of big department stores to European countries.

***Ex. 5.20.*** *Revise the vocabulary and learn it by heart:*

1. specialty stores, 2. non-store retailing, 3. to compete against department stores, 4. to adjust to market conditions, 5. to be well located, 6. to arrange ready-weighed goods, 7. to mark and to pack, 8. discount stores, 9. to be divided into departments, 10. to keep long hours, 11. high-turnover products, 12. to achieve cost savings.

**UNIT 6. BANKS AND THEIR ACTIVITY**

**6.1. Functions of Banks**

***Ex. 6.1.*** *Read and try to memorize the meaning of some new words and word combinations:*

|  |  |  |
| --- | --- | --- |
| 1. | to be concerned with | быть связанным с |
| 2. | closely | тесно |
| 3. | flow | поток |
| 4. | to cooperate | сотрудничать |
| 5. | effort | усилие |
| 6. | to prevent | предотвратить |
| 7. | to provide | обеспечивать, предоставлять |
| 8. | to allocate | размещать, выделять |
| 9. | to originate | возникнуть, зародиться |
| 10. | valuables | ценности |
| 11. | safe-keeping | надёжное хранение |
| 12. | in addition to | в дополнение к; кроме того, что |
| 13. | possession | собственность |
| 14. | distinct | отдельный, различный |
| 15. | current account | текущий счёт |
| 16. | cheque [to tʃek] | чек |
| 17. | to pay interest | выплачивать процент |
| 18. | to undertake | предпринять |
| 19. | in turn | в свою очередь |
| 20. | to lend | давать взаймы |
| 21. | to earn interest | приносить доход |
| 22. | at a higher rate | по более высокой ставке |
| 23. | to make one’s profit | зарабатывать себе прибыль |
| 24. | primary | главный, первостепенный |
| 25. | intermediary | посредник |
| 26. | savings | сбережения |
| 27. | borrower | заёмщик |
| 28. | to obtain | получать |
| 29. | reservoir | резервуар, хранилище |
| 30. | loanable | предоставляемый взаём |
| 31. | stream | поток |
| 32. | for this reason | по этой причине |
| 33. | financier | финансист |
| 34. | liquidity | ликвидность, текучесть |
| 35. | otherwise | иначе |
| 37. | to be rendered useful | давать прибыль |
| 38. | simply | просто |
| 39. | to act as | действовать в качестве ..., выполнять функции |

***Ex. 6.2.*** *Read and translate the text. Say what it is about.*

**Banks**

Banks are closely concerned with the flow of money into and out of the economy. They often cooperate with the government in efforts to stabilize economics and to prevent inflation. They are specialists in the business of providing capital, and in allocating funds on credit. Banks originated as places to which people took their valuables for safe-keeping, but today the great banks of the world have many functions in addition to acting as guardians of valuable private possessions.

Banks normally receive money from their customer in two distinct forms: on current account and on deposit account. With a current account, a customer can issue personal cheques. No interest is paid by the bank on this type of account. With a deposit account however the customer undertakes to leave his money in the bank for a minimum specified period of time. Interest is paid on this money.

The bank in turn lends the deposited money to customers who need capital. This activity earns interest for the bank, and this interest is almost always at a higher rate than any interest which the bank pays to its depositors. In this way the bank makes its main profits.

We can say that the primary function of a bank today is to act as an intermediary between depositors who wish to make interest on their savings, and borrowers who wish to obtain capital. The bank is a reservoir of loanable money, with streams of money flowing in and out. For this reason, economists and financiers often talk of money being “liquid”, or of the “liquidity” of money. Many small sums which might not otherwise be used as capital are rendered useful simply because the bank acts as a reservoir.

***Ex. 6.3.*** *Scan the text, match the compatible concepts according to the text content and translate them. What is mentioned together?*

|  |  |
| --- | --- |
| 1) to be closely | a) economy |
| 2) to allocate funds | b) one’s profit |
| 3) to lend | c) as an intermediary |
| 4) to stabilize | d) interest |
| 5) current | e) money |
| 6) to act | f) the deposited money |
| 7) valuable | g) concerned with |
| 8) flow of (streams of) | h) capital |
| 9) to make | i) account |
| 10) to provide | j) on credit |
| 11) to earn | k) private possession |

***Ex. 6.4.*** *Find English equivalents for the following words and word-combinations*

*in the text:*

1. положить деньги на банковский счёт, 2. извлекать таким образом основную прибыль, 3. предотвращать инфляцию, 4. использовать в качестве капитала, 5. предоставить кредит из фондов вложений, 6. сотрудничать с правительством, 7. использовать с выгодой небольшие суммы, 8. говорить о ликвидности денег, 9. выплачивать процент своим вкладчикам, 10. заёмщики, желающие получить капитал.

***Ex. 6.5.*** *Answer the questions to the text:*

1. In what ways do banks cooperate with governments? 2. What was the original function of a bank? 3. In what ways do banks receive money from their customers? 4. What does the customer agree to do when he opens a deposit account? 5. How does the bank make its main profit? 6. Between whom does the bank act as an intermediary? 7. Why do financiers often talk of the liquidity of money?

***Ex. 6.6.******Test.*** *Check up your knowledge and abilities.*

***Task 1.******1)*** *Skim through the micro-text. Say what role banks play in any financial system.* ***2)*** *Give a title to the micro-text.* ***3)*** *Define the subject of the micro-text:*

a) Bank Funds, b) Types of Banks, c) Role of Banks in Economy, d) Main Functions of Banks.

Banks play a very important role in any financial system. Most typically banks open accounts for their clients and receive money on current and deposit accounts. These funds are used by them to provide loans or for investment. Apart from these functions bankers perform many other functions of great value to their clients. Banks collect cheques, discount bills of exchange, transfer money, buy and sell securities for their clients, take charge of their clients’ valuables.

As a rule, commercial banks in a country are supervised by the central bank, which acts as the government’s banker. Among other functions central banks have the sole right to issue banknotes and to license retail banks.

***Task 2.*** *Match the English words and word combinations with their Russian equivalents.*

|  |  |
| --- | --- |
| 1) apart from | a) учитывать векселя |
| 2) to perform a function | b) выпускать банкноты |
| 3) to collect cheques | c) ценные бумаги |
| 4) to discount bills | d) иметь монопольное право |
| 5) to transfer money | e) не говоря уже о, кроме, не считая |
| 6) securities | f) контролировать, осуществлять надзор |
| 7) to take charge of | g) малые банки |
| 8) to supervise | h) инкассировать чеки |
| 9) to have the sole right | i) переводить денежные средства |
| 10) to issue banknotes | j) брать на хранение |
| 11) retail banks | k) осуществлять функцию |

***Task 3.*** *Choose the word combinations that are not concerned with the lesson subject being discussed:*

1. current account, 2. deposited money, 3. purchase of securities, 4. well managed companies, 5. to lend small sums, 6. to license a firm, 7. savers and borrowers, 8. to make one’s product attractive, 9. coins and paper currency, 10. control over the monetary system, 11. an expert in advertising.

***Task 4.*** *Choose for each of the following sentences if a) it’s true, b) partly true, b) it’s wrong, d) it’s a well-known fact (not mentioned in the text):*

1. Bank-notes are issued by governments and authorized banks. 2. Banks take charge of their clients’ valuable private possession. 3. Bank is the only place where securities can be bought and sold. 4. Banks occupy a central place in any financial system. 5. Central baking system is important to the functioning of the private economy and the fiscal operations of the national government. 6. Banks accumulate savings and transform them into investments in the real economy.

***Ex. 6.7.*** *Revise and learn the vocabulary of this lesson by heart*

*:*

to lend or to borrow money, current account, to take valuables for safekeeping, to be closely concerned, to earn interest, to perform many functions, to issue banknotes, borrower ≠ depositor, private possession, to have the sole right, to provide loans, to prevent inflation, to allocate funds, to stabilize economy, to supervise, to license.

**6.2. Money and Banking**

***Ex.******6.8.*** *Read and try to memorize the meaning of some new words and word combinations:*

|  |  |  |
| --- | --- | --- |
| 1. | to measure in terms of money | измерять в денежном выражении |
| 2. | level | уровень |
| 3. | means | средство |
| 4. | storing values | накопление ценностей |
| 5. | total | весь, целый |
| 6. | general | общий |
| 7. | paper bills = paper notes | банкноты |
| 8. | primitive society | первобытные общества |
| 9. | direct exchange | прямой обмен |
| 10. | to consider | считать, рассматривать |
| 11. | to be of equal value | иметь равную стоимость |
| 12. | to coincide | совпадать |
| 13. | cattle | крупный рогатый скот |
| 14. | grain | зерно |
| 15. | shell | морские раковины |
| 16. | gradually | постепенно |
| 17. | durable | прочный |
| 18. | divisible | который можно разделить |
| 19. | unit of value | единица стоимости |
| 20. | originally | первоначально |
| 21. | store of value | средство сбережения |
| 22. | store | запас, резерв |
| 23. | to maintain | поддерживать |
| 24. | universally | повсеместно |
| 25. | to regard as | считать, признавать |
| 26. | to judge | оценивать |
| 27. | to support | поддерживать |
| 28. | to replace | заменить |
| 29. | disc-shaped | имеющий форму диска |
| 30. | to issue | выпускать |
| 31. | promise to pay | залог платежа |
| 32. | to handle | обращаться с чем-либо, манипулировать |
| 33. | legal tender | законное платёжное средство |
| 34. | money order | платёжное поручение |
| 35. | increasingly | всё больше, всё чаще |
| 36. | substitute money | денежный эквивалент |
| 37. | medium of exchange | средство обмена |
| 38. | purchasing power | покупательная способность |
| 39. | to effect business transactions | заключать коммерческие сделки |
| 40. | circulation | обращение, оборот |
| 41. | to relate to | связывать с чем-либо |
| 42. | rapidity | быстрота, скорость |
| 43. | purpose | цель |
| 44. | available | имеющийся, доступный |

***Ex. 6.9.***  *Read and translate the text. Summarize what the text says about the role of money in economy and its value:*

All values in the economic system are measured in terms of money. Money is important to the operation of the economy at two levels. First, it is the means of financing the purchases of goods and services and of storing values. Second, the quantity of money in the economy helps to determine total spending and general level of price.

Almost every society now has a money economy based on coins and paper bills. However, this has not always been true. In primitive societies a system of barter was used. Barter was a system of direct exchange of goods. Somebody could exchange a sheep, for example, for anything in the market-place that they considered to be of equal value. Barter, however, was a very unsatisfactory system because people’s needs seldom coincided. People needed a more practical system of exchange, and various money systems developed, based on goods such as cattle, grain, shells, salt etc. Precious metals gradually took over, because, when made into coins, they were portable, durable and divisible into larger and smaller units of value.

Originally, a valuable metal (gold, silver or copper) served as a constant store of value, and even today the American dollar is technically backed by the store of gold which the US government maintains. Because gold has been universally regarded as a very valuable metal, national currencies were for many years judged in terms of the so-called “gold standard”. Nowadays, however, national currencies are considered to be as strong as the national economies which support them.

Valuable metal has generally been replaced by paper notes and coins.

A coin is a piece of metal, usually disc-shaped, which bears lettering, designs or numbers showing its value.

Most governments now issue paper money in the form of bills, which are really “Promises to pay”. Paper money or “bank-notes” are easier to handle and much more convenient in the modern world. These notes are issued by governments and authorized banks, and are known as legal tender. Cheques and money orders are not legal tender, but they are being used increasingly. They perform the function of substitute money.

The value of money is basically its value as a medium of exchange or, as economists put it, its “purchasing power”. This purchasing power is dependent on supply and demand. The demand for money is reckonable as a quantity needed to effect business transactions. An increase in business requires an increase in the amount of money coming into general circulation. But the demand for money is related not only to the quantity of business but also to the rapidity with which the business is done. The supply of money, on the other hand, is the actual amount in notes and coins available for business purposes. If too much money is available, its value decreases, and it does not buy as much as it did, say, five years earlier. This condition is known as “inflation”.

***Ex. 6.10.*** *Scan the text, match the compatible concepts according to the text content and translate them. What is mentioned together?*

|  |  |
| --- | --- |
| 1) to support | a) business transactions |
| 2) an unsatisfactory system | b) by paper notes |
| 3) legal | c) of storing values |
| 4) money | d) national currencies |
| 5) available | e) order |
| 6) to replace | f) in terms of money |
| 7) portable and | g) tender |
| 8) means | h) for business purposes |
| 9) to measure | i) of exchange |
| 10) to effect | j) of barter |
| 11) medium | k) and durable coins |

***Ex. 6.11.*** *Find English equivalents for the following words and word-combinations in the text:*

1. удобные банкноты, 2. поступать в обращение, 3. ценные металлы, 4. определять всю сумму расходов, 5. использоваться всё больше и больше, 6. заменить, 7. платёжное поручение, 8. залог платежа, 9. денежный запас, 10. стоимость денег, 11. простой в обращении, 12. иметь равную стоимость, 13. прямой обмен товарами, 14. средство сбережения, 15. законное платёжное средство.

***Ex. 6.12. 1)*** *Translate the following statements and choose for each of them if it is a) true, b) wrong or c) a well-known fact but there is no information about it in the text:*

1. Nowadays there exist actually no purely barter economies.
2. People do not accept money to consume it directly but because it can subsequently be used to buy things which they wish to consume.
3. Today national currencies are judged in terms of the gold standard of a particular country.
4. In barter system economy is wasteful and trading is very expensive and complicated.

***2)*** *Choose the number of the paragraphs that contains the following information: 1. 2. 3. 4. 5. 6. 7.*

1. In such economy the seller and the buyer each must want something the other has to offer.
2. The quantity of money in the economy influences the general price level: prices rise with a steady increase in the supply of money.
3. Serving as a medium of exchange has for centuries been an essential function of money.
4. Money is a store of value, for it can be used to make purchases in future.

***3)*** *Choose the right answer to the question:*

**What are cheques? -** Cheques are … .

**a)** legal tender used instead of money

**b)** a piece of paper with numbers showing its value

**c)** not money but orders to transfer money from one bank account to another

**d)** a paper containing information about money currently available on somebody`s bank account

***4)*** *Define the main subject of the text*:

**a)** the modern concept of money in economics

**b)** difference between bank-notes and cheques as well as idea of “purchasing power” of money

**c)** bank operations and money importance

**d)** money as a medium of exchange

***Ex. 6.13.*** *Match the synonyms:*

|  |  |
| --- | --- |
| 1) to be issued | a) benefit |
| 2) in terms of | b) bills |
| 3) to regard | c) statement of money to be paid or received |
| 4) means | d) expenditure |
| 5) paper money | e) surplus |
| 6) interest | f) to come into circulation |
| 7) total | g) to be identical |
| 8) spending | h) quantity |
| 9) precious | i) to consider |
| 10) savings | j) whole |
| 11) account | k) to substitute |
| 12) amount | l) from the view-point of |
| 13) to coincide | m) deposit |
| 14) purpose | n) medium |
| 15) store | o) easy to handle |
| 16) portable | p) valuable |
| 17) to replace | q) aim |

***Ex. 6.14.*** *Answer the questions to the text:*

1. What is money system of the society based on? 2. What is barter? 3. Why did precious metal take over in the system of exchange? 4. What originally served as a store of value? 5. What backs the US dollar? 6. How are national currencies judged now? 7. Who can issue paper notes? 8. How does a coin look like? 9. What phrase do economists use for the value of money? 10. How do we reckon the demand for money? 11. What is inflation?

***Ex. 6.15.*** *Fill in the blanks with the following words from the box:*

|  |
| --- |
| 1. issues, (2) exchange, (3) securities, (4) “purchasing power”, (5) regards, (6) account, (7) equal, (8) measured, (9) the borrower, (10) medium, (11) means, (12) currency, (13) terms, (14) store |

1. Money is a … of exchange and a … of value. 2. When lending large sums of money to … the bank … his assets. 3. The US Treasury … coins and banknotes, cheques and other securities. 4. Human labour can be … in … of money. 5. I wonder what the rate of … between the dollar and the pound is. 6. A husband and a wife can open a joint … in a bank. 7. Few … are traded in the market. 8. The dollar is also the main … unit of Australia, Canada, New Zealand and some other countries. 9. Today the pound is … to 100 pence. 10. By … economists mean the value of money as a … of exchange.

***Ex. 6.16.*** *Revise the vocabulary and learn it by heart:*

legal tender, money order, medium of exchange, store of value, means of financing, to measure in terms of money, durable coins, portable paper bills, tosupport currency, to effect business transactions, to come into general circulation**,** purchasing power, substitute money, valuable (=precious) metals, to replace by banknotes, to determine total spending.

**UNIT 7. ACCOUNTING AND TAXATION**

**7.1. Accounting and Auditing**

***Ex. 7.1.*** *Read and try to memorize the meaning of some new words and word combinations:*

|  |  |  |
| --- | --- | --- |
| 1. | to set up | организовывать, основывать |
| 2. | fellow citizen | согражданин |
| 3. | in return | в обмен, в оплату; в ответ |
| 4. | to expect | ожидать, надеяться |
| 5. | to conduct affairs | вести дела |
| 6. | efficiently | эффективно |
| 7. | decision-maker | тот, кто принимает решения |
| 8. | capturing | сбор |
| 9. | processing | обработка |
| 10. | to accumulate | накапливать |
| 11. | to record | записывать |
| 12. | to summarize | суммировать |
| 13. | to report | давать отчёт |
| 14. | condition | состояние |
| 15. | entity | хозяйствующий субъект |
| 16. | financial statement | финансовая отчётность |
| 17. | to concern | касаться, иметь отношение |
| 18. | the operation | работа, функционирование, управление |
| 19. | bookkeeping | счетоводство |
| 20. | record-keeping | ведение учёта |
| 21. | tax authority | налоговая служба |
| 22. | labour union | профсоюз |
| 23. | local government | органы местного самоуправления |
| 24. | analyst | аналитик |
| 25. | from this perspective | с этой точки зрения |
| 26. | managerial accounting | управление финансами |
| 27. | financial accounting | финансовый учёт |
| 28. | public accounting | работа независимых бухгалтеров в качестве аудиторов |
| 29. | private accounting | учёт в хозрасчётных организациях |
| 30. | governmental accounting | учёт в государственных учреждениях |
| 31. | Independent Certified Public Accountants | фирмы дипломированных независимых бухгалтеров |
| 32. | to audit | подвергать аудиторской проверке |
| 33. | books | бухгалтерские книги |
| 34. | properly | надлежащим образом, как следует |
| 35. | to refer to | относиться к |
| 36. | primarily | главным образом, в основном |
| 37. | to involve | включать, вовлекать |
| 38. | employee | служащий, сотрудник |

***Ex. 7.2.*** *Read and translate the text. Give a detailed definition to the term “accounting” in one sentence.*

**Accounting and Auditing**

Whenever a man sets up a business it is because he feels he can produce some useful commodity or service which will be needed by his fellow citizens. In return he expects to be able to earn a profit on his business. To conduct his affairs efficiently and profitably the businessman must have some knowledge of accounting.

Accounting is the language of finance which all business decision-makers must understand. It is the process of capturing, processing, and communicating financial information. In other words, it is an information system that accumulates, records, classifies, summarizes, and reports commercial transactions. The aim of this process is to show the financial condition of a business entity. This information, in the form of financial statements, is then communicated to those who make decisions concerning the operations of an enterprise.

Bookkeeping is a small part of the system and deals with record-keeping.

Accounting information is used by managers, investors, and different groups in society, for example, tax authorities, labour unions, local governments, financial analysts etc. From this perspective, accounting is divided into managerial, financial and tax accounting.

The major branches of accounting are public, private, and governmental accounting.

Public accounting refers to the work done by independent Certified Public Accountants (CPA), the corresponding professional British title being Chartered Accountants. They audit the books of companies to ensure that their financial statements and records are properly stated.

Private accounting refers primarily to the private sector of the economy and involves the analysis and recording of financial information by accountants who are employees of the business entity.

Governmental accounting is the accounting function performed for central (federal and state) and local governmental institutions.

***Ex. 7.3.*** *Find English equivalents for the following words and word-combinations in the text:*

1. финансовая отчётность; 2. подвергать аудиторской проверке бухгалтерские книги; 3. суммировать и давать отчетность по коммерческим операциям; 4. анализ и отражение финансовой информации; 5. быть в состоянии заработать прибыль; 6. бухучет подразделяется на…; 7. чтобы вести дела эффективно и с прибылью; 8. финансовое состояние хозяйствующего субъекта; 9. финансовые аналитики; 10. накапливать; 11. основные направления бухучета, 12. преимущественно, главным образом, 13. налоговые службы, 14. цель этого процесса.

***Ex. 7.4.*** *Scan the text, match the compatible concepts according to the text content and translate them. What is mentioned together?*

|  |  |
| --- | --- |
| 1) to audit | a) the accounting function |
| 2) to conduct | b) entity |
| 3) to communicate | c) of an enterprise |
| 4) to earn | d) the financial condition |
| 5) to perform | e) perspective |
| 6) to produce | f) the analysis and recording |
| 7) to show | g) statements |
| 8) to set up | h) affairs |
| 9) to involve | i) profitably |
| 10) the operation | j) a profit |
| 11) financial | k) the books of companies |
| 12) business | l) a business |
| 13) efficiently and | m) information |
| 14) from this | n) useful commodity or service |

***Ex. 7.5. 1)*** *Translate the following statements and choose for each of them if it is a) true, b) wrong, c) a well-known fact (not mentioned in the text) or d) there is no information about it in the text:*

1. Accountants and bookkeepers work for business firms, government, tax authorities and other organizations. 2. To examine their accounts or prepare financial statements business companies employ their own accountants or hire the services of an outside accountant. 3. The three most important areas of accounting comprise auditing, income taxation, non-business organizations. 4. To conduct his affairs profitably the firm owner must have many-sided and profound knowledge of accounting. 5. The purpose of accounting is to reflect the financial condition of a business entity. 6. Income taxation as an area of accounting incudes determination of a company’s taxes according to the existing laws. 7. The purpose of accounting is to provide decision makers with information useful in making economic decisions.

***Ex. 7.6.*** *Find in the text the terms to the following definitions:*

1. It is someone who makes decisions, coordinates and evaluates financial and informational resources as well as the staff’s activities, motivates and controls his (or her) employees. 2. It provides the basic accounting data by systematical recording such day-to-day financial information as income from the sale, expenses of business operations and overhead (накладные) expenses. 3. It is a private enterprise. 4. It is the executive and administrative body of state power in a city or region. 5. It is benefit earned on business. 6. It is information showing the financial condition of a business entity. 7. A thing or an idea that can satisfy somebody’s want or need.

***Ex. 7.7.*** *Compose 3-5 sentences**which express the main idea of the texts.**Answer the questions to the text:*

1. Why must businessmen have some knowledge of accounting? 2. What is accounting? 3. What does an accounting information system show? 4. Who needs financial information? 5. What are the major branches of accounting?

***Ex. 7.8.*** *Revise and learn the vocabulary:*

to set up a business, in return, to expect, to earn a profit on business, to conduct affairs efficiently, to capture and communicate financial information, financial condition, financial statement, entity, bookkeeping, to concern the operation of an enterprise, managerial accounting, governmental accounting, public accounting, to assess somebody’s performance, double-entry principle.

**Test.***Check your knowledge and abilities.*

***Task 1.*** *Skim through the text. Try to understand it without a dictionary. Guess the meaning of the underlined words and word combinations:*

**Accounting: Changes and Prospects**

Significant changes are known to have taken place in accounting in recent years. The accountancy profession has gained a very high status. The modern accountant has begun to play an important role in business activity. As a result he is expected to perform various duties today, one of the major duties being provision of information to the management. By providing information to managers the accountant enables them to assess their own performance, to make economic decisions and to devise ways to improve their efficiency. Equally important is the task of designing accounting systems.

In spite of the centuries of evolution the double-entry principle has remained the backbone of any accounting system. At the same time, however, one can’t deny the fact that the development of human society influences accounting and makes designing accounting systems for new fields like “social accounting”, “green accounting”, “tax accounting” etc. a challenging task.

Another responsibility of accountants is to prepare financial statements, the four basic financial statements being the income statement, balance sheet, capital statement, and the statement of cash flows.

One of the biggest problems facing the accounting profession is the necessity of rapid adaptation to the changes connected with enormous growth of industry, the world globalization process and development of information technology. In this context there is a general opinion in the profession about the need to improve the quality of accounting, professional competence, and accounting education. Maintaining high ethical standards, compliance with relevant laws, as well as accounting and auditing standards are also on the agenda.

***Task 2.*** *Choose the number of the paragraph that contains the following information: 1, 2, 3, 4.*

Nowadays the accounting skills must constantly be upgraded and developed.

***Task 3.*** *Match the right translation of the words from the text:*

|  |  |
| --- | --- |
| 1) significant | a) повестка дня |
| 2) to assess | b) отрицать |
| 3) performance | c) соответствие, согласие |
| 4) equally | d) трудный |
| 5) backbone | e) оценивать |
| 6) to deny | f) значительный |
| 7) challenging | g) работа |
| 8) compliance | h) каркас, основа, хребет |
| 9) agenda | i) в равной степени |

***Task 4.*** *Correct the outline of the text according to the content. Use the Arabic numbers to place the points of the text outline in the right sequence (for example: 1-d, 2-e etc.).*

**a)** Financial Statements

**b)** The Modern Accountant’s Duties

**c)** Adaptation to Changes

**d)** Designing Accounting Systems

***Task 5.*** *Choose for each of the following sentences if a) it’s true, b) it’s wrong, c) it’s a well-known fact (not mentioned in the text), or you see that d) there is no information about it in the text:*

1. The double-entry principles have lost their importance for accounting system lately. 2. To have profound knowledge in accounting is useful for the person that deals with management and business. 3. Before the invention of double-entry book-keeping accounting records had been disorganized. 4. To design accounting system is a difficult task. 5. The double-entry system, the backbone of accounting, evolved during the Renaissance. 6. In the double-entry system each transaction must be recorded with at least one debit and one credit, in such a way that the total amount of debits and the total amount of credits equal each other.

**7.2. Taxation**

***Ex. 7.9.*** *1) Read and translate the text. Say in 3-4 sentences what it is about. 2) Compose a vocabulary of professional terms. 3) Formulate a short definition to each type of taxes.*

Taxes are sometimes referred to as direct or indirect. The meaning of these terms can vary in different contexts, which can sometimes lead to confusion. In economics, direct taxes refer to those taxes that are collected from the people or organizations on whom they are imposed. For example, income taxes are collected from the person who earns the income. By contrast, indirect taxes are collected from someone other than the person responsible for paying the taxes.

From whom a tax is collected is a matter of law. However, who pays the tax is determined by the market place and is found by comparing the price of the good (including tax) after the tax is imposed to the price of the good before the tax was imposed. For example, suppose the price of gas in the U.S., without taxes, were $2.00 per gallon. Suppose the U.S. government imposes a tax of $0.50 per gallon on the gas. Forces of demand and supply will determine how that $0.50 tax burden is distributed among the buyers and sellers. For example, it is possible that the price of gas, after the tax, might be $2.40. In such a case, buyers would be paying $0.40 of the tax while the sellers would be paying $0.10 of the tax.

**Income Tax.** Income tax is commonly a progressive tax because the tax rate increases with increasing income. For this reason, it is generally advocated by those who think that taxation should be borne more by the rich than by the poor, even to the point of serving as a form of social redistribution. Some critics characterize this tax as a form of punishment for economic productivity. Other critics charge that income taxation is inherently socially intrusive because enforcement requires the government to collect large amounts of information about business and personal affairs, much of which is considered proprietary and confidential.

Income tax fraud is a problem in most, if not all, countries implementing an income tax. Either one fails to declare income, or declares nonexistent expenses. Failure to declare income is especially easy for non-salaried work, especially those paid in cash. Tax enforcement authorities fight tax fraud using various methods, nowadays with the help of computer databases. They may, for instance, look for discrepancies between declared revenue and expenses along time. Tax enforcement authorities then target individuals for a tax audit – a more or less detailed review of the income and tax-deductible expenses of the individual.

Income tax may be collected from legal entities (e.g., companies) as well as natural persons (individuals), although, in some cases, the income tax on legal entities is levied on a slightly different basis than the income tax on individuals and may be called, in the case of income tax on companies, a corporation tax or acorporate income tax.

**Poll Tax.** A poll tax, also called a per capita tax, or capitation tax, is a tax that levies a set amount per individual. The earliest tax mentioned in the Bible of a half-shekel per annum from each adult Jew was a form of poll tax. Poll taxes are regressive, since they take the same amount of money (and hence, a higher proportion of income) for poorer individuals as for richer individuals. Poll taxes are difficult to cheat.

**Value Added Tax.** A value added tax (sometimes called a goods and services tax, as in Australia and Canada) applies the equivalent of a sales tax to every operation that creates value. To give an example, sheet steel is imported by a machine manufacturer. That manufacturer will pay the VAT on the purchase price, that amount to the government. The manufacturer will then transform the steel into a machine, selling the machine for a higher price to a wholesale distributor. The manufacturer will collect the VAT on the higher price, but will remit to the government only the excess related to the "value added" (the price over the cost of the sheet steel). The wholesale distributor will then continue the process, charging the retail distributor the VAT on the entire price to the retailer, but remitting only the amount related to the distribution markup to the government. The last VAT amount is paid by the eventual retail customer who cannot recover any of the previously paid VAT. Economic theorists have argued that this minimizes the market distortion resulting from the tax, compared to a sales tax.

VAT was historically used when a sales tax or excise tax was uncollectible. For example, a 30% sales tax is so often cheated that most of the retail economy will go off the books. By collecting the tax at each production level, and requiring the previous production level to collect the next level tax in order to recover the VAT previously paid by that production level, the theory is that the entire economy helps in the enforcement. In reality, forged invoices and the like demonstrate that tax evaders will always attempt to cheat the system.

**UNIT 8. FUNDAMENTALS**

**OF MARKETING AND MANAGEMENT**

**8.1. Marketing**

***Ex. 8.1.*** *Read and try to memorize the meaning of some new words and word combinations:*

|  |  |  |
| --- | --- | --- |
| 1. | to confuse with | путать с *(другим понятием)* |
| 2. | complete | полный |
| 3. | to find out | выяснить |
| 4. | market research | рыночное исследование |
| 5. | to involve = to include | включать в себя |
| 6. | right | нужный, правильный |
| 7. | to persuade | убеждать |
| 8. | advertising | реклама |
| 9. | packaging | упаковка |
| 10. | to mean | означать |
| 11. | distribution | распределение |
| 12. | marketing mix | маркетинговая смесь, набор |
| 13. | promotion | продвижение (товара), содействие |
| 14. | to refer | относиться к, обозначать |
| 15. | location | местоположение |
| 16. | dealer | дилер |
| 17. | showroom | демонстрационный зал |
| 18. | computer shopping service | услуги он-лайн шоппинга |
| 19. | complex | сложный |
| 20. | to select | отбирать, выбирать |
| 21. | to divide | делить |
| 22. | according to | согласно чему-либо |
| 23. | available | доступный, имеющийся |
| 24. | to make | делать; заставлять |
| 25. | to appeal | привлекать |
| 26. | controllable | управляемый |
| 27. | product life cycle | жизненный цикл продукта |
| 28. | stage | стадия |
| 29. | introduction | внедрение, введение |
| 30. | growth | рост, развитие |
| 31. | maturity | зрелость |
| 32. | decline | спад |
| 33. | length | продолжительность |
| 34. | intensity | интенсивность |
| 35. | competition | конкуренция |
| 36. | extent | степень |
| 37. | superior | продвинутый, усовершенствованный |
| 38. | technique | приём, метод |
| 40. | discount = allowance | скидка |
| 41. | to permit | позволять, разрешать |
| 42. | essential | важный, существенный |
| 43. | to precede | предшествовать |
| 44. | to keep a check on smth. | отслеживать, наблюдать |
| 45. | to happen | происходить, случаться |
| 46. | object | цель |
| 47. | primarily | главным образом |
| 48. | attempt | попытка |
| 49. | shape | форма |
| 50. | to accept | принять |
| 51. | to keep track of | отслеживать |
| 52. | pattern | модель, образец |
| 53. | to commence | начинать |
| 54. | to distinguish from | отличать от |
| 55. | to be concerned with | касаться чего-либо, рассматривать |
| 56. | rival | конкурентный |
| 57. | to represent | представлять |
| 58. | value of money | денежная стоимость, денежное выражение |
| 59. | to safeguard | гарантировать |

***Ex. 8.2.*** *Read and translate the text. Say what it is about.*

Marketing is often confused with sales or with advertising but it is these and much more. Marketing is a complete process within the business, which includes:

— finding out what the customer wants — this is called “market research” and involves finding out what types of products are wanted (product policy) and what prices consumers are prepared to pay;

— helping to produce the right product at the right price;

— persuading customers to buy the product — by means of advertising and packaging;

— transporting the product to the customer in the most convenient and efficient way, which means distribution.

The easiest way to remember what marketing is all about is to remember what the marketing people call the *marketing mix* i.e. the four Ps: product, price, promotion, place.

Place refers to how the product is distributed and through what types of shop or other organizations.

Place includes location of production and distribution. The place to see your product could be in dealers’ showrooms or directly from the factory or from catalogs, direct-mail coupons, even telemarketing with telephone sales people or through computer shopping services.

Promotion includes all forms of marketing communication (advertising, direct mail, customer service, image, special events, sales and the product or service itself). Promotion is the most complex thing − how to select and divide your market according to the type of product, its price and where it will be available. Each group of the population has its own values to which you want to make your product appeal.

The most controllable of these factors is the first “p”: Product (service).

All product and services have what have been traditionally called “product life cycles”.

The stages of the product life cycle are: introduction, growth, maturity and decline.

The length of a product life cycle depends upon the

— intensity of the competition;

— extent to which the new product is an innovation, a modification of an existing product;

— introductory timing of technologically superior products;

— marketing techniques.

Price means the need to set not only the price itself but also any discounts which might be given and any allowances permitted.

An essential part of marketing is market research. This should not only precede the introduction of new products, but should keep a regular check on what is happening to existing ones. The object of market research is, primarily, to *find out what the public wants*. If a product is needed, it will sell.

Market researchers also attempt to find out in what form, shape, colour and package the public will accept the product. They also try to keep track of changing patterns in demand. The successful firm is the one that can commence production today for the needs of tomorrow.

Market research must be distinguished from consumer research. This looks at marketing from the consumers’ point of view. It is concerned with such questions as which of many rival products represent the best value for money, and how the consumers’ interests can be safeguarded.

***Ex. 8.3.*** *Find English equivalents for the following words and word-combinations in the text:*

1. потребности клиентов, 2. с помощью рекламы и упаковки, 3. место производства, 4. сделать товар привлекательным, 5. жизненный цикл продукта, 6. отличаться от потребительского исследования, 7. зависеть от интенсивности конкуренции, 8. технологически продвинутые товары, 9. регулярно отслеживать, 10. установить цену, 11. продвижение и распространение товаров, 12. иметь свои собственные ценности, 13. цель рыночного исследования, 14. конкурентно-способные товары, 15. приступить к производству, 16. допустимые скидки, 17. убеждать клиентов, 18. рост, 19. спад, 20. в демонстрационных залах дилеров, 21. предшествовать внедрению новой продукции.

***Ex. 8.4.*** *Scan the text, match the compatible concepts according to the text content and translate them. What is mentioned together?*

|  |  |  |  |
| --- | --- | --- | --- |
| 1) | intensity of | a) | shape and package |
| 2) | allowance | b) | public wants |
| 3) | to confuse with | c) | the product introduction |
| 4) | to accept | d) | an existing product |
| 5) | in a convenient | e) | price and discounts |
| 6) | to safeguard | f) | competition |
| 7) | to have its own | g) | value for money |
| 8) | product life | h) | customers |
| 9) | to set | i) | permitted |
| 10) | to find out what | j) | values |
| 11) | to represent the best | k) | way |
| 12) | modification of | l) | advertising |
| 13) | to persuade | m) | cycle |
| 14) | to precede | n) | the consumers’ interests |

***Ex. 8.5.*** *Find the right term to the following definitions in the text:*

1. It means location of production and distribution. 2. It is a process preceding the introduction of new products and called product policy that means finding out needs and determining the most effective and efficient ways to satisfy those needs. 3. It is a sort of investigation concerned with finding out which of competitive goods or services are profitable and how the customers’ interests can be guaranteed. 4. It is a social and managerial process by which individuals and groups obtain what they need and want through creating and exchanging products and values with others. 5. It is transporting the goods to the consumer in the most convenient and efficient way. 6. It is an attempt by marketers to persuade others to participate in an exchange with them through advertising, public relations etc. in order to inform potential consumers about their organization and its goods and services.

***Ex. 8.6.*** *Choose for each of the following sentences if a) it’s true, b) it’s wrong, c) it’s a well-known fact (not mentioned in the text):*

1. The aim of market research is to sell the product in any possible way. 2. There are different ways of communication between buyers and sellers, not only meeting in person. 3. Today the computer has begun to greatly affect the marketing field. 4. Good marketing executives say that one should first determine the price the market is willing to pay for a product and then design a product that can be manufactured at this price. 5. Any commodity or service has so called product life cycle. 6. Many consumers think that the price reflects the quality of products. 7. The most controllable factor of the marketing ones is price. 8. The right choice of the proper pricing strategy is the primary task for any company otherwise it can face the problems of finance loss and unprofitability.

***Ex. 8.7.*** *Divide the text into logical parts and entitle each of them in English using key word combinations from each part. Compare your text outline with that of your group-mates.*

***Ex. 8.8.*** *Answer the questions to the text:*

1. What is market research? 2. With what notions is marketing sometimes confused? 3. What is the difference between those notions and marketing? 4. What are the Four Ps? 5. What allowances can sometimes be permitted to attract consumers? 6. What are the stages of the product life cycle? 7. What does the length of a product life cycle depend upon? 8. What is the primary aim of market research? 9. What is consumer research?

***Ex. 8.9.*** *Revise the vocabulary and learn it by heart:*

to confuse with advertising, to set prices and discounts, to commence goods promotion, to precede the introduction of a new product, product life cycle, to transport in the most convenient way, to safeguard the consumers’ interests, to accept somebody’s values, to find out the customers’ wants, shape and package, to represent the best value for money, to persuade, to modify existing products.

**8.2. Management and the Role of a Manager**

***Ex. 8.10.*** *Read and try to memorize the meaning of some new words and word combinations:*

|  |  |  |
| --- | --- | --- |
| 1. | set | совокупность |
| 2. | activity, activities | деятельность, виды деятельности |
| 3. | to direct at | направлять на |
| 4. | to achieve | достигать |
| 5. | goal | цель |
| 6. | efficient | эффективный, действенный |
| 7. | manner | манера, образ (действия), способ |
| 8. | decision making | принятие решений |
| 9. | course of action | курс действий |
| 10. | to lead | вести, руководить |
| 11. | to control | контролировать, управлять |
| 12. | to monitor | наблюдать, контролировать |
| 13. | to evaluate | оценивать, давать оценку |
| 14. | applicable | применимый |
| 15. | setting |  |
| 16. | non-for-profit | некоммерческий |
| 17. | healthcare facilities | учреждения здравоохранения |
| 18. | primary | главный, первостепенный |
| 19. | frequently | часто |
| 20. | to categorize | классифицировать |
| 21. | level | уровень, ранг |
| 22. | area | область, сфера |
| 23. | to identify | идентифицировать |
| 24. | individual manager | специалист по кадровой политике |
| 25. | to supervise | смотреть, наблюдать; контролировать |
| 26. | direct(ly) | непосредственный, (непосредственно, прямо) |
| 27. | figure-head | начальник |
| 28. | liaison | посредник |
| 29. | monitor | наставник, советник |
| 30. | disseminator | распорядитель |
| 31. | spokesperson | представитель |
| 32. | entrepreneur | предприниматель |
| 33. | disturbance handler | управляющий, конфликтолог |
| 34. | resources allocator | распределитель ресурсов |
| 35. | negotiator | посредник, переговорщик |
| 36. | to seem | казаться |
| 37. | to apply | применять |
| 38. | preference | предпочтение |
| 39. | relationship | отношение |
| 40. | to involve | включать в себя, вовлекать |
| 41. | reason for | причина чего-либо |
| 42. | to exist | существовать |
| 43. | uncertainty | неопределённость |
| 44. | to perform | работать |
| 45. | forces | силы, факторы |
| 46. | to cause | вызывать, быть причиной |
| 47. | to behave | вести себя |
| 48. | in certain ways | тем или иным (определённым) образом |
| 49. | objective | цель |
| 50. | to mean | означать |
| 51. | to get somebody do smth. | заставить кого-л. делать что-л. |
| 52. | contribution | вклад |
| 53. | skills | профессиональные навыки, мастерство |
| 54. | to acquire | приобретать |
| 55. | to continue | продолжать |
| 56. | experience | опыт |
| 57. | training | обучение |
| 58. | previous | предыдущий, предшествующий |
| 59. | to draw on | опираться на |
| 60. | means | средство |

***Ex. 8.11.*** *Read and translate the text. Say what it is about. Give it the title.*

Management is a set of activities directed at an organization’s human, financial, physical and information resources, with the aim of achieving organizational goals in an efficient and effective manner. The basic activities within the management process are planning and decision making (determining courses of action), organizing (coordinating activities and resources), leading (motivating and managing employees), and controlling (monitoring and evaluating activities).

Management processes are applicable in a wide variety of settings, including profit-seeking organizations (large and small businesses and international businesses) and non-for-profit organizations (government, educational, healthcare facilities and non-traditional organizations).

What, then, is a manager? Manager is someone whose primary activities are a part of a management process. A number of different terms are used for “manager”, including “director”, “administrator”, and “president”. The term “manager” is used more frequently in profit-making organizations and while the others are used more widely in non-profit organizations.

Managers can be categorized by level and by area. By level we can identify top, middle, and first-line managers. Kinds of managers by area include marketing, financial, operations, human resources, administrative, and specialized managers. An individual manager is a person who supervises directly people in an organization.

Most managers have ten basic roles to play: three interpersonal roles (figurehead, leader, and liaison), three information roles (monitor, disseminator, and spokesperson), and four decisional roles (entrepreneur, disturbance handler, resources allocator, and negotiator).

But some basic characteristics seem to apply to managers in all types of organizations; they include hard work on a variety of activities, preference for active tasks, direct personal relationships. Almost everything a manager does involves decisions. The reason for making a decision is that a problem exists. In decision making there is always some uncertainty and risk. Besides, one of the manager’s primary tasks is to motivate people in the organization to perform at high levels.

Motivation can be defined as the forces that cause people to behave in certain ways. From the manager’s viewpoint the objective is to motivate people to behave in ways that are in the oraganization’s best interest. This means getting them work hard , to be at work regularly and to make positive contribution mission. That is why managers need to understand the nature of individual motivation, especially as it applies to work situations.

Effective managers tend to have technical, interpersonal, conceptual, diagnostic, and analytical skills. Management skills may be acquired through education (formal course work and continuing education) or experience (training programs and previous jobs). Successful managers are drawing on both experience and education as a means of acquiring and developing the skills they need.

***Ex. 8.12.*** *Find English equivalents for the following words and word-combinations in the text:*

1. планирование, 2. принятие решений, 3. организация и контроль, 4. достижение организационных задач, 5. определение курса действия, 6. мотивация и управление персоналом, 7. учёт и оценка деятельности, 8. руководитель верхнего звена (среднего звена, начального звена), 9. менеджер по финансам, маркетингу, ресурсам; 10. менеджер-администратор; 11. специализированные менеджеры, 12. ряд видов деятельности, 13. вносить положительный вклад, 14. управлять межличностными отношениями, 15. вести себя тем или иным образом, 16. приобретать образование, 17. опираться на опыт, 18. средство совершенствования профессиональных навыков.

***Ex. 8.13.*** *Scan the text, match the compatible concepts according to the text content and translate them. What is mentioned together?*

|  |  |  |  |
| --- | --- | --- | --- |
| 1) | in an efficient | a) | decisions |
| 2) | profit-seeking | b) | experience |
| 3) | to direct | c) | managers |
| 4) | to perform | d) | by level and by area |
| 5) | to acquire | e) | goals |
| 6) | to develop | f) | education |
| 7) | to categorize | g) | employees |
| 8) | to make / to involve | h) | organizations |
| 9) | to behave | i) | skills |
| 10) | to continue | j) | at high levels |
| 11) | effective (successful) | k) | manner |
| 12) | to motivate | l) | activities |
| 13) | to achieve | m) | personal relationships |
| 14) | to evaluate | n) | in certain ways |

***Ex. 8.14.*** *Choose for each of the following sentences if*

*a) it’s true, b) it’s wrong, c) there is no information about it in the text,* *or you see that d) it’s a well-known fact (not mentioned in the text):*

1. Only some people consider managing to be a challenging work.

2. The primary task most often fulfilled by managers is to make various decisions.

3. A clever manager cares about his employees and product quality.

4. Understanding the nature of individual motivation helps managers make their employees to behave in certain ways and direct interpersonal relationships.

5. Effective managers can be identified by level and by area.

6. Top-management tasks are multidimensional because they include determining objectives, strategies, plans and what decisions are to be made today for tomorrow’s results.

7. A successful manager acquires his skills through experience and education.

8. Recruiting, training and developing a new personnel into a working team takes any manager many years.

9. It is recognized by all the managers that their most important assets are human resources.

***Ex. 8.15.*** *Match each term on the right with the correct definition on the left:*

1. government, educational, healthcare 1) manager

facilities organizations

2) determining courses of action 2) non-for-profit organizations

3) coordinating activities and resources 3) motivation

4) motivating and managing employees 4) profit-seeking organizations

5) monitoring and evaluating activities 5) controlling

6) large and small businesses and 6) planning and decision making

international business

7) forces that cause people to behave in 7) leading

certain ways

8) someone whose primary activity is to 8) organizing

direct and supervise employees

***Ex. 8.16.*** *Skim through the text, translate and complete the following sentences with the words from the box (using each of them once):*

|  |
| --- |
| interpersonal, identified, experience, first-line, motivation, decisional, education, area, decisions, level, to behave, top, skills |

1. We can define … as forces that cause people … in certain ways. 2. All management activities include … . 3. Management … necessary in work with human resources are acquired through … and … . 4. Most managers play …, informational and … roles. 5. We usually classify managers by … and by … . 6. By level managers can be … as …, middle and … ones.

***Ex. 8.17.*** *Answer the questions to the text:*

1. What is management? 2. What aims is management directed at? 3. What activities does management include? 4. What do planning and decision-making (organizing, leading, and controlling) mean? 5. Where are management processes applicable? 6. What is a “manager”? 7. What terms are used for “manager”? 8. How can managers be categorized? 9. What are the basic roles of managers? 10. What are the duties of a manager? 11. And what is the main task of a manager? 12. What is the reason for making a decision? 13. What is always there in decision making? 14. Is to motivate people in an organization a primary task of a manager? 15. How can motivation be defined? 16. What is “motivation” from the manager’s point of view? 17. What does it mean to behave in ways that are in the organization’s best interest? 18. What skills and knowledge are necessary for effective managers? 19. What ways may management skills be acquired? 20. Why is managing considered to be a hard work?

***Ex. 8.18.*** *Revise the vocabulary and learn it by heart:*

to achieve goals, to determine course of action, to motivate employees, to evaluate activities, non-profit (≠ profit-seeking) organizations, to categorize by area, to supervise directly people, to make a decision, to perform at high level, to behave in certain ways, to acquire experience, to continue education, to develop skills.

**UNIT 9. BUSINESS COMMUNICATION**

**9.1. Introduction. Business Letter**

***Ex. 9.1.*** *Read and translate the following quotes and agree or disagree with these statements.*

“Take advantage of every opportunity to practice your communication skills so that when important occasions arise, you will have the gift, the style, the sharpness, the clarity, and the emotions to affect other people.” (Jim Rohn, an American businessman)

“Intelligence, knowledge or experience are important and might get you a job, but strong communication skills are what will get you promoted.” (Mireille Guiliano, a French author)

***Ex. 9.2.*** *Read aloud the following words and word combinations paying attention to their meaning:*

|  |  |  |
| --- | --- | --- |
| 1. | means | средство |
| 2. | communication | общение, связь |
| 3. | purpose ['pə:pəs] | цель |
| 4. | business deal | деловое соглашение |
| 5. | complaint | жалоба |
| 6. | warning | предупреждение |
| 7. | propagator | предшественник |
| 8. | conventional | обычный, традиционный |
| 9. | shipment | погрузка (на корабль); отправка (товаров); перевозка товаров; груз, партия товара |
| 10. | to require something | требовать чего-либо, нуждаться в чём-либо |
| 11. | to refer | говорить, упоминать о чём-л., относить(ся) |
| 12. | formal / informal | официальный / неофициальный |
| 13. | framework | рамка, структура; форма |
| 14. | content ['kͻntənt] | содержание |
| 15. | to differ and to matter | отличаться и иметь значение |
| 16. | depending upon | в зависимости от |
| 17. | as per se [əzpə:'si:] | сам по себе, по существу |
| 18. | slight | едва заметный |
| 19. | mearge ['mi:gə] | небольшой, несущественный |
| 20. | applicable | применимый, пригодный, подходящий |
| 21. | meant for [ment] | предназначенный для |
| 22. | to regard | касаться, относиться, иметь отношение к чему-л. |
| 23. | order | заказ |
| 24. | claim | требование; претензия |
| 25. | dispute settlement | урегулирование споров |
| 26. | agreement | соглашение |
| 27. | information request | запрос информации |
| 28. | a laid-back approach | (здесь:) непринуждённый характер |
| 29. | casual | случайный |
| 30. | appraisal | оценка, анализ, экспертиза |
| 31. | reference letter | рекомендательное письмо |
| 32. | cover letter | сопроводительное письмо |
| 33. | inclined | склонный |
| 34. | distant | отдалённый, отстранённый |
| 35. | to get something right | быть аккуратным в выборе чего-либо |
| 36. | to assign to | назначить |
| 37. | without regard to | без учёта |
| 38. | (to be) well-spaced and organized | (иметь) подобающий формат и структуру |
| 39. | lack of smth. | отсутствие чего-либо |
| 40. | improper use | неверное использование |
| 41. | to destroy effectiveness | аннулировать ожидаемый результат |

***Ex. 9.3.*** *Translate the text and say what it is about.* *Compose a text outline in the form of special questions.*

***Text A*** *(for Detailed Understanding)*

**What is a Business Letter?**

**I. Business Letter.** A Business letter is type of letter which serves as a means of communication written for various commercial purposes. These purposes can be a business deal, complaint, warning, notice, invitation, declaration, information, apology and various other corporate matters. Letters of business are the most popular and the most widely written types of letters. Business letters are also the oldest form of official correspondence and perhaps the propagators of mailing system.

All over the world there are millions of organizations, big and small. They all need to communicate with one another whether through electronic mail or conventional mail. This communication can be between two companies, firms and clients and alike. All types of shipments take place amongst various industries of the world and they all require documentation; business letter is one amongst such documentation. A Business Letteris also known as*Professional Business Letter*. The term *‘Business Correspondence Letter’* is also used to refer these, simply because a letter is a means of correspondence. It is official in nature and is mostly formal in writing; following a basic framework. This framework is common among various official letters, it is the content and the tone of the language which differs and matters the most. The term *'Official Letter'*thereby becomes synonyms with'business letter'. Depending upon the need, various types of letters are written and the content varies as per se. A slight change in length and format may exist but that is meagre. However, these letters have styles which are applicable as and when required.

**II. Two Main Types of Business Letter.** Business letters are basically divided into *formal* and *informal* ones.

1. **Formal business letters** are the typical or standard business letters meant for legal or official correspondence. These include letters regarding business deals, order, claim, dispute settlement, agreements, information request, sales report and other official matters.
2. **Informal business letter** has a laid-back approach. It is used for casual correspondence but doesn’t necessarily has to have a casual tone of language. These letters include memorandums, appraisals, interview thanks, reference letters, cover letter, customer complaint letters, e-mails and others which are less important or regular.

**III. Writing Business Letters.** *Business letter may be written in*

- the first person singular: “I must apologize for the delay in fulfilling your order of November 20. I shall see that the spare parts are sent immediately.”

- the first person plural: “We must apologize …”

- the impersonal passive: ”The delay in fulfilling your order is regretted. The spare parts will be sent immediately …”

*Note:* The first person singular can be used only by a person of authority as he is reporting his personal actions and opinions and yet they represent those of the firm and organization.

The impersonal passive is inclined to be cold and distant; the first person forms are therefore usually to be preferred.

It is important *to get* ***job titles*** *right* when addressing correspondence, but they may vary around the world. In England for example, a managing director is often what Americans call the chief executive officer (CEO) or president, and a British deputy is the equivalent of a vice president. In France, responsibilities are assigned to individuals without regard to titles or organizational structure. In China, project manager has meaning, but sales manager may not.

Business letter should be well-spaced and organized. Whether long or short, it should present an even, well-balanced appearance. Never continue your business letter on the back of sheet. Make an effort to keep your sentences and paragraphs short. Use a new paragraph for each new thought or idea, and express that thought as simply and briefly as you can. Your business letter should not contain misspelled words, typographic errors, or any incorrectly constructed sentences. Poor grammar, lack of punctuation or the improper use of it may destroy the effectiveness of your letter. Bear in mind that it is a mirror which reflects your appearance, taste, character and reputation.

***Ex. 9.4.*** *Translate the following word combinations from the text:*

1. a means of communication; 2. to serve for commercial purposes; 3. a business deal; 4. propagators of mailing system; 5. to require documentation; 6. official in nature; 7. to use the term; 8. to follow a basic framework; 9. depending upon the need; 10. as per se; 11. a slight change in format; 12. as and when required; 13. laid-back approach.

***Ex. 9.5.*** *Give the English equivalents for the following word combinations:*

1. предназначенные для юридической и официальной переписки; 2. отсутствие пунктуации; 3. общаться по электронной почте; 4. в зависимости от надобности; 5. иметь подобающий формат и структуру 6. служить для различных коммерческих целей; 7. по (причине или в случае) необходимости; 8. не укрупнять абзацы; 9. переписка между фирмами и клиентами; 10. средство общения; 11. слова с орфографическими ошибками; 12. содержание и тон письма; 13. должностное лицо; 14. опечатки; 15. иметь наибольшее значение.

***Ex. 9.6.*** *Match the compatible word combinations:*

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | to serve as means | a) | organized |
| 2. | applicable as and | b) | cold and distant |
| 3. | letters regarding | c) | the letter effectiveness |
| 4. | well-spaced and | d) | simply and briefly |
| 5. | to prefer the first | e) | misspelled words |
| 6. | to keep | f) | when required |
| 7. | to express one’s thought | g) | official correspondence |
| 8. | to have | h) | job titles right |
| 9. | to contain | i) | person forms |
| 10. | to continue | j) | of written communication |
| 11. | to destroy | k) | a laid-back approach |
| 12. | meant for legal or | l) | official matters |
| 13. | to sound | m) | sentences short |
| 14. | to get | n) | on the back of sheet |

***Ex. 9.7.*** *Complete the following sentences and give your own short definition of the term “Professional Business Letter”.*

1. Business letters as the oldest form of official correspondence serve … 2. The most common purposes for writing a business letter are … 3. All business letters can be divided into two main types namely … 4. Formal business letters are meant for … 5. Informal business letters are used for … and differ from formal ones through their … 6. In writing business letters … is usually preferred because the impersonal passive sounds … and … 7. When addressing correspondence, it is important to … 8. Business letter should be … and … 9. You should not continue it on … 10. It should not contain … 11. You should express your thoughts … 12. Business letter is a sort of mirror which reflects …

***Ex. 9.8.*** *Answer the following questions.*

1. How can you define the term “Professional Business Letter”?

2. What are the most common purposes of business communication?

3. Does the frame or the content of official letters differ the most?

4. What types of business letters are regarded as formal?

5. What is understood by the term “Informal Business Letter”?

6. In what forms are business letters written and why are they preferred?

7. What is it important to get right when addressing business correspondence?

8. What rules should you follow to make your business letter well-spaced and effective?

***Ex. 9.9.*** *Read and translate the following text. Try to guess the meaning of the underlined words. Entitle the text and find key words reflecting its content.*

***Text B*** *(for Global Understanding)*

|  |  |
| --- | --- |
| 1. essential [ə'senʃəl] – важный, существенный  2. common ['kͻmən]– обычный, распространённый  3. owner – владелец  4. concise [kən'saɪs]– краткий, чёткий  5. considerate – деликатный, тактичный | 6. courteous ['kə:tjəs] – вежливый, учтивый  7. relevant – уместный, относящийся к делу  8. feedback – обратная связь  9. sloppy – небрежный  10. to reflect – отражать |

Communicating through writing is essential in the modern world and is becoming ever more so as we participate in the IT age. In fact, written communication is the most common form of business communication. It is essential for small business owners and managers to develop effective written communication skills and to encourage the same in all employees.

Effective business communication should be complete, concise, clear, concrete, correct, considerate, and courteous. More specifically, this means that communication should: answer basic questions like who, what, when, where; be relevant and not overly wordy; focus on the receiver and his or her interests; use specific facts and figures and active verbs; use a conversational tone for readability; include examples and visual aids when needed; be tactful and good-natured; and be accurate and nondiscriminatory.

One advantage to using written forms of communication is that written messages do not have to be delivered on the spur of the moment; instead, they can be edited and revised several times before they are sent so that the content can be shaped to maximum effect. Another advantage is that written communication provides a permanent record of the messages and can be saved for later study. Since they are permanent, written forms of communication also enable recipients to take more time in reviewing the message and providing appropriate feedback. For these reasons, written forms of communication are often considered more appropriate for complex business messages that include important facts and figures. Other advantages commonly associated with good writing skills include increased customer/client satisfaction; improved interorganizational efficiency; and enhanced image in the community and industry.

Many modern users of e-mail technology pay little attention to basic rules of grammar and format when composing their letters addressed to clients, customers, vendors, business partners, or internal colleagues. This sloppy correspondence style reflects a lack of professionalism and may communicate to the recipient a view of the company behind the message as equally unprofessional. Proper spelling and grammar and the ability to frame correspondence in suitably diplomatic language should be hallmarks of electronic mail as well as regular mail, especially if the communication is directed at a person or persons outside the company.

***Ex. 9.10.*** *Work in micro-groups. Say what you think of the facts below, using the following expressions: a) it is true, b) it is wrong, c) there is no information about it in the text, d) it is a well-known fact not mentioned in the text. Give your reasons.*

1) Correspondence is a key aspect of the world of commerce and business. 2) The disadvantage of written communication it that the sender does not generally receive immediate feedback to his or her message. 3) The style and shape of a business letter can hardly reflect the competence and professionalism of the person who has written it and the company he or she works for. 4) Clear, effective correspondence is an important part of running an efficient business, can promote good relations between individuals, departments, and companies. 5) Written messages often take more time to compose. 6) Writing skills – what is written and how is expressed – should be as much a part of a business education as accountancy or economics.

**9.2. Structure and Formats of Business Letter**

***Ex. 9.11.*** *1) Read and translate Text A using the following vocabulary. Guess the meaning of the underlined words. 2) Look through the sample letters and answer the questions below them.*

|  |  |  |
| --- | --- | --- |
| 1. | to lay out | форматировать |
| 2. | an arrangement style | стиль форматирования |
| 3. | a placement | расположение, размещение |
| 4. | to alter | изменить |
| 5. | indentation | добавление отступа |
| 6. | a purpose | цель |
| 7. | to request | сделать запрос |
| 8. | to align [ə'laɪn] | выравнивать |
| 9. | to justify left | выровнять строку по левому краю |
| 10. | a margin | поле *(странницы)* |
| 11. | to indent | делать абзац, отступ |
| 12. | a blank space | пробел |
| 13. | a signature ['sɪgnɪʧə] | подпись |
| 14. | sender's title | звание, чин отправителя |
| 15. | a comma | запятая |
| 16. | a colon ['kəulən] | двоеточие |
| 17. | partial | частичный |
| 18. | letter of resignation | заявление об увольнении |

***Text A*** *(for Selective Understanding)*

**Business Letter Formats**

There exist many ways to lay out a business letter.

The arrangement style of a letter depends upon the horizontal placement of the various letter parts. The order or sequence in which the parts are positioned is fixed in a logical pattern that is normally not altered to suit individual tastes.

There are ***Four Styles***, or ***Indentation Formats*** used for writing business letters.

**1. Full Block Style** – Block letter format is commonly used to correspond between businesses and between individuals and businesses. Its main purposes are to inform, request or register a complaint. It is the modern arrangement style.

* All the text is aligned to the left margin
* All lines are left justified
* Paragraphs are not indented
* Paragraphs are separated by double or triple spacing
* Everything is followed by a single blank space in most case but there are exceptions: three or four spaces follow the date; two spaces follow the body; three or four spaces after the closing (enough room for a signature); and two blank lines after the sender's title
* There is no punctuation in the addresses
* There is a comma after the greeting, although some in the U.S. prefer a colon
* The closing is also followed by a comma

**2. Semi-Block Style** – Semi-block letter format has partial formatting of a full block style.

*In Semi-Block Format Letter:*

* All text is aligned to the left margin
* Paragraphs are not indented but this style permits indention
* Standard punctuation style is used here.

**3. Modified Block Style** – Modified block format is a conventional way of writing formal business letters. Its format is applicable to both print and email correspondence. Its main purposes include cover letters, thank-you-letters, letters of resignation and sales letters.

*In Modified Block Format Letter:*

* All text is aligned to the left margin, except for the author's address, date, and closing
* Paragraphs are not indented but this style permits indention
* Standard punctuation style is used here.

The author's address, date, and closing are usually indented three inches from the left margin, but can be set anywhere to the right of the middle of the page, as long as all three elements are indented to the same position.

**4. Modified Semi-Block Style** – In modified semi-block format there are partial elements of modified block style.

*In Modified Semi-Block Format Letter:*

* All text is aligned to the left margin, except for the author's address, date, and closing
* Paragraphs are indented
* The author's address, date, and closing are usually indented in same position

***Ex. 9.12.*** *Define if these statements are a) true, b) partly true or c) false. Give your reasons.*

1. Block letter format makes the entire letter left justified and single spaced, but there should be double space between paragraphs and no punctuation except in the body. 2. The semi-block is absolutely different from the full block letter. 3. The modified block letter does not except indented paragraphs, while the date, complementary close, and signature block are positioned near to the right margin. 4. The simplified format letter is very convenient because no salutation or complimentary close is used in it. 5. The simplified format never includes a subject line or a signer’s name in capital letters. 6. The most popular and applicable in world of business are the full block and modified block styles.

***Ex. 9.13.*** *Read and translate Text B using the following vocabulary. Guess the meaning of the underlined words.*

|  |  |  |
| --- | --- | --- |
| 1. | letterhead | фирменный бланк |
| 2. | reference [*'*refrəns] | ссылка; справка; сноска |
| 3. | sender | отправитель |
| 4. | signer [*'*saɪnə] | лицо или сторона, подписавшая документ |
| 5. | in capital initials | прописными инициалами |
| 6. | in lowercase initials | сточными инициалами |
| 7. | confusion | неверное истолкование |
| 8. | convention | обычай, правило |
| 9. | addressee [ӕdrə*'*si:] | адресат, получатель |
| 10. | ZIP-Code | почтовый индекс |
| 11. | recipient | получатель |
| 12. | subject line | строка для указания темы |
| 13. | body | основной текст письма |
| 14. | complementary closing | завершающая часть |
| 15. | to close a letter | завершить письмо |
| 16. | sincerely [sɪn*'*sɪəlɪ] | искренне |
| 17. | Faithfully = truely | преданно |
| 18. | legible [*'*ledʒəbl] | разборчивый, читабельный |
| 19. | enclosure [ɪn*'*kləuʒə] | приложение |

***Text B*** *(For Detailed Understanding)*

**Structure of a Business Letter**

***Letterhead.*** Almost every organization or firm uses printed letterhead providing necessary information: the name and address of the organization or the name, position, title and address of the sender*.* Besides, one can find here telephone, fax, telex numbers, company’s registration number and other details.

***References.*** The sender of a letter makes references to those who dictated the letter (in capital initials) and who typed it (in lowercase initials) or abbreviated department’s name, its number.

Our reference (or: *Our ref*.) or your reference (or: *Your ref*.)

FL/298 AC/dk

Reference initials may also come after signer’s identification.

***Dateline.*** The following ways of writing the date are becoming adapted in Great Britain and the USA: *5th February*, 2000 or *February 5th*, 2000 or *5 February, 2000*. You shouldn’t use any abbreviation because it may lead to a confusion: the date 4.07.09 the Americans will understand as “7th April, 2009” (The United States-based convention for formatting a date places the month before the day). But in England as well as in Russia it will be “*4th July*, 2009”. Abbreviations may be used for *Jan., Feb., Aug., Sept., Oct., Nov., and Dec*.

***Addressee’s name and address (inside address).*** It is put in the following order:

- the name of a person or a company

- the number of the house, the name of the street

- the name of the town, the name of the state, the ZIP-Code

- country

The inside (or mailing) address is the recipient's address. It is always best to write to a specific individual at the firm to which you are writing. If you do not have the person's name, do some research by calling the company or speaking with employees from the company. Include a personal title and name in the following way *Mrs J.E. Smith or Mr Bill Duncan, or Dr B.A. Parker.* Follow a woman's preference in being addressed as *Miss* (for an unmarried woman), *Mrs*(for a married woman) [misiz]. If you are unsure of a woman's preference in being addressed, use *Ms*.[miz]. If you don’t know a person’s name use their job title, e.g. *The Sales Manager*.

***Salutation.*** If the letter is addressed to the company, the form of addressing is *Dear Sirs*. If the letter is written to an individual, the most usual forms are: *Dear Sir*, *Dear Madam* (to married or single women).

The form *Dear Sir/Madam* is used when you don’t know whether the correspondent is a man or a woman. If you know a correspondent’s name but not sex, use *Dear Mr/Ms Barron*. If you know the correspondent personally or you have been trading for a period of time, you may use the form *Dear Mr Briggs*, or *Dear Mrs Smith*, or *Dear Miss Roberts*”.

If you know the person and typically address them by their first name, it is acceptable to use only the first name in the salutation, e.g. *Dear Lucy*. In all other cases, however, use the personal title and full name.

In American English a letter to a company usually opens with *Gentlemen*.

***Subject line.*** Subject line indicates to what is the letter about. The reader can see immediately and understand why the letter was written.

***Body.*** Here you can write the text itself. For the details in writing the body refer to page

***Complementary closing.*** A general rule for closing a letter is: if you know the name you end “*sincerely*”; if you don’t know the name you end “*faithfully*”. “*Truly yours*” is American English and is used even in formal letters. To a business associate you may address *“Dear John”.*

The way you close a letter depends on how you open it.

|  |  |
| --- | --- |
| *Dear Sirs/Sir/Madam*  *Dear Mr/Mrs/Miss/Ms Smith*  *Dr, Prof., Gen., Col. etc.*  *Dear John* | *Yours faithfully* (formal)  *Yours sincerely* (less formal)  *Yours sincerely* (less formal)  *Best wishes* (informal) |

***Signature.*** A letter is signed by hand in ink. A signature must be clear and legible.

***Signer’s identification.*** Below the signature the signer’s name and relevant titles are written.

***Enclosures.*** If any documents follow the written letter, the word enclosure (*encl*) is written. You should also name the documents enclosed for the reader not to discard them.

***cc*** This tells the readers who has been sent a copy of the letter.

***pp*** Sometimes a letter can be signed by administrators or personal assistants on behalf of their managers,so the abbreviation pp meansfor and on behalf of*.*

***Ex. 9.14.*** *Say if the following is true or false. If you say “false” be ready to correct and explain.*

1. If you are writing a business letter it’s not necessary to use a specific individual’s name.
2. It’s politer to use Sir or Madam rather than the name of the person you are writing to.
3. Ms. is used when you are writing to more than one woman.
4. If you are unsure of a woman's preference in being addressed, use Ms.
5. Mister is more correct than the abbreviated form Mr.
6. In the USA a letter to a company usually starts with Gentlemen: and not Dear Sirs.
7. The date is written differently in British and American letters.
8. A letter that starts Dear Sir or Dear Madam will close with Yours sincerely.
9. P.p. is used when someone signs a letter on behalf of someone else.
10. It’s not recommended to use abbreviations for months.
11. You should always write to new customers in a formal style.
12. If you start with “Gentlemen” use a complementary closing “Yours truly”.

***Ex. 9.15.*** *There are five mistakes in the structure of this letter. Find and correct them. Follow block style format.*

*To avoid mistakes, use the sample business letter.*

|  |
| --- |
| Super Toys Ltd Chattlisfield Road  Newtown NE12 OLD  Mr. Brian Fuller  Softy Fabrics  3 Denmark Rise  NE3 1YH  Dear Mr Fuller  24 January 20\_\_  We would like to purchase a further quantity of the white fur you supplied us with last year, subject to a satisfactory price being agreed. The Order Number for this was 34017 and the fur was called “Sheer Delight”.  We require approximately 50,000 metres of the fur, although we need to know whether we could be able to obtain more if necessary. The price last year was £ 2.00 a metre.  Perhaps you would be kind enough to let us know if you can supply us with this fur, how much is available, the price per metre, and when delivery would take place.  Yours faithfully  Chris Masters |

***Ex. 9.16.*** *Arrange the parts of the letter in the right order. Mark the sequence of letters with Arabic numbers.*

|  |  |
| --- | --- |
| a) Simon Thomas  b) WIDGTERY Ltd  c) 6 Pine Estate, Westhornet, Bedfordshire, UB 18 22BC  Telephone 901723456 Telex X238 WID Fax 9017 67893  d) I look forward to hearing from you  e) Yours sincerely  f) James Bowers, Sales Manager,  Electroscan Ltd,  Orchard Road Estate,  Oxbridge UB84 10SF | g) Production Manager  h) Thank you for your letter. I am afraid that we have a problem with your order.  i) 6 June 2004  j) Unfortunately, the manufactures of the parts you wish to order have advised us that they cannot supply it until September.  k) Dear Mr Bowers  l) Would you prefer us to supply a substitute, or would you rather wait until the original parts are again available? |

**9.3. Addressing Envelopes**

*Ex. 9.17. Read and translate the micro-text and do the test to check up your final take-aways.*

Your business letter is ready. What should you remember filling in the envelope?When writing the address of any firm or organization, copy the address which they give in the letterhead in their letters. Don't abbreviate any word in the letterhead. Figures on the envelope given below show different parts:

1. A return address in the top left-hand corner (обратный адрес, адрес отправителя)
2. Special instruction line (строка для особых указаний)
3. Mailing services (способ отправки)
4. The mailing address in the bottom right-hand corner (адрес получателя)

The address on the letters which are sent abroad is usually written in the following order:

Line 1: The name of the business or organization.

Line 2: The number of the house; the name of the street:

Line 3: The city, state and ZIP code:

Line 4: The name of the country.

|  |
| --- |
| FLANAGAN'S DEPARTMENT STORE (1)  12207 Sunset Strip  Los Angeles, С А 91417  Attention Ms. Terry Roberts (2) Registered Mail (3)  (4) Ketchum Collection Agency  1267 Hollywood Boulevard  Los Angeles, С А 91401 |

|  |
| --- |
| John McWillson  Assistant Director  GML Office, 88 West Street  New York NY 6787  Goodson Equipment company  1795 Brown Street,  Salt Lake City, Utah, KL 3904 |

*Ex. 9.18. Test.* *Your task is to match the numbers with the letters corresponding to the envelope information:*

|  |
| --- |
| Mr. Chan Kwok-Wong  (1) 150 Kennedy Road  (2) Wan Chai 12/F  HONG KONG  (3) Robert Peterson  113 (4) Park Lane Drive  (5) Williston, FL 666666  (6) USA |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| a |  | the country in the mailing address | d |  | the house number in the return address |
| b |  | the addressee | e |  | the town the letter comes from |
| с |  | the town in the mailing address | f |  | the street name in the mailing address |

**9.4. Standard Phrases Used in Business Letters**

When writing different kinds of business letters, business people usually use a great number of standard phrases. Those phrases make their letters official and help to achieve an appropriate business style. There is a number of helpful phrases for each part of a letter plan.

**§ I. Initiating correspondence and replying a letter: beginning and ending**

***Beginning***

1. We are writing to enquire Нас интересует... илиМы

*about...* пишем, чтобы узнать о...

1. We are writing *in connection* Мы пишем в связи с...  
   *with...*
2. We are interested *in...* and we Нас интересуют... и мы хотели  
   would like to know... бы узнать о...
3. We have seen your advertise- Мы прочитали ваше объявление  
   ment in "The Metal Worker" в журнале "Метал Уоркер". Нас  
   and are interested in... (and интересуют... (Мы увидели вашу  
   shall be obliged if...) рекламу в... и будем вам призна-­  
    тельны, если...)

5. We have received your letter of Мы получили ваше письмо от 15 (the) 15th May. (read: the fifteenth мая.

of May)

6. (We) thank you for your letter Благодарим вас за ваше письмо,  
dated (the) 15th May. датированное 15 мая.

7. In reply (or: In answer. In re- В ответ на ваше письмо от 6 ап-  
sponse) to your letter of 6 April реля...

(read: of the sixth of April)

8. We are obliged for your letter Мы благодарны (признательны)  
of 6 April... за ваше письмо от 6 апреля...

9. We acknowledge (the) receipt (Мы) подтверждаем получение  
of your letter of 6 April... or: вашего письма от 6 апреля...

we acknowledge your letter

of (the) 6th April. .

10. We are in receipt of your letter Мы получили ваше письмо от...  
of... (this phrase is not often

used now)

***Note:***Pay attention to the translation of the word *"подтверждать ".*

1. Подтверждать (сообщать о получении) - to acknowledge
2. Подтверждать (оставлять в силе; удостоверять; свидетельствовать: соглашаться, считать правильным, санкционировать, гарантировать оплату (об аккредитиве) - to confirm

***Ending***

1. I look *forward to* receiving your Я с нетерпением жду вашего от-  
reply (order, products, etc.). вета (заказа, товара, и т.д.)

1. (I am) looking *forward to hearing* (Я) с нетерпение жду ответа от  
   from you. вас.
2. Your prompt reply will be ар- Мы будем благодарны за быст-  
   preciated. рый ответ.

**§ II. *If you gave some information in your letter, you can close:***

1. I hope that this information will Я надеюсь, что эта информация  
   help you. поможет вам.
2. Please do not hesitate to contact Пожалуйста, не стесняйтесь и  
   me if you have any further questions свяжитесь со мной, если у вас  
    появятся новые вопросы.
3. We will write *(to)* you immediately Мы напишем вам немедленно,  
   *upon* receipt *of* their reply. как только получим от них ответ.
4. Please inform us *of* your decision Пожалуйста, сообщите о вашем  
   immediately. решении немедленно.
5. We will inform you *of* their Мы сообщим вам их решение  
   decision *in* a few days. через несколько дней.

**5. Inquiry*-*Letter**

***Ex. 9.18.*** *Translate the text and explain in Russian what type of message the letter of inquiry is.*

Inquiry letter is a letter written to request information and/or ascertain its authenticity. A letter of inquiry deals with various matters like job vacancies, funding, grants, scholarships, projects, sales, pre-proposals and others. The term is common in various business setups as it implies fund request or pre-proposal information. Owing to this usage, the term may be considered exclusive to these setups alone. But that is not the case, to this effect the below definition offers a justified meaning.

*Inquiry Letter Definition*

A document requesting information sent on behalf of an individual or an organisation for their own respective purposes, which can be mutually beneficial to the recipient and the sender.

The term ‘Inquiry’ is same as ‘Enquiry’. The former is more commonly used in U.S. and the latter one is more common in U.K. There are some other terms which represent the letters; these are Letter of Intent, Letter of Interest, Query letter, Prospecting Letter, Pre-proposal Letter and Concept Paper. The term ‘Cover Letter’, ‘Business Letter’, ‘Request Letter’ and ‘Sales Letter’ is also applied to an inquiry letter especially when the objective is same as that of letter for inquiry.

A letter of inquiry serves to facilitate business operations and satisfaction of the sender. Inquiry letters remove any misunderstanding and are time savers, especially when two parties want to reach an understanding. The communication towards this effect resolves the issue without any delay. With relation to it being a ‘Pre-proposal letter’, the inquiry letter is also termed as a ‘*Condensed Version of a Proposal*’. It is the outcome of the purpose of the letter which highlights the points of a proposal instead of a full-fledged proposal.

On an individual’s basis, these letters are sent to companies that are willing to hire but haven't advertised job openings. It can also be a letter addressed to editor in-charge of a publication proposing certain literary work. It can be a letter from a student who is vying for a seat in a college or a business that provides an internship. So, the objective of an enquiry letter is same but its projections and audiences are different. Same goes for its method of delivery, it can be sent via paper mail or electronic mail.

**6. Offer-Letter**

***Ex. 9.20.*** *Translate the text and explain in Russian what type of message the offer- letter is.*

**Offer-Letter**

A reply to an enquiry from a regular customer is normally fairly brief, and does not need to be more than polite and direct. Provided the supplier is in a position to meet his correspondent's requirements, in his reply he will generally:

a) thank the writer of the letter of enquiry for the letter in question;

b) supply all the information requested, and refer both to enclosures and to samples, catalogues and other items being sent by separate post;

c) provide additional information, not specifically requested by the customer, so long as it is relevant;

d) conclude with one or two lines encouraging the customer to place orders and assuring him of good service.

In many types of business, it is the practice of the seller to offer goods to regular customers and to others who may be interested, without waiting for an enquiry. Similarly, suppliers regularly make special offers of goods when prices are particularly favourable. In these cases, the customer's interest has to be aroused.

Offers made in writing usually state the nature and description of the goods offered, the quantity, the price, the terms of payment and the time and place of delivery. Offers may be firm (or binding) or without engagement.

A firm offer is made by a seller to one potential buyer only and usually indicates the time during which it will remain open for acceptance. If the buyer accepts the offer in full within the stipulated time, the goods are considered to have been sold to him at the price and on the terms stated in the offer.

According to English and American law, a person making a firm offer has the right to revoke it at any time before it has been accepted. According to Russian law, a person making an offer is bound by it until the expiration of the time stated in the offer. When no time for acceptance is stipulated in the offer, the acceptance must be made within a reasonable time.

An offer without engagement does not bind the seller and therefore may be made to several potential buyers. If the buyer accepts such an offer, the goods are considered to have been sold to him only when the seller, after receipt of the buyer's acceptance, confirms having sold him the goods at the price and on the terms indicated in the offer.

*Asking for instructions*

1) Will you kindly let us have an early decision.

2) Please send us your instructions by fax.

3) Kindly confirm your order at the price quoted.

4) We await your instructions by return.

5) Please let us know your wishes by Friday without fail.

6) Kindly use the enclosed order form when you make out your order as this will facilitate prompt and accurate execution.

7) If our proposal is acceptable to you, please confirm by return.

*Concluding sentences*

1) Our whole experience is at your service. We hope you will make use of it.

2) We should appreciate the opportunity of showing you how efficiently we can serve you.

3) Words alone will not prove what we claim for our products: only a trial can do that, and a trial will convince you.

4) You may rely on us to give your requirements immediate attention.

5) We will hold a quantity in reserve for you, as we feel sure you would not wish to miss such an opportunity.

6) If you think our offer meets your requirements, please let us have your order at an early date, as supplies are limited.

7) As we execute all orders in strict rotation, we strongly

8) We thank you for your enquiry of August 27, 19... concerning the supply of pumps and now are pleased to submit our offer.

9) With this offer we enclose drawings and specifications together with our leaflet.

*Price:* The total price of a pump is $... which includes packing and delivery Russian port.

*Delivery:* Delivery of the pumps will begin three months after the contract is signed and will be completed within a period of four months.

*Validity:* This offer is valid 90 days from the date of this letter.

*Payment:* Payment is to be made in cash within 30 days of receipt of the following shipping documents: an Invoice, a Bill of Lading, an Insurance Policy and a Packing List.

10) We have quoted for the majority of spare parts in accordance with the details of your enquiry. But we cannot guarantee the supply of all items as in some cases our stocks of spares are limited.

11) We recommend you therefore to place an order as soon as possible to obtain the items you require.

12) I would personally very much like to visit you at your office in Moscow and discuss our possible future business relations.

13) Perhaps you will be kind enough to advise me of a suitable date and time for such a meeting.

***Ex. 9.21.*** *Translate into English:*

1) Мы рады направить Вам наше предложение на новую модель компьютера. 2) Наше предложение действительно в течение 60 дней от даты данного письма. 3) В соответствии с Вашим запросом мы прилагаем к письму каталог, в котором содержится дополнительная информация о нашем оборудовании. 4) Продавец сообщил, что у них имеется очень небольшой резерв запасных частей, и поэтому они рекомендуют нам разместить заказ как можно быстрее. 6) Не будете ли Вы любезны сообщить нам удобное для Вас время нашей встречи? 7) Мы предлагаем Вам этот товар, при условии получения Вашего подтверждения не позже 15 марта. 8) Все цены, указанные в этом каталоге, могут подлежать изменению без предупреждения. 9) Это предложение действительно лишь в том случае, если машина еще не будет продана по получении Вашего ответа.

***Ex. 9.22.*** *Insert the missing prepositions where necessary and translate the sentences into Russian:*

1) Please inform us ... cable ... what price you could offer us 200 tons ... Copper.

2) ... ... the information received ... us, the vessel will arrive ... St. Petersburg ... the 15th September.

3) We are quoting you the price ... $5 ... ton subject ... your accepting the offer ... full ... five days ... today.

4) The goods were offered ... engagement ... the part ... the Sellers.

5) We request you to indicate the time ... which your offer will remain open ... acceptance.

6) We regret to state that our clients are not satisfied ... the quality ... the samples sent ... you.

7) We shall be obliged if you will quote us ... 100 tons of Rubber.

8) Please cable ... us your price ... a cargo ... 8,000 tons ... Manganese Ore.

9) We would ask you to make ... us an offer ... 500 bales ... Cotton ... immediate shipment.

10) Shipment will be made ... Odessa ... five weeks ... receipt ... your order.

11) Our representative will call ... you ... five o'clock to-morrow.

12) The goods could be shipped ... October or November ... our option.

13) We can supply you ... these goods ... the price ... $25 ... ton ... 1,016 kilograms c.i.f. Manchester.

14) ... ... our contract you are to pay ... the goods ... cash ... shipping documents.

15) The goods are to be shipped ... the 31st May ... the latest.

***Ex. 9.23.*** *Translate into Russian.*

|  |
| --- |
| **Offer Letter Template**  Recipient’s name:  Recipient’s address”  Date:  Sender: Name of Company  Sender’s address  Dear (name),  we are pleased to offer you the position of (state position offered) at our organisation (state name of company). We trust that your knowledge and experience will benefit us and we are excited about the potential that you bring to our company.  As we had discussed during the interview, you will be working in our branch at (state name of city or area), which houses our (name) departments. You will be reporting directly to (state name of supervisor) at (name of department). After joining, you will have a brief orientation with the employees, which will give you an idea of the work and your responsibilities, following which you will have to undergo training for (state period) months.  Should you accept this job offer, please read the enclosed documents that have details about your salary and other benefits. We hope to hear from you soon.  Regards,  Name  Title  Name of Company |

|  |
| --- |
| **Sample Credit Settlement Offer Letter:**  (To:) Samuel Niels  Branch Manager, CDS BANK  10th Sussex Street  Wisconsin, USA  Date:3rd July, 20XX  (From:)Jane Shonda  5th Arialli Street,  Atlanta, USA  Sub: Proposal for the settlement of a car loan issued for the account- 2212356  Dear Sir,  I would like to state that I hold a Savings Account (Account number-2212356) in your bank, issued in my name and effective on and from 5th, September, 20XX.  I had taken a sum of $ 32,000 as car loan against this bank account on 9th July, 20XX and this loan amounts to $32,765 till this date. I am in severe financial and emotional crisis in recent times and have been unable to pay the monthly installments of this loan for the past one year. I have lost my job and currently unemployed for the past 2 years. My son is suffering from acute leucopenia and I have already sold off my apartment at Atlanta to pay my son’s medical bills. I have been able to collect only $ 10,000 from all my sources to settle a portion of my loan. Citing my financial hardship, I therefore request you to lower the interest rate or extend the time of return for this loan, so that I can pay off my loan without any further problems.  I would be highly obliged if you consider this matter  Sincerely,  (Signature)  Jane Shonda |
| **Offer Letter Template**  Recipient’s name:  Recipient’s address”  Date:  Sender: Name of Company  Sender’s address  Dear (name),  we are pleased to offer you the position of (state position offered) at our organisation (state name of company). We trust that your knowledge and experience will benefit us and we are excited about the potential that you bring to our company.  As we had discussed during the interview, you will be working in our branch at (state name of city or area), which houses our (name) departments. You will be reporting directly to (state name of supervisor) at (name of department). After joining, you will have a brief orientation with the employees, which will give you an idea of the work and your responsibilities, following which you will have to undergo training for (state period) months.  Should you accept this job offer, please read the enclosed documents that have details about your salary and other benefits. We hope to hear from you soon.  Regards,  Name  Title  Name of Company |

**SUPPLEMENTARY PART**

**SUPPLEMENTARY READING**

**Text 1. Economics as an Academic Discipline**

|  |  |
| --- | --- |
| 1. relatively | относительно |
| 1. to develop | развивать(ся) |
| 1. rapidly | быстро |
| 1. unlike | в отличие от |
| 1. applied | прикладной |
| 1. subject | предмет, дисциплина |
| 1. accounting | бухгалтерский учёт |
| 1. to list | перечислять |
| 1. drafting | инженерная графика |
| 1. skill | умение, навык, мастерство |
| 1. similarity to | подобие чему-л., сходство с чем-то |
| 1. logical reasoning | логическое |
| 1. to use = to make use | использовать |
| 1. extensively | широко, обширно, экстенсивно |
| 1. to interact | взаимодействовать |
| 1. like | подобно, как и |
| 1. to employ | применять |
| 1. descriptive flavour | описательный характер |
| 1. to derive conclusions | делать выводы |
| 1. to make a choice | делать выбор |
| 1. for instance | например |
| 1. to choose | выбирать |
| 1. to invest | вкладывать, инвестировать |
| 1. to expand | расширять |
| 1. common | общий |
| 1. decision / to decide | решение / решать |
| 1. to involve | включать в себя, вовлекать |
| 1. a cost | цена, |
| 1. scarce / the scarcity | скудный / дефицит, недостаток |
| 1. to meet (= to satisfy) one’s wants | удовлетворять потребности |
| 1. to get one’s living | зарабатывать себе на жизнь |
| 1. to produce | производить |
| 1. efficiently | эффективно |
| 1. society | общество |
| 1. to face | сталкиваться с чем-либо |
| 1. condition | условие |
| 1. to result from | происходить из-за, вследствие чего-л. |
| 1. (un)limited | (не)ограниченный |
| 1. available for | доступный для |
| 1. amount | количество |
| 1. variety | множество, разнообразие |
| 1. value | стоимость |
| 1. desire for | желание, потребность в чём-либо |
| 1. goods and services | товары и услуги |
| 1. infinite | бесконечный |
| 1. to necessitate | требовать |
| 1. continuously | постоянно |
| 1. level | уровень |
| 1. as a whole | в целом |
| 1. to depend on | зависеть от |
| 1. particular | отдельный, тот или иной |

Economics as an academic discipline is relatively new: the first major book on economics Adam Smith’s “The Wealth of Nations” was published in 1776/ Since that time the subject has developed rapidly.

Unlike history, mathematics, English and chemistry, economics is a subject most students encounter only briefly sometimes not at all before they begin college. Economics is a basic discipline, like those just listed, not an applied subject like accounting or drafting in which specific skills are taught.

Economics has some similarities to mathematics because logical reasoning and mathematical tools are used in it extensively. It also has some similarities to history because economics studies people as they interact in social groups.

Like chemistry, economics employs the scientific method, although some of economics has a descriptive rather than an analytical flavour. Finally, like English grammar, economics has a few simple rules and principles, but from these principles economics can derive many conclusions.

Economics is the science of making choices. For instance, citizens of a city must choose through their governments whether to build a dam or to repair highways with their taxes, whether to invest money to business or to expand their parks. The common element in all these decisions is that every choice involves a cost. In fact, economics is the study of the choice that people make and the actions that they take in order to make the best use of scarce resources in meeting their wants.

Economics is about the everyday life. How do we get our living? Why do we sometimes get more and sometimes less? Are we producing as efficiently as we could? Are we producing the “right things”? What are the “right things”? Who ought to decide this and why? The study of economics helps us to answer this sort of questions.

At all times and in all societies, everyone faces the scarcity problem in some form. Scarcity is the condition that results from the imbalance between relatively unlimited wants and the relatively limited resources available for satisfying those wants. No society has ever had enough resources to produce the full amount and variety of goods and services its members wanted. Everything of value is scarce − money, goods, time, even human skill − while the desire for goods and services is almost infinite.

Scarcity necessitates choice. If we can’t have everything we would like, we must choose which things we want most. Thus, both individuals and societies must continuously make choices about how to use the scarce resources available to them.

At the level of economy as a whole, the choices to be made are what to produce, how and for whom. How a society answers these questions depends on the type of economic system a particular society uses.

***Ex. 1.*** *Read the international words and guess their meaning. Mind the stress.*

|  |  |  |  |
| --- | --- | --- | --- |
| /group | /export – to ex/port | /finally | e/conomy |
| /subject | /produce – to pro/duce | pro/duction | e/conomist |
| /reason | /business | im/balance | eco/nomics |
| / method | /principle | re/source | indi/vidual |
| /element | /logical | spe/cific | ana/lytical |
| /invest – to in/vest | /national | re/serves | occu/pation |

***Ex. 2.*** *Memorize the following pairs of derivatives.*

**V → N N → Adj**

employ − employment logic − logical

invest − investment economics – economical

govern − government nation − national

expand − expansion science − scientific

decide − decision basis − basic

conclude − conclusion history − historic

**Adj → Adv**

brief − briefly efficient − efficiently

common − commonly necessary − necessarily

final − finally extensive − extensively

brief – briefly

***Ex. 3.*** *Match English and Russian equivalents.*

1. an applied subject a. несколько простых правил

2. specific skill b. прикладная дисциплина

3. a few simple rules c. особые умения

4. to derive conclusions d. предпринимать действия

5. to make a choice e. использовать интенсивно (что-л.)

6. to take actions f. удовлетворять потребности (чьи-л.)

7. to meet one’s wants g. делать выводы

8. to use smth. intensively h. взаимодействовать в социальных группах

9. to interact in social groups i. делать выбор

***Ex. 4.*** *Choose the right word.*

1. Economics is a … discipline.

a) basic; b) natural; c) social.

1. … is an applied subject.

a) history; b) accounting; c) economics.

1. Mathematical tools are used in economics …

a) briefly; b) extensively; c) finally.

1. Like English grammar economics has a few … and principles.

a) rules; b) graphs; c) lines.

1. Every choice involves a … .

a) investment; b) cost; c) time.

***Ex. 5.*** *Complete the sentences.*

1. Economics is a subject that most students encounter only briefly before they… . 2. Economics is not an applied subject in which … . 3. It studies people as they … . 4. Economics is the science of … . 4. Every choice involves … .

***Ex. 6.*** *Insert the right word:*

(interact, briefly, extensively, make, take, choices, science).

1. Logical reasoning and mathematical tools are used in economics … .2. Most students encounter economics only … before they begin college. 3. Economics studies people as they …in social groups. 4. Economics is the … of making … . 5. Economics is the study of the choices that people … and the actions that they… .

***Ex. 7.*** *Answer the questions on the text.*

1. Do school-leavers know much about economics?
2. Is economics a basic discipline or an applied subject?
3. Economics is the science of making choice, isn’t it?
4. Why do people have to make choices very often?
5. What does every choice involve?

**Text 2. The Financial System**

***Ex. 1.*** *1) Read aloud the following words and word combinations paying attention to their meaning. 2) Read and translate the text. Say what it is about.*

|  |  |  |
| --- | --- | --- |
| 1. | network | сеть |
| 2. | financial institution | финансовый институт |
| 3. | to carry out | выполнять, осуществлять |
| 4. | activity | деятельность |
| 5. | treasury | казначейство |
| 6. | tax, taxation | налог, налогообложение |
| 7. | stock exchange | фондовая биржа |
| 8. | currency exchange | валютная биржа |
| 9. | to comprise, to embrace | охватывать, включать |
| 10. | budgeting | составление бюджета |
| 11. | insurance | страхование |
| 12. | assets | активы |
| 13. | source | источник |
| 14. | to link | связывать |
| 15. | overseas | иностранный, зарубежный |
| 16. | to account for | насчитывать, составлять |
| 17. | bank lending | банковские ссудные операции |
| 18. | futures | фьючерсы |
| 19. | option | опцион |
| 20. | euro-bond | еврооблигация |

The financial system of a developed country is a network of financial institutions comprising organizations carrying out and regulating financial activities, the ministry of finance, the treasury, the central bank, the tax service, stock and currency exchanges.

Financial activities embrace budgeting, financing, investment, banking, taxation and insurance. Financial assets flow in the system from savers, who act as sources of funds, to borrowers, who use them. Savers and borrowers in the system are linked by financial intermediaries - banks, finance, investment and insurance companies. Banks occupy a central place in any financial system.

Historically the heart of financial services industry in Britain has been located in the famous “Square Mile” in the City of London\*. The City is one of the largest financial centres in the world.

There are more overseas banks in the City than in any other financial centre. The banking sector in Britain accounts for about a fifth of total international bank lending.

The world’s largest financial markets – the London Stock Exchange, the Foreign Exchange Market, the Financial Futures and Options Market, Eurobond and Eurocurrency markets, the world’s largest international insurance market – are also located there.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\*”Square Mile” in the City of London- «Квадратная миля» в Лондонском Сити

***Ex. 2.*** *Find English equivalents for the following words and word-combinations in the text:*

1. казначейство; 2. заемщики; 3. сеть финансовых институтов (организаций); 4. иностранные банки; 5. рынок финансовых фьючерсов и опционов; 6. страховой рынок; 7. источники финансовых средств; 8. осуществлять и контролировать финансовую деятельность; 9. финансовая деятельность охватывает; 10. занимать центральное место; 11. налоговая служба; 12. финансовые активы; 13. составлять (часть чего-л.); 14. вкладчики; 15. финансовая система развитой страны; 16. рынок еврооблигаций; 17. министерство финансов; 18. банковские ссудные операции;19. фондовые и валютные биржи; 20. финансовые посредники.

***Ex. 3.*** *Scan the text, match the compatible concepts according to the text content and translate them. What is mentioned together?*

|  |  |
| --- | --- |
| 1) the ministry | a) of a developed country |
| 2) taxation and | b) flow |
| 3) the London Stock | c) a central place |
| 4) to embrace | d) lending |
| 5) the financial system | e) insurance |
| 6) to be linked | f) sources of funds |
| 7) futures and | g) financial activities |
| 8) financial assets | h) of finance |
| 9) the banking sector | i) budgeting, investment |
| 10) to regulate | j) exchange |
| 11) to occupy | k) by financial intermediaries |
| 12) bank | l) accounting for |
| 13) to act as | m) options |

***Ex. 4.*** *Correct the outline of the text according to the content. Use the Arabic numbers to place the points of the text outline in the right sequence (for example: 1-d, 2-e etc.) and compare it with your own one:*

**a)** Financial Markets

**b)** Network of Financial Institutions

**c)** Financial Activities

**d)** Britain’s Financial Centre

***Ex. 5.*** *Answer the questions to the text:*

1. What does a financial system comprise? 2. What do financial activities embrace? 3. Who are the savers and borrowers linked by? 4. What is the “Square Mile”? 5. What financial markets are located in London?

***Ex. 6.*** *Find in the text the terms to the following definitions:*

1. It is a highly organized financial market where bonds, shares and other securities can be bought or sold. *2.* It is any institution that links its clients with each other.3.It is a governmental body which is responsible for general financial policy and for general management in the field of state finance.4. It is a means of protection from financial losses. 5.It is a governmental department related to finance and taxation or place where currency or precious items are kept.

**Text 3. Counterfeiting**

***Ex. 1.*** *1)**Skim through the text. 2) Guess the meaning of the underlined words. 3) say why it was difficult to prevent counterfeiting of the US dollar in the past and what special protection features are used today.*

Counterfeiting of money is one of the oldest crimes in history.

In the United States, for example, it was a serious problem in the past, when each bank issued its own currency.

Therefore they adopted a national currency in 1863. But it did not solve the counterfeiting problem. The national currency, or the dollar, was soon counterfeited so widely, that it became necessary for the US Government to take special measures. In 1865 the United States Secret Service was established to suppress counterfeiting. It curtailed counterfeiting to a certain extent but this crime still exists.

The US dollar is now the most counterfeited currency in the world.

Modern photographic and printing devices, colour copiers, laser scanners have made the production of counterfeit money relatively easy. A lot of special security features are usually used in making banknotes of every country. In making American dollars, for example, the following security features are used: red and blue fibres, embedded in the paper; the intaglio printing of some features and many others.

Besides, not long ago, a few more new security features were added to US dollars. These features are as follows: invisible thread embedded in the paper, micro-printing and others. These new features appeared first in banknotes of certain denominations only. Other denominations will be gradually made with the security features.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Notes:

counterfeit – подделывать

crime – преступление

intaglio printing – глубокая печать

thread – нить

***Ex. 2.*** *Define if it is* ***true*** *or* ***false*** *or there is* ***no precise data*** *about it in the text? Mark your opinion with a pencil putting “****+****” or “****-****“ or “0”in brackets:*

1. Nowadays the US dollar is a more often counterfeited currency than any other ( ). 2. The US Secret Service established for suppressing counterfeiting curtailed that crime due to special measures in full ( ). 3. The dollar was adopted as the basic unit of United States money in the XIXth century ( ). 4. New security features are being added to banknotes of every country from time to time ( ). 5. At present lot of counterfeit money can easily be printed thanks to modern devices ( ).

***Ex. 3.*** *Revise the vocabulary:*

network of financial institutions, to comprise = to embrace, budgeting, insurance, taxation, treasury, tax service, stock exchange, assets, intermediary, to occupy a central place, overseas banks, to account for, bank lending, counterfeiting, to adopt a currency, denomination.

**Text 4. Assets and Liabilities**

***Ex. 1.*** *Read and try to memorize the meaning of some new words and word combinations:*

|  |  |  |
| --- | --- | --- |
| 1. | asset | актив, фонд; капитал, имущество |
| 2. | to own (owed) | владеть, обладать |
| 4. | cash | наличные |
| 5. | equipment = machinery | оборудование |
| 6. | long-term | долгосрочный |
| 7. | (in)tangible | (не)материальный, (не)осязаемый |
| 8. | stock-in-trade | товарный запас, товарная наличность, остаток непроданных товаров |
| 9. | to convert | превращать, пребразовывать |
| 10. | a means of payment | средство платежа |
| 11. | on the other hand | с другой стороны |
| 12. | goodwill | гудвил, деловая репутация; престиж фирмы |
| 13. | trademark | торговая марка |
| 14. | copyrights | авторское право |
| 15. | to take into account | принимать в расчёт |
| 16. | the value added | добавочная стоимость |
| 17. | the real estate | недвижимое имущество |
| 18. | assets and liabilities | актив и пассив |
| 19. | obligations | обязательства |
| 20. | debts | долги |
| 21. | to exceed | превышать |
| 22. | net worth | стоимость имущества за вычетом обязательств |
| 23. | equity | капитал компании, акционерный капитал; активы за вычетом задолженности; обыкновенные акции |
| 24. | investment interest | процент инвестиций |
| 25. | loss | убыток, потеря |
| 26. | to keep proper accounting system | аккуратно вести бухгалтерский учёт |
| 27. | separately | отдельно |
| 28. | balance sheet | балансовый отчёт |
| 29. | relationship | соотношение |
| 30. | to represent | выражать, представлять |
| 31. | accounting equation | бухгалтерская сбалансированность |
| 32. | clear of debt | без долга |

***Ex. 2.*** *Read and translate the text. Say what it is about.*

The term "asset" means anything of value that is owned by a company and can be expressed in terms of money. Economic resources that provide a poten­tial future service to the organization are called assets in accounting. A com­pany's total assets include such items as cash, buildings, equipment, any oth­er property and accounts receivable, that is, money owned by its customers.

Assets are usually classified as current and long-term, both types consist­ing of tangible as well as of intangible items. Current tangible assets including cash, accounts receivable, stock-in-trade are usually converted into cash within one year and sometimes can be used as a means of payment. On the other hand, current intangible assets consist of short-term investments in stocks and bonds.

Long-term intangible assets are not really visible and include such items as goodwill, patents, trademarks, copyrights, these assets often being the most important factor for obtaining future incomes. For example, goodwill means an intangible asset which takes into account the value added to a business as a result of its reputation which cannot be really calculated. In contrast, the real estate (such as farm land, machinery, buildings and other physical objects) belongs to long-term tangible assets.

Liabilities are obligations that a company owes to another organization, to an individual (such as creditors and employees) or to the government. Like assets, liabilities are divided into current and long-term ones. Current liabilities are usually amounts that are paid within one year, including accounts payable, taxes on income and property, short-term loans, salaries and wages, and amounts of money owed to suppliers of goods and services. Concurrent liabilities often called long-term are usually debts, such as bonds and long-term loans.

The amount by which the total assets exceed total liabilities is known as ne net worth which is usually called the equity of companies. When the company is a corporation, the equity means the investment interest of the owners (that is, the stockholders) in the organization's assets. The owners' equity can be increased either by investing more money in the company or by earning a profit and can be decreased because of the company's losses.

All companies keep proper accounting system in order to know whether or not they are operating profitably, each of the assets and the liabilities and the equity being shown in a company's accounts separately. The balance sheet prepared by the company's accountant is one of the important financial re­ports showing the value of the total assets, total liabilities and equity on a given date. The relationship of these main categories is represented by the fundamental accounting equation: assets (everything that is owned) are equal to liabilities (owed) plus equity (clear of debt).

ASSETS = LIABILITIES + EQUITY

As all three factors are expressed in terms of money, they are limited to items that can be given a monetary value. The accounting equation should always be in balance, so that one side must equal the other.

***Ex. 3.*** *Answer the questions to the text:*

1. What does the term "asset" mean? 2. How can the company's assets be classified? 3. How can "goodwill" increase the company's profits? 4. What liabilities has the company? How are they classified? 5. How is the net worth calculated? 6. What accounts should be kept by the company 7. What is the main accounting equation? 8. Why is it important to keep the proper accounting system?

**Text 6. Financial Statements and their Elements**

***Ex. 1.*** *Translate the text and 7 compose special questions on its content.*

Most companies include three financial statements in their annual reports: Balance Sheet, Income Statement and Cash Flow Statement.

**Balance Sheet**. The balance sheet shows the financial situation of the company on a particular date, generally the last day of its financial year. It lists the company's assets, its liabilities, and shareholders' funds. As a rule, the balance sheet consists of three major sections: assets, liabilities and equity.

It should be said that these three sections are arranged differently from country to country. In the USA and many European countries, the assets appear on the left-hand side of the page and the liabilities on the right. In Britain these sections are arranged vertically.

**Assets**. Assets include property, plant and equipment, financial leases, investments in subsidiaries and other enterprises; long-term receivables; purchased goodwill, patents, trade marks and similar intangibles; marketable securities; current receivables (or trade debts); inventories; cash and bank balances; and prepaid expenses.

Assets arise from past events, which may be cash or non-cash transactions. Assets may be purchased, exchanged for other assets, self-generated or received as grants or donations.

The assets of a company are often divided into two categories: 1) current assets and 2) non-current assets. These categories are listed in the order of their presumed liquidity Current assets are more liquid than non-current assets.

**Current assets**can be defined in the following way: cash or other assets that can be realised in cash or sold during a normal operating cycle of a business or within one year if the operating cycle is shorter than one year. Current assets are a list of all the assets owned by the business which have a life expectancy of less than one year. For example, inventories, trade and other receivables, prepayments, cash etc. are also current assets.

**Non-current assets**include: property, plant and equipment, fixed assets normally stated at net book value (cost of purchase less accumulated depreciation). The assets which are expected to remain in the balance sheet more than one year fall into non-current assets category too.

**Liabilities**include long-term loans and debentures, short-term loans, and bank overdrafts, mortgages, payables, employee pensions and similar financial obligations.

They are also split into current and non-current (long-term), liabilities. Current liabilities usually consist of overdrafts, taxes due, but not yet paid, and goods supplied on credit. Non-current or long-term liabilities comprise debts of a business that fall due more than one year ahead, beyond the normal operating cycle, or are to be paid out of non-current assets.

**Owner's equity** can be defined as the resources invested by the business. To put it differently, "owner's equity = assets -liabilities". It should be noted that the owner's equity section of the balance sheet will be different depending on whether the business is a sole proprietorship, a partnership, or a corporation. The owner's equity section of a corporation is called stockholders' equity and has two parts: contributed or paid-in capital and earned capital or retained earnings.

**Income Statement. Profit and Loss Statement.** The income statement or profit and loss account shows revenue and expenditure. It measures the performance of an enterprise, gives figures for total sales or turnover (the amount of business done by the company during the year), and for costs and overheads. The first figure should be greater than the second: there should generally be a profit - an excess of income over expenditure. Part of the profit is paid to the government in taxation, part is usually distributed to shareholders as a dividend, and part is retained by the company to finance further growth, to repay debts, to allow for future losses, and so on.

**Revenues**. Revenues are inflows or enhancements of assets (or reductions of liabilities) that arise in the course of the normal activities of the enterprise.

The events that result in revenues and revenues themselves are referred to sales, fees, interest, dividends, royalties and rent.

**Expenses**. Expenses are outflows or depletions of assets (or additions to liabilities) that arise in the course of the enterprise's normal activities.

An expense is recognized when it is realized that an expenditure does not produce future economic benefits.

**Gains and losses**. Gains are increases in equity that result from transactions that are incidental to the enterprise's activities. Losses are decreases in equity that result from transactions that are incidental to the enterprise's activities and from other transactions.

Gains are normally recognized when realized. Losses are normally recognized when realised or when it becomes evident that there is impairment in the value of the assets, or an increase in the liabilities, to which the losses relate.

**Cash Flow Statement**. A third financial statement has several names: the source and application of funds statement, the sources and uses of funds statement, the funds flow statement, the cash flow statement, the movements of funds statement, or in the USA the statement of changes in financial position. This statement shows the flow of cash in and out of the business between balance sheet dates. Sources of funds include trading profits, depreciation provisions, borrowing, the sale of assets, and the issuing of shares. Applications of funds include the purchase of fixed or financial assets, the payment of dividends and the repayment of loans, and, in a bad year, trading losses.

***Ex. 2.*** *Match the equivalents:*

отчёт о движении денежных средств; отчет о прибылях и убытках; отчет о капитале собственника; операционный доход (прибыль); в денежном выражении; нести, терпеть (об убытках, затратах); вексель к оплате; векселя к получению; облигация; фонд капитала; чистый доход; пассив; акционерный (собственный) капитал; запас(ы), резерв; документы к оплате; прибыльность, рентабельность; оборотные активы; основные фонды.

**Text 7. Supply and Demand**

***Ex. 1.*** *Read and try to memorize the meaning of some new words and word combinations:*

|  |  |  |
| --- | --- | --- |
| 1. | relationship | соотношение |
| 2. | to define | определять |
| 3. | possible | возможный |
| 4. | vice versa | наоборот |
| 5. | interaction | взаимодействие |
| 6. | to determine | определять |
| 7. | to clear | способствовать продажам |
| 8. | competitive | конкурентный |
| 9. | to affect something | влиять на что-либо |
| 10. | relative | относительный |
| 11. | ration | нормирование |
| 12. | to cause changes | вызывать изменения |
| 13. | force | фактор |
| 14. | to compete | конкурировать |
| 15. | homogeneous | гомогенный |
| 16. | to possess | обладать, владеть |
| 17. | to modify | видоизменять, модифицировать |
| 18. | to prevail | превалировать, преобладать |

***Ex. 2.*** *Read and translate the text. State the relationship between supply, demand and price.*

Supply is a relationship between quantity and price. Supply is defined as the different quantities of a resource, goods, or service that will be offered for sale at various possible prices during a specific time period. Generally, the higher the price of something, the more of it will be offered for sale and vice versa.

Demand is, too, a relationship between quantity and price. Demand is defined as the different quantities of a resource, goods, or service that will be purchased at various possible prices during a specific time period. Generally, the lower the price of something, the more of it will be purchased — and vice versa.

The interaction of supply and demand determines the prices and the quantities that will “clear” competitive markets. Changes in one market will affect relative price rations and cause changes in other markets as well.

The forces of supply and demand work most effectively in markets with a large number of sellers and buyers, each with reasonably accurate information, who are competing to sell or buy a relatively homogeneous product. In market that do not possess all of these characteristics, the forces of supply and demand are modified by the structures that prevail in those markets.

***Ex. 3.*** *Find English equivalents for the following words and word-combinations in the text:*

1. относительно однородный товар, 2. способствовать продажам на конкурентных рынках, 3. подвергаться изменениям благодаря структурам, 4. различное количество товаров и услуг, 5. предложить для продажи, 6. определять цену и качество, 7. соотношение, 8. оказывать влияние на цены, 9. по различным ценам, 10. факторы спроса и предложения, 11. конкурировать в покупке и продаже, 12. взаимодействие, 13. в течение определённого периода времени.

***Ex. 4.*** *Scan the text, match the compatible concepts according to the text content and translate them. What is mentioned together?*

|  |  |
| --- | --- |
| 1) vice | a) markets |
| 2) to offer for | b) product |
| 3) to prevail in | c) changes |
| 4) to clear competitive | d) information |
| 5) different quantity | e) most effectively |
| 6) to cause | f) at various prices |
| 7) a relationship between | g) versa |
| 8) accurate | h) is defined as |
| 9) to possess | i) of resources |
| 10) to purchase | j) sale |
| 11) to work | k) relative price rations |
| 12) a homogeneous | l) all of these characteristics |
| 13) to affect | m) the markets |
| 14) supply | n) quantity and price |

***Ex. 5.*** *Match synonyms:*

|  |  |
| --- | --- |
| 1) demand | a) to buy |
| 2) to affect | b) offer, proposal |
| 3) to possess | c) to change |
| 4) forces | d) number |
| 5) to prevail | e) need |
| 6) to modify | f) precise, exact |
| 7) to define | g) factors |
| 8) quantity | h) to suggest |
| 9) to purchase | i) to influence |
| 10) accurate | j) cost |
| 11) to offer | k) to dominate |
| 12) supply | l) to determine |
| 13) price | m) to have |

***Ex. 6.*** *Choose for each of the following sentences if a) it’s true, b) it’s wrong,*

*c) it’s a well-known fact (not mentioned in the text):*

1. A price increase will result in a reduction in the quality demanded. 2. Market demand depends on the number of consumers in the market. 3. The lower is the price, the higher is the demanded quantity. 4. The interaction of supply and demand rarely influences the prices. 5. There are some factors influencing demand for goods such as the prices of other goods, consumer incomes and some others.

***Ex. 7.*** *Revise the vocabulary and learn it by heart:*

1. a relationship between quantity and price, 2. to offer for sale, 3. forces of demand and supply, 4. to purchase, 5. the more ..., the better …, 6. to determine, 7. Interaction, 8. to cause changes, 9. competitive markets, 10. relatively, 11. a homogeneous product, 12. to prevail, 13. to possess characteristics, 14. to compete, 15. accurate information.

**TYPES OF BUSINESS LETTERS**

Depending upon the client, content, motive and other factors, business letters can be further subdivided into:

|  |  |
| --- | --- |
| 1) Letter of Inquiry (письмо-запрос)  2) Inquiry Replies (ответ на запрос)  3) Letter of Offer (письмо-предложение)  4) Letter of Order (письмо-заказ)  5) Letter of Rrequest (письмо-просьба)  6) Statement Letter (выписка из счёта)  7) Letter of Invitation (письмо-приглашение)  8) Résumé (резюме)  9) Application Letter | 10) Advertising Letter (письмо-реклама)  11) Cover letter (сопроводительное письмо)  12) Letter of claim (письмо-претензия)  13) Letter of complaint (письмо-жалоба)  14)Memo, message(письмо-записка) |

**Refusal Letter**

Refusal Letter is a letter written to notify the reader about the decision of the writer to decline an invitation, an offer, a claim, a request or any other matter. Mostly a formal type of letter, it can be written for informal matters especially an invitation letter. **A refusal letter is synonymous to rejection letter and decline letter**. Refusal letter is total opposite of an acceptance letter. Obviously the terms acceptance is antonym to rejection. But if we compare it other letters it is akin to announcement letter and has slight inclination towards a cancellation letter. Most of such letters are written to decline an invitation or a job offer. It can be easily comprehended that a refusal letter will be written to refuse but who writes these and why do we write.

The answer to the first question is – **Anybody can write a refusal letter as long as there is a reason for it**. You can be an employee declining a job offer or an employer rejecting a candidate’s job request. If you are a businessman and you do not like a proposal, you convey to the concerned in written. If you are a claims officer and you are not satisfied with the demand of the client, you can write a claim refusal letter. There are many other situations where you have to write the letter of refusal.

The answer to the second question is - Refusal letters have all the ingredients of negative and pessimist sentiments and yet they have to be written and sent to the recipient. **They have to be written because they are a part of professional ethics which require communicating the disappointing news**. But why to send this news when it is a sad one. You have to write it because someone is expecting a reply and not replying can cause unnecessary concern to the anticipating recipient. Thus, it is a liability to inform so that things are clear and everyone can move on with their respective objectives. The writers of such letters have a tough job at hand but you can mellow down the unhappy news with the help of our Tips section. This will work both for you and the recipient.

**Recommendation Letter**

Recommendation letter is a letter, mostly written by a credible person for an acquaintance, to emphasise the acquaintances qualities for the purpose of employment, admission and/or other objectives. A letter of recommendation sums up a person’s personality and his abilities towards performing certain tasks. Various educational institutes and organisations demand this document before admitting or giving employment to a certain individual. This written reference shows that you are suitable. It also provides a tangible proof to the concerned as compared to a verbal one. Recommendation Letters are important because they inform the concerned about those qualities which may not be contained in your application or resume. The extra knowledge provided by the letters and the confirmation from a reputed person, brightens your chances of employment or admission.

*A recommendation letter is supposed to be written by an authoritative person who is well known to the requester of recommendation.* It is wise to seek recommendation from a person of authority who knows you well. The letter is meant to be positive by all means.

***The writer of a Recommendation Letter can be:***

* An advisor
* A faculty (professor, teacher)
* An expert (engineer, doctor)
* A senior colleague
* Any acquaintance
* A well wisher

***Types of Recommendation Letters***

There are different types of recommendation letters based on the purpose and utilisation.

*Academic Recommendation Letter* is a recommendation written by teachers for candidate seeking admission to colleges, jobs and/or internships. Graduate programs often require two or more letters of recommendation as part of the program admission requirements.

*Character and Personal Recommendation Letter* is a recommendation written by a person of authority, acquaintances for varied socio-legal purposes. They can be attached with your employment reference letters for additional supportive repute.

*Employment Recommendation Letter*is a recommendation written by a person of authority for employment, promotion and other matters helpful in a work place.

*Student Recommendation Letters* is a recommendation written by a person of authority for various academic related purposes.

***Recommendation Letter and Reference Letter***

Recommendation letter and reference letter are very similar terms. These are often used interchangeably to define each other and sometimes in place of each other. Yes, they are alike but for the differences given below.

|  |  |
| --- | --- |
| **Recommendation Letter** | **Reference Letter** |
| It is very specific in nature | It is general in nature |
| It is normally addressed to an individual | It is normally addressed "To Whom It May Concern" |

|  |
| --- |
| REFERENCE  June 21, 1994  Mrs. Roberta Vaser  The Vaser Travel Agency  4765 Broadway  New York, NY 10032  Dear Mrs. Vaser,  I am happy to provide the information you requested regarding Jim Cash, with understanding that this information will be confidential.  Mr. Cash has been a stock clerk and then a sales assistant in my store since September 1992. He has always been willing to work odd hours, including weekends and holidays, and has proven to be a hardworking and trustworthy employee.  Sincerely Yours  Brian Muller  Proprietor |

**Request Letter**

Request letter is a letter which is written when you need certain information, permission, favour, service or any other matter which requires a polite and humble request.

A requesting letter is written for various purposes, these purposes can be related to:

* Meeting
* Holiday
* Banking purposes
* Jobs

Certain examples of Request:

* A fresh graduate needs to request a job interview
* An employee wants to request a promotion
* Aa student might need to request for information from a college or university

A request is often found in various other types of letters. An announcement letter is a request letter when it requires your presence for a certain event. Invitation letters and persuasive letters are also types of requests. A cover letter is also a type of request as it is asking to be considered for a post or asking for information about a job. Similarly a cancellation letter, maternity leave letter, friendly letter,  love letter, petition letter etc. have requesting tones.

Request letter can be formal or informal in writing. A formal request letter is written in a formal writing style, complete with your full details, and the full details of the recipient. A time comes when we all need to ask about something from someone and if we know how to do that then we can easily accomplish what we intend to. Depending upon the objective or motive request letters can be lengthy or short. But they are always specific and direct in their approach. One of the importances of a request letter is that it reduces the pressure on the recipient and saves the sender from embarrassment. The recipient gets enough time to work out his answer and the sender can take a written ‘No’ easily than a verbal one. In fact it works both ways for both the recipient and the sender.

**Statement Letter**

As a business owner or manager, you probably often find yourself in the position of having to make “simple statements” to your colleagues. In the interest of time, it is often most expedient to make these statements in a letter, which you may opt to send in a hard copy or e-mail format. Also referred to as information letters or letters of transmittal, simple statement letters often convey information about a change in policy or procedure. Such statements tend to be perfunctory, meaning they usually don’t merit discussion or debate. But, they are important because they keep your colleagues “in the loop” and demonstrate your ability to be a timely, effective communicator.

1. Address your letter in a professional but engaging manner. There is a difference between saying “Dear Staff,” “Dear Colleagues” and “Dear Team.” Choose a salutation that reflects your personality and management style.

2. Begin your letter with a direct statement that gets right to the point but aims for diplomacy. A simple statement about a change in parking accommodations might say, “Effective immediately, employees are asked to forego the eight parking spaces at the northwest entrance to the building so that we can better accommodate the needs of our busy customers.” A less diplomatic approach might say that employees "are prohibited from” parking in those spaces. Choose your words carefully, keeping in mind your knowledge of your colleagues and how they are likely to respond to your simple statement.

3. Elaborate, albeit briefly, on why the change is necessary. In this example, you might appeal to your employees’ collective desire to mitigate customer complaints and to make their experience with your company as pleasant as possible.

4. Offer to address questions employees might have. Take an authoritative stance and quell debate by saying that “barring any questions or points of clarification,” you expect full compliance.

5. Thank employees “in advance” for their cooperation and emphasize your “shared desire” to provide exemplary customer service.

6. Close your simple statement letter in a professional manner that also conveys your seriousness. In other words, signing off with “Sincerely” or “Sincerely yours” is a subtle but important difference from the more informal “Best regards” or “Best.” Sign your name above your typed title.

**Invitation Letter**

An invitation letter is a document that presents a formal request for the presence of an individual, a group of people or an organization at an event. An invitation letter may be formal or informal. It could be printed on paper or sent via email.

[Invitation letters](http://letters.sampleinvitationletter.info/) can be used for a variety of events such as weddings, graduation ceremonies, annual dinners, anniversary parties and birthday parties. They could also be used to invite [guest speakers](http://letters.sampleinvitationletter.info/guest-speaker-invitation-letter/), [keynote speakers](http://letters.sampleinvitationletter.info/category/speakers/) and workshop facilitators to special meetings and events.

***Content of an Invitation Letter.*** An invitation letter usually contains some information about the host, the date and time of the event, the venue of the event and how to accept the invitation. Invitations are usually sent many days in advance of the event, to give the invitees an opportunity to respond to the invitation.

**Résumé**

***Résumé*** is a [short](https://dictionary.cambridge.org/dictionary/english/short) written [description](https://dictionary.cambridge.org/dictionary/english/description) of [your](https://dictionary.cambridge.org/dictionary/english/your) [education](https://dictionary.cambridge.org/dictionary/english/education) level, [qualifications](https://dictionary.cambridge.org/dictionary/english/qualification), [previous](https://dictionary.cambridge.org/dictionary/english/previous) [jobs](https://dictionary.cambridge.org/dictionary/english/job), and sometimes also [your](https://dictionary.cambridge.org/dictionary/english/your) [personal](https://dictionary.cambridge.org/dictionary/english/personal) [interests](https://dictionary.cambridge.org/dictionary/english/interest), that you [send](https://dictionary.cambridge.org/dictionary/english/send) to an [employer](https://dictionary.cambridge.org/dictionary/english/employer) when you are [trying](https://dictionary.cambridge.org/dictionary/english/trying) to get a [job](https://dictionary.cambridge.org/dictionary/english/job).

***What Not to Do.*** There are certain mistakes that many candidates make with their résumés and this can ruin their chances of getting to the next stage of the process. You should not have photographs of yourself on your résumé, this is a very outdated approach, yet many candidates still do it. It is also not necessary to mention your date of birth or how many children you have and believe it or not, some candidates will give a short bio of their personal life. There is no harm in adding a section with some of your interests, but your résumé should be professional.

***Contact Details.*** It may seem obvious but always make sure you have your contact details on your résumé. Your contact details should include your telephone number, email address and a link to your LinkedIn profile or any website you may have. You don't need to put your full address on your CV, but you should have the area you live in, as a minimum.

***Key Skills.*** With the advances in technology, many recruiters are using software to pick out keywords from résumés, so they don't have to read through them. This is why it is important to ensure you have a section with the key skills you have obtained throughout your career. You may also want to mention specific IT systems or software packages you have used. You should tailor your résumé to suit each job you are applying for and fit the key skills from the job description into your résumé (as long as you have them!) It is a good idea to stay away from the general skills such as working as a team or working on own initiative, but be quite specific with your skills instead. If you can add achievements to your skills, this will be even more impressive to prospective employers. For instance, if one of your skills is managing budgets and saving the organization money, make sure you add specific amounts for how much you have saved.

***Experience.*** Your résumé should also contain your work experience, starting from the most recent and working your way back. If there are large gaps in your résumé, make sure you can explain these in your cover letter as it could put the employer off. The experience should consist of your job title, the name of the company, dates you worked and the key duties of the role. Some candidates make the mistake of only including their job title and the name of the company, without any other information on what they actually did in the job.

***Clear Layout.*** The layout of your résumé should be clear and easy to read. There is no need to have an outlandish design unless it is a creative role you are applying for. The only thing a recruiter will be interested in is whether they can easily read your CV and get a good idea of whether you have the relevant skills for the job. The résumé should be no longer than 3 pages; 2 is ideal.

***Error Free.*** It is imperative that there are no errors on your résumé, so you may want to ask a friend or family member to proof read it for you. If there are spelling mistakes on your resume, you will probably find that it will end up in the shredder! Spelling mistakes indicate that you haven't taken time over your résumé, which suggests you aren't very serious about finding employment. If the job requires you to liaise with clients via email or letter, spelling errors on your resume will be a worrying sign for employers.

**Cover Letter**

Cover letter is a [letter of introduction](https://en.wikipedia.org/wiki/Letter_of_introduction) attached to, or accompanying another [document](https://en.wikipedia.org/wiki/Document) such as a [résumé](https://en.wikipedia.org/wiki/R%C3%A9sum%C3%A9) or [curriculum vitae](https://en.wikipedia.org/wiki/Curriculum_vitae). It is sent to potential employers and should explain why the job seeker finds him- or herself suitable for the desired positions. Employers may look for individualized and thoughtfully written cover letters as one method of screening out applicants who are not sufficiently interested in their positions or who lack necessary basic skills. Cover letters are typically categorized according to two purposes:

* applying for a specific, advertised opening (“letter of application”)
* expressing interest in an organization when the job seeker is uncertain whether there are current openings (“letter of inquiry”).

***How to Write a*** ***Cover Letter in 4 Quick Steps***

The work story you shine a light on in your cover letter should have a certain flow and some core parts.

Almost every strong letter contains four elements (have a look at our cover letter templates to see them in action):

• a greeting, • an opening, • a paragraph or two of body content, • and a closing section.

Now we’ll review best practices attached to writing each of these key sections.

Begin your letter with a short greeting that reflects what you know about your reader.

If you know the person’s name (a specific hiring manager or HR director, for example), greet the person using the full first and last name:

Example: “Dear Jessie Waxler”

Do some research to try to find out to whom you should address your cover letter if no name is listed on the job ad. Start with “Dear Hiring Manager” if you aren’t sure who will read your letter—and your research hasn’t turned up anything definitive.

Use our cover letter templates to get a sense of how your salutation should appear on the page.

Don’t be fooled into thinking this section is unimportant. A red flag at the very top of your letter can hurt your chances from the start. Make sure you spell your reader’s name correctly and avoid outdated or sexist terms:

**Advertising Letter**

An advertising letter is a formal letter written by the representative of a company to a customer or a potential customer as a part of the advertising campaign of the company. These letters inform the customer of the various special features of the company and the upcoming discounts.

They are also descriptive of the services the company offers, and the amount of importance it gives to customer care. These letters are not informal, but carry a very polite and concise tone. They are intended to give the recipient an idea of what he/she can obtain if he/she shops or purchases from that particular store or company.

*Advertising Letter Writing Tips*

1. Make sure you get it across to the consumer or customer that his attachment to the company is greatly esteemed by the company or the store. Always thank him for being a part of the department family and for contributing to its welfare and income.
2. Make sure you mention all the particulars of your price cuts and offers in an detailed and systematic fashion. Do not baffle the customer with a mounting number of terms and conditions. Such offers annoy the purchaser.
3. Always finish the letter with thankfulness and the expectation that the customer will maintain his membership in the store. Keep the tone of the letter short and crisp.

**Claim Letter**

A claim letter is a [persuasive](https://www.thoughtco.com/persuasion-rhetoric-and-composition-1691617) message designed by a customer to inform its recipient (a business or agency) about the writer’s dissatisfaction with a product or service.

Typically, a claim letter opens (and sometimes closes) with a request for adjustments, such as a refund, replacement, or payment for damages, though a cordial opening paragraph about the transaction or product may be preferred.

Although a phone call or personal visit may solve the problem, a written claim letter is better as it is a document of customer dissatisfaction. It should include four core elements: a clear explanation of the complaint, an explanation of what strife this has caused or the losses suffered because of it, an appeal to honesty and fairness, and a statement of what you would consider a fair adjustment in return.

*Type of Claims*

Although claim letters are written for possible compensation or adjustment but the mode of claims asked for are not always same. Depending on the nature of damage or loss, the buyer can claim one or more of the followings:

* Partial or full refund of purchase price of the product or service.
* Future delivery of the products with correct items.
* Replacement of defective products.
* Repair of the damaged products.
* Reduction in the price.
* Credit the amount to purchase account.
* Cancellation of order or portion of order.
* Resheduling the payment installments.
* Correction of error in bill.

**Complaint Letter**

A complaint letter is a request for an adjustment. In other words, it is a letter that describes the damage; errors or mistakes happened to the delivered goods and therefore claims for compensation is known to be a complaint letter.

The following are usual causes for which a complaint letter is drafted:

***1.*** ***Problem with the delivered goods****:* If the goods that are delivered are:

* Underweight,
* Obsolete,
* Defective,
* Incomplete,
* Not according to buyer’s specification such as color, brand, size etc.
* Wrong or poor quality; then a buyer can make a claim to the seller for the mistake.

***2.*** ***Pricing:*** If there is any mistake in preparing the invoice of the shipped goods, then such letter is written.

***3. Packing:*** Faulty or poor packing of the goods causes damage to the goods which can be claimed by the seller.

***4. Transport*:** Goods are supposed to be shipped according to the convenience of the buyer. But if the wrong carrier is used it may call for writing such letter.

***5. Terms & Condition:*** If the terms and condition of business are violated by the seller then such a letter is placed.

***6. Faulty Insurance:*** If insurance coverage is not made properly according to an instruction of the buyer, then there may be claim through complaint letter.

In the above cases, a buyer is supposed to suffer financial loss and therefore he has every reason to complain to the seller demanding compensation.

Clarity and courtesy are the important factors to write a letter of complaint. The complaint should be made politely without showing any sign of anger.

**Memo / Message**

|  |  |  |
| --- | --- | --- |
| ***Plan of a Memo*** | | |
| 1. | **To:** (кому) | Secretary |
| 2. | **From:** (от кого) | Gregor McDown |
| 3. | **Date** (дата) | 21 May 2018 |
|  |  |  |
| 4. | **Subject** (тема) | Demonstration of new office equipment |
|  |  |  |
| 5. | **Text** (сообщение) | Please, inform office manager that the demonstration of new equipment is delayed. |
| 6. | **Signature** (подпись) | G. McD. |

A memorandum (memo for short) is a short piece of writing generally written by the officers of an organization for sharing information among them. The main purpose of writing a memorandum is to keep record or convey information and decisions or to make short requests. To achieve its purpose a memo is usually written in an easy-to-understanding language. Plain and direct statements of facts are made to achieve its purpose.

A memo plays a very useful role in an organization. It also enables officers to maintain good business relationships. Another useful function of a memo is to establish accountability. Many organizations use printed memo forms. One can quickly write the message and transmit it to the concerned officer. Writing a memo takes comparatively less time since it does not contain several details which a letter has. However, some examples of memos have been presented here to help the businesses to write memos correctly.

**Memo Letter Example**

|  |
| --- |
| Unique Fabrics &   Fashions  Gazipur, Dhaka  Interoffice Memo  To                : All officials  From            : Zahirul Islam, General Manager  Date            : 15 August, 2014  Reference   : 316/LM  Subject        : Festival Bonus for All Employees  This is to inform you all with pleasure that the authority has taken decision to distribute Festival Bonus to all employees of the company. This decision is the result of the overall profit of the company. Bonus will be equal to every employee's one month's basic salary.  Z. I. |

**DIALOGUES**

**Booking a Plane Reservation**

*Clerk:* British Airways. Good morning.

*Bardin:* Good morning. My name is Bardin. I’d like to book a seat on the plane to Rome for Monday, the tenth.

*Clerk:* Yes, sir. Do you want to travel economy-class or business-class?

*Bardin:* I’d like business-class.

*Clerk:* I’ll check the time-table for you. Will you hold on, please? There is a flight leaving Heathrow at 11.55 on Monday and arriving in Rome at 13.30. It’s a non-stop flight.

*Bardin:* That suits me. What time do I have to get to the airport?

*Clerk:* You’ll have to be at West London Air Terminal by 10.20 at the latest. The coach leaves for the airport at 10.30. But if you are going to the airport on your own you must be there before 11.30 and you can pick up your ticket at the airport booking-office.

*Bardin:* Thank you. Good-bye.

*Clerk:* Good-bye.

**Booking tickets for an airplane**

- I want to fly to Geneva on or about the first.

- I'll just see what there is.

- I want to go economy and I'd prefer the morning.

- Lufthansa Flight LH 203 leaves at 9.20.

- What time do I have to be there?

- The coach leaves for the airport at 8.15.

- I'd like to book a flight to Munich for Monday the tenth.

- I'll have a look in the timetable for you.

- I'll need an economy class open return.

- KLM have got a DC9 leaving at 9.25.

- What else ought I to know?

- The latest time of reporting is 8.35 at the airport.

- What flights are there from London to Vienna tomorrow?

- If you'd like to take a seat, I'll find out for you.

- I'd like to travel first class, please.

- BEA flight BE 502 takes off from Heathrow at 9.25 and flies direct.

- What time have I got to get there?

- You'll have to be at West London Air Terminal by 8.10 at the latest.

- Are there any planes to Zurich on Sunday?

- If you'll excuse me for a second, I'll check.

- By the way, I don't want a night flight.

- There's a plane at 9.20.

- When am I supposed to check in?

- You must be at the airport before 8.35.

- Good afternoon! What flights to London do you have?

- There next flight is tomorrow. And there is one on Sunday.

- What time are the flights?

- At 10.15 a.m. tomorrow and at 07.00 p.m. on Sunday.

- How much is the business class ticket for tomorrow?

- A single or a return?

- Single.

- 67 dollars.

- All right. Two single tickets, please. Here are our passports.

- That`s 134 dollars. Have a nice trip!

**Checking in**

- Good morning, sir. Can I see your ticket and passport?

- Certainly. There you are.

- Thank you. Okay. And how many suitcases you will be checking in?

- Just one suitcase.

- Did you pack your baggage yourself?

- Yes, I did.

- Okay. Do you have any electrical goods?

- I have an electric shaver in my hand luggage. Is that okay?

- That’s fine. So, nothing in your suitcase?

- No.

- Okay.

- Would you like a window or an aisle seat?

- A window seat, please.

- Okay. Just one moment. This is your seat number and the departure gate. You can go straight through to the departure land. Enjoy your flight.

- What time will we be boarding?

- You’ll be boarding at seven.

- Okay. Thank you.

**Passport Control**

- Good evening, sir. May I see your passport and immigration card, please.

- Sure. Here you are.

- Do you have anything to declare?

- No, I just have these duty-free items that I bought on the plane.

- That’s okay. Welcome to Australia. Is this your first trip here?

- No, I came here on business a few years ago but I couldn’t stay long.

- Are you here on business or pleasure this time?

- Purely pleasure this time. .

- Good. Are you planning on travelling around during your stay?

- Well, I’ve only got a week. So, I’m planning on staying in Sidney.

- Yes, Australia is a big place. You will need a week to see it on.

- May be next time. This time I’m going to try to see all the tourist areas of Sidney.

- Good, I hope you enjoy your stay.

- Thank you.

**On the Plane**

- Would you like a newspaper to read, ma’am (madam)?

- No, thank you.

- Would you like a newspaper to read, sir?

- A… Yea… I’ll take the Daily Mail.

- So, you go, sir.

- Thank you. It will help to take my mind off things. I’m always a little nervous before flying.

- O, well. Try not to worry too much. You know, air flight is the safest form of travel.

- I know. I’m sure I will be better after we take off.

- You know? We have some flight entertainment for you too. You’ll find the film guide in the pocket in front of you – our in-flight magazine.

- O, cool. A nice film will help me to relax.

- Programs will start shortly after takeoff. If there’s anything a can get for you, then please just call for assistance.

- When will dinner be served?

- In about an hour or so. We have a fish, steak and a vegetarian option. Which one would you like?

- Fish, please.

- Okay. I’ll be back later. Now please just try to relax and enjoy the flight.

**Duty-Free Goods**

- Sir? Have you seen the catalogue for our in-flight shop?

- This one?

- That’s it. Would you like to order any duty-free goods?

- Yes, please. Can I pay by credit card?

- Yes, all major credit cards are accepted, but purchases must not exceed 500 US - dollars.

- Okay. I’d like this bottle of Scotch Whisky, please. At 34 dollars?

- Right. That will be one bottle Johnnie Walker Malt Whisky. Is there anything else you’d like, sir? Yes. I’d like this Tahitian sun-glasses.

- Yes. They are priced at 145 US dollars. Will that be all, sir?

- Yes. That’s everything. Thanks.

- The total bill comes to a 179 US dollars. Can I have your credit card, please?

- Sure. Here you go.

- Thank you. Sir, please wait, while I collect your duty free goods.

- Thank you.

**Foreign Exchange**

A: Hi. May I help you?

B: Yes. What’s the buying rate for euro?

A: 1.15 U.S. dollars to the euro.

B: Okay. I’d like to change some euro into US dollars, please.

A: Sure. How much would you like to change?

B: Six hundred euro.

A: Very good. May I see your passport?

B: Here you are.

A: How would you like your bills?

B: In fifties please.

**Making an appointment**

Dialogues 1

1st Person: Will Dr Black be able to see me at about 9.15 tomorrow?

2nd Person: Sorry, but he's fully booked till eleven unless there's a cancellation.

1st Person: Would ten to one be convenient?

2nd Person: Yes, he's free then.

Dialogues 2

1st Person: I wonder whether the dentist could fit me in early tomorrow?

2nd Person: I'm afraid there's nothing before midday.

1st Person: How about 12.45?

2nd Person: Sorry, but that's taken, too.

Dialogues 3

1st Person: I'd like to fix an appointment with the principal. Would nine tomorrow be all right?

2nd Person: I'm afraid not. He's got rather a full day tomorrow.

1st Person: Could I make it quarter to one?

2nd Person: Sorry again, but I'll ring you if somebody cancels.

Dialogues 4

1st Person: Do you think the staff manager could see me tomorrow before 9.30?

2nd Person: He won't be in till 10.45, so the earliest would be 11.

1st Person: Is 12.40 any good?

2nd Person: Yes, I'll make a note of it.

**Meeting a business partner at the airport**

- Excuse me. Are you Mr. Hitchcock from Sydney?

- Yes?...

- I am Charles Atkinson from Telecom Systems. How do you do!

- How do you do! Thank you for coming to meet me. Have I kept you waiting?

- Not at all. Your plane has arrived according to the timetable. Did you have a good flight?

- Yes, thank you. The trip was quite long and I was a bit airsick but I’m OK now.

- Oh, you might be exhausted... Sorry, I completely forgot to introduce you Phillip Mason, our sales manager.

- Pleased to meet you, Mr. Mason. So, where shall we go now?

- My idea is to go to the office from here first and have lunch there. It will take us about 40 minutes to get to the place.

- It sounds good. Is Mr. Jackson waiting for us there?

- Certainly. We are going to discuss the details of our future partnership after lunch.

- Is the hotel far from your office?

- No. We reserved a single room in a good hotel just round the corner.

- Thank you very much. I really appreciate it.

- No problem, Mr. Hitchcock. So, shall we go then? Our car is just outside the airport. Let me take one of your bags, please.

business partners

**Speaking About Business**

Green: Good afternoon! Nice to see you again, Mister Pavlov! You are looking well, I must say. How are things with you?

Pavlov: Not bad, thank you. And how are you?

Green: Fine. I always feel well in beautiful weather like this. We are having such a lot of rain in England now. I am happy to be away. I suppose, we had better get down to business.

Pavlov: Yes, certainly. You have come to sign another contract, haven`t you?

Green: That`s right. For next year, actually.

Pavlov: Are you happy with our usual terms of delivery and payment?

Green: Yes, quite. As a matter of fact, I have come here to talk about the price. I would like to say that the volume of business in the building industry in our country has dropped considerably. This affected the prices of a number of building materials. In this situation it`s quite natural we expect you to revise your prices for asbestos.

Pavlov: I`m afraid this is not sufficient reason for us to lower the price.

Green: But may I draw your attention to the fact that we wish to increase the purchases by a few thousand tons if you could offer us reduction in the price.

Pavlov: I`m sorry to say, Mister Green, but we would not be able to make extra supplies available to you. We are planning to develop more industrial and housing projects. Besides, we are already tied up to contracts with other partners. Taking these factors into account we could offer you the same amount as last year.

Green: Mister Pavlov, we have been in business with you for a long time. Also, we have doubled our purchases over the past three years. Therefore we would be grateful to you if in view of all this you could reduce the price.

Pavlov: All right. I think we could reduce it by 3%.But only on condition that the price is subject to further negotiations for the second half of the year.

Green: That`s fine. I suppose that`s the best we can do today.

**Discussing a New Contract**

Pavlov: Let`s go into the main question of our today`s discussion. I expect you want to discuss our new contract.

Green: That`s right. Have you seen our latest price-list?

Pavlov: Yes, we have. There is only one thing in it our parties can`t agree to. That is the 5% increase in the price.

Green: Well, you must try to see the price from our point of view. Over the past three years metal prices have gone up. Besides because of the new labour contract, we had to increase wages. Therefore we had to increase the price of our machine-tools.

Pavlov: Yes, we have taken this into account and yet your prices seem to be high. We have been in business with your company for a long time and we hoped you would offer us better terms.

Green: I suppose if you could accept consignment (deliveries) by installments in the current year we would reduce the price by 2%.

Pavlov: That is fine, thank you very much.

Green: Are you happy with the new terms and conditions of our future contract?

Pavlov: Yes, quite.

Green: Then I think we can start drawing up our contract.

**GRAMMAR**

**1. The Verbs *To Be* and *To Have***

Глаголы **to be, to have** употребляются как смысловые (***to be*** *быть,* ***to have*** *иметь*), вспомогательные (для образования сложных форм глагола) и могут имеет модальное значение (долженствование, необходимость).

Таблица № 1

|  |  |  |
| --- | --- | --- |
|  | **TO BE** | **TO HAVE** |
| **1** | ***Лексическое значение - смысловой глагол*** | |
| 1. быть, являться, находиться   He **is** in the office.  Он (находится) в офисе.   1. глагол-связка   He **is** a doctor. - Он врач. | | иметь, владеть, обладать  He **has** a family. -У него есть семья. |
| **2** | ***Грамматическое значение - вспомогательный глагол (не переводится)*** | |
| а) для образования времен группы *Continuous (Progressive)*  I **am** waiting for the teacher.  b) для образования страдательного залога *(Passive Voice)*  He ***is*** often invited here.  Его сюда часто приглашают. | | для образования времен группы *Perfect*  I **have** already **seen** this film.  Я уже посмотрел этот фильм. |
| **3** | ***Модальное значение - эквивалент модального глагола must*** | |
| to be to + V - выражает долженствование, необходимость совершения действия согласно договоренности или заранее намеченному плану:  He ***is to*** come in time.  Он ***должен*** прийти вовремя. | | to have to + V - выражает необходимость совершить действие в силу определенных обстоятельств, переводится *должен, нужно, приходится, надо*  He ***has to*** get up early on weekdays. Ему ***приходится*** (он ***должен)*** вставать рано в рабочие дни. |

**Формы глагола to be**

Таблица № 2

|  |  |  |  |
| --- | --- | --- | --- |
|  | Present | Past | Future |
| 1 лицо ед. ч. - I  2 лицо ед. ч. -you  3 лицо ед. ч. - he, she, it  1 лицо мн. ч. - we  2 лицо мн. ч. - you  3 лицо мн. ч. - they | am  are  is  are  are  are | was  were  was  were  were  were | shall/will be  will be  will be  shall/will be  will be  will be |

Для образования отрицательной формы используется отрицательная частица ***not***, которая ставится непосредственно после глагола: He ***is not (isn't***) a student. He ***was not (wasn't***) sleeping.

Для образования вопросительной формы личная форма глагола ***to be*** ставится перед подлежащим: ***Is*** he a student? ***Was*** he sleeping?

**Формы глагола to have**

Таблица № 3

|  |  |  |  |
| --- | --- | --- | --- |
|  | Present | Past | Future |
| 1 лицо ед. ч. - I  2 лицо ед. ч. -you  3 лицо ед. ч. - he, she, it  1 лицо мн. ч. - we  2 лицо мн. ч. - you  3 лицо мн. ч. - they | have  have  has  have  have  have | had  had  had  had  had  had | shall/will have  will have  will have  shall/will have  will have  will have |

Для образования отрицательной формы используется отрицательная частица ***not,*** которая ставится непосредственно после глагола: He **has not (hasn't**) any books on history. У ***него нет*** книг по истории. I ***had not (hadn't***) any time to rest. ***У меня не было*** времени для отдыха.

Когда глагол ***to have*** употребляется в сочетании с некоторыми существительными, он утрачивает свое основное значение *иметь,* *обладать,* и образует с ними смысловое целое: **to have dinner** *обедать,* **to have breakfast** *завтракать*, **to have a rest** *отдыхать*, **to have a talk** *поговорить*. В этих случаях отрицательная и вопросительная формы образуются с помощью глагола ***to do***:

When **do** you have dinner? Когда вы обедаете?

We **don't** have dinner at home on weekdays. Мы не обедаем дома в рабочие дни.

***Ex. 1.*** *Translate into Russian paying attention to the modal meaning of to be, to have*.

1. Roy was to make many friends in literary circles.
2. They were to sign the contract last week.
3. We were to finish our work in a week, but we couldn’t do it.
4. She was to make this dress next day.
5. They asked us to leave on Monday but because of two days delay with the visit we had to book tickets for Wednesday.
6. I was to arrive a day later and couldn’t warn any of my friends of the change.
7. When asked why he was so late, he told me that he had missed the train and had to wait for another one.
8. The article is to be ready in time.
9. He was disappointed because he was to share a meal with Smith in a restaurant.
10. He had to have written a new book in six months but he could not do it.
11. He has to cope with many difficulties as he goes through life.

**2. The Active Voice (Действительный залог)**

Форма действительного залога показывает, что подлежащее совершает действие, выраженное глаголом-сказуемым. Для выражения времени совершения действия английский глагол имеет систему глагольных времен, включающую 4 группы:

Таблица №4

|  |  |  |  |
| --- | --- | --- | --- |
|  | Indefinite /Simple  (Неопределенные, простые) | Continuous /Progressive  (Длительные) | Perfect  (Совершенные) |
| Present (настоящее) | ask  go | is asking  is going | have asked  has gone |
| Past (прошедшее) | asked  went | was asking  was going | had asked  had gone |
| Future (будущее) | will ask  will go | will be asking  will be going | will have asked  will have gone |

**2.1. Времена группы*****Indefinite / Simple***

обозначают факт совершения действия в настоящем, прошедшем или будущем.

Глагол в **Present Simple** обозначает обычно происходящее, постоянное действие, сопровождающееся следующими показателями совершения действия: ***always*** *всегда****, often*** *часто****, seldom*** *редко,* ***never*** *никогда****, from time to time*** *время от времени****, as a rule*** *как правило****, every day (week, year)*** *каждый день (неделю, год)****, usually/generally*** *(обычно).*

Сказуемое в Present Simple имеет форму инфинитива без частицы to: **V1.** В 3-ем лице единственном числе к основе глагола добавляется суффикс -(e)s: **V1 + -(e)s:**

I read. Я читаю.

He read**s**. Он читает.

We teach. Мы преподаем.

She teach**es**. Она преподает.

Для образования отрицательной и вопросительной форм используется вспомогательный глагол ***do (does)***. Основной глагол используется в первой форме без частицы *to*.

I *do* not *read* English. - Я не читаю по-английски.

*Do* you *read* newspapers? - Вы читаете газеты?

She *does* not *teach* History. - Она не преподает историю.

What *does* she *teach*? - Что она преподает?

***Ex. 2.*** *Используйте the Present Indefinite (=Simple) Tense* *вместо инфинитива* *в скобках и объясните его использование:*

1. The swimming bath (to open) at 9.00 and (to close) at 18.30 every day.

2. What time the banks (to close) in Britain?

3. I have a car but I (not to use) it very often.

4. ‘Where your father (to come) from?’ – ‘He (to come) from Ireland.’

5. I (not to understand) the word “deceive”. What “deceive” (to mean)?

6. ‘What you (to do)?’ – ‘I (to be) an electrical engineer.’

7. Ann (not to go) to the library very often. She (to have) a great number of books at home.

8.‘They often (to interfere with) your work. Why you (to allow) them to make such a noise? Why you (not to tell) them to be quiet?’ – ‘Oh, but they can’t. Children always (to be) noisy.’

9. Who (to come) here most often?

10. He (not to approve) of your behavior.

11.Ted never (to feel) at ease here. He (to be) too shy, he (not)?

12.‘I never (to complain) of anything. Rita (not to complain) either.’ – Oh, but she (to do)!’

***Ex. 3.*** *Раскройте скобки, поставив глагол в форму The Present Indefinite (=Simple) Tense. Задайте общий и альтернативный вопрос к утвердительным фразам:*

1. - ... your brother (to live) in Moscow? - No, he (not). He (to live) in Kiev.

2. There (to be) a policeman at the door.

3. - ... you (to like) reading books? - Yes, I ... . I (to like) to read very much.

4. She (to be) pretty and friendly.

5. There (to be) some mistakes in your dictation.

6. Where (to be) the nearest bus stop, please?

7. - (To be) the shops open at 8 o'clock? - No, they (to be) close.

8. It (to sound) interesting.

9. You (to be) a teacher, … n't you?

10. The Hays (to seem) to be a really happy family.

11. When it... cold, we (to put on) warm clothes.

12. (To be) that hotel expensive?

13. He (to think) he (to be) right.

14. The sweater (to be) nice, the trousers (to be) nice, too.

15. Bad news (to travel) fast.

16. My hair (to be) not clean. I must wash it.

17. Mary (to teach) Mathematics at school.

***Ex. 4.*** *Постройте специальные вопросы к подчёркнутым членам предложений:*

1. Carol lives in a very nice cottage with her family.

2. I usually get up early because I hate being late to my office.

3. No one lives in that house now. They believe it’s haunted.

4. Pete always reads some pages from one book or another before going to bed. 5. We seldom see each other these days, I don’t know why.

6. Gerry goes to the video arcade every day.

7. It takes him hours to get there.

8. This newspaper is two days old.

9. Lots of people enter this University every year.

10. I enjoy reading books. They are so fascinating.

11. The milkman brings us milk very early.

12. Phil enjoys sports, but he doesn’t enjoy music at all.

Глагол в **Past Simple** обозначает обычно происходящее, постоянное действие в прошлом, сопровождающееся следующими показателями совершения действия: все выражения со словами ***yesterday*** *(вчера)****, last*** *(прошлый)****, ago*** *(тому назад);* ***the other day*** *(на днях в прошлом),* ***in*** *1945 (в 1945 году).*

Сказуемое в **Past Simple** образуется с помощью суффикса ***-ed,*** который добавляется к основе правильных глаголов, у неправильных глаголов - это вторая форма: **V-ed = V2**

She **asked** many questions yesterday. - Вчера она **задала** много вопросов.

He **taught** History at the University 20 years ago. - Двадцать лет тому назад он **преподавал** историю в университете.

Для образования отрицательной и вопросительной форм **Past Simple** используется вспомогательный глагол ***did***. Основной глагол используется в первой форме без частицы *to*.

She **did** not **ask** any questions. - Она не **задавала** вопросов.

Why **did** she **ask** many questions? - Почему она **задавала** много вопросов?

He **did** not **teach** at the university. - Он не **преподавал** в университете.

What **did** he **teach** at the university? - Что он **преподавал** в университете?

***Ex. 5.*** *Используйте the Past Indefinite (=Simple) Tense* *вместо инфинитива* *в скобках и объясните его использование:*

1. I (not to go) to work yesterday because I (not to be) very well.

2. Tom (not to shave) this morning because he (not to have) time.

3. We (not to eat) because we (not to be) hungry.

4. She (not to be) interested in the book because she (not to understand) it.

5. Fred (to be) very upset yesterday. His parents (not to allow) him to go out.

6. Where you (to go) last Christmas?

7. We (to look) at her for a moment with surprise.

8. Eric (to switch on) the wireless and (to sit down) beside it.

9. She (not to smile) when she (to see) him.

10. Three o’clock (to strike), and four, and half-hour (to ring) but Dorian (not to stir).

11. When Eddy (to leave) in the morning he (to take) her photograph with him.

12. Bart’s train (to get) into Central about half past five, and he (to go) to the serviceman’s hostel and (to have) a bath and a sleep.

***Ex. 6.*** *Используйте the Past Indefinite (=Simple) Tense* *вместо инфинитива, обращая внимание на то, что большинство* *глаголов составляют неправильные:*

1. I walked quickly because I (to feel) cold. 2. It (to take) him two hours to get to London. 3. Helen (to prefer) tea to coffee. 4. My husband (to speak) to his boss last week. 5. Five years ago my Dad (to sell) his farm and (to buy) a business in a small town. 6. He (to meet) Mary and (to fall) in love with her at first sight. 7. As soon as the bus (to stop), Jill (to get off). 8.Three weeks later I (to leave) for Moscow. 9. How you (to cut) your finger? 10. Jack (to try) to remember what he had done last April. 11.Yesterday Mr. Watson (to drink) too much at the party. 12. Looking through the paper, the teacher (to find) several mistakes. 13. Julius Caesar (to found) the Tower of London. 14. Ten minutes ago I (to hear) a strange noise. 15. Edward (to make) up his mind to escape from prison. 16.When you (to write) to your parents last time?

***Ex. 7.*** *Put special questions to the underlined parts of sentences. Pay attention to the changes in the phrase structure.*

1. Last year he didn’t go to the South because of the exams. 2. They came to visit his friend yesterday. 3. He went to the concert two days ago. 4. He had breakfast at 8.30. (общий вопрос) 5. His mother came to his school and had a long conversation with his teacher. 6. These students were usually late for their lectures last year because they had transport problems. 7. She didn’t tell him the truth. 8. He wanted to learn the whole story. 9. Robert took his driving test last week. 10. No one wanted to learn the truth: everyone was afraid. 11. Jane asked her mother to buy her a pullover. 12. Tom bought a lot of Christmas presents for his friends. 13. Last year Mary worked as a babysitter in this family. 14.Yesterday we went to the concert together. It was great!

Глагол в **Future Simple** обозначает действие, которое будет происходить в будущем, и сопровождается следующими показателями действия: все выражения со словами ***tomorrow*** *завтра,* ***next*** *следующий*; ***soon*** *скоро****, one of the days*** *на днях в будущем****, in*** *в значении через (in 5 years - через 5 лет)****, in 2025*** *(в 2025 году).*

Сказуемое в **Future Simple** образуется с помощью вспомогательного глагола ***will (shall)*** и первой формы основного глагола без частицы *to*.

She **will** **ask** many questions at the conference tomorrow. - Завтра на конференции она **задаст** много вопросов.

He **will** **teach** at the university next year. - В следующем году он **будет преподавать** в университете.

Для образования отрицательной и вопросительной форм используется вспомогательный глагол ***will (shall***). Основной глагол используется в первой форме без частицы *to*.

She **will** not **ask** any questions at the conference tomorrow. - Она не **будет задавать** вопросы на конференции завтра.

When **will** she **ask** questions? - Когда она **будет задавать** вопросы?

He **will** not **teach** at the university next year. - В следующем году он не **будет преподавать** в университете.

Where **will** he **teach** next year? - Где он **будет преподавать** в следующем голу?

***Ex. 8.*** *Use the Infinitive in the proper form of the**Future Simple Tense*:

1. I (to be) very busy at the beginning of June. We (to have) our exams. 2. He (to come) to see me in a year’s time. 3. He (to have) dinner in ten minutes. 4. This day (to come) sooner or later. 5. It (to be) very slippery tomorrow, I’m afraid. 6. He (to behave) as usual, I’m afraid. You know how such people are. 7. You (to go) to the Opera with me tonight? 8. Who (to join) me? Perhaps I (to drive) to town this weekend. 9. No one (to believe) you, I hope. And I also hope you (to stop) imagining things and talking nonsense. 10. I (not to go) to that party, my dear. Your sister’s usual guests (to bore) me to death again. 11. You (to help) or not? 12. How long you (to be away)? I (to miss) you. 13. I don’t think he (to make) a really good travel agent.

***Ex. 9.*** *Put special questions to the underlined parts of sentences. Pay attention to the changes in the phrase structure.*

1. I think I will get up earlier tomorrow morning. 2. We shall meet our friends next week. 3. He will pack his bags tomorrow morning, he is too busy tonight. 4. I shall read ten chapters tomorrow. 5. I am tired. I shall go and have a nap before dinner. 6. There will be a party on Sunday at the Wilsons’. 7. I’ll walk five miles tomorrow. 8. They will write a test tomorrow at their French lesson. 9. A crowd of admirers will come to the airport to see him off. 10. I won’t buy this hat. It’s old-fashioned.

**2.2. Времена группы** ***Continuous (=Progressive)***

Времена группы Continuous обозначают действие, которое происходит в определенный момент в настоящем, прошлом или будущем.

Глагол в **Present Continuous** обозначает действие, которое происходит в настоящий момент и сопровождается следующими показателями совершения действия: ***now*** *сейчас****, at the moment*** *в данный момент****, still*** *все ещё.*

Сказуемое в **Present Continuous** образуется с помощью личной формы вспомогательного глагола to be в настоящем времени (**is, am**, **are**) и **ing**-формы основного глагола.

Listen! Somebody **is singing** in the room. - Слушайте! Кто-то **поет** в комнате.

He **is still working** in the laboratory. - Он **все еще работает** в лаборатории.

Для образования отрицательной формы частица **not** ставится после вспомогательного глагола:

He **is not working** in the laboratory now. - Сейчас он **не работает** в лаборатории.

They **are not discussing** your contract at the moment. - В данный момент они **не обсуждают** ваш контракт.

Для образования вопросительной формы вспомогательный глагол ставится перед подлежащим:

Where **is** *he* **working** now? - Где он сейчас (в данный момент) работает?

What **are** *they* **discussing** at the moment? - Что они обсуждают в данный момент?

***Ex. 10.*** *Open the brackets:*

1. It (often /to rain) in this part of the world.
2. Take your umbrella. It (to rain) cats and dogs.
3. Granny is in the kitchen. She (to make) a plum-cake.
4. My wife (often /to make) plum-cakes.
5. Can you phone a bit later, please? Jane (to have a bath).
6. Run downstairs. Your sister (to wait) for you.
7. I don't know Spanish, but I (to learn) it now.
8. John (still /to work) in the garden.
9. Dad (usually /to work) on Saturdays.
10. Usually I (to have coffee) in the morning, but now I (to drink) tea.
11. We (sometimes /to go) to the cinema.
12. What she (to do)? - She is a secretary at our college.
13. Why you (to sit) at my desk? Could you take your place, please?
14. We've got tickets, and tomorrow evening we (to go) to the cinema.
15. -... you (to do) anything tomorrow afternoon? -I (to play) tennis with my friend.

Глагол в **Past Continuous/Progressive** обозначает действие, которое происходило в определенный момент времени в прошлом и сопровождается следующими показателями совершения действия:

* 1. точный момент времени в прошлом*:* ***at 10 o'clock yesterday***
  2. период времени в прошлом, когда это действие осуществлялось***: from 10 to 12 yesterday, all day yesterday****.*
  3. другое действие в прошлом.

Сказуемое в **Past Continuous** образуется с помощью личной формы вспомогательного глагола to be в прошедшем времени (**was, were**) и **ing**-формы основного глагола.

When we stood at the door somebody **was singing** in the room.

Когда мы стояли у двери, в комнате кто-то пел.

He **was working** in the laboratory from 10 a.m. to 6 p.m. yesterday.

Вчера он работал в лаборатории с 10 утра до 6 вечера.

Для образования отрицательной формы частица **not** ставится после вспомогательного глагола:

He **was not working** in the laboratory when we came. - Он **не работал** в лаборатории, когда мы пришли.

They **were not discussing** your contract at that moment. - В тот момент они **не обсуждали** ваш контракт.

Для образования вопросительной формы вспомогательный глагол ставится перед подлежащим:

Where **was** *he* **working** when we came? - Где он работал, когда мы пришли?

What **were** *they* **discussing** at that moment? - Что они обсуждали в тот момент?

***Ex. 11.*** *Translate the sentences into Russian:*

1. It was raining at noon.
2. It wasn’t raining when I left the house.
3. What were you doing when I phoned you?
4. The fire was still burning when the fire-brigade arrived.
5. Just as he was getting on the bus a thief stole his purse.
6. While the family was having supper all the lights went out.
7. She was constantly scolding her child.
8. “What was Millie doing when the police came?”
9. Graham was watching the street and thinking of his past.
10. It was getting chilly, so they left the veranda. In the room Bert was making himself a drink.
11. She was working on her report all Sunday.
12. You were looking through my papers when I entered the room.
13. Ted was walking along the street when he heard a shot somewhere.
14. He was making a professional assessment of the situation and its possibilities.

***Ex. 12.*** *Open the brackets using the Past Progressive Tense:*

1. ‘What you (to do) yesterday at 15.00 p.m.?’ – ‘I (to play) tennis and my brothers (to listen to) the music.’
2. It (to rain) when we went out.
3. From the noise we heard it was clear that our neighbors’ boy (to practise) the piano.
4. While he (to learn) to drive he had many accidents.
5. When we first met you (to study) English.
6. ‘Who you (to talk) when I came?’ – ‘I (to talk) to my secretary.’
7. My wife and I (to discuss) this problem when you came.
8. ‘Whose book you (to read)?’ – ‘My sister’s. I just (to begin) when you entered the room.’
9. While we (to walk) someone came into the house and left this note.
10. Where he (to live) when you saw him last?
11. Why you (to fool around) with the computer?
12. He had a lot of doubts while he (to plan) his crime.
13. While George (to think) of the career that lay before him Annie also (to plan) some improvements in the house.
14. Tom felt he (to become) too emotional and the inspector (to get) suspicious about him.

***Ex. 13.*** *Open the brackets using the Past Simple or**Past Progressive Tense:*

1. He (to write) a composition when I (to see) him.
2. George (to fall off) the ladder while he (to change) the light bulb.
3. He often (to go) to the library when he (to study) at the University.
4. The sun (to rise) when I (to wake up) that morning.
5. When I (to go out) that morning, the sun (to shine) brightly and the birds (to sing).
6. I (not to drive) very quickly when the accident (to happen).
7. We (to listen to) the radio yesterday when the bell (to ring).
8. Yesterday I (to hear) that the bell (to ring). I (to come up) to the door and (to open) it. But I (to see) nobody. When I (to look out) of the window I (to see) a boy who (to run away).
9. The boys (to play). They (to jump off) the bus while it (to go).
10. My hat (to fly off) when I (to cross) the bridge.
11. What you (to explain) to him?
12. I (not to look) at you at all.
13. Alan (to enjoy) himself. He (not to be) so often in good mood, but today was something special.
14. Someone (to sing) next door while I (to try) to get some sleep.
15. Everything (to go) wrong. He (to feel) it, but could do nothing. He just (to watch) and (to wait).

Глагол во **Future Continuous** обозначает действие, которое будет происходить в определенный момент в будущем и сопровождается следующими показателями совершения действия:

* 1. точный момент времени в будущем*:* ***at 10 o'clock tomorrow.***
  2. период времени в будущем, когда это действие будет осуществляться***: from 10 to 12 tomorrow, all day tomorrow****.*
  3. другое действие в будущем.

Сказуемое во **Future Continuous** образуется с помощью вспомогательного глагола to be в будущем времени (**will/shall be**) и **ing**-формы основного глагола.

Somebody **will be singing** in the hall from 11 to 12 tomorrow. - Кто-нибудь будет петь в зале с 11 до 12 завтра.

He **will be still working** in the laboratory when the professor comes. - Он будет работать в лаборатории, когда придет профессор.

Для образования отрицательной формы частица **not** ставится после первого вспомогательного глагола:

He will **not be working** in the laboratory from 10 to 11 tomorrow.

Завтра с 10 до 11 он **не будет работать** в лаборатории.

They will **not be discussing** your contract at this time tomorrow.

В это время завтра они **не будут обсуждать** ваш контракт.

Для образования вопросительной формы первый вспомогательный глагол ставится перед подлежащим:

Where **will** *he* **be** **working** from 10 to 11 tomorrow?

Где он будет работать с 10 до 11 завтра?

What **will** *they* **be****discussing** at this time tomorrow?

Что они будут обсуждать в это время завтра?

***Ex. 14.*** *Translate the sentences into Russian:*

1. This time on Friday I will be flying to London.
2. I will be working at six o’clock tomorrow.
3. Don’t phone me tomorrow at three. We’ll be having a party.
4. When I come they will be waiting at the airport.
5. When will you be having an English class?
6. What will you be doing at seven tomorrow?
7. I will be reading the whole evening tomorrow.
8. I won’t be having this lecture tomorrow.
9. He will be going to the country soon, won’t he?
10. Pete will be fixing his car the whole evening.
11. I’ll be revising for my exams in May.
12. When the taxi comes they’ll still be packing, I think.
13. Be careful. They’ll be watching you all the time.
14. Now he will be looking for a new job.
15. No one will be waiting for him.

***Ex. 15.*** *Open the brackets using the**Future Progressive Tense:*

1. This time next month I (to have rest) in Florida.
2. She (to wait) for you when you come out.
3. I (to stay) outdoors tomorrow because my brother (to practise) the piano the whole day.
4. If I’m out for long, my child (to cry).
5. In a hundred years people (to go) to Moon and Venus for their week-ends.
6. We (to land) in a couple of minutes.
7. He (to look for) a new secretary.
8. He will arrive at 10.30. I (to expect) him.
9. When you (to wear) your new dress.
10. He doesn’t want to retire. I think he still (to work) when he is eighty.
11. Who (to work) here next year?
12. They (to make) an official announcement next week.
13. I expect Mary (to tell) the same story all over again.
14. Don’t explain it to me. Tomorrow you (to talk) with the headmaster.

**2.3. Времена группы** ***Perfect***

Времена группы Perfect обозначают действия, законченные к определенному моменту в настоящем, прошлом или будущем.

Глагол в **Present Perfect** обозначает действие, которое завершилось к настоящему моменту и сопровождается следующими показателями совершения действия: ***already*** *уже****, just*** *только что****, yet*** *еще (не),* ***never*** *никогда****, ever*** *когда-либо****, today*** *сегодня****, now*** *сейчас****, this week (year, month…)*** *на этой неделе (в этом году, месяце)****, lately*** *недавно****, recently*** *за последнее время****, since*** *с, с тех пор как,*  ***for*** *в течение.*

Сказуемое в **Present Perfect** образуется с помощью личной формы вспомогательного глагола to have в настоящем времени (have, has) и третьей формы основного глагола: **have/has + V3 (V-ed)**

They **have discussed** your contract *for* 3 hours.

Они обсуждали ваш контракт 3 часа.

He **has** *already* **made** some mistakes.

Он уже сделал несколько ошибок.

Для образования отрицательной формы частица not ставится после вспомогательного глагола have/has:

They **have not discussed** your contract yet.

Они ещё не обсудили ваш контракт.

Для образования вопросительной формы вспомогательный глагол have/has ставится перед подлежащим:

**Have** they **discussed** your contract yet?

Они обсудили ваш контракт?

Глагол в **Past Perfect** обозначает действие, которое завершилось к определенному моменту в прошлом и сопровождается следующими показателями совершения действия:

* 1. точный момент времени в прошлом, к которому завершилось действие: by 10 o'clock yesterday…к 10 часам вчера…
  2. другое действие в прошлом: (by the time) when the professor came… (к тому времени) когда пришел профессор…

***Ex. 16.*** *Translate the sentences into Russian:*

1. I haven’t seen him for several days.
2. Have you bought anything interesting lately?
3. I’ve never seen her in my life.
4. Who hasn’t eaten his breakfast yet?
5. He has come here this morning, I think. But he has already gone.
6. I haven’t seen him since the evening at Mr. Brown’s.
7. She hasn’t visited me since she was nine. But she hasn’t forgotten me.
8. I’ve just mentioned it. Please be more attentive.
9. ‘Sorry, I’ve left my book at home.’ – ‘OK. Who else has left his or her book?’
10. They’ve just finished whitewashing the attic, haven’t they?
11. She hasn’t written to her mother for two months.
12. She hasn’t been the same since he walked out on her.

***Ex. 17.*** *Ask questions to the underlined parts of the sentences:*

1. I have read that book twice.
2. I have known him for three years.
3. I have only received two letters from him since September.
4. He has finished his breakfast already.
5. She’s typed two letters since morning.
6. I haven’t heard from him since 1998.
7. He has gone to the USA.
8. He has been in the USA since spring.
9. She hasn’t written to him for years.
10. I’ve been late several times this month.
11. He has had a very interesting and brilliant career.

***Ex. 18.*** *Open the brackets*.

1. I'm afraid I (to forget) my book at home
2. ... the secretary (yet/to come)?
3. I (to learn) the rhyme. Could you listen to me?
4. …you (ever /to be) to Italy?
5. They (already /to inform) me about the accident.
6. He is the most handsome man I (ever /to know).
7. Kevin (already /to leave for) Manchester.
8. He (not /to receive) any letters from her this week.
9. I (not /to hear) from him since he left Paris.
10. I (not /to see) Tom for ages.
11. ... you (to have) a holiday this year?
12. We (to see) some good films recently.

***Ex. 19.*** *Open the brackets*.

1. We (not / have) a holiday last year.
2. My parents (be) to the USA many times.
3. I (buy) a new dress last week, but I (not / wear) it yet.
4. ... it (stop) raining yet?
5. Don't worry about your letter. I (send) it the day before yesterday.
6. I (lose) my glasses. I (have) them when I came to the college this morning.
7. When Jill (finish) school?
8. When I was a child, I (always / be) late for school.
9. I can't find my umbrella. I think somebody (take) it by mistake.
10. 10.-Are you tired? - Yes, a little. I (paint) the ceiling today.
11. We (not/ see) Peter this week, but we (see) him a couple of weeks ago.
12. -Have you got any money? - Yes, I (borrow) it from my brother.
13. -Where is Jane? - She (go) shopping. She'll be back soon.
14. My husband (work) in the bank for three years since 1990 to 1993.
15. Mom (lose) her car keys, so we have to open the door by force.
16. One of the passengers (die) in that accident.

Сказуемое в **Past Perfect** образуется с помощью личной формы вспомогательного глагола to have в прошедшем времени (had) и третьей формы основного глагола: **had + V3 (V-ed)**

They **had discussed** your contract for 3 hours by the time you came.

Они обсуждали ваш контракт 3 часа, когда вы пришли.

Для образования отрицательной формы частица not ставится после вспомогательного глагола had:

They **had not discussed** your contract by 3 o'clock yesterday.

Вчера к 3 часам они еще не обсудили ваш контракт.

Для образования вопросительной формы вспомогательный глагол had ставится перед подлежащим.

What had they discussed by 3 o'clock yesterday?

Что они обсудили к 3 часам вчера?

***Ex. 20.*** *Open the brackets*.

1. Jill was afraid she (to forget) her key at home, but she found it in her handbag.
2. Dad wasn't at home when I came back. He (to go) out twenty minutes before.
3. I wasn't hungry because I (just/to have) breakfast.
4. Peter saw an urgent message on his table. Somebody (to leave) it the day before.
5. I apologized I (not /to phone) her.
6. He told me that he (to come back) a fortnight before.
7. I knew him at once though I (to meet) him many years before.
8. We spent the night in Klin, a town we (often/to hear of) but (never/to see).
9. They couldn't believe he (to give up) his job in the bank. He (to make) a good living there.
10. Mr. Jackson said that he (already /to buy) everything for lunch.
11. Alice asked her brother where he (to arrange) to meet his friends.
12. We had no car at that time because we (to sell) our old one.
13. They (to finish) painting the ceiling by two o'clock.
14. Hardly... I (to go) to bed when the telephone rang.
15. I kept silence for a while thinking of what he (to tell) me.
16. Bob tried to find a job after he (to serve) a five-year sentence.

***Ex. 21.*** *Open the brackets*.

1. I (wake up) early and got out of bed.
2. I got out of bed an hour later I (wake up).
3. We were late. The meeting (start) an hour before.
4. She was the most delightful person I (ever / meet).
5. That morning she (dress), (phone) somebody, and went out
6. That morning she went out after she (phone) somebody.
7. He was tired because he (work) hard in the garden all day.
8. The sun (set), it (get) dark, and we went home.
9. The Hills were in a hurry, but they (take) a taxi and managed to arrive exactly on time.
10. I saw a nice kitten when I (open) the basket.

Глагол в **Future Perfect** обозначает действие, которое завершится к определенному моменту в будущем и сопровождается следующими показателями совершения действия:

1) точный момент времени в будущем, к которому завершится действие: by 10 o'clock tomorrow… к 10 часам завтра

* 1. другое действие в будущем: (by the time) when the professor comes… (к тому времени) когда придет профессор…

Сказуемое в **Future Perfect** образуется с помощью личной формы вспомогательного глагола to have в будущем времени (will have) и третьей формы основного глагола: **will have + V3 (V-ed)**

They **will have** **discussed** your contract by 10 o'clock tomorrow.

Они обсудят ваш контракт к 10 часам завтра.

Для образования отрицательной формы частица not ставится после первого вспомогательного глагола

They **will not have** **discussed** your contract by 10 o'clock tomorrow.

Они не обсудят ваш контракт к 10 часам завтра

Для образования вопросительной формы вспомогательный глагол will/shall ставится перед подлежащим.

What **will they have** **discussed** by 10 o'clock tomorrow?

Что они обсудят к 10 часам завтра?

***Ex. 22.*** *Open the brackets*.

1. He (to sleep) when you come back tonight.
2. By the time I come they (to go).
3. It is snowing heavily. Have you listened to the weather forecast for tomorrow? - I hope it (to stop) snowing by tomorrow morning.
4. My sister (to know) the result of her exam on economy in three days.
5. Let's meet at the station at 5 o'clock. - O.K. I (to wait) for you there.
6. The work of the scientist (to achieve) the proper acclaim.

**The Passive Voice (Страдательный залог)**

В *действительном* залоге сказуемое обозначает действие, выполняемое подлежащим:

Columbus discovered America in the 15-th century. – Колумб открыл Америку в 15 столетии.

They will build a new bridge next year. – Они построят новый мост в следующем году.

В *страдательном* залоге сказуемое обозначает ***действие, совершаемое*** ***над подлежащим***, т.е. подлежащее является объектом действия и подвергается действию со стороны другого лица:

America **was discovered** by Columbus in the 15-th century. – Америка была открыта Колумбом в 15 столетии.

A new bridge **will be built** next year. – Новый мост будет построен в следующем году.

**Формула образования страдательного залога**

Сказуемое в страдательном залоге образуется с помощью вспомогательного глагола to be в соответствующей форме и причастия прошедшего времени: **to be + V3 (V+ -ed)**. При спряжении глагола в страдательном залоге изменяется только форма вспомогательного глагола:

Таблица № 5

|  |  |  |  |
| --- | --- | --- | --- |
| **Indefinite Tenses in the Passive Voice** | | | |
| **Model: to be +Participle II (V-ed / V3)** | | | |
| Время  Число | **Present** | **Past** | **Future** |
| ***Единственное число*** | I ***am asked***  He, she, it ***is* asked** | I (he, she, it) ***was asked*** | I ***shall be asked***  He (she, it) ***will be asked*** |
| ***Множественное число*** | We (you, they) ***are* asked** | We (you, they) ***were* asked** | We ***shall be asked***  You (they) ***will be* asked** |

Для образования *вопросительной формы* первый вспомогательный глагол ставится перед подлежащим:

When **was** America **discovered** by Columbus? - Когда Америка была открыта Колумбом?

**Will** a new bridge **be built** next year? - Будет ли новый мост построен в следующем году?

Для образования *отрицательной формы* частица ***not*** ставится после первого вспомогательного глагола:

A new bridge will ***not*** be built next year. – Новый мост не будет построен в следующем году.

**Существует три способа перевода английского пассивного залога:**

1. При помощи глагола *быть* и краткой формы причастия страдательного залога (этот способ соответствует полностью английскому Passive Voice).
2. Возвратными глаголами (на –ся).
3. Неопределенно-личным оборотом с глаголом в действительном залоге в 3 лице множественного числа.

Предложение “The rule was explained to us last time” можно перевести на русский язык всеми этими способами:

1. *Правило было объяснено нам в прошлый раз.*
2. *Правило объяснялось нам в прошлый раз.*
3. *Нам объяснили правило в прошлый раз.*

Однако многие предложения могут быть переведены только одним из способов.

**Перевод глаголов с предлогом в пассивном залоге.**

В английском языке есть ряд непереходных глаголов и глагольных сочетаний, которые употребляются в Passive Voice и требуют после себя предложного дополнения.

|  |  |
| --- | --- |
| *to insist on*  *to laugh at*  *to take care of*  *to pay attention to*  *to send for* | *- настаивать на*  *- смеяться над*  *- заботиться о*  *- обратить внимание на*  *- посылать за* |

При переводе на русский язык предлог следует ставить перед подлежащим. Покажем это на примере фразы с глаголом to speak about (говорить о чём-либо):

*Those reforms were much spoken about*. - Об этих реформах много говорили.

Кроме того, следует учитывать, что некоторые английские переходные глаголы переводятся на русский язык глаголом, используемым с предложным дополнением, например:

to affect the prices – влиять *на* цены

Prices are affected by supply and demand. -На цены влияют предложение и спрос.

to follow somebody – следовать *за* кем-то

I was being followed all the way. – Меня всю дорогу кто-то преследовал.

***Ex. 23.*** *Translate the following sentences paying attention to the verbs in the Passive Voice Forms. Define which way of translating is preferable in any particular case.*

1. Many special security features are usually used in making banknotes of every country. 2. Corporation is owned by a group of people. 3. The first dollars were issued in silver and gold. 4. Partnerships are owned jointly by two or more persons. 5. The model was advertised on the radio. 6. Every year large investments are made in clean technologies. 7. Banknotes are issued by governments and authorized banks. 8. Cheques are regarded as instruments of credit. 9. Money is used as a medium of exchange. 10. Human labour can be measured in terms of money. 11. Last year our regular customers was given a discount. 12. Shares are offered for sale on the Stock Exchange. 13. Those traveler’s cheques were cashed in Pounds. 14. The commercial documents will be sent immediately. 15. Goods are produced and services are rendered by firms and companies. 16. A price problem will be discussed tomorrow. 17. A 10% discount can be given for orders of over 1000 units.

***Ex. 24.*** *Translate the following sentences and open the brackets by using the verbs in the correct form of Indefinite Tenses.*

***Model:*** The door to this room *(close)*. – The door to this room *is closed*.

**A)** 1. Bread (to eat) every day. 2. The letter (to receive) yesterday. 3. Nick (to send) to Moscow next week. 4. I (to ask) at the lesson yesterday. 5. I (to give) a very interesting book at the library last Friday. 6. Many houses (to build) in our town every year. 7. This work (to do) tomorrow. 8. This text (to translate) at the last lesson. 9. These trees (to plant) last autumn. 10. Many interesting games always (to play) at our PT lessons. 11. This bone (to give) to my dog tomorrow. 12. We (to invite) to a concert last Saturday. 13. My question (to answer) yesterday. 14. Hockey (to play) in winter. 15. Mushrooms (to gather) in autumn. 16. My car (equip) with air conditioning. 17. A compass (use) for showing direction. 18. Millions of cars (export) from Japan every month. 19. Football (play) all over the world.

**B)** 1. Economic theory is the part of the study of economics that examines and explains how the economic system (to affect) by man’s behavior, by nature, markets and governments. 2. Inputs are the factors of production, i. e. land, labour and capital, including materials, that (to put) into business for providing output as a commodity or service. 3. The economist (to interest) in the role of costs and profit affecting the firm’s supply decisions and the allocation of resources for producing particular goods. 4. There are a lot of factors in agriculture that must (to assume) as risks by the farmers. 5. The market is the process by which production and consumption (to coordinate) through prices. 6. These conditions (to include) in the offer. 7. This cheque (to sign – Past) in the presence of the cashier. 8. The price of goods (to fix) in US Dollars. 9. Catalogues and price-lists (to enclose) with this letter. 10. The quality of these goods (to improve – Future). 11. The supply of agricultural products cannot (to increase) within a short period of time.

***Задание.*** *Изучите формы глагола в пассивном залоге для времён групп Continuous и Perfect, обращая внимание на правила их перевода на русский язык и характер действия. Есть ли существенная разница с тем, что вам уже известно о тех же самых временах в активном залоге?*

**Образование форм глагола в пассивном залоге**

**во временах групп Continuous, Perfect**

Таблица № 6

|  |  |  |
| --- | --- | --- |
| ***Вид***  ***Время*** | **Continuous** | **Perfect** |
| Модель: ***to be + being + Participle II* (V-ed / V3)** | Модель: ***to have + been + Participle II* (V-ed / V3)** |
| **Present** | I ***am being* examined*.***  He (she, it) ***is being* examined.**  We (you, they) ***are being* examined.** | I (we, you they) ***have been* examined.**  He (she, it) ***has been*** **examined.** |
| **Past** | I (he, she, it) ***was being* examined.**  We (you, they) ***were being* examined.** | I (he, she, it, we, you, they) ***had been* examined.** |
| **Future** | форма отсутствует | I (we) ***shall have been* examined.**  He(she, it, you, they) ***will have been* examined.** |

***Continuous Passive*** выражает действие **длительного характера**, которое совершается (1) или совершалось (2) над лицом или предметом в течение определённого времени. Переводится на русский язык глаголом несовершённого вида (например, выполняет, выполняется, выполняли, выполнялось):

1. The contract is being typed (now). – Договор (сейчас) *печатают*.

2. The presentation of new productы was being watched with great attention. – Презентацию новой продукции *смотрели* с большим вниманием.

P. S. В английском языке нет формы Future Continuous Passive.

***Perfect Passive*** выражает действие **законченного** **характера,** которое а) совершилось либо к моменту речи, б) либо к определённому моменту в прошлом (3), в) либо раньше другого действия в прошлом (4), г) либо совершится к конкретному моменту в будущем. Переводится на русский язык только глаголами совершённого вида (был сделан / будет сделан).

3. The contract has just been typed. – Договор *был* только что *напечатан (*только что *напечатали)*.

4. The contract had been typed (by 10 o’clock) before the director came. – Договор *был напечатан* (к 10 часам) до того, как пришел директор.

5. The contract will have been typed before (by the time) the director comes. – Договор *будет (уже) напечатан* до того (к тому времени), как придет директор.

***Ex. 25.*** *1) Translate the following sentences. 2) Find the verbs in the Passive Voice forms. Define their tense and explain which way of translating you used.*

1. There is not any food left. All of it has been eaten. 2. I couldn’t wear my suit last Saturday. It was being cleaned. 3. We didn’t go to the party on Sunday because we hadn’t been invited. 4. Wine is produced in many parts of France. 5. How many languages are spoken in Switzerland? 6. “What’s going in the hall?” – “The windows are being washed.” 7. When was television invented? 8. The documents will have been typed by the time you return. 9. The books will be sent tomorrow. 10. I was told to be here at 10 o’clock. 11. “Have you been sent an invitation to the wedding?” – “No, I haven’t.” 12. The librarian said that the book had been returned to the library some days ago. 13. There are a lot of students in the hall. A new film is being shown. 14. Our house was broken into last week. 15. A test is being given in the next room right now. 16. You will have been sent a bill by the end of the month. 17. Maria is happy. She has been offered a good job. 18. The news will be announced tomorrow.

***Ex. 26.******A)*** *Translate the following sentences paying attention to the Passive Voice. Open the brackets by using the verbs in the correct form of Continuous or Perfect Tense.*

1. My piano (to repair) at the moment. 2. My neighbours returned the keys to me; they (to pick up) by somebody in the street.3. The Palace of Sports still (build) when I came to Minsk. 4. By this time tomorrow your evening dress (make). 5. The course of economics (to teach) by Professor Rivers this term. 6. The Johnson’s house burned down. The inspector said that the fire (cause) by lightning.7. Don’t water the flowers. They just (water). 8. He сould not remember whom that picture (paint) by. 9. “May I have a look at the documents?” “They still (type)”. 10. When we got to the airport we heard that all flights (cancel). 11. I can’t find my car anywhere. I think it (steal). 12. An interesting problem (discuss) in the club yesterday between 7 and 8 o’clock. 13. Hurry up. You (wait) for. 14. When I came the contract already (check) and (type). 15. When I returned to my room I found that it still (clean). 16. By this time tomorrow the walls (repaint). 17. “Can’t we do anything about the situation?” – “Something (do) right now.

***B)*** *Translate the following sentences and open the brackets by using the verbs in the correct Passive Voice Tense.*

1. The currency of payment (to confirm) already. 2. Last year a marketing program (to design) to appeal the most buyers. 3. Over 5$ thousand (to spend) on marketing this month. 4. In the nearest future ecological factors (to include) in the indicators of a company’s performance. 5. The contract not (to sign) yet. 6. The project (to discuss) by the Board of Directors now. 7. Considerable efforts (to make) now to stabilize the world economy. 8. A decision to start producing new machine (to make) by the company this week. 9. The prices and levels of consumption of different goods and services (to monitor) by the economists.

***Ex. 27. A)*** *Translate the following sentences taking into consideration the fact, that in the Russian version, the preposition should be put in front of the subject.*

***Model:*** *No doubt, this garden is taken great care* ***of****. – Нет сомнения в том, что,* ***за*** *этим садом тщательно ухаживают.*

1. He is highly spoken of. 2. His education was paid no attention to. 3. She was always read to because she had poor sight. 4. The dog was taken great care of. 5. This book is never referred to. 6. This novel is much spoken about. I think it is worth reading. 7. This lecturer is always listened attentively to. 8. The policeman and the doctor was sent for. 9. Betty is my best friend. She can be relied on. 10. This bed isn’t slept in. 11. Their work can be influenced by weather conditions. 12.The operation of this device is not acted on by temperature changes. 13. Your question will be dealt with next Monday.

***B)*** *Transform Passive Voice forms into Active Voice ones according to the model:*

***Model:*** *She can be relied on. – We can rely on her.*

1. Women must always be waited for. – Men … . 2. Your return ticket will be paid for. – We … . 3. His arrival was insisted on. – Everybody … . 4. This house isn’t lived in. – Nobody … .5. Such an exclusive dress was looked for everywhere. – We … . 6. That article had to be commented on. – Somebody of scientists had to … . 7. Winter was followed by spring. – Spring … .

***Ex. 28.*** *Повторите образование и способы перевода пассивного залога видовременных форм* ***Indefinite, Continuous, Perfect****. Переведите следующие предложения на русский язык, определите в каждом из них форму и залог глагола-сказуемого.*

1. Management is based on scientific theories and today it is still developing. 2. A few more companies have been taken into public ownership. 3. The spokesman underlined that 300 people had lost their jobs. 4. The rate of unemployment will be decreased by 0,3 per cent. 5. Full employment does not mean that everyone is employed. 6. Many companies have been saved from bankruptcy. 7. Before the contract was signed they had met twice. 8. Business circles will use the “Financial Times” for stock exchange data. 9. This company has gone bankrupt this year. 10. A lot of money will be used to save the company. 11. The changes in the structure of consumer demand caused structural unemployment. 12. The Stock Exchange is a place where shares are bought and sold. 13. A new research is being carried out successfully. 14. The cost rise caused the rise of prices. 15. Structural unemployment was caused by the changes in the structure of consumer demand. 16. Since 1980 all the public industries in Great Britain have been privatized. 17. When the work had been completed the results were published in the magazine. 18. When the experiment was being made everybody was watching it with great interest. 19. A great deal of research work was done at this institute. 20. The cost rise will cause the rise of prices.

***Ex. 29.*** *Используйте глаголы в скобках в соответствующей контексту видовременной форме пассивного залога и переведите предложения на русский язык.*

1. My car (to equip) with air conditioning. 2. Last week I (to offer) a job at a local bank. 3. I could not remember whom that picture (to paint) by. 4. An interesting problem (to discuss) in the club now. 5. The new highway (to finish) by the end of the year. 6. I had to wait a little. When I came the students (to test). 7. The news (to report) tomorrow. 8. Don`t water the flowers. They just (to water). 9. How many languages (to speak) in Belgium? 10. All those inventions (to make) by Thomas Edison.

**Participles (Причастия)**

***Ex. . 1)*** *Remember what participles you know in Russian language?* ***2)*** *Say where you have already met English participles?* ***3)*** *Define the difference between the participles in the following phrases:*

He is **paying** by checks now. All his purchases are **paid** by checks.

***4)*** *Study the table to present new grammar constructions and compare the functions of English participles with those of Russian ones.*

**Формы причастий**

Существуют простые и сложные формы причастия.

Таблица № 7

|  |  |  |  |
| --- | --- | --- | --- |
| Вид  причастия | **Active Voice** | **Passive Voice** | Значение |
| **Participle I**  **V + ing** | **building**  строящий  строя | **being built**  *как определение*:  который строится; возводимый;  как обстоятельство:  будучи построен  (либо придаточным с союзами после того как, так как) | Выражает действие, одновременное с действием глагола – сказуемого. |
| **Participle II**  **V +ed / V3** | ----- | **built**  *как определение*:  построенный;  который был построен;  *как часть сказуемого*: (был, будет) построен | Выражает действие, одновременное с действием глагола – сказуемого или предшествующее ему. |
| **Perfect Participle**  **having + V3** | **having built**  построив | **having been built**  т.к. (/ после того как) был построен | Выражает действие, предшествующее действию глагола-сказуемого. |

***Ex. 30.*** *Translate the following word-combinations into Russian, pay attention to the Participles.*

1. the student attending all the lectures; the plan containing many details; the workers building a new house; the engineer using a new method; the plant producing machinery; the young man entering the Institute; the growing population of the country.
2. using new methods; achieving good results; dividing the apple into three parts; discovering new lands; receiving important information; graduating from the Institute.
3. having entered the Institute; having calculated the distance; having decided to leave the city; having divided the apple into three parts; having offered her his help.

**Функции простых форм причастий**

Таблица № 8

|  |  |
| --- | --- |
| **Participle I (Indefinite Active)** | **Participle II (Passive)** |
| **V+ ing**  (соответствует русскому причастию действительного залога на -ущ, -ющ, -ащ, -ящ, -вш) | **V+ed / V3**  (соответствует русскому причастию страдательного залога на -анн, -енн) |
| выражает действие, **выполняемое лицом или предметом**. | выражает действие, **направленное на лицо или предмет**. |
| В функции ***определения*** (какой?)  после определяемого существительного (реже перед ним). | |
| The scientist writing articles for  our journal speaks five languages.  Учёный, *пишущий* *(=который пишет)* статьи для нашего журнала, говорит на пяти языках. | The article written by professor Black  was published yesterday.  Статья, *написанная* профессором Блэком (= *которую написал* профессор Блэк), была опубликована вчера. |
| В функции ***обстоятельства***  (когда? / почему? / при каких условиях?) | |
| с союзами (when, while) или без них в начале (перед подлежащим) или в конце предложения. | всегда с союзами (времени, причины, условия: when, as, because, if, unless…) в начале или конце предложения. |
| Translating the article, he consulted the dictionary.  *Переводя статью, он пользовался словарем*.  While translating the article he consulted the dictionary.  *В то время как он переводил статью, он пользовался словарем.* | As seen from the article this problem has not been studied in detail.  *Как видно из статьи, эта проблема ещё недостаточно глубоко изучена.*  When translated the article was published in the journal.  *Когда статья была переведена, она была опубликована в журнале*. |
| В функции **составной части простого глагольного сказуемого**  (после вспомогательных глаголов) образует | |
| любое время в форме **Continuous**  to be + Ving | любое время в форме **Perfect**  to have + Ved / V3 |
| He is translating the article (now).  *Он (сейчас) переводит стать*ю. | We have translated the article.  *Мы (уже) перевели статью*. |
| и **Perfect Continuous**  to have + been + Ving | и все формы **Passive Voice** |
| The article was translated without a single mistake.  *Статья была переведена без единой ошибки.* |
| He has been translating the article for 2 hours.  *Он переводит статью уже 2 часа*. |

***Задание:*** *ознакомившись с новым грамматическим материалом, ответьте на следующие вопросы:*

1) По какому принципу вы будете выбирать при переводе с русского причастие I – опираясь на незаконченный характер действия или ориентируясь на то, от кого или чего исходит действие, выражаемое причастием I?

2) По какому принципу вы будете выбирать при переводе с русского причастие II– опираясь на законченный характер действия или ориентируясь на то, на кого или что направлено действие, выражаемое причастием II?

3) В роли каких членов предложения выступают причастия I и II?

4) Какие функции не выполняют аналогичные русские причастия действительного и страдательного залога?

5) По каким признакам можно определить каждую из функций?

***Ex. 31.****Translate the following sentences paying attention to Participle I and Participle II. Underline the participles and define their functions.*

1) The secretary posted the letters signed by the director. 2) I am very grateful to the experts who have saved our firm. 3) The products exposed in the first hall attracted our top manager’s attention. 4) Here is a list of the firms taking part in the fair. 5) This problem has already been discussed by the board of directors. 6) You must be careful while dealing with financial operations. 7) The new party of commodities was delivered last evening. 8) Controlling the activity of this corporation they came to the same conclusion. 9) Many firms in London have vacancies unfilled. 10) When built this office house will be the highest in our street. 11) Companies taking the environment seriously try to change their technology.

***Ex. 32.*** *Translate the following sentences paying attention to Participle I and Participle II and define their forms and functions.*

1. As incomes rise, the quantity of food bought will rise but only a little. 2. Demand is quantity needed of goods. 3. When employed in a temporary job, workers are paid a lower wage. 4. Production is the entire quantity of goods produced. 5. The quantity demanded is influenced by changes in consumers’ incomes. 6. If decreased, input prices will make the production less expensive. 7. The entire quantity produced does not have to be sold at once. 8. The utility depends on the quantity of the goods consumed. 9 If kept accurately, accounts are easy to check. 10. When deferred, the wage should be indexed, which is not actually done. 11. Budget constraint means that your expenditure for all the goods consumed must be equal to your income. 12. The assumption is that the consumer chooses the goods having the greatest utility for him. 13. As consumers prefer more to less, an increase of the amount of goods purchased increases utility. 14. The relationship between utility and the goods consumed depends on the social, physiological, demographic and other characteristics of the particular consumer. 15. Although serving as an actual means of payment, the rouble is known to have been replaced by US dollar as a unit of account in Russia in the 1980s and the 1990s. 16. As the quantity supplied increases with an improvement in technology, firm seek to produce more at the same price level.

***Ex. 33.*** *Transform subordinate clauses (придаточные предложения) into participial constructions according to the models given.*

***А)*** *Model:* Resources can be serious factor that limits production. – Resources can be a serious factor **limiting** production.

1. Firms that produce computers act as buyers in the market for the services of computer programmers.
2. A nation’s income is the sum of the incomes of all the people who live in that country.
3. Individuals, families and governments that consume goods and services are called consumers in economics.

***B)*** *Model:* Consumers typically buy a smaller quantity of the goods that are sold at a higher price. – Consumers typically buy a smaller quantity of the goods **sold** at a higher price.

1. Supply restrictions that are imposed by cartels are as characteristic of industrialized economies as of developing economies.
2. Excess supply is a situation in which the quantity of goods that is demanded by buyers is less than the quantity that is supplied by producers.
3. Society increasing the quantity of goods that are produced at one time typically reduced the quantity of other goods that are produced at the same time.
4. Some of the inputs that are used by an individual are food, chairs and tables, but another input of great importance is time.
5. The consumer’s time is limited, and this time limitation as well as his or her limited income influence the decisions that are made in day-to-day life.

***C)*** *Model:* When societies act through their governments, they can make decisions on allocation of scarce resources. – **Acting through their governments**, societies can make decisions on allocation of scarce resources.

1. When we put demand and supply together, we can determine equilibrium prices and quantities in different markets.
2. When society increases the quantity of goods produced at one time, it reduces the produced quantity of other goods as its resources are scarce.
3. When people consume goods and services, they provide a basis for further production.
4. As US make up a major portion of the national income, their high technology industries dominate and influence almost all other industries in the country.

***Ex. 34.*** *Open brackets by using participles in the correct form. Define their function.*

1. The theory of consumer choice (to base) on individual utility shows how different tastes result in different demands for the same goods. 2. The theory of supply assumes that the producer (to depend) on a production technology wants to maximize profit. 3. A subsidy is money (to give) by a government to some producers, for example farmers, to help them to produce at a low price the goods or services (to need) by the public. 4. In a dynamic economy, the factors (to influence) the level of demand and supply, are changing. 5. Expenditure is an amount of money (to spend). 6. The price of land (to call) rent depends on supply and demand. 7.Varying input, the firm can vary output. 8. If the migration between countries is (to allow), people from poor countries will be able to go elsewhere (to look) for higher incomes. 9. People (to work) in their own business should calculate the cost of their own time (to spend) in running the business. 10. Boom is a period of (to increase) business activity when a (to rise) demand for all commodities results in (to increase) industrial production. 11. The work of a farmworker and the work of a nurse are very different, but both are (to measure) in terms of payment (to receive). 12. (To mix) economy is an economic system in which some industries (to own) by the state and others (to own) by the private persons and firms. 13. When supply is (to increase), a larger amount is (to offer) at a given price.

**Gerund (Герундий)**

***Задание:*** *изучите грамматический материал, запомните функции герундия и способы его перевода на русский язык. Обратите внимание на герундий в функции обстоятельства.*

**Герундий** - неличная форма глагола, обладающая свойствами, как глагола, так и существительного. Простая форма образуется путём прибавления окончания ***-ing*** к основе глагола, например: reading – чтение, communicating – общение. Переводится неопределённой формой глагола, существительным, прилагательным или в случае сложных форм – придаточным предложением.

**Формы, свойства и функции герундия**

Таблица № 8

|  |  |  |
| --- | --- | --- |
| Герундий имеет формы времени и залога | | |
|  | ***Active*** | ***Passive*** |
| ***Indefinite*** | writing | being written |
| ***Perfect*** | having written | having been written |

Таблица № 9

|  |  |  |
| --- | --- | --- |
| **Формы герундия и их значение** | | |
| **1) Indefinite Gerund** выражает процесс в наиболее общем виде: | I like *reading* novels by modern writes.  I don't like *being read* to. | Мне нравится *читать* романы современных писателей.  Мне не нравится, когда *мне читают.* |
| **2) Perfect Gerund** выражает действие, которое обычно предшествует действию, выраженному глаголом в личной форме: | You should congratulate them on *having completed* the job.  I'm sorry for *having missed* your lecture. | Вам следует поздравить их с *окончанием* работы.  Извините, что *я пропустил* вашу лекцию. |
| **Свойства герундия** | | |
| Герундий может определяться наречием и притяжательным местоимением или существительным в притяжательном или общем падеже: | I don't like *your coming* late every time.  Excuse *my interrupting* you.  I insist on *his (Peter's) taking part* in the discussion. | Мне не нравится, что *вы* каждый раз *приходите* поздно.  Извините, что *я* вас *прерываю.*  Я настаиваю на том, чтобы *он (Питер) принял участие* в обсуждении. |
| Имея свойства существительного, герундий употребляется с предлогом: | *On arriving* at the station, they found no car. | *Прибыв* (когда они прибыли) на вокзал, они не нашли машины. |

**Функции простых форм герундия** Таблица № 10

|  |  |  |
| --- | --- | --- |
| **1) Подлежащее**  (стоит в начале фразы перед сказуемым и отвечает на вопрос именительного падежа «что?»)**:** | ***Seeing*** *and* ***believing*** are different things. | *Увидеть и поверить* – это разные вещи. |
| **2) Часть составного глагольного****сказуемого** (следует за глаголамитипа *начинать to start, продолжать to continue, to go on, заканчивать to finish, прекращать to stop, to give up)***:** | They started ***discussing*** the contract.  They went on ***talking***.  She *began* ***speaking*** very early.  He *gave up* ***smoking***. | Они приступили к *обсуждению* договора.  Они продолжали *разговаривать*.  Она очень рано начала *говорить*.  Он бросил *курить*. |
| **3) Часть составного именного сказуемого**  (следует за глаголом-связкой *to be,* глаголами типаи глаголом *to mean*): | Seeing is *believing***.**  Eating *means* ***chewing*** *and* ***swallowing*** food. | Увидеть значит *поверить*.  Есть – значит *разжёвывать и глотать* пищу. |
| **4) Дополнение**  (следует за сказуемым;  отвечает на вопросы винительного и предложного падежей)**:** | I remember *telling* him about the meeting. (помню кого? /что? /о чём?)  She thanked him **for *helping*** her. | Я помню, что *сказал* ему о собрании.  Она поблагодарила его за то, что он *помогает* ей. |
| **5) Определение**  (часто выражает назначение предмета;  всегда зависит от существительного и отвечает на вопрос «какой?»;  ***модели:***  а) герундий + существительное;  б) существительное + предлог (of/for/in) + герундий): | а) Come into **the *smoking* room**.  б)He has no **intension *of marrying*** her.  Did you have any **difficulty *in doing*** this exercise?  Do you know **the reasons for** his ***giving up*** the studies?  What is their **plan for *solving*** these problems? (какой план?) | Пройдите в *курительную* комнату.  У него нет намерения *жениться* на ней (какого намерения?)  Были ли у вас трудности при выполнении этого упражнения? (какой трудности)  Знаете ли вы, почему он *бросил* заниматься? (по какой причине)  Какой у них план *решения* этих задач (проблем)? |
| **6) Обстоятельство**  (стоит в начале фразы перед подлежащим и отвечает на вопросы «когда?», «как?», «что делая?», «чего не сделав?»;  употребляется с предлогами;  переводится деепричастием или сочетанием существительного с предлогом – с помощью/ посредством чего-либо, благодаря чему-либо): | ***On coming*** home, he had dinner with his family.  ***After finishing*** the work, they went to the bar.  He boiled the eggs ***instead of frying*** them.  He left the room ***without saying*** a word. | *Придя* домой, он пообедал с семьёй.  *Закончив* работу, они пошли в бар.  Он отварил яйца *вместо того, чтобы* их *пожарить*.  Он вышел из комнаты, *не сказав* ни слова. |

***Ex. 35.*** *Using the table above do the test. Translate the following sentences and define the function of gerund.*

|  |  |
| --- | --- |
| 1. **Choosing** a career is not so easy. | a) подлежащее  b) часть составного глагольного сказуемого  c) часть составного именного сказуемого  d) определение  e) дополнение  f) обстоятельство |
| 1. I don’t remember ever **meeting** that man. |
| 1. After **graduating** from the University, he will become a lawyer. |
| 1. The main task of Parliament is **making** laws. |
| 1. They are to choose the right way of **investigating** this case. |
| 1. They finished **discussing** the new bill at two o’clock. |
| 1. You should re-read the papers before **signing** them. |
| 1. What are the reasons for their **refusing** our business offer? |
| 1. They insisted on my **examining** the translated contract text. |
| 1. You gain a lot by **visiting** different museums, don’t you? |
| 1. I have no hope of **booking** my tickets for a fast train to London. |
| 1. **Defending** the accused and **proving** his innocence by evidence is the work of a barrister. |
| 1. The major function of a judge at a court is **administering** justice. |
| 1. They do not seem to be interested in **settling** this problem. |
| 1. Instead of **watching** a new TV program he went skiing. |

***Ex. 36.*** *Translate the following sentences and define the function of gerund.*

1. The output can be increased by raising labour productivity. 2. The company manager spoke about the possibility of decreasing the production cost. 3. Computer programmes are now available for collecting, assessing and analyzing data and even predicting the future based upon current trends. 4. Sufficient and reliable information helps managers in finding new potentialities for making their enterprises more profitable. 5. The OPEC is an international organization established for the purpose of regulating quantities of oil sold. 6. Any owner of business is interested in managing his company as efficiently as possible. 7. I didn’t think the business was worth investing. 8. The manager went on collecting data on international trade. 9. This proprietor succeeds in making profit. 10. It is impossible to succeed in business without advertising its products and services. 11. Proper organization of a company’s accounting system plays an important role in maintaining the fundamental accounting equation in balance. 12. Taking into account the high rate of inflation in the country, potential investors are interested in putting their money in more dynamically developed companies. 13. The increase of the company’s net worth can be achieved either by raising the total profit or by reducing the losses by means of rationalizing production planning. 14. Converting current tangible assets into cash is known to be done within one year according to accounting principles. 15. Controlling is one of the most important aspects of management activity. 16. He did his best with the aim of achieving efficient and effective results. 17. If a problem exists there is a reason for making manager’s decision. 18. Management is the process of achieving desirable results with the resources available. 19. Before selling the goods it is necessary to do a lot of marketing research. 20. Foreign trade comprises three main activities: importing, exporting and re-exporting. 21. We look forward to cooperating with you on this venture. 22. I don’t understand your way of doing it. 23. If you put your money into that business you risk losing every penny. 24. The universal bank can assist its clients in giving them right advice in choosing the right form of financing.

***Ex. 37.*** *Translate the following sentences and define the form and the function of gerund.*

1. He insisted on contract being signed immediately. 2. His having failed to manage the company surprised everybody. 3. At the general meeting of the bank directors, everybody spoke of the company having the highest goodwill in the computer industry. 4. He insisted on the decision being taken immediately. 5. He has a good chance of being elected, I know him I am going to vote for him. 6. She likes to do things without disturbing anyone or being disturbed. 7. The boy was afraid of being punished and hid himself. 8. He couldn’t stand being made fun of. 9. She dreams of being invited to the party. 10. On being introduced they easily fell to talking. 11. He liked neither reading nor being read. 12. He insisted on being sent there instead of me. 13. The equipment must go through a number of tests before being installed.

**Infinitive (Инфинитив)**

***Задание:*** *изучите грамматический материал и ответьте на вопросы:*

1) Функцию каких членов предложения может выполнять инфинитив? 2) Как определить ту или иную функцию? 3) В каких случаях инфинитив не переводится неопределённой формой глагола?

**Инфинитив** - неличная форма глагола, обладающая свойствами глагола и существительного, которая только называет действие, не указывая ни лица, ни числа. Формальным признаком инфинитива является частица *to*. Инфинитив как неопределённая форма глагола отвечает на вопросы *что делать? / что сделать?*: **to order** - заказывать, **to produce** - производить, **to sell** - продавать, **to export** – экспортировать. Инфинитив может иметь прямое дополнение и определяться наречием:

I am glad *to see* you. – Я рад *Вас* *видеть*.

I asked him *to speak slowly*. – Я попросил его *говорить медленно*.

**Видовременные и залоговые формы инфинитива Таблица № 11**

|  |  |  |  |
| --- | --- | --- | --- |
| **Infinitive** | **Active** | | **Passive** |
| **Indefinite**  выражает действие, одновременное действию, выраженному глаголом-сказуемым | to write - писать  to order - заказывать | | to be written – быть написанным  to be ordered – быть заказанным |
| **Continuous**  выражает действие в момент речи | to be writing  to be ordering | | – |
| **Perfect**  выражает действие, предшествовавшее действию, выраженному сказуемым | to have written  to have ordered | | to have been written |
| **Perfect Continuous**  выражает действие, которое началось раньше действия, выраженного сказуемым, и совершалось одновременно с ним | to have been writing  to have been ordered | | to have been ordered |
| **Примеры употребления сложных форм** | | | |
| I am enjoying the opportunity *to learn* cooking traditions of other countries (Indefinite Active). | | Я наслаждаюсь возможностью *узнать* о кулинарных традициях других стран. | |
| I want *to be invited* for dinner at an elite restaurant (Indefinite Passive). | | Я хочу, *чтобы меня пригласили* на обед в элитный ресторан. | |
| He is glad *to be studying* in London (Continuous Active). | | Он рад, что *учится* в Лондоне (сейчас). | |
| We are happy *to have visited* master class in French cuisine (Perfect Active). | | Мы счастливы, что *побывали* на мастер-классе по французской кухне. | |
| They are happy *to have been paid* much money for their work (Perfect Passive). | | Они счастливы, что им за работу хорошо заплатили. | |
| I regret *to have been smoking* all this time. It is time to give up it. | | Я сожалею, что курил всё это время. Пора бросить курить. | |

**Функции простых форм инфинитива Таблица № 12**

|  |  |  |
| --- | --- | --- |
| **Функции и способы перевода** | **Примеры** | **Перевод** |
| **1) Подлежащее**  а) стоит в начале предложения перед сказуемым:  б) в конце фразы, если она начинается с оборота it is + прилагательное: | а) ***To play* the guitar** is my hobby.  б) It is a great pleasure ***to have*** **Royal tea.** | *Делать* десерты – это моё хобби. (=*Приготовление* десертов – моё увлечение.)  *Пить* королевский чай – это большое удовольствие. |
| **2) а) Часть составного глагольного сказуемого**  (с модальными глаголами и их эквивалентами):  **б) Часть составного именного сказуемого**  (в сочетании с глаголом **to be** и подлежащими типа task, plan, aim) | a) We must ***improve*** **our professional skills.**  He is ***to begin*** in time.  I think I will be able ***to manage*** **the firm.**  б) The task of a lawyer is ***to protect our rights***. | а) Мы должны *совершенствовать* свои профессиональные навыки.  Он должен *начать* вовремя.  Я думаю, что я смогу *управлять* фирмой.  Задача юриста (состоит в том, чтобы) – защищать наши права. |
| **3) Дополнение**  (следует за сказуемым и отвечает на вопросы косвенных падежей): | I dream ***to visit London one day***. | Я мечтаю (о том, чтобы) *посетить* однажды Лондон. |
| **4) Обстоятельство** переводится всегда неопределённой формой глагола с союзом «чтобы» либо существительным с предлогом «для»:  **а) обстоятельство цели**  (стоит перед подлежащим или в конце фразы,)  **б) обстоятельство следствия**  (употребляется в моделях  too + прилагательное+ инф.-в / прилагательное + enough + инф.-в): | а) ***To improve*** **your skills** you should constantly enlarge your knowledge.  ***To become*** **an excellent accountant** you have to study for a long time and work hard.  You have to study for a long time and work hard ***to become*** an excellent accountant.  The soup is *too hot* ***to eat***.  It is warm enough ***to swim*** today. | *Чтобы повысить* свою квалификацию (=*для совершенствования* своих проф. навыков), вы должны постоянно расширять свои знания.  *Чтобы стать* первоклассным бухгалтером, вам нужно долго учиться и упорно работать.  Суп слишком горячий, *чтобы* его *можно было есть*.  Сегодня достаточно тепло, *чтобы купаться*. |
| **5) Определение**  (зависит от порядкового числительного или существительного и следует за ними): | а) The ancient Romans were *the first* ***to create***arcs.  б) A person ***to direct***a big company is called a top-manager.  в) The contract ***to be concluded*** is very advantageous for us. | Древние римляне *первыми* создали арки.  Человек, *который управляет крупной фирмой*, называется топ-менеджером.  Договор, *который нужно заключить (который будет заключён),* очень выгодный для нас. |
| ***Вывод:*** инфинитив может выполнять функцию любого члена предложения и переводится на русский язык неопределённой формой глагола, существительным или придаточными предложениями. Чтобы правильно определить функцию инфинитива, нужно задать вопрос того или иного падежа и определить положение инфинитива относительно главных членов. | | |

***Ex. 38.*** *Using the table above translate the following sentences and define the function of infinitive.*

1. There is a man downstairs who wants to see you. *2.* Our wish is to help you. 3. To help him was impossible. 4. Everything was done to save him*.* 5*.* You should know how to spell the word. 6.She was the first to come to classes. 7.Who can lend me a pencil? 8.I have to leave for Moscow next Thursday. 9. The boys got up at 6 o'clock not to miss the train.10.To decide is to act. 11. The British were the first to create Parliament.

***Ex. 39.*** *Translate the following sentences and define the function of infinitive. Explain how you determine the difference between the infinitive as an adverbial of aim and the infinitive as a subject.*

1. To avoid the accident the cars had to move very slowly. 2. To drive a car in a big city is very difficult. 3. It takes me an hour to get to college. 4. To know a foreign language is necessary for many specialists. 5. To know a foreign language well one must read and speak as much as possible. 6. To know the legislation is very important for any accountant. 7. To cross the street one must wait for a green light.

***Ex. 40.*** *Translate and transform the following sentences according to the model:*

We have a problem *which we should discuss.* – У нас есть вопрос, который нам надо обсудить. – We have a problem ***to discuss****.*

1. I have a comic *which I can read*.

2. I have an exercise *which I must do.*

3. The book tells you about walks *which you can take.*

4. There are a lot of museums *which you can visit.*

5. There are still many things *which must be packed*.

6. Have you any friends *who can help you?*

7. This is just the man *whom you can speak to* on this problem.

8. She has a sick child *that she must look after.*

***Ex. 41.*** *Translate the following sentences and define the function of infinitive.*

1. To run a business is to plan its activities and to determine all operations necessary at each step. 2. In order to consume we need income. 3. The price of the goods became high enough for society to stop choosing them for everyday use. 4. How much more efficiently than the government the private sector uses resources remains a problem to discuss. 5. As a rule, resources in industrialized countries are used effectively enough to make a good base for economic growth. 6. In order to earn income we have to work hard. 7. Larger investments in production expansion result in smaller amounts to be saved and to be distributed as dividends. 8. To control economy is the same thing as to intervene in it. 9. To keep the economy as close as possible to full employment is an essential aim for the government to reach. 10. The economic growth is too slow now to expect a rapid increase in demand and supply. 11. Farmers normally attract additional labour force to be used at harvest time. 12. Firms and individuals spend their income to consume or to invest. 13. In developing countries labour efficiency is too low in agriculture to hope for an increase in food supply in the near future. 14. To stay in the tobacco market is not an easy task for Russian manufactures. 15. Durable (длительного пользования) goods are goods to be used in production in future or to be consumed over a long period of time.

***Ex. 42.*** *Выполните мини-тесты с целью закрепление грамматического материала. Укажите функцию инфинитива в каждом из следующих предложений. Укажите номер предложения, перевод которого начинается с союза «чтобы».*

*Тест № 1.*

|  |  |
| --- | --- |
| 1) To know English is important for every lawyer. -  2) I want to know English. -  3) My dream is to know English well. -  4) My dream to know English well will be realized. -  5) To know English well you must read a lot. - | a) обстоятельство  b) часть сказуемого  c) подлежащее  d) дополнение  e) определение |

*Тест № 2.*

|  |  |
| --- | --- |
| 1) To receive this information, you must enter the internet. -  2) To receive this information is important for us. -  3) The information to be received is important. -  4) We hope to receive this information. -  5) We can receive this information by e-mail. - | a) подлежащее  b) дополнение  c) обстоятельство  d) часть сказуемого  е) определение |

***Ключи:*** *Тест № 1: 1-c, 2-d, 3-b, 4-e, 5-a/* 1) Знать английский язык – важно каждому юристу. 2) Я хочу знать английский язык. 3) Моя мечта -знать английский язык хорошо. 4) Моя мечта знать английский язык будет осуществлена. 5) Чтобы знать английский язык, вам нужно много читать.

*Тест № 2: 1-c, 2-a, 3-e, 4-b, 5-d.* 1) Чтобы получить эту информацию, вы должны войти в интернет. 2) Получение этой информации – важно для нас. 3) Информация, которая должна быть (=будет) получена, – важна. 4) Мы надеемся получить информацию. 5) Мы можем получить эту информацию по электронной почте.

**Употребление инфинитива без частицы *to***

***Задание:*** *изучите таблицу и скажите, что было новым для вас?*

Таблица № 13

|  |  |  |
| --- | --- | --- |
| **Инфинитив используется без частицы to после:** | | |
| **1)** глаголов чувственного восприятия ***see, hear, notice, watch, feel:*** | I *saw (noticed)* her *come* into the house.  We never *heard* him *sing*.  I *felt* somebody *touch* my hand. | Я видел (заметил), что она вошла в дом.  Мы никогда не слышали, чтобы он пел.  Я почувствовал, что кто-то прикоснулся к моей руке. |
| **2)** глаголов ***let, help*** в конструкции «сложное дополнение»: | *Let* me *tell* you a story.  *Let* him *type* the documents.  He *let* us *use* the internet-resources.  She *helped* me *cook* dinner. | Позвольте мне рассказать вам одну историю.  Пусть он напечатает документы.  Он позволил нам пользоваться интернет-ресурсами.  Она помогла мне приготовить обед. |
| **3)** после глагола ***make*** *(заставлять)*  кроме пассивной конструкции, где инфинитив с глаголом ***make*** будет употребляться **с** частицей **to**: | Our chef *made* us *work* 12 hours a day.  I can’t *make* him *believe* me.  He *was made* ***to*** *do* this. | Шеф-повар заставил нас работать по 12 часов в сутки.  Я не могу заставить его мне поверить.  Его заставили сделать это. |
| **4)** после модальных глаголов ***can, may, must, should*** и модальных выражений ***would rather, had better*** | You *should boil* it for 3 minutes only.  I*’d (=would) rather send* for a doctor.  You*’d (=had) better make* a cup of strong tea. | Вам следует варить это не более 3 минут.  Я бы лучше отправил за доктором.  Вам лучше сделать чашку крепкого чая. |
| **5)** в разговорной конструкции ***Why not do something?*** | *Why not have* tea?  *Why not take* a taxi? | Почему бы не выпить чаю?  Почему бы не взять такси? |

***Ex. 43.*** *Translate the following sentences and fill in the blanks with “to” where it is necessary.*

1. I want … sing the new song, but I cannot … do it because I have no ear for music. 2. Let us … take a taxi. 3. She refused …take part in the conference. 4. You may … do it when you like, only remember this is … be done well. 5. We asked him … tell us the story in detail. 6. He noticed the old man … walk slowly uphill. 7. Mary learned … play the violin when she was ten years old. 8. I would rather not … tell them about it. 9. Let her … play as long as she wants. 10. You must … do it at once. 11. I would rather … take another book. 12. You had better … go there. 13. I managed … complete the work in time. 14. Let him … go there. 15. I can … speak German. 16. I saw her … leave the room. 17. Can't you … make your boy … prepare his lessons well?

**Sequence of Tenses (Согласование времен)**

***Согласование времен*** – это зависимость времени глагола в придаточном предложении от времени глагола в главном предложении. Правило согласования времен действует с сложноподчиненных предложениях с придаточными дополнительными.

1. Если сказуемое главного предложения выражено глаголом в одной из форм настоящего или будущего времени, то глагол в придаточном предложении употребляется в любом времени, которое требуется по смыслу:

Таблица № 14

|  |  |  |  |
| --- | --- | --- | --- |
| ***Главное предложение*** | ***Придаточное предложение*** | ***Перевод*** | |
| He **knows** that | you **are** busy. | Он **знает**, что | вы заняты. |
| you **were** busy. | вы были заняты. |
| you **will be** busy. | вы будете заняты. |

2. Если сказуемое главного предложения выражено глаголом в прошедшем времени, то глагол придаточного предложения должен быть выражен одной из форм прошедшего времени или будущего в прошедшем:

Таблица № 15

|  |  |  |  |
| --- | --- | --- | --- |
| ***Главное предложение*** | ***Придаточное предложение*** | ***Перевод*** | |
| He **knew** that | you **were** busy. | Он **знал**, что | вы **заняты**. |
| you **had been** busy. | вы **были заняты**. |
| you **would be** busy. | вы **будете заняты**. |

Таблица № 16

|  |  |
| --- | --- |
| ***Для обозначения в придаточном***  ***предложении действия,*** | ***используется*** |
| соответствующего всем временам ***Present*** (Present Indefinite, Present Continuous, Present Perfect) | соответствующее ему время ***Past*** (Past Indefinite, Past Continuous, Past Perfect) |
| *выраженного формой* ***Past Indefinite*** | *форма* ***Past Perfect*** |
| *выраженного формой* ***Future*** | *форма* ***Future-in-the Past (should/would + V1)*** |

Правило согласования времен не действует, если глагол в дополнительном придаточном предложении выражает общеизвестный факт ("универсальную правду").

The teacher *said* that the earth ***moves*** round the sun.

Учитель *сказал*, что земля ***движется*** вокруг солнца.

Правило согласования времен не действует в других типах придаточных предложений: определительных, сравнительных, причины:

She *could not* speak to him because she ***doesn't know*** English.

Она не могла с ним разговаривать, так как она не ***знает*** английского языка.

***Ex. 44.*** *Open the brackets paying attention to the Sequence of Tenses****:***

1. They promised that they (bring) us all the necessary books.

2. He did it better than I (expect) he would.

3. He said he (can) not do it without my help.

4. We asked the delegates whether they ever (see) such a manifestation.

5. It was decided that we (start) our work at 4 o'clock.

6. I told you that I (leave) town on the following day.

7.1 didn't know that you already (receive) the letter.

8. She didn't know that water (freeze) at 32о Fahrenheit.

9. I was told that the secretary just (go out) and (come back) in half an hour.

10. When I called at his house, they told me that he (leave) an hour before.

11. He was not happy about our choice and asked who (interview) the applicants for the new position.

12. Several years later I (be glad) that I (kept) that journal.

13.1 knew that she (be unhappy) about the situation, but I also (realize) that if she (meet) Keith face to face her attitude (change).

14. He asked me where the price tag (be).

15. The manager asked how many people (apply) for the job.

**Indirect Speech (Косвенная речь)**

**Косвенной речью** называется речь какого-нибудь лица, передаваемая так, как она была произнесена. При переводе повествовательного предложения из прямой речи в косвенную производятся следующие изменения:

1. Личные и притяжательные местоимения заменяются на соответствующие по смыслу, как и в русском языке.

2. Если глагол главного предложения стоит в прошедшем времени, то действует правило согласования времен.

Alec said: "***My*** friend *live****s*** in London".

Alec said (that) ***his*** friend *liv****ed*** in London.

3. Указательные местоимения и наречия времени и места заменяются соответствующими местоимениями и наречиями:

this этот that тот

these эти those те

now теперь, сейчас then тогда

today сегодня that day в тот день

tomorrow завтра the next day на следующий день

the day after tomorrow послезавтра two days later через два дня

in two weeks через 2 недели two weeks later 2 недели спустя

next year в следующем году the following year в следующем году

ago тому назад before раньше

here здесь there там

4. При переводе вопросительных предложений из прямой речи в косвенную, вопрос становится придаточным дополнительным предложением с прямым порядком слов:

Таблица № 17

|  |  |
| --- | --- |
| **Прямая речь** | **Косвенная речь** |
| The policeman asked: "Where **do you live**?"  Полицейский спросил: "Где вы живете?" | The policeman asked where **I lived**.  Полицейский спросил, где я живу. |
| The policeman asked: **"Are you** a foreigner?" Полицейский спросил: "Вы иностранец?" | The policeman asked ***if*** **I was** a foreigner. Полицейский спросил, иностранец ***ли*** я. |

5. Повелительное наклонение заменяется в косвенной речи инфинитивом, приказание выражается глаголами ***to tell*** велеть, ***to order*** приказывать, просьба – глаголом ***to ask*** просить:

Таблица № 18

|  |  |
| --- | --- |
| **Прямая речь** | **Косвенная речь** |
| The teacher **said**: "**Children**, **come** at 9 o'clock.” Учитель сказал: "Ребята, приходите в 5 часов. | The teacher **told** **the children** **to come** at 9 o'clock. Учитель велел ребятам прийти в 5 часов. |
| She **said**: "Please, **don't come in**".  Она сказала: "Не входи, пожалуйста". | She **asked** me **not to come in**.  Она попросила меня не входить. |

***Ex. 45***. *Render the sentences in the indirect speech:*

1. The children are playing in the yard. (She thought)
2. Her friend will come to see her. (She hoped)
3. Father has repaired his bicycle. (He thought)
4. She knows English very well. (I supposed)
5. Our sportsmen will win the game. (We were sure)
6. She made no mistakes in her dictation. (She was glad)
7. He works at his English hard. (I knew)
8. She dances better than anybody else. (I was told)
9. My cousin has received a very interesting offer from his firm. (I learnt)
10. He is painting a new picture. (We heard)
11. His new picture will be a masterpiece. (We were sure)
12. You will fall and break your leg. (I was afraid)
13. My friend has never been to Washington. (I knew)
14. He is a very talented singer. (We were told)
15. He doesn't know German at all. (I found out)

***Ex. 46.***  *Render the sentences in the indirect speech:*

1. "Buy some meat in the shop," said my mother to me.
2. "Don't forget to clean your teeth," said Granny to Helen.
3. The doctor said to Peter: "Don't go for a walk today."
4. "Explain to me how to solve this problem," said my friend to me.
5. The doctor said to Nick: "Open your mouth and show me your tongue."
6. "Don't be afraid of my dog," said the man to Kate.
7. Ann said to Lena: "Look at my new jeans."

***Ex. 47.*** *Render the sentences in the indirect speech:*

1. The teacher: "Does your father work at a firm?"
2. Mother: "What are you doing here?"
3. Tom: "Ann, where are your friends?"
4. Kate: "Mike, do you like my puppy?"
5. My sister: "Will you take me to the theater with you tomorrow?"
6. Mike: "Did you see your granny yesterday, Lena?"
7. The doctor: "Nick, did you wash your face and hands every morning?"
8. "Don't cross the street under the red light," said the man to Rick.
9. "Don't make noise," said Tom's mother to him.
10. The teacher said to the students: "Don't use your mobile phones!"

***Ex. 48.*** *Rewrite these sentences in the form of indirect speech using formal sequence of tenses.*

***Model:*** “I’m going to Paris soon.” – She said (that) she *was going* to Paris soon.

1. “The film will be interesting.” I thought … .

2. “I can’t help you because I have too much to do.” She said … .

3. “Ann has bought the tickets.” I was told… .

4. “I think it’s a crazy idea. It won’t work.” He told me … .

5. “I will come to the party.” Jane promised … .

6. “Breakfast is served between 7.00 and 9.00.” She explained … .

7. “I must go to the market before it closes.” He remembered … .

8. “You may use my car.” She said … .

9. “I saw Jack at a party a few months ago and he seemed fine.” She told me… .

10. “I’m thinking of going to live in Canada.” He informed us … .

11. “My father is in hospital.” She said … .

12. “Why didn’t you call me?” She wanted to know … .

13. “Which countries have you been to?” He asked me … .

14. “Why are you late?” She asked him … .

15. “Where are you going?” They asked me … .

16. “What colour are you going to paint the living room?” She asked them … .

17. “Can we still get tickets for the concert?” Fred asked … .

18. “Am I doing the right thing?” I asked myself … .

**Complex Object (Объектный инфинитивный оборот**)

***Задание:*** *изучите грамматический материал, представленный в таблице, и запомните формулу образования, правила употребления и способы перевода объектного инфинитивного оборота.*

Таблица № 19

|  |  |  |
| --- | --- | --- |
| Модель | **Подлежащее + Сказуемое + Дополнение** + **Инфинитив + Дополнительные члены**    **to V** (Infinitive Indefinite Active)  выражено  ***существительным***или***местоимением***  в объектном падеже  **to be + V-ed** (Infinitive Indefinite Passive)  **to be + V-ing** (Infinitive Continuous Active)  **to have + V-ed** (Infinitive Perfect Active)  **to have been + V-ed** (Infinitive Perf. Passive) | |
| Инфинитив используется **без частицы to** ***после глаголов восприятия***:  *to see* – видеть  *to watch, to observe* – наблюдать  *to hear* – слышать  *to feel* – чувствовать  и глагола *to make* – заставлять | |
| Примеры | We know **[*rice******to be*** *the staple product in China*]. | Мы знаем, что ***рис является*** основным продуктом в Китае. |
| We believe **dinner *to be prepared***in time. – Мы надеемся, что *обед* *будет приготовлен* вовремя.  I supposed **them *to be working*** at a new recipe. – Я предполагал, что *они работают* над новым рецептом.  Everybody knows **the English *to have adopted*** tea from the Chinese. – Всем известно, что *англичане* з*аимствовали* чай у китайцев.  Mary expected **him *to have been given***a good job at a Japanese restaurant. – Мэри думала, что *ему предоставили* хорошую работу в японском ресторане. | |
| Способ перевода | *Инфинитив в данном обороте выражает действие, выполняемое дополнением. Поскольку в русском языке аналогичная конструкция отсутствует, объектный инфинитивный оборот можно перевести дополнительным придаточным предложением с союзами «что», «чтобы», «как», где инфинитив берёт на себя роль сказуемого, а дополнение (Object) – подлежащего.* | |

***Ex. 49.*** *Transform the sentences according to the model:*

*I expect that she will send me a letter. I expect her to send me a letter. I know that he is a great scientist. I know him to be a great scientist.*

1. I know *that my friend is* a just man. 2. I expect *that he will understand* your problem and help you to solve it. 3. I expected *that she would behave* quite differently. 4. I did not expect *that my brother would forget* to send her flowers. 5. He knows *that my mother is* a very kind woman. 6. She expected *that her brother would bring* her the book. 7. I know *that your uncle is* an excellent mathematician. 8. People expect *that the 21st century will bring* peace on the Earth.

**COMPLEX SUBJECT (СЛОЖНОЕ ДОПОЛНЕНИЕ)**

**Структура и перевод субъектного инфинитивного оборота**

Таблица № 20

|  |  |
| --- | --- |
| Модель | **Подлежащее (Subject) +** Сказуемое **+ Инфинитив +** Дополнение + Обстоятельство  To V (Infinitive Indefinite Active)  To be + V-ed (Infinitive Indefinite Passive)  To be + V-ing (Infinitive Continuous Active)  To have + V-ed (Infinitive Perfect  To have been + V-ed |
| Примеры | **Englishmen** + *are known* + **to live** according to the rules and **keep** traditions.  *are said/ are reported*  *are sure*  *seem/ appear*  *prove/ happen*  ***1-ый способ перевода:* Англичане**, *как известно*, **живут** согласно правилам и чтут традиции (*сохраняется порядок слов английской фразы*).  ***2-ой способ перевода:*** *Известно*, [*что* **англичане живут** согласно правилам и чтут традиции] (*подлежащее с инфинитивом образуют дополнительное придаточное*).  *Говорят/ cообщают, что* англичане живут *…*  *Несомненно,* англичане живут *…*  *Кажется,* англичане живут *…*  *Оказывается,* англичане живут *…*  *В обоих случаях инфинитив выражает действие, выполняемое подлежащим, т.е. берёт на себя роль сказуемого, хотя формально таковым не является.* |
| All food ingredients are said *to be produced* in Japan. – Говорят, что в Японии производят все пищевые ингредиенты.  Peter seems *to have visited* all the museums of London. – Кажется, Питер уже побывал во всех музеях Лондона.  She is sure *to be staying* at an elite hotel now. – Несомненно, она сейчас снимает номер в каком-то элитном отеле.  He proves (= happens) *to have been offered* a good job at a big company. – Оказывается, что ему предложили хорошую работу в крупной компании. |
| Перевод | Неопределённо-личным оборотом типа: «говорят», «известно», «кажется», «сообщают» и др. с последующим дополнительным придаточным предложением с союзом «что», причём инфинитив переводится личной формой глагола. |

**Отличие сложного подлежащего от сложного дополнения**

Существенное отличие сложного подлежащего от сложного дополнения состоит в том, что **в** первом (т.е. **субъектном** инфинитивном обороте) **за сказуемым следует** сразу **инфинитив** с дополнительными членами, в то время как **в объектном** инфинитивном обороте место между сказуемым и инфинитивом занимает **дополнение** (Object). Таким образом, отличить сложное подлежащее легко по отсутствию в нём дополнения перед инфинитивом, наличие дополнения заложено уже в самом названии объектного инфинитивного оборота – сложное дополнение. Сравните два примера:

I know ***Alexander* (*him*)** **to speak** five languages. – Я знаю, что Александр (он) говорит на пяти языках (объектный инфинитивный оборот = сложное дополнение).

***Alexander (he)*** is known **to speak** five languages. – Александр (он), как известно, говорит на пяти языках / Известно, что Александр (он) говорит на пяти языках (субъектный инфинитивный оборот = сложное подлежащее).

***Ex. 50.*** *Translate the following sentences. Define the type of the Infinitive Construction (Complex Object or Complex Subject):*

She is said **to write** poems. – Говорят, она пишет стихи. (Complex Subject)

I know her **to write** poems. – Я знаю, что она пишет стихи. (Complex Object)

1. He is said to be in London. 2. I know him to be a very experienced teacher. 3. The winter is expected to be cold this year. 4. They seem to be waiting for you downstairs. 5. He wants his son to become a scientist. 6. We didn’t expect him to come so early. 7. Everybody expected them to get married. 8. He is known to have a different opinion on this problem. 9. He appeared to be a good engineer. 10. She happens to know him. 11. I believe him to know the truth. 12. I consider her to be right. 13. That task proved to be very difficult. 14. He appears to know this subject very well. 15. I think the question to be very important. 16. He was supposed to have left already. 17. He happened to be at home at that time. 18. I believe him to be a reliable friend. 19. The results of the test seemed to have disappointed them. 20. He proved to be a good sportsman. 21. Where do you want me to wait for you. 22. Nobody expected the weather to change so suddenly. 23. The captain wanted the goods to be loaded at once. 24. I want the article to be published.

**NUMARALS**

Именем числительным называется часть речи, которая обозначает количество или порядок предметов.

Количественные числительные обозначают количество предметов и отвечают на вопрос ***how many?*** *сколько?* Например: **one, two, three**…

|  |  |  |
| --- | --- | --- |
| 1-12 | 13-19 (-teen) | 20-90 (-ty) |
| 1 one  2 two  3 three  4 four  5 five  6 six  7 seven  8 eight  9 nine  10 ten  11 eleven  12 twelve | 13 thirteen  14 fourteen  15 fifteen  16 sixteen  17 seventeen  18 eighteen  19 nineteen | 20 twenty  21 twenty-one  22 twenty-two  30 thirty  40 forty  50 fifty  60 sixty  70 seventy  80 eighty  90 ninety |

**Hundreds, thousands, millions**

100 *a hundred*

200 *two hundred (not two hundreds)*

1,000 *a thousand*

100,000 *a hundred thousand (not thousands)*

1,000,000 *a million (or**, ten to the power six)*

1,000,000,000 *a billion (or* *)*

* For the British English:

123,456 a *hundred* **and** *twenty-three thousand, four hundred* **and** *fifty-six*

* For the American English:

123,456 a *hundred twenty-three thousand, four hundred fifty-six*

В телефонных номерах каждая цифра читается отдельно: 22-05-31 -double two, [ou] five, three one.

**Порядковые числительные**

Порядковые числительные обозначают порядок предметов и отвечают на вопрос ***which?*** *который?* Например: **first** первый, **second** второй, **third** третий…

Порядковые числительные, за исключением первых трех, образуются от соответствующих количественных числительных с помощью суффикса **-th:**

|  |  |  |
| --- | --- | --- |
| 1-й - 12-й | 13-й - 19-й | 20-й - 90-й |
| 1st first  2nd second  3rd third  4th fourth  5th fifth  6th sixth  7th seventh  8th eighth  9th ninth  10th tenth  11th eleventh  12th twelfth | 13th thirteenth  14th fourteenth  15th fifteenth  16th sixteenth  17th seventeenth  18th eighteenth  19th nineteenth | 20th twentieth  21st twenty first  22nd twenty second  30 th thirtieth  40th fortieth  50 th fiftieth  60 th sixtieth  70 th seventieth  80th eightieth  90 th ninetieth |

100th hundredth

101st hundred and first

203rd two hundred and third

1,000th thousandth

1,000,000 millionth

Most people working in business, whether it is *accountancy, banking, broking, investment, insurance,* or whatever, spend a lot of time dealing with numbers. They deal with numbers in making appointments, writing business letters, having negotiations, making presentations, speaking over the telephone, preparing and reading various documents, reading and listening to business news etc.

Here are a few hints how to say and read numbers:

**1. Oh, zero, love, nought, nil**

The above are all ways of saying “0” In English.

|  |  |  |  |
| --- | --- | --- | --- |
| ■ oh | after a | 5.03 | *five point* ***oh*** *three* |
|  | decimal point |  |  |
|  | in telephone | 67 01 38 | *six seven* ***oh*** *one three eight* |
|  | numbers |  |  |
|  | in bus numbers | No.701 | *seven* ***oh*** *one* |
|  |  |  |  |
|  | in hotel room | Room 206 | *room two* ***oh*** *six* |
|  | numbers |  |  |
|  | in years | 1905 | *nineteen* ***oh*** *five* |
| ■ nought | before | 0.02 | ***nought*** *point oh* |
|  | the decimal |  | *two* |
|  | point |  |  |
| ■ zero | for the number | 0 | *number* ***zero*** |
|  | for temperature | -5 С | *five degrees be-* |
|  |  |  | *low* ***zero*** |
| ■ nil | in football | 5-0 | *five* ***nil*** |
|  | scores |  |  |
| ■ love | in tennis | 5-0 | *five* ***love*** |

**2. Points and commas in figures**

* In English points are used for *decimals.*
* 10,001 *is ten point oh oh one.*
* Commas are used only when *writing thousands.*

10.001 *is ten thousand and one.*

* when accounts are prepared on computers commas are not used.

10001 *ten thousand and one.*

**3. Fractions**

Fractions are mostly like **ordinal numbers**:

|  |  |  |
| --- | --- | --- |
|  | Two is a half of four.  Five is a half of ten.  Three is one third of nine.  Ten is two thirds of eighteen. | |
|  | | Three is a quarter of twelve.  Forty-five is three-quarters of sixty. |

**4. Per Cent.**

The symbol % is read like *per cent (*The stress is on the *cent):*

a 20% discount *a twenty per cent discount*

6% p. a. *six per cent per annum*

Notice the following when talking about interest rates:

0.5% *is a half of one per cent*

0.25% *is* a *quarter of a percentage point*

**5. The years**

1999 *nineteen ninety nine*

2000 *the year two thousand*

2001 *two thousand and one*

2015 *two thousand and fifteen or twenty fifteen*

**6. Telephone and fax numbers, document numbers, dates, times**

* Telephone and fax numbers are usually given as ***Individual digits:***

01273 736344 *oh one two seven three, seven three six, three four four*

*(344 can also be said as three double four)*

44 26 77 *double four, two six, double seven*

777 s*even double seven or seven seven seven*

*Here is the way the numbers of documents are read:*

Contract No 75/12 С *Contract number seventy-five stroke twelve C.*

Account number 32-26-42 *thirty-two dash twenty-six dash forty-two*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | British written | English spoken | American written | American spoken |
| *We* *opened our office* | | | | |
|  | *on 5 April 1998* | *on the fifth* of *April, nineteen ninety-eight* | *on April 5th 1998* | *on April fifth, ninety-eight* |
|  |  | *on April the fifth, nineteen ninety-eight* |  |  |
|  | 5/4/1998 |  | 4/5/1998 |  |

**7. Times**

Notice the written and spoken forms in the following examples:

|  |  |  |
| --- | --- | --- |
|  | *Written* | *Spoken* |
| *The meeting will start* | *at 9.00 or 9.00 a.m. or*  *9 o’clock* | *at nine a.m. or*  *9 o’clock* |
| *The meeting will finish* | *at 4.30 p.m. or 16.30* | *at four thirty p.m.*  *at half past four*  *at sixteen thirty* |

**8. Money**

|  |  |
| --- | --- |
| 125 | *a/one hundred and twenty – five pounds* |
| $125 | *a/one hundred and twenty – five dollars* |
| $1m | *a/one million dollars* |
| 0.375 | *Nought point three hundred and seventy five dollar* |

**NB.** When businessmen do business on the phone they say the above number in .the following way:

*nought point three seven five*

The digits are pronounced separately after the point to let the listener understand every digit and avoid any mistake.

* Notice the ways of speaking about exchange rates:

1. How many francs are there to the dollar?

2. How many francs per dollar did you get?

3. One pound equals approximately one dollar sixty five.

4. The current rate is 205 pesetas to the pound.

**9. Comparing figures**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Here is a chart and | | its interpretation: | | | |  |
| Air travel to Paris | 130 | | —Rail travel to Paris | 135 |
| Raw materials | 15m | | —Labour costs | 16m |
| expenditure |  | |  |  |
| Advertising | 4m | | —Innovations | 2m |
| expenditure |  | |  |  |
| Research | 1.4m | | —Overheads | 26m |
| Sales in Europe | 20m | | —US sales | 6m |
| Operation costs | 10m | | —Transportation | 3m |

1. The cost of a plane ticket to Paris is **slightly lower than** the cost of a rail ticket. 2. The amount spent on raw materials is **almost as much as** the amount spent on labour. 3. The amount spent on advertising is **twice as much as** the amount spent on marketing. 4. The amount spent on research is **not nearly as much as** overheads. 5. Sales in Europe are **far bigger than** US sales. 6. Operating costs are **much higher than** transpor­tation costs.

**10. Calculating**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ■ Adding |  |  |  | *ten plus six is sixteen* |
|  |  |  |  | *ten and six equals sixteen* |
| ■ Deducting |  |  |  | *ten minus four is six* |
|  |  |  |  | *ten take away four equals six* |
| ■ Multiplying |  |  |  | *ten times six is (or equals) sixty* |
|  |  |  |  | *ten multiplied by six is/equals sixty* |
| * Dividing |  |  |  | *ten divided by six is one point six recurring* |

**TYPES OF QUESTIONS  
(ТИПЫ ВОПРОСИТЕЛЬНЫХ ПРЕДЛОЖЕНИЙ)**

|  |  |
| --- | --- |
| **Общий вопрос (General Question)** | |
| относится ко всему предложению в целом, и ответом на него будут слова “yes” или “no”: | |
| Do you like ice-cream?  Can you speak English?  Are you a schoolboy?  Have you finished your work? | * Yes, I do. (No, I don’t.) * No, I can’t. (Yes, I can.) * No, I am not. (Yes, I am.) * Yes, I have. (No, I haven’t.) |
| Порядок слов:  *1)* *вспомогательный глагол (глагол-связка “to be”, модальный),*  *2) подлежащее (существительное или местоимение в именительном падеже),*  *3) смысловой глагол или именная часть сказуемого,*  *4) второстепенные члены предложения.* | |
| **Специальный вопрос (Special Question)** | |
| относится к какому-либо члену предложения или их группе и требует конкретного ответа: | |
| What is your name?  Where do you live? | * My name is Peter. * I live in Khabarovsk. |
| Порядок слов:  *1) вопросительное слово,*  *2)* *вспомогательный глагол (глагол-связка “to be”, модальный),*  *3) подлежащее,*  *4) смысловой глагол или именная часть сказуемого,*  *5) второстепенные члены предложения.* | |
| **Альтернативный вопрос (Alternative Question)** | |
| предполагает выбор из 2-х возможностей, начинается как общий вопрос, затем следует разделительный союз “or” и вторая часть вопроса: | |
| Do you like *coffee* or *tea*? | * I like tea. |

|  |  |  |  |
| --- | --- | --- | --- |
| **Разделительный вопрос (Tail-Question)** | | | |
| состоит из 2-х частей, последняя переводится «не так ли?», «не правда ли?» | | | |
| I часть: повествовательное предложение с прямым порядком слов | | | II часть: краткий вопрос, отделённый запятой, с обратным порядком слов |
| В кратком вопросе повторяется либо вспомогательный глагол, либо модальный глагол, либо смысловые глаголы “to be”, “to have” | | | |
| *Примеры в форме утвердительного предложения:* | | | |
| He is cooking dinner, | *isn’t* he? (вспомогательный глагол) | | |
| You live here, | *don’t* you? (вспомогательный глагол) | | |
| She can play tennis, | *can’t* she? (модальный глагол) | | |
| Tom is a student, | *ins’t* he? (смысловой глагол-связка “to be”) | | |
| They have a cottage, | *haven’t* they? (смысловой глагол “to have”) | | |
| *Примеры в форме отрицательного предложения:* | | | |
| He hasn’t finished school yet, | | *has* he? (вспомогательный глагол) | |
| You don’t live here, | | *do*  you? (вспомогательный глагол) | |
| She doesn’t smoke at all, | | *does* she? (вспомогательный глагол) | |
| She can’t play tennis, | | *can* she? (модальный глагол) | |
| He isn’t a teacher, | | *is* he? (смысловой глагол-связка “to be”) | |
| They haven’t their own house, | | *have* they? (смысловой глагол “to have”) | |

**FORMS OF IRREGULAR VERBS**

**(ФОРМЫ НЕПРАВИЛЬНЫХ ГЛАГОЛОВ)**

|  |  |  |  |
| --- | --- | --- | --- |
| Инфинитив | Простое неопределенное время | Причастие прошедшего времени | Перевод |
| be  become  begin  break  bring  build  buy  catch  choose  come  cost  cut  do  drink  drive  eat  feel  find  forget  get  give  go  grow  have  hear  hold  keep  know  lead  learn  leave  lose  make  mean  meet  pay  put  read  ring  rise  run  say  see  sell  send  shake  show  shut  sit  sleep  speak  spend  stand  swim  take  teach  tell  think  understand  win  write | was, were  became  began  broke  brought  built  bought  caught  chose  came  cost  cut  did  drank  drove  ate  felt  found  forgot  got  gave  went  grew  had  heard  held  kept  knew  led  learnt  left  lost  made  meant  met  paid  put  read  rang  rose  ran  said  saw  sold  sent  shook  showed  shut  sat  slept  spoke  spent  stood  swam  took  taught  told  thought  understood  won  wrote | been  become  begun  broken  brought  built  bought  caught  chosen  come  cost  cut  done  drunk  driven  eaten  felt  found  forgotten  got  given  gone  grown  had  heard  held  kept  known  led  learnt  left  lost  made  meant  met  paid  put  read  rung  risen  run  said  seen  sold  sent  shaken  shown  shut  sat  slept  spoken  spent  stood  swum  taken  taught  told  thought  understood  won  written | быть  становиться  начинать  ломать  приносить  строить  покупать  ловить  выбирать  приходить  стоить  резать  делать  пить  везти, ехать  есть  чувствовать  находить  забывать  получать  давать  идти  расти  иметь  слышать  держать  хранить  знать  вести  учиться  оставлять  терять  делать  значить  встречать  платить  класть  читать  звонить  подниматься  бежать  говорить  видеть  продавать  посылать  трясти  показывать  закрывать  сидеть  спать  говорить  тратить  стоять  плавать  брать  обучать  рассказывать  думать  понимать  выигрывать  писать |

БИБЛИОГРАФИЧЕСКИЕ ИСТОЧНИКИ

1. *Безкоровайная Г. Т.*, *Койранская Е. А.*, *Соколова Н. И.*, *Лаврик Г. В.* Planet of English: электронный учебно-методический комплекс английского языка для учреждений СПО. – М.,2015.

2. *Голубев А. П.*, *Бессонова Е. И.*, *Смирнова И. Б.* Английский язык для специальности «Туризм» = English for Students in Tourism Management: учебник для студ. учреждений сред. проф. образования. — М., 2015.

3. Гришаева Е.Б., Машукова И.А. Деловой иностранный язык: учебное пособие. Сибирский Федеральный университет, 2015 г.

4. Карпова Т.А. English for Colleges=Английский язык: учебное пособие. М.: КНОРУС, 2014 г.

5. *Колесникова Н. Н.*, *Данилова Г. В.*, *Девяткина Л. Н.* Английский язык для менеджеров =English for Managers: учебник для студ. учреждений сред. проф. образования. — М., 2014.

6*. Лаврик Г. В.* Planet of English. Social & Financial Services Practice Book = Английский язык. Практикум для профессий и специальностей социально-экономического профиля СПО. — М., 2014.

7. Миловидов В.А. 10 консультаций по английскому языку. Директ-Медиа, 2015 г.

8. Миловидов В.А. Экономика – серьёзная и не очень …: книга для чтения к учебнику «Новый английский для экономистов». Директ-Медиа, 2015 г.

9. Преображенская А.А. Деловая переписка на английском языке. Национальный Открытый Университет «ИНТУИТ», 2016 г.

10. Татьянченко Н.П. Английский язык в бухучёте и финансах компаний=English in accounting and company finance: практикум. Гуманитарный издательский центр ВЛАДОС, 2015 г.

ИНТЕРНЕТ-ИСТОЧНИКИ

[YourDictionary.com](http://www.yourdictionary.com/)

[Сambridge Dictionary](http://dictionary.cambridge.org/)

[Longman Dictionary](http://www.ldoceonline.com/)

[Merriam-Webster Online](http://www.m-w.com/textonly/home.htm)

[English-English Dictionary](http://www.dictionary.com/)

[Newlingo Internet Language Dictionary](http://www.netlingo.com/)